

**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: 18.07.2026

To

All Heads of Circles/Regions

Subject: Introduction of online request facility for Personalized Cheque Book (PCB) through Internet Banking – reg.

Madam / Sir,

This is in reference to SB Order No. 05/2026 dated 08.05.2026 regarding the introduction of Personalized Cheque Book (PCB) facility for Post Office Savings Account (POSA) customers, wherein it was envisaged that the facility would subsequently be extended through Internet/Mobile Banking.

2. It is to inform that the facility for submission of Personalized Cheque Book (PCB) requests through Post Office Internet Banking has now been made available and will be operational w.e.f. 18.07.2026. Accordingly, POSA customers having access to Internet Banking will be able to request online for the issuance of Personalized Cheque Book without visiting the Post Office. The detailed SOP for online application of PCB through Internet Banking is enclosed as **Annexure**.

3. It is requested that this may kindly be circulated to all concerned offices for information and necessary action. The same may also be displayed on the notice boards of all Post Offices.

4. This issues with the approval of the Competent Authority.

Yours faithfully,

Encl: As Above


(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 necessary action
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, North Block, New Delhi
15. All recognized Federations / Unions / Associations
16. Guard File / e-File


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

Standard Operating Procedure (SOP)

Personalised Cheque Book (PCB) request through Internet Banking

1. Introduction

Currently, requests for Personalised Cheque Books can only be submitted at Post Office counters. To enhance customer convenience, account holders can now place a Personalised Cheque Book request through e-Banking (Internet Banking) without visiting a Post Office. The account holders' name will be pre-printed on the cheque leaves, and the cheque book will be delivered free of cost to the registered address of the primary account holder. *[Active Internet Banking (e-Banking) credentials (User ID and login password) is prerequisite]*

- No charges up to **10 cheque leaves** per calendar year.
- Thereafter, a charge of **₹2 per cheque leaf** is levied and debited from the selected Savings Account at the time the request is placed.

2. Step-by-Step Process: Initiating a PCB Request

1. Login to Internet Banking using your credentials
2. Click on **General Services** → **Service Requests** → **New Requests**
3. Click on **"Personalised Cheque Book request"** option
4. **"New Requests"** will be defaulted under **Option**
5. Select **"Request Cheque Book"** under **Type of Operation**
6. Click on **"GO"**
7. Select the Savings Account Number from the list. (*cheque book charges shall be automatically debited from the selected account, if applicable*)
8. The default value for the **number of cheques** shall be **10**.
9. Click **"Click Here"** to read the Terms and Conditions, then select the checkbox to confirm that you have read and agree to them.
10. Click on **Submit Online**

The screenshot shows the 'Personalised Cheque Book Request' form in the Internet Banking portal. The form is titled 'Personalised Cheque Book Request' and is part of the 'General Services' section. It includes a navigation bar with 'Dashboard', 'My Profile', 'Accounts', 'Transactions', and 'General Services'. The form has a sidebar with 'Email Us', 'Inquiry Facility', and 'Service Requests'. The main content area contains the following fields and options:

- Option:** New Requests (selected)
- Cheque Book Request:**
 - Type of Operation:** Request cheque book (selected)
 - Saving Account Number:** [Redacted]
 - No Of Cheques:** 10 (selected)
- Agreement:** I agree to the terms & conditions of the bank to read. (checkbox checked)
- Buttons:** Submit Online, Back

Figure 1: Personalised Cheque Book request form

11. The confirmation page shall display the **account holders' name** (as to be printed on the cheque leaves), **address to which the cheque book will be dispatched**, **account type**, **joint account holder's name** (in the case of joint accounts), **request date**, and **registered mobile number**.

The screenshot shows a web browser window displaying the 'Request Confirmation' page. The page title is 'Request Confirmation'. On the left, there is a sidebar with navigation links: 'General Services', 'Email Us', 'Inquiry Facility', and 'Service Requests'. The main content area shows the 'Request Details' section. Under 'Account Details', the following information is displayed: Account Name, Address, Account Type (JOINT B), Joint Holder 1, Joint Holder 2, Request Date (10-07-2026), and Mobile Number. Below this is an 'Additional Detail' section with a 'Remark' field. A message states: 'Personalised cheque book will be despatched to address displayed above. Enter your credentials to confirm the transaction.' At the bottom, there is a 'Confirmation Details' section.

Figure 2: Request confirmation details

12. The user shall be required to enter the **transaction password** to authenticate and confirm the request
13. Upon successful submission, the PCB request submission screen shall be displayed along with the reference ID

The screenshot shows a web browser window displaying the 'Cyber Receipt' page. The page title is 'Cyber Receipt'. At the top, there is a header with 'Customer ID: All Customer IDs' and a 'Prevent Session Timeout' button. Below the header, there is a message: 'Welcome Mr. SHEKHAR MANNA. Your session will timeout in 0 hrs: 15 mins. Last login time: 08-07-2026 02:03:50 PM IST'. The main content area shows the 'Personalised cheque book request status' section. It displays the following information: Account Number, Postage charges (0.00 INR), Issuance charges, Address, and Number of Cheque Leaves (10). At the bottom, there is a 'Download Details As: PDF File' button with 'OK' and 'Back' options.

Figure 3: PCB request submission confirmation (Receipt)

14. Cheque issuance charges @ Rs.2/- per cheque leaf will be debited if cheque request exceeds 10 cheque leaves in a calendar year.
15. A receipt (Cyber receipt) can be generated

5. Click on “GO”
6. Savings Account Number, for which Cheque Book was requested, to be selected
7. The default value for the **number of cheques** shall be **10**
8. **Request Date** - Personalised Cheque Book requested date to be selected from date picker or entered in DD-MM-YYYY format

The screenshot shows the 'Personalised Cheque Book Request' form. The 'Type of Operation' is set to 'PCB status inquiry'. The 'Savings Account Number' is masked with a red box. The 'No Of Cheques' is set to 10. The 'Request Date' is set to 10-07-2026. The 'Go' button is next to the account number field. The 'Submit Online' and 'Back' buttons are at the bottom right.

Figure 6: Request date selection for status inquiry

9. Following details will be visible under **Request Confirmation** screen
 - a. Savings Account number
 - b. Begin Cheque Number
 - c. Number of leaves
 - d. Cheque Status will be shown as **VERIFIED** (before printing of cheque book) / **COMPLETED** (after printing and dispatch)
 - e. Dispatch date – Personalised cheque Book dispatch date
 - f. Dispatch number – The system shall display the **Speed Post article number**, which can be used to track the dispatch on the **India Post website**

The screenshot shows the 'Request Confirmation' screen. The details displayed are: Account Number (masked), Begin Cheque Number (100052), Number of Leaves (10), Cheque Status (VERIFIED), Dispatch Date, and Dispatch Number. The 'Back' button is at the bottom right.

Figure 7: PCB request status and dispatch confirmation