

1. About this Document

This document provides all related information to the India Post end users to understand the process of NEFT(National Electronic Fund Transfer) Outward and Inward Remittance transactions process flow and operations across the PO counter.

2. Introduction

- National Electronic Fund Transfer (NEFT) is one of the payment products operated by RBI.
- The Beneficiary gets the funds on the same day or the next day.
- Post Office customers can send money to Post Office accounts from other bank through their internet banking. This will make investment in POSB schemes easier. At present, NEFT Inward Remittance is allowed only to Post Office Savings Account. However, this facility will be extended to PPF and SSA accounts shortly. Similarly, during closure of Accounts except SB, the funds can be credited to customer's POSB account and further outward NEFT can be initiated through Post Office/Internet Banking / Mobile banking for desired Beneficiary bank accounts and drawing of cheque can be avoided.
- IFSC (Indian Financial System Code) is an eleven-character alphanumeric code that is used to identify the particular branch of a participating bank and is used in remittances namely NEFT & RTGS. For POSB customers there will be only one IFSC for all branches/POs. **IFSC for POSB customer is IPOS0000DOP**. Post offices should affix DoPs IFSC in all the Savings, PPF and SSA passbooks in the first page as **"IFSC: IPOS0000DOP"**.
- UTR number for NEFT is 16-digit Unique Transaction Reference number.
- NEFT services are available across counters during regular business hours of the PO.
- In addition, customers who are already registered users of India Post eBanking and mBanking services can also initiate outward NEFT transaction through those channels. The unregistered POSB customers can also avail NEFT facility after due registration.
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3. Charges and Limits

Service charges for customer initiated NEFT outward transactions across counter are:

For transactions upto ₹10,000	₹2.50 + Applicable GST
For transactions above ₹10,000 upto ₹1 lakh	₹5 + Applicable GST
For transactions above ₹1 lakh and upto ₹2 lakhs	₹15 + Applicable GST
For transactions above ₹2 lakhs and not exceeding the maximum limit	₹25 + Applicable GST

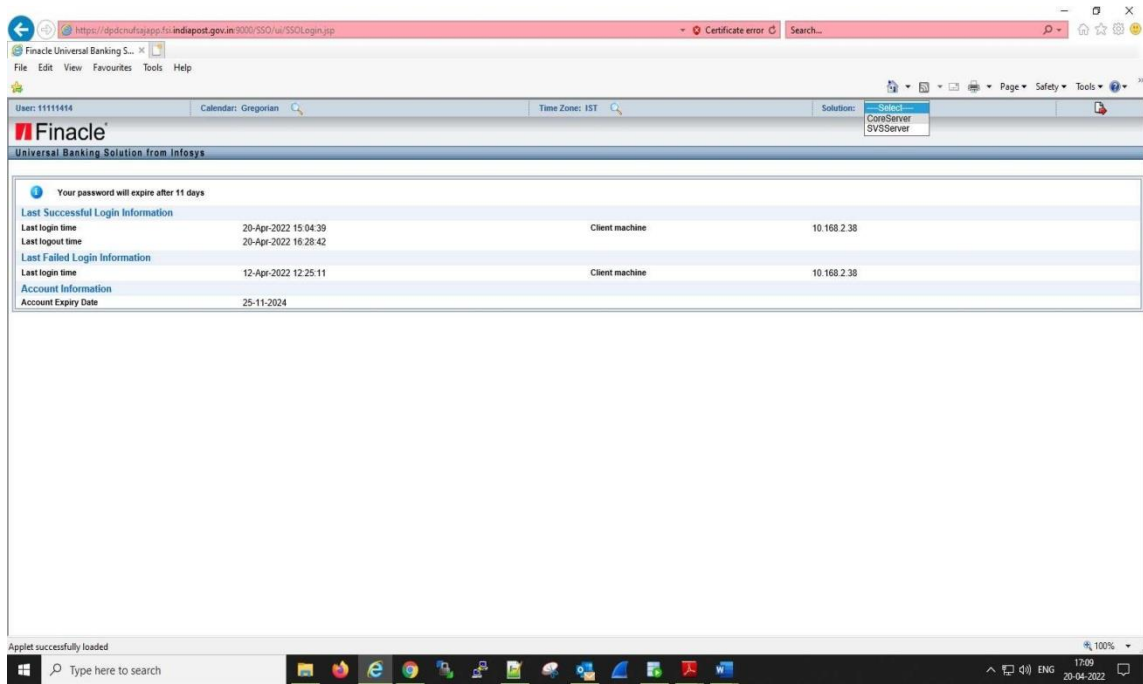
- However, no charges are levied for outward NEFT transactions initiated through eBanking & mBanking channels.
- Minimum & Maximum amount per transaction for NEFT Remittance across the counter is Rs. 1/- and Rs. 15,00,000/- respectively.
- The limit per transaction is Rs. 2,00,000/- for outward NEFT through eBanking & mBanking channels. The maximum number of transactions permitted per day are five. Daily Transaction limit for outward NEFT initiated through eBanking & mBanking services is Rs. 10,00,000/-.
- There is a time variable transaction capping for eBanking & mBanking to mitigate fraud risk. Hence maximum transaction limit for outward NEFT initiated through eBanking/mBanking from 8 PM to 8 AM is Rs. 2,00,000/-.
- The charges and limits are subjected to revision.

