INDIA POST

Post Office Savings Bank

USER MANUAL: E-KYC, MOBILE BANKING, INTERNET BANKING

Digital Adoption Initiative

A Guide for ***Digital Saathi***

Department of Posts

CONTENTS

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SECTION ONE

1 Introduction

POSB Digital Banking lets a customer do their everyday banking without standing in a queue. This manual covers the three areas the Digital Saathi is responsible for.

Mobile Banking

Used on the customer's own smartphone. Quick, everyday banking.

Internet Banking

Used on a computer or browser. Offers a wider set of features and services.

e-KYC

Used to verify a customer's identity digitally using Aadhaar, eliminating physical paperwork.

Through these channels, customers can check balances, view statements, transfer funds, pay RD instalments, raise service requests, and open or upgrade accounts through e-KYC — anytime, anywhere, without paperwork.

Today, only about **1 to 2 of every 100** POSB transactions happen digitally, compared with **95 or more out of 100** at private banks. Every customer we help to use these channels means a shorter queue and more counter time for the work that only the post office can do.

2

SECTION TWO

The Activation Process

With every customer, follow five simple steps.

1

STEP ONE

Approach the customer

Greet the customer warmly. Walk up to every customer in the queue before they reach the counter.

2

STEP TWO

Ask 3 Questions

Confirm whether the customer has completed:

- E-KYC
- Mobile Banking activation
- Internet Banking activation

3

STEP THREE

Explain the Benefits

For things customer has not completed yet, pitch it to them in one line

- **For Mobile & Internet Banking:**

  "Check your balance, pay your RD, transfer money — any time, from wherever you are."
- **For e-KYC:**

  "Takes five minutes at the counter. Saves you a form every single time you withdraw."

4

STEP FOUR

Assist them in Signing Up

For Mobile & Internet Banking:

- Give them the registration form to fill and assist in doing so
- Submit at counter for processing
- Help them download the Mobile Banking App on their phone and access e-banking portal
- Remind them: "It will be activated within 24 hours"

For e-KYC:

- Confirm they have their Aadhaar number and Aadhaar-linked mobile with them
- Direct them to the counter

5

STEP FIVE

Hand over Customer Flyer

Give every customer the flyer before they leave.

SECTION THREE

3 e-KYC

e-KYC lets you onboard and serve customers without paper forms.

3.1 Why e-KYC: What to tell the customer

1 Onboard new customers in minutes

Create a CIF for single and individual accounts across POSA, MIS, TD, KVP, NSC, RD, PPF and SCSS — all in one seamless step.

2 Less paperwork, a paperless experience

No physical deposit or withdrawal forms for withdrawals up to ₹20,000 and for deposits of any amount.

3 Flexibility to bank either way

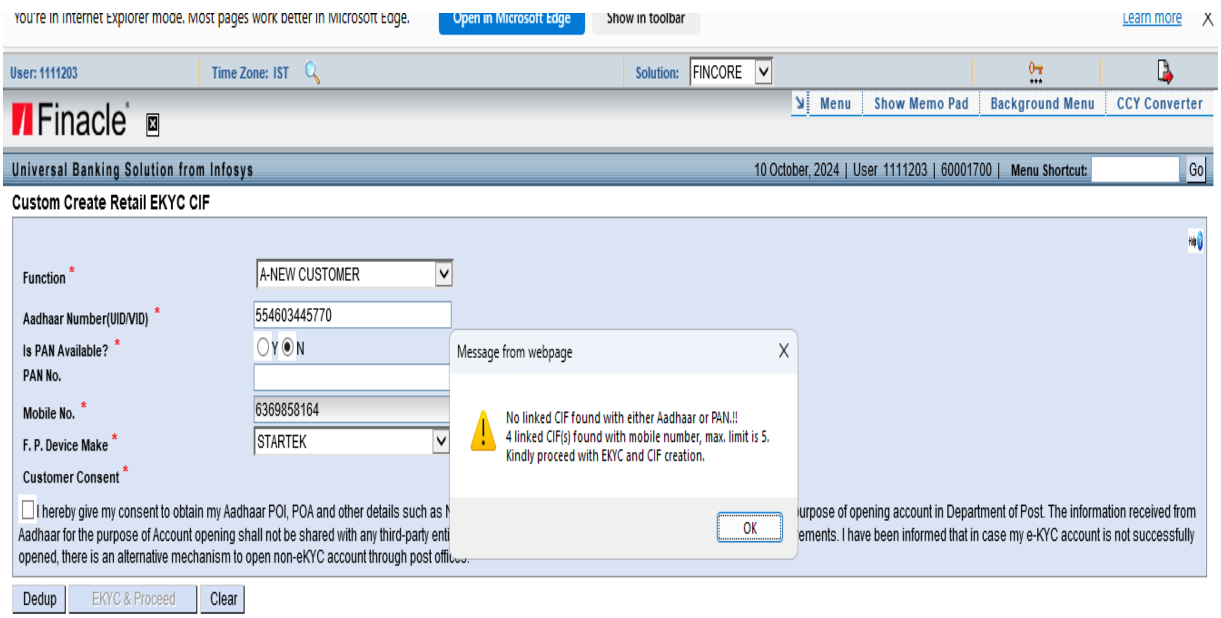
Customers can operate their accounts through both paper-based and e-KYC-based processes, whichever is more convenient.

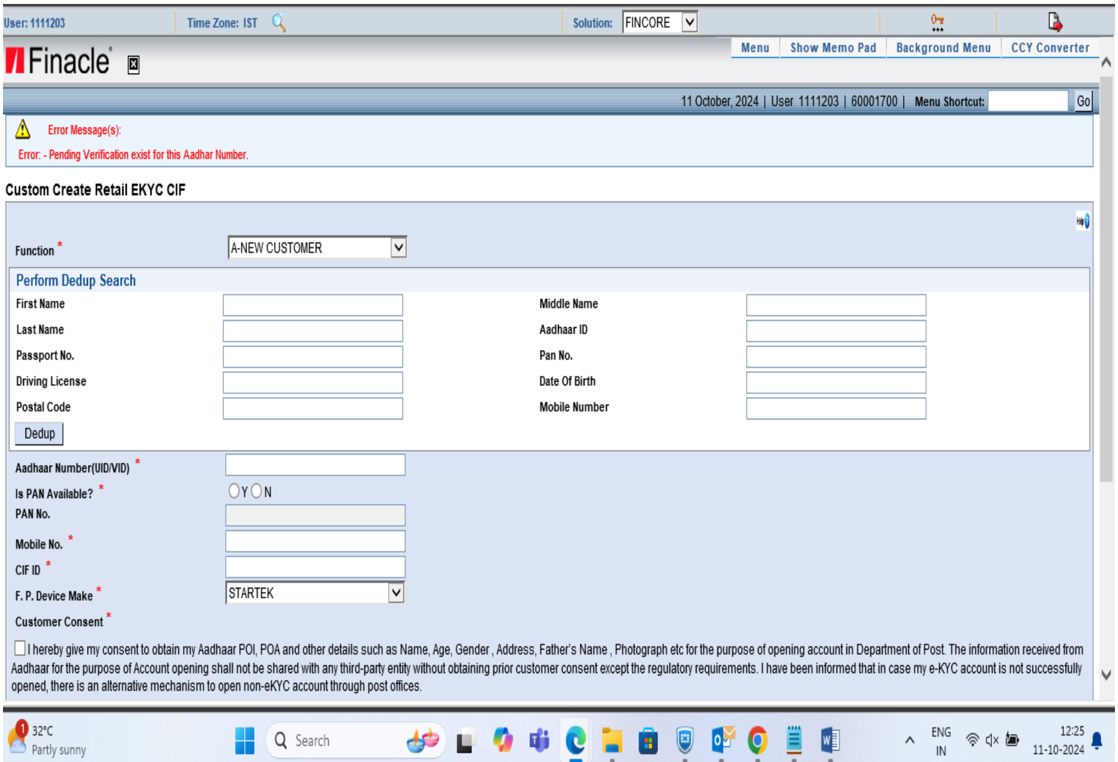
4 Upgrade existing customers at any post office

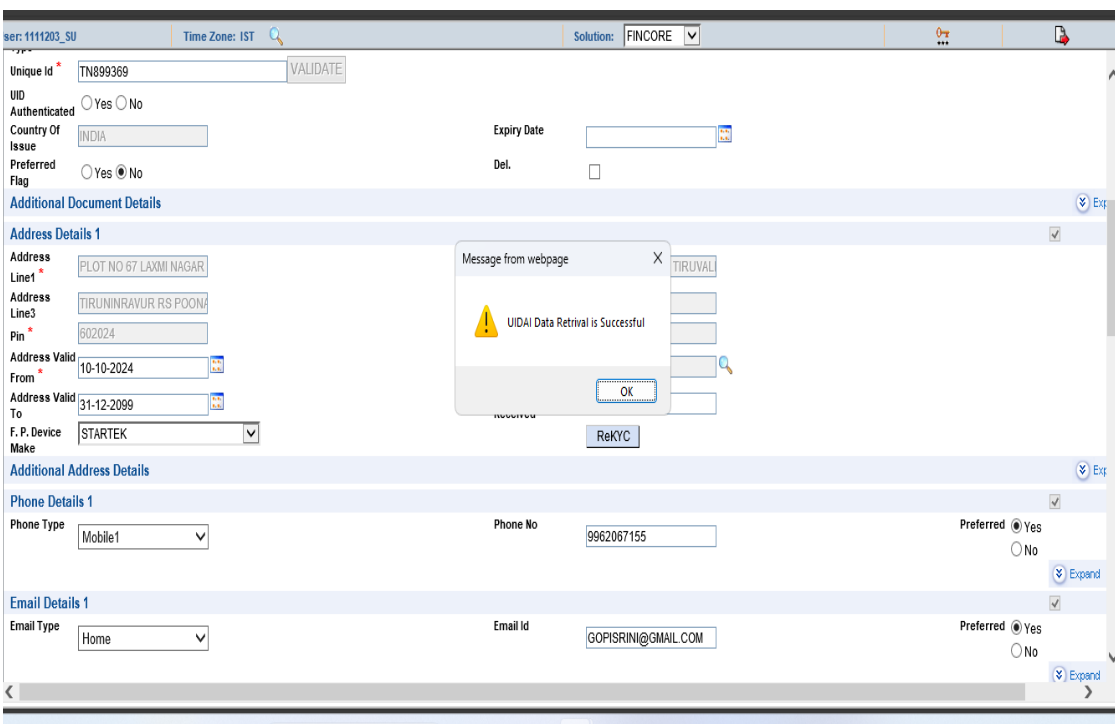
Existing customers can convert their paper-based CIFs into Re-KYC CIFs at any post office, for a smoother experience.

3.2 e-KYC Process: Step-by-step

1. *eCCRC – eKYC CIF creation/Existing customer conversion to ekyc*
2. *DeDupe based on Aadhar/PAN/Mobile*
3. *Name, Father/Husband name, Gender, DOB, Address, Photo data receipt from UIDAI*
4. *Other mandatory fields to be updated and complete CIF CREATION.*
5. *Supervisor verification not required*
6. *All schemes (except SSA) single account can be opened through eKYC.*




User: 1111203
Time Zone: IST
Solution: FINCORE
Finacle
Menu
Show Memo Pad
Background Menu
CCY Converter
11 October, 2024 | User 1111203 | 60001700 | Menu Shortcut:
Go
Error Message(s):
Error: - Pending Verification exist for this Aadhar Number.
Custom Create Retail EKYC CIF
Function *
A-NEW CUSTOMER
Perform Dedup Search
First Name
Middle Name
Last Name
Aadhaar ID
Passport No.
Pan No.
Driving License
Date Of Birth
Postal Code
Mobile Number
Dedup
Aadhaar Number(UID/VID) *
Is PAN Available? *
Y N
PAN No.
Mobile No. *
CIF ID *
F. P. Device Make *
STARTEK
Customer Consent *
I hereby give my consent to obtain my Aadhaar POI, POA and other details such as Name, Age, Gender, Address, Father's Name, Photograph etc for the purpose of opening account in Department of Post. The information received from Aadhaar for the purpose of Account opening shall not be shared with any third-party entity without obtaining prior customer consent except the regulatory requirements. I have been informed that in case my e-KYC account is not successfully opened, there is an alternative mechanism to open non-eKYC account through post offices.
32°C
Partly sunny
Search
ENG
IN
12:25
11-10-2024


ser: 1111203_SU
Time Zone: IST
Solution: FINCORE
Unique Id *
TN899369
VALIDATE
UID Authenticated
Yes No
Country Of Issue
INDIA
Expiry Date
Preferred Flag
Yes No
Del.
Additional Document Details
Address Details 1
Address Line1 *
PLOT NO 67 LAXMI NAGAR
Address Line3
TIRUNINRAVUR RS POONA
Pin *
602024
Address Valid From *
10-10-2024
Address Valid To
31-12-2099
F. P. Device Make
STARTEK
Message from webpage
UIDAI Data Retrival is Successful
OK
TIRUVALI
ReKYC
Additional Address Details
Phone Details 1
Phone Type
Mobile1
Phone No
9962067155
Preferred
Yes
No
Expand
Email Details 1
Email Type
Home
Email Id
GOPISRINI@GMAIL.COM
Preferred
Yes
No
Expand
32°C
ENG
13:08

4

SECTION FOUR

Using Mobile Banking

The DOP Mobile Banking app puts everyday banking on the customer's own phone. Each feature below shows what it does and the steps to follow. Walk the customer through only the feature they need today.

