

**No. 113-02/2019-SB
Government of India
Ministry of Communications
Department of Posts
(Financial Services Division)**

Dak Bhawan New Delhi-110001
Dated: 09/01/2023.

To,

All Head of Circles/Regions,

Subject: - Regarding quick settlement of deceased claim cases of National Savings Schemes.

Sir/Madam,

This is with reference to SB Order No. 31/2020 dated 28/08/2020, Addendum to SB Order No. 31/2020 dated 16/09/2020 and 36/2020 dated 06/11/2020 in which revised procedure and timeline for settlement of deceased claim cases were circulated. Further, instructions on speedy settlement of deceased claim cases were issued vide this office even letter no. dated 26.07.2022.

2. It has been observed that many post offices are not following prescribed procedures and timeline for settlement of deceased claim cases. The common irregularities noticed are mentioned below: -

- a) Although issuance of a separate sanction memo by the Head Post Offices/Sub Post Offices (operative offices) has been discontinued w.e.f. 01.01.2011 vide SB Order No. 25/2010 dated 25.12.2010, still a separate sanction memo is being issued at the post office level (HO/SO).
- b) Sending sanction memo to claimant through Registered post by the Head Post Offices/Sub Post Offices.
- c) Verification of claim cases through PRI (P)/SDI (P).
- d) Abnormal delay in settlement of deceased claim cases.

3. It is emphasized that the procedures prescribed in SB Order No. 31/2020 and 36/2020 have to be re-iterated to the field units. Post offices shall have to ensure settlement of deceased claim cases within the timeline prescribed. **Further, Head Post Offices/Sub Post Offices should be sensitized to adhere the following guidelines for timely settlement of deceased claim cases: -**

- (a) At the time of receipt of deceased claim case/ KYC documents, the KYC document(s) of claimant shall be verified with the original KYC documents.
- (b) If signature of witnesses is available on copy of the KYC documents, physical presence of witnesses is not required.
- (c) **The claimant(s) should be sensitized to provide his/her Bank Account/PO Savings Account detail at the time of submission of deceased claim case for transfer of payment and obtain Account Detail/signature on acquittance portion, so that nominee(s)/claimant(s) need not visit post office again to get the payment through cheque.**
- (d) **No separate sanction memo is to be issued by Sub Post Office/Head Post Office for settlement of deceased claim cases.** SPM/PM shall sanction the claim on the second part of Form-11 which is prescribed as '**For Office Use Only**'.
- (e) Once a deceased claim case is received with complete documents, further verification through PRI (P)/SDI (P) is not required.
- (g) **All post offices shall ensure settlement of deceased claim cases as per prescribed timeline/norms i.e. one working day where nomination exists and seven working days in other cases.**

This issues with the approval of the competent authority.

Yours Faithfully


03/01/2023.

(Devendra Sharma)
Assistant Director (SB-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 (Vigilance) & 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. Chief Engineer (Civil), Postal Directorate
12. All Sections of Postal Directorate
13. All recognized Federations / Unions/ Associations
14. GM, CEPT for uploading the order on the India Post website.
15. MOF(DEA), NS-II, North Block, New Delhi.
16. Joint Director & HOD, ICCW Building, 4 Deendayal Upadhyay Marg, New Delhi-110002
17. Guard File

No. 113-03/2017-SB(Pt.1)
Govt. of India
Ministry of Communications
Department of Posts
(F.S. Division)

Dak Bhawan, New Delhi - 110001

Dated: 30.01.2023

Corrigendum / Addendum

To

All Heads of Circles / Regions

Subject: Revision of interest rates for Small Savings Schemes w.e.f. 01.01.2023.

Madam / Sir,

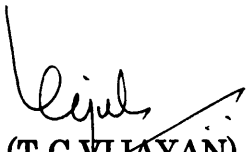
Kindly refer the SB Order No. 26/2022 dated 30.12.2022 issued in connection with the subject cited above. In para 1 of the said order, "*third quarter*" may be read as "*fourth quarter*".

2. In connection with the revision of interest w.e.f. 01.01.2023, the undersigned is directed to forward copies of gazette notifications issued by Department of Economic Affairs, Ministry of Finance in connection with the revision of interest rates for fourth quarter of FY 2022-23 for further necessary actions. Copies of the following notifications dated 20.01.2023 are enclosed.

- (i). G.S.R. 52(E) Kisan Vikas Patra (Amendment) Scheme, 2023
- (ii). G.S.R. 53(E) National Savings Time Deposit (Amendment) Scheme, 2023
- (iii). G.S.R. 54(E) National Savings Certificates (VIII Issue) (Amendment) Scheme, 2023
- (iv). G.S.R. 55(E) National Savings (Monthly Income Account) (Amendment) Scheme, 2023
- (v). G.S.R. 56(E) Senior Citizens' Savings (Amendment) Scheme, 2023

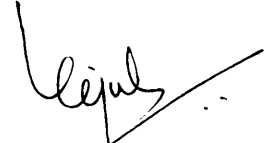
3. This is issued with the approval of Competent Authority.

Encl: As above.


(T C VIJAYAN)
Asst. Director (SB-I)

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 (Vigilance) & CVO) / Sr. Dy. 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. Chief Engineer (Civil), Postal Directorate
12. All Sections of Postal Directorate
13. All recognized Federations / Unions / Associations
14. GM, CEPT for kind information and necessary actions.
15. Deputy Secretary, DEA, MoF, NS-II, North Block, New Delhi – 110001.
16. Joint Director & HOD, ICCW Building, 4 Deendayal Upadhyay Marg, New Delhi
17. Guard File



(T. C. VIJAYAN)
Asst. Director (SB-I)


सत्यमेव जयते

भारत का राजपत्र The Gazette of India

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असाधारण
EXTRAORDINARY

भाग II—खण्ड 3—उप-खण्ड (i)
PART II—Section 3—Sub-section (i)

प्राधिकार से प्रकाशित
PUBLISHED BY AUTHORITY

सं. 51]
No. 51]

नई दिल्ली, शुक्रवार, जनवरी 27, 2023/माघ 7, 1944
NEW DELHI, FRIDAY, JANUARY 27, 2023/MAGHA 7, 1944

वित्त मंत्रालय

(आर्थिक कार्य विभाग)

अधिसूचना

नई दिल्ली, 20 जनवरी, 2023

सा.का.नि. 52(अ).—केन्द्रीय सरकार, सरकारी बचत संवर्धन अधिनियम, 1873 (1873 का 5) की धारा 3क द्वारा प्रदत्त शक्तियों का प्रयोग करते हुए, किसान विकास पत्र योजना, 2019 का और संशोधन करने के लिए निम्नलिखित योजना बनाती है, अर्थात् :-

- संक्षिप्त नाम और प्रारंभ.**— (1) इन नियमों का संक्षिप्त नाम किसान विकास पत्र (संशोधन) योजना, 2023 है।
(2) यह 1 जनवरी, 2023 से प्रवृत्त समझी जाएगी।
- किसान विकास पत्र योजना, 2019 (जिसे इसमें इसके पश्चात् उक्त योजना कहा गया है) के पैरा 5 में,-
(क) उप पैरा (1ख) में “1 अक्टूबर, 2022 को अथवा उसके पश्चात्” शब्दों और अंकों के स्थान पर “1 अक्टूबर, 2022 और 31 दिसंबर, 2022 के बीच (जिसमें ये दोनों तारीखें भी शामिल हैं)” शब्द, अंक और कोष्ठक रखे जाएंगे ;
(ख) उप पैरा (1ग) के पश्चात् निम्नलिखित उप पैरा अंतःस्थापित किया जाएगा, अर्थात्:-

“(1घ) 1 जनवरी, 2023 को या उसके पश्चात् खोले गए किसी खाते की परिपक्वता अवधि दस वर्ष की होगी और खाते में की गई जमा परिपक्वता पर दोगुनी हो जाएगी।”।

3. उक्त योजना के पैरा 6 में, उप पैरा (3) में,—

(क) सारणी 3 में, “1 अक्टूबर, 2022 को अथवा उसके पश्चात्” शब्दों और अंकों के स्थान पर “1 अक्टूबर, 2022 और 31 दिसंबर, 2022 के बीच (जिसमें ये दोनों तारीखें भी शामिल हैं)” शब्द, अंक और कोष्ठक रखे जाएंगे ;

(ख) सारणी 3 के पश्चात् निम्नलिखित सारणी अंतःस्थापित की जाएगी, अर्थात् :-

“सारणी-4

[01 जनवरी, 2023 को या उसके पश्चात् 1000 रु. से खोले गए खाते की परिपक्वता-पूर्व बंद करने के मूल्य दशनि वाली सारणी]

प्रमाणपत्र की तारीख से इसके नकदीकरण की तारीख तक की अवधि	ब्याज सहित भुगतान की जाने वाली राशि (रु.)
(1)	(2)
ढाई वर्ष परंतु तीन वर्ष से कम	1162
तीन वर्ष परंतु साढ़े तीन वर्ष से कम	1198
साढ़े तीन वर्ष परंतु चार वर्ष से कम	1234
चार वर्ष परंतु साढ़े चार वर्ष से कम	1272
साढ़े चार वर्ष परंतु पांच वर्ष से कम	1311
पांच वर्ष परंतु साढ़े पांच वर्ष से कम	1351
साढ़े पांच वर्ष परंतु छह वर्ष से कम	1392
छह वर्ष परंतु साढ़े छह वर्ष से कम	1435
साढ़े छह वर्ष परंतु सात वर्ष से कम	1478
सात वर्ष परंतु सात वर्ष से कम	1524
साढ़े सात वर्ष परंतु आठ वर्ष से कम	1570
आठ वर्ष परंतु साढ़े आठ वर्ष से कम	1618
साढ़े आठ वर्ष परंतु नौ वर्ष से कम	1667
नौ वर्ष परंतु साढ़े नौ वर्ष से कम	1718
साढ़े नौ वर्ष परंतु प्रमाणपत्र की परिपक्वता से पहले	1771
प्रमाणपत्र की परिपक्वता पर	2000”

[फा. सं. 1/04/2016-एनएस]

आशीष वच्छानी, अपर सचिव

स्पष्टीकारक ज्ञापन —राष्ट्रीय वचत (मासिक आय खाता) (संशोधन) योजना, 2023 अधिसूचना में यथा विनिर्दिष्ट तारीख से प्रभावी होगी तथापि, किसी व्यक्ति व्यक्ति पर इस संशोधित योजना को भूतलक्षी प्रभाव दिए जाने के परिणामस्वरूप प्रतिकूल प्रभाव नहीं पड़ेगा।

टिप्पण – मूल योजना संख्यांक सा.का.नि. 920(अ), तारीख 12 दिसंबर, 2019 द्वारा भारत के राजपत्र, असाधारण, भाग II, खंड 3, उपखंड (i) में प्रकाशित की गई थी और तत्पश्चात् संख्यांक सा.का.नि. 283(अ), तारीख 5 मई, 2020 और सा.का.नि. 837(अ), तारीख 22 नवंबर, 2022 द्वारा संशोधित की गई थी।

MINISTRY OF FINANCE
(Department of Economic Affairs)
NOTIFICATION

New Delhi, the 20th January, 2023

G.S.R. 52(E).—In exercise of the powers conferred by section 3A of the Government Savings Promotion Act, 1873 (5 of 1873), the Central Government hereby makes the following scheme further to amend the Kisan Vikas Patra Scheme, 2019, namely:-

- 1. Short title and commencement.**—(1) This Scheme may be called the Kisan Vikas Patra (Amendment) Scheme, 2023.
(2) It shall be deemed to have come into force on the 1st day of January, 2023.
2. In the Kisan Vikas Patra Scheme, 2019 (hereinafter referred to as the said Scheme), in paragraph 5, -
 - (a) in sub-paragraph (1B), for the words and figures, “on or after the 1st day of October, 2022”, the words, figures and brackets “between 1st October, 2022 and 31st December, 2022 (both days inclusive)” shall be substituted;
 - (b) after sub-paragraph (1C), the following sub-paragraph shall be inserted, namely:-
“(1D) The maturity period of an account opened on or after the 1st day of January, 2023 shall be ten years and the deposits made in the account shall double on maturity.”.
3. In the said Scheme, in paragraph 6, in sub-paragraph (3),-
 - (a) in TABLE-3, for the words and figures, “on or after the 1st day of October”, the words, figures and brackets “between 1st October, 2022 and 31st December, 2022 (both days inclusive)” shall be substituted;
 - (b) after TABLE-3, the following TABLE shall be inserted, namely:-

“TABLE-4

[Table showing premature closure value of account opened on or after 1st day of January, 2023 with 1000 rupees]

Period from the date of the certificate to the date of its encashment	Amount payable inclusive of interest (Rupees)
(1)	(2)
Two and half years but less than three years	1162
Three years but less than three and half years	1198
Three and half years but less than four years	1234
Four years but less than four and half years	1272
Four and half years but less than five years	1311
Five years but less than five and half years	1351
Five and half years but less than six years	1392
Six years but less than six and half years	1435
Six and half years but less than seven years	1478
Seven years but less than seven and half years	1524
Seven and half years but less than eight years	1570
Eight years but less than eight and half years	1618
Eight and half years but less than nine years	1667
Nine years but less than nine and half years	1718
Nine and half years but before Maturity of Certificate	1771
On maturity of certificate	2000”

[F. No. 1/04/2016-NS]

ASHISH VACHHANI, Addl. Secy.

Explanatory Memorandum. - The Kisan Vikas Patra (Amendment) Scheme, 2023 takes effect from the date as specified in the notification. However, no one shall be adversely affected as a result of retrospective effect being given to this amendment Scheme.

Note : The principal Scheme was published in the Gazette of India, Extraordinary, Part II, Section 3, Sub-section (i) vide number G.S.R. 920(E), dated the 12th December, 2019 and subsequently amended vide number G.S.R. 283(E), dated the 5th May, 2020 and G.S.R. 837(E), dated the 22nd November, 2022.

अधिसूचना

नई दिल्ली, 20 जनवरी, 2023

सा.का.नि. 53(अ).—केन्द्रीय सरकार, सरकारी बचत संवर्धन अधिनियम, 1873 (1873 का 5) की धारा 3क द्वारा प्रदत्त शक्तियों का प्रयोग करते हुए, राष्ट्रीय बचत सावधि जमा योजना, 2019 का और संशोधन करने के लिए निम्नलिखित योजना बनाती है, अर्थात् :-

1. **संक्षिप्त नाम और प्रारंभ.**— (1) इन नियमों का संक्षिप्त नाम राष्ट्रीय बचत सावधि जमा योजना (संशोधन) योजना, 2023 है।

(2) यह 1 जनवरी, 2023 से प्रवृत्त समझी जाएगी।

2. राष्ट्रीय बचत सावधि जमा योजना, 2019 (जिसे इसमें इसके पश्चात् उक्त योजना कहा गया है) के पैरा 7 में,-

(क) उप पैरा (1ख) में “1 अक्टूबर, 2022 को अथवा उसके पश्चात्” शब्दों और अंकों के स्थान पर “1 अक्टूबर, 2022 और 31 दिसंबर, 2022 के बीच (जिसमें ये दोनों तारीखें भी शामिल हैं)” शब्द, अंक और कोष्ठक रखे जाएंगे;

(ख) उप पैरा (1ख) के पश्चात् निम्नलिखित उप पैरा और सारणी अंतःस्थापित की जाएगी, अर्थात्:-

“(1ग) नीचे दी गई सारणी में यथाविनिर्दिष्ट ब्याज की दर योजना के अधीन 1 जनवरी, 2023 को या उसके पश्चात् की गई जमा पर लागू होगी।

सारणी

क्रम सं.	खाते का प्रवर्ग	ब्याज की दर (प्रति वर्ष, प्रतिशत)
(1)	(2)	(3)
1.	एक वर्ष	6.6
2.	दो वर्ष	6.8
3.	तीन वर्ष	6.9
4.	पांच वर्ष	7.0”।

[फा. सं. 1/04/2016-एनएस]

आशीष वच्छानी, अपर सचिव

स्पष्टीकारक ज्ञापन — राष्ट्रीय बचत सावधि जमा (संशोधन) योजना, 2023 अधिसूचना में यथा विनिर्दिष्ट तारीख से प्रभावी होगी तथापि, किसी भी व्यक्ति पर इस संशोधित योजना को भूतलक्षी प्रभाव दिए जाने के परिणामस्वरूप प्रतिकूल प्रभाव नहीं पड़ेगा।

टिप्पण — मूल योजना संख्यांक सा.का.नि. 922(अ), तारीख 12 दिसंबर, 2019 द्वारा भारत के राजपत्र, असाधारण, भाग II, खंड 3, उपखंड (i) में प्रकाशित की गई थी और तत्पश्चात् संख्यांक सा.का.नि. 289(अ), तारीख 5 मई, 2020 और सा.का.नि. 838(अ), तारीख 22 नवंबर, 2022 द्वारा संशोधित की गई थी।

NOTIFICATION

New Delhi, the 20th January, 2023

G.S.R. 53(E).—In exercise of the powers conferred by section 3A of the Government Savings Promotion Act, 1873 (5 of 1873), the Central Government hereby makes the following Scheme further to amend the National Savings Time Deposit Scheme, 2019, namely:-

1. Short title and commencement. - (1) This Scheme may be called the National Savings Time Deposit (Amendment) Scheme, 2023.

(2) It shall be deemed to have come into force on the 1st day of January, 2023.

2. In the National Savings Time Deposit Scheme, 2019 (hereinafter referred to as the said Scheme), in paragraph 7,-

(a) in sub-paragraph 1(B), for the words and figures, “on or after the 1st day of October, 2022”, the words, figures and brackets “between 1st October, 2022 and 31st December, 2022 (both days inclusive)” shall be substituted;

(b) after sub-paragraph 1(B), the following sub-paragraph and Table shall be inserted, namely:-

“1(C) The rate of interest as specified in the Table below shall be applicable to the deposit made on or after 1st day of January, 2023 under the Scheme.

TABLE

S. No.	Category of account	Rate of interest (per cent. per annum)
(1)	(2)	(3)
1.	One-year	6.6
2.	Two-years	6.8
3.	Three-years	6.9
4.	Five-years	7.0”.

[F. No. 1/04/2016-NS]

ASHISH VACHHANI, Addl. Secy.

Explanatory Memorandum.- The National Savings Time Deposit (Amendment) Scheme, 2023 takes effect from the date as specified in the notification. However, no one shall be adversely affected as a result of retrospective effect being given to this amendment Scheme.

Note: The principal Scheme was published in the Gazette of India, Extraordinary, Part II, Section 3, Sub-section (i), vide number G.S.R. 922(E), dated the 12th December, 2019 and subsequently amended vide number G.S.R. 289(E), dated the 5th May, 2020 and G.S.R. 838(E), dated the 22nd November, 2022.

अधिसूचना

नई दिल्ली, 20 जनवरी, 2023

सा.का.नि. 54(अ).—केन्द्रीय सरकार, सरकारी बचत संवर्धन अधिनियम, 1873 (1873 का 5) की धारा 3क द्वारा प्रदत्त शक्तियों का प्रयोग करते हुए, राष्ट्रीय बचत प्रमाणपत्र (VIII निर्गम) योजना, 2019 का और संशोधन करने के लिए निम्नलिखित योजना बनाती है, अर्थात् :-

1. संक्षिप्त नाम और प्रारंभ.— (1) इन नियमों का संक्षिप्त नाम राष्ट्रीय बचत प्रमाणपत्र (VIII निर्गम) (संशोधन) योजना, 2023 है।

(2) यह 1 जनवरी, 2023 से प्रवृत्त समझी जाएगी।

2. राष्ट्रीय बचत प्रमाणपत्र (VIII निर्गम) योजना, 2019 (जिसे इसमें इसके पश्चात् उक्त योजना कहा गया है) के पैरा 5 में,-

- (क) उप पैरा (2क) में “1 अप्रैल, 2020 को अथवा उसके पश्चात्” शब्दों और अंकों के स्थान पर “1 अप्रैल, 2020 से 31 दिसंबर, 2022 के बीच (जिसमें ये दोनों तारीखें भी शामिल हैं)” शब्द, अंक और कोष्ठक रखे जाएंगे ;
- (ख) उप पैरा (2क) के पश्चात् निम्नलिखित उप पैरा अंतःस्थापित किया जाएगा, अर्थात्:-
 “(2ख) 1 जनवरी, 2023 को या उसके पश्चात् एक हजार रु. से खोले गए खाते का परिपक्वता मूल्य एक हजार चार सौ दो रु. होगा और पैरा 4 के उप पैरा (1) के अनुसार अन्य किसी राशि से की गई जमाओं के समानुपात होगा। परिपक्वता राशि की संगणना करते हुए, रुपए के किसी भी अंश को निकटतम रुपए में पूर्णांकित किया जाएगा और इस प्रयोजनार्थ पचास पैसे या उससे अधिक किसी भी राशि को एक रुपया माना जाएगा और पचास पैसे से कम किसी भी राशि को नजर अंदाज किया जाएगा।”;
- (ग) उप पैरा (3क) की सारणी में, “1 अप्रैल, 2020 को अथवा उसके पश्चात्” शब्दों और अंकों के स्थान पर “1 अप्रैल, 2020 से 31 दिसंबर, 2022 के बीच (जिसमें ये दोनों तारीखें भी शामिल हैं)” शब्द, अंक और कोष्ठक रखे जाएंगे ;
- (घ) उप पैरा (3) में सारणी-2 के पश्चात् निम्नलिखित सारणी अंतःस्थापित की जाएगी, अर्थात् :-

“सारणी-3

[1 जनवरी, 2023 को या उसके पश्चात् क्रय किए गए प्रमाणपत्रों के लिए]

वर्ष जिसके लिए ब्याज प्रोद्भूत किया जाता है	1000 रु. मूल्य वर्ग के प्रमाणपत्र पर प्रोद्भूत ब्याज राशि
पहला वर्ष	70.00
दूसरा वर्ष	74.90
तीसरा वर्ष	80.14
चौथा वर्ष	85.75
पांचवा वर्ष	91.76

टिप्पण : अन्य किसी मूल्य वर्ग के प्रमाणपत्र पर प्रोद्भूत ब्याज की राशि उपर्युक्त सारणियों में समानुपाती होगी।”

3. उक्त योजना के पैरा 7 में उप पैरा (4) में,-

- (क) सारणी-2 में “1 अप्रैल, 2020 को अथवा उसके पश्चात्” शब्दों और अंकों के स्थान पर “1 अप्रैल, 2020 से 31 दिसंबर, 2022 के बीच (जिसमें ये दोनों तारीखें भी शामिल हैं)” शब्द, अंक और कोष्ठक रखे जाएंगे ;
- (ख) सारणी-2 के पश्चात् निम्नलिखित सारणी अंतःस्थापित की जाएगी, अर्थात् :-

सारणी-3

[1 जनवरी, 2023 को या उसके पश्चात् 1000 रुपए से खोले गए खाते को परिपक्वता पूर्व बंद करने के मूल्य को दर्शाने वाली सारणी]

खाते की तारीख से इसके परिपक्वता पूर्व बंद होने की तारीख की अवधि	ब्याज सहित देय राशि (रुपए)
(1)	(2)
तीन वर्ष या उससे अधिक, परंतु तीन वर्ष और छह मास से कम	1191.02
तीन वर्ष और छह माह या उससे अधिक, परंतु चार वर्ष से कम	1226.23
चार वर्ष या उससे अधिक, परंतु चार वर्ष और छह माह से कम	1262.48
चार वर्ष और छह माह या उससे अधिक, परंतु पांच वर्ष से कम	1299.80”।

[फा. सं. 1/04/2016-एनएस]

आशीष वच्छानी, अपर सचिव

स्पष्टीकारक ज्ञापन — राष्ट्रीय बचत प्रमाणपत्र (VIII निर्गम) (संशोधन) योजना, 2023 अधिसूचना में यथा विनिर्दिष्ट तारीख से प्रभावी होगी तथापि, किसी भी व्यक्ति पर इस संशोधित योजना को भूतलक्षी प्रभाव दिए जाने के परिणामस्वरूप प्रतिकूल प्रभाव नहीं पड़ेगा।

टिप्पण: मूल योजना संख्यांक सा.का.नि. 922(अ), तारीख 12 दिसंबर, 2019 द्वारा भारत के राजपत्र, असाधारण, भाग II, खंड 3, उपखंड (i) में प्रकाशित की गई थी और तत्पश्चात् संख्यांक सा.का.नि. 284(अ), तारीख 5 मई, 2020 द्वारा संशोधित की गई थी।

NOTIFICATION

New Delhi, the 20th January, 2023

G.S.R. 54(E).— In exercise of the powers conferred by section 3A of the Government Savings Promotion Act, 1873 (5 of 1873), the Central Government hereby makes the following Scheme to amend the National Savings Certificates (VIII Issue) Scheme, 2019, namely:-

1. Short title and commencement. - (1) This Scheme may be called the National Savings Certificates (VIII Issue) (Amendment) Scheme, 2023.

(2) It shall be deemed to have come into force on the 1st day of January, 2023.

2. In the National Savings Certificates (VIII Issue) Scheme, 2019 (hereinafter referred to as the said Scheme), in paragraph 5,-

(a) in sub-paragraph (2A), for the words and figures, “on or after the 1st day of April, 2020”, the following words, figures and brackets “between 1st April, 2020 to 31st December, 2022 (both days inclusive)” shall be substituted;

(b) after sub-paragraph (2A), the following sub-paragraph shall be inserted, namely:-

“(2B) The maturity value of an account opened on or after the 1st day of January, 2023 with one thousand rupees shall be one thousand four hundred two rupees and fifty five paise and proportionate for deposits made with any other sum as per sub-paragraph (1) of paragraph 4. In calculation of maturity value, any amount in fraction of a rupee shall be rounded off to the nearest rupee and for this purpose, any amount of fifty paise or more shall be treated as one rupee and any amount less than fifty paise shall be ignored.”;

(c) in sub-paragraph (3), in TABLE-2, for the words and figures, “on or after 1st day of April, 2020”, the words, figures and brackets “between 1st April, 2020 to 31st December, 2022 (both days inclusive)” shall be substituted;

(d) in sub-paragraph (3), after TABLE-2, the following TABLE shall be inserted, namely:-

“TABLE-3

[For the certificates purchased on or after 1st day of January, 2023]

The year for which interest accrues	Amount of interest (rupees) accruing on certificated of Rs.1000 denomination
First Year	70.00
Second Year	74.90
Third Year	80.14
Fourth Year	85.75
Fifth Year	91.76

Note: The amount of interest accruing on a certificate of any other denomination shall be proportionate to the amount specified in the Table above.”.

3. In the said Scheme, in paragraph 7, in sub-paragraph(4), -

(a) in TABLE-2, for the words and figures, “on or after 1st day of April, 2020”, the words, figures and brackets “between 1st April, 2020 and 31st December, 2022 (both days inclusive)” shall be substituted;

(b) after TABLE-2, the following TABLE shall be inserted, namely:-

“TABLE-3

[Table showing premature closure value of account opened on or after the 1st day of January, 2023 with 1000 rupees]

Period from the date of the account to the date of its pre-mature closure	Amount payable inclusive of interest (rupees)
(1)	(2)
Three years or more, but less than three years and six months	1191.02
Three years and six months or more, but less than four years	1226.23
Four years or more, but less than four years and six months	1262.48
Four years and six months or more, but less than five years	1299.80”.

[F. No. 1/04/2016-NS]

ASHISH VACHHANI, Addl. Secy.

Explanatory Memorandum.- The National Savings Certificates (VIII Issue) (Amendment) Scheme, 2023 takes effect from the date as specified in the notification. However, no one shall be adversely affected as a result of retrospective effect being given to this amendment Scheme.

Note: The principal Scheme was published in the Gazette of India, Extraordinary, Part II, Section 3, Sub-section (i), vide number G.S.R. 922(E), dated the 12th December, 2019 and subsequently amended vide number G.S.R. 284(E), dated the 5th May, 2020.

अधिसूचना

नई दिल्ली, 20 जनवरी, 2023

सा.का.नि. 55(अ).—केन्द्रीय सरकार, सरकारी बचत संवर्धन अधिनियम, 1873 (1873 का 5) की धारा 3क द्वारा प्रदत्त शक्तियों का प्रयोग करते हुए, राष्ट्रीय बचत (मासिक आय खाता) योजना, 2019 का और संशोधन करने के लिए निम्नलिखित योजना बनाती है, अर्थात् :-

1. **संक्षिप्त नाम और प्रारंभ.**— (1) इन नियमों का संक्षिप्त नाम राष्ट्रीय बचत (मासिक आय खाता) (संशोधन) योजना, 2023 है।

(2) यह 1 जनवरी, 2023 से प्रवृत्त समझी जाएगी।

2. राष्ट्रीय बचत (मासिक आय खाता) योजना, 2019 के पैरा 5 में,-

(क) उप पैरा (1ख) में “1 अक्टूबर, 2022 को अथवा उसके पश्चात्” शब्दों और अंकों के स्थान पर “1 अक्टूबर, 2022 और 31 दिसंबर, 2022 के बीच (जिसमें ये दोनों तारीखें भी शामिल हैं)” शब्द, अंक और कोष्ठक रखे जाएंगे ;

(ख) उप पैरा (1ख) के पश्चात् निम्नलिखित उप पैरा अंतःस्थापित किया जाएगा, अर्थात्:-

“(1ग) 1 जनवरी, 2023 को या उसके पश्चात् इस योजना के अधीन की गई जमा पर प्रति वर्ष 7.1 प्रतिशत की दर से ब्याज देय होगा।”।

[फा. सं. 1/04/2016-एनएस]

आशीष वच्छानी, अपर सचिव

स्पष्टीकारक ज्ञापन — राष्ट्रीय बचत (मासिक आय खाता) (संशोधन) योजना, 2023 अधिसूचना में यथा विनिर्दिष्ट तारीख से प्रभावी होगी तथापि, किसी भी व्यक्ति पर इस संशोधित योजना को भूतलक्षी प्रभाव दिए जाने के परिणामस्वरूप प्रतिकूल प्रभाव नहीं पड़ेगा।

टिप्पण – मूल योजना संख्यांक सा.का.नि. 917(अ), तारीख 12 दिसंबर, 2019 द्वारा भारत के राजपत्र, असाधारण, भाग II, खंड 3, उपखंड (i) में प्रकाशित की गई थी और तत्पश्चात् संख्यांक सा.का.नि. 286(अ), तारीख 5 मई, 2020 और सा.का.नि. 839(अ), तारीख 22 नवंबर, 2022 द्वारा संशोधित की गई थी।

NOTIFICATION

New Delhi, the 20th January, 2023

G.S.R. 55(E).—In exercise of the powers conferred by section 3A of the Government Savings Promotion Act, 1873 (5 of 1873), the Central Government hereby makes the following Scheme further to amend the National Savings (Monthly Income Account) Scheme, 2019, namely:-

1. Short title and commencement. - (1) This Scheme may be called the National Savings (Monthly Income Account) (Amendment) Scheme, 2023.

(2) It shall be deemed to have come into force on the 1st day of January, 2023.

2. In the National Savings (Monthly Income Account) Scheme, 2019, in paragraph 5,-

(a) in sub-paragraph (1B), for the words and figures, “on or after the 1st day of October, 2022”, the words, figures and brackets “between 1st October, 2022 and 31st December, 2022 (both days inclusive)” shall be substituted;

(b) after sub-paragraph (1B), the following sub-paragraph shall be inserted, namely:-

“(1C) The deposit made under this Scheme on or after the 1st day of January, 2023 shall bear interest at the rate of 7.1 per cent. per annum.”.

[F. No. 1/04/2016-NS]

ASHISH VACHHANI, Addl. Secy.

Explanatory Memorandum. – The National Savings (Monthly Income Account) (Amendment) Scheme, 2023 takes effect from the date as specified in the notification. However, no one shall be adversely affected as a result of retrospective effect being given to this amendment Scheme.

Note : The principal Scheme was published in the Gazette of India, Extraordinary, Part II, Section 3, Sub-section (i) vide number G. S. R. 917(E), dated the 12th December, 2019 and subsequently amended vide number G.S.R. 286(E) dated the 5th May, 2022 and G.S.R. 839(E) dated the 22nd November, 2022.

अधिसूचना

नई दिल्ली, 20 जनवरी, 2023

सा.का.नि. 56(अ).— केन्द्रीय सरकार, सरकारी बचत संवर्धन अधिनियम, 1873 (1873 का 5) की धारा 3क द्वारा प्रदत्त शक्तियों का प्रयोग करते हुए, वरिष्ठ नागरिक बचत योजना, 2019 का और संशोधन करने के लिए निम्नलिखित योजना बनाती है, अर्थात् :-

1. संक्षिप्त नाम और प्रारंभ.— (1) इन नियमों का संक्षिप्त नाम वरिष्ठ नागरिक बचत (संशोधन) योजना, 2023 है।

(2) यह 1 जनवरी, 2023 से प्रवृत्त समझी जाएगी।

2. वरिष्ठ नागरिक बचत योजना, 2019 के पैरा 5 में,-

(क) उप पैरा (1ख) में “1 अक्टूबर, 2022 को अथवा उसके पश्चात्” शब्दों और अंकों के स्थान पर “1 अक्टूबर, 2022 और 31 दिसंबर, 2022 के बीच (जिसमें ये दोनों तारीखें भी शामिल हैं)” शब्द, अंक और कोष्ठक रखे जाएंगे ;

(ख) उप पैरा (1ख) के पश्चात् निम्नलिखित उप पैरा अंतःस्थापित किया जाएगा, अर्थात्:-

“(1ग) 1 जनवरी, 2023 को या उसके पश्चात् इस योजना के अधीन की गई जमा पर प्रति वर्ष 8.0 प्रतिशत की दर से ब्याज देय होगा।”।

[फा. सं. 1/04/2016-एनएस]

आशीष वच्छानी, अपर सचिव

स्पष्टीकारक ज्ञापन — वरिष्ठ नागरिक बचत (संशोधन) योजना, 2023 अधिसूचना में यथा विनिर्दिष्ट तारीख से प्रभावी होगी तथापि, किसी भी व्यक्ति पर इस संशोधित योजना को भूतलक्षी प्रभाव दिए जाने के परिणामस्वरूप प्रतिकूल प्रभाव नहीं पड़ेगा।

टिप्पण – मूल योजना संख्यांक सा.का.नि. 916(अ), तारीख 12 दिसंबर, 2019 द्वारा भारत के राजपत्र, असाधारण, भाग II, खंड 3, उपखंड (i) में प्रकाशित की गई थी और तत्पश्चात् संख्यांक सा.का.नि. 287(अ), तारीख 5 मई, 2020 और सा.का.नि. 842(अ), तारीख 22 नवंबर, 2022 द्वारा संशोधित की गई थी।

NOTIFICATION

New Delhi, the 20th January, 2023

G.S.R. 56(E).— In exercise of the powers conferred by section 3A of the Government Savings Promotion Act, 1873 (5 of 1873), the Central Government hereby makes the following Scheme further to amend the Senior Citizens' Savings Scheme, 2019, namely:-

1. Short title and commencement. - (1) This Scheme may be called the Senior Citizens' Savings (Amendment) Scheme, 2023.

(2) It shall be deemed to have come into force on the 1st day of January, 2023.

2. In the Senior Citizens' Savings Scheme, 2019, in paragraph 5,-

(a) in sub-paragraph (1B), for the words and figures, “on or after the 1st day of October, 2022”, the words, figures and brackets “between 1st October, 2022 and 31st December, 2022 (both days inclusive)” shall be substituted;

(b) after sub-paragraph (1B), the following sub-paragraph shall be inserted, namely:-

“(1C) The deposit made under this Scheme on or after the 1st day of January, 2023 shall bear interest at the rate of 8.0 per cent. per annum.”.

[F. No. 1/04/2016-NS]

ASHISH VACHHANI, Addl. Secy.

Explanatory Memorandum.- The Senior Citizens' Savings (Amendment) Scheme, 2023 takes effect from the date as specified in the notification. However, no one shall be adversely affected as a result of retrospective effect being given to this amendment Scheme.

Note: The principal Scheme was published in the Gazette of India, Extraordinary, Part II, Section 3, Sub-section (i) vide number G. S. R. 916(E), dated the 12th December, 2019 and subsequently amended vide number G.S.R. 287 (E), dated the 5th May, 2020 and G.S.R. 842(E), dated the 22nd November, 2022.

**No. CB/2/2020-FS-Part(1)
Government of India
Ministry of Communications
Department of Posts
(F.S. Division)**

Dak Bhawan, New Delhi – 110001

Dated: 21.02.2023

To
All Head of Circles / Regions

Subject: Deployment of functionality in Finacle CBS for SSA Withdrawal facility and Amendment to procedural rule in POSB (CBS) Manual (Corrected up to 31.12.2021) – Regarding.

In accordance with the provisions in Rule 8 of SSA Scheme 2019, withdrawal of up to a maximum of fifty per cent of the amount in the account at the end of the financial year preceding the year of application for withdrawal, shall be allowed for the purpose of education of the account holder subject to the conditions that withdrawal shall be allowed after the **account holder attains the age of eighteen years or has passed tenth standard, whichever is earlier.**

(2). The application for withdrawal shall be accompanied by documentary proof in the form of a confirmed offer of admission of the account holder in an educational institution or a fee-slip from such institution indicating such financial requirement.

(3). The withdrawal under sub-paragraph (1) may be made in one lump sum or in instalments, not exceeding one per year, for a maximum of five years, subject to the ceiling specified in sub-paragraph (1):

Provided that the amount of withdrawal shall be restricted to the actual requirement on account of fee and other charges required at the time of admission as shown in the offer of admission or the relevant fee-slip issued by the educational institution.

4. Since there was no provision in Finacle for withdrawal from SSA account, it was prescribed in Rule 126 (2) (v) of POSB CBS Manual (Corrected up to 31.12.2021) that *till the provision is made for withdrawal from SSA Account, if any request for withdrawal is received, it will be handled manually by raising the ticket with CEPT.*

...2...

5. The functionality for withdrawal from SSA account has been deployed in Finacle on 20.02.2023. Accordingly, procedure in the Rule 126 (2) (v) of POSB CBS Manual (Corrected up to 31.12.2021) is amended as follows.

(v). (i). Counter PA has to collect the Application for Withdrawal along with the documentary proof as prescribed in the relevant rules and scrutinize the application for withdrawal as prescribed for withdrawal from savings account.

Note 1: The amount shall be paid either in cash (up to ₹ 20,000/-) or through cheque or through transfer to Post Office Savings Account of the depositor or the guardian.

Note 2: If the depositor attained the majority, the withdrawal may be given through cheque / PO Savings account of the depositor or guardian and if the depositor is minor, withdrawal may be given through cheque or transfer to PO Savings account of the guardian.

(ii). Counter PA in Finacle

- Shall invoke CPWTM menu
- Select Cash / Transfer option, as applicable.
- Select Normal Withdraw
- Click on GO
- Enter SSA account in Account Number (Dr.) field. ; If transaction type is Transfer, enter 0340 (for cheque) / POSA account of depositor or guardian, in Account Number (Cr.) field;
- Enter amount of withdrawal
- Select 'Reason for Withdrawal' – 10th Pass / Attained age of 18 years
- Enter the FEES amount.
- Select 'Documents Received' option if reason is 10th Pass.
- Enter PAN number if amount of withdrawal is more than ₹ 50,000/-
- Click on SUBMIT

(iii). Counter PA shall note down the TRAN ID on the withdrawal form and transfer the application for withdrawal along with the documentary proof for verification by the Supervisor.

(iv). Supervisor shall verify the documents, eligibility for withdrawal and transaction in Finacle by using CPWTM menu.

Note: Counter PA and Supervisor should ensure that no wrong withdrawal transaction is performed in Finacle. If any wrong withdrawal transaction is performed, it should be ensured that withdrawal transaction is posted, verified and not deleted. After verification in CPWTM by Supervisor, Post Office by using the CPDTM menu may reverse the wrong withdrawal in SSA account. Further, it should be ensured that partial amount is not reversed through CPDTM and the exact amount of withdrawal should be reversed using report code REVRS.

4. This may be circulated to all the Offices for information and necessary actions.
5. This is issued with the approval of competent authority.

Encl: As above.

Yours faithfully



(T C VIJAYAN)
Asst. Director (SB-I)

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
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11. Chief Engineer (Civil), Postal Directorate
12. All recognized Federations / Unions / Associations
13. The Under Secretary, MOF (DEA), NS-II Section, North Block, New Delhi.
14. The Joint Director & HOD, National Savings Institute, ICCW Building, 4 Deendayal
Upadhyay Marg, New Delhi-110002
15. GM, CEPT, Bengaluru.
16. Guard File



(T C VIJAYAN)
Asst. Director (SB-I)

No. FS-10/17/2020-FS
Government of India
Ministry of Communications
Department of Posts
(F.S. Division)

Dak Bhawan, New Delhi – 110001

Dated: 27.03.2023

To,

All Head of Circles / Regions

Subject: Clarification on premature closure of NSC account pledged in favour of banks – Regarding.

Rule 7(1) of National Savings Certificate Scheme, 2019 provides that the account shall not be closed before maturity except in the following cases, namely: -

- (a) on the death of the account holder in a single account, or any or all the account holders in a joint account;
- (b) on forfeiture by a pledgee being a Gazetted Officer, when the pledge is in conformity with this Scheme;
- (c) when ordered by a court.

2. Tamil Nadu Circle in Lr. No. SB/100-33/2020/Dlgs dated 11.01.2023 requested for clarification and guidance on premature encashment of NSCs on forfeiture by the Senior Manager, Bank of India which is also a nationalized bank. Hence, the matter was taken up with the Department of Economic Affairs, Ministry of Finance.

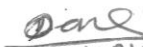
3. In response, Department of Economic Affairs, Ministry of Finance in OM No. 14/3/2018-NS dated 20.03.2023 informed that the premature closure of the account is permissible under Paragraph 7(1) of National Savings Scheme, 2019 and can be done under this paragraph by following the prescribed conditions. A copy of the DEA, MoF's OM is attached for reference.

4. This may be circulated to all the Offices for information and necessary actions.

5. This is issued with the approval of competent authority.

Encl: As above.

Yours faithfully


27/03/2023.
(DEVENDRA SHARMA)
Asst. Director (SB-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
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15. GM, CEPT, Bengaluru.
16. Guard File

Dev
27/03/2023
(DEVENDRA SHARMA)
Asst. Director (SB-II)

62/5
20/3/23

F.No.14/3/2018-NS
Ministry of Finance
Department of Economic Affairs
(Budget Division)

North Block, New Delhi
Dated: March 20, 2023

OFFICE MEMORANDUM

Sub: Clarification on premature closure of NSC account pledged in favour of banks -
Reg.

The undersigned is directed to refer to DoP ID No.FS-10/17/2020-FS dated 10.02.2023 on the subject cited above. The matter has been examined in this Department and it is to inform that the premature closure of the account is permissible under paragraph 7(1) of the National Savings Scheme, 2019 and can be done under this paragraph by following the prescribed conditions.

AKM/L
20/3
(A K Malhotra)
Section Officer(NS)
Tele:011-23095155

Ministry of Communications
{AD(SB-I), Department of Posts}
Dak Bhawan
New Delhi

**F. No. FS-13/1/2023-FS-DOP
Government of India
Ministry of Communications
Department of Posts
(F.S. Division)**

Dak Bhawan, New Delhi – 110001

Dated: 31.03.2023

To,

All Head of Circles / Regions

**Subject: Introduction of new scheme, “Mahila Samman Savings Certificate, 2023”
circulation of Notification regarding.**

Sir/Madam,

The Ministry of Finance (DEA) has issued notification G.S.R. 237(E) dated 31.03.2023 in connection with introduction of new scheme ‘**Mahila Samman Savings Certificate, 2023**’. This scheme shall be governed by this notification. Copy of the notification is enclosed.