4. Requirements

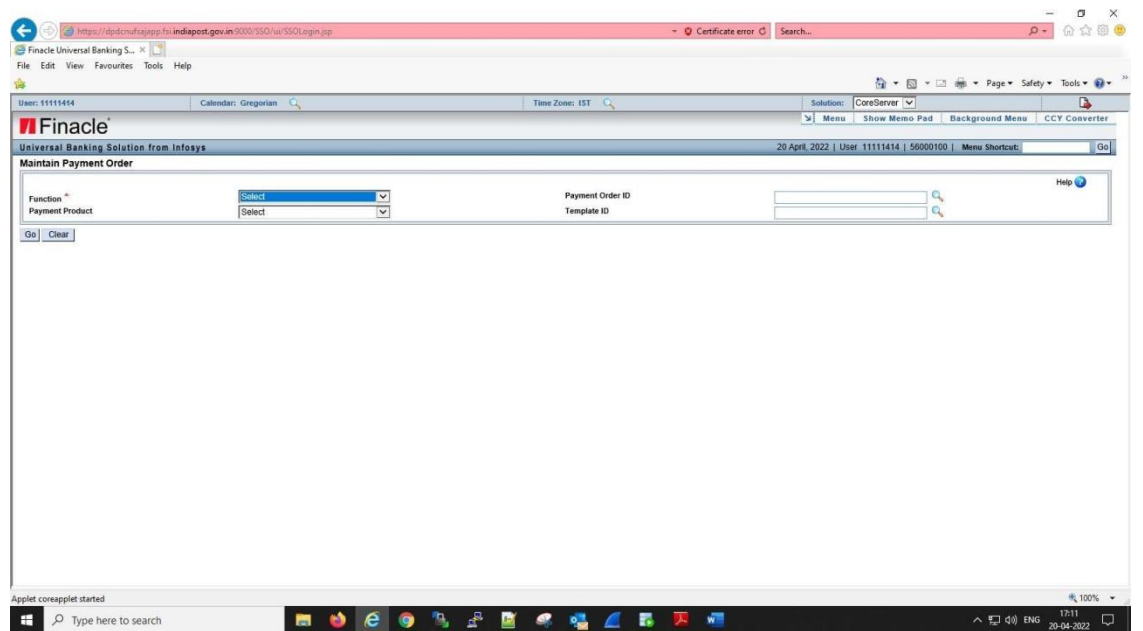
- Customer should have an active post office savings account to initiate outward NEFT remittance to other bank accounts.
- The counter PA should collect a NEFT mandate form along with SB-7/POSB cheque from the customer.

5. Outward NEFT transaction initiation & verification procedure

- a) After logging onto Finacle with Username and Password, select the solution as NEFT/RTGS



- b) Invoke HPORDM menu



- c) Select the function **Add** for initiating fresh outward NEFT transaction and Payment Product as **Customer Transfer**

The screenshot displays the 'Finacle Universal Banking Solution from Infosys' interface. The main section is titled 'Maintain Payment Order'. It contains a form with the following fields:

- Function**: A dropdown menu with 'A - Add' selected.
- Payment Product**: A dropdown menu with 'Customer Transfer' selected.
- Payment Order ID**: A text input field.
- Template ID**: A text input field.

Below the dropdowns, there are 'Go' and 'Clear' buttons. The 'Function' and 'Payment Product' dropdowns are highlighted with a red rectangle. The interface also shows a 'User: 11111414' and a 'Calendar: Gregorian' at the top. The bottom of the screen shows a Windows taskbar with various application icons.

- d) Enter the following mandatory fields:

- I. Debit A/c of the POSB customer
- II. Instrument type will be WDSLP (Withdrawal Slip) and Instrument date will be BOD date by default. If cheque is submitted by the customer, change the instrument type as "CHQ" using searcher and enter the cheque number in instrument Alpha/Serial number field against the instrument type.
- III. Remittance Amount
- IV. Name of the beneficiary under Beneficiary Customer Section
- V. A/c ID of the beneficiary under Beneficiary Customer Section
- VI. Address Line 1 of the beneficiary under Beneficiary Customer Section
- VII. IFSC code of the beneficiary bank under Account with Institution Section.
After entering IFSC code, bank code and branch code will automatically get populated.

CounterPA should ensure that correct account number and IFSC are entered as mentioned in NEFT mandate form by the customer, to avoid wrong credit.

- e) Method of Payment to be entered as 'NEFT' and click on Fetch. After clicking Fetch, required fields will auto-populate.

- f) Click on View Charges to view the charges screen and click on submit in the Charges Details screen.

Finacle Universal Banking S...

