

SB Order No. 07A/2025

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: 07.07.2025

ADDENDUM

To

All Head of Circles / Regions

Subject: Extension of e-KYC functionality for operation of RD and PPF scheme accounts – Regarding.

Madam / Sir,

This has the reference to the SB Order No. 07 dated 30.04.2025.

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). With effect from 23.04.2025, this facility has been extended in Monthly Income Account Scheme (MIS), Time Deposit Scheme (TD), Kisan Vikas Patra Scheme (KVP) and National Savings Certificate VIII Issue (NSC) scheme accounts


3. In continuation of the same, ekyc enabled functionalities in respect of Recurring Deposit (RD) and Public Provident Fund (PPF) schemes, as below, have been developed and deployed in CBS w.e.f 27.06.2025.

- i. Opening of RD & PPF scheme Accounts
- ii. Acceptance of Deposits in RD & PPF Accounts
- iii. Opening of RD Loan and PPF Loan Accounts
- iv. Disbursement of RD Loan and PPF Loan amount irrespective of amount
- v. Withdrawal from PPF Accounts irrespective of the limit of amount
- vi. Repayment of Loan in RD and PPF accounts

4. The CBS transactions through the menus viz. **CRDOAAC, CRDP, CAOLARD, LARDD, CPPFAO, CLPPFAO, CPDTM and CPWTM** can now be performed either through paper or e-KYC basis.

5. (i). On invoking the menu for opening of RD / PPF / RD Loan & PPF Loan account, 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 on the screen, before submission, second biometric of the depositor shall be obtained for authenticating the transaction.

RD Account opening

Finacle  Menu Show Memo Pad Background Menu CCY Converter

Universal Banking Solution from Infosys 14 May, 2025 | User 1111203 | 60001700 | Menu Shortcut: Go

RD Account Opening Custom Menu Help

Function	<input type="text" value="0 - Open"/>	CIF ID *	<input type="text" value="320238503"/>
SOL ID *	<input type="text" value="60001700"/>	CCY *	<input type="text" value="INR"/>
Scheme Code *	<input type="text" value="RDIPN"/>	General Ledger Subhead Code	<input type="text"/>
Channel ID	<input type="text"/>	Account Holder	<input type="radio"/> Single <input type="radio"/> Joint
Authentication Mode *	<input checked="" type="radio"/> Bio-Metric <input type="radio"/> Paper-Based	F. P. Device Make	<input type="text" value="STARTEK"/>
Customer Consent *	<input type="checkbox"/> I hereby give my consent to obtain my Aadhaar details for the purpose of executing the transaction at Department of Post.		

Message from webpage

For EKYC of account opening with single holder please proceed with EKYC account opening

