

**S.B. Order 27/2020**

**e.F.No. FS-13-01/2020-FS**  
**Government of India**  
**Ministry of Communication**  
**Department of Posts**  
**(FS Division)**

Dak Bhawan,  
New Delhi-110001  
Dated :- 23/07/2020

To,  
All Head of Circles/Regions,

**Subject:- Regarding extension of MIS/SCSS/KVP/NSC/PPF schemes up to GDS Branch Post Office level through cheque.**

Sir/Madam,


The references have been received in this office from time to time to provide MIS/SCSS/NSC/KVP/PPF schemes in GDS Branch Post Offices. The matter has been examined in detail in the light of Rule 3 (a) of "Government Savings Promotion General Rules-2018" and the competent authority has accordingly decided to allow account opening for MIS/SCSS/KVP/NSC/PPF schemes in GDS Branch Post Offices.

2. However, the process for necessary modification in RICT CBS application/Finacle may take time. So, in order to facilitate rural customers to open account under these schemes at the GDS Branch Post Offices, the following guidelines are issued for further necessary action, till the provisions are made available in DARPAN (RICT) CBS Application/Finacle.

- i) Opening of MIS/SCSS/NSC/KVP/PPF account of any amount subject to minimum/maximum limit, if any under each scheme and subsequent deposit in PPF account can be done at GDS Branch Post Offices through Cheque only (POSB Cheque/Bank Cheque).
- ii) The process defined for acceptance of cheque and account opening through cheque in GDS Branch Post Offices vide SB Order 22/2020 dated 18.06.2020 should be followed.
- iii) For opening of MIS/SCSS account in GDS Branch Post Office, the monthly/quarterly interest will be paid through respective customer's PO Savings Account only. Likewise, in case of loan/withdrawal in PPF account, the same will be paid through respective customer's PO Savings Account only.
- iv) Respective account office will ensure the eligibility conditions/applicable limit of the schemes.
- v) In case, form 15G/15H is submitted by SCSS depositor at GDS Branch Post Office, the GDS Branch Post Office will send the same to respective account office duly entered in BO Journal and BO Daily account on the same day.
- vi) Account Office will ensure updation of Form 15G/15H on the day of receipt in Finacle.

3. It is requested to circulate these amendments to all concerned (including GDS Branch Post Offices) for information and guidance and necessary action.

4. This issues with the approval of Competent Authority.

  
23/07/2020  
(Devendra Sharma)  
Assistant Director (SB)

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).
4. Addl. Director General, APS, New Delhi
5. Additional Secretary & Financial Adviser
6. Chief General Manager, BD Directorate / Parcel Directorate / PLI Directorate
7. Sr. Deputy Director General (Vigilance) & CVO) / Sr. Deputy Director General (PAF)
8. Director, RAKNPA / GM, CEPT / 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. Chief Engineer (Civil), Postal Directorate
13. All Sections of Postal Directorate
14. All recognized Federations / Unions/ Associations
15. GM, CEPT for uploading the order on the India Post website.
16. MOF (DEA), NS-II, North Block, New Delhi.
17. Joint Director & HOD, ICCW Building, 4 Deendayal Upadhyay Marg, New Delhi-110002
18. Guard File
19. Spare copies.