User: 11111414 | Calendar: Gregorian | Time Zone: IST | Solution: CoreServer

ACCOUNT WITH INSTITUTION

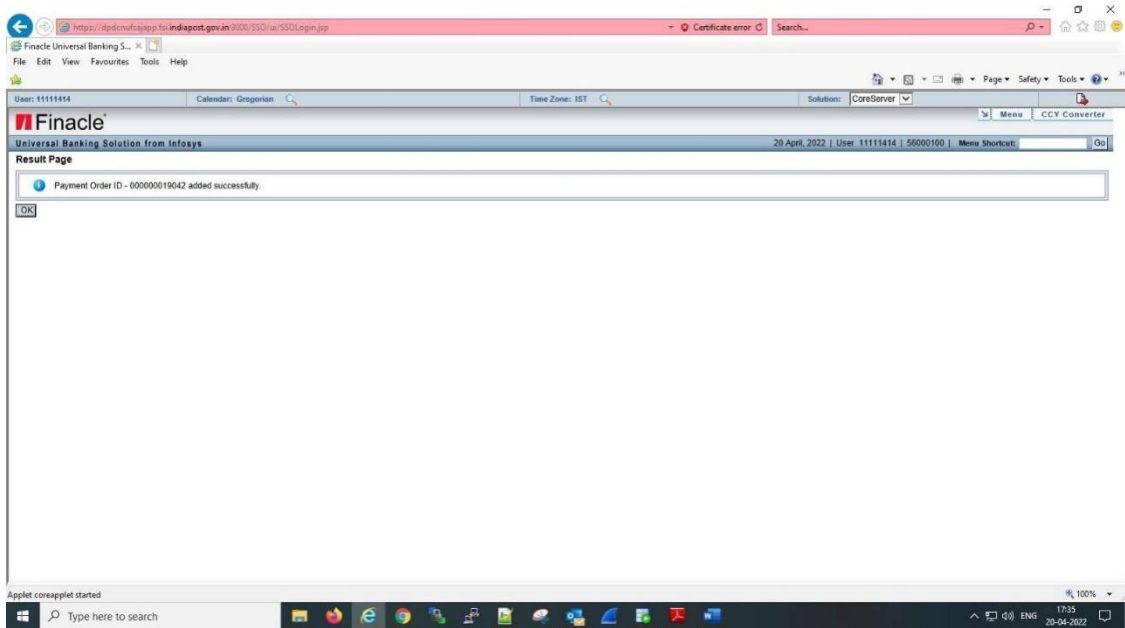
Address Type: B - BIC
 Bank Code: 065
 Local Bank Code:
 Name:
 Address Line 2:
 Country:
 IFSC: * IP060000001
 Branch Code: 009
 A/c. ID: *
 Address Line 1:
 Address Line 3:
 Intermediary:
 Receivers Correspondent:
 Credit Details:
 Method of Payment Derivation:
 Our Correspondent BIC: RBIP0NEFTSC
 Our Correspondent Bank Code: NEFT
 Credit A/c. ID: 1100009NFTOP
 Forward Contract:
 FX Rate:
 Treasury Rate:
 Charging A/c:
 Method of Payment: NEFT
 Our Correspondent Branch Code: NEFT
 Forward Contract SOL:
 Treasury Ref. No.:
 Charges Details:
 Charge Option:
 Net Charges:
 Waive Charges:
 Senders to Receiver Info:
 Remittance Info:
 Rejection Details:
 Rejection Code:
 MIS reason code:
 Rejection Desc:
 Submit Validate Cancel

Finacle

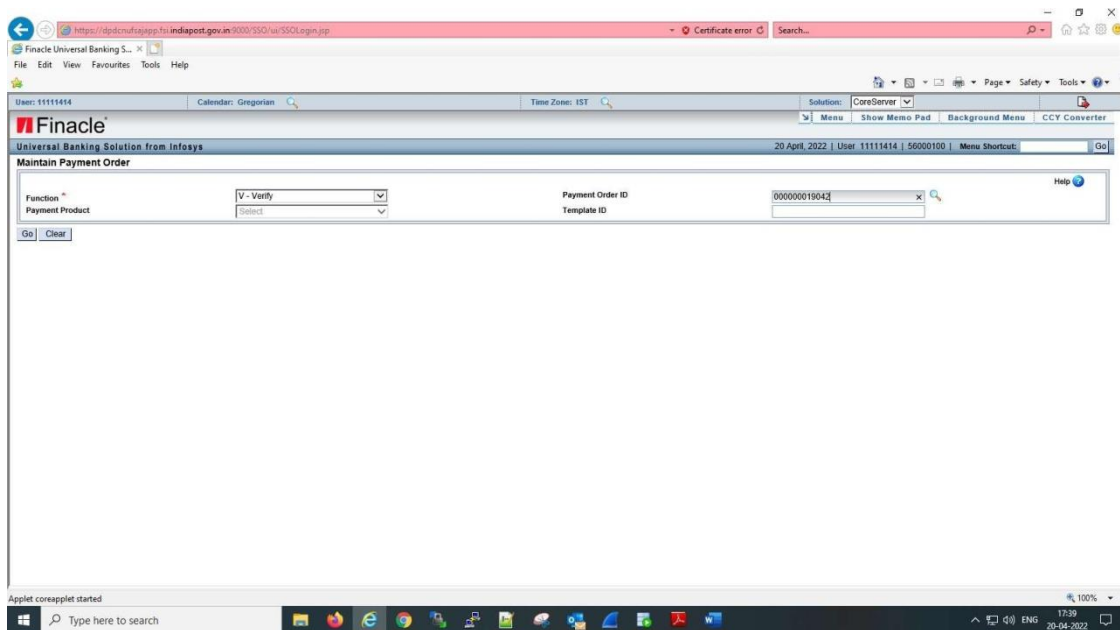
Universal Banking Solution from Infosys

20 April 2022 | User 11111414 | 56000100 | Menu Shortcut:
 Charge Details:
 Part Tran. Business Type: SBCH
 Charge Event ID: NEFTO
 Desc: RTGSO
 Charge CCY: INR
 Charge Amt: 2.50
 Modified Amt: 2.50
 Del:
 LPBUS
 GST
 LNKEO
 INR
 0.23
 0.23
 Del:
 LPBUS
 GST
 LNKEO
 INR
 0.23
 0.23
 Del:
 Submit Cancel

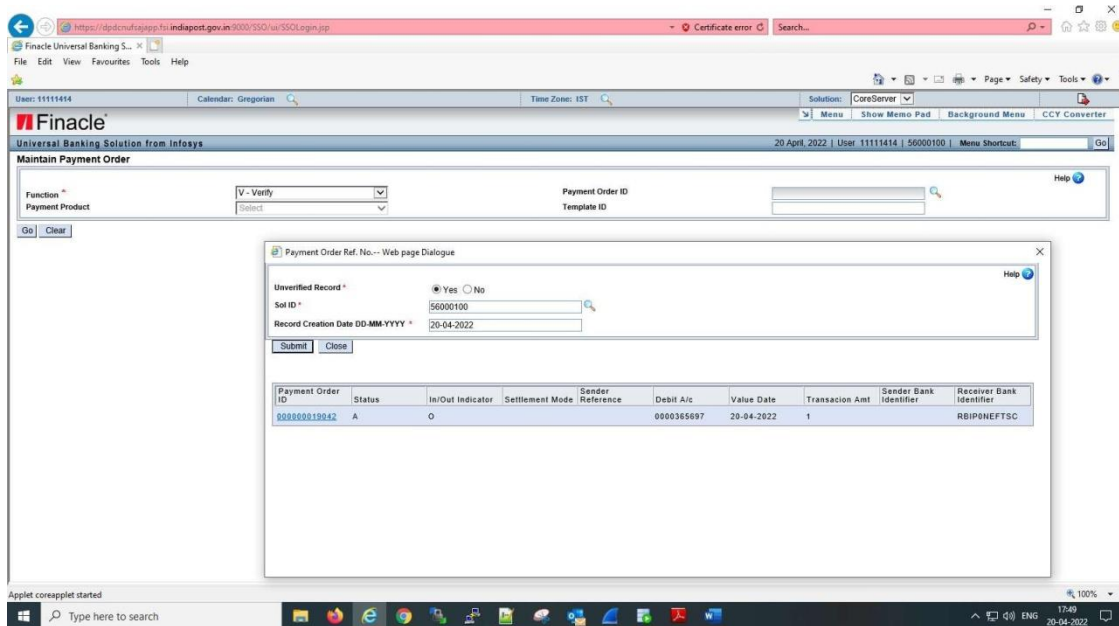
- g) Finally Click on Submit in HPORDM screen and a payment order ID will get generated. Same has to be recorded in NEFT mandate form.



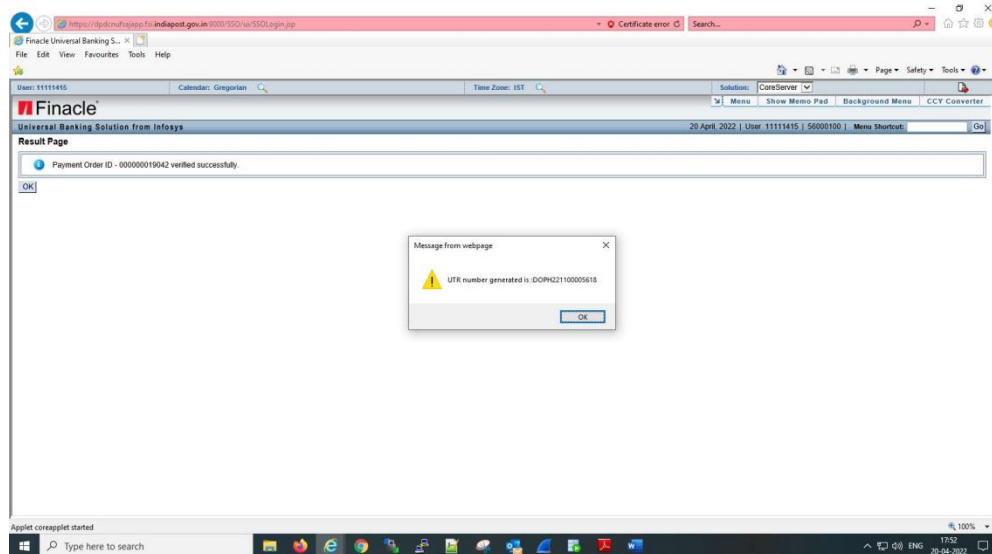
h) After payment order ID is generated, supervisor can verify the same from HPORDM menu using Verify function.



i) Alternatively, supervisor can also see the unverified payment records using the search option in Payment order ID and verify the same after confirmation.



- j) Once supervisor verifies the transaction, a 16-digit UTR number (Example DOPH221100005618) will be generated which has to be noted in both the NEFT mandate form and SB-7 form or POSB cheque, by the supervisor.



