

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

Dak Bhawan, New Delhi – 110001
Date: 01.01.2025

To
All Head of Circles / Regions

Subject: Introduction of paperless KYC (e-KYC) process and Post Office Savings Bank (POSB) Account opening & Transactions through Aadhaar Biometric Authentication – Regarding.

Madam / Sir,

As a major initiative, it has been decided by competent authority to introduce paperless KYC process and POSB account opening and transactions through Aadhaar Authentication basis (e-KYC). The e-KYC based account opening is proposed to be implemented in phased manner. Accordingly, it has been decided that onboarding of new customers (Creation of Customer Information File (CIF)) and opening of Single & Individual Type Post Office Savings Account (POSA) in Departmental Post Offices through Aadhaar based e-KYC process are done in Phase – I and necessary changes have been made in Finacle-CBS.

2. The following new Finacle menus are introduced.

S.No.	Menu	Purpose
1.	ECCRC	Creation of CIF through Aadhaar Authentication (e-KYC CIF creation) and changing the existing CIF to e-KYC CIF through Re-KYC process
2.	ECMRC	Modification of CIF through Aadhaar Authentication (e-KYC CIF modification)

Changes in the following menus have been made.

S.No.	Menu	Change in brief
1.	CASBAO	Provision for opening of Single – Individual (Adult) type POSA through Aadhaar authentication using e-KYC CIF
2.	CASBAM	Provision for Modification in e-KYC based POSA through Aadhaar Authentication
3.	CTM	Option for Transaction in POSA through Aadhaar Authentication and through Pay-in-Slip or Withdrawal Form (Paper-based)
4.	CXFER	
5.	CICD	System will show the masked Aadhaar number and reference number for the e-KYC CIFs

3. CIF of the Customers who are willing to provide the consent for Aadhaar e-KYC shall be created on Aadhaar Biometric Authentication basis. In such case the following details will be fetched from Central Identities Data Repository (CIDR) of Unique Identification Authority of India (UIDAI).

Name of the Customer
C/o Name (Father / Husband's Name)
Date of Birth
Gender
Address with Pin code

The above fetched data cannot be edited. However, if C/o Name (Father / Husband's Name) is not received, option is available to edit the same. If any other data is not fetched or fetched partially in case of any of the customer, such customer's CIF will not be created as e-KYC CIF and the customer should be requested to update the Aadhaar with correct information for performing Aadhaar authenticated transactions in the POSB Accounts. Otherwise, such customers CIF may be created following the existing process. Any modification in the e-KYC CIF shall be only on Aadhaar Authentication basis and as such without the presence of the customer, no modification in e-KYC CIF is allowed. Aadhaar authenticated CIF related modifications require no verification by the checker in Finacle.

4. Deposits and Withdrawals (Credits and Debits) from the POSA linked with e-KYC CIF shall be allowed either on Aadhaar Authentication basis or paper-basis (voucher basis). When any deposit is made by person other than depositor, it will be processed on paper-basis (pay-in-slip shall be collected). The existing process shall be followed for all the paper-based (voucher based) transactions.

5. Changes related to other POSB schemes and improvements in the e-KYC process are yet to be made in Finacle. Till such changes are made, it is proposed to obtain the consent of the customers in physical form for Aadhaar e-KYC along with the specimen signature of the depositors and upload the signature in Finacle. Further, account opening form with minimum information shall also be obtained. The approved specimens of the Consent form and Account Opening Form (SB-eKYC-1 & SB-eKYC-AOF) are attached herewith.

6. No voucher (pay-in-slip) shall be collected for any deposit transaction irrespective of transaction amount and for the withdrawal transactions amounting to ₹ 5,000/- or less, when transaction is performed on Aadhaar Authentication basis.

7. Aadhaar Authenticated Transactions will directly be posted in the Finacle ledgers and require no verification by the checker.

8. A separate report of all the Aadhaar Authenticated Transactions "EKYC Long Book Detailed Report" shall be available in the Reports Menu (HFINRPT).

9. A detailed Standard Operating Procedure (SOP) is attached herewith.

10. In Phase – I, **only Single Type POSA including Basic Savings Account can be opened on Aadhaar Authentication basis.** For opening of all other types of POSA and other schemes accounts, e-KYC CIF may be created and accounts shall be opened in Finacle as per the existing process. Besides, all other operations like Account Closure, Transfer of Accounts etc. shall be performed in Finacle as per the existing process on submission of applications concerned.

