

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

RD Account Opening Custom Menu

Function: O - Open
SOL ID: 60001700
Scheme Code: RDIFN
Channel ID: [Empty]
Authentication Mode: Bio-Metric Paper-Based
Customer Consent: I hereby give my consent to obtain my Aadhaar details for the purpose of executing the transaction at Department of Post.

CIF ID: 320238503
CCY: INR
General Ledger Subhead Code: [Empty]
Account Holder: Single Joint
F. P. Device Make: STARTEK

EKYC & Go Clear

Message from webpage
For EKYC of account opening with single holder please proceed with EKYC account opening
OK

Applet coreapplet started

User: 1111203 Time Zone: IST Solution: FINCORE

Flow Code: [Empty]
Amt. Type: P - Post
Account ID: [Empty]
Post: 100
Round Indicator: [Empty]
FingerPrints to be taken: 1 Taken: 0 Any Finger
Transactions Code: [Empty]
Free A/c. id: [Empty]
Other Party name: [Empty]
Other Bank Code: [Empty]
Ref. No. 2: [Empty]
Ref. No. 4: [Empty]
Ref. No. 1: [Empty]
Ref. No. 3: [Empty]
Ref. No. 5: [Empty]

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

EKYC & Submit Validate Cancel

Applet coreapplet started