

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.