SB ORDER NO.14/2026

No.CBS-25/4/2023-FS-DOP-Part (1)
Government of India
Ministry of Communications
Department of Posts
(Financial Services Division)

Dak Bhawan, Sansad Marg,
New Delhi – 110 001,
Dated: 27.11.2026.

To

All Head of Circles/Regions,

Subject: Extension of National Savings Certificates (NSC) and Kisan Vikas Patra (KVP) schemes through DAK MITRA App to all GDS Branch Post Offices – reg.

Sir/Madam,

Kindly refer to SB Order No.27/2020-dated 23.07.2020, vide which the Post Office Savings Bank schemes, viz. MIS, SCSS, KVP, NSC and PPF were extended to GDS Branch Post Offices. However, requisite functionalities were under development in the DAK MITRA App (erstwhile DARPAN (RICT)) / CBS Application (Finacle).

2. In this regard, it is informed that the functionality for indexing of new accounts under the NSC and KVP schemes has now been developed and made available in the DAK MITRA App, through cash only as per applicable limits. For transactions through cheque the procedure prescribed in SB Order No.27/2020 shall continue to be followed.

3. The functionalities for the remaining schemes, viz. MIS, SCSS and PPF shall be made available in the DAK MITRA App shortly.

4. A Standard Operating Procedure (SOP) for Branch Post Offices and Account Offices is enclosed as **Annexure-I**. All Heads of Circles/Regions are requested to circulate the same to all concerned offices/officials for information, guidance and necessary action.

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

Yours faithfully,

(Rahul Yadav)
Assistant Director General (DBT/DARPAN)

Copy to: -

1. Sr. PPS to Secretary (Posts).
2. Sr. PPS to Director General (Postal Services).
3. PPS/PS to Member (Financial Services)/ Member (Operations)/ Member (Personnel)/ Member (HRD)/ Member (Technology)/ 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. Chief General Manager, CEPT, for kind information and necessary action.
7. Sr. Deputy Director General (Vigilance) & CVO/ Sr. Deputy Director General (PAF).
8. Director, RAKNPA/ Directors of all Postal Training Centres.
9. Director, CPRC, Chennai.
10. Director General (P&T Audit), Civil Lines, Delhi-54.
11. Secretary, Postal Services Board/ All Deputy Directors General.
12. All General Managers (Finance)/ Directors of Postal Accounts/ DDAP.
13. The Joint Director & HOD, National Savings Institute, ICCW Building, 4 Deendayal Upadhyay Marg, New Delhi – 110002.
14. The Under Secretary, Ministry of Finance (DEA), NS-II Section, North Block, New Delhi.
15. All recognized Federations/ Unions/ Associations.
16. Guard File / e-File.

(Rahul Yadav)
Assistant Director General (DBT/DARPAN)

Annexure-I

Standing Operating Procedure for handling NSC/ KVP new account indexing/ opening in DAK MITRA Application and opening at Account Office

Introduction

Branch Post Offices were allowed to open SB, RD, TD and SSA accounts. Opening of MIS/SCSS/PPF/NSC/KVP schemes accounts through cheque and through submitting the withdrawal form were allowed to Branch Offices vide SB Order No.27/2020 dated 23.07.2020 and 32/2020 dated 23.09.2020 respectively. Since there was no provision for indexing the MIS/SCSS/PPF/NSC/KVP scheme accounts, opening of these schemes' accounts were not allowed through cash deposit.

Now in phase I, changes have been done in DAK MITRA (previously DREAM) application to index the new KVP and NSC schemes' account opening on accepting the cash. Patches relating to this functionality has been deployed in DAK MITRA app on 21.11.2026. Hence, a Standing Operating Procedure for indexing/ opening of NSC/KVP schemes' new account opening is given below.

Procedure to be followed in Branch Office

1. For opening of KVP and NSC accounts through cash, the procedure prescribed in Para 65 of POSB CBS Manual (Corrected up to 31.03.2026) shall be followed at the Branch Offices.
2. Customer visits BO for opening (indexing) of new NSC and KVP accounts through Cash
3. BPM will examine New Account Opening Form (AOF) and ensure that all the mandatory fields are filled by depositor.
4. If the depositor is already having an account, BPM will write CIF number on the AOF.
5. BPM will ensure that depositor has pasted a recent passport size photograph on AOF.
6. BPM will login to DAK MITRA application and will initiate the process for indexing of New NSC/KVP account.
7. On completion of Account indexing process in DAK MITRA device, BPM will note Transaction ID generated by the device on AOF and SB-103 (Deposit Form). Transaction ID should also be noted on BO NSC and BO KVP Journal.
8. On completion of Account indexing process in DAK MITRA App, BPM will generate three (3) copies of acknowledgement slip. One copy will be given to depositor, one copy should be attached with AOF and third copy will be kept for office record.
9. AOF along with acknowledgement slip, PR (SB-26) and Deposit Form (SB-103) will be sent to Account Office by the BPM.

