



Standard Operating Procedure

APT

Bulk Reconciliation of Bank Credits at DDO Level



ABBREVIATIONS

Sl. No.	Abbreviation	Description
1	APT	Advance Postal Technology
2	DoP	Department of Posts
3	TOTP	Time Based One Time Password
4	OTP	One Time Password
5	SOP	Standard Operating Procedure
6	DDO	Drawing and Disbursing Officer
7	NACH	National Automated Clearing House
8	ECS	Electronic Clearing Service
9	RTGS	Real Time Gross Settlement
10	NEFT	National Electronic Funds Transfer



Standard Operation Procedure:

Area	BRS
SOP No	2
Module	Bank Module
Dated	16.02.2026
SOP Title	Bulk Reconciliation of Bank Credits at DDO level

CEPT SOP - for Internal Use Only



1 Introduction

This SOP defines the process for carrying out Bulk Reconciliation of Remittance Schedules with the Remittance Bank Scroll at the DDO level in the Bank Module of APT.

Sample Scenario for Use of Bulk Reconciliation at DDO level:

The DDO may receive bulk or multiple credits in the Postmaster Remittance Bank Account through electronic payment modes such as NACH, ECS, NEFT, or RTGS.

For example, bulk credits may be received from customers towards:

- Purchase of POSB products; or
- Renewal of PLI/RPLI policies.

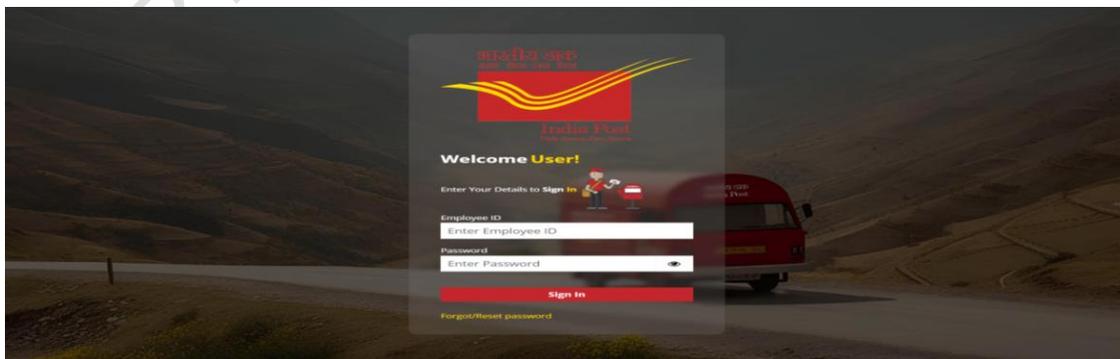
In such cases, the DDO will post a single accounting entry under the concerned Receipt Account Code/s and the '**Remittance to Bank_Electronic Mode**' entry in the Payment Account Code.

Since the credits are reflected separately in the Remittance Bank Scroll, it may not be possible to reconcile a single "Remittance to Bank_Electronic Mode" accounting entry with multiple bank credits through normal one-to-one reconciliation.

To address this situation, the **Bulk Reconciliation** option has been introduced. This facility enables the DDO to reconcile a single accounting entry under 'Remittance to Bank_Electronic Mode' with multiple corresponding bank credits reflected in the Remittance Bank Scroll.

2 User Login

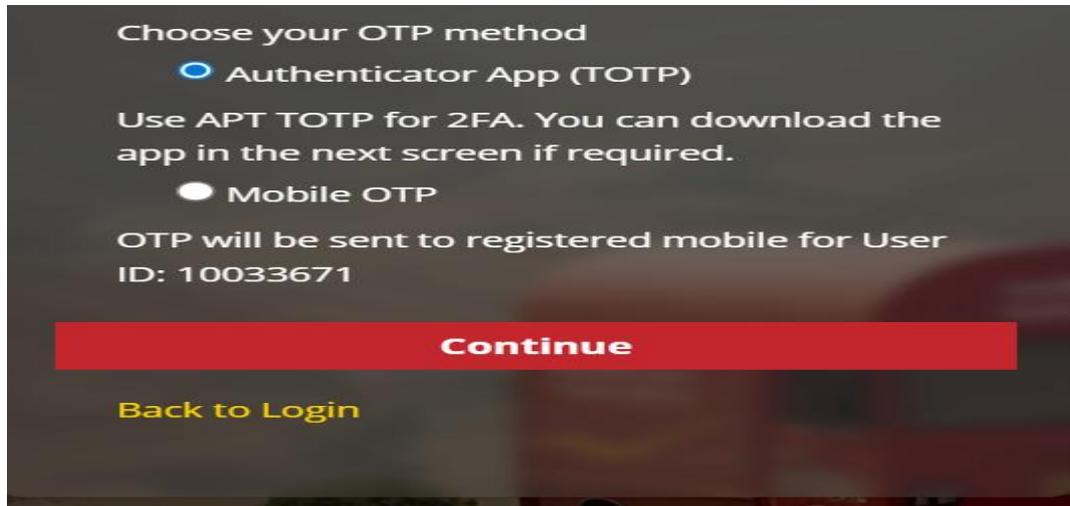
Production / Live URL: <https://app.indiapost.gov.in/employeeportal>





Enter the Employee ID and Password.

Click 'Sign In'



Upon clicking 'Sign In', the user is required to log in to the application using one of the following authentication methods:

1. TOTP Method
2. Mobile OTP Method.

3 Roles Required

(a) Treasury Operator:

- Posting the accounting entries in the Account Code 'Remittance to Bank_Electronic Mode' in Treasury-Misc option.

(b) Treasury Supervisor:

- Verifying the Treasury Operator Posted entries in Treasury-Misc Option.

(c) Bank Reconciliation Operator:

- Upload the Bank Scroll through the Operator login in the Bank Module.
- Perform bulk reconciliation of the uploaded Bank Scroll with the respective schedules.

(d) Bank Reconciliation Supervisor:

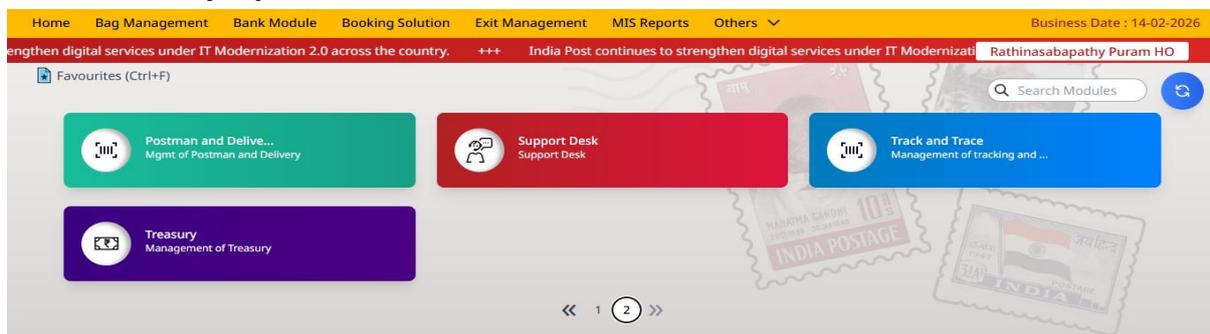
- Fetching the 'Remittance to Bank_Electronic Mode' transaction and further mapping to the concerned Remittance Bank Account.
- Upload the Bank Scroll through the Supervisor login in the Bank Module.
- Perform bank reconciliation of the uploaded Bank Scroll with the respective schedules.
- Modify or delete the uploaded Bank Scroll prior to its reconciliation with the schedules, if required.



