Date & Time: 04 Jun 2019, 13:04:28 IST

Govt. of India
Ministry of Communications
Department of Posts
India Post

India Post

Home    About DOP Internet Banking

**Welcome to Personal Banking**

To access your accounts..

Login to DoP eBanking portal

User ID*

Log In    Clear

# Training
# DOP Internet Banking

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# Agenda

1. About Internet Banking
2. About DOP Internet Banking
3. SB Order related to DOP Internet Banking
4. Pre requisite for Availing Internet Banking
5. Procedure to be followed for Internet Banking
6. Supervisor Role
7. Facilities Covered under Internet Banking
8. Accounting Procedure for Internet Banking
9. FAQs for Internet Banking
10. Help Desk

# What is Internet Banking ?????

**It is online Banking**

**Allows User to conduct Financial Transaction online**

It offers customers just about every services that is traditionally available through local branch

Immediate funds transfer helps the user in time of urgent need.

It saves valuable time of the users.

# DOP Internet Banking?... Is it Possible?

- Department of Post has started Providing Internet Banking facility to its Customers w.e.f December 2018

- Inter Operable Internet Banking Service was inaugurated by Hon'ble MOC (I/C) on 14.12.2018

- DOP Internet Banking is limited to Department of Post. It is not connected to other Banks.

- DOPs Internet banking is an extension of our saving bank services to facilitate our existing customer for transfer of Fund within DOP. i.e Saving account to Saving Account, Saving account to TD,RD , PPF , View balance , Nominee Details etc.

# SB Order related to DOP Internet Banking

SB Order No 1/2019 dated 03.01.2019 regarding Intra Operable Net banking for POSB Saving Accounts with Standard Operating Procedure, FAQs and Service Request Form.

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.
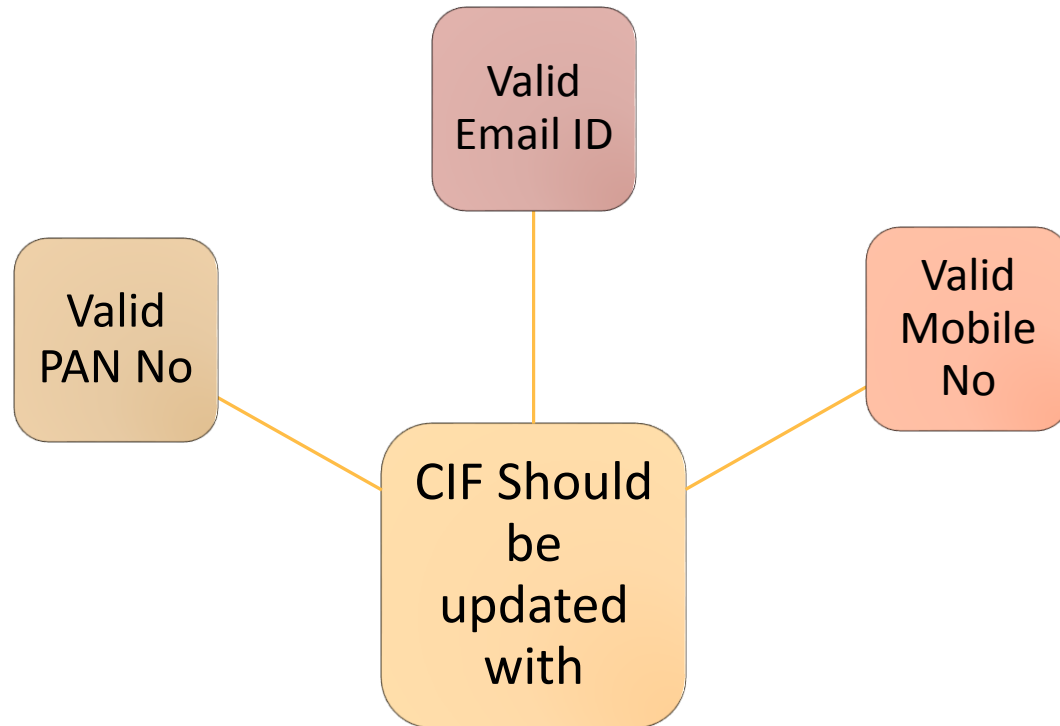
(Devendra Sharma)
Assistant director (SB-II)

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

# Eligibility Criteria

➢ Customer should have Saving Bank Account in CBS Office
➢ Either Single or Joint B Accounts are eligible
➢ Joint A , Minor, Lunatic, Illiterate are no allowed for Internet Banking
➢ BO Accounts are not allowed for availing Internet Banking

# Pre Requisite

Valid Email ID

Valid PAN No

Valid Mobile No

CIF Should be updated with

➢ Cif should be updated with correct
First name, Last name , DOB, Fathers Name, Gender, Valid Identity and Address Proof, Correct present address, Mobile Number , PAN Number and Mothers Maiden Name.

