



# डाक नियम पुस्तक POSTAL MANUAL

खण्ड VI (भाग II)  
VOLUME VI (Part II)

डाकघर  
POST OFFICE

अध्याय 1 से 5 और परिशिष्ट  
CHAPTERS I TO V AND APPENDICES

सूचो के साथ  
(Together with Index)

छठा संस्करण  
Sixth Edition

(30-9-1986 तक संशोधित)  
(Corrected upto 30-9-1986)



महानिदेशक डाक के प्राधिकार के अधीन प्रकाशित

PUBLISHED UNDER THE AUTHORITY OF  
THE DIRECTOR-GENERAL OF POSTS



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## PREFACE

Postal Manual Volume VI contains special regulations for the post offices.

2. Volume VI will now be in three parts with contents as follows :—

PART I—Miscellaneous Rules, Mails, Sorting, Delivery, Deposits and Registration and Parcel matters.

PART II—Money Orders, Indian Postal Order, British Postal Orders, Irish Postal Orders.

PART III—Sub-Accounts, Accounts in Sub-post offices, Duties of Postmen and letter Box attendants and appendices.

3. The chapters dealing with Saving Bank rules and schemes (hitherto contained in Part II of the Manual) is being brought out as a separate manual entitled "Savings Bank Manual."

4. Starting from this Edition, the rules in Part II and III will be numbered from 1. For easy reference and co-relation, a table of concordance is appended at the end of each part.

Amendments as may be necessary will be issued from time to time by the CMR Cell of the Postal Directorate. Suggestions for additions and alterations should be addressed to the Postal Technical Section, with a copy to the Code and Manuals Revision Cell of this Directorate.

K. R. Murthy  
Secretary,  
Departments of Posts  
Government of India  
and  
Director General Posts

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# POSTAL MANUAL

Rules relating to Money Orders and Indian Postal Orders

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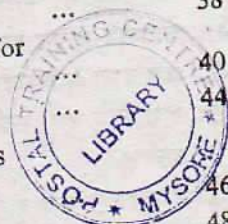
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## CHAPTER I

### MONEY ORDER DEPARTMENT

NOTE 1.—Abbreviations of the following terms have been used in this volume.

(i) Money Order	(M.O.)
(ii) Telegraph Money Order	(T.M.O.)
(iii) Branch Office	(B.O.)
(iv) Sub Office	(S.O.)
(v) Head Office	(H.O.)
(vi) Branch Post Master	(B.P.M.)
(vii) Sub Post Master	(S.P.M.)
(viii) Extra Department Delivery Agent	(E.D.D.A.)
(ix) Postal Assistant	(P.A.)
(x) Family Allotement Money Orders	(F.A.M.Os.)
(xi) Indian Postal Orders	(I.P.Os.)

NOTE 2.—All the duties of the postmaster in connection with the M.O. Department may, under the orders of the Head of the Circle, be performed by deputy postmaster or assistant postmaster in the case of H.O. and by the deputy sub-postmaster or assistant sub-postmaster in the case of S.Os. except that the postmaster is personally responsible that the returns for submission to the Postal Accounts Offices concerned are despatched on the due dates. Also, 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 138 are entrusted to a deputy postmaster or assistant postmaster in the case of H.Os or deputy sub-postmaster, assistant sub-postmaster, supervisor in the case of S.Os the postmaster must obtain every week a report from that official that the check has actually been carried out.

The duty of signing the Postal Accounts Office returns as laid down in rules 80 (2) and 85 (3) may be performed by the deputy postmaster, assistant postmaster or a supervisor, as the case may be.

### GENERAL RULES



#### 1. Information in P.O. Guides Part I and II and Appendix thereto.

The conditions on which M.Os. are issued and paid, the rates of commission, the maximum amount for which a single inland or foreign M.O. may be issued and other information regarding money orders will be found in the P.O. Guides Part I and II and Appendix thereto.

2. Money Order Forms.—(a) M.O. forms are sold at the counter of Post Office at ten paise each. The cost of the M.O. form is not adjusted from the commission payable by the remitter.

(b) The forms are available in books of 50 forms each.

(c) The number of such books that each post office can keep is fixed by the Supdt. of Post Offices. It will be indicated in the memo. of Authorised Balances issued by S.P./S.S.P.

(d) Each B.O. should keep only two books.

(e) All offices should maintain a stock register of M.O. books showing the particulars of receipt, sale supply and balances on hand B.Os however, keep an account of the forms sold day to day in a rough book.

(f) Post Office will impress the stamp before its sale at the place provided for the purpose.



(g) The sale proceeds of the M.O. forms should be credited soon as 50 forms are sold and accounting as "sale of M.O. Forms" in the daily account of the S.O./B.O. the H.O. should supply the book of M.O. forms to that S.O. its next account bag. S.O. should supply to B.Os on receipt from the H.O.

3. Supply of funds.—(1) It is the duty of M.O.P.A. to bring to the postmaster's notice any unusually large drawings on the office, so that provisions may be made in time for an additional supply of funds, if necessary.

(2) In H.Os, when, owing to the amount of M.Os received for payment 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 Postal Accounts 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 Postal Accounts Office, with the following further particulars, viz :

- (a) The balance still available to his credit at the treasury.
- (b) The amount of M.Os received for payment during the month.
- (c) The names of the offices of issue (head or sub) from which orders are chiefly being received.

(3) In S.Os, all application for additional funds to be placed at Sub-treasuries at the credit of the S.O. must be made to the H.O.

4. Distinguishing letters placed before Nos.—The classes of M.Os named below are distinguished as follows :

*Value-payable M.Os.*—by the letters "V.P." placed before the No.

*Telegraphic M.Os.*—by the letter "T" placed before the No.

*Outward foreign sterling M.Os.*—by the letter “S” placed before the No.

*Other foreign M.Os.*—by the letter “F” placed before the No.

*Revenue M.Os.*—by the letter “R” placed before the No.

*Rent M.Os.*—by the letter “Rt” placed before the No.

*Saving Bank M.Os issued by F.P.O.*—by the letter “S B” placed before the No.

*Family Allotment M.O.*—by the letter “F A” placed before the No.

The same mode of distinguishing these classes of M.Os should be adopted wherever the No. is recorded.

5. **Postal Accounts Offices.**—(1) There are at present thirteen Postal Accounts Offices for the different Circles as follows :

Sl. No.	Accounts Offices	Circles
1.	Director of Accounts (Postal) Calcutta	North Eastern and West Bengal
2.	Director of Accounts (Postal) Delhi	Delhi
3.	Director of Accounts (Postal) Hyderabad	Andhra Pradesh
4.	Director of Accounts (Postal) Kapurthala	North Western and Jammu & Kashmir
5.	Director of Accounts (Postal) Madras	Tamil Nadu
6.	Director of Accounts (Postal) Nagpur	Maharashtra & Gujarat
7.	Dy. Director of Accounts (Postal) Bangalore	Karnataka
8.	Dy. Director of Accounts (Postal) Bhopal	Madhya Pradesh
9.	Dy. Director of Accounts (Postal) Cuttack	Orissa
10.	Dy. Director of Accounts (Postal) Jaipur	Rajasthan
11.	Dy. Director of Accounts (Postal) Lucknow	Uttar Pradesh
12.	Dy. Director of Accounts (Postal) Patna	Bihar
13.	Dy. Director of Accounts (Postal) Trivandrum	Kerala

(2) In distinguishing one Postal Accounts Office from another, the Postal Accounts Office for the local Circle will be referred to as the “Home Postal Accounts Office”, and the other Postal Accounts Offices as “Foreign Postal Accounts Offices”, whenever this may be convenient.

6. **Monthly statistics.**—(1) In H.Os the money order Assistant should ascertain daily from the journals of money orders issued and paid (Forms M.O.-2 (S) and M.O.-4) for the preceding day, the total amount of commission realised, and enter the figures in the monthly statistical register (Ms.-13).

(2) On the first of each month, the entries made by the M.O. Assistant 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 S.Os of the H.O. as shown on the reverse of the S.P.M's monthly report should also be copied under the appropriate heads into the abstract against the name of each office and the entries made against the H.O. and all its S.Os should then be totalled. Those totals should then be transferred by the M.O. Assit. to the monthly statistical memorandum [Form Ms.-14(a)],

7. **Stamping of M.Os.**—(1) The following stamps will be impressed on M.Os :

(a) By the office of issue, whether it is a H.O. or S.Os :

- (i) the month-stamp in the oblong space provided for it at the top of the form ;
- (ii) the oblong money order stamp in the oblong space provided for it at the top of the form ;
- (iii) the Postal Accounts Office stamp in the space provided for it at the top of the form ;
- (iv) the name-stamp on the acknowledgement ;

(b) At the time of receipt of the M.O. for payment by the office of payment, whether it is a H.O. or S.Os.

- (v) the round M.O. stamp authorising payment in the circular space provided for it in the receipt portion of the form ;



(c) After payment by the office of payment whether it is a H.O. or S.Os.

(vi) the oblong M.O. stamp in the oblong space below the round M.O. stamp authorising payment ;

(vii) the date-stamp on the acknowledgement.

(2) The round and oblong M.O. 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 M.Os are placed before him for examination. The other stamps will be impressed by the M.O. Asstt. before the orders are given to the postmaster for final examination.

NOTE—See Notes below rule 21 (2) of Vol. VI, Part I.

(3) In every case, the date of the round M.O. stamp will be the date on which payment is actually authorised by the postmaster and the date of the oblong M.O. stamp on payment will be the date on which the amount paid is actually entered in the accounts of the office.

(4) In H.Os any omission or error made by a S.O. must be supplied or rectified or rectified by hand before the paid M.O. is sent to the Postal Accounts Office. This must be seen to from day to day as the paid orders are received and not left over to the end of the account period, when the accounts are under despatch.

A. In S.Os in the case of M.Os issued during the last few days of a month, the instructions given in rule 18-A for impressing the month's stamp will be followed.

## CHAPTER II

### MONEY ORDERS

#### ISSUE OF INLAND MONEY ORDERS

8. **Presentation of money order.**—(1) When a remittance by money order is desired, the particulars to be filled in by the remitter must be written on prescribed form of money order. The money order Asstt. may fill up the M.O. form (M.O.-8) for the remitter or agent and require him merely to sign it, or if he is illiterate to affix his thumb mark. In case the M.O. Asstt. happens to be busy at the time an illiterate remitter makes a request to him for filling up the M.O. form, the Head of the office may arrange to have assistance given by some other official in the office and wherever separate Enquiry Asstt. or a conductor has been provided, assistance in this regard may be given these officials. On no account should any fee be charged or gratification accepted for the service. A.M.O. should not be accepted in the absence of signature or thumb mark of the remitter or his agent.

(2) When a M.O. 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 M.O. is payable at a Presidency or other town with town Sub-Offices the actual office of payment with PIN should be ascertained from the remitter and entered on the M.O.

(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 case in which it is customary for an Indian payee to be described by his father's name. When the payee is an Indian woman, the entry of her name on the M.O. should not be insisted on, any may

be replaced by that of her husband, or son ; or father. Thus a M.O. payable to the "wife of Shib Chandra Datta", should be accepted.

NOTE.—Attention is drawn to the rule in the P.O. Guide, regarding indefinite or fictitious addresses.

EXCEPTION.—The maximum limit of Rs. 1000/- for a M.O. is not applicable to M.Os issued (i) by head record offices, to record offices and sub-record offices for payment of salaries of the Railway Mail Services staff (ii) by the General Manager Telecommunication, Northern Region, New Delhi-1, for payment of Pay and allowances of its staff who are stationed at various places in the region.

9. M.Os written in Regional language.—(1) The particulars to be entered by the remitter in a M.O. form may be written either in English, Hindi or in the current regional language of the district.

(2) When the entries are in Hindi or Regional language, the M.O. Asstt. must write an English translation (in words) of the amount of the order underneath the entry in Regional language, and unless the M.O. Asstt. knows for certain that the Regional language in which the remitter's instructions are 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 regional language.

So also the post town in the address of the remitter which is written in full in the acknowledgement portion should be transcribed in English. The entries in the coupons must in no case be translated.

10. Presentation of special forms of M.O.—(1) A special form of inland M.O. will be accepted for issue by any post office when the M.O. is payable within the tract for which the form has been prescribed, e.g., a West Bengal revenue M.O. payable in West Bengal will be accepted if presented for issue at any post office in India.



(2) A special form of inland M.O. will not be accepted for issue when the M.O. is payable outside the tract for which the special form has been prescribed, e.g. a Uttar Pradesh revenue M.O. form tendered for a remittance payable in West Bengal will not be accepted, even, by a post office in Uttar Pradesh.

EXCEPTION.—The restrictions referred to in para (1) and (2) do not apply to the special forms of Inland Rent Money Orders.

NOTE.—The forms will ordinarily show beneath the State emblem, 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.

11. Realisation of amount.—(1) When the M.O. Asstt. has satisfied himself that the particulars furnished by the remitter are correct and complete, money should be taken for the value of the M.O. and the commission chargeable either in cash or by cheque (See clause 91(a) or (b) of the P.O. Guide)."

M.O. Commission is not to be charged on service M.Os or on M.Os specially exempted from time to time by a notification in the Director General's General Circular.

(2)(a) The rules regarding acceptance of cheques given in rules 110 to 113, F.H.B. Volume I, should be followed in respect of M.Os issued when their amount and commission thereon are paid by cheques. The following classes of cheques should be generally accepted unless otherwise provided in these rules :—

- (i) Cheques drawn on the treasury in favour of the post master 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.
- (ii) Cheques drawn in Official capacity in favour of the postmaster of the office of issue, on the Reserve Bank or the State Bank.

of India or on Banks having clear accounts with the Reserve Bank or the the State Bank by :

- (a) An officer of Government.
  - (b) The President or the Chairman or the Secretary of a District, Municipal and Local Board.
  - (c) Registrar or an Indian University constituted under an act of the State/Central Government.
  - (d) The Manager of an Estate under the control of the Court of Wards.
  - (e) Units of the Life Insurance Corporation.
  - (f) Officers of the Employees State Insurance Corporation.
  - (g) Officers of th Indian Oil Corporation.
- (iii) Cheques drawn in favour of the postmaster of the office of issue by a member of the public on the Reserve Bank or the State Bank of India or on Banks having clearing accounts with the Reserve Bank or State Bank provided the value of the cheques presented at one time is covered by the guarantee, renewable annually, tendered by the bank.
- (iv) Pay orders or cheques of an approved local bank drawn on itself or on other approved local bank in favour of the Indian Postal Department from the public, provided their genuineness has been verified by a reference to the specimen signatures of the bank's officers to be maintained in all such post offices where such pay orders or cheques are likely to be presented.
- (v) Treasury Challans tendered by Government departments and local authorities may also be accepted.

NOTE 1.—M.Os issued by treasuries in payment of refunds shall be accompanied by the certificate referred to in rule 245 which shall be accepted in lieu of cash.

NOTE 2.—See clause 91(a) of the P.O. Guide I for a specimen form of guarantee to be executed by banks.

(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 cheques should be paid without delay into the treasury.

(3)(a) The amounts (including commission) of money orders issued by the District Officer, Unao, for remitting the pay of the Traffic Moharrirs of the Agricultural Department posted at distance from Tahsils and Headquarters, will be paid by means of cheques on the treasury in favour of the post office.

(b) In the case of M.Os issued by the Kashmir and Jammu State in payment of establishment bills of primary schools, State Treasury receipts for the amounts and the commission may be accepted by post offices dealing with transactions relating to that State.

12. Receipts to be given to remitter.—(1) A receipt (Form M.O. 1) 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 bear printed Nos. in a consecutive series; there are 250 receipts in each book, and the series is continued from 1 to 10,000.

(2) The M.O. Asstt. 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 be date-stamped and handed to the person who presented the M.O. The duplicate should also be date-stamped and will remain in the book as the office record.

(3) The printed No. of the receipts given to the remitter will be the serial No. to be assigned to the M.O. 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 H.Os 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 M.Os issued, followed by the word "Spoiled". The No. of a spoiled receipt must not be entered on a M.O.

The following are examples of the usual cases in which a receipt should be treated as spoiled :

- (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 M.O. business with the public, the receipt is found to have been inadvertently passed over and left blank.

NOTE 1.—In the case of M.O. payable to a person in his official capacity whose name is not given, the designation of the payee should be entered in the M.O. receipt with sufficient fullness to identify him, e.g. Collector, Hooghly ; Postmaster, Poona ; Secretary, Chamber of Commerce, Calcutta ; etc.

NOTE 2.—The Head of the Circle may, at the request of the Postal Accounts Officers supply books of money order receipts to any particular H.O. in which the series of Nos. is continued beyond the usual limit.

NOTE 3.—Whenever the necessity of opening more than one counter for the issue of M.Os arises, the M.O. Receipt book (M.O. 1) in use may be divided into as many parts as the number of counters are

required for booking of M.Os by the Postmaster, who should keep a note of the first and the last numbers of the receipts given to each Asstt. The Postmaster should also ensure that, at the close of the money order counter for the day, no discrepancy arises in respect of the continuity of the serial numbers. The M.O. Receipt book should be so divided that unused receipts with each M.O. Asstt. at the close of the business hours remain as few as possible. The unused receipts so remaining, if they break the continuity of the series, may be treated as spoiled, under item (d) of sub-rule (5) above and dealt with accordingly.

A. In S.Os the receipt should be made out in triplicate; the triplicate receipts should also be date-stamped.

B. In S.Os the series of Nos. runs from 1 to 5,000.

C. In S.Os 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 H.O. attached to the S.O. daily list of money orders issued, the other copy being left on record in the book. The No. of the spoiled receipt should be entered in its proper place in the S.O. daily list of money orders issued, followed by the word "Spoiled". The No. of a spoiled receipt must not be entered on a M.O.

13. M.Os presented in large numbers.—(1) The following procedure will be adopted in big or busy post offices where a large number of M.Os are presented for booking by a single remitter. M.Os under this procedure should generally be accepted within 12 noon and issued on the same day. Heads of Circles can however, fix a different hour keeping in view the local conditions. They may also impose a limit on the number of M.Os which can be presented by a remitter in a day.

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(2) The M.Os would be presented at the counter of the post office along with a list having maximum of 30 entries on a page giving the minimum particulars required to identify the M.O. along with the amount and commission each page having been duly totalled and a grand total struck in the last page. The M.O. Asstt. should check the entries of the M.Os particularly relating to the offices of payment and the amounts shown in the M.Os and the list. After verifying the total of the list, he should receive the list he should receive the amount detailed in the list and issue a preliminary receipt (M.O.-73). He should note in the counterfoil of the preliminary receipt and in the list, or on the last page of the list if it consists of more than one page, the first and the last serial numbers of M.Os issued in respect of each list. The preliminary receipt would be received back from the remitter and the M.O. receipts handed over to him when he calls at the post office. The preliminary receipt would be duly pasted on the back of the counterfoil of the preliminary receipt.

(3) The lists should be kept in a bundle date-wise and destroyed after a period of six months.

**14. M.Os from treasuries.**—(1) In the case of M.Os 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 Asstt. and reproduced below by means of carbonic paper and the words "By book transfer" should be written in red ink across the M.O. 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 certificate should be sent to the treasury in lieu of cash.

(3) The acknowledgement signed by the payee will be returned by



the office of payment direct to the remitter. In all other respects, these M.Os will be treated in the same way as ordinary M.O.

(4) If any M.Os issued under the procedure prescribed in this rule are received back as unclaimed or refused the amount of such M.Os should be adjusted by book transfer. The M.Os should be sent to the treasury for payment accompanied by a treasury voucher representing the total value of the M.Os. 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 M.Os are received back from the treasury duly signed; they should be entered in one group in the journal of M.Os paid the remark "Adjusted by book transfer" should be made against the entry in the office copy of the journal.

15. M.Os issued by telephone Revenue Account Office.—(1) The Accounts Officer/Administrative Officer, Telephone Revenue, is authorised to remit by means of service M.O. refunds of telephone rents payable to the persons to whom the refunds are due. These M.O. will be prepared on the prescribed M.O. forms and presented at the counter of the post office duly certified under the initials of the Accounts Officer/Administrative Officer in charge as "refund of telephone rents" with a covering list in duplicate. In such cases the amount of the M.O. will not be sent in cash. The M.O. should be issued by a per contra charge in the Schedule of unclassified payments. One of the covering list duly stamped with the date-stamp of the office together with corresponding M.O. receipts, should be returned to the Accounts Officer/Administrative Officer. The second copy of the covering list should be forwarded to the Postal Accounts Office concerned with the cash accounts. In other respects, the procedure to be followed in respect of these service M.O. should be the same as that of ordinary M.O.

(2) When service M.O. referred to above are presented at and issued from a town S.O. the amount of the M.O. should be shown in the accounts of these offices under the head "Unclassified payment."

The second copy of the covering list should be forwarded with the daily account to the H.O. for transmission to the Postal Accounts Office concerned.

*N.B.*—Where the remitter is a Disbursing Officer, he may issue cheques in payment of the amount of service M.O. If any such service M.O. remain undelivered, the amount may be paid to the remitter in cash.

16. *M.O. from B.Os.*—M.O. received from B.Os for issue, will be transferred by the sub-account Asstt. to the M.O. department, where they will be numbered, examined, and prepared for issue in the same manner as M.O. presented at the window, but the M.O. receipts for the remitters will be made over to the sub-account Asstt. for despatch to the B.Os. Special care should be taken by the M.O. issue Asstt. to see that there has been no delay on the part of the B.O. in issuing the M.O. by referring to the date entered on it by the remitter and that the amount and date as written by the remitter have not been altered. If in any case either the amount or the date as written by the remitter show any signs of having been altered, the fact should be brought to the notice of the Postmaster or supervisor of the M.O. section for necessary action. The name of the B.O. and the No. of the receipt issued by it will be written at the top of the M.O. receipt issued by the Account Office. If the branch postmaster is unacquainted with English, these entries will be made in Regional language.

17. *Entries in journal of M.O. issued.*—(1) Particulars of the M.O. issued by the office and received from the B.Os in direct account with it for issue, should be entered by the M.O. Asstt. in the journal of M.O. issued [Form M.O.-2(s)] for the Postal Account Office. The M.O. Nos. entered in the journal will be the Nos. assigned to the M.O. from the book of M.O. receipts.

(2) In H.Os particulars of each M.O. should be entered against a serial No. printed in the first column of the form and the daily totals of



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the entries with the total number of M.O. 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 M.O. should be entered in the journal in separate groups (a) for the H.O. and (b) for its B.O. and 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 two groups and entered in the column for remarks of the journal (the lower sheet) but not in the journal for the Postal Accounts Office. Any break in the serial No. of the money order receipt should be explained by remarks under the full-dated signature of Postmaster or the Supervisor in the column for remarks.

(3) The daily total 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 journals retained in head and sub-offices and in the journals sent by S.Os to H.Os. In the Journal to be sent to Postal Accounts Office the totals should in no case appear, but should be carried to a separate sheet of the M.O. 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 Postal Accounts Office in accordance with rule 304.

A. In S.Os the particulars of the M.O. need not be entered strictly according to the serial Nos. and the daily totals with the total number of inland M.O. issued should be entered below the last entry of the day. Any break in the serial No. of the M.O. receipt should be explained by remarks under the full-dated signature of sub-postmaster in the column for Remarks. 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 H.O. and the S.O. journal (or office record).

18. Preparation of M.O. for despatch.—The No. of the M.O. the date of issue, and the amount payable to the payee should be written in



the appropriate places on the advice portion of the M.O., and the name of the office (H or S) of payment followed by the PIN and by the name of the district within brackets should be entered in Block Letters on the address-side of the order. Care must be taken to make the entries in red ink, and 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 M.O. should then be signed and stamped by the M.O. Asstt.

NOTE 1.—If the post office named in the address of the payee is a non-delivery S.O. the order should be issued on the office (H or S) from which the station to which the order is addressed receives its delivery and if payable at a B.O. it should be issued on the account office (H or S). In all cases of doubt as to whether an office is a no-delivery office or a B.O. or not, reference should be made to P.O. Guide Part III, or the classified List of Indian Post Offices.

A. In S.O. in the case of M.O. issued during the last few days of a month, the accounts for which are included in the accounts of the H.O. for the following month, the month-stamp for the latter month, instead of that for the month in which the M.O. are actually issued by the S.O. should be impressed on each M.O. Form. As a check on this being done, as soon as the accounts of the S.O. are closed on the last of the dates covered by the S.O. 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 S.O. daily accounts for the day in the right-hand top corner, just below the impression of the S.O. date-stamp. In the case of M.O. issued during the last few days of March, however, the month-stamp for the month of March, not that for April, should be impressed.

19. Despatch of M.O.—(1) When the mail is under preparation for despatch, the M.O. for despatch, should be sorted by the M.O. Asstt.

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. M.O. for despatch in each bag should be tied in a bundle with a M.O. check slip (Form, M.O.-70) placed at the top by passing the thread crosswise. The total number of M.O. in a bundle must be clearly written on the check slip.

(2) When M.O. bundles are made up for a Post Office, the M.O. sent to the office for payment and those sent to it for onward transmission should be placed in separate bundles marked "Station" and "Sorting".

(3) If, in the M.O. bundle made up for a mail office or section or in the M.O. bundle marked "Sorting" for a post office, there are six or more M.O. for any particular post office, those M.O. should also be boundled separately, which should be addressed to that post office and marked "Station".

**20. M.O. issued by S.O.—**(1) M.O. issued by S.Os are sent direct to the offices of payment but the particulars of the M.O. are communicated to the H.O. in the journals of M.O. issued [Form M.O.-2(s)]. For any date on which M.O. are shown as issued by a S.O. in its accounts a daily journal of the issues will be sent to the H.O. together with the carbonic copies of the receipts granted to the remitters.

(2) In the H.O. the S.O. daily journals and their accompaniments will be made over by the sub-account Asstt. under receipt (to be granted on the daily accounts) to the M.O. Asstt. 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, and that any break in the serial No. of receipt is explained by remarks under the full-dated-signature of the S.P.M. in the column for remarks. The first and last Nos. of the receipts received with each daily journal should be entered in the index of receipt Nos. (Form MS.-15) under the date of the journal and correctness of any remarks for break in serials verified therefrom. The daily totals of the journals should also be entered in the prescribed form of "Compilation of daily totals of S.O. M.O. issue journals" (Form M.O.-22).

(3) If the original and carbonic copies of a M.O. receipt are received with the word "Spoiled" written across them under the signature of the S.P.M. the No. of the M.O. ought to be found in its proper place in the S.O. daily journal of M.O. issued followed by the word "Spoiled". The spoiled receipts should be brought to the notice of the Head Postmaster who will personally destroy both the copies after scrutinizing and making suitable remarks in the M.O. issue List against the relevant number. Spoiled receipts and break in series unless satisfactorily explained, are always to be regarded with suspicion as being a possible accompaniment of fraud.

**21. Examination by postmaster of M.O. for issue.**—(1) The M.O. Asstt. should stamp and the M.O. in the presence of the postmaster with the oblong M.O. stamp and then place them with the following books and documents before the postmaster, viz :—

- the book of m.o. receipts [Form M.O. 1 or M.O.-1(s)]
- the journal of m.o. issued [Form M.O.-2(s)]
- the m.o. check slips (M.O.-70) ; and
- the b.o. daily accounts [Form A.C.G.-22(a)]

In H.Os. the following document should also be placed before the head postmaster.

- the daily journals of M.O. issued, received from S.Os, and the carbonic copies of m.o. 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 S.O. daily lists. He should also cross by red ink the appropriate cage in the M.O. Form to denote the amount of the M.O. as "Not above Rs.....". He should then check the daily total of the journal of M.O. issued, and after writing the amount of the total in words and initialling the entry sign the journal and the M.O. Special care must be taken by the postmaster to see that the M.O. issued at B.O. have not been delayed in the account office, but have been entered in the book of receipts and journal on the day on which the transactions of the B.O. appear in the B.O. summary; that the amount entered in each M.O. by the M.O. Asstt. agrees with the amount as written by the remitter; and that there has been no delay on the part of the B.O. in issuing the M.O., by referring to the date entered in it by the remitter. If in any case, either 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 M.O. should not be delayed.

NOTE 1.—In the case of M.O. issued on cheques or paid for by treasury certificate in lieu of cash, the postmaster should see that the total amount of such M.O. agrees with the amount of the cheque or treasury certificates with which the M.O. were received.

NOTE 2.—The Postmaster should verify each day whether the correct office of payment or the correct account office has been noted on the M.O. form in respect of at least 50 M.O. in an office in L.S.G. or above and in any other office in respect of at least; 20 M.Os.

"In token of this varification, he should initial in the remarks column of the M.O. issue journal against the items verified by him."

(3) After the check prescribed in para. (2) the M.O. Asstt. should,

in the presence of the postmaster immediately prepare bundles of the M.O. keeping the M.O. check slip (M.O.-70) at the top of each bundle. The check slip should be impressed with the date stamp of the office. The bundles should thereafter be made over by the M.O. Asstt. under receipt to the registration Asstt. for despatch.

NOTE.—M.O. issued for payment by the issuing office itself may be transferred under acquittance by the M.O. Asstt. direct to the M.O. paid Asstt.

(4) In H.Os, the head postmaster should also satisfy himself that the first serial No. entered against each S.O. in the index of receipt Nos. under the date of its daily journal, follows consecutively the last serial No. previously recorded and initial the index to M.O. receipt numbers (MS.-15) in token of having carried out this check.

22. M.O. received in sorting.—(1) M.O. received from offices and sections for onward transmission to the office 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 registration Asstt. to the M.O. Asstt.

(2) These M.O. should be sorted and despatched enclosed in M.O. bundles, together with M.O. issued by the office.

### PAYMENT OF INLAND MONEY ORDERS

NOTE.—Where E.D.D.As. are authorised to pay M.O. the term Postman or village Postman should be held to include such E.D.D.As. subject to the limits of amounts fixed for them.



23. **Examination of M.O.**—(1) The M.O. bundles containing M.O. intended for payment will be handed over unopened under receipt by the registration Asstt. to the M.O. Asstt. The M.O. Asstt. is required to open each bundle himself and to verify the number of M.O. in each bundle with the number noted on the check slip. He will then carefully examine each M.O. to see :—

- (a) that it is impressed with the prescribed stamps by the office (H or S) of issue ;
- (b) that it is signed by the postmaster and the M.O. Asstt. or other authorised officer of the office (H or S) of issue ;
- (c) that it is payable at his office, or at a B.O. in direct account with his office, as shown by the payee's address entered by the remitter ;
- (d) that the amount of the M.O. as written by the office of issue, agrees with the amount as written by the remitter ; and
- (e) that the issuing office has crossed in red ink the appropriate cage, to denote the value as "Not above Rs. ...."

NOTE 1.—If a M.O. has been seriously delayed in transit, care should be taken to see that payment has not already been made on a duplicate M.O. and the M.O. concerned is a genuine one.

