

F. No. CB-25/21/2020-FS
Government of India
Ministry of Communications
Department of Posts
(FS Division)

Dak Bhawan,
New Delhi-110001
Dated : - 22/07/2021

To,
All Head of Circles/Regions

Subject: - Regarding restriction of manual POSB transactions in RICT-CBS enabled GDS Branch Post Offices (BOs).

Sir/Madam,

BO settlement account (SOL ID+0339) was introduced at the time of CBS implementation to facilitate posting of POSB transactions done through manual mode in BOs. RICT-CBS application was rolled out at a later date which allowed BOs to do online POSB transaction.

2. POSB transactions in Branch Post Offices attached with CBS post offices are to be done on RICT- CBS application after introduction of RICT-CBS application for online transactions. Manual transactions are not to be done by RICT-CBS BOs. It is learnt that many BOs having RICT-CBS application available are performing manual transactions, which may lead to misappropriation or duplicacy of work at account office.

3. Keeping in view of duplicacy of work at account office and risk of fraud, competent authority has decided to block BO settlement account (SOL ID-0339) in all CBS Post Offices w.e.f. 1st August 2021. BOs attached with CBS post offices shall do POSB transactions in RICT CBS application only.

4. After blocking of BO settlement account (SOL ID+0339) the competent authority has further decided that account holder(s) of PO Savings Accounts standing in RICT-CBS branch post offices may avail ATM, e-Banking & m-Banking facilities from 01.08.2021.

5. To avail ATM Card or eBanking/mBanking facility account holder should have PAN Number, eMail Id and mobile number.

6. The following procedure shall be followed for issuance of ATM Card, enabling eBanking/mBanking, issue of cheque book in branch post offices.

(A) Procedure for issuance of ATM card on PO Savings Account standing at branch post office: -

- i) To avail ATM card facility, account holder shall fill SB-ATM-1 form (ATM Card/Internet/Mobile/SMS banking service request form) duly signed and submit SB-ATM-1 form with passbook at concerned BO.
- ii) GDS BPM shall examine form and issue SB-28 receipt to the account holder for passbook collected.
- iii) GDS BPM shall send SB-ATM1 form with passbook to respective account office duly entered in BO Journal/BO Daily Account.
- iv) After receipt of SB-ATM1 form with passbook at account office, postmaster shall examine the form for eligibility of account holder for ATM card.
- v) If eligible, SPM shall issue ATM card in Finacle against customers PO Savings Account by following the procedure prescribed for issue of ATM cards.
- vi) After issuance of ATM card, SPM shall keep SB-ATM1 form in Guard File of SB-ATM1 form.
- vii) On ATM Card issue register, SPM shall write the name of BO and date of dispatch of ATM card to BO and sign.
- viii) SPM shall put a remark on customer's PO Savings Account passbook for issuance of ATM card and sign.
- ix) SPM shall dispatch ATM card and passbook to concerned branch post office duly entered in BO slip.
- x) On receipt of ATM card and passbook from account office, GDS BPM shall hand over the ATM card/passbook to the depositor under receipt on SB-28, after taking back depositor's copy of SB-28 and past on the office copy.

Note: - PO Savings Account holder(s) of BO may also submit ATM request form along with passbook at account office and account office shall process the request as prescribed.

(B) Procedure for enabling eBanking/mBanking on PO Savings Account standing at BO: -

- i) To avail eBanking or mBanking facility, account holder shall fill SB-ATM-1 form(ATM Card/Internet/Mobile/SMS banking service request form) duly signed and submit SB-ATM-1 form with passbook at concerned BO.
- ii) GDS BPM shall examine the form and issue SB-28 receipt to the account holder for passbook collected.
- iii) GDS BPM shall send SB-ATM1 form with passbook to respective account office duly entered in BO Journal/BO Daily Account.
- iv) After receipt of SB-ATM1 form with passbook at account office, account office shall examine the form for eligibility of account holder for providing eBanking/mBanking.
- v) If eligible, SPM shall enable eBanking/mBanking against customers PO Savings Account by following the procedure prescribed for enabling eBanking/mBanking.
- vi) SPM shall put a remark on customer's PO Savings Account passbook for enabling eBanking/mBanking and sign.
- vii) After enabling eBanking/mBanking SPM shall keep SB-ATM1 form in Guard File of eBanking/mBanking form.
- viii) SPM shall dispatch passbook to concerned branch post office duly entered in BO slip.
- ix) On receipt of passbook from account office, GDS branch postmaster will hand over the passbook to the depositor under receipt, after taking back depositor's copy of SB-28 and paste on the office copy.
- x) After receipt of SMS by account holders mobile for enabling eBanking/mBanking, account holder may proceed for new user activation at <https://ebanking.indiapost.gov.in> or India Post Mobile Banking App.