4 Posting of Entry under ‘Remittance to Bank_Electronic Mode’ Account Code in Treasury

The DDO may have posted the receipt entry with the transaction mode as ‘Cash’ in another module (and transferred the electronic Cash to Treasury) or under the Treasury–Misc option. Since the credits are received in the Remittance Bank Account, such receipts shall be adjusted by posting a corresponding entry under the ‘Remittance to Bank_Electronic Mode’ Account Code on the payment side, using the transaction mode ‘Cash’.

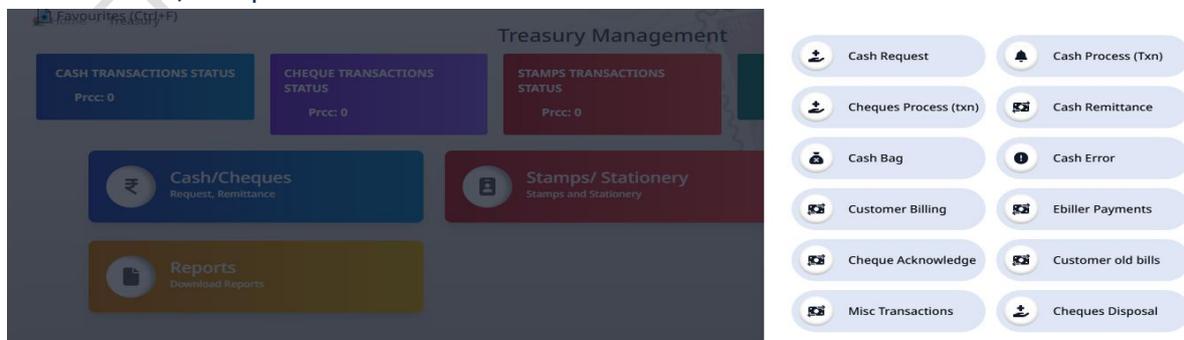
4.1 Treasury Operator



Click on Treasury Card



Click on Cash/Cheques sub-card





Click on 'Misc Transactions' option

Miscellaneous Receipts/Payments screen will be displayed.

Select the 'Payment' transaction type, 'Cash' transaction mode.

Enter the 'Remarks'

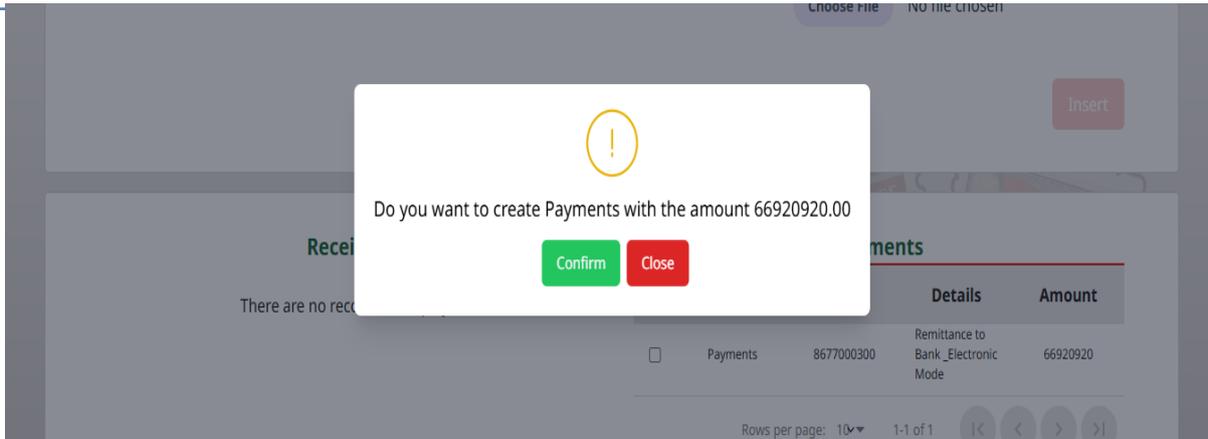
Select the 'Remittance to Bank_Electronic Mode' Account code

Enter the Amount

Click on 'Insert' button.

Type	Account Code	Details	Amount
Payments	8677000300	Remittance to Bank_Electronic Mode	66920920

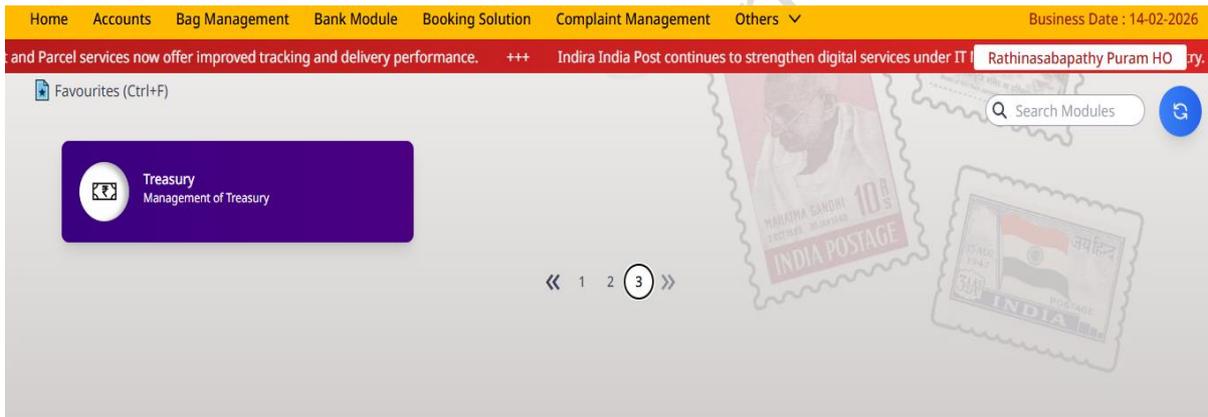
Click on 'Submit' button



Click on 'Confirm' button to post the transaction and for further approval.

4.2 Treasury Supervisor

The transactions posted under Treasury–Misc by the Treasury Operator shall be verified by the Treasury Supervisor.



Click on 'Treasury' card



Click on 'Approval' sub-card



Department of Posts
Ministry of Communications, Government of India

Home Accounts Bag Management Bank Module Booking Solution Complaint Management

Treasury Management

CASH TRANSACTIONS STATUS App(Src): 0 App(Dest): 0

CHEQUE TRANSACTIONS STATUS App(Src): 0 App(Dest): 0

STAMPS TRANSACTIONS STATUS App(Src): 0 App(Dest): 0

Approval Approval of Request, Remittances

Reports Download Reports

Approval

- Cash Approval (SRC)
- Cash Approval (DEST)
- Misc transactions approval
- Approve Customer Billing
- Approve Ebiller Payments
- Stamp Bulk Sales Approve
- Stamp Advance Approval
- Cheque Approval (SRC)
- Cheque Approval (DEST)
- Soiled Stamps Process
- Stamp Request/Remittance Approval
- Stamp Issue/Receipt Approval

Click on 'Misc Transactions approval' option.

Approval of Miscellaneous Receipts/Payments

Transaction Date	Transaction Mode	Transaction Type	Amount	Remarks	Action	Forward	Approve	Reject
14-02-2026	Cash	Payments	66920920		View Info	Forward	Approve	Reject

Rows per page: 10 1-1 of 1

Enter the 'Remarks'

Approval of Miscellaneous Receipts/Payments

Transaction Date	Transaction Mode	Transaction Type	Amount	Remarks	Action	Forward	Approve	Reject
14-02-2026	Cash	Payments	66920920	Bank Scroll	View Info	Forward	Approve	Reject

Rows per page: 10 1-1 of 1

Click on 'Approve' button.