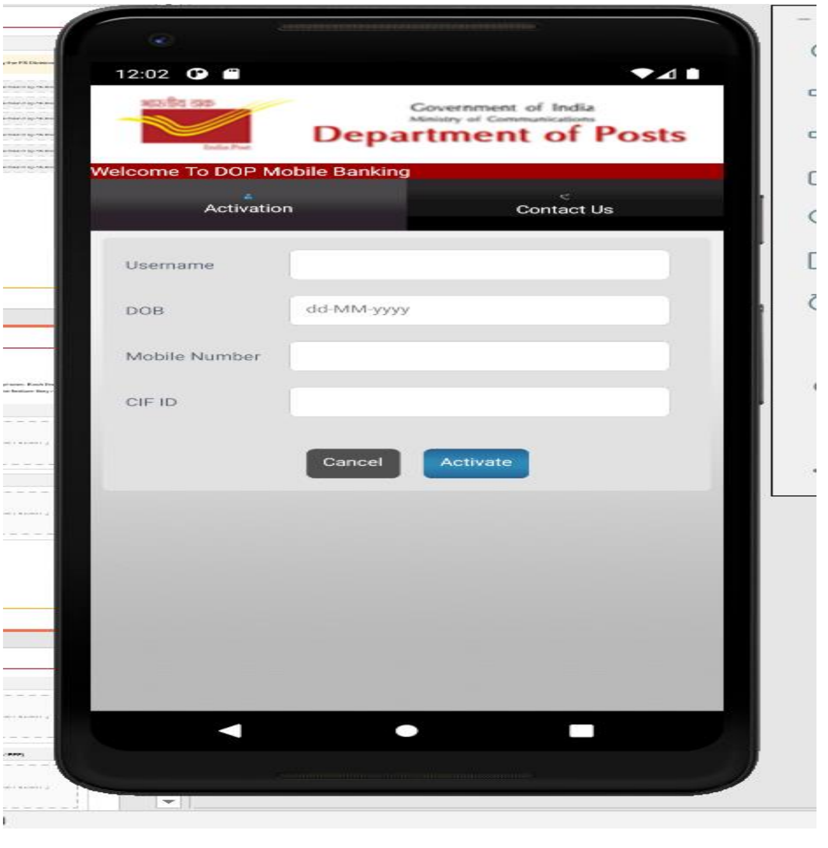
4.1 Download, Registration & Activation

WHAT IT DOES

Activation process is to Login to Mobile Banking

STEPS

1. *User enters the details.*
2. *User will be validated with OTP*
3. *Set the MPIN and Confirm MPIN*



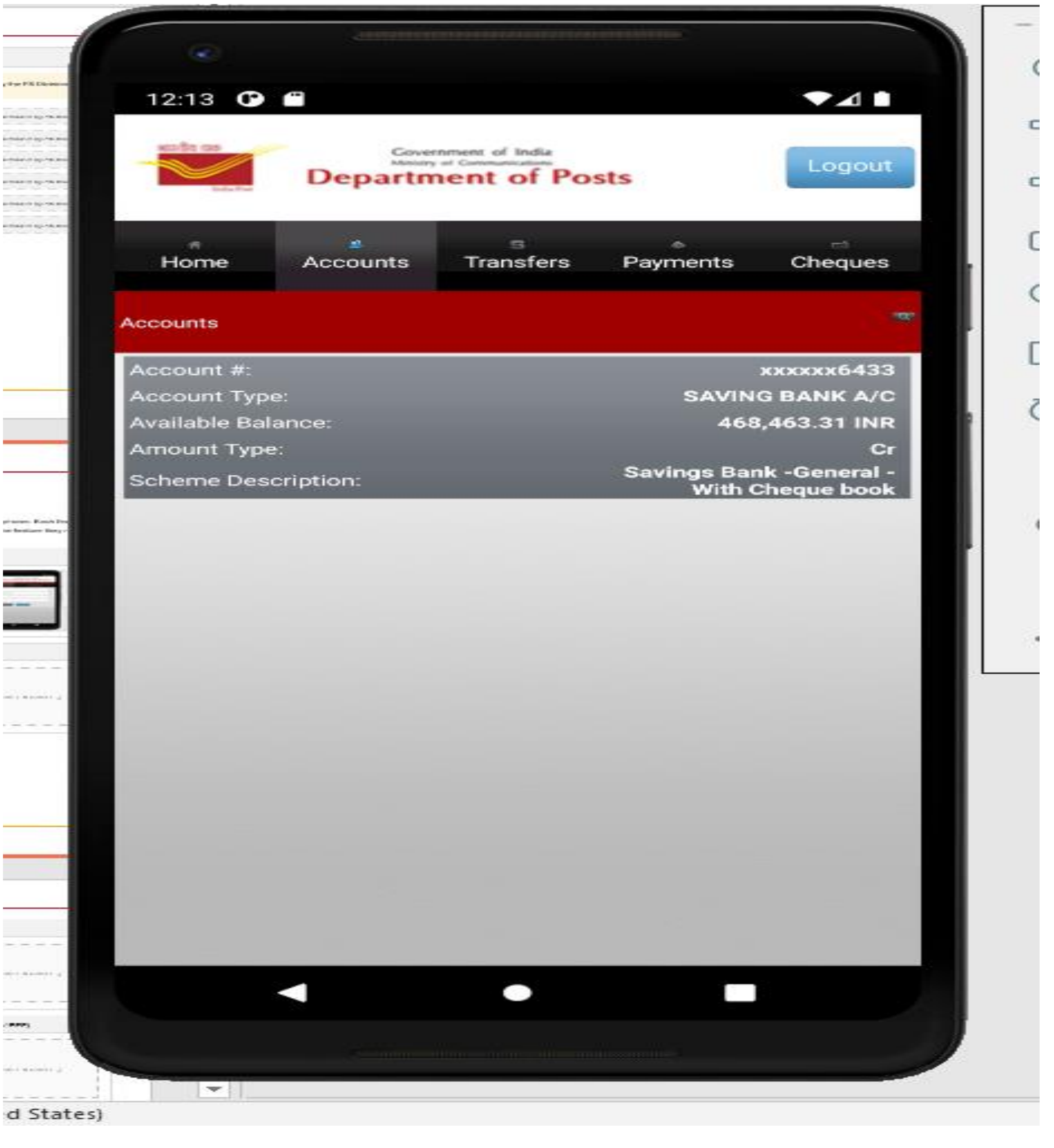
4.2 Account Balance & Details (Savings, RD, TD, PPF, NSC)

WHAT IT DOES

Option to check Account Balance through Mobile Banking

STEPS

1. *Login to Mobile Banking*
2. *Click on Dashboard Account Menu*
3. *Click on the Account to check Balance*



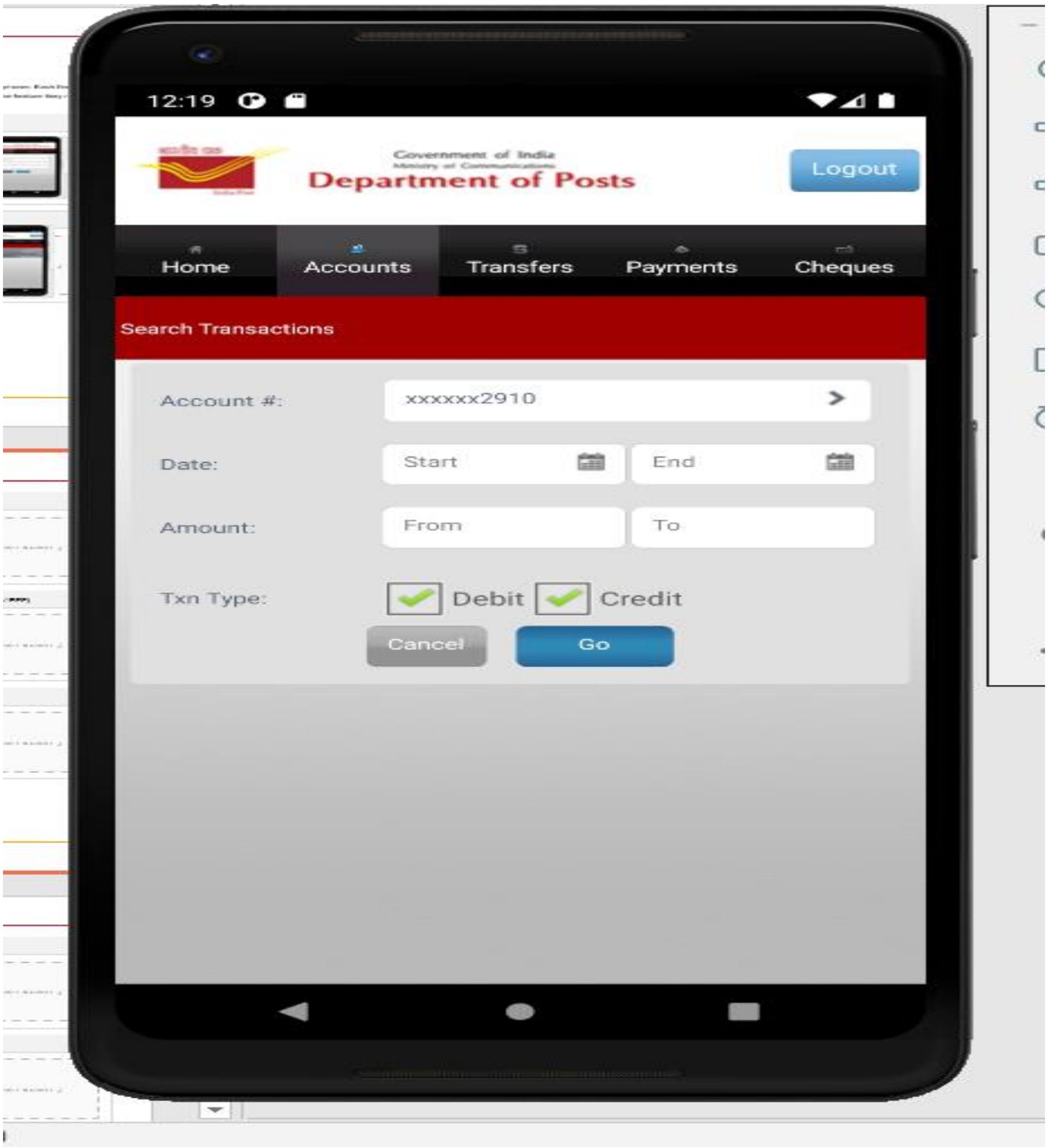
4.3 **Transaction History & Mini Statement**

WHAT IT DOES

Transaction History Screen

STEPS

1. *Navigate to Dashboard Accounts Menu*
2. *Click on the Accounts to check Transaction History*
3. *Click on Transaction History Tab.*



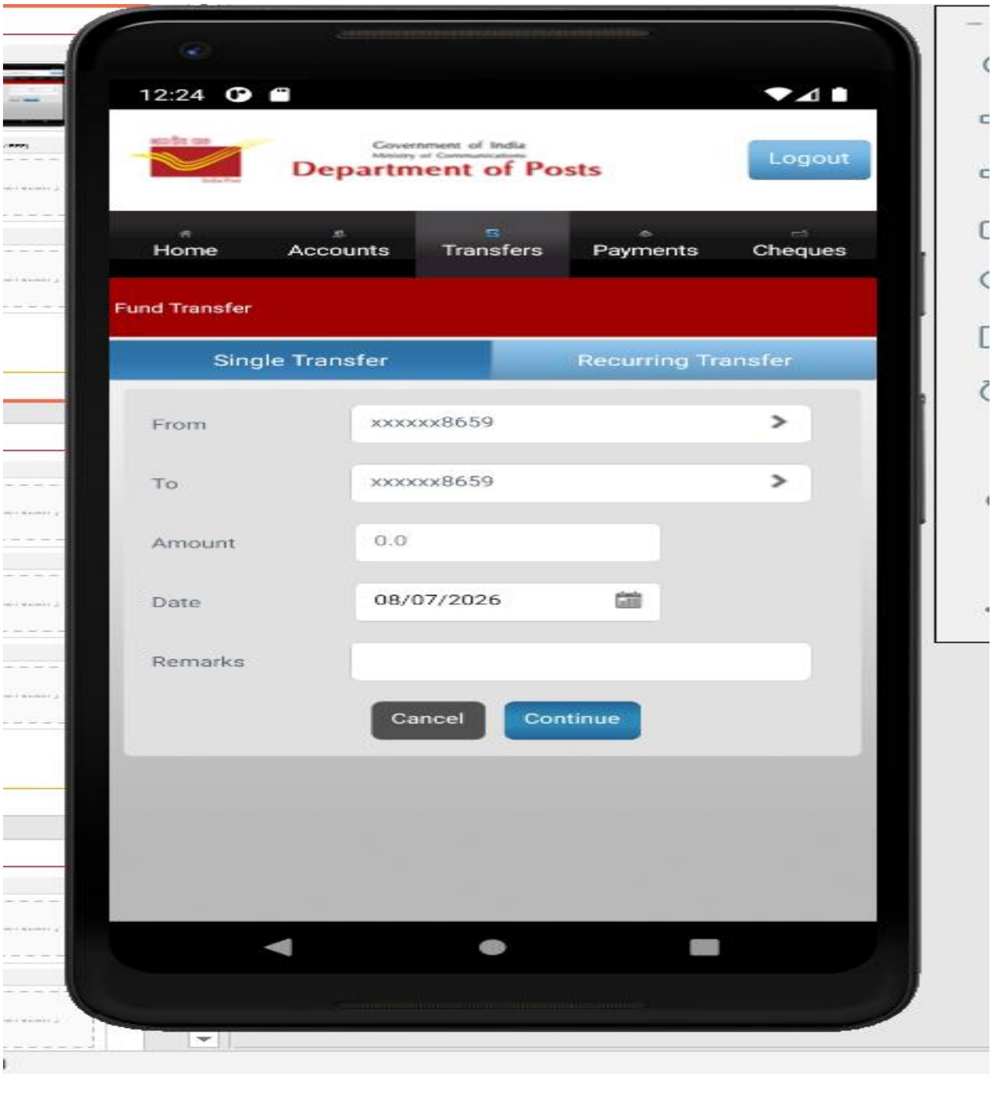
4.4 Fund Transfer between own & linked accounts (Savings → RD / PPF)