2. Mahila Samman Savings Certificates, 2023 (MSSC): - Salient Features

(a) Type of Account

(i) Account under this scheme can be opened for an individual girl or woman in whose name the account is held.

(ii) On an application to the post office in prescribed form, a Single Holder Type Account may be opened on or before 31.03.2025 by a woman for herself, or by the guardian on behalf of a minor girl.

(b) Deposits

(i) A minimum of one thousand rupees and any sum in multiples of one hundred rupees may be deposited in an account. Thereafter, no subsequent deposit shall be allowed in the account.

(ii) There shall be a maximum limit for deposit of Rs. Two lakh in an account or in all accounts under this scheme held by an account holder.

(iii) An individual may open any number of accounts in the scheme subject to the maximum limit for deposit Rs. 2 Lakh and a time gap of three months between the existing account and the opening of another account. For example, an account holder who opened an account on 05.04.2023 with an amount Rs. 50,000, can open another account on or after 05.07.2023 with balance amount Rs. 1.50 lakh or part thereof.

(c) Interest

(i) The rate of interest applicable to the deposits under this scheme is 7.5 per cent per annum. The interest shall be compounded on quarterly basis and credited to the account.

(ii) Post Office Savings Account interest shall be payable on an account opened or maintained, in contravention of this scheme.

(d) Withdrawal from account

(i) The account holder shall be eligible to withdraw for **maximum up to 40 per cent of the eligible balance once after the expiry of one year from the date of opening of the account** but before the maturity of the account by making application in prescribed form.

(ii) In case an account opened on behalf of a minor girl, the guardian may apply for the withdrawal for the benefit of the minor girl by submitting the following certificate to the post office namely: - “ Certified that the amount sought to be withdrawn is required for the use and welfare of Miss/Kumari who is a minor girl and is alive on this day of(month) (year).

(e) Payment on Maturity

The account shall mature on completion of two years from the date of the account opening. Eligible Balance may be paid to the account holder on an application in Form-2 submitted to the post office concerned on maturity.

(f) Premature closure of account

(i) Account shall not be closed before maturity except in the following cases, namely:

-

(a) On the death of the account holder,

(b) Where the post office is satisfied, in cases of extreme compassionate grounds such as medical support in life-threatening diseases of the Account holder or death of the guardian, that the operation or continuation of the Account is causing undue hardship to the Account holder, it may, after complete documentation, by order and for reasons to be recorded in writing, allow premature closure of the Account.

Note: - In case of premature closure an application from the account holder/guardian shall be obtained alongwith certificate of treating doctor or death certificate of guardian shall be obtained.

(ii) Where an account is prematurely closed under conditions mentioned in para (f) (i) above., interest on principal amount at the rate applicable to the scheme for which the account has been held shall be payable.

(iii) Premature closure of an Account may be permitted, any time after the completion of six months from the date of opening of an account by submitting prescribed form, for any reason other than mentioned in para (f) (i) above, **in such cases account shall be eligible only for the interest rate less by two per cent points than the rate specified for this scheme (viz. 5.5%).**

3. The provisions of the Government Savings Promotion General Rules, 2018 shall, so far as may be, apply in relation to the matters for which no provision has been made in this Scheme.

4. For operation of this scheme in Finacle a “Standard Operating Procedure (SOP) has been prepared and enclosed as Annexure.

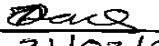
5. Various forms prescribed for the scheme in the notification should be used. However, till the receipt of Form-1 for opening of account, existing SB-AOF form for opening of account may be used and it shall be ensured that declaration prescribed in para 3(2) of SB_AOF in respect of details of existing Mahila Samman Savings Certificate, shall be obtained from the account holder. For withdrawal from the account form SB-7C, for premature closure of account form SB-7B and for maturity closure form SB-7A may be used.

6. This may be circulated to all the Offices for information and necessary actions. A wide publicity should be given to this scheme on various platforms/modes.

7. This is issued with the approval of competent authority.

Encl: As above.

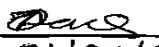
Yours faithfully


31/03/2023

(DEVENDRA SHARMA)
Asst. Director (SB-II)

Copy to:-

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10. All General Managers (Finance) / Directors Postal Accounts / DDAP
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15. GM, CEPT, Bengaluru.
16. Guard File


31/03/2023

(DEVENDRA SHARMA)
Asst. Director (SB-II)

**Standard Operating Procedure for operation of Mahila Samman Savings Certificates,
2023 in Finacle**

(1) This scheme will be available in all post offices across the country i.e. HO/SO/BO.

Note: - Post offices may accept Bank Cheque along with Account Opening Form/KYC documents on 01.04.2023 and send the cheque for clearance through CTS. After receipt of clearance post offices will open account on or after 03.04.2023.

(2) However, the process for necessary modification in RICT CBS application for Branch Post Offices may take time.

(3) So, in order to facilitate rural customers to open account under the 'Mahila Samman Savings Certificates, 2023' at the GDS Branch Post Offices, Account can be opened in Branch Post offices through cheque or withdrawal form (SB-7) as per the procedure prescribed vide SB Order No. 22/2020 and SB Order No. 32/2020.

(4) For opening of account, Account Opening Form, KYC form (for new customer) and KYC documents as prescribed in rule 5 and 6 of Government Savings Promotion General Rules, 2018 should be obtained.

(5) Bank Cheque received for opening of the account under the scheme shall be lodged in SOL ID+0382 as prescribed in SB Order No. 24/2021.

(6) For opening of account in Finacle the following procedure shall be followed: -

- Invoke menu **CMISAOP** à GO
- Enter CIF ID à
- Product Group à MSSC
- Scheme Code à MSSC à Go (F4)
- Mode of Operation à select as applicable.
- Deposit Amount à Enter amount of account opening
- Nomination à Yes à Enter nominee details.
- Transaction (Click on check box)
- Select Cash or Transfer (In case of Transfer enter PO Savings Account No or SOL ID+0382.
- Click on Flow tab
- Submit

(i) Note down the Account ID and Tran ID on Account Opening Form/SB-103.

(ii) Supervisor shall verify the account opening by using menu **CMISAOPV**.

(iii) After verification of account passbook should be printed in HPBP menu and handover to the account holder/guardian.

(iv) The details of transaction carried out for Mahila Samman Savings Certificate will be available in Long Book Detailed Report and Long Book Consolidation Report.

(v) For relevant voucher shall be transferred to SBCO branch alongwith other vouchers.

(7) For premature closure and maturity closure of Mahila Samman Savings Certificate in Finacle, procedure prescribed for MIS/TD closure shall be followed by using HCAACTD menu.

(8) Procedure for withdrawal from Mahila Samman Savings Certificate in Finacle will be issued shortly.



भारत का राजपत्र The Gazette of India

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असाधारण
EXTRAORDINARY

भाग II—खण्ड 3—उप-खण्ड (i)
PART II—Section 3—Sub-section (i)

प्राधिकार से प्रकाशित
PUBLISHED BY AUTHORITY

सं. 193]
No. 193]

नई दिल्ली, शुक्रवार, मार्च 31, 2023/चैत्र 10, 1945
NEW DELHI, FRIDAY, MARCH 31, 2023/CHAITRA 10, 1945

वित्त मंत्रालय
(आर्थिक कार्य विभाग)

अधिसूचना

नई दिल्ली, 31 मार्च, 2023

सा.का.नि. 237(अ).—केंद्रीय सरकार, सरकारी बचत संवर्धन अधिनियम, 1873 (1873 का 5) की धारा 3क द्वारा प्रदत्त शक्तियों का प्रयोग करते हुए, निम्नलिखित स्कीम बनाती है, अर्थात् :-

1. संक्षिप्त नाम और प्रारंभ— (1) इस स्कीम का संक्षिप्त नाम महिला सम्मान बचत प्रमाणपत्र, 2023 है।

(2) यह राजपत्र में प्रकाशन की तारीख को प्रवृत्त होगी।

2. परिभाषाएं.— (1) इस स्कीम में, जब तक कि संदर्भ से अन्यथा अपेक्षित न हो, -

(क) "खाता" से इस स्कीम के अधीन खोला गया कोई खाता अभिप्रेत है;

(ख) "खाताधारक" से कोई लड़की या महिला जिसके नाम पर खाता है, अभिप्रेत है;

(ग) "अधिनियम" से सरकारी बचत संवर्धन अधिनियम, 1873 (1873 का 5) अभिप्रेत है;

(घ) "प्रारूप" से इस स्कीम से संलग्न कोई प्रारूप अभिप्रेत है;

(ङ) "साधारण नियम" से सरकारी बचत संवर्धन साधारण नियम, 2018 अभिप्रेत है;

(च) "वर्ष" से खाते में जमा की तारीख से आरंभ होने वाली बारह मास की अवधि अभिप्रेत है।

2) उन शब्दों और पदों के जो इसमें प्रयुक्त हैं, और परिभाषित नहीं हैं, वही अर्थ होंगे जो अधिनियम और साधारण नियमों में उनके हैं।

3. खाता खोलने के लिए आवेदन.- (1) इस स्कीम के अधीन खाता खोलने के लिए, किसी महिला द्वारा स्वयं के लिए या अवयस्क लड़की की ओर से संरक्षक द्वारा 31 मार्च, 2025 को या उसके पहले, खाता कार्यालय में प्रारूप-1 में आवेदन किया जाएगा।

2) इस स्कीम के अधीन खोला गया खाता एकल धारक प्रकार का खाता होगा।

4. जमा.- (1) उप-पैरा (3) में विनिर्दिष्ट जमा की अधिकतम सीमा के अधीन रहते हुए कोई व्यक्ति कितने भी खाते खोल सकेगा और मौजूदा खाते तथा अन्य खाता के खोलने के बीच तीन मास का समय अंतराल रखा जाएगा।

(2) किसी खाते में न्यूनतम एक हजार रुपये और एक सौ रुपये के गुणकों में कोई भी राशि जमा की जा सकेगी और उस खाते में कोई पश्चात्वर्ती जमा की अनुमति नहीं दी जाएगी।

(3) किसी खाताधारक के खाते या खातों में अधिकतम दो लाख रुपए जमा किए जाएंगे।

5. ब्याज.- (1) इस स्कीम के अधीन की गई जमाओं पर 7.5 प्रतिशत प्रतिवर्ष की दर से ब्याज देय होगा।।

(2) ब्याज तिमाही आधार पर संयोजित किया जाएगा और खाते में जमा किया जाएगा।

(3) इस स्कीम के उपबंधों के अनुरूप न होने वाले किसी भी खाते को खोले जाने या किए गए जमा के संबंध में खाताधारक को देय ब्याज डाकघर बचत खाते पर लागू दर पर देय होगा।

6. परिपक्वता पर भुगतान.- (1) जमा की तारीख से दो वर्ष पूर्ण होने पर जमाराशि परिपक्व हो जाएगी और पात्र शेष राशि का भुगतान खाताधारक को परिपक्वता पर लेखा कार्यालय में प्रस्तुत प्रारूप -2 में आवेदन पर किया जा सकेगा।

(2) परिपक्वता मूल्य की गणना में, रुपये के अंश में किसी भी राशि को निकटतम रुपये में पूर्णांकित किया जाएगा और इस प्रयोजन के लिए, पचास पैसे या उससे अधिक की किसी भी राशि को एक रुपया माना जाएगा और पचास पैसे से कम की किसी भी राशि को हिसाब नहीं लिया जाएगा।

7. खाते से निकासी.- (1) खाताधारक, प्रारूप -3 में आवेदन करके खाता खोलने की तारीख से एक वर्ष की समाप्ति के पश्चात किन्तु खाते की परिपक्वता से पूर्व एक बार पात्र शेष राशि का अधिकतम चालीस प्रतिशत तक निकासी का हकदार होगा।

(2) अवयस्क लड़की की ओर से खोले गए खाते के मामले में, संरक्षक लेखा कार्यालय में निम्नलिखित प्रमाण पत्र प्रस्तुत करके अवयस्क लड़की के फायदे के लिए निकासी के लिए आवेदन कर सकेगा, अर्थात्:-

"प्रमाणित किया जाता है कि कुं/कुमारीजो एक अवयस्क लड़की है और इस दिन(माह),(वर्ष) के दिन जीवित है, के उपयोग और कल्याण के लिए निकाली जाने वाली राशि की आवश्यकता है।

(3) खाते से निकासी की गणना में, रुपये के अंश में किसी भी राशि को निकटतम रुपये में पूर्णांकित किया जाएगा और इस प्रयोजन के लिए, पचास पैसे या अधिक की कोई भी राशि एक रुपये के रूप में मानी जाएगी और पचास पैसे से कम किसी भी हिसाब में नहीं लिया जाएगा।

8. खाते का समयपूर्व बंद होना.-(1) निम्नलिखित मामलों के सिवाय, खाते को परिपक्वता से पहले बंद नहीं किया जाएगा, अर्थात्:-

(क) खाताधारक की मृत्यु पर;

(ख) जहां डाकघर या संबंधित बैंक का यह समाधान हो जाता है, अत्यधिक अनुकंपा, , जैसे कि खाताधारक के जीवन को खतरे वाली बीमारियों में चिकित्सा सहायता या संरक्षक की मृत्यु के आधार पर, खाते का प्रचालन या जारी रखने से

खाताधारक को अनुचित कठिनाई हो रही है, तो वह पूर्ण दस्तावेजीकरण के पश्चात, आदेश द्वारा और कारणों को लिखित रूप में अभिलिखित करते हुए, खाते को समय से पहले बंद करने की अनुमति दे सकता है।

(2) जहां उप-पैरा (1) के अधीन खाता समय से पहले बंद कर दिया जाता है, मूल राशि पर ब्याज उस स्कीम के लिए लागू दर पर देय होगा जिसके लिए खाता धारित किया गया है।

(3) उप-पैरा (1) के अधीन यथा उपबंधित के सिवाय किसी भी कारण से, प्रारूप-4 में आवेदन करने पर खाता खोलने की तारीख से छह मास पूरे होने के पश्चात किसी भी समय खाते को समय से पहले बंद करने की अनुमति दी जा सकेगी, और ऐसे मामले में जिसमें खाते में समय-समय पर शेष राशि इस स्कीम में निर्दिष्ट दर से भिन्न केवल दो प्रतिशत से कम ब्याज दर के लिए पात्र होगी।

(4) परिपक्वता मूल्य की गणना करने में, एक रुपये के अंश में किसी भी राशि को निकटतम रुपये में पूर्णांकित किया जाएगा और इस प्रयोजन के लिए, पचास पैसे या उससे अधिक की किसी भी राशि को एक रुपये के रूप में माना जाएगा और पचास पैसे से कम की किसी भी राशि को हिसाब में नहीं किया जाएगा।

9. डाक विभाग और प्राधिकृत बैंकों को देय एजेंसी शुल्क.- इस स्कीम के संचालन के लिए निम्नलिखित एजेंसी शुल्क का भुगतान किया जाएगा:

क्र.सं.	संव्यवहार का प्रकार	देय शुल्क (रुपये में)
(1)	(2)	(3)
1.	प्राप्ति - भौतिक मोड	40
2.	प्राप्ति - ई-मोड	9
3.	भुगतान	6.5 पैसे प्रति 100 रुपये टर्नओवर

10. साधारण नियमों का लागू होना.- साधारण नियमों के उपबंध, जहां तक हो सके, उन मामलों के संबंध में लागू होंगे जिनके लिए इस स्कीम में कोई उपबंध नहीं किया गया है।

11. शिथिल करने की शक्ति.- जहां केंद्रीय सरकार का यह समाधान हो जाता है कि इस स्कीम के किसी भी उपबंध के प्रचालन से खाताधारक को अनुचित कठिनाई होती है, तो वह लिखित रूप में लेखबद्ध किए जाने वाले कारणों से आदेश द्वारा उस रीति में जो अधिनियम के उपबंधों के असंगत न हो, उस उपबंध की अपेक्षाओं को शिथिल कर सकेगी।

[फा. सं. 1/3/2023-एनएस]

आशीष वच्छानी, अपर सचिव

प्रारूप 1
[पैरा 3(1) देखें]
खाता खोलने के लिए आवेदन

सेवा में

डाकपाल/प्रबंधक

.....
.....

आवेदक का फोटो चस्पा करें

महोदय,

मैं [खाता धारक/अभिभावक], आपके डाकघर/बैंक में महिला सम्मान बचत प्रमाणपत्र, 2023 के अधीन खाता खोलने के लिए आवेदन करती/करता हूँ।

मैं इसके साथ, प्रारंभिक जमा के रूप में रुपये/- (रुपये
.....) नकद/चेक/डीडी सं० तारीख..... प्रस्तुत करता हूँ।
मेरा विवरण इस प्रकार है:-

1. पहले जमाकर्ता का नाम

.....
नाम या अभिभावक
जन्म की तारीख
(दिन /माह / वर्ष)
(शब्दों में)

2. खाताधारक की आधार संख्या

3. खाताधारक का स्थायी खाता संख्या (पैन)

4. वर्तमान पता

स्थायी पता

5. संपर्क विवरण

दूरभाष संख्या.....

मोबाइल नंबर

ईमेल आईडी

6. खाते का प्रकार अवयस्क के लिए एकल या अभिभावक के माध्यम से

7. अवयस्क के जन्म की तारीख का ब्यौरा

(अवयस्क खाते के मामले में लागू)

क) प्रमाणपत्र संख्या

ख) जारी करने की तारीख

ग) जारी करने वाला प्राधिकारी

8. अभिभावक का नाम.....

(यदि खाता किसी अवयस्क की ओर से खोला जाता है)

9. संलग्न अन्य केवाईसी दस्तावेजों का ब्यौरा 1. पहचान का प्रमाण

2. पता प्रमाण

पहचान और पते के प्रमाण के प्रयोजन से निम्नलिखित दस्तावेजों को वैध दस्तावेजों के रूप में स्वीकार किया जाता है: 1. पासपोर्ट 2. ड्राइविंग लाइसेंस 3. मतदाता पहचान पत्र 4 . राज्य सरकार के अधिकारी द्वारा हस्ताक्षरित नरेगा द्वारा जारी जॉब कार्ड 5. राष्ट्रीय जनसंख्या रजिस्टर द्वारा जारी पत्र जिसमें नाम और पते का ब्यौरा हो ;

10. मेरा नमूना हस्ताक्षर

1

(नाम).....

1

(नाम).....

1

(नाम).....

मैं योजना के उपबंधों और योजना पर लागू सरकारी बचत प्रोत्साहन नियम, 2018 और समय-समय पर जारी किए गए संशोधनों का पालन करने का वचन देती/देता हूं।

योजना के अधीन मेरे/हमारे अन्य खातों का विवरण निम्नानुसार है :

क्र.सं.	योजना का नाम	खाता खोलने की तारीख	जमा रकम	ग्राहक पहचान संख्या	खाता संख्या	डाकघर/बैंक का नाम
1.	महिला सम्मान बचत प्रमाणपत्र, 2023					
2.	महिला सम्मान बचत प्रमाणपत्र, 2023					

खाताधारक/अभिभावक के हस्ताक्षर या अंगूठे के निशान के साथ खोले गए अधिक खातों के ब्यौरे प्रस्तुत करने के मामले में एक अलग शीट ली जा सकेगी।

खाताधारक/अभिभावक के हस्ताक्षर या अंगूठे का निशान
तारीख :

नामांकन

11. मैं नीचे उल्लिखित व्यक्ति (व्यक्तियों) को नामनिर्दिष्ट करती/करता हूं, जिन्हें मेरी मृत्यु की स्थिति में अन्य सभी व्यक्तियों को छोड़कर महिला सम्मान बचत प्रमाणपत्र, 2023 में मेरे नाम जमा रकम देय होगी।

क्र.सं.	नामनिर्देशिती (नामनिर्देशितियों) के नाम और संबंध	पूरा पता	आधार संख्या (वैकल्पिक)	अवयस्क के मामले में नामनिर्देशिती के जन्म की तारीख	हकदारी का अंश	हकदारी न्यासी या स्वामी की प्रकृति

1						
2						
3						
4						

जैसा कि ऊपर विनिर्दिष्ट क्रम संख्या(ओं) पर नामनिर्देशिती (नामनिर्देशितियों) अवयस्क है/हैं, मैं श्री/श्रीमती/कुमारी सुपुत्री,पुत्री,पत्नी पता नामनिर्देशिती (नामनिर्देशितियों) के अवयस्क होने के दौरान मेरी मृत्यु हो जाने की स्थिति में उक्त खाते के अधीन देय राशि प्राप्त करने के लिए निम्नलिखित व्यक्तियों की नियुक्ति करता/करती हूँ।

1. साक्षी के हस्ताक्षर

नाम पता.....

2. साक्षी के हस्ताक्षर

नाम पता.....

खाताधारक/अभिभावक के हस्ताक्षर या अंगूठे का निशान

स्थान :

तारीख :

डाकघर/बैंक के उपयोग के लिए

खाता के नाम से रुपये की जमा राशि के साथ खोला गया है महिला के अंतर्गत सम्मान वचत प्रमाणपत्र, 2023 खाता सं. तारीख

ग्राहक पहचान संख्या.....

नामांकन संख्या तारीख द्वारा रजिस्ट्रीकृत किया गया है।

सक्षम प्राधिकारी के हस्ताक्षर और मुहर

प्रारूप - 2

[पैराग्राफ 6(1) देखें]

खाता बंद करने के लिए आवेदन

डाकघर/बैंक का नाम तारीख

खाता संख्या

1. मैं पासबुक/जमा रसीद जमा करता हूँ और मेरे उपर्युक्त उल्लिखित खाते को बंद करने के लिए आवेदन करता हूँ जो को परिपक्व हो गया है।

2. कृपया मेरे परिपक्व खाते में पात्र शेष की रकम को मेरे एसबी खाता संख्या (खाता कार्यालय का नाम) पर स्थित में जमा करें।

या

कृपया मांगदेय ड्राफ्ट/पा/खाता चेक जारी करें

या

कृपया नकद में संदाय करें (यदि रकम अनुज्ञेय सीमा से कम है तो लागू)।

प्रमाणित किया जाता है कि लाभ उठाने के लिए प्रत्याहृत की जाने वाली रकम के उपयोग के लिए अपेक्षित है जो जीवित है और अभी भी एक अवयस्क है।

खाताधारक/अभिभावक के हस्ताक्षर या अंगूठे का निशान
(अंगूठे के निशान को लेखा कार्यालय के ज्ञात व्यक्ति द्वारा सत्यापित किया जाना चाहिए)

संदाय आदेश
(केवल कार्यालय के उपयोग के लिए)

तारीख

संदाय ब्यौरे

मूल रकम रु. _____

(+) देय ब्याज रु. _____

(-) अतिसंदत्त ब्याज की वसूली रु. _____

कटौती यदि कोई हो रुपये _____

कुल देय रकम रु. _____

संदाय रु. _____ (अंकों में) _____ (शब्दों में)

तारीख

डाकपाल/प्रबंधक के हस्ताक्षर

निस्तारण
(जमाकर्ता द्वारा भरा जाए)

रुपये _____ (अंकों में) _____ (शब्दों में) नकद/चेक/डीडी संख्या

..... तारीख/ खाता सं. में अंतरण द्वारा प्राप्त किए

गए

तारीख:

खाताधारक/अभिभावक के हस्ताक्षर/अंगूठे का निशान

प्रारूप - 3
[पैराग्राफ 7(1) देखें]
प्रत्याहरण के लिए आवेदन

सेवा में,

डाकपाल/प्रबंधक

.....
.....

महोदय,

मैं(खाता धारक/अभिभावक) नीचे दिए गए ब्यौरे के अनुसार अपने खाते से प्रत्याहरण के लिए आवेदन करता हूँ:-

खाता संख्या:.....

प्रत्याहरण की रकम लागू की गई.....

2. कृपया प्रत्याहरण की रकम मेरे एसबी खाता संख्या में जमा करें.

या

कृपया मांगदेय ड्राफ्ट/पा/खाता चेक जारी करें

या

कृपया नकद में संदाय करें (यदि रकम नकद संदाय की अनुज्ञेय सीमा से कम है तो लागू)।

3. मैं प्रमाणित करता हूँ कि प्रत्याहरण की मंजूरी के लिए योजना के अधीन लागू सभी उपबंधों का अनुपालन किया गया है।

*प्रमाणित किया जाता है कि लाभ उठाने के लिए प्रत्याहृत की जाने वाली रकम के उपयोग के लिए अपेक्षित है जो जीवित है और अभी भी एक अवयस्क है।

तारीख :- _____ खाताधारक/अभिभावक के हस्ताक्षर या अंगूठे का निशान

(जमाकर्ता के अंगूठे के निशान को लेखा कार्यालय के ज्ञात व्यक्ति द्वारा सत्यापित किया जाना चाहिए)

केवल कार्यालय के उपयोग के लिए

संदाय ब्यौरे

खाते में पात्र शेष . _____

कम शास्ति रकम . _____

संदाय की जाने वाली कुल रकम ₹ . _____ (अंकों में)

(शब्दों में) _____

तारीख मोहर

डाकपाल/प्रबंधक के हस्ताक्षर

निस्तारण

(खाताधारक/संदेशवाहक द्वारा भरा जाए)

रुपये . _____ (अंकों में) _____ (शब्दों में) नकद/चेक/डीडी बेयरिंग

नं.) _____ तारीख _____ /खाता संख्या _____ में अंतरण

द्वारा प्राप्त किए गए ।

तारीख खाताधारक/अभिभावक के हस्ताक्षर/अंगूठे का निशान

प्रारूप - 4

[पैराग्राफ 8(3) देखें]

समय से पहले खाता बंद करने के लिए आवेदन

सेवा में,

डाकपाल/प्रबंधक

.....
.....

महोदय,

1. मैं समय से पहले बंद करना चाहता/चाहती हूँ खाता सं.-----
----- खाते में शेष है और नीचे दिये गये ब्यौरे के अनुसार लागू शास्ति की कटौती के पश्चात् रकम का संदाय करने का आपसे अनुरोध करता हूँ:-

कृपया रकम को मेरे एसबी खाता संख्या _____ (खाता कार्यालय का नाम) पर स्थित में जमा करें।

या

कृपया मांगदेय ड्राफ्ट/पा/खाता चेक जारी करें

या

कृपया नकद में संदाय करें (यदि रकम अनुज्ञेय सीमा से कम है तो लागू)

2. मैं घोषणा करता हूँ कि जिन उपबंधों के अधीन खाता परिपक्वता से पहले बंद किया जा सकता है, उनका अनुपालन किया गया है।

*प्रमाणित किया जाता है कि लाभ उठाने के लिए प्रत्याहरण जाने वाली रकम के उपयोग के लिए अपेक्षित है जो जीवित है और अभी भी एक अवयस्क है।

तारीख:- _____ खाताधारक/अभिभावक के हस्ताक्षर या अंगूठे का निशान

(जमाकर्ता के अंगूठे के निशान को लेखा कार्यालय के ज्ञात व्यक्ति द्वारा सत्यापित किया जाना चाहिए)
केवल कार्यालय के उपयोग के लिए
संदाय ब्यौरे

खाते में पात्र शेष . _____

कम जुर्माना रकम . _____

संदाय की जाने वाली कुल रकम . _____ (अंकों में)

(शब्दों में) _____

डाकपाल/प्रबंधक के हस्ताक्षर की तारीख मोहर

निस्तारण

(खाताधारक/संदेशवाहक द्वारा भरा जाना है)

रुपये . _____ (अंकों में) _____ (शब्दों में) नकद/चेक/डीडी बेयरिंग
नं.) _____ तारीख _____ /खाता संख्या _____

में अंतरण द्वारा प्राप्त किए गए।

तारीख :

खाताधारक/अभिभावक के हस्ताक्षर/अंगूठे का

निशान

स्थान :

MINISTRY OF FINANCE
(Department of Economic Affairs)

NOTIFICATION

New Delhi, the 31st March, 2023

G.S.R.237(E).— In exercise of the powers conferred by section 3A of the Government Savings Promotion Act, 1873 (5 of 1873), the Central Government hereby makes the following Scheme, namely:-

1. Short title and commencement.— (1) This Scheme may be called the Mahila Samman Savings Certificate, 2023.

(2) It shall come into force on the date of its publication in the Official Gazette.

2. Definitions.— (1) In this Scheme, unless the context otherwise requires,-

- (a) “account” means an account opened under this Scheme;
- (b) “account holder” means a girl or woman in whose name the account is held;
- (c) “Act” means the Government Savings Promotion Act, 1873 (5 of 1873);
- (d) “Form” means a form appended to this Scheme;
- (e) “General Rules” means the Government Savings Promotion General Rules, 2018;
- (f) “year” means a period of twelve months commencing from the date of deposit in the account.

(2) Words and expressions used herein but not defined shall have the meanings respectively assigned to them in the Act and in the General Rules.

3. Application for opening an account.— (1) An application for opening an account under this Scheme shall be made by a woman for herself, or by the guardian on behalf of a minor girl to the Account Office in Form - I, on or before the 31st March, 2025.

(2) An account opened under this Scheme shall be a single holder type account.

4. Deposits.— (1) An individual may open any number of accounts subject to the maximum limit for deposit specified in sub-paragraph (3) and a time gap of three months shall be maintained between the existing account and the opening of other account.

(2) A minimum of one thousand rupees and any sum in multiples of one hundred rupees may be deposited in an account and no subsequent deposit shall be allowed in that account.

(3) A maximum limit of two lakh rupees shall be deposited in an account or accounts held by an account holder.

5. Interest.— (1) **The deposits made under this Scheme shall bear interest at the rate of 7.5 per cent. per annum.**

(2) Interest shall be compounded on quarterly basis and credited to the account.

(3) The interest payable to the account holder in respect of any account opened or deposit made which is not in consonance with the provisions of this Scheme shall be payable at the rate applicable to the Post Office Savings Account.

6. Payment on maturity.— (1) The deposit shall mature on completion of two years from the date of the deposit and the Eligible Balance may be paid to the account holder on an application in Form-2 submitted to the accounts office on maturity.

(2) In calculating the maturity value, any amount in fraction of a rupee shall be rounded off to the nearest rupee and for this purpose, any amount of fifty paise or more shall be treated as one rupee and any amount less than fifty paise shall be ignored.

7. Withdrawal from account.— (1) The account holder shall be eligible to withdraw maximum up to forty per cent. of the Eligible Balance once after the expiry of one year from the date of opening of the account but before the maturity of the account by making application in Form-3.

(2) In case of an account opened on behalf of a minor girl, the guardian may apply for the withdrawal for the benefit of the minor girl by submitting the following certificate to the accounts office, namely:-

“Certified that the amount sought to be withdrawn is required for the use and welfare of Miss/
Kumari..... who is a minor girl and is alive on this.....the day of.....(month),
.....(year).”

(3) In calculating the withdrawal from the account, any amount in fraction of a rupee shall be rounded off to the nearest rupee and for this purpose, any amount of fifty paise or more shall be treated as one rupee and any amount less than fifty paise shall be ignored.

8. Premature closure of account.-(1) The account shall not be closed before maturity except in the following cases, namely:-

(a) on the death of the account holder;

(b) where the post office or the Bank concerned is satisfied, in cases of extreme compassionate grounds such as medical support in life-threatening diseases of the account holder or death of the guardian, that the operation or continuation of the account is causing undue hardship to the account holder, it may, after complete documentation, by order and for reasons to be recorded in writing, allow premature closure of the account.

(2) Where an account is prematurely closed under sub-paragraph (1), interest on principal amount shall be payable at the rate applicable to the Scheme for which the account has been held.

(3) Premature closure of an account may be permitted, any time after the completion of six months from the date of opening of an Account on an application in Form-4, for any reason other than provided under sub-paragraph (1), and in which case the balance as stood from time to time in the account shall be eligible only for the interest rate less by two per cent. than the rate specified in this Scheme.

(4) In calculating the maturity value, any amount in fraction of a rupee shall be rounded off to the nearest rupee and for this purpose, any amount of fifty paise or more shall be treated as one rupee and any amount less than fifty paise shall be ignored.

9. Agency charges payable to Department of Posts and authorised banks.- The following agency charges shall be paid for operation of this scheme:

Sl. No.	Type of transaction	Charges payable (in rupees)
(1)	(2)	(3)
1.	Receipt – Physical Mode	40
2.	Receipt – e-mode	9
3.	Payments	6.5 paise per Rs.100 turnover

10. Application of General Rules.- The provisions of the General Rules shall, so far as may be, apply in relation to the matters for which no provision has been made in this Scheme.

11. Power to relax.-Where the Central Government is satisfied that the operation of any of the provisions of this Scheme causes undue hardship to the account holder, it may by order, for reasons to be recorded in writing, relax the requirements of that provision in a manner not inconsistent with the provisions of the Act.

[F. No. 1/3/2023-NS]

ASHISH VACHHANI, Addl. Secy.

FORM - 1

[See paragraph 3(1)]

Application for opening an account

To

The Postmaster/Manager

.....
.....

Sir,

Paste photograph of applicant

I[account holder/guardian] hereby apply for opening of an account under Mahila Samman Savings Certificate, 2023 in your Post Office/Bank.

I tender herewith Rs...../-
(Rs.....) in cash/Cheque/DD.

No..... date..... as initial deposit. My particulars are as under:-

1. Name of First Depositor

.....
 Name or the Guardian
 Date of Birth
 (DD / MM / YYYY)
 (In words).....

2. Aadhaar Number of account holder

.....

3. Permanent Account Number (PAN) of account holder

.....

4. Present Address

.....

Permanent Address

.....

5. Contact details

Telephone Number.....
 Mobile Number.....
 Email ID.....

6. Type of Account

Single or through Guardian for Minor

7. Details of date of birth of minor

.....

(Applicable in case of minor account)

a) Certificate No.

.....

b) Date of Issue

.....

c) Issuing authority

.....

8. Name of Guardian.....

(In case the account is opened on behalf of a
 Minor)

9. Details of other KYC documents attached 1. Proof of identification

.....

2. Address proof

.....

The following documents are accepted as valid documents for the purpose of identification and address proof: 1. Passport 2. Driving license 3. Voter's ID card 4. Job card issued by NREGA signed by the State Government officer 5. Letter issued by the National Population Register containing details of name and address;

10. My specimen Signatures

1.....
 (Name).....
 1.....
 (Name).....
 1.....
 (Name).....

I 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 of my/our other accounts under the Scheme are as under:

S.No.	Name of Scheme	Date of opening of account	Amount deposited	Customer Identification Number	Account number	Name of Post office/Bank
1.	Mahila Samman Savings Certificate, 2023					
2.	Mahila Samman Savings Certificate, 2023					

A separate sheet may be taken in case of furnishing details of more accounts opened along with signature or thumb impression of account holder/guardian.

Signature or thumb impression of account holder/guardian

Date:.....

Nomination

11. I.....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 Mahila Samman Savings Certificate, 2023 at the time of my death would be payable.

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

As the nominee(s) at Serial No.(s).....specified above is/are minor(s), I 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 death during the minority of the nominee(s).

1. Signature of witness.....

Name & Address.....

2. Signature of witness.....

Name & Address.....

Signature or thumb impression of account holder/guardian

Place:

Date:

For use of Post Office/Bank

The account has been opened in the name of.....on.....with deposit of Rs.....under Mahila Samman Savings Certificate, 2023 vide Account No.....dated.....

Customer identification Number.....

Nomination has been registered vide No.....dated.....

Signature and seal of competent authority.

FORM – 2
[See paragraph 6(1)]
Application for closure of account

Name of Post Office/Bank _____ Date _____

Account Number _____

1. I hereby submit pass book/deposit receipt and apply for closure of my above mentioned account matured on _____.

2. Please Credit the amount of eligible balance in my matured account to my SB Account no. _____ standing at _____ (Name of Account office).

or

Please issue a Demand Draft/account payee cheque

or

Please pay in cash (applicable if the amount is below permissible limit).

Certified, that the amount sought to be withdrawn to be availed is required for the use ofwho is alive and still a Minor.

Signature or thumb impression of account holder /guardian

(Thumb impression should be attested by a person known to Accounts office)

Payment Order
(For office use only)

Date

Payment detail

Principal amount Rs. _____

(+) Interest due Rs. _____

(-) Recovery of overpaid interest Rs. _____

Deduction if any Rs _____

Total Amount due Rs _____

Pay Rs. _____ (in figures) _____ (in words)

Date

Signature of Postmaster/Manager

Acquittance

(to be filled by depositor)

Received Rs . _____ (In figures) _____ (in words) By cash/cheque/DD bearing no.dated...../by transfer to Account No.....

Date:

Signature/thumb impression of account holder /guardian

FORM – 3
[See paragraph 7(1)]
Application for withdrawal

To,
 The Postmaster/Manager

.....

Sir,

I(account holder /guardian) hereby apply for withdrawal from my account as per details below:-

Account Number:.....

Amount of withdrawal applied.....

2. Please Credit the amount of withdrawal to my SB Account no._____ standing at _____(Name of Account office).

or

Please issue a Demand Draft/account payee cheque

or

Please pay in cash (applicable if the amount is below permissible limit of cash payment).

3. I certify that all the provisions applicable under scheme for grant of withdrawal have been complied with.

*Certified, that the amount sought to be withdrawn to be availed is required for the use ofwho is alive and still a Minor.

Date:- _____ Signature or thumb impression of account holder/guardian

.....
 (Thumb impression of the depositor should be attested by a person known to the accounts office)

For office use only

Payment detail

Eligible balance in Account . _____

Less Penalty amount . _____

Total Amount to be paid ₹ . _____ (In figures)

(In words) _____

Date Stamp

Signature of Postmaster/Manager

Acquittance

(to be filled by account holder/ messenger)

Received Rs . _____(In figures)_____ (in words) By cash/cheque/DD bearing No.)_____ dated _____/by transfer to Account

No. _____.

Date

Signature/thumb impression of account holder/guardian

FORM – 4

[See paragraph 8(3)]

Application for premature closure of account

To,
The Postmaster/Manager

.....

.....

Sir,

1. I wish to prematurely close Account No. _____ having balance of _____ (Rupees _____ Only) and request you to pay the amount after deduction of applicable penalty, as per details given below:-

Please Credit the amount to my SB Account no. _____ standing at _____ (Name of Account office).

or

Please issue a Demand Draft/account payee cheque

or

Please pay in cash (applicable if the amount is below permissible limit)

2. I hereby declare that the provisions under which the account can be closed before maturity have been complied with.

*Certified, that the amount sought to be withdrawn to be availed is required for the use ofwho is alive and still a Minor.

Date:- _____ Signature or thumb impression of account holder /guardian

(Thumb impression of the depositor should be attested by a person known to the accounts office)

For office use only**Payment detail**

Eligible balance in Account . _____

Less Penalty amount . _____

Total Amount to be paid . _____ (In figures)

(In words) _____

Date Stamp

Signature of Postmaster/Manager

Acquittance

(to be filled by account holder/ messenger)

Received Rs . _____ (In figures) _____ (in words) By cash/cheque/DD bearing

No.) _____ dated _____ /by transfer to Account

No. _____.

Date:

Signature/thumb impression of account holder /guardian

Place:

F. No 113-03/2017-SB(Pt.1)
Government of India
Ministry of Communications
Department of Posts
(Financial Services Division)

Dak Bhawan, New Delhi -110001
Dated: 31.03.2023

To

All Head of Circles/Regions

Subject: Revision of maximum limit for investment in Senior Citizen Savings Scheme, 2019.

Sir/Madam,

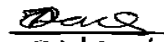
The undersigned is directed to convey the decision of Ministry of Finance (DEA) for amendment of Senior Citizen Savings Scheme, 2019 through Senior Citizen Savings (Amendment) Scheme, 2023 and revision of maximum investment limit for investment in Senior Citizen Savings Scheme, 2019 from ₹ fifteen lakh to ₹ thirty lakh. The copy of gazette notification G.S.R.240(E) dated 31.03.2023 issued by MOF(DEA) is enclosed.

2. Accordingly, In the Senior Citizens' Savings Scheme (hereinafter referred to as the said Scheme), in paragraph 3, in subparagraph (7), **for the words "fifteen lakhs", the words "thirty lakh"** shall be substituted.

3. It is requested to circulate it to all concerned for information, guidance and necessary action. Same may also be placed on the notice board of all Post Offices in public area.

4. This is issued with the approval of the Competent Authority.

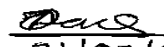
Yours Faithfully


31/03/2023

(Devendra Sharma)
Assistant Director (SB-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 (Vigilance) & 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. Chief Engineer (Civil), Postal Directorate
12. All Sections of Postal Directorate
13. All recognized Federations / Unions/ Associations
14. GM, CEPT for uploading the order on the India Post website.
15. MOF(DEA), NS-II, North Block, New Delhi.
16. Joint Director & HOD, ICCW Building, 4 Deendayal Upadhyay Marg, New Delhi-110002
17. Guard File


31/03/2023

(Devendra Sharma)
Assistant Director (SB-II)

अधिसूचना

नई दिल्ली, 31 मार्च, 2023

सा.का.नि. 240(अ).— केन्द्रीय सरकार, सरकारी बचत संवर्धन अधिनियम, 1873 (1873 का 5) की धारा 3क द्वारा प्रदत्त शक्तियों का प्रयोग करते हुए, वरिष्ठ नागरिक बचत स्कीम, 2019 का और संशोधन करने के लिए निम्नलिखित स्कीम बनाती है, अर्थात्: -

1. (1) इस स्कीम का संक्षिप्त नाम वरिष्ठ नागरिक बचत (संशोधन) स्कीम, 2023 है।
(2) यह राजपत्र में इसके प्रकाशन की तारीख को प्रवृत्त होगी।
2. वरिष्ठ नागरिक बचत स्कीम (जिसे इसमें इसके पश्चात् उक्त स्कीम कहा गया है) के पैरा 3 के उप-पैरा (7) में, "पंद्रह लाख" शब्दों के स्थान पर, "तीस लाख" शब्द रखे जाएंगे।
3. उक्त स्कीम के पैरा 4 के उप-पैरा (1) में "पंद्रह लाख" शब्दों के स्थान पर, दोनों स्थानों पर जहां वे आते हैं, "तीस लाख" शब्द रखे जाएंगे।

[फा. सं. 1/3/2023-एनएस]

आशीष वच्छानी, अपर सचिव

टिप्पण : मूल स्कीम भारत के राजपत्र, असाधारण, भाग II, खंड 3, उप-खंड (i) में, संख्यांक सा.का.नि. 916(अ), तारीख 12 दिसंबर, 2019 द्वारा प्रकाशित की गई थी, और तत्पश्चात् संख्यांक सा.का.नि. 287(अ), तारीख 5 मई, 2022, सा.का.नि. 842(अ), तारीख 22 नवंबर, 2022 और सा.का.नि. 56(अ), तारीख 27 जनवरी, 2023 द्वारा संशोधित की गई थी।

NOTIFICATION

New Delhi, the 31st March, 2023

G.S.R.240(E).—In exercise of the powers conferred by section 3A of the Government Savings Promotion Act, 1873 (5 of 1873), the Central Government hereby makes the following Scheme further to amend the Senior Citizens' Savings Scheme, 2019, namely:-

1. (1) This Scheme may be called the Senior Citizens' Savings (Amendment) Scheme, 2023.
(2) It shall come into force on the date of its publication in the Official Gazette.
2. In the Senior Citizens' Savings Scheme (hereinafter referred to as the said Scheme), in paragraph 3, in sub-paragraph (7), for the words "fifteen lakhs", the words "thirty lakh" shall be substituted.
3. In the said Scheme, in paragraph 4, in sub-paragraph (1), for the words "fifteen lakh" at both the places where they occur, the words "thirty lakh" shall be substituted.