Approval of Miscellaneous Receipts/Payments

Do you want to approve the Payments transaction for the amount 66920920. Please confirm to proceed

[Confirm](#) [Close](#)

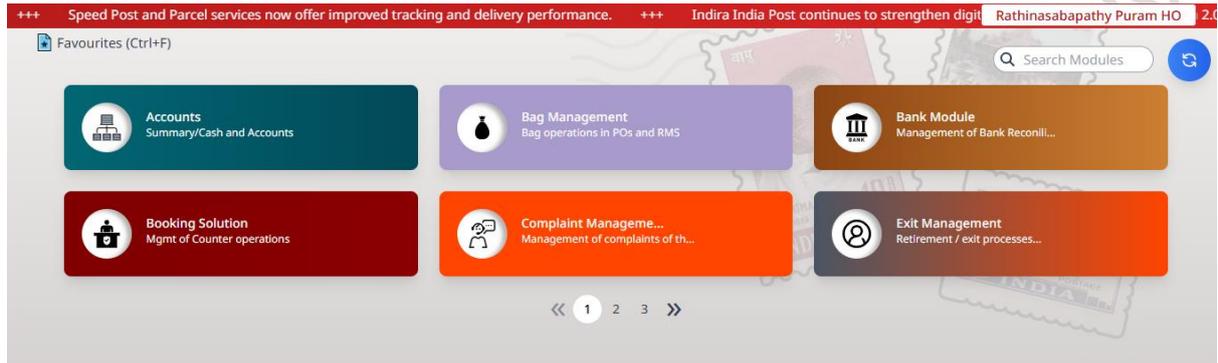
Click on 'Confirm' button.

The transaction will be approved.

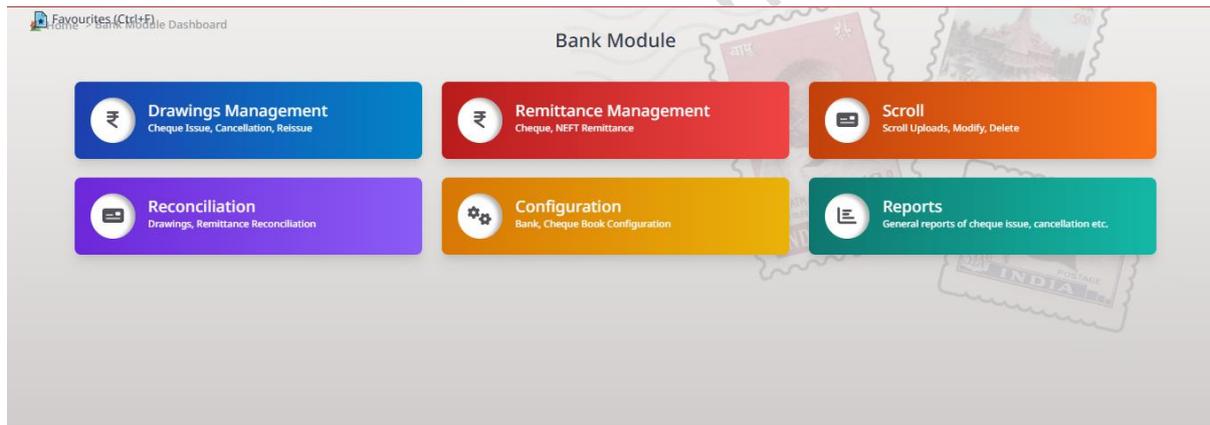


5 Fetching the ‘Remittance to Bank_Electronic Mode’ transactions in Bank Module

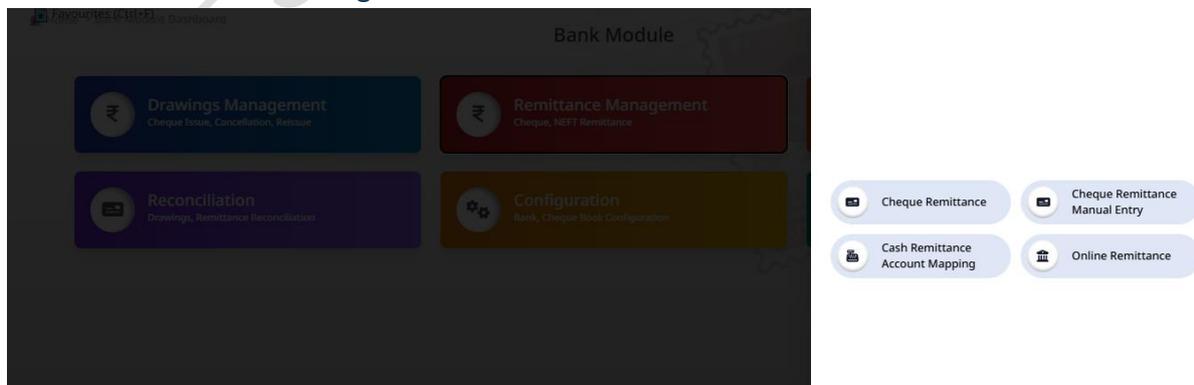
The transaction under the ‘Remittance to Bank_Electronic’ mode should be mapped to the concerned Remittance Bank Account. This mapping will be carried out through the Bank Reconciliation Supervisor login.



Click on ‘Bank Module’ card



Click on ‘Remittance Management’ sub-card



Click on ‘Online Remittance’ option



Remittance to Bank - Online

1. This feature enables fetching of Remittance to Bank - Electronic mode transactions from the Treasury Misc Transactions option for reconciliation purpose.
2. There is no need for manual user intervention to enter transactions individually.
3. Manually entered entries should not be fetched again

Transaction Date*
02/14/2026

Fetch RTB_Electronic Mode Transactions

Select the 'Transaction Date' and Click on 'Fetch RTB_Electronic ModeTransactions' button.

Transactions from Treasury Module

<input type="checkbox"/>	S no	Treasury Date	Remarks	Amount	Reference Number
<input type="checkbox"/>	1	14/02/26 13:34:28	Bulk Credits w.rto PLI Policy Renewals	6,69,20,920.00	

Rows per page: 10 1-1 of 60 to Settings to activate Windows.

All the transactions that are pending for the mapping will be displayed.

1 item selected

<input checked="" type="checkbox"/>	S no	Treasury Date	Remarks	Amount	Reference Number
<input checked="" type="checkbox"/>	1	14/02/26 13:34:28	Bulk Credits w.rto PLI Policy Renewals	6,69,20,920.00	21574 Credit Entries in B

Rows per page: 10 1-1 of 1

Remittance A/c Number*
Rathinasabapathy Puram HO (33360432016)

Map Account Number to 1 Transaction

Enter the Reference Number.

Select the 'Remittance A/c Number'

Click on 'Map Account Number to Transaction' button.