WHAT IT DOES

Menu is used to Transfer the Fund between Own and Other bank accounts

STEPS

1. *Login to Mobile Banking and Navigate to Dashboard.*
2. *Click on Transfer Menu , Self Fund Transfer / Payee Fund Transfer/ Outside Bank Transfer.*



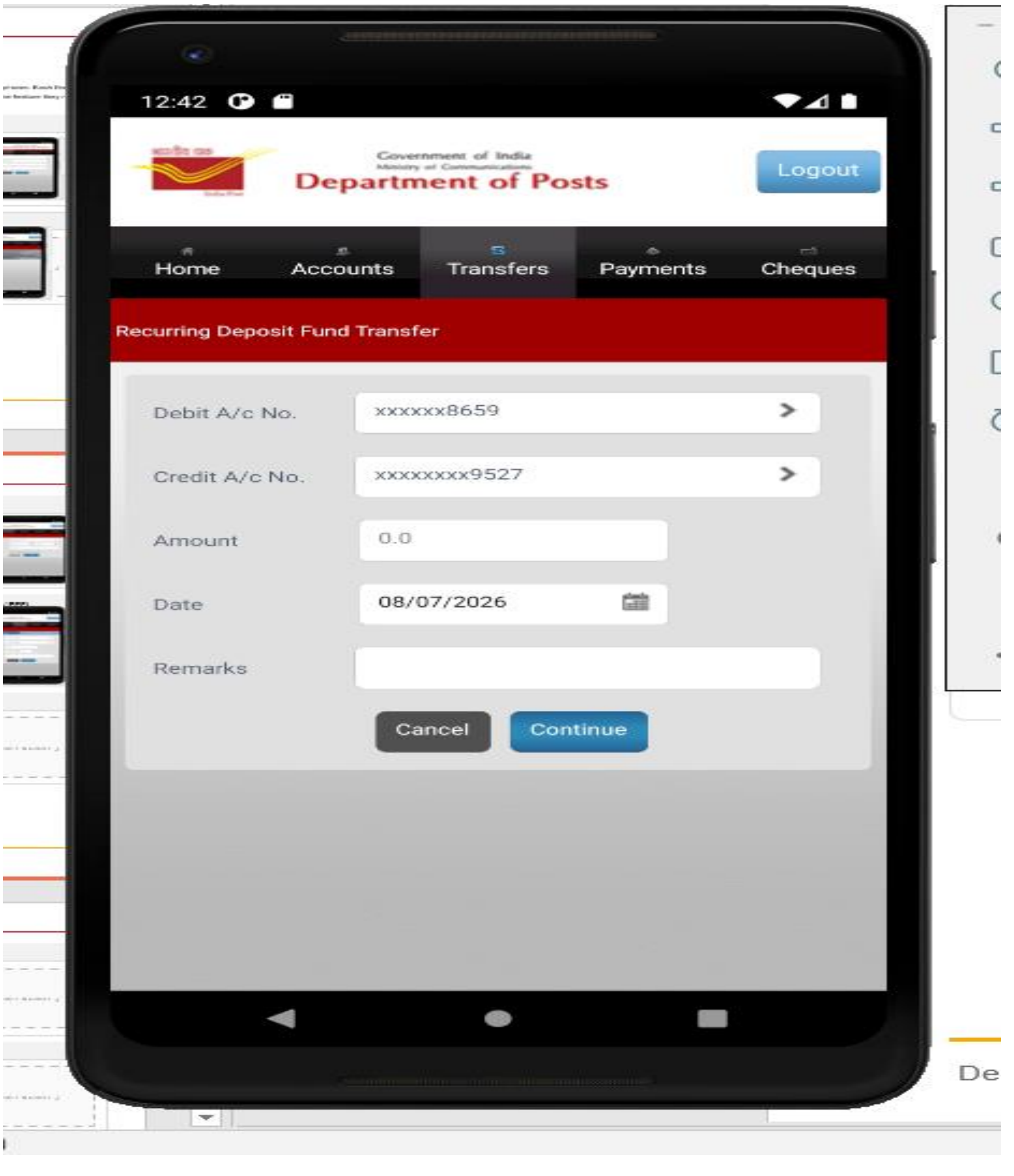
4.5 Pay RD Instalment

WHAT IT DOES

Menu is used to Transfer the Fund for RD Instalment

STEPS

1. *Login to Mobile Banking and Navigate to Dashboard.*
2. *Click on Recurring Deposit Fund Transfer*



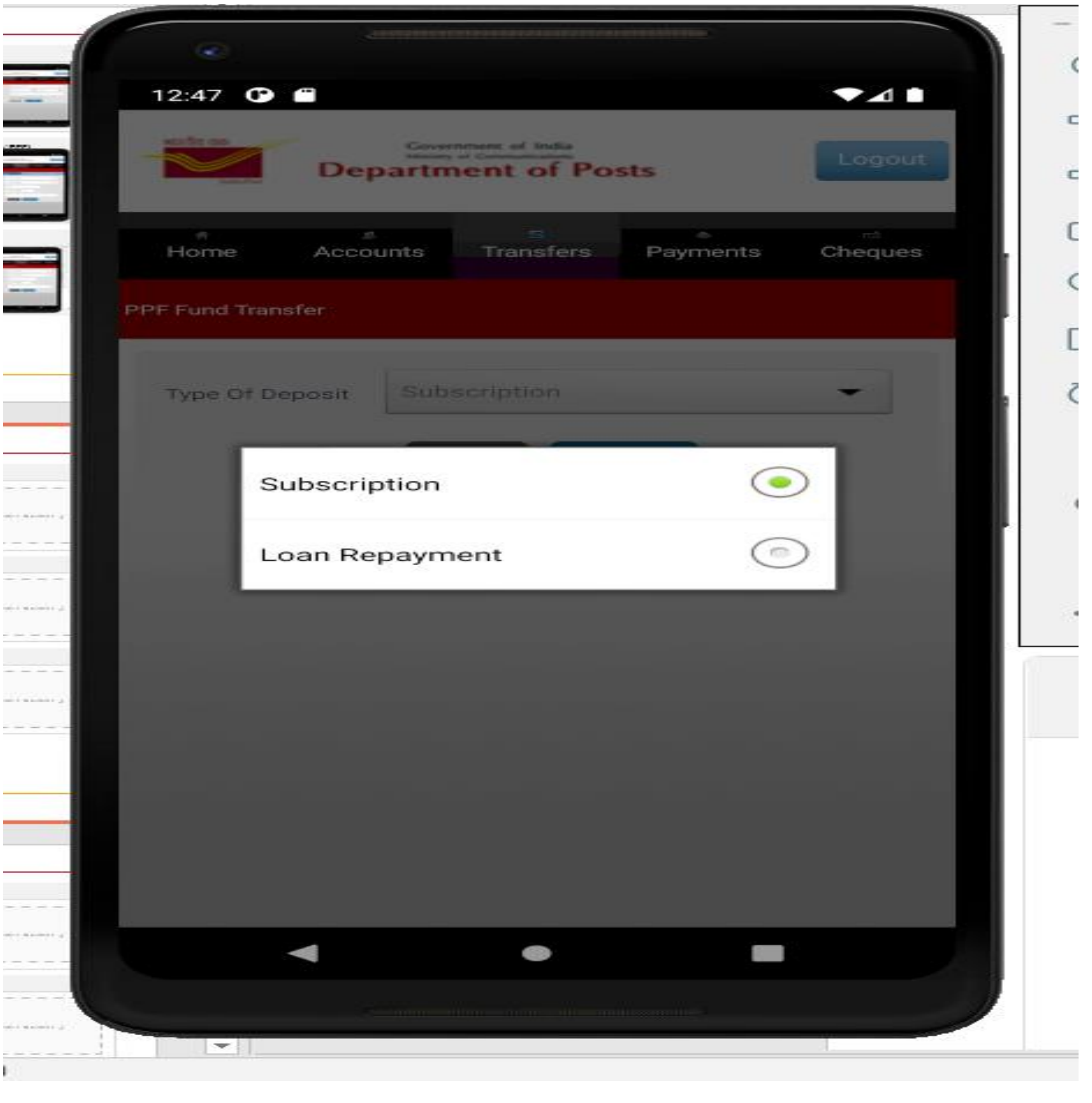
4.6 PPF Subscription & Loan Payment

WHAT IT DOES

Menu is used to Transfer the Fund for PPF Subscription and Loan Payment

STEPS

1. *Login to Mobile Banking and Navigate to Dashboard.*
2. *Click on PPF Fund Transfer*



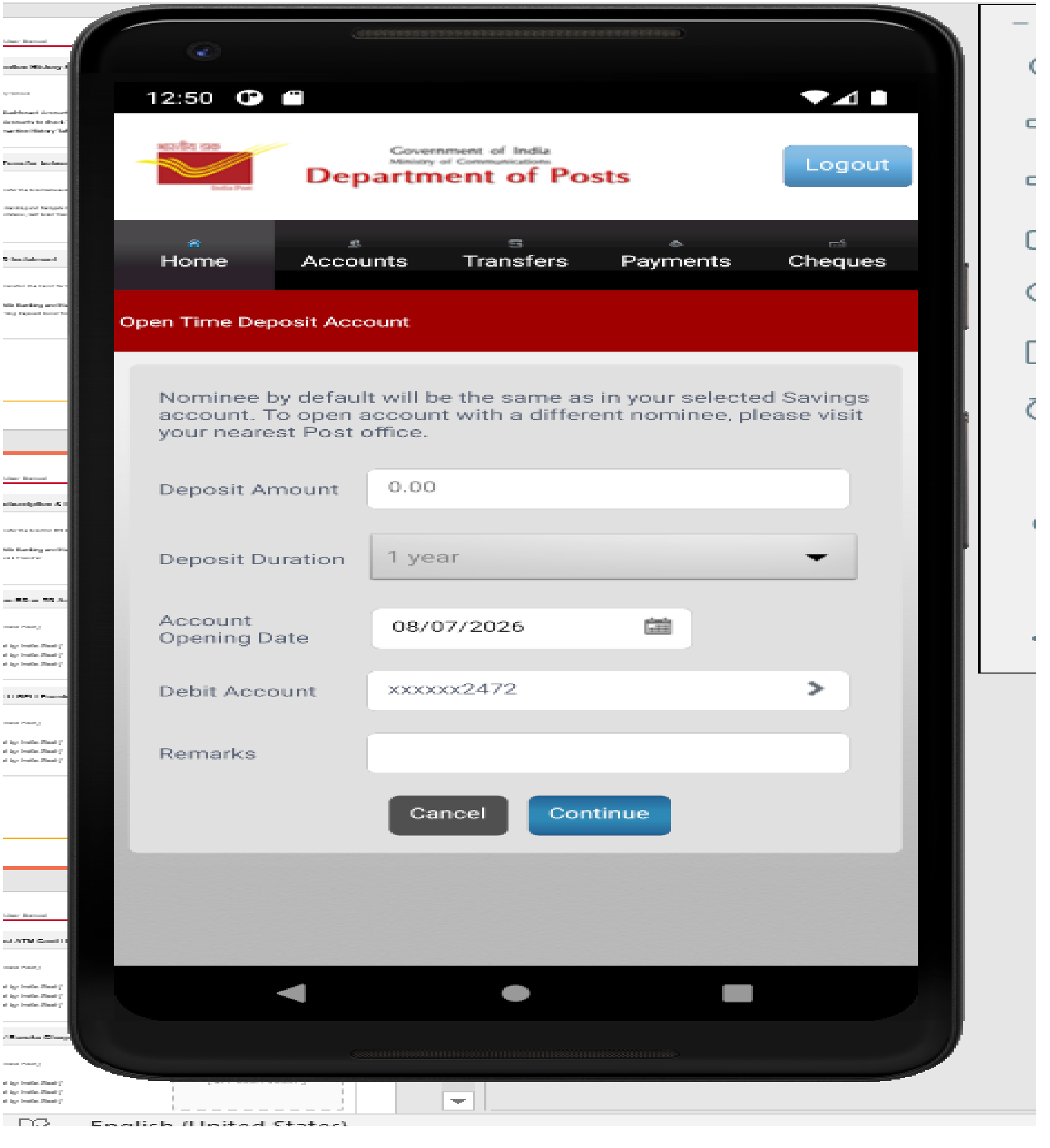
4.7 **Open an RD or TD Account**

WHAT IT DOES

Menu is used to Open TD or RD Account

STEPS

1. *Login to Mobile Banking and Navigate to Dashboard.*
2. *Click on Request Menu.*
3. *Click on RD Account open / TD Account Open.*