[F. No. 1/3/2023-NS]

ASHISH VACHHANI, Addl. Secy.

Note: The principal Scheme was published in the Gazette of India, Extraordinary, Part II, Section 3, Sub-section (i) *vide* number G. S. R. 916(E), dated the 12th December, 2019 and subsequently amended *vide* number G.S.R.287 (E), dated the 5th May, 2020, G.S.R. 842(E), dated the 22nd November, 2022 and G.S.R. 56(E) dated the 27th January, 2023.

**F. No 113-03/2017-SB(Pt.1)
Government of India
Ministry of Communications
Department of Posts
(Financial Services Division)**

Dak Bhawan, New Delhi -110001
Dated: 31.03.2023

To

All Head of Circles/Regions

Subject: Revision of maximum limit for investment in National Savings (Monthly Income Account) Scheme, 2019

Sir/Madam,

The undersigned is directed to convey the decision of Ministry of Finance (DEA) for amendment of National Savings (Monthly Income Account) Scheme, 2019 through National Savings (Monthly Income Account) (Amendment) Scheme, 2023 and revision of maximum investment limit for investment in National Savings (Monthly Income Account) Scheme, 2019 from ₹ four lakh fifty thousand to ₹ nine lakh in single account and from ₹ nine lakh to ₹ fifteen lakh in Joint Account. The copy of gazette notification G.S.R.239(E) dated 31.03.2023 issued by MOF(DEA) is enclosed.

2. Accordingly, In the National Savings (Monthly Income Account) Scheme, 2019, in paragraph 4, in sub-paragraph (2), –

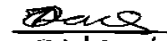
(a) for the words “rupees four lakh fifty thousand”, the words “nine lakhs” shall be substituted;

(b) for the words “nine lakhs”, the words “fifteen lakh” shall be substituted.

3. It is requested to circulate it to all concerned for information, guidance and necessary action. Same may also be placed on the notice board of all Post Offices in public area.

4. This is issued with the approval of the Competent Authority.

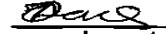
Yours Faithfully


31/03/2023

(Devendra Sharma)
Assistant Director (SB-II)

Copy to:

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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 (Vigilance) & 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. Chief Engineer (Civil), Postal Directorate
12. All Sections of Postal Directorate
13. All recognized Federations / Unions/ Associations
14. GM, CEPT for uploading the order on the India Post website.
15. MOF(DEA), NS-II, North Block, New Delhi.
16. Joint Director & HOD, ICCW Building, 4 Deendayal Upadhyay Marg, New Delhi-11000


31/03/2023

(Devendra Sharma)
Assistant Director (SB-II)

अधिसूचना

नई दिल्ली, 31 मार्च, 2023

सा.का.नि. 239(अ).—केन्द्रीय सरकार, सरकारी बचत संवर्धन अधिनियम, 1873 (1873 का 5) की धारा 3क द्वारा प्रदत्त शक्तियों का प्रयोग करते हुए, राष्ट्रीय बचत (मासिक आय खाता) योजना, 2019 का और संशोधन करने के लिए निम्नलिखित स्कीम बनाती है, अर्थात्:-

1. (1) इस स्कीम का संक्षिप्त नाम राष्ट्रीय बचत (मासिक आय खाता) (संशोधन) स्कीम, 2023 है।

(2) यह राजपत्र में इसके प्रकाशन की तारीख को प्रवृत्त होगी।

2. राष्ट्रीय बचत (मासिक आय खाता) स्कीम, 2019 के पैरा 4 के उप-पैरा (2) में,-

(क) "चार लाख पचास हजार रुपए" शब्दों के स्थान पर "नौ लाख रुपए" शब्द रखे जाएंगे;

(ख) "नौ लाख" शब्दों के स्थान पर "पंद्रह लाख" शब्द रखे जाएंगे।

[फा. सं. 1/3/2023-एनएस]

आशीष वच्छानी, अपर सचिव

टिप्पण : मूल स्कीम भारत के राजपत्र, असाधारण, भाग II, खंड 3, उप-खंड (i) में संख्यांक सा.का.नि. 917(अ), तारीख 12 दिसंबर, 2019 द्वारा प्रकाशित की गई थी, और तत्पश्चात संख्यांक सा.का.नि. 286(अ), तारीख 5 मई, 2022, सा.का.नि. 839(अ), तारीख 22 नवंबर, 2022 और सा.का.नि. 55(अ), तारीख 27 जनवरी, 2023 द्वारा संशोधित की गई थी।

NOTIFICATION

New Delhi, the 31st March, 2023

G.S.R.239(E)—In exercise of the powers conferred by section 3A of the Government Savings Promotion Act, 1873 (5 of 1873), the Central Government hereby makes the following Scheme to further amend the National Savings (Monthly Income Account) Scheme, 2019, namely:-

1. (1) This Scheme may be called the National Savings (Monthly Income Account) (Amendment) Scheme, 2023.

(2) It shall come into force on the date of its publication in the Official Gazette.

2. In the National Savings (Monthly Income Account) Scheme, 2019, in paragraph 4, in sub-paragraph (2), –

(a) for the words “rupees four lakh fifty thousand”, the words “nine lakhs” shall be substituted;

(b) for the words “nine lakhs”, the words “fifteen lakh” shall be substituted.

[F. No. 1/3/2023-NS]

ASHISH VACHHANI, Addl. Secy.

Note : The Principal Scheme was published in the Gazette of India, Extraordinary, Part II, Section 3, Sub-section (i) vide number G. S. R. 917(E), dated the 12th December, 2019 and subsequently amended vide number G.S.R.286(E) dated the 5th May, 2022, G.S.R. 839(E) dated the 22nd November, 2022 and G.S.R. 55(E) dated the 27th January, 2023.

F. No 113-03/2017-SB(Pt.1)
 Government of India
 Ministry of Communications
 Department of Posts
 (Financial Services Division)

Dak Bhawan, New Delhi - 110001

Dated: 31.03.2023

To

All Head of Circles/Regions

Subject: Revision of interest rates for Small Savings Schemes w.e.f. 01.04.2023

Sir/Madam,

Ministry of Finance, Department of Economic Affairs (Budget Division), Government of India vide Memorandum No. 01/04/2019-NS dated 31.03.2023 (copy enclosed) has informed that the rate of interest on various Small Savings Schemes (National Savings Schemes) for the first quarter of financial year 2023-24 (starting from 1st April, 2023 and ending on 30th June, 2023) have been revised as under: -

Sl. No.	Instrument/Scheme	Rates of interest from 01.01.2023 to 31.03.2023	Rates of interest from 01.04.2023 to 30.06.2023
1	Savings Deposit	4.0	4.0
2	1 Year Time Deposit	6.6	6.8
3	2 Year Time Deposit	6.8	6.9
4	3 Year Time Deposit	6.9	7.0
5	5 Year Time Deposit	7.0	7.5
6	5 Year Recurring Deposit	5.8	6.2
7	Senior Citizen Savings Scheme	8.0	8.2
8	Monthly Income Account Scheme	7.1	7.4
9	Sukanya Samruddhi Account Scheme	7.6	8.0
10	Public Provident Fund Scheme	7.1	7.1
11	National Savings Certificate	7.0	7.7
12	Kisan Vikas Patra	7.2 (will mature in 120 months)	7.5 (will mature in 115 months)

2. It is requested to circulate it to all concerned for information, guidance and necessary action. Same may also be placed on the notice board of all Post Offices in public area. The relevant calculation tables will be supplied in due course on receipt from the DEA/MOF.

3. This is issued with the approval of the Competent Authority.

Yours Faithfully

Devendra Sharma
 31/03/2023
 (Devendra Sharma)
 Assistant Director (SB-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 (Vigilance) & 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. Chief Engineer (Civil), Postal Directorate
12. All Sections of Postal Directorate
13. All recognized Federations / Unions/ Associations
14. GM, CEPT for uploading the order on the India Post website.
15. Dy. Director, CEPT for necessary configuration in Finacle.
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

F.No.1/4/2019-NS
Government of India
Ministry of Finance
Department of Economic Affairs
(Budget Division)

North Block, New Delhi
Date: March 31, 2023

OFFICE MEMORANDUM

Subject: Revision of interest rates for Small Savings Schemes - reg.

The rates of interest on various Small Savings Schemes for the first quarter of financial year 2023-24 starting from 1st April, 2023 and ending on 30th June, 2023 have been revised as detailed below:

Instrument	Rates of interest from 01.01.2023 to 31.03.2023	Rates of interest from 01.04.2023 to 30.06.2023
Savings Deposit	4.0	4.0
1 Year Time Deposit	6.6	6.8
2 Year Time Deposit	6.8	6.9
3 Year Time Deposit	6.9	7.0
5 Year Time Deposit	7.0	7.5
5 Year Recurring Deposit	5.8	6.2
Senior Citizen Savings Scheme	8.0	8.2
Monthly Income Account Scheme	7.1	7.4
National Savings Certificate	7.0	7.7
Public Provident Fund Scheme	7.1	7.1
Kisan Vikas Patra	7.2 (will mature in 120 months)	7.5 (will mature in 115 months)
Sukanya Samriddhi Account Scheme	7.6	8.0

2. This has the approval of competent authority.

31/3/23
(Kapil Patidar)
Deputy Secretary (Budget)

To,

1. The Finance Secretary & Secretary
Expenditure, Department of Expenditure
North Block, New Delhi.
2. The Secretary,
Department of Economic Affairs
North Block, New Delhi.
3. The Secretary,
Department of Revenue
North Block, New Delhi.
4. The Secretary,
Department of Financial Services
Jeevan Deep Building, New Delhi.
5. The Secretary,
Department of Posts
Dak Bhawan, New Delhi.
6. The Chief General Manager (DGBA)
Reserve Bank of India, Central Office,
Mumbai.
7. Reserve Bank of India
Central Account Section, Additional
Office Building, East High Court Road,
Civil Lines, P.B. No.15, Nagpur - 440 001.
8. Chief Secretaries of States / UT
Government
9. The Joint Director
National Savings Institute, New Delhi.

F. No 113-03/2017-SB(Pt.1)
Government of India
Ministry of Communications
Department of Posts
(Financial Services Division)

Dak Bhawan, New Delhi -110001

Dated: 03.04.2023

To

All Head of Circles/Regions

Subject: Regarding circulation of Government Savings Promotion General (Amendment) Rules, 2023.

Sir/Madam,

The undersigned is directed to convey the decision of the Ministry of Finance (DEA) for amendment of 6 (1) of Government Savings Promotion General Rules, 2018. The copy of gazette notification G.S.R.238(E) dated 31.03.2023 issued by MOF(DEA) is enclosed.

2. Accordingly, the text of rule 6(1) of Government Savings Promotion General Rules, 2018 shall be substituted as below: -

“(1) In addition to the documents mentioned in sub-rule (2) of rule 5, an individual shall also submit to the Accounts Office, the following identity documents containing proof of identity and address for the purpose of opening an account, namely: -

(a) the Aadhaar Number issued by the Unique Identification Authority of India:

Provided that: -

(a) where the Aadhaar Number has not been assigned to an individual, he shall furnish proof of application of enrollment for Aadhaar at the time of opening an account and the account holder **shall furnish the Aadhaar number to the Account Office within a period of six months from the date of opening of account** for linking the account with Aadhaar Number;

(b) if a depositor has already opened an account and has not submitted his Aadhaar number to the Account Office, he shall do so **within a period of six months with effect from the 1st day of April, 2023,**

And in the event of failure of the depositor to submit the Aadhaar number within the specified period of six months, his account shall cease to be operational till the time he submits the Aadhaar Number to the Accounts Office;

(b) the permanent Account Number or Form 60 as defined in the Income Tax rules, 1962;

Provided that the individual who has not submitted the permanent Account Number at the time of opening of account shall submit the same to the Accounts Office **within a period of two months from the date of happening of any of the following events**, whichever is the earliest, namely;-

- (i) the balance at any point of time in the account exceeds fifty thousand rupees; or**
- (ii) the aggregate of all credits in the account in any financial year exceeds one lakh rupees; or**
- (iii) the aggregate of all withdrawals and transfers in a month from the account exceeds ten thousand rupees,**

And in the event of the failure of the depositor to submit the Permanent Account Number within the specified period of two months, his account shall cease to be operational till the time he submits the Permanent Account Number to the Account Office;

(c) any other document as may be considered necessary by the Accounts Office including those related to the nature of business and financial status of the depositor."

3. It is requested to circulate it to all concerned for information, guidance and necessary action. Same may also be placed on the notice board of all Post Offices in public area.

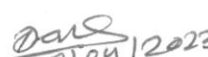
4. This is issued with the approval of the Competent Authority.

Yours Faithfully


(Devendra Sharma)
Assistant Director (SB-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 (Vigilance) & 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. Chief Engineer (Civil), Postal Directorate
12. All Sections of Postal Directorate
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14. GM, CEPT for uploading the order on the India Post website.
15. MOF(DEA), NS-II, North Block, New Delhi.
16. Joint Director & HOD, ICCW Building, 4 Deendayal Upadhyay Marg, New Delhi-11000


(Devendra Sharma)
Assistant Director (SB-II)

अधिसूचना

नई दिल्ली, 31 मार्च, 2023

सा.का.नि. 238(अ).— केंद्रीय सरकार, सरकारी बचत संवर्धन अधिनियम, 1873 (1873 का 5) की धारा 15 द्वारा प्रदत्त शक्तियों का प्रयोग करते हुए, सरकारी बचत संवर्धन साधारण नियम, 2018 का संशोधन करने के लिए निम्नलिखित नियम बनाती है, अर्थात्: -

1. इन नियमों का संक्षिप्त नाम सरकारी बचत संवर्धन साधारण (संशोधन) नियम, 2023 है।

(2) ये राजपत्र में इसके प्रकाशन की तारीख को प्रवृत्त होंगे।

2. सरकारी बचत संवर्धन साधारण नियम, 2018 के नियम 6 में, उप-नियम (1) के स्थान पर निम्नलिखित उप-नियम रखा जाएगा, अर्थात्:-

"(1) नियम 5 के उप-नियम (2) में उल्लिखित दस्तावेजों के अतिरिक्त, कोई व्यक्ति खाता खोलने के प्रयोजन से पहचान और पते के प्रमाण सहित निम्नलिखित पहचान दस्तावेज भी लेखा कार्यालय में प्रस्तुत करेगा, अर्थात् :-

(क) भारतीय विशिष्ट पहचान प्राधिकरण द्वारा जारी आधार संख्या:

परन्तु, -

(क) जहां किसी व्यक्ति को आधार संख्या समनुदेशित नहीं की गई है, वहां वह खाता खोलते समय आधार के लिए नामांकन के आवेदन का प्रमाण प्रस्तुत करेगा और खाता धारक खाते को आधार संख्या से जोड़ने के लिए खाता खोलने की तारीख से छह मास की अवधि के भीतर लेखा कार्यालय को आधार संख्या प्रस्तुत करेगा;

(ख) यदि कोई जमाकर्ता पहले से ही खाता खोल रखा है और लेखा कार्यालय में अपना आधार संख्या प्रस्तुत नहीं किया है, तो वह 1 अप्रैल, 2023 से छह मास की अवधि के भीतर प्रस्तुत करेगा,

और जमाकर्ता द्वारा छह मास की विनिर्दिष्ट अवधि के भीतर आधार संख्या प्रस्तुत करने में विफल होने की स्थिति में, जब तक वह लेखा कार्यालय में आधार संख्या प्रस्तुत नहीं करता है, तब तक उसका खाता प्रचालन में नहीं रहेगा;

(ख) आयकर नियम, 1962 में यथा परिभाषित स्थायी खाता संख्या या प्ररूप 60:

परन्तु जिस व्यक्ति ने खाता खोलने के समय स्थायी खाता संख्या प्रस्तुत नहीं की है, उसे निम्नलिखित में से किसी भी घटना के, जो भी पहले हो, होने की तारीख से दो मास की अवधि के भीतर लेखा कार्यालय में उसे प्रस्तुत करना होगा, अर्थात्:-

(i) खाते में किसी भी समय अतिशेष पचास हजार रुपये से अधिक है; या

(ii) किसी वित्तीय वर्ष में खाते में सभी जमा रकमों का योग एक लाख रुपये से अधिक है; या

(iii) खाते से एक महीने में सभी निकासी और अंतरण का कुल योग दस हजार रुपये से अधिक है,

और दो मास की विनिर्दिष्ट अवधि के भीतर जमाकर्ता द्वारा स्थायी खाता संख्या प्रस्तुत करने में विफल होने की स्थिति में, जब तक वह लेखा कार्यालय को स्थायी खाता संख्या प्रस्तुत नहीं कर देता है, तब तक उसका खाता प्रचालन में नहीं रहेगा;

(ग) कोई अन्य दस्तावेज, जो लेखा कार्यालय द्वारा आवश्यक समझा जाए, जिसमें कारबार की प्रकृति और जमाकर्ता की वित्तीय स्थिति से संबंधित दस्तावेज शामिल हैं।"

[फा. सं. 1/3/2023-एनएस]

आशीष वच्छानी, अपर सचिव

टिप्पण : मूल अधिसूचना भारत के राजपत्र, असाधारण, भाग II, खंड 3, उपखंड (i) में अधिसूचना संख्यांक सा.का.नि. 1003 (अ), तारीख 5 अक्टूबर, 2018 द्वारा प्रकाशित की गई थी।

NOTIFICATION

New Delhi, the 31st March, 2023

G.S.R.238(E) — In exercise of the powers conferred by section 15 of the Government Savings Promotion Act, 1873 (5 of 1873), the Central Government hereby makes the following rules to amend the Government Savings Promotion General Rules, 2018, namely:-

1. These rules may be called the Government Savings Promotion General (Amendment) Rules, 2023.

(2) They shall come into force on the date of its publication in the Official Gazette.

2. In the Government Savings Promotion General Rules, 2018, in rule 6, for sub-rule (1), the following sub-rule shall be substituted, namely:-

“(1) In addition to the documents mentioned in sub-rule (2) of rule 5, an individual shall also submit to the Accounts Office, the following identity documents containing proof of identity and address for the purpose of opening an account, namely:-

(a) the Aadhaar Number issued by the Unique Identification Authority of India:

Provided that,-

(a) where the Aadhaar Number has not been assigned to an individual, he shall furnish proof of application of enrollment for Aadhaar at the time of opening an account and the account holder shall furnish the Aadhaar number to the Accounts Office within a period of six months from the date of opening of account for linking the account with Aadhaar Number;

(b) if a depositor has already opened an account and has not submitted his Aadhaar number to the Accounts Office, he shall do so within a period of six months with effect from the 1st day of April, 2023,

and in the event of failure of the depositor to submit the Aadhaar number within the specified period of six months, his account shall cease to be operational till the time he submits the Aadhaar Number to the Accounts Office;

(b) the Permanent Account Number or Form 60 as defined in the Income Tax Rules, 1962:

Provided that the individual who has not submitted the Permanent Account Number at the time of opening an account shall submit the same to the Accounts Office within a period of two months from the date of happening of any of the following events, whichever is the earliest, namely:-

(i) the balance at any point of time in the account exceeds fifty thousand rupees; or

(ii) the aggregate of all credits in the account in any financial year exceeds one lakh rupees; or

(iii) the aggregate of all withdrawals and transfers in a month from the account exceeds ten thousand rupees,

and in the event of the failure of the depositor to submit the Permanent Account Number within the specified period of two months, his account shall cease to be operational till the time he submits the Permanent Account Number to the Accounts Office;

(c) any other document as may be considered necessary by the Accounts Office including those related to the nature of business and financial status of the depositor.”

[F. No. 1/3/2023-NS]

ASHISH VACHHANI, Addl. Secy.

Note: The principal notification was published in the Gazette of India, Extraordinary, Part II, section 3, sub-section (i) vide notification number G. S. R. 1003 (E), dated the 5th October, 2018.

F. No FS-13/7/2020-FS-Part(1)

Government of India
Ministry of Communications
Department of Posts
(Financial Services Division)

Dak Bhawan, New Delhi -110001

Dated: 05.04.2023

To

All Head of Circles/Regions

Subject: Regarding promotion of NEFT/RTGS facility for fund transfer from Bank account to PPF/SSA and PO Savings Account.

Sir/Madam,

This has reference to SB Order No. 08/2022 dated 17-05-2022 in which NEFT/RTGS facilities have been introduced for POSB account holders. By availing these facilities Bank Account holders can transfer fund between Bank Account to PO Savings Account and vice versa. Further, Account holders can also transfer fund from Bank account to Public Provident Fund (PPF) and Sukanya Samriddhi Account (SSA) by using NEFT facility.

2. It has been observed that general awareness of these facilities amongst staff and account holders is not adequate. Therefore competent authority has decided to circulate the process for fund transfer from Bank Account to PO Savings Account/PPF/SSA by using NEFT/RTGS facilities.

3. **(A) General** : - Account holders are advised to be aware with the following points before initiating fund transfer to PPF/SSA:-

- (i) PPF/SSA account should not have any pending previous years defaulted subscription. If the account has pending previous year subscription pending default is to be deposit through any nearest CBS post office.
- (ii) If PPF account has matured, submit Account extension form alongwith passbook at post office concerned within one year from the date of maturity.
- (iii) Fund transfer in PPF/SSA should be in multiple of ₹ 50/-
- (iv) Fund transfer in PPF/SSA should be maximum of ₹ 1.50 lakh in a financial year.
- (v) In case any NEFT Transaction fails due to technical reasons, the amount will be reversed in the bank account concerned in one working day.

(B) The procedure for fund transfer from Bank Account to PO Savings Account or PPF account or SSA Quick Transfer (without adding beneficiary) is mentioned below:

- Login into netbanking of bank account.
- Go to Payment/Transfer Tab
- Select Quick Transfer (without beneficiary)
- Enter beneficiary name
- Enter beneficiary PPF or SSA or PO Savings Account no, Re-enter beneficiary PPF or SSA or PO Savings account No.
- Select payment option "Inter Bank Transfer"
- Enter IFSC Code **IPOS0000DOP**
- Select Transaction mode "NEFT"
- Enter amount to be transferred

- Select purpose 'Deposit/Investment'
- Accept terms and conditions.
- Click on Submit
- Click on Confirm
- Enter OTP and click on Confirm
- Click on Print , if required
- Log out
- SMS will be received for debit and credit.

(C). Fund Transfer by adding beneficiary:

- Login into netbanking of bank account.
- Go to Payment/Transfer Tab
- Select Add and Manage Beneficiary
- Select Other Bank Beneficiary
- Enter beneficiary name
- Enter beneficiary PPF or SSA or PO Savings Account no, Re-enter beneficiary PPF or SSA or PO Savings account No.
- Select IFSC and Enter IFSC Code **IPOS0000DOP**
- Accept terms and conditions.
- Click on Submit
- Click on Confirm
- Enter OTP and click on Confirm

After successful adding beneficiary, proceed with fund transfer

- Go to Payment/Transfer Tab
- Select Other Bank Transfer
- Enter beneficiary name
- Select NEFT/RTGS for Savings Account and NEFT for PPF/SSA Account
- Click on proceed
- Select purpose 'Deposit/Investment'
- Select the beneficiary
- Accept terms and conditions.
- Click on Submit
- Click on Confirm
- Enter OTP and click on Confirm
- Click on Print , if required
- Log out
- SMS will be received for debit and credit.

4. It is requested to circulate it to all concerned for information, guidance and necessary action to promote this facility to account holders. Same may also be placed on the notice board of all Post Offices in public area.

5. This is issued with the approval of the Competent Authority.

Yours Faithfully

Devendra Sharma
05/10/2023
(Devendra Sharma)

Assistant Director (SB-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 (Vigilance) & 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. Chief Engineer (Civil), Postal Directorate
12. All Sections of Postal Directorate
13. All recognized Federations / Unions/ Associations
14. GM, CEPT for uploading the order on the India Post website.
15. MOF(DEA), NS-II, North Block, New Delhi.
16. Joint Director & HOD, ICCW Building, 4 Deendayal Upadhyay Marg, New Delhi-11000


05/04/2023.
(Devendra Sharma)
Assistant Director (SB-II)

F. No FS-13/1/2023-FS-DOP
Government of India
Ministry of Communications
Department of Posts
(Financial Services Division)

Dak Bhawan, New Delhi -110001
Dated: 05.04.2023

To

All Head of Circles/Regions

Subject: Regarding various queries received in connection with Mahila Samman Savings Certificate, 2023.

Sir/Madam,

This has reference to SB Order No. 05/2023 dated 31-03-2023 in which a new scheme 'Mahila Samman Savings Certificate, 2023' was circulated along with detailed SOP.

2. This office has received various queries in connection with Mahila Samman Savings Certificate, 2023. Accordingly, the competent authority has decided to issue clarification on the various queries received.


3. The details of queries received and clarification thereon is mentioned below: -

Sl No.	Query	Clarification
1	Whether this scheme is available through agents ?	This scheme is not covered under the MPKBY/SAS agency.
2	Whether investment under the scheme qualifies for a rebate u/s 80C of Income Tax Act ?	The investment under scheme does not qualify for rebate u/s 80C of Income Tax Act.
3	Whether interest earned in the scheme has tax exemption ?	Interest earned under the scheme is taxable.
4	Whether the maximum limit for investment of ₹ 2 lakh is separate in case of minor ?	Maximum limit prescribed in Rule 4(1) of Mahila Samman Savings Certificate, 2023 is for an Individual. As such minor limit is separate and investment upto ₹ 2 lakh can be made in the name of minor girl child.

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

5. This is issued with the approval of the Competent Authority.

Yours Faithfully


(Devendra Sharma)
Assistant Director (SB-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 (Vigilance) & 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. Chief Engineer (Civil), Postal Directorate
12. All Sections of Postal Directorate
13. All recognized Federations / Unions/ Associations
14. GM, CEPT for uploading the order on the India Post website.
15. MOF(DEA), NS-II, North Block, New Delhi.
16. Joint Director & HOD, ICCW Building, 4 Deendayal Upadhyay Marg, New Delhi-11000


05/11/2023
(Devendra Sharma)
Assistant Director (SB-II)

**F. No 113-03/2017-SB(Pt.1)
Government of India
Ministry of Communications
Department of Posts
(Financial Services Division)**

Dak Bhawan, New Delhi -110001

Dated: 01.05.2023

Addendum

To

All Head of Circles/Regions

Subject: Revision of interest rates for Small Savings Schemes w.e.f. 01.04.2023

Sir/Madam,

In continuation of this office letter of even number dated 31.03.2023 on the above mentioned subject, the undersigned is directed to forward copies of the following gazette notifications issued by Department of Economic Affairs, Ministry of Finance in connection with the revision of interest rates for first quarter of Financial Year 2023-2024 for further necessary actions. Copies of the following notifications are enclosed.

- (i) G.S.R. 324(E) Kisan Vikas Patra (Second Amendment) Scheme, 2023 dated 27.04.2023
- (ii) G.S.R. 325(E) National Savings (Monthly Income Account) (Third Amendment) Scheme, 2023 dated 27.04.2023
- (iii) G.S.R. 326(E) Senior Citizens' Savings (Third Amendment) Scheme, 2023 dated 27.04.2023.
- (iv) G.S.R. 327(E) National Savings Time Deposit (Second Amendment) Scheme, 2023 dated 27.04.2023.
- (v) G.S.R. 328(E) Savings Certificates (VIII Issue) (Second Amendment) Scheme, 2023 dated 27.04.2023
- (vi) G.S.R. 329(E) Sukanya Samridhi Account (Amendment) Scheme, 2023 dated 27.04.2023.
- (vii) G.S.R. 330(E) National Savings Recurring Deposit (Amendment) Scheme, 2023 dated 27.04.2023

3. This is issued with the approval of the Competent Authority.

Yours Faithfully


(Devendra Sharma)
Assistant Director (SB-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 (Vigilance) & 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. Chief Engineer (Civil), Postal Directorate
12. All Sections of Postal Directorate
13. All recognized Federations / Unions/ Associations
14. GM, CEPT for uploading the order on the India Post website and updation in postinfo app.
15. Dy. Director, CEPT for necessary configuration in Finacle.
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



भारत का राजपत्र The Gazette of India

सी.जी.-डी.एल.-अ.-28042023-245530
CG-DL-E-28042023-245530

असाधारण
EXTRAORDINARY

भाग II—खण्ड 3—उप-खण्ड (i)
PART II—Section 3—Sub-section (i)

प्राधिकार से प्रकाशित
PUBLISHED BY AUTHORITY

सं. 262]
No. 262]

नई दिल्ली, शुक्रवार, अप्रैल 28, 2023/वैशाख 8, 1945
NEW DELHI, FRIDAY, APRIL 28, 2023/VAISAKHA 8, 1945

वित्त मंत्रालय
(आर्थिक कार्य विभाग)

अधिसूचना

नई दिल्ली, 27 अप्रैल, 2023

सा.का.नि. 324(अ).—केन्द्रीय सरकार, सरकारी बचत संवर्धन अधिनियम, 1873 (1873 का 5) की धारा 3क द्वारा प्रदत्त शक्तियों का प्रयोग करते हुए, किसान विकास पत्र योजना, 2019 का और संशोधन करने के लिए निम्नलिखित योजना बनाती है, अर्थात्:-

- (1) इस योजना का संक्षिप्त नाम किसान विकास पत्र (दूसरा संशोधन) योजना, 2023 है।
(2) यह 1 अप्रैल 2023 से प्रवृत्त समझी जाएगी।
- किसान विकास पत्र योजना, 2019 (जिसे इसके पश्चात उक्त योजना के रूप में निर्दिष्ट किया गया है) के पैरा 5 में, -

(क) उप-पैरा (1घ) में, "1 जनवरी, 2023 को या उसके पश्चात", शब्दों और अंकों के स्थान पर, "1 जनवरी, 2023 और 31 मार्च, 2023 के बीच (जिसमें यह दोनों तारीखें सम्मिलित हैं)" शब्द, अंक और कोष्ठक रखे जाएंगे;

(ख) उप-पैरा (1 घ) के पश्चात, निम्नलिखित उप-पैरा अंतःस्थापित किया जाएगा, अर्थात्:

"(1ड) सारणी-4 में, 1 जनवरी, 2023 को या उसके पश्चात खोले गए खाते की परिपक्वता अवधि नौ वर्ष और सात माह होगी और परिपक्वता पर खाते में जमा की गई राशि दोगुनी हो जाएगी।"

- उक्त योजना में, पैरा 6 में, उप-पैरा (3) में, -

(क) सारणी-4 में, "1 जनवरी, 2023 को या उसके पश्चात", शब्दों और अंकों के स्थान पर, "1 जनवरी, 2023 और 31 मार्च, 2023 के बीच (जिसमें यह दोनों तारीखें सम्मिलित हैं) शब्द, अंक और कोष्ठक रखे जाएंगे;

(ख) सारणी-4 के पश्चात, निम्नलिखित सारणी अंतःस्थापित की जाएगी, अर्थात्:-

"सारणी-5

[1 अप्रैल 2023 को या उसके पश्चात 1000 रुपये के साथ खोले गए खाते की परिपक्वता-पूर्व बंद करने के मूल्य दर्शाने वाली सारणी]

प्रमाण पत्र की तारीख से उसके नकदीकरण की तारीख तक की अवधि	ब्याज सहित देय राशि (रुपए)
(1)	(2)
ढाई वर्ष किंतु तीन वर्ष से कम	1171
तीन वर्ष किंतु साढ़े तीन वर्ष से कम	1208
साढ़े तीन वर्ष किंतु चार वर्ष से कम	1247
चार वर्ष किंतु साढ़े चार वर्ष से कम	1286
साढ़े चार वर्ष किंतु पांच वर्ष से कम	1328
पांच वर्ष किंतु साढ़े पांच वर्ष से कम	1370
साढ़े पांच वर्ष किंतु छह वर्ष से कम	1414
छह वर्ष किंतु साढ़े छह वर्ष से कम	1459
साढ़े छह वर्ष किंतु सात वर्ष से कम	1506
सात वर्ष किंतु साढ़े सात वर्ष से कम	1554
साढ़े सात वर्ष किंतु आठ वर्ष से कम	1604
आठ वर्ष किंतु साढ़े आठ वर्ष से कम	1655
साढ़े आठ वर्ष किंतु नौ वर्ष से कम	1708
नौ वर्ष किंतु साढ़े नौ वर्ष से कम	1763
साढ़े नौ वर्ष किंतु प्रमाणपत्र की परिपक्वता से पूर्व	1819
प्रमाणपत्र की परिपक्वता पर	2000"

[फा. सं. 1/04/2016-एनएस]

आशीष वच्छानी, अपर सचिव

स्पष्टीकारक ज्ञापन — किसान विकास पत्र (दूसरा संशोधन) योजना, 2023 अधिसूचना में यथा विनिर्दिष्ट तारीख से प्रभावी होगी तथापि, किसी भी व्यक्ति पर इस संशोधित योजना को भूतलक्षी प्रभाव दिए जाने के परिणामस्वरूप प्रतिकूल प्रभाव नहीं पड़ेगा।

टिप्पण — मूल योजना संख्यांक सा.का.नि. 920(अ), तारीख 12 दिसंबर, 2019 द्वारा भारत के राजपत्र, असाधारण, भाग 2, खंड 3, उपखंड (i) में प्रकाशित की गई थी और तत्पश्चात् संख्यांक सा.का.नि. 283(अ), तारीख 9 मई, 2020 और सा.का.नि. 837(अ), तारीख 22 नवंबर, 2022 और सा.का.नि. 52 (अ), तारीख 27 जनवरी, 2023 द्वारा संशोधित की गई थी।

MINISTRY OF FINANCE
(Department of Economic Affairs)
NOTIFICATION

New Delhi, the 27th April, 2023

G.S.R.324(E) — In exercise of the powers conferred by section 3A of the Government Savings Promotion Act, 1873 (5 of 1873), the Central Government hereby makes the following scheme further to amend the Kisan Vikas Patra Scheme, 2019, namely:-

1. (1) This Scheme may be called the Kisan Vikas Patra (Second Amendment) Scheme, 2023.
- (2) It shall be deemed to have come into force on the 1st day of April, 2023.
2. In the Kisan Vikas Patra Scheme, 2019 (hereinafter referred to as the said Scheme), in paragraph 5, -
 - a. in sub-paragraph (1D), for the words and figures, "on or after the 1st day of January, 2023", the words, figures and brackets "between 1st January, 2023 and 31st March, 2023 (both days inclusive)" shall be substituted;
 - b. after sub-paragraph (1D), the following sub-paragraph shall be inserted, namely:-

“(1E) The maturity period of an account opened on or after the 1st day of April, 2023 shall be nine years and seven months and the deposits made in the account shall double on maturity.”.
3. In the said Scheme, in paragraph 6, in sub-paragraph (3),-
 - a. in TABLE-4, for the words and figures, "on or after the 1st day of January, 2023", the words, figures and brackets "between 1st January, 2023 and 31st March, 2023 (both days inclusive)" shall be substituted;
 - b. after TABLE-4, the following TABLE shall be inserted, namely:-

“TABLE-5
[Table showing premature closure value of account opened on or after 1st day of April, 2023 with
1000 rupees]

Period from the date of the certificate to the date of its encashment	Amount payable inclusive of interest (Rupees)
(1)	(2)
Two and half years but less than three years	1171
Three years but less than three and half years	1208
Three and half years but less than four years	1247
Four years but less than four and half years	1286
Four and half years but less than five years	1328
Five years but less than five and half years	1370
Five and half years but less than six years	1414
Six years but less than six and half years	1459
Six and half years but less than seven years	1506
Seven years but less than seven and half years	1554
Seven and half years but less than eight years	1604
Eight years but less than eight and half years	1655
Eight and half years but less than nine years	1708
Nine years but less than nine and half years	1763
Nine and half years but before Maturity of Certificate	1819
On maturity of certificate	2000”

[F. No. 1/04/2016-NS]

ASHISH VACHHANI, Addl. Secy.

Explanatory Memorandum. - The Kisan Vikas Patra (Second Amendment) Scheme, 2023 takes effect from the date as specified in the notification. However, no one shall be adversely affected as a result of retrospective effect being given to this amendment Scheme.

Note : The principal Scheme was published in the Gazette of India, Extraordinary, Part II, Section 3, Sub-section (i) vide number G.S.R. 920(E), dated the 12th December, 2019 and subsequently amended vide numbers G.S.R 283(E), dated the 9th May, 2020, G.S.R. 837(E), dated the 22nd November, 2022 and G.S.R. 52(E), dated the 27th January, 2023.

अधिसूचना

नई दिल्ली, 27 अप्रैल, 2023

सा.का.नि. 325(अ).— केन्द्रीय सरकार, सरकारी बचत संवर्धन अधिनियम, 1873 (1873 का 5) की धारा 3क द्वारा प्रदत्त शक्तियों का प्रयोग करते हुए, राष्ट्रीय बचत (मासिक आय खाता) योजना, 2019 का और संशोधन करने के लिए निम्नलिखित योजना बनाती है, अर्थात्:-

1. (1) इस योजना का संक्षिप्त नाम राष्ट्रीय बचत (मासिक आय खाता) (तीसरा संशोधन) योजना, 2023 है।

(2) यह 1 अप्रैल 2023 से प्रवृत्त समझी जाएगी।

2. राष्ट्रीय बचत (मासिक आय खाता) योजना, 2019 के पैरा 5 में,-

(क) उप- पैरा (1ग) में, "1 जनवरी, 2023 को या उसके पश्चात", शब्दों और अंकों के स्थान पर, "1 जनवरी, 2023 और 31 मार्च, 2023 के बीच (जिसमें यह दोनों तारीखें सम्मिलित हैं)" शब्द, अंक और कोष्ठक रखे जाएंगे ;

(ख) उप- पैरा (1 ग) के पश्चात, निम्नलिखित उप- पैरा अंतःस्थापित किया जाएगा, अर्थात्:

"(1घ) इस योजना के अधीन 1 जनवरी, 2023 को या उसके पश्चात की गई जमा राशि पर प्रतिवर्ष 7.4 प्रतिशत की दर से ब्याज देय होगा।"

[फा. सं. 1/04/2016-एनएस]

आशीष वच्छानी, अपर सचिव

स्पष्टीकारक ज्ञापन — राष्ट्रीय बचत (मासिक आय खाता) (तीसरा संशोधन) योजना, 2023 अधिसूचना में यथा विनिर्दिष्ट तारीख से प्रभावी होगी तथापि, किसी भी व्यक्ति पर इस संशोधित योजना को भूतलक्षी प्रभाव दिए जाने के परिणामस्वरूप प्रतिकूल प्रभाव नहीं पड़ेगा।

टिप्पण - मूल योजना संख्यांक सा.का.नि. 917(अ), तारीख 12 दिसंबर, 2019 द्वारा भारत के राजपत्र, असाधारण, भाग 2, खंड 3, उपखंड (i) में प्रकाशित की गई थी और तत्पश्चात् संख्यांक सा.का.नि. 286(अ), तारीख 9 मई, 2022 और सा.का.नि. 839(अ), तारीख 22 नवंबर, 2022, सा.का.नि. 55 (अ), तारीख 27 जनवरी, 2023 और सा.का.नि. 239(अ), तारीख 31 मार्च, 2023 द्वारा संशोधित की गई थी।

NOTIFICATION

New Delhi, the 27th April, 2023

G.S.R.325(E) — In exercise of the powers conferred by section 3A of the Government Savings Promotion Act, 1873 (5 of 1873), the Central Government hereby makes the following Scheme further to amend the National Savings (Monthly Income Account) Scheme, 2019, namely:-

1. (1) This Scheme may be called the National Savings (Monthly Income Account) (Third Amendment) Scheme, 2023.

(2) It shall be deemed to have come into force on the 1st day of April, 2023.

2. In the National Savings (Monthly Income Account) Scheme, 2019, in paragraph 5,-

- a. in sub-paragraph (1C), for the words and figures, "on or after the 1st day of January, 2023", the words, figures and brackets "between 1st January, 2023 and 31st March, 2023 (both days inclusive)" shall be substituted;
- b. after sub-paragraph (1C), the following sub-paragraph shall be inserted, namely:-

"(1D) The deposit made under this Scheme on or after the 1st day of April, 2023 shall bear interest at the rate of 7.4 per cent. per annum."

[F. No. 1/04/2016-NS]

ASHISH VACHHANI, Addl. Secy.

Explanatory Memorandum. – The National Savings (Monthly Income Account) (Third Amendment) Scheme, 2023 takes effect from the date as specified in the notification. However, no one shall be adversely affected as a result of retrospective effect being given to this amendment Scheme.

Note: The principal Scheme was published in the Gazette of India, Extraordinary, Part II, Section 3, Sub-section (i) vide number G. S. R. 917(E), dated the 12th December, 2019 and subsequently amended vide numbers G.S.R. 286(E), dated the 9th May, 2022, G.S.R. 839 (E), dated the 22nd November, 2022, G.S.R. 55 (E), dated the 27th January, 2023 and G.S.R. 239 (E), dated the 31st March, 2023.

अधिसूचना

नई दिल्ली, 27 अप्रैल, 2023

सा.का.नि. 326(अ).— केन्द्रीय सरकार, सरकारी बचत संवर्धन अधिनियम, 1873 (1873 का 5) की धारा 3क द्वारा प्रदत्त शक्तियों का प्रयोग करते हुए, वरिष्ठ नागरिक बचत योजना, 2019 का और संशोधन करने के लिए निम्नलिखित योजना बनाती है, अर्थात्:-

1. (1) इस योजना का संक्षिप्त नाम वरिष्ठ नागरिक बचत (तीसरा संशोधन) योजना, 2023 है।
- (2) यह 1 अप्रैल 2023 से प्रवृत्त समझी जाएगी।
2. वरिष्ठ नागरिक बचत योजना, 2019 के पैरा 5 में,-

(क) उप-पैरा (1ग) में, "1 जनवरी, 2023 को या उसके पश्चात", शब्दों और अंकों के स्थान पर, "1 जनवरी, 2023 और 31 मार्च, 2023 के बीच (जिसमें यह दोनों तारीखें सम्मिलित हैं)" शब्द, अंक और कोष्ठक रखे जाएंगे;

(ख) उप-पैरा (1ग) के पश्चात, निम्नलिखित उप-पैरा अंतःस्थापित किया जाएगा, अर्थात्:

"(1घ) 1 जनवरी, 2023 को या उसके पश्चात इस योजना के अधीन किए गए जमा पर प्रतिवर्ष 8.2 प्रतिशत की दर से ब्याज देय होगा।"

[फा. सं. 1/04/2016-एनएस]

आशीष वच्छानी, अपर सचिव

स्पष्टीकारक ज्ञापन — वरिष्ठ नागरिक बचत (तीसरा संशोधन) योजना, 2023 अधिसूचना में यथा विनिर्दिष्ट तारीख से प्रभावी होगी तथापि, किसी भी व्यक्ति पर इस संशोधित योजना को भूतलक्षी प्रभाव दिए जाने के परिणामस्वरूप प्रतिकूल प्रभाव नहीं पड़ेगा।

टिप्पण – मूल योजना संख्यांक सा.का.नि. 916(अ), तारीख 12 दिसंबर, 2019 द्वारा भारत के राजपत्र, असाधारण, भाग 2, खंड 3, उपखंड (i) में प्रकाशित की गई थी और तत्पश्चात् संख्यांक सा.का.नि. 287(अ), तारीख 5 मई, 2022 और

सा.का.नि. 842(अ), तारीख 23 नवंबर, 2022, सा.का.नि. 56 (अ), तारीख 27 जनवरी, 2023 और सा.का.नि. 240(अ), तारीख 31 मार्च, 2023 द्वारा संशोधित की गई थी।

NOTIFICATION

New Delhi, the 27th April, 2023

G.S.R.326(E) — In exercise of the powers conferred by section 3A of the Government Savings Promotion Act, 1873 (5 of 1873), the Central Government hereby makes the following Scheme further to amend the Senior Citizens' Savings Scheme, 2019, namely:-

1. (1) This Scheme may be called the Senior Citizens' Savings (Third Amendment) Scheme, 2023.
(2) It shall be deemed to have come into force on the 1st day of April, 2023.
2. In the Senior Citizens' Savings Scheme, 2019, in paragraph 5,-
 - (a) in sub-paragraph (1C), for the words and figures, "on or after the 1st day of January, 2023", the words, figures and brackets "between 1st January, 2023 and 31st March, 2023 (both days inclusive)" shall be substituted;
 - (b) after sub-paragraph (1C), the following sub-paragraph shall be inserted, namely:-
“(1D) The deposit made under this Scheme on or after the 1st day of April, 2023 shall bear interest at the rate of 8.2 per cent. per annum.”.

