

**F. No. FS-14/1/2020-FS**  
**Government of India**  
**Ministry of Communications**  
**Department of Posts**  
**(F.S. Division)**

Dak Bhawan, New Delhi-110001  
Dated: - 04/08/2021

To,

All Head of Circles/Regions

**Subject: - Regarding withdrawal / Loan/ closure / premature closure of account through authorized person.**

Sir/Madam,

This office is receiving various representations from the depositors that due to old age or illness they are unable to attend post offices for withdrawal or loan or closure or premature closure of their accounts.

2. Keeping in view of difficulties faced by the Senior Citizens or people suffering with illness, the issue was taken up with Ministry of Finance and keeping the provisions in Rule 11 of 'Government Savings Promotion General Rules-2018' in mind, competent authority has decided that in case of extreme exigencies (i.e. Senior Citizens or illness of account holder or suffering from physical infirmity or is with differently-abled conditions) the withdrawal or loan or account closure or premature closure may be allowed through authorized person.

3. Keeping in view of the safety of depositor's hard-earned money, the following procedure shall be followed for operation of account including withdrawal/loan/closure/premature closure of account through authorized person.

i) The account holder(s) shall write an application in Form-12 to the postmaster concerned, for operation of account viz. withdrawal / loan / closure or premature closure of account etc.

ii) In the application form (Form-12), the depositor shall authorize a literate person for operation of his/her account.



**iii)** Signature of the authorized person shall be attested by the account holder(s). In case of Joint B Account, any one of the account holder(s) can attest the signature of the authorized person.

**iv)** Authorized person shall not be an SAS/MPKBY agent or employee working in PO Savings Bank Branch in the post office concerned.

**v)** The account holder shall fill the withdrawal form (SB-7) / closure form (SB-7A) / account premature closure form (SB-7B) / Application for Loan (SB-7C) as the case may be in his/her writing and signed.

**vi)** Self attested copy of ID and address proof of account holder(s) and authorized person shall also be enclosed. If any account holder(s) authorize a person for more than one transaction viz. withdrawal / loan / closure, on any day, in such case, only one set of KYC documents and photo may be obtained. However, Form-12 shall be obtained for each account.

**vii)** Authorized person shall submit passbook, authority letter (Form-12), withdrawal form (SB-7) / closure form (SB-7A) / account premature closure form (SB-7B) / Application for Loan (SB-7C) as the case may be and KYC documents of account holder and authorized person at concerned post office.

**viii)** The counter PA shall tally signature of account holder(s) available in withdrawal form (SB-7) / account closure form (SB-7A) / account premature closure form (SB-7B) / Application for Loan (SB-7C) and Form-12 with signature available in Finacle and SB-3/AOF.

**ix)** After tallying signature and documents, counter PA shall submit the case to Supervisor for approval.

**x)** Supervisor shall also check and verify documents as well as signature of the account holder(s) with office record and if he/she is satisfied, he/she shall write order on top of the application as "authorization accepted" and sign.

**xi)** In case the postmaster is not satisfied about the genuineness of the request of the account holder, he/she may depute a responsible official to physically verify the request of account holder for withdrawal or loan or closure or premature closure of his/her account before effecting payment.

**xii)** Thereafter, counter PA/Supervisor shall follow the process for withdrawal/Loan/Account closure/Account premature closure, as the case may be as prescribed in the rules.



**xiii)** The payment shall be made by account payee cheque or credit in to PO Savings Account or Bank Account of the account holder(s). No cash payment, irrespective of amount, shall be given to the authorized person except in case of withdrawal from Savings Account.

**xiv)** Signature of authorized person should be taken in acquaintance part of Withdrawal form (SB-7) / account closure form (SB-7A)/Account premature closure form (SB-7B) / Application for Loan (SB-7C). After closure of account, account payee cheque or ECS outward receipt, passbook shall be handed over to the authorized person.

**xv)** The authority letter (Form-12) along with KYC documents, are to be attached with the voucher and submitted to SBCO.

**xvi)** SBCO branch shall check that no cash payment is made in cases of accounts closed by authorized persons irrespective of amount and all documents are in order.

**Note:** - PO Savings Account holders can avail Cheque/ATM/eBanking/mBanking/IPPB Account linking facility to withdraw amount from their PO Savings Account as per there convenience. All the Post Offices should provide Cheque/ATM/eBanking/mBanking/IPPB Account linking facility to avoid inconvenience to account holders for SB withdrawal.

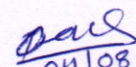
4. It is further clarified that for submission of authorization letter in Form-12, physical presence of the account holder(s) is not mandatory. It can be accepted from the authorized person also.

5. It is requested to circulate these amendments to all concerned for information, guidance and necessary action.

6. This issues with the approval of Competent Authority.

Enclosed: - Form-12

Yours Sincerely,

  
04/08/2021

(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.



**FORM -12**

**(See Rule 11 of Government Savings Promotion Rules, 2018)**

**Letter of authority to open or operate an account under National Savings Schemes on behalf of depositor suffering from physical infirmity including blindness**

To  
The Postmaster/Manager

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Sir

I/we \_\_\_\_\_ depositor of account number \_\_\_\_\_ under \_\_\_\_\_ (Name of scheme) hereby authorise Sh./Smt./Ms. \_\_\_\_\_ w/o, s/o, d/o \_\_\_\_\_ in whom I confide and whose photograph and signature are attested below to operate the said account for the following purposes.

1.

2.

3.

4.

Paste Photograph of  
authorised person

Specimen signature of authorized person

1.

2.

3.

Signature of Witness

**Signature or thumb impression of Depositors**

(Thumb impression should be attested by a person known to the Post Office).

Name & Address:

Date