NSC/ KVP Account indexing/ opening process in DAK MITRA App

Amount Limits and Validation

For NSC / KVP, the Operational Guide specifies the following BO limits:

Parameter	Requirement	SOP Instruction
Minimum amount	₹1,000	Do not submit an amount below ₹1,000.
Maximum amount	₹50,000 by cash	Do not submit an amount above ₹50,000 for cash collection.
Amount multiples	₹100	Amount between ₹1,000 and ₹50,000 shall be in multiples of ₹100.

The DAK MITRA App has built-in validation in the amount field for these requirements. The BO user shall correct any validation error before proceeding with submission.

Roles and Responsibilities

1) BO/ DAK MITRA user: Enter and verify the customer details, enter the amount collected, submit the transaction, print the receipt and retain/use the reference number for follow-up.
2) Account Office (AO): On receipt of the account opening form and acknowledgement of the amount, open the account under the respective scheme and provide the passbook, as stated in the Operational Guide.

Process Flow – Quick Reference

1) DAK MITRA App → New Account Opening
2) Select NSC / KVP
3) Enter CIF ID → Verify customer details
4) Select Minor status → Select Mode of Operation
5) Initiate for New Account
6) Verify Account Holder Name
7) Enter Amount Collected → Validate → Submit
8) Transaction Successful → Verify and retain Reference Number
9) Print Receipt → Back to Home
10) Account Office opens account and provides passbook
11) Account Enquiry → Enter Reference Number → Submit → View Account Number and details.

Detailed Procedure – New Account Indexing/ Opening of NSC/ KVP at BO

Open New Account Opening Screen

- Access the New Account Openings facility in the DAK MITRA App.
    - Select Account Type as NSC or KVP.
    - Enter the Primary CIF ID.
    - Verify the displayed Primary Account Holder Name / customer information.
    - Select Is Minor as Yes or No, as applicable.
    - Select the Mode of Operation:
        - Self - Single operation.
        - Joint A - Both Jointly operated.
        - Joint B - Either of one Jointly operated.
    - Click / select “Initiate for New Account” to proceed.

Enter Account Opening Amount

The next screen displays the Account Holder Name and provides the field for entering the amount collected for account opening.

- Confirm that the displayed account holder name relates to the intended customer.
- Enter the amount collected.
- Ensure the amount complies with the minimum, maximum and ₹100-multiple requirements.
- Click “Submit”.

Transaction Successful / Reference Number

On successful processing, the transaction-success screen displays transaction details. The Operational Guide illustration shows, among other details, a Transaction ID, Reference Number, Office Account Number, Amount Deposited, Balance After Transaction, Mode of Transaction, Operator ID, Scheme Type, Transaction Processing Date/Time and Transaction Type.

- Check the transaction-success details displayed on the screen.
- Note/retain the Reference Number, as it is used for subsequent Account Enquiry.
- Proceed to receipt printing

Print Receipt

- Click “Print” to generate the receipt for the customer.
- Attach one copy with Account opening form and give one copy to customer
- After completing receipt printing, click “Back” to return to the home screen.

Daily Transaction Report

The DAK MITRA App provides a Daily Transaction Report facility. The report permits selection of the account scheme from a drop-down list, including NSC / KVP, to view reference numbers indexed for a particular day or date range. The report also provides consolidated amount information at the bottom.

- Select the required From Date and To Date.
- Select the relevant scheme, such as KVP16 or NSC16, as available in the application.
- Fetch the report.
- Review the listed transaction/reference details and the consolidated amounts shown in the report.

Account Enquiry / Follow-up

On receipt of the account opening form and acknowledgement of the receipt of amount, the Account Office will open the account under the respective scheme and provide the passbook.

