

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

Dak Bhawan, New Delhi-110001
Dated: 30.04.2021

To,

All Heads of Circles / Regions

Subject: - Introduction of “Basic Savings Accounts” under Post Office Savings Account Scheme 2019 to facilitate opening of Zero Balance Accounts by beneficiaries of any Government Welfare Scheme and reduction in account maintenance fee on PO Savings Account-regarding.

Madam / Sir,

The undersigned is directed to say that Ministry of Finance (DEA) vide its O.M. No. 14/10/2021-NS dated 13.04.2021 duly appended notification No. G.S.R. 257(E) dated 09.04.2021 has incorporated another category of PO Savings Account called “Basic Savings Account” under new inserted paragraph 3 of Post Office Savings Account Scheme 2019 and reduction in Account Maintenance Fee on PO Savings Account. Copy of notification is attached.

2. Account Maintenance Fee prescribed in rule 4(6) of Post Office Savings Account Scheme 2019 has been revised from Rs. 100 (One hundred rupees) to Rs. 50 (Fifty) inclusive of GST. Account Maintenance Fee will not be applicable on Basic Savings Account.

3. Basic Savings Account has been restored through aforesaid gazette notification. The procedure to be followed for opening and operating these accounts is given below: -

- i) A registered adult member of any Government Welfare Scheme can open Basic Savings Account at any Post Office including GDS Branch Post Offices.
- ii) A guardian of a minor whose name is registered for any Government Welfare Scheme can also open Basic Savings Account on behalf of minor.
- iii) Only one Basic Savings Account can be opened by the beneficiary and guardian of beneficiary.
- iv) Any Government benefit and any other deposit can be made in these accounts.

v) Basic Savings Account will be governed by Post Office Savings Account Scheme 2019 & Government Savings Promotion General Rules, 2018.

vi) Only a single account can be opened under Basic Savings Account.

vii) The depositor who desires to open Basic Savings Account under this category has to provide copy of letter/card issued by a competent authority of any State or Central Government Department mentioning name of beneficiary under any welfare scheme, copy of letter/ Aadhaar card issued by UIDAI, Account Opening Form & KYC form.

viii) The postmaster concerned will compare copy of this document with the original under his/her dated signatures.

ix) While opening Basic Savings Accounts, scheme code and registration/enrolment/reference number of the beneficiary contained in letter/card issued by competent authority of any State of Central Government or letter/card number and date should be entered in the field provided for entering Job Card No. in Finacle/Sanchay Post and Aadhaar no. of the beneficiary.

x) All other formalities applicable to PO Savings Account i.e. Specimen Signature, issue of PR in GDS Branch Post Offices, issue of passbook etc. should be followed.

xi) Interest will be calculated and credited in Basic Savings Accounts by following the normal procedure laid down for PO Savings Account.

xii) All existing Basic Savings Account will also be incorporated and treated as Basic Savings Account.

xiii) Other facilities like Cheque Book, ATM Card, eBanking, mBanking may be availed by Basic Savings Account holders, subject to fulfillment of eligibility conditions for these services. For the purpose minimum balance of Rs. 500 is to be maintained by account holder and Basic Savings Accounts may be converted in to PO Savings Account.

4. Where circle received proposal from State Government for bulk account opening under any Governments Welfare Scheme, Circle may proceed for bulk account opening after taking list of beneficiaries, AOF, KYC form, Aadhaar from respective State Government/Beneficiaries.

5. This is issued with the approval of DDG (FS).

Encl: As above

Your's Faithfully,


(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
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 / CGM, 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 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, Mysuru - for uploading the order on the India Post website.
16. Dy. Director, CEPT Chennai for information and configuration in Finacle accordingly.
17. ADG (OL) for information and Hindi Translation of SB Order.
18. Guard File



(Devendra Sharma)

Asst. Director (SB-II)



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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नई दिल्ली, शुक्रवार, अप्रैल 9, 2021/चैत्र 19, 1943

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वित्त मंत्रालय

(आर्थिक कार्य विभाग)

अधिसूचना

नई दिल्ली, 9 अप्रैल, 2021

सा.का.नि. 257(अ).—केंद्रीय सरकार, सरकारी बचत संवर्धन अधिनियम, 1873 (1873 का 5) की धारा 3क द्वारा प्रदत्त शक्तियों का प्रयोग करते हुए, डाकघर बचत खाता योजना, 2019 में संशोधन करने के लिए निम्नलिखित योजना बनाती है, अर्थात्

