

Government of India  
Ministry of Communications & I.T.  
Department of Posts  
F.S.Division

SO order no.1/2004

No. 108-56/97-SB

Dated : 14.01.2004

To

19

All Heads of Circles / Region,  
Addl. D.G., APS, R.K. Puram, New Delhi

Sub : Compliance of the provisions of Finance Act concerning TDS and  
Surcharge.

.....

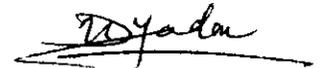
Sir / Madam,

The Department of Post is doing an agency work on behalf of the Ministry of Finance, Department of Economic Affairs. Several queries have been received from various Circles regarding deduction of TDS and Surcharge. Finance Act is a statutory Act which has to be followed by all Ministries / Departments without waiting for any separate instructions from the Directorate. Ministry of Finance has instructed that all the field offices should follow the provisions of Finance Act in respect of Tax Deduction at Source (TDS) and surcharge to be deducted from the commission payable to the Agents and withdrawals from NSS-87 Accounts.

4. The decision of the Ministry of Finance may be brought to the notice of all concerned for information, guidance and compliance. Receipt of the letter may be acknowledged.

5. This issue with the approval of Director (FS).

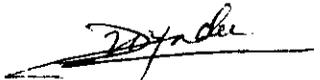
Yours faithfully,



(K.D. Yadav)  
Desk Officer(SB)

Copy forwarded to:

1. Director of Audit, P&T, Delhi.
2. All Directors/Dy. Directors of Accounts, Postal.
3. Director, Postal Staff College, Ghaziabad.
4. All Principal Postal Training Centres.
5. DDG/PG/DDG(VIG)/DDG(Estt.)/DDG(PO)/DDG(Tech)
6. AD(SB)/PG/Inspection/PF/Investigation/Postal Accounts Section.
7. All recognized Staff Unions & Association.
8. All Accounts Officers ICO (SB).
9. All Members, Postal Services Board.
10. Director, GPO Kolkata.
11. Ms. Anuradha Prasad, Director (Budget), Ministry of Finance, Department of Economic Affairs, North Block, New Delhi

  
(K.D. Yadav)  
Desk Officer (SB)  
Tel.23036378

**S.B. ORDER No.2 / 2004**

Government of India  
Ministry of Communications & I.T.  
Department of Posts  
F.S.Division

No. 110-23/ 2001-SB

Dated : 28.01.2004

To

All Heads of Circles / Regions,  
Addl. D.G., APS, R.K. Puram, New Delhi

Sub : Clarification regarding status of joint MIS Accounts on the death of one of the depositors.

....

Sir/Madam,

I am directed to refer to this office S.B. Order No.2/2003 dated 07.01.2003 (Para-8) on the above subject. Some Circles have raised queries as to whether after the death of one of the depositors of MIS Account, the said account subsequently be converted into a joint account by adding another name by the surviving depositor? The existing revised procedure clearly states that if one of the depositor of a joint MIS Account opened by two adults dies, the Account will be treated as single account by observing the procedures prescribed in Rule 72(2) of the POSB Manual-I in the name of the surviving depositor from the date of death of the said depositor. When a report to this effect is received in the post office, the PM / SPM will ask the surviving depositor to withdraw the excess amount in excess of the limit prescribed for single depositor as this amount will not carry interest from the date of death of the joint depositor. The interest already paid on this excess amount will be recovered or adjusted.

2. In this connection it is clarified that after the death of one of the depositors of MIS Account, the surviving depositor can subsequently convert

the single account in-to a joint account by adding the new name if he / she so desires. In that case, only the name will be added and no more amount will be deposited in the said account..

3. The above clarification may be brought to the notice of all operating staff for information, guidance and compliance. Receipt of the letter may be acknowledged.

Yours faithfully,  
  
(K.D. Yadav)  
Desk Officer(SB)

Copy forwarded to:

1. Director of Audit, P&T, Delhi.
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3. Director, Postal Staff College, Ghaziabad.
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9. All Members, Postal Services Board.
10. Director, GPO Kolkata.
11. Ms. Anuradha Prasad, Director (Budget), Ministry of Finance, Department of Economic Affairs, North Block, New Delhi

  
(K.D. Yadav)  
Desk Officer (SB)  
Tel.23036378

**S.B. Order No. 3/2004**

Government of India  
Ministry of Communications & I.T.  
Department of Posts  
FS Division

No.113-4/2002-SB

Dated : 29.01.2004

To

All Heads of Circles,  
Addl. D.G., APS. R.K. Puram, New Delhi.

Sub : Comparison of signature on the application of withdrawal by the second official in the Head Offices.

.....

Sir / Madam,

I am directed to refer to this office letter of even no. dated 16.05.2002 (S.B. Order No.9/2002) on the above subject. Some Circles have raised queries as to who will be the second official to compare the signature on the application form for withdrawal in Head Offices where the work has been computerized? Under Rule 33 (2) of the P.O.S.B. Manual-I, the Counter Assistant is required to compare the signature of the depositor on the application for withdrawal with the signature contained in the application for opening of account i.e. SB-3 and sign below the depositor's signature, in token of check in all cases. However, when the amount of withdrawal exceed Rs.2000/-, the second official viz. Ledger Assistant in HO is also required to compare the signature on the SB-7 with the specimen signature and sign below the depositor's signature in token of this check.

3. In the computerized offices as the Counter Assistant has to perform the work of Ledger Assistant also, in this regard, it is clarified that the APM will now compare the signature of the depositor on withdrawal application (SB-7) as a second check.

4. It is requested that the above clarification may kindly be brought to the notice of all concerned for information, guidance and compliance.

5. Receipt of this letter may be acknowledged.

Yours faithfully,



(K.D. Yadav)  
Desk Officer(SB)

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4. All Principal Postal Training Centres.
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6. AD(SB)/PG/Inspection/PF/Investigation/Postal Accounts Section.
7. All recognized Staff Unions & Association.
8. All Accounts Officers ICO(SB)
9. PS to Member(I&FS).
10. PS to Member(O)/PS to Member(P)/Sr.PPS to Secretary(P)

  
(K.D. Yadav)  
Desk Officer (SB)

Government of India  
Ministry of Communications & I.T.  
Department of Posts  
F.S.Division

No. 108-56/97-SB

Dated : 09.02.2004

To

All Heads of Circles / Region,  
Addl. D.G., APS, R.K. Puram, New Delhi

Sub : Compliance of the provisions of Finance Act, 2003 concerning TDS and  
Surcharge under NSS-87 Accounts / Commission payable to agents.

.....

Sir / Madam,

The Department of Post is doing an agency work on behalf of the Ministry of Finance, Department of Economic Affairs. Ministry of Finance (DEA) has asked the Department of Posts to adhere to the Finance Act in force as well as instructions of CBDT for purposes of deduction of tax at source from subscribers.

2. As per Finance Act, 2003 the following changes have been made in Section 197 by inserting a new clause (C) which reads as under:-

“(1C) Notwithstanding anything contained in Section 193 or Section 194 or Section 194-A or Section 194EE or Section 194K or sub-Section (B) of this section, no deduction of tax shall be made in the case of an individual resident in India, who is of the age of sixty five years or more at any time during the previous year and is entitled to a deduction from the amount of income-tax on his total income referred to in Section 88B, if such individual furnishes to the person responsible for paying any income of the nature referred to in Section 193 or Section 194 or Section 194A or section 194EE or section 194K, as the case may be, a declaration in writing in duplicate in the prescribed form and verified in the prescribed manner to the effect that the tax on his estimated total income of the previous year in which such income is to be included in computing his total income will be nil.”

A declaration in the prescribed Form No.15H may be taken by the subscriber.

The persons responsible for making payment shall furnish a copy of each such declaration to the assessing officer concerned on or before 07<sup>th</sup> day of a month next following the month in which the declaration is furnished to him under Section 197(A) (2).

3. As regards applicability of surcharge on TDS under NSS-87/ Commission payable to agents under Section 194-EE and Section 194-H respectively, as per Finance Act, 2003 instructions have been issued to Circles vide this office letter of even no. (S.B. Order No.19/2003) dated 01.10.2003. As per Finance Act the applicability of surcharge on TDS would be governed by the following provisions:-

“A. Where the payment is being made to a company, surcharge at the rate of 2.5% of the income tax deducted would be levied.

B. Where the payment is being made to a person other than a company:

(a) In case where the person is an individual, HUF or Association of Persons, whether incorporated or not, surcharge will be levied at the rate of 10% of the income tax deducted where the income or aggregate of such incomes paid or likely to be paid exceeds Rs.8.5 lakhs.

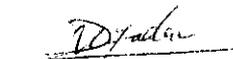
(b) In case of a Cooperative Society, Firm and Local Authority, such surcharge will be levied at the rate of 2.5% of the income tax deducted; and

(c) In case of an artificial juridical person, surcharge would be levied at the rate of 10% of the income tax deducted.”

4. It is requested that the above provisions of Finance Act 2003, may be brought to all concerned for information, guidance and compliance. Receipt of the letter may be acknowledged.

5. This issue with the approval of Dy. Director General (FS).

Yours faithfully,



(K.D. Yadav)  
Desk Officer(SB)

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9. All Members, Postal Services Board.
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11. Ms. Anuradha Prasad, Director (Budget), Ministry of Finance, Department of Economic Affairs, North Block, New Delhi

  
(K.D. Yadav)  
Desk Officer (SB)  
Tel. 23036378

**Government of India**  
**Ministry of Communications & I.T.**  
**Department of Posts**  
**FS Division**

No.113-6/2003-SB

Dated: 20-04-2004

To

**All Heads of Circles/Region**  
**Addl. DG, APS, R.K. Puram, New Delhi.**

**Sub:- Delay in settlement of deceased claim cases on account of verification of death certificate issued by competent authority.**

.....  
Sir/Madam,

The Directorate has been receiving complaints of delay in settling deceased claim of POSB/POSC due to verification of documents. Vide Directorate's letter No.79-29/88-SB dated 15.05.1988, it was clarified that the genuineness of the death certificates may be got verified by the local authorities themselves except where genuineness cannot be verified locally. The death certificate produced by the claimants, where found certified by the competent authority, should be accepted for settlement of the deceased claim cases.

2. Over the period of time it has been noticed that delay in settlement of deceased claim cases continues. In order to mitigate the inconvenience to the claimants it is reiterated that the sanctioning authority while observing the guidelines issued vide this office letter No.35-38/90-SB dated 21.01.1991 may accept the death certificate issued by the competent authorities mentioned in this office letter No.12-5/70-SS dated 11.05.1970.

2.1. Verification of death certificate given in original or certified by the competent authority should be necessary only when there is a doubt about the genuineness of the certificate. In all cases, the claimant may be made to sign the certificate before admitting the claim and payment made only after the identity of the claimant is established.

3. Above instructions may be brought to the notice of all concerned. Any delay in the settlement of deceased claim cases beyond 30 days after submission of complete claim should be viewed seriously.

Yours faithfully,

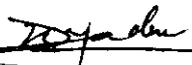


(K.D. Yadav)

Desk Officer (SB)

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7. All recognized Staff Unions & Association.
8. All Accounts Officers ICO(SB)
9. PS to Member(D).
10. Director, GPO, Kolkata.

  
(K.D. Yadav)  
Desk Officer(SB)

S.B. Order No. 6 /2004

**Govt. of India  
Ministry of Communications & IT  
Department of Posts  
F.S. Division**

No. 1-1/2004-SB(AO)

Dated 9<sup>th</sup> February 2004  
11

To

**All Heads of Circles/Regions  
Addl. DG, APS, R.K. Puram, New Delhi**

**Sub: Verification of Balances: Recurring Deposits**

Sir,

At present verification of RD balances is to be carried out by SBCO once in SIX months as on 30<sup>th</sup> June and 31<sup>st</sup> December office as a whole including HO and its SOs. With the transfer of RD binders to SOs it has been decided that the RD verification of balances of SOs can be spread over six months duration and following procedure is prescribed for the same.

The verification of balances of RD Accounts of HOs is to be carried out as at present as on 30<sup>th</sup> June and 31<sup>st</sup> December.

The balances of Sub Post Offices to be carried out once in every six months, but the dates as on which the balances will be agreed has to be spread over Four months equally depending upon number of accounts, as on 31<sup>st</sup> Jan, 28/29<sup>th</sup> Feb, 30<sup>th</sup> April and 31<sup>st</sup> May in the first round and 31<sup>st</sup> July, 31<sup>st</sup> Aug, 31<sup>st</sup> October and 30<sup>th</sup> November in the second round. That is if there are 20 SOs under a HO the number of SO in respect of which the balances has to be agreed will be 5 SOs each month. The number of offices may however differ depending on the number of accounts. (31<sup>st</sup> March and 30<sup>th</sup> Sept. are omitted from the dates of agreement, since the SBCO has to verify the balances of Savings and other accounts as on this date).

The Sub Offices will prepare six monthly lists of balances as on the dates fixed for the agreement. The PA of the post office can be paid honorarium for listing at the same rates applicable to SBCO and the listing machines of SBCO can also be used for the purpose wherever possible. The SO has to submit the list of balances to SBCO before 10<sup>th</sup> of the month following the due month of agreement (if the agreement is due on 31<sup>st</sup> Jan the list of balances has to be received by the SBCO by 10<sup>th</sup> February). The SOs will prepare the list of balances binder/ledger wise as per Rule 19 of POSB Manual Volume-I and copy of the chart will be sent to SBCO.

On receipt of list of balances from the SO, the SBCO will take action to verify the balances as prescribed in letter No. 113-1/2003-SB dated 5.5.03 and complete the verification by the end of the month.

At offices where the SBCOs are not computerized, the verification of balances has to be carried out as prescribed in para 14 of the Manual of SB Control Procedure. However in the absence of binders to compare the balances and verify, the SBCO will conduct all other checks prescribed for manual agreement before taking further action.

The SBCOs both computerized and non-computerized offices will check the balances of accounts w.r.t. previous list of agreed balances for having no change in balances and ticked.

The verification of balances as detailed above has to be completed before the end of the month following the month as on which the agreement is to be conducted.

If the balances are not agreed with the above efforts, the concerned PA of the SBCO with prior permission of the Divisional Superintendent will visit the SO concerned along with required records for verification of balances in respect of binders and accounts which are not agreed. With the differences reduced to the minimum, it is felt that one-day is sufficient to finish verification of balances of an office having 3000 accounts. On return from the SO, the PA SBCO will give a report to the Superintendent concerned on the visit through the Post Master.

The verification of balances of an office should be completed in all respects by the end of 2<sup>nd</sup> month following the month as on which the agreement is to be conducted.

For the purpose of grouping of offices for agreement, the SBCO will prepare list of SOs showing the number of RD accounts as on 31<sup>st</sup> December 2003 and send it to AO, ICO (SB) through the concerned Divisional Superintendent, suggesting the groups of offices that can be put together for the purpose in the following proforma:

#### P R O F O R M A

Due dates of Agreement	Offices to be agreed		No. of accounts	Total No. of Accounts To be agreed during the month
	Sl. No.	Name of the office		
31 <sup>st</sup> Jan/31 <sup>st</sup> July				
28 <sup>th</sup> Feb/31 <sup>st</sup> Aug				
30 <sup>th</sup> April/31 <sup>st</sup> Oct.				

31 <sup>st</sup> May/30 <sup>th</sup> Nov.			
30 <sup>th</sup> June/31 <sup>st</sup> Dec	Head Post Office		
GRAND TOTAL			

(the grand total number of accounts should agree with the total number of accounts of the HO including all the SOs)

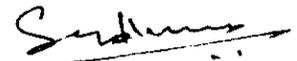
The AO, ICO (SB) will return the list of offices to be agreed every month duly approved. A copy of the approved list will also be sent to the concerned Dnl. Supdt for information. During the annual inspection of the HO, the AO, ICO will check and confirm whether the verification of balances of SOs is being carried out as per the approved list.

The above procedure is effective from 1.1.04 and up to 31.12.03 the procedure already circulated vide SB Order No. 8/2003 (NO.113-1/2002-SB dated 5.5.03) has to be followed. The SBCCOs where no computerization of RD work has been made, may however verify the balances as on 31.12.03 as per the aforesaid procedure.

Except to the extent explained in this order, all other guidelines in the SB Order No. 8/2003 hold good.

It is requested that the above procedure be brought to the notice of all concerned for information and compliance. Receipt of this letter may please be acknowledged.

Yours faithfully,



(H.K. Sreedhara)

Accounts Officer (SB)

9/12/04

Copy forwarded to :

1. Director General of Audit, P&T, Delhi
2. All Directors/Dy. Directors of Accounts, Posts
3. Director, Postal Staff College Ghaziabad
4. All Principals, Postal Training Centres
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7. All recognized Staff Unions & Association
8. All Accounts Officers, ICO (SB)
9. All Members, Postal Services Board
10. Director GPO Kolkata/Mumbai



(H.K. Sreedhara)

Accounts Officer (SB)

**S.B. Order No. 7/2004**

**Govt. of India  
Ministry of Communications & IT  
Department of Posts  
F.S. Division**

No. 3-2/2004-SB(AO)

Dated 9<sup>th</sup> February 2004

11

To

**All Heads of Circles/Regions  
Addl. DG, APS, R.K. Puram, New Delhi**

**Sub: Revision of questionnaire of inspection of HPOs by AO, ICO (SB)**

Sir,

With the decentralization of RD and MIS work to Sub Post Office level and giving some independent powers to the MDGs, it has become necessary to check whether these works are being carried out in the SOs as per rules and proper arrangement is made for the safe custody of the records transferred due to decentralization. And checking by SBCO of the vouchers of RD and MIS accounts with respect to postings in binders is also not possible in the revised procedure. So it is necessary for the AO, ICO that during the inspection of Head Post Office, to inspect the MDGs and the SOs also. As inspection of all the MDGs and SOs is not possible, the AO, ICO may inspect at least one MDG or one Departmental SO (other than MDG) during the inspection of the Head Post Office. The office/offices to be inspected can be selected by the AO, ICO inspecting the HPO. No extra day is recommended for inspection of MDG and DSO by the AO, ICO (SB). The inspection has to be carried out within the number of days now prescribed. The Head of the Circle/Region may however grant an extra day when sought for before taking up the inspection of the HPO. This grant of additional day should not become one of the reasons for non-completion of annual inspections as per the calendar by the AO, ICO (SB). The AO, ICO can inspect more than one Sub Post Office also, with the reduction in inspection at HO relating RD and MIS in respect of SOs

The revision of questionnaire of inspection of SB and SBCO branches of HPO is made to the following extent keeping the above points in view.

**Revision of Questionnaire of Inspection of SB and SBCO branches of HPO by the AO, ICO (SB):**

**SECTION : I**

Add the following to the existing Question 1(a) –

**‘Review the paras out-standing and examine whether they are properly and timely replied. If action is pending instruct suitably.**

**SECTION: II**

Add the following to the existing Note:

**‘In respect of questions 1, 2, 3, 9, 11 and 14 the checking of RD & MIS transactions will be restricted only to that of HO’**

Add the following to the existing Q. 7:

**‘At Head Post Offices where annual interest is calculated on computers, it is enough only 0.25% of Savings Accounts and 1% of PPF/NSS accounts are checked. In respect of accounts of MDGs the checking will however remain at 0.5% and 2% respectively.**

Add the following as Q. 15 after existing Q.14:

**‘(a) Check the register of Deceased Claim Cases of Savings Bank to see that there is no delay in settlement of claim cases, the register is maintained properly as prescribed in Rule 87 of POSB Manual Vol. I and the cases are being entered in the register immediately on receipt of the cases.**

**(b) Select a few cases of RD claim cases settled under Protected Savings Scheme to see that the cases fulfill the required conditions for settlement under the scheme**

**© A general check of a few cases may be conducted.**

**SECTION – III**

Following be inserted as question No. 10 (iv) after 10 (iii)

**See that the six monthly verification balances of RD Accounts as prescribed in para 4 (iii)(a) to (f) of letter No. 113-1/2002-SB dated 5.5.03 (SB order No. 8/2003) is being carried out read with latest orders issued from time to time**

Add the following as Q. 22 after existing Q.21

See whether the SBCO is reporting cases of Minus Balances every month to the SPO/AO, ICO (SB) and PMGs as prescribed in DGP Let. No. 3-1/93-SB dated 20.7.93. Inspecting officer to personally review some of the accounts having minus balances and suggest ways means to clear the same.

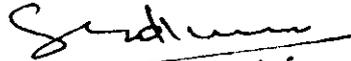
Following be inserted as Section-IV of the Questionnaire after Section-III

#### SECTION-IV (MDGs and SOs)

1. Generally get satisfied that the work of the SB branch is being carried out as per rules and procedures prescribed from time to time and necessary rulings and manuals are available with the Sub Postmaster.
2. In respect of RD and MIS Accounts checking as prescribed in para 1, 2, 3, 9, 11, 14 and 15 of Section II may be carried out.
3. See that the SPM has taken action in respect of silent accounts as per the revised procedure.
4. In respect of Savings, PPF and NSS Accounts the interest statement received are posted in the relevant ledgers (other than MDG) by the SPM and annual Interest is being added to the Pass Books.
5. In respect of transactions by cheque it has to be examined whether the SPM is following the correct procedure keeping in view the para 12 of Section-II
6. See that the Register of Advices of Transfer received and disposed of is maintained properly and the accounts are opened correctly as per Rule 58 of PO SB Manual Vol. I.
7. See whether all the registers to be maintained as per rules and instructions Issued from time to time are maintained in the Sub Post Office.

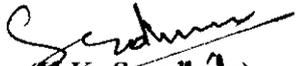
It is requested that the above may be brought to the notice of all concerned and receipt of this acknowledged.

Yours faithfully,

  
(H.K. Sreedhara)  
Accounts Officer (SB) 9/2/04

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10. Director GPO Kolkata/Mumbai

  
(H.K. Sreedhar)  
Accounts Officer (SB)

S.B. Order No. 8/2004

Govt. of India  
Ministry of Communications & IT  
Department of Posts  
F.S. Division

No. 3-3/2004-SB(AO)

Dated  $\frac{9^{\text{th}}}{11}$  February 2004

To

All Heads of Circles/Regions  
Addl. DG, APS, R.K. Puram, New Delhi

**Sub: Inspection of Head Post Offices (SB and SBCO branches) by  
The Asst. Accounts Officer at ICO (SB)**

Sir,

With the promotion of 80% of JAOs, as Assistant Accounts Officers with effect from 1.4.87 in most of the circles and regions the, Accounts Officer is assisted by Asst. Accounts Officers. Even though the JAOs are conducting inspections independently, as per the existing provisions of Rule 136 (d) of Manual of SB Control, Pairing and Internal Check Organization, they can inspect only offices having less than 50000 accounts. With the increase in number of accounts in HPOs the responsibility of inspection on the Accounts Officer has increased considerably.

So, it is decided that in offices where AAO is posted in ICO (SB) along with the Accounts Officer, the AAO may be given additional <sup>responsibility</sup> ~~burden~~ of inspection as follows:

Insert the following as para 136(d)(i) of Manual of SB Control, Pairing and Internal Check Organization and renumber the existing para 136(d) as 136(d)(ii)

**“ In circles/regions where an Asst. Accounts Officer is provided in the Internal Check Organization, The AAO can carry out inspection of all offices having less than 2 lakh accounts and inspection of such offices may be equitably distributed between the AO and the AAO. But every such office inspected by the AAO having ‘less than 50000 accounts’ and ‘less than 200000 accounts (but more than 50000 accounts)’, should be inspected by the Accounts Officer at least once in 5 years and 3 years respectively.”**

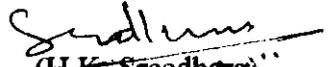
It is requested that the above may be brought to the notice of all concerned and receipt of this acknowledged.

Yours faithfully,

  
(H.K. Sreedhara)  
Accounts Officer (SB)  
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Copy forwarded to :

1. Director General of Audit, P&T, Delhi
2. All Directors/Dy. Directors of Accounts, Posts
3. Director, Postal Staff College Ghaziabad
4. All Principals, Postal Training Centres
5. DDG/PG/DDG(VIG)/DDG(Estt.)/DDG(PO)/DDG(Tech)
6. AD (SB)/PG/Inspection/PF/Investigation/Postal Accounts Section
7. All recognized Staff Unions & Association
8. All Accounts Officers, ICO (SB)
9. All Members, Postal Services Board
10. Director GPO Kolkata/Mumbai

  
(H.K. Sreedhara)  
Accounts Officer (SB) 9/2/20

**SB Order No. 9 /2004**

No.110-3/2004-SB  
Government of India  
Ministry of Communications & IT  
Department of Posts  
SB Section

343-F, Dak Bhavan,  
Sansad Marg,  
New Delhi-110001.

Dated: 16.03.2004.

To

All Heads of Postal Circles / Region,  
Additional Director General, APS, New Delhi.

Sub : Clarification regarding inter-account transfer of MIS interest to SB/ RD  
Accounts.

.....

Sir / Madam,

The Directorate has been receiving complaints from POSB depositors for inter-account transfer of monthly interest of MIS Account to the Savings Account and from Savings Account to Recurring Deposit Accounts. Inter-account transfer of monthly interest of MIS Account is permissible to Savings Bank Accounts and RD Account provided all the accounts stand in the same Post Office.

2. The procedure for crediting monthly MIS interest to the Saving Account is given below:

**Automatic credit of MIS interest in Savings Accounts:**

A depositor can have his monthly interest credited into his savings account by giving standing instructions to the post office provided both the accounts stand in the same office. The ceiling of balance in the savings account as prescribed in P.O. Savings Account Rules will be observed for credit of interest. The procedure for automatic credit will be as below:-

- (i) The depositor will present an application to the post office where the account stands requesting for credit of the monthly interest due on the

account to his savings account. The number of MIS and the number of savings account will be furnished in the application.

- (ii) On receipt of the application, the Counter Assistant will compare the signature on the application with the specimen signature on record and, if it agrees, give an acknowledgement to the depositor for the application. If there is any discrepancy in the specimen signature, it should be got attested in the manner prescribed in Rule 36. The depositor will be informed that he will be required to present the pass book at least once in six months for making entries of payment of interest. An entry will be made in the ledger of MIS Accounts "Monthly interest to be credited in the savings account No..... vide application kept at serial number..... of Guard Book". The PM/SPM will examine the ledger and the application and place his initial on the application form and against the entry in the ledger. All such applications will be kept in a separate guard book serially numbered.
- (iii) The particulars of all such applications will be entered in a register to be maintained in the following form:-

Sl. NO	MIS Account Number	Savings Account Number	Amount of Interest	Date of credit in Savings account		Remark
				Due	Actual	
(1)	(2)	(3)	(4)	(5)		(6)

Sufficient space will be left between the entries in the register so that all monthly interest payments can be entered i.e. 72 lines will be left before next entry.

- (iv) To enable a watch being kept over the prompt transfer of interest to the savings account, separate pages of the register will be allotted date wise for each month. The entries in the register will be scrutinized regularly and action initiated to have the interest credited to the savings account positively on the due date.
- (v) The Counter Assistant will prepare a withdrawal form (SB-&) for the amount of interest on due date. Only the warrant of payment side of the application for withdrawal in the prescribed form need be filled. An entry will be made at the top of the form ' For credit of interest in savings account number.....' The warrant of payment will be signed

by the Postmaster / Sub-Postmaster. The amount will be simultaneously credited in the SB ledger card / ledger concerned. The Pay-in-Slip for the credit will be prepared by the PA and signed by the Postmaster / Sub-Postmaster. Both the transactions, namely, the payment of interest and credit in savings account should appear in the respective list of transactions on the same date. A remark will be made against the entry in the list of transactions of MIS account 'By transfer to savings account number.....' and in the list of transactions for saving accounts" by transfer of interest of MIS Account Number....."

- (vi) when the S.B. pass book is presented for transaction after the credit of interest in the savings account, necessary entries regarding the payment of interest and credit in savings account be made therein. The entries will also be made in the MIS pass book when it is presented once in six months.
- (vii) If the depositor cancels his request for credit of interest in savings account or if either the MIS account or the savings account or both are transferred from the office, or if savings account is closed, an entry will be made on the original application. 'Cancelled' under the signature of the Postmaster / Sub-Postmaster. The depositor, if he desires to have the facility after transfer of the account, will have to make a fresh application to the new office.

(Rule 136 of POSB Manual I prescribed for credit of TD interest in Saving Account will apply for MIS to Savings Account)

**Automatic transfer from Saving Account to Recurring Deposit Accounts:**

The operating procedure has been contained in Rule 109 of POSB Manual Vol. I which is reproduced below:-

- (i) The facility of automatic transfer of deposits from savings accounts to RD accounts will be available on application made by the depositors in form (SB-83) given in Annexure-3' in the following cases and subject to the conditions detailed below:-

**CASES**

1. From the savings account of a depositor to RD Account(s) in his own name and at the same post office.

2. From the savings account of a depositor to RD account(s) standing in the name of his / her spouse and / or dependant children.
3. From a savings account of joint depositors to RD account(s) standing in the names of the same joint depositors.
4. From joint "B" Type savings account to RD account in the name(s) of dependant children of either of the joint accounts holder.

### **CONDITIONS**

- (a) The savings and RD account(s) should be operated at the same post office.
- (b) The facility will cease on the death of the depositor (both the joint depositors in the case of a joint account). Thereafter the legal heir of the depositor has to make arrangement for crediting the due installments to the RD account(s) if it is desired to continue the same.
- (c) The depositor(s) will not be allowed to make cash deposits in the RD accounts after once having applied for the facility of automatic transfer unless the arrangement is revoked in writing.
- (d) The transfer of the amount will be normally made on or after the 15<sup>th</sup> of the month. If on the date on which the work is taken up the balance at credit of the depositor(s) in the savings account is insufficient for the purpose, no transfer will be effected for that month. It will be treated as default. No intimation or warning of this fact is to be given by the post office and it will be for the depositor(s) to ensure the availability of sufficient funds in the savings account.
- (e) The pass book will be produced by the depositor at the office where the account stands in the month of January, April, July and October for entry of the transactions therein. If this requirement is not fulfilled, the depositor will have to accept the balances in the ledger card / ledger as final, so far as withdrawals for credit to RD account(s) are concerned.

### **PROCEDURE**

- (i) **In Head and Departmental Sub Offices:**
  - (a) On receipt of application in the prescribed form from the depositor along with the relevant pass books, the Counter Assistant will satisfy himself about the eligibility of the applicant for the facility. If eligible as per

conditions given above the Counter Assistant will verify the signature of the depositor in the application with specimen on record and make a remark to this effect on the application and transfer the application with pass books to the PM/SPM. The PM/SPM will see that the RD account is active and pass orders for accepting the application and transfer it with the pass books to the concerned Postal Assistant.

- (b) The concerned Postal Assistant will enter the particulars of the application in the register to be maintained for this purpose in form at Annexure-4. A remark will be made in the application in red ink 'Entered in the register at Serial No.....' Entries will be made in running series commencing with one.
- (c) He will make following remarks on the cover and the first page of the pass book in red ink and initial below the entries:
  - (i) **Saving Bank pass book:** Rs..... to be transferred to RD Account No..... from.....(month and year) till.....vide application at serial no.....in the register.
  - (ii) **RD pass Book(s):** Installments from.....(month) to be credited by transfer from saving account no. ....vide application at serial number.....in the register.
- (d) The Counter/Ledger Assistant will make the remarks detailed in previous paragraph in red ink at the top of the relevant SB/RD ledger cards/ledgers and also note on the application noted in the ledger cards/ledgers under his dated signature. The ledger cards/ledgers, application and register will be placed before the PM/SPM who will check and attest the entries in the ledger cards/ledgers/register and on the application in token of having done so. The application will then be filed in a special guard book in the serial order of registration by the concerned Postal Assistant.

The pass book will be returned to the Counter Assistant.

- (iii) On the 15<sup>th</sup> of each month or if 15<sup>th</sup> happens to be a holiday/Sunday on the following working day the concerned assistant will prepare withdrawal vouchers in the form of application of withdrawal in respect of each savings account with reference to the register of applications/guard book. Each voucher should be superscribed in red ink. Transfer to RD account clearly indicating the period, denomination and number of account. Vouchers prepared will be got

signed by the PM/SPM and transferred to the ledger/counter assistant concerned. The withdrawal form (SB-7) will be used with suitable correction in it.

- (iv) The entries of withdrawal from the savings account will be made in the concerned ledger card/ledger in the usual manner, a remark to the effect that withdrawal is for credit to RD account being given against the entry in the remarks column. Pay-in-slip will be prepared in respect of RD account with a remark 'by transfer from savings account'. The deposits will be posted in the relevant RD ledger/ledger card in the usual manner.
- (v) A special list of transactions will be prepared for each account in respect of credit afforded to RD accounts, superscribed as "credits by transfer from savings account". The total of this list will be carried forward to the usual list of transactions against an entry 'By transfer from Savings Account' in the column for account number. The special list will be attached with the usual list.
- (vi) After necessary entries have been made in all the ledger cards/ledger, the PM/SPM should check with reference to the remark recorded in the ledger cards/ledger vide para (ii) above that the SB withdrawal made was actually authorized by the depositor and is for correct amount and also that the amount was actually credited to the concerned RD account with reference to the special list of transactions referred to in para (v) above. Remarks credit to RD account verified will be recorded on the reverse of each voucher in red ink under dated signature of PM/SPM.
- (vii) In case the balance in the savings account is found to be insufficient for effecting the transfer, the depositor will be deemed to have defaulted in the payment of the concerned installment. A note thereof will be made in the ledger/ledger card on the application for automatic transfer.

Where the transfer has to be made to a number of RD accounts and the balance in the savings account is not sufficient to effect transfer to all of them credits will be afforded to the maximum number of RD accounts possible. In the remaining RD accounts, the depositor will be deemed to have defaulted in payment of the concerned installments. Transfer of amounts to RD accounts will always be subject to the requirement regarding minimum balance to be maintained in savings account.

- (viii) When a RD account is to be treated a discontinued on account of such defaults, the facility of automatic transfer will be simultaneously discontinued.
- (ix) Whenever a depositor desires cancellation of the facility he should apply in writing alongwith all the concerned pass books, Suitable remarks will be made regarding the cancellation against the relevant entry in the register of automatic transfers and the remark in the pass books/ledger cards/ledger regarding the facility neatly cancelled under the signature of the PM/SPM. The application for cancellation will after suitable remarks being recorded therein under the PM/SPM's signature be pasted to the original application in the guard book.
- (x) On receipt of intimation of death of a depositor suitable remarks will be recorded in all connected records and the automatic transfer stopped. If it is found that automatic transfers have been effected even after the date of death, such amount will be written back to the savings account under the authority of the PM/SPM and suitable remarks made in SB/RD ledger cards/ledgers concerned.
- (xi) In case a depositor availing of this facility, desires his savings account or RD account to be transferred to another office, he should either have all the accounts concerned also transferred to the new office or apply for the withdrawal of the facility. In the former case the original application of the depositor for the facility will be sent to the new office with the AT duly entered therein and the new office will regulate future transactions agreeably to the above procedure.
- (xii) On the 21<sup>st</sup> of the month or next working day if the 21<sup>st</sup> is the holiday or Sunday, the ledger assistant of the HO/Supervisor of the sub office will check the RD Long Book and special RD/SB list of transactions relating to automatic credit in RD accounts from the savings account with the register of automatic transfers and take following action:
  - (a) If all due credits have been made, long books, list of transactions and register will be signed.
  - (b) If some credits have not been made because of insufficient balance in the savings account, enter/get the defaults entered in the appropriate columns of the register against the RD accounts.
  - (c) If withdrawals have been made from savings account but credits not afforded in the RD accounts or in spite of there being sufficient balance

in the savings account credits have not been transferred into RD account, the omission will be noted in error book and credited before end of the month.

(xiii) When the depositor presents his pass book at the counter as required by the condition subject to which facility is given, the entries in the pass book transferred will be written up and brought up to date with reference to ledger cards in HO or with reference to RD ledger in sub office. These entries will be authenticated by date stamp and PM/SPM's signature and the entry in ledger card/ledger ticked and initialed.

2. It is requested that the above order may please be brought to the knowledge of all concerned in your Circle for information, guidance and compliance.

3. Receipt of this letter may kindly be acknowledged.

Yours faithfully,



(K.D. YADAV)  
DESK OFFICER(SB)  
Fax No.23096108

Copy forwarded to :

1. Director of Audit, P&T, Delhi.
2. All Directors / Dy. Directors of Accounts, Postal.
3. Director, Postal Staff College, Ghaziabad.
4. All Principal Postal Training Centres.
5. DDG/PG/DDG(VIG)
6. AD(SB)/PG/Inspection/PF/Investigation/Postal Accounts Section.
7. All recognized Staff Unions & Association.
8. All Accounts Officers ICO (SB)
9. Ministry of Finance(DEA) NS II section, North Block, New Delhi
10. PS to Member(D).



(K.D. YADAV)  
Desk Officer (SB)  
23036378

Application for the purpose of availing the facility of automatic transfer from Savings account to RD Account (s)  
(To be filled up in duplicate in case of accounts standing at a Sub- Office)

To

The Postmaster  
..... Post Office.

Sir,

I/we .....the holder/holders of savings account No .....request that a sum of Rs..... (Rupees.....) may be debited every month/every 6/12 months to the above mentioned account and the same be credited to the under mentioned RD account/accounts standing in my/our name(s) the name of my spouse/dependant child.

Sl. No.	Name of	Denomination	Account No.
(1)			
(2)			
(3)			

This facility is not being availed of by me/us at present in respect of any RD account(s) in addition to the facility already granted to me/us in respect of RD account No.....

I/we hereby declare that the conditions subject to which the facility of automatic transfer is permissible have been read by/to me/us and I/we accept all the said conditions and all such amendments thereto as may be issued from time to time as binding upon me/us. The pass books of savings and RD accounts concerned are enclosed.

Yours faithfully,

Signature(s) of depositor(s)

Date.....

ANNEXURE-4

Register of Automatic Transfer from Savings Account to RD Accounts  
at.....Post Office under.....Head Office.

(Separate folio to be allotted for each office)

Sl. No.	Date of registration of application	Name of depositor	Savings Account Number	Total amount to be transferred
1	2	3	4	5

**Particulars of RD accounts**

Account No.	Amount	Month and year in which the account opened
6	7	8
Month and year Of last instalment	No. of defaults (Progressive) with months and year of Default	Initials of PA/Postmaster
9	10	11
Remarks regarding death of depositor, Discontinuance of the facility, Discontinuance of the RD account, Condonation of defaults, name of Spouse/child in whose name the RD Account is held where necessary, etc.		
12		

Note:- Each RD account should be entered separately so that month and year of defaults may be clearly noted against it.

**SB Order No.10/2004**

Government of India  
Ministry of Communications & I.T.  
Department of Posts  
F.S. Division

No. 110-23/2001-SB

Dated : 22-03-2004

To

All the Head of Circles/Regions  
Addl.DG, APS, R.K. Puram, New Delhi.

Sub : Post Office Monthly Income Account Rules, 1987- Clarification regarding status of joint MIS Account on the death of one of the depositors.

Sir/Madam,

I am directed to refer to this office letter of even number dated 28.01.2004 (S.B. Order No.2/2004) on the above subject and to state that the clarification given in the above said S.B. order may be treated as "cancelled" and the status clarified by the Ministry of Finance, Department of Economic Affairs vide their letter NO.2/23/87-NS-II dated 12.12.1988 and the same was circulated vide this office letter No.97-8/88-SB dated 12.01.1989 be maintained.

2. The Author's Note given by Sh. Dureja in his Book on Post Offices Small Savings Scheme Part-I (Edition 2001-2003) and Note below para 7 of SB Order No.2/2003 dated 07.01.2003 may not be taken into account as this has created confusion in the minds of the operating staff.

3. This may be brought to the knowledge of all concerned for guidance and compliance. Receipt of the letter may be acknowledged.