NOTE 2.—Likewise on receipt of a duplicate M.O. issued under rule 298 precautions should be taken to see that the original has not been received and paid in the meantime.

(2) If there is a discrepancy of Rs. 10/- or more between the amounts entered in a M.O. 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 M.O. Asstt. signature or of the impressions of any of the prescribed stamps, or an alteration in the name of the payee or the amount or any suspicious delay in its receipt 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 amount 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 M.O. should be corrected under the postmaster's initials.

**24. Entries in register of M.O. received.**—(1) The M.O. received for payment by the office and the B.Os in direct account with it, together with the M.O. taken from deposit that are to be given out for payment, should be sorted into groups for each postman and the sub-account Asstt. and then entered in the register of M.O. received (Form M.O.-3) so that the orders intended for each postman and those to be made over to the sub-account Asstt. for the village postman and for despatch to B.Os may be bracketed together.

(2) The M.O. Asstt. should note in the register, opposite the group of orders for each postman, the total number and value of the M.O., in words and figures, and the No. and name of the postman. The M.O. Asstt. 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 M.O.

**EXCEPTION :** M.O. which are returned by the sub-account Asstt. as unpaid, should not be entered in the register of M.O. received (M.O.-3) when taken from deposit for re-issue for payment.

(3) The M.O. including those taken out from deposit for re-issue made over to the sub-account Asstt. for payment by village postman and for despatch to B.Os should be entered by the sub-account Asstt. in the register of M.O. for payment by village postmen and B.Os. (Form M.O. 44) in the manner described in paragraphs (1) and (2) above.



EXCEPTION : In a single-handed S.O. and in offices where the duties of the sub-account and M.O. paid branches are performed by one and the same Asst. the register (M.O.-44) need not be maintained.

(4) When a M.O. entered in the register of M.O. received 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 on the date on which it is issued or reissued, as the case may be) and a note "Re-entered on (date)" should be made against the last previous entry of the order.

NOTE 1.—See Exception below paragraph (2).

NOTE 2.—The M.O. which cannot be issued for payment or sent to B.Os. on the date on which they are received, need not be entered in detail in the register of M.O. received on that date, but should be shown in lump, thus "Received to-day but not given out for payment or sent to B.Os..... 5" Details of these M.O. must be entered in the register on the next day agreeably to the instructions given in paragraphs (1) and (2) of this rule.

NOTE.—M.O. payable by pay order or by cheque need not be entered in the register of M.O. received.

**25. Examination by postmaster of M.O. for payment.**—(1) The M.O., with the M.O. check slips and the register of M.O. received, together with registers of M.O. for payment by village postmen and B.Os should be placed by the M.O. Asstt. before the postmaster, who will after comparing the entries in the M.O. and the registers and satisfying himself as to the correctness of all the entries and the genuineness of the



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M.O. note the total number of M.Os 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 is the same as that specified by the remitter and that the total amount to be given to each postman for the payment of M.O. does not exceed the prescribed limit. He should also see that service and Family Allotment M.O. issued for the disbursement of pay and allowances 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 M.O. stamp impressed on each M.O. in his presence in the space provided for the purpose, and the impression of this stamp will constitute postmaster's authority for payment. He will then return the M.O. and the registers to the M.O. Asstt.

**NOTE**—In the M.Os both in the acknowledgment portion and receipt portion, the reasons for non-payment of M.Os. will be recorded by the postman or Delivery Agent in case the payee is not available at the time of call, otherwise the reasons will be recorded by the Sub-Postmaster/Branch Postmaster.

**26. Limit of amount of payment by a single postman.**—(1) The aggregate amount to be entrusted to any single postman at one time for the payment of M.O. plus the aggregate amount realisable on V.P. articles and articles on which customs duty is due should not exceed Rs. 2,000/- The Supdt. of Post Office/1st Class Postmaster may, however, raise this amount up to Rs. 3,000/- The aggregate amount to be entrusted to a village postman/EDDA at one time should not exceed Rs. 2,000/- which may be raised to Rs. 3,500/- by the Supdt. of Post Office/1st Class Postmasters.



NOTE.—The Head of a Circle may raise this limit to any amount according to local requirements and circumstances after consulting the local police authorities.

(2) When the register or M.O. received is placed before the postmaster, he should see whether the value of the M.O.V.P. articles and articles on which Customs duty is due to be made over to each postman is within the prescribed limit etc. 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 greater security. The limit of the total amount of M.O. including v.p. articles to be entrusted to a postman when he is escorted by another official should not exceed double that which he could be entrusted with unescorted under Sub-rule (1) above. The postmaster should write his orders on the subject in the register of M.O. received, mentioning the name of the official selected for the purpose. The 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 in his beat up to a point when the cash is reduced to the limit prescribed for a single postman. The M.O. Asstt. should see that the official has signed in the register, before he sends it to the treasurer. The official should again affix his signature in the register of M.O. received in the presence of the treasurer below the acquittance by the postman for the money received by the postman for payment of M.O. The escorting official should sign in the postman's book in the column "remarks" against each M.O. which was paid in his presence during his travel with the postman and note also the time and place at which he left the postman against the entry of the last M.O. paid in his presence which had the effect of reducing the amount of the unpaid M.O. plus the aggregate value of v.p. article realisable from addresses to a point within the limit prescribed for a single postman. The M.O. Asstt. performing the duties prescribed in Rule 38-ibid, should check the postman's book and the register M.Os received to see that these instructions are carried out.

27. M.O. for payment by postmen.—(1) After the M.O. have been



examined by the postmaster and impressed with the round M.O. stamp, the M.O. Asstt. should make them over the postmen, each of whom should be required to place his signature against the entry in the register of M.O. received of the total number of orders given to him in acknowledgment 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 receipt 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 the postmen at one time will be entered by the treasurer in his cash book, and the M.O. Asstt. must place his initial against the lump entry in that book, before he takes back the register of M.O. received.

A. In S.Os, where there are separate treasurers, cash for the payment of M.O. should be given to postman, under receipt in the register, by the M.O. Asstt.

28. *Payment of S.B. M.O.*—S.B. M.O. received from Field Post Offices should be examined by the M.O. paid Asstt. and the Postmaster in the manner laid down for ordinary M.O. and impressed with the round M.O. stamp. The M.O. Asstt. should enter the S.B. M.O. in the register of M.O. received (M.O.-3) separately. The register along with the M.O. should be sent to the S.B. branch without cash. A receipt for the M.O. should be granted by the Asstt. Postmaster, Saving Bank Branch, in the register of M.O. received and the register returned to the M.O. Paid branch keeping a note of the total amount. The Asstt. Postmaster (Saving Bank) should sign each S.B. M.O. as payee impressing his designation stamp below his signature. The M.O. paid vouchers duly receipted by the Asstt. Postmaster (Saving Bank) and the acknowledgments carrying the counterfoils of the pay-in slip should be transferred to the M.O. Paid branch by the S.B. branch on the same day by entry in the hand to hand receipt book. The M.O. acknowledgments having the counterfoils of pay-in slips pasted to them will be posted in a service envelope to the concerned Field Postmaster by the M.O. Paid Branch.

The total value of S.B. M.O. should be shown as M.O. paid by the M.O. Paid Branch. The S.B. branch will show the total value of S.B. M.O. as S.B. deposits through S.B. M.O. as a separate entry under receipts with a corresponding entry on the payment side in the hand to hand receipt book. Before the cash is handed over to the treasurer, the Asstt. Postmaster should check the correctness of the entries in the hand to hand receipt book and initial them.



29. **M.O. for payment by village postmen and B.Os.**—M.O. to be paid by village authorised by the Supdt. in this behalf and by B.Os in direct account with the H.O., should be made over by the M.O. Asstt. to the sub-account Asstt. under receipt to be taken in the register of M.O. received. The name and address of the payee of a M.O. and the amount payable at a B.O. should be transcribed on the M.O. in the character of the Regional language used by the branch postmaster in transacting business with the account office.

A. In S.Os, cash for the payment of M.O. should be given to the village postmen by the M.O. Asstt. on receipt, from the sub-account Asstt. of the register of M.O. for payment by village postmen and B.Os. (MO.-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 column 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 Asstt.

30. **Notices to be sent out in certain cases.**—In the case of M.O. which are received at a post office of which the postman or village postman is not authorised to pay M.O. or which are made payable to (a) planters, (b) payees in remote localities or in places like Nepal, Bhutan and Sikkim; for whom M.O. to postal articles are not sent out daily by postman or village postmen, and who send messengers regularly to the post office, the M.O. should be placed in deposit and a notice in form M.O.-11 signed by the postmaster and impressed with the date stamp, should be sent to the payee. The acknowledgement (to be returned to the remitter) and the coupon should be cut off from the M.O. and sent to the payee along with the notice; but a record should be kept of the remitter's address; on a slip of paper pinned to the order so that in case the acknowledgement should be mislaid or lost by the payee, a copy can be readily prepared. When the acknowledgement is returned to the post office, this slip of paper may be destroyed.

NOTE 1.—In a case in which a record of the remitter's address cannot be kept as prescribed in the above paragraph, owing to the entries in



the M.O. form being written in a Regional language that cannot be translated in the office of payment, the acknowledgement should not be sent in original to the payee, but in place of it a separate acknowledgement prepared in manuscript on a piece of paper of the same size as the printed acknowledgment should be sent for the payee's signature. After payment of the M.O. this document bearing the payee's signature should be pasted to the original acknowledgment which should then be disposed of in the ordinary course.

NOTE 2.—If the payee presents himself at the Post Office to receive payment of the M.O. before the delivery to him of the notice and the acknowledgment sent through the postman or village postman and it is decided to effect the payment of the M.O. before the return of the village postman to the post office then an acknowledgment will be prepared in manuscript on a piece of paper cut to the size of the printed acknowledgment and signed by the payee and kept pinned to the paid M.O. and on receipt of the printed acknowledgment from the postman, or village postman, the manuscript acknowledgment of the payee should be pasted on the back of the printed acknowledgment and disposed of in the ordinary course.

(2) If delivery of the notice to be made through a postman, the particulars of the notice should be entered in his book of receipts for intimation and notices delivered (Form RP-53) and then handed over to him with acknowledgment and the coupon; if delivery is to be made through a village postman, these documents should be handed over, under receipt, to the sub-account Asstt. if the notice is made over to the payee's messenger, his receipt should be taken in the register of M.O. received and if the notice is to be sent to the payee, by post, it should be despatched with the acknowledgement and coupon in a cover registered on service.

(3) If the notice is presented together with the acknowledgment, by the payee or an agent authorised in writing to sign the M.O., the amount of the M.O. should be paid to him on his signing the M.O. 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 M.O. These notices should in every case be securely attached to the office copies of the journals of M.O. paid in which the entries of the M.O. appear.

NOTE 1.—If the payee is not likely to know English the notice given to him under this rule should be in Regional language.

NOTE 2.—When a notice has to be issued in respect of an inward foreign M.O. paragraph 2 and the second sentence of paragraph 1 of the printed form of notice should be scored out and the names of the remitter and of the country of issue should be entered at the foot of the notice for the information of the payee.

31. *Payments to residents at hotels, clubs, etc.*—If the payee of a M.O., who resides at a hotel, club, or other similar institution, is not at home when the postman brings the M.O. for payment, the postmaster should fill in and sign an intimation in Form MS-17 and supply it to the postman concerned, who should, at the next delivery, 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. On receipt of a reply from the payee, the M.O. should be paid in accordance with his instructions.

32. *Examination of book of receipts for intimations and notices delivered.*—If a notice for M.O. payable to a payee to whom rule 30 or 31 applies has been issued to a postman for delivery, the M.O. Asstt. 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 payee's receipt for the notice has been obtained in the book.

33. *Payment of M.O. at the window.*—(1) M.O. will be paid at the



window of the post office on satisfactory proof of the identity of the claimant with the person named in the M.O. When the person claiming payment of a M.O. calls at the post office to receive payment it must be left to the postmaster to decide in each case whether the claimant has been satisfactorily identified 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 or the claimant produces other evidence to establish his identity to the satisfaction of the postmaster. It must be understood that the statements of the identifier are not to be accepted without full enquiry 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 M.O. by the identifier who should add his own address below his signature under the "Identifier's certificate" printed on the M.O. form. If he refuses to comply with this request, the postmaster should exercise greater care in accepting the identification as genuine. It should not be considered evidence of the right of a claimant of a M.O. 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 that he is satisfied by such other evidence as the claimant may be able to produce regarding the latter's identity with the payee.

(4) When the person claiming payment of a M.O. is identified by a postal official the latter should be required to sign the identifier's certificate at the back of the M.O. and put his designation below his signature. The M.O. should thereupon be placed before the postmaster for his orders.



regarding the acceptance or otherwise of the identification after such enquiries as he may deem necessary.

(5) If the postmaster has any doubt or suspicion in connection with a M.O. he should make a telegraphic reference to the office of issue before effecting payment.

(6) Before the payment of a M.O. 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 M.O. should be required to sign the acknowledgment of the M.O. in the following manner :—

*For (Name of the payee)*

*(Signature of the person  
receiving payment)*

(7) When the payment of a M.O. at the window of the post office is decided upon by the postmaster, the M.O. will be re-entered in the register of M.O. received for the day under a heading "Window" and issued in favour of the counter Asstt. making the payment and the M.O. with the register should be placed before the postmaster who should impress the M.O. with the round M.O. stamp and record the order for the payment of the amount of M.O. to the counter Asstt. below the entry of the M.O. in the M.O. register and sign it. The M.O. paid Asstt. will then obtain the signature of the counter Asstt. against the entry of the M.O. and make over the register and the M.O. to the counter Asstt. for obtaining the amount from the treasurer. The treasurer will obtain the counter Asstt. receipt for the amount in the M.O. register and retain the M.O. register. He will show the amount as having been paid to the M.O. paid Asstt. in the Treasurer's cash book and obtain the latter's signature against the entry before the M.O. register is returned to the M.O. paid Asstt. After the M.O. has been paid to the payee (or his agent) it should be signed and dated by the paying Asstt. and made over by him to the M.O. paid Asstt. under receipt to be obtained in the former's receipt book.



NOTE 1.—In all cases in which identification is accepted as satisfactory, the postmaster should write on the M.O. the words "Identification accepted" under his signature.

NOTE 2.—See Rule 72 also.

34. Payments of M.O. authorised to minors.—(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 M.O. 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 is subject to such person signing, in addition to the M.O. 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 M.O. so paid. In the event of his refusing to sign such an agreement, payment should be withheld and the M.O. 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 H.O. the agreements of indemnity executed in respect of M.O. paid by the H.O. together with similar agreements received from sub and B.O. will be kept by the head postmaster in his personal custody.

NOTE.—A stamp duty of 50 Paise 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 State the Head of Circle will issue necessary instructions. A single agreement of indemnity may be taken in respect of more than one M.O. paid at one time by a post office to one and the same person on behalf of a minor.

A. In S.Os, the agreements of indemnity executed in respect of M.O. paid in the S.O. together with those received from B.O. In account with it will be sent to the H.O. with the daily list of M.O. paid a suitable remark being made in the list against the entries of the M.O. concerned.

**35. Payment of M.O. addressed to persons without hands or fingers.—**

(1) Where a person suffering from leprosy who has lost his fingers is living in any asylum, payment will be made to the Head of the Institution on his signing the M.O. on behalf of such a person.

2. Where a person without hands or fingers due to any cause is living with his parents, relatives or friends, payment will be made to the responsible person with whom such a person resides, in the presence of an independent responsible witness who should be required to attest the signature or thumb impression on the form.

**36. Payment of M.O. addressed to departmental pensioners.—**The postmaster issuing the M.O. should see that the requirements of Rule 121(7) g Vol. VI part III are complied with.

**37. Payment of M.O. and delivery of registered letters of lunatics.—**See Rule 125 of Part III.

**38. Examination of M.O. paid by postman and at the window.—**

(1) As soon as the postmen return to the office, the MO. Asstt. should



take from them the paid and unpaid M.O. and initial the entries in the postmen's books in acknowledgment of receipt.

NOTE 1.—In Presidency post offices and other large head and S.Os the Head of a Circle may sanction that acquittance for the total number of paid and unpaid M.Os may be given in lump in the postman's book instead of against each entry.

NOTE 2.—See Exception below rule 45(2)(c).

(2) He should examine the M.O. paid by the postmen and at the window and satisfy himself on the following points :—

(a) that the signature (in ink) of the payee, or of some person authorised by him in writing to sign M.O. 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.

NOTE.—See Example below rule 191(2).

(b) that the payee's receipt has been attested by the signature of the postman or other official by whom the order 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 M.O. has been signed by the payee—thus "A, son of Z".

- (d) that in the case of 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 reliable witness, other than the official by whom the order was paid.
- (e) that in the case of M.O. paid on identification, the identifier's certificate and the entry about the name and permanent address of the payee, as given by the identifier, are in the same handwriting.
- (f) that, in the case of a M.O. paid to a pardanashin woman, the instructions in rule 121(5) of Part III have been attended to;
- (g) that in the case of a pension M.O. paid to a departmental pensioner, the instructions in rule 36 have been attended to;
- (h) that every M.O. paid at the window bears the postmaster's orders of acceptance of the identification.

The M.O. Paid Asstt. should then impress the M.O. with the oblong M.O. stamp in the presence of the postmaster and fill in, under his initials, the columns in the register of M.O. received relating to both paid and unpaid orders.

NOTE 1.—See rule 40 and 121(4).

NOTE 2.—If the payee of a M.O. be a blind person the procedure to be followed in respect of an illiterate payee should be observed in his case.

**39. Return of undischursed amounts.**—The money brought back unpaid by the postmen 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 the treasurer's cash book and the M.O. Asstt. should initial each entry in token that he postman has paid in the correct amount due from him.



(A) In S. Os where there are no separate treasurers the M.O. Asstt. should take over the undisbursed cash from the postmen and initial the entries in the postmen's books in acknowledgment of receipt.

40. M.O. paid by subordinate offices and village postmen.—(1) The M.O. paid by B. Os. 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 Asstt. who will make the necessary entries showing their disposal in the register of M.O. for payment by village postmen and B.Os (Form M.O.-44) maintained by him. The M.O. will then be made over under receipt by the sub-account Asstt. along with the register to the M.O. Asstt. who should examine and stamp the paid orders in the manner laid down in rule 38, and examine the entries in the register with the M.O. made over to him. The entries should also be conspicuously marked of, so as to show at a glance in what cases the orders entered in the register maintained by the sub-account Asstt. have been accounted for. The M.O. Asstt. should then initial each relevant entry in the register in token of having carried out the check.

NOTE.—See Exception below para (3) of rule 24.

(2) The M.O. Asstt. is also required to see that the M.O. acknowledgements, signed by the payees, are attached to all M.O. paid by village postmen and B.Os in direct account with the office.

(3) The M.O. Paid Asstt. must carefully examine M.O. paid by subordinate 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 Supdt.

(4) If any undue delay is noticed by the sub account Asstt. in the

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return of a M.O. made over to a village postman or sent to a B.O. for payment, the matter should be brought to the notice of the M.O. Asstt. and the latter will bring it to the notice of the postmaster. The absence of a tick mark against the entry of such a M.O. in the register of M.O. for payment by village postmen and B.O. will show that it has not been returned to the M.O. department.

(5) In H.Os, for any date on which M.O. are shown as paid by a S.O. in its accounts a daily journal of the payments [Form M.O.-A(s)] will be received from the sub-office, together with the paid M.O. The sub-office daily journals and the documents accompanying them will be made over by the sub-account Asstt. to the M.O. Asstt. under receipt (to be granted on the daily accounts) and the M.O. Asstt. 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 S.O. M.O. paid journals" (M.O.-23).

(6) In every case in which a M.O. paid by a village postman or by a postman who serves the village outside the post town, the M.O. Asstt. should see that the payment is attested by the signature of a witness should the M.O. Asstt. find that a number of M.O. paid by the same postman or village postman, or Sub-ordinate 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.

NOTE.—In the case of literate payees, the Supdt. 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 M.O. 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.



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(8) In every case of pension M.O. paid to a departmental pensioner, care must be taken to see that the instructions in rule 36 have been attended to.

**41. M.Os paid by book transfer.**—(1) Revenue M.Os and M.Os 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 M.O. to be paid on each day and adjust the account by crediting the amount to the head "Drawn from treasuries" and debiting it to the head "Money orders Paid".

(2) M.Os payable in the Madhya Pradesh to the District Council or to the Tehsildar in payment of forest revenue are also adjusted by book transfer.

**42. M.O. paid to wrong person.**—(1) If a M.O. 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 payment". In the latter case, full particulars of M.O., 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 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.—The term "Postmaster" includes selection grade S.P.Ms 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 at fault, the sanction of the Senior Supdt./Supdt. of post offices First Class 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 M.O., 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 M.O. the previous authority of the Postal Accounts Office should be obtained before payment is made.

NOTE.—See rule 233 of the Postal Manual Volume V.

**43. Disposal of payees' acknowledgments.**—(1) The acknowledgments attached to the paid M.O. should be impressed with the date-stamp, and placed before the postmaster who will satisfy himself that there is a signed acknowledgment for every paid M.O. and then see that the acknowledgments are cut off and transferred at once to the sorting department for despatch.

NOTE.—In the cases of M.Os paid by pay orders the M.O. acknowledgments should be date stamped and released for transmission only after the pay order is actually redeemed by the payee.

(2) If an acknowledgment 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 M.O. has been actually paid.

EXCEPTION.—The disposal of acknowledgments relating to M.O. issued in favour of officers of Government or of District Local or



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Municipal Boards, is governed in some 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.

NOTE.—See rule 14(3).

44. Entries in Journals of M.Os paid.—(1) The M.Os paid by the office (including the B.Os in direct account with it) should be carefully sorted according to month-stamp and also according to the name-stamps of the Postal Accounts Offices impressed on them by issuing post offices. Particulars of the M.Os should then be entered in the journals of M.Os paid (Form M.O.-4) for the Postal Accounts Offices. A separate journal should be used for the M.Os issued (a) in each month, and (b) by post offices under each Postal Accounts office.

(2) The M.O. Asstt. should satisfy himself that the total amount of M.Os paid by postmen, as shown in the journals of M.Os paid, agrees with the difference between the total amount handed to the postmen for the payment of M.Os and the total amount paid back on account of unpaid M.Os.

(3) In H.Os, particulars of each M.Os 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 M.Os 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 M.Os paid should be shown in separate groups (a) for the H.O. and (b) for it B.Os. The B.Os groups in the journals of M.Os

paid will include the M.Os paid by village postmen of the H.O. A copy of the entries in the journals for the Postal Accounts 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 Postal Accounts Offices.

(4) Only M.Os paid within currency should be included in the journal of M.Os. paid (Form M.O.-4).

(5) In S.Os, particulars of each M.O. need not be entered in the lists strictly according to the serial Nos. and the daily totals with the total number of M.Os paid should be entered below the 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 H.O. and the S.O. journal (or office record).

45. *Payment of M.Os. by pay order.*—(1) (a) M.O. are paid by pay orders at certain important Post Offices specially authorised for this purpose by the Heads of Circles.

(b) Heads of Circles should send copies of their letters sanctioning the introduction of abolition of the pay order system in the case of particular post offices under their control to the Postal Accounts Offices concerned.

(2) The following procedure will be followed for such payments :—

(a) The M.Os to be paid to each payee should be entered in triplicate lists in Form M.O.-20 (a) separate lists being prepared for each circle of audit for M.Os issued during month. For the total amount of each list, a pay order will be issued and delivered to the payee, together with the duplicate copy of



the list and the M.Os, or only the duplicate copy of the list and the M.Os or only the lower portions thereof, containing the coupons and the acknowledgments or the intimation portions only in the case of V.P.M.Os, as may be convenient to the payee.

- (b) As a general rule, when the number of M.Os to be entered in a list is less than four, the M.Os will be paid in the ordinary way and not under the pay order system. Postmasters may, however, pay M.Os. for large sums under this system, even when the number of M.Os. to be entered in any lists is less than four.
- (c) On delivery of the list and the pay order, the payee must sign the acknowledgments of M.Os and the receipt for the pay order and the list, in the form attached to the duplicate copy of the list and make over the receipt with the M.Os. (or the acknowledgments, as the case may be) to the postman, retaining the coupons, the intimation portions of V.P. M.Os and the duplicate copy of the list, for his own use. When the M.Os are received back at the post office with the acknowledgments duly signed by the payee, the original copy of the list will be checked with the acknowledged M.Os.

EXCEPTION.—In Presidency towns payees who receive daily a large number of M.Os may be permitted to return the acknowledgments the next day before payment is taken of the pay order. The M.O. Paid Asstt. will ensure that they are received next day and bring any case of non-receipt of the acknowledgments to the notice of the supervisor or the Assistant Presidency Postmaster.

- (d) Before presenting the pay order for encashment, the payee will see that all the M.Os entered in the list are actually intended for him. If he finds that any of the M.Os are not intended for him, or if he refuses to take payment of a M.Os are not intended for him, or if he refuses to take payment of a M.O. drawn in his favour, he will strike out the entries of those M.Os from the duplicate copy of the list, altering the total accordingly and return the pay order and the list to the post

office. The refused pay order, in such cases, will be treated as cancelled and destroyed by the postmaster and a fresh pay order issued for delivery to the payee. The refused M.Os will be treated in accordance with rule 62. The remark "Revised pay order No ..... dated ..... issued" will be noted on the counterfoil of the cancelled pay order.

NOTE.—Pay Orders spoilt through other causes will also be treated as cancelled and destroyed by the postmaster, the remark "cancelled and destroyed" being noted on the counterfoil of the pay order book.

- (e) On presentation of the pay order receipted 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 whole amount shown in words and figures, will be paid in cash only to the payee, or his Banker, if it is endorsed to a Bank. The pay order will be impressed with the M.O. stamp and the fact of 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.
- (f) The total amount of the M.Os entered in each list, will then be shown as paid in the accounts of the post office and entered in the list of M.Os paid, for the particular month of issue and the Postal Accounts Circle concerned, as one item. The paid M.Os and the original lists with the pay orders pasted at foot, will then be forwarded to the Postal Accounts Office concerned. Each M.O. 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.
- (g) If a pay order is not presented for payment within the period of



currency of the M.Os for which it is issued, the postmaster will extend the period of currency of the M.Os under rule 65 and request the payee to take payment within that period.

NOTE.—When a M.O. pay order issued for payment is reported to 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 appertains has not been sent to the Postal Accounts Office and a precaution against payment, of the original pay order, the remark "Duplicate pay order No. .... issued on (date) and paid on (date)" 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.

NOTE 2.—Wherever it is considered necessary, the Head of the circle may authorise the payment of pay orders issued at a S.O. from its H.O. In all such cases the H.O. will pay the pay order in accordance with the instructions contained in clause (e) to (g) and account for the M.Os in the H.O. list of M.Os paid.

NOTE 3.—Special arrangement exist for the payment of amount of M.Os in the following cases by pay orders as indicated therein. The instructions contained in clause (a) to (d) of paragraphs (2) should be observed by the S.P.Ms who after checking the original copy of the triplicate list with the acknowledged M.Os, should send both the original and the duplicate copies of the list together with the M.Os (which should be treated as redirected) to the paying office for disposal. The Postmaster of the paying office should follow the instructions given in clauses (c) to (g) when pay orders duly endorsed by the payee in favour of the bank and

received by the latter are presented at his office for payment. The cases are (i) between the S.P.Ms Dum Dum, under the Alipore Head Office and the Calcutta G.P.O. for the payment of M.Os by pay order to the Gramophone Company, Ltd., and the Twin Record Company Ltd. Dum Dum, Pay Orders endorsed by the Gramophone Company and the Twin Record Company in favour of their bankers at Calcutta are paid by the Presidency Postmaster, Calcutta ; (ii) between the S.P.Ms Anand, under the Kaira Head Office and the Bombay G.P.O. for the payment of M.Os by pay orders to the Polson Manufacturing Company in favour of State Bank of India, Bombay are paid by the presidency Postmaster, Bombay.

- (h) The postmaster before drawing the pay orders should see that the list embodying the particulars of the M.Os to be paid by pay order has been correctly prepared and totalled and that the pay order has been issued for the correct amount.
- (i) The words "Total amount in figures and words" at foot of each sheet of the list in Form M.O.-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.

46. Payment of M.Os by cheque.—(a) The M.Os to be paid to each payee by cheque in accordance with instructions contained in Rule 13 of F.H.B. Volume 1, should be entered in triplicate lists in the Form M.O.-20 (a), separate list being prepared for each circle of Postal Accounts Office for M.Os issued during each month.

(b) The duplicate copy of each list along with the M.Os should then be presented to the payee who should see that all the M.Os entered in the list are actually intended for him. If he finds that any of the M.Os are not intended for him or if he refuses to take payment of a M.O. drawn in his favour, the payee will strike out the entries of those M.Os from the



duplicate copy of the list under his initials, alter the total accordingly and return the list to the postman.

(c) On receipt back of the list as accepted by the payee, a cheque should be issued in his favour which should be sent to him with the same duplicate list and the M.Os. The payee must sign the acknowledgments of M.Os and receipt for the cheque and the list in the form attached to the list and make over the receipt with the M.Os to the postman, retaining the coupons, the intimation portion or V.P. M.Os and the duplicate copy of the list for his own use. When the M.Os are received back at the Post Office with the acknowledgments duly signed by the payee, the original copy of the list will be checked with the acknowledged M.Os.

(d) The total amount of the M.Os, entered in each list will be shown as paid in the accounts of the Post Office and entered in the list of M.Os paid for the particular month of issue and the audit circle concerned as one item. The paid M.Os and the original list will then be forwarded to the Postal Accounts Office concerned. Each M.O. 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.

47. **Compilation of daily totals of M.Os paid.**—(1) At the close of each day, the total amounts of M.Os paid by (a) the office itself and (b) its B.Os (including village postmen), as shown in the different journals of M.Os paid, should be entered under the appropriate heading in the compilation of the daily totals of M.Os paid (Form M.O.-20), separate books of the forms of compilation being used for the transactions of (a) the office itself and (b) its B.Os (including village postmen). The entries in both the books should then be totalled and the aggregate amount, representing the daily payments of M.Os should be posted into the H.O. summary and the B.O. summary, respectively.

(2) In S.Os, separate books of the form of compilation will not be used for the transaction (a) the office itself and (b) its B.Os (including

village postmen). The aggregate amount of M.Os, paid will be posted into the S.O. account.

48. M.O. accounts to be adjusted before close of office.—(1) M.Os should be distributed at the morning, or the midday deliveries, or at both deliveries, but not later, so as to admit of their being accounted for by the postmen before the office closes for the day. All M.Os given out for payment to the postmen must, as an absolute rule, be returned the same day to the M.O. Asstt. and the money (if any) remaining undischarged, to the treasurer before the postmen finally leave the office and the M.O. Asstt. must close the journals of M.Os issued and paid, and adjust his accounts with the treasurer before the close of office.