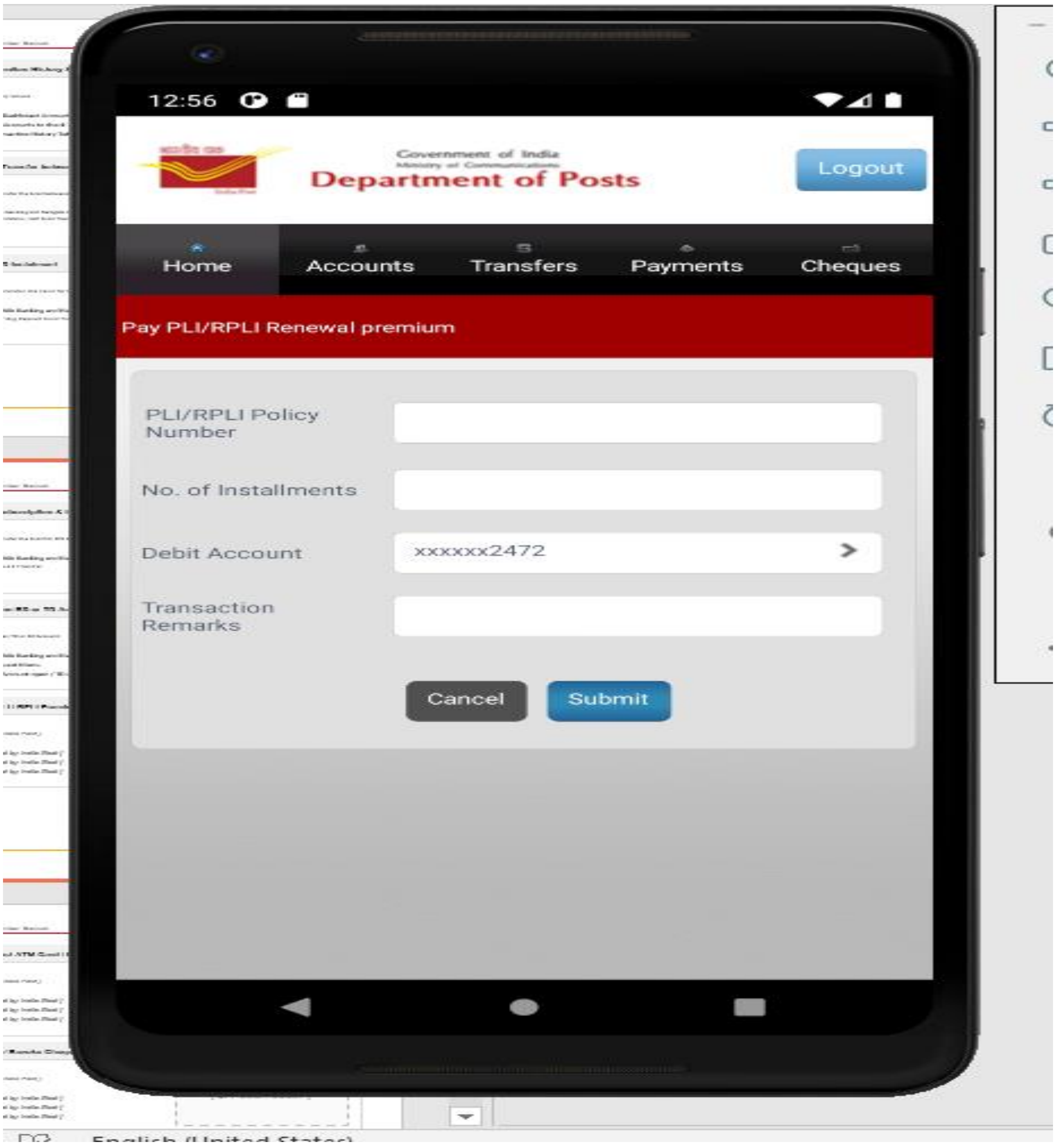
4.8 **Pay PLI / RPLI Premium**

WHAT IT DOES

Menu is used to Pay PLI/RPLI Premium using Mobile Banking

STEPS

1. *Login to Mobile Banking and Navigate to Dashboard.*
2. *Click on Request Menu.*
3. *Click on Pay PLI/RPLI Premium*



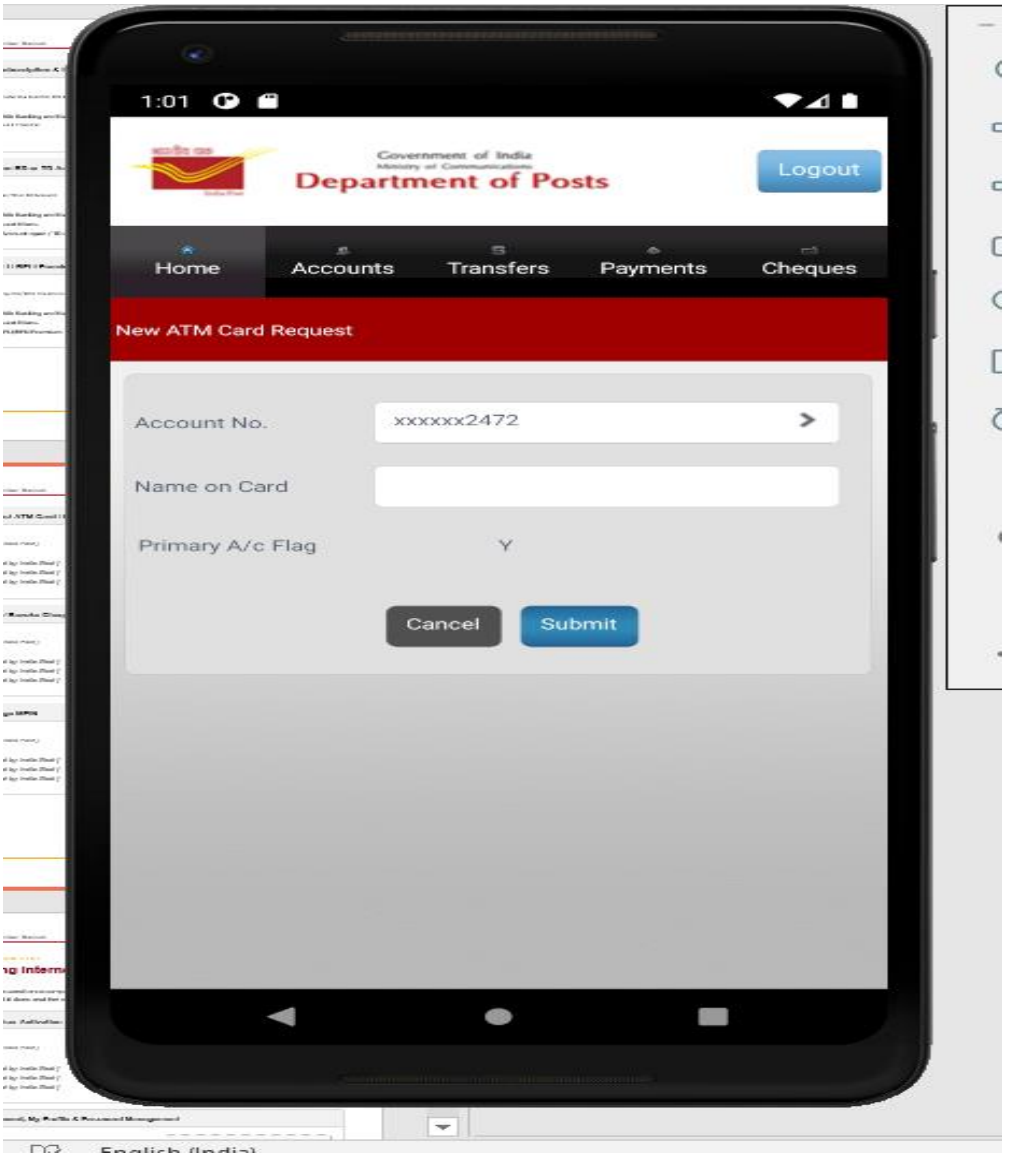
4.9 **Request ATM Card / PIN**

WHAT IT DOES

Menu to Request for New ATM Card

STEPS

1. *Login to Mobile Banking and Navigate to Dashboard.*
2. *Click on Request Menu.*
3. *Click on New Atm Card Request*



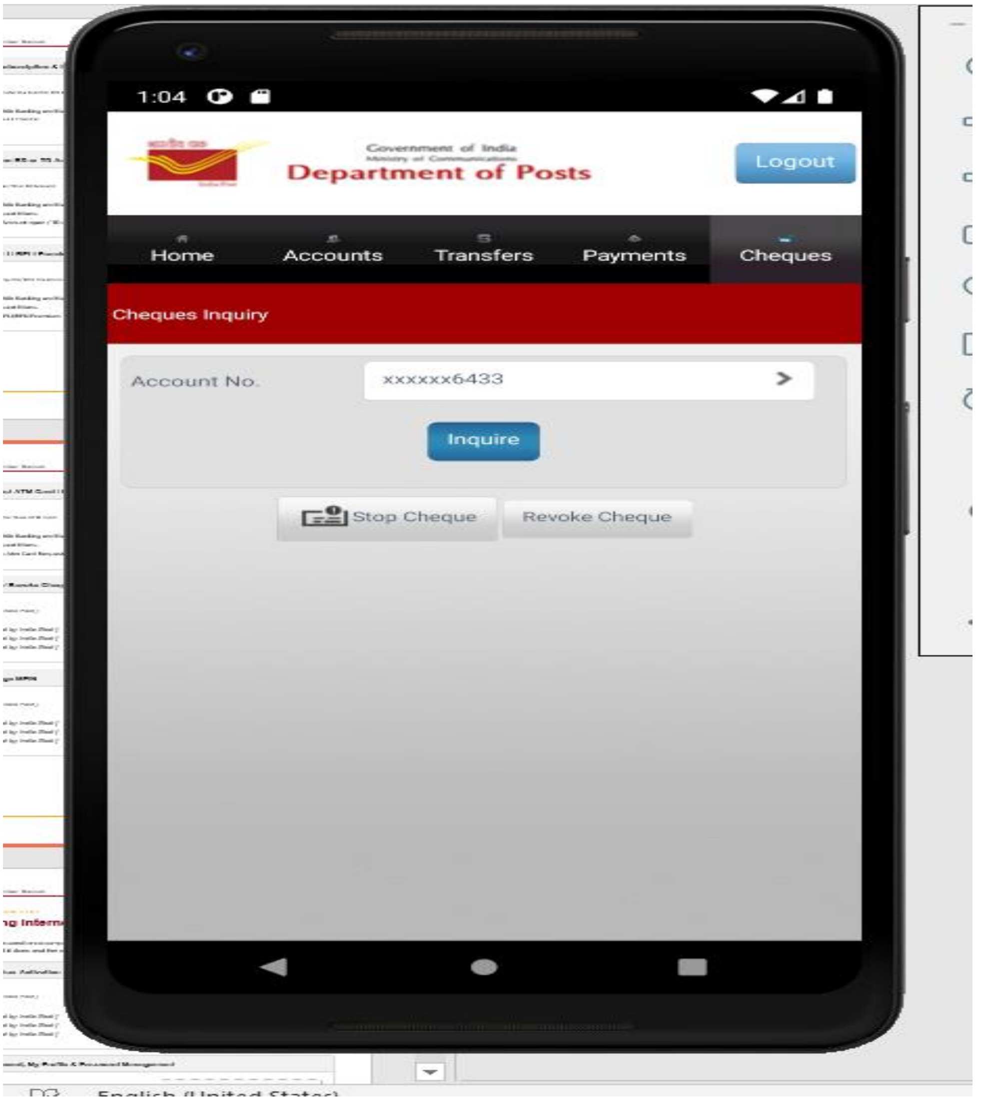
4.10 Stop / Revoke Cheque Payment

WHAT IT DOES

Menu is used for Cheque Inquiry / Stop cheque / Revoke Cheque

STEPS

1. *Login to Mobile Banking and Navigate to Dashboard.*
2. *Click on Cheques Menu.*
3. *Click on Stop/ Revoke cheque*



SECTION FIVE

5 Using Internet Banking

Internet Banking is used on a computer or web browser and offers a wider set of features than the app. Each feature below shows what it does and the steps to follow.

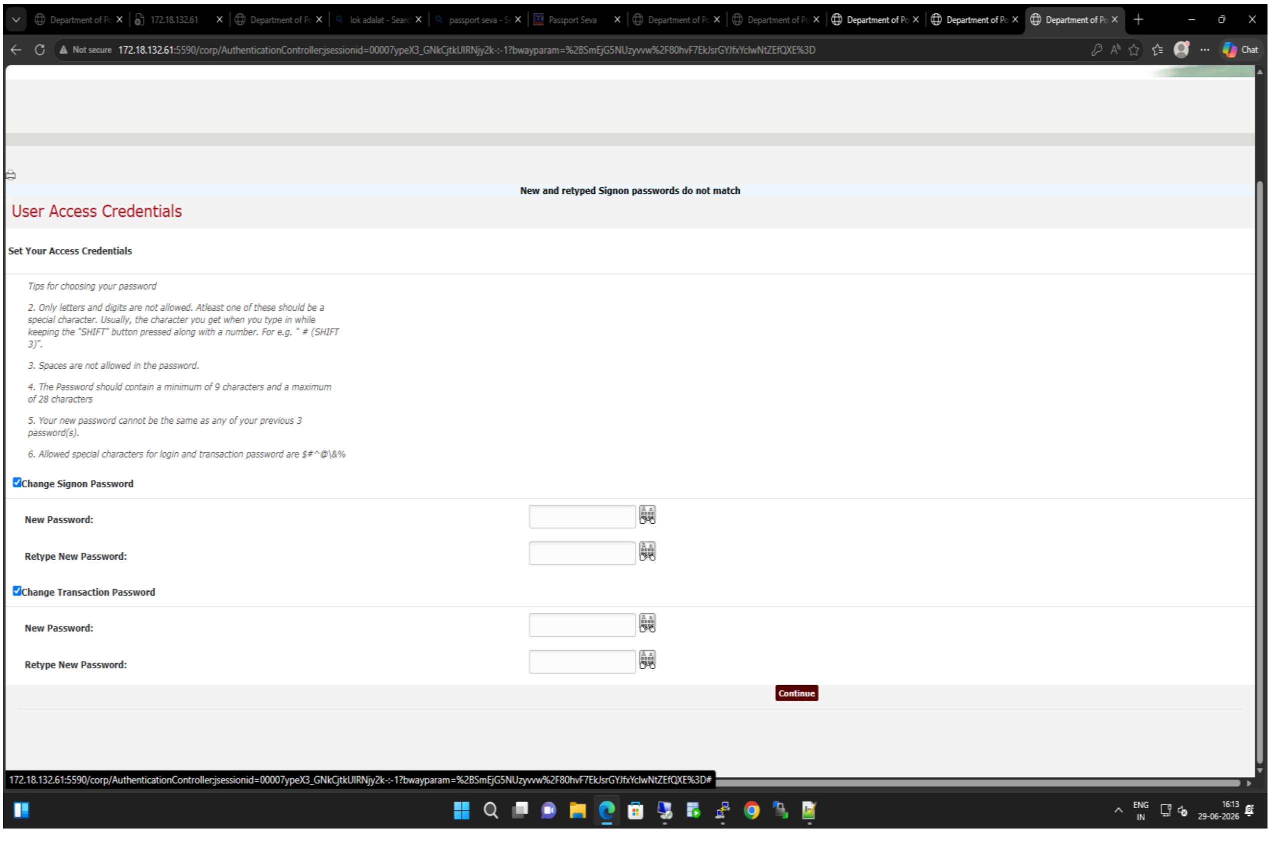
5.1 New User Activation & First Login (set Login and Transaction passwords)

WHAT IT DOES

Post activation of the user id , they can set the login/transaction password.