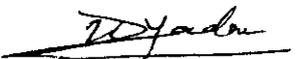
Yours faithfully,



(K.D. Yadav)  
Desk Officer(SB)

Copy forwarded to :

1. Director of Audit, P&T, Delhi.
2. All Directors/Dy. Directors of Accounts, Postal.
3. Director, Postal Staff College, Ghaziabad.
4. All Principal Postal Training Centres.
5. DDG/PG/DDG(VIG)/DDG(PO)
6. AD(SB)/PG/Inspection/PF/Investigation/Postal Accounts Section/O&M.Section.
7. All recognized Staff Unions & Association.
8. All Accounts Officers ICO(SB)
9. PS to Member(D).
10. Director, GPO, Kolkata.

  
(K.D. Yadav)  
Desk Officer(SB)

Government of India  
Ministry of Communications & I.T.  
Department of Posts  
(SB Desk)

Dak Bhavan, Sansad Marg,  
New Delhi-110 001  
Dated: 16<sup>th</sup> April, 2004.

No. 32-2/2003-SB

To

All Pr. Chief Postmasters General/Chief Postmasters General  
CGM (PLI)/CGM (BD)  
All Regional Postmasters General  
Director, Postal Staff College, Ghaziabad  
Addl. D.G. APS, R.K. Puram, New Delhi.  
All Principals, PTCs

Subject: Opening/operations of PPF account by a Power of Attorney holder-  
clarification regarding.

\*\*\*\*\*

Sir/Madam

I am directed to forward herewith a copy of Ministry of Finance ( Department of Economic Affairs) letter No. F.7/7/2004-NS-II dated 12.04.2004 to the Reserve Bank of India, Department of Government & Bank Accounts, Central Office, Mumbai clarifying that in the absence of a specific provision in the PPF Scheme, 1968, a Power of Attorney holder can neither open a PPF account nor operate any PPF account on behalf of a subscriber.

It is requested that this letter may please be circulated immediately to all concerned for information, guidance and necessary action.

Please acknowledge receipt of this letter.

  
(R.K. SOOD)  
D.O. (SC & FFMC)

Copy to:

1. Ministry of Finance , DEA, NS-II Section, North Block New Delhi with reference to their letter No. F. 7/7/2004-NS-II dated 12.04.2004.
2. Secretary (Posts).
3. Member (O)/Member (P)/ Member (D).
4. Sr. DDG (PO&I)/ Sr. DDG (MM)/JS & FA/ Secretary, Postal Services Board.
5. All DDGs.
6. Director of Audit, P&T, Delhi
7. All Directors/Dy. Directors of Accounts, Postal
8. National Savings Commissioner, Nagpur, 12, Seminary Hills, Nagpur
9. All recognised Service Associations & Federations.

  
(R.K. SOOD)  
D.O. (SC & FFMC)

Speed Post

No.F.7/7/2004-NS.II  
Government of India  
Ministry of Finance  
Department of Economic Affairs  
(Budget Division)

New Delhi, April 12, 2004

To,

The Assistant Manager[ Shri A.G.Pathak],  
Reserve Bank of India,  
Department of Government & Bank Accounts,  
Central Office, 4<sup>th</sup> floor, Byculla Office Building,  
Opp. Mumbai Central Station,  
Byculla, Mumbai - 400 008.

DO (SECRET) Pl. circulate for inf of all concerns  
RA  
12/04

Subject:- Opening/operations of PPF account by a Power of Attorney holder - clarification regarding.

Sir,

I am directed to refer to RBI's letter No.CO.DT.15.02.001/H 4973/2003-04 dated 16.03.2004 on the above subject. The matter has been considered in this Department. It is clarified that in the absence of a specific provision in the PPF Scheme, 1968, a Power of Attorney holder can neither open a PPF account nor operate any PPF account on behalf of a subscriber.

Yours faithfully,

Sd.

(P.C.Singh)

Under Secretary to the Govt. of India.

✓ Copy to the DDG(FS) [Ms. R. Handa], Department of Posts, Dak Bhavan, Sansad Marg, New Delhi, for information, guidance and necessary action.

(P.C.Singh)

Under Secretary to the Govt. of India.

DDG (FS) [Ms. R. Handa]  
13/4

Government of India  
Ministry of Communications & I.T.  
Department of Posts  
(SB Desk)

Dak Bhavan, Sansad Marg,  
New Delhi-110 001  
Dated: 22<sup>nd</sup> April 2004.

No. 61-33/2002-SB

To

All Pr. Chief Postmasters General/Chief Postmasters General  
CGM (PLI)/CGM (BD)  
All Regional Postmasters General.  
Director, Postal Staff College, Ghaziabad.  
Addl. D.G. APS, R.K. Puram, New Delhi.  
All Principals, PTCs.

**Subject: Consideration of provisional receipts issued against purchase of Saving Certificates for the purpose of claiming concessions under the Income Tax – regarding.**

\*\*\*\*\*

Sir/Madam,

I am directed to forward herewith a copy of Ministry of Finance (Department of Economic Affairs) O.M. No.F.3/5/2002-NS-II dated 13.04.2004 on the subject noted above.

It is requested that this letter may please be circulated immediately to all concerned for information, guidance and necessary action.

Please acknowledge receipt of this letter.

  
(R.K. SOOD)  
D.O. (SC & FFMC)

Copy to:

1. Ministry of Finance, DEA, NS-II Section, North Block New Delhi with reference to their O.M. No. F. 3/5/2002-NS-II dated 13.04.2004.
2. Secretary (Posts).
3. Member (O)/Member (P)/ Member (D).
4. Sr. DDG (PO&I)/ Sr. DDG (MM)/JS & FA/ Secretary, Postal Services Board.
5. All DDGs.
6. Director of Audit, P&T, Delhi
7. All Directors/Dy.Directors of Accounts, Postal
8. National Savings Commissioner, Nagpur, 12, Seminary Hills, Nagpur
9. All recognised Service Associations & Federations.

  
(R.K. SOOD)  
D.O. (SC & FFMC)

F.No. F.3/5/2002-NS-II  
Government of India  
Ministry of Finance  
Department of Economic Affairs  
(Budget Division)

New Delhi, the 13<sup>th</sup> April, 2004.

OFFICE MEMORANDUM

Subject: **Consideration of provisional receipts issued against purchase of Saving Certificates for the purpose of claiming concessions under the Income Tax – regarding.**

The undersigned is directed to refer to Department of Posts' D.O. letter No. 61-33/2002-SB dated 10<sup>th</sup> March, 2004 on the subject cited above and to say that the matter was taken up with the CBDT. The CBDT has informed that the provisional receipts issued to investors in accordance with the provision in the NSC and KVP Rules for the post offices due to non-availability of certificates can be used for the purposes of claiming rebate under the Income Tax Act, provided these are issued after ensuring that the sum indicated in the receipts has been paid or deposited.

( P. C. Singh )

Under Secretary to the Govt. of India

Ms. R. Handa  
Dy. Director General (FS),  
Department of Posts,  
Dak Bhawan,  
New Delhi – 110 001.

Dir. (FS & Admn.)

Dy. No. (28-1-1)

Date 20/4

782  
20-4

13/4/04  
Dir (FS)  
ADG (FFPS)  
DO (S&FFMC)

**Government of India  
Ministry of Communications & IT  
Department of Posts  
SB Section**

**343-F, Dak Bhavan,  
Sansad Marg,  
New Delhi-110001.**

**No. 107-6/2004 SB (PG)**

**Dated: 11<sup>th</sup> May, 2004.**

**To**

**All Heads of Postal Circles,  
Additional Director General, APS, New Delhi.**

**Sub: Prevention of opening of irregular KVP / NSC / NSS / PPF / TDS / MIS  
Accounts**

.....

**Sir / Madam,**

As you are aware the Department of Posts is providing Banking Services to the people at every nook and corner of the country. Due to fraud and uncertainty in the share markets and other financial services, the people are turning to the Post Office Savings Scheme in the recent years. The Directorate is very much concerned about the increasing trend of court cases in the recent times. It has been noticed in most of the cases irregular opening of accounts, not closing the account immediately after the death of a depositor, accounts opened without nominees, non-checking the minimum and maximum deposit level of a depositor as per prescribed rules, untimely regularization of irregular accounts, allowing unauthorized institutions to open accounts under Post Office Savings Accounts, etc. are the causes for court cases. The Courts have also come down heavily on the Department for not checking the irregular opening of accounts at the initial stage and it is also not fair on the part of the department to inform the depositor about the irregularities at the final stage i.e. at the time of maturity of such accounts.

2. It is requested to ensure that such irregular opening of accounts under Post Office Savings Schemes ought to have been detected at the initial stages itself. The Ministry of Finance, Department of Economic Affairs is also

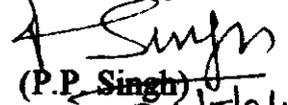
insisting to take action against the erring postal official(s) for allowing such opening of irregular accounts. In future, all such proposal for regularization of irregular accounts should be accompanied with the action taken on the erring officials.

3. It is therefore, requested that all Heads of Circles and Director of Accounts (Postal) to detect such irregularities at the earliest point of time and all the counter clerks handling such opening of POSB Accounts to be urgently educated and be careful at the opening of the accounts. They may also be informed of the decision of the Ministry of Finance, Department of Economic Affairs that severe action may be taken against those who are responsible for opening of such irregular accounts. All Auditors may also be advised to check the newly opened accounts year-wise and point out the irregularities immediately.

4. It is requested that the above instruction may please be brought to the knowledge of all concerned in your Circle for information, guidance and compliance.

5. Receipt of this letter may kindly be acknowledged.

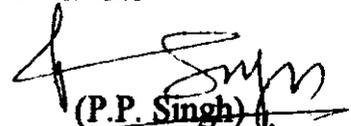
Yours faithfully,

  
(P.P. Singh)

Asstt. Accounts Officer (SB & PG) 15/04

Copy forwarded to :

1. Director of Audit, P&T, Delhi.
2. All Directors/Dy. Directors of Accounts, Postal.
3. Director, Postal Staff College, Ghaziabad.
4. All Principal Postal Training Centres.
5. DDG/PG/DDG(VIG)
6. AD(SB)/PG/Inspection/PF/Investigation/Postal Accounts Section.
7. All recognized Staff Unions & Association.
8. All Accounts Officers ICO(SB)
9. Ministry of Finance(DEA) NS II section, North Block, New Delhi
10. PS to Member(D).

  
(P.P. Singh)

Asstt. Accounts Officer (SB & PG) 15/04

No.108-10/2004-SB  
Government of India  
Ministry of Communications & IT  
Department of Posts  
(F.S. Division)

343-F, Dak Bhavan,

Sansad Marg,  
New Delhi - 110 001.

To

Dated : 09.07.2004.

All Chief Postmasters General /  
All Postmasters General.  
Addl.D.G., Army Postal Services, New Delhi.

**Subject** :Submission of cases of regularization / relaxation of Rules in Post  
Office Saving Bank / Post Office Saving Certificates- Guidelines -  
Reg.

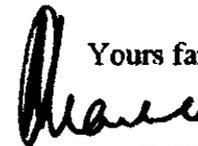
Sir / Madam,

The Ministry of Finance, Department of Economic Affairs have directed that all the cases of regularization / relaxation of Rules in Post Office Saving Bank / Post Office Saving Certificates should be referred to that Ministry only with the recommendations of Member/FA (Post). Keeping in view the direction of the Ministry of Finance (Department of Economic Affairs), such cases were referred to the Integrated Finance Wing of the Directorate for concurrence. IF Wing has desired that such cases should be referred to that Wing only with the recommendations of the Head of Circle and concurrence of Circle I.F.A. IF Wing has also desired that the financial implications involved in such cases should also be indicated.

Accordingly, it has been decided that all Post Office Saving Bank / Post Office Saving Certificates cases requiring regularization / relaxation of rules should be referred to the Directorate with the specific recommendation of the Head of the Circle and concurrence of Circle I.F.A. Further, the financial implications involved in each case may also be indicated.

Kindly acknowledge the receipt.

Yours faithfully,



(AMITABH KHARKWAL)  
DIRECTOR (FS)

No.79-8/2004-FS  
Government of India  
Ministry of Communications & IT  
Department of Posts  
(F.S. Division)

343-F, Dak Bhavan,  
Sansad Marg,  
New Delhi-110001.

To

Dated: 03.08.2004.

All Heads of Circles / Regions,  
Addl. Director General, APS, New Delhi.

Subject: Introduction of new scheme – Senior Citizen Savings Scheme – Regarding

.....

Sir/Madam,

I am directed to forward herewith a copy each of the following documents received from the Ministry of Finance, Department of Economic Affairs, on the above subject:

- (i) Ministry of Finance, DEA Notification No.2-8/2004-NS-II dated 02.08.2004 regarding the Senior Citizens Savings Scheme Rules, 2004, alongwith specimen of various forms to be used for this Scheme;
- (ii) DEA's O.M. No.2-8/2004-NS.II dated 02.08.2004 regarding payment of commission to the Small Savings Agents; and
- (iii) DEA's O.M.No.2-8/2004-NS.II dated 02.08.2004 regarding classification of various transactions under the scheme.

3. It is requested that the contents of these Notification and O.M. may be circulated to all concerned for information, guidance and necessary action.

4. The Scheme is to be introduced through all Post Offices in India doing Savings Bank work.

5. The detailed procedure to be followed by the Post Offices is being issued separately.

6. Kindly acknowledge the receipt.

Yours faithfully,

*B.P. Bimal*

(B.P. BIMAL)

Desk Officer (SB)

Enclosures: As above

Copy forwarded to:

1. Director of Audit, P&T, Delhi.
2. All Directors/Dy. Directors of Accounts, Postal.
3. Director, Postal Staff College, Ghaziabad.
4. All Principals, Postal Training Centres.
5. DDG(PG)/DDG(VIG)
6. AD(SB)/PG/Inspection/PF/Investigation/Postal Accounts Section.
7. All recognized Staff Unions & Association.
8. All Accounts Officers ICO(SB)
9. Ministry of Finance(DEA) NS-II section, North Block, New Delhi
10. PS to Member(D).

*B.P. Bimal*

(B.P. Bimal)  
Desk Officer (SB)

- 1 -

**No.2-8/2004-NS.II  
GOVERNMENT OF INDIA  
DEPARTMENT OF ECONOMIC AFFAIRS  
(BUDGET DIVISION)**

NORTH BLOCK, CENTRAL SECRETARIAT,  
NEW DELHI-110001, THE 2<sup>ND</sup> AUGUST, 2004

**OFFICE MEMORANDUM**

**Subject: Introduction of a new small savings scheme under the "Senior Citizens Savings Scheme Rules, 2004" – Regarding.**

The undersigned is directed to say that the Government has decided to introduce a new small savings scheme in accordance with the "Senior Citizens Savings Scheme Rules, 2004" (hereinafter referred to as the said rules), with effect from the 2<sup>nd</sup> August, 2004.

2. The said rules have been notified in the Gazette of India (Extraordinary) on the 2<sup>nd</sup> August, 2004 (copy of the signed notification enclosed)

3. The scheme shall be operated through the post offices, authorized by the Director General, Posts in accordance with the said rules, throughout the country.

4. Various transactions under the scheme shall be classified as under:-

(i) **Deposits and withdrawal of principal:** Major Head: 8001-National Savings Deposits.....

(ii) **Interest payments to the depositors:** Major Head: 8008-Income and Expenditure of National Small Savings Fund.02-Interest Payments to Subscribers. 101-Interest on National Savings Deposits.....

(P.C.SINGH)

UNDER SECRETARY TO THE GOVERNMENT OF INDIA

TELE: 011- 2309 3035

Fax: 011-2309 2477 / 2309 2511

To

1. Ms. P Gopinath, Deputy Director General (FS), Department of Posts, Dak Bhawan, Sansad Marg, New Delhi – 110001.
2. Ms. Divya Malhotra, Deputy Director General (PAF), Department of Posts, Dak Bhawan, Sansad Marg, New Delhi – 110001.
3. Principal / Finance Secretaries / Finance Commissioners of all state and UT Governments / Administrations.
4. Shri Anil Bhattacharya, Joint National Savings Commissioner, National Savings Institute, 4<sup>th</sup> Floor, CGO Complex, Seminary Hills, Nagpur-440 006.
5. Director, Small Savings all State Governments / UTs.

Copy to:-

1. The Comptroller and Auditor General of India, Bahadurshah Zafar Marg, New Delhi-2.
2. Controller General of Accounts, Lok Nayak Bhawan, New Delhi-110003.
3. Chief Controller of Accounts, Ministry of Finance(DEA), North Block New Delhi-1.
4. All Dealing Assistants in NS.II Section.

(P.C.SINGH)

UNDER SECRETARY TO THE GOVERNMENT OF INDIA

No.2-8/2004-NS.II  
GOVERNMENT OF INDIA  
DEPARTMENT OF ECONOMIC AFFAIRS  
(BUDGET DIVISION)

NORTH BLOCK, CENTRAL SECRETARIAT, -  
NEW DELHI-110001, THE 2<sup>ND</sup> AUGUST, 2004

OFFICE MEMORANDUM

**Subject: Introduction of the Senior Citizens Savings Scheme – mobilization of deposits through small savings agents regarding.**

The undersigned is directed to say that the Government has decided to allow the small savings agents working under the 'Standardised Agency System (SAS)', to mobilize deposits under the Senior Citizens Savings Scheme, ordered to be introduced in accordance with the "Senior Citizens Savings Scheme Rules, 2004" with effect from the 2<sup>nd</sup> August, 2004, until further orders.

2. It has also been decided that commission at the rate of **0.5% (half percent)** of the deposit shall be payable to the agents for the deposits mobilized by them, until further orders.
3. The commission shall be payable at source in accordance with this Department's Office Memoranda No. 18/5/99-NS.II dated **28<sup>th</sup> March, 2000 and 4<sup>th</sup> May, 2000.**
4. The amount of commission paid to the agents shall be debited to the Major Head: 8008- Income and Expenditure of National Small Savings Fund (NSSF).03-Management Cost.103- Payment of Agency Commission to Agents.....

  
(P.C.SINGH)

UNDER SECRETARY TO THE GOVERNMENT OF INDIA

TELE: 011- 2309 3035

Fax: 011-2309 2477 / 2309 2511

To

1. Ms. P Gopinath, Deputy Director General (FS), Department of Posts, Dak Bhawan, Sansad Marg, New Delhi – 110001.
2. Ms. Divya Malhotra, Deputy Director General (PAF), Department of Posts, Dak Bhawan, Sansad Marg, New Delhi – 110001.
3. Principal / Finance Secretaries / Finance Commissioners of all state and UT Governments / Administrations.
4. Shri Anil Bhattacharya, Joint National Savings Commissioner, National Savings Institute, 4<sup>th</sup> Floor, CGO Complex, Seminary Hills, Nagpur-440 006.
5. Director, Small Savings all State Governments / UTs.

Copy to:-

1. The Comptroller and Auditor General of India, Bahadurshah Zafar Marg, New Delhi-2
2. Controller General of Accounts, Lok Nayak Bhawan, New Delhi-110003.
3. Chief Controller of Accounts, Ministry of Finance(DEA), North Block New Delhi-1.
4. All Dealing Assistants in NS.II Section.

(P.C.SINGH)

UNDER SECRETARY TO THE GOVERNMENT OF INDIA

[TO BE PUBLISHED IN THE GAZETTE OF INDIA : EXTRAORDINARY, PART II – Sec.3(i)]

**MINISTRY OF FINANCE**  
**(Department of Economic Affairs)**

**NOTIFICATION**  
**New Delhi, the 2<sup>nd</sup> August, 2004**

**GSR.....(E) :-** In exercise of the powers conferred by section 15 of the Government Savings Banks Act, 1873 ( 5 of 1873), the Central Government hereby makes the following rules, namely:-

- 1. Short title and commencement :-** (1) These rules may be called the Senior Citizens Savings Scheme Rules, 2004.  
(2) They shall come into force on the 2<sup>nd</sup> day of August, 2004.
- 2. Definitions :-** In these rules, unless the context otherwise requires:-
  - (a) '**Account**' means a savings account opened by the depositor in accordance with the provisions of these rules;
  - (b) '**Act**' means the Government Savings Banks Act, 1873 ( 5 of 1873);
  - (c) '**deposit**' means the money deposited in an account under the provisions of these rules;
  - (d) '**Depositor**' means an individual -
    - (i) who has attained the age of 60 years or above on the date of opening of an account under the provisions of these rules, and by whom, or on whose behalf, money is deposited in an account under these rules, or
    - (ii) who has attained the age of 55 years or more but less than 60 years, and who has retired under a voluntary retirement scheme or a special voluntary retirement scheme on the date of opening of an account under these rules, subject to the condition that the account is opened by such individual within three months of the date of retirement and a certificate from the employer, indicating the fact of retirement under such voluntary or special voluntary retirement scheme, retirement benefits, employment held alongwith period of such employment with the employer, is attached with the application form (**FORM-A**).
  - (e) '**Deposit Office**' means any post office in India doing savings bank work and authorised by Director General Posts, to open an account under these rules.
  - (f) '**Form**' means a form appended to these rules.
- 3. Opening of account:-** (1) Any depositor may open an account at any deposit office by making an application in **FORM -A** alongwith the amount of deposit as per the pay-in-slip in **FORM-D**, duly filled in, alongwith age proof.  
(2) A depositor may operate more than one account under these rules subject to the condition that the deposits in all accounts taken together shall not exceed the maximum limit as specified under rule 4:  

Provided that more than one account shall not be opened in the same deposit office during a calendar month.
- (3) A depositor may open the account in individual capacity or jointly with spouse.
- 4. Deposits and withdrawals :-** (1) There shall be only one deposit in the account in multiple of one thousand rupees not exceeding **rupees fifteen lakh**.

(2) Except as provided in rule 9, no withdrawal shall be permitted under these rules before the expiry of a period of **five years** from the date of opening of an account.

(3) The depositor may extend the account for a further period of three years by making an application in **FORM-B** to the deposit office within a period of one year after the maturity period of five years as specified in sub-rule (2).

**Explanation.-** Extension of account under this sub-rule shall be deemed to have been made from the date of maturity irrespective of the date of application.

(4) A deposit office shall, as soon as it comes to the notice that a deposit exceeds the ceiling prescribed under sub-rule (1), request the depositor in writing, to withdraw the excess deposit immediately.

**5. Mode of deposit :- (1)** The deposit under these rules may be made:

(a) in cash, if the amount of deposit is less than rupees one lakh.

(b) by cheque or demand draft drawn in favour of the depositor and endorsed in favour of the deposit office, or in favour of the deposit office.

(2) Where a deposit is made by cheque or demand draft, the date of deposit under these rules shall be the date of encashment of the cheque or demand draft.

(3) Where a deposit is made by means of an outstation cheque or demand draft, collection charges at the prescribed rate shall be payable alongwith the deposit and the date of realisation of the cheque or demand draft shall be the date of deposit.

**6. Nomination:- (1)** The depositor may at the time of opening of the account under these rules, nominate a person or persons who, in the event of death of the depositor, shall be entitled to payment due on the account.

(2) If such nomination is not made at the time of opening of the account, it may be made by the depositor at any time after the opening of the account but before its closure, by an application in **FORM-C**, accompanied by the pass book to the deposit office.

(3) The nomination made by the depositor may be cancelled or varied by a fresh nomination in **FORM-C** to the deposit office in which the account stands.

(4) Nomination facility shall be available in the case of joint account also. However, in such case, the joint holder will be the first person entitled to receive the amount payable in the event of death of the depositor and the nominee's claim shall arise only after the death of both the depositor and the joint holder.

**Explanation.-** In case of joint account or where the sole nominee is the spouse, the spouse may continue the account in accordance with the proviso below sub-rule (3) of rule 8.

(5) In case of a joint account or where the spouse is the sole nominee, the spouse shall also be eligible to make, cancel or vary the nomination made earlier, after the death of the depositor, in accordance with sub-rule (2) to (4).

(6) Every nomination and every cancellation or variation thereof shall be registered in the deposit office and shall be valid from the date of such registration, the particulars of which shall be entered in the pass book.

**7. Interest on deposit :- (1)** The deposit made under these rules shall bear interest at the rate of nine per cent per annum from the date of deposit.

(2) Interest shall be payable from the date of deposit to 31<sup>st</sup> March/30<sup>th</sup> June/30<sup>th</sup> September/31<sup>st</sup> December as the case may be, in the first instance and thereafter, interest shall be payable on 31<sup>st</sup> March, 30<sup>th</sup> June, 30<sup>th</sup> September and 31<sup>st</sup> December.

(3) In case any of the dates of interest payment, specified under sub-rule (2), fall on a Sunday or a holiday, the previous working day shall be deemed to be the due date for the purpose of interest payment.

(4) If so authorised, interest payable on the due dates as specified in sub rule (2), shall be credited to the depositor's savings account in the deposit office in which the account exists subject to the condition that by so credit of the interest amount, the maximum limit of deposits, if any, in the savings account, is not exceeded.

(5) If the interest payable every quarter is not claimed by a depositor, such interest will not earn additional interest.

(6) Interest shall be rounded off to the nearest multiple of rupee one and for this purpose any amount of fifty paise or more shall be treated as rupee one and any amount less than fifty paise shall be ignored.

(7) The excess amount referred to in sub-rule (4) of rule 4, shall carry interest at the rate applicable from time to time to the Post Office Savings Account and such interest shall be payable from the date of deposit of excess amount to the end of the month preceding the month in which the deposit office requests the depositor to withdraw the excess amount; the amount of excess interest, if any, already paid to the depositor, shall be deducted.

(8) In case of an account, continued after maturity under sub-rule (3) of rule 4, the deposit in such account shall earn interest at the rate applicable to the new accounts opened or to be opened under the provisions of these rules on the date of maturity.

(9) In case of an account which is not extended on maturity and closed at any time as per provisions of sub-rule (2) of rule 8, **post maturity interest** at the rate, as applicable to the deposits under the Post Office Savings Account from time to time, shall be payable on such matured deposits, upto the end of the month preceding the month of closure of the account.

8. **Closure of account:-** (1) The deposit made at the time of opening of account shall be paid by the deposit office at which the account stands to the depositor on or after expiry of **five years** from the date of the opening of the account on production of the pass book accompanied by a written application (withdrawal form) in **FORM-E**.

(2) In case the depositor does not close the account on maturity as specified under sub-rule (1), and also does not extend the account under sub-rule (3) of rule 4, the account shall be treated as matured and the depositor will be entitled to close the account at any time subject to the condition that **post maturity interest** as prescribed under sub-rule (9) of rule 7, shall only be admissible for the period beyond maturity.

(3) In case of death of a depositor before maturity, the account shall be closed and deposit refunded on an application in **FORM-F**, along with interest till the end of the month preceding the month in which refund is made, to the nominee or legal heirs in case the nominee has also expired or nomination, as provided in rule 6, was not made, as the case may be:

Provided 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 these rules:

Provided further that in case the spouse does not continue the joint account, the account shall be closed on an application in **FORM-F** and the deposit refunded along with interest as above.

(4) Where there is no nomination in force at the time of death of the depositor, the amount standing to the credit of the deceased depositor shall be paid by the deposit office to the legal heirs of the deceased depositor on receipt of an application in **FORM-F** along with a certificate of death of the depositor and a succession certificate or Letter of Administration with attested copy of probated will of the deceased depositor issued under the provisions of the Indian Succession Act, 1925 (39 of 1925).

Provided that the total amount including interest, payable **upto rupees one lakh** may be paid to the legal heirs on production of (i) a letter of indemnity, (ii) an affidavit, (iii) a letter of disclaimer on affidavit, and (iv) a certificate of death of the depositor on stamped paper, in the forms as in **Annexures to Form-F**.

(5) No deduction, as specified under rule 9, shall be made in case of premature closure of an account at any time due to death of a depositor.

9. **Premature closure of account:-** (1) Notwithstanding anything contained in sub-rule (2) of rule 4, on an application in **FORM-E**, in this regard, the depositor may be permitted to withdraw the deposit and close the account at any time after the expiry of one year from the date of opening of the account subject to the following conditions, namely:-

(a) In case the account is closed after the expiry of one year but before the expiry of two years from the date of opening of the account, an amount equal to one and a half per cent of the deposit shall be deducted and the balance paid to the depositor.

(b) In case the account is closed on or after the expiry of two years from the date of opening of the account, an amount equal to one per cent of the deposit shall be deducted and the balance paid to the depositor.

(2) The depositor availing the facility of extension of account under sub-rule (3) of rule 4, may be permitted to withdraw the deposit and close the account at any time after the expiry of one year from the date of extension of the account without any deduction.

**10. Pass Book:- (1)** On opening of an account, the depositor shall be given a pass book immediately, alongwith the depositor's copy of the pay-in-slip (**Form-D**) duly stamped and signed by the deposit office in token of having received the amount of deposit. The pass book shall bear the date of opening of account, the number of the account, the depositor's name, photograph (also name and photograph of the spouse in case of joint account) and address, the amount deposited, the quarterly interest payable alongwith due dates of payment, the date on which the deposit will be due for final payment, the name(s) of the nominee(s) and agent's name, agency code number, date and validity, in case the account has been introduced through an agent:

Provided that if the deposit is made by means of a cheque or a demand draft, the pass book shall be given to the depositor only on the date of deposit after encashment of the cheque or demand draft as provided under sub-rule (2) of rule 5.

(2) The depositor availing of the facility of credit of interest in savings account under sub-rule (4) of rule 7, shall present the pass book to the deposit office at least once in a year for completion of entries.

(3) The depositor not availing of the facility of credit of interest in savings account under sub-rule 4 of rule 7, shall present the pass book to the deposit office at the time of collecting interest every quarter.

(4) In case of original pass book being lost, or mutilated or damaged, a duplicate pass book may be issued on payment of a fee of rupees ten in case of issue of first duplicate pass book and rupees twenty in case of any subsequent issue, on a simple application on plain paper. The issue of duplicate pass book(s) shall be noted by the deposit office in its office records including the ledger folio bearing particulars of the account.

(5) In case the lost pass book is found after issue of a duplicate pass book, it shall not be treated as valid for any purpose and shall be surrendered immediately to the deposit office who shall destroy the same immediately in presence of the depositor.

**11. Transfer of account from one deposit office to another:-** A depositor may apply on **FORM-G**, enclosing the pass book thereto, for transfer of his account from one deposit office to another in case of change of residence:

Provided that where the deposit is rupees one lakh or above, a transfer fee of rupees five per lakh of deposit shall be payable.

**12. Account opened in contravention of rules:-** Whenever it comes to notice that an account has been opened in contravention of these rules, the account shall be closed immediately and the deposit in the account, after deduction of the interest, if any, paid on such deposit, shall be refunded to the depositor.

**13. Deposits by Non-Resident Indians (NRIs) and Hindu Undivided Families (HUF):-**

(1) The Non Resident Indians are not eligible to open an account under these rules:

Provided that if a depositor who subsequently becomes a Non-Resident Indian during the currency of the account under these rules, the account may continue till its maturity on a non-repatriation basis and the account shall be marked as a Non-Resident account:

Provided further that the account continued under the above proviso, shall not be extended for any further period as provided under sub-rule (3) of rule 4.

(2) Hindu Undivided Family is also not eligible to open an account under these rules.

14. **Power to relax:-** Where the Central Government is satisfied that the operation of any of the provisions of these rules, causes undue hardship to the depositor, 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.2-8/2004-NS-II]

*D. Swarup*

(D. SWARUP)

Secretary to Government of India

**FORM-A**

(See clause (d) of rule 2 and sub rule (1) of rule 3)

Serial No.....

**APPLICATION FOR OPENING OF AN ACCOUNT UNDER SENIOR CITIZENS SAVINGS SCHEME, 2004**

**TO**

**The Postmaster/Incharge**

.....(name of the Deposit office)

.....

.....

Paste here a copy of  
recent  
photograph.

(Joint Photograph of both the  
Depositor & Spouse in case of a  
joint account)

**\*Name of Agent** (in case of the account introduced through agent).....

Agency Code No.....Dated.....valid upto.....

**PAN No. (of applicant)**.....\*\*.

Sir,

**1.** I, ....., son/daughter/wife of....., a permanent resident of....., aged.....years, hereby apply for opening of an account under the Senior Citizens Savings Scheme, 2004, (hereinafter referred to as the said scheme), in my name / jointly in my name and my spouse.....(name and address of spouse with age)\* and tender herewith Rs..... (Rupees.....) in cash / cheque / demand draft, the particulars of which are filled in the enclosed pay-in-slip(**Form-D**), towards deposit in the account.

**2. I/we\* hereby declare that,-**

- (i) I/we\* have clearly understood the Senior Citizens Savings Scheme Rules, 2004 governing the accounts under the said scheme, as amended from time to time(hereinafter referred to as the said rules);
- (ii) I/we\* shall abide by the said rules in letter and spirit;
- (iii) the details of other accounts opened earlier by me/us\* under the said scheme, are as under:-

Sl. No.	Name of depositor(s) & Type of account (Individual/Joint)	Name and Addresss of the Deposit office	Account No. with date of opening	Amount of Deposit
1				
2				
3				

(iv) I/we\* shall adhere to the ceiling on deposits, taking the deposits in all the accounts opened by me/us\* together, as specified in rule 4 and amended from time to time. In case, at any time, any excess deposit is found, such excess deposit will be refunded to me/us\* after recovery of excess interest under sub-rule (8) of rule 7.

**3.** I nominate the following person / persons, mentioned below, to whom, to the exclusion of all other persons, in the event of my death the amount standing to my credit in the account would be payable in accordance with the provisions contained in rule 6:

Sl. No.	Name(s) of the nominee(s) along with relationship with the depositor	Permanent Address	Date(s) of birth of nominee(s) in case of a minor/ age in other case(s)	Share of the nominee(s) in the amount payable.
---------	--	-------------------	---	--

3(a) As the nominee(s) at Serial No.(s).....above is/are minor(s), I appoint Shri/Smt./Kumari.....[name(s) with permanent address(es) of the person(s) in respect of each minor nominee] to receive the sum due under the said account in the event of my death during the minority of the nominee(s).

**Signature/Thumb impression of the depositor**

**Witnesses(Signature, name and address):**

1.....

2..... Date..... At (Place).....

My/our\* specimen signatures (thumb impression), are as below:-

(i) First depositor:-

1.

2.

3.

(ii) \*Joint depositor:-

1.

2.

3.

#Witness..... #Witness..... #Witness.....

(Countersigned Postmaster/Incharge) (Countersigned Postmaster/Incharge) (Countersigned Postmaster/Incharge)

Date.....& office Seal Date.....& office Seal Date.....& office Seal

4. I also declare that the information provided by me / us\* in the application hereinabove, is true to the best of my/our knowledge and belief and in case, at any time, any of the information and/or declaration is found false, no interest on the deposits shall be payable to me/us\*, the deposit office shall close the account(s) and refund the deposits after recovery of the interest, if any, already paid on the deposits.

**Yours faithfully,**

**(Signature of the applicant)**

Date.....

**(Present Postal Address)**

Place.....

**Enclosures:**

1. Age proof.
2. Copy of receipted application form for allotment of PAN, if PAN is not allotted.
3. Pay-in-Slip (Form-D), duly filled in alongwith amount of deposit.
4. Certificate from the employer as specified in sub-clause (ii) of clause (d) of rule 2.

\*: Score out whichever is not applicable.

\*\* (1) The applicant(s) who are not assessed to income tax, may furnish a self declaration, that their income from all sources (including the interest income from the account to be opened vide this application) does not cross the exemption limit and the applicant is not required to obtain PAN under Income Tax Act, 1961, as amended from time to time.

(2) All other applicants shall mention the PAN No. compulsorily and in case they have not so far been allotted PAN by the Income Tax Authorities, attested photocopy of the receipted application form for allotment of PAN should be attached to the application form.

#: in case of thumb impression.

**NOTE: (1)** Self attested copies of any of the following documents can be enclosed as age proof:- Birth Certificate issued by the Municipal authority/ Gram Panchayat/District Office of the Registrar of Births and Deaths; Voter Identity Card issued by the Election Commission of India; PAN Card; Passport; Ration Card; Date of birth certificate from the school last attended by the applicant or any other recognised educational institution or Driving Licence issued by the local licensing authority.

(2) Originals of the documents attached, should also be produced simultaneously for verification and return immediately.

---

**FOR THE USE OF DEPOSIT OFFICE**

The account has been opened on.....with Rs.....(Rupees.....  
.....) under the Senior Citizens Savings Scheme, 2004.

Account No.....Ledger folio No.....

Agent's name, agency code number, date and validity have been entered in the ledger folio as well as Pass book(in case of account introduced through agent).

Pass Book No.....has been issued.

Date.....

Signature of the Incharge of Deposit Office  
(alongwith name and designation stamp)

---

**FORM-B**  
(See sub-rule (3) of rule 4)

Serial No.....

**APPLICATION FOR EXTENSION OF AN ACCOUNT UNDER  
SENIOR CITIZENS SAVINGS SCHEME, 2004**

TO

**The Postmaster/Incharge,**

.....(name of the Deposit office)

.....  
.....

**Subject:** Application for extension of an account for three years, with effect from.....(date/month/year).

Sir,

1. I, ....., son/daughter/wife of....., a depositor of account No. ...., (hereinafter referred to as the 'said account') hereby apply for continuation of the account under the Senior Citizens Savings Scheme, 2004 (hereinafter referred to as 'the said scheme'), for a further period of three years from the date of maturity of my above-said account.

2. I have understood the terms and conditions applicable to the account during the period of extension under the Senior Citizens Savings Scheme Rules, 2004 as amended from time to time.

3. I shall close the account immediately on completion of the extended period and get back the deposit standing at my credit in the account after adjustment of the interest paid in excess, if any, and any other charges recoverable in connection with the said account.

Date.....

Signature of the Depositor

Place.....

( name and address)

**FOR THE USE OF DEPOSIT OFFICE**

The account No..... which was opened on.....with Rs..... (Rupees.....) under the Senior Citizens Savings Scheme, 2004 and matured on....., has been extended for a period of three years with effect from..... to..... Rate of interest at..... per cent per annum as applicable under the scheme to fresh deposits opened or to be opened on the date of maturity, shall be applicable during the extended period of the deposit.

Necessary entries have been made in the Pass Book No..... and relevant Ledger folio No..... accordingly.

Date.....

Signature of the Incharge of Deposit Office  
(along with name and designation stamp)

**FORM-C**  
(See rule 6)

Serial No.....

**APPLICATION FOR NOMINATION/CHANGE/CANCELLATION OF NOMINATION UNDER SENIOR CITIZENS SAVINGS SCHEME, 2004**

TO

**The Postmaster/Incharge,**

.....(name of the Deposit office)

.....  
.....

**Subject:** Application for Nomination or Change/Cancellation of Nomination.

Sir,

**1.\*** I,.....hereby nominate the following person / persons, mentioned below, to whom, to the exclusion of all other persons, in the event of my death the amount standing to my credit in the account No.....would be payable in accordance with the provisions contained in rule 6 of Senior Citizens Savings Scheme Rules, 2004.

Sl. No.	Name(s) of the nominee(s) alongwith relationship with the depositor(s)	Permanent Address	Date(s) of birth of nominee(s) in case of a minor/ age in other case(s)	Share of the nominee(s) in the amount payable.

**2.\*** As the nominee(s) at Serial No.(s).....above is/are minor(s), I appoint Shri/Smt./Kumari.....[name(s) in full with complete address(es) of the person(s) in respect of each minor nominee] to receive the sum due under the said account in the event of my death during the minority of the nominee(s).

**3.\*** This is in supercession of the nomination(s), made by me earlier at the time of opening of account/vide my application dated.....

**4.\*** I,....., hereby request to cancel the nomination made by me earlier vide my application dated.....

**Witnesses(Signature, name and address):**

1.....

**Signature of the depositor**

(Name and address)

2.....

Date.....At (Place).....

**\*Score out whichever is not applicable.**

**FOR THE USE OF DEPOSIT OFFICE**

The above nomination has been registered on..... AND/OR the earlier nomination dated.....has been changed/cancelled.

Necessary entries have been made in the Pass Book (No.....) and relevant Ledger folio No..... accordingly.

Date.....

Signature of the Incharge of Deposit Office  
(alongwith name and designation stamp)

**FORM-D**

(See sub-rule (1) of rule 3 and rule 10)

Serial No.....