Applet coreapplet started

User: 1111203 Time Zone: IST Solutions: FINCORE

Flow Code	<input type="text"/>	Account ID	<input type="text"/>
Acct. Type	<input type="text" value="P - Post"/>	Post.	<input type="text" value="100"/>
Account	<input type="text"/>	Branch Indicator	<input type="text" value="001"/>
Should Off Account	<input type="text"/>	Transactions Code	<input type="text"/>
ECS Mandate Details	<input type="text"/>	Fee A/c. Id	<input type="text"/>
Pro. Id 1	<input type="text"/>	Other Party name	<input type="text"/>
Pro. Id 2	<input type="text"/>	Other Bank Code	<input type="text"/>
Other Party Ac. No.	<input type="text"/>	Ref. Id 2	<input type="text"/>
Should Bank/Branch City Code	<input type="text"/>	Ref. Id 4	<input type="text"/>
Branch Code	<input type="text"/>	Ref. Id 5	<input type="text"/>
Other Details	<input type="text"/>	Ref. Id 6	<input type="text"/>
Ref. Id 1	<input type="text"/>	Ref. Id 7	<input type="text"/>
Ref. Id 2	<input type="text"/>	Ref. Id 8	<input type="text"/>
Ref. Id 3	<input type="text"/>	Ref. Id 9	<input type="text"/>
Ref. Id 4	<input type="text"/>	Ref. Id 10	<input type="text"/>
Ref. Id 5	<input type="text"/>	Ref. Id 11	<input type="text"/>
Ref. Id 6	<input type="text"/>	Ref. Id 12	<input type="text"/>
Ref. Id 7	<input type="text"/>	Ref. Id 13	<input type="text"/>
Ref. Id 8	<input type="text"/>	Ref. Id 14	<input type="text"/>
Ref. Id 9	<input type="text"/>	Ref. Id 15	<input type="text"/>
Ref. Id 10	<input type="text"/>	Ref. Id 16	<input type="text"/>
Ref. Id 11	<input type="text"/>	Ref. Id 17	<input type="text"/>
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Ref. Id 13	<input type="text"/>	Ref. Id 19	<input type="text"/>
Ref. Id 14	<input type="text"/>	Ref. Id 20	<input type="text"/>
Ref. Id 15	<input type="text"/>	Ref. Id 21	<input type="text"/>
Ref. Id 16	<input type="text"/>	Ref. Id 22	<input type="text"/>
Ref. Id 17	<input type="text"/>	Ref. Id 23	<input type="text"/>
Ref. Id 18	<input type="text"/>	Ref. Id 24	<input type="text"/>
Ref. Id 19	<input type="text"/>	Ref. Id 25	<input type="text"/>
Ref. Id 20	<input type="text"/>	Ref. Id 26	<input type="text"/>
Ref. Id 21	<input type="text"/>	Ref. Id 27	<input type="text"/>
Ref. Id 22	<input type="text"/>	Ref. Id 28	<input type="text"/>
Ref. Id 23	<input type="text"/>	Ref. Id 29	<input type="text"/>
Ref. Id 24	<input type="text"/>	Ref. Id 30	<input type="text"/>
Ref. Id 25	<input type="text"/>	Ref. Id 31	<input type="text"/>
Ref. Id 26	<input type="text"/>	Ref. Id 32	<input type="text"/>
Ref. Id 27	<input type="text"/>	Ref. Id 33	<input type="text"/>
Ref. Id 28	<input type="text"/>	Ref. Id 34	<input type="text"/>
Ref. Id 29	<input type="text"/>	Ref. Id 35	<input type="text"/>
Ref. Id 30	<input type="text"/>	Ref. Id 36	<input type="text"/>
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Ref. Id 44	<input type="text"/>	Ref. Id 50	<input type="text"/>
Ref. Id 45	<input type="text"/>	Ref. Id 51	<input type="text"/>
Ref. Id 46	<input type="text"/>	Ref. Id 52	<input type="text"/>
Ref. Id 47	<input type="text"/>	Ref. Id 53	<input type="text"/>
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Ref. Id 49	<input type="text"/>	Ref. Id 55	<input type="text"/>
Ref. Id 50	<input type="text"/>	Ref. Id 56	<input type="text"/>
Ref. Id 51	<input type="text"/>	Ref. Id 57	<input type="text"/>
Ref. Id 52	<input type="text"/>	Ref. Id 58	<input type="text"/>
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Ref. Id 57	<input type="text"/>	Ref. Id 63	<input type="text"/>
Ref. Id 58	<input type="text"/>	Ref. Id 64	<input type="text"/>
Ref. Id 59	<input type="text"/>	Ref. Id 65	<input type="text"/>
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Ref. Id 61	<input type="text"/>	Ref. Id 67	<input type="text"/>
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Ref. Id 66	<input type="text"/>	Ref. Id 72	<input type="text"/>
Ref. Id 67	<input type="text"/>	Ref. Id 73	<input type="text"/>
Ref. Id 68	<input type="text"/>	Ref. Id 74	<input type="text"/>
Ref. Id 69	<input type="text"/>	Ref. Id 75	<input type="text"/>
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Ref. Id 71	<input type="text"/>	Ref. Id 77	<input type="text"/>
Ref. Id 72	<input type="text"/>	Ref. Id 78	<input type="text"/>
Ref. Id 73	<input type="text"/>	Ref. Id 79	<input type="text"/>
Ref. Id 74	<input type="text"/>	Ref. Id 80	<input type="text"/>
Ref. Id 75	<input type="text"/>	Ref. Id 81	<input type="text"/>
Ref. Id 76	<input type="text"/>	Ref. Id 82	<input type="text"/>
Ref. Id 77	<input type="text"/>	Ref. Id 83	<input type="text"/>
Ref. Id 78	<input type="text"/>	Ref. Id 84	<input type="text"/>
Ref. Id 79	<input type="text"/>	Ref. Id 85	<input type="text"/>
Ref. Id 80	<input type="text"/>	Ref. Id 86	<input type="text"/>
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Ref. Id 82	<input type="text"/>	Ref. Id 88	<input type="text"/>
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Ref. Id 245	<input type="text"/>	Ref. Id 251	<input type="text"/>
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Ref. Id 247	<input type="text"/>	Ref. Id 253	<input type="text"/>
Ref. Id 248	<input type="text"/>	Ref. Id 25	

PPF Account opening

Finacle Menu Show Memo Pad Background Menu CCY Converter

Universal Banking Solution from Infosys 01 May, 2025 | User 1111203 | 60001700 | Menu Shortcut: Go

PPF account opening menu

Function Code*	O-Open	CIF ID*	60001700
SOL ID*	60001700	Scheme Code*	PPF
CCY*	INR	Authentication Mode*	<input checked="" type="radio"/> Bio-Metric <input type="radio"/> Paper-Based
Account Holder	SELECT		
F. P. Device Make	STARTEK		
Customer Consent*	MANTRA		

☒ I hereby give my consent to obtain my Aadhaar details for the purpose of executing the transaction at Department of Post.