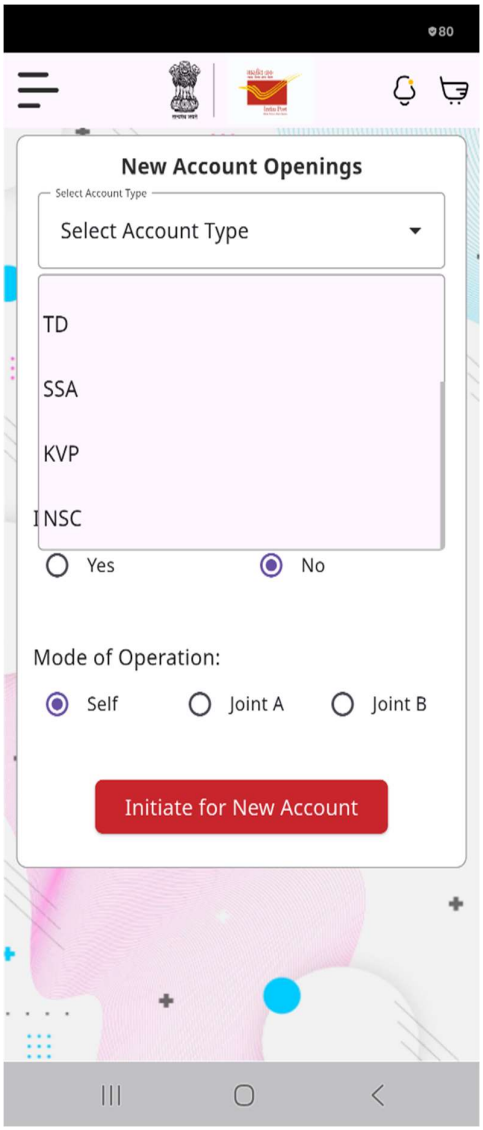
- To ascertain the account number after account opening, open the “Account Enquiry” facility.
- Enter the Reference Number generated during indexing.
- Click “Submit”.

The result screen provides the Account Number, Scheme, Amount, Date and Account Holder Name.

Operational Checks

- Confirm that NSC / KVP is selected correctly before initiating the transaction.
- Verify the CIF ID and displayed account holder information before proceeding.
- Verify minor status and mode of operation before submission.
- Ensure the amount is within ₹1,000 to ₹50,000 and, for amounts in this range, is in multiples of ₹100.
- After submission, verify the transaction-success screen and retain the Reference Number.
- Print the receipt and provide it to the customer.
- Use the Daily Transaction Report for day/date-range review of indexed NSC / KVP transactions, where required.

DAK MITRA App Screens



Purpose:

To initiate the opening of a new savings or eligible banking account.

Available Fields:

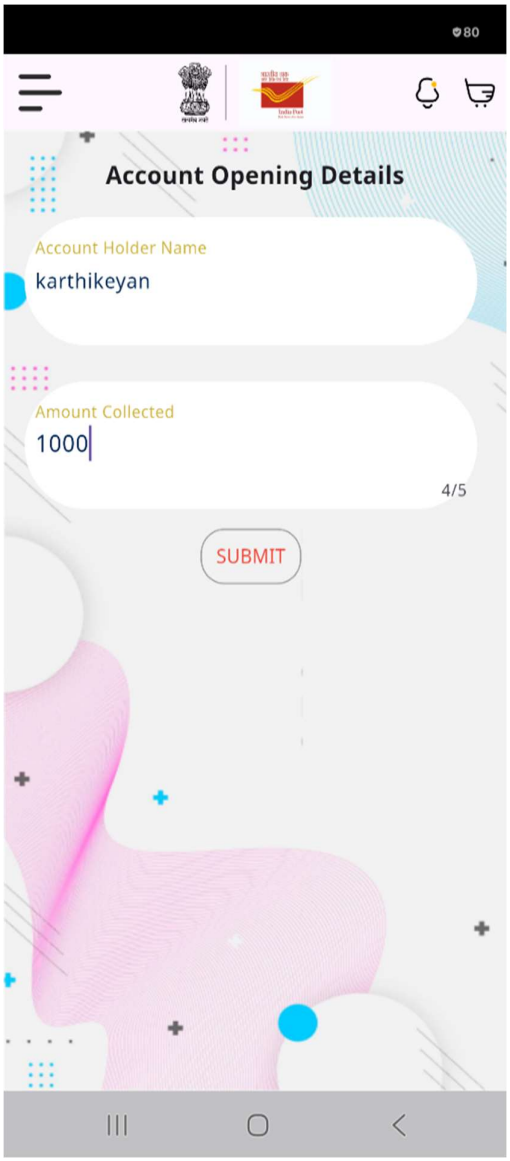
- Account Type
- Primary CIF ID
- Primary Account Holder Name
- Is Minor (Yes/No)
- Mode of Operation
    - Self
    - Joint A
    - Joint B

Actions:

- Initiate for New Account

User Flow:

1. Select the account type (NSC or KVP)
2. Enter the CIF ID.
3. Verify the account holder information.
4. Select minor status.
5. Select mode of operation
    - Self (Single operation)
    - Joint A (Jointly operated by all holders)
    - Joint B (Operated by any one of the joint holders or both)
6. Click **Initiate for New Account**.