[F. No. 1/04/2016-NS]

ASHISH VACHHANI, Addl. Secy.

Explanatory Memorandum.- The Senior Citizens' Savings (Third Amendment) Scheme, 2023 takes effect from the date as specified in the notification. However, no one shall be adversely affected as a result of retrospective effect being given to this amendment Scheme.

Note: The principal Scheme was published in the Gazette of India, Extraordinary, Part II, Section 3, Sub-section (i) vide number G. S. R. 916(E), dated the 12th December, 2019 and subsequently amended vide number G.S.R. 287 (E), dated the 5th May, 2020, G.S.R. 842(E), dated the 23rd November, 2022, G.S.R. 56(E), dated the 27th January, 2023 and G.S.R. 240 (E), dated the 31st March, 2023.

अधिसूचना

नई दिल्ली, 27 अप्रैल, 2023

सा.का.नि. 327(अ).— केन्द्रीय सरकार, सरकारी बचत संवर्धन अधिनियम, 1873 (1873 का 5) की धारा 3क द्वारा प्रदत्त शक्तियों का प्रयोग करते हुए, राष्ट्रीय बचत समय जमा योजना, 2019 का और संशोधन करने के लिए निम्नलिखित योजना बनाती है, अर्थात्:

1. (1) इस योजना का संक्षिप्त नाम राष्ट्रीय बचत सावधि जमा (दूसरा संशोधन) योजना, 2023 है।
(2) यह 1 अप्रैल 2023 से प्रवृत्त समझी जाएगी।
2. राष्ट्रीय बचत सावधि जमा योजना, 2019 (जिसे इसमें इसके पश्चात उक्त योजना के रूप में निर्दिष्ट किया गया है) के पैरा 7 में, -
 - (क) उप-पैरा 1 (ग) में, "1 जनवरी, 2023 को या उसके पश्चात", शब्दों और अंकों के स्थान पर, "1 जनवरी, 2023 और 31 मार्च, 2023 के बीच (जिसमें यह दोनों तारीखें सम्मिलित हैं)" शब्द, अंक और कोष्ठक रखे जाएंगे;
 - (ख) उप-पैरा 1 (ग) के पश्चात, निम्नलिखित उप-पैरा और सारणी अंतःस्थापित की जाएगी, अर्थात्: -

"1(घ) योजना के अधीन 1 अप्रैल, 2023 को या उसके पश्चात किए गए जमा पर नीचे दी गई सारणी में निर्दिष्ट ब्याज दर लागू होगी।

सारणी

क्र.सं.	खाते की श्रेणी	ब्याज की दर(प्रतिशत. प्रति वर्ष)
(1)	(2)	(3)
1.	एक वर्ष	6.8
2.	दो वर्ष	6.9
3.	तीन वर्ष	7.0
4.	पांच वर्ष	7.5

[फा. सं. 1/04/2016-एनएस]

आशीष वच्छानी, अपर सचिव

स्पष्टीकारक ज्ञापन — राष्ट्रीय बचत सावधि जमा (दूसरा संशोधन) योजना, 2023 अधिसूचना में यथा विनिर्दिष्ट तारीख से प्रभावी होगी तथापि, किसी भी व्यक्ति पर इस संशोधित योजना को भूतलक्षी प्रभाव दिए जाने के परिणामस्वरूप प्रतिकूल प्रभाव नहीं पड़ेगा।

टिप्पण — मूल योजना संख्यांक सा.का.नि. 922(अ), तारीख 12 दिसंबर, 2019 द्वारा भारत के राजपत्र, असाधारण, भाग 2, खंड 3, उपखंड (i) में प्रकाशित की गई थी और तत्पश्चात् संख्यांक सा.का.नि. 289(अ), तारीख 9 मई, 2022 और सा.का.नि. 838(अ), तारीख 22 नवंबर, 2022, और सा.का.नि. 53 (अ), तारीख 27 जनवरी, 2023 द्वारा संशोधित की गई थी।

NOTIFICATION

New Delhi, the 27th April, 2023

G.S.R.327(E) —In exercise of the powers conferred by section 3A of the Government Savings Promotion Act, 1873 (5 of 1873), the Central Government hereby makes the following Scheme further to amend the National Savings Time Deposit Scheme, 2019, namely:-

1. (1) This Scheme may be called the National Savings Time Deposit (Second Amendment) Scheme, 2023.
- (2) It shall be deemed to have come into force on the 1st day of April, 2023.
2. In the National Savings Time Deposit Scheme, 2019 (hereinafter referred to as the said Scheme), in paragraph 7,-
 - (a) in sub-paragraph 1(C), for the words and figures, "on or after the 1st day of January, 2023", the words, figures and brackets "between 1st January, 2023 and 31st March, 2023 (both days inclusive)" shall be substituted;
 - (b) after sub-paragraph 1(C), the following sub-paragraph and Table shall be inserted, namely:-

"1(D) The rate of interest as specified in the Table below shall be applicable to the deposit made on or after 1st day of April, 2023 under the Scheme.

Table

S. No.	Category of account	Rate of interest (per cent. per annum)
(1)	(2)	(3)
1.	One-year	6.8
2.	Two-years	6.9

3.	Three-years	7.0
4.	Five-years	7.5”.

[F. No. 1/04/2016-NS]

ASHISH VACHHANI, Addl. Secy.

Explanatory Memorandum.- The National Savings Time Deposit (Second Amendment) Scheme, 2023 takes effect from the date as specified in the notification. However, no one shall be adversely affected as a result of retrospective effect being given to this amendment Scheme.

Note: The principal Scheme was published in the Gazette of India, Extraordinary, Part II, Section 3, Sub-section (i), vide number G.S.R. 922(E), dated the 12th December, 2019 and subsequently amended vide number G.S.R. 289(E), dated the 9th May, 2020, G.S.R. 838(E), dated the 22nd November, 2022 and G.S.R. 53(E), dated the 27th January, 2023.

अधिसूचना

नई दिल्ली, 27 अप्रैल, 2023

सा.का.नि. 328(अ).— केन्द्रीय सरकार, सरकारी बचत संवर्धन अधिनियम, 1873 (1873 का 5) की धारा 3क द्वारा प्रदत्त शक्तियों का प्रयोग करते हुए, राष्ट्रीय बचत प्रमाणपत्र (VIII निर्गम) स्कीम, 2019 का और संशोधन करने के लिए निम्नलिखित स्कीम बनाती है, अर्थात् :-

1. (1) इस स्कीम का संक्षिप्त नाम राष्ट्रीय बचत प्रमाणपत्र (VIII निर्गम) (दूसरा संशोधन) स्कीम, 2023 है।
- (2) यह 1 अप्रैल, 2023 से प्रवृत्त समझी जाएगी।
2. राष्ट्रीय बचत प्रमाणपत्र (VIII निर्गम) स्कीम, 2019 (जिसे इसमें इसके पश्चात् उक्त स्कीम कहा गया है) के पैरा 5 में,—
 - (क) उपपैरा (2ख) में “1 जनवरी, 2023 को अथवा उसके पश्चात्” अंकों और शब्दों के स्थान पर, “1 जनवरी, 2023 से 31 मार्च, 2023 के बीच (जिसमें ये दोनों तारीखें भी शामिल हैं)” अंक, शब्द और कोष्ठक रखे जाएंगे;
 - (क) उपपैरा (2ख) के पश्चात् निम्नलिखित उपपैरा अंतःस्थापित किया जाएगा, अर्थात् :-

“(2ग) 1 अप्रैल, 2023 को या उसके पश्चात् एक हजार रुपए से खोले गए खाते का परिपक्वता मूल्य एक हजार चार सौ उनचास रुपए और तीन पैसा होगा तथा पैरा 4 के उपपैरा (1) के अनुसार अन्य किसी राशि के साथ किए गए जमाओं के समानुपात होगा। परिपक्वता मूल्य की संगणना करने में रुपए के किसी भी अंश को निकटतम रुपए में पूर्णांकित किया जाएगा और इस प्रयोजनार्थ पचास पैसे या उससे अधिक किसी भी रकम को एक रुपया माना जाएगा और पचास पैसे से कम किसी भी रकम को छोड़ दिया जाएगा।”;

(ग) उपपैरा (3) की सारणी 3 में,—

- (i) “1 जनवरी, 2023 को अथवा उसके पश्चात्” अंकों और शब्दों के स्थान पर, “1 जनवरी, 2023 से 31 मार्च, 2023 के बीच (जिसमें ये दोनों तारीखें भी शामिल हैं)” अंक, शब्द और कोष्ठक रखे जाएंगे;
- (ii) सारणी-3 के पश्चात् निम्नलिखित सारणी अंतःस्थापित की जाएगी, अर्थात्:-

“सारणी-4

[1 अप्रैल, 2023 को या उसके पश्चात् क्रय किए गए प्रमाणपत्रों के लिए]

वर्ष जिसके लिए ब्याज प्रोद्भूत किया जाता है	1000 रु. मूल्य वर्ग के प्रमाणपत्र पर प्रोद्भूत ब्याज की रकम (रुपए में)
पहला वर्ष	77.00
दूसरा वर्ष	82.93
तीसरा वर्ष	89.31
चौथा वर्ष	96.19
पांचवा वर्ष	103.60

टिप्पण: अन्य किसी मूल्य वर्ग के प्रमाणपत्र पर प्रोद्भूत ब्याज की रकम उपर्युक्त सारणी में विनिर्दिष्ट रकम की समानुपाती होगी।”।

3. उक्त स्कीम के पैरा 7 के उपपैरा (4) में,-

(क) सारणी-3 में “1 जनवरी, 2023 को अथवा उसके पश्चात्” अंकों और शब्दों के स्थान पर, “1 जनवरी, 2023 और 31 मार्च, 2023 के बीच (जिसमें ये दोनों तारीखें भी शामिल हैं)” अंक, शब्द और कोष्ठक रखे जाएंगे ;

(ख) सारणी-3 के पश्चात् निम्नलिखित सारणी अंतःस्थापित की जाएगी, अर्थात् :-

सारणी-4

[1 अप्रैल, 2023 को या उसके पश्चात् 1000 रुपए से खोले गए खाते को परिपक्वता पूर्व बंद करने के मूल्य को दर्शाने वाली सारणी]

खाता खोलने की तारीख से इसके परिपक्वता पूर्व बंद होने की तारीख की अवधि	ब्याज सहित देय रकम (रुपए)
(1)	(2)
तीन वर्ष या उससे अधिक, परंतु तीन वर्ष और छह मास से कम	1214.77
तीन वर्ष और छह माह या उससे अधिक, परंतु चार वर्ष से कम	1254.80
चार वर्ष या उससे अधिक, परंतु चार वर्ष और छह माह से कम	1296.16
चार वर्ष और छह माह या उससे अधिक, परंतु पांच वर्ष से कम	1338.87”।

[फा. सं. 1/04/2016-एनएस]

आशीष वच्छानी, अपर सचिव

स्पष्टीकारक ज्ञापन—राष्ट्रीय बचत प्रमाणपत्र (VIII निर्गम) (दूसरा संशोधन) स्कीम, 2023 अधिसूचना में यथा विनिर्दिष्ट तारीख से प्रभावी होगी। तथापि, इस संशोधित स्कीम को भूतलक्षी प्रभाव दिए जाने के परिणामस्वरूप किसी भी व्यक्ति पर प्रतिकूल प्रभाव नहीं पड़ेगा।

टिप्पण : मूल स्कीम भारत के राजपत्र, असाधारण, भाग 2, खंड 3, उपखंड (i) में संख्यांक सा.का.नि. 919(अ), तारीख 12 दिसंबर, 2019 द्वारा प्रकाशित की गई थी और तत्पश्चात् संख्यांक सा.का.नि. 284(अ), तारीख 5 मई, 2020 तथा संख्यांक सा.का.नि. 54(अ), तारीख 20 जनवरी, 2023 द्वारा संशोधित की गई थी।

NOTIFICATION

New Delhi, the 27th April, 2023

G.S.R.328(E) —In exercise of the powers conferred by section 3A of the Government Savings Promotion Act, 1873 (5 of 1873), the Central Government hereby makes the following Scheme further to amend the National Savings Certificates (VIII Issue) Scheme, 2019, namely:-

1. (1) This Scheme may be called the National Savings Certificates (VIII Issue) (Second Amendment) Scheme, 2023.

(2) It shall be deemed to have come into force on the 1st day of April, 2023.

2. In the National Savings Certificates (VIII Issue) Scheme, 2019 (hereinafter referred to as the said Scheme), in paragraph 5,-

(a) in sub-paragraph (2B), for the words and figures, “on or after the 1st day of January, 2023”, the following words, figures and brackets “between 1st January, 2023 to 31st March, 2023 (both days inclusive)” shall be substituted;

(b) after sub-paragraph (2B), the following sub-paragraph shall be inserted, namely:-

“(2C) The maturity value of an account opened on or after the 1st day of April, 2023 with one thousand rupees shall be one thousand four hundred forty nine rupees and three paise and proportionate for deposits made with any other sum as per sub-paragraph (1) of paragraph 4. In calculation of maturity value, any amount in fraction of a rupee shall be rounded off to the nearest rupee and for this purpose, any amount of fifty paise or more shall be treated as one rupee and any amount less than fifty paise shall be ignored.”;

(c) in sub-paragraph (3), in TABLE-3,-

(i) for the words and figures, “on or after 1st day of January, 2023”, the words, figures and brackets “between 1st January, 2023 to 31st March, 2023 (both days inclusive)” shall be substituted;

(ii) after TABLE-3, the following TABLE shall be inserted, namely:-

“TABLE-4**[For the certificates purchased on or after 1st day of April, 2023]**

The year for which interest accrues	Amount of interest (rupees) accruing on certificated of Rs.1000 denomination
First Year	77.00
Second Year	82.93
Third Year	89.31
Fourth Year	96.19
Fifth Year	103.60

Note: The amount of interest accruing on a certificate of any other denomination shall be proportionate to the amount specified in the Table above.”.

3. In the said Scheme, in paragraph 7, in sub-paragraph (4), -

(a) in TABLE-3, for the words and figures, “on or after 1st day of January, 2023”, the words, figures and brackets “between 1st January, 2023 and 31st March, 2023 (both days inclusive)” shall be substituted;

(b) after TABLE-3, the following TABLE shall be inserted, namely:-

“TABLE-4
[Table showing premature closure value of account opened on or after the 1st day of April,
2023 with 1000 rupees]

Period from the date of the account to the date of its pre-mature closure (1)	Amount payable inclusive of interest (rupees) (2)
Three years or more, but less than three years and six months	1214.77
Three years and six months or more, but less than four years	1254.80
Four years or more, but less than four years and six months	1296.16
Four years and six months or more, but less than five years	1338.87”.

[F. No. 1/04/2016-NS]

ASHISH VACHHANI, Addl. Secy.

Explanatory Memorandum.- The National Savings Certificates (VIII Issue) (Second Amendment) Scheme, 2023 takes effect from the date as specified in the notification. However, no one shall be adversely affected as a result of retrospective effect being given to this amendment Scheme.

Note: The principal Scheme was published in the Gazette of India, Extraordinary, Part II, Section 3, Sub-section (i), vide number G.S.R. 919(E), dated the 12th December, 2019 and subsequently amended vide number G.S.R. 284(E), dated the 5th May, 2020 and G.S.R. 54(E), dated the 20th January, 2023.

अधिसूचना

नई दिल्ली, 27 अप्रैल, 2023

सा.का.नि. 329(अ).— केन्द्रीय सरकार, सरकारी बचत संवर्धन अधिनियम, 1873 (1873 का 5) की धारा 3क द्वारा प्रदत्त शक्तियों का प्रयोग करते हुए, सुकन्या समृद्धि खाता स्कीम, 2019 का और संशोधन करने के लिए निम्नलिखित स्कीम बनाती है, अर्थात् :-

1. (1) इस स्कीम का संक्षिप्त नाम सुकन्या समृद्धि खाता (संशोधन) स्कीम, 2023 है।
- (2) यह 1 अप्रैल, 2023 से प्रवृत्त समझी जाएगी।
2. सुकन्या समृद्धि खाता स्कीम, 2019 (जिसे इसमें इसके पश्चात् उक्त स्कीम कहा गया है) के पैरा 5 में,—
 - (क) उपपैरा (1क) में “1 अप्रैल, 2020 को अथवा उसके पश्चात्” अंकों और शब्दों के स्थान पर “1 अप्रैल, 2020 से 31 मार्च, 2023 के बीच (जिसमें ये दोनों तारीखें भी शामिल हैं)” अंक, शब्द और कोष्ठक रखे जाएंगे ;
 - (ख) उपपैरा (1क) के पश्चात् निम्नलिखित उपपैरा अंतःस्थापित किया जाएगा, अर्थात् :-
 “(1ख) 1 अप्रैल, 2023 को या उसके पश्चात् खाते में किए गए जमाओं तथा खाते के प्रत्यय के जमा पर 8.0 प्रतिशत प्रतिवर्ष की दर से ब्याज देय होगा।”।

[फा. सं. 1/04/2016-एनएस]

आशीष वच्छानी, अपर सचिव

स्पष्टीकारक ज्ञापन—सुकन्या समृद्धि (संशोधन) स्कीम, 2023 अधिसूचना में यथा विनिर्दिष्ट तारीख से प्रभावी होगी। तथापि, इस संशोधित स्कीम को भूतलक्षी प्रभाव दिए जाने के परिणामस्वरूप किसी भी व्यक्ति पर प्रतिकूल प्रभाव नहीं पड़ेगा।

टिप्पण : मूल स्कीम भारत के राजपत्र, असाधारण, भाग 2, खंड 3, उपखंड (i) में संख्यांक सा.का.नि. 922(अ), तारीख 12 दिसंबर, 2019 द्वारा प्रकाशित की गई थी और तत्पश्चात् संख्यांक सा.का.नि. 288(अ), तारीख 5 मई, 2020 द्वारा संशोधित की गई थी।

NOTIFICATION

New Delhi, the 27th April, 2023

G.S.R.329(E) —In exercise of the powers conferred by section 3A of the Government Savings Promotion Act, 1873 (5 of 1873), the Central Government hereby makes the following Scheme further to amend the Sukanya Samridhhi Account Scheme, 2019, namely:-

1. (1) This Scheme may be called the Sukanya Samridhhi Account (Amendment) Scheme, 2023.
- (2) It shall be deemed to have come into force on the 1st day of April, 2023.
2. In the Sukanya Samridhhi Account Scheme, 2019 (hereinafter referred to as the said Scheme), in paragraph 5,-
 - (a) in sub-paragraph (1A), for the words and figures, "on or after the 1st day of April, 2020", the following words, figures and brackets "between 1st April, 2020 to 31st March, 2023 (both days inclusive)" shall be substituted;
 - (b) after sub-paragraph (1A), the following sub-paragraph shall be inserted, namely:-

"(1B) The deposits made in the account on or after the 1st day of April, 2023 and the balances at the credit of the account shall earn interest at the rate of 8.0 per cent. per annum."

[F. No. 1/04/2016-NS]

ASHISH VACHHANI, Addl. Secy.

Explanatory Memorandum.- The Sukanya Samridhhi Account (Amendment) Scheme, 2023 takes effect from the date as specified in the notification. However, no one shall be adversely affected as a result of retrospective effect being given to this amendment Scheme.

Note: The principal Scheme was published in the Gazette of India, Extraordinary, Part II, Section 3, Sub-section (i), vide number G.S.R. 922(E), dated the 12th December, 2019 and subsequently amended vide number G.S.R. 288(E), dated the 5th May, 2020.

अधिसूचना

नई दिल्ली, 27 अप्रैल, 2023

सा.का.नि. 330(अ).— केन्द्रीय सरकार, सरकारी बचत संवर्धन अधिनियम, 1873 (1873 का 5) की धारा 3क द्वारा प्रदत्त शक्तियों का प्रयोग करते हुए, राष्ट्रीय बचत आवर्ती जमा स्कीम, 2019 का और संशोधन करने के लिए निम्नलिखित स्कीम बनाती है, अर्थात् :-

1. (1) इस स्कीम का संक्षिप्त नाम राष्ट्रीय बचत आवर्ती जमा (संशोधन) स्कीम, 2023 है।
- (2) यह 1 अप्रैल, 2023 से प्रवृत्त समझी जाएगी।
2. राष्ट्रीय बचत आवर्ती जमा स्कीम, 2019 (जिसे इसमें इसके पश्चात् उक्त स्कीम कहा गया है) के पैरा 9 में, सारणी 1.1 के स्थान पर, निम्नलिखित सारणी रखी जाएगी, अर्थात् :-

“सारणी-1.1

अवधि, जिसके दौरान खाता खोला गया	100 रु. मूल्य वर्ग के किसी खाते पर पुनःसंदेय रकम (रुपए में)
12.12.2019 से 31.03.2020 तक	7231.38
01.04.2020 से 31.03.2023 तक	6969.67
01.04.2023 को या उसके पश्चात्	7043.27
अन्य किसी मूल्य वर्ग के किसी खाते पर ब्याज सहित संदेय रकम, सारणी में विनिर्दिष्ट रकम की समानुपाती होगी।	

3. उक्त स्कीम के पैरा 10 के उपपैरा (2) के खंड (क) में,—

(क) सारणी 1.1 में, “1 अप्रैल, 2020 को अथवा उसके पश्चात्” अंकों और शब्दों के स्थान पर, “1 अप्रैल, 2020 से 31 मार्च, 2023 के बीच (जिसमें ये दोनों तारीखें भी शामिल हैं)” अंक, शब्द और कोष्ठक रखे जाएंगे ;

(ख) सारणी 1.1 के पश्चात् निम्नलिखित सारणी अंतःस्थापित की जाएगी, अर्थात् :—

“सारणी-1.2

[1 अप्रैल, 2023 को या उसके पश्चात् खोले गए तथा परिपक्वता अवधि या पैरा 10 के उपपैरा (1) के अधीन यथाविस्तारित परिपक्वता अवधि से आगे मासिक जमाओं के साथ जारी खातों पर ब्याज सहित पुनःसंदेय रकम]

पूर्ण वर्षों की संख्या, जिनमें खाता जारी रहा	100 रु. मूल्य वर्ग के किसी खाते पर रकम (रुपए में)
एक वर्ष	8731.07
दो वर्ष	10525.97
तीन वर्ष	12434.77
चार वर्ष	14464.70
पांच वर्ष	16623.44
अन्य किसी मूल्य वर्ग के किसी खाते पर ब्याज सहित संदेय रकम, सारणी में विनिर्दिष्ट रकम की समानुपाती होगी।	

4. उक्त स्कीम के पैरा 11 के उपपैरा (2) में,—

(क) सारणी 2.1 में, “1 अप्रैल, 2020 को अथवा उसके पश्चात्” अंकों और शब्दों के स्थान पर, “1 अप्रैल, 2020 से 31 मार्च, 2023 के बीच (जिसमें ये दोनों तारीखें भी शामिल हैं)” अंक, शब्द और कोष्ठक रखे जाएंगे ;

(ख) सारणी 2.1 के पश्चात् निम्नलिखित सारणी अंतःस्थापित की जाएगी, अर्थात् :—

“सारणी-2.2

[1 अप्रैल, 2023 को या उसके पश्चात् खोले गए तथा परिपक्वता अवधि या पैरा 10 के उपपैरा (1) के अधीन यथाविस्तारित परिपक्वता अवधि से आगे बिना किन्ही नई मासिक जमाओं के साथ जारी खातों पर ब्याज सहित पुनःसंदेय रकम]

पूर्ण वर्षों की संख्या, जिनमें खाता जारी रहा	100 रु. मूल्य वर्ग के किसी खाते पर रकम (रुपए में)
एक वर्ष	7490.21
दो वर्ष	7965.51
तीन वर्ष	8470.98
चार वर्ष	9008.52
पांच वर्ष	9580.17

अन्य किसी मूल्य वर्ग के किसी खाते पर ब्याज सहित संदेय रकम, सारणी में विनिर्दिष्ट रकम की समानुपाती होगी।

5. उक्त स्कीम के पैरा 12 के उपपैरा (1) में,—

(क) सारणी 2.1 में, “1 अप्रैल, 2020 को अथवा उसके पश्चात्” अंकों और शब्दों के स्थान पर, “1 अप्रैल, 2020 से 31 मार्च, 2023 के बीच (जिसमें ये दोनों तारीखें भी शामिल हैं)” अंक, शब्द और कोष्ठक रखे जाएंगे ;

(ख) सारणी 2.1 के पश्चात् निम्नलिखित सारणी अंतःस्थापित की जाएगी, अर्थात्:-

“सारणी-2.2

[1 अप्रैल, 2023 को या उसके पश्चात् खोले गए तथा खाता बंद होने तक, इस स्कीम के अधीन पांच वर्षों के दौरान जमाकर्ता की मृत्यु पर विधिक उत्तराधिकारी या नामनिर्देशितियों को संदेय रकम]

किए गए जमाओं की संख्या	100 रु. मूल्य वर्ग के लिए रकम (रुपए में)	किए गए जमाओं की संख्या	100 रु. मूल्य वर्ग के लिए रकम (रुपए में)
1 से 11	किए गए जमा	36	3963.80
12	1240.86	37	4084.68
13	1347.75	38	4206.19
14	1455.19	39	4328.33
15	1563.19	40	4451.09
16	1671.74	41	4574.48
17	1780.84	42	4698.51
18	1890.51	43	4823.18
19	2000.74	44	4948.48
20	2111.54	45	5074.43
21	2222.91	46	5201.03
22	2334.85	47	5328.28
23	2447.36	48	5456.18
24	2560.46	49	5584.74
25	2674.13	50	5713.96
26	2788.39	51	5843.85
27	2903.24	52	5974.40
28	3018.68	53	6105.62
29	3134.71	54	6237.52
30	3251.34	55	6370.10
31	3368.56	56	6503.36

32	3486.39	57	6637.30
33	3604.83	58	6771.93
34	3723.87	59	6907.25
35	3843.52	60	7043.27
अन्य किसी मूल्य वर्ग के किसी खाते पर ब्याज सहित संदेय रकम, सारणी में विनिर्दिष्ट रकम की समानुपाती होगी।			

[फा. सं. 1/04/2016-एनएस]

आशीष वच्छानी, अपर सचिव

स्पष्टीकारक ज्ञापन—राष्ट्रीय बचत आवर्ती जमा (संशोधन) स्कीम, 2023 अधिसूचना में यथा विनिर्दिष्ट तारीख से प्रभावी होगी। तथापि, इस संशोधित स्कीम को भूतलक्षी प्रभाव दिए जाने के परिणामस्वरूप किसी भी व्यक्ति पर प्रतिकूल प्रभाव नहीं पड़ेगा।

टिप्पण : मूल स्कीम भारत के राजपत्र, असाधारण, भाग 2, खंड 3, उपखंड (i) में संख्यांक सा.का.नि. 922(अ), तारीख 12 दिसंबर, 2019 द्वारा प्रकाशित की गई थी और तत्पश्चात् संख्यांक सा.का.नि. 285(अ), तारीख 5 मई, 2020 और सा.का.नि. 838(अ), तारीख 22 नवंबर, 2022 द्वारा संशोधित की गई थी।

NOTIFICATION

New Delhi, the 27th April, 2023

G.S.R.330(E) — In exercise of the powers conferred by section 3A of the Government Savings Promotion Act, 1873 (5 of 1873), the Central Government hereby makes the following Scheme further to amend the National Savings Recurring Deposit Scheme, 2019, namely:-

- (1) This Scheme may be called the National Savings Recurring Deposit (Amendment) Scheme, 2023.
- (2) It shall be deemed to have come into force on the 1st day of April, 2023.
- In the National Savings Recurring Deposit Scheme, 2019 (hereinafter referred to as the said Scheme), in paragraph 9, for the TABLE 1.1, the following TABLE shall be substituted, namely:-

"TABLE-1.1

Period during which account is opened	Amount (Rupees) repayable on an account of 100 rupees denomination
From 12.12.2019 to 31.03.2020	7231.38
From 01.04.2020 to 31.03.2023	6969.67
On or after 01.04.2023	7043.27
Amount repayable inclusive of interest on an account of any other denomination shall be proportionate to the amount specified in the table".	

- In the said Scheme, in paragraph 10, in sub-paragraph (2), in clause (a),-
 - in TABLE-1.1, for the words and figures, "on or after the 1st day of April, 2020", the following words, figures and brackets "between 1st April, 2020 to 31st March, 2023 (both days inclusive)" shall be substituted;
 - after TABLE-1.1, the following TABLE shall be inserted, namely:-

“TABLE-1.2

[Amount inclusive of interest repayable on the accounts opened on or after the 1st day of April, 2023 and continued with monthly deposits beyond the maturity period or maturity period as extended under sub-paragraph (1) of paragraph 10]

Number of completed years for which the account continued	Amount (Rupees) on an account of 100 rupees denomination
One years	8731.07
Two years	10525.97
Three years	12434.77
Four years	14464.70
Five years	16623.44

Amount repayable inclusive of interest on an account of any other denomination shall be proportionate to the amount specified in the table”.

4. In the said Scheme, in paragraph 11, in sub-paragraph (2),-

(a) in TABLE-2.1, for the words and figures, “on or after the 1st day of April, 2020”, the following words, figures and brackets “between 1st April, 2020 to 31st March, 2023 (both days inclusive)” shall be substituted;

(b) after TABLE-2.1, the following TABLE shall be inserted, namely:-

“TABLE-2.2

[Amount inclusive of interest repayable on the accounts opened on or after the 1st day of April, 2023 and continued without any fresh monthly deposits beyond the maturity period or maturity period as extended under sub-paragraph (1) of paragraph 11]

Number of completed years for which the account continued	Amount (Rupees) on an account of 100 rupees denomination
One years	7490.21
Two years	7965.51
Three years	8470.98
Four years	9008.52
Five years	9580.17

Amount repayable inclusive of interest on an account of any other denomination shall be proportionate to the amount specified in the table”.

5. In the said Scheme, in paragraph 12, in sub-paragraph (1),-

(a) in TABLE-2.1, for the words and figures, “on or after the 1st day of April, 2020”, the following words, figures and brackets “between 1st April, 2020 to 31st March, 2023 (both days inclusive)” shall be substituted;

(b) after TABLE-2.1, the following TABLE shall be inserted, namely:-

“TABLE-2.2

[Amount payable to legal heir or nominees on the death of the depositor in five years under this Scheme on the accounts opened on or after the 1st day of April, 2023 and up to the closure of the account]

Number of deposits made	Amount (Rupees) for denomination of 100 rupees	Number of deposits made	Amount (Rupees) for denomination of 100 rupees
1 to 11	Deposits made	36	3963.80
12	1240.86	37	4084.68
13	1347.75	38	4206.19
14	1455.19	39	4328.33
15	1563.19	40	4451.09
16	1671.74	41	4574.48
17	1780.84	42	4698.51
18	1890.51	43	4823.18
19	2000.74	44	4948.48
20	2111.54	45	5074.43
21	2222.91	46	5201.03

22	2334.85	47	5328.28
23	2447.36	48	5456.18
24	2560.46	49	5584.74
25	2674.13	50	5713.96
26	2788.39	51	5843.85
27	2903.24	52	5974.40
28	3018.68	53	6105.62
29	3134.71	54	6237.52
30	3251.34	55	6370.10
31	3368.56	56	6503.36
32	3486.39	57	6637.30
33	3604.83	58	6771.93
34	3723.87	59	6907.25
34	3843.52	60	7043.27

Amount repayable inclusive of interest on an account of any other denomination shall be proportionate to the amount specified in the table".

[F. No. 1/04/2016-NS]

ASHISH VACHHANI, Addl. Secy.

Explanatory Memorandum.- The National Savings Recurring Deposit (Amendment) Scheme, 2023 takes effect from the date as specified in the notification. However, no one shall be adversely affected as a result of retrospective effect being given to this amendment Scheme.

Note: The principal Scheme was published in the Gazette of India, Extraordinary, Part II, Section 3, Sub-section (i), vide number G.S.R. 922(E), dated the 12th December, 2019 and subsequently amended vide numbers G.S.R. 285(E), dated the 5th May, 2020 and G.S.R. 838(E), dated the 22nd November, 2022.

SB Order No. 11 / 2023

No. FS-10/21/2023-FS-DOP
Government of India
Ministry of Communications
Department of Posts
(F.S. Division)

Dak Bhawan, New Delhi – 110001
Dated: 22.05.2023

To
All Head of Circles / Regions

**Subject: ₹ 2000 Denomination Banknotes - Withdrawal from Circulation –
Regarding.**

Reserve Bank of India in Press Release No. 2023-2024/257 dated 19.05.2023 in pursuance of its 'Clean Note Policy', has decided to withdraw the ₹ 2000 denomination banknotes from Circulation. **The banknotes in ₹ 2000 denomination will continue to be legal tender.**

2. In this connection, the following instructions are issued to be adhered strictly by the post offices and other units / offices handling the cash.

(a). ₹ 2000 denomination banknotes **shall not be accepted for exchange** in post offices and other offices handling cash. Members of the public should be advised to exchange the notes in the banks. However, acceptance of ₹ 2000 denomination banknotes should not be refused for any postal transaction in the offices / units.

(b). Deposit of ₹ 2000 denomination banknotes in Post Office Savings Bank accounts which are fully complied with the applicable KYC norms, can be accepted in the usual manner without any restrictions and subject to the extant instructions.

(c). All the offices / units shall discontinue issue of ₹ 2000 denomination bank notes.

(d). In ATMs, cash should not be replenished with ₹ 2000 denomination bank notes. It may be ensured that ₹ 2000 denomination banknotes are not disbursed from the ATMs. i.e. if the cash balance in the ATMs contains ₹ 2000 denomination banknotes, they may be replaced with other denomination banknotes.

(e). Post offices / units should remit ₹ 2000 denomination banknotes to the banks on daily basis to ensure non-stock of ₹ 2000 denomination banknotes in the post offices and other units / offices.

...2...

3. A copy of the Press Release informing the public of the exercise and soliciting their co-operation issued by RBI is enclosed for ready reference which may be displayed in the counter hall, ATM kiosks and other public access areas in the post offices.
4. The above instructions will be effective until 30th September 2023.
5. Circles / Regions are requested to issue suitable instructions to the offices / units and advise them to extend all co-operation to members of the public, so that the exercise is conducted in a non-disruptive manner, without any inconvenience to the public.
6. This may be circulated to all the Offices for information and necessary actions.
7. This is issued with the approval of competent authority.

Encl: As above.

Yours faithfully



(T C VIJAYAN)
Asst. Director (SB-I)

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. CEO, IPPB, New Delhi – 110001.
14. All recognized Federations / Unions / Associations
15. Guard File



(T C VIJAYAN)
Asst. Director (SB-I)



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

वेबसाइट : www.rbi.org.in/hindi

Website : www.rbi.org.in

ई-मेल/email : helpdoc@rbi.org.in



संचार विभाग, केंद्रीय कार्यालय, शहीद भगत सिंह मार्ग, फोर्ट, मुंबई - 400 001

Department of Communication, Central Office, Shahid Bhagat Singh Marg, Fort, Mumbai - 400 001 फोन/Phone: 022 - 2266 0502

May 19, 2023

**₹2000 Denomination Banknotes –
Withdrawal from Circulation; Will continue as Legal Tender**

The ₹2000 denomination banknote was introduced in November 2016 under Section 24(1) of RBI Act, 1934, primarily to meet the currency requirement of the economy in an expeditious manner after the withdrawal of legal tender status of all ₹500 and ₹1000 banknotes in circulation at that time. The objective of introducing ₹2000 banknotes was met once banknotes in other denominations became available in adequate quantities. Therefore, printing of ₹2000 banknotes was stopped in 2018-19.

2. About 89% of the ₹2000 denomination banknotes were issued prior to March 2017 and are at the end of their estimated life-span of 4-5 years. The total value of these banknotes in circulation has declined from ₹6.73 lakh crore at its peak as on March 31, 2018 (37.3% of Notes in Circulation) to ₹3.62 lakh crore constituting only 10.8% of Notes in Circulation on March 31, 2023. It has also been observed that this denomination is not commonly used for transactions. Further, the stock of banknotes in other denominations continues to be adequate to meet the currency requirement of the public.

3. In view of the above, and in pursuance of the “Clean Note Policy” of the Reserve Bank of India, it has been decided to withdraw the ₹2000 denomination banknotes from circulation.

4. The banknotes in ₹2000 denomination will continue to be legal tender.

5. It may be noted that RBI had undertaken a similar withdrawal of notes from circulation in 2013-2014.

6. Accordingly, members of the public may deposit ₹2000 banknotes into their bank accounts and/or exchange them into banknotes of other denominations at any bank branch. Deposit into bank accounts can be made in the usual manner, that is, without restrictions and subject to extant instructions and other applicable statutory provisions.

7. In order to ensure operational convenience and to avoid disruption of regular activities of bank branches, exchange of ₹2000 banknotes into banknotes of other denominations can be made upto a limit of ₹20,000/- at a time at any bank starting from May 23, 2023.

8. To complete the exercise in a time-bound manner and to provide adequate time to the members of public, all banks shall provide deposit and/or exchange facility for ₹2000 banknotes until September 30, 2023. Separate guidelines have been issued to the banks.

9. The facility for exchange of ₹2000 banknotes upto the limit of ₹20,000/- at a time shall also be provided at the 19 Regional Offices (ROs) of RBI having Issue Departments¹ from May 23, 2023.

10. The Reserve Bank of India has advised banks to stop issuing ₹2000 denomination banknotes with immediate effect.

11. Members of the public are encouraged to utilise the time up to September 30, 2023 to deposit and/or exchange the ₹2000 banknotes. A document on Frequently Asked Questions (FAQs) in the matter has been hosted on the RBI website for information and convenience of the public.

Press Release: 2023-2024/257

(Yogesh Dayal)
Chief General Manager

¹ Ahmedabad, Bangalore, Belapur, Bhopal, Bhubaneswar, Chandigarh, Chennai, Guwahati, Hyderabad, Jaipur, Jammu, Kanpur, Kolkata, Lucknow, Mumbai, Nagpur, New Delhi, Patna and Thiruvananthapuram

SB Order No. 12 / 2023

No. FS-10/22/2023-FS-DOP
Government of India
Ministry of Communications
Department of Posts
(F.S. Division)

Dak Bhawan, New Delhi – 110001

Dated: 25.05.2023

To
All Head of Circles / Regions

Subject: Revision of Know Your Customer (KYC) / Anti Money Laundering (AML) / Combating the Financing of Terrorism (CFT) norms in respect of POSB – Reg.

Master Circular No. 1 on AML/CFT norms applicable for Small Savings Schemes has been circulated in SB Order No. 14/2012 dated 09.10.2012.

2. Department Economic Affairs, Ministry of Finance has notified Govt. Savings Promotion General Rules 2018 (GSPR 2018) and National Savings Schemes Rules 2019 which have been implemented from 18.12.2019. GSPR 2018 prescribes the mandatory documents and other optional documents to be obtained from the depositors.
3. After implementation of CBS, the process of reporting of transactions has also got changed.
4. Further, in order to comply with the guidelines of Financial Intelligent Unit – India (FIU-IND) and Financial Action Task Force (FATF), it has been decided to issue revised guidelines on AML/CFT norms to be followed in the post offices in respect of National (Small) Savings Schemes and accordingly, Master Circular No. 2 of KYC / AML / CFT norms is attached herewith. This will supersede all previous orders issued on the subject.
5. Appendix I of POSB (CBS) Manual (Corrected up to 31.12.2021) is amended and the contents of Master Circular No. 2 which is attached herewith shall be the amended text.

6. This may be circulated to all the Offices for information and necessary actions.
7. This is issued with the approval of competent authority.

Encl: As above.

Yours faithfully



(T C VIJAYAN)
Asst. Director (SB-I)

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. Guard File



(T C VIJAYAN)
Asst. Director (SB-I)

Master Circular No. 2 - Know Your Customer (KYC) / Anti Money Laundering (AML)/ Combating of Financing of Terrorism (CFT) Norms

Introduction

1.1 Know Your Customer (KYC) Norms/Anti Money Laundering (AML) Measures/Combating Financing of Terrorism (CFT)/Obligations under PMLA, 2002 (amended from time to time)

The objective of KYC/AML/CFT guidelines is to prevent money laundering or terrorist financing activities by use of Post Office Savings Bank intentionally or unintentionally by criminal elements. KYC procedures also enable to post office Savings Banks to know/understand their customers better which in turn help them manage their risks prudently.

1.2 Definition of Customer

For the purpose of KYC policy, a customer is defined as:

- An individual that maintains an account and/or has a cash certificate or has a business relationship with the Post Office Savings Bank.
- An individual on whose behalf the account is maintained (i.e beneficial owner).

2. Guidelines

2.1 General

All Post Office Savings Banks should keep in mind that information collected from the customer for the purpose of opening of account or purchase of savings certificates is to be treated as confidential and details thereof are not to be divulged for cross selling or any other purposes.

2.2 KYC Policy

Under PMLA provisions, Post Office Savings Bank declares its KYC Policy on the following four elements:

- (a) Customer Acceptance Policy.
- (b) Risk Management
- (c) Customer Identification Procedure.
- (d) Monitoring of Transactions; Record keeping and Reporting.

2.3 Customer Acceptance Policy (CAP)

- (i) No account is opened in anonymous or fictitious name/benami.
- (ii) Not to open an account or close an existing account where the Post Office Savings Bank is unable to apply appropriate Customer Due Diligence measures i.e unable to verify the identity and/or obtain documents required as prescribed due to non-cooperation of the customer or non-reliability of data/information furnished by the customer. **However, the customer should not be harassed and any decision to close the account should be taken by head of the Postal Division by giving suitable notice to the customer.**

2.4 Categorization of Customers i.e. Risk categorization.

2.4.1 All customers according to the amount involved at the time of opening of account or purchase of Savings Certificates or credit into an existing account have been categorized with the perspective of risk involved. The categorization is as under:

(i). Low Risk

Where the customer opens account or applies for purchase of certificates or applies for credit of maturity/prematurity value of any existing savings instrument with an amount up to ₹ 50,000/and balance in all accounts and savings certificates does not exceed ₹ 50,000/-.

(ii). Medium Risk

Where the customer opens account or applies for purchase of certificates or applies for credit of maturity/prematurity value of any existing savings instrument with an amount exceeding ₹ 50,000/- but up to ₹ 10 lakh and balance in all accounts and savings certificates does not exceed ₹ 10 lakh.

