

**F.No. CB-25/28/2020-FS
Government of India
Ministry of Communications
Department of Posts
(FS Division)**

**Dak Bhawan, Sansad Marg,
New Delhi-110001,
Dated : 26.10.2020**

To,
All HoCs


Subject: Clarification regarding issuance of ATM cards to Joint Account holders

Sir/Madam,

With reference to the above mentioned subject, the undersigned would like to intimate that a number of queries have been received in this office regarding presence of Joint Account holders at the time of issuance of ATM cards. The queries have been examined at this end and the following clarifications are being issued for removing any kind of doubt in this regard.

- o Account holders of Joint-A Type account can not avail ATM card facility.
 - o Each account holder of Joint-B Type Account can avail ATM card facility against his/her name.
 - o Presence of all account holders is not mandatory at the time of submission of ATM Card Request Form.
 - o Only the account holder who want to avail ATM card facility for himself/herself must be present at the time of submission of ATM Card Request Form.
 - o The account holder can not authorize any other person to received ATM card in his/her account.
- 2.** This is for your information and further circulation to all concerned. Any query in this regard may kindly be sought from the undersigned.
- 3.** This issues with the approval of the Competent Authority.

Yours sincerely,


(Puneet Bijaraniya)
ADG (FS-II)

Copy to:-

- The Incharge, National ATM Unit, Bengaluru for information.