Next screen displays with Account Holder Name

In this screen Amount for account opening to be entered

Actions:

- Submit

User Flow:

7. Enter amount Collected.
8. Click **Submit**.

Notes:

- Account opening is initiated based on the selected account type and customer details and Amount



Purpose:

To print receipt to the customer

Available Fields:

- Details of transaction

Actions:

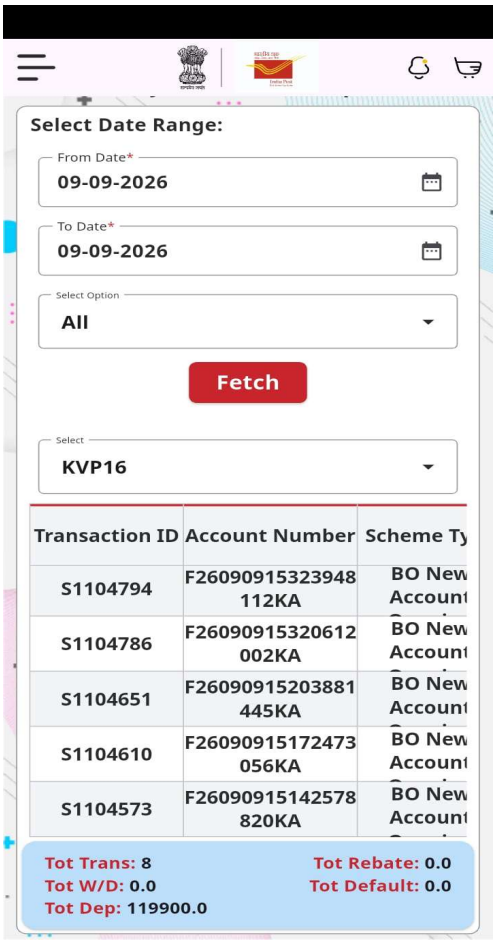
- Print
- Back

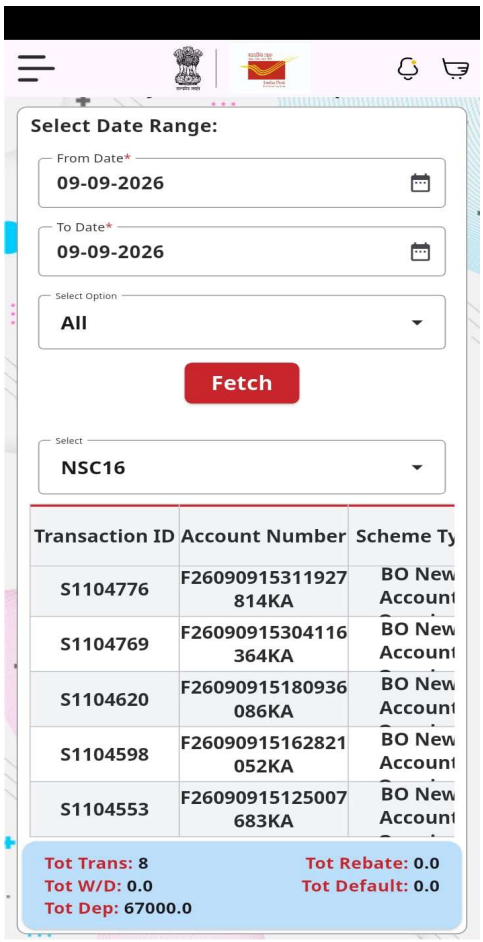
User Flow:

1. Click Print to generate the receipt
2. Click **Back**. To home screen

Daily Transaction Report

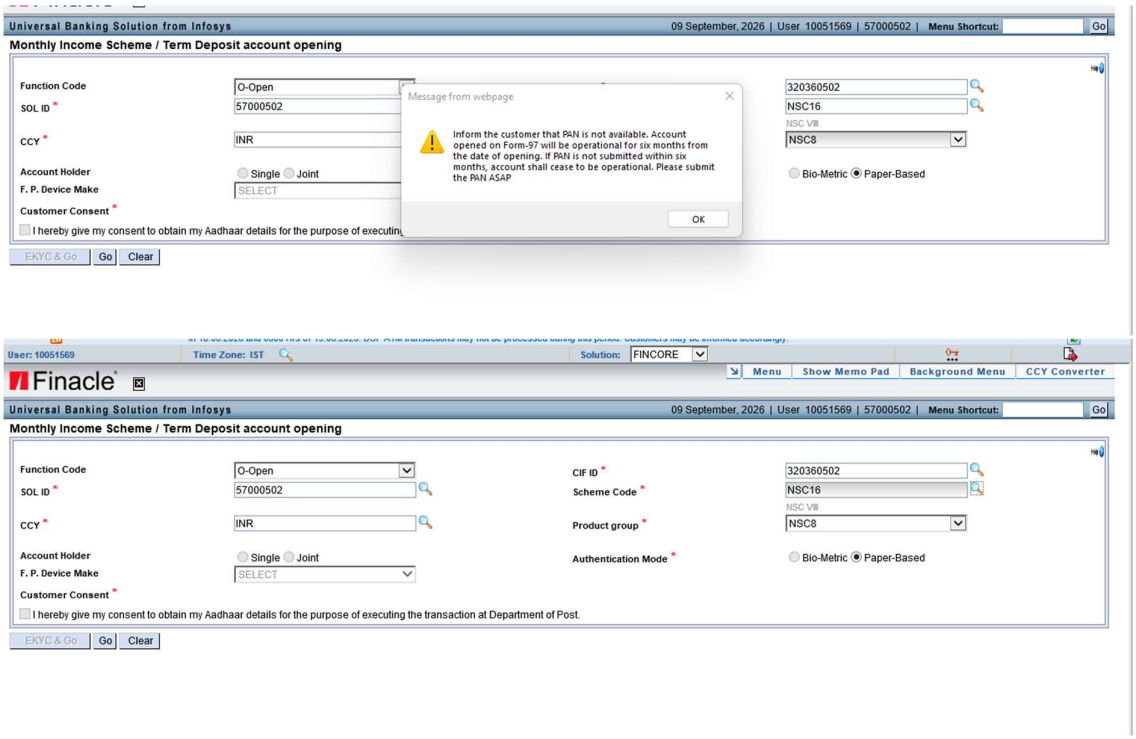
Provision is provided to select scheme of account from drop down which included NSC / KVP to select to know the reference numbers indexed on a particular day or for date range with consolidation amount at the bottom of the report