(2) In S.Os, where there are no separate treasurers, the undischarged money must be returned by the postmen to the M.O. Asstt.

49. Examination by postmaster of M.Os paid.—The following books and documents should be placed by the M.O. Asstt. before the postmaster, viz. :—

the journals of M.Os paid [Form in M.O.-4 (s) ];

the compilations of daily total of M.Os paid (Form M.O.-20);

the paid orders ;

the B.O. daily accounts [Form A.C.G.-22 (a)];

and, in H.Os the daily journals of M.Os paid [Form M.O.-4 (s)] and the paid orders, received from S.O.

(2) The postmaster should carefully compare all the entries in all these books and documents and carry out the following checks :—



- (a) See that the M.Os have been properly sorted and correctly entered in the appropriate journals of M.Os paid.
- (b) Tick of the corresponding entries in the journals, S.O. daily journals, B.O. daily accounts, and M.Os.
- (c) Check the daily total of the journals and see that they have been correctly transferred to, and summed up in, the compilations of daily totals of M.Os paid.

He should then write, in both the copies of the journals 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 H.Os. the M.Os. should then be kept by the postmaster in his personal custody until the time for their despatch to the Postal Account Office, when they should be packed in his presence.

(4) In S.Os the paid M.Os should after check under the above rule, be kept by the S.P.M. in his personal custody until he despatches them to the H.O.

50. M.Os in deposit.—(1) M.Os which cannot be paid at once (including those referred to in rules 25 and 30 or are unclaimed or have been refused, or are to be redirected, should be placed in deposit. The reason why each M.O. is placed in deposit should be noted in the register of M.Os received (M.O.-3) by the M.O. Asstt. or in the register of M.Os for payment by village postmen and B.P.Ms. (M.O.-44) by the sub-account Asstt. under the initials of the postmaster.

NOTE.—“See rule 125 of Indian Post Office rules regarding detention of Money Orders in the Post Offices”.

(2) The M.O. Asstt. will be responsible for the safe custody of M.Os 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 M.Os received (M.O.-3) or in the register of M.Os for payment by village postmen and B.P.Ms. (M.O.-44) as the case may be, showing the manner and date of their disposal, under the postmaster's initials. In the case of M.Os 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 M.Os received at the close of the day's transactions and the total number of M.Os 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 M.Os in deposit.

- (i) Yesterday's balance.
- (ii) Number of M.Os received today.
- (iii) Total (of i and ii).
- (iv) Number of M.Os paid.
- (v) Number of M.Os re-directed.
- (vi) Total (of iv and v).
- (vii) Balance.

NOTE.—Payment of a M.O. in deposit should not be made to any person claiming the amount as the payee named in the order unless the applicant is known to the postmaster of M.O. Asstt. or is identified by respectable person known to the post office. Attention is also drawn to rules 33 and 72.



## VALUE-PAYABLE INLAND MONEY ORDERS

51. Issue of V.P. M.Os.—(1) Sums recovered from the addresses of v.p. articles for payment to the senders will be received from the registration and parcel Asstt. accompanied in each case by a v.p. M.O. from duly filled up by the registration or parcel Asstt. The M.O. Asstt. should grant the usual M.O. receipt to the Asstt. concerned as remitter, noting on it the No. of the v.p. article on account of which the M.O. is issued stamp the intimation portion of the V.P. M.O. form with the date stamp and then dispose of the v.p. M.O. in accordance with the rules for the issue of ordinary M.Os.

(2) In the case of v.p. articles delivered after the close of M.O. business on the previous day and v.p. articles delivered by village Postmen the sums recovered from the addresses will not be received from the registration and parcel Asstt. along with the V.P. M.O. forms, but the M.O. Asstt. should issue the M.Os after satisfying himself that the treasurer has acknowledged the receipt of the amounts in the receipt book of the registration and parcel Asstt. which will be presented with the forms. The M.O. Asstt. should at the same time not the total of these amounts in his receipt books as item (1) against an entry "Made over to treasurer on (date) by parcel and registration Asstt. on account of V.P. articles delivered after (latest hour fixed for issue of M.Os)." At the close of M.O. business, the amount to be actually made over to the treasurer by the M.O. Asstt. 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 (1) should be given by the M.O. Asstt.

(3) In the Offices, referred to in the Exception below paragraph (1) of rule 227, the V.P. M.O. forms will be made over by the registration and parcel Asstt. accompanied by their receipt books, and the M.O. Asstt. should issued the M.Os after satisfying himself that the treasurer has acknowledged the receipt of the correct amount in those receipt books.

(4) V.P. M.Os issued in payment of v.p. articles delivered at B.Os will be treated in the books of the account office as M.Os issued by the B.Os.

(5) If a complaint is made by the addressee of fraud on the part of the sender of a v.p. article of which delivery has been taken, postmaster should report the matter to the Divisional Supdt. and stop the issue of the M.O. and credit the amount to unclassified receipts or, if the M.O. has been issued, detain it in his office. In either case, a note that the issue of the M.O. 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 articles and an intimation given to the office of posting in a service registered letters, 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 M.O. 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 Divisional Supdt. The office of payment should, if necessary, detain the order under rule 65. Similar action should be taken if a V.P. M.O. is withheld under the orders of a court. The Divisional Supdt. at his discretion will order either (1) the amount of the v.p. should be refunded to the addressee or (2) the payment to the sender in which case the addressee will be served with a notice requiring him to produce a prohibitory order of a court within a certain specified time. On receipt of such prohibitory order from a court the fact should be reported to the Divisional Supdt. sending a copy of the order. A copy of the order should also be sent to the Postal Accounts Office together with the V.P. M.O. In cases where the order to withhold payment is received direct by the office of payment, a note to that effect should be recorded 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. M.O. in order that a similar note may be recorded in the register of v.p. articles received. All cases in which the payment of a V.P. M.O. has been withheld under the Rule



should be reported by the Office of Issue of the v.p. M.O. to the Postal Accounts Office and if the original v.p. M.O. has not been sent to the office of payment it should be sent to the Postal Accounts Office along with the letter of information.

(6) Where a V.P. M.O. has not been issued.

- (a) If the court orders the full amount of the amount of the v.p. realized, to be paid to itself, to the sender or to the addressee of the v.p. article the amount should be paid to the party, as directed, on a simple money paid receipt (A.C.G.-17) and the amount charged to "Unclassified payment", the courts order and the receipt being sent in support of the charge.
- (b) If the court orders part payment to sender and part to addressee the amount should be similarly paid accordingly and charged.

(7) If the v.p. M.O. has already been forwarded to the Office of Payment, the M.O. should be recalled and sent to the Postal Accounts Office. On authority being issued by the court for the payment of the M.O. the Postmaster concerned should apply to the Postal Accounts Office for its re-issue. The M.O. re-issued by the Postal Accounts Office will show whether the same is to be paid to the court, to the sender or to the addressee of the v.p. article. In case the payment is to be made to more than one party the M.O. will be re-issued in favour of the Postmaster.

(8) The M.O. should be taken payment of by the Postmaster of the office of issue in his capacity as remitter of the M.O. and the amount credited under 'Unclassified receipts'. Thereafter action shown as in (b) above should be taken.

(9) The offices of issue and payment of the V.P. M.O. should keep one another informed of the progress of the case.

(10) In case where the payment of the M.O. is not authorised by a court within the period of currency of the v.p. M.O. sent to the Postal Account Office, the Postmaster should include the M.O. in the relevant void lists and quote therein the reference with which the M.O. was sent to the Postal Account Office. Orders regarding the final disposal of the M.O. 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 M.O. 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 of v.p. article received of the office of delivery.

NOTE.—See Rule 227 A of part I also.

**52. Payment of V.P. M.Os.—**(1) When M.Os. are received for payment to the senders of v.p. articles they will be made over to the registration or parcel Asstt. (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. journals. The P.A. concerned will note the date of examination on each M.O. and affix his initials in the place provided for the purpose, and then return the M.Os. to the M.O. Asstt. No V.P. M.O. will be paid until it has been initialled by the registration or parcel Asstt. as the case may be. On getting back the orders, the M.O. Asstt. should examine them in the manner prescribed for ordinary M.Os and bring any inaccuracies in respect of the amounts for payment that may have escaped the registration or parcel Asstt. to the postmaster's notice.

(2) If the amount entered by the office of issue on a V.P. M.O. 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 P.V. M.O. 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. M.O. 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. M.O. whenever there is a



difference of Rs. 5 or more between the amount entered on the V.P. M.O. by the office of issue and that specified by the sender for remittance to himself. On receipt of his 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.S. 4 (a) of any correction in the amount of a V.P. M.O. must be sent by first post to the office of issue, (though its H.O. if it is a S.O.) for correction of the journal of M.Os issued (and the S.O. daily journal on record in the H.O. if the office of issue is a S.O.; 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. M.O., the amount of which has been corrected, explaining for the information of the Postal Accounts Office why the correction was necessary. V.P. M.O. should be paid in accordance with the rules for the payment of ordinary M.Os.

(5) When a V.P. M.O. is paid, the lower or "intimation" portion of the form will be cut off and delivered to the payee.

#### VALUE-PAYABLE FOREIGN MONEY ORDERS OR TRADE CHARGE MONEY ORDERS

53. Value-payable fees.—(1) In the case of V.P. parcels received for delivery in India under the C.O.D. system (see rule 233, part I) the amount

recovered from the addressee should be remitted in favour of the postmaster of the office of exchange named on the M.O. without any deduction on account of M.O. commission.

(2) In other respects, the rules relating to the issue of inland V.P. M.Os will apply also to the issue of M.Os in respect of foreign V.P. articles.

**54. Payment of V.P. foreign M.Os.—**(1) In respect of each V.P. M.O. paid in India under the C.O.D. system for a parcel despatched from India, the office of payment, after paying the V.P. M.O. should fill in the necessary particulars in the prescribed form a certificate of payment [M.O.-10 (b)] and send the document in a service registered cover to the Indian Office of exchange which issued the M.O. If more than one certificate of payment have to be sent to the office of exchange, they should be enclosed in one cover. If for any reason a trade charge money order remains unpaid after expiry of its currency the office of payment will forward the M.O. to the Indian Office exchange which issued the M.O.

(2) In other respects, the rules relating to the payment of inland V.P. M.Os will apply also to the payment of M.Os in respect of foreign V.P. articles.

#### FAMILY ALLOTMENT MONEY ORDERS

**55. Family Allotment M.Os.—**Family Allotment M.Os drawn in India in favour of the dependents of combatants and non-combatants on field service or service under peace conditions beyond the limits of India, will be presented without cash for issue by the Officer Commanding the the Training Battalion or permanent depots. A special form of M.O. printed in red ink on blue paper (M.O.-49) has been prescribed for this purpose.

(2) Stocks of the M.O. forms and the forms of the list of M.Os [M.O.-50 or M.O.-50(a)] in which the M.Os are to be entered when presented for issue at the post office will be supplied to the disbursing officers referred to above on requisition to the local Post office.



(3) The officers concerned will prepare the M.Os in the usual manner, furnishing all the particulars provided for in the form. The greatest care will be taken to secure from the allottees complete and accurate information relating to the allottee's complete and accurate information relating to the allottee's address. The name of the post office of payment with PIN as well as the Zilla, Parganas, 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 M.Os completed each day will be presented at the post office for issue entered in the list of M.Os [Form M.O.-50 or M.O.-50(a)] referred to in paragraph (2). The list will be prepared in duplicate (or in triplicate if presented at a sub-office) by means of carbon paper. The Nos. of M.Os entered in the list will be in an annual series commencing with the No. 1 at the beginning of April each year. A total of the entries will be struck at the foot of the list for the day and the amount of the M.O. plus commission written in words without erasure. Each copy of the list will be signed by Officer Commanding or other remitting Officer. A crossed cheque or treasury certificate in favour the Postmaster for the total amount of the orders and commission will be presented along with the list and the M.Os. The cheques thus presented should be disposed of in accordance with the procedure laid down in rule 243.

NOTE.—List of M.Os Form M.O.-50(a) is prepared on Adrena Machine. The entry of the Serial No. against each item is made by the Depot or Training Centre in manuscript while as regards the M.O. No. the post office should enter the Nos. of the M.Os at the bottom of each list thus "Serials" 1 to 40 M.O. No. 26529 to 26568 consecutively", instead of assigning the M.O. No. opposite each entry in the form.

(b) No alteration in a list once accepted by the Post Office will be permissible. If the payment of any M.O. is to be withheld, the disbursing

Officer will make an application in ordinary course for this to be done and the M.O. will then be repaid to him in the ordinary way.

(5) (a) On presentation at the post office, the M.O. Asstt. should check each of the entries in the list with corresponding M.Os after examining the orders in the usual manner, and should also see that the amount of the cheque or treasury certificate agrees with the total of the list. He should then enter a No. against each order in all copies of the list in form M.O. in the column provided for the purpose and also on the corresponding M.O. form. In form M.O.-50(a) the M.O. Asstt. should enter the Nos. of the M.Os at the bottom of each list in accordance with instructions given in Note below sub-rule 4 (a) above and then enter No. of the M.O. on the corresponding M.O. form. No. M.O. 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 9999 entirely separate from the Nos. assigned to M.Os. 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 M.Os issued for preceding day prescribed in paragraph (7) should always be referred to before the numbers are assigned to the orders. The postmaster will issue the M.Os in the usual way. After issue of the M.Os all copies of the list should be signed by the postmaster and impressed with the P.O. date-stamp. The original copy of the list should then be returned to the Office Commanding.

(b) The duplicate copies of the lists [Form M.P.-50 or M.O.-50(a)] should be numbered in an annual series of each office and be filed in a guard book for preservation for three years as the equivalent of books of M.O. receipts.

(6) The letters "F.-A." should be placed before the No. of a family Allotment M.O., whenever it is recorded except in the case of the separate journals of Family Allotment M.Os issued and paid.



(7) The M.Os should then be issued in same way as other M.Os with the following exceptions :—

- (a) The No. and date of the order should be noted on the acknowledgement portion of the M.O. form.
- (b) The M.Os should be entered in a separate journal of M.Os issued, which should be conspicuously marked "F.A.M.O." at the top of each sheet.
- (c) The totals of the separate journal should be entered in the ordinary journal below the daily totals and a grand total struck to be transferred to the accounts of the office.
- (d) If, the transaction is at a S.O. the triplicate copy of the list of M.Os presented for issue should accompany the daily list of issue to the H.O. for the purpose of enabling the later to carry out the prescribed checks.

(8) All the F.A.M.Os drawn on a particular office of payment should be sent in a station bundle with a M.O. check slip addressed to that office with the letters "F.A.M.O." written on it conspicuously. The total number of M.Os enclosed in each bundle should be noted on the check slip. The total number of bundles should be advised at the foot of the registered list for the office or section concerned.

(9) On receipt in offices of payment, the F.A.M.Os 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 M.O. except :—

- (a) that special steps must be taken to effect prompt payment,
- (b) a separate register in Form M.O.-3 marked prominently "Family Allotment" should be maintained.
- (c) that they should after payment be entered in separate journals of M.Os paid, after classification according to months of issue and the Home Postal Accounts Office or issue. The totals of those journals should be entered in the ordinary journals for the issues of the corresponding months and Postal Accounts Offices below the daily total, and
- (d) that the separate journals should be marked prominently "Family Allotment" at the top of each sheet.

(10) Since the M.Os will be issued on fixed dates the regular receipt of the orders can be looked for and offices 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 M.Os 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.

(11) The payee's acknowledgment should be forwarded enclosed in a service cover addressed to the office of issue or if 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 acknowledgement should be delivered under the receipt to the officer who draws the M.Os a lump entry being made in the postman's book of receipts for intimation and notices delivered.



(12) F.A.M.Os which are unclaimed, refused or are withheld from payment by the officer who drew them, or the period of currency of which has expired should be disposed of in the same manner as other M.Os in similar circumstances.

(13) F.A.M.Os repaid to the remitters should be entered in the same journals of M.Os paid with other M.Os with the exception that the entries should be made in a separate group below those relating to other M.Os.

(14) When a F.A.M.Os is redirected, full particulars of the revised address of the payee should be given in the intimation of redirection which should, on receipt in the office of issue, be passed on to the officer who issued the order with a view to enable him to call on the allottee to revise the original instructions regarding the allottee's address as recorded in his office.

**56. Civil Pioneer Force Units Family Allotment M.Os.**—The Civil Pioneer Force Units which are mobilised for war in a Field Service area and whose accounting system is maintained on the military system also remit family allotments by means of F.A.M.Os. Such orders drawn in favour of the dependents of the personnel of such Units which may be presented by the Officers concerned, should therefore be accepted by post offices for issue. The special procedure regarding F.A.M.Os as prescribed in rule 55 modified in the manner indicated below will apply to these M.Os.

(1) The Officer Commanding the Depot of the Units will prepare the M.Os in Form M.O.-49 and the list of M.Os (Form M.O.-50) in triplicate (or in quadruplicate if the M.Os are presented at a S.O.) and forward them along with a payment order to the Treasury Officer concerned. The Treasury Officer on receipt thereof will give credit to the post office

for the amounts of the M.Os and the commission thereon by book transfer, give a certificate to that effect on each copy of the list (Form M.O.-50) and then send the M.Os along with three copies of the list (or four copies in the event of the office of issue being a S.O.) to the post office for the issue of the orders.

(2) The post office of issue, on receipt of the M.Os and the list, should see that the amount shown in the certificate given by the Treasury Officer on the list agrees with the total of the list and then deal with them in accordance with the instructions contained in rule 55(5). The amount shown in the certificate given by the Treasury Officer on the list should be treated and accounted for as a remittance to the Treasury in the manner laid down in rule 14(2).

(3) The M.Os should then be issued and treated exactly in the same way as other F.A.M.Os with the following exceptions :—

- (a) the M.Os should be entered in a separate journal of M.Os issued which should be conspicuously marked "C.P.F.F.A. M.Os" at the top of each sheet ;
- (b) in order to distinguish these F.A.M.Os from other family Allotment M.Os the letters "C.F.A." should be placed before the number of the proposed F.A.M.Os whenever it is recorded except in the case of the separate journals of M.Os issued and paid.
- (c) One copy of the list in Form M.O.-50 should be sent to the Postal Accounts Office.

(4) As the amount of the M.Os and commission thereon will be paid to the Post Office by the Treasury Officer by transfer at the time of the issue of the orders, it will not be necessary for the post office to



take any action in accordance with the procedure prescribed in sub-rule (4)(a) of the rule 55 for the realisation of the amounts of the orders.

(5) In the offices of payment, the F.A.M.Os should also be treated and dealt with exactly in the same way as other F.A.M.Os except that they should after payment, be entered in separate journals of M.Os paid which should be marked "C.P.F.F.A.M.Os" at the top of each sheet.

(6) If M.Os issued under the arrangements are received back as unclaimed or refused, they should, in the first instance be sent to the Officer Commanding the Depot and on receipt back of the orders duly signed by him the post office will issue a treasury voucher for the total value of the M.Os and adjust the account by book transfer with the treasury in accordance with procedure followed in the case of M.Os payable under rule 41(2) and (3).

**57. Remittance of death gratuities of the dead Military Personnel.—**

(1) Special M.O. form (M.O.-8 Pink) is used for the remittance of death gratuities to the dependents of men killed in action. These forms will be stocked in the stock depot only and will be supplied direct to the Military Record Offices on requisition.

NOTE.—Remittances of amounts falling under the following items are also made by using M.O. Form M.O.-8 (Pink) by the Military authorities :—

- (a) Terminal credit balances.
- (b) Pending enquiry family and disability pension awards.
- (c) Service and special gratuity when disability pension disallowed.
- (d) Retaining fee to Reservists.
- (e) A.F.P.P. Fund credits.

(2) The M.O. will be presented for issue by the Record Office of the units concerned. These M.Os will be booked and treated like ordinary M.Os except at the paying post office, where the postmaster should see that these M.Os are paid promptly. In case funds are not available to meet all liabilities on account of M.O. payments these M.Os should be paid in preference to the ordinary M.Os.

#### REDIRECTION, ALTERATION AND REPAYMENT OF INLAND MONEY ORDERS

58. Disposal of M.Os received misdirected.—(1) If in the course of examination, the postmaster find a M.O. (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 M.Os and the order should be forwarded, with other M.Os to the correct office of payment. M.Os received misdirected must not be impressed with the round M.Os stamp, nor should such orders be entered in the register of M.Os 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 i.e., in form [M.S.-4(a)] A note of the irregularity should also be made in the error book.

NOTE.—This rule does not apply to a M.O. received for payment which has been erroneously redirected to the office or to a redirected order the payee of which has moved to another post-town. Such M.Os should be entered in the register of M.Os received, as laid down in rule 60 and should then be further redirected to the correct office of payment under the procedure described in rule 59.



**59. Redirection of inland M.Os.—**(1) If the payee of a M.O. has moved to another post-town, within the limits of Indian union, or to any country, or place outside of India with which M.Os can be exchanged, and has left his address at the post office, or there is sufficient and trustworthy information on which to redirect to M.O. a redirection slip (Form M.O.-12) containing the name of the revised office and (in the case of redirection outside of India) that of the country or place of payment, should be prepared, stamped, in the place of provided for the purpose, with the round M.O. stamp in the presenre of the postmaster, and securely pasted to the address-side of the M.O. The revised address should also be written in red ink across the particulars of the M.O. 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 slip should not be detached.

(2) The name of the revised office of payment together with the name of the locality such as Santacruz Bombay and (in the case of redirection outside of India) the country or place to which the M.O. has been redirected, and the date of redirection, should be noted, under the postmaster's initials, in the register of M.Os received. The M.O. should then be disposed of in the same way as M.O. issued.

(3) An intimation, in Form M.S.-(a), showing the name of the office and (in the case of redirection outside of India) that of the country or place to which the M.O. has been redirected, should be sent to the office of issue. If a M.O. 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 M.O. within India. If, however, an inland M.O. is redirected to a foreign country, the difference between the commission at the foreign rate that would have been chargeable if the M.O. had originally been drawn on that country and the commission at the

inland rate already paid should be deducted from the amount of the directed order when it is advised to the country of destination.

(5) Order redirected to countries or places outside India, should be forwarded to the offices of exchange concerned.

NOTE 1.—See Note 2 below rule 33.

NOTE 2.—See rule 132(4) of part I.

60 Disposal of redirected order in the office of payment.—When a redirected M.O. is received in the office of payment, it will be entered as usual in the register of M.Os received, and the redirection slip will be impressed, in the place provided for the purpose, with the round M.O. 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.

61. Unclaimed M.Os.—(1) The M.O. Asstt. of the office of payment is responsible that every endeavour is made to find the payee before treating a M.O. as unclaimed. As soon as it is found that a M.O. 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 a similar note with the date of the despatch of the M.O. should be entered in the register of M.Os received.

NOTE.—M.Os issued from Field Post Offices which cannot be paid to the payees should be re-directed to "1 Central Base Post Office



C/O 56 APO" or "2 Central Base Post Office C/O 99 APO" as per the remitter's address. Such M.Os should not be returned to the issuing APOs.

(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 remiter 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 M.O. which should be detached by the paying office and filed with the office copy of the M.O. paid list. Before a M.O. is given to the postman or repayment to the remitter, the M.O. given to the postman for repayment to the remitter, the remitter, the M.O. Astt. should indicate in red ink on the acknowledgment portion thereof the words "To be retained in office." Only the coupon portion of the order shall be detached by the postman and handed over to the remitter."

NOTE.—In all cases of refusal of M.Os by the payee, a remark should be made by the postman in red ink to that effect on the M.O. coupon, and stamped with the Post Office stamp before returning it to the remitter.

(4) If the unclaimed M.O. 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 and send the V.-P.M.O. to the Postal Account Office along with the other ordinary void M.Os.

62. Refused M.Os.—If a M.O. 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 M.O. and in the register of M.Os received.

Provided that if the payee while refusing to take payment on presentation of the M.O. to him, makes an application in writing to the post office delivery for the detention of the M.O. or if the payee is not found at the address given on the M.O. it shall be detained in the post office for a period not exceeding seven days from the date of its presentation to the payee or from the date it is sent out for payment as the case may be. If the payee fails to take payment of the M.O. from the Post Office within the said period of seven days, the M.O. shall be returned to the remitter on the first working day immediately following the expiry of the said period of seven days.

NOTE.—See Note below rule 61(3).

63. Disposal of refused and unclaimed M.Os.—(1) If the remitter of an unclaimed or refused M.O. returned for repayment to him, cannot be found by the office of issue, or is dead, the order should be dealt with in accordance with Rule 76 if the remitter has moved 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.

(2) Whenever a M.O. is repaid to the remitter this should always be noted on the copy of the receipt relating to the M.O. in question in the book of M.O. receipts (Form M.O.-1) If the office of issue and the office of payment of a M.O. is one and the same, the fact of repayment of the M.O. to the remitter should be made known to the M.O. Issue Asst. by the M.O. Paid Asstt. in order to enable the former to record a remark about the repayment on the office copy of the receipt relating to the M.O. For this purpose, the entry in the register of M.Os received for payment (Form M.O.-3) In the case of the payment of a refused M.O. to 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 by registered post to the office of issue (including a no-delivery office) in Form MS-4(a), so that a suitable remark may be recorded by the M.O. Issue Asstt. in the book of M.O. receipts.

(3) The Commission in no case is refunded.

64. Correction of office of payment in journal of M.Os issued.—

(1) When an intimation is received by the office of issue regarding a misdirected 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 of M.Os 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.

65. Period of currency of M.Os.—(1) The period of currency of a M.O. 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 M.O. and the "last day of the month" will be the last date on which the accounts for that month are closed at the H.O. For example, a M.O. bearing the month-stamp impression of April will be current up to the 31st May ; but, if it is payable at a S.O. it will be current up to the last date (in May), fixed for the S.O. transactions to be included in the H.O. account of that month. All M.Os remaining unpaid at the expiry of this period will be treated as void. The postmaster may, however, detain the M.O. 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 M.O. in red-ink the words "Currency expired-held over for payment" and supporting the endorsement with his signature and designation.

NOTE.—Duplicate M.O. issued within the period of currency of the original M.Os may be held over for payment beyond the period of currency of the M.O. under the provisions of this rule. In case they remain unpaid up to the last day of the second month following the month of issue of the original M.O. they should be returned to the offices of issue for onward transmission to the Postal Accounts Office along with the void lists. Duplicate M.O. issued after expiry of the period of currency of the original M.O. should, if remaining unpaid, after one month of the date of issue of the duplicates, be disposed of according to the procedure prescribed in Rule 76.



(2) When an unclaimed M.O. 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 preceding paragraph, it may be still further detained in the following case. When a M.O. is received for payment by a post office at a seaport town and is unclaimed, it is to be kept in deposit under the rules for six months if the M.O. is addressed to an official in the Navy and for four months in other cases. If it remains unclaimed 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 M.O. 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 M.O. in question in the register of M.Os received and it should be initialled and dated by the postmaster.

(4) Whenever a currency expired M.O. is detained for payment in accordance with sub-rule (1) above, an intimation should be sent immediately to the office of issue of the M.O. in Form M.O.-19(a) giving the number, date of issue, office of issue of the M.O. amount and the office of payment.

**66. Payment of M.O. whose period of currency has expired.—**

(1) When a M.O. bearing the remark "Currency expired-held over for payment" is paid the amount should be charged to "void M.Os paid", and not to "M.Os paid", and the particulars of the order should not be entered in the journal of M.Os paid, but should be shown by the H.O. in the schedule of void M.Os paid (Home or Foreign Postal Accounts



Circle Issues) [Form A.C.G.(e) or A.C.G.-6(i) as the case may be], the paid order being submitted to the Postal Accounts Office as a voucher.

(2) If a M.O. is received for payment after the close 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 M.O. 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 "void M.Os paid" in the manner laid down in the first para. of this rule.

(3) If the period of currency of a M.O. 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 expired-held over for payment". The remark "Void" should be recorded against the original entry of the M.O. in question in the register of M.Os received and initialled and dated by the postmaster.

(4) If a M.O. paid at a B.O. 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.

(5) In S.Os, 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 H.O.

#### 67. Payment of M.Os within one year and after one year.—

(1) Complaints relating to M.Os can be preferred by the public within 12 months from the date of issue of the M.O. In cases where complaints are made rather late, say 10 months or more after the issue of the M.O.,



the Officer receiving the complaint should, without waiting for the result of any other enquiry, address the Postal Account Office at once requesting the latter to preserve the paid voucher and/or any other document.

(2) No inland M.O., whether original or duplicate, should be paid and no claim for short payment or excess credit on account of a M.O. adjusted after the expiry of one year from the date of issue, without consulting the Postal Accounts Office. This applies to all classes of inland M.Os.

EXCEPTION.—The restriction regarding the limit of time (viz. one year) prescribed in this rule does not apply to M.O. issued by field post offices and family allotment M.Os remitted on behalf of Seamen working on Indian Merchant Ships for payment in India. In these cases the period of effecting payment or adjustment under this rule has been fixed at two years instead of one year.

(3) The postmaster must be very careful to see that these instructions are strictly carried out.

NOTE.—All claims for payment of such M.Os would required the prior sanction of the first class Postmaster, Superintendent of Post Offices or Senior Superintendent of Post Offices concerned.

68. Alteration of payee's name.—(1) If the remitter of a M.O. that has not been paid desires to change the name of the payee, he should be required to produce, in proof of his identity, the M.O. receipt granted to him and to give the postmaster a written application to which postage stamps in payment of second commission must be affixed. The name of the payee on the M.O. receipt and on the office copy of it will be altered as desired and the M.O. receipt will then be returned to the



remitter. The postage stamps on the application will be defaced and it will be impressed with the round M.O. stamp in the presence of the postmaster, who will endorse it to the office of payment for compliance, forwarding it in a cover registered on service. This procedure applies even though the M.O. has not actually been despatched from the office of issue.

(2) In the office of payment, the name of payee written on the M.O. will be altered and a note showing the alteration will be made in the last column of the register of M.Os received. After the order is paid, the letter authorising the alteration in the name of the payee will be attached to the M.O. and sent to the Postal Accounts Office concerned.

NOTE 1.—Second commission must not be demanded from a remitter who wishes to correct inaccuracies in the payee's name entered in a M.O. when such inaccuracies are obviously caused by ignorance of the proper way of spelling the name.

NOTE 2.—Service stamps offered in payment of second commission for change in the name of the payee of M.O. may be accepted from those who are authorised to use these stamps and whose M.O. transactions are adjusted by book transfer under rules 14, 41, and 55(a).

NOTE.—In S.Os, the letter of authority will be sent to H.O. attached to the paid M.O.

