

S.B. Order 01/2019

F.No.25-09/2012-CBS-FS Part-I  
Government of India  
Ministry of Communication  
Department of Posts  
(F.S. Division)

Dak Bhawan, New Delhi  
Dated :- 03.01.2019

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

**Subject:-** Intra Operable Netbanking for POSB Saving Accounts.

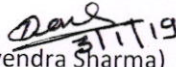
Sir/Madam,

Kindly refer to the email communication dated 11.12.2018 vide which SOP,FAQ and Netbanking service request form were sent for further communication to the CBS Post Offices. This Division is however received references from customers that many Post Offices are not aware about the functionality of Intra Operable Netbanking and resultantly not being able to use the facility to the POSB Saving Bank Customers.

As we are aware the Intra Operable Internet Banking service was inaugurated by Hon'ble MoC(I/C) on 14.12.2018 and is functional.

SOP,FAQ and Form pertaining to Intra Operable Netbanking is again sent herewith as ANNEXURE with this order. It is again requested to circulate this to all concerned for information, necessary action & guidance. 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 (SB-II)

**Encl. :- Annexure-I** Standard Operating Procedure Internet Banking,  
**Annexure-II** FAQ on DOP Internet Banking  
**Annexure-III** Internet Banking Service Request Form

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 (FS)/Director(CBS)/Dak Bhawan.
4. Director of Audit (P&T), Delhi
5. All Directors/Dy. Directors of Accounts, Postal
6. Director, Postal Staff College, Ghaziabad.
7. All Directors, Postal Training Centres.
8. Director CEPT Mysore for uploading the SB order on India Post Web Site.
9. Dy. Director (CEPT), Chennai O/o CPMG, T.N. Circle.
10. AD/ Inspection/PF/Vigilance.
11. All Accounts Officers ICO(SB)
12. All recognized unions.
13. MOF(DEA), NS-II, North Block, New Delhi.
14. Joint Director & HOD, ICCW Building, 4 Deendayal Upadhyay Marg, New Delhi-110002
15. PS to Member (T).
16. PPS to Secretary Posts.

# Standard Operating Procedure – Internet Banking

ANNEXURE-I

## Introduction:

Department of Posts has introduced Internet Banking facility for Post Office Savings Bank customers for CBS migrated Post Offices.

## Eligibility Criteria for availing Internet Banking

- a. Customer should have Savings Bank account in CBS Office
- b. Either Single or Joint "B" account are eligible
- c. Joint "A", Minor, Lunatic, Illiterate, BO accounts are not allowed for availing Internet Banking

## Pre-requisites

- a. Customer should provide a valid Email ID.
- b. Customer should provide a valid PAN number
- c. Customer should provide a valid 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 internet banking facility for eligible Savings Bank account holder is as under:

1. Eligible Post Office Savings Account customer may apply for Internet Banking facility. Savings Account must be standing at any CBS Post Office but **not** in Branch Offices in account with CBS Post Office.
2. Account Holder has to apply for Internet 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 alongwith **ATM Card / Internet / Mobile / SMS banking service request form**.
3. 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 internet 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 internet banking.
4. 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.
5. Once customer's signatures and other documents are verified, Counter PA has to ensure that all required fields in **ATM Card / Internet / Mobile / SMS banking 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 Internet 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: