

No. FS-POSB/6/2025-FS-DOP-Part(1)

Government of India  
Ministry of Communications  
Department of Posts  
(Financial Services Division)

Dak Bhawan, New Delhi – 110001

Dated: 08.05.2026

To

All Head of Circles

**Subject: Introduction of Personalized Cheque Book (PCB) in Department of Posts-reg.**

Madam / Sir,

This is regarding introduction of Personalized Cheque Books (PCB) for Post Office Savings Account (POSA) holders. Presently, the cheque book issued by the Department does not contain details of the account holder like name and account number. To enhance customer convenience, improve security features, and align financial services with modern banking standards, it has been decided to introduce Personalized Cheque Book to the POSA customers.

2. The Personalized Cheque Book shall contain pre-printed details of the account holder such as name and account number along with IFSC of Department of Posts (DoP). The PCB facility will be made available w.e.f. **08.05.2026** for all POSA customers. In the first stage, the customers may make request for Personalized Cheque book by visiting the Post Office. This service shall be available through Internet/Mobile Banking subsequently.
3. The Instant Cheque Books shall continue to be available to POSA customers. The account holder may opt for either, Instant Cheque Book or Personalized Cheque Book at their choice. The facility of Instant Cheque Book shall be provided exclusively at the counter, whereas Personalized Cheque Books shall be delivered, free of cost, to the last updated address of the account holder. The Cheque Book Request Form has been accordingly revised and is enclosed herewith as **Annexure-I**. It is also available on the official website of India Post.
4. Detailed Standard Operating Procedure (SOP), including request processing, printing, and dispatch mechanism, is enclosed as **Annexure-II**.
5. It is requested to circulate this to all concerned for information, guidance, and necessary action, and also to ensure wide publicity of the newly introduced Personalized Cheque Book facility of the Department of Posts, highlighting its enhanced convenience and customer-centric features. The same may also be displayed on the notice boards of all Post Offices.
6. This issues with the approval of the Competent Authority.

Yours faithfully,

  
**(Devender Kumar Sharma)**  
Assistant Director (SB-II)

Copy to: -

1. Sr. PPS to Secretary (Posts)
2. Sr. PPS to Director General Postal Services
3. PPS/ PS to Member (Financial Services)/Member (O)/Member (P)/ Member (HRD)/ Member (Tech)/ Member (Service Quality and Marketing), Member (Infrastructure), JS & FA
4. Addl. Director General, APS, New Delhi
5. Chief General Manager, BD Directorate / Parcel Directorate / PLI Directorate.
6. CGM, CEPT for kind information and uploading on India Post Website.
7. Sr. Deputy Director General (Vig) & CVO) / Sr. Deputy Director General (PAF)
8. Director, RAKNPA / Directors of all PTCs
9. Director, CPRC Chennai.
10. Director General P & T (Audit), Civil Lines, New Delhi
11. Secretary, Postal Services Board / All Deputy Directors General
12. All General Managers (Finance) / Directors Postal Accounts / DDAP
13. The Joint Director & HOD, National Savings Institute, ICCW Building, 4 Deendayal Upadhyay Marg, New Delhi-110002
14. The Under Secretary, MOF (DEA), NS-II Section, Kartavya Bhawan, New Delhi.
15. All recognized Federations / Unions / Associations
16. Guard File/e-File.

  
(Devender Kumar Sharma)  
Assistant Director (SB-II)

# Department of Posts

Application for Cheque Facility / Fresh Cheque Book — Form SB/CQE-4

Post Office  
Savings Bank



To,  
The Postmaster  
\_\_\_\_\_ (Post office)

## 1. Request Type

- (a) Please permit me/us to avail of the cheque facility in my savings account.  
(b) Issue fresh cheque book for my/our PO Savings Account:

Cheque Book Type\*:  Personalized Cheque Book Mobile No. \_\_\_\_\_  
 Instant Cheque Book

PO Savings Account No. \_\_\_\_\_

Standing at: \_\_\_\_\_ (Post office)

## 2. Declaration

I/We hereby declare that I/We have read the conditions governing the facility of the cheque system in the Post Office Savings Bank Account as laid down in relevant rule of Post Office Savings Account Rules 2019 and Appendix-II of POSB (CBS) Manual, and that I/We accept all the aforesaid conditions, and such amendments thereto as may be issued from time to time, as binding upon me/us. In addition to this, I/We hereby declare that: (i): The Personalized Cheque book will be despatched to the primary account holder's address in case of joint account. (ii): Cheque book will be despatched to my last updated address by post. (iii): Applicable charges, if any, will be debited from my/our SB account.

*In case you want to received Personalized Cheque book at some other address, Please update the address before applying for Personalized Cheque book.*

\_\_\_\_\_  
Date: \_\_\_\_\_ Name of Depositor(s) \_\_\_\_\_ Signature(s) of Depositor(s)

## TO BE FILLED BY POST OFFICE (For Insta Cheque Book Only)

*Certified that Mobile Number and KYC document of depositor(s) is/are updated in Finacle Application.*

Account Details	Cheque Range
Account No: _____	From: _____
No. of Cheques: _____	To: _____
Initials of counter Assistant: _____	Issued on: _____
	Signature of Postmaster: _____

## ACKNOWLEDGEMENT OF DEPOSITOR(S) FOR CHEQUE BOOK

I/we hereby acknowledge receipt of the Insta Cheque Book containing Cheques No..... to ..... Which I/we have counted and found correct and in proper serial order.

\_\_\_\_\_  
Date: \_\_\_\_\_ Signature of Depositor(s)

OR (For Personalized Cheque Book only)

Request of Personalized Cheque Book has been updated in CBS vide instruction no: \_\_\_\_\_ on (date)

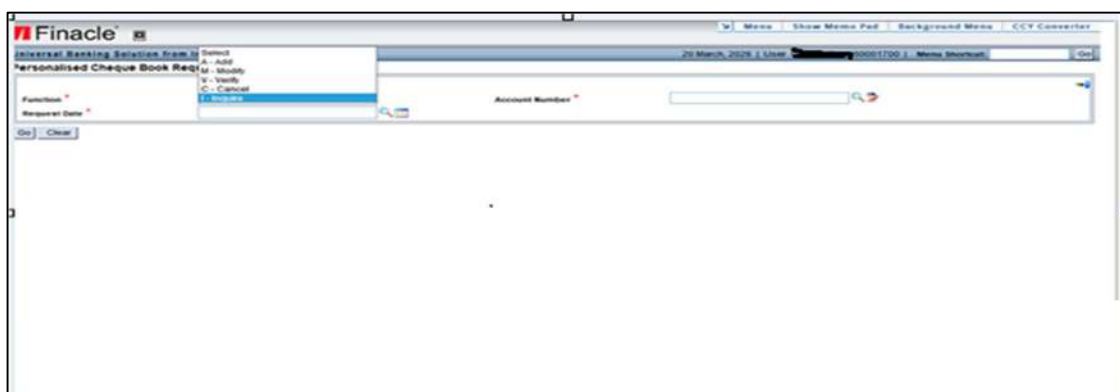
\_\_\_\_\_  
Signature of Postmaster

\*Mandatory field.

## Standing Operating Procedure for Personalized Cheque Book (PCB)

### 1. Instructions for counter staff

- Instant Cheque Books will continue to be issued in Post Offices as per the procedure mentioned in POSB CBS manual (Appendix II – Cheque System in Post Office Savings Bank), with only one change viz., that henceforth, the instant Cheque books shall be issued exclusively only at the counter and shall not be delivered at the address of the account holder.
- A customer may also make a requisition for Personalized Cheque book at the Post office Counter in the revised Cheque Book Request Form(Annexure I) In Personalized Cheque Book, after receipt of an application for a fresh cheque book form (SB/CQE-4) at the counter, the counter assistant should satisfy himself that the signature of the depositor on the application agrees with the specimen on record or with the signature available in Finacle., and if there is any mismatch, the depositor should be advised to get re-eKYC done.
- New menu CPCBR has been created for acceptance of cheque request for Personalized Cheque books. This menu is available for Counter PA and Supervisor role users.
- Add/Modify/Verify/Cancel/Inquire functions are available in this menu



- Following conditions should be checked while accepting request for personalized cheque book:
  - a. Mobile number should be linked to the Primary account holder's CIF
  - b. Account balance should not be less than Rs.500/-
  - c. Sufficient balance (Min balance -Rs.500 + Cheque Issuance charges - ₹ 20 + applicable GST) should be available in case if charges are to be deducted
  - d. PCB request cannot be raised if the account is Total Frozen/Dormant
  - e. PCB request can be initiated only in Account Sol ie where the SB account stands.
  - f. Signature should be available in Finacle for all account holders in case of joint accounts.
  - g. PCB request cannot be initiated if CIF Modification entries are unverified
  - h. Appropriate error will be thrown if Cheque Book request is placed for SB schemes accounts for which cheque facility is not allowed.
- Once this menu is initiated, the name of all account holders, Mode of operation, address of Primary account holder will be displayed as Non editable fields.
- By default, only 10 cheque leaves shall be available for issuance.

- In case, if no. of cheque leaves issued exceeds 10 leaves in a calendar year, a cheque book issuance charge will be debited at the rate of Rs.2/- per cheque leaf along with applicable GST, and Tran ID will be displayed.

- A customer shall not be allowed to raise a request for a new Personalized/Instant Cheque book till a cheque book has been printed and dispatched to his address against his last request.
- For Personalised cheque book request, inventory movement details are not required. On registration of request, cheque number is issued to account number automatically once response file from the cheque printing vendor is consumed in Finacle. Issued Personalized Cheque numbers can be viewed in HCHBM menu.
- For all other functionalities in Finacle like Account opening using POSB cheque, withdrawal through cheque, Stop payment, Generation of agent bulk list in Finacle, the procedure will remain same like that in Instant cheque Book.

- Following additional validations have been added in other menus:

**CIF Menus:** A new validation has been implemented in ECCRC – ReKYC, ECMRC and CMRC to restrict modification of customer’s existing address, if the customer is primary account holder, when the process for issue of Personalized Cheque Book is underway.

**HICHB:** Changes have been done in HICHB to restrict cheque issuance, if a pending Personalized Cheque Book entry exists.

## 2. Instructions for Supervisor

- Verification shall be done by Supervisor role user using the same menu CPCBR. SMS regarding request submitted and service charges, if any, will be sent to customer after successful verification.

- A validation is built for Unverified PCB requests to perform before the SOL EOD. Therefore, the supervisor must ensure that all PCB requests entered in Finacle during the day are duly verified before performing EOD.

### **3. Process by the vendor**

- A consolidated File will be generated for all the PCB requests initiated across the day and sent to Cheque Printing vendor through SFTP at the EOD.
- Cheque Printing Vendor will print the cheque book and hand over to the designated Post offices viz. Kalkaji Head Post Office, New Delhi and Tambaram BPC, Chennai for further dispatch of the same to Primary account holder's address.
- Cheque Printing vendor will share the Response file through SFTP for consumption in Finacle.

### **4. Finacle reports**

- Once the response file is consumed, cheque will be automatically linked against the account. On linking, it can be viewed in HCHBM menu by counter PA/Supervisor of the concerned post office.
- New Report "Personalized Cheque Book Report" : Detailed report is provided in Finacle Production and MIS environment. Post offices will be able to view the list of accounts for which cheque book request is initiated in a given period.
- Post offices can view the status of cheque book request through CPCBR – Inquiry function. Status of the cheque will be in VERIFIED status till such time response file is not consumed in Finacle.
- Once the response file is consumed in Finacle, cheque number and consignment details can be viewed by the Post offices.

### **5. Undelivered Cheque books**

- Delivery staff shall put maximum efforts by performing multiple attempts for delivering cheque books.
- Any cheque book remaining undelivered, in spite of multiple attempts, shall be returned to the concerned Post Office where account of the customer stands. The concerned Postmaster shall retain all such cheque books in safe custody for a period of forty-five (45) days and shall maintain a proper register for record purposes.
- Thereafter, all undelivered cheque leaves should be treated as unused cheque leaves and post offices should mark all those cheque leaves as SPOILED in Finacle system.
- The undelivered cheque books may then be sent to SBCO for disposal at par with the unused Insta cheque leaves, as prescribed in POSB CBS Manual.