(iii). High Risk

Where the customer opens account or applies for purchase of certificates or applies for credit of maturity/prematurity value of any existing savings instrument with an amount exceeding ₹ 10 lakh and balance in all accounts and certificates does not exceed ₹ 10 lakh.

Note 1: Politically Exposed Persons (PEPs) are individuals who are or have been entrusted with prominent public functions by a foreign country, including the Heads of States/Governments, senior politicians, senior government or judicial or military officers, senior executives of state-owned corporations and important political party officials. **The accounts related to Politically Exposed Persons (PEPs) residing outside India shall fall under High Risk Category.**

2.5 Customer Identification Procedure: Customer Due Diligence/Know Your Customer (KYC) norms

2.5.1 Following will be the CDD/KYC norms to be followed in case of opening of new accounts/purchase of certificates falling under different types of accounts or Savings Certificates: It is applicable to all types of Savings schemes including Certificates.

a). For all risk-categories

PHOTOGRAPH

- Two (three in case of BO) recent Passport Size Photographs are to be given.
- In case of Joint Account, photograph of all joint holders should be given.

IDENTIFICATION PROOF

- **Aadhaar Number issued by the Unique Identification Authority of India (UIDAI)**
 - o where the Aadhaar Number has not been assigned to an individual, he shall furnish proof of application of enrollment for Aadhaar at the time of opening an account and the account holder shall furnish the Aadhaar number to the Accounts Office within a period of six months from the date of opening of account for linking the account with Aadhaar Number;
- **Permanent Account Number (PAN)** or Form 60 as defined in Income Tax Rules, 1962
 - o If the depositor who has not submitted the Permanent Account Number at the time of opening an account shall submit the same to the Post Office where the account exists, within a period of two months from the date of happening of any of the following events, whichever is the earliest, namely:-
 - (i) the balance at any point of time in the account exceeds fifty thousand rupees; or
 - (ii) the aggregate of all credits in the account in any financial year exceeds one lakh rupees; or
 - (iii) the aggregate of all withdrawals and transfers in a month from the account exceeds ten thousand rupees.

Note: In the event of the failure of the depositor to submit the Permanent Account Number within the specified period of two months, the account shall cease to be operational till the time depositor submits the Permanent Account Number at the post office where the account exists.

ADDRESS PROOF - Any one of the following documents

- Aadhaar Number issued by the Unique Identification Authority of India (UIDAI)
- Permanent Account Number (PAN)

If Aadhaar Number or PAN does not contain the present address, any of the officially valid document

- Passport
- Driving License
- Voter's Identity Card issue by Election Commission of India
- Job Card issued by Mahatma Gandhi National Rural Employment Guarantee Act duly signed by an officers of the State Government
- Letter issued by National Population Register containing details of name and address
- If officially valid document does not updated address, any one of the following documents can be accepted.
 - o Utility bill which is not more than two months old of any service provider (electricity, telephone, post-paid mobile phone, piped gas, water bill);
 - o Property or Municipal Tax Receipt.
 - o Pension or family pension payment orders issued to retired employees by Government Departments or Public Sector Undertakings, if they contain the address;
 - o Letter of allotment of accommodation from employer issued by the State Government or Central Government Departments, statutory or regulatory bodies, public sector undertakings, scheduled commercial banks, financial institutions and listed companies and leave and licence agreements with such employers allotting official accommodation:

ATTESTATION OF PHOTOCOPY OF DOCUMENTS

- Documents should be self-attested or in case of illiterate depositors, documents should be attested by Gazetted Officer/Sarpanch/ Branch/Sub/Deputy/Assistant/Head/Chief Postmaster(s) or Postman/Gram Dak Sewak Delivery Agent.
- In case of investment through agent, the agent shall also affix his signatures and mention the particulars of his agency on these documents alongside those of the depositor.

OTHER INSTRUCTIONS

1. In case of Joint Account, ID and Address proof of all joint depositors are required.
2. In case of Basic Savings Account, the document proving that the depositor is beneficiary of any Govt. Scheme is mandatory.
3. Proof of age of minor in case of account opened by a minor or on behalf of a minor and Birth Certificate of the Girl Child in case of opening of Sukanya Samridhi Account is mandatory.
4. A certificate from Superintendent of mental hospital where a person of unsound mind is confined or treated, as the case may be, in case the account is opened on behalf of the person of unsound mind.
5. In case of an account opened on behalf of a minor or a person of unsound mind the KYC documents of the guardian shall be furnished.

b). For High-Risk Categories

In addition to the documents prescribed in para (a) above, Proof of Source of Fund is mandatory in case of High Risk Category.

PROOF OF SOURCE OF FUND

The customer has to submit copy of document showing source of receipt of funds tendered for investment. Any of the following documents may be obtained as Proof of Source of Fund

- (i). Bank / Post Office Account Statement (which reflects the source / receipt of fund)
- (ii). Any one of the Income Tax Returns filed during the last three financial years (which co-relates the investment with the gross income)
- (iii). Sale deed / Gift deed / Will / Letter of Administration / Succession Certificate
- (iv). Any other document which reflects the income / source of fund

Note 1: In case where the account/certificate holder is minor, the norms shall be applicable to the guardian. In case of joint account, the norms will be applied for all the joint account/certificate holders.

Note 2: The customers who are already having updated KYC details in CBS Post Offices are not required to submit photographs and KYC documents along with KYC form for opening of accounts subsequently.

Note 3: Depositor may open account in any post office by submitting the prescribed KYC documents irrespective of his/her area of residence.

2.5.2 Review of Customer Due Diligence / Re-KYC

1. The documents and information collected during the CDD process are required to be kept up-to-date, by undertaking reviews of existing records. For carrying out the review, the following periodicity is prescribed.

Risk Category	Number of years after which the CDD documents and information should be reviewed
Low	Every seven years
Medium	Every five years
High	Every two years

2. Further, CDD is required to be carried out when there is a suspicion of money laundering or terrorist financing, or when there is doubt about the veracity or adequacy of previously obtained customer identification data.

3. As regards existing customers, due diligence should be conducted at appropriate times, such as when a transaction of significance takes place, or when there, is a significant change in the way that the account is operated etc.

4. Where CDD cannot be carried out as prescribed, the account should not be opened or the business relation commenced or the transaction permitted to take place. Further, sending of a Suspicious Transaction Report should be considered.

3. Operating Procedure

3.1 Attestation of KYC Documents

(i). At the time of opening of account or any subsequent transaction, it should be ensured that all KYC documents submitted are as per risk categorization and have been self-attested. In case of illiterate customers, the documents are to be attested by any of the Gazetted Officer or Sarpanch Gram Panchayat or any Postal Staff or Gramin Dak Sewak.

(ii). If the account is opened through agent, the agent concerned should also attest the documents by putting dated signatures along with agency number and date of validity in addition to self-attestation or attestation by other means as mentioned in clause (i) for illiterate depositors/holders. In case of Joint Accounts/investments, documents of all joint depositors or holders are required to be submitted.

(iii). It is the duty of BPM/SPM/Supervisor (APM/DPM) to see that all KYC documents are having attestation as per clause (i) and (ii).

3.2 Disposal of Photograph (s)

(i). BPM/SPM/Supervisor (APM/DPM) will attest the photograph(s) after ensuring that the face impression of depositor/holder agrees with the photograph. In case depositor(s) is/are unable to attend post office for opening of account and all documents are submitted through authorized person or in case of investment through agent (in RD/TD/MIS/KVP/NSC only), the photograph should be attested by comparing the same with copy of Photo ID. If the photo on the photocopy is not legible, the agent should be asked to submit either legible copy or the original document. If identity is still not established, depositor may be called for personally in the post office.

(ii). In BO, BPM shall paste one photo in the Specimen Signature Book, one photo on the account opening form and one photo on the KYC form.

(iii). In case of HPO/SO, Supervisor/APM/DPM/SPM shall ensure that one photo is pasted on the Account opening form and one on the KYC form.

3.3 Disposal of copies of KYC Documents

(i). In HPOs/SOs, KYC Documents should be attached with Account opening form. In case of accounts opened at BOs in account with Account office concerned, documents will be received along with account opening form and preserved in the guard file of account opening forms of Account Office itself. The guard files shall remain in the custody of Supervisor (Dy. PM/APM)/SPM concerned.

(ii). In BO, GDSBPM shall take attested copies of KYC Documents or attest the same after verifying with original, and send account opening form and KYC form to Account Office along with KYC documents.

Note 1: SOs/HOs shall send the KYC form to CBS-CPC for scanning the signature and photo on daily basis.

3.4 Comparison of Address

BPM/SPM/Supervisor (APM/DPM) shall ensure that address mentioned in the account opening form is the same as mentioned in the address proof document.

3.5 Comparison of name

BPM/SPM/Supervisor (APM/DPM) shall ensure that name of depositor mentioned in the account opening form is the same as mentioned in the Identity proof document.

3.6 Recording of receipt of KYC Documents

BPM/SPM/Supervisor (APM/DPM) shall record in writing under dated signatures on Account Opening Form or Purchase application as “KYC Documents verified & attached”.

3.7 Procedure at the time of subsequent account opening / re-investment

(i). In case of depositor/investor approaching the same post office for another account opening either directly or through agent who has already given CDD/KYC documents, there is no need to take these documents again unless there is change in the KYC details.

(ii). In above cases, the depositor or investor has to write CIF ID / account number or registration number of certificates through which CDD/KYC documents were given earlier. For this, in place of photograph in Account Opening form, the depositor shall write under dated signatures as “KYC Documents already submitted vide CIF ID / Account No./Registration No. _____ dated ____.”. If the depositor is carrying the passbook of that

account or certificates in original or photocopy, the BPM/SPM/Postmaster shall verify from these documents, the name and address of the depositor or investor or the BPM/SPM/Postmaster shall verify the name and address of the depositor/investor from Finacle or the Account Opening form or Purchase Application or Ledger or SS Book (in case of BO) and put remark in red ink on the fresh Account opening form that “KYCD already taken and verified” under his/her dated signatures. **If the account/certificates referred are found closed/discharged, fresh KYC documents should be taken only if there is change in the KYC details.**

3.8 When maturity value is credited into savings account

When any depositor or certificate holder requests for credit of maturity value into existing savings account, it should be allowed only after ensuring that concerned savings account was opened with due KYC documents applying risk category as per balance in the account after credit of maturity value. In case a new savings account is opened to credit maturity value, it should be ensured that due KYC documents of appropriate risk category are taken based on the maturity value being credited into the account.

3.9 General

In case any post office finds that depositor/investor is not co-operating in furnishing fresh KYC documents in case of any suspicion, the Postmaster will refer the matter to the head of Postal Division who will order closure of Account and intimate the depositor/investor the reasons of taking such decision.

4. Monitoring of Transaction:

4.1 Maintenance of Records of Transactions

4.1.1 All post offices shall maintain the record of all transactions including the record of:-

- (a) Any transaction where cash is accepted and forged or counterfeit currency notes are used or where forgery of valuable Security or documents has taken place.
- (b) Any attempted transaction involving forged or counterfeit currency notes, forged security or document.
- (c) All suspicious transactions, involving deposit withdrawal, transfer of account, solvency certificate/ Indemnity certificate etc. irrespective of the amount of transaction.

4.1.2 Definition of suspicious transaction:

Suspicious Transaction means a transaction defined in clause (i) to (iv) below, including an attempted transaction, whether or not made in cash which, to a person acting in good faith-

- (i) gives rise to a reasonable ground of suspicion that it may involve proceeds of an offence specified in the schedule to the Act, regardless of the value involved: or
- (ii) appears to be made in circumstances of unusual or unjustified complexity: or
- (iii) appears to have no economic rationale or bonafide purpose; or
- (iv) gives rise to a reasonable ground of suspicion that involves financing of the activities relating to terrorism;

4.1.3 Definition of 'Transaction'

'**Transaction**' includes deposit, withdrawal, exchange or transfer of funds in whatever currency, whether in cash or by cheque/DD/Banker's cheque, payment order or other instruments or by electronic or other non-physical means.

4.1.4 All Long Books, Ledgers, Specimen Signature Books, BO SB/RD/TD Journals, List of Transactions, BO Daily Accounts, Vouchers etc. need to be kept properly arranged at all levels i.e BO/SO/HO including SBCO so that any transaction can be re-constructed to know:

- (a) The nature of transaction
- (b) The amount of transaction
- (c) The date on which transaction was conducted
- (d) Parties to the transaction.

4.2 Reporting of Transactions.

Following types of transactions are to be reported:

4.2.1 Types of transactions

- (a) All **cash** transactions of value more than ₹ 10 Lakh.
- (b) All series of cash transactions which are less than ₹ 10 lakh but are integrally connected and are carried out within one calendar month period and totally exceed ₹ 10 Lakh.
- (c) Any account where cash is accepted and forged or counterfeit currency notes are used or where forgery of valuable Security or documents has taken place.
- (d) Any attempted transaction involving forged or counterfeit currency notes, forged security or document.
- (e) All suspicious transactions, involving deposit, withdrawal, transfer of account, solvency certificate/ Indemnity certificate etc. irrespective of the amount of transaction.

4.2.2 Reporting schedules

(a) Cash Transactions Report (CTR)

Type of Transactions
(a). All cash transactions more than ₹ 10 Lakh.
(b). All series of cash transactions which are less than ₹ 10 lakh but are integrally connected and are carried out within one-month period and totally exceed ₹ 10 Lakh.
Method of Reporting of CTR
a) CEPT CBS-Reports Team will be responsible for generation/preparation of list/report of transactions (deposit/issue/withdrawal/discharge) mentioning nature of transaction, amount, name and address of depositor/holder, date of transaction, place of transaction, PAN No. (if given) of depositor/holder and other details in the format as required for filing of report in Finnet 2.0 of Financial Intelligence Unit – India (FIU-IND), centrally for pan India. Reports Team will be responsible for sending this list/report to DDG (PCO/PMLA) in Directorate on monthly basis by 6rd working day of the subsequent month.

(b), Suspected Transaction Report (STR)

Type of Transactions
(a) Any account where cash is accepted and forged or counterfeit currency notes are used or where forgery of valuable Security or documents has taken place
(b) Any attempted transaction involving forged or counterfeit currency notes, forged security or document.
(c) All Suspicious
(d) transactions, involving deposit withdrawal, transfer of account, solvency certificate/Indemnity certificate etc. irrespective of the amount of transaction.
Method of Reporting of STR
a) In-charge of every departmental post office will be personally responsible for preparation of list of transactions (deposit/issue/withdrawal/discharge) mentioning nature of transaction, amount, name and address of depositor/holder, date of transaction, place of transaction, PAN No. (if given) of depositor/holder and nature/reason of suspicion in detail and will be responsible for sending this list to the Head of the Division (by name) on the very same day.
b) The Head of the Division will be personally responsible for sending post office wise list of such transactions of his division to head of circle (by name) on the very same day of the receipt of STR from PO.

- c) The Head of the Circle will be responsible for sending the consolidated post office-wise list of such STRs to DDG(PCO), PMLA (by name) at Directorate by **on the very same day of receipt of STR from D.O. who will in turn make report to FIU-IND.**

Note 1: - It is likely that in some cases transactions are abandoned/ aborted by customers on being asked to give some details or to provide documents. All such attempted transactions should also be reported like STRs irrespective of the amount of the transaction and even if the transaction is not completed by the customer.

Note 2: - Circle Nodal Officers should close all the CTR/STR alerts in SAS-AML 7.1 daily on real time basis.

Note 3: - *Circles shall keep the fact of furnishing STR strictly confidential, It shall be ensured that there is no tipping off to the customer at any level.*

5. Record Keeping

5.1 All long books and List of Transactions either available in hard copy or in soft copy should be preserved for 5 years.

5.2 All ledger cards or account details either available in hard or soft copy, Account Opening Forms with CDD/KYC documents and SS Books should be preserved for 5 years after closure of the account.

5.3 All account closure vouchers are to be preserved for 5 years from the date of closure of accounts.

5.4 All purchase application forms along with KYC/CDD documents should be preserved for 5 years after discharge of certificates.

6. Guidelines for the existing POSB Accounts / Savings Certificates holders opened / issued before the issue of this order

(a). If a depositor has already opened an account / purchased certificate and has not submitted his/her Aadhaar number to the Post Office where the account exists, the depositor shall do so within a period of six months with effect from the 1st day of April, 2023, and in the event of failure of the depositor to submit the Aadhaar number within the specified period of six months, account shall cease to be operational till the time the depositor submits the Aadhaar Number to the Accounts Office.

(b). If the depositor who has not submitted the Permanent Account Number at the time of opening an account shall submit the same to the Post Office where the account exists,

within a period of two months from the date of happening of any of the following events, whichever is the earliest, namely:-

(i) the balance at any point of time in the account exceeds fifty thousand rupees;
or

(ii) the aggregate of all credits in the account in any financial year exceeds one lakh rupees; or

(iii) the aggregate of all withdrawals and transfers in a month from the account exceeds ten thousand rupees.


Note: In the event of the failure of the depositor to submit the Permanent Account Number within the specified period of two months, the account shall cease to be operational till the time depositor submits the Permanent Account Number at the post office where the account exists.

(c). All other CDD/KYC norms, procedure and mentioned in the paragraph (3) above are applicable to the existing accounts / certificates. Post Office shall obtain KYC documents for existing accounts if already not available.

(d). CDD/KYC documents are also required to be taken for the existing accounts / certificates in case of Transfer of account, revival of silent account or when depositor's signatures not matched with existing specimen signature.

(e). CDD/KYC documents are also required to be taken afresh in the existing accounts or certificates when there is a suspicion of money laundering or terrorist financing or when there is doubt about the veracity or adequacy of previously obtained customer identification data or where there is doubt over identity of the depositor/investor.

(f). All instructions related to records keeping mentioned in the paragraph (5) above shall be applicable to existing accounts/certificate.


(T.C.VIJAYAN)
AD (SB-I)

No. FS-10/22/2023-FS-DOP
Govt. of India
Ministry of Communications
Department of Posts
(F.S. Division)

Dak Bhawan, New Delhi – 110001

Dated: 29.05.2023

Corrigendum

To

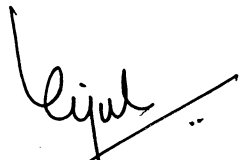
All Heads of Circles / Regions

Subject: **Revision of Know Your Customer (KYC) / Anti Money Laundering (AML) / Combating the Financing of Terrorism (CFT) norms in respect of POSB – Reg.**

Madam / Sir,

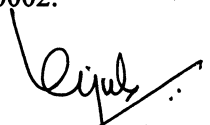
Kindly refer the **SB Order No. 12/2023 dated 25.05.2023** issued in connection with the subject cited above. In para 2.4.1 (iii) of the Master Circular No. 2 attached with the said order, “*does not exceed*” may be read as “**exceeds**”.

2. Accordingly, para 2.4.1 (iii) may be read as **High Risk** - Where the customer opens account or applies for purchase of certificates or applies for credit of maturity/prematurity value of any existing savings instrument with an amount exceeding ₹ 10 lakh and balance in all accounts and certificates exceeds ₹ 10 lakh.
3. This may be circulated to all the concerned.
4. This is issued with the approval of Competent Authority.


(T C VIJAYAN)
Asst. Director (SB-I)

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, New Delhi-110002.
13. All recognized Federations / Unions / Associations
14. Guard File
- 15.


(T C VIJAYAN)
Asst. Director (SB-I)

**No. FS-13/1/2023-FS-DOP
Government of India
Ministry of Communications
Department of Posts
(F.S. Division)**

Dak Bhawan, New Delhi – 110001
Dated: 31.05.2023

To
All Head of Circles / Regions

Subject: Applicability of Tax Deduction at Source (TDS) in respect of Mahila Samman Savings Certificate (MSSC) – Regarding.

Mahila Samman Savings Certificate (MSSC) scheme has been notified as a scheme in which TDS under Section 194A of Income Tax Act, 1961 (43 of 1961) vide Notification No. S.O. 2189(E) dated 16th May 2023 issued by Ministry of Finance, Department of Revenue, Central Board of Direct Taxes. A copy of the notification is attached herewith.

2. Accordingly, TDS deduction under Section 194A (Tax deduction on Interest other than “Interest on securities”) is applicable on the interest income earned through the following schemes notified by Central Government.

- (i). Senior Citizens Savings Scheme (SCSS)
- (ii). Mahila Samman Savings Certificate (MSSC)

3. Hence, if the aggregate amount of interest credited or paid to the payee in respect of SCSS and MSSC schemes during a Financial Year exceeds the following threshold limit, TDS is required to be deducted.

Payee category	Threshold limit in ₹
Senior Citizen (individual resident in India who is of the age of sixty years or more at any time during the relevant previous year.)	50,000/-
Others	40,000/-

4. This may be circulated to all the Offices for information and wide publicity among the public.

...2...

5. This is issued with the approval of competent authority.

Encl: As above.

Yours faithfully



(T C VIJAYAN)
Asst. Director (SB-I)

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. All recognized Federations / Unions / Associations
12. The Under Secretary, MOF (DEA), NS-II Section, North Block, New Delhi.
13. The Joint Director & HOD, National Savings Institute, ICCW Building, 4 Deendayal
Upadhyay Marg, New Delhi-110002
14. Guard File



(T C VIJAYAN)
Asst. Director (SB-I)

MINISTRY OF FINANCE
(Department of Revenue)
(CENTRAL BOARD OF DIRECT TAXES)

NOTIFICATION

New Delhi, the 16th May, 2023

INCOME-TAX

S.O. 2189(E).—In exercise of the powers conferred by sub-clause (c) of clause (i) of sub-section (3) of section 194A of the Income-tax Act, 1961 (43 of 1961), the Central Government hereby notifies that the Scheme, namely the Mahila Samman Savings Certificate, 2023, made in exercise of the powers conferred by section 3A of the Government Savings Promotion Act, 1873 (5 of 1873) and notified *vide* notification number G.S.R. 237(E) dated the 31st March, 2023 published in the Gazette of India, Extraordinary, Part II, Section 3, Sub-section (i), shall be a Scheme framed for the purposes of said sub-clause.

2. This notification shall come into force from the date of its publication in the Official Gazette.

[Notification No. 27/2023/F. No. 370142/11/2023-TPL]

MRINALINI KAUR SAPRA, Director

SB Order No. 14 / 2023

No. FS-14/3/2021-FS-DOP
Government of India
Ministry of Communications
Department of Posts
(F.S. Division)

Dak Bhawan, New Delhi – 110001
Dated: 16.06.2023

To
All Head of Circles / Regions

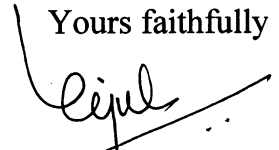
**Subject: Printing and supply of AAR books, ASLAAS5 cards and POSB
Cheque books – Regarding.**

This has the reference to the Addendum dated 20.06.2022 issued to SB Order No. 06/2022 in which the Standard Accounting Procedure (SAP) has been circulated in connection with the printing and supply of AAR books, ASLAAS-5 cards and POSB Cheque books.

2. In this regard, Department of Economic Affairs, Ministry of Finance in OM No. 15/5/2022-NS dated 18.05.2023 intimated the 15-digit GL account code for the expenditure items. Accordingly, SAP has been revised and the revised SAP is attached herewith along with a copy of the MoF's OM dated 13.05.2023, for further necessary actions.
3. Other instructions issued in the addendum to SB Order No. 06/2022 holds good.
4. Circles are requested to ensure that the expenditure is booked under correct GL code.
5. This may be circulated to all the Offices for information and necessary actions.
6. This is issued with the approval of competent authority.

Encl: As above.

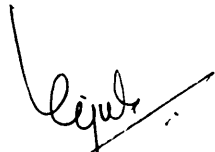
Yours faithfully



(TC VIJAYAN)
Asst. Director (SB-I)

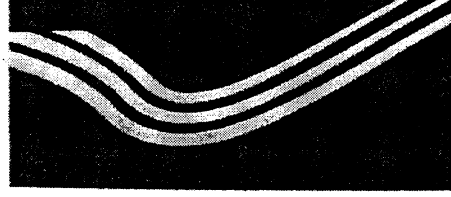
Copy to:-

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. Guard File


(T.C. VIJAYAN)
Asst. Director (SB-I)



भारतीय डाक



India Post

**Government of India
Ministry of Communication
Department of Posts, PAF Wing
(CSI SECTION)**

Revised

**STANDARD ACCOUNTING PROCEDURE FOR
PRINTING AND SUPPLY OF AAR BOOKS ASLAAS-5
AND POSB CHEQUES BY DEPARTMENT OF POSTS**

(Ver 1.1)

File No : PA/CSI/03/135/2022-23
Dated : 26/05/2023
Ref : Ver 1.0 dated 03.06.2022

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**STANDARD ACCOUNTING PROCEDURE FOR PRINTING AND SUPPLY OF AAR
BOOKS ASLAAS-5 AND POSB CHEQUES BY DEPARTMENT OF POSTS**

1. INTRODUCTION

At present, Bank related forms/stationeries like Authorized Agents Receipt (AAR) Books —ASLAAS-5 and POSB CTS Cheque books for POSB holders are printed and supplied by National Savings Institute (NSI), New Delhi. In accordance with SB Order No 06/2022 dated 01st April 2022, the task of printing and supply of the above said items has been transferred from NSI to Department of Posts (DOP). Accordingly, the above said three items will be printed and supplied by DOP from the financial year 2022 — 2023.

Printing of AAR Books and ASLAAS-5 cards will be carried out by the PSDs identified in the circle and printing of POSB Cheque books will continue to be done by India Security Press, Nashik. The payment towards printing and supply of AAR Books and ASLAAS-5 cards will be paid to the local printers and suppliers by the PSDs concerned. Even though the Superintendent, PSD, Nashik is the nodal officer to co-ordinate with ISP, Nashik and other PSDs across the Country for all the matters related to ISP, payment to ISP Nashik for the printing of POSB Cheque books will be made by the circle PSDs concerned. Department is authorized to spend amount within the upper limit of Rs 80 Cr in a year, beyond which specific permission from Ministry of Finance is required.

As Head of Accounts were revised by the Budget Division of Department of Economic Affairs vide L.No.GL Accounts were remapped with revised Head of Accounts.

2. HEAD OF ACCOUNTS AND GL ACCOUNTS

(I) Head Of Accounts

FS Division communicating the revised Head of Accounts 8008-03-104-01-00-16 for printing of ASLAAS cards-5 and AAR books and 8008-03-104-03-00-16 for printing of CTS Cheque book as communicated by Budget Division of Department of Economic Affairs vide L.No.15/5/2022-NS dated 18.05.2023.

(II) GL Accounts

S.No.	Head Of Account	Description	GL Codes	Remarks
1.	800803104010016*	Cost of printing AAR books	4800800520	GL-NEW HOA- Existing
2.	800803104010016*	Cost of printing ASLAAS-5 cards	4800800521	GL-NEW HOA- Existing
3.	800803104030016*	Cost of printing POSB cheque	4800800522	GL- NEW HOA- Existing
4.	867000107010000	Drawing From Bank clearing GL of Circle	4867*****	GL- NEW HOA- Existing

*- Head of Accounts revised based on FS Division internal note FS-14/3/2021-FS-DOP dated 25.05.2023 vide Budget Division, Department of Economic Affairs L.No.15/5/2022-NS dated 18.05.2023

3. ACCOUNTING EVENTS:

- (I) Payment of cost of printing towards AAR Books,
- (II) Payment of cost of printing towards ASLAAS-5 cards
- (III) Payment of cost of printing towards POSB chequebooks

ACCOUNTING PROCEDURE

4. PAYMENT OF COST OF PRINTING TOWARDS AAR BOOKS

Debit		Credit		Remarks
HOA & GL	Description	HOA & GL	Description	
4800800520 800803104010016*	Cost of printing AAR books	4867***** 867000107010000	Drawing From Bank clearing GL of Circle	Profit centre of the PSD concerned
		8002100020 2100102110000	Dedn I.Tax from contractors under Sec-194-C.	TDS as applicable
		8866102981 866100101640100	TDS on GST	

5. PAYMENT OF COST OF PRINTING TOWARDS ASLAAS-5 CARDS

Debit		Credit		Remarks
HOA & GL	Description	HOA & GL	Description	
4800800521 800803104010016*	Cost of printing ASLAAS-5 Cards	4867***** 867000107010000	Drawing From Bank clearing GL of Circle	Profit centre of the PSD concerned
		8002100020 2100102110000	Dedn I.Tax from contractors under Sec-194-C.	TDS as applicable
		8866102981 866100101640100	TDS on GST	

6. PAYMENT OF COST OF PRINTING TOWARDS POSB CHEQUE BOOKS

Debit		Credit		Remarks
HOA & GL	Description	HOA & GL	Description	
4800800522 800803104030016*	Cost of printing POSB cheque	4867***** 867000107010000	Drawing From Bank clearing GL of Circle	Profit centre of the PSD concerned
		8002100020 2100102110000	Dedn I.Tax from contractors under Sec-194- C.	TDS as applicable
		8866102981 866100101640100	TDS on GST	

While making the payments, deduction in respect of GST TDS and IT TDS may be done as per the existing rules.

ROLES

7. Role of Payment Offices:

- (I) Ensure that booking is done separately for each type of item printed, in the respective GLs
- (II) Booking to be done within the limit allotted for the circle.
- (III) File IT / GST TDS Returns
- (IV) Maintain proper reports and registers.
- (V) Roles as defined in the SB Order No: 06/2022


8. Role of Circle PAOs:

- (I) Ensure that booking is done separately for each type of item printed.
- (II) Monitor that expenditure limit allotted for the circle is not crossed and in case of any discrepancy, bring it to the notice of the CPMG.

9. Role of FS Division:

- (I) Allotment and monitoring of Circle wise expenditure as per the expected average demand
- (II) Ensure that the budget limit set by the Budget Division of Department of Economic Affairs is not exceeded, through a monthly / periodical expenditure statement from each Circle to FS Division
- (III) Periodically, liase with the Budget Division of Department of Economic Affairs informed on the utilization and for additional demand, if any.

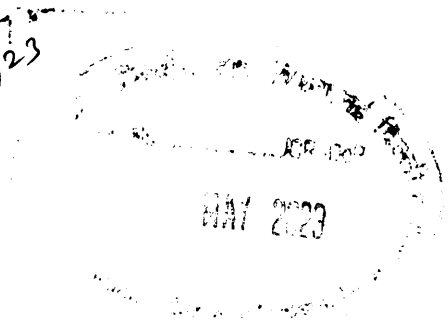
This issues with the approval of Sr. DDG(PAF)


[Bapiraj] GVBN
Accounts Officer (CSI)

490621/2023 / FS-14/3/2021-FS-DOP/22.05.23

19/5/23

**No. 15/5/2022-NS
Government of India
Ministry of Finance
Department of Economic Affairs
(Budget Division)**



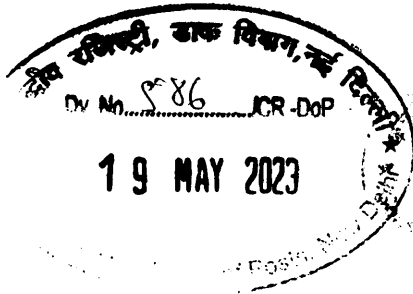
North Block, New Delhi
Dated 18th May, 2023

Sub: Letter of authorization to claim expenditure incurred towards printing of AAR Books, ALAAS-5 cards and CTS Cheque Book-reg.

The undersigned is directed to refer to Department of Posts email dated 31.08.2022 on the subject cited above. In this regard, it is informed that Heads of Accounts is opened for Printing of ASLAAS-5 cards and AAR Books and Printing of CTS Chequq Book to claim expenditure incurred towards respective Heads. The letter received from O/o CCA, Principal Accounts Office, New Delhi is also forwarded for kind information.

2. The 15 Digit account head codes for the use of DOP are as follows:-
 - (a) 8008-03-104-01-00-16 (Printing of ASLAAS-5 cards and AAR Books)
 - (b) 8008-03-104-03-00-16 (Printing of CTS Cheque Book)
3. This has the approval of the competent authority.

Encl.: Copy of letter from O/o CCA



18/5/23

**(Parveen Jain)
Assistant Director (Budget)
Tele. No. 011 23095155**

**Shri. T.C. Vijayan
Assistant Director
Department of Post
Ministry of Communications
Dak Bhawan, New Delhi**

Ministry of Finance
Office of Chief Controller of Accounts
Principal Accounts Office
IP Estate, 4th Floor, New Delhi-110002
Tele No.:- 011-23702340/32,
e-mail: prao.del-dea@gov.in

No. CCA(F)/PrAO/DEA/Opening of Head/2022-23/210

Dated: 12/05/2023

✓ **Sh. A.K. Malhotra**
Section Officer (NS)
Budget Division
Department of Economic Affairs
Ministry of Finance
North Block, New Delhi-110023.

Subject : Opening of three new Sub Heads for expenditure incurred towards Printing of ASLAAS-5 cards and AAR Books, Miscellaneous Printing & Printing of CTS Cheque book under MH: 8008- Income and Expenditure of National Small Savings Fund (NSSF)-reg.

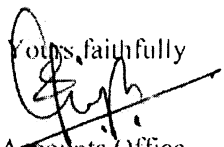
Sir,

Please refer to your office letter no. F.No.15/5/2022-NS dated 08/02/2023 on the subject cited above, following new heads of accounts have been opened and mapped in e-lekha under Grant No. 800 for FY 2022-23 with the details as follows:

Grant No.: 800

Numeric Code	Description
8008	Income and Expenditure of National Small Savings Fund(NSSF) (Major Head)
03	Management Cost (Sub Major Head)
104	Cost of Printing (Minor Head)
01	Printing of ASLAAS-5 cards and AAR Books (Sub Head)
00	Default (Detail Head)
16	Publication (Object Head)
02	Miscellaneous Printing (Sub Head)
00	Default (Detail Head)
16	Publication (Object Head)
03	Printing of CTS Cheque Book (Sub Head)
00	Default (Detail Head)
16	Publication (Object Head)

This is for your information please.

Yours faithfully

Accounts Office

SB Order No. 15/2023

F. No 113-03/2017-SB(Pt.1)
Government of India
Ministry of Communications
Department of Posts
(Financial Services Division)

Dak Bhawan, New Delhi -110001
Dated: 30.06.2023

To
All Head of Circles/Regions

Subject: Revision of interest rates for Small Savings Schemes w.e.f. **01.07.2023**

Sir/Madam,

Ministry of Finance, Department of Economic Affairs (Budget Division), Government of India vide Memorandum No. 01/4/2019-NS dated 30.06.2023 (copy enclosed) has informed that the rate of interest on various Small Savings Schemes (National Savings Schemes) for the second quarter of financial year 2023-24 **starting from 1st July, 2023 and ending on 30th September, 2023** have been revised as under: -

Sl. No.	Instrument/Scheme	Rates of interest from 01.04.2023 to 30.06.2023	Rates of interest from 01.07.2023 to 30.09.2023
1	Savings Deposit	4.0	4.0
2	1 Year Time Deposit	6.8	6.9
3	2 Year Time Deposit	6.9	7.0
4	3 Year Time Deposit	7.0	7.0
5	5 Year Time Deposit	7.5	7.5
6	5 Year Recurring Deposit	6.2	6.5
7	Senior Citizen Savings Scheme	8.2	8.2
8	Monthly Income Account Scheme	7.4	7.4
9	National Savings Certificate	7.7	7.7
10	Public Provident Fund Scheme	7.1	7.1
11	Kisan Vikas Patra	7.5 (will mature in 115 months)	7.5 (will mature in 115 months)
12	Sukanya Samridhi Account Scheme	8.0	8.0

2. It is requested to circulate it to all concerned for information, guidance and necessary action. Same may also be placed on the notice board of all Post Offices in public area. The relevant calculation tables will be supplied in due course on receipt from the DEA/MOF.

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

Yours Faithfully


(Devender Kumar Sharma)
Assistant Director (SB-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 (Vigilance) & 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. Chief Engineer (Civil), Postal Directorate
12. All Sections of Postal Directorate
13. All recognized Federations / Unions/ Associations
14. GM, CEPT for uploading the order on the India Post website.
15. MOF(DEA), NS-II, North Block, New Delhi.
16. Joint Director & HOD, NSI, ICCW Building, 4 Deendayal Upadhyay Marg, New Delhi-110002
17. Guard File

F.No.1/4/2019-NS
Government of India
Ministry of Finance
Department of Economic Affairs
(Budget Division)

North Block, New Delhi
Dated: 30.06.2023

OFFICE MEMORANDUM

Subject: Revision of interest rates for Small Savings Schemes - reg.

The rates of interest on various Small Savings Schemes for the second quarter of financial year 2023-24 starting from 1st July, 2023 and ending on 30th September, 2023 have been revised as detailed below:

Instrument	Rates of interest from 01.04.2023 to 30.06.2023	Rates of interest from 01.07.2023 to 30.09.2023
Savings Deposit	4.0	4.0
1 Year Time Deposit	6.8	6.9
2 Year Time Deposit	6.9	7.0
3 Year Time Deposit	7.0	7.0
5 Year Time Deposit	7.5	7.5
5 Year Recurring Deposit	6.2	6.5
Senior Citizen Savings Scheme	8.2	8.2
Monthly Income Account Scheme	7.4	7.4
National Savings Certificate	7.7	7.7
Public Provident Fund Scheme	7.1	7.1
Kisan Vikas Patra	7.5 (will mature in 115 months)	7.5 (will mature in 115 months)
Sukanya Samriddhi Account Scheme	8.0	8.0

2. This has the approval of competent authority.

Kapil
30/6/23
(Kapil Patidar)
Deputy Secretary (Budget)
Tele - 01123092649

To,

1. The Finance Secretary & Secretary
Expenditure, Department of Expenditure
North Block, New Delhi.
2. The Secretary,
Department of Economic Affairs
North Block, New Delhi.
3. The Secretary,
Department of Revenue
North Block, New Delhi.
4. The Secretary,
Department of Financial Services
Jeevan Deep Building, New Delhi.
5. The Secretary,
Department of Posts
Dak Bhawan, New Delhi.
6. The Chief General Manager (DGBA)
Reserve Bank of India, Central Office,
Mumbai.
7. Reserve Bank of India
Central Account Section, Additional Office
Building, East High Court Road, Civil Lines,
P.B. No.15, Nagpur - 440 001.
8. Chief Secretaries of States / UT
Government
9. The Joint Director
National Savings Institute, New Delhi.

F. No 113-03/2017-SB(Pt.1)
Government of India
Ministry of Communications
Department of Posts
(Financial Services Division)

Dak Bhawan, New Delhi – 110001

Dated: 18.07.2023

To

All Head of Circles / Regions

Subject: Circulation of amendments in Government Savings Promotion General Rules (GSPR), Post Office Savings Account Scheme and National Savings (Monthly Income Account) Scheme – Reg.

Madam / Sir,

The undersigned is directed to forward the copy of the Gazette notifications dated 03.07.2023 issued by Department of Economic Affairs, Ministry of Finance in connection with the amendments in rules related to National (Small) Savings Schemes.

- (i). **G.S.R.488(E)** – Government Savings Promotion General (Amendment) Rules, 2023
- (ii). **G.S.R.489(E)** – Post Office Savings Account (Amendment) Scheme, 2023
- (iii). **G.S.R.490(E)** – National Savings (Monthly Income Account) (Fourth Amendment) Scheme, 2023

2. The following amendments have been notified in the above said notifications.

(I). Amendments in **Government Savings Promotion General Rules, 2018** (herein after referred as GSPR 2018)

(a). **New rules inserted in GSPR 2018**

<i>Sl. No.</i>	<i>Rule No. after which new provision inserted</i>	<i>New Provision</i>
1.	Rule 5 (2) clause (b)	Provided that, in case of account opened on behalf of a minor, recent passport size photograph of the guardian only shall be submitted;

2.	Rule 5 (6)	(7) Change of name or surname may be allowed by the account office by following the procedure laid down by Reserve Bank of India for change of name or surname in Bank Savings Account
3.	Rule 14 (8)	(9) Non-resident Indians shall be eligible to be nominated as nominee subject to the condition that payment to such nominee/s shall be on non-repatriation basis.
4.	Rule 15 (6)	(7) Surviving nominees will have to submit any of the identity documents prescribed in rule 6 of these rules.
5.	Schedule-I (“Forms to be used for operation of an account”) serial number 15	16. GSPR-16 To be issued by transferor Accounts Office
6.	after FORM – 15	FORM-16 (See Rule 13 of Government Savings Promotion Rules, 2018) To be issued by transferor account office. Specimen of the form is attached herewith).

(b). **Rules amended in GSPR 2018**

<i>Sl. No</i>	<i>Rule No.</i>	<i>Existing Provision</i>	<i>Amended Provision</i>
1.	Rule 8 (3)	An account opened as a Single Account cannot be subsequently converted into a Joint Account or vice versa.	An account opened as a Single Account cannot be subsequently converted into a Joint Account or vice versa: Provided that, conversion of Joint Account into single account shall be allowed only in case of a single surviving Joint Account holder.” .
2.	Rule 10 (4)	In the event of death of the guardian, the succeeding guardian shall be eligible to operate the account of the Minor or the person of unsound mind, as the case may be.	In the event of death of guardian or on order from any Court of Law in any case of change in the guardian, the succeeding guardian shall be eligible to operate the account of the minor or the person of unsound mind as the case may be.”
3.	Rule 13 (3) (i)	Account Opening Form	Account Opening Form or Certificate of non-availability of account opening form by the Account Office and in such cases all the information appearing in account opening form shall be verified by the transferor Accounts Office.