STEPS

1. *User will click on the activation link received at their registered mobile number*
2. *Security questions will be set following the process.*
3. *Set the login & transaction password for further use.*



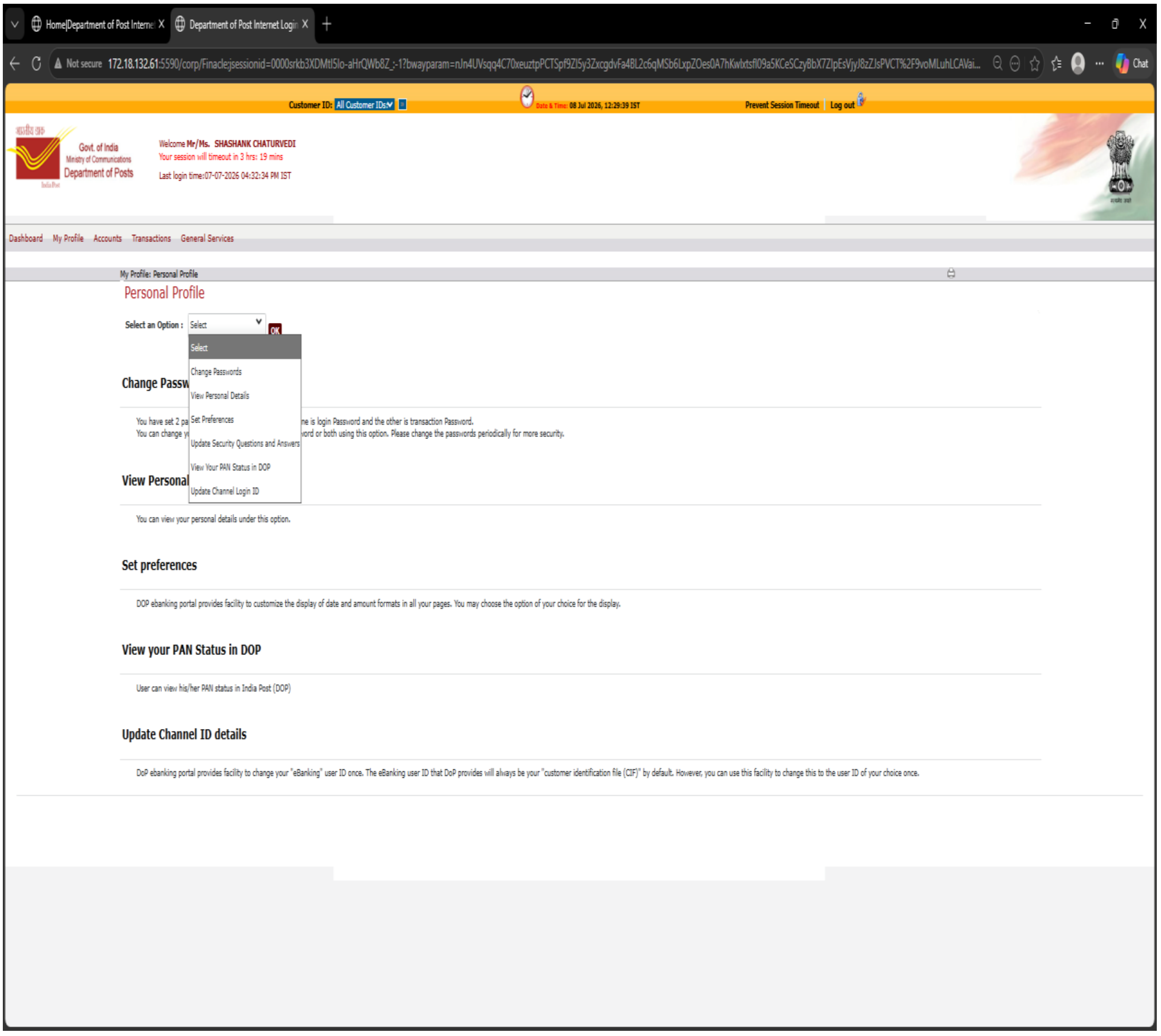
5.2 Dashboard, My Profile & Password Management

WHAT IT DOES

User can check the dashboard, set the profile and change the transaction / login password anytime.

STEPS

1. *Dashboard shows the mini snapshot of the accounts with link for mini statement.*
2. *In “My Profile” user can operate number of operation based on their choice as listed in required dropdown.*
3. *In Password management, user can manage or change the passwords based on their choice.*



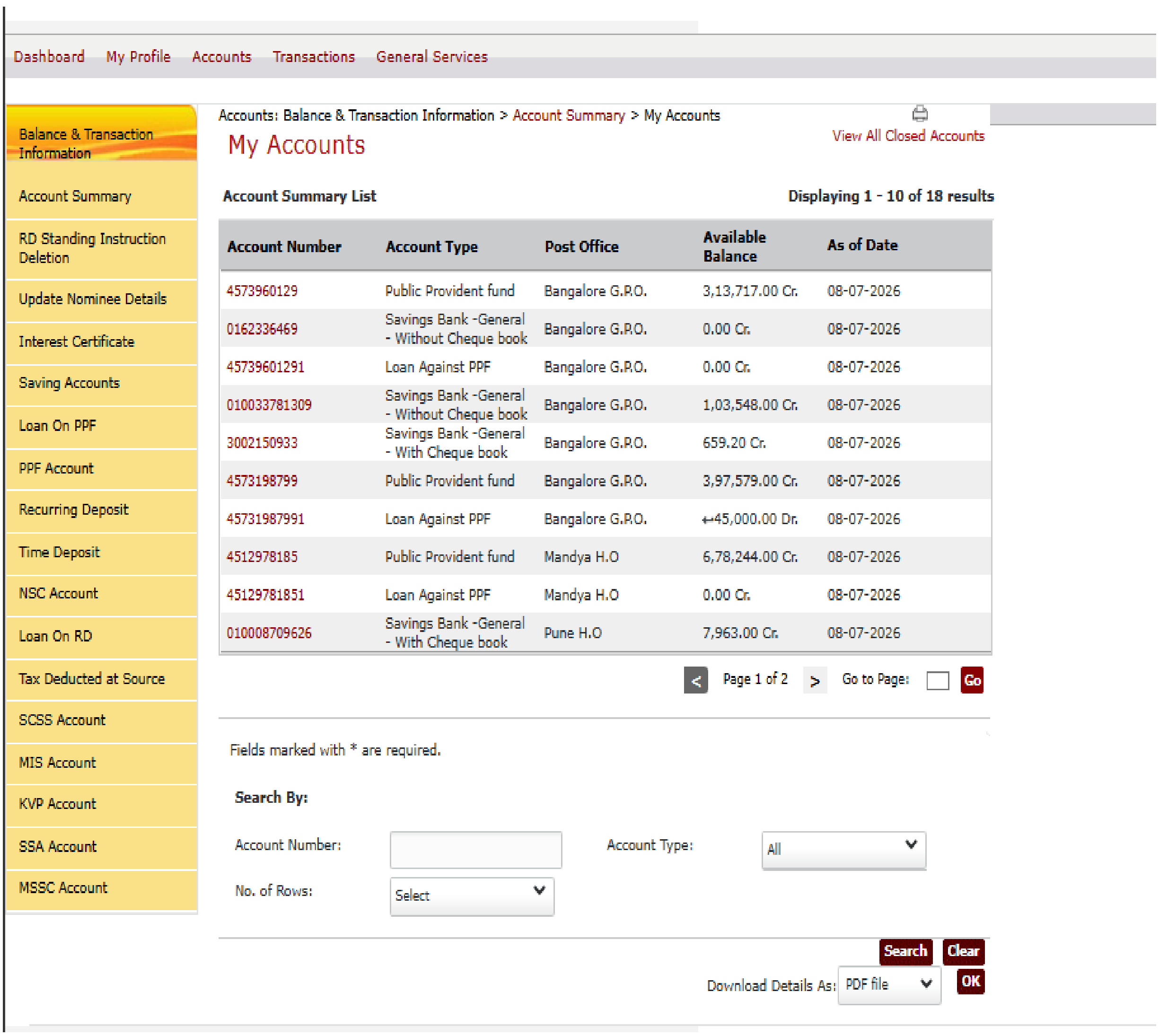
5.3 Account Balance & Details (Savings, RD, TD, MIS, SCSS, NSC, KVP, PPF, SSA)

WHAT IT DOES

It gives the brief snapshot of the different type of accounts linked to the logged in customer id.

STEPS

1. *Click on Accounts tab and then Account Summary*
2. *Different type of accounts will be displayed with other related data.*
3. *User can click on the account numbers to get the detailed view of the selected accounts.*



Dashboard My Profile Accounts Transactions General Services

Balance & Transaction Information

- Account Summary
- RD Standing Instruction Deletion
- Update Nominee Details
- Interest Certificate
- Saving Accounts
- Loan On PPF
- PPF Account
- Recurring Deposit
- Time Deposit
- NSC Account
- Loan On RD
- Tax Deducted at Source
- SCSS Account
- MIS Account
- KVP Account
- SSA Account
- MSSC Account

Accounts: Balance & Transaction Information > Account Summary > My Accounts

View All Closed Accounts

My Accounts

Account Summary List

Displaying 1 - 10 of 18 results

Account Number	Account Type	Post Office	Available Balance	As of Date
4573960129	Public Provident fund	Bangalore G.P.O.	3,13,717.00 Cr.	08-07-2026
0162336469	Savings Bank -General - Without Cheque book	Bangalore G.P.O.	0.00 Cr.	08-07-2026
45739601291	Loan Against PPF	Bangalore G.P.O.	0.00 Cr.	08-07-2026
010033781309	Savings Bank -General - Without Cheque book	Bangalore G.P.O.	1,03,548.00 Cr.	08-07-2026
3002150933	Savings Bank -General - With Cheque book	Bangalore G.P.O.	659.20 Cr.	08-07-2026
4573198799	Public Provident fund	Bangalore G.P.O.	3,97,579.00 Cr.	08-07-2026
45731987991	Loan Against PPF	Bangalore G.P.O.	-45,000.00 Dr.	08-07-2026
4512978185	Public Provident fund	Mandya H.O	6,78,244.00 Cr.	08-07-2026
45129781851	Loan Against PPF	Mandya H.O	0.00 Cr.	08-07-2026
010008709626	Savings Bank -General - With Cheque book	Pune H.O	7,963.00 Cr.	08-07-2026

< Page 1 of 2 > Go to Page: Go

Fields marked with * are required.

Search By:

Account Number: Account Type: All

No. of Rows: Select

Search Clear

Download Details As: PDF file OK

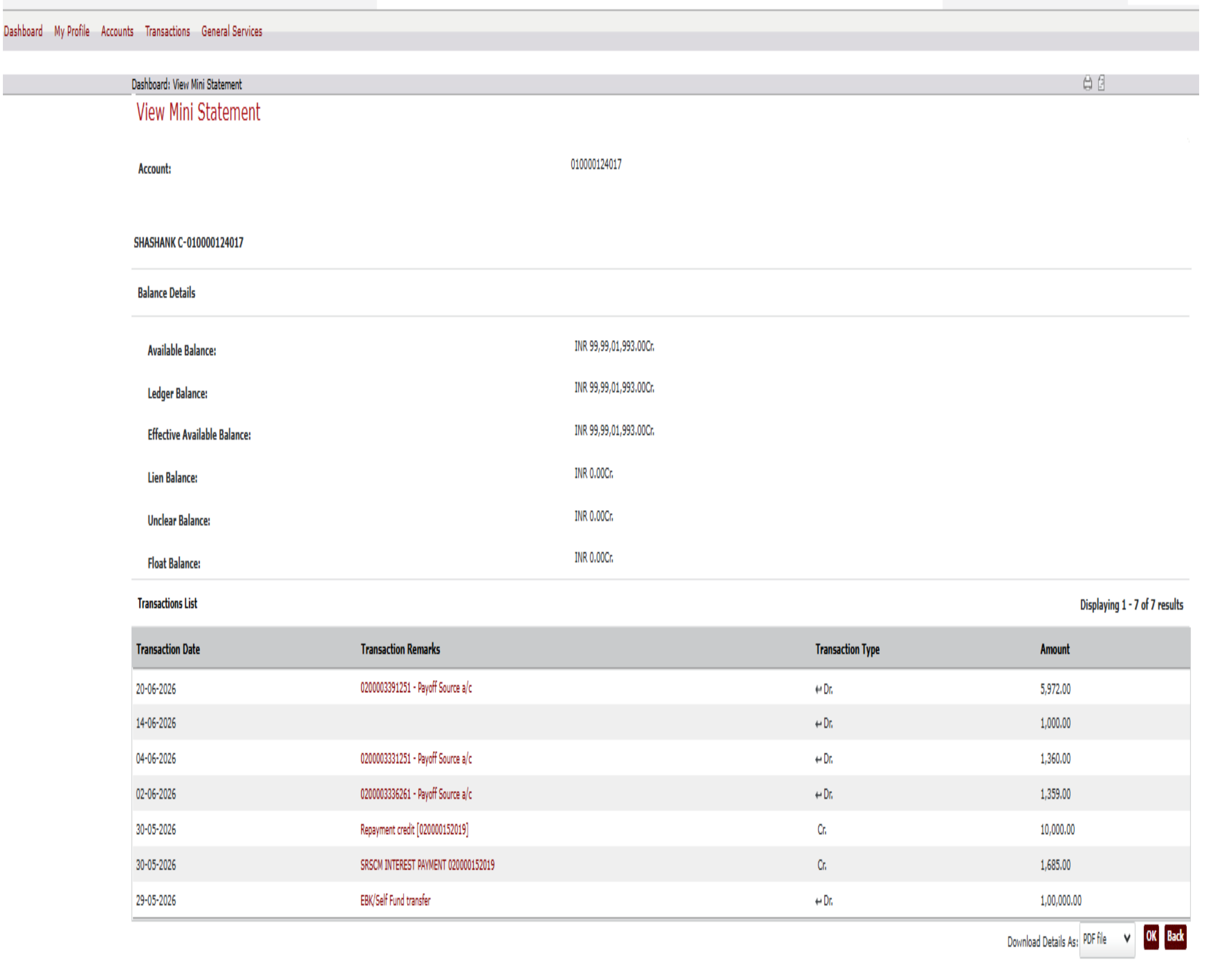
5.4 Transaction History, Mini Statement & Monthly / Quarterly Average

WHAT IT DOES

This page briefs about the transactions carried out by the linked saving account in short and concise manner.

