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F. No. FS/2/2020-FS
Government of India
Ministry of Communications
Department of Posts
(FS Division)

Dak Bhawan, Sansad Marg,
New Delhi-110001
Dated: 30th November, 2022.

To,

All Head of Circles/Regions,

Subject: SOP for Revival / linking of new SB account in lieu of closed SB account in respect of active APY policies.

Dear Sir/ Madam,


This office is receiving various references/complaints that their APY subscription is not deducted from the PO Savings Account, because of closure of PO Savings Account, either due to non-maintaining minimum balance or otherwise.

To overcome customers difficulties and enable them to continue their APY policy, a detailed SOP has been prepared and the same is attached herewith.

It is requested to circulate it to all the field units in your jurisdiction for better customer servicing. Further all out efforts should be made to open more and more no. of APY accounts and ensure persistency.

This is issued with the approval of competent authority.

Encl.: As Above


(Dr. Annu Paul)
ADG (DBT/FS)

Copy to: for kind information

1. CEPT Chennai
2. Portal Upload Team



Portal team

SOP for Revival / linking of new SB account in lieu of closed SB account
for active APY policies.

- New SB account is to be opened , under the same CIF with which APY policy was enrolled initially.
- Run Finacle command **CAPY >>** Modify option is to be selected.
- Instead of closed SB account, new SB account number is to be entered in Account ID field.
- CIF ID will get populated for single accounts; for joint accounts, CIF ID is to be entered.
- On clicking GO, details screen will be displayed. User can check the details and click on SUBMIT; modification will get initiated.
- Supervisor should verify this modification by entering new account number / CIF ID.
- On verification, new account will get linked with APY policy and entries for pending subscriptions will get created.
- This can be checked using **CAPY >>** Inquiry option (using Premium Transactions button)
- Pending subscriptions along with penalty will get deducted during EOD (by EOD batch job), if sufficient balance is available.