1. संक्षिप्त नाम और प्रारंभ: (1) इस योजना का संक्षिप्त नाम डाकघर बचत खाता (संशोधन) योजना, 2021 है।

(2) यह राजपत्र में इसके प्रकाशन तारीख से प्रवृत्त होंगे।

2. डाकघर बचत खाता योजना, 2019 में -

(i) पैरा 3 में उप-पैरा (2) के पश्चात निम्नलिखित उप-पैरा अंतः स्थापित किए जाएंगे, अर्थात्:-

"(3) उप-पैरा (1) और (2) में अंतर्विष्ट किसी बात के होते हुए भी, इस योजना के हितधारी मूल बचत खाता को खोल और परिचालित कर सकते हैं और ऐसे खाते को खोलने के लिए विहित विशिष्टियां नीचे सारणी में विनिर्दिष्ट किए गए हैं, अर्थात्:-

सारणी

खाता का प्रकार	कौन खाता खोल सकता है	खाता खोलने के लिए अपेक्षित जमा राशि	खोले जाने वाले खातों की संख्या	खाते में जमा की जाने वाली राशि की प्रकार	खाते में रखी जाने वाली न्यूनतम राशि	खाता कौन प्रचालित कर सकता है
मूल बचत खाता	(i) किसी भी सरकारी कल्याण योजना का रजिस्ट्री वयस्क सदस्य (ii) किसी ऐसे अवयस्क जिसका नाम किसी सरकारी लाभ के लिए रजिस्ट्री है, का अभिभावक	शून्य	एक	कोई सरकारी लाभ या इस योजना के अधीन कोई अन्य जमा राशि	शून्य	(i) कोई भी वयस्क व्यक्ति जिसका नाम किसी सरकारी कल्याण योजना के लिए रजिस्ट्री है। (ii) किसी ऐसे अवयस्क जिसका नाम सरकारी लाभ के लिए रजिस्ट्री है, का अभिभावक

(4) डाकघर बचत खाता नियम, 1981 के अधीन खोला गया कोई भी मूल बचत खाता चालू रहेगा।";

(ii) पैरा 4 के उप-पैरा (6) में, शब्द "एक सौ रुपये" के स्थान पर शब्द और कोष्ठक "पचास रुपये (माल और सेवाकर सहित) रखे जाएंगे।

[फा. सं. 14/8/2019-एनएस (पार्ट. I)]

रजत कुमार मिश्र, अपर सचिव

टिप्पण : मूल योजना भारत के राजपत्र, असाधारण, भाग-II, खंड 3, उपखंड (i) की अधिसूचना संख्या सा.का.नि. 921(अ) तारीख 12 दिसंबर, 2019 द्वारा प्रकाशित की गई थी।

MINISTRY OF FINANCE

(Department of Economic Affairs)

NOTIFICATION

New Delhi, the 9th April, 2021

G.S.R. 257(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 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, 2021.

(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,-

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

“(3) Notwithstanding anything contained in sub-paragraphs (1) and (2), the beneficiaries of this Scheme may open and operate Basic Savings Account and the particulars required for opening of such an account are specified in the Table below, namely :-

TABLE

Type of Account	Who may open the account	Deposit required for opening of account	Number of accounts that can be opened	Type of deposits that can be made into the account	Minimum balance to be maintained in the account	Who may operate the account
(1)	(2)	(3)	(4)	(5)	(6)	(7)
Basic Savings Account.	(i) Registered adult member of any Government Welfare Scheme; (ii) Guardian of a minor whose name is registered for any Government Benefit.	Nil.	One.	Any Government benefit or any other deposit under the scheme.	Nil.	(i) An individual adult whose name is registered for any Government Welfare Scheme; (ii) guardian of any minor whose name is registered under any Government Welfare Scheme.

(4) Any Basic Savings Account opened/under the Post Office Savings Account Rules, 1981 shall remain operational.”;

(ii) in paragraph 4, in sub-paragraph (6), for the words “one hundred rupees”, the words and brackets “fifty rupees (inclusive of Goods and Services Tax)” shall be substituted.

[F. No. 14/8/2019-NS (Pt.I)]

RAJAT KUMAR MISHRA, 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. 921 (E), dated the 12th December, 2019.