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

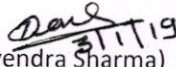**Subject:-** Intra Operable Netbanking for POSB Saving Accounts.

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&Insps.)/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

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 InternetBanking 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 HACCDET/HACLI 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:

6.   Supervisor has to verify the modifications done in CMRC menu. After verification, Supervisor will make entry in a Register to be maintained in manuscript in CBS SO/HO showing following information:

Sl No	Date	Request type	CIF ID	SB account number	Name of the customer	Mobile number	Signature

7.   Customer should be informed that he/she will get an SMS alert to the registered mobile number after 24 hourswith a link for internetbanking login after processing the request. Customer should go to the link and activate his/her Internet banking. Customer should be informed that CIF ID will be the User ID and set the Login and Transaction password during first time login using the provided link.

8.   Till FSI-CSI GL integration is rolled out, nodal office Bangalore GPO will centrally account all the eBanking transactions initiated on previous day for entire India based on the basis of daily report shared by the CEPT Report Building Team. **"Total deposits and withdrawals initiated in eBanking channel for entireset ID "ALL" across schemes (SB / RD / PPF / TD) should always match"**.

9. One deposit and one withdrawal voucher for the total amount (scheme-wise) has to be prepared by Bangalore GPO for entire India and transferred to SBCO alongwith printed copy of consolidation.**Total deposits and withdrawals initiated in eBanking channel for set ID "ALL"should always match** and then only eBanking transactions amount has to be accounted by nodal accounting office "Bangalore GPO"

10.   In case the customer approaches home branch PO to disable Internet banking, Post office should modify Internet banking option in CMRC menu as "NO", then submit and verify. Internet Banking will be disabled after 24 hours.

11.   If any customer requests for issuance of passbook for RD or TD accounts opened through eBanking, same has to be processed by concerned home branch PO and provide duly printed and attested passbook to the customer.

12.   For any complaint regarding Internet banking, customer has to either dial toll free number 1800-425-2440 or send an e-mail to dopebanking@indiapost.gov.in If customer complains at any CBS Post Office, his/her complaint may be accepted and forwarded to this e-mail ID.

13   Facilities which can be availed by these account holders in Internet Banking is provided in Annexure – I(a)

ANNEXURE – I (a)

S.No.	Scheme	Functionality
1	General	Dashboard
		My Profile
		New User Activation by OTP
		Forgot Password
		Download Forms
		Information Links to—
		❖ Terms and Conditions
		❖ Contact us
		❖ Security tips
		❖ About Phishing hyperlink
		❖ Report Phishing hyperlink
		❖ FAQ
		❖ Password Management
		❖ Complaints
		View Incomplete Transactions
		View All Transactions
		View Scheduled Transactions
		General Services-
		❖ Manage Mails
		❖ Manage Inquiries
		❖ Detailed activity inquiry
		❖ Transaction limit inquiry
		View Lien on account if any
		View nominee details of the account(s)
		Manage Payee-
		❖ Add Payee within DOP
		❖ View Payee within DOP
		TDS Inquiry
		Tracking of Reference ID generated by EB available to EB Admin User.
		Transaction remarks entered by customer displayed in Transaction Particulars.
		If services for are EB disabled at CIF, it will be completely disabled for internet banking access.
		Customer will be allowed to change Login ID only once.
		IncomeTax vanilla hyperlink
2	Savings	Account Balance & Details
		Transaction History
		Mini Statement
		View Monthly Average
		View Quarterly Average
		View Nominee details
		Inquire on lien
		Fund Transfer between Own Post Office savings Account
		Fund Transfer between own and third Party Post Office Savings Account.
		Fund Transfer from Savings to own/linked RD Account
		Fund Transfer from Savings to own/Linked RD half withdrawal account
		Fund Transfer from Savings to own/linked PPF Account
		Fund Transfer from Savings to Own/Linked Loan against PPF Account

