



Federation of National Postal Organisations

T-24, Atul Grove Road, New Delhi-110 001

Mob.: 9959538622, e-mail: sivaivasiireddy@gmail.com, Web : fnpo.org



SIVAJI VASIREDDY

Secretary General

No. 11-1/FNPO/BD & POSB

dated 01-10-2026

To
The Secretary Posts,
Department of Posts,
Dak Bhawan
New Delhi - 110001

Respected Sir,

Subject: Introduction of Digital POSB Account Opening Facility at Branch Offices through BPMs – reg.

I am directed to submit, on behalf of the **Federation of National Postal Organisations (FNPO)**, a suggestion for further digitalisation of the **POSB Account Opening process at Branch Offices (BOs)**, with a view to reducing repetitive workload at Sub Offices, empowering Branch Postmasters and, ultimately, increasing POSB business.

The Department of Posts is rapidly moving towards **AI, digital technology and technology-enabled postal services**. In this context, there is considerable scope to further simplify and digitalise the existing POSB account-opening process at BO level.

Existing position

At present, after the **BPM sources a POSB account at the Branch Office**, the process involves generation of the F-Number and subsequent completion of account opening at the concerned Sub Office through the SPM/PA.

In particular, in Sub Offices having **5-6 or more Branch Offices**, the additional processing of BO-sourced accounts places considerable workload on the SPM/PA, especially where staff shortages already exist.

At the same time, although business is generated through BOs, the concerned Sub Office is also required to achieve its own business targets. This creates an additional operational pressure on the limited staff available at the SO.

Proposal for Digital POSB Account Opening at BO

FNPO suggests that the Department may examine the feasibility of providing **Digital POSB Account Opening facility to BPMs at Branch Offices**, subject to appropriate security, authentication and supervisory controls.

A possible digital workflow could be:

Customer → e-KYC → Authentication (Biometric/OTP) → BPM → Digital POSB Account Opening → System Validation → Account Number

Conld-2



Under such a system, a BPM who has sourced the customer could complete the account-opening process digitally at the BO itself, subject to the prescribed eligibility, KYC, authentication and supervisory safeguards.

Expected benefits

Such a system could provide several advantages:

1. **Reduction in repetitive processing at Sub Offices**, particularly in SOs having multiple BOs.
2. **Reduction of workload on SPMs/PAs**, enabling them to devote more time to other important activities.
3. **Empowerment of BPMs** by enabling them to complete the business sourced by them at the BO itself.
4. **Faster customer service**, as customers would not necessarily have to depend upon further processing at the SO for completion of the account opening.
5. **Greater business focus at Sub Offices**, enabling SO staff to concentrate more on new business sourcing and customer service.
6. More time for SO staff to focus on **PLI/RPLI, IPPB, POSB and other business-development activities**.
7. **Improved utilisation of technology** and reduction of avoidable manual/repetitive processes.
8. Potential for **higher overall POSB business**, since BO business can be completed at the point where the customer is sourced while SO staff can simultaneously concentrate on generating additional business.

Need for a pilot project

FNPO therefore requests that the Department may consider introducing this facility initially on a **pilot basis in selected Circles/Divisions**, particularly in areas where Sub Offices are managing a large number of Branch Offices.

The pilot may be evaluated with reference to:

- customer convenience and turnaround time;
- reduction in SO workload;
- number of accounts opened through BOs;
- staff productivity;
- system and transaction security;
- KYC compliance;
- supervisory controls; and
- overall increase in POSB business.

Based on the outcome, the facility may subsequently be extended throughout the Department with suitable modifications. FNPO submits that this suggestion is **not intended to criticise the existing system or any category of employees**. Rather, the objective is to use technology intelligently to make the work of employees easier, empower BPMs, reduce repetitive workload at SOs and provide faster service to customers.

Encl-3

The broad objective may be expressed as:

BO Technology → BPM Empowerment → SO Business Focus → Faster Customer Service → Increased Departmental Business

Prayer

In view of the above, FNPO respectfully requests the Secretary, Department of Posts, to kindly **examine the feasibility of introducing a secure, digitally enabled POSB Account Opening facility at Branch Offices through BPMs**, using appropriate e-KYC, biometric/OTP authentication, system validation and supervisory controls.

It is further requested that a **pilot project may kindly be considered in selected Circles/Divisions**, particularly where Sub Offices are handling a large number of Branch Offices and are facing staff shortages and substantial workload relating to BO-sourced POSB accounts.

FNPO shall be pleased to extend its suggestions and practical field-level inputs for designing such a system in consultation with the Department.

Thanking you Sir,

Yours sincerely,


(SIVAJI VASIREDDY)
Secretary General

1.8.26.