Transaction Date*
02/14/2026

1 item selected

<input checked="" type="checkbox"/>	S no	Treasury Date	Remarks	Amount	Reference Number
<input checked="" type="checkbox"/>	1	14/02/26 13:34:28	Bulk Credits w.rto PLI Policy Renewals	6,69,20,920.00	21574 Credit Entries in B

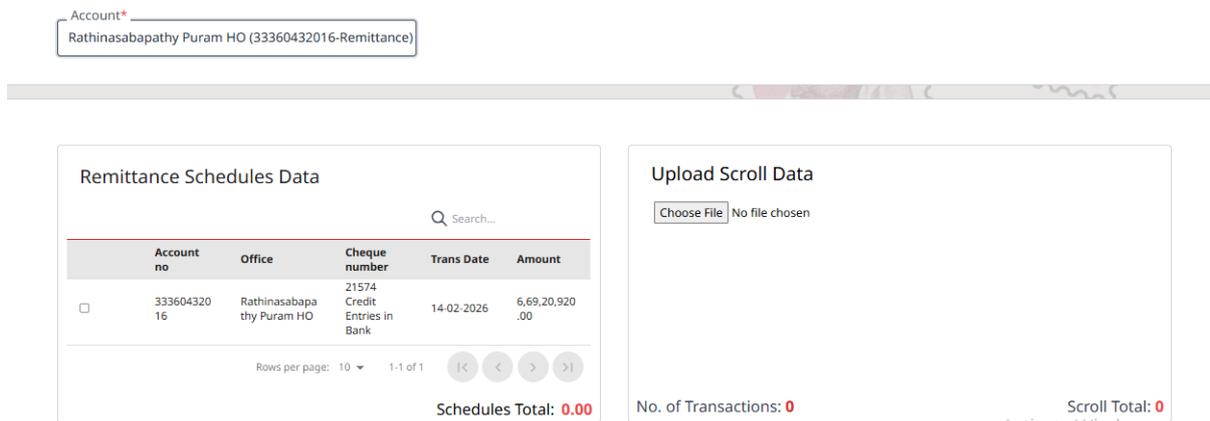
Online remittance transaction details will be submitted. Please confirm to proceed

Confirm Close

Click on 'Confirm' button.



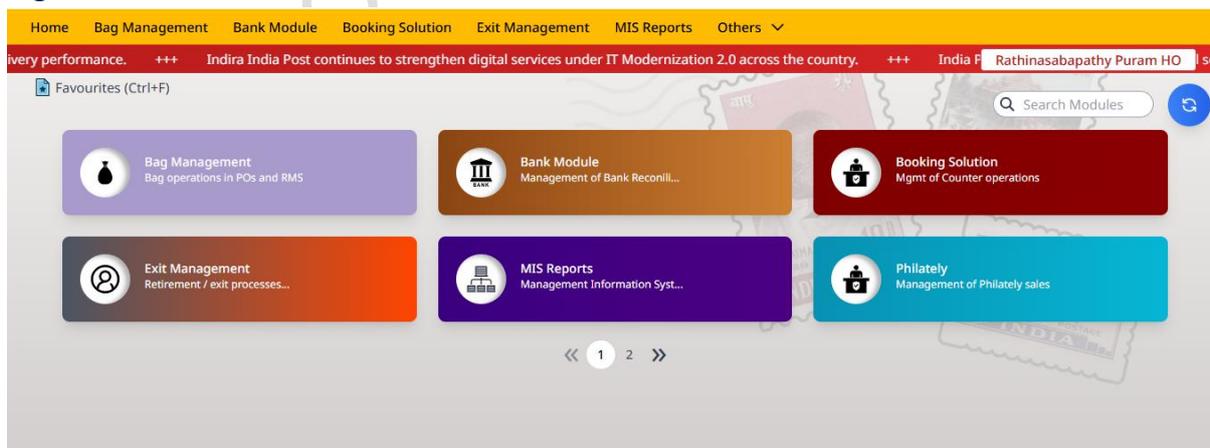
'Transaction details submitted' message will be displayed.



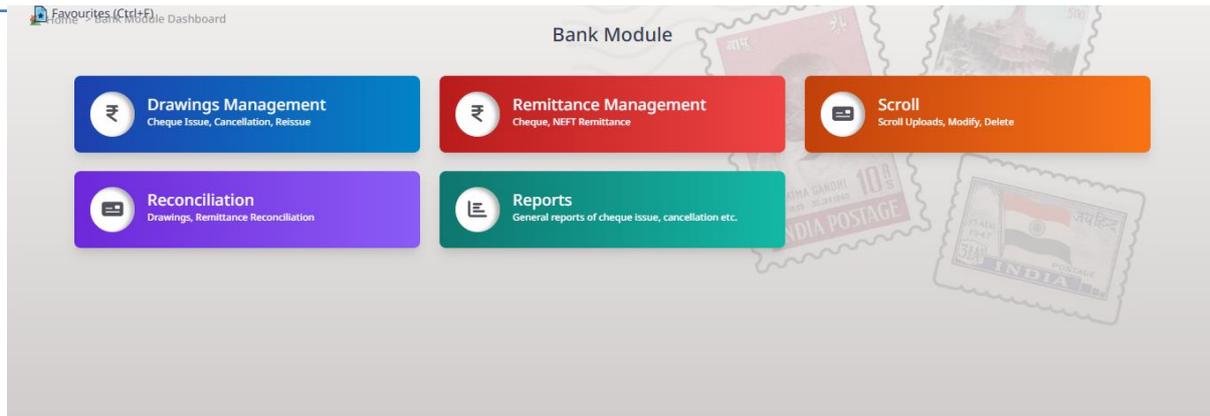
Upon completion of the mapping, the remittance schedule entry will be made available in the Bank Module under the Reconciliation – Bulk Reconciliation option.

6 Remittance Scroll Upload

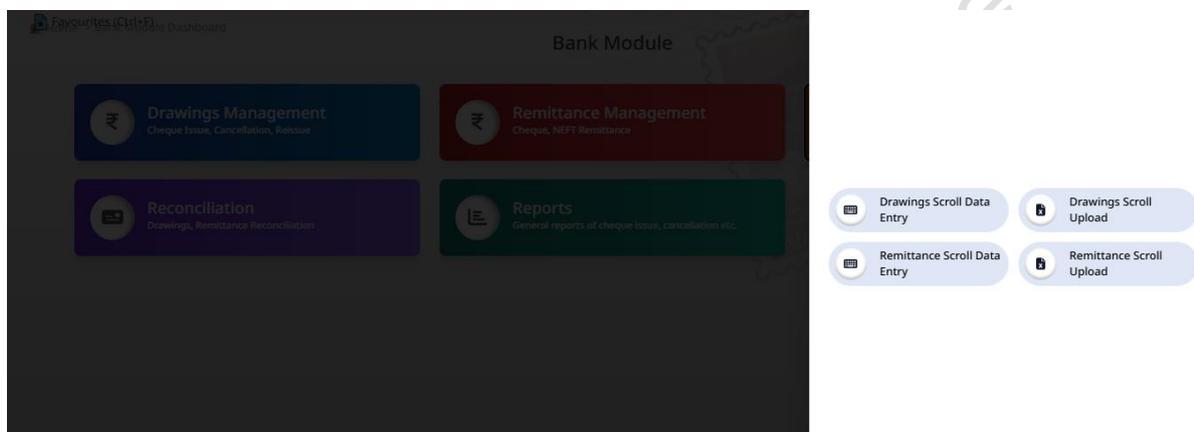
Upon downloading the Remittance Bank Scroll from the Bank website or from email in Excel format, the same shall be uploaded through the 'Remittance Scroll Upload' option available under Bank Module – Scroll – Remittance Scroll Upload. This activity can be carried out through either the Bank Reconciliation Operator login or the Bank Reconciliation Supervisor login.