			View Stop/Issued cheques
			Checking of status of used/unused POSB Cheques from the date of last cheque book issued.
3	RD		Account Balance & Details of RD and RD half withdrawal accounts
			Transaction History
			Mini Statement
			Deposit in RD Account from Own Post Office savings Account
			Closure of RD Account and credit into your Post Office Savings Account
			Deposit in RD half withdrawal Account from own Savings Account
			Opening of new RD Account by debiting your own Post Office Savings Account
			While opening new RD Account, balance in debit account to be shown.
4	TD		Account Balance & Details,
			Transaction History
			Premature Closure of TD Account and credit into your Post Office Savings Account
			Opening of new TD Account by debiting your own Post Office Savings Account
			While opening new TD Account, balance in debit account to be shown.
5	MIS		Account Balance & Details
			View principal and interest credit details
			View nominee details
6	SCSS		Account Balance & Details
			View principal and interest credit details
			View nominee details
7	NSC		Account Balance & Details
			Transaction History
8	KVP		Account Balance & Details
			View Nominee details
9	PPF		Account Balance & Details of PPF and PPF Loan Account
			Transaction History of PPF and PPF Loan Account
			Mini Statement of PPF and PPF Loan Account
			Deposit in Active PPF Account
			Repayment in PPF Loan Account
			Withdrawal from PPF Account.
			For repayment in PPF Loan Account, outstanding Loan balance will be displayed.
			For withdrawal from PPF Account, eligible amount of withdrawal will be displayed.

1. **What is the URL for DOP internet Banking?**
URL for accessing DOP Internet Banking is https://ebanking .indiapost.gov.in

2. **What are the pre-requisites for availing DOP Internet Banking?**
   - Valid Active Single or Joint "B" Savings account
   - Provide necessary KYC documents, if not already submitted
   - Active DOP ATM/Debit card
   - Valid unique mobile number
   - Email address
   - PAN number

3. **How to register for DOP Internet Banking?**
Visit your home branch, fill the pre-printed application form and submit with required documents.
Your DOP internet banking will get activated from next working day.

4. **How will I come to know about my DOP internet Banking Activation?**
Once the request is processed successfully, an SMS alert will be delivered to your registered mobile number.

5. **What is my customer ID?**
Customer ID is the CIF ID printed on the first page of your Passbook.

6. **What should be done once I receive an SMS alert regarding DOP Internet Banking activation?**
Open the DOP Internet banking page using the URL mentioned in the SMS and use the hyperlink **"New User Activation"**. Fill the necessary details and configure your Internet Bankinglogin password and transaction password. Logout from the application, re-login and configure security questions and answers. These two steps are mandatory for successful activation of your internet banking user ID.

7. **Why should I configure Security questions and answers during first time login?**
Security questions and answers are required to use when you forget your Login or transaction passwords or both.

8. **Whether both login and transaction passwords can be same?**
No, it cannot be same.

9. **What is the permissible limit for wrong login/transaction password attempts?**
5 times

10. **What if I type my login password or transaction password wrong for 5 times?**
In case, login password is entered wrongly for 5 times, your user ID will be disabled from logging in. In case, transaction password is entered wrongly for 5 times, transaction rights will be disabled.

11. **What is the procedure to get my login rights or transaction rights enabled?**
Please address the issue by mentioning the CIF ID/User ID to dopeBanking@indiapost.gov.in

from your registered email ID with the issue details.

12. **What if I forget my password?**
Use **forgot password?**link in the eBanking home page and follow the instructions.

13. **What if my password is expired during login?**
DoP eBanking application will prompt you to change the password during login.

14. **Even after entering right password, application is not allowing to logging in. What should I do?**
If user has not logged in for more the 180 days after expiry of password, same should be intimated via email to DoP email IDdopebanking@indiapost.gov.infrom your registered email ID or contact customer care centre for further guidance.

Once the same is enabled at DoP level, an email will be sent to your registered email ID. Use forgot

password link available in the home page and follow the instructions.

15. **Whether my user ID can be changed?**
Yes, the user ID can be changed only once under My profile > Update channel login ID option.

16. **What if I forget security questions and answers and password?**
Please address the issue by mentioning the CIF ID/User ID to dopebanking@indiapost.gov.in from your registered email ID with the issue details.