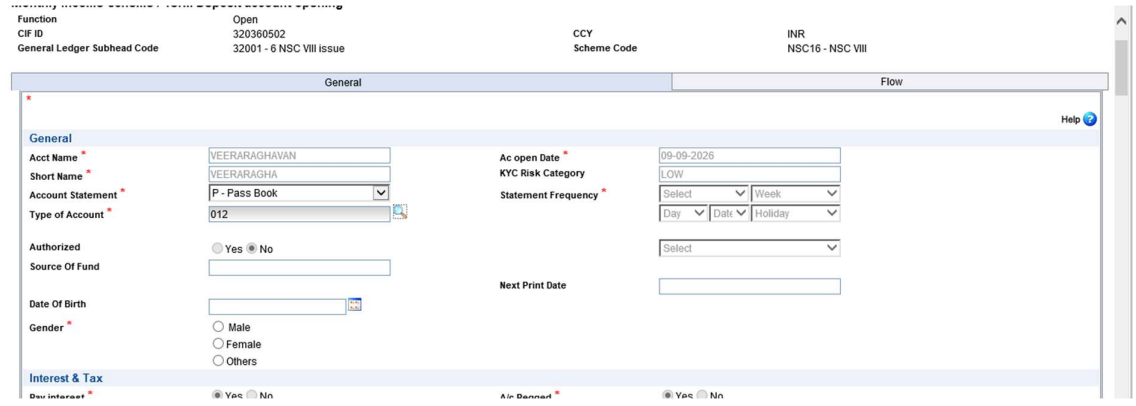


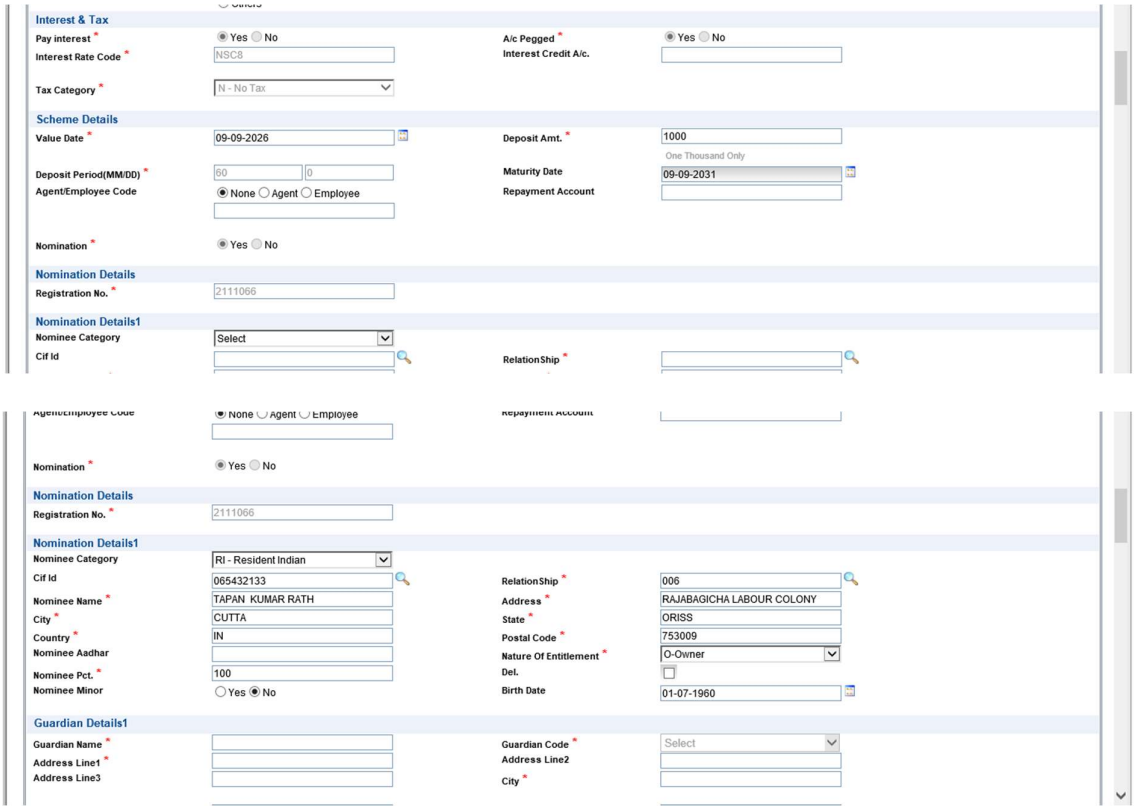
Procedure to be followed in Account Office (SO/HO)

1. For opening of KVP and NSC accounts which were indexed/ opened through cash at Branch Offices, the procedure prescribed in Para 66 of POSB CBS Manual (Corrected up to 31.03.2026) shall be followed at the account office.
2. Process in Finacle
    a) CPA will invoke menu CMISAOP for opening new NSC/KVP account
    b) Select Function Code – Open
    c) Enter CIF ID
    d) Context SOL of user will be auto populated
    e) Product Group NSC8/KVN to be selected from searcher
    f) NSC16/KVP16 Scheme Code need to be selected from searcher
    g) Account Holder flag (Single/Joint) need to be selected
    h) Paper Based radio button to be selected



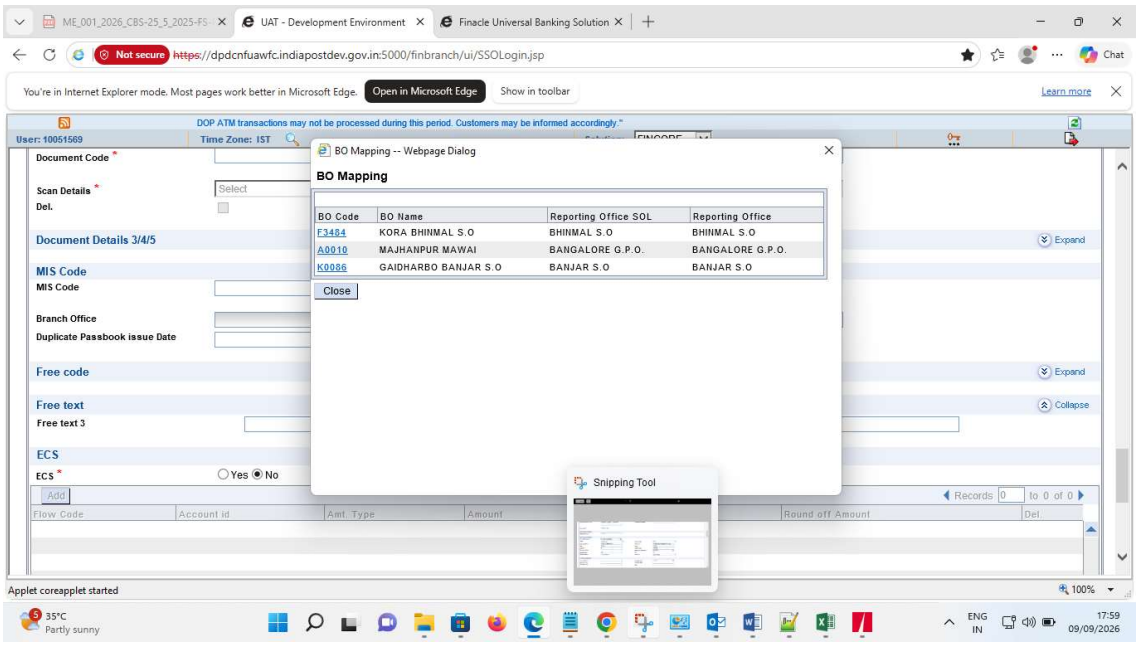
i) Basic customer details based on CIF ID entered will be auto populated as non-editable field,
j) Type of account (Single/Joint) to be entered/selected from searcher
k) Other mandatory fields to be updated
l) Deposit amount to be entered
m) Nomination details to be entered