69. *Alteration of office of payment or payee's address.*—(1) If the remitter of a M.O. that has not been paid desires to change the office of payment, or to make any correction in the payee's address, he should be required to produce the original receipt granted by the Post Office and give the postmaster of the office of issue a letter to that effect, which will be endorsed by the postmaster to the office of payment for compliance, impressed in his presence with the round M.O. stamp, and forwarded to the office of payment, where the desired alteration will be carried out, on such written authority, in the manner prescribed for the



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redirection of M.Os. The M.O. receipt produced by the remitter will be returned to the remitter after taking necessary action as requested by him. In the office of payment the application should be securely attached to the office copies of the M.O. journals of M.Os paid in which the entry of the M.O. appears.

(2) The remitter of a M.O. 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.

**70. Non-payment owing to payees' death.**—If a M.O. can not be paid owing to the death of the payee, it should be disposed of as an unclaimed order.

**71. Stoppage of payment.**—(1) If the remitter of a M.O. that has not been paid desires to stop its payment and to have the M.O. repaid to him, he should be required to submit a written application to that effect and to produce the M.O. 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 M.O. except that the words "Payment stopped" repaid to remitter will be written across the particulars of the M.O. filled in the Post Office along with the written application of the remitter.

(2) If the M.O. 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 offices of payment will return the M.O. registered on services by first post to the office of issue, noting the fact of return in the register of M.Os received.

**72. Official instructions only to be attended to.**—No instructions regarding redirection or alteration of the name or address of the payee of a M.O. or stoppage of payment or repayment of the amount to the remitter, will be attended to in the office of payment unless received



officially, as prescribed 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 clauses 219 to 222 on the subject in the P.O. Guide I 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 fides of the request, instead of requiring the applicant to make his request through the office of issue.

73. Attachment of M.O. by Civil Court.—(1) Under section 44 of the Indian Post Office Act (6 of 1898) a person remitting money by means of M.O. 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. Nevertheless, in cases where M.Os are attached whilst in the hands of the post office on decree against the payee or if an official order from a competent court is received prohibiting the payment of a M.O. to the payee or directing the payment of it to the Court, the post office should obey the Courts orders and deposit the money in court when required, but simultaneously action should also be taken to inform the remitter as well as the payee or the remitter only if the order is against him only. 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 M.O. 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 the Circle.

(2) If an official order from a Magistrate or other court is received prohibiting the payment of a M.O. to the payee or directing the payment of a M.O. to the payee or directing the payment of it to the court, the



order should be obeyed provided that the order is against the remitter in a proceeding against him. If, however, the order is against the payee in a proceeding against him, while the order should still be obeyed, simultaneously action should also be taken to inform the remitter as well as the payee. If the prohibitory orders are received by telegraph, the M.O. 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 M.Os received against the entry of the M.Os and intimation should be given to the office of issue which should also make a suitable remark in the book of M.O. receipts on the copy of the receipt relating to the M.O.

A copy of the prohibitory or order together with the M.O. in original should be sent to the Postal Accounts Office of the Office of Issue of the M.O. On authority being issued by the court for the payment of the M.O., the Postmaster should apply to the Postal Accounts Office for its re-issue (and the date of payment should also be intimated to the Office of Issue).

In case the payment of any such M.O. is not authorised by a court before expiry of the currency or the M.O. (before it becomes void) the postmaster concerned should include the M.O. in the relevant void list quoting therein a reference to the letter with which the M.O. was sent to the Postal Accounts Office.

(3) If a V.P. M.O. is with held under the orders of a court, action should be taken as prescribed in rule 277(5).

NOTE.—The above procedure will be followed whenever an order is received from the Income Tax Authorities under Section 46(5-A) of the Indian Income Tax Act, 1922.

74. M.O. lost before payment.—(1) If a M.O. is lost :—

(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 Payment, or

- (b) in the offices of payment before payment can be effected, the postmaster of the office of payment should carefully satisfy himself by reference to the register of M.Os received and to the error book that the M.O. was either not received in his office or, if received, that it was not redirected, to another office. If the register shows that the M.O. was received and was not redirected, the journals of M.Os paid should also be examined to ascertain that the M.O. was not paid and intimation by telegraph should then be given to the office of issue. If the M.O. 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 M.O. 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 M.O before payment, 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. 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 receipt book and the journal of M.Os issued and the register of M.Os received that the M.O. has not been repaid to the remitter. He should then prepare a duplicate M.O. by reference to the book of M.O. receipts and the journal of M.Os issued, the name of the remitter also being entered if it is known. The words "Copy : original cancelled" should be written on the duplicate M.O. 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 M.O., it should be sent to the office to which it is redirected in a separate cover registered on service.

*Note*.—No. 1.—Central Base Post Office C/o 56 APO and No. 2 Central Base Post Office C/o 99 APO are authorised to issue duplicate M.Os on behalf of Army Post Offices under their jurisdiction.

(3) When a duplicate M.O. is issued, the fact should be noted in the book of M.O. receipts on the copy of the receipt relating to the original M.O. Before a request for the issue of a duplicate M.O. is complied with, the original receipt in the book of M.O. 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 Postal Accounts Office in Form M.O.-57, the envelope containing the report being superscribed "Duplicate M.O." above the address.

**75. M.O. lost after payment.**—(1) If a M.O. 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, and Postal Accounts 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 the post office or postman or lives in a village outside the



post-own. 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 Postal Accounts Office in support of the charge in the list of M.Os 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 H.Os in full detail for the orders of the Supdt. of Post Offices or 1st Class Postmasters.

(4) If 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 M.O. receipt is lost after payment, a memo. of admission of payment should be prepared by the office of payment from the telegraphic M.O. advice on record, the abbreviated name of the Home Postal Accounts Office as shown in the telegraphic advice should be entered in bold capital letters before the number of the telegraphic M.O. and the name of the office of issue should be written in manuscript.

(6) In S.Os the memo. of admission of payment should be forwarded to the H.O. for transmission to the Postal Accounts Office and cases in which it has not been possible to obtain the payee's signature should be reported to the Supdt. of Post Offices or 1st class Postmasters through the H.O.

#### VOID INLAND M.Os.

76. Description of void M.Os.—(1) When for any reason a M.O. 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.

NOTE.—A.M.O. returned to a S.O. of issue for repayment to the



remitter and which cannot be paid, will be sent to the H.O. as void as soon as the endeavour to find the remitter has failed, and will be treated as void in the H.O.

(2) When a M.O. cannot be paid to the payee within the period prescribed under rule 65 it should be returned to the office of issue or the delivery office serving the remitter's address if the former is a no-delivery Office for repayment to the remitter under rule 61. The remarks "unclaimed returned to remitter" will be written under Postmaster signature below the previous entries if endorsement made under the rule 65 across the particulars filled up by the remitter and a similar note with the date of despatch of the M.O. will be entered in the register of M.O. A redirected slip (Form M.O.-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.

(3) In the office of issue of the M.O., the M.O. will be paid to the remitter in accordance, with the rule 66. If the M.O. cannot also be paid to remitter, it should be treated as "void" and remarks "void" written across the M.O. duly signed and dated by the postmaster and a similar remark made against the entry of the M.O. in the registers of M.O. received. If the office of issue is a S.O. the M.O. will be sent to its H.O. for submission to the Postal Accounts Office with the void lists and if, the office of issue of the M.O. is a H.O. it should submit it to the Postal Accounts Office along with the next "void list."



(4) In H.Os, void M.Os received from S.Os will be made over by the sub-account Asstt. under receipt to be granted on the daily account.

(5) M.Os treated as void by the H.O. and void orders from the S.Os will be sent to the Postal Accounts Offices concerned with the list of void orders on the 16th of the next month.

(6) On the 16th of each month the H.O. should send to the Postal Accounts Office a list of void M.Os detained as reported by its S.Os under rule 75(6) in form M.O.-19(b). The list should also contain particulars of void M.Os which are returned by the office of payment for repayment to the remitters but held over in the H.O. for payment and the particulars of M.Os detained in other offices of payment under rule 65(4)."

(7) In S.Os, of issue, M.Os treated as void will be sent by the first mail to the H.O., 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 M.Os received. A, S.O., of issue should send to its H.Os on the 8th of each month a list in form M.O.-19(b) of M.Os detained for payment in offices of payment as reported under rule 65(4) and also M.Os received back for repayment to the remitter and detained after they have become void in accordance with



rule 65(1). The number, date of issue, the amount and office of payment should be furnished in each case.

NOTE.—Before submitting void M.Os to the H.O. or the Postal Accounts Office of the office of issue the Post master should examine and that ensure M.Os treated as void are genuine and none of them are bogus M.Os purporting to have been issued by the office of issue.

**77. Application for payment of void orders.**—(1) Applications for the payment of void inland M.Os should ordinarily be made within one year from the date of issue but such orders, however old, may be re-issued 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 Postal Accounts Office. The applications will be disposed of in accordance with the following instructions :—

- (a) If the office of payment receives an application, in writing for payment of a M.O. that has been sent to the H.O. of issue as void, the postmaster should forward the application to the H.O. of issue with the request that, if the void order has not been paid to the remitter, the Postal Accounts Office may be asked to re-issue it and he should inform the applicant of the action taken.
- (b) The postmaster 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 Postal Accounts Office (of the office of issue of the void order) in an envelope registered on service, and if he received



the application direct, he should inform the applicant of the action taken.

- (c) If, however, an application for payment of 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 "void M.Os paid."

(2)(a) When an application is received from the heir of a deceased remitter or payee for the payment of a M.O. which has been sent to the Postal Accounts Office as void, the postmaster must obtain the sanction of the head of the Circle to the payment, before requesting the Postal Accounts Office to re-issue the M.O. in favour of the claimant.

NOTE.—A Supdt. of post offices or first class postmaster may sanction the payment of a void M.O. to the heir of a deceased remitter or payee provided that (1) the amount of the M.O. does not exceed Rs. 100, (2) the M.O. is not more than one year old and (3) the claim is not a disputed one.

(b) The amount of a M.O. other than a V.P. M.O. shall be ordinarily re-paid to the remitter in case the payee is dead. Where the remitter or, in case of a V.P. M.O. the payee, is dead, the amount of the M.O. or M.Os upto one hundred rupees may be paid to the claimant on his executing a personal indemnity bond; and for amounts exceeding one hundred rupees, an indemnity bond with one surety should be obtained from the claimant.

(3) In H.Os, particulars of the payment should be entered in the proper schedule of void M.Os paid and the paid order should be sent to the Postal Accounts Office concerned.



(4) The schedule of void M.Os for the Home Postal Accounts Office should be prepared in duplicate and that for each Foreign Postal Account 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 Postal Accounts Office with the paid orders should be submitted to the Home Postal Accounts Office on the prescribed dates in a postal service registered cover which should be addressed to the Director of Accounts (Postal) and superscribed "M.O. Department".

(5) In H.Os, when an application for the payment of a void order is received from a S.O. the disposal of the application will be governed by this rule, the intimation of the action taken being sent to the S.O. for communication to the applicant. If the order is still in the H.O., it should be returned for payment at the S.O.

A. In S.Os, of issue, the sub-postmaster should, in the cases 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 H.O.

**78. Void orders re-issued by Postal Accounts Offices.**—(1) When re-issued void M.O. with a re-issue slip attached to it is received from the Postal Accounts Office, it will be paid in the usual way, but the payment should be charged in the accounts to "void M.Os paid."

(2) In H.Os, particulars of the payment will be entered in the schedule of void M.Os paid (Home or Foreign Postal Accounts Circle Issue) [Form A.C.G.-6(a) or A.C.G.-6(i), as the case may be] and the



paid order will be submitted to the Postal Accounts Office as a voucher. If the re-issued M.O. is payable at a S.O. it will be sent for payment at the S.O. in the ordinary way.

(3) When the payee or remitter of a void inland M.O. applies for its payment to him in a country or at a place outside of India with which M.Os can be exchanged, the re-issued M.O. will be received from the Postal Accounts Office by the Indian Office of exchange concerned, with instructions showing the further action to be taken in the matter.

(4) If a re-issued M.O. is unclaimed, it will be returned to the Postal Accounts Office which re-issued it and not to the post office by which the M.O. was originally issued. Such M.Os must not be included in the list of void M.Os.

(5) In H.Os, re-issued M.Os which have been paid or are unclaimed will be submitted to the H.O. with the daily account.

#### PREPARATION AND SUBMISSION OF M.O. RETURNS

79. *Daily M.O. journal from S.O.*—(1) For any date on which M.Os are shown as issued by a S.O. in its accounts, a daily journal of issue [Form M.O.-2(s)] should be sent to the H.O. together with the carbonic copies of the receipts granted to the remitters; and for any date on which M.Os are shown as paid by a S.O. in its accounts, daily journals of payment [Form M.O.-4(s)] should be sent to the H.O. together with the paid M.Os.

(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 M.O. stamp in the column for remarks, and cut off and sent together with all its accompaniments, to the H.O. entered on the reverse of the daily accounts, in the place for remarks.



(3) The lowest sheet of the triplicate form is the S.O. journal which is kept on record in the Office, and the topmost sheet is the form in which the journal for the Postal Accounts Office is prepared. The S.O. journals will contain only daily totals, or, in other words, the daily totals will not be brought forward from day to day, nor will monthly totals or totals for the first period be made in these forms.

(4) In the case of a S.O. which is not in daily communication by post with the H.O. with which it is in account, the daily journals of M.Os issued and paid should be prepared daily, as usual, and forwarded to the H.O. on the day the mail is despatched with the account in which the totals of transactions are entered.

**80. Dates included in account period.**—(1) All H.Os & S.Os are required to prepare, twice a month, a journal of M.Os issued for submission to the Home Postal Accounts Office and journals of M.Os paid, on account of each month of issue, for submission to each Postal Accounts Office. The journals should be prepared daily in the manner prescribed and the period of accounts should always include the following dates :—

*In the case of H.Os.*

*In the case of S.Os.*

First period :—

1st to 15th

...

From the date following the last date the accounts of which have been included in the accounts of the H.O. for the previous month, up to the date of the current month the accounts of which will be included in the accounts of the H.O. on the 15th.



## Second period :—

16th to end of month	...	From the date following the last date, the accounts of which have been included in the 1st period, upto and including the last date, the accounts of which can be included in the accounts of the H.O. for that month.
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NOTE.—The head postmaster should intimate to the Postal Accounts Office the dates of the S.O. accounts to be included in the accounts of the H.O. each month.

(2) At the end of the period, the topmost, sheets containing the transactions for the period should be detached from the journal and stitched together, and the last sheet 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 Postal Accounts Office must be clear and distinct ; if any of the entries are faint, they should be linked over before despatch.

(3) Journals of M.O. issued and paid are prepared and submitted daily to the Postal Accounts Office by the Presidency offices and some other important H.Os selected by the Postal Accounts Office. Such Offices are specially instructed by the Postal Accounts Office regarding the preparation and submission of their M.O. returns. Offices (Other than the three Presidency Offices) which submit daily M.O. returns should send in their returns daily to the Home Postal Accounts Office only their returns to the Foreign Postal Accounts Offices should be submitted fortnightly.

(4) In S.Os, the transactions for concluding days of March should be included in accounts of the second period for that month.



**81. Due dates for submission of M.O. lists.**—(1) The S.O. M.O. lists are due to be despatched to the H.O. 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 S.O. which ordinarily submits its lists for the first account period to the H.O. on the 13th of a month ; if the 13th is a Sunday, the list 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 list of a S.O. a blank list will not be received. Each S.O. list should be stamped with the H.O. date-stamp on the date of receipt in the H.O.

(2) In H.Os, the M.O. lists are due to be despatched to the Postal Accounts Offices on the following dates :—

For first period	...	20th of the month
For second period	...	6th of the next month

On these dates the H.O. lists and all the S.O. lists should be forwarded to the Postal Account Offices concerned. In the case of the H and S.O. lists of M.Os paid, the paid orders, arranged in the order of the entries in the lists, should be put up with them in bundles. If, however, the S.O. lists are not received on the due date, the H.O. lists should be detained until the S.O. lists are received. In the case of offices submitting lists daily, the lists should be despatched the next day.

(3) If there are no entries to be made in a list, a blank form should not be sent. It is very important that M.O. returns should be despatched without unnecessary delay.

(4) Every paid M.O. which has been entered in a list of M.Os paid

must invariably be submitted along with the list. If a paid order should be required for reference or enquiry, it should be recalled from the Postal Accounts Office.

(5) The only cases in which an exception to the rule laid down in the preceeding paragraph is allowed are those in which a paid M.O. is :

- (a) detained by a Magistrate or the Police ; or
- (b) found to be inadmissible as a voucher owing to its 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 ;
- (d) lost after payment for which memo of admission of payment are under preparation.

In every such case, a note should be written in the "Remarks" column of the paid list against the entry of the order for the information of the Postal Accounts Office, giving the date and the office of issue of the order, with a clear explanation of the reasons for its detention.

(6) In S.O.s the S.O. journals should be sent to the H.O. 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 closed and despatched by the sub-postmaster himself in service registered covers.

82. Abstracts of daily M.O. totals.—(1) After the close of M.O.



business on the last working day of each period of account, abstract should be prepared, in the prescribed forms, showing the daily totals of (a) M.Os issued (Form M.O.-15) and (b) M.Os paid (Form M.O.-16) during the period and the totals. An abstract of daily totals of the journals of M.Os issued should be prepared for submission to the Home Postal Accounts Office and a separate abstract of the daily totals of the journals of M.Os paid should be prepared for each month in which the M.Os were issued and for each Postal Accounts 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 M.O. 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 totals of the previous period and the progressive totals, must nevertheless be prepared and submitted. At the foot of the Home Postal Accounts Office for the second period of the month should be entered the monthly totals of the corresponding abstracts for the Foreign Postal Accounts Offices and a grand, total struck which will represent the aggregate sum of payments accounted for in the different journals.

(2) In H.Os, one of the printed lists containing the names of S.Os prescribed in rule 83, should be pasted on the back of each of the H.O. abstracts to enable the Postal Accounts Offices to check the due receipt of S.O. M.O. journals and abstracts. The abstracts and the lists for the period should then be submitted to the respective Postal Accounts Office.

(3) In S.Os, one of the abstracts and the S.O. journals will be submitted to the H.O. for transmission to the Postal Accounts Office concerned.

**83. Summaries of monthly totals of M.Os Issued and paid.—**

(1) The H.O. is required to prepare summaries, in form M.O.-17 and M.O.-18 of the monthly totals of its own issues and payments and those of its S.O. for submission to the Home Postal Accounts Office with the M.O. lists and abstracts for the second period of the months. A



summary of monthly totals of M.Os issued should be prepared for submission to the Home Postal Accounts Office and a separate summary of monthly totals of M.Os paid should be prepared for each month in which the M.Os were issued and for each Postal Account Office. The H.O. will, in order to save it the labour of writing the name, be supplied with printed slips containing the names of its S.Os, in alphabetical order, to be pasted to the face of the summaries in the first column,

(2) As soon as the H.O. 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 "H.O."

(3) In the case of the S.O. lists and abstracts for the second period of the month, the H.O. should post the monthly totals of the S.O. abstracts in the appropriate summary for the month against the name of the S.O. as soon as each abstract is received.

(4) In preparing the summaries of monthly totals of M.Os paid for the Home Postal Accounts Office, additional copies should be prepared by means of carbonic paper for the other Postal Accounts Offices concerned and submitted to the Home Postal Accounts Office together with the copies for itself. The top copy of the summary should always be ruled.

(5) H.Os that have no S.Os in account with them, are not required to prepare summaries of monthly M.O. totals.

**84. Closing entries in summaries.**—(1) Summaries of monthly totals should contain the following :—

Monthly H.O. totals.

Monthly totals of the S.Os.



All these entries in the summaries should be totalled, and the total will represent all the transactions of the H.O. and its S.Os that are included in the accounts for the month in which they actually occurred.

(2) The summaries should be submitted to the Home Postal Accounts Office along with the M.O. returns for the second period of the month and a copy of each summary should be kept on record in the H.O.

**85. List of void orders.**—(1) In H.Os of issue on the 16th of each month a list of void M.Os (Form M.O.-19) together with the void orders should be submitted to the Postal Accounts Office. If all the void orders were not issued in the same month, a separate list should be prepared of the M.Os issued in each month. A void list should, therefore never include the issues of more than one month. No supplementary void lists should be prepared, but unpaid void M.Os after the despatch of the void list should be forwarded to the Postal Accounts Office with an ordinary docket in a service registered cover.

**EXAMPLE.**—The M.O. issued in April which are treated as void at end of May, should be included in the void list to be submitted to the Postal Account Office on the 16th June, and the void lists submitted on the 16th July should only include the M.Os issued in May, which are treated as void.

(2) In forwarding void orders to the Postal Accounts Office the whole form, including the coupon and acknowledgment, 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 Postal Accounts Office on the 16th of a month, 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.

**86. Despatch of M.O. returns to Postal Accounts Office.**—In H.Os, all the M.O. returns for the Postal Accounts Office 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 despatched in the manner described in Rule 29.

#### HIGH VALUE M.Os.

**87. All M.Os (including V.P.M.Os) for an amount of Rs. 400/- and above are known as High Value M.Os (H.V.M.O.) will be transmitted duly entered in a list in the registered bag according to the procedure detailed below :—**

#### IN THE OFFICE OF ISSUE

(i) The M.O. issue Asstt. should separate the H.V.M.Os from M.Os for less than Rs. 400/- in the space on the reverse of the advice portion to the left of the office of payment on the M.O. form the name stamp of the office of issue should be impressed and the number of M.Os noted red ink. The M.O. issue Asstt. should make station bundles of the H.V.M.Os wherever the number of such M.Os for a particular station is 2 or more. A list should be made in duplicate, of the contents of the H.V.M.Os in the bundle giving the number, office of issue of the M.Os and one copy should be placed in the bundle and the other copy filed with the office copy of the M.O. issued list. After folding a check slip should be placed on the bundle on which the words "High Value" and number of M.Os contained in it should be noted. If the H.V.M.O. station bundle contains 2, 3 and 4 M.Os the letter MB 2, 3 and MB 4 should be noted respectively on the check slip. If there are two or more bundles containing the same number of M.Os each bundle should be distinguished from the others in the "M.O. List" by indicating the office of destination below the entry of the number



of M.Os contained in the bundle. Thereafter, the bundle should be tied up cross-wise and the seal of the office of issue should be affixed at the centre of the check slip. The M.O. Asstt. should then invoice the number of H.V.M.Os bundles and the loose H.V.M.Os in the "M.O. List" in duplicate Totals should be struck giving the number of H.V.M.O. station bundles and high value single M.Os invoiced in each list.

(ii) The M.O. issue Asstt. should then bundle up all the loose H.V.M.Os and place on top of it a check slip on which should be written the words "High Value" and the number of M.Os contained therein. The bundle should be tied cross-wise. There is no necessity to seal the bundle of loose H.V.M.Os which are intended for sorting but not meant for one station.

(iii) The M.O. issue Asstt. should then make over the upper copy of the M.O. list, the H.V.M.Os station bundles and H.V.M.Os sorting bundles to the registration Asstt. The acquittance for the H.V.M.O. station bundles and loose H.V.M.O. should be taken on the last page of the office copy of the M.O. issue journal.

(iv) The registration Asstt. should verify whether all the H.V.M.O. and H.V.M.O. station bundles transferred have been invoiced in the M.O. list. He should open the high value sorting bundles and satisfy himself that the details as entered in the M.O. list are correct. The registration Asstt. should wrap the M.O. list around the high value station and sorting M.O. bundles and tie with a piece of thread thus making one bundle of all H.V.M.Os.

(v) The registration Asstt. will then indicate in the due registered list that the registered bag contains one M.O. List. This will be in addition to the ordinary M.O. bundles whose number should even now be indicated. For this purpose the registered list should contain an additional column. M.O. Lists enclosed and against this column either one or nil should be written as may be necessary. The Registration Assistant will enclose all the high value and ordinary M.O. Bundles in the registered bag before despatch.



## IN THE SORTING OFFICE OR SECTION

(vi) In the sorting office or section the registration Asstt. will verify from the registered list whether the bag contains a M.O. List and the H.V.M.Os if so, the registration Asstt. should cut open the high value sorting M.O. bundles and verify that the details of the H.V.M.Os invoiced in the M.O. List are correct. The high value station M.O. bundles need not be opened. The M.O. list received in the registered bag should be filed. At the time of the despatch, the registration Asstt. should prepare high value station and sorting bundles according to the sorting list. He will also prepare separate M.O. List according to the procedure already outlined. The due registered list should contain the entry of one or nil as the case may be, against the new column "M.O. lists enclosed". In the sorting office or section it is necessary to maintain a separate "M.O. Abstract" on the same lines as "Registered Abstract". The head SA will exercise the same kind of supervision over the work of sorting of H.V.M.Os and the preparation of the 'M.O.' 'Abstract' as is applicable in the case of the registered articles and the Registered Abstract.

## IN THE OFFICE OF PAYMENT

(vii) In the office of payment the registration Asstt. should verify with reference to the registered list whether any M.O. List has been invoiced. If so he should verify whether M.Os invoiced, in the M.O. list have been received. He should then transfer the H.V.M.O. bundles to the M.O. Supervisor along with the M.O. list after taking his acquittance on the Registered list. The M.O. Supervisor should then cut open the H.V.M.O. station bundles and compare the contents with the M.O. List enclosed inside and satisfy himself that the entries are correct. He should sign each M.O. in red ink in the space on the reverse of the form at the top and transfer them to the M.O. paid Asstt. under acquittance on the M.O. list. Thereafter M.O. paid Asstt. should enter the H.V.M.Os in the register of M.Os received and take action for their payment according to the existing procedure.

(viii) It will be seen that the office of issue and office of payment



are not required to maintain a separate "M.O. Abstract". In the office of issue the M.O. issue Asstt. will note down the details of the H.V. M.O. bundles and the high value single M.Os (in the sorting bundles) transferred to the registration P.A. on last page of the office copy of the M.O. Issue journal, where he should take the acquittance of the registration Asstt. Similarly for H.V.M.O. received for payment the M.O. Supervisor will give acquittance for the whole bundles received from Registration Asstt. in the Registered list. The M.O. paid Asstt. will give acquittance to the M.O. Supervisor on the M.O. List which should be filed separately and kept by Supervisor. The M.O. list will not be a due list but will be prepared only where it is necessary. However, all due registered lists should contain a column "M.O. Lists" and wherever no 'M.O. List' is despatched a nil remark should be given by the post office, mail office or section.

(ix) The procedure will also apply to redirected, refused and unclaimed M.Os for Rs. 400/- and above. In such cases the M.O. paid Asstt. should transfer these M.Os to the M.O. issue Asstt. under acquittance for further disposal in accordance with the procedure laid down above.

No H.V.M.O. should be paid unless it has been received duly invoiced in the M.O. List. A H.V.M.O. received without entry in the M.O. List should be viewed with suspicion and payment authorised only after ascertaining its genuineness by telegram from the office of issue.

#### FOREIGN M.O.

88. Description of Foreign M.O.—(1) Foreign M.Os may be issued by Indian post offices for payment in any foreign country, with which



an arrangement exists for the exchange of M.Os or they may be issued by any such foreign country for payment at Indian Post offices. The former are termed "Outward foreign M.Os" the latter "Inward foreign M.Os". Full details regarding the issue of the foreign M.Os will be found in the P.O. Guide, Part II.

(2) All foreign M.Os must pass through an office of exchange, which takes the place of the H.O. of payment in respect of outward M.Os and of the H.O. of issue in respect of inward M.Os.

(3) The offices of exchange for foreign M.Os will be guided by the terms of the arrangement or convention entered into each foreign country and by any special rules on the subject issued by the Director-General.

(4) In the event of devaluation of the Indian Currency or the Currencies of the countries with which India has a direct M.O. service or Postal Order Service all Head Postmasters should on announcement of the news of devaluation take action to stop payment of all foreign M.Os remaining unpaid on that day in their own offices and in the S.O. and B.Os account with their office. The offices of exchange will stop preparing and forwarding inward foreign M.Os to the offices of payment. Similar action should be taken by the offices of exchange to stop advising outward M.Os to the countries concerned. The Head of the Circle will communicate the revised rates and manner of disposal of the M.Os on receipt of instructions from the Director-General.

89. Enquiries to be referred to Office of Exchange.—All enquiries made by the public regarding foreign M.Os should be referred to the Office of exchange concerned. If a M.Os issued in a foreign country is presented for payment of the Indian Post Office, the person who present, it should be informed that the only foreign M.Os payable in



India are those issued through the office of exchange, and that if his correspondent has drawn an order on India, its issue through the office of exchange may be expected in due course.

#### OUTWARD FOREIGN CURRENCY AND RUPEE M.Os.

90. **Presentation of M.O. by remitter.**—(1) When an outward foreign currency or rupee M.O. form (M.O.-9 or M.O.-7) is presented, the M.O. Asstt. must first satisfy himself by a reference to the P.O. Guide Part II whether an arrangement exists for the exchange of M.Os with the country in which M.O. is shown as payable; The form presented should also be examined to see that full particulars of the payee's name and address are given. If any discrepancy or irregularity in the M.O. is observed, it should be pointed out and the order should be returned to the remitter for correction.

(2) In case of outward foreign currency M.Os the equivalent of the amount in the Indian currency should be ascertained from the appropriate table of conversion of foreign currency concerned and entered on the M.Os. The amount of each order (or its equivalent in Indian currency when the order is expressed in foreign currency) 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 M.Os the sterling value of the order being added in the case of orders expressed in this currency, after the name of the payee in receipts. The serial number to be assigned to them will be the numbers of the receipts given to the remitters.

(3) "Attention is drawn to clause 133 of the P.O. Guide Part II, regarding the need to furnish full particulars of the remitter and the



payee on foreign M.Os. The name and address of the payee in a foreign country should be given with such completeness as shall secure identification and prevent any risk of any wrong payment."

(4) An outward foreign currency M.O. presented for issue at a B.O. 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 the 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 B.O. entered in the B.O. slip, for issue in the ordinary course. An outward foreign currency M.O. issued by a B.O. 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 Indian currency from the remitter.

91. Entries relating to outward foreign M.Os in Journal of M.Os issued.—(1) The particulars of outward foreign currency and rupee M.Os issued by the office (including those issued by its B.Os) will be entered in the journal of M.Os issued in the same manner as particulars of other M.Os. The name of the country on which the M.O. 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 foreign currency orders, the foreign currency value of the order will be entered in the last column of the journal for the Home Postal Accounts Office and the Journal below.

EXCEPTION 1.—Whenever it is found convenient, a Presidency officer or, under the orders of the Head of the Circle, any other office may enter its outward foreign currency or rupee M.O. transactions (including those of its B.Os) on a separate sheet of the journal of M.Os issued.

EXCEPTION 2.—In H.Os, the M.O. Asstt. should compare the carbonic copies of the receipts granted to the remitters with the entries in the S.O. daily journal of M.O. issued in accordance with the instructions laid down in rule 20.

92. **Advices of payment for outward foreign currency and rupee M.Os.**—(1) The remitter of a foreign currency or rupee M.O. in respect of which an advice of payment is available (See P.O. Guide Part II) is required, if he wishes to obtain an advice of payment of the order, to pay a fee of twenty (20) paise which must be affixed in postage stamps to prescribed M.O. form in the space provided for the purpose. On presentation of the M.O. 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 M.O. 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 M.O. 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 India.