# Procedure to be followed for Availing Internet Facility

1. Account Holder has to apply Internet Banking by filling up POSB ( ATM Card/Internet/Mobile/SMS Banking Service Request form.

2. **Service Request form has to be submitted only in the CBS Post office where SB Account Stands.(Very ImP)**

3. Other SOL SB Accounts need to be transferred in as per laid down procedure before enabling Internet banking

4. Verify Signature and Photograph of the Customer from **IES Menu** and tally it with the Service request Form.

5. Counter PA has to ensure that all the required filled in Form have been properly Filled.

6. Counter PA will enable the internet Banking through **CMRC Menu.**

7. Mobile Number should be unique for each customer and same number should not be used for any other CIF
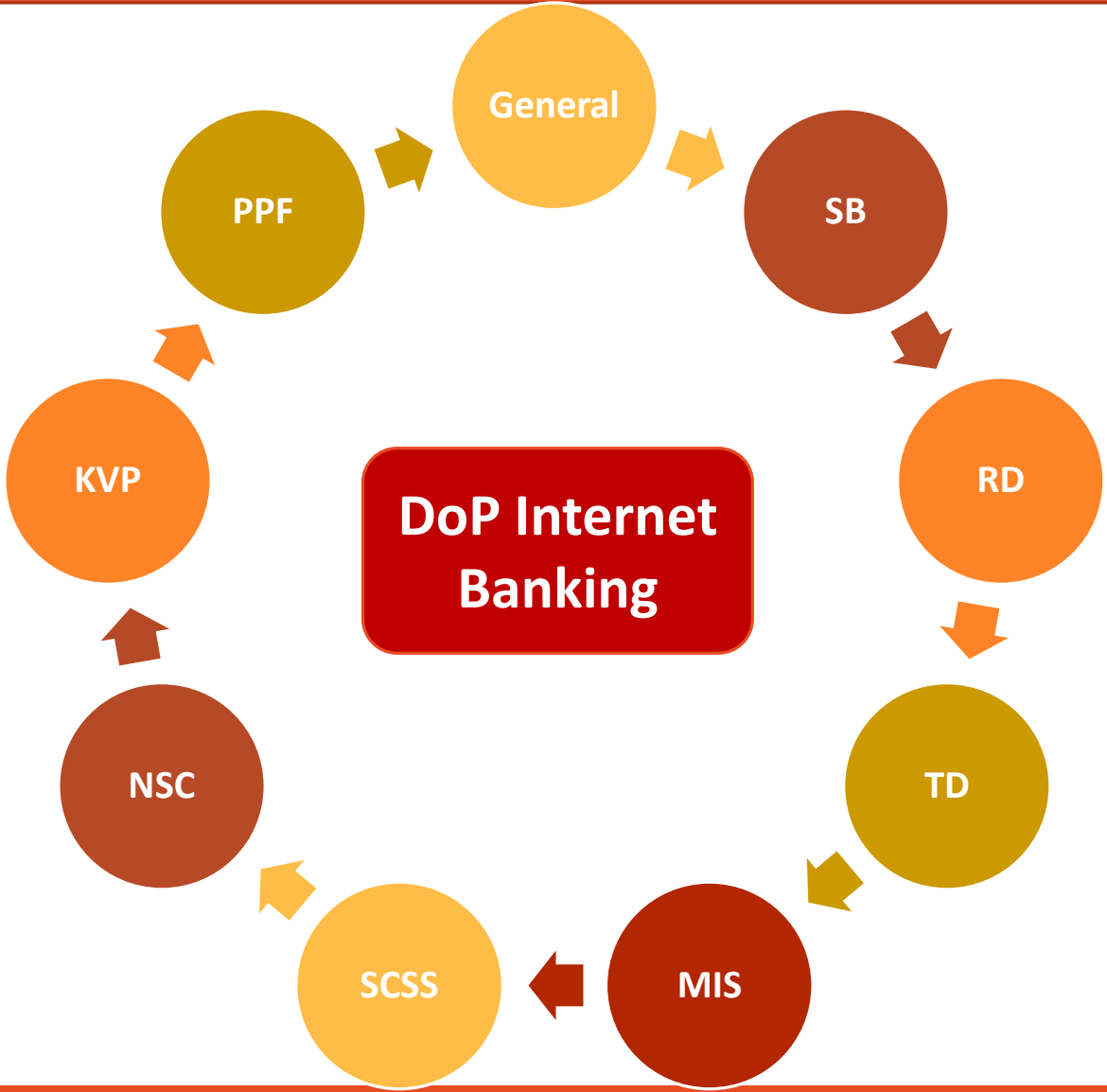
# Role of Supervisor

Supervisor/PA has to verify the Modification done in CMRC.