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**F. No. FS-POSB/6/2025-FS-DOP-Part(2)**

Government of India  
Ministry of Communications  
Department of Posts  
(FS Division)

Dak Bhawan, Sansad Marg  
New Delhi – 110001  
Dated: 04.05.2026

**Subject: Regarding pickup, booking and dispatch of Personalized Cheque Books (PCB) under POSB savings account.**

Respected Madam/Sir,

It is intimated that a new vendor Utility Forms Private Ltd. having two operational sites at Delhi and Tamil Nadu, has been onboarded for printing, personalization and supply of Personalized Cheque Books (PCB) for POSB Savings Account holders.

2. Accordingly, following Nodal officers and Nodal post offices have been designated for pickup and dispatch of Personalized cheque books:

<b>Operational site of Vendor</b>	<b>Nodal officer of DoP</b>	<b>Nodal Post Office</b>
Site -1, Delhi	ASP, 2nd sub division, New Delhi South Division	Kalkaji Head Post Office, New Delhi-110019
Site -2, Tamil Nadu	Incharge, Tambaram BPC	Tambaram BPC, GST Road, West Tambaram, Chennai - 600045

3. It is further intimated that with reference to the Personalized Cheque Books a separate Speed post barcode series from **JL81850001xIN to JL82350000xIN (5 lakh)** ('x' denotes check digit) has been generated by MO division for this purpose.

4. In this regard, it is requested to issue necessary instructions to concerned Nodal Post office for ensuring smooth pick up, booking & dispatch of Personalized Cheque Books. Pickup & dispatch process and details of states served by the printing sites are enclosed as **Annexure I & II**.

5. This issues with the approval of Competent Authority.

  
(Rahul Yadav)  
ADG (DBT)

To

**The CPMG, Delhi/ Tamil Nadu Circle**

Copy to:

1. The HOCs (except Delhi /Tamil Nadu Circles) for information.
2. GM, CEPT
3. Director, CPRC, Chennai
4. M/s Utility Forms Pvt. Ltd. (Vendor)
5. Nodal officers through concerned circles.

Pick up & Dispatch Process for Personalized Cheque Books

**Abbreviations**

SFTP – Secure File Transfer Protocol  
RFP – Request for Proposal  
PO – Post Office  
SOL – Service Out-Let (CBS Post Office)

**Personalized Cheque Books**

- Customers can request personalized cheque books by visiting the post offices. This service will be available through mobile banking/Internet banking in next phase for which separate instructions will be issued.
- On receipt of request from customers, Post Offices will place the request in Finacle. POs should ensure that KYC is updated properly with current address before indenting for personalized cheque book, to avoid non-delivery of Personalized Cheque books to customer's address. This may be treated as **mandatory**.
- File will be generated for all the PCB requests initiated across the day and sent to Cheque Printing vendor through SFTP.
- Vendor will print the cheque books as per the agreed terms and conditions.
- Vendor will prepare the cheque book kit ready which involves stuffing the cheque book containing 10 cheque leaves, record slip and requisition slip as per the process prescribed in the RFP.
- Vendor should prepare a separate soft copy of list of articles with consignment numbers (barcode numbers) as required by Nodal post offices for bulk booking of the articles.
- Nodal post offices will pick up the Personalized Cheque books from vendor's premises and dispatch cheque books on the day of receiving of cheque book for onward delivery to the customers' address.
- The sender of the article will be the concerned SOL where account of the customer stands.
- Since the postage charges are to be borne by DOP, Nodal post office will book and dispatch the cheque book through speed post under service category.
- Nodal offices should ensure proper quality check and maintain zero errors in all the processes involved in dispatch of cheque books.
- Undelivered cheque books will be returned to the concerned PO where account of the customer stands.

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## Annexure-II

Operational site of Vendor	Address	States to be served by the site
Site -1	<b>Delhi</b>  M/s Utility Forms Pvt. Ltd. A-23/B1, Mohan Cooperative Industrial Estate Mathura Road, New Delhi – 110044	Assam Bihar Chhattisgarh Delhi Gujarat Haryana Himachal Pradesh Jammu Kashmir Jharkhand Madhya Pradesh North East Punjab Rajasthan Uttar Pradesh Uttarakhand West Bengal
Site -2	<b>Chennai</b>  M/s Utility Forms Pvt. Ltd. New No. 83, Thiruneermalai Main Road Nagalkeni, Chrompet Chennai, Tamil Nadu – 600044	Andhra Pradesh Karnataka Kerala Maharashtra Odisha Tamil Nadu Telangana