4.	Rule 13 (3) (vii)	Pay Order or Demand Draft in respect of the balance at the credit of the Account.	Pay Order or Demand Draft in respect of the balance at the credit of the account in favour of transferee Accounts Office.
5.	Rule 15 (6)	<p>If a depositor dies and there is no nomination in force at the time of his death, and probate of his will or letters of administration of his estate or a succession certificate as granted in the Indian Succession Act, 1925 (39 of 1925) is not produced within six months from the death of the depositor to the authorized officer of the Accounts Office where the account stands, then,-</p> <p>(i) if the eligible amount in the account does not exceed Rs. 5 lakh, the authorized officer of the Accounts Office or the authority specified by the Institution to which the Accounts Office belongs, may pay the same to any person appearing to him as the rightful claimant and to his satisfaction to be entitled to receive the amount or to administer the estate of the deceased, on an application in Form-11 accompanied by the following documents; namely:-</p> <p>(a) Death certificate, (b) Pass Book or deposit receipt/statement of account in original, (c) Affidavit in Form-13, (d) Letter of disclaimer in Form-14, (e) Bond of Indemnity in Form-15</p>	<p>If a depositor dies and there is no nomination in force at the time of his death, and the probate of his will or letters of administration of estate or a succession certificate granted under the Indian Succession Act, 1925 (39 of 1925), or legal heir certificate issued by the revenue authority not below the rank of Tahsildar having jurisdiction, is not produced within six months from the date of death of the depositor to the Authorised Officer of the Accounts Office where the account stands, then,-</p> <p>(i) if the eligible amount in the account does not exceed Rupees five lakh, the Authorised Officer of the Accounts Office or the authority specified by the Government Savings Bank to which the Accounts Office belongs, for reasons to be recorded in writing, may pay the same to any person appearing to him as the rightful claimant and to his satisfaction to be entitled to receive the amount or to administer the estate of the deceased, on an application in Form11 accompanied by the following documents; namely:-</p> <p>(a) Death certificate of the account holder; (b) Passbook or deposit receipt or statement of account in original; (c) Affidavit in Form-13; (d) Letter of disclaimer in Form-14; (e) Bond of Indemnity in Form-15; and (f) Identity proof of the legal heir;</p> <p>Provided further that, in case of any dispute raised before the Accounts Office and before the payment of claim, the amount shall be paid by the Accounts Office to the claimant on submission of a succession certificate granted under the</p>

	<p>(ii) if the eligible amount in a deceased account is above Rs. 5 lakh, the amount shall be paid by the Accounts office to the claimant on submission of 'Succession Certificate' issued by the court along with the following documents; namely:-</p> <p>(a) Claim form, (b) Pass Book or deposit receipt or statement of account in original, (c) Death certificate of the account holder.</p>	<p>Indian Succession Act, 1925 (39 of 1925) issued by the Court only along with the following documents; namely:-</p> <p>(a) Claim form; (b) Pass book or deposit receipt or statement of account in original; (c) Death certificate of the account holder; and (d) Identity proof of the legal heir.</p> <p>(ii) if the eligible amount in a deceased account is above Rupees five lakh, the amount shall be paid by the Accounts office to the claimant on submission of the probate of his will or letters of administration of estate or a succession certificate granted under the Indian Succession Act, 1925 (39 of 1925) issued by the Court, or legal heir certificate issued by the revenue authority not below the rank of Tahsildar having jurisdiction along with the following documents; namely:-</p> <p>(a) Claim form; (b) Passbook or deposit receipt or statement of account in original; (c) Death certificate of the account holder; and (d) Identity proof of the legal heir;</p> <p>Provided further that, in case of any dispute raised before the Accounts Office and before the payment of claim, the amount shall be paid by the Accounts Office to the claimant on submission of a succession certificate granted under the Indian Succession Act, 1925 (39 of 1925) issued by the court only along with the following documents; namely:-</p> <p>(a) Claim form; (b) Passbook or deposit receipt or statement of account in original; (c) Death certificate of the account holder; and (d) Identity proof of the legal heir</p>
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5.	Rule 24 (1), clause (a).	opening of Accounts, accepting deposits, making payments, closing and transferring accounts under these rules and maintaining records thereof;	Opening of Accounts, accepting deposits, making payments of interest and maturity or prematurity proceeds, disbursement of loan or withdrawal , closing and transferring accounts in conformity to these and scheme provisions and maintaining records thereof;”
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(II). Amendments in Post Office Savings Account Scheme, 2019

<i>Sl No.</i>	<i>Rule No.</i>	<i>Existing Provision</i>	<i>Amended Provision</i>
1.	Rule 3 (1) clause (b)	two adults jointly	up to a maximum of three adults in joint names
2.	Rule 4 (3)	Withdrawals from the account for not less than fifty rupees may be made by presenting pass book along with Form-2 duly filled in and signed. Withdrawals from the account may also be made subject to the availability of balance above minimum prescribed limit by way of cheque or electronic means.	Withdrawals from the account for not less than fifty rupees may be made by presenting passbook along with application for loan or withdrawal in Form-3 of the Government Savings Promotion General Rules, 2018 duly filled in and signed. Withdrawals from the account may also be made subject to the availability of balance above minimum prescribed limit by way of cheque or electronic means
3.	Rule 5 (5)	In the event of death of an account holder, the interest in his account shall be paid only in the end of the month preceeding the month in which the account is closed.	In the event of death of an account holder, the interest in his account shall be paid only till the end of the month preceeding the month in which the account is closed.

(III). Amendments in National Savings (Monthly Income Account) Scheme, 2019

<i>S No.</i>	<i>Rule No.</i>	<i>Existing Provision</i>	<i>Amended Provision</i>
1.	Rule 4 (3)	Deposits in all the accounts taken together for an individual shall not exceed four lakh fifty thousand rupees in a single account and nine lakh rupees in a joint account.	Deposits in all the accounts taken together for an individual shall not exceed nine lakh rupees in a single account and fifteen lakh rupees in a joint account.

4. Necessary changes are being made in Finacle and till such time, the above provisions are to be complied and handled by the post offices procedurally.
5. It is requested to circulate it to all concerned for information, guidance, and necessary actions.
6. This is issued with the approval of the Competent Authority.

Encl: As Above

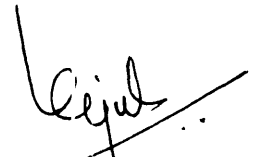
Yours faithfully



(T C VIJAYAN)
Assistant Director (SB-I)

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. ADG (OL) for information and Hindi Translation of SB Order.
15. Guard File/e-File.



(T C VIJAYAN)
Assistant Director (SB-I)

FORM-16
(See Rule 13 of Government Savings Promotion Rules, 2018)

To be issued by transferor account office

To

The Branch Manager / Post Master

_____ (Name of Account Office)

_____ (Address)

Subject:- Transfer of _____ (Name of Scheme) account number
_____ in the name of _____ (Name of
account holder/s).

Sir,

It is certified that the account opening form for account No. _____
of _____ (Name of Scheme) was maintained by this office with the following
details:

1. Name of Account holder;
2. Name of Joint Holder(s) if any;
3. Address;
4. Scheme Name;
5. Account Number;
6. Date of opening;
7. Date of extension/s, opted by the account holder; and
8. Name of nominee/s

It is further certified that the account opening form is not traceable and the transferee
account office may obtain new account opening form along with prescribed identification
document.

Yours faithfully,

(Branch Manager/Post Master)
Name of Bank/Post Office



भारत का राजपत्र The Gazette of India

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असाधारण

EXTRAORDINARY

भाग II—खण्ड 3—उप-खण्ड (i)

PART II—Section 3—Sub-section (i)

प्राधिकार से प्रकाशित

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NEW DELHI, THURSDAY, JULY 6, 2023/ASHADHA 15, 1945

वित्त मंत्रालय

(आर्थिक कार्य विभाग)

अधिसूचना

नई दिल्ली, 3 जुलाई, 2023

सा.का.नि. 488 (अ).— केन्द्रीय सरकार, सरकारी बचत संवर्धन अधिनियम, 1873(1873 का 5) की धारा 15 द्वारा प्रदत्त शक्तियों का प्रयोग करते हुए सरकारी बचत संवर्धन साधारण नियम, 2018 का और संशोधन करने के लिए निम्नलिखित नियम बनाती है, अर्थात्:-

1. संक्षिप्त नाम और प्रारंभ.- (1) इन नियमों का संक्षिप्त नाम सरकारी बचत संवर्धन साधारण (दूसरा संशोधन) नियम, 2023 है।

(2) ये इनके राजपत्र में प्रकाशन की तारीख से प्रवृत्त होंगे।

2. सरकारी बचत संवर्धन साधारण नियम, 2018 (जिसे इसमें इसके पश्चात् "मूल नियम" कहा गया है) के नियम 5 के नियम (2) में खंड (ख) के पश्चात् निम्नलिखित परंतुक अंतःस्थापित किया जाएगा, अर्थात्:-

"परंतु अवयस्क की ओर से खोले गए खाते की दशा में केवल संरक्षक का पासपोर्ट आकार का हाल ही का फोटो प्रस्तुत किया जाएगा;"।

3. मूल नियमों के नियम 5 में उपनियम (6) के पश्चात् निम्नलिखित उपनियम अंतःस्थापित किया जाएगा, अर्थात्:-

“(7) नाम या उपनाम में परिवर्तन, बैंक बचत खाते में नाम या उपनाम के परिवर्तन के लिए भारतीय रिजर्व बैंक द्वारा अधिकथित प्रक्रिया का अनुसरण करते हुए लेखा कार्यालय द्वारा अनुज्ञात किया जा सकता है।”

4. मूल नियमों के नियम 8 में उपनियम (3) के स्थान पर निम्नलिखित रखा जाएगा, अर्थात्:-

“(3) एकल खाते के रूप में खोले गए किसी खाते को तत्पश्चात् संयुक्त खाते में परिवर्तित नहीं किया जा सकता या इसी प्रकार संयुक्त खाते के रूप में खोले गए किसी खाते को तत्पश्चात् एकल खाते में परिवर्तित नहीं किया जा सकता;

परंतु एकल खाते का संयुक्त खाते में संपरिवर्तन एकल उत्तरजीवी संयुक्त खाता धारक की दशा में अनुज्ञात किया जाएगा।”

5. मूल नियमों के नियम 10 के उपनियम (4) के स्थान पर निम्नलिखित रखा जाएगा, अर्थात्:-

“(4) संरक्षक की मृत्यु होने पर या संरक्षक के परिवर्तन की दशा में, किसी न्यायालय के आदेश पर, उत्तरजीवी संरक्षक यथास्थिति अवयस्क या विकृतचित्त व्यक्ति के खाते का संचालन करने का पात्र होगा।”।

6. मूल नियमों के नियम 13 के उपनियम (3) के खंड (i) में “खाता खोलने का प्ररूप” शब्दों के स्थान पर “खाता खोलने का प्ररूप या लेखा कार्यालय द्वारा खाता खोलने के प्ररूप की अनुपलब्धता का प्रमाणपत्र और ऐसे सभी मामलों में खाता खोलने के प्ररूप में प्रकट सभी सूचना अंतरक खाता कार्यालय द्वारा सत्यापित की जाएगी” शब्द रखे जाएंगे।

7. मूल नियमों के नियम 13 के उपनियम (3) के खंड (vii) में “खाता” शब्दों के स्थान पर “अंतरिती लेखा कार्यालय के पक्ष में खाता” शब्द रखे जाएंगे।

8. मूल नियमों के नियम 14 में उपनियम (8) के पश्चात् निम्नलिखित नियम अंतःस्थापित किया जाएगा, अर्थात्:-

“(9) अनिवासी भारतीय नामनिर्देशिती के रूप में नाम निर्देशित किए जाने के पात्र होंगे, इस शर्त के अधीन रहते हुए कि ऐसे नाम निर्देशिती/नामनिर्देशितियों असंप्रत्यावर्तन आधार पर संदाय किया जाएगा।”।

9. मूल नियमों के नियम 15 में उपनियम (6) के स्थान पर निम्नलिखित रखा जाएगा, अर्थात्:-

“(6) यदि निक्षेपक की मृत्यु हो जाती है और उसकी मृत्यु के समय कोई नामनिर्देशन प्रवृत्त नहीं है और भारतीय उत्तराधिकारी विनियम, 1925 (1925 का 39) के अधीन अनुदत्त उसकी वसीयत का प्रोबेट या संपदा प्रकाशन का पत्र अथवा उत्तराधिकार पत्र या अधिकारिता रखने वाले तहसीलदार से अन्यून पंक्ति के राजस्व प्राधिकारी द्वारा जारी किया गया उत्तराधिकारी प्रमाण पत्र लेखा कार्यालय जहां ऐसे खाता है, के प्राधिकृत अधिकारी को निक्षेपक की मृत्यु की तारीख से छह मास के भीतर प्रस्तुत नहीं किया जाता है, तब, -

(i) यदि खाते में पात्र रकम पांच लाख रुपये से अनधिक है, लेखा कार्यालय का प्राधिकृत अधिकारी या सरकारी बचत बैंक द्वारा विनिर्दिष्ट प्राधिकारी जिससे लेखा कार्यालय संबंधित है, अभिलिखित किए जाने वाले कारणों से उसे किसी ऐसे व्यक्ति को जो उसे अधिकार पूर्वक दावाकर्ता प्रतीत हो या मृतक की संपदा के प्रशासक को निम्नलिखित दस्तावेजों के साथ प्ररूप -11 में आवेदन करने पर संदत्त कर सकेगा, अर्थात्:-

(क) खाता धारक का मृत्यु प्रमाण पत्र ;

(ख) मूल पासबुक या निक्षेप रसीद या खाते का विवरण;

(ग) प्ररूप-13 में शपथ-पत्र;

(घ) प्ररूप-14 में घोषणा पत्र;

(ङ) प्ररूप-15 में क्षतिपूर्ति बंधपत्र; और

(च) उत्तराधिकारी की पहचान का सबूत;

परंतु यह और कि लेखा कार्यालय के समक्ष और दावे का भुगतान किए जाने से पहले किसी विवाद के उठाए जाने की दशा में रकम केवल न्यायालय द्वारा जारी भारतीय उत्तराधिकार नियम, 1925 (1925 का 39) के अधीन अनुदत्त

उत्तराधिकार प्रमाण पत्र निम्नलिखित दस्तावेजों के साथ प्रस्तुत करने पर दावाकर्ता को लेखा कार्यालय द्वारा संदत्त की जाएगी, अर्थात्:-

- (क) दावा प्ररूप;
- (ख) मूल पासबुक या निक्षेप रसीद या खाते का विवरण;
- (ग) खाता धारक का मृत्यु प्रमाण पत्र ;
- (घ) उत्तराधिकारी की पहचान का सबूत;

(ii) यदि खाते में पात्र रकम पांच लाख रुपये से अधिक है, दावाकर्ता को लेखा कार्यालय द्वारा भारतीय उत्तराधिकारी विनियम, 1925 (1925 का 39) के अधीन अनुदत्त उसकी वसीयत का प्रोबेट या संपदा प्रकाशन का पत्र अथवा उत्तराधिकार पत्र या अधिकारिता रखने वाले तहसीलदार से अन्यून पंक्ति के राजस्व प्राधिकारी द्वारा जारी किया गया उत्तराधिकारी प्रमाण पत्र निम्नलिखित दस्तावेजों के साथ प्रस्तुत करने पर संदत्त किया जाएगा, अर्थात्:-

- (क) दावा प्ररूप;
- (ख) मूल पासबुक या निक्षेप रसीद या खाते का विवरण;
- (ग) खाता धारक का मृत्यु प्रमाण पत्र ;
- (घ) उत्तराधिकारी की पहचान का सबूत;

परंतु यह और कि लेखा कार्यालय के समक्ष और दावे का भुगतान किए जाने से पहले किसी विवाद के उठाए जाने की दशा में रकम केवल न्यायालय द्वारा जारी भारतीय उत्तराधिकार नियम, 1925 (1925 का 39) के अधीन अनुदत्त उत्तराधिकार प्रमाण पत्र निम्नलिखित दस्तावेजों के साथ प्रस्तुत करने पर दावाकर्ता को लेखा कार्यालय द्वारा संदत्त की जाएगी, अर्थात्:-

- (क) दावा प्ररूप;
- (ख) मूल पासबुक या निक्षेप रसीद या खाते का विवरण;
- (ग) खाता धारक का मृत्यु प्रमाण पत्र ;
- (घ) उत्तराधिकारी की पहचान का सबूत;

11. मूल नियमों के नियम 24 में उपनियम (1) के खंड (क) के स्थान पर निम्नलिखित रखा जाएगा, अर्थात्:-

“(क) खातों का खोला जाना, निक्षेपों को स्वीकार करना, ब्याज और परिपक्वता या पूर्व परिपक्वता आगमों का संदाय करना, ऋण का संवितरण करना या इनके और स्कीम के उपबंधों के अनुपालन में खाते का आहारण, बंद करना और अंतरण करना तथा उसके अभिलेखों का रखरखाव करना;” ।

12. मूल नियमों की अनुसूची -1 में, “खाते के परिचालन के लिए प्रयुक्त किए जाने वाले प्ररूप” शीर्ष के अधीन क्रम संख्यांक 15 और उससे संबंधित प्रविष्टियों के पश्चात् निम्नलिखित अंतःस्थापित किया जाएगा, अर्थात्:-

जीएसपीआर-16	अंतरक लेखा कार्यालय द्वारा जारी किया जाना
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13. मूल नियमों में, प्ररूप-15 के पश्चात् निम्नलिखित प्ररूप अंतःस्थापित किया जाएगा, अर्थात्:-

“प्ररूप 16

(सरकारी बचत संवर्धन नियम, 2018 का नियम 13 देखें)

अंतरक खाता कार्यालय द्वारा जारी किया जाना

सेवा में,

शाखा प्रबंधक/डाकपाल,

.....(खाता कार्यालय का नाम)

.....(पता)

विषय : (स्कीम का नाम) के नामे (खाताधारक का नाम) (खाता संख्या) का अंतरण ।

महोदय,

यह प्रमाणित किया जाता है कि (स्कीम का नाम) का (खाता संख्या) के लिए खाता खोलने का प्ररूप निम्नलिखित ब्यौरों के साथ इस कार्यालय द्वारा रखा गया :

1. खाताधारक का नाम ;
2. संयुक्त धारक (धारकों) का नाम, यदि कोई हो ;
3. पता ;
4. स्कीम का नाम ;
5. खाता संख्या ;
6. खोलने की तारीख ;
7. खाताधारक द्वारा विकल्पित विस्तार (विस्तारों) की तारीख ; और
8. नामनिर्देशिती (निर्देशितियों) का नाम

यह और प्रमाणित किया जाता है कि खाता खोलने का प्ररूप खोजा नहीं जा सका है तथा अंतरिती खाता कार्यालय विहित पहचान दस्तावेज के साथ नया खाता खोलने का प्ररूप प्राप्त कर सकता है ।

भवदीय,

(शाखा प्रबंधक/डाकपाल)

बैंक/डाकघर का नाम ।”।

[फा.सं. 1/4/2023-एनएस]

आशीष वच्छानी, अपर सचिव

टिप्पण : मूल नियम, भारत के राजपत्र, असाधारण, भाग 2, खंड 3, उपखंड (i) में, सा.का.नि. 1003(अ), तारीख 5 अक्तूबर, 2018 द्वारा प्रकाशित किए गए थे और सा.का.नि. 238(अ), तारीख 31 मार्च, 2023 द्वारा पश्चातवर्ती संशोधन किए गए ।

MINISTRY OF FINANCE
(Department of Economic Affairs)
NOTIFICATION

New Delhi, the 3rd July 2023

G.S.R 488(E).—In exercise of the powers conferred by section 15 of the Government Savings Promotion Act, 1873 (5 of 1873), the Central Government hereby makes the following rules further to amend the Government Savings Promotion General Rules, 2018, namely:-

1. Short title and commencement. – (1) These rules may be called the Government Savings Promotion General (Second Amendment) Rules, 2023.

(2) They shall come into force on the date of their publication in the Official Gazette.

2. In the Government Savings Promotion General Rules, 2018 (hereinafter referred to as the “principal rules”), in rule 5, in sub-rule (2) after clause (b), the following proviso shall be inserted, namely:-

“Provided that, in case of account opened on behalf of a minor, recent passport size photograph of the guardian only shall be submitted;”.

3. In the principal rules, in rule 5 after sub-rule (6), the following sub-rule shall be inserted, namely:-

“(7) Change of name or surname may be allowed by the account office by following the procedure laid down by Reserve Bank of India for change of name or surname in Bank Savings Account.” .

4. In the principal rules, in rule 8, for sub-rule (3), the following shall be substituted, namely:-

“(3) An account opened as a Single Account cannot be subsequently converted into a Joint Account or vice versa :
Provided that, conversion of Joint Account into single account shall be allowed only in case of a single surviving Joint Account holder.” .

5. In the principal rules, in rule 10, for sub-rule (4), the following shall be substituted, namely:-

“(4) In the event of death of guardian or on order from any Court of Law in any case of change in the guardian, the succeeding guardian shall be eligible to operate the account of the minor or the person of unsound mind as the case may be.” .

6. In the principal rules, in rule 13, in sub-rule (3), in clause (i), for the words “Account Opening Form,” the words “Account Opening Form or Certificate of non-availability of account opening form by the Account Office and in such cases all the information appearing in account opening form shall be verified by the transferor Accounts Office,” shall be substituted.

7. In the principal rules, in rule 13, in sub-rule (3), in clause (vii), for the words “the Account”, the words “the account in favour of transferee Accounts Office” shall be substituted.

8. In the principal rules, in rule 14, after sub-rule (8), the following sub-rule shall be inserted, namely:-

“(9) Non-resident Indians shall be eligible to be nominated as nominee subject to the condition that payment to such nominee/s shall be on non-repatriation basis.” .

9. In the principal rules, in rule 15, for sub-rule (6), the following shall be substituted, namely:-

“(6) If a depositor dies and there is no nomination in force at the time of his death, and the probate of his will or letters of administration of estate or a succession certificate granted under the Indian Succession Act, 1925 (39 of 1925), or legal heir certificate issued by the revenue authority not below the rank of Tahsildar having jurisdiction, is not produced within six months from the date of death of the depositor to the Authorised Officer of the Accounts Office where the account stands, then,-

(i) if the eligible amount in the account does not exceed Rupees five lakh, the Authorised Officer of the Accounts Office or the authority specified by the Government Savings Bank to which the Accounts Office belongs, for reasons to be recorded in writing, may pay the same to any person appearing to him as the rightful claimant and to his satisfaction to be entitled to receive the amount or to administer the estate of the deceased, on an application in Form-11 accompanied by the following documents; namely:-

(a) Death certificate of the account holder;

- (b) Passbook or deposit receipt or statement of account in original;
- (c) Affidavit in Form-13;
- (d) Letter of disclaimer in Form-14;
- (e) Bond of Indemnity in Form-15; and
- (f) Identity proof of the legal heir;

Provided further that, in case of any dispute raised before the Accounts Office and before the payment of claim, the amount shall be paid by the Accounts Office to the claimant on submission of a succession certificate granted under the Indian Succession Act, 1925 (39 of 1925) issued by the Court only along with the following documents; namely:-

- (a) Claim form;
- (b) Pass book or deposit receipt or statement of account in original;
- (c) Death certificate of the account holder; and
- (d) Identity proof of the legal heir.

(ii) if the eligible amount in a deceased account is above Rupees five lakh, the amount shall be paid by the Accounts office to the claimant on submission of the probate of his will or letters of administration of estate or a succession certificate granted under the Indian Succession Act, 1925 (39 of 1925) issued by the Court, or legal heir certificate issued by the revenue authority not below the rank of Tahsildar having jurisdiction along with the following documents; namely:-

- (a) Claim form;
- (b) Passbook or deposit receipt or statement of account in original;
- (c) Death certificate of the account holder; and
- (d) Identity proof of the legal heir;

Provided further that, in case of any dispute raised before the Accounts Office and before the payment of claim, the amount shall be paid by the Accounts Office to the claimant on submission of a succession certificate granted under the Indian Succession Act, 1925 (39 of 1925) issued by the court only along with the following documents; namely:-

- (a) Claim form;
- (b) Passbook or deposit receipt or statement of account in original;
- (c) Death certificate of the account holder; and
- (d) Identity proof of the legal heir.”.

10. In the principal rules, in rule 15, after sub-rule (6), the following sub-rule shall be inserted, namely:-
“(7) Surviving nominees will have to submit any of the identity documents prescribed in rule 6 of these rules.”.

11. In the principal rules, in rule 24, in sub-rule (1), for clause (a), the following shall be substituted, namely:-
“(a) Opening of Accounts, accepting deposits, making payments of interest and maturity or prematurity proceeds, disbursement of loan or withdrawal, closing and transferring accounts in conformity to these and scheme provisions and maintaining records thereof;” .

12. In the principal rules, in Schedule-I, under the heading “Forms to be used for operation of an account”, after serial number 15 and entries relating thereto, the following shall be inserted, namely:-

16. GSPR-16	To be issued by transferor Accounts Office	“.
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13. In the principal rules, after FORM – 15, the following FORM shall be inserted, namely:-

“FORM-16
(See Rule 13 of Government Savings Promotion Rules, 2018)
To be issued by transferor account office

To
The Branch Manager/Post Master
_____ (Name of Account Office)
_____ (Address)

Subject:- Transfer of _____ (Name of Scheme) account number _____ in the name of _____ (Name of account holder/s).

Sir,

It is certified that the account opening form for account No. _____ of _____ (Name of Scheme) was maintained by this office with the following details:

1. Name of Account holder;
2. Name of Joint Holder(s) if any;
3. Address;
4. Scheme Name;
5. Account Number;
6. Date of opening;
7. Date of extension/s, opted by the account holder; and
8. Name of nominee/s

It is further certified that the account opening form is not traceable and the transferee account office may obtain new account opening form along with prescribed identification document.

Yours faithfully,

(Branch Manager/Post Master)
Name of Bank/Post Office.” .

[F. No. 1/4/2023-NS]
ASHISH VACHHANI, Addl. Secy.

Note: The principal rules was originally published in the Gazette of India, Extraordinary, Part II, section 3, sub-section (i) *vide* notification number G. S. R. 1003 (E), dated the 5th October, 2018 and subsequently amended *vide* number G.S.R. 238(E), dated the 31st March, 2023.

अधिसूचना

नई दिल्ली, 3 जुलाई, 2023

सा.का.नि. 489(अ).— केन्द्रीय सरकार, सरकारी बचत संवर्धन अधिनियम, 1873 (1873 का 5) की धारा 3क द्वारा प्रदत्त शक्तियों का प्रयोग करते हुए, डाकघर बचत खाता स्कीम, 2019 का और संशोधन करने के लिए निम्नलिखित स्कीम बनाती है, अर्थात् :-

1. संक्षिप्त नाम और प्रारंभ.—(1) इस स्कीम का संक्षिप्त नाम डाकघर बचत खाता (संशोधन) स्कीम, 2023 है।
(2) यह राजपत्र में इसके प्रकाशन की तारीख से प्रभावी होगी।
2. डाकघर बचत खाता स्कीम, 2019 (जिसे इसमें इसके पश्चात् “मूल स्कीम” कहा गया है) के पैरा 3 के उप पैरा (1) के खंड (ख) में, “दो व्यस्क संयुक्त रूप से”, शब्दों के स्थान पर, “संयुक्त नामों में अधिकतम तीन व्यस्क तक”, शब्द रखे जाएंगे।
3. मूल स्कीम के पैरा 4 में, उप पैरा (3) के स्थान पर निम्नलिखित रखा जाएगा, अर्थात् :-
“(3) पचास रुपए से अन्यून के लिए खाते से आहरण सरकारी बचत संवर्धन साधारण नियम, 2018 के सम्यक् रूप से भरे हुए और हस्ताक्षरित प्ररूप 3 में ऋण या आहरण के लिए आवेदन के साथ पासबुक प्रस्तुत करके किया जा सकेगा। खाते से आहरण चैक या इलैक्ट्रॉनिक माध्यमों से न्यूनतम विहित सीमा के ऊपर जमा की उपलब्धता के अधीन रहते हुए किया जा सकेगा।”।
4. मूल स्कीम के पैरा 5 के उप पैरा (5) में, “मास के अंत में”, शब्दों के स्थान पर, “मास के अंत तक”, शब्द रखे जाएंगे।

[फा.सं. 1/4/2023-एनएस]

आशीष वच्छानी, अपर सचिव

टिप्पण : मूल स्कीम, भारत के राजपत्र, असाधारण, भाग 2, खंड 3, उपखंड (i) में, सा.का.नि. 922(अ), तारीख 12 दिसंबर, 2019 द्वारा प्रकाशित की गई थी और सा.का.नि. 257(अ), तारीख 09 अप्रैल, 2021 द्वारा पश्चात्तवर्ती संशोधन किए गए।

NOTIFICATION

New Delhi, the 3rd July 2023

G.S.R 489(E).—In exercise of the powers conferred by section 3A of the Government Savings Promotion Act, 1873 (5 of 1873), the Central Government hereby makes the following Scheme, further to amend the Post Office Savings Account Scheme, 2019, namely:-

1. Short title and commencement. – (1) This Scheme may be called the Post Office Savings Account (Amendment) Scheme, 2023.

(2) It shall come into force on the date of its publication in the Official Gazette.

2. In the Post Office Savings Account Scheme, 2019 (hereinafter referred to as the “principal scheme”), in paragraph 3, in sub-paragraph (1), in clause (b), for the words “two adults jointly”, the words “upto a maximum of three adults in joint names” shall be substituted.

3. In the principal scheme, in paragraph 4, for sub-paragraph (3), the following shall be substituted, namely:-

“(3) Withdrawals from the account for not less than fifty rupees may be made by presenting passbook along with application for loan or withdrawal in Form-3 of the Government Savings Promotion General Rules, 2018 duly filled in and signed. Withdrawals from the account may also be made subject to the availability of balance above minimum prescribed limit by way of cheque or electronic means.”.

4. In the principal scheme, in paragraph 5, in sub-paragraph (5), for the words “in the end of the month”, the words “till the end of the month” shall be substituted.

[F. No. 1/4/2023-NS]

ASHISH VACHHANI, Addl. Secy.

Note : The Principal Scheme was published in the Gazette of India, Extraordinary, Part II, Section 3, Sub-section (i) vide number G. S. R. 922(E) dated the 12th December, 2019 and subsequently amended vide number G.S.R. 257(E) dated the 9th April, 2021.

अधिसूचना

नई दिल्ली, 3 जुलाई, 2023

सा.का.नि. 490(अ).— केन्द्रीय सरकार, सरकारी बचत संवर्धन अधिनियम, 1873 (1873 का 5) की धारा 3क द्वारा प्रदत्त शक्तियों का प्रयोग करते हुए, राष्ट्रीय बचत (मासिक आय खाता) योजना, 2019 का और संशोधन करने के लिए निम्नलिखित योजना बनाती है, अर्थात् :-

1. संक्षिप्त नाम और प्रारंभ.—(1) इस योजना का संक्षिप्त नाम राष्ट्रीय बचत (मासिक आय खाता) (चौथा संशोधन) योजना, 2023 है।

(2) यह राजपत्र में इसके प्रकाशन की तारीख से प्रभावी होगी।

2. राष्ट्रीय बचत (मासिक आय खाता) योजना, 2019 के पैरा 4 के उप पैरा (3) में,—

(क) “चार लाख पचास हजार”, शब्दों के स्थान पर, “नौ लाख” शब्द रखे जाएंगे ;

(ख) “नौ लाख”, शब्दों के स्थान पर, “पन्द्रह लाख”, शब्द रखे जाएंगे।

[फा.सं. 1/4/2023-एनएस]

आशीष वच्छानी, अपर सचिव

टिप्पण : मूल योजना, भारत के राजपत्र, असाधारण, भाग 2, खंड 3, उपखंड (i) में, सा.का.नि. 917(अ), तारीख 12 दिसंबर, 2019 द्वारा प्रकाशित की गई थी और सा.का.नि. 286(अ), तारीख 05 मई, 2022, सा.का.नि. 839(अ), तारीख 22 नवंबर, 2022, सा.का.नि. 55(अ), तारीख 27 जनवरी, 2023, सा.का.नि. 239(अ), तारीख 31 मार्च, 2023 और सा.का.नि. 325(अ), तारीख 27 अप्रैल, 2023 द्वारा पश्चातवर्ती संशोधन किए गए।

NOTIFICATION

New Delhi, the 3rd July 2023

G.S.R 490(E).—In exercise of the powers conferred by section 3A of the Government Savings Promotion Act, 1873 (5 of 1873), the Central Government hereby makes the following Scheme, further to amend the National Savings (Monthly Income Account) Scheme, 2019, namely:-

1. Short title and commencement. - (1) This Scheme may be called the National Savings (Monthly Income Account) (Fourth Amendment) Scheme, 2023.

(2) It shall come into force on the date of its publication in the Official Gazette.
2. In the National Savings (Monthly Income Account) Scheme, 2019, in paragraph 4, in sub-paragraph (3),-
 - (a) for the words “four lakh fifty thousand”, the words “nine lakh” shall be substituted;
 - (b) for the words “nine lakh”, the words “fifteen lakh” shall be substituted.

[F. No. 1/4/2023-NS]

ASHISH VACHHANI, Addl. Secy.

Note : The Principal Scheme was published in the Gazette of India, Extraordinary, Part II, Section 3, Sub-section (i) *vide* number G. S. R. 917(E) dated the 12th December, 2019 and subsequently amended *vide* number G.S.R.286(E) dated the 5th May, 2022, G.S.R. 839(E) dated the 22nd November, 2022, G.S.R. 55(E) dated the 27th January, 2023, G.S.R. 239(E) dated the 31st March, 2023 and G.S.R. 325(E) dated the 27th April, 2023.

SB Order No. 17/2023

No. FS-10/27/2021-FS-DOP
Government of India
Ministry of Communications
Department of Posts
(Financial Services Division)

Dak Bhawan, New Delhi – 110001
Dated: 24.08.2023

To
All Head of Circles / Regions

Subject: Issuance of interest certificate for National Savings Certificate – Reg.

Madam / Sir,

It has been noticed that many grievances are received in this office in connection with the non-issue of interest certificate by the post offices on the basis of the annual accrual of interest.

2. In accordance with the Rule 5(3) of NSC scheme 2019, "A certificate of annual accrual of interest shall be issued by the accounts office, on demand, to the account holder".

3. At present, interest certificates are to be issued by the post offices by generating from Finacle. However, there is no provision in Finacle to generate **interest certificate on the basis of accrual of annual interest** and hence the same is to be prepared manually for issue to the depositors on demand, in respect of NSC. A proforma, in which the certificate of annual accrual of interest certificate is, to be issued by the post offices is attached herewith.

4. The Annual Accrual Interest Tables are available on India Post Website which may be referred by the post offices, for calculation of annual accrual of interest in case of NSCs.

5. Hence, till the provision is made in Finacle for generation of interest certificate on accrual of annual interest basis, post offices should issue the interest certificate in the proforma attached herewith.

6. It is requested to circulate to all the offices concerned for information, guidance and necessary action.

7. This is issued with the approval of the Competent Authority.

Encl: As Above.

Yours faithfully



(T C VIJAYAN)

Assistant Director (SB-I)

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. ADG (OL) for information and Hindi Translation of SB Order.
15. Guard File/e-File.



(T C VIJAYAN)
Assistant Director (SB-I)

CERTIFICATE OF ANNUAL ACCRUAL OF INTEREST
ON NATIONAL SAVINGS CERTIFICATE (NSC)

TO WHOMSOEVER IT MAY CONCERN

This is to certify an amount of ₹ _____ has accrued as interest for the year _____ on National Savings Certificate (VIII Issue and IX Issue) particularized below standing in the name of Shri/Smt _____ at this post office.

Sl. No.	Savings Certificate Number / NSC Account Number	Date of Issue / Date of opening of account	Deposit Amount in ₹	Interest accrued in ₹
	Total			

Date Stamp of Post Office

Signature of Postmaster/Sub Postmaster

SB Order No. 15 / 2023

No. 113-03/2017-SB(Pt.1)
Govt. of India
Ministry of Communications
Department of Posts
(F.S. Division)

Dak Bhawan, New Delhi – 110001
Dated: 30.08.2023

Addendum

To

All Heads of Circles / Regions

Subject: Revision of interest rates for Small Savings Schemes w.e.f. 01.07.2023.


Madam / Sir,

In continuation to this office letter of even number dated 30.06.2023 on the above mentioned subject, the undersigned is directed to forward copies of gazette notifications issued by Department of Economic Affairs, Ministry of Finance in connection with the revision of interest rates for second quarter of FY 2023-24 for further necessary action. Copies of the following notifications dated 23.08.2023 are enclosed.

- (i). G.S.R. 620(E) National Savings Time Deposit (Third Amendment) Scheme, 2023
- (ii). G.S.R. 621(E) National Savings Recurring Deposit (Second Amendment) Scheme, 2023


2. This is issued with the approval of Competent Authority.

Encl: As above.


(T.C. VIJAYAN)
Asst. Director (SB-I)

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. ADG (OL) for information and Hindi Translation of SB Order.
15. Guard File/e-File.


(T C VIJAYAN)
Asst. Director (SB-I)



भारत का राजपत्र The Gazette of India

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असाधारण

EXTRAORDINARY

भाग II—खण्ड 3—उप-खण्ड (i)

PART II—Section 3—Sub-section (i)

प्राधिकार से प्रकाशित

PUBLISHED BY AUTHORITY

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No. 485]

NEW DELHI, THURSDAY, AUGUST, 24, 2023/BHADRA 2, 1945

वित्त मंत्रालय

(आर्थिक कार्य विभाग)

अधिसूचना

नई दिल्ली, 23 अगस्त, 2023

सा.का.नि. 620(अ).—केन्द्रीय सरकार, सरकारी बचत संवर्धन अधिनियम, 1873 (1873 का 5) की धारा 3क द्वारा प्रदत्त शक्तियों का प्रयोग करते हुए, राष्ट्रीय बचत सावधि जमा स्कीम, 2019 का और संशोधन करने के लिए निम्नलिखित स्कीम बनाती है, अर्थात् :--

1. (1) इस योजना का संक्षिप्त नाम राष्ट्रीय बचत सावधि जमा (तीसरा संशोधन) स्कीम, 2023 है।

(2) यह 1 जुलाई, 2023 से प्रवृत्त हुई समझी जाएगी।

2. राष्ट्रीय बचत सावधि जमा स्कीम, 2019 के पैरा 7 में,--

(क) उप-पैरा 1(घ) में, "1 जनवरी, 2023 को या उसके पश्चात्" अंकों और शब्दों के स्थान पर, "1 अप्रैल, 2023 और 30 जून, 2023 के बीच (जिसमें यह दोनों तारीखें सम्मिलित हैं)" अंक, शब्द और कोष्ठक रखे जाएंगे ;

(ख) उप-पैरा 1(घ) के पश्चात्, निम्नलिखित उप-पैरा और सारणी अंतःस्थापित की जाएगी, अर्थात् : -

"1(ड) योजना के अधीन 1 जुलाई, 2023 को या उसके पश्चात् किए गए जमा पर नीचे दी गई सारणी में निर्दिष्ट ब्याज दर लागू होगी :--

सारणी

क्र.सं. (1)	खाते की श्रेणी (2)	ब्याज की दर (प्रतिशत प्रति वर्ष) (3)
1.	एक वर्ष	6.9
2.	दो वर्ष	7.0
3.	तीन वर्ष	7.0
4.	पांच वर्ष	7.5”।

[फा. सं. 1/04/2016-एनएस]

आशीष वच्छानी, अपर सचिव

स्पष्टीकारक ज्ञापन—राष्ट्रीय बचत सावधि जमा (तीसरा संशोधन) स्कीम, 2023 अधिसूचना में यथा विनिर्दिष्ट तारीख से प्रभावी होगी, तथापि, इस संशोधित स्कीम को भूतलक्षी प्रभाव दिए जाने के परिणामस्वरूप किसी भी व्यक्ति पर प्रतिकूल प्रभाव नहीं पड़ेगा।

टिप्पण : मूल स्कीम संख्यांक सा.का.नि. 922(अ), तारीख 12 दिसंबर, 2019 द्वारा भारत के राजपत्र, असाधारण, भाग 2, खंड 3, उपखंड (i) में प्रकाशित की गई थी और तत्पश्चात् संख्यांक सा.का.नि. 289(अ), तारीख 5 मई, 2020, सा.का.नि. 838(अ), तारीख 22 नवंबर, 2022, सा.का.नि. 53(अ), तारीख 20 जनवरी, 2023 और सा.का.नि. 327(अ), तारीख 27 अप्रैल, 2023 द्वारा संशोधित की गई थी।

MINISTRY OF FINANCE

(Department of Economic Affairs)

NOTIFICATION

New Delhi, the 23rd August, 2023

G.S.R. 620(E).—In exercise of the powers conferred by section 3A of the Government Savings Promotion Act, 1873 (5 of 1873), the Central Government hereby makes the following Scheme further to amend the National Savings Time Deposit Scheme, 2019, namely:-

- (1) This Scheme may be called the National Savings Time Deposit (Third Amendment) Scheme, 2023.
- (2) It shall be deemed to have come into force on the 1st day of July, 2023.
- In the National Savings Time Deposit Scheme, 2019, in paragraph 7,-
 - in sub-paragraph 1(D), for the words and figures, “on or after the 1st day of April, 2023”, the words, figures and brackets “between 1st April, 2023 and 30th June, 2023 (both days inclusive)” shall be substituted;
 - after sub-paragraph 1(D), the following sub-paragraph and Table shall be inserted, namely:-

“1(E) The rate of interest as specified in the Table below shall be applicable to the deposit made on or after 1st day of July, 2023 under the Scheme.

TABLE

S. No. (1)	Category of account (2)	Rate of interest (per cent. per annum) (3)
1.	One-year	6.9
2.	Two-years	7.0
3.	Three-years	7.0
4.	Five-years	7.5”.

[F. No. 1/04/2016-NS]

ASHISH VACHHANI, Addl. Secy.

Explanatory Memorandum.- By giving retrospective effect to the National Savings Time Deposit (Third Amendment) Scheme, 2023 no one shall be adversely affected as a result of retrospective effect being given to this amendment.

Note: The principal Scheme was published in the Gazette of India, Extraordinary, Part II, Section 3, Sub-section (i), vide number G.S.R. 922(E), dated the 12th December, 2019 and subsequently amended vide number G.S.R. 289(E), dated the 5th May, 2020, G.S.R. 838(E), dated the 22nd November, 2022, G.S.R. 53(E), dated the 20th January, 2023 and G.S.R. 327(E), dated the 27th April, 2023.