STEPS

1. *Take a login to E-banking with respective user id which is nothing but customer id only.*
2. *Navigate to dashboard.*
3. *Click on the link provided as “Mini Statement/Transaction history.*



Dashboard My Profile Accounts Transactions General Services

Dashboard: View Mini Statement

View Mini Statement

Account: 010000124017

SHASHANK C-010000124017

Balance Details

Available Balance:	INR 99,99,01,993.00Cr.
Ledger Balance:	INR 99,99,01,993.00Cr.
Effective Available Balance:	INR 99,99,01,993.00Cr.
Lien Balance:	INR 0.00Cr.
Unclear Balance:	INR 0.00Cr.
Float Balance:	INR 0.00Cr.

Transactions List

Displaying 1 - 7 of 7 results

Transaction Date	Transaction Remarks	Transaction Type	Amount
20-06-2026	0200003391251 - Payoff Source a/c	Dr.	5,972.00
14-06-2026		Dr.	1,000.00
04-06-2026	0200003331251 - Payoff Source a/c	Dr.	1,360.00
02-06-2026	0200003336261 - Payoff Source a/c	Dr.	1,359.00
30-05-2026	Repayment credit [020000152019]	Cr.	10,000.00
30-05-2026	SRSCM INTEREST PAYMENT 020000152019	Cr.	1,685.00
29-05-2026	EBK/Self Fund transfer	Dr.	1,00,000.00

Download Details As: PDF file OK Back

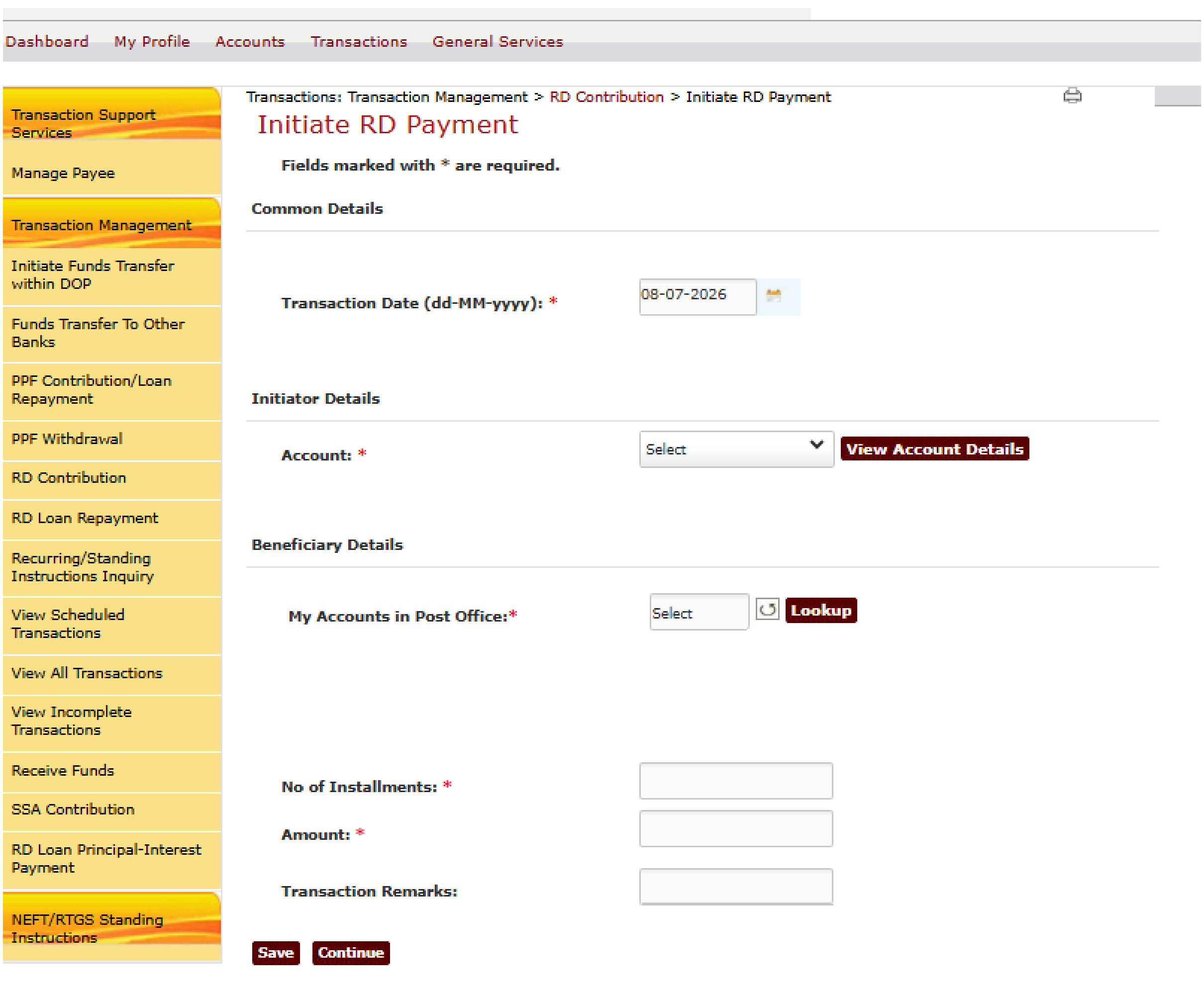
5.5 Fund Transfers (own, third-party, and Savings → RD / PPF / Loan-against-PPF / SSA)

WHAT IT DOES

User can initiate payment in their linked RD accounts through saving account

STEPS

1. *Click on Transaction tab.*
2. *Navigate to RD Contribution option provided in the sidebar.*
3. *The page will be displayed as shown here, then post providing the required details user can successfully contribute to their respective RD account.*



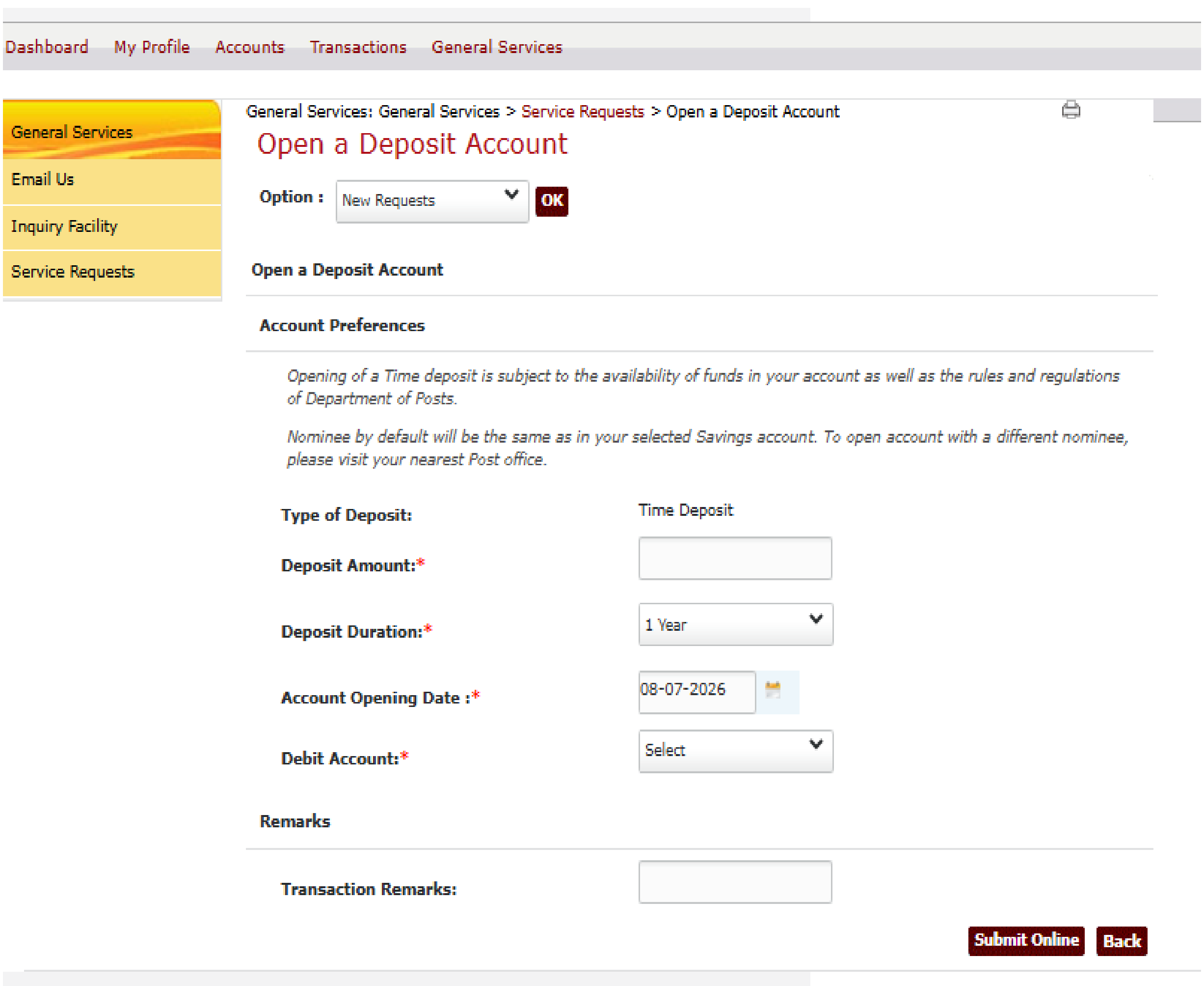
5.6 Open (PMC) RD & TD Accounts

WHAT IT DOES

User can open RD or TD accounts as per their choice.

STEPS

1. *Click on General Service -> Service Request -> New Request -> Open RD Accounts / Open TD Accounts*
2. *Click on General Service -> Service Request -> New Request -> Open RD Accounts / Open TD Accounts*
3. *Based on their choice user can opt any link as per their requirement and post giving required details can be submitted for successful creation of RD/TD accounts.*



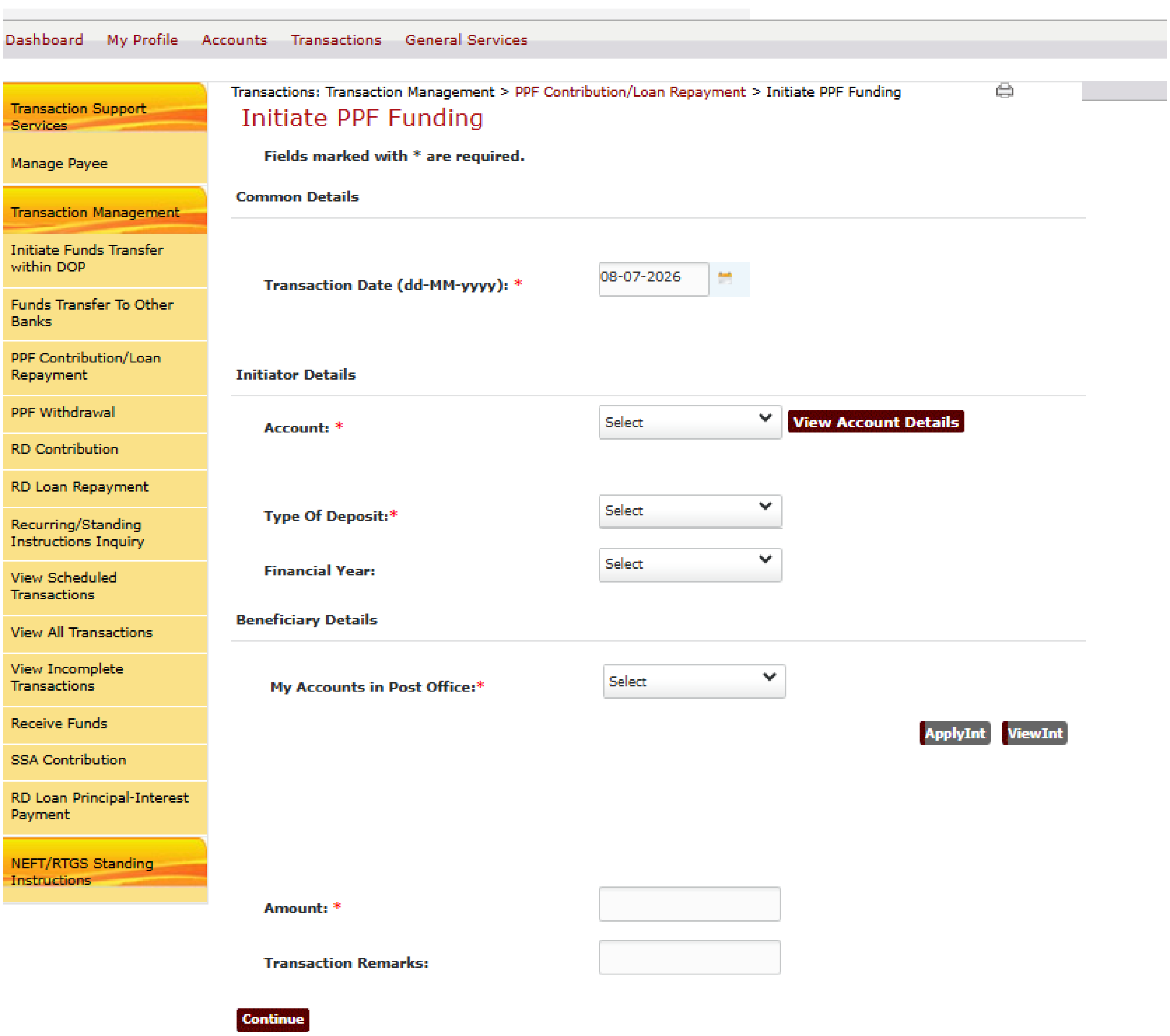
5.7 PPF Deposit, Withdrawal & Loan Repayment

WHAT IT DOES

User can initiate payment in their linked PPF accounts through saving account.