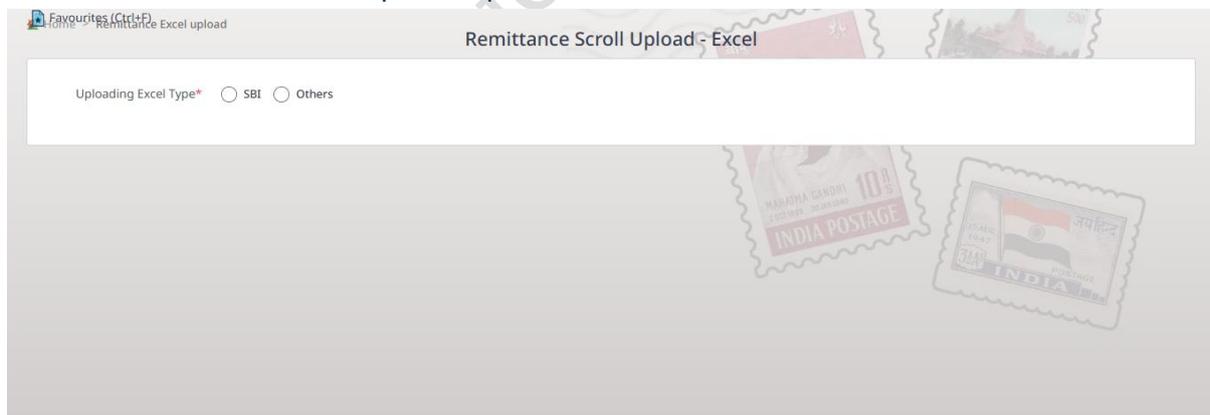
Click on 'Bank Module' card.



Click on 'Scroll' sub-card



Click on 'Remittance Scroll Upload' option.



Select the 'Uploading Excel Type'. The SBI or Others radio-button may be selected. Here 'SBI' radio-button will be selected.



Remittance Scroll Upload - Excel

Uploading Excel Type* SBI Others [Download Remittance Excel Sample](#)

Scroll Date*

Scroll number*

Remittance A/c Number* No file chosen

Bank: STATE BANK OF INDIA Branch: RS PURAM COIMBATORE IFSC Code: SBIN0070542

The user can download sample excel template by clicking on 'Download Remittance Excel Sample' button.

The user may fill the downloaded template or may upload the bank scroll as downloaded by the SBI Bank website.

Remittance Scroll Upload - Excel

Uploading Excel Type* SBI Others [Download Remittance Excel Sample](#)

Scroll Date*

Scroll number*

Remittance A/c Number* No file chosen

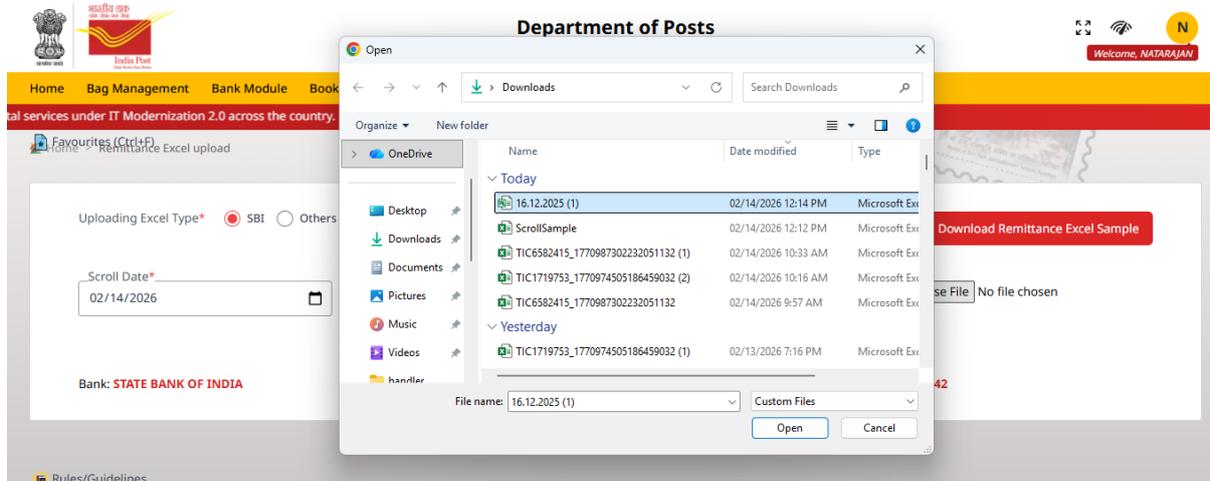
Bank: STATE BANK OF INDIA Branch: RS PURAM COIMBATORE IFSC Code: SBIN0070542

Enter the Scroll Number
Click on 'Choose File'.

1	Account Number	33360432016																	
2	Description	GOV-CEN-PCST-GEN-PUB-ALL-INR																	
3	Name	POICAL PT LINK BR CHENNAI																	
4	Currency	INR																	
5	Corporate Address	QID POSTMASTER Rathinasabapathy Puram HO																	
6		RATHINASABAPATHY PURAM																	
7		TAMILNADU-643002																	
8	Branch	RATHINASABAPATHY PURAM BRANCH(03061)																	
10	Rate of Interest (% p.a.)	0.00%																	
11	IFS Code	SBIN0003061																	
12	Book Balance	1044953367																	
13	Available Balance	1044953367																	
14	Hold Value	0																	
15	Deposit Amount	0																	
16	Maturity Amount	0																	
17	Deposit Date	21-Dec-05																	
18	Maturity Date																		
19	Tenure	0 Day(s)																	
20	Accumulated Interest	0																	
21	CLTD Balance	0																	
22	Balance on 16 Dec 2025	32,63,79,977.45																	
23	Start Date	16-Dec-25																	
24	End Date	16-Dec-25																	
25	Trn Date	Value Date	Description	Ref No./Cheque No.	Branch Cod	Debit	Credit	Balance											
26	16/12/2025	16/12/2025	BY TRANSFER-LIFNCI	TRANSFER FROM 48977341620991	3061		3000	3263823977											
27	16/12/2025	16/12/2025	RS Puram HO PLI1	RS Puram HO PLI1	3061		1020	326383397											
28	16/12/2025	16/12/2025	RS Puram HO PLI2	RS Puram HO PLI2	3061		1242	326385239											
29	16/12/2025	16/12/2025	RS Puram HO PLI3	RS Puram HO PLI3	3061		1190	326386423											



Sample Bank scroll is as shown above.



The downloaded excel file may be selected.

Click on 'Open' button.

Bank: STATE BANK OF INDIA

Branch: RS PURAM COIMBATORE

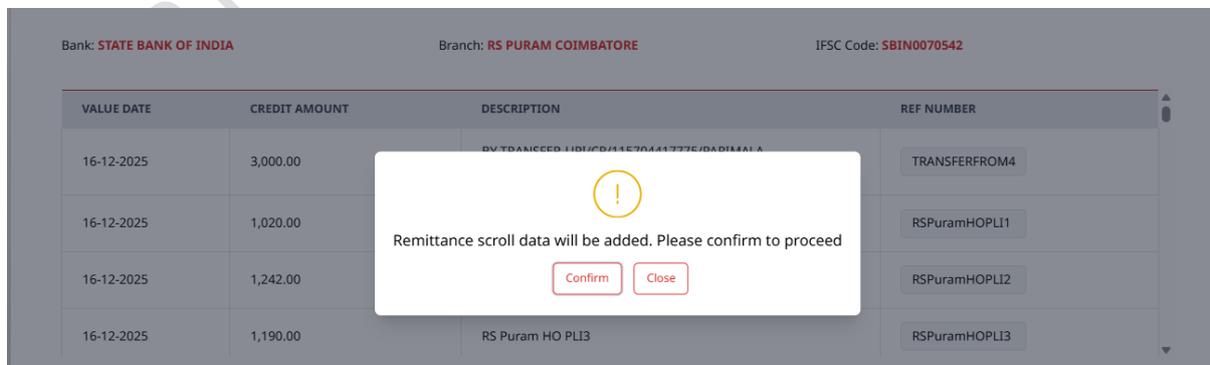
IFSC Code: SBIN0070542

VALUE DATE	CREDIT AMOUNT	DESCRIPTION	REF NUMBER
16-12-2025	3,000.00	BY TRANSFER-UPI/CR/115704417775/PARIMALA S/UBIN/vinodhshre/UPI-TRANSFER FROM 4897734162099-	TRANSFERFROM4
16-12-2025	1,020.00	RS Puram HO PLI1	RSPuramHOPLI1
16-12-2025	1,242.00	RS Puram HO PLI2	RSPuramHOPLI2
16-12-2025	1,190.00	RS Puram HO PLI3	RSPuramHOPLI3

Submit Scroll Data

Upon clicking the 'Open' button, the Bank Scroll shall be displayed in tabulated form. The user may modify the Ref Number, if required.