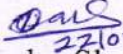
Note: - PO Savings Account holder(s) of BO may also submit eBanking/mBanking request form along with passbook at account office and account office shall process the request as prescribed.

(C) Procedure for issuance of cheque book on PO Savings Account standing at BO: -

- i) Account holders of PO Savings Account in branch post offices may avail cheque book facility at the time of account opening or by submitting SB/CQE-4 form (Application for availing cheque facility/issue fresh cheque book) with passbook at concerned BO.
- ii) GDS BPM shall examine form and issue SB-28 receipt to the account holder for passbook collected.
- iii) The cheque book facility is not available to the illiterate depositor, minor account (self) and for those who do not sign in running hand. GDS BPM before sending the form to account office should check the eligibility.
- iv) GDS BPM shall send SB/CQE-4 form with passbook to respective account office duly entered in BO Journal/BO Daily Account.
- v) After receipt of SB/CQE-4 form with passbook at account office, account office shall examine the form for eligibility of account holder for availing cheque book.
- vi) SPM shall issue cheque book in Finacle against customers PO Savings Account by following the procedure prescribed.
- vii) SPM shall put a remark on customer's PO Savings Account passbook for cheque book issued and sign.
- viii) After issuance of cheque book SPM shall keep SB/CQE-4 form in Guard File of SB-CQE-4 forms.
- ix) In cheque book issue register SPM shall write the name of BO and date of dispatch of cheque book to BO and sign.
- x) SPM shall dispatch cheque book and passbook to concerned branch post office duly entered in BO slip.
- xi) On receipt of cheque book and passbook from account office, GDS branch postmaster shall hand over the cheque book and passbook under receipt to the account holder after taking of the depositor's copy of SB-28 and paste on the office copy.

Note: - PO Savings Account holder(s) of BO may also submit cheque book request form along with passbook at account office and account office shall issue cheque book following the procedure prescribed.

7. Non RICT-CBS branch post office will continue to follow existing procedure till roll out on RICT-CBS application.
8. It is requested to circulate these amendments to all concerned (including branch post offices) for information, guidance and necessary action.
9. This issues with the approval of Competent Authority.

Your's Faithfully,

22/07/2021
(Devendra Sharma)
Assistant Director (SB-II)

Copy to:-

1. Sr. PPS to Secretary (Posts)
2. PS to Director General (Postal Services).
3. PPS/ PS to Addl. DG (Co-ordination)/Member (Banking)/ Member (O)/ Member (P)/ Member (Planning & HRD)/Member (PLI)/Member (Tech)/AS & FA
4. Addl. Director General, APS, New Delhi
5. Chief General Manager, BD Directorate / Parcel Directorate / PLI Directorate
6. Sr. Deputy Director General (Vigilance) & CVO)/Sr. Deputy Director General (PAF)
7. Director, RAKNPA / GM, CEPT / Directors of all PTCs
8. Director General P & T (Audit), Civil Lines, New Delhi
9. Secretary, Postal Services Board/ All Deputy Directors General
10. All General Managers (Finance) / Directors Postal Accounts / DDAP
11. Chief Engineer (Civil), Postal Directorate
12. All Sections of Postal Directorate
13. All recognized Federations / Unions/ Associations
14. GM, CEPT for uploading the order on the India Post website.
15. MOF (DEA), NS-II, North Block, New Delhi.
16. Joint Director & HOD, ICCW Building, 4 Deendayal Upadhyay Marg, New Delhi-110002
17. Guard File
18. Spare copies.