To,
All Head of Circles,
Add. Director General, APS, New Delhi

**Subject:** Standard Operating Procedure of DoP Mobile Banking for Post Office Saving Account customers.

Sir/Madam,

The DoP Mobile Banking for Post Office Saving Account customers of CBS Post Offices is going to be launched on **15.10.2019**.

1. The procedure for DoP mobile banking in detail has been prepared and a “**Standard Operating Procedure for operation of DoP Mobile Banking**” is enclosed for further necessary action.

2. It is requested to circulate this to all concerned for information, necessary action & guidance. The same may also be placed on notice board of all CBS Post Offices in Public Area.

This issues with approval of the Competent Authority.

(Devendra Sharma)
Assistant Director (SBPG)

Encl:- As Above.

Copy to:-
1. DDG(FS)/DDG(Vig.)/JS & FA/DDG(PAF)/DDGF(RBI)/DDG(Est..)/DDG(PG&Insps.)/DDG(PCO)
2. Director (Tech.) O/o Pr. CPMG, TN Circle.
3. Director of Audit (P&T), Delhi
4. All Directors/Dy. Directors of Accounts, Postal
5. Director, Postal Staff College, Ghaziabad.
6. All Directors, Postal Training Centers.
7. Director CEPT Mysore for uploading the SB order on India Post Web Site.
9. AD/ Inspection/PF/Vigilance.
10. All Accounts Officers ICO(SB)
11. All recognized unions.
12. MOF(DEA), NS-II, North Block, New Delhi.
13. Joint Director & HOD, ICCW Building, 4 Deendayal Upadhyay Marg, New Delhi-110002
14. PS to Member (T).
15. PPS to Secretary Posts.
“Standard Operating Procedure for DoP Mobile Banking”

Introduction:

Department of Posts is going to launch Mobile Banking facility for Post Office Savings Account customers of CBS Post Offices on 15.10.2019.

Eligibility Criteria for availing Mobile Banking

a. Customer should have Post Office Savings Account in CBS Post Office.
b. Customer should have valid login and transaction credentials of Internet Banking. If Net Banking is not enabled, mobile banking should be enabled after enabling Net Banking option at CIF level by the SOL.
b. Either Single or Joint “B” account type customers are eligible.
c. Joint “A”, Minor, Lunatic, Illiterate, BO accounts are not allowed for availing Mobile Banking facility.

Pre-requisites

a. Customer should provide a valid Email ID.
b. Customer should provide a valid PAN number.
c. Customer should provide a valid unique mobile number.
d. CIF ID should be updated with correct First name, Last name, DOB, Father’s Name, Gender, valid Identity and address proof, Correct present address, Mobile number, PAN Number and Mother’s Maiden Name.

Procedure to be adopted by the CBS POs for enabling mobile banking facility for eligible Savings Bank account holder is as under:

1. Eligible Post Office customer holding Savings account at any CBS Head/Sub Post Offices but not in Branch Offices may apply for mobile Banking facility.

- Account Holder has to apply for mobile banking by filling Post Office Savings Bank (POSB) ATM Card / Internet / Mobile / SMS banking service request form.
- If Account holder has opened savings account after migration to CBS with proper KYC documents, there is no need for taking fresh KYC documents.
- If Account holder has opened Savings Account before migration, fresh Identity and Address proof as well as photograph has to be taken in single sheet KYC form along with the above said service request form.
- This form has to be submitted only in the CBS Post Office where the SB account stands.
- If a depositor having SB account in any other SOL wants to apply for mobile Banking at any other SOL, he/she has to first get his/her account transferred to the same SOL by following already laid down procedure.
- CPA/SU should check the current SOL ID of the account which was transferred-in either in HACCDET/HACL menu and confirm the same before enabling mobile banking.
- Once the form along with required documents is submitted, Counter PA should go to IES menu of Finacle to verify signature and photograph of the applicant.
- Once customer’s signatures and other documents are verified, Counter PA has to ensure that all required fields in the said service request form have been properly filled.
- Counter PA will invoke CMRC menu and click on modify option.
In CMRC menu, Counter PA has to click on Enable mobile banking after ensuring that the eligibility criteria and pre-requisite conditions are fulfilled.