**PAY – IN – SLIP FOR DEPOSITS  
UNDER SENIOR CITIZENS SAVINGS SCHEME, 2004**

Counterfoil (1)		Counterfoil (2)	
<b>Depositor's copy</b>		<b>Deposit Office's copy</b>	
Name of Deposit Office		Name of Deposit Office	
Name of depositor..... Address:		Name of depositor..... Address:	
Father's/Husband's name:		Father's / Husband's Name:	
*Name of Agent (in case of account introduced through agent) with agency code No., date and validity.....		*Name of Agent (in case of account introduced through agent) with agency code No., date and validity.....	
Account No..... Date..... (to be filled in by deposit office)		Account No..... Date..... (to be filled in by deposit office)	
Ledger Folio.....(to be filled by deposit office)		Ledger Folio.....(to be filled by deposit office)	
Amount of Deposit (Rs.)#		Amount of Deposit (Rs.)#	
Cheque/Demand Draft realisation charges (Rs.)##		Cheque/Demand Draft realisation charges (Rs.)##	
Account Transfer Fee (Rs.)##		Account Transfer Fee (Rs.)##	
Fee for issue of Duplicate Pass Book (Rs.)##		Fee for issue of Duplicate Pass Book (Rs.)##	
Other charges, if any. (Rs.)##		Other charges, if any. (Rs.)##	
<b>TOTAL AMOUNT (Rs.)</b>		<b>TOTAL AMOUNT (Rs.)</b>	
Total Amount in words (Rupees.....)		Total Amount in words (Rupees.....)	
.....)		.....)	
<b>Details of CASH DEPOSIT:</b>	<b>AMOUNT</b>	<b>Details of CASH DEPOSIT:</b>	<b>AMOUNT</b>
1000 x		1000 x	
500 x		500 x	
100 x		100 x	
50 x		50 x	
20 x		20 x	
10 x		10 x	
05 x		05 x	
02 x		02 x	
01 x		01 x	
<b>COINS</b>		<b>COINS</b>	
<b>TOTAL (CASH):</b>		<b>TOTAL (CASH):</b>	
Cheque /Demand Draft No. and date:		Cheque /Demand Draft No. and date:	
Bank / Branch on which drawn:		Bank / Branch on which drawn:	
<b>AMOUNT (RUPEES) :</b>		<b>AMOUNT (RUPEES) :</b>	
By (Depositor's signature)		By (Depositor's signature)	
( P. T. O. )		( P. T. O. )	

<i>Continued from prepage.....</i>	<i>Continued from prepage.....</i>
<b>TO BE COMPLETED BY DEPOSIT OFFICE</b>	<b>TO BE COMPLETED BY DEPOSIT OFFICE</b>
Head of Government Account(to be entered by Deposit Office)# / ##.....	Head of Government Account(to be entered by Deposit Office)# / ##.....
<b>Received Rs..... (Rupees.....)</b> ..... <b>as detailed hereinabove. For deposit in Account No.....</b> *Agent's Commission at the rate of.....per cent of deposit amounting to Rs..... (Rupees.....)### has been paid at source (under receipt).  Cashier's scroll No..... <div style="text-align: right;">Signature of Cashier (with name and office seal)</div>  <div style="text-align: right;">Supervisor/Incharge of Deposit office alongwith office seal</div>	<b>Received Rs..... (Rupees.....)</b> ..... <b>as detailed hereinabove. For deposit in Account No.....</b> *Agent's Commission at the rate of.....per cent of deposit amounting to Rs..... (Rupees.....)### has been paid at source (under receipt).  Cashier's scroll No..... <div style="text-align: right;">Signature of Cashier (with name and office seal)</div>  <div style="text-align: right;">Supervisor/Incharge of Deposit office alongwith office seal</div>
<p><b>NOTE:</b> 1. The cheque/demand draft should be in favour of the Deposit Office, or in favour of the depositor duly endorsed in favour of the deposit office.</p> <p>2. Cheques / Demand Drafts are subject to realisation of the proceeds.</p> <p><b>* Score out if not applicable</b></p> <p><b>#:</b> <i>In respect of Deposits:-Major Head:8001-National Savings Deposits.</i></p> <p><b>##:</b> <i>In respect of various charges:-Major Head: 8008-Income and Expenditure of NSSF.00.104.Other Incomes.</i></p> <p><b>###:</b><i>In respect of agency commission to agents: Major Head: 8008-Income and Expenditure of NSSF.03.104</i></p>	<p><b>NOTE:</b> 1. The cheque/demand draft should be in favour of the Deposit Office, or in favour of the depositor duly endorsed in favour of the deposit office.</p> <p>2. Cheques / Demand Drafts are subject to realisation of the proceeds.</p> <p><b>* Score out if not applicable</b></p> <p><b>#:</b> <i>In respect of Deposits:-Major Head:8001-National Savings Deposits.</i></p> <p><b>##:</b> <i>In respect of various charges:-Major Head: 8008-Income and Expenditure of NSSF.00.104.Other Incomes.</i></p> <p><b>###:</b><i>In respect of agency commission to agents: Major Head: 8008-Income and Expenditure of NSSF.03.104</i></p>

**FORM - E**

(See sub rule (1) of rule 8 and rule 9)

Serial No.....

**APPLICATION FOR CLOSURE OF AN ACCOUNT UNDER SENIOR CITIZENS SAVINGS SCHEME, 2004**

TO

**The Postmaster/Incharge,**

.....(name of the Deposit office)

**Subject:** Application for withdrawal/closure of account.

Sir,

1. I, .....,son/daughter/wife of..... resident of ..... and depositor of account No. .... (hereinafter referred to as the 'said account') hereby apply for closure of the said account with immediate effect. The interest of Rs..... and deposit of Rs.....TOTAL(INTEREST+DEPOSIT) Rs..... (Rupees.....), \*after adjustment of overpaid interest and/or deduction equal to .....per cent of the deposit, amounting to Rs..... (Rupees.....) and any other charges, recoverable from me in respect of the account in question, may kindly be refunded to me immediately.

2. The Pass Book is enclosed.

Signature or thumb impression of the Depositor

**FOR USE BY THE DEPOSIT OFFICE**

ACCOUNT No.....DATE OF DEPOSIT.....AMOUNT OF DEPOSIT: Rs.....  
Withdrawal on account of Interest Rs..... and deposit Rs.....totalling to Rs..... (Rupees.....) is sanctioned in favour of the depositor.  
\*Recovery of overpaid interest Rs....., deduction of Rs..... and Other Charges (to be specified) Rs..... totalling to Rs..... (Rupees.....) has been adjusted.

**NET AMOUNT PAID Rs..... (Rupees.....)**

**RECEIPT**

Received a sum of Rs..... (Rupees.....) from.....(Name of Deposit office) as per details furnished above.

Signature / Thumb impression of the depositor

**\*: Score out whichever is not applicable.**

**FORM - F**

(See sub-rules (3) and (4) of rule 8)

Serial No.....

**APPLICATION FOR CLOSURE OF ACCOUNT UNDER SENIOR CITIZENS SAVINGS SCHEME, 2004  
BY SPOUSE(JOINT HOLDER) / NOMINEE(S)/LEGAL HEIRS**

TO

**The Postmaster/Incharge,**

.....(name of the Deposit office)

.....

**Subject:** Application for withdrawal /closure of account.

Sir,  
I/WE\* ..... the spouse (Joint holder) / nominee(s) /legal heirs of late....., the depositor to the Senior Citizens Savings Scheme, 2004 account No..... wish to withdraw the entire amount standing to the credit of the deceased in the said account.

Please find enclosed:-

- (i) A certificate in regard to the death of the Depositor.
- (ii)\*A Certificate in regard to the death of Shri/ Shrimati.....and Shri/Shrimati..... also the nominee(s) appointed by the Depositor.
- (iii)\*\* Succession Certificate/Letter of Administration with attested copy of probated will of the deceased depositor issued under the provisions of the Indian Succession Act, 1925.
- (iv) Pass Book of the Depositor.
- (v)# Letter of Indemnity.
- (vi)# Affidavit.
- (vii)# Letter of disclaimer on affidavit

Signature or thumb impression of claimant(s)

**Witness**.....  
.....(Signature, name and address).....

Date.....

Place.....

**FOR USE BY THE DEPOSIT OFFICE**

Withdrawal of Rs..... (Rupees.....) is sanctioned.

**Adjustments made (to be specified)** Rs.....  
**(Rupees.....)**

<b>NET</b>	<b>AMOUNT</b>	<b>PAYABLE</b>	<b>Rs.</b> .....
<b>(Rupees.....)</b>			

**RECEIPT TO BE SIGNED BY THE CLAIMANT(S)**

Received a sum of Rs..... (Rupees.....)  
from..... (Name of Deposit office) as per details furnished above, in full  
settlement of our claim.

Signature / Thumb impression of the claimant(s)

**\*: Delete whichever is not applicable.**

**\*\* : Strike off if there is a valid nomination.**

**#: To be produced by legal heirs, in the absence of nomination(s) for claims upto Rs. 1 lakh.**

**ANNEXURE-I TO FORM - F**  
(Letter of indemnity)

TO

The Postmaster / Incharge,  
..... (Name of the deposit office)

In consideration of your payment or agreeing to pay me /  
us.....

.....  
[Name(s) of Legal heir(s)] the sum of Rs..... (Rupees.....  
.....) standing in the account No..... under **SENIOR**  
**CITIZENS SAVINGS SCHEME, 2004** with your office in the name of .....  
.....without production of letters of administration or a succession certificate to the  
estate of the deceased.....(name of the depositor),  
I/We..... and  
we..... (sureties) do hereby for ourselves and our  
heirs, legal representatives, executors and administrators jointly and severally undertake and agree to indemnify  
you and your successors and assigns against all claims, demands, proceedings, losses, damages, charges and  
expenses which may be raised against or incurred by you by reason or in consequence of having agreed to  
pay/or paying me/us the sum as aforesaid.

In witness whereof we have hereunto set my/our hands at this.....day of.....in  
the presence of witnesses,

Signed and delivered by the above named  
heir/heirs of the deceased.

Signed and delivered by the  
above named sureties (Signature, names and address)

1.

2.

Signature, names and address of witnesses:

1.

2.

ATTESTED  
NOTARY PUBLIC

**ANNEXURE-II TO FORM - F**  
(Affidavit)

TO

The Postmaster / Incharge,  
.....(Name of the deposit office)

I / We.....Husband of / wife of late.....  
aged..... aged..... aged..... sons/daughters of the said late.....  
resident of.....do hereby declare and solemnly affirm as under :-

- (1) That I / we am/are the only heir(s) of the deceased.....who died at.....  
on..... I / We alone represent the estate of Shri/Smt.....
- (2) That the deceased.....did not leave any will and therefore I / we are the only successor(s) t  
the estate of the said deceased.

- 1.
- 2.
- 3.

DEPONENTS

**VERIFICATION:** I / We, the above-named deponents do hereby verify on solemn affirmation in.....  
(name of place) that the contents of this affidavit are true to the best of my/our knowledge and nothing material has been  
concealed.

Dated.....

- 1.
- 2.
- 3.

DEPONENTS

ATTESTED

OATH COMMISSIONER

**ANNEXURE-III TO FORM - F**  
(Letter of disclaimer on Affidavit)

TO

The Postmaster / Incharge,  
.....(Name of the deposit office)

I / We (i) ..... Husband of / wife of .....  
Resident of .....  
(ii) ..... son/daughter of .....  
(iii) ..... son/daughter of .....

do hereby declare and solemnly affirm as follows :-

(1) That Shri/Smt.....died intestate on.....  
leaving behind us.....his/her only heirs.

(2) That we.....heirs of our late father/mother I  
ourselves and on behalf of our heirs, executors, representatives and assigns to hereby relinquish our claims to the balan  
of Rs.....which may be credited to the account sought by our mother/father to i  
opened in the deposit office in the name of the estate of the said.....  
deceased father/mother after the realisation of Draft No.....on .....  
issued by ..... (name of the deposit office) and v  
have no objection whatsoever in the balance in the above-referred account No.....together wi  
interest, if any, accrued thereon being paid by the Deposit office to our mother/fath  
Mrs./Mr.....

- 1.
- 2.
- 3.

**DEPONENT:**

**VERIFICATION:** I / We, the above-named deponents do hereby verify on solemn affirmation that the contents of thi  
affidavit are true to the best of my/our knowledge and nothing material has been concealed.

Dated.....

- 1.
- 2.
- 3.

**DEPONENTS**

I identify the deponent(s) who is/are personally known to me  
and who has/have signed in my presence.

Dated.....

**Oath Commissioner**

**APPLICATION FOR TRANSFER OF ACCOUNT UNDER SENIOR CITIZENS SAVINGS SCHEME, 2004**

TO

**The Postmaster/Incharge,**

.....(name of the Deposit office)  
.....

**Subject:** Application for Transfer of account to another Deposit office.

Sir,

1. I, ....., son/daughter/wife of.....  
Resident of .....  
depositor of account No. ....hereby apply for TRANSFER OF MY ACCOUNT No.....with  
deposit, of Rs.....(Rupees.....) under the Senior Citizens  
Savings Scheme, 2004 to.....  
.....(Name and full address of the transferee deposit office)

2. **The Pass Book is enclosed.**

Signature or thumb impression of the Depositor

**Witness**.....\*

.....(signature, name and address).....  
My specimen signature/thumb impressions, as available in the record of transferer deposit office, are as below:-

(i) Ist Depositor:-

1.	2.	3.
----	----	----

\*Witness..... \*Witness..... \*Witness.....

(i) Joint Depositor:-

1.	2.	3.
----	----	----

Countersigned Postmaster/Incharge (Countersigned Postmaster/Incharge of Transferer office)	(Countersigned Postmaster/Incharge of Transferer office)	(Countersigned Postmaster/Incharge of Transferer office)
Date.....& office Seal	Date.....& office Seal	Date.....& office Seal

**Forwarded to:**.....(Transferee Deposit office) and necessary entries pass  
in the office record(s).

Signature & office seal (Transferer Deposit office)  
Date.....

**FOR USE BY THE TRANSFEEE DEPOSIT OFFICE**

A. Received application for transfer of account No.....opened on.....  
under SENIOR CITIZENS SAVINGS SCHEME, 2004, in the name of .....  
&.....(joint holder, if any) standing on the books of the.....  
.....(name and address of the transferer deposit office) showing  
deposit of Rs.....(Rupees.....), due to mature on.....

B. The entries in the pass book have been checked, necessary entries indicating transfer, have been made and pass book has been returned to the depositor.

Pass Book received in Original.

Signature of Postmaster / In-charge  
(with office seal) Transferee Deposit Office

\_\_\_\_\_  
#(Signature/thumb impression of the depositor )

Date.....

Date.....

**\*: In case of thumb impression.**

**#:** to be signed on receipt of the pass book at the transferee deposit office.

[ भारत के राजपत्र, असाधारण, भाग 2, खंड 3 (i) में प्रकाशनार्थ ]

वित्त मंत्रालय  
(आर्थिक कार्य विभाग)

अधिसूचना

नई दिल्ली, 2 अगस्त, 2004

सा.कां.नि.....(अ) केन्द्रीय सरकार, सरकारी बचत बैंक अधिनियम, 1873 (1873 का 5) की धारा 15 द्वारा प्रदत्त शक्तियों का प्रयोग करते हुए निम्नलिखित नियम बनाती है, अर्थात् :-

1. संक्षिप्त नाम और प्रारंभ :- (1) इन नियमों का संक्षिप्त नाम वरिष्ठ नागरिक बचत स्कीम नियम, 2004 है ।

(2) ये 2 अगस्त, 2004 को प्रवृत्त होंगे ।

2. परिभाषाएं :- इन नियमों में, जब तक कि संदर्भ से अन्यथा अपेक्षित न हो,-

(क) 'खाता' से इन नियमों के उपबंधों के अनुसार जमाकर्ता द्वारा खोला गया कोई बचत खाता अभिप्रेत है ;

(ख) 'अधिनियम' से सरकारी बचत बैंक अधिनियम 1873 (1873 का 5) अभिप्रेत है ;

(ग) 'जमा' से इन नियमों के उपबंधों के अधीन किसी खाते में जमा किया गया धन अभिप्रेत है ;

(घ) 'जमाकर्ता' से ऐसा कोई व्यक्ति अभिप्रेत है -

(i) जिसने इन नियमों के उपबंधों के अधीन कोई खाता खोलने की तारीख को साठ वर्ष या उससे अधिक की आयु प्राप्त कर ली है, और उसके द्वारा या उसकी ओर से इन नियमों के अधीन किसी खाते में धन जमा किया जाता है ;

(ii) जिसने इन नियमों के अधीन कोई खाता खोलने की तारीख को 55 वर्ष या उससे अधिक, किंतु 60 वर्ष से कम की आयु प्राप्त कर ली है, और जो स्वेच्छया सेवानिवृत्ति स्कीम या किसी विशेष स्वेच्छया सेवानिवृत्ति स्कीम के अधीन सेवानिवृत्त हो गया है, इस शर्त के अधीन रहते हुए कि उस व्यक्ति ने सेवानिवृत्ति की तारीख से तीन मास की अवधि के भीतर खाता खोला है और नियोजक से स्वेच्छया या विशेष स्वेच्छया सेवानिवृत्ति स्कीम के अधीन सेवानिवृत्ति फायदे, नियोजक के साथ धारित नियोजन, ऐसे नियोजन की अवधि सहित सेवानिवृत्ति के तथ्य उपदर्शित करते हुए एक प्रमाणपत्र आवेदन पत्र (प्ररूप -क) के साथ संलग्न है ।

(ड) 'जमा कार्यालय' से भारत में ऐसा कोई डाकघर अभिप्रेत है, जो बचत बैंक कार्य कर रहा है और महानिदेशक, डाक द्वारा इन नियमों के अधीन कोई खाता खोलने के लिए प्राधिकृत है ;

(च) 'प्ररूप' से इन नियमों से संलग्न कोई प्ररूप अभिप्रेत है ।

3. खाता खोलना :-- (1) कोई जमाकर्ता किसी जमा कार्यालय में आयु के सबूत सहित प्ररूप-घ में जमा पर्ची के अनुसार जमा की रकम सहित प्ररूप-क में आवेदन करके कोई खाता खोल सकेगा ।

(2) कोई जमाकर्ता इन नियमों के अधीन एक से अधिक खाता प्रचालित कर सकेगा, इस शर्त के अधीन रहते हुए कि सभी खातों में कुल मिलाकर जमा नियम 4 के अधीन यथाविनिर्दिष्ट अधिकतम सीमा से अधिक नहीं होगा :

परन्तु किसी कैलेंडर मास के दौरान उसी जमा कार्यालय में एक से अधिक खाता नहीं खोला जाएगा ।

(3) जमाकर्ता व्यक्ति रूप से या पति अथवा पत्नी के साथ संयुक्त रूप से खाता खोल सकेगा/ सकेगी ।

4. जमा करना और वापस लेना : (1) खाते में एक हजार रूपए के गुणकों में पन्द्रह लाख रूपए से अनधिक का केवल एक जमा होगा ।

(2) जैसाकि नियम 9 में उपबंधित है, के सिवाय कोई खाता खोले जाने की तारीख से पांच वर्ष की अवधि के अवसान से पूर्व इन नियमों के अधीन कोई वापसी अनुज्ञात नहीं की जाएगी ।

(3) जमाकर्ता उपनियम (2) में विनिर्दिष्ट के अनुसार पांच वर्ष की परिपक्वता अवधि के पश्चात् एक वर्ष की अवधि के भीतर जमा कार्यालय में प्ररूप ख में कोई आवेदन करके खाते को तीन वर्ष की और अवधि के लिए विस्तारित कर सकेगा ।

स्पष्टीकरण : इस उपनियम के अधीन खाते का विस्तारण आवेदन की तारीख को ध्यान में लाए बिना परिपक्वता की तारीख से किया गया समझा जाएगा ।

(4) जमा कार्यालय जैसे ही उसकी जानकारी में यह आता है कि कोई जमा उपनियम (1) के अधीन विहित अधिकतम सीमा से अधिक है, जमाकर्ता से लिखित में तुरंत अधिक जमा को वापस लेने का अनुरोध कर सकेगा ।

5. जमा की रीति : (1) इन नियमों के अधीन जमा निम्नलिखित रूप में किया जा सकेगा :

(क) नकद में, यदि जमा की रकम एक लाख रूपए से कम है ।

(ख) जमाकर्ता के पक्ष में देय चैक या मांगपत्र द्वारा और जमा कार्यालय के पक्ष में पृष्ठांकित करके ।

(2) जहां जमा चैक या मांगपत्र द्वारा किया गया है, इन नियमों के अधीन जमा की तारीख चैक या मांगपत्र के भुनाए जाने की तारीख होगी ।

(3) जहां जमा किसी बाह्य स्थान के चेक या मांगपत्र द्वारा किया जाता है वहां विहित दर पर संग्रहण प्रभार जमा के साथ संदेय होंगे और चेक या मांगपत्र भुनाए जाने की तारीख जमा की तारीख होगी ।

6. नामनिर्देशन : (1) जमाकर्ता इन नियमों के अधीन खाता खोलते समय जमाकर्ता की मृत्यु की दशा में ऐसे किसी व्यक्ति या व्यक्तियों को नामनिर्देशित करेगा, जो खाते में शोध संदाय के हकदार होगा/ होंगे ।

(2) यदि ऐसा नामनिर्देशन खाता खोलने के समय नहीं किया जाता है, तो इसे जमाकर्ता द्वारा खाता खोले जाने के पश्चात् किसी भी समय किंतु उसके बंद होने से पूर्व प्ररूप -ग में किसी आवेदन द्वारा जमा कार्यालय में पासबुक सहित किया जा सकेगा ।

(3) जमाकर्ता द्वारा किया गया नामनिर्देशन उस जमा कार्यालय में जिसमें खाता है, प्ररूप ग में नए सिरे से नामनिर्देशन करके रद्द किया जा सकेगा या परिवर्तित किया जा सकेगा ।

(4) संयुक्त खाते की दशा में भी नामनिर्देशन करने की सुविधा उपलब्ध होगी तथापि ऐसे मामले में संयुक्त धारक प्रथम व्यक्ति होगा, जो जमाकर्ता की मृत्यु की दशा में संदेय रकम प्राप्त करने का हकदार होगा और नामनिर्देशिती का दावा जमाकर्ता और संयुक्त धारक दोनों की मृत्यु के पश्चात् उद्भूत होगा ।

स्पष्टीकरण : संयुक्त खाता या जहां नामनिर्देशिती मात्र पति या पत्नी है, की दशा में, नियम 8 के उपनियम (3) के नीचे परन्तुक के अनुसार पति या पत्नी खाता चालू रख सकेगा/ सकेगी ।

(5) संयुक्त खाते की दशा में या उस दशा में जहां पति या पत्नी मात्र नामनिर्देशिती हैं, पति या पत्नी जमाकर्ता की मृत्यु के पश्चात् उपनियम (2) से उपनियम(4) के अनुसार पहले किए गए नामनिर्देशन को रद्द करने या परिवर्तित करने का हकदार होगा / होगी ।

(6) प्रत्येक नामनिर्देशन और उसका प्रत्येक रद्दकरण या परिवर्तन जमा कार्यालय में रजिस्ट्रीकृत किया जाएगा और ऐसे रजिस्ट्रीकरण की तारीख से विधिमान्य होगा और उसकी विशिष्टियां पासबुक में दर्ज की जाएगी।

7. जमा पर ब्याज : (1) इन नियमों के अधीन किए गए जमा पर ब्याज वार्षिक दर जमा करने की तारीख से नौ प्रतिशत होगी।

(2) ब्याज पहली बार, यथास्थिति जमा की तारीख से 31 मार्च/ 30 जून/ 30 सितंबर / 31 दिसंबर को संदेय होगी और तत्पश्चात् ब्याज 31 मार्च, 30 जून, 30 सितंबर और 31 दिसंबर को संदेय होगा।

(3) यदि उपनियम (2) के अधीन विनिर्दिष्ट ब्याज के संदाय की कोई तारीख रविवार या किसी अवकाश दिन को है, तो ब्याज के संदाय के प्रयोजन के लिए गत कार्य दिवस ही देय तारीख समझी जाएगी।

(4) यदि ऐसा प्राधिकृत किया जाए, तो उपनियम (2) में, यथा विनिर्दिष्ट तारीखों को संदेय ब्याज उस जमा कार्यालय में जिसमें खाता विद्यमान है जमाकर्ता के बचत खाते में इस शर्त के अधीन रहते हुए जमा की जाएगी, कि इस प्रकार जमा की गई ब्याज की रकम, बचत खाते में ऐसे जमा किए जाने पर जमा की अधिकतम सीमा, यदि कोई हो, से अधिक नहीं है।

(5) यदि जमाकर्ता द्वारा प्रत्येक तिमाही को संदेय ब्याज का दावा नहीं किया जाता है तो ऐसे ब्याज पर अतिरिक्त ब्याज अर्जित नहीं होगा।

(6) ब्याज को एक रुपये के निकटतम गुणज में पूर्णांकित किया जायेगा और इस प्रयोजन के लिए पचास पैसे या अधिक की रकम को एक रुपये के रूप में समझा जायेगा और पचास पैसे से कम की रकम की उपेक्षा की जायेगी।

(7) नियम 4 के उपनियम (4) में निर्दिष्ट अधिक रकम पर समय - समय पर डाकघर बचत खाता पर लागू दर से ब्याज होगा और ऐसा ब्याज उस मास के पूर्वगामी मास के अंत में अधिक जमा रकम की तारीख से संदेय होगा जिसको जमा कार्यालय अधिक्य रकम वापस लेने के लिए निवेदन करेगा, जमाकर्ता को पहले ही संदेय अधिक्य ब्याज की रकम, यदि कोई हो, कटौती की जायेगी।

(8) नियम 4 के उपनियम (3) के अधीन परिपक्वता के पश्चात् खाता जारी रहने की दशा में ऐसे खाते में जमा पर परिपक्वता की तारीख को इन नियमों के उपबंधों के अधीन खोले गए नए खाते या खोले जाने वाले खाता पर लागू दर पर ब्याज अर्जित होगा।

(9) नियम 8 के उपनियम (2) के उपबंधों के अनुसार किसी समय पर कोई खाता परिपक्व होने पर नहीं जारी रखा जाता है और किसी समय बंद कर दिया जाता है, की दशा में तो समय-समय डाकघर बचत खाते के अधीन खातों को यथालागू दर पर पश्च परिपक्व

ब्याज, खाते के बंद करने के मास के पूर्वगामी मास के अंत तक ऐसे परिपक्व जमा पर संदेय होगा ।

8. खाता बंद करना :- (1) खाता के खोले जाने के समय किये गये जमा को, जमा कार्यालय जहां जमाकर्ता का खाता है प्ररूप - ड पर लिखित आवेदन (वापसी प्ररूप) द्वारा संलग्न पास बुक प्रस्तुत किये जाने पर खाते के खोले जाने की तारीख से पांच वर्ष की समाप्ति पर या उसके पश्चात्, संदत्त किया जायेगा ।

(2) उपनियम (1) के अधीन यथा विनिर्दिष्ट परिपक्वता पर, जमाकर्ता के खाता बंद नहीं करने और नियम 4 के उपनियम (3) के अधीन खाते को जारी भी नहीं रखने की दशा में, खाते को परिपक्व हुआ समझा जाएगा और जमाकर्ता उस शर्त के अधीन रहते हुए, जिसमें नियम 7 के उपनियम (10) के अधीन यथाविहित पश्च परिपक्व ब्याज परिपक्वता से परे की अवधि केवल ग्राह्य होगा, खाता को किसी भी समय बंद करने का हकदार होगा ।

(3) परिपक्वता के पूर्व जमाकर्ता की मृत्यु की दशा में, खाता बंद कर दिया जायेगा और उस मास जिसको प्रतिदाय किया जाता है, प्ररूप - च में किसी आवेदन पर जमा राशि का प्रतिदाय नामनिर्देशिती या विधिक उत्तराधिकारी को पूर्व मास के अंत तक ब्याज सहित किया जाएगा, यदि यथास्थिति, नामनिर्देशिती भी नहीं रहता है या नियम 6 में यथा उपबंधित नामनिर्देशन नहीं किया गया है :-

परंतु संयुक्त खाते की दशा में, जहां पति या पत्नी अकेला नामनिर्देशिती है वहां पति या पत्नी इन नियमों के अधीन यथाविनिर्दिष्ट उन्हीं निबंधनों और शर्तों पर खाता जारी रख सकेगा :

परंतु यह और कि यदि पति या पत्नी संयुक्त खाता जारी नहीं रखने की दशा में, वहां प्ररूप - च में आवेदन किए जाने पर खाता बंद कर दिया जायेगा और उपरोक्तानुसार ब्याज सहित जमा का प्रतिदाय किया जाएगा ।

(4) जहाँ जमाकर्ता की मृत्यु के समय कोई नामनिर्देशन नहीं रहता है वहां मृतक जमाकर्ता के नाम जमा रकम, जमाकर्ता कार्यालय द्वारा जमाकर्ता की मृत्यु के प्रमाण पत्र और भारतीय उत्तराधिकार अधिनियम, 1925 (1925 का 39) के उपबंधों के अधीन जारी मृतक जमाकर्ता की प्रबोट की गई वसीयत की अनुप्रमाणित प्रति के साथ प्रशासन पत्र के साथ प्ररूप - च में किसी आवेदन की प्राप्ति पर मृतक जमाकर्ता के विधिक उत्तराधिकारी को किया जायेगा ।

परंतु प्ररूप च के उपाबंधों के प्ररूपों में (i) क्षतिपूर्ति का पत्र (ii) शपथ पत्र (iii) शपथ पत्र पर दावा त्याग पत्र (iv) स्टॉप पेपर पर जमाकर्ता की मृत्यु का प्रमाण पत्र पर प्रस्तुत किए जाने पर एक लाख तक की संदेय कुल रकम जिसमें ब्याज भी सम्मिलित है, विधिक उत्तराधिकारी को संदत्त किया जा सकेगा ।

(5) जमाकर्ता की मृत्यु के कारण किसी समय किसी खाते के अपरिपक्व रूप से बंद होने की दशा में, नियम 9 के अधीन यथाविनिर्दिष्ट कोई कटौती नहीं की जाएगी ।

9. खाते का समयपूर्व बंद होना :- (1) नियम 4 के उपनियम (2) में अंतर्विष्ट किसी बात के होते हुए भी, इस संबंध में जमाकर्ता को जमा राशि वापिस लिए जाने की और खाता खोले जाने की तारीख से एक वर्ष की समाप्ति के पश्चात् किसी समय निम्नलिखित शर्त के अधीन रहते हुए अनुज्ञा दी जा सकेगी अर्थात्:-

(क) यदि खाता, खाता खोले जाने की तारीख से एक वर्ष की समाप्ति के पश्चात् तथा दो वर्ष की समाप्ति से पूर्व बंद किया जाता है तो जमा की गई रकम के डेढ़ प्रतिशत के बराबर रकम की कटौती की जायेगी और शेष जमाकर्ता को संदत्त कर दिया जायेगा ;

(ख) यदि खाता खोले जाने की तारीख से दो वर्ष की समाप्ति पर या उसके पश्चात् खाता बंद किया जाता है तो जमा की गई रकम का एक प्रतिशत के बराबर की रकम की कटौती की जायेगी और शेष जमाकर्ता को संदत्त कर दिया जायेगा ।

(2) नियम 4 के उपनियम (3) के अधीन खाते के विस्तार की सुविधा का लाभ लेने वाला जमाकर्ता विस्तार की तारीख से एक वर्ष की अथवा समाप्ति के पश्चात् किसी भी समय बिना किसी कटौती के जमा को वापस लेने या खाते को बंद करे करने के लिए अनुज्ञात किया जा सकेगा ।

10. पास बुक :- (1) किसी खाते के खोलने पर, जमाकर्ता को तत्काल एक पास बुक दी जाएगी जिसके साथ जमा पर्ची की जमाकर्ता प्रति (प्ररूप - घ) जमाकर्ता कार्यालय द्वारा समान रूप से मुद्रांकित और हस्ताक्षरित होगी जो इस बात का प्रमाण होगी कि रकम जमाकर्ता को प्राप्त हो गई है । पास बुक में खाता खोलने की तारीख, खाता संख्या, जमाकर्ता का नाम, फोटो (संयुक्त खाते की दशा में पति और पत्नी का नाम और फोटो) और पता, जमा रकम, त्रैमासिक ब्याज के साथ भुगतान की देय तारीख, वह तारीख जिसको जमा अंतिम भुगतान के लिए देय होगा, किसी अभिकर्ता द्वारा खाते को प्रस्तावित करने की दशा में, अभिकर्ता का नाम, अभिकर्ता कोड संख्यांक, तारीख और विधिमान्यता होगी ।

परंतु यदि जमा चेक या मांग देय ड्राफ्ट द्वारा किया गया है, तो जमाकर्ता को पासबुक चेक या मांग देय ड्राफ्ट के भुनाने के पश्चात् नियम 5 के उपनियम (2) के अधीन उपबंधित रीति में दी जायेगी ।

(2) जमाकर्ता नियम 7 के उपनियम (4) के अधीन बचत खाते में ब्याज के जमा की सुविधा का लाभ लेता है उसे प्रविष्टियों को पूरा करने के लिए वर्ष में कम-से-कम एक बार जमा कार्यालय को पास बुक देनी होगी ।

(3) जमाकर्ता नियम 7 के उपनियम (4) के अधीन बचत खाते में ब्याज के जमा की सुविधा का लाभ नहीं लेता है, परंतु त्रैमासिक ब्याज को लेने के समय जमा कार्यालय में पास बुक प्रस्तुत करनी होगी ।

(4) मूल पास बुक के खो जाने, या विकृत या क्षतिग्रस्त हो जाने की दशा में, पास बुक की द्वितीय प्रति सादे कागज पर साधारण प्रार्थना पत्र पर पहली बार पास बुक की द्वितीय प्रति जारी करने की दशा में दस रुपये की फीस और पश्चातवर्ती मामलों में बीस रुपये के भुगतान पर जारी की जा सकेगी। पास बुक की दूसरी प्रति (प्रतियाँ) को जमा कार्यालय द्वारा आफिस के अभिलेखों में जिसमें खाता पन्ना जिसमें की खाते के विशिष्टियाँ हैं, में नोट कर लिया जायेगा।

(5) पास बुक की द्वितीय प्रति जारी हो जाने के पश्चात् खोई हुई पास बुक मिल जाने की दशा में, वह किसी प्रयोजन के लिए विधिमान्य नहीं मानी जायेगी और उसे जमा कार्यालय को तत्काल अभ्यर्पण करना होगा जिसे जमाकर्ता की उपस्थिति में तत्काल नष्ट कर दी जायेगी।

11. खाते का एक जमा कार्यालय से अन्य में अंतरण :- कोई जमाकर्ता प्ररूप - छ के साथ पास बुक संलग्न करते हुए, अपने खाते को अपने निवास स्थान के परिवर्तन की दशा में दूसरे जमा कार्यालय को अंतरित किये जाने का आवेदन कर सकेगा।

परंतु जहां जमा एक लाख रुपये या अधिक है, जमा के अंतरण की फीस पांच रुपये प्रति लाख संदेय होगी।

12. नियमों के उल्लंघन में खाते का खोला जाना :- ज्योंही यह जानकारी में आता है कि कोई खाता इन नियमों के उल्लंघन में खोला गया है, खाते को तत्काल बंद कर दिया जायेगा और ब्याज की वसूली के पश्चात्, यदि कोई हो, जो ऐसे जमा को संदाय की गई है खाते में जमा, जमाकर्ता को वापस कर दी जायेगी।

13. अनिवासी भारतीय (एन.आर.आई) और हिन्दू अविभक्त कुटुम्ब (एच.यू.एफ) द्वारा जमा :-

(1) इन नियमों के अधीन अनिवासी भारतीय कोई खाता खोलने के लिए पात्र नहीं होगा।

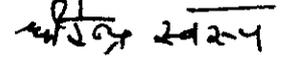
परंतु यदि इन नियमों अधीन, कोई जमाकर्ता करेंसी के खाते के दौरान अनिवासी भारतीय हो जाता है तो उसका खाता असंप्रत्यावर्तन के आधार पर परिपक्वता तक जारी रह सकेगा और खाते को अनिवासी खाते के रूप में चिह्नित कर दिया जायेगा।

परंतु यह और कि उपर्युक्त परंतुक के अधीन खाता जारी रह सकेगा, नियम 4 के उपनियम (3) के अधीन में उपबंधित रीति से किसी और अवधि के लिए विस्तारित नहीं किया जायेगा।

(2) इन नियमों के अधीन अविभक्त हिन्दू कुटुम्ब भी कोई खाता खोलने के पात्र नहीं होगा।

14. शिथिल करने की शक्ति :- जहां केन्द्रीय सरकार को यह समाधान हो जाता है कि इन नियमों के किसी उपबन्ध के प्रवर्तन से जमाकर्ता को अनुचित रूप से कठिनाई होती है, वह उसके लिए जो कारण है उन्हें लेखबद्ध करते हुए, अधिनियम के उपबन्धों से असंगत हुए बिना उस उपबन्ध की अपेक्षा से आदेश द्वारा शिथिल कर सकेगी।

(फा0सं0 2 - 8/2004 - एन एस -II )



( डी0 स्वरूप)

सचिव, भारत सरकार

प्ररूप - क

(नियम 2 का खंड (ख) और नियम 3 का उपनियम (1) देखिए)

क्रम सं. ....

**वरिष्ठ नागरिक बचत स्कीम, 2004 के अधीन खाता खोलने के लिए आवेदन**

सेवा में,

डाकपाल/भारसाधक,

..... (जमा कार्यालय का नाम)

.....

.....

नवीन फोटो की एक प्रति यहां  
चिपकाएं (संयुक्त खाते की दशा में  
जमाकर्ता और पति या पत्नी दोनों  
का

\* अभिकर्ता का नाम (अभिकर्ता के माध्यम से प्रविष्ट खाते की दशा में).....

अभिकरण कोड सं. .... तारीख ..... तक विधिमान्य

आवेदक का स्थायी लेखा सं. .... \*\*

श्रीमान,

1. मैं, ..... पुत्र/पुत्री/पत्नी ..... का स्थायी निवासी हूँ आयु ..... वर्ष ,  
वरिष्ठ नागरिक बचत स्कीम, 2004 (जिसे इसमें इसके पश्चात् उक्त स्कीम कहा गया है) के अधीन अपने नाम में/अपने नाम  
और अपने पति या अपनी पत्नी के नाम में संयुक्ततः ..... (आयु सहित पति या पत्नी का नाम व  
पता) एक खाता खोलने के लिए आवेदन करता हूँ और खाते में जमा के लिए ..... रूपए (.....रूपए)  
नकद/चेक/डिमान्ड ड्राफ्ट के रूप में प्रस्तुत करता हूँ जिसकी विशिष्टियां संलग्न संदाय पर्ची (प्ररूप-घ) में भरी हुई है ।

2. मैं/हम\* घोषणा करता हूँ/करते हैं कि,-

(i) मैंने/हमने\* उक्त स्कीम के अधीन खातों को शासित करने वाले वरिष्ठ नागरिक बचत नियम, 2004 समय-समय पर  
यथासंशोधित (जिन्हें इसमें इसके पश्चात् उक्त नियम कहा गया है) को स्पष्ट तौर पर समझ लिया है ;

(ii) मैं/हम\* उक्त नियमों का पूरी निष्ठा से पालन करूंगा/करेंगे ;

(iii) उक्त स्कीम के अधीन मेरे/हमारे\* द्वारा पूर्व में खोले गए अन्य खातों के ब्यारे निम्नलिखित हैं :-

क्र. सं.	जमाकर्ता(ओं) का नाम और खाते का प्रकार (व्यष्टि/संयुक्त)	जमा कार्यालय का नाम और पता	खाता खोलने की तारीख सहित खाता सं.	जमा की रकम
1				
2				
3				

(iv) मैं/हम\*, मेरे/हमारे\* द्वारा एक साथ खोले गए सभी खातों में जमाओं को लेते हुए, जैसा नियम 4 में विनिर्दिष्ट है और समय-समय पर संशोधित किया गया है, जमाओं पर अधिकतम सीमा का पालन करेंगे । यदि किसी भी समय कोई अधिक जमा पाया जाता है तो ऐसे अधिक जमा का, नियम 7 के उपनियम (8) के अधीन अधिक ब्याज की वसूली के पश्चात्, मुझे/हमें प्रतिदाय कर दिया जाएगा ।

3. मैं, नीचे उल्लिखित व्यक्ति/व्यक्तियों को नामनिर्देशित करता हूँ, जिनको, सभी अन्य व्यक्तियों को छोड़कर, मेरी मृत्यु हो जाने की दशा में, खाते में मेरे नाम में देय रकम नियम 6 में अंतर्विष्ट उपबंधों के अनुसार संदेय होगी :

क्रम सं.	जमाकर्ता के साथ नातेदारी सहित नामनिर्देशिती(यों) का/के नाम	स्थायी पता	अवयस्क/अन्य मागले(लो) में आयु की दशा में, नामनिर्देशिती (यों) की जन्म की तारीख(खे)	संदेय रकम में नामनिर्देशिती (यों) का अंश

3(क) चूंकि उपरोक्त क्रम सं. .... पर नामनिर्देशिती अवयस्क है/हैं, मैं, श्री/श्रीमती/कुमारी ..... [ प्रत्येक अवयस्क नामनिर्देशिती की बाबत व्यक्ति(यों) का/के स्थायी पता/पते सहित नाम] को नामनिर्देशिती (यों) की अवयस्कता के दौरान मेरी मृत्यु हो जाने पर उक्त खाते के अधीन शोध राशि प्राप्त करने के लिए नियुक्त करता हूँ ।

जमाकर्ता के हस्ताक्षर/ अंगूठा निशान

साक्षी (हस्ताक्षर, नाम और पता) :

1. ....
2. .... तारीख ..... स्थान .....