6. Message numbers for identifying NEFT Outward and Inward transactions in CBS

- N06-For Outward NEFT transaction.
- N02-For Inward NEFT transaction.
- N03-For RBI Rejection.
- N07-For Outward/Inward Return transaction.

- N10-ForSuccessfulOutward/inwardtransactioncreditconfirmation.
- F27-Forknowingpositive/negativeacknowledgmentfromIPPBCBS/SFMS

7. IdentificationofUTRNumbers

- UTRstartingwithDOPHareforcounterinitiatedNEFToutwardremittance
- UTRstartingwithDOPEareforBankinginitiatedNEFToutwardremittance
- UTRstartingwithDOPMareforBankinginitiatedNEFToutwardremittance
- UTR starting with DOPZ are for automated N06 for inward return rejected transactions

8. Reversalsincaseoffailedtransactions

- IncaseofOutwardReturntransaction(N07i),onlythetransactionamountwillgetreversedincustomer'sSP OSBaccountexcludingtheservicecharges.
- IncaseoffailureatIPPBCBS/SFMS(FCAPI,FBAPI),thetransactionamountalongwiththeservicechargeswillgetreversedintocustomer's POSBaccount.
- IncaseofrejectionatRBIend(N03),thetransactionamountalongwiththeservicechargeswillgetreverse dintocustomer'sPOSBaccount.

9. InquiryofoutwardNEFTinitiatedtransaction

- EndusercanInquire/checkthe statusoftheoutwardNEFTinitiatedtransactionusingHSMImenu. ForalloutwardNEFTinitiatedtransactions,themessagenoN06istobeused

- EnterthefollowingfieldsinHSMIscreen:

- PaySysIDasNEFT
- Messageno.asN06
- SetIDasSOLID
- In/OutIndicatorasOut
- FromExecutionDate&ToExecutionDateistransactiondate

Finacle Universal Banking Solution from Infosys

Inquire on Payment System Messages

Function: Inquire
 PaySys ID: NEFT
 UTR: [Empty]
 PD Initial SOL ID: [Empty]
 Message No.: N06
 Entity Type: [Empty]
 Receiver Bank Identifier: [Empty]
 Transaction ID: [Empty]
 STP Indicator: STP Only / Non STP Only / All
 Department Code: [Empty]
 Message Type: System / Manual / All
 From Execution Date: 18-04-2022
 To Execution Date: 18-04-2022
 From Created Date: [Empty]
 To Created Date: [Empty]
 Routed Ref. No.: [Empty]

Set ID: ALL
 In/Out Indicator: In / Out / All
 Remarks: [Empty]
 Series: [Empty]
 Created User ID: [Empty]
 Entity ID: [Empty]
 Sender Bank Identifier: [Empty]
 Transaction Date: [Empty]
 Sender Ref.: [Empty]
 Message Under Investigation: Yes / No / All
 Status: Selected

Buttons: Go, Validate, Clear

- c. For the successful transaction, the status will be shown as processed and for an unsuccessful transaction, the status will be shown as an error in N06 message.

Finacle Universal Banking Solution from Infosys

Payment Messages Inquiry

Function: Inquiry
 Message No.: N06
 PaySys ID: NEFT

Select	View Message	Related Messages	Charge Details	Message No.	Entity Type	Execution Date	Receiver Bank Identifier	In/Out Indicator	Department Code	Verified PD Initial SOL ID	STP	Investigation
<input type="checkbox"/>				N06	Entity ID	Value Date	Sender Ref. No.	Outward	DOPEK	YES	YES	Processed
<input type="checkbox"/>				N06	Entity ID	18-04-2022	RBIPONEFTSC	Outward	DOPEK	YES	YES	Processed
<input type="checkbox"/>				N06	Entity ID	18-04-2022	000000018923	Outward	DOPEK	Normal	YES	Processed
<input type="checkbox"/>				N06	Entity ID	18-04-2022	000000018925	Outward	DOPEK	Normal	YES	Processed
<input type="checkbox"/>				N06	Entity ID	18-04-2022	000000018926	Outward	DOPEK	Normal	YES	Processed
<input type="checkbox"/>				N06	Entity ID	18-04-2022	000000018927	Outward	DOPEK	Normal	YES	Error

Buttons: OK, Submit, Back

- d. User can click on the View Message for the error status and find the failure reason for the transaction. Following are some of the failure reasons.

- FBAP1,-Failure at IPPB (because of technical reasons)
- FCAP1-Failure at IPPB (because of technical reasons)
- N03-Rejection at RBLend
- N07i- Outward Return transaction (return by other bank because of incorrect account details or any other business declines)

FBAPI

Finacle Universal Banking Solution from Infosys

User: 11111414 | Calendar: Gregorian | Time Zone: IST | Solution: CoreServer

Inquire on Payment System Messages

Function: Inquiry | PaySys ID: NEFT | SOL ID: 56000100

SOL ID: 56000100 | Entity Type ID: | Payment Status: E - Error

Execution Date: 18-04-2022 | Normal/Urgent: Normal | Telex Message: | Sender Bank Identifier: RBIFONEFTSC | PDE: No

STP Indicator: Yes | Receiver Bank Identifier: | Department Code: DOPBK | Under Investigation: | Link Entity ID: |