17. **Can I transfer funds and make deposits?**
- Funds can be transferred from one POSB account to another POSB account either self-payee or third-party payee.
- Deposits can be made from your SB account to your own RD account, Repayment of RD half withdrawal, PPF account and Loan on PPF.

18. **What if some of my Post office accounts are not visible in my internet banking login?**
Please visit the home branch PO of that account to change the customer ID/CIF ID with the eBanking registered CIF/Customer ID.

19. **What type of accounts I can open through internet banking?**
You can open either RD or TD accounts which is available under General Services > Service request > New request option.

20. **What type of account can be closedonline?**
RD and TD accounts can be closed or pre-closed as per the existing POSB norms.

21. **Can I register a stop cheque request?**
Yes, under General Services > Service request > New request option.

22. **Can I change my login or transaction password?**
Yes, it can be changed under My Profile > Change Passwords option.

23. **Can I schedule a fund transfer for future date?**

Yes, you can schedule fund transfer once by selecting frequency type "Single" and multiple times by selecting frequency type as "Recurring" for PO savings bank accounts only.

24.   **Can I take PPF withdrawal online?**
Yes, it can be availed for eligible amount.

25.   **Can I take RDhalf/partial withdrawal online?**
No, it can be availed for eligible amount/period at home branch PO only.

26.   **How can I disable my DOP Internet Banking?**
Approach home branch PO for disabling Internet Banking.

27.   **How do I get the passbook for RD / TD accounts opened through EBanking?**
The customer should approach the home branch (where the CIF ID is attached), identify himself and provide the account number(s) opened online, to get the passbook(s).

28.   **How can I get support from DoP for any issues regarding eBanking operations?**
Please call our customer care toll free number 1800-425-2440 between 9 AM to 6 PM for any assistance or you can write to us on our email dopebanking@indiapost.gov.in

Facilities offered in DoP Internet Banking

Scheme	Functionality
General	Dashboard
	My Profile
	New User Activation by OTP
	Forgot Password
	Download Forms
	Information Links to—
	❖ Terms and Conditions
	❖ contact us
	❖ security tips
	❖ About Phishing hyperlink
	❖ Report Phishing hyperlink
	❖ FAQ
	❖ Password Management
	❖ Complaints
	View Incomplete Transactions
	View All Transactions
	View Scheduled Transactions
	General Services-
	❖ Manage Mails
	❖ Manage Inquiries
	❖ detailed activity inquiry
	❖ Transaction limit inquiry
	View Lien on account if any
	View nominee details of the account(s)
	Manage Payee-
	❖ Add Payee within DOP
	❖ View Payee within DOP
	TDS Inquiry
	Transaction remarks entered by customer displayed in Transaction Particulars.
	Customer will be allowed to change Login ID only once.
	IncomeTax vanilla hyperlink
Savings	Account Balance & Details
	Transaction History
	Mini Statement
	View Monthly Average

		View Quarterly Average
		View Nominee details
		Inquire on lien
		Fund Transfer between Own Post Office savings Account
		Fund Transfer between own and third Party Post Office Savings Account.
		Fund Transfer from Savings to own/linked RD Account
		Fund Transfer from Savings to own/Linked RD Loan Account
		Fund Transfer from Savings to own/linked PPF Account
		Fund Transfer from Savings to Own/Linked Loan against PPF Account
		View Stop/Issued cheques
		Checking of status of used/unused POSB Cheques from the date of last cheque book issued.
	RD	Account Balance & Details of RD and Loan on RD Account
		Transaction History
		Mini Statement
		Deposit in RD Account from Own Post Office savings Account
		Closure of RD Account and credit into your Post Office Savings Account
		Deposit in RD Loan Account from own Savings Account
		Opening of new RD Account by debiting your own Post Office Savings Account
		While opening new RD Account, balance in debit account to be shown.
	TD	Account Balance & Details,
		Transaction History
		Premature Closure of TD Account and credit into your Post Office Savings Account
		Opening of new TD Account by debiting your own Post Office Savings Account
		While opening new TD Account, balance in debit account to be shown.
	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	Account Balance & Details
		Transaction History
	KVP	Account Balance & Details
		View Nominee details
	PPF	Account Balance & Details of PPF and PPF Loan Account
		Transaction History of PPF and PPF Loan Account
		Mini Statement of PPF and PPF Loan Account
		Deposit in Active PPF Account
		Repayment in PPF Loan Account
		Withdrawal from PPF Account.
		For repayment in PPF Loan Account, outstanding Loan balance will be displayed.
		For withdrawal from PPF Account, eligible amount of withdrawal will be displayed.