मेरे/हमारे नमूना हस्ताक्षर (अंगूठा निशान) निम्नवत हैं :-

(i) प्रथम जमाकर्ता :-

1. ....
2. ....
3. ....

(ii)\* संयुक्त जमाकर्ता

1. ....
2. ....
3. ....

# साक्षी ..... # साक्षी ..... # साक्षी .....

(प्रतिहस्ताक्षरित डाकपाल/भारसाधक) (प्रतिहस्ताक्षरित डाकपाल/भारसाधक) (प्रतिहस्ताक्षरित डाकपाल/भारसाधक)

तारीख ..... और कार्यालय की मुद्रा तारीख ..... और कार्यालय की मुद्रा तारीख ..... और कार्यालय की मुद्रा....

4. मैं यह भी घोषणा करता हूँ कि इसमें ऊपर दिए गए आवेदन में मेरे/हमारे द्वारा की गई जानकारी मेरे/हमारे सर्वोत्तम ज्ञान और विश्वास के अनुसार सही है और यदि किसी भी समय कोई भी जानकारी और /या घोषणा मिथ्या पाई जाती है, तो जमाओं पर कोई ब्याज मुझे/हमें\* संदेय नहीं होगा, जमा कार्यालय खाते (तो) को बंद कर दूंगा और जमाओं पर पहले ही संदत्त ब्याज की, यदि कोई हो, वसूली के पश्चात् जमाओं का प्रतिदाय करूंगा ।

भवदीय,

(आवेदक के हस्ताक्षर)

तारीख .....

(वर्तमान डाक पता)

स्थान .....

संलग्नक :

1. आयु का सबूत ।
2. यदि पैन आबंटित नहीं विग्या गया है तो पैन के आबंटन के लिए प्राप्त किए गए आवेदन प्ररूप की प्रति ।
3. जमा की रकम सहित सम्यक्तः भरी हुई संदाय पर्ची (प्ररूप-घ) ।
4. नियम 2 के खंड (घ) के उपखंड (ii) में यथाविनिर्दिष्ट नियोजक से प्रमाणपत्र ।

\*: जो लागू न हो उसे काट दें ।

\*: (1) ऐसे आवेदक, जिनकी आय का कर निर्धारण नहीं किया गया है, यह स्व घोषणा कर सकेंगे कि सभी स्रोतों से उनकी आय (जिसके अंतर्गत इस आवेदन के द्वारा खोले जाने वाले खाते से प्राप्त ब्याज आय भी है) छूट सीमा को पार नहीं करती है और आवेदक से समय समय पर यथासंशोधित आय कर अधिनियम, 1961 के अधीन पैन अभिप्राप्त करने की अपेक्षा नहीं की जाती है ।

(2) अन्य सभी आवेदक अनिवार्य रूप से पैन सं. का उल्लेख करेंगे और यदि उनको आय कर प्राधिकारियों द्वारा अभी तक पैन आबंटित नहीं किया गया है तो पैन के आबंटन के लिए प्राप्त किए गए आवेदन की अनुप्रमाणित फोटोप्रति आवेदन प्ररूप के साथ संलग्न करनी चाहिए !

#: अंगूठा निशान की दशा में !

टिप्पण : (1) निम्नलिखित दस्तावेजों में से किसी दस्तावेज की स्व अनुप्रमाणित प्रतियां आयु के सबूत के लिए संलग्न की जा सकती है :- नगरपालिक प्राधिकारी/ग्राम पंचायत/जिला जन्म और मृत्यु रजिस्ट्रार का कार्यालय, भारत निर्वाचन आयोग द्वारा जारी किया गया मतदाता पहचान पत्र; पैनकार्ड ; पासपोर्ट ; राशनकार्ड ; ऐसे विद्यालय या किसी अन्य शैक्षणिक संस्था से जिसमें आवेदक अंतिम बार छात्र रहा हो, जन्म की तारीख प्रमाणपत्र या स्थानीय अनुज्ञापन प्राधिकारी द्वारा जारी चालन अनुज्ञप्ति ।

(2) संलग्न दस्तावेजों की मूल प्रतियां भी सत्यापन के लिए साथ साथ प्रस्तुत की जानी चाहिए और उन्हें तत्काल वापस कर दें ।

#### जमा कार्यालय के उपयोग के लिए

वरिष्ठ नागरिक बचत स्कीम, 2004 यह खाता तारीख ..... को ..... रुपए (..... रुपए) से खोला गया खाता सं. .... लेजर फोलियो सं. ....

अभिकर्ता का नाम, अभिकरण संख्या, तारीख और विधिमान्यता लेजर फोलियो और पास बुक में (अभिकर्ता के माध्यम से प्रविष्ट खाते की दशा में) प्रविष्ट कर दिए गए हैं ।

पास बुक सं. .... जारी कर दी गई है

तारीख .....

जमा कार्यालय के भारसाधक के हस्ताक्षर  
(नाम और पदनाम मुद्रा सहित)

प्ररूप ख  
(नियम 4 का उपनियम (3) देखिए)

क्रम सं० .....

वरिष्ठ नागरिक बचत स्कीम, 2004 के अधीन किसी खाते को आगे जारी रखने के लिए आवेदन

सेवा में,

डाकपाल/भारसाधक

..... (जमा कार्यालय का नाम)

.....

.....

**विषय : किसी खाते को (तारीख/मास/वर्ष) ..... से तीन वर्ष के लिए खाते को आगे जारी रखने के लिए आवेदन ।**

महादेय,

1. मैं, ..... पुत्र/पुत्री/पत्नी ..... खाता सं० ..... (जिसे इसमें इसके पश्चात् 'उक्त खाता' कहा गया है) का एक जमाकर्ता हूँ जो वरिष्ठ नागरिक बचत स्कीम, 2004 (जिसे इसमें इसके पश्चात् 'उक्त स्कीम' कहा गया है) के अधीन और तीन वर्ष तक जारी रखने के लिए आवेदन करता हूँ/करती हूँ ।
2. मैंने, समय-समय पर यथासंशोधित वरिष्ठ नागरिक बचत स्कीम, 2004 के अधीन विस्तार की अवधि के दौरान खाते को लागू होने वाली शर्तों और निबंधनों को समझ लिया है ।
3. मैं विस्तारित अवधि पूरा होने के ठीक पश्चात्, खाते को बंद कर दूंगा और अधिक संदत ब्याज, यदि कोई हो, और उक्त खाते के संबंध में वसूलनीय किसी अन्य प्रकार के समायोजन के पश्चात् मेरे खाते में मेरे नाम जमा जमा को वापस ले लूंगा ।

तारीख .....

स्थान .....

जमाकर्ता के हस्ताक्षर

(नाम और पता)

जमा कार्यालय के उपयोग के लिए

खाता संख्या ..... जो तारीख ..... को ..... ₹०  
(..... रुपये) से वरिष्ठ नागरिक बचत स्कीम, 2004 के अधीन खोला गया था और  
तारीख ..... को परिपक्व हो गया है, तारीख ..... से ..... तक

तीन वर्ष के लिए विस्तारित किया गया है। स्कीम के अधीन परिपक्वता की तारीख को खोले गए या खोले जाने वाले नए जमाओं को लागू ..... प्रतिशत प्रतिवर्ष ब्याज की दर जमा की विस्तारित अवधि के दौरान लागू होगी।

तदनुसार पास बुक सं० ..... में और सुसंगत लेजर फोलियो सं० ..... में आवश्यक प्रविष्टियां कर दी गई हैं।

तारीख .....

जमा कार्यालय के भार साधक के हस्ताक्षर  
(नाम और पदनाम स्टॉप सहित)

प्ररूप ग  
(नियम 6 देखिए)

क्रम सं० .....

वरिष्ठ नागरिक बचत स्कीम, 2004 के अधीन नामनिर्देशन/नामनिर्देशन के परिवर्तन/रद्दकरण के लिए आवेदन  
सेवा में

डाकपाल/भारसाधक

..... (जमा कार्यालय का नाम)

**विषय : नामनिर्देशन या नामनिर्देशन के परिवर्तन/रद्दकरण के लिए आवेदन ।**

महादेय,

1. \* मैं, ..... नीचे वर्णित व्यक्ति/व्यक्तियों को नामनिर्दिष्ट करता/करती हूँ जिन्हें, अन्य सभी व्यक्तियों को अपवर्जित करके, मेरी मृत्यु की दशा में, खाता संख्या ..... में मेरे नाम बकाया रकम, वरिष्ठ नागरिक बचत स्कीम नियम, 2004 के नियम 6 में अंतर्विष्ट उपबंधों के अनुसार संदेय होगी ।

क्रम सं०	जमाकर्ता के साथ नातेदारी सहित नामनिर्देशिती का (नामनिर्देशितियों के) नाम	स्थायी पता	अव्यस्क नामनिर्देशिती की दशा में जन्म की तारीख/ अन्य दशा (दशाओं) में आयु	संदेय रकम में नामनिर्देशिती (नामनिर्देशितियों) का अंश

2. \* चूंकि ऊपर क्रम संख्यांक ..... पर उल्लिखित नामनिर्देशिती अव्यस्क है/हैं, इसलिए मैं, श्री/श्रीमती/कुमारी ..... (प्रत्येक अव्यस्क नामनिर्देशिती की बाबत व्यक्ति/व्यक्तियों के पूरे नाम और पूरे पते) को, नामनिर्देशित/नामनिर्देशितियों की अव्यस्कता के दौरान मेरी मृत्यु की दशा में उक्त खाते में शोध राशि को प्राप्त करने के लिए नियुक्त करता हूँ ।

3. \* यह मेरे द्वारा, मेरे आवेदन तारीख ..... द्वारा खाता खोलते समय पहले किए गए नामनिर्देशन (नामनिर्देशनों) के अधिक्रमण में है ।

4. \* मैं, ..... मेरे तारीख ..... के आवेदन द्वारा मेरे द्वारा पूर्व में किए गए नामनिर्देशन को रद्द करने का अनुरोध करता हूँ ।

**साक्षी (हस्ताक्षर, नाम और पता) :**

1. ....

2. ....

जमाकर्ता के हस्ताक्षर

(नाम और पता)

तारीख ..... स्थान .....

**\* जो लागू न हो, उसे काट दें ।**

**जमा कार्यालय के उपयोग के लिए**

उपरोक्त नामनिर्देशन तारीख ..... को रजिस्ट्रीकृत किया गया है और/या तारीख ..... के पहले के नामनिर्देशन को परिवर्तित/रद्द कर दिया गया है ।

तदनुसार पास बुक (सं० ..... ) में और सुसंगत लेजर फोलियों सं० ..... में  
आवश्यक प्रविष्टियां कर दी गई है।  
तारीख .....

जमा कार्यालय के भार साधक के हस्ताक्षर  
(नाम और पदनाम स्टांप सहित)

प्ररूप - घ  
(नियम 3 का उपनियम (1) और नियम 10 देखिए)

क्रम संख्या.....

जमों के लिए संदायपर्ची  
वरिष्ठ नागरिक बचत स्कीम, 2004 के अधीन

प्रतिपत्र (1) जमाकर्ता की प्रति		प्रतिपत्र (2) जमाकर्ता की प्रति	
जमा कार्यालय का नाम		जमा कार्यालय का नाम	
जमाकर्ता का नाम.....		जमाकर्ता का नाम.....	
पता		पता	
पिता/पति का नाम		पिता/पति का नाम	
* अभिकर्ता का नाम (अभिकर्ता के माध्यम से प्रविष्ट खाते की दशा में) अभिकरण कोर्ड सं. तारीख और विधिमान्यता सहित .....		* अभिकर्ता का नाम (अभिकर्ता के माध्यम से प्रविष्ट खाते की दशा में) अभिकरण कोर्ड सं. तारीख और विधिमान्यता सहित .....	
खाता सं..... तारीख .....		खाता सं..... तारीख .....	
(जमा कार्यालय द्वारा भरा जाए)		(जमा कार्यालय द्वारा भरा जाए)	
लेजर फोलियो.....(जमा कार्यालय द्वारा भरा जाए)		लेजर फोलियो.....(जमा कार्यालय द्वारा भरा जाए)	
जमा की रकम (रु.)#		जमा की रकम (रु.)#	
चेक/डिमांड ड्राफ्ट		चेक/डिमांड ड्राफ्ट	
वसूली प्रभार (रु.)##		वसूली प्रभार (रु.)##	
खाता अंतरण फीस (रु.)##		खाता अंतरण फीस (रु.)##	
दूसरी पास बुक जारी करने के लिए फीस (रु.)##		दूसरी पास बुक जारी करने के लिए फीस (रु.)##	
अन्य प्रभार, यदि कोई हो(रु.)##		अन्य प्रभार, यदि कोई हो(रु.)##	
कुल रकम (रु.)		कुल रकम (रु.)	
कुल रकम शब्दों में (रु.....)		कुल रकम शब्दों में (रु.....)	
नकद जमा के ब्यारे	रकम	नकद जमा के ब्यारे	रकम
1000 x		1000 x	
500 x		500 x	
100 x		100 x	
50 x		50 x	
20 x		20 x	
10 x		10 x	
05 x		05 x	
02 x		02 x	
01 x		01 x	
सिवके		सिवके	
योग (नकद)		योग (नकद)	
चेक/डिमांड ड्राफ्ट सं. और तारीख		चेक/डिमांड ड्राफ्ट सं. और तारीख	
.....		.....	
बैंक/शाखा जिस पर लिखा गया है		बैंक/शाखा जिस पर लिखा गया है	
रकम (रुपए)		रकम (रुपए)	
(जमाकर्ता के हस्ताक्षर)..... द्वारा		(जमाकर्ता के हस्ताक्षर)..... द्वारा	
(कृपया पृष्ठ उलटें)		(कृपया पृष्ठ उलटें)	

पूर्व पृष्ठ से .....

पूर्व पृष्ठ से .....

<u>जमा कार्यालय द्वारा भरा जाए</u>	<u>जमा कार्यालय द्वारा भरा जाए</u>
<p>सरकारी खाते का शीर्ष ( जमा कार्यालय द्वारा प्रविष्ट किया जाए ) # /###.....</p> <p>.....</p> <p>जमा के लिए खाता सं० .....जिसमें ऊपर दिए गए ब्योरों के अनुसार -----रु०(-----रुपए ) प्राप्त किए । * ----- रु० ( -----रुपए) # /### का जमा का ----- प्रतिशत की दर पर अभिकर्ता का कमीशन स्रोत पर (रसीद सहित) संदत्त कर दिया गया है ।</p> <p>कोषाध्यक्ष की सूची सं० -----</p> <p align="center">कोषाध्यक्ष के हस्ताक्षर (नाम और कार्यालय मुद्रा सहित)</p> <p align="center">जमा कार्यालय का पर्यवेक्षक/भारसाधक कार्यालय की मुद्रा सहित</p>	<p>सरकारी खाते का शीर्ष ( जमा कार्यालय द्वारा प्रविष्ट किया जाए ) # /###.....</p> <p>.....</p> <p>जमा के लिए खाता सं० .....जिसमें ऊपर दिए गए ब्योरों के अनुसार -----रु०(-----रुपए ) प्राप्त किए । * ----- रु० ( -----रुपए) # /### का जमा का ----- प्रतिशत की दर पर अभिकर्ता का कमीशन स्रोत पर (रसीद सहित) संदत्त कर दिया गया है ।</p> <p>कोषाध्यक्ष की सूची सं० -----</p> <p align="center">कोषाध्यक्ष के हस्ताक्षर (नाम और कार्यालय मुद्रा सहित)</p> <p align="center">जमा कार्यालय का पर्यवेक्षक/भारसाधक कार्यालय की मुद्रा सहित</p>
<p>टिप्पण: 1. चैक/डिमांड ड्राफ्ट जमा कार्यालय के पक्ष में या सम्यकतः जमा कार्यालय के पक्ष में पृष्ठांकित जमाकर्ता के पक्ष में होना चाहिए ।</p> <p>2. चैक/डिमांड ड्राफ्ट आगमों की वसूली के अध्यक्षीन है । * यदि लागू न हो तो काट दें ।</p> <p># जमों की बाबत मुख्य शीर्ष : 8001-राष्ट्रीय बचत जमा ## विभिन्न प्रभारों की बाबत मुख्य शीर्ष : 8008-एनएसएसएफ.00.104. की आय और व्यय । अन्य आय</p> <p>### अभिकर्ताओं को अभिकरण कमीशन की बाबत : 8008-एनएसएसएफ.03.104. की आय और व्यय ।</p>	<p>टिप्पण: 1. चैक/डिमांड ड्राफ्ट जमा कार्यालय के पक्ष में या सम्यकतः जमा कार्यालय के पक्ष में पृष्ठांकित जमाकर्ता के पक्ष में होना चाहिए ।</p> <p>2. चैक/डिमांड ड्राफ्ट आगमों की वसूली के अध्यक्षीन है । * यदि लागू न हो तो काट दें ।</p> <p># जमों की बाबत मुख्य शीर्ष : 8001-राष्ट्रीय बचत जमा ## विभिन्न प्रभारों की बाबत मुख्य शीर्ष : 8008-एनएसएसएफ.00.104. की आय और व्यय । अन्य आय</p> <p>### अभिकर्ताओं को अभिकरण कमीशन की बाबत : 8008-एनएसएसएफ.03.104. की आय और व्यय ।</p>

प्ररूप - ड

(नियम 8 का उप-नियम (1) और नियम 9 देखिए)

क्रम सं. ....

वरिष्ठ नागरिक बचत स्कीम, 2004 के अधीन खाते से निकासी/ उसको बंद करने के लिए आवेदन सेवा में,

डाकपाल/भारसाधक,

.....(जमा कार्यालय का नाम)

विषय : खाते से निकासी/उसे बंद करने के लिए आवेदन

श्रीमान,

1. मैं..... पुत्र/पुत्री/पत्नी ..... निवासी ....., और खाता सं.(जिसे इसमें इसके पश्चात् ' उक्त खाता' कहा गया है). .... का /की जमाकर्ता उक्त खाते को तत्काल प्रभाव से बन्द करने के लिए आवेदन करता /करती हूँ । .....रु ब्याज के और .....रु जमा के हैं जिसका कुल योग (ब्याज + जमा).....रु.(.....रुपए) है । अधिसंदत्त ब्याज और /या कटौती के समायोजन के पश्चात् जमा के..... प्रतिशत के बराबर है जिसका कुल योग .....रु. (..... रुपए) है और प्रश्नगत खाते के संबंध में मुझसे वसूलनीय कोई अन्य प्रभार मुझे तत्काल प्रतिदाय किए जाएं ।

2. पासबुक बंद की जाती है जमाकर्ता के हस्ताक्षर या निशानी अंगूठा

जमा कार्यालय के उपयोग के लिए

खाता सं. .... जमा की तारीख ..... जमा की रकम : ..... रु. .... ब्याज .....रु. और मूलधन ..... रु. जिसका कुल योग ..... रु.(..... रुपए) है, मद्दे आहरण जमाकर्ता के हक में मंजूर किया जाता है ।

अधिसंदत्त ब्याज(यदि कोई हो) ..... रु., की वसूली कटौती, यदि कोई है ..... रु. अन्य प्रभार (विनिर्दिष्ट किए जाएं)..... रु. जिनका कुल योग ..... रु. (..... रुपए) समायोजित किए गए हैं ।

संदत्त कुल रकम ..... रु. (..... रुपए)

रसीद

..... (जमा कार्यालय का नाम) से .....रु.(..... रुपए) की धनराशि प्राप्त की जिसका ब्यौर ऊपर दिया गया है ।

जमाकर्ता के हस्ताक्षर/अंगूठा निशान

\* जो लागू न हो उसे काट दें ।

प्ररूप - च

(नियम 8 का उपनियम (3) और उपनियम (4) देखिए)

क्रम सं. ....

दंपति (संयुक्त धारक)/नामनिर्देशितियों/विधिक वारिसों द्वारा वरिष्ठ नागरिक बचत स्कीम, 2004 के अधीन खाते को बंद करने के लिए आवेदन

सेवा में,

डाकपाल/भारसाधक

..... (जमा कार्यालय का नाम)

.....

विषय : निकासी/ खाता बंद करने के लिए आवेदन

श्रीमान,

मैं/हम\* ..... जो स्वर्गीय....., जो वरिष्ठ नागरिक बचत स्कीम, 2004, खाता सं. .... का जमाकर्ता है, का पति/ की पत्नी (संयुक्तधारक)/नामनिर्देशित/विधिक वारिस हैं, उक्त खाते में मृतक के नाम बकाया संपूर्ण रकम को वापस निकालना चाहता हूँ/ चाहते हैं ।

कृपया निम्नलिखित संलग्न करें -

(i) जमाकर्ता के मृत्यु के संबंध में प्रमाणपत्र ।

(ii)\* जमाकर्ता द्वारा नियुक्त नामनिर्देशित,(नामनिर्देशितियों) श्री/श्रीमती..... और श्री और श्रीमती..... की मृत्यु के संबंध में प्रमाणपत्र ।

(iii)\*\* भारतीय उत्तराधिकार अधिनियम, 1925 के उपबंधों के अधीन जारी किए गए मृत जमाकर्ता की प्रोबेट विल की प्रमाणित प्रति के साथ उत्तराधिकार प्रमाणपत्र ।

(iv) जमाकर्ता की पासबुक ।

(v) # इनडेमिनिटी पत्र ।

(vi) # शपथपत्र ।

(vii) # शपथपत्र पर दावात्याग पत्र ।

दावेदार (दावेदारों) के हस्ताक्षर या निशानी अंगूठा

साक्षी .....

.....(हस्ताक्षर, नाम और पता).....

तारीख .....

स्थान .....

जमा कार्यालय के उपयोग के लिए

.....रु. (..... रुपए) की निकासी मंजूर की जाती है ।

किए गए समायोजन (विनिर्दिष्ट किए जाएं) ..... रु.

(..... रुपए)

संदेय कुल रकम ..... रु.

(..... रुपए)

रसीद पर दावेदार (दावेदारों) द्वारा हस्ताक्षर किए जाएं

हमारे दावे के संपूर्ण परिनिर्धारण पर..... (जमा कार्यालय का नाम)..... से ..... रु.  
(..... रुपए) की धनराशि प्राप्त की, जिसका ब्यौरा ऊपर दिया गया है।

दावेदार के हस्ताक्षर/निशानी अंगूठा

\*: जो लागू न हो उसका लोप करें।

\*\* : यदि कोई विधिमान्य नामनिर्देशन है तो उसे काट दें।

#: 1 लाख रुपए तक के दावों के लिए नामनिर्देशन के अभाव में विधिक वारिसों द्वारा प्रस्तुत किया जाएगा।

प्ररूप - च का उपाबंध - 1

(इनडैमनिटी पत्र)

सेवा में,

डाकपाल/भारसाधक

..... (जमा कार्यालय का नाम)

आपके संदाय के प्रतिफल में या मुझे/हमें..... (विधिक वारिस(वारिसों) के नाम) संदाय करने के लिए हुई सहमति के अनुसार ..... रु. (.....रुपए) की धनराशि जो ..... के नाम में आपके कार्यालय में वरिष्ठ नागरिक बचत स्कीम, 2004 के अधीन खाता सं. .... में बकाया है, मृतक ..... (जमाकर्ता का नाम) की संपदा का प्रशासन पत्र या उत्तराधिकार प्रमाणपत्र प्रस्तुत किए बिना, मैं/हम ..... और हम ..... (प्रतिभूतिदाता) अपनी ओर से और अपने वारिसों, विधिक प्रतिनिधियों, निष्पादकों और प्रशासकों की ओर से संयुक्त रूप से और पृथक रूप से आपको और आपके उत्तराधिकारियों को ऐसे सभी दावों, मांगों, कार्यवाहियों, हानियों, नुकसानियों, प्रभारों और व्ययों के विरुद्ध जो आपके द्वारा मुझे/हमें पूर्वोक्त धनराशि का संदाय करने के लिए सहमत हो जाने या संदाय करने के कारण या उसके परिणामस्वरूप उपगत हों, क्षतिपूर्ति करने का वचन देते हैं और क्षतिपूर्ति करने के लिए सहमत हैं तथा समनुदेशित करते हैं।

उसके साक्षी के रूप में हम साक्षियों की उपस्थिति में, ..... तारीख ..... को अपने हस्ताक्षर करते हैं।

मृतक के ऊपर नामित वारिस/वारिसों द्वारा हस्ताक्षरित और परिदत्त

ऊपर नामित प्रतिभूतिदाताओं द्वारा हस्ताक्षरित और परिदत्त (हस्ताक्षर, नाम और पते)

1.

2.

साक्षियों के हस्ताक्षर, नाम और पते

1.

2.

अनुप्रमाणित किया जाता है

नोटरी पब्लिक

प्ररूप - च का उपाबंध - 2

(शपथपत्र)

सेवा में,

डाकपाल/भारसाधक

..... (जमा कार्यालय का नाम)

मैं/हम ..... पति/ पत्नी स्वर्गीय ..... आयु ..... आयु ..... आयु  
..... पुत्र/पुत्रियां स्वर्गीय ..... निवासी ..... यह घोषणा करते हैं और  
शपथपूर्वक प्रतिज्ञान करते हैं कि :-

(1) मैं/हम मृतक ..... जिसकी मृत्यु ..... पर ..... को हो गई है, के  
एकमात्र वारिस हूँ/हैं। मैं/हम अकेले श्री/श्रीमती..... की संपदा का प्रतिनिधित्व करते हैं।

(2) मृतक ..... ने कोई वसीयत नहीं छोड़ी है और इसलिए मैं/हम उक्त मृतक की संपदा के एकमात्र वारिस  
हूँ/हैं।

- 1.
- 2.
- 3.

अभिसाक्षी

सत्यापन : मैं/हम जो ऊपर नामित अभिसाक्षी हूँ/हैं.....(स्थान का नाम) शपथपूर्वक प्रतिज्ञान करते हुए  
यह सत्यापित करता हूँ/करते हैं कि इस शपथपत्र की अंतर्वस्तु मेरे/हमारे सर्वोत्तम ज्ञान में सत्य है और इसमें कोई भी बात  
छिपाई नहीं गई है।

तारीख .....

- 1.
- 2.
- 3.

अभिसाक्षी

अनुप्रमाणित किया जाता है

ओथ कमिशनर

प्ररूप च का परिशिष्ट 3  
(शपथपत्र पर दावात्याग का पत्र)

सेवा में

डाकपाल/भारसाधक

..... (जमा कार्यालय का नाम)

मैं/हम (i), ..... पति/पत्नी .....

निवासी .....

(ii) ..... पुत्र/पुत्री .....

(iii) ..... पुत्र/पुत्री .....

सत्यानिष्ठा से प्रतिज्ञान करता (करती) हूँ/करते हैं और निम्नलिखित घोषणा करता (करती) हूँ/करते हैं कि :-

(1) हम ..... अपने स्वर्गीय पिता/माता के वारिस अपने स्वयं के लिए और अपने वारिसों, निष्पादनों, प्रतिनिधियों और समनुदेशितियों की ओर से अतिशेष ..... रुपए के दावों का अतिशेष में जो हमारे माता/पिता द्वारा खोले गए खाते में, मृतक पिता/माता होने पर ..... (जमा कार्यालय का नाम) द्वारा जारी ड्राफ्ट सं० ..... तारीख ..... की वसूली के पश्चात् जमा कराए जा सकेंगे, का त्याग करते हैं और हमें जमा कार्यालय द्वारा उपर्युक्त निदेशित खाता सं० ..... में जो कुछ भी अतिशेष और उस पर प्राप्त ब्याज, यदि कोई हो, हमारे माता/पिता श्रीमती/श्री .....

1.

2.

3.

को संदाय करने में आपत्ति नहीं हैं ।

सत्यापन : मैं/हम, उपरोक्त अभिसाक्षी सत्यानिष्ठा से प्रतिज्ञान से सत्यापित करता हूँ/करते हैं कि इस शपथपत्र की अंतर्वस्तु मेरे/हमारे ज्ञान के अनुसार सत्य हैं और किसी भी तथ्य को छिपाया नहीं गया है ।

तारीख .....

1.

2.

3.

अभिसाक्षी

मैं अभिसाक्षियों को पहचानता हूँ जिसे/जिन्हें मैं वयैक्तिक रूप से जानता हूँ और जिसने/जिन्होंने मेरी उपस्थिति में हस्ताक्षर किए हैं ।

तारीख

शपथ कमीशनर

प्ररूप छ  
(नियम 11 देखिए)

क्रम सं० .....

वरिष्ठ नागरिक बचत स्कीम, 2004 के अधीन खाते का अंतरण करने के लिए आवेदन पत्र

सेवा में

डाकपाल/भारसाधक

..... (जमा कार्यालय का नाम)

**विषय : दूसरे जमा कार्यालय को खाते के अंतरण के लिए आवेदन ।**

महादेय,

1. मैं, ..... पुत्र/पुत्री/पत्नी .....  
निवासी ..... खाता सं० ..... का जमाकर्ता वरिष्ठ  
नागरिक बचत स्कीम, 2004 के अधीन अपना खाता संख्या ..... और उसमें जमा ..... रुपए (केवल  
..... रुपए) सहित .....  
..... (अंतरण करने वाले जमा कार्यालय नाम और पूरा पता) को अंतरण करने के  
लिए आवेदन करता हूँ ।

2. पास बुक संलग्न है ।

जमाकर्ता के हस्ताक्षर या अंगूठा निशानी

साक्षी .....

..... (हस्ताक्षर, नाम और पता) .....

मेरे हस्ताक्षर नमूना/अंगूठा निशानी, अंतरक जमा कार्यालय में यथाउपलब्ध, निम्न प्रकार है :-

(i) प्रथम जमाकर्ता :-

1.  2.  3.

\* साक्षी .....

\* साक्षी .....

\* साक्षी .....

(ii) संयुक्त जमाकर्ता :-

1.  2.  3.

(प्रतिहस्ताक्षर अंतरक कार्यालय का डाकपाल/भारसाधक) (प्रतिहस्ताक्षर अंतरक कार्यालय का डाकपाल/भारसाधक) (प्रतिहस्ताक्षर अंतरक कार्यालय का डाकपाल/भारसाधक)

तारीख ..... और कार्यालय मोहर तारीख ..... और कार्यालय मोहर तारीख ..... और कार्यालय मोहर  
..... (अंतरण करने वाले जमा कार्यालय) को प्रेषित किया गया और अभिलेख कार्यालय में  
आवश्यक प्रविष्टियां कर दी हैं ।

हस्ताक्षर और कार्यालय की मोहर (अंतरक जमा कार्यालय)

तारीख .....

केवल अंतरक जमा कार्यालय के प्रयोग के लिए

क. वरिष्ठ नागरिक बचत स्कीम, 2004 के अधीन तारीख ..... को खोले गए खाता सं० ..... का ..... (अंतरक जमा कार्यालय का नाम और पता) की बही में जमा ..... रुपए (केवल ..... रुपए) तारीख ..... को परिपक्व होने के कारण ..... और (संयुक्त धारक, यदि कोई है) के नाम में अंतरण के लिए आवेदन प्राप्त किया।

ख. पास बुक की प्रविष्टियों की जांच कर ली गई है, अंतरण प्रदर्शित करने वाली आवश्यक प्रविष्टियां कर दी गई हैं और पास बुक जमाकर्ता को लौटा दी गई हैं।

हस्ताक्षर

डाकपाल/भारसाधक

अंतरक जमा कार्यालय

(कार्यालय की मोहर सहित)

मूल रूप में पास बुक प्राप्त की

.....

# (जमाकर्ता के हस्ताक्षर/अंगूठा निशानी)

तारीख .....

तारीख .....

\* : अंगूठा निशानी की दशा में

# अंतरक जमा कार्यालय में पास बुक प्राप्त होने पर हस्ताक्षर किए जाएं)

No.79-8/2004-FS  
Government of India  
Ministry of Communications & IT  
Department of Posts  
(F.S. Division)

343-F, Dak Bhavan,  
Sansad Marg,  
New Delhi-110001

Dated: 20.08.2004

To

All Heads of Circles / Regions,  
Addl. Director General, APS, New Delhi.

**Subject: Introduction of new scheme – Senior Citizen Savings Scheme (SCSS) –  
Operating Procedure-Regarding.**

---

Sir/Madam,

I am directed to forward herewith the following documents relating to Senior Citizens Savings Scheme (SCSS):

- i. Operating Procedure to be followed by the Post Offices; and
- ii. Fascimile of the Passbook (Cover page, First page and the transaction page) to be used for this new Scheme.

2. The Scheme shall be operated in all the Head Post Offices (HPOs), Mukhya Dak Ghars (MDGs) and Departmental Sub-Post Offices, as in the case of Post Office Monthly Income Account Scheme (MIAS).

3. (i) The details of size of the passbook, GSM of the paper to be used, colour and the number of transaction pages of the passbook are given below:

- |           |          |          |
|-----------|----------|----------|
| a. Size:  | Length:  | 15 cm    |
|           | Breadth: | 11.50 cm |
| b. GSM    | Cover:   | 120      |
|           | Text:    | 70       |
| c. Colour | Cover:   | Pink     |
|           | Text:    | White    |

d. No. of Transaction pages: 08

(ii) The top cover page shall have the department's logo on the top. The back of the top cover shall have the list of Post Office Savings Bank Schemes. The back cover pages shall contain the important instructions to subscribers. All the details in passbooks shall be both in Hindi and English. As passbook printers are to be provided to all Head Post Offices (HPOs) during the financial year 2004-05, **the passbook shall be stitched and NOT stapled.**

(iii) Till such time, the passbooks are printed and supplied to Circles/Regions etc. by the Regional Forms Depot (RFDs), the Heads of Circles/Regions may get the passbooks printed within their delegated financial powers and supplied these to all concerned Post Offices.

4. The detailed procedure may be circulated to all concerned for information, guidance and necessary action.

5. Kindly acknowledge receipt.

Yours faithfully,

*B.P. Bimal*

(B.P. BIMAL)  
Desk Officer (SB)

Copy forwarded to:

1. Director of Audit, P&T, Delhi.
2. All Directors/Dy. Directors of Accounts, Postal.
3. Director, Postal Staff College, Ghaziabad.
4. All Principals, Postal Training Centers.
5. DDG (PG)/DDG (VIG)
6. AD (SB)/PG/Inspection/PF/Investigation/Postal Accounts Section.
7. All recognized Staff Unions & Association.
8. All Accounts Officers ICO (SB).
9. Ministry of Finance (DEA) NS-II section, North Block, New Delhi.
10. PS to Member (D).

*B.P. Bimal*

(B.P. BIMAL)  
Desk Officer (SB)

**SENIOR CITIZENS SAVINGS SCHEME (SCSS) – OPERATING  
PROCEDURE**

1. **Salient Features:**

- (i) The account may be opened by an individual, who has attained age of 60 years or above on the date of opening of the account. An individual, who has attained the age 55 years or more but less than 60 years and has retired under a Voluntary Retirement Scheme or a Special Voluntary Retirement Scheme on the date of opening of the account can also open an account, within three months from the date of retirement.
- (ii) The account may be opened in individual capacity or jointly with spouse. It is not necessary for the spouse to be of 60 years or 55 years, as the case may be.
- (iii) This scheme shall be operated through Post Offices in India doing MIS work.
- (iv) The account under the scheme can also be operated through small savings agents working under the 'Standardized Agency System' (SAS).
- (v) Non-resident Indians (NRIs) and Hindu Undivided Family (HUF) **are not eligible to open an account.**
- (vi) If a depositor subsequently becomes NRI during the currency of the account, the account may be continued till its maturity on a non-repatriation basis and the account shall be marked as a Non-Resident Account. Such account shall not be extended beyond the maturity period.
- (vii) The individual may open one or more account in the multiple of Rs.1000/-, subject to a maximum limit of Rs.15 lakh. Further, more than one account cannot be opened in the same post office during a calendar month.
- (viii) No withdrawal shall be permitted before the expiry of a period of five years from the date of opening of the account. The depositor may extend the account for a further period of 3 years by making an application to the Post Office within a period of one year after the maturity period of 5 years. The extended account shall be deemed to have been made from the date of maturity, irrespective of the date of application.
- (ix) Premature closure of account is permitted any time after the expiry of one year from the date of opening of the account. A deduction of an amount equal to 1 ½ % of the deposit shall be deducted, if the account is closed after expiry of one year but before the expiry of two years from the date of opening of the account. If the account is closed after the expiry of two years

from the date of opening of the account, an amount equal to 1% of the deposit shall be deducted. However, no deduction shall be made in case of pre-mature closure of the account in case of the death of the depositor. Further, deduction shall not be made when the account is closed after the expiry of one year from the date of extension of the account.