Click on 'Submit Scroll Data' button.



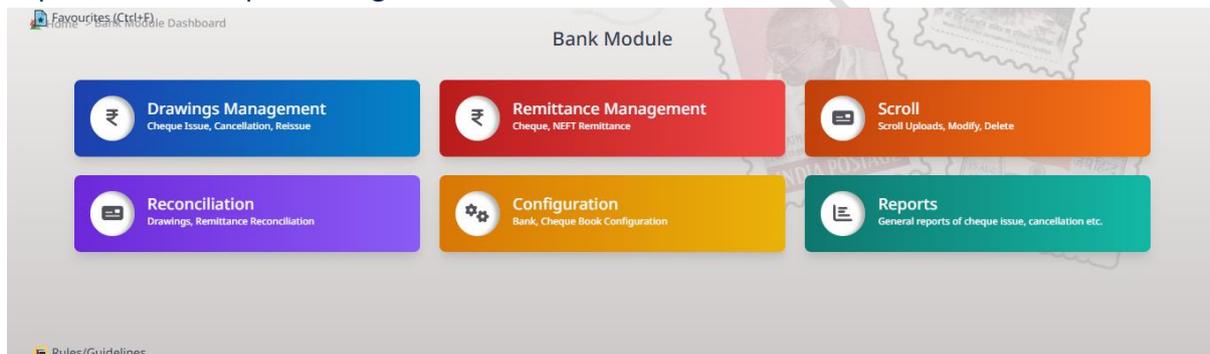
Click on 'Confirm' button.



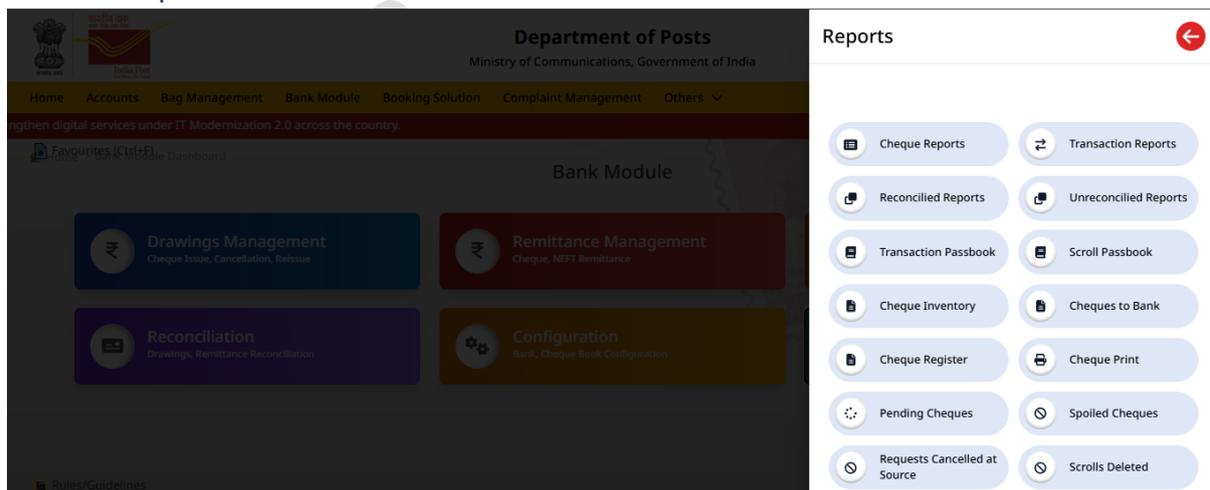
Upon clicking the 'Confirm' button, the 'Scroll Data submitted successfully' message will be displayed.

7 Downloading the Uploaded Remittance Scroll

Upon uploading the Remittance Scroll under Bank Module – Scroll – Remittance Scroll Upload, the same shall be made available as a report under Bank Module – Reports – Scroll Passbook. The user shall download this report and identify the amounts pertaining to the bulk transaction. The identified amount(s) along with the corresponding transaction ID(s) shall be copied for further processing.



Click on 'Reports' sub-card



Click on 'Scroll passbook'



Scroll Passbook

Account Number*
 Select Account Number
 33360432016 (Remittance)
 142101001115 (Drawings)

From Date*
02/14/2026

To Date*
02/14/2026

Fetch Report

Select the Account Number, From Date and To Date and Click on 'Fetch Report' button.

Scroll Passbook of Account: 33360432016 || Total Amount: Rs. 7,31,07,493.98

Download Excel | Print

Select Search Criteria | Search...

S no	Account Number	Office	Scroll ID	Scroll Date	Trans Type	Ref Number	Trans Date	Amount	Status	Uploaded by	BAT
1	33360432016	Rathinasabapathy Puram HO	1	14-02-2026	Credit	TRANSFERF ROM4897734162099	16-12-2025	3,000.00	Uploaded	10058894	3,000.00
2	33360432016	Rathinasabapathy Puram HO	1	14-02-2026	Credit	RSPuramH OPLI1	16-12-2025	1,020.00	Uploaded	10058894	4,020.00
3	33360432016	Rathinasabapathy Puram HO	1	14-02-2026	Credit	RSPuramH OPLI2	16-12-2025	1,242.00	Uploaded	10058894	5,262.00
4	33360432016	Rathinasabapathy Puram HO	1	14-02-2026	Credit	RSPuramH OPLI3	16-12-2025	1,190.00	Uploaded	10058894	6,452.00
5	33360432016	Rathinasabapathy Puram HO	1	14-02-2026	Credit	RSPuramH OPLI4	16-12-2025	7,500.00	Uploaded	10058894	13,952.00
6	33360432016	Rathinasabapathy Puram HO	1	14-02-2026	Credit	RSPuramH OPLI5	16-12-2025	3,150.00	Uploaded	10058894	17,102.00
7	33360432016	Rathinasabapathy Puram HO	1	14-02-2026	Credit	RSPuramH OPLI6	16-12-2025	1,820.00	Uploaded	10058894	18,922.00

Upon clicking the 'Fetch Report' button, the details of the uploaded scroll for the selected date will be displayed.

Click on 'Download Excel' button to export the data to the Excel sheet.

