

**No-FS-25-01/2018-FS-CBS**  
 Government of India  
 Ministry of Communications  
 Department of Posts  
 (F.S. Division)

Dak Bhawan, New Delhi – 110001

Date: 30.04.2025

**ADDENDUM**

To  
 All Head of Circles / Regions

**Subject: Extension of e-KYC functionality for opening of MIS, TD, KVP and NSC scheme accounts – Regarding.**

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Madam / Sir,

This has the reference to the SB Order No. 01 dated 01.01.2025.

2. Aadhaar based e-kyc process has been introduced pan India in all departmental post offices w.e.f. 06.01.2025 for onboarding of new customers (Creation of Customer Information File (CIF)) and opening of Single & Individual Type Post Office Savings Accounts (POSA).

3. In continuation, Aadhaar enabled eKYC process has been enabled for opening of Monthly Income Account Scheme (MIS), Time Deposit Scheme (TD), Kisan Vikas Patra Scheme (KVP) and National Savings Certificate VIII Issue (NSC) scheme accounts w.e.f 23.04.2025.

4. Accordingly, now the post offices will be able to open the MIS, TD, KVP and NSC scheme accounts of Single – Individual (Adult) type through Aadhaar authentication using e-KYC CIF.

5. On invoking the CMISAOP menu, the Counter PA has to obtain the biometric of the depositor for getting the consent to use his/her Aadhaar and proceed for feeding the other details for opening of the account. On completion of all the data entry in CMISAOP screen, before submission, second biometric of the depositor shall be obtained for authenticating the transaction.

The screenshot shows the 'Finacle' interface for 'Monthly Income Scheme / Term Deposit account opening'. The top bar includes 'User: 1111203\_SSR', 'Time Zone: IST', 'Solution: FINCORE', and navigation links like 'Menu', 'Show Memo Pad', 'Background Menu', and 'CCY Converter'. The main form contains the following fields:

- Function Code: O-Open
- SOL ID: 60001700
- CCY: INR
- Account Holder: Single (selected), Joint
- F.P. Device Make: STARTEK
- Customer Consent: ☐ I hereby give my consent to obtain my Aadhaar details for the purpose of execution
- CIF ID: 320196013
- Scheme Code: TDIP1
- Product group: TD
- Authentication: ☒ Bio-Metric, ☐ Paper-Based

A 'Message from webpage' dialog box is open in the center, displaying a warning icon and the text: 'Customer's consent is mandatory to fetch the Aadhaar details from UIDAI.' At the bottom of the form, there are buttons for 'EKYC & Go' and 'Clear'.



The screenshot shows a software application window titled "FINCORE". In the center, a "Capturing Finger" dialog box is open, displaying a camera icon and the text "FingerPrints to be taken : 1 Taken : 0". The background window contains several input fields for account details, including "Flow Code", "Flow Type", "Amount", "Round off Amount", "ECS Mandate Details", "Other Party A/c Id", "Other Bank/Branch City Code", "Branch Code", "Other Details", and "Customer Consent". A "Validate" button is visible at the bottom of the window. A checkbox at the bottom of the window is checked, with the text "I hereby give my consent to obtain my Aadhaar details for the purpose of executing the transaction at Department of Post".

6. No-pay-in-slip (deposit) voucher shall be collected for any amount of deposit while opening these accounts on Aadhaar Authentication basis. The amount written by the depositor in the Account Opening Form (SB-eKYC-AOF) shall be considered as amount of deposit.

7. If the depositor desires to transfer the funds from PO Savings Account for opening of MIS/TD/KVP/NSC accounts, the debit account should be either Single or Joint B type account of the depositor. In case the account is opened on transfer of funds from the PO Savings Account of the depositor, withdrawal form (SB-7) shall not be collected, as the account is opened through biometric authentication of the depositor.

8. The existing process shall be followed for the paper-based (voucher based) transactions.

9. Aadhaar Authenticated Transactions will directly be posted in the ledgers and require no verification by the checker. Accordingly, the account will be opened directly on biometric authentication of the depositor.

10. All the transactions including the POSA debit transactions, posted for opening of MIS/TD/KVP/NSC through bio-metric authentication shall appear in the "EKYC long book detailed report".

11. The development of functionalities like Account Closure, Transfer of Accounts, change of nomination (Account Modification) etc. through biometric authentication are underway. Meanwhile, these operations shall continue to be performed through the existing method.

12. The following points are once again reiterated.

(i). For any eKYC based transactions, AOF or any other form collected from the customer shall have Aadhar no. in masked form (xxxx-xxxx-\_\_\_\_). If any document contains the unmasked Aadhaar, Postmaster should ensure that first eight digits of the Aadhaar number are masked using black ink pen or sketch or any available means.



(ii). All the post offices and CBS-CPCs should ensure that the Aadhaar Number is masked in all the existing documents like AOF, KYC Form etc. containing the Aadhaar Number including the copy of the Aadhaar obtained.

(iii). Circles should ensure that paperless KYC due diligence is performed for all the new customers and existing account holders for ease of KYC compliance and other benefits to the customers and Department.

13. It is requested to circulate these instructions to all post offices for information and guidance.

This issues with the approval of Competent Authority.

Yours faithfully

(Gourav Jain)

Assistant Director General (FS-II)

Copy to:-

1. Sr. PPS to Secretary (Posts)
2. PS to Director General Postal Services.
3. PPS/ PS to Addl. DG (Co-ordination)/Member (Banking)/Member (O)/Member (P)/Member (Planning & HRD)/Member (PLI)/Member (Tech)/AS & FA
4. Addl. Director General, APS, New Delhi
5. Chief General Manager, BD Directorate / Parcel Directorate / PLI Directorate
6. Sr. Deputy Director General (Vigilance & CVO) / Sr. Deputy Director General (PAF)
7. Director, RAKNPA / GM, CEPT / Directors of all PTCs.
8. Director General P & T (Audit), Civil Lines, New Delhi
9. Secretary, Postal Services Board/ All Deputy Directors General
10. All General Managers (Finance) / Directors Postal Accounts / DDAP
11. The Under Secretary, MOF (DEA), NS-II Section, North Block, New Delhi.
12. The Joint Director & HOD, National Savings Institute, ICCW Building, 4 Deendayal Upadhyay Marg, New Delhi-110002.
13. All recognized Federations / Unions / Associations
14. Deputy Director (OL) for information and translation of the order in Hindi language.
15. Guard File

(Gourav Jain)

Assistant Director General (FS-II)