POST OFFICE SAVINGS BANK
ATM Card / Internet / Mobile / SMS banking service request form

INDIA POST

Please fill the application in block letters only

Post Office_____ SOL ID _____

Date_____ (dd/mm/yyyy)

*CIF ID										* Primary Account ID										

1. *Applicant's Name

*First Name																				
Middle Name																				
*Last Name																				

2. *ATM Card required for (please tick √ the relevant box)

(a) Self		(b) Joint "B" Account Holder	

3. * Please provide the below details:

Mobile Number	
Email ID	
PAN Number	
Mother's Maiden Name	

4. *Please tick relevant requirement from below options

SI No	Request type	Tick √ the relevant option	
a.	Instant ATM/Debit Card		
b.	New Personalized ATM/Debit card (or) Replaced Personalized ATM/Debit card Name to be printed on the card (Not exceeding 21 characters including space) ⬚⬚⬚⬚⬚⬚⬚⬚⬚⬚⬚⬚⬚⬚⬚⬚⬚⬚⬚⬚⬚	New request	
		Replacement request	
c.	Replacement with Instant ATM/Debit card		
d.	ATM/Debit card PIN request		
e.	ATM/Debit card hot-listing / closure request (Provide last 4 digits of the card number for closure only)		
f.	Internet Banking		
g.	Mobile Banking		
h.	SMS Banking		
i.	Linking of Secondary accounts existing active ATM/Debit card (Should be done once primary account card is activated)	Provide SB Account IDs to be linked 1 2	

(* marked fields are Mandatory fields)

Declaration

I/We declare that above information is correct. I/We authorize Department of Posts to debit/ recover the charges as applicable from time to time from my/our account for withdrawals using my ATM/Debit Card or Internet/Mobile/SMS Banking. I/We undertake to maintain sufficient funds excluding the minimum balance stipulated in my account. I/We will accept full responsibility for transactions done through my/our ATM/Debit Card or Internet/Mobile/SMS Banking and agree not to make claims against Department of Posts.

Terms and conditions for Internet/Mobile/SMS banking: I/We have read the provisions contained in the terms and conditions document available in India post internet banking website and I/We agree that transactions executed over India post internet /Mobile /SMS banking using my/our user ID and password will be binding on me/us.

Terms and conditions for ATM card usage: - I/We agree to the terms and conditions printed below.

_____   *Signature of the applicant   .

For Office Use only

Certified that the customer submitted the application in person across the counter and KYC documents, signature and photograph of the customer are duly verified and updated at CIF level. Please collect fresh KYC and get it uploaded, if photograph and signature are not available in CBS.

Type of Request	Type of service	Maker User ID	Checker User ID
ATM related services			
Internet/Mob/SMS Banking			

Date Stamp of Post Office   Signature of Chief/Sr./Head/Sub Postmaster

Terms and Conditions for usage of DOP ATM/Debit card

The Terms and Conditions under which the DOP ATM/Debit Card has been issued are mentioned below for your guidance.

(a) Terms used here
- DOP refers to Department of Posts.
- Card means DOP ATM/Debit Card issued to customer.
- Cardholder means customer who has been issued DOP ATM/Debit Card.
- PIN mean a 4-digit number allotted to the card holder.