1	office_name	bank_id	amount	bat	seq_no	scroll_date	receipt_type	reference_number	status	trans_type	trans_id
2	Rathinasabapathy Puram HO	542	3000	3000	1	14-02-2026	CHEQUE	TRANSFERFROM4897734162099	pending	Credit	3c2c24a6-1085-4678-9318-b349e3644531
3	Rathinasabapathy Puram HO	542	1020	4020	2	14-02-2026	CHEQUE	RSPuramHOPLI1	pending	Credit	fc447265-6e15-44f3-972d-97e162396656
4	Rathinasabapathy Puram HO	542	1242	5262	3	14-02-2026	CHEQUE	RSPuramHOPLI2	pending	Credit	5a6c0eba-6b46-417a-87db-3938a2f89cc0
5	Rathinasabapathy Puram HO	542	1190	6452	4	14-02-2026	CHEQUE	RSPuramHOPLI3	pending	Credit	cdea94cb-f04d-467e-bfb3-f7efca1acc29
6	Rathinasabapathy Puram HO	542	7500	13952	5	14-02-2026	CHEQUE	RSPuramHOPLI4	pending	Credit	3989e6e6-44d1-467f-9d8e-53ba5a3424d0
7	Rathinasabapathy Puram HO	542	3150	17102	6	14-02-2026	CHEQUE	RSPuramHOPLI5	pending	Credit	639cd574-4bea-4e10-b1f0-ced8f9965ee7
8	Rathinasabapathy Puram HO	542	1820	18922	7	14-02-2026	CHEQUE	RSPuramHOPLI6	pending	Credit	ed36326e-678c-4189-afa7-eae1ee628672
9	Rathinasabapathy Puram HO	542	11900	30822	8	14-02-2026	CHEQUE	RSPuramHOPLI7	pending	Credit	e60dc857-cbd6-439e-a10b-c442010a2eca
10	Rathinasabapathy Puram HO	542	4150	34972	9	14-02-2026	CHEQUE	RSPuramHOPLI8	pending	Credit	d0aec9a6-e241-435f-8df3-b7a4d90e41b0
11	Rathinasabapathy Puram HO	542	495	35467	10	14-02-2026	CHEQUE	RSPuramHOPLI9	pending	Credit	821da4ae-bf53-4542-a232-4a2a968b2c9d
12	Rathinasabapathy Puram HO	542	4950	40417	11	14-02-2026	CHEQUE	RSPuramHOPLI10	pending	Credit	dd0ac59c-6aa0-4057-9cb4-e5a0f7b5596e

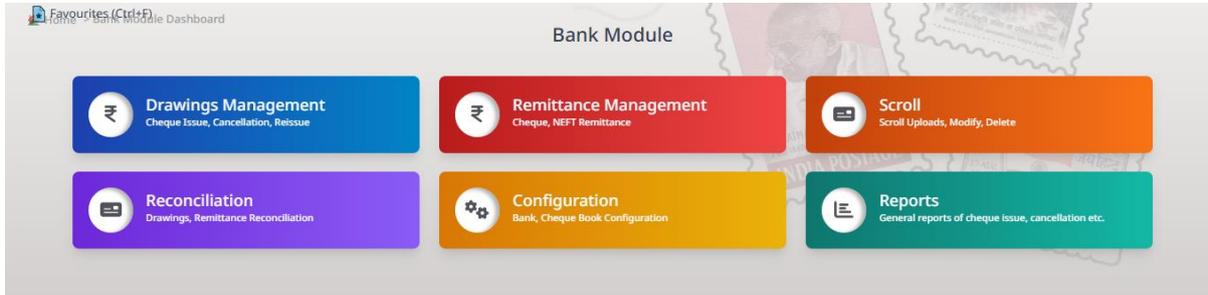
The downloaded excel sheet will have the data as shown above.

From the above Excel report, the individual amount(s) associated with the bulk transaction, along with the corresponding transaction ID(s), shall be identified and copied.

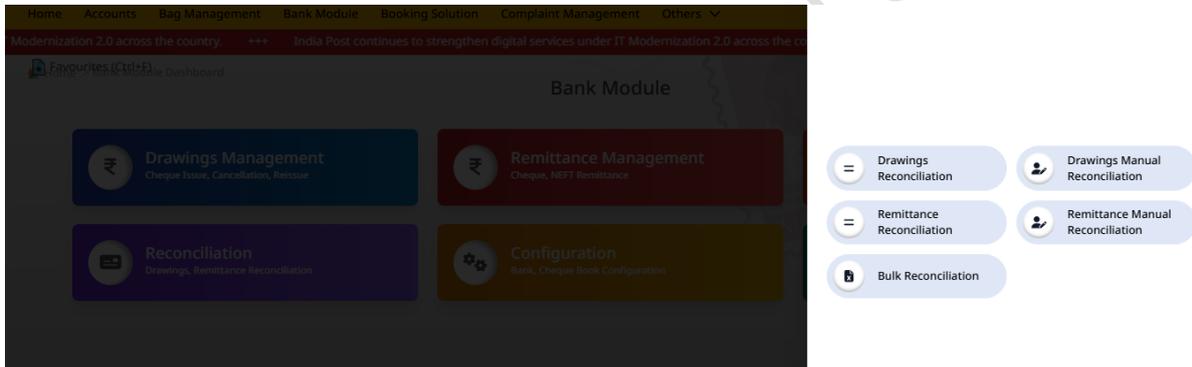


8 Bulk Reconciliation

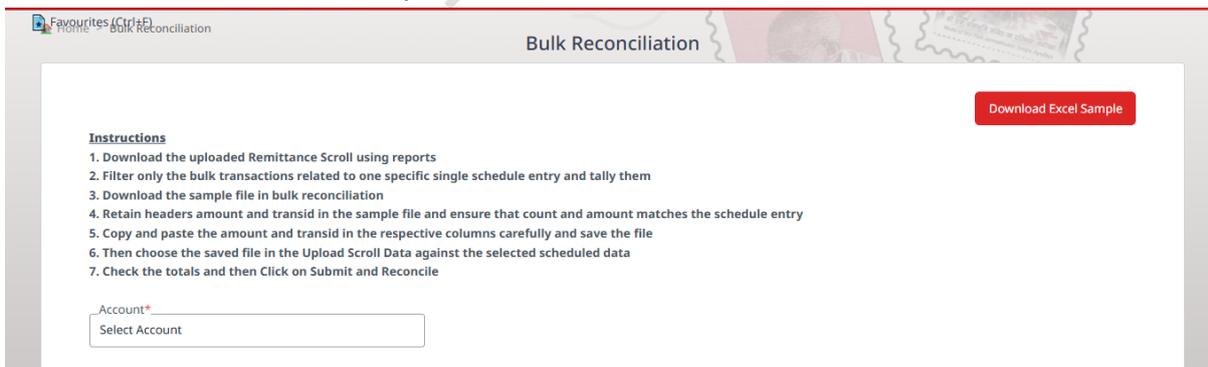
The identified and copied amount(s) associated with the bulk transaction, along with the corresponding transaction ID(s), shall be pasted into the new Excel file available under Bank Module – Reconciliation – Bulk Reconciliation.