- (x) In case of death of the depositor before maturity, the account shall be closed and deposit refunded along with interest till the end of the month preceding the month in which refund is made. The nominee / heir cannot continue the account, except 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 these rules. In case the spouse does not continue the joint account, the account shall be closed and the deposit refunded along with the interest in the end of the month preceding the month in which refund is made.
- (xi) The deposit made under these rules shall bear interest @ 9% per annum from the date of deposit. Interest is payable on quarterly basis i.e. from the date of deposit to 31<sup>st</sup> March / 30<sup>th</sup> June / 30<sup>th</sup> September / 31<sup>st</sup> December, as the case may be in the first instance and thereafter, on the last working day of March, June, September and December. However, in the quarter in which the account matures, the interest shall be payable till the date of maturity of the account. The printed passbook should have the above quarterly dates indicated.
- (xii) If so authorized, interest payable on the due dates shall be credited to the depositor's Savings Account in the same post office in which the Account exists subject to the condition that by so credit of the interest amount, the maximum limit of deposits, if any, in the savings account, is not exceeded.
- (xiii) If the interest is not claimed by the depositor, such interest shall not earn additional interest.
- (xiv) The interest shall be rounded off to the nearest multiple of rupee one and for this purpose any amount of 50 paise or more shall be treated as Rs.1/- and any amount less than 50 paise shall be ignored.
- (xv) Whenever it comes to the notice that an account has been opened in contravention of these rules, the account shall be closed immediately and the deposit in the account, after deduction of the interest, if any, paid on such deposit, shall be refunded to the depositor. **In no case should a post office open an account exceeding the ceiling limit.**

- (xvi) If at the time of opening of the account, the concerned official/ supervisor of the post office notices that a deposit exceeds the ceiling prescribed, he/she shall request the depositor in writing to withdraw the excess deposit immediately. In case this has been overlooked, on this excess amount, the interest shall be paid at the rate applicable from time to time to the Post Office Savings Account and the interest shall be paid from the date of deposit of excess amount to the end of the month preceding the month in which the Post Office requests the depositor to withdraw the excess amount. The amount of excess interest, if any, already paid to the depositor, shall be deducted.
- (xvii) In case of an account, continued after maturity, the deposit in such account shall earn interest at the rate applicable to the new accounts opened or to be opened under the provisions of these rules on the date of maturity.
- (xviii) In case the depositor does not close the account on maturity and also does not extend the account for a period of three years by making an application within a period of one year after the maturity period of 5 years, the account shall be treated as matured and post maturity interest at the rate applicable to the deposits under Post Office Savings Accounts from time to time shall only be admissible for the period beyond maturity. The amount of excess interest paid @ 9% p.a. in the quarter after the maturity of the account shall be deducted.
- (xix) **Nomination facility** is available. Where there is no nomination the amount standing to the credit of the deceased depositor shall be paid by the Post Office to the legal heirs of the deceased depositor on receipt of an application along with a certificate of the death of the depositor and a Succession Certificate or Letter of Administration with attested copy of probated will of the deceased depositor issued under the provisions of the Indian Succession Act, 1925. However, if the total amount including the interest payable is upto Rs.1 lakh, it may be paid to the legal heirs on production of (i) a letter of indemnity, (ii) an affidavit, (iii) a letter of disclaimer on affidavit, and (iv) a certificate of death of the depositor on stamped paper.
- (xx) Fees for transfer of Accounts, issue of duplicate passbook and realization amount of outstation cheques / drafts will be recovered in cash through pay-in-slip and credited under the Head "Unclassified Receipt" with a suitable remarks of the same on the pay-in slip. The pay-in-slip will be attached to the schedule in support of the receipt.

2. **Forms**

- (i) All the forms circulated by the Directorate's vide letter No.79-8/2004-FS dated 03.08.2004 are to be used for this scheme.
- (ii) **Application Form**: If the account is opened through an authorized agent, the remark "Through authorized Agent...." (name and agency no.) shall be made on the top of the application form (Form-A).
- (iii) **Pass Book**: A facsimile of the SCSS passbook is enclosed. The passbook is to be given to the depositor immediately on opening of the account. However, in case of deposit made through cheque or demand draft, the passbook shall be given only on the date of deposit after the encashment of the cheque or demand draft. If the depositor is availing the facility of credit of interest in savings account, the depositor shall present the passbook to the deposit office once in a year for completion of entries. Otherwise, the passbook shall be presented once in a quarter at the time of collection of interest. **In case the original passbook is lost, or mutilated or damaged, a duplicate passbook may be issued on payment of a fee of Rs.10/- in case of first duplicate pass book and Rs.20/- in case of any subsequent issue, on a simple application on plain paper.** The issue of duplicate pass book (s) shall be noted in the office records including ledger folio. In case the lost passbook is found after the issue of a duplicate passbook, it shall not be treated valid for any purpose and shall be surrendered to the deposit office and destroyed in the presence of the depositor.

3. **SCSS Ledger**

This shall be maintained in Form {SB-75(c)} in HPOs and Departmental Sub-Offices. The ledger to contain 250 leafs serially numbered from 1 to 250, one leaf for each account. Besides the particulars of the depositor and the account number, the ledger contains the particulars of the deposit and its final / premature closure at the top. The amount of interest and the date on which payable shall be noted on the top of the yearly cages for payment of interest for ready reference. The date of payment of quarterly interest shall be noted against each quarter under the signature of the ledger assistant / counter clerk and postmaster / sub-postmaster.

4. **Index to SCSS Ledgers**

This shall be maintained in the form SB-78, as for SB accounts.

5. **Pay-in-slip**

The Form-D shall be used for deposit in these accounts. When deposit is made through an authorized agent a remark "Through authorized agent....." (Name and Agency Code Number) shall be made on the slip.

6. **Long Book**

A separate Long Book for SCSS transactions shall be maintained in the Head Offices and Departmental Sub-Offices by the Postmaster / sub-postmaster. Entries shall be made by the Postmaster / SPM in the long book as and when transaction takes place and is checked by him. The total of all the columns shall be struck after the close of the counter hours. The total shall be agreed with corresponding total of the list of transactions by the Postmaster / SPM. The Postmaster / SPM shall sign below the total of each day in the Long Books in token of having carried out the check.

7. **List of Transactions (LOT)**

LOT shall be prepared in form (SB-60) meant for SB Accounts. The word "SCSS" shall be written in place of 'SB' on top of the list. Against entry of a new account opened, the interest as noted in the passbook and the ledger, shall be noted.

8. **Type of Accounts**

The depositor may open the account in individual capacity or jointly with spouse

9. **Nomination**

The depositor may nominate a person or persons who in the event of death of the depositor, shall be entitled to payment due on the account.

Nomination facility is available in case of joint account also. However, in this case, the joint holder will be the first person entitled to receive the amount payable in the event of death of the depositor and the nominee's claim shall arise only after the death of both the depositor and the joint holder.

In case of joint account or where spouse is the sole nominee, the spouse shall also be eligible to make, cancel or vary nomination made earlier, after the death of the depositor.

The depositor may apply for nomination at the time of opening of account or any time after the opening of the account but before its closure, by an application in FORM-C, accompanied by the passbook to the office where the account stands.

The nomination made by the depositor may be cancelled or varied by a fresh nomination in FORM-C to the office in which account stands.

Nominations and every cancellation or variation thereof shall be registered and applications retained at office where the accounts stands.

Particulars of nomination and every cancellation or variation thereof shall be entered at the top of ledger folio of the account and in the passbook. Register of nominations shall be maintained.

#### 10. **Opening of Account**

SCSS accounts can be opened at a Post Office in India doing MIS work.

The depositor may make an application in FORM-A, along with the amount of deposit as per the pay-in-slip in FORM-D, duly filled in, along with age proof and joint photograph with spouse. PAN No. and name of the Agent shall be indicated in Application Form. In case the applicant has no PAN No. the same shall be indicated in the application form.

The depositor may operate more than one account subject to the conditions that the deposits in all the accounts taken together shall not exceed the maximum limit of Rs. 15 lakh. **More than one account cannot be opened in the same Post Office during a calendar month.**

Head Office will allot separate block series of account numbers to post offices under its control for these accounts. New accounts will be opened as per these block numbers.

**In the application form (Form-A) a declaration shall be obtained from the depositor to the effect that the deposits in all accounts taken together do not exceed the maximum limit.**

The interest payable for the first quarter, subsequent quarters and the last quarter shall be worked out at the rate of 9% per annum at the time of opening of account and noted in the ledger and the pass book. Interest shall be rounded off to the

nearest multiple of rupee one and for this purpose any amount of 50 paise or more shall be treated as rupee one and any amount less than 50 paise shall be ignored.

Duplicate ledger in respect of accounts opened at sub-post offices shall not be maintained at the HO.

11. **Payment of Quarterly Interest**

(i) The interest shall be payable on quarterly basis at the rate of 9% per annum. **In the first instance, the interest shall be payable from the date of opening of the account to 31<sup>st</sup> March / 30<sup>th</sup> June / 30<sup>th</sup> September / 31<sup>st</sup> December, as the case may be.** Thereafter, interest shall be payable on the last working day of March / June / September / December, as the case may be, except in the quarter in which account is maturing. **In the quarter in which the deposit is maturing, the interest shall be payable till the date of maturity of the account.**

(ii) Depositor can opt for payment of interest by:

- (a) Automatic credit in savings account
- (b) Filling up application for withdrawal

(a) **Automatic credit in savings accounts:**

(i) A depositor can have his/her quarterly interest credited into his/her savings account by giving standing instructions to the post office provided both the accounts stand in the same office, subject to the condition that by so credit of the interest amount, the maximum limit of deposit, if any, in the saving account is not exceeded.

(ii) The depositor shall present an application to the Post Office where the account stands requesting for the credit of the quarterly interest due on the account to his / her savings account. The number of SCSS and the number of savings account shall be furnished in the application.

(iii) On receipt of the application, the counter assistant shall compare the signature on the application with specimen signature on record and, if it tallies, give an acknowledgement to the depositor for the application. If there is any discrepancy in the specimen signature, the identity of the depositor is to be established with the help of the photograph on record. The PM/SPM shall

personally scrutinize the photograph. After satisfying the identity of the depositor, the withdrawal shall be allowed making a suitable remarks on the application for withdrawal to the effect "The depositor has been identified with reference to his/her photograph on record". The remark shall be signed by the PM/SPM. The depositor shall be informed that he/she shall be required to present the passbook at least once in a year for making entries of payment of interest.

- (iv) An entry shall be made in the ledger of SCSS accounts "Quarterly interest to be credited in the saving account No. .... vide application kept at serial number ..... of Guard Book." The Postmaster shall examine the ledger and the application and place his/her initial on the application form and against the entry in the ledger.
- (v) All such applications shall be kept in a separate guard book serially numbered.
- (vi) The particulars of all such applications shall be entered in a register to be maintained in the following form:

Sl. No.	SCSS A/c No.	Savings A/c No.	Amount of interest	Date of credit in Savings A/c Actual	Remarks Due
(1)	(2)	(3)	(4)	(5)	(6)

Sufficient space shall be left between the entries in the register so that all quarterly interest payments can be entered.

- (vii) To enable a watch being kept over the prompt transfer of interest to the savings account, separate pages of the register shall be allotted date wise for each quarter. Entries in the register shall be scrutinized regularly by SPM/Savings Bank Supervisor and action initiated to have the interest transferred to the savings account positively on the due date.
- (viii) The counter assistant shall prepare a withdrawal form (SB-7) for the amount of interest on due date. Only the warrant of payment side of the application for withdrawal in the prescribed form needs be filled. An entry shall be made at the top of the form "For credit of interest in savings account number.....". The warrant of payment shall be signed by the Postmaster / Sub-Postmaster.

The amount shall be simultaneously credited in the SCSS ledger card / ledger concerned. The Pay-in-slip for the credit shall be prepared by the PA and signed by the Postmaster / Sub-Postmaster. Both the transaction, namely, the payment of interest and the credit in savings account should appear in the respective list of transactions on the same date. A remark shall be made against the entry in the list of transactions of the SCSS accounts. "By transfer to SB account number ....." and in the List of Transaction for Savings account "By transfer of interest of SCSS account number....."

- (ix) When the S.B. Passbook is presented for transaction after the credit of interest in the savings account, necessary entries should be made therein. The entries shall also be made in the SCSS passbook when it is presented once in a year.
- (x) If the depositor cancels his request for credit of interest in savings account or if either the SCSS account or the Savings Account or both are transferred from the office, or if savings account is closed, an entry shall be made on the original application 'Cancelled' under the signature of the Postmaster / Sub-Postmaster. If the depositor desires to have the facility after transfer of the account shall have to make a fresh application to the new office.

**(b) By filling up application for withdrawal**

The depositor shall present an application for withdrawal (SB-7) for the amount of interest along with passbook. The amount shall be paid either in cash or by cheque at the option of the depositor. However, if the amount of interest is Rs.20,000/- or more it shall be paid by cheque. The sub-postmaster shall obtain cheque for the required amount in the name of the depositor from the Head Office.

Entry of payment by cash or cheque shall be made in the Pass Book, SCSS Ledger, Long book and LOT.

**12. Closure of Account**

The closure of account on maturity / pre-mature closure of account shall be done by the office at which the account stands. Prior approval of Head Post Office shall not be required.

13. **Payment on Maturity**

Maturity period of the account under this scheme is five years. However, the account can be extended for a period of 3 years from the date of maturity. On or after expiry of 5 years / 8 years, as the case may be, from the date of opening, the depositor shall be paid the deposit made at the time of opening of the account on production of the passbook and written application in Form-E.

14. **Premature closure of account**

(i) The premature closure of the account is permitted after one year from the date of opening of the account. On an application in Form-E, the depositor may be permitted to withdraw the deposit and close the account at any time after the expiry of one year from the date of opening of the account subject to the following conditions, namely:

(a) In case the account is closed after the expiry of one year but before the expiry of two years from the date of opening of the account, an amount equal to one and a half per cent of the deposit shall be deducted and the balance paid to the depositor.

(b) In case the account is closed on or after the expiry of two years from the date of opening of the account an amount equal to one per cent of the deposit shall be deducted and the balance paid to the depositor.

(ii) The depositor availing the facility of extension of account may be permitted to withdraw the deposit and close the account at any time after the expiry of one year from the date of extension of the account without any deduction.

(iii) In the accounts records full amount of deposit invested shall be shown as paid and the amount of discount recovered shall be shown on the receipt side. On the warrant of payment, the details of principal and discount recovered shall be shown separately and acquittance of the net amount payable shall be taken from the depositor. In the list of transactions and consolidated journal of deposits and withdrawals, total amount of deposit shall be shown as withdrawn in the withdrawal column and discount recovered shown under a separate column, "Discount deducted", to be opened for this purpose on the receipt side. Entry regarding recovery of the discount shall also be made in the passbook and the ledger. The Postmaster shall check the amount of discount recovered as shown in the consolidated journal with the

Head Office cash book as per procedure being followed in the RD accounts when the interest on interim withdrawal made by the depositor is recovered.

15. **Heads of Accounts**

The transactions of receipts and payment shall be recorded by the post offices in the account records under separate heads as under :-

Receipts	Payments
Senior Citizens Savings Account	Senior Citizens Savings Account
(i) Deposits	(i) Principal
(ii) Discount deducted (for premature closure)	(ii) Interest

16. **Procedure in HOs in respect of Accounts Opened in Sub-Offices**

LOT, Pay-in-Slip and applications for withdrawal received from sub-post offices shall be processed in the same manner as is done for savings accounts. Ledger Cards for accounts opened at sub-offices shall not be maintained at HOs.

17 **Transfer of Accounts**

SCSS accounts can be transferred from one post office to another in case of change of residence. The procedure prescribed for transfer of Post Office Savings Bank will be followed except that:

The depositor shall apply on **Form -G**, enclosing the passbook. **A transfer fee of rupees five per lakh of deposit is to be charged in cash through pay-in-slip, if the deposit is Rs. 1 lakh or more.** The amount is to be credited under the Head **“Unclassified Receipt with suitable remark on pay-in-slip.”**

For accounts standing at Sub-Offices, entry of transfer shall be made in the passbook and ledger. The passbook shall be returned to the depositor. The application for transfer with a certificate duly signed by SPM showing the balance, particulars of interest paid, as per record of the sub-office shall be sent to the Head Office for preparing the AT and getting it cleared by the SBCO. The original application for opening of account will also be sent to the HO.

18. **Maintenance of Statistics**

The statistics including amount invested and interest paid shall be maintained in the existing statistical register(s) by making separate columns for this scheme.

19. **Control Procedure for SCSS**

Control procedure including checking of vouchers, etc. prescribed for MIS accounts shall be followed for SCSS. While checking the voucher amount of interest calculated for new accounts shall be checked for correctness with reference to interest rate applicable. **Verification of balance** shall be done half-yearly in the following manner:

- (i) The balance of the accounts in each office shall be verified twice in a year. The first round shall cover the period from January to June and the second from July to December.
- (ii) For accounts in HO, balances shall be listed by SBCO binder wise. Balance in the register SB-85 shall be arrived at by adding the total credits to and deducting the total debits till the end of the quarter upto which transactions have been included in the list of balances from the opening balance of the quarter. The balance should agree with that shown in the list. If it agrees the P.A. shall write "agreed" in the list under his dated signature. The list shall then be placed before the Supervisor. The supervisor shall verify and note it in the binder verification check sheet under his dated initials.
- (iii) The Sub-Post Offices shall prepare half-yearly list of balances. The list shall be sent to HO and shall be received by SBCO from the Postmaster. Balances in the register SB-85 shall be worked out in the same manner as for HO and agreed with the closing balance of the office as per the list.
- (iv) If the two sets of balances differ, P.A. shall write the name of the office, binder number (in case of HO accounts) and two sets of balances in the binder discrepancy register. Action shall then be taken to reconcile the discrepancy and to have the two sets of balances reconciled.

20. **To detect mistakes**

- (a) The previous agreement sheet should be checked with the balances shown in the current list prepared. Accounts having no change in balance should be ticked.
- (b) For accounts in the HO, the binder in respect of accounts whose balance have undergone a change should then be examined to see if the balances in respect of these accounts have been cast correctly in the binder. In case of correction to binder balances, it should be seen if the same is supported by the entries in SB-85 register.  
For accounts in Sub-Post Offices, the discrepancy will be communicated to the Sub-Post Office by the HO for reconciliation.
- (c) Accounts transferred to other offices shall be checked with reference to entries in SB-85 and SB-85(a) registers. In case of account opened by transfer, it should be checked from the binder or the voucher whether the account has been correctly included in SB-85 register.
- (d) Accounts which have been closed should be checked with reference to the entries in the list of transactions and SB-85 register.
- (e) If the balance does not agree, the postings in SB-85 register should be checked with the list of transactions. If the balance still does not agree to the total of lists of balance and balance cast in SB-85 register should be checked again.
- (f) In addition to checking the balance with SB-85, SBCO shall check with the list of balance of previous quarter as to whether the increase in balance is correct with reference to interest due and paid in the account.

21. **Register of Office-wise Discrepancies**

A 'Register of Office-wise Discrepancies' shall be maintained to note particulars of offices, which do not agree automatically in the following format:

Date selected for agreement	Name of the Office	Balance as per SB-85	Balance as per the list	Difference of 3 and 4	Agreed Balance	Dated initials of the P.A	Dated initials of the Supervisor

On reconciliation of the discrepancy, the completed register shall be checked and initiated by the Supervisor.

22. **Commission Payable to Agents:**

The deposit in the scheme can be invested through SAS Agents. The Agents will be paid a commission of 0.5% (half percent) of the amount of deposit. The commission will be paid to the Agents 'at source' at the time of deposit of money and the procedure for MIS Accounts will be followed for this account also. In case of deposit by cheque the commission will be paid after the cheque is encashed. In no case, commission will be paid by inviting monthly bills for the commission from the Agents. The commission paid to the agents will be charged under the Head "Payment of Commission to SAS Agents". The schedules of commission paid along with the vouchers will be sent to the SBCO as per procedure followed for MIS Accounts.

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## IMPORTANT INSTRUCTIONS TO SUBSCRIBERS

1. Examine your passbook carefully and ensure that the transactions are well and clearly recorded, before leaving the counter.
2. Check the balance after each transaction and make sure that it is correct.
3. In case of alteration, correction or tampering of the entries in the passbook, contact directly to the Office Head.
4. Present your passbook for interest posting, if applies, after 31st March every year.
5. Always keep the passbook under proper custody and in a dry place.
6. Always take a printed receipt from the post office when you hand over the passbook to the post office for any purpose.
7. Do not keep your specimen signature in the passbook.
8. Check the Loan figures at the last page of the passbook if so applicable.



विकास आगारिक बचत योजना  
SENIOR CITIZENS SAVINGS SCHEME

पासबुक

PASS BOOK

डाकघर

POST OFFICE

खाता संख्या

ACCOUNT NO.

**डाकघर बचत बैंक योजना**  
**POST OFFICE SAVINGS BANK SCHEMES**

1. बचत खाता/Saving Account
2. 5-वर्षीय आवर्ती जमा खाता  
5-Year Recurring Deposit Account
3. सावधि जमा 1/2/3/5 वर्षीय खाता  
Time Deposit Account 1/2/3/ 5-Year Account
4. मासिक आय खाता  
Monthly Income Account
5. सार्वजनिक भविष्य निधि खाता  
Public Provident Fund Account
6. वरिष्ठ नागरिक बचत योजना  
Senior Citizens Savings Scheme

**खाताधारकों के लिए महत्वपूर्ण अनुदेश**

1. अपनी पासबुक को सावधानीपूर्वक जांच करें तथा सुनिश्चित करें कि कलेंडर जोड़ने से पहले सभी लेन-देन सही एवं स्पष्ट प्रकार से दर्ज हों।
2. प्रत्येक लेन-देन के बाद बकाया लेन की जांच करें तथा सुनिश्चित करें कि वह सही हो।
3. पासबुक में प्रविष्टियों में बदलाव, घुनात अथवा उगले चेकबुक की स्थिति में तुरंत डाकघर प्रमुख से सिका।
4. अपनी पासबुक को खाल अंकन, खरी लागू हो, के लिए प्रतिलिपि 31 मार्च के बाद प्रमुख करें।
5. अपनी पासबुक को हमेशा उचित सुरक्षा एवं सूखे स्थान पर रखें।
6. जब आप अपनी पासबुक को किसी उद्देश्य के लिए डाकघर में दें तो डाकघर से हमेशा प्रतिलिपि एकीक प्राप्त करें।
7. पासबुक में अपने प्रमुख इकायाक रखें।
8. पासबुक के अंतिम पृष्ठ पर नाम के आंकड़ों को जांच करें, खरी लागू हो।

जमाकर्ता का नाम  
Depositor's name -----

जन्म तिथि  
Date of Birth-----

पता  
Address-----

फोटो  
(संयुक्त खाते की दृशा  
में संयुक्त फोटो)

PHOTO  
(Joint photo in  
case of Joint a/c)

पैन सं० (अगर हो) कया स्वैच्छया सेवा निवृत्त : हाँ / नहीं  
PAN No. (if any)-----Whether Voluntary Retired: Yes/No

सेवानिवृत्ति आदेश का विवरण  
Retirement Order Particulars-----

पति/पत्नी का नाम (संयुक्त खाते की दृशा में)  
Spouse's name (In case of joint account)-----

खाता खोलने की तारीख खाते का प्रकार : व्यक्तिगत/संयुक्त  
Date of opening of account-----Account type: Individual/Joint

जमा राशि (अंकों और शब्दों में)  
Amount deposited (in figures and words)-----

नामांकित का नाम Name(s) of Nominee(s)	पता Address	रजिस्ट्री की तारीख Date of registration	पोस्टमास्टर के हस्ताक्षर Signature of Postmaster
--	----------------	--	---

अभिधर्ता का नाम Agent's Name *	अभिधर्ता कोड सं० और तारीख Agency code No. & Date	विधिमान्य Validity
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- अभिधर्ता के माध्यम से प्रविष्टि की दृशा में
- In case account is introduced by the agent.

जमाकर्ता का नाम DEPOSITOR'S NAME  
 जमा राशि (शुद्ध) एवं अवधि (in figures & words)

तारीख Date	लेनदेन का विवरण Particulars of Transactions	चेक संख्या Cheque No.	जमा Deposit	निकासी Withdrawal	शेष Balance	स. स. / हस्ताक्षर Initial/PO Sign
31 मार्च MARCH						
30 जून JUNE						
30 सितम्बर SEPTEMBER						
31 दिसम्बर DECEMBER						

No.79-8/2004-FS  
Government of India  
Ministry of Communications & IT  
Department of Posts  
(F.S. Division)

Date: 30.09.2004

To,  
All Heads of Circles/Regions,  
Addl. Director General, APS, New Delhi

**Sub: Introduction of new scheme - Senior Citizen Savings Scheme - Regarding**

Sir/Madam,

In continuation with SB Order No. 14/2004, the undersigned has been directed to forward herewith a bilingual printed copy of Ministry of Finance, DEA Notification G.S.R.. 490(E) dated the 2<sup>nd</sup> August 2004.

2. It is requested that the contents of these notification and O.M. may be circulated to all concerned for information, guidance and necessary action.
3. Kindly acknowledge receipt.

Yours faithfully,

*Manisha Mishra*  
30/9/04  
Manisha Mishra  
ADG (BS&SC)

Encl: As above

Copy to –

1. Director of Audit, P&T, Delhi
2. All Directors/Dy. Directors of Accounts, Postal
3. Director, Postal Staff College, Ghaziabad
4. All Principals, Postal Training Centres
5. DDG (PG)/ DDG (VIG)
6. AD(SB)/PG/Inspection/PF/Vigilance/ Postal Accounts Section
7. All recognized Staff Unions & Associations
8. All Accounts Officers ICO (SB)
9. Ministry of Finance (DEA) NS-II section, North Block, New Delhi
10. PS to Member (D)

No.2-8/2004-NS.II  
GOVERNMENT OF INDIA  
DEPARTMENT OF ECONOMIC AFFAIRS  
(BUDGET DIVISION)

NORTH BLOCK, CENTRAL SECRETARIAT,  
NEW DELHI-110001, THE 2<sup>ND</sup> AUGUST, 2004

OFFICE MEMORANDUM

**Subject: Introduction of the Senior Citizens Savings Scheme – mobilization of deposits through small savings agents regarding.**

The undersigned is directed to say that the Government has decided to allow the small savings agents working under the 'Standardised Agency System (SAS)', to mobilize deposits under the Senior Citizens Savings Scheme, ordered to be introduced in accordance with the "Senior Citizens Savings Scheme Rules, 2004" with effect from the 2<sup>nd</sup> August, 2004, until further orders.

2. It has also been decided that commission at the rate of 0.5% (half percent) of the deposit shall be payable to the agents for the deposits mobilized by them, until further orders.
3. The commission shall be payable at source in accordance with this Department's Office Memoranda No. 18/5/99-NS.II dated 28<sup>th</sup> March, 2000 and 4<sup>th</sup> May, 2000.
4. The amount of commission paid to the agents shall be debited to the Major Head: 8008- Income and Expenditure of National Small Savings Fund (NSSF).03-Management Cost.103- Payment of Agency Commission to Agents.....

Sd/-  
(P.C.SINGH)

UNDER SECRETARY TO THE GOVERNMENT OF INDIA

TELE: 011- 2309 3035

Fax: 011-2309 2477 / 2309 2511

- 032  
A/10/1
1. Ms. P Gopinath, Deputy Director General (FS), Department of Posts, Dak Bhawan, Sansad Marg, New Delhi -- 110001.
  2. Ms. Divya Malhotra, Deputy Director General (PAF), Department of Posts, Dak Bhawan, Sansad Marg, New Delhi -- 110001.
  3. Principal / Finance Secretaries / Finance Commissioners of all state and UT Governments / Administrations.
  4. Shri Anil Bhattacharya, Joint National Savings Commissioner, National Savings Institute, 4<sup>th</sup> Floor, CGO Complex, Seminary Hills, Nagpur-440 006.
  5. Director, Small Savings all State Governments / UTs.

Copy to:-

1. The Comptroller and Auditor General of India, Bahadurshah Zafar Marg, New Delhi-2.
2. Controller General of Accounts, Lok Nayak Bhawan, New Delhi-110003.
3. Chief Controller of Accounts, Ministry of Finance(DEA), North Block New Delhi-1.
4. All Dealing Assistants in NS.II Section.

Sd/-  
(P.C.SINGH)

UNDER SECRETARY TO THE GOVERNMENT OF INDIA



# भारत का राजपत्र

## The Gazette of India

असाधारण  
EXTRAORDINARY

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वित्त मंत्रालय

(अधिक कार्यविभाग)

अधिसूचना

नई दिल्ली, 2 अगस्त, 2004

सं. का. नि. 490(अ).—केन्द्रीय सरकार, सरकारी बचत बैंक अधिनियम, 1873 (1873 का 5) की धारा 15 द्वारा प्रदत्त शक्तियों का प्रयोग करते हुए निम्नलिखित नियम बनाती है, अर्थात् :-

1. संक्षिप्त नाम और प्रारंभ :- (1) इन नियमों का संक्षिप्त नाम वरिष्ठ नागरिक बचत स्कीम नियम, 2004 है।

(2) ये 2 अगस्त, 2004 को प्रवृत्त होंगे।

2. परिभाषाएं :- इन नियमों में, जब तक कि संदर्भ से अन्यथा अपेक्षित न हो,-

(क) 'खाता' से इन नियमों के उपबंधों के अनुसार जमाकर्ता द्वारा खोला गया कोई बचत खाता अभिप्रेत है ;

(ख) 'अधिनियम' से सरकारी बचत बैंक अधिनियम 1873 (1873 का 5) अभिप्रेत है ;

(ग) 'जमा' से इन नियमों के उपबंधों के अधीन किसी खाते में जमा किया गया धन अभिप्रेत है ;

(घ) 'जमाकर्ता' से ऐसा कोई व्यक्ति अभिप्रेत है -

(i) जिसने इन नियमों के उपबंधों के अधीन कोई खाता खोलने की तारीख को साठ वर्ष या उससे अधिक की आयु प्राप्त कर ली है, और उसके द्वारा या उसकी ओर से इन नियमों के अधीन किसी खाते में धन जमा किया जाता है ;

(ii) जिसने इन नियमों के अधीन कोई खाता खोलने की तारीख को 55 वर्ष या उससे अधिक, किंतु 60 वर्ष से कम की आयु प्राप्त कर ली है, और जो स्वेच्छया सेवानिवृत्ति स्कीम या किसी विशेष स्वेच्छया सेवानिवृत्ति स्कीम के अधीन सेवानिवृत्त हो गया है, इस शर्त के अधीन रहते हुए कि उस व्यक्ति ने सेवानिवृत्ति की तारीख से तीन मास की अवधि के भीतर खाता खोला है और नियोजक से स्वेच्छया या विशेष स्वेच्छया सेवानिवृत्ति स्कीम के अधीन सेवानिवृत्ति फायदे, नियोजक के साथ धारित नियोजन, ऐसे नियोजन की अवधि सहित सेवानिवृत्ति के तथ्य उपदर्शित करते हुए एक प्रमाणपत्र आवेदन पत्र (प्ररूप -क) के साथ संलग्न है ।

(ड) 'जमा कार्यालय' से भारत में ऐसा कोई डाकघर अभिप्रेत है, जो बचत बैंक कार्य कर रहा है और महानिदेशक, डाक द्वारा इन नियमों के अधीन कोई खाता खोलने के लिए प्राधिकृत है ;

(च) 'प्ररूप' से इन नियमों से संलग्न कोई प्ररूप अभिप्रेत है ।

3. खाता खोलना :-- (1) कोई जमाकर्ता किसी जमा कार्यालय में आयु के सबूत सहित प्ररूप-घ में जमा पर्ची के अनुसार जमा की रकम सहित प्ररूप-क में आवेदन करके कोई खाता खोल सकेगा ।

(2) कोई जमाकर्ता इन नियमों के अधीन एक से अधिक खाता प्रचालित कर सकेगा, इस शर्त के अधीन रहते हुए कि सभी खातों में कुल मिलाकर जमा नियम 4 के अधीन यथाविनिर्दिष्ट अधिकतम सीमा से अधिक नहीं होगा :

परन्तु किसी कैलेंडर मास के दौरान उसी जमा कार्यालय में एक से अधिक खाता नहीं खोला जाएगा ।

(3) जमाकर्ता व्यक्ति रूप से या पति अथवा पत्नी के साथ संयुक्त रूप से खाता खोल सकेगा/ सकेगी ।

4. जमा करना और वापस लेना : (1) खाते में एक हजार रूपए के गुणकों में पन्द्रह लाख रूपए से अनधिक का केवल एक जमा होगा ।

(2) जैसाकि नियम 9 में उपबंधित है, के सिवाय कोई खाता खोले जाने की तारीख से पांच वर्ष की अवधि के अवसान से पूर्व इन नियमों के अधीन कोई वापसी अनुज्ञात नहीं की जाएगी ।

(3) जमाकर्ता उपनियम (2) में विनिर्दिष्ट के अनुसार पांच वर्ष की परिपक्वता अवधि के पश्चात् एक वर्ष की अवधि के भीतर जमा कार्यालय में प्ररूप ख में कोई आवेदन करके खाते को तीन वर्ष की और अवधि के लिए विस्तारित कर सकेगा ।

स्पष्टीकरण : इस उपनियम के अधीन खाते का विस्तारण आवेदन की तारीख को ध्यान में लाए बिना परिपक्वता की तारीख से किया गया समझा जाएगा ।

(4) जमा कार्यालय जैसे ही उसकी जानकारी में यह आता है कि कोई जमा उपनियम (1) के अधीन विहित अधिकतम सीमा से अधिक है, जमाकर्ता से लिखित में तुरंत अधिक जमा को वापस लेने का अनुरोध कर सकेगा।

5. **जमा की रीति** : (1) इन नियमों के अधीन जमा निम्नलिखित रूप में किया जा सकेगा :

(क) नकद में, यदि जमा की रकम एक लाख रूपए से कम है।

(ख) जमाकर्ता के पक्ष में देय चैक या मांगपत्र द्वारा और जमा कार्यालय के पक्ष में पृष्ठांकित करके।

(2) जहां जमा चैक या मांगपत्र द्वारा किया गया है, इन नियमों के अधीन जमा की तारीख चैक या मांगपत्र के भुनाए जाने की तारीख होगी।

(3) जहां जमा किसी बाह्य स्थान के चेक या मांगपत्र द्वारा किया जाता है वहां विहित दर पर संग्रहण प्रभार जमा के साथ संदेय होंगे और चेक या मांगपत्र भुनाए जाने की तारीख जमा की तारीख होगी।

6. **नामनिर्देशन** : (1) जमाकर्ता इन नियमों के अधीन खाता खोलते समय जमाकर्ता की मृत्यु की दशा में ऐसे किसी व्यक्ति या व्यक्तियों को नामनिर्देशित करेगा, जो खाते में शोध संदाय के हकदार होगा/ होंगे।

(2) यदि ऐसा नामनिर्देशन खाता खोलने के समय नहीं किया जाता है, तो इसे जमाकर्ता द्वारा खाता खोले जाने के पश्चात् किसी भी समय किंतु उसके बंद होने से पूर्व प्ररूप -ग में किसी आवेदन द्वारा जमा कार्यालय में पासबुक सहित किया जा सकेगा।

(3) जमाकर्ता द्वारा किया गया नामनिर्देशन उस जमा कार्यालय में जिसमें खाता है, प्ररूप ग में नए सिरे से नामनिर्देशन करके रद्द किया जा सकेगा या परिवर्तित किया जा सकेगा।

(4) संयुक्त खाते की दशा में भी नामनिर्देशन करने की सुविधा उपलब्ध होगी तथापि ऐसे मामले में संयुक्त धारक प्रथम व्यक्ति होगा, जो जमाकर्ता की मृत्यु की दशा में संदेय रकम प्राप्त करने का हकदार होगा और नामनिर्देशिती का दावा जमाकर्ता और संयुक्त धारक दोनों की मृत्यु के पश्चात् उद्भूत होगा।

**स्पष्टीकरण** : संयुक्त खाता या जहां नामनिर्देशिती मात्र पति या पत्नी है, की दशा में, नियम 8 के उपनियम (3) के नीचे परन्तुक के अनुसार पति या पत्नी खाता चालू रख सकेगा/ सकेगी।

(5) संयुक्त खाते की दशा में या उस दशा में जहां पति या पत्नी मात्र नामनिर्देशिती हैं, पति या पत्नी जमाकर्ता की मृत्यु के पश्चात् उपनियम (2) से उपनियम(4) के अनुसार पहले किए गए नामनिर्देशन को रद्द करने या परिवर्तित करने का हकदार होगा / होगी।

(6) प्रत्येक नामनिर्देशन और उसका प्रत्येक रद्दकरण या परिवर्तन जमा कार्यालय में रजिस्ट्रीकृत किया जाएगा और ऐसे रजिस्ट्रीकरण की तारीख से विधिमान्य होगा और उसकी विशिष्टियां पासबुक में दर्ज की जाएगी।

7. **जमा पर ब्याज :** (1) इन नियमों के अधीन किए गए जमा पर ब्याज वार्षिक दर जमा करने की तारीख से नौ प्रतिशत होगी।

(2) ब्याज पहली बार, यथास्थिति जमा की तारीख से 31 मार्च/ 30 जून/ 30 सितंबर / 31 दिसंबर को संदेय होगी और तत्पश्चात् ब्याज 31 मार्च, 30 जून, 30 सितंबर और 31 दिसंबर को संदेय होगा।

(3) यदि उपनियम (2) के अधीन विनिर्दिष्ट ब्याज के संदाय की कोई तारीख रविवार या किसी अवकाश दिन को है, तो ब्याज के संदाय के प्रयोजन के लिए गत कार्य दिवस ही देय तारीख समझी जाएगी।

(4) यदि ऐसा प्राधिकृत किया जाए, तो उपनियम (2) में, यथा विनिर्दिष्ट तारीखों को संदेय ब्याज उस जमा कार्यालय में जिसमें खाता विद्यमान है जमाकर्ता के बचत खाते में इस शर्त के अधीन रहते हुए जमा की जाएगी, कि इस प्रकार जमा की गई ब्याज की रकम, बचत खाते में ऐसे जमा किए जाने पर जमा की अधिकतम सीमा, यदि कोई हो, से अधिक नहीं है।

(5) यदि जमाकर्ता द्वारा प्रत्येक तिमाही को संदेय ब्याज का दावा नहीं किया जाता है तो ऐसे ब्याज पर अतिरिक्त ब्याज अर्जित नहीं होगा।

(6) ब्याज को एक रुपये के निकटतम गुणज में पूर्णांकित किया जायेगा और इस प्रयोजन के लिए पचास पैसे या अधिक की रकम को एक रुपये के रूप में समझा जायेगा और पचास पैसे से कम की रकम की उपेक्षा की जायेगी।

(7) नियम 4 के उपनियम (4) में निर्दिष्ट अधिक रकम पर समय - समय पर डाकघर बचत खाता पर लागू दर से ब्याज होगा और ऐसा ब्याज उस मास के पूर्वगामी मास के अंत में अधिक जमा रकम की तारीख से संदेय होगा जिसको जमा कार्यालय अधिक्य रकम वापस लेने के लिए निवेदन करेगा, जमाकर्ता को पहले ही संदत्त अधिक्य ब्याज की रकम, यदि कोई हो, कटौती की जायेगी।

(8) नियम 4 के उपनियम (3) के अधीन परिपक्वता के पश्चात् खाता जारी रहने की दशा में ऐसे खाते में जमा पर परिपक्वता की तारीख को इन नियमों के उपबंधों के अधीन खोले गए नए खाते या खोले जाने वाले खाता पर लागू दर पर ब्याज अर्जित होगा।

(9) नियम 8 के उपनियम (2) के उपबंधों के अनुसार किसी समय पर कोई खाता परिपक्व होने पर नहीं जारी रखा जाता है और किसी समय बंद कर दिया जाता है, की दशा में तो समय-समय डाकघर बचत खाते के अधीन खातों को यथालागू दर पर पश्च परिपक्व

ब्याज, खाते के बंद करने के मास के पूर्वगामी मास के अंत तक ऐसे परिपक्व जमा पर संदेय होगा।

8. खाता बंद करना :- (1) खाता के खोले जाने के समय किये गये जमा को, जमा कार्यालय जहां जमाकर्ता का खाता है प्ररूप - ड पर लिखित आवेदन (वापसी प्ररूप) द्वारा संलग्न पास बुक प्रस्तुत किये जाने पर खाते के खोले जाने की तारीख से पांच वर्ष की समाप्ति पर या उसके पश्चात्, संदत्त किया जायेगा।

(2) उपनियम (1) के अधीन यथा विनिर्दिष्ट परिपक्वता पर, जमाकर्ता के खाता बंद नहीं करने और नियम 4 के उपनियम (3) के अधीन खाते को जारी भी नहीं रखने की दशा में, खाते को परिपक्व हुआ समझा जाएगा और जमाकर्ता उस शर्त के अधीन रहते हुए, जिसमें नियम 7 के उपनियम (10) के अधीन यथाविहित पश्च परिपक्व ब्याज परिपक्वता से परे की अवधि केवल ग्राह्य होगा, खाता को किसी भी समय बंद करने का हकदार होगा।

(3) परिपक्वता के पूर्व जमाकर्ता की मृत्यु की दशा में, खाता बंद कर दिया जायेगा और उस मास जिसको प्रतिदाय किया जाता है, प्ररूप - च में किसी आवेदन पर जमा राशि का प्रतिदाय नामनिर्देशिती या विधिक उत्तराधिकारी को पूर्व मास के अंत तक ब्याज सहित किया जाएगा, यदि यथास्थिति, नामनिर्देशिती भी नहीं रहता है या नियम 6 में यथा उपबंधित नामनिर्देशन नहीं किया गया है :-