Failure Reason: FBAP000107-IF SC IS NOT CATEGORIZED

Link Entity Type: Select

Message Details - N06

Description	Field Name	Value	Field Name	Value
Transaction Reference Number	2020:	000000018927	2020:	
Batch Time	3535:		3535:	
Total Number of loops in the message	1106:	1	1106:	
Sum of Amounts	4063:	600.00	4063:	
		INR		
Transaction Reference Number	2020:	DOPH221080005501	2020:	
Amount	4038:	600.00	4038:	
		INR		
Customer mobile no./email id	5629:		5629:	

Page 1 of 1

FCAPI

Finacle Universal Banking Solution from Infosys

User: 11111414 | Calendar: Gregorian | Time Zone: IST | Solution: CoreServer

Inquire on Payment System Messages

Function: Inquiry | PaySys ID: NEFT | SOL ID: 60001700

SOL ID: 60001700 | Entity Type ID: | Payment Status: E - Error

Execution Date: 18-04-2022 | Normal/Urgent: Normal | Telex Message: | Sender Bank Identifier: RBIFONEFTSC | PDE: No

STP Indicator: Yes | Receiver Bank Identifier: | Department Code: DOPBK | Under Investigation: | Link Entity ID: |

Failure Reason: FCAPI000001-INSUFFICIENT FUNDS

Link Entity Type: Select

Message Details - N06

Description	Field Name	Value	Field Name	Value
Transaction Reference Number	2020:	000000019008	2020:	
Batch Time	3535:		3535:	
Total Number of loops in the message	1106:	1	1106:	
Sum of Amounts	4063:	45,00,00,000.00	4063:	
		INR		
Transaction Reference Number	2020:	DOPE221080005594	2020:	
Amount	4038:	45,00,00,000.00	4038:	

Page 1 of 1

N03

Finacle Universal Banking Solution from Infosys

21 April 2022 | User 11111414 | 56000100 | Menu Shortcut: Go

Function: Inquire
PaySys ID: NEFT
SOL ID: 56000100
Entity Type ID:
Execution Date: 18-04-2022
Normal/Urgent: ☒ Normal ☐ Urgent
Payment Status: E - Error
Telex Message: ☒ Payment System Message ☐ Free Format Message ☐ Telex
STP Indicator: ☒ Yes ☐ No
Receiver Bank Identifier: RBIPONEFTSC
Sender Bank Identifier:
PDE:
Department Code: DOPBK
Under Investigation: ☐
Failure Reason: 996BENEFICIARY BANK IFSC IS SERVICE BRANCH
Link Entity Type:
Link Entity ID:
Message Details - N06

Description	Field Name	Value	Field Name	Value
Transaction Reference Number	2020:	000000018928	2020:	
Batch Time	3535:		3535:	
Total Number of loops in the message	1106:	1	1106:	
Sum of Amounts	4063:	96.00	4063:	
		INR		
Transaction Reference Number	2020:	DOPKZ21000005502	2020:	
Amount	4038:	96.00	4038:	

Appllet coreapplet started

N07i

Finacle Universal Banking Solution from Infosys

21 April 2022 | User 11111414 | 56000100 | Menu Shortcut: Go

Function: Inquire
PaySys ID: NEFT
SOL ID: 56000100
Entity Type ID:
Execution Date: 18-04-2022
Normal/Urgent: ☒ Normal ☐ Urgent
Payment Status: E - Error
Telex Message: ☒ Payment System Message ☐ Free Format Message ☐ Telex
STP Indicator: ☒ Yes ☐ No
Receiver Bank Identifier: RBIPONEFTSC
Sender Bank Identifier:
PDE:
Department Code: DOPBK
Under Investigation: ☐
Failure Reason: 996BENEFICIARY BANK IFSC IS SERVICE BRANCH
Link Entity Type:
Link Entity ID:
Message Details - N06

Description	Field Name	Value	Field Name	Value
Transaction Reference Number	2020:	IPQSMUR000003154	2020:	
Batch Time	3535:	0028	3535:	
Total Number of loops in the message	1106:		1106:	
Sum of Amounts	4063:		4063:	
Related Reference Number	2006:		2006:	
Transaction Reference Number	2020:	2622064433702198	2020:	
Amount	4038:	3,000.00	4038:	
		INR		
Value Date	3380:	25-03-2022	3380:	
Sending Branch IFSC	5756:	RBIPONEFTSC	5756:	
Sending Cst A/c No.	6021:	048910000190	6021:	
Sending Cst A/c Name	6091:	SHREE	6091:	
Beneficiary Branch IFSC	5569:	IPQSMUR000003154	5569:	
Beneficiary Cst A/c Type	6310:	10	6310:	
Beneficiary Cst A/c No.	6061:	0000487306	6061:	
Beneficiary Cst A/c Name	6081:	PREETHI PR	6081:	
Reason Code	6346:	R01	6346:	
Rejection Reason	6366:	R09	6366:	
Remittance Date	3375:	25-03-2022	3375:	
Related Reference Number	2006:	DOPKZ20640001413	2006:	

Appllet coreapplet started

- e. Enquiry using 16-digit UTR no—
User can enter the UTR no (DOPH221080005497) alone in HSML menu and check the status of the transaction.