अधिसूचना

नई दिल्ली, 23 अगस्त, 2023

सा.का.नि. 621(अ).—केन्द्रीय सरकार, सरकारी बचत संवर्धन अधिनियम, 1873 (1873 का 5) की धारा 3क द्वारा प्रदत्त शक्तियों का प्रयोग करते हुए, राष्ट्रीय बचत आवर्ती निक्षेप योजना, 2019 का और संशोधन करने के लिए निम्नलिखित योजना बनाती है, अर्थात् :--

1. (1) इस स्कीम का संक्षिप्त नाम राष्ट्रीय बचत आवर्ती निक्षेप (संशोधन) योजना, 2023 है।

(2) यह 1 जुलाई, 2023 से प्रवृत्त हुई समझी जाएगी।

2. राष्ट्रीय बचत आवर्ती जमा स्कीम, 2019 (जिसे इसमें इसके पश्चात् उक्त योजना कहा गया है) के पैरा 9 में, सारणी 1.1 के स्थान पर, निम्नलिखित सारणी रखी जाएगी, अर्थात् :--

“सारणी-1.1

अवधि, जिसके दौरान खाता खोला गया	100 रु. मूल्य वर्ग के किसी खाते पर पुनःसंदेय रकम (रुपए में)
12.12.2019 से 31.03.2020 तक	7231.38
01.04.2020 से 31.03.2023 तक	6969.67
01.04.2023 से 30.06.2023 तक	7043.27
01.07.2023 को या उसके पश्चात्	7099.08
अन्य किसी मूल्य वर्ग के किसी खाते पर ब्याज सहित पुनःसंदेय रकम, सारणी में विनिर्दिष्ट रकम की समानुपाती होगी।	

3. उक्त योजना के पैरा 10 के उप पैरा (2) के खंड (क) में,--

(क) सारणी 1.2 में, “1 अप्रैल, 2023 को अथवा उसके पश्चात्” अंकों और शब्दों के स्थान पर, “1 अप्रैल, 2023 से 30 जून, 2023 के बीच (जिसमें ये दोनों तारीखें भी सम्मिलित हैं)” अंक, शब्द और कोष्ठक रखे जाएंगे ;

(ख) सारणी 1.2 के पश्चात् निम्नलिखित सारणी अंतःस्थापित की जाएगी, अर्थात् :--

“सारणी-1.3

[1 जुलाई, 2023 को या उसके पश्चात् खोले गए तथा परिपक्वता अवधि के पश्चात् या पैरा 10 के उपपैरा (1) के अधीन यथाविस्तारित परिपक्वता अवधि से आगे मासिक जमाओं के साथ जारी खातों पर ब्याज सहित पुनःसंदेय रकम]

पूर्ण वर्षों की संख्या, जिनमें खाता जारी रहा	100 रु. मूल्य वर्ग के किसी खाते पर रकम (रुपए में)
एक वर्ष	8814.76
दो वर्ष	10644.70
तीन वर्ष	12596.52
चार वर्ष	14678.33
पांच वर्ष	16898.80
अन्य किसी मूल्य वर्ग के किसी खाते पर ब्याज सहित पुनःसंदेय रकम, सारणी में विनिर्दिष्ट रकम की समानुपाती होगी।	

4. उक्त स्कीम के पैरा 11 के उपपैरा (2) में,--

(क) सारणी 2.2 में, “1 अप्रैल, 2023 को अथवा उसके पश्चात्” अंकों और शब्दों के स्थान पर, “1 अप्रैल, 2023 से 30 जून, 2023 के बीच (जिसमें ये दोनों तारीखें भी सम्मिलित हैं)” अंक, शब्द और कोष्ठक रखे जाएंगे ;

(ख) सारणी 2.2 के पश्चात् निम्नलिखित सारणी अंतःस्थापित की जाएगी, अर्थात् :--

“सारणी-2.3

[1 जुलाई, 2023 को या उसके पश्चात् खोले गए तथा परिपक्वता अवधि के पश्चात् या पैरा 10 के उप पैरा (1) के अधीन यथाविस्तारित परिपक्वता अवधि से आगे बिना किन्हीं नई मासिक जमाओं के साथ जारी खातों पर ब्याज सहित पुनःसंदेय रकम]

पूर्ण वर्षों की संख्या, जिनमें खाता जारी रहा	100 रु. मूल्य वर्ग के किसी खाते पर रकम (रुपए में)
एक वर्ष	7571.89
दो वर्ष	8076.19
तीन वर्ष	8614.08
चार वर्ष	9187.79
पांच वर्ष	9799.71

अन्य किसी मूल्य वर्ग के किसी खाते पर ब्याज सहित पुनःसंदेय रकम, सारणी में विनिर्दिष्ट रकम की समानुपाती होगी।

5. उक्त स्कीम के पैरा 12 के उप पैरा (1) में,—

(क) सारणी 2.2 में, “1 अप्रैल, 2023 को अथवा उसके पश्चात्” अंकों और शब्दों के स्थान पर, “1 अप्रैल, 2023 से 30 जून, 2023 के बीच (जिसमें ये दोनों तारीखें भी सम्मिलित हैं)” अंक, शब्द और कोष्ठक रखे जाएंगे ;

(ख) सारणी 2.2 के पश्चात् निम्नलिखित सारणी अंतःस्थापित की जाएगी, अर्थात् :—

“सारणी-2.3

[1 जुलाई, 2023 को या उसके पश्चात् खोले गए तथा खाता बंद होने तक, इस योजना के अधीन पांच वर्षों के दौरान जमाकर्ता की मृत्यु पर विधिक उत्तराधिकारी या नामनिर्देशितियों को संदेय रकम]

किए गए जमाओं की संख्या	100 रु. मूल्य वर्ग के लिए रकम (रुपए में)	किए गए जमाओं की संख्या	100 रु. मूल्य वर्ग के लिए रकम (रुपए में)
1 से 11	किए गए जमा	36	3982.44
12	1242.86	37	4104.43
13	1350.10	38	4227.08
14	1457.91	39	4350.40
15	1566.31	40	4474.37
16	1675.28	41	4599.02
17	1784.85	42	4724.33
18	1895.00	43	4850.33
19	2005.75	44	4977.00
20	2117.10	45	5104.35
21	2229.04	46	5232.39
22	2341.59	47	5361.12
23	2454.74	48	5490.54
24	2568.51	49	5620.66
25	2682.88	50	5751.48
26	2797.88	51	5883.00
27	2913.49	52	6015.24
28	3029.72	53	6148.18
29	3146.59	54	6281.85
30	3264.08	55	6416.23
31	3382.20	56	6551.34
32	3500.96	57	6687.17
33	3620.36	58	6823.74

34	3740.41	59	6961.04
35	3861.10	60	7099.08
अन्य किसी मूल्य वर्ग के किसी खाते पर ब्याज सहित संदेय रकम, सारणी में विनिर्दिष्ट रकम की समानुपाती होगी।			

[फा. सं. 1/04/2016-एनएस]

आशीष वच्छानी, अपर सचिव

स्पष्टीकारक ज्ञापन—राष्ट्रीय बचत आवर्ती जमा (संशोधन) योजना, 2023 अधिसूचना में यथा विनिर्दिष्ट तारीख से प्रभावी होगी। तथापि, इस संशोधित स्कीम को भूतलक्षी प्रभाव दिए जाने के परिणामस्वरूप किसी भी व्यक्ति पर प्रतिकूल प्रभाव नहीं पड़ेगा।

टिप्पण : मूल योजना भारत के राजपत्र, असाधारण, भाग 2, खंड 3, उपखंड (i) में संख्यांक सा.का.नि. 918(अ), तारीख 12 दिसंबर, 2019 द्वारा प्रकाशित की गई थी और तत्पश्चात् संख्यांक सा.का.नि. 285(अ), तारीख 5 मई, 2020 और सा.का.नि. 330(अ), तारीख 27 अप्रैल, 2023 द्वारा संशोधित की गई थी।

NOTIFICATION

New Delhi, the 23rd August, 2023

G.S.R. 621(E).—In exercise of the powers conferred by section 3A of the Government Savings Promotion Act, 1873 (5 of 1873), the Central Government hereby makes the following Scheme further to amend the National Savings Recurring Deposit Scheme, 2019, namely:-

- (1) This Scheme may be called the National Savings Recurring Deposit (Second Amendment) Scheme, 2023.
- (2) It shall be deemed to have come into force on the 1st day of July, 2023.
2. In the National Savings Recurring Deposit Scheme, 2019 (hereinafter referred to as the said Scheme), in paragraph 9, for the TABLE 1.1, the following TABLE shall be substituted, namely:-

“TABLE-1.1

Period during which account is opened	Amount (Rupees) repayable on an account of 100 rupees denomination
From 12.12.2019 to 31.03.2020	7231.38
From 01.04.2020 to 31.03.2023	6969.67
From 01.04.2023 to 30.06.2023	7043.27
On or after 01.07.2023	7099.08
Amount repayable inclusive of interest on an account of any other denomination shall be proportionate to the amount specified in the table”.	

3. In the said Scheme, in paragraph 10, in sub-paragraph (2), in clause (a),-

(a) in TABLE-1.2, for the words and figures, “on or after the 1st day of April, 2023”, the following words, figures and brackets “between 1st April, 2023 to 30th June, 2023 (both days inclusive)” shall be substituted;

(b) after TABLE-1.2, the following TABLE shall be inserted, namely:-

“TABLE-1.3

[Amount inclusive of interest repayable on the accounts opened on or after the 1st day of July, 2023 and continued with monthly deposits beyond the maturity period or maturity period as extended under sub-paragraph (1) of paragraph 10]

Number of completed years for which the account continued	Amount (Rupees) on an account of 100 rupees denomination
One years	8814.76
Two years	10644.70
Three years	12596.52
Four years	14678.33
Five years	16898.80
Amount repayable inclusive of interest on an account of any other denomination shall be proportionate to the amount specified in the table”.	

4. In the said Scheme, in paragraph 11, in sub-paragraph (2),-

(a) in TABLE-2.2, for the words and figures, “on or after the 1st day of April, 2023”, the following words, figures and brackets “between 1st April, 2023 to 30th June, 2023 (both days inclusive)” shall be substituted;

(b) after TABLE-2.2, the following TABLE shall be inserted, namely:-

“TABLE-2.3

[Amount inclusive of interest repayable on the accounts opened on or after the 1st day of July, 2023 and continued without any fresh monthly deposits beyond the maturity period or maturity period as extended under sub-paragraph (1) of paragraph 11]

Number of completed years for which the account continued	Amount (Rupees) on an account of 100 rupees denomination
One years	7571.89
Two years	8076.19
Three years	8614.08
Four years	9187.79
Five years	9799.71
Amount repayable inclusive of interest on an account of any other denomination shall be proportionate to the amount specified in the table”.	

5. In the said Scheme, in paragraph 12, in sub-paragraph (1),-

(a) in TABLE-2.2, for the words and figures, “on or after the 1st day of April, 2023”, the following words, figures and brackets “between 1st April, 2023 to 30th June, 2023 (both days inclusive)” shall be substituted;

(b) after TABLE-2.2, the following TABLE shall be inserted, namely:-

“TABLE-2.3

[Amount payable to legal heir or nominees on the death of the depositor in five years under this Scheme on the accounts opened on or after the 1st day of July, 2023 and up to the closure of the account]

Number of deposits made	Amount (Rupees) for denomination of 100 rupees	Number of deposits made	Amount (Rupees) for denomination of 100 rupees
1 to 11	Deposits made	36	3982.44
12	1242.86	37	4104.43
13	1350.10	38	4227.08
14	1457.91	39	4350.40
15	1566.31	40	4474.37
16	1675.28	41	4599.02
17	1784.85	42	4724.33
18	1895.00	43	4850.33
19	2005.75	44	4977.00
20	2117.10	45	5104.35
21	2229.04	46	5232.39
22	2341.59	47	5361.12
23	2454.74	48	5490.54
24	2568.51	49	5620.66
25	2682.88	50	5751.48
26	2797.88	51	5883.00
27	2913.49	52	6015.24
28	3029.72	53	6148.18
29	3146.59	54	6281.85
30	3264.08	55	6416.23
31	3382.20	56	6551.34
32	3500.96	57	6687.17
33	3620.36	58	6823.74

34	3740.41	59	6961.04
35	3861.10	60	7099.08
Amount repayable inclusive of interest on an account of any other denomination shall be proportionate to the amount specified in the table”.			

[F. No. 1/04/2016-NS]

ASHISH VACHHANI, Addl. Secy.

Explanatory Memorandum.-By giving retrospective effect to the National Savings Recurring Deposit (Second Amendment) Scheme, 2023, no one shall be adversely affected as a result of retrospective effect being given to this amendment.

Note: The principal Scheme was published in the Gazette of India, Extraordinary, Part II, Section 3, Sub-section (i), *vide* number G.S.R. 918(E), dated the 12th December, 2019 and subsequently amended *vide* numbers G.S.R. 285(E), dated the 5th May, 2020, G.S.R. 330(E), dated the 27th April, 2023.

No. CBS-25/96/2021-FS-DOP
Government of India
Ministry of Communications
Department of Posts
(Financial Services Division)

Dak Bhawan, New Delhi – 110001
Dated: 13.09.2023

To
All Head of Circles / Regions

Subject: Standard Operating Procedure for handling / payment of accounts / certificates non-migrated to Finacle CBS – Reg.

Madam / Sir,

Various references have been received in this office regarding streamlining of the procedure for processing payments against POSB accounts and certificates which were left out during migration to Finacle CBS due to various reasons.

2. After CBS & CSI GL integration which was implemented in September 2019, ideally there should not have been any manual voucher posting in the F & A Module of CSI for accounting of POSB transactions. However, in order to account the POSB related transactions which are handled out of Finacle CBS, due to multiple reasons, voucher posting in F&A Module of CSI is being resorted to.

3. In order to streamline the handling and payment of such non migrated POSB accounts and certificates and also to restrict voucher posting in F&A module of CSI in respect of POSB receipts and payments, it has been decided that payment of any such non-migrated account(s) and certificate(s) shall be done in Finacle. This will result into appropriate accounting of all the POSB transactions in Finacle and will strengthen the checking mechanism. It will also lead to reduction of inconvenience to customers.

4. Accordingly, Standard Operating Procedure (SOP) to handle all such non-migrated POSB account(s) / certificate(s) in Finacle has been prepared and is attached for information, guidance and necessary action.

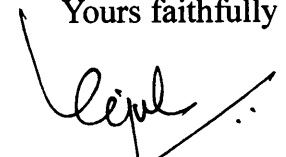
5. Circles should ensure that **direct manual voucher postings in respect of POSB payment transactions in F&A module of CSI are not done by the post offices.**

6. It is requested to circulate it to all concerned for information, guidance, and necessary actions.

7. This is issued with the approval of the Competent Authority.

Encl: As above.

Yours faithfully



(T C VIJAYAN)

Assistant Director (SB-I)

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. ADG (OL) for information and Hindi Translation of SB Order.
15. Guard File/e-File.



(T C VIJAYAN)

Assistant Director (SB-I)

Standard Operating Procedure for handling maturity / closure payment of non-migrated POSB Accounts / Savings Certificates

Introduction

(i). POSB operations in post offices were earlier performed through Sanchay Post application, which was a stand-alone application. Migration of post offices from Sanchay post to CBS were commenced in end of the year 2013. At the time of migration of post offices 'Checklist for Go Live' was prepared by CEPT and shared with the Circles for readiness of offices for migration. As prescribed in para (II) (1) of 'Check List for Go Live', "Scheme-wise, account-wise balances agreement had to be completed before migration and balances in Finacle after migration were to be tallied with the agreed balances (certified). However, it is understood that due to various reasons, balances before migration and after migration were not tallied at the time of migration and some of the accounts / certificates were left out for migration into CBS. Till now, Payment of all such accounts / certificates are handled by the Post Offices / Divisions manually out of system.

(ii). Various references have been received in Directorate from Circles for providing a standard operating procedure for handling/payment of such non-migrated accounts / certificates. The CBS and CSI systems were integrated in the month of September 2019 for automatic flow of transaction amount from CBS system to CSI system. But, whenever any non-migrated account / certificate is closed out of CBS system, it requires the manual correction in Long Book and the post offices need to enter such transactions in F&A Module of CSI, which creates differences in POSB receipts and payments available in CBS and CSI systems and such transactions require proper checking.

(iii). In order to overcome the issues mentioned in para (ii) above, it has been decided to make necessary provision in Finacle to enable the post offices to enter all POSB transactions in Finacle and to avoid manual entry of POSB transactions in F & A Module of CSI. According, changes have been made in Finacle CBS system and the following Standard Operating Procedure is being prescribed for handling of maturity including post maturity and closure including premature closure payment of non-migrated POSB accounts / Savings Certificates of the schemes mentioned in the table in para (2)(a) below.

2. Changes done in Finacle CBS

(i). Two Office accounts have been created (One for payment of Principal Amount and another one for payment of Interest Amount) for all POSB schemes mentioned below. Details of office accounts are listed below.

SCHEME	ACCOUNT NAME	GL HEAD	Office accounts
PO Savings Account	NON MIGRATED SB PRINCIPAL	30001	SOLID+MXSBP
	INTEREST ON NON MIGRATED SB ACCOUNT	37001	SOL ID+MXSBI
Recurring Deposit	NON MIGRATED RD PRINCIPAL	30010	SOL ID+MXRDP
	INTEREST ON NON MIGRATED RD ACCOUNT	37009	SOL ID+MXRDI
Monthly Income Account	NON MIGRATED MIS PRINCIPAL	30016	SOL ID+MXMIP
	INTEREST ON NON MIGRATED MIS ACCOUNT	37015	SOL ID+MXMII
Senior Citizen Savings Scheme	NON MIGRATED SCSS PRINCIPAL	30020	SOL ID+MXSCP
	INTEREST ON NON MIGRATED SCSS ACCOUNT	37017	SOL ID+MXSCI
Public Provident Fund	NON MIGRATED PPF PRINCIPAL	33001	SOL ID+MXPPP
	INTEREST ON NON MIGRATED PPF ACCOUNT	37026	SOL ID+MXPPI
Sukanya Samruddhi Account	NON MIGRATED SSA PRINCIPAL	30042	SOL ID+MXSSP
	INTEREST ON NON MIGRATED SSA ACCOUNT	37077	SOL ID+MXSSI
Time Deposit Account 1 Year	NON MIGRATED TD 1 YEAR PRINCIPAL	30011	SOL ID+MXT1P
	INTEREST ON NON MIGRATED TD 1 YEAR ACCOUNT	37010	SOL ID+MXT1I
Time Deposit Account 2 Years	NON MIGRATED TD 2 YEAR PRINCIPAL	30012	SOL ID+MXT2P
	INTEREST ON NON MIGRATED TD 2 YEAR ACCOUNT	37011	SOL ID+MXT2I
Time Deposit Account 3 Years	NON MIGRATED TD 3 YEAR PRINCIPAL	30013	SOL ID+MXT3P
	INTEREST ON NON MIGRATED TD 3 YEAR ACCOUNT	37012	SOL ID+MXT3I

Time Deposit Account 5 Years	NON MIGRATED TD 5 YEAR PRINCIPAL	30014	SOL ID+MXT5P
	INTEREST ON NON MIGRATED TD 5 YEAR ACCOUNT	37013	SOL ID+MXT5I
Kisan Vikas Patra (Issued up to 22.09.2014)	NON MIGRATED KVP (PRE- 2014) PRINCIPAL	32002	SOL ID+MXKVP
	INTEREST ON NON MIGRATED KVP (PRE-2014)	71002	SOL ID+MXKVI
Kisan Vikas Patra (Issued from 23.09.2014 to 30.06.2016)	NON MIGRATED KVP (PRE- 2016) PRINCIPAL	32027	SOL ID+MXKNP
	INTEREST ON NON MIGRATED KVP (PRE-2016)	71004	SOL ID+MXKNI
Kisan Vikas Patra (Issued after 30.06.2016)	NON MIGRATED KVP16 PRINCIPAL	32027	SOL ID+MXKPP
	INTEREST ON NON MIGRATED KVP16	71004	SOL ID+MXKPI
National Savings Certificates VIII Issue (Issued before 01.07.2016)	NON MIGRATED NSC8 (PRE-2016) PRINCIPAL	32001	SOL ID+MXNSP
	INTEREST ON NON MIGRATED NSC8 (PRE-2016)	71001	SOL ID+MXNSI
National Savings Certificates VIII Issued (Issued after 30.06.2016)	NON MIGRATED NSC16 PRINCIPAL	32001	SOL ID+MXNPP
	INTEREST ON NON MIGRATED NSC16	71001	SOL ID+MXNPI
National Savings Certificates IX Issue	NON MIGRATED NSC9 ISSUE PRINCIPAL	32003	SOL ID+MXNXP
	INTEREST ON NON MIGRATED NSC9	71003	SOL ID+MXNXI
NSS-87	NON MIGRATED NSS-87 PRINCIPAL	30021	SOL ID+MXN8P
	INTEREST ON NON MIGRATED NSS-87 ACCOUNT	70021	SOL ID+MXN8I
NSS-92	NON MIGRATED NSS-92 PRINCIPAL	30022	SOL ID+MXN9P
	INTEREST ON NON MIGRATED NSS-92 ACCOUNT	70020	SOL ID+MXN9I

(ii). The above office accounts are being created only in Head Post Offices (HO) SOLs and they are accessible by the official having the Supervisor role at HO.

(iii). Transactions done in these office accounts except KVP & NSC (VIII Issue & IX Issue) issued up to 30.06.2016, will be reflected in Long Book Detailed report and Long Book Consolidation report.

(iv). Transactions carried out in respect of certificates issued before 01.07.2016, will be reflected in the Discharge Journal of KVP and NSC.

Note: At present, there are 810 SOLs (Service Outlets) which are HOs as on date and if any HO is down-graded to SO, Divisional Office concerned should ensure that the above listed office accounts are disabled to prevent only such further transactions. Request for disabling the accounts may be sent to CEPT.

3. Operating Procedure

(i). The accounts / certificates which remained non-migrated to Finacle are to be closed only at Head Post Offices.

(ii). The transactions are to be done by 2 supervisors at HO concerned for accounts belonging to HO and the sub post offices in account with the HO.

(iii). When any account / certificate holder attends the post office for closure / maturity payment of his account / certificate and if the account / certificate is not found or is found as 'Closed / Deleted' in Finacle CBS, all the documents namely Account Closure Form / Claim Form, Passbook / Certificates (s) and other documents as prescribed in various procedures in POSB CBS Manual (Corrected up to 31.12.2021) should be accepted from the Depositor(s) / Claimant(s). A receipt in SB-28 or NC-11 shall be issued to the Depositor / Claimant for the passbook or certificates issued before 01.07.2016 respectively. The post office concerned shall follow the following procedure besides following all the procedures prescribed in POSB CBS Manual (Corrected up to 31.12.2021) in respect of closure of account / encashment of certificate / settlement of claims.

(A). Procedure at HO where the account / certificate stands

(1). (a). The designated PA should check and verify that the account / certificate is not closed or transferred out from the office records namely Account Opening Form (AOF) / SB-3 or Application for purchase of Savings Certificates, Manual Ledger or Ledger maintained in Sanchay Post, Specimen Signature (SS) Book and Long book(s) and ascertain that this account is live.

Note: - Designated PA/SPM concerned shall obtain fresh KYC documents from the account holder(s) and verify with the original. These KYC documents shall be attached with the case history sheet. If the KYC documents of the depositor(s)/claimant(s) are already available with the post office, CIF ID of the depositor(s)/claimant(s) may be

noted on the case history sheet and there should be no need to obtain fresh KYC documents if there is no change in the KYC details.

(b). In case of certificates (KVP/NSC) issued before 01.07.2016, Designated PA should check and verify that the certificate is not in the negative list or discharged or transferred out from the office records namely Application for purchase of Certificates, Register of Duplicate Certificate, discharge journals or the information available in CC BRIDGE application at HO.

(c). The designated PA after verification of records, shall prepare the case history sheet on closure of non-migrated account / certificate in the format prescribed (proforma is attached) and will pass the remarks along with the amount payable under his / her signature. Then, designated PA will transfer the case along with the passbook / certificate, office record which has been referred and case history sheet to the Asst. Postmaster (APM) or Deputy Postmaster (DPM) with his / her remarks / report.

(2). (a). After verification by designated PA, APM/DPM shall verify the records to ensure the genuineness of the remarks of the designated PA. APM/DPM shall then make his/her report / recommendation in the case history sheet.

(b). APM/DPM shall forward the case with necessary report / recommendation, in the case history sheet as follows:-

In case of Accounts / Certificates issued after 30.06.2016	In case of Certificates issued before 01.07.2016
Send the case to the Supervisor / In-Charge SBCO for checking the genuineness of the live status of the account / certificate.	Send the case to Head of the Class-I HO in case of Class – I HO or to the Head Postmaster for forwarding the case to Divisional Head, in case of other than Class – I HO.

(3). Supervisor / In-Charge SBCO should thoroughly check the records in SBCO and HO and verify the details of the account/certificates and the amount payable along with the interest. Then, he/she should send the case for sanction of payment, as follows.

In case of Gazetted HO	Other than Gazetted HO
Send to Gazetted Postmaster	Send to the Divisional Head

(4). In case of Gazetted HO, the Chief Postmaster / Dy. Chief Postmaster / Senior Postmaster / Asst. Director will recommend the case after thorough examination and no need to issue separate sanction order for payment.

(5). (a). Divisional Head in turn shall examine the cases received from Supervisor / In-Charge SBCO and shall make recommendation in the case history sheet. If the case

is recommended, Divisional Head shall issue sanction order for payment of the account / certificate.

(b). In case of certificates (KVP/NSC) issued before 01.07.2016, Divisional Head / Head of Class-I HO shall examine the cases received from Head Postmaster / APM / DPM and consult the register of transfer of certificates to ensure that the certificate(s) is not transferred out or paid in the office other than office of issue. **If the original application for purchase of certificates is not available in the office of issue, NO-DISCHARGE Certificate may be obtained from Postal Account Office.** After confirming the live status of the certificates and amount payable, the Divisional Head shall issue sanction order for payment.

(6). On receipt of the sanction order for payment from Divisional Head or Recommendation of Gazetted Postmaster, the payment should be processed in Finacle. **All payments should be made either through Account Payee Cheque or through credit in Post Office Savings Account (POSA) of account holder(s)/claimant. In case POSA stands at other post office (SOL), then the payment above ₹ 50,000/-, shall be made only by Account Payee cheque. No cash payment should be made and there is no facility for credit in other bank savings account.**

(7). **Process in Finacle**

(a). APM/DPM will initiate the payment in Finacle by using **HTM** menu by using office account of respective scheme as below: -

Debit	Credit
(i). Withdrawal from Principal Amount office account of respective scheme (Listed in Para(2)(i))	PO Savings Account of Account holder or Postmaster's cheque account (SOL ID+0340)
(ii). Withdrawal from Interest Amount office account of respective scheme (Listed in Para(2)(i))	

(b). The following fields should be entered in HTM menu.

(i). In case of Certificates issued before 01.07.2016

Field(s)	Detail to be entered
Ref.No	Date of Issue of NSC/KVP certificate
Remarks 1	Registration Number of certificate
Transaction particulars	Certificate Number & Division office sanction order number
Postmaster cheque in favour of	Name of account holder (both for SB credit and credit in SOLID+0340)

Note: If above fields are not entered, Certificate number, date of issue, registration number details will not reflect in Discharge Journal.

(ii). In case of Accounts and Certificates issued after 30.06.2016

Field(s)	Detail to be entered
Transaction particulars	Account Number & Division office sanction order number

Note: If transaction particulars are not entered, same will not reflect in Long Book.

(c). APM/DPM shall note down the transaction particulars on account closure form and handover to another APM/DPM who has the Supervisory role in Finacle or the Postmaster for verification.

(7). After verification by another APM/DPM/Postmaster, the APM/DPM will note down the maturity amount in the case history sheet and pass the warrant of payment in account / certificate.

(8). The designated PA will maintain a register in the following format and make entries. Designated PA shall put up the register to APM/DPM also.

REGISTER OF PAYMENTS OF NON-MIGRATED ACCOUNTS / CERTIFICATES

Sl. No.	Date of Receipt of the case	Name of the Post Office where account / certificate stands	Scheme	Account Number / Registration Number / Certificate Number	Name of the Depositor(s)	Amount of Deposit in ₹	Total amount of Payment in ₹	Sanction Order Detail	Date of payment	Cheque / POSA Account Detail	Initials of the Designated PA	Initials of the APM/DPM
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)

(9). After effecting payment, necessary remarks in office records mentioned in the previous paragraphs should be passed by the Designated PA and counter-signed by the APM/DPM.

(10). Account Closure Form and Discharged Certificates should be disposed as prescribed in relevant rules in POSB CBS Manual (Corrected up to 31.12.2021).

(11). All the case history sheets along with the copy of the sanction order for payment should be maintained in a separate guard file.

(12). The designated PA or APM or DPM shall hand over the cheque to the depositor(s)/claimant(s) in case of payment through cheque and the acknowledgment in token of having received the cheque by the depositor(s)/claimant(s), shall be obtained at the bottom of the case history sheet.

(B). Procedure at Sub Post Office where the account / certificate stands

(1). Designated PA should follow the procedure mentioned in para 3(iii)(A) above. Designated PA shall transfer the case to the Sub Postmaster (SPM).

(2). (a). After verification by Designated PA, SPM should also verify the records to ensure the genuineness of the remarks of the Designated PA. SPM will then make his report / recommendation in the case history sheet. Then, SPM shall forward the case to the Head Postmaster of Account HO.

(3). At, HO the procedure prescribed in para 3 (A) above shall be followed.

(4). After processing the payment in Finacle at HO, if the payment is through cheque, APM/DPM will arrange for issue of cheque and forward the cheque to the SPM. Further, APM/DPM shall forward a copy of the case history sheet to the SO concerned.

(5). On receipt of case history sheet, necessary remarks in office records mentioned in the previous paragraphs should be passed by the Designated PA and counter-signed by the SPM.

(6). All the case history sheets along with the copy of the sanction order for payment should be maintained in a separate guard file.

(7). The designated PA or SPM shall hand over the cheque to the depositor(s)/claimant(s) in case of payment through cheque and the acknowledgment in token of having received the cheque by the depositor(s)/claimant(s), shall be obtained at the bottom of the case history sheet.

(C). Procedure at Post Office other than the office where the account / certificate stands

(1). On receipt of all the documents, Postmaster shall forward the case along with all documents to the post office where account / certificate stands by **Service Insured Post** on the day of its receipt.

- (2). Postmaster where the account / certificate stands shall then follow the procedure as mentioned in para (A) or (B) above.
- (3). If the payment is preferred by cheque, Postmaster where the account / certificate stands shall forward the cheque to the office where the request for closure of account / certificate has been submitted by the Depositor / Claimant. Further, Postmaster shall forward a copy of the case history sheet also.
- (4). Postmaster at the office where the request has been received will hand over the cheque and make necessary entries in the register of payment of non-migrated accounts / certificates.
- (5). The designated PA or APM or DPM or SPM shall hand over the cheque to the depositor(s)/claimant(s) in case of payment through cheque and the acknowledgment in token of having received the cheque by the depositor(s)/claimant(s), shall be obtained at the bottom of the case history sheet.

(D). Procedure at Branch Post Office

- (1). The Branch Postmaster (BPM) shall follow the procedure prescribed in Rule 70 of POSB CBS Manual (Corrected up to 31.12.2021). Accordingly, BPM shall forward the account closure request to Account Office and Account Office in turn shall follow the procedure prescribed in the above paragraphs, if the account / certificate is not found in Finacle CBS.

4. Other Instructions

1. (a). In case of closure of MIS and SCSS accounts, if any deduction (due to premature closure of account) arises, the deduction amount should be credited in the following office accounts.

MIS Deduction	...	SOLID+0185
SCSS Deduction	...	SOLID+0188

- (b). In case of closure of NSS-87 or SCSS accounts, if any deduction towards TDS arises, in such cases, the following office accounts should be credited.

TDS on NSS-87	...	SOLID+0041
TDS on SCSS	...	SOLID+0293

- (c). Since the above office accounts are system-only accounts, a request may be sent to CEPT through email for allowing credit in the office account concerned through CPC, before processing in Finacle.

Note: The transactions stated in sub para (1) above will not appear in Long Book and TDS reports.

2. Non-migrated accounts/certificates or certificates / accounts marked as 'Closed / Deleted' should be closed by following the above procedure strictly. **No manual voucher posting should be done directly in F & A Module of CSI in respect of POSB Transactions. No manual corrections/modifications are to be made in the Long Book/Discharge journal except in case of exceptional scenarios with approval of Divisional Head.**

3. Payments should be settled **within 10-15 days in the cases** where the request for closure is accepted at the office where the account / certificate stands and **within maximum of 30 days** in case request is accepted in offices other than where the account / certificate stands.

4. The above said procedure may be followed in the cases, where payment to the Depositor(s) / Claimant(s) arises due to wrong balance migration in CBS and due to the variation in the maturity amount due to wrong date of opening of account, wrong date of transaction etc in CBS.

5. Role of SBCO & PA handling Cash Certificate Returns at HO:

(a). SBCO of concerned HO shall verify the manual payment voucher entries available in long book detailed report with sanction order of Divisional Head / Orders of Head of Gazetted HO.

(b). PA handling Cash Certificate Returns at HO shall verify the details of the certificates discharged with the details in discharge journal and the sanction order of Divisional Head.

6. Role of Inspecting / Visiting Officers

(a). All the officers during the visits should ensure that the Post Offices follows the above prescribed procedure for closure of non-migrated accounts / certificates. During visits / inspections, it should be ensured that the payments are settled within time prescribed.

(b). During the annual inspection, the Inspecting Officers should check four cases and report observations in the Inspection Report.

5. Illustration for making entries in HTM

(a). For example, a KVP certificate of Dn ₹ 10,000/- (Serial No. 3CDxxxx77) issued on 03.12.2014 in the name of Jansibhen is closed on 31.07.2023 at Rajkot HO (SOL ID – 36000100) and the payment is preferred on transfer to Post Office Savings Account Number (166099XXXX), as per the above procedure which was sanctioned vide Sanction Memo No. SB-10/52/2023-Non-Mig dated 28.07.2023, the entries shall be as follows.

Principal Payment ... ₹ 10,000
Interest Payment ... ₹ 10,000 + ₹ 259 (PMI) = ₹ 10,259/-

Debit	Credit
(i). A/C ID - 36000100MXKNP - ₹ 10,000/-	A/C ID - 166099XXXX - ₹ 20,259/-
(ii).A/C ID - 36000100MXKNI - ₹ 10,259/-	

Field(s)	Detail to be entered
Ref.No	03.12.2014 (Maximum 20 Characters)
Remarks 1	1566 (Maximum 30 Characters)
Transaction particulars	3CDxxxx77 (SB-10/52/2023-Non Mig dated 28.07.23) (Maximum 50 Characters)
Postmaster cheque in favour of	Jansibhen

(b). For example, one MIS account with the deposit of ₹ 30,000/- (Account No. 12534) opened in the name of Rajesh is matured on 30.07.2016 and closed on 31.07.2023 at Madurai HO (SOL ID - 62500100) and the payment is preferred by cheque, as per the above procedure which was sanctioned vide Sanction Memo No. CBS-17/15/2023-Non-Migration dated 31.07.2023, the entries shall be as follows:-

Principal Payment ... ₹ 30,000
Interest Payment ... ₹ 8,400 (PMI)

Debit	Credit
(i). A/C ID - 62500100MXMIP - ₹ 30,000/-	A/C ID - 62500100340 - ₹ 38,400/-
(ii).A/C ID - 62500100MXMII - ₹ 8,400/-	

Field(s)	Detail to be entered
Transaction particulars	12534 & CBS-17/15/2023-Non-Mig dated 31.07.2023

* Assume that all the monthly interest payments have already been paid to the depositor.

Case history sheet on closure of Non-migrated account / certificate

Date: _____

1.	Name of the post office : where the account stands	
2.	Scheme :	
3.	Account Number / Registration Number including Certificate(s)	
4.	Name of the Depositor(s)	
5.	Date of Opening / Issue :	
6.	Date of Maturity :	
7.	Amount of Deposit / Balance as per passbook / certificate(s)	
8.	Reason : Non-Migrated / 'Closed / Deleted' / Other	
9.	Report of Designated PA : along with the amount (in ₹) payable	(Signature of Designated PA)
10.	Report / Recommendation : of Asst. Postmaster / Deputy Postmaster / Sub Postmaster	(Signature of APM/DPM/SPM)
11.	Recommendation of SBCO / : Head Postmaster (Head Postmaster in case of certificates issued before 01.07.2016)	(Supervisor/In-Charge / Head Postmaster)
12.	Recommendation of : Divisional Head / Gazetted Postmaster	(Divisional Head / Gazetted PM)
13.	Payment particulars viz. : Finacle Transaction ID / Amount / Date with the payment details (Cheque Number / POSA Account detail)	(Signature of APM/DPM)

F. No 113-03/2017-SB(Pt.1)
Government of India
Ministry of Communications
Department of Posts
(Financial Services Division)

Dak Bhawan, New Delhi – 110001

Dated: 29.09.2023

To

All Head of Circles/Regions

Subject: Revision of interest rates for Small Savings Schemes w.e.f. 01.10.2023


Madam / Sir,

The undersigned is directed to say that, vide memorandum No. 1/4/2019-NS dated 29.09.2023 (copy enclosed), Government of India, Ministry of Finance, Department of Economic Affairs (Budget Division) has informed that the rate of interest on various Small Savings Schemes (National Savings Schemes) for the third quarter of financial year 2023-24 (starting from 1st October, 2023 and ending on 31st December, 2023) have been revised as under.

Sl. No.	Instrument / Scheme	Rate of Interest from 01.07.2023 to 30.09.2023	Rate of Interest from 01.10.2023 to 31.12.2023
1.	Post Office Savings Account	4.0	4.0
2.	1 Year Time Deposit	6.9	6.9
3.	2 Year Time Deposit	7.0	7.0
4.	3 Year Time Deposit	7.0	7.0
5.	5 Year Time Deposit	7.5	7.5
6.	5 Year Recurring Deposit	6.5	6.7
7.	Senior Citizen Savings Scheme	8.2	8.2
8.	Monthly Income Account Scheme	7.4	7.4
9.	Sukanya Samridhi Account Scheme	8.0	8.0
10.	Public Provident Fund Scheme	7.1	7.1
11.	National Savings Certificate	7.7	7.7
12.	Kisan Vikas Patra	7.5 (will mature in 115 months)	7.5 (will mature in 115 months)

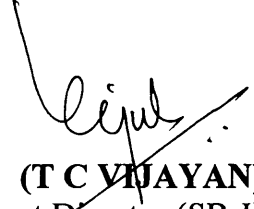
2. It is requested to circulate it to all concerned for information and necessary guidance. Same may also be placed on the notice board of all Post Offices in public area. The relevant calculation tables will be supplied in due course on receipt from the DEA/MoF.

3. This is issued with the approval of the Competent Authority.


(T.C. VIJAYAN)
Assistant Director (SB-I)

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. Guard File/e-File.



(T C VIJAYAN)
Assistant Director (SB-I)

F.No.1/4/2019-NS
Government of India
Ministry of Finance
Department of Economic Affairs
(Budget Division)

North Block, New Delhi
Dated: 29.09.2023


OFFICE MEMORANDUM

Subject: Revision of interest rates for Small Savings Schemes - reg.

The rates of interest on various Small Savings Schemes for the third quarter of financial year 2023-24 starting from 1st October, 2023 and ending on 31st December, 2023 have been revised as detailed below:

Instrument	Rates of interest from 01.07.2023 to 30.09.2023	Rates of interest from 01.10.2023 to 31.12.2023
Savings Deposit	4.0	4.0
1 Year Time Deposit	6.9	6.9
2 Year Time Deposit	7.0	7.0
3 Year Time Deposit	7.0	7.0
5 Year Time Deposit	7.5	7.5
5 Year Recurring Deposit	6.5	6.7
Senior Citizen Savings Scheme	8.2	8.2
Monthly Income Account Scheme	7.4	7.4
National Savings Certificate	7.7	7.7
Public Provident Fund Scheme	7.1	7.1
Kisan Vikas Patra	7.5 (will mature in 115 months)	7.5 (will mature in 115 months)
Sukanya Samriddhi Account Scheme	8.0	8.0

2. This has the approval of competent authority.


(Kapil Patidar)
Deputy Secretary (Budget)
Tele - 01123095 2649

To,

1. The Finance Secretary & Secretary
Expenditure, Department of Expenditure
North Block, New Delhi.
2. The Secretary,
Department of Economic Affairs
North Block, New Delhi.
3. The Secretary,
Department of Revenue
North Block, New Delhi.
4. The Secretary,
Department of Financial Services
Jeevan Deep Building, New Delhi.
5. The Secretary,
Department of Posts
Dak Bhawan, New Delhi.
6. The Chief General Manager (DGBA)
Reserve Bank of India, Central Office,
Mumbai.
7. Reserve Bank of India
Central Account Section, Additional Office
Building, East High Court Road, Civil Lines,
P.B. No.15, Nagpur - 440 001.
8. Chief Secretaries of States / UT
Government
9. The Joint Director
National Savings Institute, New Delhi.

SB Order No. 20 / 2023

No. FS-13/7/2020-FS
Government of India
Ministry of Communications
Department of Posts
(F.S. Division)

Dak Bhawan, New Delhi – 110001
Dated: 26.10.2023

To
All Head of Circles / Regions

Subject: Introduction of opening of Monthly Income Scheme (MIS) Account, Senior Citizens Savings Scheme (SCSS) Account and Mahila Samman Savings Certificate (MSSC) through DOP Internet Banking – Regarding.

Madam / Sir,

To facilitate more digital transaction facilities to customers of Post Office Savings Bank (POSB), opening of MIS, SCSS and MSSC scheme accounts has been introduced in DOP Internet Banking w.e.f. 20.10.2023.

2. The option for opening of MIS, SCSS and MSSC schemes accounts is available under the '**General Services**' tab of **DOP Internet Banking** of Post Office Savings Account Customers. The following procedure may be followed by the Internet Banking users for opening of account: -

After Login into DOP Internet Banking by Post Office Savings Account Customer:

- Click on 'General Services' Tab
- Click on 'Service Requests'
- Select 'New Requests' & Click on 'Ok'
- Click on 'MIS Accounts – Open a MIS Account' or 'MSSC Accounts – Open a MSSC Account' or 'SCSS Accounts – Open a SCSS Account'
- Enter the Deposit Amount (Amount should be as prescribed in the scheme rules)
- Select the Debit Account (linked PO Saving Account)
- Enter the 'Transaction Remarks' if necessary
- Select the check box to agree to terms and conditions (Conditions may be read by clicking on the link 'Click here')
- Click on 'Submit online'
- Enter the 'Remark' if additional detail is required.
- Enter the 'Transaction Password'
- Click on 'Submit' (Account will be opened if all the conditions are fulfilled)
- View/Download Deposit Receipt

Note (i). The account opened will be available in Accounts summary after a gap of few minutes and after re-login in Internet Banking.

(ii). Single account type can only be opened. Account will be opened in the name of DOP Internet Banking user and nominee(s) available in linked Savings Account will be registered as nominee for the newly opened MIS/SCSS/MSSC account.

(iii). SCSS account can be opened only by the depositors whose age is 60 or above. Persons who are eligible to open SCSS account below 60 years of age have to visit the post offices for opening the SCSS account.

3. Closure of MIS/SCSS/MSSC scheme accounts through Internet Banking will be introduced shortly.

4. Accordingly, now DOP Internet Banking users can open all schemes' accounts online except Post Office Savings Account (POSA) and Sukanya Samridhhi Account (SSA) and close the following schemes' accounts.

Sl. No.	Scheme	Open	Close
1.	Recurring Deposit (RD)	✓	✓
2.	Time Deposit (TD)	✓	✓
3.	Monthly Income Scheme (MIS)	✓	×
4.	Public Provident Fund (PPF)	✓	✓
5.	Senior Citizens Savings Scheme (SCSS)	✓	×
6.	Kisan Vikas Patra (KVP) (Closure of KVP Issued on or after 01.07.2016)	✓	✓
7.	National Savings Certificates VIII Issue (NSC) (Closure of NSC Issued on or after 01.07.2016)	✓	✓
8.	Mahila Samman Savings Certificate (MSSC)	✓	×

5. It is requested to circulate these instructions to all post offices for information and guidance. Adequate information of this functionality may be disseminated for the benefit of POSB customers. Further, **post offices may be instructed to promote activation of Internet Banking & Mobile Banking to Post Office Savings Account Holders.**

6. This is issued with the approval of competent authority.

Yours faithfully



(T C VIJAYAN)
Asst. Director (SB-I)

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


(T C VIJAYAN)
Asst. Director (SB-I)

No. FS-POSB/1/2023-FS-DOP
Government of India
Ministry of Communications
Department of Posts
(F.S. Division)

Dak Bhawan, New Delhi – 110001

Dated: 03.11.2023

To
All Head of Circles / Regions

Subject: Implementation of facility of resetting of password through One Time Password (OTP) in RD Agent Portal and mandatory requirement of mobile number of MPKBY Agents & PRSG Leaders – Regarding.

Madam / Sir,

At present if any agent using the Agent Portal forgets password or enters incorrect password for 5 times or if any agent does not login in the Agent Portal for more than 90 days, ID gets locked and new password request is then submitted by the agent at linked post office. This request is then sent to CEPT - CBS EOD team through Circle CPC. Post resetting of password, EOD team sends the password to concerned CPC for onward transmission to Agents. This results in delay in receipt of password.


2. In order to avoid the delay in the above said process and to enable agents to reset their password without depending on the post office, functionality for resetting of password through OTP has been deployed in Finacle on 03.11.2023. Accordingly, all the MPKBY agents and PRSG (Pay Roll Savings Group) Leaders utilizing the DOP Agent Portal for crediting the RD deposits can reset their login password using '**Forgot Password Option**' enabled in DOP Agent Portal on their own without depending on the post offices where the agents are linked / authorized to deposit.

3. Agents can utilise the above facility only when the mobile number is available in Agent's Profile. Hence, capturing of mobile number has been made mandatory while creating new agents. Further, in respect of existing agents, mobile number linked with the Commission Credit Account has been updated in the Agents' profile as a one-time measure.