Mobile number should be unique for each customer and same mobile number should not be used for any other CIF.

Refer below screen shot:

2. Supervisor has to verify the modifications done in CMRC menu. After verification, Supervisor will make entry in a Register to be maintained in manuscript in CBS SO/HO showing following information:

<table>
<thead>
<tr>
<th>Sl No</th>
<th>Date</th>
<th>Request type</th>
<th>CIF ID</th>
<th>SB account number</th>
<th>Name of the customer</th>
<th>Mobile number</th>
<th>Signature</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

3. Customer should be informed that he/she can activate mobile banking after 24 hours of enabling at CIF level by downloading the India Post Mobile Banking app through Google play store link [https://play.google.com/store/apps/details?id=src.com.dop](https://play.google.com/store/apps/details?id=src.com.dop) Self-explanatory steps will guide the customer while performing activation process. Customer should be informed that CIF ID will be the User ID and transaction password should be used which has been already set through internet banking.

4. Till CBS-CSI GL integration is rolled out, nodal office Bangalore GPO will centrally account all the mBanking transactions initiated on previous day for entire India based on the daily report shared by the CEPT Report Building Team. "Total deposits and withdrawals initiated in mBanking channel for entire set ID “ALL” across schemes (SB / RD / PPF / TD) should always match”.

5. After CBS-CSI GL Integration roll out, mBanking transactions will get reflected in the Daily Account of respective Account SOL. No vouchure posting at nodel office or account SOL to be done after GL Integration.

6. One deposit and one withdrawal voucher for the total amount (scheme-wise) has to be prepared by Bangalore GPO for entire India and transferred to SBCO alongwith printed copy of consolidation. Total deposits and withdrawals initiated in mBanking channel for set ID “ALL” should
always match and then only mBanking transactions amount has to be accounted by nodal accounting office “Bangalore GPO”.

6. In case the customer approaches home branch PO to disable Mobile Banking, Post office should modify Mobile banking option in CMRC menu as “NO”, then submit and verify. Mobile Banking will be disabled after 24 hours.

7. If any customer requests for issuance of passbook for RD or TD accounts opened through mBanking, same has to be processed by concerned home branch PO and provide duly printed and attested passbook to the customer.

8. For any complaint regarding Mobile banking, customer has to either dial toll free number 1800-425-2440 or send an e-mail to dopebanking@indiapost.gov.in, if customer complains at any CBS Post Office, his/her complaint may be accepted and forwarded to this e-mail ID.

9. Facilities which can be availed by these account holders in Mobile Banking is provided in Annexure – I.
# Features list of DoP Mobile Banking.

## Annexure-1

<table>
<thead>
<tr>
<th>S.No.</th>
<th>Functionality</th>
<th>Mobile Banking</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Account Balance &amp; Details – Saving, RD, LARD, TD, PPF, Loan Against PPF, NSC</td>
<td>Yes</td>
</tr>
<tr>
<td>2</td>
<td>Transaction History -- Saving, RD, TD, PPF, Loan Against PPF, NSC</td>
<td>Yes</td>
</tr>
<tr>
<td>3</td>
<td>Mini Statement – Saving, PPF</td>
<td>Yes</td>
</tr>
<tr>
<td></td>
<td><strong>Transactions</strong></td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>Fund transfer between Own Savings accounts and Other Users Savings Accounts within DOP</td>
<td>Yes</td>
</tr>
<tr>
<td>5</td>
<td>Fund transfer from Savings account to Own/Linked RD and Own/Linked LARD Accounts</td>
<td>Yes</td>
</tr>
<tr>
<td>6</td>
<td>Fund transfer from Savings account to Own/Linked PPF (Subscription and Loan on PPF) Accounts</td>
<td>Yes</td>
</tr>
<tr>
<td></td>
<td><strong>Service Requests</strong></td>
<td></td>
</tr>
<tr>
<td>7</td>
<td>Requesting for RD account open</td>
<td>Yes</td>
</tr>
<tr>
<td>8</td>
<td>Requesting for TD account open</td>
<td>Yes</td>
</tr>
<tr>
<td>9</td>
<td>Requesting for Stop cheque(s)</td>
<td>Yes</td>
</tr>
</tbody>
</table>