परंतु संयुक्त खाते की दशा में, जहां पति या पत्नी अकेला नामनिर्देशिती है वहां पति या पत्नी इन नियमों के अधीन यथाविनिर्दिष्ट उन्हीं निबंधनों और शर्तों पर खाता जारी रख सकेगा :

परंतु यह और कि यदि पति या पत्नी संयुक्त खाता जारी नहीं रखने की दशा में, वहां प्ररूप - च में आवेदन किए जाने पर खाता बंद कर दिया जायेगा और उपरोक्तानुसार ब्याज सहित जमा का प्रतिदाय किया जाएगा।

(4) जहाँ जमाकर्ता की मृत्यु के समय कोई नामनिर्देशन नहीं रहता है वहां मृतक जमाकर्ता के नाम जमा रकम, जमाकर्ता कार्यालय द्वारा जमाकर्ता की मृत्यु के प्रमाण पत्र और भारतीय उत्तराधिकार अधिनियम, 1925 (1925 का 39) के उपबंधों के अधीन जारी मृतक जमाकर्ता की प्रबोट की गई वसीयत की अनुप्रमाणित प्रति के साथ प्रशासन पत्र के साथ प्ररूप - च में किसी आवेदन की प्राप्ति पर मृतक जमाकर्ता के विधिक उत्तराधिकारी को किया जायेगा।

परंतु प्ररूप च के उपाबंधों के प्ररूपों में (i) क्षतिपूर्ति का पत्र (ii) शपथ पत्र (iii) शपथ पत्र पर दावा त्याग पत्र (iv) स्टॉप पेपर पर जमाकर्ता की मृत्यु का प्रमाण पत्र पर प्रस्तुत किए जाने पर एक लाख तक की संदेय कुल रकम जिसमें ब्याज भी सम्मिलित है, विधिक उत्तराधिकारी को संदत्त किया जा सकेगा।

(5) जमाकर्ता की मृत्यु के कारण किसी समय किसी खाते के अपरिपक्व रूप से बंद होने की दशा में, नियम 9 के अधीन यथाविनिर्दिष्ट कोई कटौती नहीं की जाएगी ।

9. खाते का समयपूर्व बंद होना :- (1) नियम 4 के उपनियम (2) में अंतर्विष्ट किसी बात के होते हुए भी, इस संबंध में जमाकर्ता को जमा राशि वापिस लिए जाने की और खाता खोले जाने की तारीख से एक वर्ष की समाप्ति के पश्चात् किसी समय निम्नलिखित शर्त के अधीन रहते हुए अनुज्ञा दी जा सकेगी अर्थात्:-

(क) यदि खाता, खाता खोले जाने की तारीख से एक वर्ष की समाप्ति के पश्चात् तथा दो वर्ष की समाप्ति से पूर्व बंद किया जाता है तो जमा की गई रकम के डेढ़ प्रतिशत के बराबर रकम की कटौती की जायेगी और शेष जमाकर्ता को संदत्त कर दिया जायेगा ;

(ख) यदि खाता खोले जाने की तारीख से दो वर्ष की समाप्ति पर या उसके पश्चात् खाता बंद किया जाता है तो जमा की गई रकम का एक प्रतिशत के बराबर की रकम की कटौती की जायेगी और शेष जमाकर्ता को संदत्त कर दिया जायेगा ।

(2) नियम 4 के उपनियम (3) के अधीन खाते के विस्तार की सुविधा का लाभ लेने वाला जमाकर्ता विस्तार की तारीख से एक वर्ष की अवधि समाप्ति के पश्चात् किसी भी समय बिना किसी कटौती के जमा को वापस लेने या खाते को बंद करने के लिए अनुज्ञात किया जा सकेगा ।

10. पास बुक :- (1) किसी खाते के खोलने पर, जमाकर्ता को तत्काल एक पास बुक दी जाएगी जिसके साथ जमा पर्ची की जमाकर्ता प्रति (प्ररूप - घ) जमाकर्ता कार्यालय द्वारा समान रूप से मुद्रांकित और हस्ताक्षरित होगी जो इस बात का प्रमाण होगी कि रकम जमाकर्ता को प्राप्त हो गई है । पास बुक में खाता खोलने की तारीख, खाता संख्या, जमाकर्ता का नाम, फोटो (संयुक्त खाते की दशा में पति और पत्नी का नाम और फोटो) और पता, जमा रकम, त्रैमासिक ब्याज के साथ भुगतान की देय तारीख, वह तारीख जिसको जमा अंतिम भुगतान के लिए देय होगा, किसी अभिकर्ता द्वारा खाते को प्रस्तावित करने की दशा में, अभिकर्ता का नाम, अभिकर्ता कोड संख्यांक, तारीख और विधिमान्यता होगी ।

परंतु यदि जमा चेक या मांग देय ड्राफ्ट द्वारा किया गया है, तो जमाकर्ता को पासबुक चेक या मांग देय ड्राफ्ट के भुनाने के पश्चात् नियम 5 के उपनियम (2) के अधीन उपबंधित रीति में दी जायेगी ।

(2) जमाकर्ता नियम 7 के उपनियम (4) के अधीन बचत खाते में ब्याज के जमा की सुविधा का लाभ लेता है उसे प्रविष्टियों को पूरा करने के लिए वर्ष में कम-से-कम एक बार जमा कार्यालय को पास बुक देनी होगी ।

(3) जमाकर्ता नियम 7 के उपनियम (4) के अधीन बचत खाते में ब्याज के जमा की सुविधा का लाभ नहीं लेता है, परंतु त्रैमासिक ब्याज को लेने के समय जमा कार्यालय में पास बुक प्रस्तुत करनी होगी ।

(4) मूल पास बुक के खो जाने, या विकृत या क्षतिग्रस्त हो जाने की दशा में, पास बुक की द्वितीय प्रति सादे कागज पर साधारण प्रार्थना पत्र पर पहली बार पास बुक की द्वितीय प्रति जारी करने की दशा में दस रुपये की फीस और पश्चत्पूर्वती मामलों में बीस रुपये के भुगतान पर जारी की जा सकेगी। पास बुक की दूसरी प्रति (प्रतिग्राह) को जमा कार्यालय द्वारा आफिस के अभिलेखों में जिसमें खाता पन्ना जिसमें की खात्रे के विशिष्टियां हैं, में नोट कर लिया जायेगा।

(5) पास बुक की द्वितीय प्रति जारी हो जाने के पश्चात् खोई हुई पास बुक मिल जाने की दशा में, वह किसी प्रयोजन के लिए विधिमान्य नहीं मानी जायेगी और उसे जमा कार्यालय को तत्काल अभ्यार्पण करेना होगा जिसे जमाकर्ता की उपस्थिति में तत्काल नष्ट कर दी जायेगी।

11. खाते का एक जमा कार्यालय से अन्य में अंतरण :- कोई जमाकर्ता प्ररूप - छ के साथ पास बुक संलग्न करते हुए, अपने खाते को अपने निवास स्थान के परिवर्तन की दशा में दूसरे जमा कार्यालय को अंतरित किये जाने का आवेदन कर सकेगा।

परंतु जहां जमा एक लाख रुपये या अधिक है, जमा के अंतरण की फीस पांच रुपये प्रति लाख संदेय होगी।

12. नियमों के उल्लंघन में खाते का खोला जाना :- ज्योंही यह जानकारी में आता है कि कोई खाता इन नियमों के उल्लंघन में खोला गया है, खाते को तत्काल बंद कर दिया जायेगा और ब्याज की वसूली के पश्चात्, यदि कोई हो, जो ऐसे जमा को संदाय की गई है खाते में जमा, जमाकर्ता को वापस कर दी जायेगी।

13. अनिवासी भारतीय (एन.आर.आई) और हिन्दू अविभक्त कुटुम्ब (एच.यू.एफ) द्वारा जमा :-

(1) इन नियमों के अधीन अनिवासी भारतीय कोई खाता खोलने के लिए पात्र नहीं होगा।

परंतु यदि इन नियमों अधीन, कोई जमाकर्ता करेसी के खाते के दौरान अनिवासी भारतीय हो जाता है तो उसका खाता असंप्रत्यावर्तन के आधार पर परिपक्वता तक जारी रह सकेगा और खाते को अनिवासी खाते के रूप में चिह्नित कर दिया जायेगा।

परंतु यह और कि उपर्युक्त परंतुक के अधीन खाता जारी रह सकेगा, नियम 4 के उपनियम (3) के अधीन में उपबंधित रीति से किसी और अवधि के लिए विस्तारित नहीं किया जायेगा।

(2) इन नियमों के अधीन अविभक्त हिन्दू कुटुम्ब भी कोई खाता खोलने के पात्र नहीं होगा।

14. शिथिल करने की शक्ति :- जहां केन्द्रीय सरकार को यह समाधान हो जाता है कि इन नियमों के किसी उपबंध के प्रवर्तन से जमाकर्ता को अनुचित रूप से कठिनाई होती है, वह उसके लिए जो कारण है उन्हें लेखबद्ध करते हुए, अधिनियम के उपबंधों से असंगत हुए बिना उस उपबंध की अपेक्षा से आदेश द्वारा शिथिल कर सकेगी।

प्ररूप - क

(नियम 2 का खंड (ख) और नियम 3 का उप-नियम (1) देखिए)

क्रम सं. ....

## वरिष्ठ नागरिक बचत स्कीम, 2004 के अधीन खाता खोलने के लिए आवेदन

सेवा में,

डाकपाल/भारसाधक,

..... (जमा कार्यालय का नाम)

.....

.....

नवीन फोटो की एक प्रति यहां चिपकाएं (संयुक्त खाते की दशा में जमाकर्ता और पति या पत्नी दोनों का

\* अभिकर्ता का नाम (अभिकर्ता के माध्यम से प्रविष्ट खाते की दशा में).....

अभिकरण कोड सं. .... तारीख ..... तक विधिमान्य

आवेदक का स्थायी लेखा सं. .... \*\*

श्रीमान्,

1. मैं,..... पुत्र/पुत्री/पत्नी ..... का स्थायी निवासी हूँ आयु ..... वर्ष , वरिष्ठ नागरिक बचत स्कीम, 2004 (जिसे इसमें इसके पश्चात् उक्त स्कीम कहा गया है) के अधीन अपने नाम में/अपने नाम और अपने पति या अपनी पत्नी के नाम में संयुक्ततः ..... (आयु सहित पति या पत्नी का नाम व पता) एक खाता खोलने के लिए आवेदन करता हूँ/करती हूँ खाते में जमा के लिए ..... रूपए (..... रूपए) नकद/चेक/डिमान्ड ड्राफ्ट के रूप में प्रस्तुत करता हूँ/करती हूँ, जिसके विशिष्टियां संलग्न संदाय पर्ची (प्ररूप-घ) में भरी हुई है।

2. मैं/हम\* घोषणा करता हूँ/करते हैं कि,-

(i) मैंने/हमने\* उक्त स्कीम के अधीन खातों को शासित करने वाले वरिष्ठ नागरिक बचत स्कीम, 2004 समय-समय पर यथासंशोधित (जिन्हें इसमें इसके पश्चात् उक्त नियम कहा गया है) को स्पष्ट तौर पर समझ लिया है ;

(ii) मैं/हम\* उक्त नियमों का पूरी निष्ठा से पालन करूंगा/करेंगे ;

(iii) उक्त स्कीम के अधीन मेरे/हमारे\* द्वारा पूर्व में खोले गए अन्य खातों के ब्यारे निम्नलिखित हैं :-

क्र. सं.	जमाकर्ता(ओं) का नाम और खाते का प्रकार (व्यष्टि/संयुक्त)	जमा कार्यालय का नाम और पता	खाता खोलने की तारीख सहित खाता सं.	जमा की रकम
1				
2				
3				

(iv) मैं/हम\*, मेरे/हमारे\* द्वारा एक साथ खोले गए सभी खातों में जमाओं को लेते हुए, जैसा नियम 4 में विनिर्दिष्ट है और समय-समय पर संशोधित किया गया है, जमाओं पर अधिकतम सीमा का पालन करेंगे। यदि किसी भी समय कोई अधिक जमा पाया जाता है तो ऐसे अधिक जमा का, नियम 7 के उपनियम (8) के अधीन अधिक ब्याज की वसूली के पश्चात्, मुझे/हमें प्रतिदाय कर दिया जाएगा।

3. मैं, नीचे उल्लिखित व्यक्ति/व्यक्तियों को नामनिर्देशित करता हूँ, जिनको, सभी अन्य व्यक्तियों को छोड़कर, मेरी मृत्यु हो जाने की दशा में, खाते में मेरे नाम में देय रकम नियम 6 में अंतर्विष्ट उपबंधों के अनुसार संदेय होगी :

क्रम सं.	जमाकर्ता के साथ नातेदारी सहित नामनिर्देशिती(यों) का/के नाम	स्थायी पता	अवयस्क/अन्य मामले(लों) में आयु की दशा में, नामनिर्देशिती (यों) की जन्म की तारीख(खें)	संदेय रकम में नामनिर्देशिती (यों) का अंश

3(क) चूंकि उपरोक्त क्रम सं. .... पर नामनिर्देशिती अवयस्क है/हैं, मैं, श्री/श्रीमती/कुमारी ..... [ प्रत्येक अवयस्क नामनिर्देशिती की बाबत व्यक्ति(यों) का/के स्थायी पता/पते सहित नाम] को नामनिर्देशिती (यों) की अवयस्कता के दौरान मेरी मृत्यु हो जाने पर उक्त खाते के अधीन शोध्य राशि प्राप्त करने के लिए नियुक्त करता हूँ।

जमाकर्ता के हस्ताक्षर/ अंगूठा निशान

साक्षी (हस्ताक्षर, नाम और पता) :

1. ....

2. .... तारीख ..... स्थान .....

मेरे/हमारे नमूना हस्ताक्षर (अंगूठा निशान) निम्नवत हैं :-

(i) प्रथम जमाकर्ता :-

1. .... 2. .... 3. ....

(ii)\* संयुक्त जमाकर्ता

1. .... 2. .... 3. ....

# साक्षी ..... # साक्षी ..... # साक्षी .....

(प्रतिहस्ताक्षरित डाकपाल/भारसाधक) (प्रतिहस्ताक्षरित डाकपाल/भारसाधक) (प्रतिहस्ताक्षरित डाकपाल/भारसाधक)

तारीख ..... और कार्यालय की मुद्रा तारीख ..... और कार्यालय की मुद्रा तारीख ..... और कार्यालय की मुद्रा....

4. मैं यह भी घोषणा करता हूँ कि इसमें उम्र दिए गए आवेदन में मेरे/हमारे द्वारा की गई जानकारी मेरे/हमारे सर्वोत्तम ज्ञान और विश्वास के अनुसार सही है और यदि किसी भी समय कोई भी जानकारी और /या घोषणा मिथ्या पाई जाती है, तो जमाओं पर कोई ब्याज मुझे/हमें\* संदेय नहीं होगा, जमा कार्यालय खाते (तों) को बंद कर दूंगा और जमाओं पर पहले ही संदेय ब्याज की, यदि कोई हो, वसूली के पश्चात् जमाओं का प्रतिदाय करूंगा।

भवदीय,

(आवेदक के हस्ताक्षर)

तारीख .....

(वर्तमान डाक पता)

स्थान .....

संलग्नक :

1. आयु का सबूत।
2. यदि पैन आबंटित नहीं किया गया है तो पैन के आबंटन के लिए प्राप्त किए गए आवेदन प्ररूप की प्रति।
3. जमा की रकम सहित सम्यक्तः भरी हुई संदाय पर्ची (प्ररूप-घ)।
4. नियम 2 के खंड (घ) के उपखंड (ii) में यथाविनिर्दिष्ट नियोजक से प्रमाणपत्र।

\*: जो लागू न हो उसे काट दें।

\*: (1) ऐसे आवेदक, जिनकी आय का कर निर्धारण नहीं किया गया है, यह स्व घोषणा कर सकेंगे कि सभी स्रोतों से उनकी आय (जिसके अंतर्गत इस आवेदन के द्वारा खोले जाने वाले खाते से प्राप्त ब्याज आय भी है) छूट सीमा को पार नहीं करती है और आवेदक से समय समय पर यथासंशोधित आय कर अधिनियम, 1961 के अधीन पैन अभिप्राप्त करने की अपेक्षा नहीं की जाती है।

(2) अन्य सभी आवेदक अनिवार्य रूप से पैन सं. का उल्लेख करेंगे और यदि उनको आय कर प्राधिकारियों द्वारा अभी तक पैन आबंटित नहीं किया गया है तो पैन के आबंटन के लिए प्राप्त किए गए आवेदन की अनुप्रमाणित फोटोप्रति आवेदन प्ररूप के साथ संलग्न करनी चाहिए।

#: अंगूठा निशान की दशा में।

टिप्पण : (1) निम्नलिखित दस्तावेजों में से किसी दस्तावेज की स्व अनुप्रमाणित प्रतियां आयु के सबूत के लिए संलग्न की जा सकती है :- नगरपालिक प्राधिकारी/ग्राम पंचायत/जिला जन्म और मृत्यु रजिस्ट्रार का कार्यालय, भारत निर्वाचन आयोग द्वारा जारी किया गया मतदाता पहचान पत्र; पैनकार्ड; पासपोर्ट; राशनकार्ड; ऐसे विद्यालय या किसी अन्य शैक्षणिक संस्था से जिसमें आवेदक अंतिम बार छात्र रहा हो, जन्म की तारीख प्रमाणपत्र या स्थानीय अनुज्ञापन प्राधिकारी द्वारा जारी चालन अनुज्ञापति।

(2) संलग्न दस्तावेजों की मूल प्रतियां भी सत्यापन के लिए साथ साथ प्रस्तुत की जानी चाहिए और उन्हें तत्काल वापस कर दें।

**जमा कार्यालय के उपयोग के लिए**

\* वरिष्ठ नागरिक बचत स्कीम, 2004 यह खाता तारीख ..... को ..... रुपए (..... रुपए) से खोला गया खाता सं. .... लेजर फोलियो सं. ....  
अधिकर्ता का नाम, अभिकरण संख्या, तारीख और विधिमान्यता लेजर फोलियो और पास बुक में (अधिकर्ता के माध्यम से प्रविष्ट खाते की दशा में) प्रविष्ट कर दिए गए हैं।  
पास बुक सं. .... जारी कर दी गई है  
तारीख .....

जमा कार्यालय के भारसाधक के हस्ताक्षर  
(नाम और पदनाम मुद्रा सहित)

प्ररूप ख  
(नियम 4 का उपनियम (3) देखिए)

क्रम सं० .....

**वरिष्ठ नागरिक बचत स्कीम, 2004 के अधीन किसी खाते को आगे जारी रखने के लिए आवेदन**

सेवा में,

डाकपाल/भारसाधक

..... (जमा कार्यालय का नाम)

.....

.....

**विषय : किसी खाते को (तारीख/मास/वर्ष) ..... से तीन वर्ष के लिए खाते को आगे जारी रखने के लिए आवेदन।**

महोदय,

1. मैं, ..... पुत्र/पुत्री/पत्नी .....  
खाता सं० ..... (जिसे इसमें इसके पश्चात् 'उक्त खाता' कहा गया है) का एक जमाकर्ता हूँ जो वरिष्ठ नागरिक बचत स्कीम, 2004 (जिसे इसमें इसके पश्चात् 'उक्त स्कीम' कहा गया है) के अधीन और तीन वर्ष तक जारी रखने के लिए आवेदन करता हूँ/करती हूँ।

2. मैंने, समय-समय पर यथासंशोधित वरिष्ठ नागरिक बचत स्कीम, 2004 के अधीन विस्तार की अवधि के दौरान खाते को लागू होने वाली शर्तों और निबंधनों को समझ लिया है।

3. मैं विस्तारित अवधि पूरा होने के ठीक पश्चात्, खाते को बंद कर दूंगा और अधिक संदत्त ब्याज, यदि कोई हो, और उक्त खाते के संबंध में वसूलनीय किसी अन्य प्रभार के समायोजन के पश्चात् मेरे खाते में मेरे नाम जमा जमा को वापस ले लूंगा।

तारीख .....

स्थान .....

जमाकर्ता के हस्ताक्षर

(नाम और पता)

**जमा कार्यालय के उपयोग के लिए**

खाता संख्या ..... जो तारीख ..... को ..... ₹०  
(..... रुपये) से वरिष्ठ नागरिक बचत स्कीम, 2004 के अधीन खोला गया था और तारीख ..... को परिपक्व हो गया है, तारीख ..... से ..... तक तीन वर्ष के लिए विस्तारित किया गया है। स्कीम के अधीन परिपक्वता की तारीख को खोले गए या खोले जाने वाले नए जमाओं को लागू ..... प्रतिशत प्रतिवर्ष ब्याज की दर जमा की विस्तारित अवधि के दौरान लागू होगी।

तदनुसार पास बुक सं० ..... में और सुसंगत लेजर फोलियो सं० ..... में आवश्यक प्रविष्टियां कर दी गई हैं।

तारीख .....

जमा कार्यालय के भार साधक के हस्ताक्षर  
(नाम और पदनाम स्टांप सहित)

प्रत्येक ग  
(नियम 6 देखिए)

क्रम सं० .....

वरिष्ठ नागरिक बचत स्कीम, 2004 के अधीन नामनिर्देशन/नामनिर्देशन के परिवर्तन/रद्दकरण के लिए आवेदन  
सेवा में

डाकपाल/भारसाधक

..... (जमा कार्यालय का नाम)

**विषय : नामनिर्देशन या नामनिर्देशन के परिवर्तन/रद्दकरण के लिए आवेदन ।**

महादेय,

1. \* मैं, ..... नीचे वर्णित व्यक्ति/व्यक्तियों को नामनिर्दिष्ट करता/करती हूँ जिन्हें, अन्य सभी व्यक्तियों को अपवर्जित करके, मेरी मृत्यु की दशा में, खाता संख्या ..... में मेरे नाम बकाया रकम, वरिष्ठ नागरिक बचत स्कीम नियम, 2004 के नियम 6 में अंतर्विष्ट उपबंधों के अनुसार संदेय होगी ।

क्रम सं०	जमाकर्ता के साथ नातेदारी सहित नामनिर्देशिती का (नामनिर्देशितियों के) नाम	स्थायी पता	अव्यस्क नामनिर्देशिती की दशा में जन्म की तारीख/ अन्य दशा (दशाओं) में आयु	संदेय रकम में नामनिर्देशिती (नामनिर्देशितियों) का अंश

2. \* चूंकि ऊपर क्रम संख्यांक ..... पर उल्लिखित नामनिर्देशिती अव्यस्क है/हैं, इसलिए मैं, श्री/श्रीमती/कुमारी ..... (प्रत्येक अव्यस्क नामनिर्देशिती की बाबत व्यक्ति/व्यक्तियों के पूरे नाम और पूरे पते) को, नामनिर्देशित/नामनिर्देशितियों की अव्यस्कता के दौरान मेरी मृत्यु की दशा में उक्त खाते में शोध राशि को प्राप्त करने के लिए नियुक्त करता हूँ ।

3. \* यह मेरे द्वारा, मेरे आवेदन तारीख ..... द्वारा खाता खोलते समय पहले किए गए नामनिर्देशन (नामनिर्देशनों) के अधिक्रमण में है ।

4. \* मैं, ....., मेरे तारीख ..... के आवेदन द्वारा मेरे द्वारा पूर्व में किए गए नामनिर्देशन को रद्द करने का अनुरोध करता हूँ ।

**सक्षी (हस्ताक्षर, नाम और पता) :**

1. ....

2. ....

जमाकर्ता के हस्ताक्षर

(नाम और पता)

तारीख ..... स्थान .....

\* जो लागू न हों, उसे काट दें ।

**जमा कार्यालय के उपयोग के लिए**

उपरोक्त नामनिर्देशन तारीख ..... को रजिस्ट्रीकृत किया गया है, और/या तारीख ..... के पहले के नामनिर्देशन को परिवर्तित/रद्द कर दिया गया है ।

तदनुसार पास बुक (सं० ..... ) में और सुसंगत लेजर फ़ोटियों सं० ..... में आवश्यक प्रतिष्ठियां कर दी गई हैं ।

तारीख .....

जमा कार्यालय के भार साधक के हस्ताक्षर  
(नाम और पदनाम स्टंप सहित)

प्रश्न - घ

(नियम 3 का उपनियम (1) और नियम 10 देखिए)

क्रम संख्या.....

जमाओं के लिए संदायपत्रों  
वर्षिक नागरिक बचत स्कीम, 2004 के अधीन

प्रतिपत्र (1)		प्रतिपत्र (2)	
जमाकर्ता की प्रति		जमाकर्ता की प्रति	
जमा कार्यालय का नाम		जमा कार्यालय का नाम	
जमाकर्ता का नाम.....		जमाकर्ता का नाम.....	
पता		पता	
पिता/पति का नाम		पिता/पति का नाम	
* अभिकर्ता का नाम (अभिकर्ता के माध्यम से प्रविष्ट खाते की दशा में) अभिकरण कोर्ड सं. तारीख और विधिमान्यता सहित .....		* अभिकर्ता का नाम (अभिकर्ता के माध्यम से प्रविष्ट खाते की दशा में) अभिकरण कोर्ड सं. तारीख और विधिमान्यता सहित .....	
खाता सं..... तारीख .....		खाता सं..... तारीख .....	
(जमा कार्यालय द्वारा भरा जाए)		(जमा कार्यालय द्वारा भरा जाए)	
लेजर फोलियो.....(जमा कार्यालय द्वारा भरा जाए)		लेजर फोलियो.....(जमा कार्यालय द्वारा भरा जाए)	
जमा की रकम (रु.)#		जमा की रकम (रु.)#	
चेक/डिमांड ड्राफ्ट		चेक/डिमांड ड्राफ्ट	
वसूली प्रभार (रु.)##		वसूली प्रभार (रु.)##	
खाता अंतरण फीस (रु.)##		खाता अंतरण फीस (रु.)##	
दूसरी पास बुक जारी करने के लिए फीस (रु.)##		दूसरी पास बुक जारी करने के लिए फीस (रु.)##	
अन्य प्रभार, यदि कोई हो(रु.)##		अन्य प्रभार, यदि कोई हो(रु.)##	
कुल रकम (रु.)		कुल रकम (रु.)	
कुल रकम शब्दों में (रु.....)		कुल रकम शब्दों में (रु.....)	
नकद जमा के ब्यौरे	रकम	नकद जमा के ब्यौरे	रकम
1000 x		1000 x	
500 x		500 x	
100 x		100 x	
50 x		50 x	
20 x		20 x	
10 x		10 x	
05 x		05 x	
02 x		02 x	
01 x		01 x	
सिक्के		सिक्के	
योग (नकद)		योग (नकद)	
चेक/डिमांड ड्राफ्ट सं. और तारीख		चेक/डिमांड ड्राफ्ट सं. और तारीख	
.....		.....	
बैंक/शाखा जिस पर लिखा गया है		बैंक/शाखा जिस पर लिखा गया है	
रकम (रुपए)		रकम (रुपए)	
(जमाकर्ता के हस्ताक्षर)..... द्वारा		(जमाकर्ता के हस्ताक्षर)..... द्वारा	
(कृपया पृष्ठ उलटें)		(कृपया पृष्ठ उलटें)	

पूर्व पृष्ठ से .....

पूर्व पृष्ठ से .....

जमा कार्यालय द्वारा भरा जाए	जमा कार्यालय द्वारा भरा जाए
सरकारी खाते का शीर्ष ( जमा कार्यालय द्वारा प्रविष्ट किया जाए ) # /##.....	सरकारी खाते का शीर्ष ( जमा कार्यालय द्वारा प्रविष्ट किया जाए ) # /##.....
जमा के लिए खाता सं० .....जिसमें ऊपर दिए गए ब्योरों के अनुसार .....रु०(.....रुपए ) प्राप्त किए । * ..... रु० ( .....रुपए) # /## का जमा का ..... प्रतिशत की दर पर अभिकर्ता का कमीशन स्रोत पर (रसीद सहित) संदत्त कर दिया गया है । कोषाध्यक्ष की सूची सं० .....	जमा के लिए खाता सं० .....जिसमें ऊपर दिए गए ब्योरों के अनुसार .....रु०(.....रुपए ) प्राप्त किए । * ..... रु० ( .....रुपए) # /## का जमा का ..... प्रतिशत की दर पर अभिकर्ता का कमीशन स्रोत पर (रसीद सहित) संदत्त कर दिया गया है । कोषाध्यक्ष की सूची सं० .....
कोषाध्यक्ष के हस्ताक्षर (नाम और कार्यालय मुद्रा सहित) जमा कार्यालय का पर्यवेक्षक/भारसाधक कार्यालय की मुद्रा सहित	कोषाध्यक्ष के हस्ताक्षर (नाम और कार्यालय मुद्रा सहित) जमा कार्यालय का पर्यवेक्षक/भारसाधक कार्यालय की मुद्रा सहित
टिप्पण: 1. चैक/डिमांड ड्राफ्ट जमा कार्यालय के पक्ष में या सम्यकतः जमा कार्यालय के पक्ष में पृष्ठांकित जमाकर्ता के पक्ष में होना चाहिए । 2. चैक/डिमांड ड्राफ्ट आगमों की वसूली के अध्यक्षीन है । * यदि लागू न हो तो काट दें ।  # जमाओं की बाबत मुख्य शीर्ष : 8001-राष्ट्रीय बचत जमा ## विभिन्न प्रमारों की बाबत मुख्य शीर्ष : 8008-एनएसएसएफ.00.104. की आय और व्यय । अन्य आय ### अभिकर्ताओं को अभिकरण कमीशन की बाबत : 8008-एनएसएसएफ.03.104. की आय और व्यय ।	टिप्पण: 1. चैक/डिमांड ड्राफ्ट जमा कार्यालय के पक्ष में या सम्यकतः जमा कार्यालय के पक्ष में पृष्ठांकित जमाकर्ता के पक्ष में होना चाहिए । 2. चैक/डिमांड ड्राफ्ट आगमों की वसूली के अध्यक्षीन है । * यदि लागू न हो तो काट दें ।  # जमाओं की बाबत मुख्य शीर्ष : 8001-राष्ट्रीय बचत जमा ## विभिन्न प्रमारों की बाबत मुख्य शीर्ष : 8008-एनएसएसएफ.00.104. की आय और व्यय । अन्य आय ### अभिकर्ताओं को अभिकरण कमीशन की बाबत : 8008-एनएसएसएफ.03.104. की आय और व्यय ।

प्ररूप - ड

(नियम 8 का उप-नियम (1) और नियम 9 देखिए)

क्रम सं. ....

वरिष्ठ नागरिक बचत स्कीम, 2004 के अधीन खाते से निकासी/ उसको बंद करने के लिए आवेदन सेवा में,

डाकपाल/भारसाधक,

.....(जमा कार्यालय का नाम)

विषय : खाते से निकासी/उसे बंद करने के लिए आवेदन

श्रीमान,

1. मैं..... पुत्र/पुत्री/पत्नी ..... , निवासी ..... , और खाता सं.(जिसे इसमें इसके पश्चात् 'उक्त खाता' कहा गया है) ..... का /की जमाकर्ता उक्त खाते को तत्काल प्रभाव से बन्द करने के लिए आवेदन करता /करती हूँ । ..... रु ब्याज के और ..... रु जमा के हैं जिसका कुल योग (ब्याज + जमा)..... रु.(..... रुपए) है । अधिसंदत्त ब्याज और /या कटौती के समायोजन के पश्चात् जमा के..... प्रतिशत के बराबर है जिसका कुल योग ..... रु. (..... रुपए) है और प्रश्नगत खाते के संबंध में मुझसे वसूलनीय कोई अन्य प्रभार मुझे तत्काल प्रतिदाय किए जाएं ।

2. पासबुक बंद की जाती है जमाकर्ता के हस्ताक्षर या निशानी अंगूठा

जमा कार्यालय के उपयोग के लिए

खाता सं. .... जमा की तारीख ..... जमा की रकम : ..... रु. .... ब्याज ..... रु. और मूलधन ..... रु. जिसका कुल योग ..... रु.(..... रुपए) है, मद्दे आहरण जमाकर्ता के हक में मंजूर किया जाता है ।

अधिसंदत्त ब्याज(यदि कोई हो) ..... रु., की वसूली कटौती, यदि कोई है ..... रु. अन्य प्रभार (विनिर्दिष्ट किए जाएं)..... रु. जिनका कुल योग ..... रु. (..... रुपए) समायोजित किए गए हैं ।

संदत्त कुल रकम ..... रु. (..... रुपए) है ।

रसीद

..... (जमा कार्यालय का नाम) से ..... रु.(..... रुपए) की धनराशि प्राप्त की जिसका ब्यौरा ऊपर दिया गया है ।

जमाकर्ता के हस्ताक्षर/अंगूठा निशान

\* जो लागू न हो उसे काट दें ।

प्ररूप - च

(नियम 8 का उपनियम (3) और उपनियम (4) देखिए)

क्रम सं. ....

दंपति (संयुक्त धारक)/नामनिर्देशितियों/विधिक वारिसों द्वारा वरिष्ठ नागरिक बचत स्कीम, 2004 के अधीन खाते को बंद करने के लिए आवेदन

सेवा में,

डाकपाल/भारसाधक

..... (जमा कार्यालय का नाम)

.....

विषय : निकासी/ खाता बंद करने के लिए आवेदन

श्रीमान,

मैं/हम\* ..... जो स्वर्गीय....., जो वरिष्ठ नागरिक बचत स्कीम, 2004, खाता सं. .... का जमाकर्ता है, का पति/ की पत्नी (संयुक्तधारक)/नामनिर्देशितियों/विधिक वारिस हैं, उक्त खाते में मृतक के नाम बकाया संपूर्ण रकम को वापस निकालना चाहता हूँ/ चाहते हैं ।

कृपया निम्नलिखित संलग्न करें -

(i) जमाकर्ता के मृत्यु के संबंध में प्रमाणपत्र ।

(ii)\* जमाकर्ता द्वारा नियुक्त नामनिर्देशितियों, (नामनिर्देशितियों) श्री/श्रीमती..... और श्री और श्रीमती..... की मृत्यु के संबंध में प्रमाणपत्र ।

(iii)\*\* भारतीय उत्तराधिकार अधिनियम, 1925 के उपबंधों के अधीन जारी किए गए मृत जमाकर्ता की प्रोबेट विल की प्रमाणित प्रति के साथ उत्तराधिकार प्रमाणपत्र ।

(iv) जमाकर्ता की पासबुक । •

(v) # इनडैमिनिटी पत्र ।

(vi) # शपथपत्र ।

(vii) # शपथपत्र पर दावात्याग पत्र ।

दावेदार (दावेदारों) के हस्ताक्षर या निशानी अंगूठा

साक्षी .....

.....(हस्ताक्षर, नाम और पता).....

तारीख .....

स्थान .....

जमा कार्यालय के उपयोग के लिए

.....रु. (..... रूपए) की निकासी मंजूर की जाती है ।

किए गए समायोजन (विनिर्दिष्ट किए जाएं) ..... रु.

(..... रूपए)

संदेय कुल रकम ..... रु.

(..... रूपए)

रसीद पर दावेदार (दावेदारों) द्वारा हस्ताक्षर किए जाएं

हमारे दावे के संपूर्ण परिनिर्धारण पर..... (जमा कार्यालय का नाम)..... से ..... रु.  
(..... रूपए) की धनराशि प्राप्त की, जिसका ब्यौरा ऊपर दिया गया है ।

दावेदार के हस्ताक्षर/निशानी अंगूठा

\*: जो लागू न हो उसका लोप करें ।

\*\* : यदि कोई विधिमान्य नामनिर्देशन है तो उसे काट दें ।

# : 1 लाख रूपए तक के दावों के लिए नामनिर्देशन के अभाव में विधिक वारिसों द्वारा प्रस्तुत किया जाएगा ।

प्ररूप - च का उपाबंध - 1

(इनडैमिनिटी पत्र)

सेवा में,

डाकपाल/भारसाधक

..... (जमा कार्यालय का नाम)

आपके संदाय के प्रतिफल में या मुझे/हमें.....(विधिक वारिस(वारिसों) के नाम) संदाय करने के लिए हुई सहमति के अनुसार ..... रु. (..... रूपए) की धनराशि जो ..... के नाम में आपके कार्यालय में वरिष्ठ नागरिक बचत स्कीम, 2004 के अधीन खाता सं. .... में बकाया है, मृतक ..... (जमाकर्ता का नाम) की संपदा का प्रशासन पत्र या उत्तराधिकार प्रमाणपत्र प्रस्तुत किए बिना, मैं/हम ..... और हम ..... (प्रतिभूतिदाता) अपनी ओर से और अपने वारिसों, विधिक प्रतिनिधियों, निष्पादकों और प्रशासकों की ओर से संयुक्त रूप से और पृथक रूप से आपको और आपके

उत्तराधिकारियों को ऐसे सभी दावों, मांगों, कार्यवाहियों, हानियों, नुकसानियों, प्रमारों और व्ययों के विरुद्ध जो आपके द्वारा मुझे/हमें पूर्वोक्त धनराशि का संदाय करने के लिए सहमत हो जाने या संदाय करने के कारण या उसके परिणामस्वरूप उपगत हों, क्षतिपूर्ति करने का वचन देते हैं और क्षतिपूर्ति करने के लिए सहमत हैं तथा समनुदेशित करते हैं।

उसके साक्षी के रूप में हम साक्षियों की उपस्थिति में, ..... तारीख ..... को अपने हस्ताक्षर करते हैं।  
मृतक के ऊपर नामित वारिस/वारिसों द्वारा हस्ताक्षरित और परिदत्त  
ऊपर नामित प्रतिभूतिदाताओं द्वारा हस्ताक्षरित और परिदत्त (हस्ताक्षर, नाम और पते)

- 1.
- 2.

साक्षियों के हस्ताक्षर, नाम और पते

- 1.
- 2.

अनुप्रमाणित किया जाता है  
नोटरी पब्लिक

प्रश्न - च का उपबंध - 2

(शपथपत्र)

सेवा में,

डाकपाल/भास्साधक

..... (जमा कार्यालय का नाम)

मैं/हम ..... पति/ पत्नी स्वर्गीय ..... आयु ..... आयु ..... आयु  
..... पुत्र/पुत्रियां स्वर्गीय ..... निवासी ..... यह घोषणा करते हैं और  
शपथपूर्वक प्रतिज्ञान करते हैं कि :-

(1) मैं/हम मृतक ..... जिसकी मृत्यु ..... पर ..... को हो गई है, के  
एकमात्र वारिस हूँ/हैं। मैं/हम अकेले श्री/श्रीमती..... की संपदा का प्रतिनिधित्व करते हैं।

(2) मृतक ..... ने कोई वसीयत नहीं छोड़ी है और इसलिए मैं/हम उक्त मृतक की संपदा के एकमात्र वारिस  
हूँ/हैं।

- 1.
- 2.
- 3.

अभिसाक्षी

सत्यापन : मैं/हम जो ऊपर नामित अभिसाक्षी हूँ/हैं,..... (स्थान का नाम) शपथपूर्वक प्रतिज्ञान करते हुए  
यह सत्यापित करता हूँ/करते हैं कि इस शपथपत्र की अंतर्वस्तु मेरे/हमारे सर्वोत्तम ज्ञान में सत्य है और इसमें कोई भी बात  
छिपाई नहीं गई है।

तारीख .....

- 1.
- 2.
- 3.

अभिसाक्षी

अनुप्रमाणित किया जाता है  
ओथ कमिश्नर

**प्रथम च का परिशिष्ट 3**

(शपथपत्र पर दावात्याग का पत्र)

सेवा में

डाकपाल/भारसाधक

..... (जमा कार्यालय का नाम)

मैं/हम (i), ..... पति/पत्नी .....

निवासी .....

(ii) ..... पुत्र/पुत्री .....

(iii) ..... पुत्र/पुत्री .....