11. It should be ensured that in any record / document / application like AOF etc, if the Aadhaar Number is required to be written on such document, it should be ensured that only masked Aadhaar Number is written, in the form of 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 by any available means.**

12. Though the presence of depositor is not mandatory when the accounts are opened through SAS agents and MPKBY agents, they may be encouraged to make the customers presence in the post office at the time of opening of account, to perform e-KYC due diligence.

13. **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.**

14. 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.

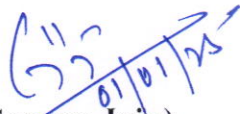
15. eKYC functionality has been rolled out in 12 Head Post Offices and 2 Sub Post Offices in various circles on pilot basis w.e.f. 26.11.2024. The same will be operational pan India w.e.f. 06.01.2025.

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

This is issued with the approval of Competent Authority.

Yours faithfully

Encl: Detailed SOP


(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 (Vig & 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)

Standard Operating Procedure for CBS eKYC operations (Phase-I)

(I). Introduction

Department of Posts has decided to enable paperless transactions by introducing Aadhaar based authentication process (eKYC) right from enrolment of customer till financial transactions. It has been decided to implement the eKYC functionality in a phased manner.

Phase - I

In the First phase, this facility will be available in POSA only and will be in operation in the Departmental post office counters. It will include onboarding of new customers, converting the existing customers to eKYC customers, updating the KYC details, opening of Savings Account of single type and transactions in Single type Savings account through Aadhaar Authentication.

Phase- II

In the subsequent phase, the following types of transactions through Aadhaar authentication (eKYC) process will be introduced.

- (i). Opening and Closure of accounts of other Schemes viz. RD, TD, MIS, SCSS etc and transactions,
- (ii). Opening and Closure of Joint, Minor and Authorized type Savings Accounts, transactions in these accounts and various operations of all those accounts
- (iii). Transactions in eKYC accounts through other channels like DARPAN, e-Banking, M-Banking etc.
- (iv) Closure of Savings Account of single type.

(II). Procedure in the Departmental Post Office Counters

The detailed operating procedure is as follows.

(A). eKYC CIF Creation

(1). New eKYC CIF creation (onboarding new eKYC customers):

- a) Whenever a new customer who does not have any POSB account in the post office or whose CIF is not available in CBS-Finacle visits the post office for opening of any type of POSB account, the customer may be requested for performing the KYC compliance through Aadhaar based Authentication.
- b) The designated Postal Assistant (PA) should explain the customer about the eKYC consent in local language.

- c) Subsequently, the designated PA shall obtain the consent form (SB-eKYC-1). Copy enclosed as **Annexure I** and Account Opening Form (SB-eKYC-AOF) (**Annexure II**) from the customer. Till the new AOF forms are printed and supplied, the existing AOF may be utilized by filling the information as desired in SB-eKYC-AOF and scoring out the other information.
- d) The designated PA shall invoke ECCRC menu in Finacle and select 'NEW CUSTOMER' function.

- e) The designated PA shall request the customer to provide the Aadhaar Number, PAN Number if available and Mobile Number of the Customer either orally or by showing the original or copies of the Aadhaar and PAN. Mobile number may be either Aadhaar Linked mobile number or any other mobile number as desired by the customer.
- f) The designated PA shall perform DEDUPE which is based on Aadhaar Number/PAN/Mobile Number.
- g) System shall show the CIF/CIFs linked to the given Aadhaar Number/PAN and Mobile Number. If Aadhaar Number is linked to more than one CIF, system will throw error. In such cases, post office shall follow the existing procedure for removing Aadhaar from multiple CIFs and retain one Aadhaar with one CIF.
- h) If a Non-EKYC CIF is found in any of the above searches, the system will show an alert message stating the user to perform REKYC. Then designated PA shall proceed for REKYC (if customer requests) of customer through same ECCRC menu, for which, the process is explained in the subsequent paras.
- i) If an EKYC CIF of the customer is found, then system will terminate ECCRC menu.
- j) If given details are not linked to any CIF, **EKYC and Proceed** button will get enabled and designated PA can proceed for eKYC CIF creation. Biometric window will popup for capturing Biometric of customer.
- k) On successful biometric authentication of customer with UIDAI, demographic details of the customer will be received.
- l) Fields viz. Name, Father's/Husband's Name (if available in UIDAI), Date of Birth (DOB), Gender, Address Line 1, Address Line 2, Address Line 3 and Pincode will be auto populated and will not be editable in CBS Finacle. If Father's / Husband's name is not received, designated PA will be able to modify that field. Based on the Pincode received from UIDAI, City, State and Country from Finacle will be auto-populated. If

full DOB is not received from UIDAI, error will be thrown to update DOB in UIDAI and terminate CIF creation process. The customer may be advised to update the DOB in Aadhar. However, the account may be opened through existing process.