The screenshot shows the 'Inquire on Payment System Messages' screen in the Finacle Universal Banking Solution. The 'UTR' field is highlighted with a red box. The interface includes various search criteria and filters.

Function *	Inquire	Set ID *
PaySys ID *	DOPH221080005497	
PD Initial SOL ID		
Message No.		
Entity Type		
Receiver Bank Identifier		
Transaction ID		
STP Indicator		
Department Code		
Message Type		
From Execution Date		
From Value Date		
From Created Date		
Routed Ref. No.		

Buttons: Go, Validate, Clear

Status of the transaction can be seen as processed below:

The screenshot shows the 'Inquire on Payment System Messages' screen in the Finacle Universal Banking Solution. The 'Status' field is highlighted with a red box. The interface includes various search criteria and filters.

Function *	Inquire	Set ID *
PaySys ID *	NEFT	56000100
UTR	DOPH221080005497	
PD Initial SOL ID		
Message No.	N06	
Entity Type		
Receiver Bank Identifier	RBIPONEFTSC	
Transaction ID	S9370812	
STP Indicator	STP Only	
Department Code	DOPBK	
Message Type		
From Execution Date		
From Value Date		
From Created Date		
Routed Ref. No.	000000018924	

Buttons: Go, Validate, Clear

- f. Enquiry using payment order ID(PORD) – User can enter the 12-digit (000000018924) PORD in Routed Ref.No, paysys ID as NEFT, Set ID as SOL ID and check the corresponding Outward/Inward NEFT transaction.

Finacle Universal Banking Solution from Infosys

Inquire on Payment System Messages

Function: Inquire

PaySys ID: NEFT

Set ID: 56000100

Routed Ref. No.: 000000018924

Corresponding N06 message is shown for the entered PORD

Payment Messages Inquiry

View Message	Related Messages	Charge Details	Message No.	Entity Type	Execution Date	Receiver Bank Identifier	In/Out Indicator	Department Code	Verified ID	STP	Investigation
			N06		18-04-2022	RBIPONEFTSC	Outward	DOPBK	YES	YES	Processed

10. Enquiry of Inward NEFT transaction

- a. When a customer comes to enquire about the NEFT Inward credit to his POSB account, the end user can enquire the same in HSM menu using UTR No.

The screenshot shows the 'Inquire on Payment System Messages' screen in the Finacle Universal Banking Solution. The 'Pay Sys ID' field is highlighted with a red box and contains the value 'UTR'. The 'Routed Ref. No.' field is empty. The 'Function' field is set to 'Inquire'. The 'Set ID' field is set to '11000099'. The 'In/Out Indicator' is set to 'In'. The 'Series' is set to 'CBSAPP'. The 'Entity ID' is set to '202204130030'. The 'Sender Bank Identifier' is set to 'IPOSNEFTSC'. The 'Transaction Date' is set to '12-04-2022'. The 'Sender Ref.' is set to 'IPOSNEFTSC'. The 'Message Under Investigation' is set to 'P - Processed'. The 'Status' is set to 'Select'. The 'To Execution Date' is set to '12-04-2022'. The 'To Value Date' is set to '12-04-2022'. The 'To Created Date' is set to '12-04-2022'. The 'Routed Ref. No.' field is empty.

- b. User cannot add the 12-digit payment order ID in the Routed Ref. No. field

The screenshot shows the 'Inquire on Payment System Messages' screen in the Finacle Universal Banking Solution. The 'Pay Sys ID' field is highlighted with a red box and contains the value 'UTR'. The 'Routed Ref. No.' field is highlighted with a red box and contains the value '000000018700'. The 'Function' field is set to 'Inquire'. The 'Set ID' field is set to '11000099'. The 'In/Out Indicator' is set to 'In'. The 'Series' is set to 'CBSAPP'. The 'Entity ID' is set to '202204130030'. The 'Sender Bank Identifier' is set to 'IPOSNEFTSC'. The 'Transaction Date' is set to '12-04-2022'. The 'Sender Ref.' is set to 'IPOSNEFTSC'. The 'Message Under Investigation' is set to 'P - Processed'. The 'Status' is set to 'Select'. The 'To Execution Date' is set to '12-04-2022'. The 'To Value Date' is set to '12-04-2022'. The 'To Created Date' is set to '12-04-2022'. The 'Routed Ref. No.' field is highlighted with a red box and contains the value '000000018700'.

- c. User can enter the 12-digit (000000018700) PORD in Routed Ref. No, paysysID as NEFT, SetID as SOLID and check the corresponding status of the Inward NEFT transaction.

For successful transaction two rows will be shown in Enquiry. Here N02 is the original NEFT Inward message and N10 is the corresponding credit confirmation message for successful credit in the customer's POSB account.

The screenshot shows the 'Payment Messages Inquiry' screen in the Finacle Universal Banking Solution. The 'Function' is 'Inquiry', 'PaySys ID' is 'NEFT', and 'Message No.' is 'N02'. The table below shows the transaction details:

View Message	Related Messages	Charge Details	Message No.	Entity Type	Execution Date	Receiver Bank Identifier	In/Out Indicator	Department Code	Verified PD Initial SOL ID	STP	Investigation
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	N02	OTHER	12-04-2022	IPOS000000P	Inward		YES	YES	Processed
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	N10		13-04-2022	IPOS000000TSC	Outward		YES	YES	Processed

For unsuccessful transaction also two rows will be shown in Enquiry. Here N02 is the original NEFT Inward message and N07 is the corresponding inward return message generated for unsuccessful credit in POSB account.

