

No FS-10/52/2021-FS-DOP
Government of India
Ministry of Communications
Department of Posts
(Financial Services Division)

Dak Bhawan, New Delhi – 110001

Dated: 10 .09.2025

To

All Head of Circles/Regions

Subject: Change of terminology used for specific category of account holders, viz. "Persons with unsound mind" in POSB Schemes.

Madam / Sir,

The matter related to usage of appropriate terminology, for specific category of **persons with unsound mind** often referred to as individuals with mental health conditions or intellectual disabilities, requiring a guardian to manage their financial accounts under the Post Office Saving Schemes and require special consideration within the legal framework, was under examination of this Department in consultation with Ministry of Social Justice & Empowerment, Department of Empowerment of Persons with Disabilities (Divyangjan), Ministry of Health and Family Welfare etc.


2. After detailed examination, It has been decided to use a common terminology as "**Persons with mental illness or intellectual disability**" in place of 'persons with unsound mind' in POSB Schemes, to address such categories of depositors mentioned above.

2. Henceforth, it is requested to use "**Persons with mental illness or intellectual disability**" in all forms and stationery and also in software, in place of "persons with unsound mind, henceforth. Necessary amendments will be made in Rules & Regulations in due course.

3. It is reiterated that this order intends to change only the nomenclature. All other conditions for opening & operating POSB schemes will remain the same.

4. It is requested to circulate these instructions to all concerned for information and necessary guidance. This may also be placed on the notice board of all Post Offices in the public area.


5. This issues with the approval of the Competent Authority.


(P. Ajit Kumar)
Assistant Director (SB-I)

Copy to: -

1. Sr. PPS to Secretary (Posts)
2. PS to Director General Postal Services
3. PPS/ PS to Member (Financial Services)/Member (O)/Member (P)/ Member (HRD)/ Member (Tech)/ Member (Service Quality and Marketing), Member (Infrastructure), AS & FA

4. Addl. Director General, APS, New Delhi
5. Chief General Manager, BD Directorate / Parcel Directorate / PLI Directorate.
6. CGM, CEPT for kind information and necessary action.
7. Sr. Deputy Director General (Vig) & CVO) / Sr. Deputy Director General (PAF)
8. Director, RAKNPA / Directors of all PTCs
9. Director General P & T (Audit), Civil Lines, New Delhi
10. Secretary, Postal Services Board / All Deputy Directors General
11. All General Managers (Finance) / Directors Postal Accounts / DDAP
12. The Joint Director & HOD, National Savings Institute, ICCW Building, 4 Deendayal Upadhyay Marg, New Delhi-110002
13. The Under Secretary, MOF (DEA), NS-II Section, North Block, New Delhi.
14. All recognized Federations / Unions / Associations
15. Guard File/e-File.


(P. Ajit Kumar)
Assistant Director (SB-I)