STEPS

1. *Click on Transaction tab.*
2. *Navigate to PPF Loan Repayment option provided in the sidebar.*
3. *The page will be displayed as shown here, then post providing the required details user can successfully do the payment in their respective PPF Loan accounts from savings.*



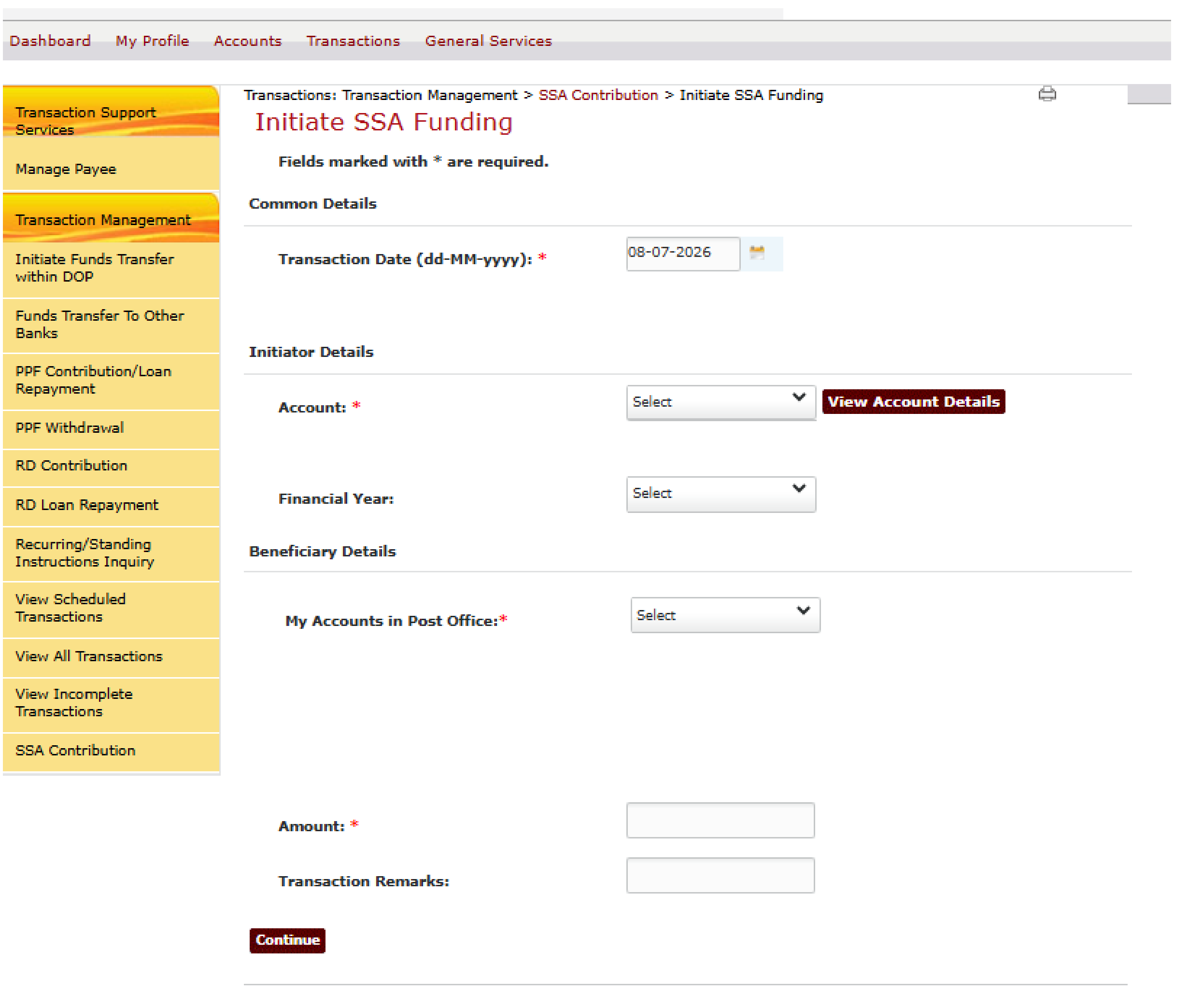
5.8 SSA Deposit

WHAT IT DOES

User can initiate payment in their linked SSA accounts through saving account

STEPS

1. *Click on Transaction tab.*
2. *Navigate to SSA Contribution option provided in the sidebar.*
3. *The page will be displayed as shown here, then post providing the required details user can successfully do the payment in their respective SSA accounts from savings.*



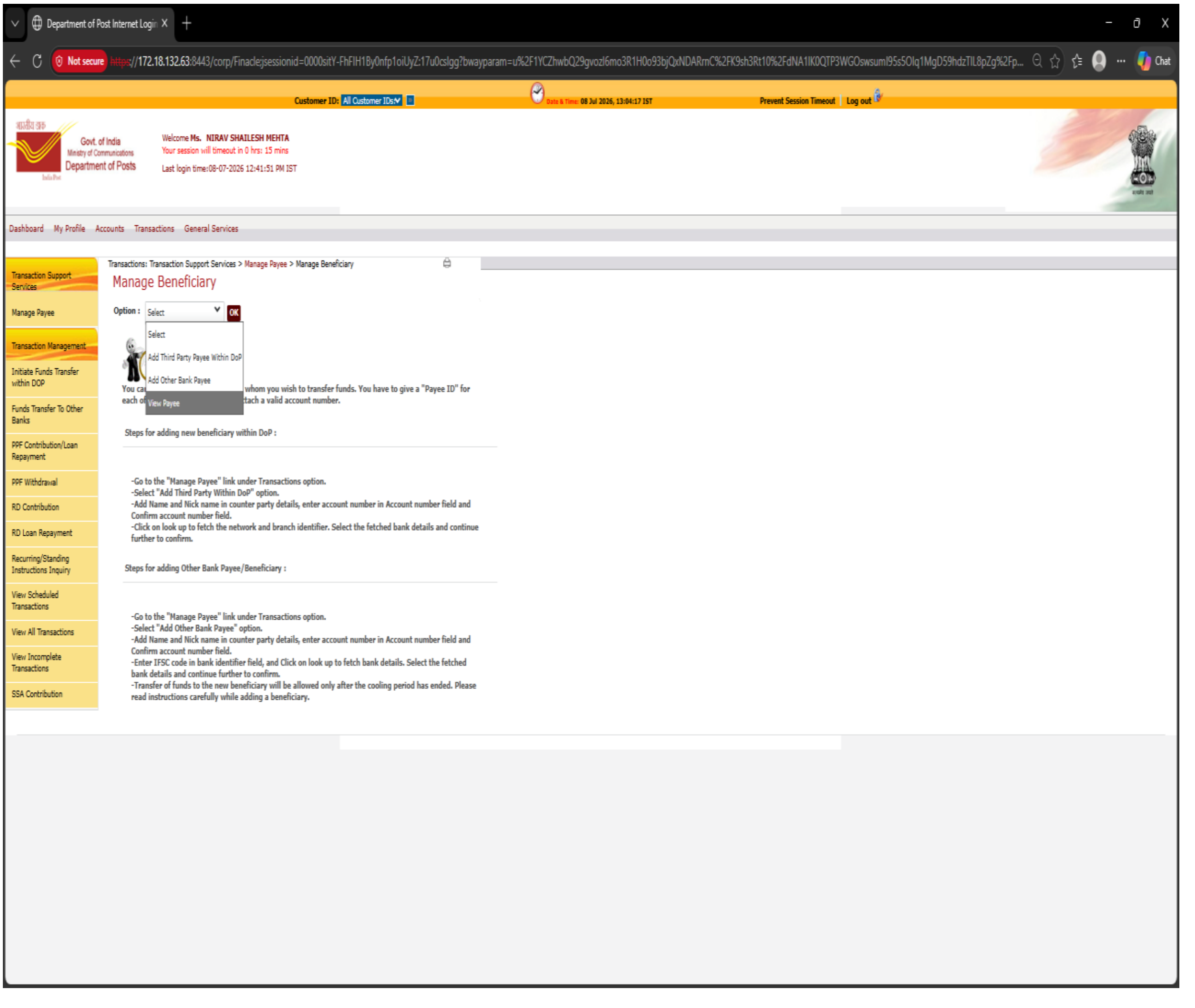
5.9 Manage Payees (add / view within DOP)

WHAT IT DOES

User can add and manage the payee for initiating transactions

STEPS

1. *Navigate on Transaction -. Manage Payee -> Options and click the option provided in the dropdown.*
2. *Give the required inputs as requested on the screen.*
3. *Further, request is being submitted post successful OTP authentication.*



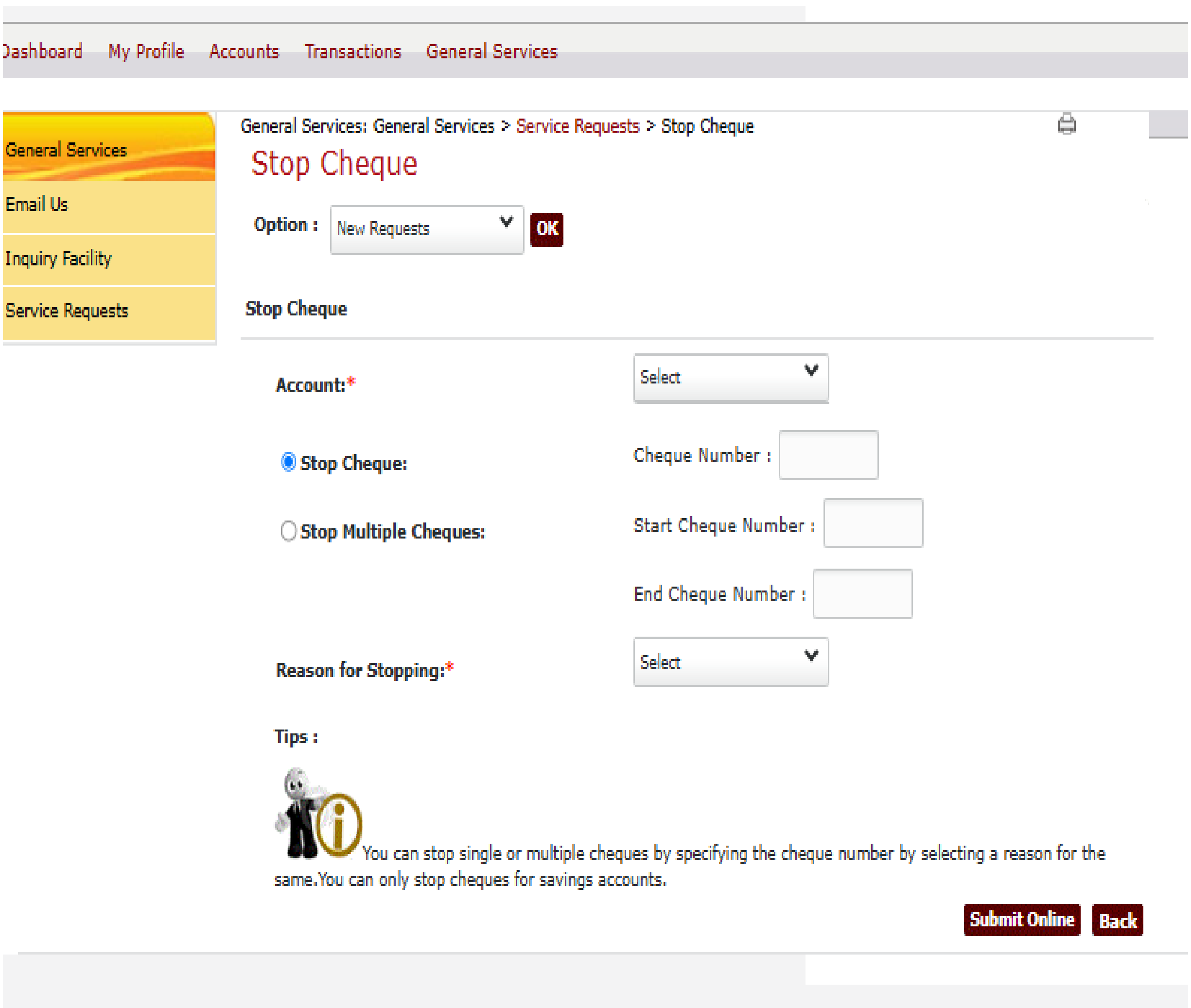
5.10 **View & Stop Cheques**

WHAT IT DOES

User can Revoke or stop the cheque.

