



**Government of India
Ministry of Communication
Department of Posts**

(Tech Section- PAF Wing)

Standard Accounting Procedure

BNPL Customer Balance Clearance

(F-02/ F-04)

(Ver 1.0)

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References : (1) DGPS Instructions vide PA/CSI/04/161/2022-23 dated 17.11.2022 & 07.12.2022
(2) PO Division 27-15/2022-PO dated 27.12.2022 to all HoCs
(3) PO Division 27-15/2022-PO dated 10.07.2023 to PAF Wing
(4) UAT Report of CEPT

TABLE OF CONTENTS

Sl. No.	Description	Page No
1	Introduction	3
2	Booking: (Business Cycle)	3
3	Billing - Revenue Earned (Accrual Accounting)	3
4	Bill Payment	3
5	Settlement - Revenue Realized (Cash Based Accounting)	4
6	Bills to be Cleared from FY 2024-25	4
7	Apportionment of Revenue between DDOs / Circles	4
8	Existing F-28 Settlement Process & Challenges:	5
9	Revised Settlement Process	5
10	Scenarios	6
11	Remittance to Bank Sequence	6
12	Accounting Process by the Profit Centre where Payment is received (F-02)	6
13	Accounting Process by the Profit Centre where Revenue is accounted (F-04)	6
14	GL 4878200015 - RSAO- BNPL Customer Payment	6
15	Reconciliation before close of the account period	7
16	Record Maintenance & Reporting by the Profit Centres through their DDO	7
17	Monitoring	7
	I. Circle Office / Regional Office / Divisional Office	7
	II. Postal Accounts Offices	7
18	ANNEXURE-I (F-02 : BNPL CUSTOMERS INCOMING PAYMENT) REPORT	8
19	ANNEXURE-II (F-04 :BNPL CUSTOMERS BALNCE CLEARANCE) REPORT	9
20	F-02 / F-04 PROCESS IN SAP - ILLUSTRATION	10-12

Standard Accounting Procedure

BNPL Contractual Customer Balance Clearance (Revised process effective from the FY 2024-25)

1. Introduction:

Department of Posts offers to Contractual Customers “Book Now Pay Later” Service under certain products. BNPL Customers are allowed for booking their articles at one or more Booking locations as per their request.

2. Booking: (Business Cycle)

BNPL Customers may present their articles for booking at the predefined locations (Profit Centres). These locations (Profit Centres) may be in one or more than one spread across the country.

3. Billing – Revenue Earned (Accrual Accounting)

- ❖ During the first week of every month, Bills are raised in SAP for the services availed in the previous month, after applying the eligible discount to the BNPL Customer, for the business done across all the booking locations.
Eg: Articles booked in January are billed in February.
- ❖ When the bill is generated in SAP, billed amount with applicable GST is accounted in the respective Revenue & GST GL Accounts. Liability is raised against the respective BNPL Customer Account.
- ❖ It is not treated as revenue realized until payment is received and the outstanding balance in the Customer’s Account is cleared in SAP.

4. Bill Payment

- ❖ As per agreement, the bill amount is to be paid by the BNPL Customer on or before the last day of the month in which month the bill is raised.
- ❖ BNPL Customers can make payment at one of the identified Booking Locations through any of the authorized payment modes.

5. Settlement – Revenue Realized (Cash Based Accounting)

- ❖ Payment received from the BNPL Customer is to be adjusted against the bill raised in the BNPL Customer’s Account.
- ❖ If payment is received but bill is not settled in SAP results in uncleared balances in SAP and “Revenue is not reflected” in e Lekha.

6. Bills to be cleared from FY 2024-25:

- ❖ The payments received in Cash (or) in the Bank Account of the DDO from 01.04.2024 are to be taken into account for clearance of outstanding balances (“RV” Documents) in the Customer Account.
- ❖ Bills for which the “**Payments Received & Accounted in SAP up to 31.03.2024**” should not be cleared from the FY 2024-25.
- ❖ Bills for which the “**Payments Received but NOT ACCOUNTED in SAP up to 31.03.2024**” may be cleared in FY 2024-25.

