Federation of National Postal Organisations

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UNI global union

SIVAJI VASIREDDY

Secretary General

No. FNPO/SB/High Value Wdl/Vfn dated 28-07-2026

To

Sri Subrat Das

Secretary, Department of Posts &

Chairman, Postal Services Board,

Dak Bhawan, New Delhi – 110001.

Respected Sir,

Sub: Withdrawal of the obsolete procedure of High Value Withdrawal Memo verification and other redundant manual Savings Bank verification processes in view of Aadhaar-based authentication and e-KYC implementation – Reg.

FNPO wishes to invite your kind attention to the continued practice of verification of High Value Withdrawal Memos for Savings Bank withdrawals of ₹10,000 and above. This procedure was introduced when withdrawals were processed manually and robust digital authentication systems were not available. However, with the implementation of CBS, Aadhaar-based authentication, e-KYC, mandatory mobile linkage, paperless withdrawals, and inter-operable Branch Office transactions under **SB Order No. 06/2026 dated 22.06.2026**, the original purpose of this manual verification has become obsolete.

Today, every withdrawal is authenticated through Aadhaar-based verification and validated through system-generated audit trails, providing a far more secure and reliable mechanism than manual verification. The continuation of High Value Withdrawal Memo verification therefore results only in duplication of work, avoidable delays, and inconvenience to customers without adding any meaningful security.

Similarly, the existing practice of monitoring passbooks not received for annual interest posting and other manual Savings Bank verification procedures has also become redundant in the CBS environment, where all account details and transaction histories are readily available online.

At a time when Postal Divisions are functioning under acute staff shortages, continuation of such outdated procedures unnecessarily increases workload, diverts manpower from customer service, and often results in avoidable disciplinary issues over procedural lapses despite the availability of robust digital safeguards.

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In view of the above, FNPO earnestly requests that the Department may kindly:

1. **Withdraw the verification of High Value Withdrawal Memos for Savings Bank withdrawals of ₹10,000 and above.**
2. **Discontinue other redundant manual Savings Bank verification procedures wherever equivalent system-based controls are already available.**
3. **Issue comprehensive instructions dispensing with legacy manual processes that have become unnecessary due to CBS, Aadhaar-based authentication, e-KYC, and other digital initiatives.**

Alternatively, if the verification mechanism is considered necessary, it may be confined to Branch Office transactions as per **SB Order No. 09/2018**, while dispensing with the requirement for Single-Handed and 'B' Class Sub Offices. The verification threshold may also be enhanced to **₹20,000 for Branch Offices** and **₹50,000 for Sub Offices** in line with the present digital authentication framework.

The Department has taken commendable steps towards digital transformation of Postal Savings Bank services. It is equally important that outdated manual procedures are reviewed and withdrawn so that the benefits of digitization are fully realized through improved efficiency, better customer service, and optimal utilization of manpower.

FNPO sincerely requests your kind and favourable consideration and early issuance of suitable instructions.

Thanking you ,

Yours sincerely,

(SIVAJI VASIREDDY)
Secretary General

Copy to: The DDG(FS), Dak Bhawan, New Delhi for information and necessary action.