

F. No 113-03/2024
Government of India
Ministry of Communications
Department of Posts
(Financial Services Division)

Dak Bhawan, New Delhi – 110001
Dated: 31.12.2025

To

All Head of Circles/Regions

Subject: Revision of interest rates for Small Savings Schemes w.e.f. 01.01.2026

Madam / Sir,

The undersigned is directed to intimate that, vide memorandum No. 1/4/2019-NS dated 31.12.2025 (copy enclosed), Government of India, Ministry of Finance, Department of Economic Affairs (Budget Division) has informed that the rates of interest on various Small Savings Schemes (National Savings Schemes) for the fourth quarter of financial year 2025-26 (**starting from 1st January, 2026 and ending on 31st March, 2026**) shall remain unchanged from those notified for the third quarter (1st October, 2025 to 31st December, 2025) of FY 2025-26.

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

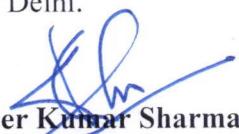
3. This issues with the approval of the Competent Authority.



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

Copy to: -

1. Sr. PPS to Secretary (Posts)
2. Sr. PPS/PPS 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)

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

Kartavya Bhawan 1, New Delhi

Dated: 31.12.2025

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 FY 2025-26 starting from 1st January, 2026 and ending on 31st March, 2026 shall remain unchanged from those notified for the third quarter (1st October, 2025 to 31st December, 2025) of FY 2025-26.

2. This has approval of the Competent Authority.



(Masroor Ahmad)
Deputy Secretary (Budget)
Tele – 011 24013082

To,

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