- m) System will also receive the photograph from UIDAI and if the customer desires to provide recent passport size photo, the customer may submit it along with the eKYC consent form (SB-eKYC-1).
- n) The designated PA shall validate the PAN if submitted by the customer.
- o) The designated PA shall fill the required information in other fields viz. Occupation, Income Type, Income, Tax Status, Short Name etc, required for CIF creation based on the information provided by the customer in the AOF and click on submit.
- p) eKYC CIF will get created and verified. The designated PA shall write the CIF number in the consent form and sign the form.
- q) The designated PA shall submit the consent form to the Supervisor. Supervisor shall verify the CIF number in the system through menu viz. ECMRC Inquiry option and sign the consent form.

Note: eKYC CIF for Minors is not enabled in Phase-I.

(2). Conversion of existing KYC customers to eKYC customers:

- a) If the existing customers desire to operate their accounts on Aadhaar Authentication basis, re-KYC may be performed through eKYC.
- b) The designated PA shall obtain the e-KYC consent form (SB-eKYC-1) and verify the signature of the customer in Finacle before proceeding for re-KYC. This may be done only if the signature is available in Finacle.
- c) If the designated PA is satisfied, he/she shall invoke ECCRC menu in Finacle and select REKYC from function tab.

The screenshot shows the 'Custom Create Retail EKYC CIF' form in the Finacle system. The 'Function' dropdown is set to 'R-REKYC'. The form is divided into two columns for personal details. The left column contains: First Name, Last Name, Passport No., Driving License, and Postal Code. The right column contains: Middle Name, Aadhaar ID, Pan No., Date Of Birth, and Mobile Number. Below these columns is a 'Dedup' button. At the bottom of the form, there are three fields: 'Aadhaar Number' with the value '421545427794', 'CIF ID' with the value '000036078', and 'F. P. Device Make' with the value 'STARTEK'. At the very bottom, there are two buttons: 'EKYC & Proceed' and 'Clear'.

- d) Customer will be requested to provide his/her CIF ID or Aadhaar number. If Aadhaar Number is provided, the designated PA shall check for dedupe and note down the CIF ID.
- e) The designated PA shall enter the CIF ID. Aadhaar number will be auto populated if Aadhaar is linked to only one CIF. If Aadhaar is linked to more than one CIF, then error

message will be displayed. In such case the designated PA should follow the existing procedure for removing Aadhaar from multiple CIFs and retain one Aadhaar with one CIF.

- f) If there is no Aadhaar number in the entered CIF, the designated PA shall request the Customer to submit the Aadhaar number and enter the Aadhaar number in the Aadhaar field which is empty.
- g) The designated PA shall click on the consent option and click ‘**EKYC & Proceed**’ button.
- h) Customer shall be requested for capturing biometric and on successful authentication, the existing details viz. Name, DOB, Gender, Address with City, Pincode, State and Country of the customer and the details received from UIDAI will be displayed on the screen. The system will display the percentage of matching of the above said details also.
- i) If the percentage of match with respect to the name of the customer and gender is **more than 80%**, the designated PA shall click on ‘GO’ and fill other details in the customer information, if changes are required. If the percentage of match is not as prescribed, the customer shall be requested to update the Aadhaar with correct name and gender.
- j) The designated PA shall validate the PAN, if PAN is available or if PAN is submitted afresh by the customer.
- k) The designated PA shall explain to the customer about the details of changes made in the system and Click on “**submit**”.
- l) Existing CIF will successfully be changed to EKYC CIF and the CIF ID will remain the same.
- m) Designated PA shall submit the consent form to the Supervisor. Supervisor shall verify the CIF number in the system through ECMRC Inquiry option and sign the consent form.

(3). Modification in eKYC CIF:

- a) If any customer desires for change of any of the customer information or replaces Form-60/61 with PAN Number or submits the DBT Mandate request or e-Banking / M-Banking Activation etc, the designated PA shall obtain the prescribed application form and invoke ECMRC menu in Finacle, if the customer’s CIF is an eKYC CIF.

The screenshot shows a web-based form titled "Custom Modify E-KYC Retail CIF" within the "Universal Banking Solution from Infosys" interface. The form contains the following fields and elements:

- Function:** A dropdown menu set to "M-MODIFY".
- Reason Code:** An empty text input field.
- CIF ID:** A text input field containing "320196013".
- F. P. Device Make:** A dropdown menu set to "StarTek".
- Customer Consent:** A checked checkbox with the text "I hereby give my consent to obtain my Aadhaar details for the purpose of executing the transaction at Department of Post."
- Buttons:** "Authenticate & Proceed", "Go", and "Clear".

- b) The DBT Mandate form shall be stored in the post office concerned.
- c) The designated PA shall select the Modify option in ECMRC menu and enter the CIF number. If the CIF is an eKYC CIF, on successful Aadhaar authentication of the customer, the designated PA shall proceed for modification of the details in the CIF.
- d) If any modification is required in Aadhaar linked fields (Name, Gender, DOB, Address and Pincode), the designated PA shall click on REKYC button. The system will prompt for customer's biometric authentication and on successful authentication, the information related to Aadhaar will be fetched from UIDAI and existing information will be replaced with the information received from UIDAI.
- e) If the requested modifications relate to the information other than the information fetched from UIDAI, the designated PA shall do the necessary modifications on the basis of the customer's request.
- f) Designated PA shall explain to the customer about the changes made in the system and click on submit.

(B). PO Savings Account Operation (Single Type)

(1). Account opening

- a) The Designated PA shall obtain the filled-in Account Opening Form (SB-eKYC-AOF) prescribed for opening the account by an eKYC customer. After successful scrutiny of the AOF by the designated PA, the designated PA will invoke the menu prescribed for PO Savings Account opening i.e. CASBAO. The Supervisor shall verify the information fed by the designated PA after the account is opened, through inquiry using CASBAM menu.

The screenshot displays the 'Quick Data Entry for Savings' form in the Finacle Universal Banking Solution. The form contains the following fields and values:

- Function Code: O-Open
- SOL ID: 60001700
- CIF ID: 301908348
- Scheme Code: [Empty]
- Account Holder: [Empty]
- CCY: INR
- F. P. Device Make: SELECT
- Account Type: Single (Selected), Multiple

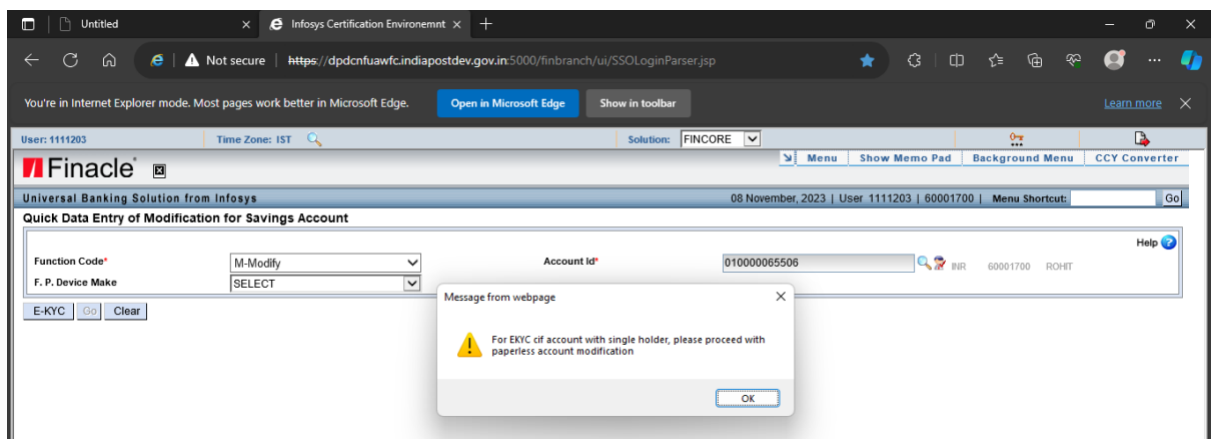
A message box is overlaid on the form, indicating a warning for non-EKYC customers: "Message from webpage: For Non-EKYC, please proceed with paper based account opening. Don't let this page create more messages." The message box includes an "OK" button and a checkbox for "Don't let this page create more messages".

- b) The designated PA shall enter the CIF ID of the customer, select the Savings account scheme code and select the Single account option.
- c) If entered CIF is non EKYC, the customer may be requested for REKYC.
- d) If entered CIF is an eKYC, “**Bio-metric and EKYC**” options will get selected automatically.

- e) Designated PA shall click on the Customer consent check box and then click on eKYC button.
- f) System will prompt for Biometric Capture and designated PA shall request the customer for biometric capture for authentication. Post successful authentication, system will navigate to detailed Account Opening Screen for capturing all mandatory fields.
- g) Designated PA shall fill all the required details like additional document obtained for opening of the account, nomination, Welfare Scheme in case of Basic Savings Account etc and fill in the account opening screen in Finacle. Required documents for opening of basic savings account shall be obtained from the customer.
- h) The designated PA shall inform the customer about the details filled in Finacle and get the confirmation from the customer on the correctness of the details.
- i) Once confirmed by the customer, designated PA shall click on Submit button and the account will be opened and verified automatically.
- j) Designated PA shall print the passbook after making the cash deposit in the account and pass the passbook to the Supervisor.
- k) The Supervisor will attest the passbook after viewing the information in Account in Finacle and hand over to the customer through the designated PA.
- l) If account opening on Aadhaar Authentication basis is desired by any existing depositor whose CIF is non-eKYC CIF, the process prescribed for conversion of existing KYC customers to eKYC customers shall be followed by the designated PA and after conversion of non-eKYC CIF to eKYCCIF, account opening on Aadhaar Authentication basis shall be continued.

(2). Account Modification

- a) The Designated PA shall obtain the prescribed application form (Eg. Change of Nomination) related to changes in the account details and will invoke the menu prescribed for PO Savings Account Modification i.e. CASBAM



- b) The designated PA shall enter the account number. If the entered account is of an eKYC customer, modification shall be allowed only on Aadhaar authentication of the

customer. If the entered account number is of non e-KYC CIF, system will display the alert message. If the paper-based operation is to be continued, the designated PA shall continue the account modification in accordance with the existing procedure.

- c) In case of eKYC account, on successful authentication of the account holder, the designated PA shall do the necessary modifications. The designated PA shall orally inform the customer of the modifications done in the account details and then, shall click on submit button.
- d) In case of eKYC account, no verification is required. However, Supervisor has to check the details modified through Inquiry option in CASBAM menu.

(3). Funding of Account in Cash (Deposit & Withdrawal) in Savings Accounts

- a) The Designated PA shall invoke CTM menu for deposit / withdrawal in PO Savings Account.
- b) After selecting the function and function type (either Deposit or Withdrawal), the designated PA shall select one of the options viz. Biometric or Paper Based as per the customer's choice. Designated PA shall select the option Biometric, if the withdrawal transaction amount is up to ₹ 5,000/- (Rupees five thousand only).
- c) If the amount of withdrawal is more than ₹ 5,000/- (Rupees five thousand only), paper-based transaction shall be allowed presently and the existing process prescribed in related rules in POSB CBS Manual (Corrected up to 31.12.2021) shall be followed.
- d) The designated PA shall enter the account number and amount. If the entered account number is an eKYC account (i.e. Single type POSA opened by an eKYC customer), **EKYC& POST** button will get enabled and on Aadhaar authentication of the customer, transactions (deposit / withdrawal) will be allowed for posting. In case of the paper-based transaction in eKYC account, availability of the signature for the eKYC CIF is mandatory.
- e) 'Aadhaar Authenticated

The screenshot shows a web-based form titled 'Transactions Maintenance' from the 'Finacle' system. The form is used for entering transaction details. It includes the following fields and options:

- Function:** A dropdown menu with 'A - Add' selected.
- Transaction ID:** An empty text input field.
- Function Type:** A dropdown menu with 'Withdraw' selected.
- F. P. Device Make:** A dropdown menu with 'StarTex' selected.
- Initiating SOL ID:** A text input field containing '60001700'.
- Transaction Date:** A text input field containing '15-11-2024'.
- Authentication Mode:** Two radio buttons: 'Bio-Metric' (which is selected) and 'Paper-Based'.

At the bottom of the form, there are three buttons: 'Go', 'Validate', and 'Clear'.

Universal Banking Solution from Infosys | 15 November, 2024 | User 1111203 | 60001700 | Menu Shortcut | Go

Transactions Maintenance

Function: A | Initiating SOL ID: 60001700 | Transaction Date: 15-11-2024 | Transaction Type/Subtype: CNP - Cash/Normal Payment | Function Type: Cash Withdraw

Transaction Status: ENTERED

A/c. ID: 010000104007 | Amt: 200.00 | Value Date: 15-11-2024

Transaction Particulars: AADHAAR AUTHENTICATED CASH WI

Remarks: [Empty]

Mode of Transaction: Cheque [Selected] | FingerPrints to be taken: 1 | Taken: 0

Option: SELECT | Go

A/c Status: ACTIVE | Available Balance: INR 35050.00 | Cr. Effective Available Balance: INR 35050.00

Type of Account: 012 | Pan Number: AJVPG7922K

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

Buttons: Validate, EKYC & Post, Cancel

- f) The amount shall be automatically posted in the ledger and no verification shall be required for the Aadhaar Authenticated Transactions.

Note 1: For any amount deposit, pay-in-slip shall not be collected for Aadhaar Authenticated Transactions.

Note 2: If any eKYC customer desires paper-based transaction, post offices should not refuse to perform the transaction.

(4). Funding of Account by Transfer

- The Designated PA shall invoke the CXFER menu prescribed for transfer of funds from one customer's account to another customer's account
- The designated PA shall select the transaction type and authentication mode of the transaction.
- The designated PA shall select one of the authentication mode options viz. Biometric or Paper Based as per the customer's choice. Designated PA shall select the option Biometric, if the debit transaction amount is up to ₹ 5,000/- (Rupees five thousand only).
- If the amount of debit transaction is more than ₹ 5,000/- (Rupees five thousand only), paper-based transaction shall be allowed presently and the existing process prescribed in related rules in POSB CBS Manual (Corrected up to 31.12.2021) shall be followed.
- If the entered debit account number is of an eKYC customer, EKYC button will get enabled and on Aadhaar authentication of the customer, transaction will be allowed for transfer. If the entered debit account of the customer is 'non' e-KYC, an error message will be thrown and the designated PA shall continue paper-based transaction. Credit account may be either of eKYC customer or non-eKYC customer.
- Biometric authentication option will get enabled once **EKYC & Post** button is clicked.
- On successful authentication, transaction will get posted in the ledgers without further verification.

(C). Other Instructions

- a) At the end of the day, all the consent forms (SB-eKYC-1), obtained from the customers shall be sent to the CBS-CPC in a separate bundle, by the post offices.
- b) Photos received from UIDAI will get uploaded in Finacle directly.
- c) In CPCs, the signature and photo if pasted on the consent form shall be scanned on the same day of receipt of consent forms and linked with the CIF concerned, so that the paper-based transactions can be allowed by the post offices.
- d) All the e-KYC consent forms should be preserved permanently in a guard file. All the forms should be scanned and preserved in digital form for a period of seven years from the date of submission.
- e) DBT mandate form shall be preserved in the post offices concerned in a guard file for a period of ten years from the date of submission.
- f) **In all the official records / forms / documents, the Aadhaar number should be in masked form only.** If Aadhaar number is written without masking, the post office should mask the first eight digits of the Aadhaar number by any available means.

III. Accounting & Auditing Procedure

- a) There is no change in the accounting procedure and the existing accounting procedure will continue as the eKYC operation has no new financial transaction involved. eKYC is purely a technology supported process.
- b) For the purpose of the auditing / monitoring by SBCO and Inspecting / Visiting Authorities, a separate long book detailed report will be available for Aadhaar based transactions and the total amount of Aadhaar based transactions will get included in Long Book Consolidation Report.
- c) SBCO PA(s) will generate “EKYC Long Book Detailed Report-BRN” along with the “Long Book Detailed Report-BRN” for each Post Office (SOL ID) and “Long Book Detailed Report- SDP & AO” for each Post Office (SOL ID) from Finacle MIS Server and save soft copy in PDF Format of the reports on respective date folders. Downloaded files may be named as per their convenience.
- d) SBCO PA(s) while tallying the total of debit and credit side available on the print out of the “Long Book Consolidation Report - BRN” received from the Post Offices, with the soft copy of the “Long Book Detailed Report - BRN”, the total of debits and credits available in “EKYC Long Book Detailed Report” shall be added and tallied.

IV. Technical Errors

- a) In case, if any technical error is noticed by any post office, a ticket may be raised in DOP Service Desk along with the complete details of error.



POST OFFICE SAVINGS BANK

Aadhaar Based Know Your Client (e-KYC) Application Form

(In case of joint / minor / person of unsound mind account, separate form required for each joint a/c holder / minor / person of unsound mind / Guardian) (Please ✓ the appropriate)

New

Change Request / Re-KYC

I, _____ (name),

holder of Aadhaar Number

X	X	X	X	X	X	X	X				
---	---	---	---	---	---	---	---	--	--	--	--

*Recent Passport Size
Photo of the Account
Holder*

*(In case the photo in
Aadhaar is not the
recent one)*

- (1) Declare that I have been informed by the post office that
- (a). demographic information related to my Aadhaar will be shared by UIDAI upon my Authentication
 - (b). the information received on my Authentication will be used for the KYC purpose for opening and operations of POSB Accounts.
 - (c). other alternatives for submission of my identity information in case of failure of authentication