Applet: coreapplet started 100%

Open: 1111203 Time Zone: IST Solution: FINCORE

Address Line2*		City*	
State*		Country*	
Postal Code*			
Nomination Details 2			
Nominee Category	Select	Relationship*	
CIF ID		Address*	
Nominee Name*		State*	
City*		Nominee Pct*	
Country*			
Postal Code*		Nature Of Entitlement*	Select
Nominee Aadhar		Birth Date	
Nominee Minor	<input type="radio"/> Yes <input checked="" type="radio"/> No	Guardian Code*	Select
Guardian Details2		Address Line2	
Guardian Name*		City*	
Address Line1*		Country*	
Address Line2			
State*			
Postal Code*			
Nomination Details 3			

☒ I hereby give my consent to obtain my Aadhaar details for the purpose of executing the transaction at Department of Post.

Applet: coreapplet started 100%

6. Pay-in-slip (deposit) or withdrawal vouchers shall not be collected for any amount of credit and debit in RD, PPF, RD Loan and PPF Loan accounts while performing transactions through eKYC. While opening the RD and PPF 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 initial deposit in RD and PPF accounts.

Deposit in RD Account

Universal Banking Solution from Infosys 14 May, 2025 | User 1111203 | 60001700 | Menu Shortcut: Go

RD Payment

Function*	A-ADD	Initiating Sol Id	60001700
Tran Date*	14-05-2025	Tran Id	
Transaction Type	CNR: Cash Deposit	Authentication Mode*	<input checked="" type="radio"/> Bio-Metric <input type="radio"/> Paper-Based
F. P. Device Make*	StarTek		

User: 1111203 Time Zone: IST Solution: FINCORE

Rd Account Id: 020000470125 Total Amount: 1500

Account Status: ACTIVE Number Of Installments: 1200000

Clear Balance: 21900 Transaction Amount: 1500.00000

Total Balance: 21900 Tran Particulars: AADHAAR AUTHENTICATED TRANSFER

Value Date: 14-05-2025 Rebate Amount: 0

Pan Number: Default Fee: 0

Multi Record Section for Tran

Add New

Mode Of Payment: Cheque Date: Capturing Finger

FingerPrints to be taken: 1 Taken: 0

Any Finger

Records 0 to 0 of 0

Account Id: Transfer Amount: Mode of Operation:

Mode Of Payment: Cheque Transfer Cash

Cheque Date: Account Id: 010000152017

Cheque Num: Type of Account: SELF

Transfer Amount: 1500

Tran Information:

Customer Consent:

☒ I hereby give my consent to obtain my Aadhaar details for the purpose of executing the transaction at Department of Post.

EKYC & Post Validate Transaction Details Cancel

Applet: corapplet started

Withdrawal from PPF Account

Universal Banking Solution from Infosys 26 May, 2025 | User: 1111203 | 60001700 | Menu Shortcuts Go

PPF Withdrawal, Loan Disbursement and Interest Recovery Menu

Function Code: A Initializing SOL ID: 60001700

Tran Type/Sub Type: CNP Tran ID: Type

Tran Date: N - Normal Withdraw

Tran Remarks: AADHAAR AUTHENTICATED BY CASH WITHDRAWAL

Account Number (Dr): 010000179017

Red CCY Amount: INR 2000

Value Date: 26-05-2025

Reason For Withdrawal: Select

Transaction Particular: AADHAAR AUTHENTICATED CASH WIT

Effective Available Balance: 9500.00000

Clear Balance: 9500.00

Type of Account: 612

Account Status: ACTIVE

PAN No: Report Code: REVS

Max Withdrawal Amount: 0

PPF subscription Paid: 9500

Documents Received: Yes No

FEE'S Amount:

Customer Consent:

☒ I hereby give my consent to obtain my Aadhaar details for the purpose of executing the transaction at Department of Post.

EKYC & Post Validate Cancel

7. If the depositor desires to transfer the funds from PO Savings Account for opening of RD 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 accounts will be opened directly on biometric authentication of the depositor.

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 e-KYC 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.

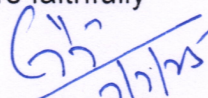
(ii). All the post offices and CBS-CPCs should ensure that the Aadhaar Number is masked in all the existing documents like AOF, KYC Form etc. containing the Aadhaar Number including the copy of the Aadhaar obtained.

(iii). Circles should encourage e-KYC based transactions by all the new customers and existing account holders, for ease of KYC compliance and for ease of operations for 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

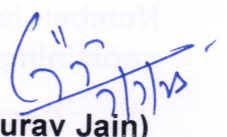

(Gourav Jain)

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

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)