(b) Card
- The Card is the property of DOP and shall be returned unconditionally and immediately to DOP upon request by DOP.
- DOP reserves the right to cancel the Card and stop its operations unilaterally without assigning any reason.
- The Card is non- transferable.
- PIN/OTP: The Cardholder acknowledges, represents and warrants that the PIN/OTP provides access to the designated account(s) and that the Cardholder accepts the sole responsibility for use, confidentiality and protection of the PIN/OTP, as well as for all mandates and information changes entered in to the account using such PIN/OTP. The Cardholder shall not record the PIN/OTP in any form so as to protect the PIN/OTP from falling into the hands of a third party. The Cardholder grants express authority to DOP for carrying out transactions and instructions authenticated by the PIN/OTP and shall not revoke the same. DOP has no obligation to verify the authenticity of the transaction instruction sent or purported to have been sent from the Cardholder other than by means of verification of the Cardholder's PIN/OTP. The Card, therefore, should remain in Cardholder's possession and should not be handed over to anyone else. The Card is issued on the condition that DOP bears no liability for the unauthorized use of the Card. This responsibility is fully that of the Cardholder. Further DOP will not be responsible for any loss either direct or indirect on account of ATM failure/malfunctioning.

(c) Loss of Card
- The Cardholder should immediately block the Card through the available channels (i.e., through call centre or any DOP Branch)
- The Cardholder is responsible for the security of the Card and shall take all steps towards ensuring the safekeeping thereof. Further, in the event, DOP determines that the aforementioned steps are not complied with, financial liability on the lost or stolen Card would rest with the Cardholder.
- Fresh Card will be issued in replacement of lost/damaged Card.
- DOP has the authority of the Cardholder to debit the designated account of the Cardholder for all withdrawals and payments effected by or purported to be effected by the Cardholder using the Card, as evidenced by the records, which will be conclusive and binding on the Cardholder. The Cardholder expressly authorizes DOP to debit the designated account with service charges (if any) notified by DOP from time to time. Please visit www.indiapost.gov.in for the updated service charges.

(d) Transactions:
- The transactions record generated by an ATM or POS terminal/e-Commerce will be binding on the Cardholder and it will be conclusive unless verified otherwise and corrected by DOP. The verified and corrected amount will be binding on the Cardholder.
- **Closing of Accounts:** The Cardholder wishing to close the designated account and surrender the Card will first have to give application in writing and surrender the Card along with the application.
- **Validity of Card:** The validity of the Card is printed on the face of the Card. The Card is valid through to the last date of the month of expiry.
- **Renewal of Card:** DOP will automatically renew the card, free of cost on it's expiry.
- **Help line :** For more information and help, please call DOP's tollfree number i.e. 1800-425-2440. Toll free numbers are accessible from all landlines and mobile phones in the country.
- **Transaction charges:** The Cardholder's account is liable to be debited with the additional charges for transaction(s) made at ATMs owned by the banks other than DOP beyond the permissible limits. Please visit www.indiapost.gov.in for the updates.

(e) Fees and Charges:
- The annual fee for the Card will be debited to the primary account linked with the Card on application/renewal at DOP's prevailing rate. The fee is non-refundable. The cardholder shall maintain at all times such minimum balance in the designated account, as DOP may stipulate from time to time. DOP reserves the right at any time to charge the cardholder for the issue or reissue of a Card and/or any fee/charges for the transactions carried out by the cardholder on the Card.

(f) Additional Terms
- DOP reserves the right to introduce new facilities or remove existing facilities as and when warranted, without assigning any reasons thereof. DOP may, at its discretion, refuse any application for the Card without assigning any reason. Fee charged (if any) for the use of the Card is non-refundable under any circumstances. DOP has the right to withdraw the privilege attached to the Card and to call upon the Cardholder to surrender the Card through any representative of DOP, without assigning any reason.
- Use of the Card shall be terminated without notice, upon receiving intimation of the death, bankruptcy or insolvency of the Cardholder or on receipt of a letter from any one of the joint account holders changing the operative clause, receipt of an attachment order from a Competent court or revenue authority or from RBI due to violation of FEMA/Exchange Control Regulations, or for other valid reasons or when the whereabouts of the Cardholder become unknown to DOP due to any cause attributable to the Cardholder.

- The ATM service is for withdrawing cash against the balance that is already available in your account. It is therefore the Cardholder's obligation to maintain sufficient balance in the designated account to meet cash withdrawals and service charges. DOP at its absolute discretion may amend the Terms and Conditions governing ATM services.