

**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: 15.07.2025**

**To**

All Head of Circles/Regions

**Subject: Freezing of Small Savings Schemes accounts matured but not closed after 3 years.**

Sir/Madam,

Please refer to **SB Order No. 25/2022 dated 16-12-2022**, concerning the freezing of Small Savings Schemes accounts, under INOP-freeze Code, that have matured but not closed even after three years of maturity.


2. As per the aforementioned SB Order, it was decided to freeze matured accounts under the schemes MIS, SCSS, TD, KVP, NSC, RD, and PPF accounts (that are matured but not extended), which have not been closed even after three years since maturity. The designated freeze reason code for these accounts is '**INOP: Inoperative more than 3 years**'.

3. To further enhance security of hard-earned money of depositors, it has now been decided that this freezing activity will be conducted twice a year as a continuous cycle. The process of identification and freezing of such accounts will be completed within 15 days, commencing from 1<sup>st</sup> July and 1<sup>st</sup> January of each year. This means accounts that complete three years of maturity as on **30th June and 31st December** every year, respectively, will be identified and frozen

4. The Standard Operating Procedure (SOP) for handling these frozen accounts, as detailed in SB Order 25/2022, remains in effect and must continue to be followed.

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

Yours faithfully,

  
**(Devender Kumar Sharma)**  
Assistant Director (SB-II)  
15/7/2025

Copy to: -

1. Sr. PPS to Secretary (Posts)
2. PS to Director General Postal Services
3. PPS/ PS to Member (Financial Services)/Member (O)/Member (P)/ Member (HRD)/ Member (Tech)/ Member (Service Quality and Marketing), Member (Infrastructure), AS & FA
4. Addl. Director General, APS, New Delhi
5. Chief General Manager, BD Directorate / Parcel Directorate / PLI Directorate.
6. CGM, CEPT for kind information and necessary action.
7. Sr. Deputy Director General (Vig) & CVO) / Sr. Deputy Director General (PAF)
8. Director, RAKNPA / Directors of all PTCs
9. Director General P & T (Audit), Civil Lines, New Delhi
10. Secretary, Postal Services Board / All Deputy Directors General
11. All General Managers (Finance) / Directors Postal Accounts / DDAP
12. The Joint Director & HOD, National Savings Institute, ICCW Building, 4 Deendayal Upadhyay Marg, New Delhi-110002
13. The Under Secretary, MOF (DEA), NS-II Section, North Block, New Delhi.
14. All recognized Federations / Unions / Associations
15. Guard File/e-File.

  
(Devender Kumar Sharma)  
Assistant Director (SB-II)