

F.No. CBS-25/51/2022-FS-DOP
Ministry of Communications
Department of Posts
Financial Services Division

Dak Bhawan, Sansad Marg,
New Delhi-110001,
Dated: 15.09.2022.

To,
The HoCs

Subject:- Instructions regarding disposal of surrendered / inactive / expired ATM cards.

Sir/Madam,

With reference to the above mentioned subject, the undersigned would like to inform that the process of issuance of EMV chip based ATM cards in Post Offices was started in June, 2017 and the validity of these cards is 5 years from date of printing. Accordingly, the EMV chip based cards procured by Department have started expiring.

2. In view of the above, the Competent Authority has decided to issue the following procedure for disposal of expired / surrendered / inactive ATM cards.

(i) **Personalized ATM Cards:-** .

(A) Role of National ATM Unit, Payment Channel Division-

National ATM Unit, Payment Channels Division, Bengaluru will send the KIT Numbers along with confirmation mail received from Card Management Team (Vendor) in respect of all the inactive / expired Personalized ATM cards which were directly blocked by Card Management Team (Vendor) to all the CBS-CPCs in the Circles.

(B) Role of CBS-CPCs-

It is to mention that vide FS Division letter no. CB-25/28/2020-FS dated 30.03.2022 necessary instructions have been issued in connection with undelivered cards. Similar course of action is to be applied in case of inactive/expired Personalized ATM cards and these ATM Cards should be disposed at Circle CPCs. **The ATM cards should be cut into four pieces through the magnetic strip / chip before disposing it off.** Further, the PINs which are lying at Post offices are required to be destroyed. Hence Circle CBS CPCs should share the data with the respective ROs/Divisions and arrange to get the PINs destroyed by shredding or cutting them into pieces and a report to this effect should be obtained from the Divisions and filed at respective Circle CBS CPCs.

(C) Role of Post Offices-

After receipt of data from CBS-CPCs of the concerned Circle, post offices need to take

steps for destroying the PINs by shredding or cutting them into pieces and submit a report to the Divisional Office which will further forward the same to Circle CBS CPCs for retention of record.

(ii) Instant ATM Cards :-

In respect of instant ATM cards, the following instructions are issued for disposal of **surrendered / inactive / expired ATM cards.**

(A). Role of National ATM Unit, CBS-CPCs, Post Offices and Divisions

- (1). National ATM Unit, Payment Channels Division, Bengaluru will send the KIT Numbers of all the inactive / expired instant ATM cards which were directly blocked by Card Management Team (Vendor) to all the CBS-CPCs in the Circles.
- (2). CBS-CPCs in the Circles in turn send the KIT Numbers of the blocked (inactive / expired) ATM Cards to the Head Post Offices under intimation to Postal Divisions.
- (3). Head Post Offices shall send the details of such inactive / expired ATM cards to all the post offices concerned under account jurisdiction.
- (4). Post Offices shall receive a list containing the KIT numbers of inactive ATM cards which are expired, from the Head Post Offices concerned on monthly basis. Post Offices shall segregate all such ATM Kits and return them to SBCO duly invoiced in List of Documents with the details of Kit Number and last four digits of ATM Card Number.
- (5). SBCO concerned will compile the data of all such ATM cards received from post offices and in case of any irregularity is noticed same shall be intimated to the Postal Division
- (6). The above activity shall be done on monthly basis by all the above said units in the first week of every month.
- (7). The Divisional Heads shall monitor the above activities and ensure that expired / inactive ATM cards are disposed in time.

(B). Role of Post Offices

- (1). In case of closure of accounts and surrender of ATM card due to any reason like discontinuation of availing the ATM facility etc, after hotlisting of the ATM card in Finacle, the depositors shall not be forced to return the ATM card by the post offices. The depositors may be advised to destroy it.
- (2). If any depositor desires to not to destroy and hands over his/her ATM card to PO, after surrendering the ATM card due to closure of account or any reason, such ATM cards may be sent to SBCO duly invoiced in List of Documents with the details of Account Number and last four digits of ATM

card Number.

(3). Post Offices shall receive a list containing the KIT numbers of inactive ATM cards which are expired, from the Postal Division concerned on monthly basis. Post Offices shall segregate all such ATM Kits and return them to SBCO duly invoiced in List of Documents with the details of Kit Number and last four digits of ATM Card Number.

(4). A rubber stamp impression with text "Expired ATM Kit" will be made on the top of the ATM KIT by the post offices under the signature of the Counter Supervisor, before returning them to SBCO.

(5). At the close of the day the Postmaster will transfer all such ATM cards viz. surrendered / inactive / expired cards, to the Control Organization duly entered in the voucher list.

(C). Role of SBCO

(1). The In-charge SBCO will verify that all the expired ATM KITs have been correctly received and keep them in his/her personal custody.

(2). The SBCO PA will enter the particulars of all the surrendered and expired ATM cards in a manuscript register in the following form after noting the date of receipt on the top. The serial number in the register will be in an annual series starting from No. 1 in April.

(3). These ATM Cards should be disposed during inspection of AO (ICO) in his/her presence. **The ATM cards should be cut into four pieces through the magnetic strip / chip before disposing it off.**

(4). The register will be maintained in the following form.

Sl. No.	Account No. in case of closed accounts or card surrendered	Kit Number in case of inactive / expired cards	Last Four digits of ATM Card Number	Initial of PA	Initial of Supervisor	Date of destruction by the AO	Signature of the AO
1	2	3	4	5	6	7	8

3. The above instructions may be brought to the notice of all concerned and the above activities shall be commenced immediately.

4. This issues with the approval of DDG (FS).


(Ajinkya Kale)
ADG (FS-II)

Copy to:-

I/59545/2022

- i. The In-charge, National ATM Unit, Bengaluru-560001 for information and further necessary action.
- ii. Office copy.