

S.B. Order 11/2019

F.No. 25-12/2019-FS-CBS  
Government of India  
Ministry of Communication  
Department of Posts  
(FS Division)

Dak Bhawan, New Delhi  
Dated :- 14.10.2019

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**.

2. 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.

3. 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&Insp.)/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.
8. Dy. Director (CEPT), Chennai O/o CPMG, T.N. Circle.
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 mobileBanking facility.
  - Account Holder has to apply for mobileBanking 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 alongwith 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 **HACCDDET/HACCLI** menu and confirm the same before enabling mobile banking.
  - Once the form alongwith 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.