(2) hereby voluntarily give my consent to Post Office to open account in my name using my Aadhaar number and to use my Aadhaar details for e-KYC authentication with UIDAI for the aforesaid purpose and to obtain and use my Aadhaar number, Name and Fingerprint/Iris and my Aadhaar details for authentication with UIDAI as per Aadhaar Act for the aforesaid purpose and enabling my account for Aadhaar Enabled Payment Services (AEPS)

(3) Have been informed that voluntary consent given by me while submitting my Aadhaar number to Post Office, my Aadhaar details and identity information would only be used for e-KYC purpose, demographic authentication, validation OTP authentication, as the case may be for the aforesaid purpose and my biometrics will not be stored / shared and will be submitted to Central Identities Data Repository (CIDR) only for the purpose of authentication for the aforesaid purpose.

(4). Hereby undertake to abide by the scheme provisions and Government Savings Promotion rules-2018 applicable on National Savings Schemes and amendments issued thereto from time to time.

(5) The above consent and purpose of collecting Aadhaar has been explained to me in my local language.

Place: _____

Date: _____

*Signature / Thumb Impression
of the Account Holder / Guardian in case of minor/
person of Authorized Type account holder*

Mobile No. _____

(Signature of Witness in case of illiterate account holder)

FOR POST OFFICE USE

e-KYC CIF No																					Date																			
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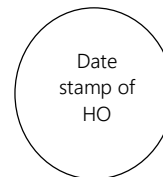
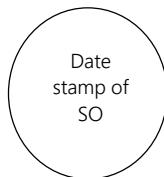
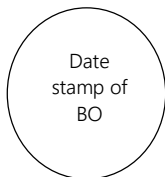
Certified that the details in the CIF of the customer holding the Aadhaar Number XXXX-XXXX-_____ have been updated as per the information received from CIDR of UIDAI for e-KYC purpose and for the purpose of opening of POSB Accounts and further transactions on Aadhaar Authentication basis.

Signature of GDS BPM

Signature of the Counter PA at
SO / HO

Signature of Postmaster at SO

Signature of Postmaster at HO



Certified that the photo and signature / thumb impression of the account holder / guardian has been updated in the system.

Date:

Signature of the PA at CPC

Signature of Supervisor / In-charge at CPC

**POST OFFICE SAVINGS BANK
APPLICATION FOR OPENING OF ACCOUNT/PURCHASE OF CERTIFICATE
FOR USE OF POST OFFICE**



Post Office	Tran-ID	SOL ID	Date of Maturity
Account Number		CIF-ID (1)	
CIF-ID(2)		CIF-ID (3)	

Instructions: Please tick (✓) the appropriate box, ii) Use CAPITAL LETTERS only while filling in the application form iii) Submit the self-attested copies of the Documents.

To
The Postmaster

Madam/Sir,

I/We(Applicant/guardian) hereby apply for opening of an account under(Savings / RD / 1,2,3,5 Years TD / MIS / SCSS / PPF / SSA / KVP / NSC VIIIth Issue / MSSC) scheme in your Post office in my/our name(s)/in the name of minor or person authorized to operate the accounts through guardian.

(i) Additional Facilities available (For Post Office Savings Account)	(a) Cheque Book required:- <input type="checkbox"/> , (b) IPPB A/C Linkage <input type="checkbox"/>
(c) Aadhaar Seeding <input type="checkbox"/> ATM Card <input type="checkbox"/> Internet Banking <input type="checkbox"/> Mobile Banking <input type="checkbox"/> (Prescribed form to be enclosed)	
(d) Insurance/Pension products: - PMSBY <input type="checkbox"/> PMJJBY <input type="checkbox"/> APY <input type="checkbox"/> (Prescribed form to be enclosed)	

(ii) Account Holder Type: - Self Minor through Guardian Person authorized to operate through guardian.