(2) When the remitter of a M.O. to any of the countries or places referred to in the above paragraph applies, after the issue of the M.O., 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 of 20 paise. 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 M.O. and (d) the No. and date of the M.O. receipt. On presentation of the application, the office of issue should trace the M.O. in the book of M.O. 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 M.O. receipt. The fee realised should be converted into postage stamps of equivalent value, which should be affixed to the application and be defaced with 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 Indian Office of issue, which after checking it with the relative entry of the face of the office copy of the receipt in the book of M.O. receipts and noting the date of its receipt thereon, should send the advice out for delivery enclosed in a postal service envelope addressed to the remitter. Such envelopes should be delivered as paid unregistered articles except that the particulars of the advices made over to the postman for delivery should be entered in the postman's book and of those delivered at the window should be recorded at the foot of the register of M.Os received.

NOTE 1.—The procedure referred to in paragraph (2) will be followed also when the remitter of a foreign M.O. telegraphed to the Indian Office of exchange and payable in any of the countries or places referred to in paragraph (1) of this rule wishes to obtain an advice of payment of the order.

NOTE.—In the case of M.Os advised to Ceylon acknowledgements signed by the payees will be received and disposed of in the same way as those for inland M.Os.



93. *Preparation, examination and despatch of M.Os.*—The outward foreign currency and rupee M.Os issued other than those payable in Burma should be prepared, examined and despatched in the same way as inland M.Os except that the M.O. Check slips of the bundles containing such M.Os should be addressed to the postmasters of the offices of exchange concerned. In the case of outward foreign M.Os to be despatched to the Bombay Office of exchange, the M.O. check slips should be addressed to the head Asstt. Foreign M.O. Department (Traffic), Bombay.

The procedure in the case of M.Os payable in Burma is the same, except that they should not be impressed with the oblong M.O. stamp, the month stamp and the audit office stamp. Instead, the round M.O. stamp should be impressed in the space below the space intended for the month stamp.

#### INWARD FOREIGN CURRENCY AND RUPEE M.Os

94. *Documents prepared by office of exchange.*—Inward foreign currency and rupee M.Os will be prepared by the offices of exchange, and forwarded to the offices of payment. The value of the orders expressed in foreign currencies will be converted at the rate of exchange currency on the date on which such M.Os are converted into Indian currency by the office of exchange concerned. The unpaid/void M.Os when reissued will be paid at the rate at which they were originally converted into Indian Currency.

95. *Payment of foreign inward orders.*—(1) In the office of payment, the particulars appearing in the M.Os received from the offices of exchange will be written in the register of M.Os received and the M.Os will be signed and stamped, and disposed of in the same way as inland M.Os. The rules for payment of inland M.Os, except that special forms are used.



(2) Inward foreign rupee M.Os issued in Sri Lanka be received from offices of exchange entered on the service M.O. forms M.O.-48(a) and will be paid according to the procedure laid down for the payment of inland M.Os the exchange office will maintain proper accounts of service M.O. forms used for the purpose.

(3) Whenever a foreign M.O. for an amount in excess of out maximum limit for payment of inland M.O. is received, more than one M.O. will be issued for the purpose of payment, keeping the amount of each M.O. within our inland limit. This provision will also be applicable in case of inward foreign M.Os received on account of outward foreign value payable/cash on delivery articles.

96. Advices of payment for inward foreign currency and rupee M.Os.—(1) When the remitter has paid for advice of payment at the time of issue of the M.O. the office of payment will receive the inward currency or rupee M.O. form from the Indian Office of exchange concerned accompanied by an advice of payment (Form M.O.-11) addressed to the remitter. The advice of payment should be presented to the payee for signature along with the relative M.O. form and after payment of the M.O. the office of payment should despatch the advice of payment direct of the remitter.

EXCEPTION.—In the case of M.Os advised by Fiji and Hongkong the office of payment will receive the inward M.O. form from the Indian Office of exchange concerned accompanied by an advice of payment and a postal service cover addressed to the Suva Office of exchange in the case M.Os advised by Fiji and the office of issue in the case of M.Os advised by Hongkong. After the M.O. has been paid and the advice of payment has been signed the advice should be enclosed in the cover and despatched to the Suva Office of exchange or the office of issue in Hongkong, as the case may be.

(2) When the advice of payment is applied for after the issue of the order, the office of payment will receive an advice of payment from the Indian Office of exchange concerned accompanied by a postal service cover addressed to the office of issue. After payment of the M.O. in question, or after verifying that it has been paid, the advice payment



should be completed by the office of payment signed by the postmaster and despatched in the usual course to the office of issue enclosed in the cover received from the office of exchange for the purpose.

EXCEPTION 1.—In the case of M.Os advised by the Australian Colonies of New South Wales, Queensland, South Australia, Tasmania, Victoria and Western Australia, the advice of payment to be received by the office of payment from the Indian office of exchange under paragraph (2) will be to the address of the remitter of the M.O. and not to that of the office of issue.

EXCEPTION 2.—In the case of M.Os advised by Sri Lanka the payee's acknowledgements should be returned to the Madras Office of exchange.

EXCEPTION 3.—In the case of M.Os advised by Fiji, the postal service cover to be received by the office of payment from the Indian office of exchange under paragraph (2) will be to the address of the Suva office of exchange, and not to that of the office of issue in Fiji.

(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 India for payment through the medium of another foreign country) the advice of payment will be forwarded by the Indian Office of exchange concerned to the office of payment unaccompanied by a postal service cover addressed to the office of issue. In such case, the advice of payment should be signed by the payee in case of the kind referred to in paragraph (1) and by the paying postmaster in case of the kind referred to in paragraph (2) and despatched to the Indian Office of exchange concerned in a Postal service cover addressed to the postmaster of that office.

(4) In every case a record of the date on which an advice of payment is despatched should be kept in the register of M.Os received.



**97. Certificate of payment for inward foreign M.O. paid to the payee.**—(1) Whenever a payee of a foreign M.O. desires a certificate of payment in respect of a foreign M.O. received and paid to him in India he is required to present a written application for the purpose to the Postmaster of the office of payment. The application should show (a) the name and address of the payee, (b) the name and address of the remitter (c) the amount of M.O. He should pay a fee according to the following rates in postage stamps :—

(i) Twenty Paise if applied at the time of payment of the Foreign M.O.

(ii) Fifty paise if applied for at any time after payment of the Order.

(2) The Postmaster will, after verifying the correctness of the payment of the M.O. grant the certificate in Form F.M.O.-11(a). The fee paid by means of postage stamps should be affixed on the reverse of the office copy of the certificate and defaced by means of the date stamp. In respect of certificate applied for after the date of payment, the post office should make sure about the payment of the order by making a reference to the office of exchange and/or the audit office.

(3) The original copy of the certificate should be handed over to the payee duly date stamped and signed by the Postmaster.

(4) The applications for the certificates of payment will be kept on record in a separate Guard File for a period of three years after the issue of the certificates.

#### REDIRECTION OF FOREIGN CURRENCY AND RUPEE MONEY ORDERS

**98. Redirection of foreign M.Os.**—(1) Inward foreign currency



and rupee M.Os, should be redirected in the circumstances and according to the procedure governing the redirection of inland M.Os.

(2) The redirection of an inward foreign M.O. to a country or place outside of India, is subject to a fresh charge on account of commission at the rate of 1 per cent on the amount of the order. The Indian Office of exchange to which the redirected order is forwarded, will recover this charge by making a deduction from the amount of the order and will advise a fresh M.O. for the balance to that country or place.

NOTE.—In the exceptional case of redirection to a country or place outside of India, of foreign M.O. originally issued in India but which is re-advised by the country of payment to India for repayment to the remitter, or for the repayment of which the remitter himself has applied the provisions of paragraph (2) will be applicable.

99. Alteration of payee's name.—If a request for changing the name of the payee is received from the remitter through the foreign postal Administration concerned, a fee in this regard equal to a commission chargeable on M.Os in Inland Service should be charged from the amended payee at the time of payment of the M.O., except in the case of M.Os from Sri Lanka and Malaya.

The amount of fee to be recovered should be converted into postage stamps affixed on the reverse of the M.Os without being defaced, passing suitable remarks against the entry of the paid order in the M.O. paid list. The office of Exchange should ask the paying office by means of a forwarding letter (specimen form 'A' given below) to recover before payment from the amended payee the amount of second M.O. commission. A suitable note to this effect should also be made by the office of exchange on the body of the M.O. in red ink.

Similar action should also be taken by the Postal Accounts Office through a forwarding letter (Specimen form 'B' given below) while reissuing a void Foreign M.O. to the paying office for payment to the amended payee.



## FORM 'A'

(Specimen of the form of a forwarding letter to be used by the Foreign Office of Exchange while sending Foreign Money Orders, to the Paying Office for payment to the amended payee) :—

## DEPARTMENT OF POSTS, INDIA

From :

To :

THE POSTMASTER,

No.

dated the

19

No.

M.O. No.

Date:

for

FS

Sub :

FR

Rs.

on

Reference :

The M.O. cited above (attached herewith/on its receipt from the Postal Accounts Office after re-issue) is to be paid to the revised payee, Shri/Smt.

as now desired by the remitter in the Foreign Country of origin. As per Rule 99-A of Postal Manual, Volume VI a fee equal to a commission chargeable on M.Os in inland service, should be recovered from the payee as the time of payment and converted into postage stamp and



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affixed on the reverse of the M.O. passing suitable remark against the entry of the paid order in the M.O. paid list. The date of payment and the actual amount paid to the revised payee may kindly be intimated to this office.

I/C. Office of Exchange

No.

dated the

Copy forwarded for information to the Director of Account (Postal). He will kindly re-issue the M.O. in favour of the revised payee detailed above and forward the re-issue M.O. to the office of payment after making a suitable note in red ink on the M.O. that the payment to the revised payee may be made only after the recovery of the fresh commission as mentioned in the letter.

I/C. Office of Exchange

## FORM 'B'

(Specimen of the form of a forwarding letter to be used by Postal Accounts office, while re-issuing a void Foreign M.O. to the Paying Office for payment to the amended payee) :—

From :

Director of Accounts (Postal),  
Postal Accounts, Calcutta, Madras

To

THE POSTMASTER

No. ....

FS

Sub : .....

FR

Dated .....

M.O. No. .... Dated .....  
for Rs. .... on .....

Reference : .....



The re-issued M.O. particularised above is forwarded herewith for its payment to the revised payee Shri/Smt. ....

As per Rule 99 of the Postal Manual, Volume VI, Part II a commission of Rs. the time of payment which should be converted into postage stamps and affixed on the reverse of the M.O. (without being defaced) passing suitable remark against the entry of the paid order in the M.O. paid list.

Director of Accounts, (Postal)

#### UNCLAIMED AND REFUSED FOREIGN MONEY ORDERS

100. Unclaimed and refused foreign M.Os treated as void.—

(1) Foreign M.Os that are unclaimed or refused should be returned, under the procedure prescribed in rule 76(3), by the office of payment to the office of exchange by which the M.Os were issued, so that each such M.O. may be included in the first list of void M.Os after the date on which the M.O. became void. If application is made by the payee for payment of a foreign M.O. that has been returned to the office of exchange under this rule or if a foreign M.O. 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 M.O. 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 void M.Os. In no case, however, can a foreign inward M.O. be re-issued after six months of its issue.

(2) If the payee of a M.O. issued in Sri Lanka for payment in India cannot be found, the M.O. P.A. should, prior to disposing of it under this rule, place it in deposit, and send intimation at once to the Madras office of exchange with a view to obtaining, if possible, from



the country of issue such further information in regard to the payee as may lead to the payment of the order. Pending the result of this reference, the order should not be treated as unclaimed under the above rule, but if necessary, it should be detained under rule 65.

(3) When a claim for the payment of an inward foreign M.O. 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 India) the postmaster should make a reference to the Indian office of exchange concerned, which office after being fully satisfied as to the genuineness of the claim will apply to the Postal Accounts Office for the re-issue of the void M.O.

**101. Refund of value of outward foreign M.O. to remitter.—**

(1) If an outward foreign M.O. is treated as void in the country of payment or if the re-payment of an order is authorised by a foreign country, the office of exchange will issue an ordinary M.O. in favour of the remitter for the rupee value of the original M.O. in the form prescribed for an inward foreign M.O. (Sterling or rupee, as the case may be). The M.O. will bear, in the place marked for the impression of the oblong M.O. 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 M.O. will be treated as an ordinary inward foreign M.O.

(2) If it should ever happen that 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 remitter by the office of exchange to the office issue, or to any other office where the remitter may be residing. A printed slip should be pasted on the M.O. 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 M.O. or both the value and commission. The office to which the M.O. is redirected should make the following entries in manuscript at the top on the reverse of the outward M.O. and the signature of the remitter on re-payment and paying official of the paying office should be obtained in the proper place.

Received the sum specified  
on the reverse.

Paid me on .....

Signature of the remitter or  
thumb impression.

Signature and designation of the  
office who paid the amount

The date stamp of the office of payment should also be impressed on the reverse of the order in the space provided for the impression of the round M.O. stamp of the office of exchange and the amount charged in the appropriate journal of M.Os Paid [Form M.O.-4 or M.O.-4(a)]. The M.O. should be submitted to the Postal Accounts Office 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

**102. Issue and payment of foreign air mail M.Os.**—(1) Foreign air mail foreign currency or rupee M.Os may be issued by Indian post offices for payment in any foreign country with which an arrangement exists for the exchange of air mail M.Os. Similarly M.Os may be issued by any such foreign country for payment at any Indian Post Office.

(2) The limits of value and other conditions laid down in the foregoing rules relating to ordinary foreign M.Os apply in the case of air mail M.Os.



(3) Air mail M.Os should be made out by the remitter on an ordinary outward foreign currency or rupee M.O. by the office of exchange stating briefly the words "By air mail" written across it.

(4) The remitter of an air mail M.O. is required to pay an air mail fee in addition to the usual M.O. commission for each M.O. irrespective of its amount. The rate of air mail fee is 10 Paise for each M.O. on Sri Lanka and 40 Paise for each M.O. drawn on any other country. This fee is to be paid in postage stamps which should be affixed to the M.O. 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 words "By Air Mail - 10/40 Paise" written in manuscript below the space set apart for the entry of commission and reproduced on the office copy.

(5) The outward foreign air mail M.Os should be prepared, examined and despatched to the concerned Indian offices of exchange as shown in Chapter XXIII of the Foreign Post Manual in the same way as ordinary foreign M.Os (See also Clause 144 of the P.O. Guide, Part II).

(6) Indian offices of exchange are supplied with special instructions for their guidance in dealing with air mail M.Os exchange with foreign countries.



## CHAPTER III

### TELEGRAPH MONEY ORDERS

#### INLAND TELEGRAPHIC MONEY ORDERS

##### GENERAL RULES

**103. Definition of telegraphic M.O. and advice.**—A T.M.O. is a M.O., 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.

**104. Urgent and confidential nature of work.**—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 M.O. Asstt. may be engaged and postal officials are strictly prohibited from giving any information whatever concerning the receipt or despatch of T.M.Os.

**105. T.M.O. advice books.**—(1) Telegraphic advices must be prepared on the serially numbered forms in the prescribed T.M.O. advice books are of two kinds, viz :—

(a) (Form M.O.-21) printed on white paper for inland and Indo-Ceylon Telegraphic M.O. and

(b) [Form M.O.-21(a)] printed on unbleached paper for T.M.Os to all foreign countries (except Ceylon and Burma). These books must always remain in the sole possession of the postmaster and no body



should be allowed to have access to them, except the M.O. Asstt. 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 advices contained therein and the period covered by the dates of their issue should be noted conspicuously on the outer cover.

**106. Information in Post Office Guide.**—(1) The list of post offices in the P.O. Guide should be referred to whenever necessary, to ascertain the telegraph station to which a telegraphic advice issued should be addressed. If the office of payment is not a telegraph station, the telegraphic advice should be addressed to the telegraph station by which the office of payment is served.

(2) If the office of issue is not at a telegraph station, the T.M.O. advice should be forwarded to the office-in-charge of the Telegraph Office by registered post, the cover containing the T.M.O. advice being clearly containing the T.M.O. advice being clearly superscribed "T.M.O. advice" The post office at the station where the telegraph office is situated should pick out such T.M.O. advices received with the registered list and make arrangements to deliver them to the telegraph office through a special messenger.

**EXPLANATION.**—By "telegraph station" is meant a station where there is a departmental telegraph office, a combined post and telegraph office.

#### ISSUE OF TELEGRAPHIC MONEY ORDERS

**107. Presentation of T.M.O.**—(1) When a T.M.O. is presented for issue, the M.O. Asstt. should see that the particulars to be filled in by the remitter are properly and clearly entered in an inland M.O. form with the words "By Telegraph Express" or "By Telegraph Ordinary", as the case may be, written across it and further see that no abbreviated address or code name of the payee is used. For the purpose of calculating the telegraph charge on the T.M.O. the M.O.P.A. should



first prepare a rough copy of the telegraphic advice in accordance with the instructions given in rule 109 adding at the end of it any private communication that may have been written by the remitter on the coupon. The telegraph charge, which should be calculated in accordance with the instructions contained in rule 328 plus the prescribed supplementary fee 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.-1 or M.O.-1(s)], but the following additional entries should be made on the receipt and reproduced on the office copy of that document :—

- (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.
- (b) The hour at which the M.O. 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 M.O. presented by him, without adding the word "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 M.O. 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 telegram forms are presented in payment of the telegraph charge on a single T.M.O., they should be accepted in lieu of cash after being scrutinised to see.



- (a) that they bear clear impression of the name and date-stamps of the office by which they were issued,
- (b) that they are signed in ink by a telegraph official,
- (c) that they are presented within two month from the date of issue, and
- (d) that the value and other particulars required on the back of the form have been properly entered.

**108. Calculation of telegraphic 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 numbers of words used in the advice.

(2) The following are counted as one word only, irrespective of the actual number of words which they may contain :—

- (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 in both words and figures.

(3) Words 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 :

- (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

89103 (5 characters)	...	1 word.
2-8 (3    „    )	...	1 word.
2242-8 (6    „    )	...	2 words.
18 (2    „    )	...	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

False Point	...	2 words.
Falsepoint	...	1 word.
Parsi Bagan	...	2 words.
Parsibagan	...	1 word.



Mechua Bazar	...	2 words.
Mechuabazar	...	1 word.
Bowbazar Street	...	2 words.
Bowbazarstreet	...	1 word.
Budhwar Peth	...	2 words.
Budhwarpeth	...	1 word.
Lieut-General	...	2 words.
Lieutenant general	...	2 words. (17 letters)
Lieutgeneral	...	1 word.

(7) The following examples of counting the number of chargeable words in inland T.M.O. advices and calculating their cost :—

*Example 1*

		Chargeable words	
		Ordinary	Express
From (Telegraph office of origin)—			
Ambala		Free	Free
To (Office of destination)—			
New Delhi		1	1
1	2		
Text.	DI 239		
	3		
	Ramlal		
4			
Seventynine	79		
5			
Statesman		5	5
Private communication to payee—			
1	2		
Letter	posted		
3	4		
Await	arrival	4	4
Total No. of chargeable words		10	10

The private communication is not charged for in this case as the total number of words does not exceed 10.

*Example 2*

		Chargeable words	
		Ordinary	Express
From (Telegraph office of Origin)—			
Calcutta		Free	Free
To (Office of destination)—			
Bombay		1	1
Text			
1	2		
3	4		
5	6		
7			
CA 253 Bepinbehari Das			
Fifty (50) Ramchandra Bose			
8	9		
Shopkeeper Newbazar		9	9
(Private communication to)—			
1	2		
Quite well		2	2
Total Chargeable words		12	12

*Example 3*

		Chargeable words	
		Ordinary	Express
From (Telegraph office of origin)—			
Katwa		Free	Free
To (Office of destination)—			
Shahadara Delhi			
			No. 1 Post office of payment
			No. 2 Telegraph office of destination



1	2	3	4			
Text	CA 253	Jadunath	Banerji	2	2	No. 6 post office of
	5	6	7			issue
Post	Dainhat	Two Hundred	Fifty	250		
	8	9				
Nagendranath	Mitra					
	10	11				
Shopkeeper	Newbazar			11	11	
(Private Communication to payee)—						
1	2	3	4	5	6	
In full	payment	of	all	due	6	6
Total chargeable words				19	19	

## Example 4

					Chargeable words	
					Ordinary	Express
From (Telegraph office of origin)—						
					Free	Free
To (Office of destination) —						
	1	2				
	Pukhta	Sarai	Jaunpur		2	2
	1	2	3	4		
Text	MS 253	Puranchandra	Gupta			
	5	6				
Post Cavalry Road						
		7				
Three Hundred Sixty-Five				365		
					No. 1 post office of	payment

8	9	10	
Ramaabaator	Singh	Shopkeeper	

No. 2 telegraph office  
of destination

11	12	13	14
----	----	----	----

42	Bansi Babu's Lane
----	-------------------

15
----

No. 6 post office of  
issue

Rayar Chawk
-------------

15
----

15
----

(Private communication to payee)

1	2	3
Come	first	train

3
---

3
---

Total chargeable words
------------------------

20
----

20
----

### 109. Preparation of telegraphic advice and postal confirmation.—

(1) A telegraphic advice should then be prepared in the inland T.M.O. advice book (Form M.O.-21), in triplicate by means of carbonic process. The text of the advice should consist of the following items which must be entered in the order in which they are given below :—

- (a) Abbreviated name of Home Postal Accounts Office, (i.e. "C.A." for Calcutta, "DI" for Delhi, "MS" for Madras, "NP" for Nagpur, "K" for Kapurthala and "MH" for Hyderabad).
- (b) No. (taken from the book of M.O. receipt).
- (c) Remitter's name.
- (d) Name of the H or S.O. of issue preceded by the word "Post".
- (e) Amount of the T.M.O. in words, written in capital letters, without the words "Rupees" or the abbreviation "R" entered before it.



- (f) 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 :—

- (a) Advices relating T.M.Os payable at B.Os 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) Shahadara (non-combined S.O. of payment), Delhi (telegraph Office of the destination). If there are two telegraph offices of the same name as the telegraph office of destination, the name of the State 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 name 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 as "Messrs" before names of firms and "No" before the figure of 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 likely to help in tracing him at once must be specified.



- (e) The private communication must be written below, but separated from, the next of the telegram, the signal of separation (.....XXX.....) being given between the text of telegram and the private communication.

*Specimen Advices*

(1)	(2)	(3)
T.M.O. issued from an office (H or S) at a telegraph station payable at an office (H or S) at a telegraph station.	T.M.O. issued from an office (H or S) at a non-telegraph station payable at an office (H or S) at a non-telegraph station.	T.M.O. issued from an office (H or S) at a non-telegraph station payable at an office (H or S) at a telegraph station.
<i>To Bombay</i>	<i>To Shahdara</i>	<i>Delhi To Rishra</i>
(Abbreviated name of the Home Postal Accounts Office) 253 Jadunath Dey FIFTY 50 Kailash Chunder Bose, Shopkeeper, New bazar (Private communication if any)	(Abbreviated name of Home Postal Accounts Office) 253, Jadunath Dey Post Shyamnagar FIFTY 50 Kailash Chunder Bose, Shopkeeper, New bazar (Private communication if any)	(Abbreviated name of Home Postal Accounts Offices) 253, Jadunath Dey Post Derapur FIFTY 50 Monighosh, Post Mahash (Private communication if any)

(3) The amount of telegraph charges recovered in cash should be transferred to the Signaller along with the T.M.O. advice. The Signaller will issue a receipt in RE 49 to the M.O. Asstt. who will paste the same on the back of the T.M.O. advice retained by the Post Office. The No. and date of receipt granted by the Signaller should be noted on



the original of the T.M.O. advice by the Signaller himself. The reply paid telegraph forms in payment of the telegraph charges if any should be attached to the original of the T.M.O. advice sent to the telegraph office.

(4) The telegraphic advice and postal confirmation should be placed with the M.O. form presented by the remitter before the postmaster, who will :—

- (a) compare the copies of the advice with the M.O. and see that the T.M.O. advice is correctly prepared,
- (b) see that charges collected including the reply paid telegraph forms attached represent the correct charge and verify the amount as noted on the office copy of the M.O. receipt.
- (c) Examine after issue of the T.M.O. that the receipt for the telegraph charges in form M.R.-49 as given by the signaller has been pasted on the back of the duplicate copy of the T.M.O. advice, and enter therein as well as on the postal confirmation copy of the advice, the number and date of the receipt, under his initials.

The postmaster will then sign all the three copies of the advice finally, the documents should be stamped with the round M.O. stamp.

(5) The postmaster must carefully examine the T.M.O. advice book before 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 M.O. 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.—When a T.M.O. issued appertains to the month of account following that in which it was actually issued, the first three letters of the month of account should be entered in the telegraphic advice after the No. of the T.M.O. as shown in the specimen below :

“(Abbreviated name of the Home Postal Accounts Office) 842 Nov.  
Jadunath Dey post Derapur FIFTY 50 Kailash Chunder Bose  
shopkeeper, New bazar (private communication, if any).”

110. Adjustment of short or excess realisation.—(1) In cases of short realisation of telegraph charges, an 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 issue. On receipt of this memorandum, the postmaster should at once recover the amount of the undercharge from the official in fault and send it 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 different station. The latter office should send the receipt which should be pasted to the memorandum and filed with the office copy of T.M.O. advice kept in the Post Office.

(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 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.

**111. Despatch by office at telegraph station.**—(1) In the case of an office situated at a station where there is a Government telegraph office the original and duplicate 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.O.-27) which should be marked "Express" or "Ordinary", as the case may be, each pair of advices being enclosed in a separate envelope. When the office of the issue is itself not a telegraph office and the telegraphic advices have to be forwarded to the telegraph office in the station, the despatch should be made through special messengers.

(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 original copy and return the duplicate in a closed cover to the address of the postmaster, who should have it pasted in the T.M.O. advice book.

(3) The third copy which constitutes the postal confirmation should be detached and sent in an unregistered cover to the H or S.O. of payment or office of exchange concerned simultaneously with the despatch of the T.M.O. advice to the telegraph office. Each postal confirmation should be enclosed in a separate cover marked "Postal confirmation" in red ink. In the case of postal confirmations addressed to the post offices shown in appendix 7 of Classified list of Indian Post Offices for which town delivery sorting is done by the R.M.S. the full address of the payee, as written on the postal confirmation, should be copied on the cover in which it is to be enclosed.

(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.

**112. Despatch by office at non-telegraph station.**—In the case of an office situated at a station where there is no Government Telegraph Office, both the original and duplicate copies of the telegraphic advice should be despatched by first mail registered on service to the office in charge of the telegraph office which serve the post office of issue duly superscribing the word T.M.O. advice on the registered cover. The post office situated at the station where the telegraphic office is situated will transfer the cover to the officer in charge as quickly as possible through a special messenger. The officer in charge of the telegraph office will fill up, sign and stamp both the copies of telegraphic advice, retain the original copy and return the duplicate to the office of the issue (by service Registered Post) which should have it pasted in the relevant T.M.O. advice book.

(2) The postal confirmation should be forwarded to the office of exchange as the case may be by unregistered post immediately after the despatch of T.M.O. advice to the telegraph office.

(3) If the despatch of telegraphic advices as ordinary services 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.

**113. Disposal of T.M.O. filled up by remitter.**—When the telegraphic advice has been despatched, the M.O. Asstt. will cross out in ink the upper portion of the M.O. form, fill in the No. and date of the M.O. write the name of office of issue immediately before the No.



and sign the M.O. 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 M.O. stamp and the Postal Accounts office stamp. The acknowledgment and the coupon, without being separated from each other, will be cut off from the M.O. 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 M.O., after it has been examined and signed by the postmaster, will be put aside for despatch with the list of M.Os issued in which it is entered.

**114. Issue of T.M.Os during closed hours in telegraph office.—**

(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 of the telegram office of destination or an intermediate office is closed, will be found in Section I of the P.O. 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 telegraphic M.O. "Express" and pay the prescribed extra fee. Information as to the working hours of telegraph offices will be found in Section II of Vol. II of Telegraph Guide.

(3) In cases in which an extra fee is realised, the entry "Extra fee (amount of fee in words)" should be made across the M.O. receipt, before it is detached from the book, in addition to the other entries prescribed. The entry "Extra fee (amount of fee in words)" should also be written below that space on the advice and re-produced by carbonic process on the lower copy. The advice, which in order 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 :—

- (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.
- (b) 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.

**115. Issue of duplicate telegraphic advice.**—On receipt of 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 ordinary service message, adding the word "Duplicate" as the last word of the text of the message. The postmaster must also at once report the mis-carriage of the original advice to the Superintendent of Post Offices who should ascertain the disposal of the original advice by enquiries from the concerned offices and take suitable notice in case of loss of the message or its mis-carriage.

**NOTE 1.**— If intimation of loss, or a complaint regarding non-payment of a T.M.O. 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 M.Os issued, the register of T.M.Os advice book that the T.M.O. has not been paid to the remitter. A duplicate advice should then be prepared as prescribed in the rule above or the amount of T.M.O. should be repaid to the remitter, as case may demand.



NOTE 2.—When a duplicate advice is issued the fact should be noted on the original relevant advice in the T.M.O. advice book. Before a request for the issue of a duplicate advice is complied with, the original advice should be examined to ascertain whether a duplicate has already been issued or payment has already been made to the remitter. A second duplicate must not be issued, unless and until the loss of first duplicate before payment has been clearly established.

NOTE 3.—See rule 42.

116. T.M.O. received from B.Os for issue.—T.M.Os received for issue from B.Os in direct account with the office will be made over under receipt by the sub-account P.A. to the M.O. Asstt. together with cash or reply-paid telegram forms representing the cost of the telegrams for the T.M.Os. These will be dealt with as if the orders have 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 M.Os received from B.Os for issue will be made over to the sub account Asstt.

117. T.M.Os issued by S.Os.—(1) For any date on which T.M.Os are issued by a S.O. particulars of the issues will be entered in the S.O. journal of M.Os issued. The carbonic copies of the receipt given to the remitters, together with the M.Os filled up by the remitters without the acknowledgments and coupon portion will be submitted to the H.O. with the daily journal of M.Os issued. See rule 113.

(2) In H.Os, the M.O. Asstt. should compare the carbonic copies of the T.M.O. receipts with the entries in the list.



118. *Entries in journal of M.Os issued.*—(1) The particulars of T.M.Os issued by the office and the B.Os in direct account with it should be entered in the journal of M.Os issued in the same manner as particulars of other M.Os issued, the amounts being entered under the head "Commission" should be the postal fees (inclusive of the supplementary fee) only, exclusive of the cost of telegrams.

