

File No. FS-09/1/2021-FS-DOP
Government of India
Ministry of Communications
Department of Posts
(F.S. Division)

Dak Bhawan, New Delhi – 110001

Dated: 12.12.2022

To
All Head of Circles / Regions

Subject: Deployment of functionality patches in Finacle CBS for checking availability of Mobile Number – Regarding.

Linking of mobile number of account holder was made MANDATORY in SB Order No. 17/2017 dated 23.10.2017 for opening of any new POSB account. It was instructed that all the existing accounts are also to be seeded with the mobile numbers of the depositors concerned. It was instructed vide SB Order No. 01/2022 dated 13.01.2022 to update the mobile number before initiating the transactions amounting to ₹ 20,000/- and above.

2. The competent authority has decided to restrict the transactions in Finacle at PO counter level in respect of the accounts without mobile number linked to the connected CIFs. This is to ensure mandatory updation of mobile number in those CIFs before initiating the financial transactions, as a fraud prevention measure and to facilitate the POSB customers to avail SMS, e-Passbook and IVR facilities. The functionality patches for the same have been deployed in Finacle.

3. Accordingly,

(i). While doing the financial transactions including account closure / transfer of funds using the following menus irrespective of amount of transactions, system will check the availability of mobile number in the main CIF of the account holder. In case of joint accounts and minors' accounts, the system will check the availability of mobile number in the first account holder's CIF only and in the minor's CIF (not the guardian's CIF) respectively.

1. CTM	5. CRDP	9. CRDCAAC
2. HTM	6. CXFER	10. CSCCAAC
3. CPDTM	7. HCAAC	11. CAACLA
4. CPWTM	8. HCAACTD	

(ii). The Finacle system will throw an exception irrespective of amount of deposit / withdrawal / closure transactions, if mobile number is not updated. As soon as the exception message is displayed on the screen, the Counter PA should update the mobile number in the CIF using CMRC menu with reference to the

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mobile number available in KYC documents of the depositor. If the mobile number of the depositor is not available in KYC, the same shall be obtained from the Depositor through fresh KYC documents. Then, supervisor shall verify the CIF modification through CMRC menu.

(iii). To begin with, system will allow the transactions with exception message. Exception will gradually be converted to 'Error' w.e.f. 01.04.2023, so as to block the transactions in accounts without mobile number.

3. GDS Branch Postmasters should also ensure that mobile numbers are updated in Finacle in respect of the accounts standing in the Branch Post Offices.

4. CEPT Chennai shall do necessary configurations in the system.

5. This may be circulated to all the offices concerned for information, guidance and necessary actions.

6. This is issued with the approval of competent authority.


(T C VIJAYAN)
Asst. Director (SB-I)

Copy to:

1. Sr. PPS to Secretary (Posts)
2. PS to Director General Postal Services.
3. PPS/ PS to Addl. DG (Co-ordination)/Member (Banking)/Member (O)/Member (P)/ Member (Planning & HRD)/Member (PLI)/Member (Tech)/AS & FA
4. Addl. Director General, APS, New Delhi
5. Chief General Manager, BD Directorate / Parcel Directorate / PLI Directorate
6. Sr. Deputy Director General (Vig) & CVO) / Sr. Deputy Director General (PAF)
7. Director, RAKNPA / GM, CEPT / Directors of all PTCs.
8. Director General P & T (Audit), Civil Lines, New Delhi
9. Secretary, Postal Services Board/ All Deputy Directors General
10. All General Managers (Finance) / Directors Postal Accounts / DDAP
11. Chief Engineer (Civil), Postal Directorate
12. All recognized Federations / Unions / Associations
13. The Under Secretary, MOF (DEA), NS-II Section, North Block, New Delhi.
14. The Joint Director & HOD, National Savings Institute, ICCW Building, 4 Deendayal Upadhyay Marg, New Delhi-110002
15. Guard File


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