7. Apportionment of Revenue between DDOs / Circles:

- ❖ Revenue is accounted in the Profit Centre where the BNPL articles are booked. Hence, apportionment of revenue & applicable GST **does not arise**.

8. Existing F-28 Settlement Process & Challenges:

- ❖ F-28 Process will fetch revenue to eLekha against “Remittance to Bank clearing” GL Account only
- ❖ “Revenue” accounted in the Profit Centres under NCDDO, could not be cleared through “Remittance to Bank” as NCDDO does not have a Government Bank Account. Revenue is not reflected.
- ❖ “Revenue” accounted in different Profit Centres but payment received at one Profit Centre, could not be cleared through the existing F-28 process and “Revenue” under the respective DDOs is not reflected.

Note: F-28 T-Code is blocked from the FY 2024-25

9. Revised Settlement Process:

- ❖ F-02 at the Profit Centre where amount is received (including NAF)
- ❖ F-04 at the Profit Centre where Bill amount is accounted
(RSAO GL 4878200015 will be used for accounting between Profit Centres)

Note:

(1) There is no change in the existing Billing Process.

(2) F-02 & F-04 processes should be carried out in the same month before closure of account period.

*(3) Customer Account Balance **SHOULD NOT** be cleared directly with “Remittance to Bank”.*

(4) Customer Balance is to be cleared by debiting 4878200015 (RSAO-BNPL Customer Incoming Payment), subject to confirmation from payment Office.

10.Scenarios

- (1) Involving **two different Profit Centres** where “Revenue is Accounted” and “Payment is Received” (Profit Centres may be under the same DDO or different DDOs)
- (2) Involving **same Profit Centre** where “Revenue is Accounted” and “Payment is Received” (Same DDO)

Note:

(1) DDO includes CDDO & NCDDO and all the profit centres under the jurisdiction of that DDO.

(2) BNPL Customers includes NAF Customers

11.Remittance to Bank Sequence:

- (1) If Cheque is received at a Profit Centre which does not have a Bank Account, the physical cheque is to be sent to the Profit Centre (HO) having Government Bank Account. No accounting entry is required in SAP. This process is same for SO to HO / NCDDO to CDDO/ MBC – BPC to HO etc.,
- (2) The Profit Centre which receives the Cheque shall remit to the Bank and after clearance, it is posted in SAP through F-02 Process as mentioned in this document.
- (3) If Payment is received through NEFT ie., to the Bank Account directly, Payment Office will perform F-02 process and intimate the same to “Revenue Profit Centre(s)” concerned.

12. Accounting by the Profit Centre where BNPL Customer Payment is received:

- (a) Receive the amount by the Profit Centre either through Cash / Bank Credit (Cheque / DD / NEFT / RTGS etc.,)
- (b) Post the following accounting entries **on the current date** through T-Code **F-02**

Note:

- (1) F-02 is to be carried out only on receipt of payment from BNPL Customer
- (2) Current Date is the date on which the accounting entry is posted. Back Dated Transactions are to be avoided for correct reflection of revenue in e-Lekha.

Debit		Credit		Remarks
GL-HOA	Description	GL-HOA	GL Description	
48677*****	"Remittance to Bank clearing" of			Mandatory: Document Date & Posting Date: <<Current Date>>
867700102010000	the circle (If paid through Bank)	4878200015	RSAO-BNPL Customer Incoming Payment	Document Type: "SA"
4867100010	"DoP Cash" (If paid by Cash)	878200121010100		Doc. Header Text: <<Customer Account Number +Name>>
867100102010000				