After Verification, Supervisor will make entry in Register to be maintained in CBS office

## Registered to be Maintained at CBS office for Internet Banking

| Sl No | Date | Request Type | CIF ID | SB Account No | Name of the Customer | Mobile No | Signature |
|-------|------|--------------|--------|---------------|----------------------|-----------|-----------|
|       |      |              |        |               |                      |           |           |
|       |      |              |        |               |                      |           |           |

# Facilities Covered under Internet Banking

# Facilities Covered under Internet Banking

**SB**
- Account Balance Inquiry, Mini Statement
- **Fund Transfer from POSB to POSB and POSB to other POSB Schemes i.e RD,TD, PPF, RDL (under Same CIF)**
- View Nominee Details
- View Stop/Issued Cheques

**RD**
- Account Balance Inquiry, Mini Statement
- **Account Opened & Account Closed**
- Deposit in RD Account and RD Half Withdrawal

**TD**
- Account Balance Inquiry, Mini Statement
- **Account Opened & Account Closed**
- Premature Closure op TD

# Facilities Covered under Internet Banking

**MIS**
- Account Balance & Details
- View Principal and Interest Credit details
- View Nominee details

**SCSS**
- Account Balance & Details
- View Principal and Interest Credit details
- View Nominee details

**NSC/ KVP**
- Account Balance & Details
- View Principal and Interest Credit details
- View Nominee details

# Facilities Covered under Internet Banking

**PPF**

- Account Balance
- Deposit in Live PPF Account
- Transaction History of PPF and PPF Loan Account
- Withdrawal from PPF Account
- Repayment of PPF Loan Account
- Mini Statement

**General**

- View All Transaction
- View Incomplete Transaction
- View Nominee Details of Accounts
- TDS Inquiry
- Add Payee/View Payee
- Manage Inquiry
- View Lien on Account if any

# Accounting Procedure for Internet Banking

E Banking channel transaction are System Generated Transaction and will not reflect in Counter PA Accounts.

Transaction report is available in HFINRPT>SB Report> Channel Type EBK>Submit
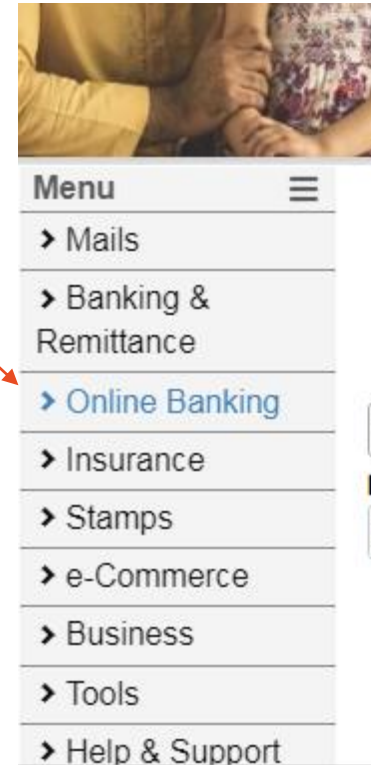
It is just like ATM Cash Deposit/ Withdrawal Transaction.

No need to record transaction separately.

# FAQs?

## How to access DOP Internet Banking?

1. https://ebanking.indiapost.gov.in

2. Log in to Indiapost Website> Online banking

# FAQs?

## How to register for DOP Internet Banking?

Visit your Home Branch, Filled up Form... Internet banking will be activated next day. Users will get SMS of activation

# FAQs?

## How I will get my Customer ID ?

CIF Will be the Customer ID

# FAQs?

## Can I Change my User ID as to remember CIF is very difficult ?

Yes. User id Can be Changed ... e banking>Login>My Profile> Channel ID

# FAQs?

## What if some of my Post office Accounts are visible in IB?

Visit your Home branch and Change your CIF ID with e banking registered CIF/Customer ID

# FAQs?

## What type of Account can be opened under IB?

Recurring and Time Deposits Account can be opened online..
General Service> Service Request> New Request

# FAQs?

## Can I Schedule a Fund Transfer for future date?

Yes Schedule Fund transfer facility is available only for POSB only.

# FAQs?

## Can I Deposit/ Withdraw Money from my PPF Account?

Yes. Through Internet banking, Deposit and withdrawal from PPF Account is possible ( Under the same CIF ).

# FAQs?

## Can I Get passbook for RD/TD Account opened through E Banking?

YES.
Visit your Home branch for getting Passbook for the account opened through ebanking

Call Center ( 9.00 AM to 6.00 PM)
1800-425-2440

Email
dopebanking@indiapost.gov.in