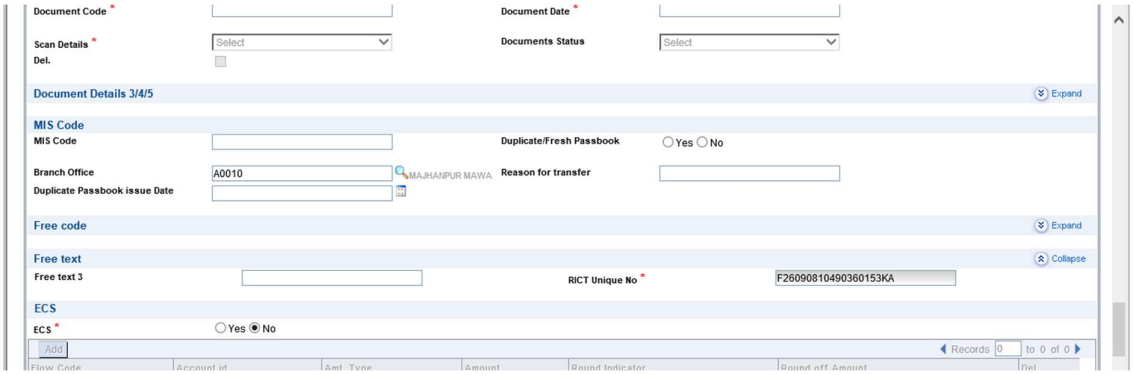
n) Bos linked to that account office only will be available for selection.

o) Relevant Branch Office Id to be selected from searcher.