- (c) In case of reversal of the above document, it should be done within T+2 days only. **Profit Centres where the above entry is posted shall be responsible for correct posting.**
- (d) **Only after correct and confirmed accounting, the payment information is to be communicated to other Profit Centres where Revenue is accounted ("RV" Document accounted). No reversal are to be made once it is communicated to other Profit Centres.**
- (e) Communicate the Incoming Payment details (Document Number, Customer Account No, Customer Name etc.,) to the Offices concerned (Profit Centres) where "RV" Documents are posted against the BNPL Customer Account. These details are to be communicated to the respective Profit Centres **on the same day** of performing F-02, without delay, to perform F-04 process.
- (f) Follow the process mentioned at Para 12 of this document, for clearing the Customer Liability ie., "RV" document of their own Profit Centre.
- (g) Submit a monthly report to PAOs with a copy to DO, in Annexure-I (F-02 report)

Note:

- (1) **Customer Account Balance should not be cleared directly with "Remittance to Bank"**
- (2) **"RSAO-Credit" is to be accounted even if the Profit Centre is the same (i.e. where "Revenue is accounted" and "Payment is received"). This Credit is cleared by debit in the same Profit Centre while performing F-04 process as in para 12.**

13. Accounting Process by the Profit Centre where Revenue is accounted:

- (a) Receives communication from the Profit Centre where the amount was received (Ref: Para 11 above)
- (b) Clear the "RV" Document in the respective BNPL Customer's Account.
- (c) Post the following accounting entries **on current date** through T-Code **F-04**

Note:

- (1) *Current Date is the date on which the accounting entry is posted. Back Dated Transactions to be avoided, for correct reflection of revenue in e-Lekha.*
- (2) *F-04 processes are to be carried out **in the same month of F-02**, before closure of account period.*

Debit		Credit		Remarks
GL-HOA	Description	GL-HOA	Description	
4878200015	RSAO-BNPL	Customer		Document Date & Posting Date: <<Current Date>>
878200121010100	Customer Incoming Payment	(Corresponding recon GL is auto-posted) –	<<Customer Name>>	Document Type: "DZ" Doc. Header Text: <<Customer Account Number Name>>

- (a) In case of reversal of the above document, it should be done within T+2 days only. **Profit Centres where this entry is posted shall be responsible for correct posting.**
- (b) Submit a monthly report to PAOs with a copy to DO, in Annexure-II (F-04 report)

Note:

- (1) *Customer Account Balance is not be cleared directly with "Remittance to Bank"*
- (2) *RSAO Debit is accounted even if the "Revenue Accounted" and "Amount Received" Profit Centre is same.*

14. GL 4878200015 BALANCE: RSAO- BNPL Customer Incoming Payment

- (a) For the Customers within the same DDO, Total Debit is equal Total Credit in the GL for the month, at DDO Level.
- (b) For the Customers within the same Circle, Total Debit is equal Total Credit in the GL for the month, at Circle Level.
- (c) For the Customers involving multiple Circles, Total Debit is equal Total Credit in the GL for the month, at pan India Level.

Note:

- (1) *At the close of every month, total credits should be equal to total debits in the GL Account 4878200015, at the pan India level.*

15. Reconciliation before close of the account period:

- (a) Generate FAGLB03 for 4878200015 to check the Total Debits & Credits
- (b) If **Total Credit is more than Total Debit in a month**, F-04 process is pending. This will impact Revenue Realization
- (c) If **Total Credit is less than Total Debit in a month**, F-04 is processed and Customer balance is cleared without receipt of Payment. This will impact Cash realization
- (d) If **Total Credit is equal to Total Debit in a month**, then the process of Customer Clearance is proper. Revenue reflection is followed by Cash realization

Exception:

- (1) *Manual posting other than for BNPL Customer Incoming Payment Clearing.*
- (2) *Bill amount paid by the Customer is not equal to the total of all "RV" Documents*
- (3) *Payment Office did not communicate the details to Other Profit Centres to settle the bills*

16. Record Maintenance & Reporting by the Profit Centres through their DDO:

- (a) Details of BNPL Customers with jurisdiction (within DDO, within the same Circle, Between Circles) to be maintained by each DDO.
- (b) F-02 Process carried out by the Profit Centres where payment is received is to be communicated to the Profit Centres where Revenue is accounted.
- (c) A monthly report in Annexure-I(F-02 report) & Annexure-II(F-04 report) to be submitted by the DDO to their Divisional Office & PAO, by 5th of each month.