सत्यनिष्ठा से प्रतिज्ञान करता (करती) हूँ/करते हैं और निम्नलिखित घोषणा करता (करती) हूँ/करते हैं कि :-

(1) हम ..... अपने स्वर्गीय पिता/माता के वारिस अपने स्वयं के लिए और अपने वारिसों, निष्पादनों, प्रतिनिधियों और समनुदेशितियों की ओर से अतिशेष ..... रुपए के दावों का अतिशेष में जो हमारे माता/पिता द्वारा खोले गए खाते में, मृतक पिता/माता होने पर ..... (जमा कार्यालय का नाम) द्वारा जारी ड्राफ्ट सं० ..... तारीख ..... की वसूली के पश्चात् जमा कराए जा सकेंगे, का त्याग करते हैं और हमें जमा कार्यालय द्वारा उपर्युक्त निदेशित खाता सं० ..... में जो कुछ भी अतिशेष और उस पर प्राप्त ब्याज, यदि कोई हो, हमारे माता/पिता श्रीमती/श्री .....

1.

2.

3.

को संदाय करने में आपत्ति नहीं है।

सत्यापन : मैं/हम, उपरोक्त अभिसाक्षी सत्यनिष्ठा से प्रतिज्ञान से सत्यापित करता हूँ/करते हैं कि इस शपथपत्र की अंतर्वस्तु मेरे/हमारे ज्ञान के अनुसार सत्य है और किसी भी तथ्य को छिपाया नहीं गया है।

तारीख .....

1.

2.

3.

**अभिसाक्षी**

मैं अभिसाक्षियों को पहचानता हूँ जिसे/जिन्हें मैं वयैक्तिक रूप से जानता हूँ और जिसे/जिन्होंने मेरी उपस्थिति में हस्ताक्षर किए हैं।

तारीख

शपथ कमीशनर

प्ररूप छ  
(नियम 11 देखिए)

क्रम सं० .....

वरिष्ठ नागरिक बचत स्कीम, 2004 के अधीन खाते का अंतरण करने के लिए आवेदन पत्र

सेवा में

डाकपाल/भारसाधक

..... (जमा कार्यालय का नाम)

.....

विषय : दूसरे जमा कार्यालय को खाते के अंतरण के लिए आवेदन ।

महादेय,

1. मैं, ..... पुत्र/पुत्री/पत्नी .....  
निवासी ..... खाता सं० ..... का जमाकर्ता वरिष्ठ  
नागरिक बचत स्कीम, 2004 के अधीन अपना खाता संख्या ..... और उसमें जमा ..... रुपए (केवल  
..... रुपए) सहित .....  
..... (अंतरण करने वाले जमा कार्यालय नाम और पूरा पता) को अंतरण करने के  
लिए आवेदन करता हूँ ।

2. पास बुक संलग्न है ।

जमाकर्ता के हस्ताक्षर या अंगूठा निशानी

साक्षी ..... \*

..... (हस्ताक्षर, नाम और पता) .....

मेरे हस्ताक्षर नमूना/अंगूठा निशानी, अंतरक जमा कार्यालय में यथाउपलब्ध, निम्न प्रकार है :-

(i) प्रथम जमाकर्ता :-

1.  2.  3.

\* साक्षी .....

\* साक्षी .....

\* साक्षी .....

(ii) संयुक्त जमाकर्ता :-

1.  2.  3.

(प्रतिहस्ताक्षर अंतरक कार्यालय का डाकपाल/भारसाधक) (प्रतिहस्ताक्षर अंतरक कार्यालय का डाकपाल/भारसाधक) (प्रतिहस्ताक्षर अंतरक कार्यालय का डाकपाल/भारसाधक)

तारीख ..... और कार्यालय मोहर तारीख ..... और कार्यालय मोहर तारीख ..... और कार्यालय मोहर

..... (अंतरण करने वाले जमा कार्यालय) को प्रेषित किया गया और अभिलेख कार्यालय में आवश्यक प्रविष्टियां कर दी हैं ।

हस्ताक्षर और कार्यालय की मोहर (अंतरक जमा कार्यालय)

तारीख .....

23729/104-2B

**केवल अंतरक जमा कार्यालय के प्रयोग के लिए**

क. वरिष्ठ नागरिक बचत स्कीम, 2004 के अधीन तारीख ..... को खोले गए खाता सं० ..... का ..... (अंतरक जमा कार्यालय का नाम और पता) की बही में जमा ..... रुपए (केवल ..... रुपए) तारीख ..... को परिपक्व होने के कारण ..... और (संयुक्त धारक, यदि कोई है) के नाम में अंतरण के लिए आवेदन प्राप्त किया।

ख. पास बुक की प्रविष्टियों की जांच कर ली गई है, अंतरण प्रदर्शित करने वाली आवश्यक प्रविष्टियां कर दी गई हैं और पास बुक जमाकर्ता को लौटा दी गई हैं।

हस्ताक्षर

डाकपाल/भारसाघक

अंतरक जमा कार्यालय

(कार्यालय की मोहर सहित)

मूल रूप में पास बुक प्राप्त की

# (जमाकर्ता के हस्ताक्षर/अंगूठा निशानी)

तारीख .....

तारीख .....

\* : अंगूठा निशानी की दशा में

# अंतरक जमा कार्यालय में पास बुक प्राप्त होने पर हस्ताक्षर किए जाएं)

**MINISTRY OF FINANCE**

(Department of Economic Affairs)

**NOTIFICATION**

New Delhi, the 2nd August, 2004

**G.S.R. 490(E)**— In exercise of the powers conferred by section 15 of the Government Savings Banks Act, 1873 ( 5 of 1873), the Central Government hereby makes the following rules, namely:-

**1. Short title and commencement :-** (1) These rules may be called the Senior Citizens Savings Scheme Rules, 2004.

(2) They shall come into force on the 2<sup>nd</sup> day of August, 2004.

**2. Definitions :-** In these rules, unless the context otherwise requires:-

- (a) '**Account**' means a savings account opened by the depositor in accordance with the provisions of these rules;
- (b) '**Act**' means the Government Savings Banks Act, 1873 ( 5 of 1873);
- (c) '**deposit**' means the money deposited in an account under the provisions of these rules;
- (d) '**Depositor**' means an individual -  
(i) who has attained the age of 60 years or above on the date of opening of an account under the provisions of these rules, and by whom, or on whose behalf, money is deposited in an account under these rules, or

(ii) who has attained the age of 55 years or more but less than 60 years, and who has retired under a voluntary retirement scheme or a special voluntary retirement scheme on the date of opening of an account under these rules, subject to the condition that the account is opened by such individual within three months of the date of retirement and a certificate from the employer, indicating the fact of retirement under such voluntary or special voluntary retirement scheme, retirement benefits, employment held alongwith period of such employment with the employer, is attached with the application form (**FORM-A**).

- (e) '**Deposit Office**' means any post office in India doing savings bank work and authorised by Director General Posts, to open an account under these rules.
- (f) '**Form**' means a form appended to these rules.

**3. Opening of account:- (1)** Any depositor may open an account at any deposit office by making an application in **FORM -A** alongwith the amount of deposit as per the pay-in-slip in **FORM-D**, duly filled in, alongwith age proof.

**(2)** A depositor may operate more than one account under these rules subject to the condition that the deposits in all accounts taken together shall not exceed the maximum limit as specified under rule 4:

Provided that more than one account shall not be opened in the same deposit office during a calendar month.

**(3)** A depositor may open the account in individual capacity or jointly with spouse.

**4. Deposits and withdrawals :- (1)** There shall be only one deposit in the account in multiple of one thousand rupees not exceeding **rupees fifteen lakh**.

**(2)** Except as provided in **rule 9**, no withdrawal shall be permitted under these rules before the expiry of a period of **five years** from the date of opening of an account.

**(3)** The depositor may extend the account for a further period of three years by making an application in **FORM-B** to the deposit office within a period of one year after the maturity period of five years as specified in sub-rule (2).

**Explanation.-** Extension of account under this sub-rule shall be deemed to have been made from the date of maturity irrespective of the date of application.

**(4)** A deposit office shall, as soon as it comes to the notice that a deposit exceeds the ceiling prescribed under sub-rule (1), request the depositor in writing, to withdraw the excess deposit immediately.

**5. Mode of deposit :- (1)** The deposit under these rules may be made:

(a) in cash, if the amount of deposit is less than rupees one lakh.

(b) by cheque or demand draft drawn in favour of the depositor and endorsed in favour of the deposit office, or in favour of the deposit office.

**(2)** Where a deposit is made by cheque or demand draft, the date of deposit under these rules shall be the date of encashment of the cheque or demand draft.

**(3)** Where a deposit is made by means of an outstation cheque or demand draft, collection charges at the prescribed rate shall be payable alongwith the deposit and the date of realisation of the cheque or demand draft shall be the date of deposit.

**6. Nomination:- (1)** The depositor may at the time of opening of the account under these rules, nominate a person or persons who, in the event of death of the depositor, shall be entitled to payment due on the account.

**(2)** If such nomination is not made at the time of opening of the account, it may be made by the depositor at any time after the opening of the account but before its closure, by an application in **FORM-C**, accompanied by the pass book to the deposit office.

(3) The nomination made by the depositor may be cancelled or varied by a fresh nomination in **FORM-C** to the deposit office in which the account stands.

(4) Nomination facility shall be available in the case of joint account also. However, in such case, the joint holder will be the first person entitled to receive the amount payable in the event of death of the depositor and the nominee's claim shall arise only after the death of both the depositor and the joint holder.

**Explanation.-** In case of joint account or where the sole nominee is the spouse, the spouse may continue the account in accordance with the proviso below sub-rule (3) of rule 8.

(5) In case of a joint account or where the spouse is the sole nominee, the spouse shall also be eligible to make, cancel or vary the nomination made earlier, after the death of the depositor, in accordance with sub-rule (2) to (4).

(6) Every nomination and every cancellation or variation thereof shall be registered in the deposit office and shall be valid from the date of such registration, the particulars of which shall be entered in the pass book.

**7. Interest on deposit :-** (1) The deposit made under these rules shall bear interest at the rate of nine per cent per annum from the date of deposit.

(2) Interest shall be payable from the date of deposit to 31<sup>st</sup> March/30<sup>th</sup> June/30<sup>th</sup> September/31<sup>st</sup> December as the case may be, in the first instance and thereafter, interest shall be payable on 31<sup>st</sup> March, 30<sup>th</sup> June, 30<sup>th</sup> September and 31<sup>st</sup> December.

(3) In case any of the dates of interest payment, specified under sub-rule (2), fall on a Sunday or a holiday, the previous working day shall be deemed to be the due date for the purpose of interest payment.

(4) If so authorised, interest payable on the due dates as specified in sub rule (2), shall be credited to the depositor's savings account in the deposit office in which the account exists subject to the condition that by so credit of the interest amount, the maximum limit of deposits, if any, in the savings account, is not exceeded.

(5) If the interest payable every quarter is not claimed by a depositor, such interest will not earn additional interest.

(6) Interest shall be rounded off to the nearest multiple of rupee one and for this purpose any amount of fifty paise or more shall be treated as rupee one and any amount less than fifty paise shall be ignored.

(7) The excess amount referred to in sub-rule (4) of rule 4, shall carry interest at the rate applicable from time to time to the Post Office Savings Account and such interest shall be payable from the date of deposit of excess amount to the end of the month preceding the month in which the deposit office requests the depositor to withdraw the excess amount; the amount of excess interest, if any, already paid to the depositor, shall be deducted.

(8) In case of an account, continued after maturity under sub-rule (3) of rule 4, the deposit in such account shall earn interest at the rate applicable to the new accounts opened or to be opened under the provisions of these rules on the date of maturity.

(9) In case of an account which is not extended on maturity and closed at any time as per provisions of sub-rule (2) of rule 8, **post maturity interest** at the rate, as applicable to the deposits under the Post Office Savings Account from time to time, shall be payable on such matured deposits, upto the end of the month preceding the month of closure of the account.

**8. Closure of account:-** (1) The deposit made at the time of opening of account shall be paid by the deposit office at which the account stands to the depositor on or after expiry of **five years** from the date of the opening of the account on production of the pass book accompanied by a written application (withdrawal form) in **FORM-E**.

(2) In case the depositor does not close the account on maturity as specified under sub-rule (1), and also does not extend the account under sub-rule (3) of rule 4, the account shall be treated as

matured and the depositor will be entitled to close the account at any time subject to the condition that **post maturity interest** as prescribed under sub-rule (9) of rule 7, shall only be admissible for the period beyond maturity.

(3) In case of death of a depositor before maturity, the account shall be closed and deposit refunded on an application in **FORM-F**, along with interest till the end of the month preceding the month in which refund is made, to the nominee or legal heirs in case the nominee has also expired or nomination, as provided in rule 6, was not made, as the case may be:

Provided 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 these rules:

Provided further that in case the spouse does not continue the joint account, the account shall be closed on an application in **FORM-F** and the deposit refunded along with interest as above.

(4) Where there is no nomination in force at the time of death of the depositor, the amount standing to the credit of the deceased depositor shall be paid by the deposit office to the legal heirs of the deceased depositor on receipt of an application in **FORM-F** along with a certificate of death of the depositor and a succession certificate or Letter of Administration with attested copy of probated will of the deceased depositor issued under the provisions of the Indian Succession Act, 1925 (39 of 1925).

Provided that the total amount including interest, payable **upto rupees one lakh** may be paid to the legal heirs on production of (i) a letter of indemnity, (ii) an affidavit, (iii) a letter of disclaimer on affidavit, and (iv) a certificate of death of the depositor on stamped paper, in the forms as in **Annexures to Form-F**.

(5) No deduction, as specified under rule 9, shall be made in case of premature closure of an account at any time due to death of a depositor.

**9. Premature closure of account:-** (1) Notwithstanding anything contained in sub-rule (2) of rule 4, on an application in **FORM-E**, in this regard, the depositor may be permitted to withdraw the deposit and close the account at any time after the expiry of one year from the date of opening of the account subject to the following conditions, namely:-

(a) In case the account is closed after the expiry of one year but before the expiry of two years from the date of opening of the account, an amount equal to one and a half per cent of the deposit shall be deducted and the balance paid to the depositor.

(b) In case the account is closed on or after the expiry of two years from the date of opening of the account, an amount equal to one per cent of the deposit shall be deducted and the balance paid to the depositor.

(2) The depositor availing the facility of extension of account under sub-rule (3) of rule 4, may be permitted to withdraw the deposit and close the account at any time after the expiry of one year from the date of extension of the account without any deduction.

**10. Pass Book:-** (1) On opening of an account, the depositor shall be given a pass book immediately, alongwith the depositor's copy of the pay-in-slip (**Form-D**) duly stamped and signed by the deposit office in token of having received the amount of deposit. The pass book shall bear the date of opening of account, the number of the account, the depositor's name, photograph (also name and photograph of the spouse in case of joint account) and address, the amount deposited, the quarterly interest payable alongwith due dates of payment, the date on which the deposit will be due for final payment, the name(s) of the nominee(s) and agent's name, agency code number, date and validity, in case the account has been introduced through an agent:

Provided that if the deposit is made by means of a cheque or a demand draft, the pass book shall be given to the depositor only on the date of deposit after encashment of the cheque or demand draft as provided under sub-rule (2) of rule 5.

(2) The depositor availing of the facility of credit of interest in savings account under sub-rule (4) of rule 7, shall present the pass book to the deposit office at least once in a year for completion of entries.

(3) The depositor not availing of the facility of credit of interest in savings account under sub-rule 4 of rule 7, shall present the pass book to the deposit office at the time of collecting interest every quarter.

(4) In case of original pass book being lost, or mutilated or damaged, a duplicate pass book may be issued on payment of a fee of rupees ten in case of issue of first duplicate pass book and rupees twenty in case of any subsequent issue, on a simple application on plain paper. The issue of duplicate pass book(s) shall be noted by the deposit office in its office records including the ledger folio bearing particulars of the account.

(5) In case the lost pass book is found after issue of a duplicate pass book, it shall not be treated as valid for any purpose and shall be surrendered immediately to the deposit office who shall destroy the same immediately in presence of the depositor.

**11. Transfer of account from one deposit office to another:-** A depositor may apply on **FORM-G**, enclosing the pass book thereto, for transfer of his account from one deposit office to another in case of change of residence:

Provided that where the deposit is rupees one lakh or above, a transfer fee of rupees five per lakh of deposit shall be payable.

**12. Account opened in contravention of rules:-** Whenever it comes to notice that an account has been opened in contravention of these rules, the account shall be closed immediately and the deposit in the account, after deduction of the interest, if any, paid on such deposit, shall be refunded to the depositor.

**13. Deposits by Non-Resident Indians (NRIs) and Hindu Undivided Families (HUF):-**

(1) The Non Resident Indians are not eligible to open an account under these rules:

Provided that if a depositor who subsequently becomes a Non-Resident Indian during the currency of the account under these rules, the account may continue till its maturity on a non-repatriation basis and the account shall be marked as a Non-Resident account:

Provided further that the account continued under the above proviso, shall not be extended for any further period as provided under sub-rule (3) of rule 4.

(2) Hindu Undivided Family is also not eligible to open an account under these rules.

**14. Power to relax:-** Where the Central Government is satisfied that the operation of any of the provisions of these rules, causes undue hardship to the depositor, 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. 2-8/2004-NS-II]

D. SWARUP, Secy.

**FORM-A**

(See clause (d) of rule 2 and sub rule (1) of rule 3)

Serial No.....

**APPLICATION FOR OPENING OF AN ACCOUNT UNDER SENIOR CITIZENS SAVINGS SCHEME, 2004**

TO

**The Postmaster/Incharge**

.....(name of the Deposit office)

.....

.....

Paste here a copy of

recent

photograph.

(Joint Photograph of both the  
Depositor & Spouse in case of a  
joint account)**\*Name of Agent** (in case of the account introduced through agent).....

Agency Code No.....Dated.....valid upto.....

**PAN No. (of applicant)**.....\*\*.

Sir,

1. I, ....., son/daughter/wife of ....., a permanent resident of ....., aged.....years, hereby apply for opening of an account under the Senior Citizens Savings Scheme, 2004, (hereinafter referred to as the said scheme), in my name / jointly in my name and my spouse.....(name and address of spouse with age)\* and tender herewith Rs..... (Rupees.....) in cash / cheque / demand draft, the particulars of which are filled in the enclosed 'pay-in-slip'(Form-D), towards deposit in the account.

2. I/we\* hereby declare that,-

- (i) I/we\* have clearly understood the Senior Citizens Savings Scheme Rules, 2004 governing the accounts under the said scheme, as amended from time to time(hereinafter referred to as the said rules);
- (ii) I/we\* shall abide by the said rules in letter and spirit;
- (iii) the details of other accounts opened earlier by me/us\* under the said scheme, are as under:-

Sl. No.	Name of depositor(s) & Type of account (Individual/Joint)	Name and Address of the Deposit office	Account No. with date of opening	Amount of Deposit
1				
2				
3				

(iv) I/we\* shall adhere to the ceiling on deposits, taking the deposits in all the accounts opened by me/us\* together, as specified in rule 4 and amended from time to time. In case, at any time, any excess deposit is found, such excess deposit will be refunded to me/us\* after recovery of excess interest under sub-rule (8) of rule 7.

3. I nominate the following person / persons, mentioned below, to whom, to the exclusion of all other persons, in the event of my death the amount standing to my credit in the account would be payable in accordance with the provisions contained in rule 6:

Sl. No.	Name(s) of the nominee(s) alongwith relationship with the depositor	Permanent Address	Date(s) of birth of the nominee(s) in case of a minor/ age in other case(s)	Share of the nominee(s) in the amount payable.
---------	---	-------------------	---	--

3(a) As the nominee(s) at Serial No.(s).....above is/are minor(s), I appoint Shri/Smt./Kumari.....[name(s) with permanent address(es) of the person(s) in respect of each minor nominee] to receive the sum due under the said account in the event of my death during the minority of the nominee(s).

**Signature/Thumb impression of the depositor**

**Witnesses(Signature, name and address):**

1.....

2..... Date.....At (Place).....

My/our\* specimen signatures (thumb impression), are as below:-

(i) First depositor:-

1. 	2. 	3. 
--	---	--

(ii) \*Joint depositor:-

1. 	2. 	3. 
--	---	--

#Witness..... #Witness..... #Witness.....

(Countersigned Postmaster/Incharge) (Countersigned Postmaster/Incharge) (Countersigned Postmaster/Incharge)  
Date.....& office Seal Date.....& office Seal Date.....& office Seal

4. I also declare that the information provided by me / us\* in the application hereinabove, is true to the best of my/our knowledge and belief and in case, at any time, any of the information and/or declaration is found false, no interest on the deposits shall be payable to me/us\*, the deposit office shall close the account(s) and refund the deposits after recovery of the interest, if any, already paid on the deposits.

**Yours faithfully,**

**(Signature of the applicant)**

Date.....

Place.....

**(Present Postal Address)**

**Enclosures:**

1. Age proof.
2. Copy of receipted application form for allotment of PAN, if PAN is not allotted.
3. Pay-in-Slip (Form-D), duly filled in alongwith amount of deposit.
4. Certificate from the employer as specified in sub-clause (ii) of clause (d) of rule 2.

\*: Score out whichever is not applicable.

\*\*:(1) The applicant(s) who are not assessed to income tax, may furnish a self declaration, that their income from all sources (including the interest income from the account to be opened vide this application) does not cross the exemption limit and the applicant is not required to obtain PAN under Income Tax Act, 1961, as amended from time to time.

(2) All other applicants shall mention the PAN No. compulsorily and in case they have not so far been allotted PAN by the Income Tax Authorities, attested photocopy of the receipted application form for allotment of PAN should be attached to the application form.

#: in case of thumb impression.

**NOTE: (1)** Self attested copies of any of the following documents can be enclosed as age proof:- Birth Certificate issued by the Municipal authority/ Gram Panchayat/District Office of the Registrar of Births and Deaths; Voter Identity Card issued by the Election Commission of India; PAN Card; Passport; Ration Card; Date of birth certificate from the school last attended by the applicant or any other recognised educational institution or Driving Licence issued by the local licensing authority.

(2) Originals of the documents attached, should also be produced simultaneously for verification and return immediately.

#### **FOR THE USE OF DEPOSIT OFFICE**

The account has been opened on.....with Rs.....(Rupees.....  
.....) under the Senior Citizens Savings Scheme, 2004.

Account No.....Ledger folio No.....

Agent's name, agency code number, date and validity have been entered in the ledger folio as well as Pass book (in case of account introduced through agent).

Pass Book No.....has been issued.

Date:.....

Signature of the Incharge of Deposit Office  
(alongwith name and designation stamp)

#### **FORM-B**

(See sub-rule (3) of rule 4)

Serial No.....

#### **APPLICATION FOR EXTENSION OF AN ACCOUNT UNDER SENIOR CITIZENS SAVINGS SCHEME, 2004**

TO

**The Postmaster/Incharge,**

.....(name of the Deposit office)

.....  
.....

**Subject:** Application for extension of an account for three years, with effect from.....(date/month/year).

Sir,

1. I, ....., son/daughter/wife of....., a depositor of account No. ...., (hereinafter referred to as the 'said account') hereby apply for continuation of the account under the Senior Citizens Savings Scheme, 2004 (hereinafter referred to as 'the said scheme'), for a further period of three years from the date of maturity of my above-said account.

2. I have understood the terms and conditions applicable to the account during the period of extension under the Senior Citizens Savings Scheme Rules, 2004 as amended from time to time.
3. I shall close the account immediately on completion of the extended period and get back the deposit standing at my credit in the account after adjustment of the interest paid in excess, if any, and any other charges recoverable in connection with the said account.

Date.....

Signature of the Depositor

Place.....

( name and address)

**FOR THE USE OF DEPOSIT OFFICE**

The account No..... which was opened on.....with Rs.....  
(Rupees.....) under the Senior Citizens Savings Scheme, 2004 and  
matured on....., has been extended for a period of three years with effect  
from..... to..... Rate of interest at..... per cent per annum as  
applicable under the scheme to fresh deposits opened or to be opened on the date of maturity, shall be  
applicable during the extended period of the deposit.

Necessary entries have been made in the Pass Book No..... and relevant Ledger folio  
No..... accordingly.

Date.....

Signature of the Incharge of Deposit Office  
(along with name and designation stamp)**FORM-C**  
(See rule 6)

Serial No.....

**APPLICATION FOR NOMINATION/CHANGE/CANCELLATION OF NOMINATION UNDER SENIOR CITIZENS SAVINGS SCHEME, 2004**

TO

**The Postmaster/Incharge,**

.....(name of the Deposit office)

.....  
.....**Subject:** Application for Nomination or Change/Cancellation of Nomination.  
Sir,

1.\* I.....hereby nominate the following person / persons, mentioned  
below, to whom, to the exclusion of all other persons, in the event of my death the amount standing to my credit in the  
account No.....would be payable in accordance with the provisions contained in rule 6 of Senior Citizens  
Savings Scheme Rules, 2004.

Sl. No.	Name(s) of the nominee(s) along with relationship with the depositor(s)	Permanent Address	Date(s) of birth of nominee(s) in case of a minor/ age in other case(s)	Share of the nominee(s) in the amount payable.

2.\* As the nominee(s) at Serial No.(s).....above is/are minor(s), I appoint Shri/Smt./Kumari.....[name(s) in full with complete address(es) of the person(s) in respect of each minor nominee] to receive the sum due under the said account in the event of my death during the minority of the nominee(s).

3.\* This is in supercession of the nomination(s), made by me earlier at the time of opening of account/vide my application dated.....

4.\* I....., hereby request to cancel the nomination made by me earlier vide my application dated.....

**Witnesses (Signature, name and address):**

1.....

**Signature of the depositor**  
(Name and address)

2.....

Date..... At (Place).....

**\*Score out whichever is not applicable.**

**FOR THE USE OF DEPOSIT OFFICE**

The above nomination has been registered on..... AND/OR the earlier nomination dated.....has been changed/cancelled.

Necessary entries have been made in the Pass Book (No.....) and relevant Ledger folio No..... accordingly.

Date.....

Signature of the Incharge of Deposit Office  
(alongwith name and designation stamp)

**FORM-D**

(See sub-rule (1) of rule 3 and rule 10)

Serial No.....

**PAY – IN – SLIP FOR DEPOSITS  
UNDER SENIOR CITIZENS SAVINGS SCHEME, 2004**

Counterfoil (1)	Counterfoil (2)
Depositor's copy	Deposit Office's copy
Name of Deposit Office	Name of Deposit Office
Name of depositor..... Address:	Name of depositor..... Address:
Father's/Husband's name:	Father's / Husband's Name:
*Name of Agent (in case of account introduced through agent) with agency code No., date and validity.....	*Name of Agent (in case of account introduced through agent) with agency code No., date and validity.....
Account No..... Date..... (to be filled in by deposit office)	Account No..... Date..... (to be filled in by deposit office)

Ledger Folio.....(to be filled by deposit office)		Ledger Folio.....(to be filled by deposit office)	
Amount of Deposit (Rs.)#		Amount of Deposit (Rs.)#	
Cheque/Demand Draft realisation charges (Rs.)##		Cheque/Demand Draft realisation charges (Rs.)##	
Account Transfer Fee (Rs.)##		Account Transfer Fee (Rs.)##	
Fee for issue of Duplicate Pass Book (Rs.)##		Fee for issue of Duplicate Pass Book (Rs.)##	
Other charges, if any. (Rs.)##		Other charges, if any. (Rs.)##	
TOTAL AMOUNT (Rs.)		TOTAL AMOUNT (Rs.)	
Total Amount in words (Rupees.....)		Total Amount in words (Rupees.....)	
Details of CASH DEPOSIT:		Details of CASH DEPOSIT:	
	AMOUNT		AMOUNT
1000 x		1000 x	
500 x		500 x	
100 x		100 x	
50 x		50 x	
20 x		20 x	
10 x		10 x	
05 x		05 x	
02 x		02 x	
01 x		01 x	
COINS		COINS	
TOTAL (CASH):		TOTAL (CASH):	
Cheque /Demand Draft No. and date:		Cheque /Demand Draft No. and date:	
Bank / Branch on which drawn:		Bank / Branch on which drawn:	
AMOUNT (RUPEES) :		AMOUNT (RUPEES) :	
By (Depositor's signature)		By (Depositor's signature)	
<i>Continued from prepage.....</i>		<i>Continued from prepage.....</i>	
<b>TO BE COMPLETED BY DEPOSIT OFFICE</b>		<b>TO BE COMPLETED BY DEPOSIT OFFICE</b>	
Head of Government Account(to be entered by Deposit Office)# / ##.....		Head of Government Account(to be entered by Deposit Office)# / ##.....	
Received Rs..... (Rupees.....) as detailed hereinabove. For deposit in Account No.....		Received Rs..... (Rupees.....) as detailed hereinabove. For deposit in Account No.....	
*Agent's Commission at the rate of.....per cent of deposit amounting to Rs..... (Rupees.....)### has been paid at source (under receipt).		*Agent's Commission at the rate of.....per cent of deposit amounting to Rs..... (Rupees.....)### has been paid at source (under receipt).	
Cashier's scroll No.....		Cashier's scroll No.....	
Signature of Cashier (with name and office seal)		Signature of Cashier (with name and office seal)	
Supervisor/Incharge of Deposit office alongwith office seal		Supervisor/Incharge of Deposit office alongwith office seal	

**NOTE:** 1. The cheque/demand draft should be in favour of the Deposit Office, or in favour of the depositor duly endorsed in favour of the deposit office.  
2. Cheques / Demand Drafts are subject to realisation of the proceeds.  
**\* Score out if not applicable**

**#:** *In respect of Deposits:-Major Head:8001-National Savings Deposits.*

**##:** *In respect of various charges:-Major Head: 8008-Income and Expenditure of NSSF.00.104.Other Incomes.*

**###:** *In respect of agency commission to agents: Major Head: 8008-Income and Expenditure of NSSF.03.104*

**NOTE:** 1. The cheque/demand draft should be in favour of the Deposit Office, or in favour of the depositor duly endorsed in favour of the deposit office.  
2. Cheques / Demand Drafts are subject to realisation of the proceeds.  
**\* Score out if not applicable**

**#:** *In respect of Deposits:-Major Head:8001-National Savings Deposits.*

**##:** *In respect of various charges:-Major Head: 8008-Income and Expenditure of NSSF.00.104.Other Incomes.*

**###:** *In respect of agency commission to agents: Major Head: 8008-Income and Expenditure of NSSF.03.104*

### **FORM - E**

(See sub rule (1) of rule 8 and rule 9)

Serial No.....

#### APPLICATION FOR CLOSURE OF AN ACCOUNT UNDER SENIOR CITIZENS SAVINGS SCHEME, 2004

TO

The Postmaster/Incharge,

.....(name of the Deposit office)

**Subject:** Application for withdrawal/closure of account.

Sir,

1. I, ....., son/daughter/wife of ..... resident of ..... and depositor of account No. .... (hereinafter referred to as the 'said account') hereby apply for closure of the said account with immediate effect. The interest of Rs..... and deposit of Rs.....TOTAL(INTEREST+DEPOSIT) Rs..... (Rupees.....), \*after adjustment of overpaid interest and/or deduction equal to .....per cent of the deposit, amounting to Rs..... (Rupees.....) and any other charges, recoverable from me in respect of the account in question, may kindly be refunded to me immediately.

2. The Pass Book is enclosed.

Signature or thumb Impression of the Depositor

#### **FOR USE BY THE DEPOSIT OFFICE**

ACCOUNT No.....DATE OF DEPOSIT.....AMOUNT OF DEPOSIT: Rs.....  
Withdrawal on account of Interest Rs..... and deposit Rs..... totalling to Rs..... (Rupees.....) is sanctioned in favour of the depositor.  
\*Recovery of overpaid interest Rs....., deduction or Rs..... and Other Charges (to be specified) Rs..... totalling to Rs..... (Rupees.....) has been adjusted.  
**NET AMOUNT PAID Rs..... (Rupees.....)**

**RECEIPT**

Received a sum of Rs..... (Rupees.....)  
 From.....(Name of Deposit office) as per details furnished above.

Signature / Thumb impression of the depositor

\*: Score out whichever is not applicable.

**FORM - F**

(See sub-rules (3) and (4) of rule 8)

Serial No.....

**APPLICATION FOR CLOSURE OF ACCOUNT UNDER SENIOR CITIZENS SAVINGS SCHEME, 2004  
 BY SPOUSE(JOINT HOLDER) / NOMINEE(S)/LEGAL HEIRS**

TO

**The Postmaster/Incharge,**

.....(name of the Deposit office)

.....

**Subject:** Application for withdrawal /closure of account.

Sir,

I/WE\* ..... the spouse (Joint holder) / nominee(s) /legal heirs of  
 late....., the depositor to the Senior Citizens Savings Scheme, 2004 account  
 No..... wish to withdraw the entire amount standing to the credit of the deceased  
 in the said account.

Please find enclosed:-

- (i) A certificate in regard to the death of the Depositor.
- (ii)\*A Certificate in regard to the death of Shri/ Shrimati.....and  
 Shri/Shrimati..... also the nominee(s) appointed by the Depositor.
- (iii)\*\* Succession Certificate/Letter of Administration with attested copy of probated will of the deceased  
 depositor issued under the provisions of the Indian Succession Act, 1925.
- (iv) Pass Book of the Depositor.
- (v)# Letter of Indemnity.
- (vi)# Affidavit.
- (vii)# Letter of disclaimer on affidavit

Signature or thumb impression of claimant(s)

**Witness**.....

.....(Signature, name and address).....

Date.....

Place.....

**FOR USE BY THE DEPOSIT OFFICE**

Withdrawal of Rs..... (Rupees.....)  
 is sanctioned.

**Adjustments made (to be specified)** Rs.....  
 (Rupees.....)

**NET AMOUNT PAYABLE** Rs.....  
 (Rupees.....)

**RECEIPT TO BE SIGNED BY THE CLAIMANT(S)**

Received a sum of Rs..... (Rupees.....)  
from..... (Name of Deposit office) as per details furnished above, in full  
settlement of our claim.

Signature / Thumb impression of the claimant(s)

\*: Delete whichever is not applicable.

\*\* : Strike off if there is a valid nomination.

#: To be produced by legal heirs, in the absence of nomination(s) for claims upto Rs. 1 lakh.

**ANNEXURE-I TO FORM - F**

(Letter of indemnity)

TO

The Postmaster / Incharge,  
..... (Name of the deposit office)

In consideration of your payment or agreeing to pay me /  
us.....

.....  
[Name(s) of Legal heir(s)] the sum of Rs..... (Rupees.....  
.....) standing in the account No..... under **SENIOR  
CITIZENS SAVINGS SCHEME, 2004** with your office in the name of .....  
.....without production of letters of administration or a succession certificate to the  
estate of the deceased.....(name of the depositor),  
I/We..... and

we..... (sureties) do hereby for ourselves and our  
heirs, legal representatives, executors and administrators jointly and severally undertake and agree to indemnify  
you and your successors and assigns against all claims, demands, proceedings, losses, damages, charges and  
expenses which may be raised against or incurred by you by reason or in consequence of having agreed to  
pay/or paying me/us the sum as aforesaid.

In witness whereof we have hereunto set my/our hands at this.....day of.....in  
the presence of witnesses,

Signed and delivered by the above named  
heir/heirs of the deceased.  
Signed and delivered by the  
above named sureties (Signature, names and address)

- 1.
  - 2.
- Signature, names and address of witnesses:

- 1.
- 2.

ATTESTED  
NOTARY PUBLIC

**FORM - G**  
(See rule 11)

Serial No.....

**APPLICATION FOR TRANSFER OF ACCOUNT UNDER SENIOR CITIZENS SAVINGS SCHEME, 2004**

TO

**The Postmaster/Incharge,**

.....(name of the Deposit office)

**Subject:** Application for Transfer of account to another Deposit office.

Sir,

1. I, ....., son/daughter/wife of.....  
Resident of .....  
depositor of account No. ....hereby apply for TRANSFER OF MY ACCOUNT No.....with a  
deposit, of Rs.....(Rupees.....) under the Senior Citizen  
Savings Scheme, 2004 to.....  
.....(Name and full address of the transferee deposit office)

2. **The Pass Book is enclosed.**

Signature or thumb impression of the Depositor

**Witness**.....\*

.....(signature, name and address).....

My specimen signature/thumb impressions, as available in the record of transferer deposit office, are as below:-

(i) Ist Depositor:-

1.

2.

3.

\*Witness.....

\*Witness.....

\*Witness.....

(i) Joint Depositor:-

1.

2.

3.

Countersigned Postmaster/Incharge (Countersigned Postmaster/Incharge  
of Transferer office)

Countersigned Postmaster/Incharge (Countersigned Postmaster/Incharge  
of Transferer office)

Countersigned Postmaster/Incharge (Countersigned Postmaster/Incharge  
of Transferer office)

Date.....& office Seal

Date.....& office Seal

Date.....& office Seal

**Forwarded to:**.....(Transferee Deposit office) and necessary entries passed  
in the office record(s).

Signature & office seal (Transferer Deposit office)

Date.....

**FOR USE BY THE TRANSFEEE DEPOSIT OFFICE**

A. Received application for transfer of account No.....opened on.....  
under SENIOR CITIZENS SAVINGS SCHEME, 2004, in the name of .....  
&.....(joint holder, if any) standing on the books of the.....  
.....(name and address of the transferer deposit office) showing  
deposit of Rs.....(Rupees.....), due to mature on.....

B. The entries in the pass book have been checked, necessary entries indicating transfer, have been made and pass book has been returned to the depositor.

Pass Book received in Original.

Signature of Postmaster / In-charge  
(with office seal) Transferee Deposit Office.

#(Signature/thumb Impression of the depositor )

Date.....

Date.....

**\*: In case of thumb impression.**

#: to be signed on receipt of the pass book at the transferee deposit office.

2-2/93-SB

~~No. 79-8/2004-FS~~

Government of India  
Ministry of Communications & IT  
Department of Posts  
(F.S. Division)

Date: 08.10.2004

To,  
All Heads of Circles/Regions,  
Addl. Director General, APS, New Delhi

**Sub: Enhancement of Savings Bank Incentive to Postal Assistants of Department of Posts working in savings bank branches – acceptance of Fifth Central Pay Commission's Recommendation (para 30.22) – regarding**

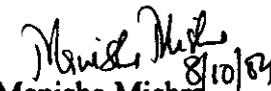
Sir/Madam,

Ministry of Finance (DEA) vide its I.D. No. 17/1/2001-NS.II, dated 26.08.2004 has conveyed its agreement regarding increase in the Savings Bank Incentive amount from Rs. 60 per month to Rs. 150 per month in respect of staff fully engaged in the savings bank work and from Rs. 30 per month to Rs. 75 per month for those partially engaged in the savings bank work, in accordance with the recommendations of the Fifth Central pay Commission in para 30.22 of the Report.

The increase in savings bank incentive would be effective from the dates of issue of orders i.e. 08.10.2004.

2. It is requested that the above decision may be circulated immediately to all concerned for information and compliance.
3. Compliance report of the above may be furnished to DDG (FS) immediately.

Yours faithfully,

  
Manisha Mishra  
ADG (BS&SC)

Copy to --

1. Director of Audit, P&T, Delhi
2. All Directors/Dy. Directors of Accounts, Postal
3. Director, Postal Staff College, Ghaziabad
4. All Principals, Postal Training Centres
5. DDG (PG)/ DDG (VIG)
6. AD(SB)/PG/Inspection/PF/Vigilance/ Postal Accounts Section
7. All recognized Staff Unions & Associations
8. All Accounts Officers ICO (SB)
9. Ministry of Finance (DEA) NS-II section, North Block, New Delhi
10. PS to Member (D)

Yours faithfully,

*Manisha Mishra*  
8/10/04  
(Manisha Mishra)  
ADG (BS & SC)

No.79-8/2004-FS (Vol. III) (Pt.)  
Government of India  
Ministry of Communications & IT  
Department of Posts  
(F.S. Division)

Date: 19.10.2004

To,  
All Heads of Circles/Regions,  
Addl. Director General, APS, New Delhi

**Sub: Senior Citizen Savings Scheme, 2004 (SCSS) – Clarifications regarding**

Sir/Madam,

The undersigned has been directed to forward herewith a copy of Office Memorandum issued by Ministry of Finance, vide letter no. F. No. 2-8/2004-NS-II dated the October 13, 2004 on the above subject.

