

No. CPRC/18-5/2024
भारत सरकार / Government of India
डाक विभाग / **Department of Posts**
केंद्रीकृत प्रोसेसिंग एवं समायोजन केंद्र / **Centralized Processing and Reconciliation Centre**
चेन्नई / Chennai – 600002
दिनांक / Date: 03.12.2024

To

All Heads of Circle

Subject: Educating customers to reduce ATM Transaction Declines – Regarding

Madam / Sir,

It has been brought to attention that there has been a significant increase in the failure of ATM transactions being performed by POSB customers due to non-technical reasons, as reported by National Payments Corporation of India (NPCI) since last three months. The following are the major reasons for transaction declines.

Reason	Explanation
TRANSACTION NOT PERMITTED TO CARDHOLDER	The transaction attempted is resulting in below the minimum maintainable balance in the account.
EXPIRED CARD	Transactions attempted with expired cards by account holders.
INVALID PIN	ATM transaction attempted with wrong PIN / mistakenly entering wrong digits etc.
NOT SUFFICIENT FUNDS	ATM transaction attempted for a higher amount than the eligible amount / available balance in the account.
EXCEED WITHDRAWAL LIMIT	Attempting ATM transactions beyond the daily limit assigned for the card.

2. NPCI emphasizes that customers should be made aware of the various reasons contributing to the decline in ATM transactions and thereby ATM declines should be reduced to threshold limit.

3. Therefore, Circles are requested to arrange to issue instructions to all the post offices to educate the customers holding the ATM card

- to avoid usage of expired ATM card
- to avoid entering invalid PIN
- to avoid withdrawal of money which will result the balance in the savings account below ₹ 500/-
- to avoid drawing the amount more than the available balance
- to perform transactions within the daily limit of ₹ 25,000/- per day

4. In addition, Circles are requested to arrange to display a notice containing the instructions related to the above point (3) for the information to the public, in the post offices. The instructions are provided in the Annexure. Circles may arrange to display the same in the local language also.

5. This is issued with the approval of DDG (FS).

Yours faithfully

Encl: As above.

(T. C. VIJAYAN)
Assistant Director
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Annexure
to Lr. No. CPRC/18-5/2024 dated 03.12.2024

Request to the Public

Dear ATM Card Holders

1. **Avoid using of expired ATM Card.** ATM card validity is printed on the front side of the card. The card will automatically expire by the last working day of the month / year printed on the card. Please don't attempt any transactions after such date. Approach home branch post office for replacement of ATM card.
2. **Avoid entering invalid / wrong PIN in ATM.** Please remember the PIN for your ATM card and key in properly to avoid declines.
3. **Avoid withdrawal of money from ATM which will result the balance in the savings account below ₹ 500/-.** If an account is having a balance of ₹ 700/- and if withdrawal of ₹ 500/- is attempted, the transaction will fail as it will result the balance in the account to go below the minimum prescribed balance of ₹ 500/-. Withdrawal over and above the minimum balance should only be attempted.
4. **Avoid drawing the amount more than the available balance.** Please check your account balance before ATM withdrawal is attempted if you are not sure about the available balance. Do not try to withdraw random amount which may get declined.
5. **Perform ATM transactions within the daily limit of ₹ 25,000/- per day.** Never attempt to withdraw beyond the maximum permissible limit.