STEPS

1. *Click on General Service -> Service Request -> New Request -> Stop Cheque*
2. *Required inputs will be provided from the user end in the screen as shown.*
3. *Post submission of the request, required operation will be completed successfully.*



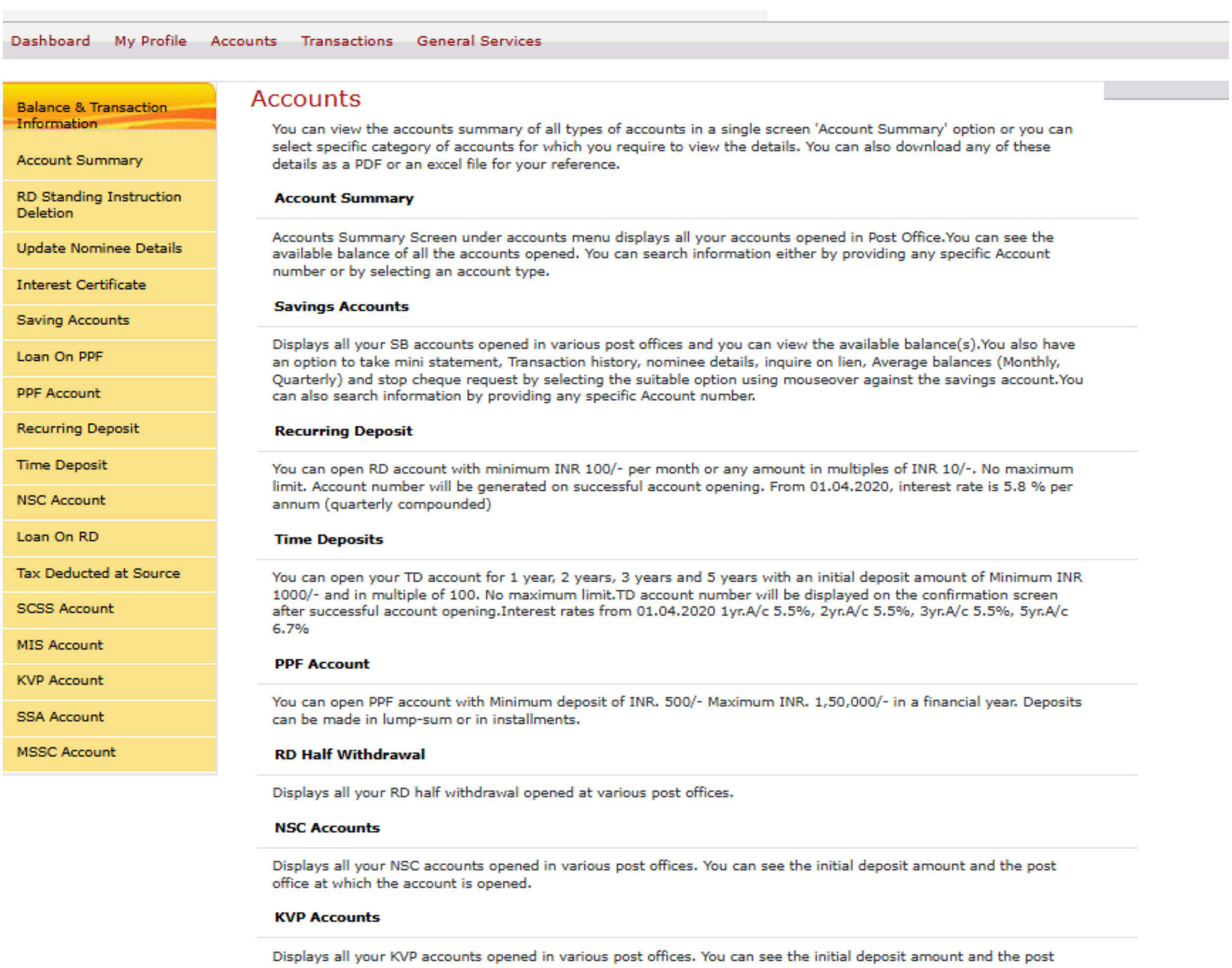
5.11 General Services — TDS Inquiry, nominee details, complaints & service requests

WHAT IT DOES

User can perform basic operations like TDS inquiry, Nominee maintenance, raising several complaints or any other requests.

STEPS

1. *For TDS Inquiry user can navigate from Accounts tab to "Tax deducted at Source".*
2. *For nominee related operation for add/modify/delete user can click on "update nominee details" option provided in Accounts tab.*
3. *In order to raise any complaint user can navigate to main login page in the bottom number of links are present based on their choice.*



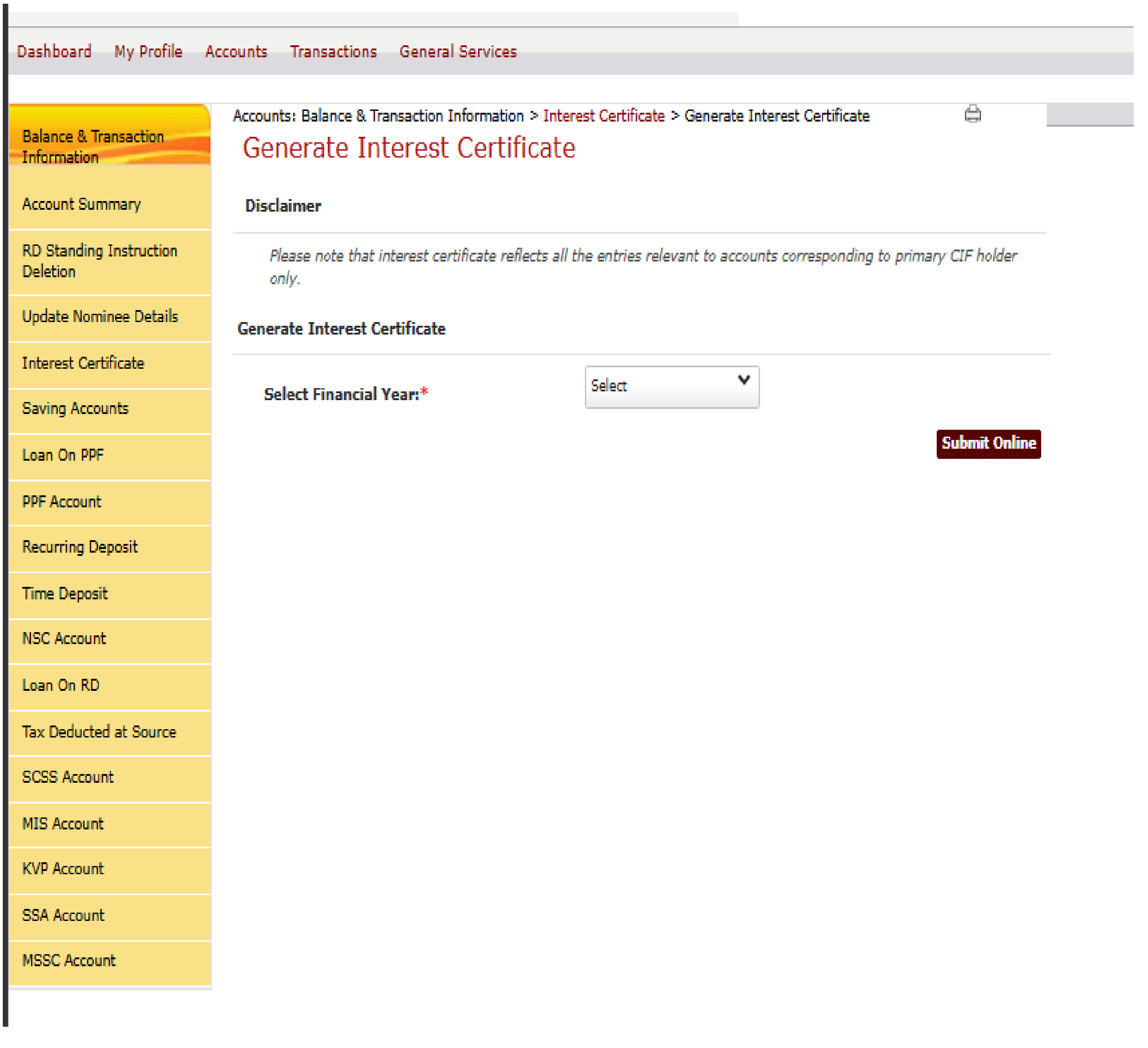
5.12 Interest Certificate download

WHAT IT DOES

User can download the interest certificate for the respective account.

STEPS

1. *Click on Accounts tab and in the side bar there is on option "Interest Certificate"*
2. *Give the required inputs as requested on the screen in the form of financial year and click "SUBMIT".*
3. *Post submission, interest certificate can be downloaded in PDF format.*



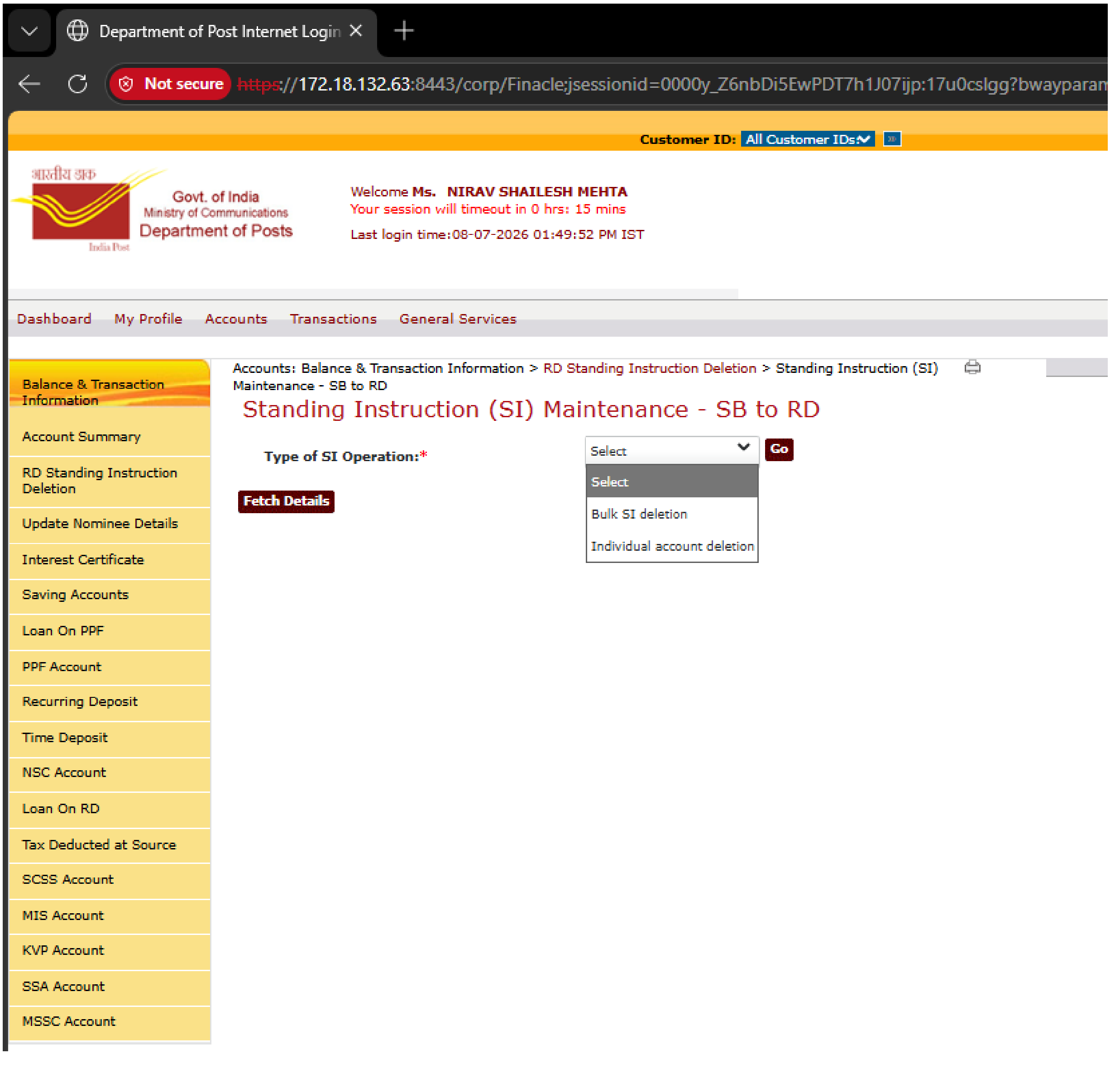
5.13 Modify/Delete Standing Instructions of RD

WHAT IT DOES

User can delete the Standing instructions linked with single or bulk accounts.

STEPS

1. *Click on Accounts tab and in the side bar there is on option “RD Standing Instruction Deletion”*
2. *Based on the selection made by the user, they can proceed further.*
3. *Further, in the respective option further inputs will be given by user to proceed further for completion of the process.*



5.14 TD/PPF/SCSS Account Extension

WHAT IT DOES

User can extend or renew their respective TD/PPF/SCSS accounts.

STEPS

1. *Click on General Service -> Service Request -> New Request -> Extension of PPF Account/ extension of TD Account/ Extension of SCSS Account*
2. *Required inputs will be provided from the user end in the screen as shown.*
3. *Post submission of the request, required operation will be completed successfully.*