(2) The T.M.O. advice book, the M.Os and the entries relating thereto must be examined daily by the postmaster, in a manner similar to that prescribed for ordinary M.Os 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 charges as shown in the office copy of the M.O. receipt agrees with the amount of telegraph charges mentioned in the receipt granted by the signaller and pasted on the back of the office copy of the T.M.O. receipt.

EXCEPTION.—Whenever convenient, a Presidency office, or under the orders of the Head of Circle, any other office may enter its own T.M.O. issues (including those of its B.Os) on separate sheets of the journal of M.Os issued.

NOTE.—If a T.M.O. is issued by an office on a working day after the journal is closed or if all T.M.O. is issued by an office on a Post Office holiday, the only record of the transaction will be the entry in the book of M.O. receipts. The issue should be shown in the journal of M.Os 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

119. *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 date-stamp and note the time of receipt under his initials. The advice must be carefully examined by the postmaster to see whether it is signed by the receiving telegraphist and by the telegraph master 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 M.O. advices except that the advice will bear only the signature of the receiving signaller and 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 telegraph 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 held over in that office and sent to the local combined office when it opens next unless late fee is paid.

120. 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 cover after noting on the cover the serial no. of each T.M.O. Advice enclosed in the cover.



(2) In H.Os in all cases in which advices are payable at S.O. it will be the duty of the head postmaster with which the S.O. is in account to see from the last daily account received from the S.O. that it is provided with funds for the payment of the telegraphic advice, and, if not, to provide it with funds.

**121. Entry of telegraphic advice in register of telegraphic M.Os received.**—(1) Particulars of each telegraphic advice received for payment (Whether at the office or at a B.O. in direct account with it) should, before it is made over to the M.O. Asstt. for the preparation of the T.M.O. receipt, be entered by the postmaster in the register of T.M.Os received [Form M.O.-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 Supdt. or first class postmaster.

(2) A service message, issued under rule 115 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 M.O. Asstt. 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 139(3).

(3) If a telegraphic advice is received for payment on a Post Office holiday or on a working day after the journal is closed, it should be entered at once, against the date of receipt, in the register of T.M.Os



received. If the amount is paid on the day of receipt, the payment should be shown in the journal of M.Os 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, that T.M.O. receipt and its amount must, as an absolute rule, be returned to the M.O. Asstt. or, in his absence, to the postmaster by the postman on the day of receipt before he finally leaves the office for the day and obtain his signature in the register.

(4) When a T.M.O. 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 "Re-entered 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 50 should be followed in dealing with T.M.Os in deposits except in the case of T.M.Os which should be re-issued for payment on Post Office holidays other than Sundays.

122. Telegraphic advices received by post.—(1) When the office of payment is at a non-telegraph station, telegraphic advices for payment will be received by post in a service 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 attached to the original advice and retained for 18 months and then destroyed along with the latter.

**123. Preparation of T.M.O. Receipt.**—(1) The M.O. Asstt. will prepare a T.M.O. receipt and acknowledgment (Form M.O.-24) to be signed by the payee, being careful correctly to enter therein the name of the office (H or S) of issue, and, when the office of issue is a S.O., also to write the name of its H.O. in brackets, after the name of the S.O. in the upper (or "Receipt") part of the form. He must enter in bold capital letters before the No. of the M.O., the abbreviated name of the Home Postal Accounts 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 along with the name of the remitter and of the office of issue which appears in the telegraphic advice and impress the date stamp on the space provided in the coupon portion. The entries to be filled up by the M.O. Asstt. 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 acknowledgement and the telegraphic advice, with the register of T.M.Os received, should be placed before the postmaster, who should impress the round M.O. stamp in the place provided for the purpose on the receipt after comparing the entries in the receipt and acknowledgment with those in the telegraphic advice and the register of T.M.Os received and satisfying himself that the amount is correct and that 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 Postal Accounts Office have been correctly entered in the receipt before he stamps it. The T.M.O. receipt and acknowledgment will then be returned to the M.O. Asstt. along with the register of T.M.Os received.



(3) As the limit of amount for payment by a single postman prescribed in paragraph (1) of rule 26 includes T.M.Os 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 T.M.Os are issued for payment.

NOTE.—It is of the utmost importance that the name of the H or S.O. which actually issues a T.M.O. 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 recovered from the official or officials at fault.

**124. Payment of remittance.**—(1) The M.O. Asstt. should note in the register of T.M.Os received opposit the entry of the telegraphic advice, the amount of the T.M.O. receipt, in words and figures, and the name of the postmen or trustworthy office messenger (who may be a packer, letter-box attendant, or mail attendant 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 the H.Os, the register of T.M.Os 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 treasurers' cash book (Form A.C.G.-2) and should be attested by the initials of the M.O. Asstt. in the same manner as the amounts made over to postmen for payment of ordinary M.Os.

(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 Asstt. the money to pay the value of the T.M.O. will be obtained by



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examine them to see that they have been properly stamped by the S.Os and duly receipted, and that the correct amounts have been paid. The T.M.O. receipts should be put aside for despatch to the Postal Accounts Offices concerned with the S.O. journals of M.Os paid.

131. Entries in journals of M.Os paid.—(1) The particulars of T.M.Os paid by the office and the B.Os in direct account with it should be entered in the journals of M.Os paid in the same manner as particulars of other M.Os 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 instructions in rule 49.

(2) Special care must be taken to enter T.M.Os in the appropriate journals of M.Os paid, and for this purpose they should be sorted according to Postal Accounts Offices, reference to the abbreviated name of the Postal Accounts 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 month of account in the advice in sorting telegraphic advices according to the month of issue. See also Note below rule 109.

EXCEPTION.—Whenever convenient, a Presidency 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 B.Os) on separate sheets of journals of M.Os paid.

132. Disposal of T.M.O. acknowledgments.—(1) The T.M.O. acknowledgments pertaining to payments made at the office and the B.Os in direct account with it, should be placed before the postmaster in the same way as the acknowledgments relating to ordinary M.Os, and, after the postmaster has satisfied himself that there is an



office, the T.M.O. receipts and acknowledgments should be made over to the sub-account Asstt. to be sent to the B.Os in the same manner as ordinary M.Os for payment by B.Os. In the telegraphic advices amount to more than Rs. 1000 in one day for payment to any person, the instructions contained in rule 125 should be communicated to the branch postmaster. The signed T.M.O. receipts and acknowledgments will be received from the sub-account Asstt. and should be disposed off in the same manner as those in respect of telegraphic advice paid by the office.

**129. Disposal of T.M.O. receipt.**—(1) As soon as T.M.O. receipt signed by the payee is received by the M.O. Asstt. the date and the hour of payment should be noted against the entry in the register of T.M.Os received. The T.M.O. acknowledgment should be cut off and dealt with in the manner described in rule 132. 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 Postal Accounts Office concerned with the list of M.Os paid for the account period concerned.

(2) In S.Os, the T.M.O. receipt should be despatched to the H.O. with the appropriate daily list of M.Os paid.

**130. T.M.Os paid by S.Os.**—(1) For any date on which T.M.Os are paid by a S.O. particulars of the payments will be entered in the appropriate S.O. journals of M.Os paid [Form M.O.-14(a)] submitted to the H.O.

(2) In H.O., 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 Asstt. to the M.O. Asstt. The latter should compare the T.M.O. receipts with the entries in the journals, and



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M.O. Asstt. in the same manner as money for the payment of ordinary M.Os.

**125. Payment of T.M.Os by cheque.**—The payment of a T.M.O. will be made by cheque provided that the payee gives a declaration to the effect that he desires payment of the T.M.O. by cheque in lieu of cash payment. The procedure of making payment of a T.M.O. by cheque will be the same as given in Rule 46.

**126. Payment of T.M.Os amounting to more than Rs. 1000 in one day to any person.**—(1) T.M.Os amounting to more than Rs. 1000 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 T.M.Os received should see that this rule is observed.

(2) A stamp duty payable by the party concerned on the indemnity bond, in non-judicial stamps shall be according to the scale of stamp duty in force in that particular locality.

(3) The indemnity bond should be disposed of in accordance with rule 34.

**127. Return of amount of unpaid T.M.O.**—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 M.Os.

**128. Telegraph advice for payment by B.O.**—In the case of telegraphic advices received for payment at B.Os in direct account with the



the village postman from the treasurer in the same manner as money for the payment of ordinary M.Os.

(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. Payee of a T.M.O. should note the amount of the T.M.O. in his own hand in the acknowledgment. The signed T.M.O. receipts and acknowledgments will be made over to the M.O. Asstt. in the same manner as ordinary M.Os paid.

(4) The postman, village postman, or other official entrusted with the payment of the 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 S.Os, where there are no treasurer, money to pay the value of a T.M.O. will be obtained by postmen and village postmen from 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.—Any discrepancy between the telegraphic advice and the postal confirmation should be communicated at once to the payee of the T.M.O. 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 alternation of the amounts as involved, the different 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 fact and how adjustment has been or will be effected should be sent to the Postal Accounts Office as soon the correct information is received from the office of issue. There will be no objection, however, to the submission of the 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 M.O. Asstt. should enter particulars of the telegraphic M.O. in a special register having heads for :—

- (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 original or duplicate advice with reasons for delay in case of non-receipt of the original.
- (g) Time of receipt of original or duplicate advice.



advice. If an intimation is received that the duplicate was forwarded to another office, the matter should be pursued with that office. If no information about disposal of the duplicate is received within two weeks or if double payment comes to notice it should be reported immediately to the Supdt. of Post Offices.

**137. Loss of T.M.O. acknowledgments**—Where the T.M.O. acknowledgment is lost but a communication about the date of payment is received from the office of payment, the office of issue should inform the remitter accordingly. But if the office of issue calls for a certificate of payment, the office of payment should prepare and send it (if necessary) also on the basis of memo. of admission of payment.

**138. Disposal of telegraphic advice.**—Telegraph advices 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 confirmation for eighteen months from the date of receipt, after which they should be destroyed.

**NOTE.**—In case where a service message in respect of a T.M.O. is issued under rule 115, the term "telegraph advices" include the original and the duplicate advices, if any of them is received subsequently after the payment of the T.M.O. The postmaster should, however, make a note on the advice received subsequently about the payment having already been made.

**139. Disposal of postal confirmation.**—(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 M.O.s received, note the date of its receipt in the register, and then sign and stamp it with the round M.O. Stamp. The postal confirmation should then be pasted to the back of the telegraphic advice and filed in the order in which the T.M.O.s are entered in the register of T.M.O.s received [M.O.-3(a)] after the serial number assigned to the T.M.O. has been noted on it so that it may be easily traced. In the event of any discrepancy between the telegraphic advice and the



authenticating it with round M.O. Stamp and his signature. While sending it he should state that the duplicate is being issued as no acknowledgment or intimation regarding the disposal of the original advice has been received and all precautions should be taken against the double payment. Suitable remarks about issue of duplicate should be made on the original T.M.O. advice.

**135. Payment of T.M.O. on the basis of duplicate Advice.**—On receipt of the duplicate advice in the office of payment the Postmaster should immediately check if its original was received and paid earlier. If so, he should write the words "Cancelled" in bold letters across the duplicate, give remarks (under his signature and date) about the date of payment and disposal of acknowledgment and return the duplicate to the office of issue by ordinary post. Suitable remarks about this should also be made by him on the original advice of such duplicate. If no original was received earlier corresponding to the duplicate, payment should be made on the strength of the duplicate following the prescribed procedure in this regard, guarding against double payment. In such cases, the office of issue should be informed accordingly, while sending the T.M.O. acknowledgment. The duplicate advice should be preserved alongwith the registered cover in which it was received. If however, the original advice was redirected to some other office for payment, the duplicate alongwith its registered cover should also be forwarded to that office under registered post giving particulars of earlier redirection and under intimation to the office of issue.

**136. Disposal of duplicate advice to be watched by issuing Postmaster.**—In his weekly review the Postmaster of the office of issue must keep a watch on the final disposal of the duplicate advice issued by him and pursue the case regularly till end. Duplicate advices received back with remarks from the office of payment should be pasted with the office copy in the T.M.O. advice book. In respect of those not so received back, an intimation will be received with the acknowledgment that payment has been made on the strength of the duplicate and this should also be pasted by him on the office copy of the T.M.O.



acknowledgment for each payment, the acknowledgment should be stamped and forwarded without delay to the H. or S.Os of issue, in unregistered covers addressed to the postmasters and marked outside in red ink "T.M.O. acknowledgment".

*NOTE.—Acknowledgments in respect of M.Os booked through Army Post Offices will be consigned only to 56 APO (New Delhi) or to 99 APO (Calcutta) as indicated in T.M.O. advices.*

**133. Examination of T.M.O. acknowledgments in the office of issue**—On receipt of a T.M.O. acknowledgment in the office of issue, the Postmaster should at once compare it with the relevant entries in the original T.M.O. advice and write on the advice "Examined, paid on....." with his initials and date. If no such T.M.O. was issued or there is any discrepancy between the original T.M.O. advice and the acknowledgment he should immediately communicate (by telegraph if possible) with the office of payment and with the Supdt. of Post Offices. Such T.M.O. acknowledgment should be preserved for enquiry. If the acknowledgment is in order, the M.O. Asstt. should write on it the remitter's address from the original M.O. (available in the T.M.O. advice book). It should be sent out by the first available delivery (or by first despatch to B.O.) after its receipt in the office.

**134. Review of T.M.O. Advice Book by Postmaster.**—Postmaster should review the T.M.O. advice book once a week (every Saturday) to keep watch whether an acknowledgment for every T.M.O. issued has been received within ten to fourteen days of issue allowing a reasonable time depending upon the destination of the T.M.O.). If no acknowledgment is received or T.M.O. is not received back for payment to the remitter, within such period, he should send a duplicate copy of the T.M.O. advice by registered post, superscribing it as "Duplicate" and



The envelope in which the postal confirmation was received should be examined to see that it has come in due course by post and should be pinned to the postal confirmation. In case the postal confirmation is received by an office before the actual receipt of the Telegraphic advice, the postmaster may prepare the T.M.O. and take action as prescribed in rule 123 to pay the same. A vigilant watch should be kept for the receipt of the telegraphic advice of issue of original T.M.O.

(4) In order that a proper watch may be kept on the receipt on 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 T.M.Os 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 M.O. Asstt. 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 143.

(5) Once a week at least the postmaster must personally check the register of T.M.Os received, to see that in every case a confirmation was received on 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.

(6) In S.Os, the report referred to in paragraph (2) should be submitted to the Postal Accounts Office through the H.O.

#### REDIRECTED, UNCLAIMED, ETC. TELEGRAPHIC MONEY ORDERS

140. Redirection of telegraphic advices. (1) If the payee of a



T.M.O. has moved to another post-town within the limits of India has left instructions for the redirection of articles to his address or there is sufficient and trust worthy information on which to redirect the order, the telegraphic advice should be redirected by post at once. In other cases, the T.M.O. 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 the date of redirection should be noted in the register T.M.Os 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 cover to the new office of payment. The postal confirmation, when received from the office of issue, should also be forwarded to the new office of payment.

NOTE 1.—Telegraphic advice of T.M.O. which is addressed to the principal post office, but is actually to be delivered to the payee from a town S.O. should on receipt be sent by the principle office to the S.O. concerned through a special messenger.

NOTE 2.—The revised address should also be written in red ink at the top of the T.M.O. advice before its despatch to the new office of payment or the office of exchange, as the case may be, after deleting the payee's address as given in the T.M.O.

(3) When telegraphic advice is redirected to a S.O. at a non-telegraph station under another H.O. an attested copy of the advice endorsed with the words "Redirected to (name) S.O. on the (date)" should be sent to the H.O. of the new S.O. of payment. It will be the



duty of the latter head postmaster to see whether it is necessary to provide the S.O. with the additional funds for the payment of that T.M.O.

(4) The covers in which redirected T.M.O. advices are received, should be attached to the relative T.M.O. advices and preserved for eighteen months and then destroyed.

NOTE 1.—See Note 2 below rule 33.

NOTE 2.—See rule 132(4) of Part I.

(5) When a T.M.O. is redirected, an intimation in Form M.S.-4(a) should be sent to the office of issue in the manner prescribed in rule 59(3).

(6) In a S.O., 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 H.O.

141. Alteration of payee's name or address and stoppage of payment.—Alteration of name or address of the payee of a T.M.O. should be carried out according to the rules governing a similar service in respect of an ordinary inland M.O. provided that intimation has been received by post from the office of issue authorising the alteration. Payment of a T.M.O. may be stopped by telegraph if the remitter pays the cost of the telegram.

NOTE.—Attention is drawn to rule 72.

142. Disposal of miscarried telegraphic advices.—(1) If a telegraphic advice is 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, the office (H. or S) 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. The fresh advice should be prepared in the ordinary way except that :—

- (a) the abbreviated name of the Postal Accounts Office entered before the No. must be the abbreviated name of the Postal Accounts Office of the original office of issue.
- (b) the No. to be entered in the advice must be the No. of the original telegraphic advice ; and
- (c) the entries, "Miscarried from (name of H or S.O. of issue) (date of issue of original advice)", should be added at the end of the message as in the following example :—

CA 224, Sarat Chandra Sen FIFTY 50, Hari Charan Basu, 43 Bowbazar Street (Private communication, if any) Miscarried from Midnapore, 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 139.

(2) In the case of the miscarried telegraphic advice where the address is clear and the receiving telegraph office knows the correct office to which the advice should be routed, action should be taken to redirect it like ordinary telegrams as provided for in para 286, of Telecom Manual Volume XI (Parts I & II). The procedure laid down in Rule 141(1) will however, be followed when the telegraph office is not in a position to find out the correct office. The post office or the telegraph office redirecting the miscarried telegraphic advice should also send a copy of the revised T.M.O. advice to the post office of issue.

143. Disposal of unclaimed or refused telegraphic advices.—(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 repayment to the remitter.

**NOTE.**—In case non-payment is due to a suspected mutilation in the payee's address in the T.M.O. advice it may be retained in that office till the receipt of postal confirmation and attempts made to pay the M.O. on the basis of the confirmation.

**EXCEPTION.**—In the case of T.M.Os for payment to Naval personnel by a 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 65(2) for the retention of ordinary M.Os 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 word "unclaimed" refused returned to (office) for repayment to 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 T.M.Os received. The relative postal confirmation should also be return to the office of issue.

(3) On receipt back of the telegraphic advice at the office of issue, the postmaster must see that the T.M.O. was issued from his office compare it with the record in the T.M.O. advice book and if in order; the T.M.O. should be paid in the ordinary course. The date of payment should also be noted on the relevant advice in the T.M.O. 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 T.M.O. advice book.

(4) When a telegraphic advice is received back at a non-delivery office as the office of issue of the advice, the postmaster of the non-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 63.

(6) As soon as it is ascertained that the payee of a T.M.O. addressed "Post Office" cannot be found, a reference should be made to the office of issue, and the T.M.O. if still undeliverable should then be returned without delay by post for payment to the remitter.

NOTE.—The actual date of receipt of postal confirmation returned by the office of payment should be filled in by the receiving office in col. 14 of the register of T.M.Os received and the word, "unclaimed" or "refused", as the case may be, entered in column.

144. Disposal of unpaid T.M.O. receipts.—When payment has not been made on a T.M.O. receipt, owing to the redirection of the telegraphic advice to which it relates, the another office of payment or to the office of issue, the T.M.O. receipt and acknowledgment should be preserved along with the telegraphic advices paid, in the proper place after the



Postmaster has initialled the remarks showing the disposal of the advice in the Register of T.M.Os received and made two cross (X) marks on the T.M.O. receipt in red ink writing the remarks. Not payable original T.M.O. advice returned to.....(Name of P.O. to which redirected).

### FOREIGN TELEGRAPHIC MONEY ORDERS +

145. *Instructions in Post Office Guide.*—The names of the foreign countries with which T.M.Os can be exchanged and the special conditions relating to such exchange will be found in the P.O. Guide Part II. The T.M.Os for Great Britain and Northern Ireland, Iraq, Ireland, Malawi, Rhodesia and Jamaica are expressed in sterling and those Bhutan, Burma, Sri Lanka, Malaysia, Mauritius, Seychelles and People's Democratic Republic of Yemen are expressed in rupees. T.M.Os from Malawi are received expressed in Malawi currency.

NOTE.—T.M.Os exchanged with Trengganu are advised through the P.O. of Malaya such T.M.Os should, therefore, be treated in the same way as those exchanged with Malaya.

146. *Issue of outward T.M.Os advices.*—T.M.O. advices for all foreign countries, except Burma, and Sri Lanka, should be prepared in accordance with the specimen given at the end of this rule, while those for Burma and Sri Lanka should be prepared in the same way as inland telegraphic advices. All those T.M.O. advices should be treated like inland telegraphic advices except in the following respects :—

- (a) The advice should be written on the special form of advice printed on unbleached paper [M.O.-21(a)]. Advices for



Sri Lanka should, however, be written on the form prescribed for inland T.M.Os printed on white paper (M.O.-21).

- (b) The postal confirmation in respect of these T.M.Os should not be sent to the offices of payment in the respective countries but should be forwarded to the office of exchange in India as shown below :—

Country of destination of the T.M.O.	Office to which postal confirmation should be sent
Bhutan	Calcutta
Burma	Calcutta
Sri Lanka	Madras
Great Britain and Northern Ireland	Bombay
Eire (Ireland)	Do
Peoples Democratic Republic of Yemen	Do
Seychelles	Do
Iraq	Do
Mauritius	Do
Malaya	Calcutta
British Somaliland	Bombay
Rhodesia	Do
Azmbia	Do

- (c) When a T.M.O. is presented for advice to any of the countries in question, the M.O. Asstt. should see that the words "By telegraph Express" or "By telegraph ordinary", as the case may be, in respect of T.M.Os for Bhutan or Burma and Sri Lanka, or "By telegraph Letter" or "By telegraph at the ordinary rate" in the case of those for other countries are written by the

remitter across the M.O. 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 Burma or Sri Lanka and as "letter", if for any of the other countries.

- (d) If an advice of payment is obtainable from the country of payment under the rules in the P.O. Guide Part II the procedure prescribed in the case of an advice of payment for an ordinary outward sterling or rupee M.O., as the case may be, should be followed; and an entry "A.P. Due" should be made prominently in red ink in the upper righthand corner of the postal confirmation relating to the T.M.O. The advice of payment will be received in due course from the Indian office of exchange concerned.
- (e) The M.O. Asstt. should also see that the requirements of the rule in the P.O. Guide Part II in regard to the language of the private message, if any has been complied with.

### Specimen of T.M.O. advice

*For Sterling Money Orders*

### Example I



### Chargeable words

*From* (Post office and Telegraph office of origin)

Calcutta Special instructions

Free

1

2

**L.T.** (if letter) R.P. Six Rs. Indicating that a sum of six rupees has been prepaid for a reply

2

1

**Mandat** (meaning "money order")



2

123. (No. of the money order)

Chargeable words

3

B (Post office of payment and telegraph office  
of destination)

3

*Text*

1 2

Advise payment (if the charge for these two  
words has been paid for)

3 4

Joseph Allen (name of remitter)

5 6

Seventeen pounds fifteen shillings six pence  
(amount in sterling in words)

7 8

John Fuller (name of payee)

9 10 11

Thirty four High Streets (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*

1 2 3 4

To pay your passage

4

Total chargeable words

22

## Example 2

Chargeable words

*From* (Telegraph office of origin) —

Calcutta

Free

*To*

1

Mandat (meaning "money order")

2

476 (No. of the money order)

3

Stoke Newington (post office of payment)

4

L (telegraph office of destination)

4

*Text*

1

2

George Smith (name of remitter)

3

Jalalpur Pirwala (post office of issue)

4

5

ten pounds ten shillings

4

5

or ten pounds (amount in sterling in words)

6

7

Hari 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. The 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.

NOTE.—When the amount of a T.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
<i>From</i> (Post office and telegraph office of origin)	
Calcutta Special instructions	Free
1	
2	
L.T. (if letter) R.P. Six Rs. (indicating that a sum of six rupee ; has been prepaid for a repl.)	2
<i>To</i>	
1	
Mandat (meaning "money order")	
2	
123 (No. of the money order)	
3	
Kuala Lumpur (post office of payment and telegraph office of destination)	3

Chargeable words

*Text*

1        2

Advice payment (if the charge for these two  
words has been paid for)

3        4

Bholanath Chowdhury (name of remitter)

5

Seventeen rupees (amount in rupees in words)

6        7

Nalen Ghose (name of payee)

8        9        10

Thirty-four—high Street (address of payee)

11

Batu Road Bo (name of locality in which payee  
resides)

12

Seventeen rupees (repetition of the number of rupees)

12

*Private communication, if any*

1        2        3        4

To pay your passage

4

Total chargeable words

21



## Example 4

Chargeable words

From (Telegraph office origin)

Delhi

Free

To

1

Mandat (meaning "money order")

2

476 (No. of the money order)

3

Kula Selangor (Post office of payment)

4

× (telegraph office of desination)

4

Text

1

2

George Smith (name of remitter)

3

Jalalpur Pirwala (post office of issue)

4

ten rupees (amount in rupee)

5

6

Harry Bown (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 :—

In Examples 1 and 3—

(1) R.P. six—Rs.

(2) Winson Green or Batu Road B.O. (name of locality where the payee resides).

*In Examples 2 and 4—*

- (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,   B.O.
Kuala   Selangor
Jalalpur    Pirwala

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 remitter is in a position to indicate definitely the words which constitute the "locality".

NOTE.—When a T.M.O. is intended to be called for at a post office, the words "Post Restante", should be inserted as the address after the payee's name and charged for two words.

**147. Unclaimed or refused outward T.M.Os.**—If a T.M.O. issued in India 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, in the case of a T.M.O. for a country other than Bhutan, Burma and



Sri Lanka, recover from him the cost, at the ordinary rate, of twelve words for a private message to that country, and send it 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 "Siliguri Departmental Telegraph Office in case telegraphic M.Os for Bhutan and," the Madras telegraph office in the case of T.M.Os for Malaysia and to the Bombay telegraph office in all other cases, and the office concerned will forward a fresh advice on to the office intended. In the case of a T.M.O. for Bhutan, Burma or Sri Lanka the instructions of the remitter will be communicated to the country of destination by telegraph, if the remitter pays the entire cost of the telegram; otherwise by post.

**148. Payment of inward T.M.Os.**—(1) Telegraphic advices issued in Burma and Sri Lanka for India will be framed similarly to those issued in the reverse direction, except that there will be no entry of the Home Postal Accounts Office in the case of advices issued in those countries. Telegraphic advices issued in any other country will also be framed similarly to those prepared in India for that particular country. All such advice should be paid according to the rules applicable to inland T.M.Os except as regards the following points :—

- (a) In the T.M.O. receipts for orders received from Burma and Sri Lanka the word "Burma", or "Sri Lanka", as the case may be, should be added after the name of the office of issue. In the receipts for orders received from Great Britain and Northern "Malaysia", "Yemen (People's Democratic Republic)" of Yemen, "Seychelles, Iraq, Malawi and Mauritius, the letters "GB" or the word "Eire", "Malaysia", "Yemen (People's Democratic Republic)", "Seychelles", Iraq, "Malawi", "Mauritius" as the case may be should be inserted prominently



in red ink in the upper right hand corner. In preparing receipts for T.M.O. from countries other than Sri Lanka, the acknowledgements to be signed by the payees, should be filled in by the office of payment, the date of issue, the amount of the T.M.O. and the date of payment. These acknowledgments should be sent in an unregistered cover to the Indian office of exchange concerned, duly date-stamped and signed by the Postmaster, as an intimation of payment.

The acknowledgments for T.M.O. emanating from Sri Lanka should also be sent to the Madras office of Exchange after they have been duly signed by the payees.

- (b) An attested copy of every telegraphic advice received for payment in India should be sent by first post to the Director, Foreign Post, Madras in the case of advices from Sri Lanka, to the Director Foreign Post, Calcutta, in the case of those from Bhutan, Burma and Malaysia and to the section supervisor F.M.O. department, Office of the Director, Foreign Post Bombay, in all other cases. The attested copy should be sent in a service cover superscribed outside "Sri Lanka T.M.O. advice", "Malaysia T.M.O. advice" etc. Copies of advices for despatch by the same mail should be enclosed in the same cover.
- (c) If the payee of T.M.O. has move 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 Indian 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 cover referred to.

- (e) The inward lists of T.M.Os will be received by the Director Foreign Post, Madras in the case of T.M.Os from Ceylon, by the Director F.P., Calcutta in the case of those from Bhutan, Burma, Malaysia any by the office of the Controller Foreign Post, Bombay, in other cases. 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 India will be received either from the post office of origin of the T.M.O. or from the Indian Office of Exchange.

149. Issue of duplicate Inward Telegraph advice.—(1) On receipt of an intimation that an inward foreign T.M.O. has not been paid within a reasonable time and on receipt of a report from the office of payment that the T.M.O. advice has not been received at that office or has been lost after receipt and before payment, the office of exchange should issue a duplicate ordinary M.O. in form M.O. 8 (Inland M.O. Form) direct to the office of payment, under registered post with a forwarding letter, adding the words on the duplicate M.O.

"Duplicate T.M.O. No.....dated..... issued at on the top or across the M.O. and keep relevant note in the inward T.M.O. advice list received from the office of exchange of the country of issue, as also in the register of T.M.O. received. If the office of payment redirects the duplicate M.O. it should be sent to the office to which it is redirected in separate cover registered on service under intimation to the office of exchange as envisaged in rule 59 *ibid*.

(2) Before a duplicate M.O. is issued, the Inward T.M.O. advice list received from the office of exchange of the country of issue should



be examined to verify that no duplicate M.O. has already been issued and a second duplicate should not be issued until the loss of the first duplicate before payment has been fully established. Every case in which a duplicate order is issued should be reported by the office of exchange issuing it to its own Postal Accounts Office direct, the envelop being superscribed "Duplicate M.O." above the address.

**150. Disposal of miscarried, unclaimed, and refused inward T.M.O. advices :—**(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 Postal Accounts 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 office of origin in the case of T.M.Os from Sri Lanka, to the Madras telegraph office in the case of those from Malaysia, to Calcutta in the case of those from Burma, to Siliguri in case of those from Bhutan and to the Bombay telegraph office in all other cases. This 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 M.O., except that a T.M.O. from Burma and Sri Lanka should re-issued for re-payment to the remitter, if no reply is received within 21 days from the date on which the telegraphic enquiry was made. 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 posts office and the latter should redirect the advice to the revised address by post as in the case of an inland T.M.O.



If the redirected advice also cannot be delivered, the non-delivery should be reported to the post office which redirected it and the later should communicate it to the telegraph office. If on the other hand, intimation to the effect that the remitter desires the money to be repaid to him is received by the post office of payment from the telegraph office, the amount should be returned by post. Void and repaid T.M.Os should be treated in the same way as void and repaid ordinary M.Os.

NOTE.—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 dealt with according to the instruction in Rule 144.