The screenshot shows the 'Payment Messages Inquiry' screen in the Finacle Universal Banking Solution. The 'Function' is 'Inquiry', 'PaySys ID' is 'NEFT', and 'Message No.' is 'N02'. The table below shows the transaction details:

View Message	Related Messages	Charge Details	Message No.	Entity Type	Execution Date	Receiver Bank Identifier	In/Out Indicator	Department Code	Verified PD Initial SOL ID	STP	Investigation
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	N02	OTHER	10-04-2022	IPOS000000P	Inward		YES	YES	Processed
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	N07		10-04-2022	IPOS000000TSC	Outward		YES	YES	Processed

11. Activities at SOL level

- a. End user can view the outward NEFT initiated transaction in long book, GL Detailed report and GL Summary report which are available in HFINRPT.
- b. At the end of the day, users should forward the NEFT mandate form along with SB-7 form or POSB cheque to SBCO.
- c. For reference, user can also view the NEFT Detailed Report under outward transaction type for channel BRN using HFINRPT menu. However, the report can be generated for internet and mobile banking channels using relevant channels.
- d. GL summary report should be generated even for Sundays and holidays as Data centre is not marked as holiday since transactions carried out on Sundays and holidays will be accounted in SAP and reflected in the reports.
- e. Respective SOL should ensure freezing/unfreezing of accounts based on the request received from Nodal Office/CEPT/Circle CBS CPC/competent authority.
- f. NEFT related lien marked on the accounts by the Nodal office should not be removed by the SOLs.
- g. Complaints/disputes received if any, should be immediately forwarded to Nodal Office through email or SAP CRM.

12. Grievance Mechanism

Customers can use any of the following methods to register complaints regarding their NEFT transaction

- a. Through India Post customer care number 1800 266 6868.
- b. Through complaints section in India Post website <https://www.indiapost.gov.in/VAS/Pages/ComplaintRegistration.aspx> under financial services category, Savings bank service and select the type as NEFT.
- c. Through SAP-CRM in any post office branch.
- d. Post office end user should register the complaints under financial services- Savings Bank category in SAP-CRM option.
- e. UTR number is mandatory for registering complaints for all NEFT transaction related grievance.
- f. Post Offices and circles can contact Nodal Office, Bengaluru for any operational support and critical issues. (email id- postatm@indiapost.gov.in)

13. Nodal Office for NEFT

- Name : Payment Channels Division
- Email ID : postatm@indiapost.gov.in (New email ID will be communicated shortly)

NEFT AND RTGS MANDATE FORM



Application Form for Fund transfer through

National Electronic Funds Transfer (NEFT) / Real Time Gross Settlement (RTGS)

Name of the Post Office	Date
-------------------------	------

You are requested to remit the proceeds as per details below through NEFT ☐ RTGS ☐ (Tick the appropriate box)

Beneficiary Details	
Beneficiary	
Name Beneficiary Account Number	
Beneficiary Bank Name and Branch	
Beneficiary Bank IFS Code	
(IFSC) Amount (in figures) to be credited	
Amount (in words) to be credited	
Remitter/s Details	
Remitter Name	
Remitter Account	

Number Remitter Mobile
number Remarks-if any

Terms and Conditions

1. I/We hereby authorize India Post to carry out the NEFT/RTGS transactions as per the details mentioned above.
2. I/We hereby agree that the aforesaid details including the IFSC and the beneficiary account are correct.
3. I/We further acknowledge that India Post accepts no liability for any consequences arising out of erroneous details provided by me/us.
4. I/We agree that the credit will be affected solely on the beneficiary account number information and beneficiary name particulars will not be used for the same.
5. I/We authorize the bank to debit my/our account with the charges plus taxes as applicable for this transaction.
6. I/We hereby agree & understand that the RTGS/NEFT request is subject to the RBI regulations and guidelines governing the same.
7. I/We also understand that the remitting Bank shall not be liable for any loss of damage arising or resulting from delay in transmission delivery or non-delivery of electronic message or any mistake, omission or error in transmission or delivery thereof or in deciphering the message from any cause whatsoever from its misinterpretation received or the action of the destination Bank or any act or even beyond control.
8. In case the NEFT/RTGS option is not ticked by us, I/We authorize you to execute the transaction less than Rupees Two Lakh through NEFT and greater than or equal to Rupees Two Lakh through RTGS and debit the charges as applicable.

Signature of the Authorized	
Signature	1 st Signatory 2 nd Signatory
For Post Office Use Only	
Payment order	Date Stamp
ID Transaction entered	
by Transaction Authorized	
by UTR Number	
<p align="center">Customer Acknowledgement (to be filled by Post Office)</p> <p>Received an application for NEFT / RTGS for an amount of Rs _____ (Rupees _____) vide SB Account number _____ and to be credited to Account number bank with _____ of _____ h/IFSC Code _____. India Post will hold no liability for any consequences arising out of erroneous details provided by the Customer.</p>	

Date: _____

Signature and Date Stamp: _____