17. Monitoring:

I. Circle Office / Regional Office / Divisional Office:

- (a) Issue instructions to the Post Offices to perform F-02 & F-04 processes as applicable, in the same month.
- (b) Monitor performance of F-02 / F-04. If not done, there will be an impact on Cash realization and Revenue Realization.
- (c) Receive the reports received in Annexure-I by 5th of every month
- (d) Review the Operational activity and ensure execution of F-02 / F-04 Processes by the Profit Centres in their jurisdiction so that revenue is reflected properly in e Lekha.

II. Postal Accounts Offices:

- (a) Receive a copy of the report in Annexure-I (For F-02) & Annexure-II (For F-04) by 5th of every month
- (b) PAO to monitor the balances in the GL "4878200015- RSAO BNPL Incoming Payment" to review the imbalance, if any, and intimate their Circle Office / respective Regional / Divisional Offices, to issue necessary instructions to their filed units to clear the Customer balances.

ANNEXURE-I
(Monthly report on F-02: BNPL CUSTOMERS INCOMING PAYMENT)

TO BE SUBMITTED BY THE DDOs WHERE PAYMENTS ARE RECEIVED FROM BNPL CUSTOMERS
(Due Date: 5th of every Month)

**MONTH :
 DDO* CODE :
 DDO NAME :**

**DIVISION :
 REGION :
 CIRCLE :**

Sl	Customer Account Number	Customer Name	"RV" Document #				Date Of Payment by BNPL Customer	F-02 Document (Incoming Payment Posting)			
			Profit Centre	Doc. Number	Doc. Date	Doc. Amount		Profit Centre	Doc. No.	Date	Amount

**DDO is a CDDO if the payment is received through Bank.*

#Line item-wise details of 'RV' Documents can be generated using T-Code FBL5N for the respective Customer Account

Signature of the DDO

To

The Divisional Head

Copy to: The PAO

ANNEXURE-II
(Monthly report on F-04: BNPL CUSTOMERS BALNCE CLEARANCE)

TO BE SUBMITTED BY THE DDOs WHERE CUSTOMER BALANCES ARE CLEARED THROUGH F-04 PROCESS
(Due Date: 5th of every Month)

**MONTH :
 DDO* CODE :
 DDO NAME :**

**DIVISION :
 REGION :
 CIRCLE :**

SI	Customer Account Number	Customer Name	"RV" Document #				F-02 Document* (Incoming Payment Details)				F-04 Document (Customer Balance Clearance)			
			Profit Centre	Doc. Number	Doc. Date	Doc. Amount	Profit Centre	Doc. No.	Date	Amount	Profit Centre	Doc. No.	Date	Amount

** As intimated by the Profit Centre where Payment is accounted.*

#The line item-wise details of 'RV' Documents can be generated using T-Code FBL5N for the respective Customer Account

Signature of the DDO

To

The Divisional Head

Copy to: The PAO

BNPL CUSTOMER BALANCE CLEARANCE – F-02 / F-04 PROCESSES

(ILLUSTRATION)

Customer ledger T Code in SAP-FBL5N

Customer: 4000039317

Scenario: RV document in two different Profit Centres in different Circles

1. INVOICE GENERATED

- (a) Invoice (RV) document No: 9000001102 at **Profit Centre 1132010000 (Chittoor HO)** for Rs. 59000.00 dated 31.03.2024
- (b) Invoice (RV) document No: 9000002265 at **Profit Centre 2132610000 (Mysuru HO)** for Rs. 118000.00 dated 31.03.2024

Customer	4000039317						
Company Code	DOPI						
Name	Ashutosh						
City	0587						

St	Assignment	DocumentNo	Typ	Doc. Date	S	DD	Amt in loc.cur.	LCurr	Clrng doc.	Text
		9000001102	RV	31.03.2024	5		59,000.00	INR		Invoice(RV) for PC 1132010000
		9000002265	RV	31.03.2024	5		118,000.00	INR		Invoice (RV) for PC 2132610000
*							177,000.00	INR		