(3) The telegraphic advice for repayment to the remitter in People's Democratic Republic of Yemen, Burma or Sri Lanka should be returned by post to the office of exchange mentioned in rule 146(c) under the procedure prescribed for the return of inland telegraphic advices.

(4) Before treating a T.M.O. as unclaimed or void, the postmaster should take care to see that every endeavour has been made to find the payee.

151. Entries relating to outward and inward foreign T.M.Os in journals of M.Os issued or paid.— Foreign T.M.Os issued or paid should be entered in the lists and journals of M.Os issued or paid in the same manner as inland T.M.O. T.M.Os from Sri Lanka should be entered in the list of M.Os paid for the Madras Postal Accounts Office; those from Burma, and Malaysia in the list for the Calcutta Postal Accounts Office and those from the other countries, in the list for Nagpur Postal Accounts Office. In the list and journal of M.Os issued or paid in India, the letters "C.B.", "Eire", or the word "Eire", Sri Lanka, "Seychelles"

etc., should be added (in brackets) after the names of the office of payment or issue in foreign countries.

152. *Special instructions for offices of exchange.*—The Calcutta office of exchange is the office of exchange for T.M.Os exchanged with Bhutan, Burma and Malaysia; the Madras Office of exchange for those exchanged with Sri Lanka and the office of the Director, Foreign Post, Bombay, for those exchanged with other countries. These offices are supplied with special instructions for their guidance in dealing with these M.Os.

#### FOREIGN MONEY ORDERS TELEGRAPHED TO OFFICES OF EXCHANGE

153. *Instructions in P.O. Guide, Part II.*—The conditions under which M.Os drawn in foreign countries (other than the countries with which arrangements exist for the exchange of T.M.Os) may be telegraphed to the Indian Office of Exchange (not to the country of payment) are laid down in the P.O. Guide, Part II.

154. *Preparation of telegraphic advices.*—The telegraphic advices should be prepared in the inland T.M.O. advice book (Form M.O.-21) in the manner laid down in rule 109, except that :—

- (a) the advices should be addressed to the office of exchange concerned, and
- (b) in the case of M.Os for the countries with which India has foreign currency M.Os exchanges, the amount should be expressed in the advice in the foreign currency in words preceded by the name of the foreign currency in question.

155. *Disposal of telegraphic advice.*—(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. acknowledgment 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 M.O. 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 of offices of exchange in connection with these M.Os.

NOTE.—See Note 1 below rule 92.

(2) T.M.Os wrongly accepted by any post office in India or in any foreign country for payment in a foreign country on which T.M.Os cannot be drawn should be returned by post to the office of issue in India or to the appropriate Indian office of exchange 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 India in accepting such telegraphic M.Os.

## CHAPTER IV

### BRITISH AND IRISH POSTAL ORDERS

#### GENERAL RULES

**156. Conditions of payment.**—The conditions under which the payment of British Postal Orders are effected and other information regarding such orders will be found in Section VII of the P.O. Guide, Part II.

**157. Offices authorised to pay orders.**—(1) All H.Os and selected S.Os are authorised to Pay British and Irish Postal Orders. An Irish Postal Order presented for payment at a S.O. 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.

NOTE.—See Rule 169.

(2) Offices which are authorised to pay British Postal Orders will be supplied with two specimen British Postal Orders, over printed 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-1(b)] and the postmaster will be personally responsible that they are not spoilt, misused or mislaid. In case a specimen order is spoilt, loss or mislaid, the matter should be reported by the postmaster to the Superintendent, with a requisition for the supply of a fresh specimen order.

**158. Payments of B.P.Os, Irish Postal Orders at the time of Devaluation.**—In the event of devaluation of Indian currency or currencies of the countries with which India has a postal order service, the Director-General of Posts will communicate the revised rates of payment to all the Heads of Circles, who will further intimate these rates to all the concerned post offices under their jurisdictions.

#### PAYMENT OF BRITISH AND IRISH POSTAL ORDERS

**159. Orders payable direct or through a bank.**—British or Irish Postal Orders may be paid to the payee or his duly authorised agent either direct or through a bank. In the case of direct payment of such orders however, the payment will be done only on proper identification.

**160. Orders bearing postage stamps in enhancement of Value.**—  
(1) Postage stamps affixed to British or Irish Postal Orders to make up broken amounts should be examined in respect of the following points:—

(a) That they when affixed to British Postal Orders, are (i) British Postage Stamps or (ii) not more than three Indian postage stamps of a total value not less than fifty paise or (iii) stamps of one or other of

the countries and places mentioned in Clause 163(4) in Section VII of the P.O. Guide Part II, and when affixed to Irish Postal Orders an Eire (Ireland) postage stamps.

(b) That they have not been cut, defaced or mutilated or previously used in payment of postage or duty.

(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 11d. in total value on an order of denomination above 5s. 6d., but in the case of British Postal Orders issued by U.K., from 1st October, 1969 postage stamps, not more than two in number and up to a total value of 11d. may be affixed to any denomination of postal orders including 1 to 4/6 values (but not including fraction of a penny). In case of decimal currency British Postal Orders the value of any British Postal Order may be increased by 1/2 pence to 4-1/2 pence in 1/2 pence stages in new pence by affixing not more than 2 postage stamps. In case of decimal currency British Postal Orders equivalent of 1/2 new pence will also be paid. In the case of Irish postage stamps not exceeding three in number and 5d (excluding an odd half penny) in total value should be affixed to make up the broken amounts.

(d) That they have been affixed in the space provided for the purpose.

(e) That they do not conceal attempts as 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 dampened before removal, to avoid mutilation of the order.

(2) In calculation the amounts to be paid in Indian 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 VII of the P.O. Guide, Part II should be followed.

**161. Examination of orders presented for payment.**—(1) Every British or Irish Postal Order presented for payment should be carefully examined with reference to the following points :—

- (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 163.

*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 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.*

- (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 either the face value in words and in figures or an "Overall" design consisting of the Royal Cipher (a Crown and E II R). The order should also be compared with the specimen orders supplied for the purpose. British Postal Orders for amounts under 10s. or over in red ink. 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 water-mark State-Mongram. The face value of the order is shown in words (White) against the back-ground, and in figures in the space 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.

*N.B.*—If a postmaster has good reason to think that an order presented for payment is not genuine or if any attention 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 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 the order, or of any crossing (see rule 164). It is to be carefully noted that entries can often be substituted by erasing or washing of the original entries by chemical or other processes. A chemical process generally leaves a light brown discoloration or mark on the order and a careful scrutiny for such a discoloration or mark should be made. If the order is found defective in any of these respects, payment should be refused. In cases, of doubt the counter Asstt. should consult the Postmaster. Postmaster should, if they consider it necessary retain such a postal order for further investigation after giving a receipt for it to the person presenting it. The receipt should contain the following particulars (1) No., denomination and office of issue order (2) name, occupation and address of person presenting it (these should be got filled by the person presenting the order as far as possible). Enquiries regarding the bonafides of the person presenting the order should than be made either through an Inspector or where necessary, through the Police. 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 postmaster 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.

NOTE.—The counter Asstt. after examining the order in the manner indicated in this rule, should in token of having carried out the prescribed



check, sign the order on the reverse in the space available on the top of the order with an indication of his designation, thus

X.Y.Z.

Paying Counter Assistant

- (d) (i) That the postal order bears the impression of the date-stamp and the signature of the postmaster of the issuing office and (ii) that it also contains the payees name.

EXCEPTION 1.—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, or on the ground that the signature has been written in indelible pencil.

EXCEPTION 2.—The practice of initialling the British Postal Order at the time of issue has been discontinued in certain British post offices. In some offices a code indicator (a single letter or figure) indentifying the issuing officer is inserted in the date-stamp. Accordingly, a British Postal Order, if otherwise in order, should be paid whether or not it bears the initial of issuing officer, and whether or not a code indicator appears in the date-stamp.

EXCEPTION 3.—In many issuing offices in the U.K. and elsewhere a perforation date is often used in place of a regular date-stamp. Payment of British Postal Orders which have not been date-stamped by means of a regular date-stamp but with a perforation stamp should not be refused at the Post Offices in this country on the ground that these British Postal Orders have not been date-stamped by the Office of issue.

- (e) That not more than three calendar months in the case of an Irish Postal Order, 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 three months in the case of an Irish postal order, and six months in the case of a British Postal Order, have elapsed, action should be taken in accordance with rule 166. 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 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.

- (f) That no department 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 Postmaster, 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 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 the order. If the order be paid under this rule, the postmaster must inform the payees that he will be required to refund its amount should it be final that the order was not duly purchased. The postmaster must also note on such orders the words "Payee Known".

(3) If the words "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 order addressed to a deceased person, the following procedure should be adopted :—

- (a) When (1) the amount of the order does not exceed Rs. 100/- (2) the orders are presented within 6 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 to a Supdt. of P.O's. or a first class Postmaster who after satisfying himself as to the legal right of the person clearing payment will sanction payment of the orders to the legal representative of the deceased.
- (b) In cases other than those referred to item (a) above, the matter should be submitted to the Heads of 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 transactions, the amount of order may be paid to 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 year of discretion, the amount of 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 made on the order.

**162. Order of payment by postmaster.**—Every British or Irish Postal Order should, after examination, be placed before the postmaster, who will, if it satisfies the required conditions, impress it with the round M.O. Stamp in the round space provided for the purpose. He will also sign the order on the reverse with an indication of his designation in the manner indicated in Note below rule 161(1)(c). Care should be taken that postage stamps affixed to the face of the orders to make up broken amount 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.

163. **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 stamps affixed to the proper space on the face of order as specified in rule 160 and passed for payment.

NOTE.—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 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.—An order 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 "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). An order made payable to "The Register of the Calcutta University" must bear the usual signature of that person followed by the words "Register of the Calcutta University" which words may be written or stamped. An order made payable to "The United Trading Company, Ltd." should be receipted :—

The United Trading Co. Ltd.,

John Smith.

"Secretary" or "Manager" or "Director".

If the word "Limited" (or its 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 a Limited Liability 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 Service 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 :—

"The Photo Service Co.

J.C. Paul.

Proprietor."

or

"The 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 :—

(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 and cancelled, and the order is then properly receipted.

NOTE.—In cases of defective British or Irish Postal Orders as enumerated in rule 127-B(1) of the Posts and Telegraphs Manual Volume VIII, a Supdt. 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.

164. Payment of crossed orders.—(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.

EXCEPTION.—Exception 3 below rule 192(1) applies *mutatis mutandis* to British Postal Orders addressed to deceased members of the Defence Service.

NOTE.—For diagrams showing how orders may be crossed refer to note below Rule 192(1).

(2) Before paying a postal order presented by a bank, the postmaster must satisfy himself :—

(a) that the conditions or rule 161 excepting those laid down in clauses (a) and (d) of paragraph (1) of that rule, have been fulfilled ; and

(b) that the conditions or mentioned in sub-rules (b) to (e) of Rule 192(2) are satisfied.

NOTE 1.—The conditions laid down in rule 163(2) as regards the receipting of postal orders do not apply in the case of orders presented by banks.

NOTE 2.—Refer to note 2 below Rule 192(2).

NOTE 3.—Refer to Rule 192(3).

**165. Certificate of payment of British Postal Orders paid in India.**—The holder of a British Postal Order or Irish Postal Order paid in India may obtain a certificate of payment in form F.M.O. 11(a) under the same conditions as are applicable to foreign M.Os paid in India (see Rule 97). The applications for certificate of payment will be kept on record in a separate Guard File for a period of three years.

**166. Period of currency of orders.**—(1) An Irish Postal Order presented for payment, after three months but before six months from the last day of the month in which the order was issued, is payable only on payment of a commission at the rates notified in the Appendix to the P.O. Guide, Part II. The holder should be requested to affix Indian 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.



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(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 or 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 he is willing, to sign, 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 referred at once for the orders of the Head of the Circle, the representation of the holder being also submitted. If the Head of the Circle sanctions 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 Appendix to the P.O. Guide, Part II 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 Postal Accounts Office.

"I agree to refund the amount of his order in the event of payment having already made, or being at any time hereafter made by means of a duplicate order".

EXCEPTION.—Subject to the conditions mentioned above, the postmasters of three Presidency post offices may sanction the payment of British or Irish Postal Orders presented for payment more than six months after the last day of the month of issue in cases in which hardship would result if payment was delayed.

NOTE 1.—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 of payment.

NOTE 2.—See rule 161(1)(e).

(3) In S.Os the particulars of orders presented for payment more than six months after issue should be intimated to the H.O.

167. *Miscarriage, loss or destruction of orders : Issue of duplicates.*—(1) *The conditions under which applications for enquiry in respect of the miscarriage, loss or destruction of British Postal Orders and for issue of duplicates thereof, are entertained will be found in the P.O. Guide Part, II.*

(2) If an application complies with the prescribed conditions, it should be forwarded in a registered cover to the Head of Circle.

168. *Order paid at S.Os.*—(1) H.Os for any day on which British or Irish Postal Orders are paid at a S.O. a journal of British or Irish Postal Orders paid. [Form M.O.-33(s)], which will be accompanied by the paid orders will be received from the S.O. The orders should be carefully scrutinised with reference to the points mentioned in rule 161 and compare with the entries in the journal.

(2) In S.Os the S.O. journal of British or Irish Postal Orders paid should be submitted to the H.O. 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 S.O.

169. Orders presented for payment at B.Os.—A British Postal Order presented for payment at B.O. 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, postmaster should impress it with the round M.O. stamp in the space provided for the purpose. The order should then returned to the B.O. for payment with instructions as to the amount to be paid, and the extra poundage, if any, to be realised.

NOTE.—An Irish Postal Order will not be payable at a B.O. If however, an Irish Postal Order is presented at B.O. the holder thereof should be instructed by the B.P.M. to present the order to the nearest S. or H.O.

170. Loss of British or Irish Postal Order after payment.—When a British, or Irish Postal Order is lost after payment, an application should be made through the Supdt. of Post Offices or the 1st Class Postmaster 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 these particulars. On receipt of the permission for the Head of the Circle, a certificate in the form given below should be issued and impressed with the date stamp of the office. This certificate should be signed by the official responsible for the loss and when responsibility for the loss of the British or Irish Postal Order cannot be determined it should be signed by the official who handled the order. In either case the certificate should be countersigned by the Postmaster (H or S) in whose office the loss actually took place. 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 here by 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 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

Signature

**171. Entries in journal of British or Irish Postal Orders paid.—**

(1) Particulars of British Postal Orders paid, whether by the office itself or by the B.Os in direct account with it, should be entered in journal of British Postal Orders paid [Form M.O.-33 or M.O.-33(s)]. Similarly, particulars of Irish Postal Orders paid by a H. or S.O. should be entered in the journal of Irish Postal Order paid [Form M.O.-33 or M.O.-33(s)]. Care should be taken that adhesive postage stamp affixed to British or Irish Postal Orders to enhance their value are on no account obliterated.

(2) The S.O. journal of British Postal Orders paid [Form M.O.-33(s)] should be kept on record with the H.O. 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 S.Os and the B.Os in account with them.

- |   |            |
|---|------------|
| (a) the value of orders paid,                               | affixed to |
| (b) the total value of foreign postage stamps               | make up    |
| (c) the total value of Indian postage stamps.               | broken     |
|   | amounts    |
| (d) the total number of order issued and paid in India, and |            |



- (e) the total value of orders paid, being the total of items (a), (b) and (c).

(3) The S.O. journal of Irish Postal Orders paid [Form M.O.-33(a)] should similarly be kept on record with the H.O. 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 S.Os.

- (a) the value of orders paid,
- (b) the total value of Eire (Ireland) postage stamps affixed to make up broken amounts,
- (c) the total number of orders paid in India, and
- (d) the total value of orders, paid, being the total of items (a) and (b).

#### 172. Examination of journal of British or Irish Postal Order paid.—

The postmaster should compare the entries in the journal British Postal Order 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.

#### 173. Submission of abstract of payments to Postal Accounts Office.—

(1) In H.O. at the close of each month, an abstract of payments of British Postal Orders for the month should be compiled in Form M.O.-34. The figures for the column headed "Number of British 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 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 Postal Accounts 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.O.-34 and forwarded to the Home Postal Accounts Office in the manner detailed in paragraph (1).

(3) In H.O. the paid Postal Orders should be kept by the postmaster in his personal custody until the time for their despatch to the Postal Accounts Office, when they should be packed in his presence.

(4) In S.Os the paid Postal Orders should be kept by the S.P.M. in his personal custody until he despatches them to the H.O.



## CHAPTER V

### INDIAN POSTAL ORDERS

#### GENERAL RULES

**174. Conditions in P.O. Guide.**—The conditions under which Indian Postal Orders (I.P.Os) are sold and paid and other information regarding such orders, will be found in the P.O. Guide. (See also clause 91(a) or (b) of the P.O. Guide).

**175. Offices authorised to hold stock of orders for sale and to pay orders.**—(1) All Head and Sub-post offices in India are authorised to hold a stock of I.P.Os for sale to the public and also to pay I.P.Os. In B.O. all supplies of orders should be made by the account office in strict sequence of the numbers in each block. When I.P.Os are required by a B.O. for sale to the public, the B.P.M. should send a requisitions to his account office, specifying the denominations and the number orders required. The account office will send the orders duly signed and stamped, to the B.O. particulars of the orders and of the amounts [including the commission] being entered in the B.O. Slip (Pa.-4) An I.P.O. presented for payment at a B.O. will be sent to the account office for an order of payment.

(2) The aggregate value of I.P.Os authorised to be stocked by a H. or S.O. for sale as well as for supply to subordinate offices will be fixed in the case of H.Os by the Supdt. of Post Offices concerned on the

basis of requirements for six months and in the case of S.Os by the Head Postmaster on the basis of requirements for a month.

NOTE.—Presidency Postmaster, Senior/Supdts. of Post Offices can, in the case of S.Os fix higher limits upto requirements for three months, if considered necessary.

(3) In the case of the Second class H.Os the memo of Authorised balances issued by the Supdt. will show the aggregate value of I.P.Os to be stocked by the Office. In the case of S.Os the authorised stock of I.P.Os of each denomination will be shown in form M.O. 61 issued by the Head Postmaster a copy of which will be furnished to the Supdt. concerned. Extract of this statement in form M.O.-16 will be supplied to the S.Os concerned will be filed with the memo. of authorised balance supplied to the office in which the aggregate value will be entered against item (d) by the Inspecting Office after check with the extract. The Postmaster will whenever necessary, revise the authorised stock of I.P.Os to be stocked by S.Os and furnish a revised extract to the S.Os concerned entered on S.O. slips and to the Supdt., Post Offices concerned. Corrections in the Register of authorised stock of I.P.Os in Form M.O.-61 should be attested by the Head Postmaster.

176. Supply of orders to money order Asstt.—The M.O. Asstt. will receive daily from the treasurer, under receipt, a certain number of I.P.Os for sale and at the close of the day, he will make over to the treasurer, under receipt, the unsold orders.



**NOTE.**—In large offices where the sale of I.P.Os is too large to permit of counting and recounting at the beginning and close of each day, the M.O. Asstt. or the Supervisor-in-charge of the M.O. Department may, under the orders of the Head of the Circle keep the I.P.Os in a locked box make over the locked box at the close of the day under receipt to the treasurer for safe custody *ever-night* 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 stock will be verified at the close of each day by the A.P.M. or the Supervisor-in-charge of the M.O. Deptt. and the M.O. Asstt. before it is kept in the box. The key of the locked box should be retained in his custody.

**177. Receipt of postal orders from Postal Accounts Office.—**

(1) Every H.O. will be supplied by the Postal Accounts Office with a stock of I.P.Os for sale to the public both at the H.O. and its subordinate offices. All supplies of orders will be made by the Postal Accounts Office in strict sequence of numbers in each block. Indents in Form M.O.-59 for further supplies of orders sufficient (with the unsold orders in hand at the time) to meet the requirement of the H.O. and its subordinate offices for a period of six months should be sent to the Postal Accounts Officer 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 the next quarterly indent is submitted and supply received from the Postal Accounts Office. Indents should not 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 the West Bengal, N.E., Uttar Pradesh, Gujarat and Maharashtra Circles should submit their indents on the 8th April, 8th July, 8th October and 8th January, Postmasters in the Bihar, Orissa,

N W., Delhi, Tamilnadu, Andhra, Karnataka and Kerala Circles should submit their indents on the 8th May, 8th August, 8th November, and 8th February and Postmasters in the M.P. Rajasthan Circles should submit their indents on the 8th June, 8th September, 8th December and 8th March, each year in the following form :—

Quarterly indent for Indian Postal Orders

Denominations	*Issued 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 years demand (col. 3) (When less) deducted col. (2)	Remarks
1	2	3	4	5
50 paise				
one rupee				
two rupees				
and so on upto				
Rs. 10 -				
Rs. 20/-				
Rs. 30/-				
Rs. 40/-				
Rs. 50/-				
Rs. 100/-				

\* In the case of post office in which the sale fluctuates in different seasons (such as in summer and winter seasons), in the post office at hill stations and in Military stations the issues 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 I.P.Os will be received from the Postal Accounts 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 Postal Accounts 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 Postal Accounts Office and a note should also be made on both the original and duplicate of the invoice. If no report is made to the Postal Accounts 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.

**178. Stock book of Indian Postal Orders.**—In H.Os particulars of I.P.Os of each denomination, received from the Postal Accounts Office, should be written in the stock book (Form M.O.-60) and the entries of the number received as well as of the balances of I.P.Os of each denomination attested with dated initial of the Postmaster in the last column of the printed form. The number of I.P.Os of each denomination forming the authorised stock of each S.O. should be entered by the H.O. in Form M.O.-61.

**179. Supply of orders to Sub-offices.**—(1) In H.Os I.P.Os should be supplied to each S.O. according to the number fixed for the S.Os and the S.P.Ms should be directed to sign and stamp the orders at the time of sale. All supplies of orders should be made by H.Os in strict sequence of the numbers in each Block. When I.P.Os are to be sent to a S.O. they will



be obtained from the treasurer by the M.O. Asstt. 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 sub-account Asstt. for despatch.

(2) In the case of H.O. making frequent supplies to the S.O. under them, a subsidiary register [Form M.O.-60(a)] showing the serial number total number and denomination of I.P.Os supplied should be maintained in the Head Office. The sub-account Asstt. will grant receipt against the relevant entries in this register for the orders received by him for despatch to S.Os. The total number of I.P.Os of each denomination as shown in the Stock register (Form M.O.-60) against the entry of "Number sent to sub-offices" should tally with the total of column 4 of the subsidiary register [Form M.O.-60(a)].

(3) In S.Os the I.P.Os must, on receipt, be carefully counted and compared with the entries in the S.O. slip by the S.P.M. care being taken to see that no serial number 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 H.O. and a note should also be made on the S.O. slip. If no report is made to the H.O. on receipt of the S.O. slip and any orders are subsequently discovered to be wanting, the S.P.M. will be held responsible for their value.

(4) In S.Os, particulars of the I.P.Os of each denomination received from the H.O. should be entered in the stock book (Form M.O.-60) and the entries of the number received as well as the balances of the I.P.Os of each denomination attested with the dated initials of the S.P.M. in the last column of the printed form.



**180. Spoiled Indian Postal Orders.**—(1) If an I.P.O. is spoiled by the round M.O. 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 along with its counterfoil should be sent to the Postal Accounts Office with the next list of I.P.Os sold (Form M.O.-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 I.P.Os be sold to the public.

(2) In H.Os, when spoiled I.P.Os along with their counterfoils are forwarded to the Postal Accounts Office with a periodical list of I.P.Os sold, the orders and the list should be enclosed in a separate service envelope registered and superscribed in red ink "Important".

(3) In S.Os., a spoiled order along with its counterfoil should be sent to the H.O. with the daily account entered in red ink in the place for remarks on the reverse.

#### SALE OF INDIAN POSTAL ORDERS BY HEAD AND SUB-OFFICES

**181. Sale of orders.**—(1) Before an I.P.O. is sold, it must be stamped with the round M.O. stamp by the Postmaster who must sign the I.P.O. and also put the date with year below his signature. 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 H.Os and selection grade S.Os and such other offices as might be selected by the Head of a Circle for this purpose,



counter Asstt. may issue I.P.Os under their own signature after stamping the orders with a special supplied for the purpose.

(2) The amount to be paid for an I.P.O. 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 over 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 an I.P.O. should not be signed or stamped until the correct amount for the order, including the commission, has been received from the purchaser.

182. Entries of sales in journal and stock book.—(1) The total number and value of I.P.Os sold each day should be entered in the journal of I.P.Os sold (Form M.O.-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 number of orders of each denomination sold each day should be deducted from the previous day's balance shown in the Stock Book (M.O.-60) under their proper classes and fresh balances of I.P.Os of the different denominations should then be struck and the entries of the balances attested with the dated initials of the Postmaster (or the S.P.M. in the case of a S.O. to be taken in the last column of the printed form. In the large offices, where a separate counter register under the Note below Rule 176 is maintained, the same should be signed by the A.P.M. and the M.O. Asstt.

(2) In H.O., the total number and value of orders of each denomination sold at the S.O. should be taken from the memo. of I.P.Os



sold (Form M.O.-65), received from the S.Os and entered in the appropriate columns of the journal.

(3) S.O., the daily total of the S.O. journal of I.P.Os sold should be credited in the S.O. account under the head "Indian postal orders sold".

**183 List of orders sold and memo. of unsold orders in head office.—**

(1) A list of I.P.Os sold (Form M.O.-63), comprising all the transaction of the previous month, should be prepared for submission to the Postal Accounts Office on the 1st of each month. The total number, the total value and the total commission of each denomination of I.P.Os sold during the month should be entered in the columns provided for the purpose in the list, and the total amount, to agree with 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 I.P.Os sold, a memorandum of unsold order (Form M.O.-64) should be submitted to the Postal Accounts 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 spoilt orders to be returned to the Postal Accounts 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 Postal Accounts Office on the 1st of each month.

(4) The memo. received from S.O. should be impressed with the date stamp of H.O. after it is signed by the postmaster and then should be filed in separate bundles for each S.O.

**184. Memo. of unsold orders in hand and of orders sold in sub-offices.—**(1) With the daily account of the last working day of each month a memo. of unsold I.P.Os in form (M.O.-65) should be submitted



to the H.O. showing the first and last serial numbers and the total number of the unsold I.P.Os in the S.O. at the close of the last day of the month, the accounts of which are incorporated in the accounts of the H.O. for that month. The memo. should be signed by the S.P.M. stamped with the round M.O. stamp, and sent to the H.O. entered on the reverse of the daily account. If the balance includes more than one consecutive series of orders, the first and last serial numbers of each series will have to be entered in the memo. and if there are any single orders in stock, which do not form part of the series, their serial number will have to be detailed in the memo.

(2) On any day on which I.P.Os are sold, the particulars of the orders sold, i.e. the denominations, the total number of orders of each denomination, the serial numbers and the total amount realised by the sale of the I.P.Os of each denomination should be entered in the memo., provided for the purpose on the reverse of the of unsold orders. The total of the money column of the memo. of I.P.Os sold should agree with the amount credited in the S.O. account under the head "Indian postal orders sold". This memo. should be signed, stamped with the round M.O. Stamp and sent to the H.O. 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.

185. *Serial numbers of orders in stock to be communicated annually to the Postal Accounts Office.*—(1) The head postmaster should, every year submit a list to the Home Postal Accounts Office showing in full detail the serial numbers of the I.P.Os forming the closing balance of the memo. of unsold orders relating to the month of March. The following certificate of verification of the balance in stock should also be furnished to the Home Postal Accounts Office along with the list :—

Certified that the total number of orders shown in the list are



actually in stock and the number shown against the head (a) "In the H.O." and (b) "In S.O." agree with the corresponding entries in the memo. of unsold orders relating to the month of March submitted to the Postal Accounts Office.

Date 19 Postmaster.

(2) For the preparation of this list, it will be necessary for the head postmaster to take notes of all the orders in his own stock at the close of business on the 31st of March and to ascertain the particulars of the orders held by his S.Os from the memo. of unsold orders submitted by them to the H.O. on the 1st of April.

(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 (b). "In S.Os", agree with the corresponding entries in the memo. of unsold orders submitted to the Office.

List of serial numbers of the I.P.O. forming the closing balance of the memo., of unsold orders relating to the month of March 19—submitted by the H.O. to the Postal Accounts Office.

Serial number of Indian Postal Orders of each class			
	*	*	*
	50 P	Re. 1	Rs. 2 .....
The head office ...			
Total No. ...			
Sub-Office** ...			
Total No. ...			
Grand Total ...			

The several denomination of I.P.Os should be entered here in their proper order i.e. from 50 paise up to Rs. 100/- a separate col. being assigned to each denomination.

\*\* Particulars to be shown for each S.O. under the H.O.

Date 19 Postmaster



(4) The list should be forwarded to the Postal Accounts Office in a registered cover as soon after the 1st April 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.

**186. Loss of theft of unsold Indian postal orders.**—(1) When I.P.O's are lost or stolen from the stock of a post office, an immediate report should be made by registered letter to the Head of the Circle, to the Director of Accounts (Postal) Delhi and to the Home Postal Accounts Office, the full particulars, including the amounts and the index numbers and letters followed by the serial number of the missing orders being stated. Telegraphic intimation may be given only where justified by special reasons. 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 Postal Accounts Office to write them off.

(2) In H.O.s a record, should be kept of the serial numbers including the index number and letter and values of the missing orders, and these particulars should be noted at the foot of the memo., of unsold orders submitted to the Postal Accounts Office against an entry "Missing orders" so long as they are included in the closing balance of the memo.

(3) Heads of Circle should, after making necessary enquiries about the loss of orders, forwarded a final report to the Home Postal Accounts Office in order to enable the latter to issue necessary instructions to the postmaster concerned for writing off the missing I.P.O.s from the stock. When authority is received from the Postal Accounts 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 the journal and list of I.P.O.s sold (Forms M.O.-62 and M.O.-63) without including the value



## INDIAN POSTAL ORDERS

## Chap. VI

of the orders in the total of the list with the remark "Missing orders, vide Postal Accounts Office No.      dated      ".

NOTE.—In every case in which an I.P.O. is lost or stolen, the responsibility of the postal official at fault should, if possible, be fixed, and the value plus the commission of the missing order recovered from him. Sums thus recovered on account of the loss of I.P.Os should be credited as miscellaneous receipts.

(4) In S.Os, a report regarding the loss or theft of I.P.Os should be made to the H.O.

## PAYMENT OF INDIAN POSTAL ORDERS

187. Orders payable direct or through a bank.—I.P.Os may be paid to the payee either direct or through a bank situated outside Delhi, Bombay, Calcutta and Madras.

188. Orders bearing postage stamps in enhancement of value.—Postage stamps affixed to I.P.Os to make up broken amounts should be examined in respect of the following points :—

- (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 three in number and their total value is not more than ninety nine Paise and that the total value of the I.P.Os including the stamps affixed thereon does not exceed Rs. 100/-.
- (c) That they have been affixed in the spaces 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 the order.