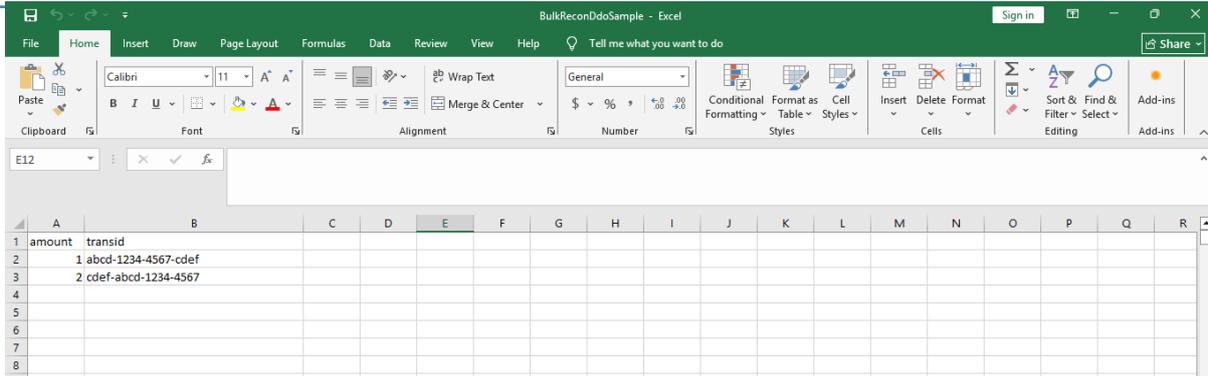
Click on 'Reconciliation' sub-card



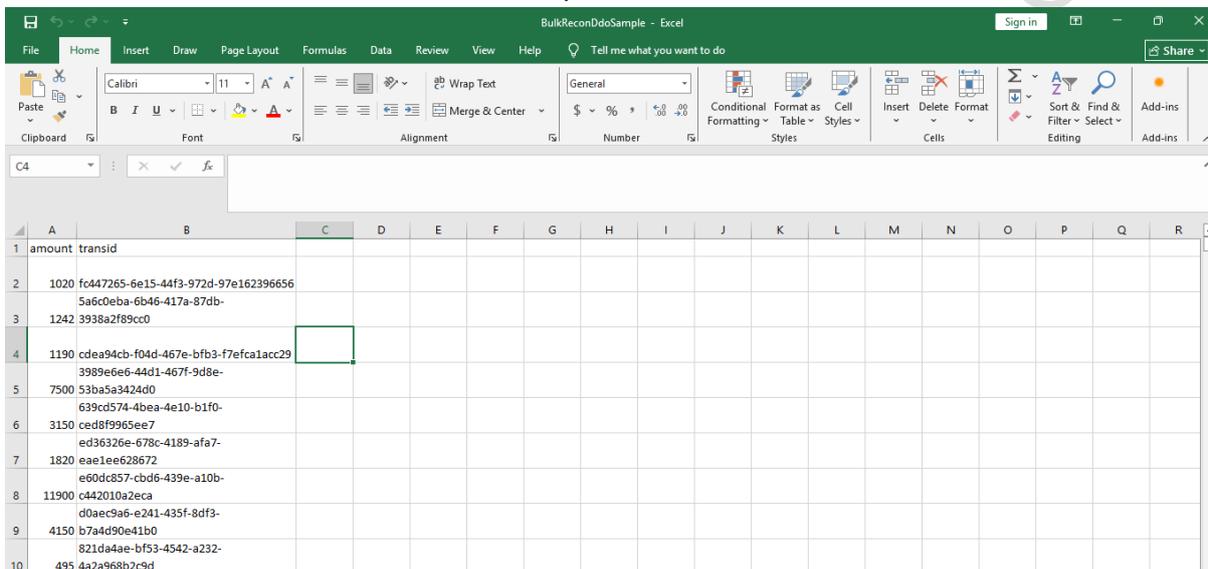
Click on 'Bulk Reconciliation' option.



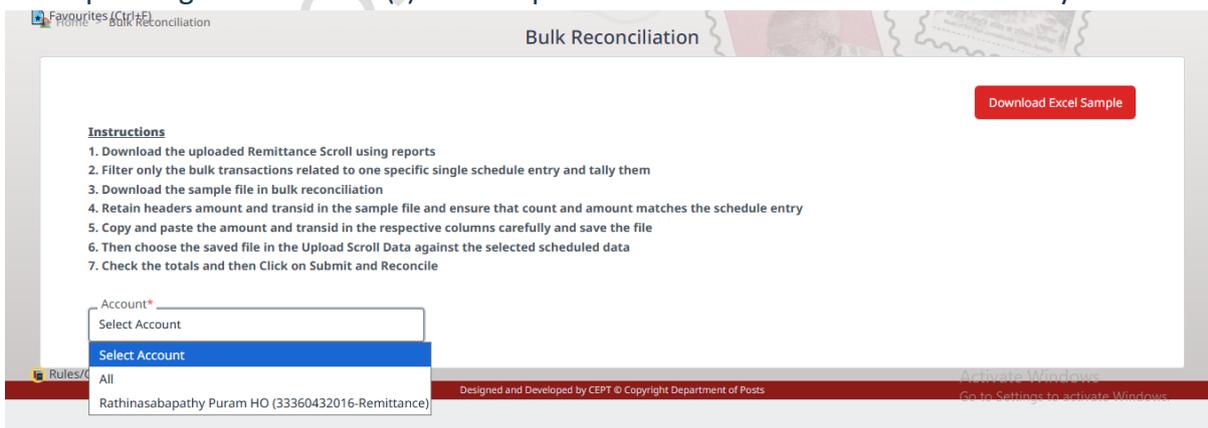
Click on 'Download Excel Sample'



The excel contains the two columns namely 'amount', 'transid'.



The identified and copied amount(s) associated with the bulk transaction, along with the corresponding transaction ID(s) shall be pasted here. Save the excel in the local system.



Select the Account Number



Remittance Schedules Data

Search...

Account no	Office	Cheque number	Trans Date	Amount
33360432016	Rathinasabapathy Puram HO	21574 Credit Entries in Bank	14-02-2026	6,69,20,920.00

Rows per page: 10 1-1 of 1

Schedules Total: 0.00

Upload Scroll Data

Choose File | No file chosen

No. of Transactions: 0

Scroll Total: 0

Upon selecting the Account Number, application displays the Remittance Schedule Data. The identified amount(s) associated with the bulk transaction, along with the corresponding transaction ID(s), shall be pasted into the new Excel sheet and saved in the system. The saved file shall then be selected for uploading the scroll data. The user shall click the 'Choose File' button to select the file for upload.

3. Download the sample file in bulk reconciliation
4. Retain headers amount and transid in the sample file and ensure that count and amount matches the schedule entry
5. Copy and paste the amount and transid
6. Then choose the saved file in the Upload Scroll Data section
7. Check the totals and then Click on Submit

Account*
Rathinasabapathy Puram HO (33360432016)

Remittance Schedules Data

Account no	Office	Cheque number	Trans Date	Amount
33360432016	Rathinasabapathy Puram HO	21574 Credit Entries in Bank	14-02-2026	6,69,20,920.00

Rows per page: 10 1-1 of 1

Schedules Total: 0.00

Upload Scroll Data

Choose File | BulkReconDdoSample.xlsx

No. of Transactions: 21574

Scroll Total: 6,69,20,920.00

Select the excel file and Click on 'Open' button.

Remittance Schedules Data

Search...

Account no	Office	Cheque number	Trans Date	Amount
33360432016	Rathinasabapathy Puram HO	21574 Credit Entries in Bank	14-02-2026	6,69,20,920.00

Rows per page: 10 1-1 of 1

Schedules Total: 0.00

Upload Scroll Data

Choose File | BulkReconDdoSample.xlsx

No. of Transactions: 21574

Scroll Total: 6,69,20,920.00

Upon clicking the open button, the no. of transactions available in the excel sheet and the amount will be displayed.



Remittance Schedules Data

Search...

Account no	Office	Cheque number	Trans Date	Amount	
<input checked="" type="checkbox"/>	33360432016	Rathinasabapathy Puram HO	21574 Credit Entries in Bank	14-02-2026	6,69,20,920.00

Rows per page: 10 1-1 of 1

Schedules Total: 6,69,20,920.00

Upload Scroll Data

Choose File BulkReconDdoSample.xlsx

No. of Transactions: 21574 Scroll Total: 6,69,20,920.00

Submit & Reconcile

If the amount matches, click on check-box.
Upon clicking the check-box, Schedules Total will be displayed.
Click on 'Submit & Reconcile' button.

Upon clicking the 'Submit & Reconcile' button, the application will display a warning message.
If the Schedule Total, Scroll Total, and Number of Transactions are correct, the user shall click the 'Confirm' button to proceed.

7. Check the totals and then Click on Submit and Reconcile

Account*
Select Account
This field is required.

Rules/Guidelines

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Transaction is reconciled
Go to Settings to activate Windows.

Upon clicking the 'Confirm button', the 'Transaction Reconciled' message will be displayed.

Important Note: Once a transaction is reconciled, it cannot be reverted. Therefore, the DDOs shall exercise utmost care while performing bulk reconciliation.