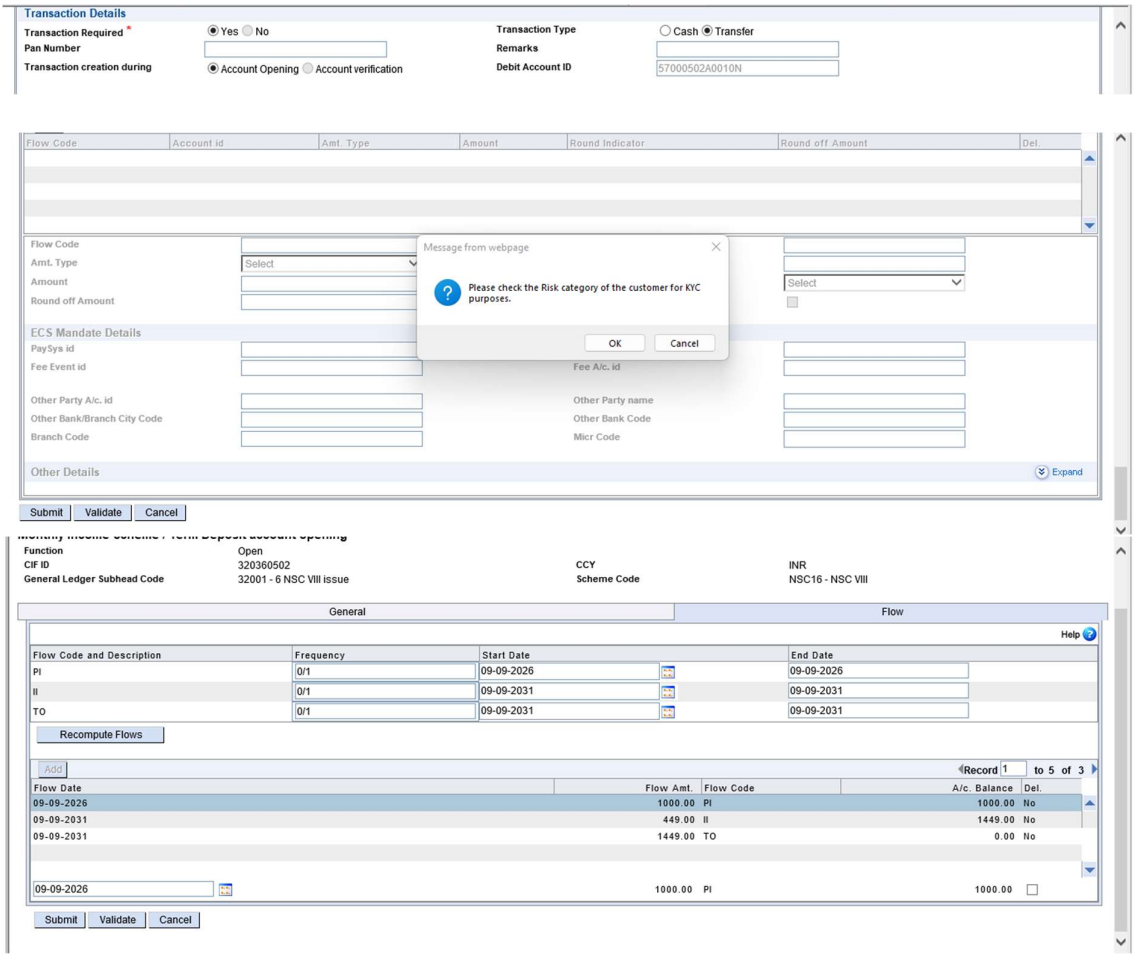


p) Expand the free text field box

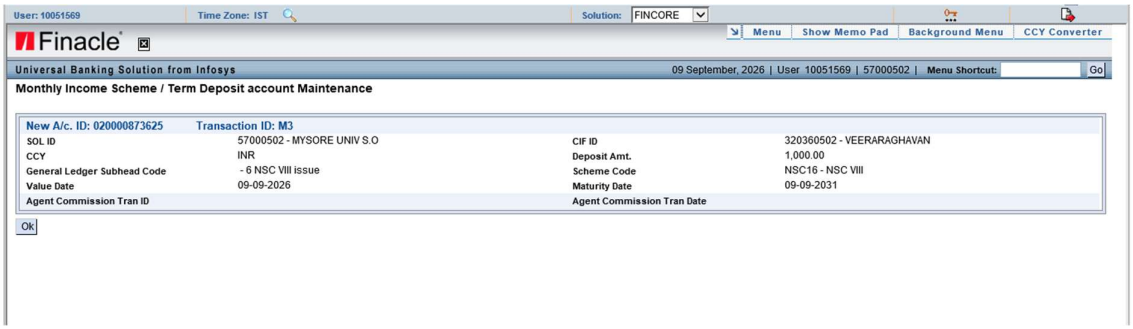
q) RICT Unique generated in DAK application to be entered in RICT Unique No field



r) Debit office account will get auto populated once RICT unique number is entered



s) Click on submit. New account Number along with Tran ID will be displayed



t) BO Code and RICT Unique number can be modified in CMISAOPM menu before verification

u) BO Code and RICT Unique Number can be verified in CMISAOPV menu

v) Supervisor shall verify the account opening.

3. Long Book Consolidation and Detailed Report (SDP &AO) reports can be used for NSC/KVP new account opening

Long Book Consolidation Report - SDP & AO (Today)

Prepared Date: 09/09/2026 18.34.04

Sol ID : 57000502
Date : 09-09-2026
Product Group : ALL
Teller ID : ALL

Sol ID : 57000502 MYSORE UNIV S.O

Sl No	BO ID	BO Name	Type	Product Group	Credit Amount	Debit Amount
1	A0010	MAJHANPUR MAWAI	AO	KVP16	1000.00	0.00
2	A0010	MAJHANPUR MAWAI	AO	NSC16	1000.00	0.00
3	A0010	MAJHANPUR MAWAI	AO	OAP	0.00	2000.00
4	A0010	MAJHANPUR MAWAI	RICT	OAP	186900.00	0.00
				Totals (SOL ID wise) :	**188900.00**	**2000.00**

Signature of Postmaster

Long Book Detailed Report - SDP & AO (Today)

Prepared Date: 09/09/2026 18.34.38

14	RICT	57000502A0010N	OAP	S1105734	09-SEP-26	SDP_BO30602235001_50020715_BY CASH_NSC	1000.00	0.00	F26090916524908680KA
15	RICT	57000502A0010N	OAP	S1105914	09-SEP-26	SDP_BO30602235001_50020715_BY CASH_KVP	1500.00	0.00	F26090917080842050KA
16	RICT	57000502A0010N	OAP	S1105924	09-SEP-26	SDP_BO30602235001_50020715_BY CASH_NSC	2200.00	0.00	F26090917090038172KA
17	AO	57000502A0010N	OAP	M3	09-SEP-26	Dr. Tran for funding A/c 020000873625	0.00	1000.00	F26090810490360153KA
18	AO	020000873625	NSC16	M3	09-SEP-26	Tran. For Principal Amt	1000.00	0.00	/ PI
19	AO	57000502A0010N	OAP	M5	09-SEP-26	Dr. Tran for funding A/c 020000874125	0.00	1000.00	F26090810474975203KA
20	AO	020000874125	KVP16	M5	09-SEP-26	Tran. For Principal Amt	1000.00	0.00	/ PI
						Totals (BO ID wise) :	**188900.00**	**2000.00**	
						Totals (SOL ID wise)	**188900.00**	**2000.00**	