2. PAYMENT BY THE BNPL CUSTOMER

Payment Profit Centre: 2132610000 - Mysuru HO Date of receipt of Payment: 01.04.2024
 (Assuming the amount is credited to Bank on 01.04.2024)

(a) F-02: BNPL CUSTOMER INCOMING PAYMENT POSTING by MYSURU HO

DEBIT (40) : 4867700111 - "REMITTANCE TO BANK – CLG" GL OF KARNATAKA
CREDIT (50) : 4878200015- "RSAO-BNPL CUSTOMER INCOMING PAYMENT"
Document Type : SA
Amount : Rs. 1, 77,000 (59,000+1, 18,000)
Date : 01.04.2024

(Please mention the Text as mentioned in the screenshots for easy reference)

Enter G/L Account Posting: Header Data

Help Document Account Model Fast Data Entry Post with reference Editing Options

Document Date: 01.04.2024 Type: SA Company Code: DOPI

Posting Date: 01.04.2024 Period: 1 Currency/Rate: INR

Doc.Header Text: Customer Acct.4000039317

First Line Item: PstKy: 40 Account: 4867700111

Enter G/L Account Document: Add G/L account item

G/L Account: 4867700111 Remittance bank clearing-Karnataka

Company Code: DOPI Department of Post India

Item 1 / Debit entry / 40

Amount: 177000 INR

Prof. Ctrs: 2132610000

Value Date: 03.04.2024

Text: Customer Acc 4000039317 Incoming payment to RTB

Next Line Item: PstKy: 50 Account: 4878200015

Enter G/L Account Document: Add G/L account item

G/L Account: 4878200015 RSAO-BNPL Customer Incoming Payment

Company Code: DOPI Department of Post India

Item 2 / Credit entry / 50

Amount: 177000 INR

Text: Customer Acc 4000039317 Incoming payment to RSAO

Next Line Item: PstKy: Account: SGL Ind: TType: New co.code: Commitment Item: NC4878200010

Enter G/L Account Document: Display Overview

Document Date: 01.04.2024 Type: SA Company Code: DOPI

Posting Date: 01.04.2024 Period: 1 Currency: INR

Document Number: INTERNAL Fiscal Year: 2024 Translatn Date: 01.04.2024

Doc.Header Text: Customer Acct.4000039317 Trading Part.BA

PK	BusA Acct	INR	Amount	Tax amt
001	40 1013 4867700111	Remitte Bank-CLg	177,000.00	
002	50 1013 4878200015	RSAO-BNPL Customer	177,000.00-	

D 177,000.00 C 177,000.00 0.00 * 2 Line Items

Document 1500001606 was posted in company code DOPI

(c) DAILY TRANSACTION REPORT OF CHITTOOR HO DATED 02.04.2024

Daily Transaction Report Dated : 02.04.2024 Report Execution Date : 03.04.2024 10:57:20 Name of Profit Center : Chittoor H.O (1132010000)					
Serial No	Receipts	Amount(Rs.)	Serial No	Payments	Amount(Rs.)
	Opening Balance	739,891.00			0.00
1	SGST-Coll on Courier Services	4,500.00	1	RSAO-BNPL Customer Incoming Payment	59,000.00
2	CGST-Coll on Courier Services	4,500.00			0.00
3	PRC-Speed Post Document	50,000.00			0.00
	Total Receipts	59,000.00		Total Payments	59,000.00
		0.00		Closing Balance	739,891.00
Rupee 739891.00 (SEVEN LAKH THIRTY NINE THOUSAND EIGHT HUNDRED NINETY ONE Rupees)					

**4. CUSTOMER BALANCE CLEARANCE BY MYSURU HO
SAME PROCESS AS MENTIONED AT STEP-3 ABOVE**

-----END OF SAP ----