**189. Examination of orders presented for payment.**—(1) Every I.P.O. presented for payment should be carefully examined with reference to the following points :—

(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 is authorised agent, and the name of the office is filed in, before payment, by the payee or his authorised agent in addition to the office 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 word "Payee known to me" or "Payee known postman", 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" or "known to a member of the post office staff not below the rank of a postman". Each order must, before payment, be duly receipted in accordance with rule 191.

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.**—An order made payable at "Calcutta G.P.O." is, if



presented by an unknown person, payable only at the counter of the Calcutta G.P.O. But an order made payable at "Calcutta" is payable at the Head or any sub-office within the jurisdiction of the Calcutta City whether the person presenting it be known or not.

If, in the space for the name of the paying office, there are character's unintelligible 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 asked to write against the unknown characters an English translation. This done, the order should be dealt with as is 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.

*N.B.* See note below Rule 161(1)(b).

(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 the order, or of any crossing (see rule 192). It is to be carefully noted that entries can often be substituted by erasing or washing off the original entries by chemical or other processes. A chemical process generally leaves a light brown discoloration or mark on the order and a carefully scrutiny for such discoloration or mark should be made. If the order is found defective in any of these respects payment should be refused. In cases of doubt the counter Asstt. should consult the Postmasters. Postmasters should, if they consider it necessary retain such a postal order for further investigation, after giving a receipt for it to the person presenting it. The receipt should



contain the following particulars (1) No. denomination and office of issue of the order of (2) Name, occupation address of persons presenting it (to be got filled by the person presenting the order as far as possible). Enquiries regarding the bona fides of the person presenting the order should then be made either through an Inspector, or when necessary, through the Police. If, however the defects do not appear to be due to fraudulent intent the holder should be advised to send the order to Supdt./Sr. Supdt. of Post Offices or First class Postmaster 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. Payment of an order need not be refused merely because it is torn, if the tear is slight and obviously accidental.

NOTE.—The counter Asstt. after examining the order in the manner indicated in this rule, should in token of having carried out the prescribed check, sign the order on the reverse on the space available on the top of the order with an indication of his designation. Thus :

X.Y.Z.

Paying counter Asstt.

(d) (i) That the postal order bears the impression of the round M.O. stamp or the postal order stamp where it is authorised 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 the rule 195. In cases in which postal orders which do not bear the impression of the round M.O. stamp or the special postal order stamp wherever authorised of the office of issue are paid under paragraph (2).



of this rule as well in cases in which date in the impression of the round M.O. 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.

(f) That no departmental instruction have been received stopping payment of the order.

(2) An order which does not bear the impression of the round M.O. 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 must also note on such orders "Payee known". If however, both the round M.O. stamp or the special postal order stamp wherever authorised and signature are wanting, the order should not be paid without having the commission supplied by the office of issue.

*N.B.* See Rule 161(3), (4) and (5).

190. Order of payment by postmaster.—Every I.P.O. should, after examination, be placed before the postmaster, who will, if it satisfies the required conditions, impress with the round M.O. stamp in the round



space provided for the purpose and will draw two thick diagonal lines in the red ink across the face of the postal order. He will also sign the order on the reverse with an indication of his designation in the manner indicated in Note below rule 189(c). Care should be taken that postage stamps, affixed to the face in I.P.Os to make up broken amounts are on no account defaced in the office of payment, and that the value of stamps which are affixed else where than in the proper space is not passed for payment.

191. Payment to holders.—(1) The amounts to be paid for an I.P.Os should be the value of the order plus the value of such adhesive stamps affixed to it in proper space on the face of the order as have been passed for payment, provided that the total amount payable does not exceed hundred rupees See rule 188(b).

NOTE.—In the event of payment of the value of stamps which are affixed else where than in the proper space, the official authorising on 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 initial or full name and the signature name should be 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.

NOTE.—For examples of how the payees should sign on the I.P.Os see examples below Rule 163(2).

EXCEPTION.—See Exception below rule 192.

(3) The specific cases in which defective I.P.Os may be paid by a



post office without a reference to any higher authority are given in sub-para (3) or Rule 163.

NOTE.—Supdt. of post offices and first class postmasters may sanction the payment of defective I.P.Os as enumerated in rule 127-C(1) of the I.P.O. Postal Manual, Volume VIII.

192. Payment of crossed orders.—(1) An I.P.O. which is crossed cannot be paid except when presented through Post Office Savings Bank or any bank situated outside Delhi, Bombay, Calcutta and Madras. If an order is crossed generally, that is, without any bank being named, it may be paid through any Bank which presents it or through the P.O. S.B., 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. A crossed I.P.O. for payment through the P.O.S.B., should be made payable at any post office within the same Postal District as the post office at which the payee's P.O.S.B. account stands open is situated and should bear after payee's name the particulars of the payee's P.O.S.B. account. It should be presented duly receipted by the payee, at the Post Office along with the pass-book of the P.O.S.B., account of the payee.

EXCEPTION 1.— This rule does not apply to crossed I.P.Os intended for any officer of the P & T department in his official capacity which may be cashed by the postmaster at the head quarters of the Office concerned without such postal orders passing through a bank, provided that they are properly receipted.

The postal orders, crossed or uncrossed, made payable to the following departmental officers can be signed and receipted by the officer shown against each :—

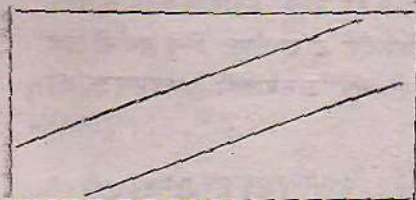


Authority to whom payable	Authority competent to sign
(i) Officers of the P&T Directorate	... Cashier
(ii) Officers of the Circle Offices	... Section Supervisor
(iii) Officers of Postal & Engineering Division	... Officer Supervisor

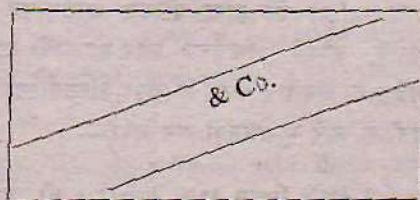
In the case of Postal Directorate, Circle Offices, and Postal Divisions such postal orders will be presented at the Head Post Office only along with a list in the form M.O.-72 filled in triplicate. The post office will be taken action as prescribed in Rule 194, and return the second copy of the list duly acknowledged with a certificate of credit endorsed thereon together with a receipt in form A.C.G.-67. Payment is not to be made in cash but by book adjustment by charging to "Indian Postal Orders paid" by contra credit to "Unclassified Receipts". The first copy of the list will be submitted as a supporting document to the schedule of "Unclassified Receipts" to Postal Accounts Office.

NOTE 1.—The following diagrams show how orders may be crossed :—

(1) crossed generally

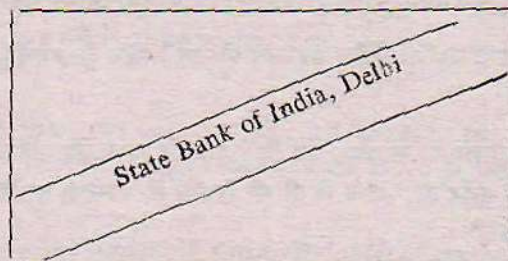


Or





## (2) crossed specially



The transverse lines used for crossing may be made by means of perforation.

NOTE 2.—“Any officer of the Postal department” used in this Exception includes a Postmaster and Sub-Postmaster.

EXCEPTION 2.—This rule does not apply to crossed I.P.Os addressed to deceased members of the Defence Services, which may be paid under the sanction of a Supdt. of Post Offices, a first class Postmaster or the Head of a Circle as may be required by rule 189(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 of the Effects Branch at 2nd Echelon 11 Army Group or at Central Record Office, Jhansi, 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.

(2) Before paying a postal order presented by a bank, situated outside Delhi, Bombay, Calcutta and Madras, postmaster must satisfy himself :—

- (a) that the conditions of rule 189 excepting those laid down in clauses (a) and (d) of paragraph I 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 52/2 of the Postal 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 ;
- (e) that, if the order is received in payment of a saving bank deposit, the name of the P.O.S.B. as well as the Account Number appears on the face of the order, thus :—  
 “Mussoree S.B. Account No. 375”.

NOTE 1.—The conditions laid down in rule 191(2) as regards the receipting of postal orders do not apply in the case of orders presented by banks.

NOTE 2.—List of banks which have entered into an agreement with the Head of the Circle for the encashment of crossed I.P.Os is given in Appendix C(b).

(3) A Postal Order presented by a bank situated outside Delhi, Bombay, Calcutta and Madras 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.

193. Payment of Indian Postal Orders through banker's clearing house.—I.P.Os presented for payment by banks may be paid through the Banker's clearing houses situated at places outside Delhi, Bombay, Calcutta and Madras under the following conditions :—



(1) The Postal Orders presented for payment may be payable at any post office in India.

(2) The clearing houses will observe, as far as possible, all the Postal Department rules regarding the checks to be exercised by paying post offices to ensure that any order presented for payment is genuine, current and properly signed and stamped by the issuing post office.

(3) The clearing house will have discretion to recognise as valid for payment the values of any postage stamps affixed to an order even though the stamps may be excess of three in number, and of an aggregate value exceeding ninety-nine Paise provided that the amount paid in respect of any individual order shall not exceed Rs. 100.

(4) All other P & T Departmental rules relevant to the payment of the I.P.Os shall be observed in respect of payments made through the Banker's clearing houses.

(5) At the conclusion of each day's transactions, the Local Head Post Offices shall be furnished by the clearing house in the Postal Departmental (Form M.O -67) with lists of orders paid during the day's clearing together with the paid orders in original.

(6) The Postal order thus paid shall be treated by the Head Post Offices concerned as paid by themselves and dealt with accordingly. The total amounts involved shall be treated and accounted for as drawings of the Head Post Office from the Treasuries.

(7) A collecting Banks clearing house stamps on an I.P.Os shall be deemed to be an effective discharge for purposes of payment of the value of the order without the signature of the payee or an official of the collecting Bank



#### 194. Payment of Indian Postal Order by Book Adjustment.—

(1) Government offices or semi-Government offices which receive a large number of I.P.Os can obtain payment of the orders by book adjustment at such Head or Sub-offices which are in account with Treasuries or sub treasuries.

(2) The I.P.Os which should bear the dated signature of the payee in the space provided for this purpose will be presented along with a list in triplicate (Quadruplicate if presented at a S.O.) in the prescribed form (M.O.-72). The I.P.Os will be entered in the list by the office concerned according to denomination and serial order of the number assigned to the I.P.Os or a separate list may be prepared for each denomination.

(3) The Postmaster should check these orders in accordance with the normal rules, and if there is any postal order which is defective the entry relating to that order should be scored through in the list and marked (X) in the remarks column of all the copies of the list presented. A brief remark should also be recorded as to the nature of the irregularity, and the total corrected in words and figures in red ink by the Postmaster.

(4) The I.P.Os if found in order, should be stamped with a rubber stamp "paid by book adjustment". One copy of list of I.P.Os should then be returned to payee with the endorsement along with the unpaid Postal Orders.

(5) A treasury voucher in form ACG-12 for the amount should be prepared and sent to the Treasury with the pass book for adjustment in the usual manner. The following words should be written at the voucher by the postmaster:—

"Not to be paid in cash—should be credited to the account of.....  
....." the amount drawn should be shown as a drawing from the Treasury and debited to "Indian Postal Orders paid" in the Post Office account.



(6) The Postmaster should watch for the acknowledgment from the payee intimating receipt of the credit of the amount in his account and see that no undue delay occurs in the receipt of acknowledgment.

(7) A copy of the list of I.P.Os presented for payment along with the I.P.O. paid should be sent to the Postal Account Office (through the Head Office in the case of Sub-Office) along with the other list of I.P.Os paid prepared in the usual way.

(8) The procedure will apply to both crossed and uncrossed I.P.Os

195. *Period of currency of orders.*—(1) An I.P.O. 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. The holder should be requested to affix postage stamps of the value of 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. Service Postage Stamps may be accepted for this purpose from those authorised to use them.

(2) An I.P.O. presented for payment more than twelve months after the last day of the month of issue should not be paid but will be forfeited.

196. *Refunds of the value of orders.*—(1) Refunds of the value [but not the commission] of I.P.Os 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 I.P.Os, 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 "refund of the value (but not the commission) of I.P.Os may also be granted by an office other than the office of issue, in acceptance with the same procedure and subject to the same conditions, provided that the person tendering the order either produces its counterfoil or is known to the paying postmaster to be purchaser or his agent." The purchaser must receipt the order, adding to its signature the word 'purchaser' 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 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 Supdt. of Post Offices or the First Class Postmaster having jurisdiction over the office of issue, along with the serial number and the denomination of the order, as well as the name of the office of issue and the date of issue 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 following if the purchaser of an order a refund of its value at post office other than the office which sold it. When the value of the order has been refunded under instructions from the Supdt. of Post Offices or the First Class Postmaster his letter of authority together with the order should be sent to the Postal Accounts Office.

197. Application regarding miscarriage, loss or destruction of orders.—(1) The conditions under which applications for enquiry in respect of the miscarriage, loss or destruction of I.P.Os are entertained will be found in the P.O. Guide.

(2) If an application complies with the prescribed conditions, the application in original with the counterfoil should be forwarded in a



registered cover to the Supdt. of Post Offices or the First Class Postmaster concerned or Director, Army Postal Services, and his orders retained.

(3) If the Supdt. of Post Offices or the First Class Postmaster concerned or Director Army Postal Services sanctions payment of the value of a miscarried, lost or destroyed I.P.O. the amount refunded to the claimant should be charged in the head office journal of I.P.Os paid (Form M.O.-66) or in the S.O. daily list (Form M.O.-67) as the case may be. The Supdt. of Post Offices or Director, Army Postal Services or First Class Postmasters' letter of authority for payment together with the payees' receipt should be forwarded to the Postal Accounts Office as a paid order.

198. Orders paid at sub-offices.—(1) In H.Os, for any day on which I.P.Os are paid at a S.O. a list of I.P.Os paid (Form M.O.-67), which will be accompanied by the paid orders, will be received from the S.O. The orders should be carefully scrutinised with reference to the points mentioned in rule 189 and compared with the entries in the list.

(2) In S.Os the S.O. daily list of I.P.Os paid should be submitted to the H.O. accompanied by the paid orders and entered on the reverse of the daily account, whenever I.P.Os are shown as paid in the accounts of the S.O.

199. Orders presented for payment at Branch Offices.—An I.P.O. presented for payment at a B.O. 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 rule, the postmaster should impress it with the round M.O. stamp in the space provided for the purpose. The order should then be returned to the B.O. for payment



with instructions as the amount to be paid, and the extra commission, if any, to be realised.

200. Loss of an Indian Postal Order after payment.—When an I.P.O. is lost after payment, an application should be made through the Supdt. of Post Offices or the 1st Class Postmaster to the Head of the Circle asking for permission to issue a certificate of payment. The application should contain serial number and the denomination of the missing order, great care being taken to ensure the correctness of these particulars. On the receipt of the permission from the Head of the Circle, a certificate in the form given below should be issued and impressed with the date stamp of the office. This certificate should be signed by the official responsible for the loss and when responsibility for the loss of the I.P.O. cannot be determined, it should be signed by the official who last handled the order. In either case the certificate should be countersigned by the Postmaster (H or S) in whose office the loss actually took place. This certificate together with Head of the Circle's letter of authority should then be treated in the same way as a paid order.

"I hereby certify that Indian 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 cashed a second time.

Date stamp of the office.

Signature."

201. Entries in journal of Indian Postal Orders paid.—(1) Particulars of I.P.Os paid should be entered in the journal of I.P.Os paid (Form M.O.-66 or M.O. 67) Care should be taken that adhesive postage



stamps affixed to I.P.Os to enhance their value are on no account obliterated.

(2) The S.O. daily list of I.P.Os paid (Form M.O.-57) should be kept on record with the H.O. journal, the following entries alone being made daily in latter in the spaces provided for the purpose in respect of I.P.Os paid in S.O.

- (a) the value of orders paid ;
- (b) the total value of postage stamps affixed to make up broken amounts ;
- (c) total number of orders issued and paid ; and
- (d) the total of orders paid, being the total of items (a) and (b).

202. Examination of journal of Indian Postal Orders paid.—The postmaster should compare the entries in the journal of I.P.Os paid with the paid orders, verify the totals of the journal and then sign the latter.

203. Submission of abstracts of payments to Postal Accounts Office.—

(1) In H.Os, at the close of each month abstract of payment of I.P.Os for the month should be compiled in (Form M.O.-68). The figures for the column headed "Number of I.P.Os 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 Postal Accounts

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.

NOTE.—The Head of a Circle may, in consultation with Home Postal Accounts Office prescribe the submission of the abstract to the Postal Accounts Office in two batches the first relating to payments made from the 1st to 15th of the month and the second relating to payments made from the 16th to the end of the month so as to reach that office by the 20th of the month and the 5th of the following month respectively his procedure will be prescribed only if the number of the postal orders paid exceeds 25,000 a month.

(2) Postmasters should, at the time of submitting paid I.P.Os to the Postal Account Office, prepare two separate bundles one containing (a) paid orders issued in the current official year, and the other (b) containing those issued in previous official year. Each bundle will be accompanied by a list relating to the postal orders in that particular bundle. A Nil should be submitted as occasion arise under head (a).

(3) In H.Os the paid postal orders should be kept by the postmaster in his personal custody until the time for their despatch to the Postal Accounts Office, when they should be packed in his presence.

(4) In S.Os the paid postal orders should be kept by the S.P.M in his personal custody until he despatches them to the H.O.



## LIST OF ACCOUNT RULES IN CHAPTER 7

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

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3. Supply of funds.
5. Postal Accounts offices.
11. Realisation of amount.
14. Money orders from treasuries.
15. Money orders issued by Telephone Revenue Account Office.
17. Entries in Journal of money orders issued.
18. Preparation of money orders for despatch.
20. Money orders issued by sub-offices.
21. Examination by postmaster of money orders for issue.
23. Examination of money orders.
24. Entries in register of money orders received.
25. Examination by postmaster of money orders for payment.
26. Money orders paid by subordinate offices and village postmen.
42. Money order paid to wrong person.
44. Entries in journals of money orders paid.
45. Payment of money orders by pay order.
47. Compilation of daily totals of money orders paid.
48. Money order accounts to be adjusted before close of office.
49. Examination by postmaster of money orders paid.
50. Money orders in deposit.
51. Issue of v. p. money orders.
52. Payment of v. p. money orders.



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53. Value payable fees.
54. Payment of v.p. foreign money orders.
55. Family allotment money orders.
56. Civil pioneer force units family allotment money orders.
57. Remittance of death gratuities of the dead military personnel.
58. Disposal of money orders received misdirected.
59. Redirection of inland money orders.
60. Disposal of redirected orders in the office of payment.
61. Unclaimed money orders.
62. Refused money orders.
63. Disposal of refused and unclaimed money orders.
64. Correction of office of payment in journal of money orders issued.
65. Period of currency of money orders.
66. Payment of order whose period of currency has expired.
67. Payment of money orders after one year.
74. Money orders lost before payment.
75. Money order lost after payment.
76. Description of void money order.
77. Applications for payment of void orders.
78. Void orders re-issued by Postal Accounts offices.
79. Daily money order journal from sub-office.
80. Dates included in account period.
81. Due dates for submission of money order lists.
82. Abstracts of daily money order total.
83. Summaries of monthly totals of money orders issued and paid.
84. Closing entries in summaries.
85. List of void orders.
91. Entries relating to outward foreign money orders in journal of money orders issued.
97. Certificate of Payment for inward foreign money orders paid to the payee.
98. Redirection of foreign money orders.



## RULE

99. Alteration of Payee's name.
100. Unclaimed and refused foreign money orders treated as void.
101. Refund of value of outward foreign money order to remitter.
110. Adjustment of short or excess realisation.
113. Disposal of T.M.O. filled up by remitter.
118. Entries in journal of money orders issued.
121. Entry of telegraphic advice in register of telegraphic money orders received.
124. Payment of remittance.
130. T.M.Os paid by sub-offices.
131. Entries in journals of money orders paid.
139. Disposal of postal confirmation.
143. Disposal of unclaimed or refused telegraphic advices.
151. Entries relating to outward and inward foreign T.M.Os in journals or money orders issued and paid.
159. Orders payable direct or through a bank.
161. Examination of orders presented for payment.
162. Order of payment by postmaster.
163. Payment to holder.
164. Payment of crossed orders.
166. Period of currency of orders.
168. Orders paid at sub-offices.
169. Orders presented for payment at branch offices.
170. Loss of a British or Irish postal order after payment.
171. Entries in journal of British or Irish postal orders paid.
172. Examination of journal of British or Irish postal orders paid.
173. Submission of abstract of payment to Postal Accounts Office.
177. Receipt of postal orders from Postal Accounts Office.
178. Stock book of Indian Postal Orders.
179. Supply of orders to sub-offices.

**RULE**

180. Spoiled Indian Postal Orders.
181. Sale of orders.
182. Entries of sales in journal and stock book.
183. List of orders sold and memo. of unsold orders in head offices.
184. Memo. of unsold orders in hand and of orders sold in sub-offices.
185. Serial numbers of orders in stock to be communicated annually to the Postal Accounts Office.
186. Loss or theft of unsold Indian postal orders.
189. Examination of orders presented for payment.
190. Order of payment by postmaster.
191. Payment to holder.
192. Payment of crossed orders.
193. Payment of Indian postal orders through banker's clearing house.
194. Payment of Indian Postal orders by book adjustment.
195. Period of currency of orders.
196. Refund of the value of orders.
198. Orders paid at sub-offices.
199. Orders presented for payment at branch offices.
200. Loss of Indian postal orders after payment.
201. Entries in journal of Indian postal orders paid.
202. Examination of journal of Indian postal orders paid.
203. Submission of abstracts of payments to Postal Accounts Offices.



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**APPENDIX—A**

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## APPENDIX A

(Referred to in Note 2 of rules 164 and 192)

### List of Banks authorised to encash crossed Postal Orders

The names of banks which have entered into an express agreement with the Heads of Circles, in accordance with the provisions of rule 52/2 of the Postal Manual, Volume VIII, for the encashment of crossed Postal Orders-British, Indian and Irish are given below :—

Name of bank with circle(s) in which authorised	Class of orders which can be encashed
Allahabad Bank (Gujarat, Delhi, U.P., Punjab Bihar, Central, West Bengal, Madras)	British & Indian
American Express Co. (West Bengal)	British, Indian & Irish
Amrit Bank Ltd. (Punjab)	Ditto
The Andhra Bank, (Andhra)	Ditto
The Andhra Pradesh State Co-operative Bank-Ltd., (Andhra)	Ditto
Aurangabad District Co-operative Bank (Bombay)	Ditto
Banaras State Bank, (U.P.)	Ditto
Bareilly Corporation Bank (U.P.)	Ditto
Bareilly Bank (U.P.)	Ditto
Bank of Baroda (Gujarat, Delhi, Bombay, Rajasthan, U.P., Punjab, Central, Kerala)	Ditto
Bank of Bihar, (U.P., Bihar, West Bengal)	British & India
Bank of Bikaner Ltd. (Andhra, Central)	Ditto



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Name of bank with circle(s) in which authorised	Class of orders which can be encashed
Bank of India, (Gujarat, Delhi, Bombay, Rajasthan, U.P., Punjab, Central West Bengal, Kerala, Bihar)	Indian
Bank of Kassaikudi Ltd.	Ditto
Bank of Madura Ltd. (Kerala, Madras)	Indian, British & Irish
Bank of Maharashtra Ltd. (Andra, Bombay, Central)	Ditto
Bank of Patiala (Delhi)	Indian
Bank of Rajasthan (Delhi, Rajasthan)	Indian
The Bharatha Lakshmi Bank Ltd. (Andhra)	Indian, British & Irish
Bilaspur Co-operative Central & Land Mortgage Bank Ltd. (Central)	Indian, British & Irish
Canara Bank (Gujarat, Bombay, Central, West Bengal, Kerala, Madras)	Ditto
Canara Banking Corporation Ltd. (Kerala)	Ditto
Syndicate Bank (Bombay, Mysore)	Ditto
Central Bank of India (Gujarat, Delhi, Bombay, Rajasthan, U.P., Punjab, Bihar, Central, West Bengal, Kerala)	Ditto
Central Co-operative Bank (Punjab, Bihar, Orissa)	Ditto
Chartered Bank (Delhi, Bombay, West Bengal, Kerala)	Indian & British
Chartered Bank of India Ltd. (U.P., Punjab, Madras)	Indian, British & Irish
Co-operative Central Bank Ltd. (Andhra, Punjab Orissa)	Ditto
Co-operative Land Mortgage Bank (Central)	Indian & British
Co-operative Urban Bank (Orissa)	Ditto
Cuttack United Central Co-operative Bank, (Orissa)	Indian, British & Irish



## APPENDIX A

Name of bank with circle(s) in which authorised	Class of orders which can be encashed
Cuttack Primary Land Mortgage Bank (Orissa)	Ditto
Delhi State Co-operative Bank Ltd. (Delhi)	Ditto
Devkaran Banking Corporation (Delhi)	Ditto
Devkaran Nanjee Banking Co. (Gujarat, Delhi, Bombay, West Bengal, Kerala Madras)	Ditto
District Co-operative Bank (U.P.)	Ditto
Eastern Bank Ltd. (West Bengal)	Ditto
French Bank (Bombay)	Ditto
First National City Bank (West Bengal)	Ditto
Govind Bank (U.P.)	Ditto
Habib Bank (Bombay)	Ditto
Himachal State Co-operative Bank (Punjab)	Ditto
Hindustan Commercial Bank Ltd. (Gujarat, Delhi, U.P., Punjab, Bihar)	Ditto
Hindustan Mercantile Bank Ltd. (Delhi, U.P.)	Ditto
Hongkong and Shanghai Co-operation (Bombay, West Bengal, Madras)	Indian
Indian Bank (Bombay/Kerala, Madras)	Indian, & British
Indian National Bank Ltd. (Bombay)	Ditto
Indian Overseas Bank (Gujarat, Delhi, Punjab, West Bengal, Kerala, Madras)	Indian, British & Irish
Jaipur and Bikaner Bank (Rajasthan)	Ditto
Jaigaon district Central Co-operative Bank Ltd. (Bombay)	Ditto
Jammu & Kashmir Bank (Punjab)	Ditto
Janta Sahakari Bank (Bombay)	Indian & British
Jaya Laxmi Bank Ltd. (Kerala)	Ditto



## APPENDIX A

Name of bank with circle(s) in which authorised	Class of orders which can be encashed
Kashi Nath Seth Bank (U.P.)	Ditto
Karnal Central Co-operative Bank Ltd. (Punjab)	Ditto
Kishanganj Bank Ltd. (Bihar)	Ditto
The Laxmi Commercial Bank Ltd. (Delhi, U.P.)	Indian, British & Irish
The Lakshmi Vilas Bank Ltd. Chittoor (Andhra)	Ditto
Mathurai Distt. Central Co-operative Bank Ltd. (Madras)	Ditto
Mercantile Bank Ltd. (Delhi, West Bengal, Madras)	Ditto
Miraj State Bank (Bombay)	Ditto
M.P. Co-operative Bank (Central)	Ditto
M.S. Co-operative Bank (Central)	Ditto
National Bank of India (Panjab, U.P.)	Indian & British
National City Bank of New York (Bombay)	Ditto
New Bank of India (Delhi, Panjab)	Ditto
New Citizen Bank of India Ltd., (Bombay)	Indian, British & Irish
The National and Grindley Bank Ltd. (Delhi, Bombay, U.P., Panjab Kerala)	Indian, British & Irish
National Bank (U.P.)	Indian & British
The Oriental Bank of Commerce (Delhi, Panjab)	Ditto
Orissa State Co-operative Bank (Orissa)	Indian, British & Irish
Pangal Nayak Bank Ltd. (Kerala)	
Parbhani District Co-operative Bank (Bombay)	Ditto
Pandyan Bank Ltd. (Bombay)	Ditto
Patilala Bank (Panjab)	Ditto
Poona Central Co-operative Bank (Bombay)	Ditto
Punjab National Bank (Gujarat, Delhi, Bombay, Rajasthan, U.P., Panjab, Bihar, Central, West Bengal, Kerala, Madras)	Ditto



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Name of bank with circle(s) in which authorised	Class of orders which can be encashed
Punjab and Sind Bank (Delhi, U.P., Punjab)	Ditto
Puri Urban Co-operative Bank (Orissa)	Ditto
Rajasthan Bank (Rajasthan)	Ditto
Ramnadhapuram Distt. Co-operative Central Bank Ltd. (Madras)	Ditto
Ratnakar Bank (Bombay)	Ditto
The Reserve Bank of India (Delhi, Bombay, U.P., Central, West Bengal, Madras)	Ditto
Sangli Bank Ltd. (Bombay)	Ditto
Satara Distt. Co-operative Bank (Bombay)	Ditto
South Indian Bank Ltd. (Madras)	Ditto
State Bank of Bikaner & Jaipur (Gujarat, Punjab)	Indian, British & Irish
State Bank of Jaipur (Gujarat, Rajasthan)	Ditto
State Bank of Rajasthan (Rajasthan)	Ditto
State Co-operative Bank (Bihar)	Ditto
State Bank of Jaipur and Bihar (U.P.)	Ditto
The State Bank of Hyderabad (Andhra, Bombay)	Ditto
State Bank of India (Gujarat, Delhi, Bombay, Assam, Rajasthan, U.P., Punjab, Central, West Bengal, Kerala, Madras, Bihar)	Ditto
State Bank of Patiala (Punjab)	Ditto
State Bank of Nahan (Punjab)	Ditto
State Bank of Travancore, (Madras, Kerala)	Ditto
South Satara Distt. Central Bank (Bombay)	Ditto
Tarn Taran Central Co-operative Bank Ltd. (Punjab)	Ditto
The Traders Bank of India (Delhi)	Ditto
Union Bank of India (Gujarat, Delhi, U.P. Central, Kerala, Madras)	Indian and British



## APPENDIX A

Name of bank with circle(s) in which authorised	Class of orders which can be encashed
United Bank of India (Gujarat, Delhi, Bihar, West Bengal)	Indian, British & Irish
United Central Bank (Bihar)	Ditto
The United Commercial Bank (Gujarat, Delhi, Bombay, Rajasthan, U.P., Punjab, Bihar, Central, West Bengal, Kerala, Madras)	Ditto
United Western Bank Ltd. (Bombay)	Ditto
Universal Bank of India (Bihar)	Indian, British & Irish
U.P. Co-operative Bank (U.P.)	Ditto
Urban Co operative Bank Ltd. (Bombay, Rajasthan)	Ditto
Vijaya Bank Ltd. (Bombay, Kerala, Madras)	Ditto
Vijaya Commercial Bank (Andhra)	Ditto

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