...2...


4. As per the process deployed, OTP will be sent to registered mobile number which is available in Agents' profile. If any agent wants to change the mobile number, she / he can approach the post office concerned and get the same updated in the Agent's Profile detail (through HDSAMM menu). If OTP is not received within 180 seconds, Regenerate OTP button will get automatically enabled after the lapse of time.
5. In case of new agents whose Agent ID has been created in EB Admin Portal and password set for the first time, default password will be sent to the Agents through SMS. This password needs to be used for setting new password.
6. It is requested to communicate the deployment of above functionality to all the concerned and the existing process of resetting of Agents' login password through post offices / CPC / CEPT may be discouraged.
7. This is issued with the approval of competent authority.

Yours faithfully


(Devender Kumar Sharma)
Asst. Director (SB-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


(Devender Kumar Sharma)
Asst. Director (SB-II)

F. No 113-03/2017-SB(Pt.1)
Government of India
Ministry of Communications
Department of Posts
(Financial Services Division)

Dak Bhawan, New Delhi – 110001
Dated: 14.11.2023

To

All Head of Circles / Regions

Subject: Circulation of amendments in Senior Citizen's Savings Scheme, 2023, National Savings Time Deposit Scheme, 2019 and Public Provident Fund Scheme, 2019– Reg.

Madam / Sir,

The undersigned is directed to forward the copy of the Gazette notifications dated 07.11.2023 (Published on 09.11.2023 at 22:46 Hrs) issued by Department of Economic Affairs, Ministry of Finance in connection with the amendments in rules related to National (Small) Savings Schemes.

- (i). **G.S.R.829(E)** – Senior Citizen's Savings (Fourth Amendment) Scheme, 2023.
- (ii). **G.S.R.830(E)** – National Savings Time Deposit (Fourth Amendment) Scheme, 2023.
- (iii). **G.S.R.831(E)** – Public Provident Fund (Amendment) Scheme, 2023.

2. The following amendments have been notified in the above said notifications.

(I). Amendments in Senior Citizens' Savings Scheme, 2019.

(a). New rules inserted in Senior Citizens' Savings Scheme, 2019.

<i>Sl. No.</i>	<i>Rule No. after which new provision inserted</i>	<i>New Provision</i>
1.	Rule 6 (1), clause (iii)	(iv) In case the account is closed before expiry of one year from the date of extension as mentioned in sub-paragraph (2), an amount equal to one per cent of the deposit shall be deducted and the balance shall be paid to the account holder.

(b). Rules amended in Senior Citizens' Savings Scheme, 2019.

<i>Sl No.</i>	<i>Rule No.</i>	<i>Existing Provision</i>	<i>Amended Provision</i>
1.	Rule 3 (1) clause (ii) and the proviso	<p>who has attained the age of fifty-five years or more but less than sixty years, and who has retired on superannuation or otherwise on the date of opening of an account under this Scheme, subject to the condition that the account is opened by such individual within one month of the date of receipt of the retirement benefits and proof of date of disbursal of such retirement benefit(s) along with a certificate from the employer indicating the details of retirement on superannuation or otherwise, retirement benefits, employment held and period of such employment with the employer, is attached with the application form:</p> <p>Provided that the retired personnel of Defence Services (excluding Civilian Defence employees) shall be eligible to open an account under this Scheme on attaining the age of fifty years subject to the fulfilment of other specified conditions.</p>	<p>who has attained the age of fifty-five years or more but less than sixty years, and who has retired on superannuation or otherwise on the date of opening of an account under this Scheme, subject to the condition that the account is opened by such individual within three months from the date of receipt of the retirement benefits and proof of date of disbursal of such retirement benefits along with a certificate from the employer indicating the details of retirement on superannuation or otherwise, retirement benefits or admissible financial assistance to an eligible government employee who died in harness, employment held and period of such employment with the employer, is attached with the application form:</p> <p>Provided that the retired personnel of Defence Services (excluding Civilian Defence employees) shall be eligible to open an account under this Scheme on attaining the age of fifty years subject to the fulfilment of other specified conditions.</p> <p>Provided further that the spouse of the government employee shall be allowed to open an account under this Scheme, if the government employee who has attained the age of fifty years and has died</p>

			<p>in harness, subject to the fulfilment of other specified conditions.</p> <p>Explanation:- For the purposes of this proviso, the Government Employee includes all Central and State Government employees eligible for retirement benefit or death compensation."</p>
2.	Ex-planation under Rule 4	For the purposes of this sub-paragraph, "retirement benefits" means any payment due to the account holder on account of retirement on superannuation or otherwise and includes Provident Fund dues, retirement or superannuation gratuity, commuted value of pension, cash equivalent of leave, savings element of Group Savings Linked Insurance Scheme payable by the employer on retirement, retirement-cum-withdrawal benefit under the Employees' Family Pension Scheme and ex-gratia payments under a voluntary or a special voluntary retirement scheme.	For the purposes of this sub-paragraph, "retirement benefits" means any payment due to the account holder on account of retirement on superannuation or otherwise and includes Provident Fund dues, retirement or superannuation or death gratuity, commuted value of pension, cash equivalent of leave, savings element of Group Savings Linked Insurance Scheme payable by the employer on retirement, retirement-cum-withdrawal benefit under the Employees' Family Pension Scheme and ex-gratia payments under a voluntary or a special voluntary retirement scheme and in case, if the employee died in harness, the "retirement benefits" shall also mean the above mentioned benefits to employee who died in harness.'
3.	Rule 5 (7)	In case of an account extended after maturity under sub-paragraph (1) of paragraph 8, the deposit in such account shall earn interest at the rate applicable to the Scheme on the date of maturity.	In case of an account extended after maturity under sub-paragraph (1) of paragraph 8, the deposit in such account shall earn interest at the rate applicable to the Scheme on the date of maturity or on the date of extended maturity.
4.	Rule 7 (1)	The deposit made at the time of opening of the account shall be paid on or after the expiry of five	The deposit made at the time of opening of account shall be paid on or after the expiry of five

		years or after the expiry of eight years where account was extended under paragraph 8 from the date of the opening of the account, on an application in Form-3.	years or after the expiry of each block period of three years where account was extended under paragraph 8 from the date of opening of account, on an application made in Form-3: Provided that after closure of the existing account or accounts, new account or accounts may be opened again as required by the depositor subject to the maximum deposit limit as mentioned in sub-paragraph (1) of paragraph 4.
5.	Rule 7 (2) Second Proviso	Provided further that in case of a joint account, or where the spouse is the sole nominee, the spouse may continue the account on the same terms and conditions as specified under this Scheme, if the spouse meets eligibility conditions under the Scheme on the date of death of the account holder.	Provided further that in case of a joint account, or where the spouse is the sole nominee, the spouse may continue the account by applying to the accounts office , on the same terms and conditions as specified under this Scheme, if the spouse meets eligibility conditions under the Scheme on the date of death of the account holder.
6.	Rule 8 (1)	The account holder may extend the account for a further period of three years by making an application in Form-4 within a period of one year from the date of maturity.	The account holder may extend the account for a further block period of three years by making an application in Form-4 within a period of one year from the date of maturity or from the date of end of each block period of three years .
7.	Rule 8 (2)	The extension of the account under sub-paragraph (1) shall be deemed to have been made from the date of maturity irrespective of the date of application.	The extension of the account under sub-paragraph (1) shall be deemed to have been made from the date of maturity or from the date of end of each block period of three years , irrespective of the date of application.
8.	Rule 8 (3)	Extension of an account under sub-paragraph (1) shall be available only once.	Extension of an account under sub-paragraph (1) shall be available in block period of three years .

(II). Amendments in National Savings Time Deposit Scheme, 2019

Sl. No.	Rule No.	Existing Provision	Amended Provision
1.	Rule 8	<p>Premature closure of account.- Premature closure of an account shall be allowed on an application by the account holder in Form-4, subject to the following conditions, namely:-</p> <p>(a) no deposit shall be withdrawn before the expiry of six months from the date of deposit;</p> <p>(b) where a deposit in a one-year, two-year, three-year or five-year account is withdrawn prematurely after six months, but before the expiry of one year from the date of deposit, interest shall be payable to the account holder at the rate applicable to Post Office Savings Account for the completed months;</p> <p>(c) where a deposit in a two-year, three-year or five-year account is withdrawn prematurely after the expiry of one year from the date of deposit, interest on such deposit shall be payable to the account holder for the completed years and months, commencing on the date of deposit and ending with the date of withdrawal, and such interest shall be calculated at the rate which shall be less by two per cent. points than the rate specified for a deposit of one-year, two-year or three-year, as the case may be and interest for the completed year shall be calculated on quarterly</p>	<p>Premature closure of account.- Premature closure of an account shall be allowed on an application by the account holder in Form-4, subject to the following conditions, namely:—</p> <p>(a) no deposit shall be withdrawn before the expiry of six months from the date of deposit;</p> <p>(b) where a deposit in a one-year, two-year or three-year account is withdrawn prematurely after six months, but before the expiry of one year from the date of deposit, interest shall be payable to the account holder at the rate applicable to Post Office Savings Account for the completed months;</p> <p>(c) where a deposit in a two-year or three-year account is withdrawn prematurely after the expiry of one year from the date of deposit, interest on such deposit shall be payable to the account holder for the completed years and months, commencing on the date of deposit and ending with the date of withdrawal, and such interest shall be calculated at the rate which shall be less by two per cent points than the rate specified for a deposit of one-year or two-year, as the case may be, and interest for the completed year shall be calculated on quarterly compounding basis in accordance with the provisions</p>

		<p>compounding basis in accordance with the provisions of paragraph 7, and for any part of a year, interest shall be payable as per provision of sub-paragraph (b):</p> <p>Provided that if a five-year Time Deposit account is closed after four years from the date of deposit, rate admissible for three-year Time Deposit account shall be applicable for calculation of interest under this paragraph;</p> <p>(d) any interest already paid on the deposit under paragraph 7 shall be recovered from the amount of repayment of deposit and the interest payable under this paragraph.</p>	<p>of paragraph 7, and for any part of a year, interest shall be payable as per the provisions of sub-paragraph (b);</p> <p>(d) Where a deposit in a five - year account is withdrawn prematurely after four years from the date of opening of account, interest shall be payable at the rate applicable to Post Office Savings Account; and</p> <p>(e) any interest already paid on the deposit under paragraph 7 shall be recovered from the amount of repayment of deposit and the interest payable under this paragraph.”.</p>
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(III). Amendments in Public Provident Fund Scheme, 2019

<i>Sl. No</i>	<i>Rule No.</i>	<i>Existing Provision</i>	<i>Amended Provision</i>
1.	Rule 13 in the second proviso	Provided further that on such premature closure, interest in the account shall be allowed at a rate which shall be lower by one per cent. than the rate at which interest has been credited in the account from time to time since the date of opening of the account, or the date of extension of the account, as the case may be.	Provided further that on such premature closure, interest in the account shall be allowed at a rate which shall be lower by one per cent than the rate at which interest has been credited in the account from time to time since the date of opening of the account, or from the date of commencement of the current block period of five years , as the case may be.

4. The following are the important changes in scheme features.

Scheme	Features
Senior Citizens' Savings Scheme	<ol style="list-style-type: none">1. Investments through retirement benefits can be made within three months from the date of retirement benefits.2. Spouse of the retired Government employees whose age is fifty-five years and died in harness, can invest in the scheme irrespective of age, subject to other conditions.3. Extension of account can be done for block period of three years irrespective of number of times till the death of the depositor.4. Extended account can be closed prematurely before one year subject to the deduction of 1% of the deposit amount.
Time Deposit	5-Year TD account cannot be prematurely closed till completion of four years from the date of deposit. In case of pre-mature closure of 5-year TD account after four years, interest shall be payable at the interest rate applicable to the Post Office Savings Account scheme.

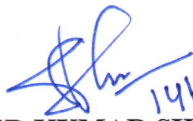
4. Necessary changes are being made in Finacle and till such time, the above provisions are to be complied by the post offices and handled procedurally, without any violation.

5. It is requested to circulate it to all concerned for information, guidance, and necessary actions.

6. This is issued with the approval of the Competent Authority.


Encl: As Above.

Yours faithfully,


14/11/2023
(DEVENDER KUMAR SHARMA)
Assistant Director (SB-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. ADG (OL) for information and Hindi Translation of SB Order.
15. Guard File/e-File.


14/11/2023
(DEVENDER KUMAR SHARMA)
Assistant Director (SB-II)



भारत का राजपत्र The Gazette of India

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CG-DL-E-09112023-249981

असाधारण
EXTRAORDINARY

भाग II—खण्ड 3—उप-खण्ड (i)
PART II—Section 3—Sub-section (i)

प्राधिकार से प्रकाशित
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वित्त मंत्रालय
(आर्थिक कार्य विभाग)

अधिसूचना

नई दिल्ली, 7 नवम्बर, 2023

सा.का.नि. 829(अ).— केंद्रीय सरकार, सरकारी बचत संवर्धन अधिनियम, 1873 (1873 का 5) की धारा 3क द्वारा प्रदत्त शक्तियों का प्रयोग करते हुए, वरिष्ठ नागरिक बचत स्कीम, 2019 का और संशोधन करने के लिए निम्नलिखित स्कीम बनाती है, अर्थात् :-

1. (1) इस स्कीम का संक्षिप्त नाम वरिष्ठ नागरिक बचत (चौथा संशोधन) स्कीम, 2023 है।

(2) ये राजपत्र में इसके प्रकाशन की तारीख को प्रवृत्त होगी।

2. वरिष्ठ नागरिक बचत स्कीम, 2019 (जिसे इसमें इसके पश्चात् मूल स्कीम कहा गया है) के पैरा 3 के उपपैरा (1) के खंड (ii) और परंतुक के स्थान पर निम्नलिखित रखा जाएगा, अर्थात् :-

“(ii) जिन्होंने पचपन वर्ष या उससे अधिक किन्तु साठ वर्ष से अनधिक की आयु प्राप्त की है और जो इस स्कीम के अधीन खाता खोलने की तारीख को अधिवर्षिता या अन्यथा, सेवानिवृत्त हो गया है, इस शर्त के अधीन रहते हुए कि ऐसे व्यक्ति द्वारा सेवानिवृत्ति फायदे प्राप्ति की तारीख के तीन मास के भीतर खाता खुलवाया गया है और ऐसे सेवानिवृत्ति फायदे

के संवितरण का सबूत, जिसके साथ नियोजक से अधिवर्षिता या अन्यथा पर सेवानिवृत्ति के ब्यौरे उपदर्शित हो, किसी ऐसे पात्र सरकारी कर्मचारी को सेवानिवृत्ति फायदे या अनुज्ञेय वित्तीय सहायता, जिसकी कार्य के दौरान मृत्यु हुई है, धारित नियोजन और नियोजक के साथ ऐसे नियोजन की अवधि, आवेदन प्ररूप के साथ संलग्न हैं :

परंतु रक्षा सेवा (सिविलियन रक्षा कर्मचारियों के सिवाय) के सेवानिवृत्त कार्मिक अन्य विनिर्दिष्ट शर्तों को पूरा करने के अधीन रहते हुए पचास वर्ष की आयु प्राप्त करने पर इस स्कीम के अधीन खाता खोलने के लिए पात्र होंगे:

परंतु यह और कि इस स्कीम के अधीन सरकारी कर्मचारी के पति-पत्नी को अन्य विनिर्दिष्ट शर्तों के पूर्ण होने के अध्यक्षीन खाता खोलने की अनुज्ञा होगी, यदि सरकारी कर्मचारी, जो पचास वर्ष की आयु प्राप्त कर चुके हैं और जिनकी कार्य के दौरान मृत्यु हो गई है।

स्पष्टीकरण—इस परंतुक के प्रयोजनों के लिए, सरकारी कर्मचारी, केंद्रीय और राज्य सरकार के कर्मचारियों सहित, सेवानिवृत्ति फायदा या मृत्यु प्रतिकर के पात्र होंगे।”

3. मूल स्कीम में, पैरा 4 के स्पष्टीकरण के स्थान पर निम्नलिखित स्पष्टीकरण रखा जाएगा, अर्थात् :--

“स्पष्टीकरण- इस उपपैरा के प्रयोजनों के लिए, “सेवानिवृत्ति फायदे” से अधिवर्षिता या अन्यथा पर सेवानिवृत्ति के कारण खाता धारक को शोध्य कोई संदाय अभिप्रेत है और जिसके अंतर्गत शोध्य भविष्य निधि, सेवानिवृत्ति या अधिवर्षिता या मृत्यु उपदान, पेंशन का संराशित मूल्य, छुट्टी के समतुल्य नकद, जीवन बीमा स्कीम से सहबद्ध समूह की बचत, जो नियोजक को सेवानिवृत्ति पर संदेय है, कर्मचारी कुटुंब पेंशन स्कीम के अधीन सेवानिवृत्ति-सह-आहरण फायदा और किसी स्वैच्छिक या किसी विशेष स्वैच्छिक सेवानिवृत्ति स्कीम के अधीन अनुग्रह राशि संदाय और यदि कर्मचारी की कार्य के दौरान मृत्यु हुई है तो “सेवानिवृत्ति फायदों” से ऐसे कर्मचारी को उपरोक्त उल्लिखित फायदें भी अभिप्रेत हैं, जिसकी कार्य के दौरान मृत्यु हुई है।”।

4. मूल स्कीम के पैरा 5 के उपपैरा (7) के स्थान पर निम्नलिखित उपपैरा रखा जाएगा, अर्थात् :--

“(7) पैरा 8 के उपपैरा (7) के अधीन परिपक्वता के पश्चात् विस्तारित खाता की दशा में, ऐसे खाते में निक्षेप परिपक्वता की तारीख या विस्तारित परिपक्वता की तारीख को, स्कीम को लागू दर पर ब्याज अर्जित होगा।”।

5. मूल स्कीम में, पैरा 6 के उपपैरा (1) के खंड (iii) के पश्चात् निम्नलिखित खंड अंतःस्थापित किया जाएगा, अर्थात् :-

“(iv) उपपैरा (2) में यथा उल्लिखित विस्तारण तारीख से एक वर्ष की समाप्ति से पूर्व खाता बंद किया जाता है, तो निक्षेप के एक प्रतिशत के बराबर की रकम की कटौती की जाएगी और अतिशेष खाता धारक को संदाय किया जाएगा।”।

6. मूल स्कीम के पैरा (7) में,--

(क) उपपैरा (1) के स्थान पर निम्नलिखित पैरा रखा जाएगा, अर्थात् :--

“(i) खाता खोलते समय किए निक्षेप का संदाय, खाता खुलवाने की तारीख से पांच वर्ष की समाप्ति को या प्रत्येक तीन वर्ष की ब्लाक अवधि की समाप्ति के पश्चात् किया जाएगा, जहां प्ररूप-3 में किए गए आवेदन पर खाता खोलने की तारीख से पैरा 8 के अधीन खाते का विस्तार किया गया था :

परंतु यह कि विद्यमान खाता या खातों को बंद करने के पश्चात्, पैरा 4 के उपपैरा (1) में यथा उल्लिखित अधिकतम निक्षेप सीमा की शर्त के अधीन रहते हुए निक्षेपकर्ता द्वारा यथापेक्षित पुनः नया खाता या खाते खोले जा सकेंगे।”;

(ख) उपपैरा (2) में, दूसरे परंतुक के स्थान पर, निम्नलिखित परंतुक रखा जाएगा, अर्थात् :--

“परंतु यह और कि संयुक्त खाते की दशा में या जहां पति-पत्नी एकल नामनिर्देशिनी हैं, वहां इस स्कीम के अधीन यथाविनिर्दिष्ट उन्हीं निबंधनों और शर्तों पर लेखा कार्यालय को आवेदन द्वारा खाते को पति-पत्नी द्वारा जारी रखा जा सकेगा यदि खाता धारक की मृत्यु की तारीख को स्कीम के अधीन पात्रता शर्तों को पति-पत्नी पूरी करता हो।”।

7. मूल स्कीम के पैरा 8 में,--

(क) उपपैरा (1) और उपपैरा (2) के स्थान पर, निम्नलिखित पैरे रखे जाएंगे, अर्थात् :--

- “(1) खाता धारक परिपक्वता की तारीख से एक वर्ष की अवधि के भीतर या तीन वर्ष की प्रत्येक ब्लाक अवधि के अंत से, प्ररूप- 4 में कोई आवेदन करके तीन वर्ष की और ब्लाक अवधि के लिए खाते का विस्तार करा सकेगा।
- (2) उपपैरा (1) के अधीन खाते का विस्तार, आवेदन की तारीख पर विचार किए बिना परिपक्वता की तारीख से या तीन वर्ष की प्रत्येक ब्लाक अवधि के अंत से, किया गया समझा जाएगा।”;

(ख) उपपैरा (3) में, “एक बार” शब्दों के स्थान पर, “तीन वर्ष की ब्लाक अवधि में” शब्द रखे जाएंगे।

[फा. सं. 1/4/2023-एनएस (पीटी)]

आशीष वच्छानी, अपर सचिव

टिप्पण : मूल स्कीम, भारत के राजपत्र, असाधारण, भाग II, खंड 3, उपखंड (i) में सा.का.नि. 916(अ), तारीख 12 दिसंबर, 2019 द्वारा प्रकाशित की गई थी और तत्पश्चात् सा.का.नि. 287(अ), तारीख 5 मई, 2020, सा.का.नि. 842(अ), तारीख 23 नवंबर, 2022, सा.का.नि. 56(अ), तारीख 27 जनवरी, 2023, सा.का.नि. 240(अ), तारीख 31 मार्च, 2023 और सा.का.नि. 326(अ), तारीख 27 अप्रैल, 2023 द्वारा संशोधित की गई।

MINISTRY OF FINANCE

(Department of Economic Affairs)

NOTIFICATION

New Delhi, the 7th November, 2023

G.S.R. 829(E). — In exercise of the powers conferred by section 3A of the Government Savings Promotion Act, 1873 (5 of 1873), the Central Government hereby makes the following Scheme to further amend the Senior Citizen's Savings Scheme, 2019, namely:—

1. (1) This Scheme may be called the Senior Citizen's Savings (Fourth Amendment) Scheme, 2023.

(2) It shall come into force on the date of its publication in the Official Gazette.

2. In the Senior Citizen's Savings Scheme, 2019 (herein after referred to as the Principal Scheme), in paragraph 3, in sub-paragraph (1), for clause (ii) and the proviso, the following shall be substituted, namely:—

“(ii) who has attained the age of fifty-five years or more but less than sixty years, and who has retired on superannuation or otherwise on the date of opening of an account under this Scheme, subject to the condition that the account is opened by such individual within three months from the date of receipt of the retirement benefits and proof of date of disbursement of such retirement benefits along with a certificate from the employer indicating the details of retirement on superannuation or otherwise, retirement benefits or admissible financial assistance to an eligible government employee who died in harness, employment held and period of such employment with the employer, is attached with the application form:

Provided that the retired personnel of Defence Services (excluding Civilian Defence employees) shall be eligible to open an account under this Scheme on attaining the age of fifty years subject to the fulfilment of other specified conditions.

Provided further that the spouse of the government employee shall be allowed to open an account under this Scheme, if the government employee who has attained the age of fifty years and has died in harness, subject to the fulfilment of other specified conditions.

Explanation:— For the purposes of this proviso, the Government Employee includes all Central and State Government employees eligible for retirement benefit or death compensation.”

3. In the Principal Scheme, in paragraph 4, for Explanation, the following Explanation shall be substituted, namely:—

Explanation.— For the purposes of this sub-paragraph, “retirement benefits” means any payment due to the account holder on account of retirement on superannuation or otherwise and includes Provident Fund dues, retirement or superannuation or death gratuity, commuted value of pension, cash equivalent of leave, savings element of Group Savings Linked Insurance Scheme payable by the employer on retirement, retirement-cum-withdrawal benefit under the Employees’ Family Pension Scheme and ex-gratia payments under a voluntary or a special voluntary retirement scheme and in case, if the employee died in harness, the “retirement benefits” shall also mean the above mentioned benefits to employee who died in harness.’.

4. In the Principal Scheme, in paragraph 5, for sub-paragraph (7), the following sub-paragraph shall be substituted, namely:—

“(7) In case of an account extended after maturity under sub-paragraph (1) of paragraph 8, the deposit in such account shall earn interest at the rate applicable to the Scheme on the date of maturity or on the date of extended maturity.”.

5. In the Principal Scheme, in paragraph 6, in sub-paragraph (1) after clause (iii), the following clause shall be inserted, namely:—

“(iv) In case the account is closed before expiry of one year from the date of extension as mentioned in sub-paragraph (2), an amount equal to one per cent. of the deposit shall be deducted and the balance shall be paid to the account holder.”.

6. In the Principal Scheme, in paragraph 7,—

(a) for sub-paragraph (1), the following shall be substituted, namely:—

“(i) The deposit made at the time of opening of account shall be paid on or after the expiry of five years or after the expiry of each block period of three years where account was extended under paragraph 8 from the date of opening of account, on an application made in Form-3:

Provided that after closure of the existing account or accounts, new account or accounts may be opened again as required by the depositor subject to the maximum deposit limit as mentioned in sub-paragraph (1) of paragraph 4.”;

(b) In sub-paragraph (2), for the second proviso, the following proviso shall be substituted, namely:—

“Provided further that in case of a joint account, or where the spouse is the sole nominee, the spouse may continue the account by applying to the accounts office, on the same terms and conditions as specified under this Scheme, if the spouse meets eligibility conditions under the Scheme on the date of death of the account holder.”.

7. In the Principal Scheme, in paragraph 8,—

(a) For sub-paragraphs (1) and (2), the following sub-paragraphs shall be substituted, namely:—

“(1) The account holder may extend the account for a further block period of three years by making an application in Form-4 within a period of one year from the date of maturity or from the date of end of each block period of three years.

(2) The extension of the account under sub-paragraph (1) shall be deemed to have been made from the date of maturity or from the date of end of each block period of three years, irrespective of the date of application.”;

(b) In sub-paragraph (3), for the words “only once”, the words “in block period of three years” shall be substituted.

[F. No. 1/4/2023-NS(Pt.)]

ASHISH VACHHANI, Addl. Secy.

Note : The Principal Scheme was published in the Gazette of India, Extraordinary, Part II, Section 3, Sub-section (i) *vide* number G. S. R. 916(E), dated the 12th December, 2019 and subsequently amended *vide* number G.S.R. 287 (E), dated the 5th May, 2020, G.S.R. 842(E), dated the 23rd November, 2022, G.S.R. 56(E), dated the 27th January, 2023, G.S.R. 240 (E), dated the 31st March, 2023 and G.S.R. 326 (E), dated the 27th April, 2023.

अधिसूचना

नई दिल्ली, 7 नवम्बर, 2023

सा.का.नि. 830(अ)—केंद्रीय सरकार, सरकारी बचत संवर्धन अधिनियम, 1873 (1873 का 5) की धारा 3क द्वारा प्रदत्त शक्तियों का प्रयोग करते हुए, राष्ट्रीय बचत सावधि जमा स्कीम, 2019 का और संशोधन करने के लिए निम्नलिखित स्कीम बनाती है, अर्थात् :--

1. (1) इस स्कीम का संक्षिप्त नाम राष्ट्रीय बचत सावधि जमा (चौथा संशोधन) स्कीम, 2023 है।

(2) ये राजपत्र में इसके प्रकाशन की तारीख को प्रवृत्त होगी।

2. राष्ट्रीय बचत सावधि जमा स्कीम, 2019 के पैरा 8 के स्थान पर निम्नलिखित पैरा रखा जाएगा, अर्थात् :--

“8. परिपक्वतापूर्व खाता बंद करना— निम्नलिखित शर्तों के अधीन प्ररूप-4 में खाता धारक द्वारा आवेदन पर खाता को परिपक्वतापूर्व बंद किया जाना अनुज्ञात होगा, अर्थात् :--

(क) जमा करने की तारीख से छह मास के अवसान से पूर्व कोई जमा आहरित नहीं की जाएगी ;

(ख) जहां एक वर्षीय, दो वर्षीय या तीन वर्षीय खाते में जमा, परिपक्वतापूर्व छह मास के पश्चात् किन्तु जमा करने की तारीख से एक वर्ष की समाप्ति से पूर्व आहरित की जाती है, तो खाता धारक को पूरे किए गए मासों के लिए डाकघर बचत खाता पर लागू दर से ब्याज देय होगा ;

(ग) जहां एक वर्षीय, दो वर्षीय या तीन वर्षीय खाते में जमा परिपक्वतापूर्व जमा करने की तारीख से एक वर्ष की समाप्ति के पश्चात् आहरित की जाती है, वहां खाता धारक को ब्याज, जमा करने की तारीख पर आरंभ करके आहरण की तारीख को समाप्त होकर पूरे किए गए वर्षों तथा मासों के लिए दिए होगा और इस पर ब्याज उस दर पर परिकलित होगा जो, यथास्थिति, एक वर्षीय या दो वर्षीय जमा के लिए विनिर्दिष्ट दर की तुलना में दो प्रतिशत कम होगा और पूरा किए गए वर्ष के लिए ब्याज, पैरा 7 के उपबंधों के अनुसार तिमाही रूप से चक्रवृद्धि आधार पर परिकलित होगा तथा वर्ष के किसी एक भाग के लिए ब्याज, उपपैरा (ख) के उपबंधों के आधार पर देय होगा ;

(घ) जहां पांच वर्षीय जमा खाता, खाता खोलने की तारीख से चार वर्ष के पश्चात् बंद कर दिया जाता है, तो डाकघर बचत खाता पर लागू दर से ब्याज देय होगा ; और

(ङ) पैरा के अधीन जमा पर पहले ही संदत्त कोई ब्याज, इस पैरा के अधीन प्रतिदेय जमा रकम और देय ब्याज से वसूल किया जाएगा।

[फा. सं. 1/4/2023-एनएस (पीटी)]

आशीष वच्छानी, अपर सचिव

टिप्पण : मूल स्कीम, भारत के राजपत्र, असाधारण, भाग II, खंड 3, उपखंड (i) में सा.का.नि. 922(अ), तारीख 12 दिसंबर, 2019 द्वारा प्रकाशित की गई थी और तत्पश्चात् सा.का.नि. 289(अ), तारीख 9 मई, 2020, सा.का.नि. 838(अ), तारीख 22 नवंबर, 2022, सा.का.नि. 53(अ), तारीख 27 जनवरी, 2023, सा.का.नि. 327(अ), तारीख 27 अप्रैल, 2023 और सा.का.नि. 620(अ), तारीख 23 अगस्त, 2023 द्वारा संशोधित की गई।

NOTIFICATION

New Delhi, the 7th November, 2023

G.S.R. 830(E). — In exercise of the powers conferred by section 3A of the Government Savings Promotion Act, 1873 (5 of 1873), the Central Government hereby makes the following Scheme to further amend the National Savings Time Deposit Scheme, 2019, namely:—

1. (1) This Scheme may be called the National Savings Time Deposit (Fourth Amendment) Scheme, 2023.
- (2) It shall come into force on the date of its publication in the Official Gazette.
2. In the National Savings Time Deposit Scheme, 2019, for paragraph 8, the following paragraph shall be substituted, namely:—

“8. Premature closure of account.- Premature closure of an account shall be allowed on an application by the account holder in Form-4, subject to the following conditions, namely:—

- (a) no deposit shall be withdrawn before the expiry of six months from the date of deposit;
- (b) where a deposit in a one-year, two-year or three-year account is withdrawn prematurely after six months, but before the expiry of one year from the date of deposit, interest shall be payable to the account holder at the rate applicable to Post Office Savings Account for the completed months;
- (c) where a deposit in a two-year or three-year account is withdrawn prematurely after the expiry of one year from the date of deposit, interest on such deposit shall be payable to the account holder for the completed years and months, commencing on the date of deposit and ending with the date of withdrawal, and such interest shall be calculated at the rate which shall be less by two per cent. points than the rate specified for a deposit of one-year or two-year, as the case may be, and interest for the completed year shall be calculated on quarterly compounding basis in accordance with the provisions of paragraph 7, and for any part of a year, interest shall be payable as per the provisions of sub-paragraph (b);
- (d) Where a deposit in a five -year account is withdrawn prematurely after four years from the date of opening of account, interest shall be payable at the rate applicable to Post Office Savings Account; and
- (e) any interest already paid on the deposit under paragraph 7 shall be recovered from the amount of repayment of deposit and the interest payable under this paragraph.”.

[F. No. 1/4/2023-NS(Pt.)]

ASHISH VACHHANI, Addl. Secy.

Note :The Principal Scheme was published in the Gazette of India, Extraordinary, Part II, Section 3, Sub-section (i), *vide* number G.S.R. 922(E), dated the 12th December, 2019 and subsequently amended *vide* number G.S.R. 289(E), dated the 9th May, 2020, G.S.R. 838(E), dated the 22nd November, 2022, G.S.R. 53(E), dated the 27th January, 2023, G.S.R. 327(E), dated the 27th April, 2023 and G.S.R. 620(E), dated the 23rd August, 2023.

अधिसूचना

नई दिल्ली, 7 नवम्बर, 2023

सा.का.नि. 831(अ).—केंद्रीय सरकार, सरकारी बचत संवर्धन अधिनियम, 1873 (1873 का 5) की धारा 3क द्वारा प्रदत्त शक्तियों का प्रयोग करते हुए, लोक भविष्य निधि स्कीम, 2019 का और संशोधन करने के लिए निम्नलिखित स्कीम बनाती है, अर्थात् :--

1. (1) इस स्कीम का संक्षिप्त नाम लोक भविष्य निधि (संशोधन) स्कीम, 2023 है।
- (2) ये राजपत्र में इसके प्रकाशन की तारीख को प्रवृत्त होगी।
2. लोक भविष्य निधि स्कीम, 2019 के पैरा 13 के दूसरे परंतुक में, “या खाते के विस्तार की तारीख से” शब्दों के स्थान पर, “चालू पांच वर्षीय ब्लाक अवधि के प्रारंभ की तारीख से” शब्द रखे जाएंगे।

[फा. सं. 1/4/2023-एनएस (पीटी)]

आशीष वच्छानी, अपर सचिव

टिप्पण : मूल स्कीम, भारत के राजपत्र, असाधारण, भाग II, खंड 3, उपखंड (i) में सा.का.नि. 915(अ), तारीख 12 दिसंबर, 2019 द्वारा प्रकाशित की गई थी और तत्पश्चात् सा.का.नि. 290 (अ), तारीख 5 मई, 2020 द्वारा संशोधित की गई।

NOTIFICATION

New Delhi, the 7th November, 2023

G.S.R. 831(E).—In exercise of the powers conferred by section 3A of the Government Savings Promotion Act, 1873 (5 of 1873), the Central Government hereby makes the following Scheme to further amend the Public Provident Fund Scheme, 2019, namely: —

1. (1) This Scheme may be called the Public Provident Fund (Amendment) Scheme, 2023.
(2) It shall come into force on the date of its publication in the Official Gazette.
2. In the Public Provident Fund Scheme, 2019, in paragraph 13, in the second proviso, for the words “or the date of extension of the account”, the words “or from the date of commencement of the current block period of five years” shall be substituted.

[F. No. 1/4/2023-NS(Pt.)]

ASHISH VACHHANI, Addl. Secy.

Note : The Principal Scheme was published in the Gazette of India, Extraordinary, Part II, Section 3, Sub-section (i) *vide* number G. S. R. 915(E) dated the 12th December, 2019 and subsequently amended *vide* number G.S.R. 290(E) dated the 5th May, 2020.

F. No 113-03/2017-SB(Pt.1)
Government of India
Ministry of Communications
Department of Posts
(Financial Services Division)

Dak Bhawan, New Delhi – 110001
Dated: 29.11.2023

Corrigendum / Clarification

To

All Head of Circles / Regions

Subject: Circulation of amendments in Senior Citizen's Savings Scheme, 2023, National Savings Time Deposit Scheme, 2019 and Public Provident Fund Scheme, 2019– Reg.

Madam / Sir,

This has the reference to the SB Order No. 22/2023 dated 14.11.2023 issued in connection with the amendments in Senior Citizen's Savings Scheme, 2023, National Savings Time Deposit Scheme, 2019 and Public Provident Fund Scheme, 2019.

Corrigendum

In the said order, in point (2) of the table in para 4 related to Senior Citizen's Savings Scheme, '*fifty-five years*' may be read as '*fifty years*'.

Clarification

This office was in receipt of many references regarding applicability of rules amended in connection with the premature closure of 5-year TD accounts which have already been opened before issue of notification G.S.R.830(E) dated 07.11.2023.

2. Hence, clarifications were sought from Department of Economic Affairs (DEA), Ministry of Finance (MoF) regarding applicability of amended rules. DEA, MoF in OM No. 1/4/2023-NS(Pt.) dated 28.11.2023 clarified that the amendments related to SCSS and PPF will be applicable to both existing account holders and new account holders, whereas, the amendments in National Savings Time Deposit Scheme will be applicable only to new account holders.

3. Accordingly, it is clarified that all the existing SCSS accounts can be extended in accordance with the provisions in the amendment issued vide notification G.S.R.829(E) dated 07.11.2023 and the existing 5-year TD accounts which have been opened before 10.11.2023 can be prematurely closed after six months in accordance with the rules under which they have been opened. However, 5-year TD accounts opened on or after 10.11.2023 can be prematurely closed in accordance with the amendments issued vide notification G.S.R.830(E) dated 07.11.2023.

4. A copy of DEA, MoF's OM No. 1/4/2023-NS(Pt.) dated 28.11.2023 is attached herewith for reference.

5. It is requested to circulate it to all concerned for information, guidance, and necessary actions.

6. This is issued with the approval of the Competent Authority.

Encl: As Above.

Yours faithfully



(T C VIJAYAN)

Assistant Director (SB-I)

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 / CEPT
6. Sr. Deputy Director General (Vig) & CVO) / Sr. Deputy Director General (PAF)
7. Director, RAKNPA / 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 Hindi Translation of SB Order.
15. Guard File/e-File.



(T C VIJAYAN)

Assistant Director (SB-I)

F. No. 1/4/2023-NS(Pt.)
Government of India
Ministry of Finance
Department of Economic Affairs
(Budget Division)

North Block, New Delhi
Date: 28th November, 2023

OFFICE MEMORANDUM

Subject: Clarification on applicability of amended rules - reg.

Please refer to DOP ID No. 113-03/2017-SB(Pt.1) dated 24.11.2023 on the subject cited above. This Department has issued a notification dated 07.11.2023 with respect to amendments in SCSS, PPF and NSTD schemes. In this regard, it is clarified that the amendments in SCSS and PPF will be applicable to both existing account holders and to new account holders, whereas, the amendments in National Savings Time Deposit Scheme will be applicable only to new account holders.

2. This has the approval of the competent authority.

Parveen Jain
28/11/23

(Parveen Jain)
Assistant Director (Budget)
Tele. No. 011-23095155

To

The Assistant Director (SB-1)
F S Division
Department of Posts
Ministry of Communications
Dak Bhawan, New Delhi

Copy to:-

The Joint Director, National Savings Institute, New Delhi for circulation to all the agency banks.

F. No 113-03/2017-SB(Pt.1)
Government of India
Ministry of Communications
Department of Posts
(Financial Services Division)

Dak Bhawan, New Delhi – 110001

Dated: 29.12.2023

To

All Head of Circles/Regions

Subject: Revision of interest rates for Small Savings Schemes w.e.f. 01.01.2024

Madam / Sir,

The undersigned is directed to say that, vide memorandum No. 1/4/2019-NS dated 29.12.2023 (copy enclosed), Government of India, Ministry of Finance, Department of Economic Affairs (Budget Division) has informed that the rate of interest on various Small Savings Schemes (National Savings Schemes) for the fourth quarter of financial year 2023-24 **(starting from 1st January, 2024 and ending on 31st March, 2024) have been revised as under.**

Sl. No.	Instrument / Scheme	Rate of Interest from 01.10.2023 to 31.12.2023	Rate of Interest from 01.01.2024 to 31.01.2024
1.	Post Office Savings Account	4.0	4.0
2.	1 Year Time Deposit	6.9	6.9
3.	2 Year Time Deposit	7.0	7.0
4.	3 Year Time Deposit	7.0	7.1
5.	5 Year Time Deposit	7.5	7.5
6.	5 Year Recurring Deposit	6.7	6.7
7.	Senior Citizen Savings Scheme	8.2	8.2
8.	Monthly Income Account Scheme	7.4	7.4
9.	Sukanya Samridhhi Account Scheme	8.0	8.2
10.	Public Provident Fund Scheme	7.1	7.1
11.	National Savings Certificate	7.7	7.7
12.	Kisan Vikas Patra	7.5 (will mature in 115 months)	7.5 (will mature in 115 months)

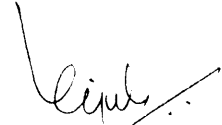
2. It is requested to circulate it to all concerned for information and necessary guidance. Same may also be placed on the notice board of all Post Offices in public area. The relevant calculation tables, if any, will be supplied in due course on receipt from the DEA/MoF.

3. This is issued with the approval of the Competent Authority.


(T.C.VIJAYAN)
Assistant Director (SB-I)

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 / CEPT
6. Sr. Deputy Director General (Vig) & CVO) / Sr. Deputy Director General (PAF)
7. Director, RAKNPA / 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. Guard File/e-File.



(T.C. VIJAYAN)
Assistant Director (SB-I)

F.No.1/4/2019-NS
Government of India
Ministry of Finance
Department of Economic Affairs
(Budget Division)

North Block, New Delhi
Dated: 29.12.2023

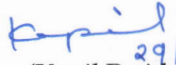
OFFICE MEMORANDUM

Subject: Revision of Interest Rates for Small Savings Schemes - reg.

The rates of interest on various Small Savings Schemes for the fourth quarter of financial year 2023-24 starting from 1st January, 2024 and ending on 31st March, 2024 have been revised as detailed below:

Instrument	Rates of interest from 01.10.2023 to 31.12.2023	Rates of interest from 01.01.2024 to 31.03.2024
Savings Deposit	4.0	4.0
1 Year Time Deposit	6.9	6.9
2 Year Time Deposit	7.0	7.0
3 Year Time Deposit	7.0	7.1
5 Year Time Deposit	7.5	7.5
5 Year Recurring Deposit	6.7	6.7
Senior Citizen Savings Scheme	8.2	8.2
Monthly Income Account Scheme	7.4	7.4
National Savings Certificate	7.7	7.7
Public Provident Fund Scheme	7.1	7.1
Kisan Vikas Patra	7.5 (will mature in 115 months)	7.5 (will mature in 115 months)
Sukanya Samridhi Account Scheme	8.0	8.2

2. This has the approval of competent authority.


29/12/23
(Kapil Patidar)

Deputy Secretary (Budget)
Tele - 01123092649

To,

1. The Finance Secretary & Secretary
Expenditure, Department of Expenditure
North Block, New Delhi.
2. The Secretary,
Department of Economic Affairs
North Block, New Delhi.
3. The Secretary,
Department of Revenue
North Block, New Delhi.
4. The Secretary,
Department of Financial Services
Jeevan Deep Building, New Delhi.
5. The Secretary,
Department of Posts
Dak Bhawan, New Delhi.
6. The Chief General Manager (DGBA)
Reserve Bank of India, Central Office,
Mumbai.
7. Reserve Bank of India
Central Account Section, Additional Office
Building, East High Court Road, Civil Lines,
P.B. No.15, Nagpur - 440 001.
8. Chief Secretaries of States / UT
Government
9. The Joint Director
National Savings Institute, New Delhi.