(iii) Account Type: - Single Either or Survivor (Joint B) All or Survivor(s) (Joint A)

1. In case of account opened in the name Minor/ Person authorized to operate the accounts through guardian.

Name of Minor/ Person authorized to operate accounts through guardian	Date of Birth(DD/MM /YYYY) in words	Gender (M/F/O)	Name of Guardian, Relationship and status – Natural or Legal
1.			
2.	Details of proof of age of minor along with its date of Issue and Issuing Authority (In case of SSA A/c Birth Certificate is mandatory)		

2. I/We tender herewith ₹ /-(₹ (In words) in cash / DD / Cheque No..... date..... as initial deposit. My/Our particulars are as under:-

Particulars	1 st Applicant / Depositor	2 nd Applicant / Depositor	3 rd Applicant / Depositor
Name of the Applicant / Guardian			
To be filled only when the depositor(s) does not have any other account in the post office or change in the existing information			
PAN Number			
Mobile Number			
eMail ID			
Educational Qualification			
Occupation			
Income & Income Type (Monthly/Yearly)			
Citizenship / Residential Status			
Short Name			

Note:- As per PMLA Act-2002, if balance/investment in all accounts are 10 Lakh & above, customer has to submit copy of document showing source of receipt of funds tendered for investment.

3. Declarations

General:-(1) I/We hereby undertake to abide by the scheme provisions and Government Savings Promotion Rules, 2018 applicable on the Scheme and amendments issued thereto from time to time.

(Details available at <https://www.indiapost.gov.in/VAS/Pages/RTI/RTI-Manual-5.aspx>)

(2) I/We further declare that I/We/Minor/person authorized to operate the account through guardian is/are Resident citizen of India and undertake to inform the account office of any change in My/our residency/citizenship status in future.

(3) I hereby agree that account will be operated by me till account holder attains the age of 18 years and thereafter, account holder will operate the account. (In case of SSA and Minor Account opened through Guardian).

(4) In case services of SAS/MPKBY Agent are taken: -

Name of Agent Authority No..... Validity.....

(5) Standing Instruction (i.e. MIS to SB, SB to RD etc.) if any.....

TD :- Extension/Renewal of account required after maturity :-

SSA :- I hereby declare that no other account has been opened under Sukanya Samridhi Account in the name of the depositor in any of the Post office/Bank in the country.

PPF :- (1) I hereby declare that no other account has been opened under Public Provident Fund Account in the name of the myself/minor in any of the Post office/Bank in the country.

(2) I further declare that I will abide by the ceiling of maximum deposit in the accounts opened in my name and in the name of minors as per provision of the scheme and any deposit in excess of the ceiling will be treated as in contravention to the Scheme provisions.

MIS/SCSS/MSSC :- I/We hereby declare details of my/Our existing accounts* as on today under "National Savings Monthly Income Account/ Senior Citizen Savings Scheme/Mahila Samman Savings Certificate" in any of the Post Office/Bank in the country. I declare that the investments in all the MIS, SCSS and MSSC accounts do not exceed the maximum amount of investment prescribed in scheme rules concerned.

Sl. No.	Name of Scheme (MIS or SCSS or MSSC)	Date of opening of account	Amount deposited	Customer Identification Number (CIF No.)	Account Number	Name of Post Office/Bank
1.						
2.						
3.						
4.						

*If number of accounts is more, details of all accounts should be filled and attached as annexure duly signed.

Please tick (✓) the appropriate box

4. Nomination

I/We.....hereby nominate the person(s) mentioned below to whom to the exclusion of all other persons in the event of my death the amount standing to my credit in(Name of Scheme) at the time of my death would be payable.

S. No.	Name(s) of the nominee(s) and relationship	Full address (s)	Aadhaar number (optional)	Date of birth (in case of minor)	Share of entitlement (%)	Nature of entitlement Trustee or owner
1			XXXX-XXXX-			
2			XXXX-XXXX-			
3			XXXX-XXXX-			
4			XXXX-XXXX-			

As the nominee(s) at Serial No.(s).....specified above is/are minor(s), I/We appoint Shri/Smt/Kumari..... S/o,D/o,W/o Address..... to receive the sum due under the said account in the event of my/Our death during the minority of the nominee(s).

(In case, applicant(s) is/are illiterate)

1. Signature of witness.....

Name & Address.....

2. Signature of witness.....

Name & Address.....

Place and Date: _____

Signature or thumb impression of Applicant(s)/Guardian (1 st Applicant)	Signature or thumb impression of Applicant(s)/Guardian (2 nd Applicant)	Signature or thumb impression of Applicant(s)/Guardian (3 rd Applicant)
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FOR USE OF POST OFFICE

I have carefully examined this application and Identification of the account holder(s). Opening of account is approved.			
Account has been opened in the name of.....with ₹on..... (Date) underscheme vide A/c No. dated			
Nomination has been registered vide No. Dated			
Date Stamp	Signature of GDS Branch Post Master Name Stamp of EDBO	Date Stamp	Signature of Sub/Asst./Head Post Master Designation stamp