2. It is requested that the contents of these O.M. may be circulated to all concerned for information, guidance and necessary action.
3. Kindly acknowledge receipt.

Yours faithfully,

*Manisha Mishra*  
19/10/04  
Manisha Mishra  
ADG (BS&SC)

Encl: As above

Copy to –

1. Director of Audit, P&T, Delhi
2. All Directors/Dy. Directors of Accounts, Postal
3. Director, Postal Staff College, Ghaziabad
4. All Principals, Postal Training Centres
5. DDG (PG)/ DDG (VIG)
6. AD(SB)/PG/Inspection/PF/Vigilance/ Postal Accounts Section
7. All recognized Staff Unions & Associations
8. All Accounts Officers ICO (SB)
9. Ministry of Finance (DEA) NS-II section, North Block, New Delhi
10. PS to Member (D)

**F. NO. 2-8/2004-NS-II**  
**GOVERNMENT OF INDIA**  
**MINISTRY OF FINANCE**  
**DEPARTMENT OF ECONOMIC AFFAIRS**  
**(BUDGET DIVISION)**

NORTH BLOCK, CENTRAL SECRETARIAT,  
 NEW DELHI-110001, THE OCTOBER 13, 2004.

**OFFICE MEMORANDUM**

**SUBJECT: Senior Citizens Savings Scheme, 2004 (SCSS)-clarifications regarding.**

The undersigned is directed to say that this Ministry has been in receipt of various suggestions and queries from Department of Posts (DOP) as well as senior citizens seeking clarifications in respect of various provisions of the Senior Citizens Savings Scheme, 2004 (SCSS). These suggestions and queries have been examined in this Department and necessary clarifications are issued as under:-

ISSUES RAISED	CLARIFICATION
1. Can a joint account be opened with any person?	The account can be opened jointly with spouse only. -Rule-3(3)
2. What should be the age of spouse in case of a joint account?	In case of a joint account, age of Ist applicant/depositor is the only factor to decide the eligibility to invest under the scheme. There is <b>no age bar/limit for the 2nd applicant/joint holder</b> (i.e. Spouse) Rule-3(3)
3. Share of the joint account holder in the deposit in an account.	The <b>whole amount of investment in an account under the scheme is attributed to the Ist applicant/Depositor</b> only. Question of any share of the 2 <sup>nd</sup> applicant/joint account holder (Spouse), therefore, does not arise. (Rule-3(3))
4. In case the depositor does not close the account on maturity and also not extend the account for a period of three years within a period of one year after maturity, how, the interest is to be calculated/paid after the maturity period?	The <b>account shall be treated as matured</b> and post maturity interest at the rate applicable to the deposits under Post Office Savings Accounts from time to time, shall only be admissible for the period beyond maturity in accordance with the rules. The amount of excess interest paid (at higher rate applicable to the deposits under SCSS) after maturity shall be deducted-Rule-7(9).
5. Whether any Income Tax rebate/exemption is admissible?	<b>No</b> Income/Wealth Tax rebate and/or exemption is admissible under the scheme. The existing Income tax provisions shall apply.
6. Whether 'A' can open a joint account with his/her Spouse 'B' with maximum admissible deposits of Rs. 15 lakhs and similarly 'B' can open another account individually or jointly with 'A', with any amount of deposit.	<b>Yes.</b> Both the Spouses can open individual and/or joint accounts with each other with the maximum deposits upto Rs. 15 Lakh each, provided both are individually eligible to invest under relevant provisions of the rules governing the scheme. -Rules 3 & 4.
7. Whether new savings account is required to be opened for getting the interest credited periodically?	<b>No such requirement is specified.</b> The Depositors may get their interest, due on the deposits under the scheme, credited to their existing savings account(s), at the deposit office where their account under this scheme stands. Further, the savings account may be a single or joint ( type 'A' or 'B') account, subject to the condition that the maximum limit of balance specified, if any, in the savings account, is not crossed by credit of the interest. -Rule 7(4).
8. Multiple withdrawals, as per requirements of the depositor, may be permitted.	<b>No.</b> This will lead to confusion and also distort the interest calculations/payments by the deposit offices from time to time. There is, however, no bar on the depositors for opening of new/multiple accounts within the overall ceiling of Rs. 15 lakh.
9. Whether any fee is to be charged for nomination and/or change/cancellation of nomination?	<b>No</b> such fee has been specified. -Rule 6.

उप न दिदेशक (डी.एच. एंव एच. सी.)

A. D. G. (BS & SC)

क्र. नं./Dy. No. 525

दिनांक/Date 19/10/04

*write to all circles*  
*Alarose*  
*उप निदेशक (डी.एच.)*  
*D. D. G. (F. S.)*  
*क्र. नं./Dy. No. 1111*  
*दिनांक/Date 19/10/04*

10. Instead of clubbing the interest payments to the last day of the quarter of the calendar year, interest may be paid on completion of a quarter from/ based on the date of deposit. Similar provision exists under POMIA scheme.	The Department of Posts is offering the facility of Electronic Credit System(ECS) in computerized post offices and also providing the facility of post-dated cheques. <b>No change</b> in the existing provisions is, therefore, desirable.
11. Head(s) of account for booking of various transactions, charges, etc., under the scheme.	Detailed accounting procedure for booking of various transactions in respect of the SCSS is under the process of finalisation.
12. Successors/heirs of deceased serving persons should also be made eligible to deposit the terminal benefits under the scheme.	The suggestion can not be accepted. Apart from the SCSS, there are a number of other options/avenues of investment available under small savings schemes.
13. Whether documents viz: Ration cards, Voter Identity cards, not bearing date of birth, can be accepted as age proof. - Department of Posts.	<b>Yes.</b> There is no ambiguity in this regard. The documents carry age on the date of issue.  - Note: 1 below Application Form ( <b>FORM-A</b> )
14. Period upto which post-maturity interest can be given.	In case the account is not closed on completion of the 5 years' maturity period and also not extended under rule 4(3), post-maturity interest @ the rate applicable to Post Office Savings Accounts from time to time shall be paid till the end of the month preceding the month of closure. No time limit has been prescribed.  -Rule 7(9).
15. Automatic electronic transfer of interest to a savings account at a post office/bank other than the deposit office.	The Department of Posts is offering the facility of Electronic Credit System(ECS) in computerised post offices and also providing the facility of post-dated cheques to the subscribers of POMIA scheme. Similar facilities may be provided to the subscribers of SCSS also.
16. Post dated cheques / warrants may be issued towards repayment of principal on maturity.	This aspect will be examined in detail separately in consultation with the Department of Posts as well as RBI, etc.
17. Whether State Governments are eligible to the share of net collections under the scheme.	<b>Yes.</b> The scheme is a part of small savings accounted for in the National Small Savings Fund. Entire net collections under the scheme are transferable to State/UT(with legislature) Governments on the terms of other transfers from small savings.

Some more suggestions/queries are under examination in this Department and decision on the same will be communicated in due course.

This issues with the approval of the Secretary (Expenditure & Budget).

( P. C. SINGH )

UNDER SECRETARY TO THE GOVERNMENT OF INDIA

Tele: 2309 3035

TO  
✓ The Department of Posts [Kind Attn: Mrs. P. Gopinath, DDG (FS)],  
Dak Bhawan, Sansad Marg, **New Delhi-110001.**

**Copy to:-**

1. Principal / Finance Secretaries of all State / UT Governments & Administrations.
3. Shri Prabal Sen, CGM (DGBA), RBI, CO, Mumbai.
4. Shri B. Mohapatra, CGM (IDMD), RBI, CO, Mumbai.
5. Shri Anil Bhattacharya, Joint National Savings Commissioner, Nagpur.

( P. C. SINGH )

UNDER SECRETARY TO THE GOVERNMENT OF INDIA

No.79-8/2004-FS (Vol. II)  
Government of India  
Ministry of Communications & IT  
Department of Posts  
(F.S. Division)

Date: 25.10.2004

To,  
All Heads of Circles/Regions,  
Addl. Director General, APS, New Delhi

**Sub: Operation of the Senior Citizen Savings Scheme, 2004 (SCSS) through public sector banks – Regarding**

Sir/Madam,

The undersigned has been directed to forward herewith a copy of Office Memorandum issued by Ministry of Finance, vide letter no. F. No. 2-8/2004-NS-II dated 30<sup>th</sup> September 2004 on the above subject. The transfer of accounts from one deposit office to another under Rule 11 of the Senior Citizen Savings Scheme i.e. from a Post office to a bank and vice versa on similar lines like PPF scheme will now be applicable.

2. In view of the above change the undersigned has been directed to communicate that extra effort would be required by the circles to sustain the good work done so far in mobilization of business under this scheme.

3. It is requested that the contents of these O.M. may be circulated to all concerned for information, guidance and necessary action.

4. Kindly acknowledge receipt.

Yours faithfully,

*Manisha Mishra*  
25/10/04  
Manisha Mishra  
ADG (BS&SC)

Encl: As above

Copy to --

1. Director of Audit, P &T, Delhi
2. All Directors/Dy. Directors of Accounts, Postal
3. Director, Postal Staff College, Ghaziabad
4. All Principals, Postal Training Centres
5. DDG (PG)/ DDG (VIG)
6. AD(SB)/PG/Inspection/PF/Vigilance/ Postal Accounts Section
7. All recognized Staff Unions & Associations
8. All Accounts Officers ICO (SB)
9. Ministry of Finance (D'EA) NS-II section, North Block, New Delhi
10. PS to Member (D)

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No.2-8/2004-NS.II  
GOVERNMENT OF INDIA  
DEPARTMENT OF ECONOMIC AFFAIRS  
(BUDGET DIVISION)

NORTH BLOCK, CENTRAL SECRETARIAT,  
NEW DELHI-110001, THE 30<sup>th</sup> SEPTEMBER, 2004

Secretary (Post)  
Dy No 2866/S  
Date 7/10

OFFICE MEMORANDUM

Dir. (FS & Acmd.)  
Dy. No. 3546  
Date 8/10

**Subject: Operation of the Senior Citizens Savings Scheme, 2004 (SCSS) through public sector banks- Regarding.**

May see at  
date stage for  
informative

The undersigned is directed to say that the Government has introduced the Senior Citizens Savings Scheme, 2004 (SCSS) with effect from the 2<sup>nd</sup> August, 2004, through post offices. It has now been decided to operate the Scheme through designated branches of the public sector banks in addition to the post offices. **The scheme shall be operated through all the branches of the public sector banks, which are operating the Public Provident Fund (PPF) scheme.** A suitable amendment to the Rules is being made. Copies of the relevant notifications will be sent in due course.

Member (D)  
Dy. No. 6009  
Date 07/10/04

2. Small savings agents working under the Standardised Agency System (SAS), are eligible to mobilize deposits under the scheme and **commission @ 0.5% (half a per cent)** of the deposit shall be payable to such agents. The "at source commission payment system", adopted in case of commission payments to PPF agents, as envisaged in this Department's Office Memoranda No. 18/5/99-NS.II dated 10<sup>th</sup> February, 2004 and 20<sup>th</sup> May, 2004, will also be applicable to the agents mobilizing deposits under SCSS. It may be mentioned that SAS agents were mobilizing deposits under the erstwhile Deposit Schemes for Retiring Employees.

U  
7/10  
Dir. FS & Acmd.  
Date 09/10/04  
Manish

3. Detailed accounting procedure for various transactions under the scheme is under process of finalisation. Pending this, the transactions under the Scheme may be classified as under:-

- (i) **Deposits and withdrawal of principal:** Major Head: **8001-National Savings Deposits.00.103-Fixed and Time Deposits;**
- (ii) **Interest payments to the depositors:** Major Head: **8008-Income and Expenditure of National Small Savings Fund.02-Interest Payments to Subscribers. 101-Interest on National Savings Deposits;**
- (iii) **Commission payable to agents:** Major Head: **8008-Income and Expenditure of National Small Savings Fund.03-Management Cost.103-Payment of Commission to Agents.02.Payment of commission by Post Offices/Banks\*.01-Payment of Commission to SAS Agents.50-Other charges.**

4. It is expected that the authorised banks would be able to accept deposits under the scheme at the earliest feasible but not later than November 01, 2004.

5. Reserve Bank of India are, therefore, requested to kindly make necessary arrangements and issue suitable instructions to all agency banks concerned in this regard.

\*: stroke out whichever is not applicable.

Member (D) 1347  
Dy. No. 610  
Date 6/10

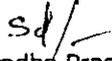
485  
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273

- 2 -

**500 printed copies** of the **Senior Citizens Savings Scheme Rules, 2004**, as notified in the Gazette of India (Extraordinary) under **GSR No. 490(E)** on **2<sup>nd</sup> August, 2004**, are enclosed for distribution amongst the agency banks for their reference. The said Rules are also available at the Ministry of Finance website: [www.finmin.nic.in](http://www.finmin.nic.in).

Receipt of this OM may please be acknowledged by return fax.

  
(Anuradha Prasad)  
Director (Budget)

TELE: 011- 2309 3810

Fax: 011-2309 4052 / 2309 3273

To

  
The Reserve Bank of India,  
[**Shri Prabal Sen, CGM(DGBA)**],  
Central Office, **MUMBAI**.

**COPY TO:**

1. The Comptroller and Auditor General of India, Bahadurshah Zafar Marg, New Delhi-2.
2. Controller General of Accounts, Lok Nayak Bhawan, New Delhi-110003.
3. The Chief Controller of Accounts, (**Kind Attn: Shri G.P. Gupta**) Ministry of Finance (DEA), North Block, New Delhi-110001.
4. Ms. P Gopinath, Deputy Director General (FS), Department of Posts, Dak Bhawan, Sansad Marg, New Delhi - 110001.
5. Ms. Divya Malhotra, Deputy Director General (PAF), Department of Posts, Dak Bhawan, Sansad Marg, New Delhi - 110001. The **Accounting procedure in respect of the SCSS**, as above, may be adopted by the Department of Posts also on interim basis, for classification/accounting of various transactions under the scheme, until the detailed procedure is finalised.
6. Principal / Finance Secretaries / Finance Commissioners of all state and UT Governments / Administrations.
7. Shri B. Mahapatra, CG M (IDMD), RBI, C.O., Mumbai.
8. Shri Anil Bhattacharya, Joint National Savings Commissioner, National Savings Institute, 4<sup>th</sup> Floor, CGO Complex, Seminary Hills, Nagpur-440006.
9. Director, Small Savings: all State Governments / UTs. (with and without legislature).
10. Shri B. Shrinivas, General Manager, RBI (CAS), Nagpur.
11. Shri P. Arvind, Regional Director, RBI (PDO), Nagpur.
12. All Dealing Assistants in NS.II Section.

  
(Anuradha Prasad)  
Director (Budget)

F. No. 97-26/98-SB  
Government of India  
Ministry of Communications & IT  
Department of Posts  
(F.S. Division)

Date: 26.10.2004

To,  
All Heads of Circles/Regions,  
Addl. Director General, APS, New Delhi

**Sub: - Applicability of the provisions of Income Tax (PAN / GAR No.) to deposits exceeding Rs. 50,000/- under POSB Schemes-Clarification regarding.**

Sir/Madam,

The issue regarding implementation of the provisions of 16<sup>th</sup> Amendment Rule, 1999 issued to Income Tax Act, 1962 vide CBDT's notification S.O. 889(E) dated 9.10.1998 in respect of operations of POSB Schemes including savings Certificates, had been referred to Ministry of Finance for issuing suitable instructions in the matter.

The Ministry of Finance vide DO No. 2/14/2004 -NS.II dated October 20, 2004 has issued the below given directions on the subject above for strict compliance.

**"The Income Tax Department, Ministry of Finance issues such notifications amending the IT Act from time to time and it is binding on the concerned agencies to abide by these amendments and other instructions. This Ministry would therefore, advise the Department of Posts also to follow these instructions."**

2. It is requested that the contents of this order may be circulated to all concerned for information, guidance and necessary action.
3. Kindly acknowledge receipt.

Yours faithfully,

*Manisha Mishra*  
26/10/04  
Manisha Mishra  
ADG (BS&SC)

Copy to –

1. Director of Audit, P&T, Delhi
2. All Directors/Dy. Directors of Accounts, Postal
3. Director, Postal Staff College, Ghaziabad
4. All Principals, Postal Training Centres
5. DDG (PG)/ DDG (VIG)
6. AD(SB)/PG/Inspection/PF/Vigilance/ Postal Accounts Section
7. All recognized Staff Unions & Associations
8. All Accounts Officers ICO (SB)
9. Ministry of Finance (DEA) NS-II section, North Block, New Delhi
10. PS to Member (D)

No.79-8/2004-FS (Vol. II)  
Government of India  
Ministry of Communications & IT  
Department of Posts  
(F.S. Division)

Date: 03.11.2004

To,  
All Heads of Circles/Regions,  
Addl. Director General, APS, New Delhi

**Sub: Senior Citizen Savings Scheme, 2004 (SCSS) – clarifications regarding.**

Sir/Madam,

The undersigned has been directed to forward herewith a copy of Office Memorandum issued by Ministry of Finance, vide letter no. F. No. 2-8/2004-NS-II dated October 29, 2004 on the above subject.

2. It is requested that the contents of these O.M. may be immediately circulated to all concerned for information, guidance and necessary action.
3. Kindly acknowledge receipt.

Yours faithfully,

*Manisha Mishra*  
2/11/04  
Manisha Mishra  
ADG (BS&SC)

Encl: As above

Copy to –

1. Director of Audit, P&T, Delhi
2. All Directors/Dy. Directors of Accounts, Postal
3. Director, Postal Staff College, Ghaziabad
4. All Principals, Postal Training Centres
5. DDG (PG)/ DDG (VIG)
6. AD(SB)/PG/Inspection/PF/Vigilance/ Postal Accounts Section
7. All recognized Staff Unions & Associations
8. All Accounts Officers ICO (SB)
9. Ministry of Finance (DEA) NS-II section, North Block, New Delhi
10. PS to Member (D)

उप महासचिव (वि. व.)  
D. D. G. (F. S.)  
क्र. म./ड. नं. 1168  
दिनांक/Date 2/11/04

**F. NO. 2-8/2004-NS-II**  
**GOVERNMENT OF INDIA**  
**MINISTRY OF FINANCE**  
**DEPARTMENT OF ECONOMIC AFFAIRS**  
**(BUDGET DIVISION)**

**NORTH BLOCK, CENTRAL SECRETARIAT,**  
**NEW DELHI-110001, THE OCTOBER 29, 2004.**

**OFFICE MEMORANDUM**

**SUBJECT: Senior Citizens Savings Scheme, 2004 (SCSS)-clarifications regarding.**

The undersigned is directed to say that this Ministry has issued certain amendments to the Senior Citizens Savings Scheme Rules, 2004 (SCSS) on 27<sup>th</sup> October, 2004. A 'Press Communiqué' was also issued to this effect on 28<sup>th</sup> October, 2004. It has been reported in certain sections of the 'Press' that the scheme has been modified to include all persons who are 55 years but less than 60 years of age, as eligible persons for the purpose of this scheme.

2. It is, however, clarified that **only persons retiring on superannuation or otherwise and who have attained the age of 55 years or more but less than 60 years on the date of opening of account, have been made eligible to subscribe to the scheme vide the amendment referred to above.**

3. **The minimum age limit of 60 years shall continue to apply in all other cases as per the specified provisions.**

4. **It is further clarified that only Defence Personnel(excluding Civilian Defence Employees), retired on superannuation, shall be eligible to subscribe irrespective of the age limits. Personnel, retiring otherwise than on superannuation, shall be eligible to subscribe to the scheme only after attaining the age of 55 years.**

5. Copies of signed notification effecting the amendments have already been sent to the Department of Posts and Reserve Bank of India for their information and necessary action vide this Department's letter of even No. dated 27<sup>th</sup> October, 2004.

6. The above clarifications may kindly be brought to the notice of all concerned immediately in order to avoid any wrong interpretation/irregular investments. **This may kindly be treated as most immediate.**

Receipt of this OM may kindly be acknowledged by return fax.

*Circulate to all copy to PMG*  
*Manisha*

*[Signature]*  
( P. C. SINGH )

UNDER SECRETARY TO THE GOVERNMENT OF INDIA

Tele: 2309 3035

Fax: 011 - 2309 2477 / 2309 2511

1. Department of Posts, [Kind attn: **Smt. P. Gopinath, DDG(FS)**]  
**Dak Bhawan, Sansad Marg, New Delhi-110001.**
2. Reserve Bank of India (Attn: Shri Prabal Sen, CGM (DGBA),  
(CENTRAL OFFICE), Byculla, **MUMBAI.**

उप महासचिव (वि. व.)  
A. D. G. (BS & SC)  
क्र. म./ड. नं. 634  
दिनांक/Date 02/11/04

No.79-8/2004-FS (Vol. II)  
Government of India  
Ministry of Communications & IT  
Department of Posts  
(F.S. Division)

Date: 02.11.2004

To,  
All Heads of Circles/Regions,  
Addl. Director General, APS, New Delhi

**Sub: Implementation of the Senior Citizen Savings Scheme, 2004 (SCSS) through public sector banks, etc., – AMENDMENTS to the scheme regarding.**

Sir/Madam,

The undersigned has been directed to forward herewith a copy of Office Memorandum issued by Ministry of Finance, vide letter no. F. No. 2-8/2004-NS-II dated October, 27<sup>th</sup> 2004 on the above subject. The Office Memorandum encloses a copy of the Gazette notification dated 27<sup>th</sup> October, 2004 to be published in the Gazette of India vide GSR.....(E) amending certain rules of Senior Citizens Savings Scheme, 2004.

2. It is requested that the contents of these O.M. and the enclosed Gazette notification may be circulated to all concerned for information, guidance and necessary action.
3. Kindly acknowledge receipt of this letter.

Yours faithfully,

*Manisha Mishra*  
2/11/04  
Manisha Mishra  
ADG (BS&SC)

Encl: As above

Copy to –

1. Director of Audit, P&T, Delhi
2. All Directors/Dy. Directors of Accounts, Postal
3. Director, Postal Staff College, Ghaziabad
4. All Principals, Postal Training Centres
5. DDG (PG)/ DDG (VIG)
6. AD(SB)/PC/Inspection/PF/Vigilance/ Postal Accounts Section
7. All recognized Staff Unions & Associations
8. All Accounts Officers ICO (SB)
9. Ministry of Finance (DEA) NS-II section, North Block, New Delhi
10. PS to Member (D)

Through Spd. Messenger. 3

FAX: 1. 2309 6089 / 2309 6005  
2. 022 - 2300 0370 / 2301 0095

**IMPORTANT / MOST IMMEDIATE**

**F. NO. 2-8/2004-NS-II**  
**GOVERNMENT OF INDIA**  
**MINISTRY OF FINANCE**  
**DEPARTMENT OF ECONOMIC AFFAIRS**  
**(BUDGET DIVISION)**

**NORTH BLOCK, CENTRAL SECRETARIAT,**  
**NEW DELHI-110001, THE OCTOBER 27, 2004.**

TO

1. Department of Posts, [Kind Attn: Smt. P. Gopinath, DDG(FS)]  
Dak Bhawan, Sansad Marg,  
**NEW DELHI-110001.**
2. The Reserve Bank of India, (Attn: Shri Prabal Sen, CGM)  
(Department of Government and Bank Accounts)  
Central Office, **Byculla,**  
**MUMBAI.**

**SUBJECT: Implementation of the Senior Citizens Savings Scheme, 2004 (SCSS) through public sector banks, etc.,-AMENDMENTS to the scheme regarding.**

Madam/Sir,

I am directed to refer to this Department's OM of even No. dated 30<sup>th</sup> September, 2004 on the subject cited above and to **forward herewith a copy of the signed notification effecting various amendments**, including the amendment enabling all the branches of the public sector banks doing PPF business to accept subscriptions under the Senior Citizens Savings Scheme, 2004 (SCSS) as well, **with immediate effect, for further necessary action.**

2. Reserve Bank of India are further requested to instruct all concerned / public sector banks **immediately** to implement the said scheme through their designated branches **latest by 1<sup>st</sup> November, 2004 positively.**

Receipt of this letter may kindly be acknowledged through return FAX.

**This may kindly be treated as MOST IMMEDIATE.**

Yours faithfully,

( P. C. SINGH )  
UNDER SECRETARY TO THE GOVERNMENT OF INDIA  
Tele: 2309 3035

**COPY TO:**

1. The Comptroller and Auditor General of India, Bahadurshah Zafar Marg, New Delhi-2.
2. Controller General of Accounts, Lok Nayak Bhawan, New Delhi-110003.
3. The Chief Controller of Accounts, (Kind Attn: Shri G.P. Gupta) Ministry of Finance (DEA), North Block, New Delhi-110001.

Discussed with Member D  
Circulate this order immediately to all concerned.  
J APS

सं. ५४३१०००० (१०.१०.०४)  
१. डी. ग. (फ. स.)  
२. अ. अ. / डी. नं. २६०१  
३. दि. / डी. नं. २९/१०

2004/10/27  
10:11:2004

May kindly see at date stage for information of  
Member D  
P. C. Singh  
01/11/2004

4. Ms. Divya Malhotra, Deputy Director General (PAF), Department of Posts, Dak Bhawan, Sansad Marg, New Delhi – 110001. Principal / Finance Secretaries / Finance Commissioners of all state and UT Governments / Administrations.
5. Shri B. Mahapatra, CGM (IDMD), RBI, C.O., Mumbai.
6. Shri Anil Bhattacharya, Joint National Savings Commissioner, National Savings Institute, 4<sup>th</sup> Floor, CGO Complex, Seminary Hills, Nagpur-440 006.
7. Director, Small Savings all State Governments / UTs.(with and without legislature).
8. Shri B. Shrivivas, General Manager, RBI (CAS), Nagpur.
9. Shri P. Arvind, Regional Director, RBI (PDO), Nagpur.
10. All Dealing Assistants in NS.II Section.

Sd/-

( P. C. SINGH)

UNDER SECRETARY TO THE GOVERNMENT OF INDIA

Tele: 2309 3035

MINISTRY OF FINANCE  
(Department of Economic Affairs)

NOTIFICATION  
New Delhi, the 27<sup>th</sup> October, 2004

**GSR.....(E)** :- In exercise of the powers conferred by section 15 of the Government Savings Banks Act, 1873 ( 5 of 1873), the Central Government hereby makes the following rules to amend the Senior Citizens Savings Scheme Rules, 2004, namely:-

1. (1) These rules may be called the Senior Citizens Savings Scheme(Amendment) Rules, 2004.  
(2) They shall come into force on the date of their publication in the Official Gazette.
2. In the Senior Citizens Savings Scheme Rules, 2004(hereinafter referred to as the said rules), in rule 2,-

(a) in clause (d), for sub-clause (ii), the following sub-clause shall be substituted, namely:-

“(ii) who has attained the age of 55 years or more but less than 60 years, and who has retired on superannuation or otherwise on the date of opening of an account under these rules, 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) alongwith a certificate from the employer indicating the fact of retirement on superannuation or otherwise, retirement benefits, employment held and period of such employment with the employer is attached with the application form in

**Form-A:**

Provided that the persons who have retired at any time before the commencement of these rules and attained the age of 55 years or more on the date of opening of an account under these rules, shall also be eligible to subscribe under the scheme within a period of one month of the date of this notification, subject to the fulfilment of other specified conditions:

Provided further that the retired personnel of Defence Services (excluding Civilian Defence Employees) shall be eligible to subscribe under the scheme irrespective of the above age limits subject to the fulfilment of other specified conditions.”;

(b) for clause (e), the following clause shall be substituted, namely:-

‘(e) “**Deposit Office**” means,-

- (i) any post office in India doing savings bank work and authorised by Director General Posts, to open an account under these rules, or
- (ii) an office or branch of a banking company, or any other company or institution, authorised by the Central Government to receive subscriptions under the Public Provident Fund Scheme.’.

3. In rule 4 of the said rules, in sub-rule (1), the following shall be inserted at the end, namely:-

‘Provided that deposits by depositors under sub-rule (ii) of rule 2, shall be restricted to the retirement benefits received by them or rupees fifteen lakh, whichever is lower.

**Explanation:-** For the purposes of this sub-rule, "retirement benefits" means any payment due to the depositor on account of retirement whether on superannuation or otherwise and includes Provident Fund dues, retirement/superannuation gratuity, commuted value of pension, cash equivalent of leave, savings element of Group Savings linked Insurance Scheme payable by employer to the employee on retirement, retirement-cum-withdrawal benefit under the Employees' Family Pension Scheme and ex-gratia payments under a voluntary retirement or a special voluntary retirement scheme.'

4. In rule 7 of the said rules, in sub-rule (4), 'for the words "limit of deposits" the words "limit of balance" shall be substituted.
5. In rule 8 of the said rules, in sub-rule (3), after the second proviso, the following proviso shall be inserted, namely:-

**Provided** also that where both the spouses have opened separate accounts under the scheme, and either of the spouses dies during the currency of the account(s) under the scheme, the account(s) standing in the name of the deceased depositor/spouse shall not be continued in accordance with the first proviso and such accounts shall be closed."

6. In **Form-A** of the said rules,-

- (i) in paragraph 2, in sub-paragraph (iv), for the word, brackets and figure "sub-rule (8)", the word, brackets and figure "sub-rule (7)" shall be substituted;
- (ii) for the person/persons mentioned below paragraph.3, the following shall be substituted, namely:-

**"TABLE**

Sl. No.	Name(s)of the nominee(s) alongwith relationship with the depositor	Permanent Address	Date(s) of birth of nominee(s) in case of a minor/ age in other case(s)	Share of the nominee(s) in the amount payable.
(1)	(2)	(3)	(4)	(5)

Photograph(s) of the nominee(s)	Signature/thumb impression of the nominee(s)
(6)	(7)".

7. In **Form-C** of the said rules, for the person/persons mentioned below paragraph 1, the following shall be substituted, namely:-

**"TABLE**

Sl. No.	Name(s)of the nominee(s) alongwith relationship with the depositor	Permanent Address	Date(s) of birth of nominee(s) in case of a minor/ age in other case(s)	Share of the nominee(s) in the amount payable.
(1)	(2)	(3)	(4)	(5)

Photograph(s) of the nominee(s) (6)	Signature/thumb impression of the nominee(s) (7)".

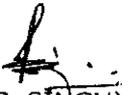
8. In **Form-E** of the said rules, under the heading **RECEIPT**, below the words "Signature/Thumb impression of the Depositor", the following shall be inserted, namely:-

"Signature of in-charge of Deposit Office  
(Alongwith name and designation stamp)".

9. In **Form-F** of the said rules, under the heading **RECEIPT TO BE SIGNED BY THE CLAIMANT(S)**, below the words "Signature/Thumb impression of the Claimant(s)", the following shall be inserted, namely:-

"Signature of in-charge of Deposit Office  
(Alongwith name and designation stamp)".

[F.No.2-8/2004-NS-II]

  
(P. C. SINGH)

Under Secretary to Government of India

**NOTE:-** The Senior Citizens Savings Scheme Rules, 2004 were published in the Gazette of India (Extraordinary) vide notification number GSR 490(E) dated the 2<sup>nd</sup> August, 2004.

No.2-8/2004-NS.II  
GOVERNMENT OF INDIA  
DEPARTMENT OF ECONOMIC AFFAIRS  
(BUDGET DIVISION)

NORTH BLOCK, CENTRAL SECRETARIAT,  
NEW DELHI-110001, THE 30<sup>th</sup> SEPTEMBER, 2004

**OFFICE MEMORANDUM**

**Subject: Operation of the Senior Citizens Savings Scheme, 2004 (SCSS) through public sector banks— Regarding.**

The undersigned is directed to say that the Government has introduced the Senior Citizens Savings Scheme, 2004 (SCSS) with effect from the 2<sup>nd</sup> August, 2004, through post offices. It has now been decided to operate the Scheme through designated branches of the public sector banks in addition to the post offices. **The scheme shall be operated through all the branches of the public sector banks, which are operating the Public Provident Fund (PPF) scheme.** A suitable amendment to the Rules is being made. Copies of the relevant notifications will be sent in due course.

2. Small savings agents working under the Standardised Agency System (SAS), are eligible to mobilize deposits under the scheme and commission @ 0.5% (half a per cent) of the deposit shall be payable to such agents. The "at source commission payment system", adopted in case of commission payments to PPF agents, as envisaged in this Department's Office Memoranda No. 18/5/99-NS.II dated 10<sup>th</sup> February, 2004 and 20<sup>th</sup> May, 2004, will also be applicable to the agents mobilizing deposits under SCSS. It may be mentioned that SAS agents were mobilizing deposits under the erstwhile Deposit Schemes for Retiring Employees.

3. Detailed accounting procedure for various transactions under the scheme is under process of finalisation. Pending this, the transactions under the Scheme may be classified as under:-

- (i) **Deposits and withdrawal of principal:** Major Head: 8001-National Savings Deposits.00.103-Fixed and Time Deposits;
- (ii) **Interest payments to the depositors:** Major Head: 8008-Income and Expenditure of National Small Savings Fund.02-Interest Payments to Subscribers. 101-Interest on National Savings Deposits;
- (iii) **Commission payable to agents:** Major Head: 8008-Income and Expenditure of National Small Savings Fund.03-Management Cost.103-Payment of Commission to Agents.02-Payment of commission by Post Offices/Banks\*.01-Payment of Commission to SAS Agents.50-Other charges.

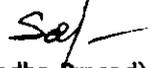
4. It is expected that the authorised banks would be able to accept deposits under the scheme at the earliest feasible but not later than November 01, 2004.

5. **Reserve Bank of India** are, therefore, requested to kindly make necessary arrangements and issue suitable instructions to all agency banks concerned in this regard.

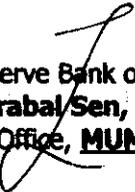
\*: stroke out whichever is not applicable.

500 printed copies of the **Senior Citizens Savings Scheme Rules, 2004**, as notified in the Gazette of India (Extraordinary) under **GSR No. 490(E)** on **2<sup>nd</sup> August, 2004**, are enclosed for distribution amongst the agency banks for their reference. The said Rules are also available at the Ministry of Finance website: [www.finmin.nic.in](http://www.finmin.nic.in) .

Receipt of this OM may please be acknowledged by return fax.

  
(Anuradha Prasad)  
Director (Budget)  
TELE: 011- 2309 3810  
Fax: 011-2309 4052 / 2309 3273

To

  
The Reserve Bank of India,  
[**Shri Prabal Sen, CGM(DGBA)**],  
Central Office, **MUMBAI**.

**COPY TO:**

1. The Comptroller and Auditor General of India, Bahadurshah Zafar Marg, New Delhi-2.
2. Controller General of Accounts, Lok Nayak Bhawan, New Delhi-110003.
3. The Chief Controller of Accounts, (**Kind Attn: Shri G.P. Gupta**) Ministry of Finance (DEA), North Block, New Delhi-110001.
4. Ms. P Gopinath, Deputy Director General (FS), Department of Posts, Dak Bhawan, Sansad Marg, New Delhi -- 110001.
5. Ms. Divya Malhotra, Deputy Director General (PAF), Department of Posts, Dak Bhawan, Sansad Marg, New Delhi -- 110001. The **Accounting procedure in respect of the SCSS**, as above, may be adopted by the Department of Posts also on interim basis, for classification/accounting of various transactions under the scheme, until the detailed procedure is finalised.
6. Principal / Finance Secretaries / Finance Commissioners of all state and UT Governments / Administrations.
7. Shri B. Mahapatra, CGM (IDMD), RBI, C.O., Mumbai.
8. Shri Anil Bhattacharya, Joint National Savings Commissioner, National Savings Institute, 4<sup>th</sup> Floor, CGO Complex, Seminary Hills, Nagpur-440 006.
9. Director, Small Savings all State Governments / UTs.(with and without legislature).
10. Shri B. Shrinivas, General Manager, RBI (CAS), Nagpur.
11. Shri P. Arvind, Regional Director, RBI (PDO), Nagpur.
12. All Dealing Assistants in NS.II Section.

  
(Anuradha Prasad)  
Director (Budget)

**SB ORDER NO. 23/2004**

F. No. 107-1/2002-SB  
Government of India  
Ministry of Communications & IT  
Department of Posts  
(F.S. Division)

Date: 4.11.2004

To,  
All Heads of Circles/Regions,  
Addl. Director General, APS, New Delhi

**Sub: -Levy of Surcharge on TDS on withdrawals under NSS-87 from 01.04.1999 to 31.03.2001 and TDS on commission payable to agents from 01.06.2001 to March, 2002-**

Sir/Madam,

A kind reference is invited to SB Order No. 24/2003 issued vide this Office letter no. 107-1/2002-SB dated 24.12.2003. The contents of the said SB Order are being again reiterated and should be scrupulously followed by all concerned.

2. Vide point no. 3 of the said SB Order it was requested that information on the subject above be sent to Directorate by 29.02.2004, which has not been furnished as yet. It is again requested that the same be furnished positively **by 15.11.2004.**
3. This may be brought to the notice of all concerned for information, guidance and compliance.
4. Receipt of the letter may kindly be acknowledged.

Yours faithfully,

*Manisha Mishra*  
4/11/04  
Manisha Mishra  
ADG (BS&SC)

Copy to –

1. Director of Audit, P&T, Delhi
2. All Directors/Dy. Directors of Accounts, Postal
3. Director, Postal Staff College, Ghaziabad
4. All Principals, Postal Training Centres
5. DDG (PG)/ DDG (VIG)
6. AD(SB)/PG/Inspection/PF/Vigilance/ Postal Accounts Section
7. All recognized Staff Unions & Associations
8. All Accounts Officers ICO (SB)
9. Ministry of Finance (DEA) NS-II section, North Block, New Delhi
10. PS to Member (D)

No.79-8/2004-FS (Vol. II)  
Government of India  
Ministry of Communications & IT  
Department of Posts  
(F.S. Division)

Date: 29.11.2004

To,  
All Heads of Circles/Regions,  
Addl. Director General, APS, New Delhi

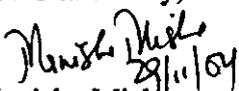
**Sub: Implementation of the Senior Citizen Savings Scheme, 2004 (SCSS) through public sector banks, etc., – AMENDMENTS to the scheme regarding.**

Sir/Madam,

In continuation with SB Order No. 22/2004, the undersigned has been directed to forward herewith a bilingual printed copy of Ministry of Finance, DEA Notification G.S.R. 706(E). dated the 27<sup>th</sup> October 2004.

2. It is requested that the contents of these notification and O.M. may be circulated to all concerned for information, guidance and necessary action.
3. Kindly acknowledge receipt.

Yours faithfully,

  
Manisha Mishra  
ADG (BS&SC)

Encl: As above

Copy to –

1. Director of Audit, P&T, Delhi
2. All Directors/Dy. Directors of Accounts, Postal
3. Director, Postal Staff College, Ghaziabad
4. All Principals, Postal Training Centres
5. DDG (PG)/ DDG (VIG)
6. AD(SB)/PG/Inspection/PF/Vigilance/ Postal Accounts Section
7. All recognized Staff Unions & Associations
8. All Accounts Officers ICO (SB)
9. Ministry of Finance (DEA) NS-II section, North Block, New Delhi
10. PS to Member (D)



# भारत का राजपत्र The Gazette of India

असाधारण

EXTRAORDINARY

भाग II—खण्ड 3—उप-खण्ड (i)

PART II—Section 3—Sub-section (i)

प्राधिकार से प्रकाशित

PUBLISHED BY AUTHORITY

सं. 472]

नई दिल्ली, बुधवार, अक्टूबर 27, 2004/कार्तिक 5, 1926

No. 472]

NEW DELHI, WEDNESDAY, OCTOBER 27, 2004/KARTIKA 5, 1926

वित्त मंत्रालय

(आर्थिक कार्य विभाग)

अधिसूचना

नई दिल्ली, 27 अक्टूबर, 2004

**सा.का.नि. 706(अ).**— केन्द्रीय सरकार, सरकारी बचत बैंक अधिनियम, 1873 (1873 का 5) की धारा 15 द्वारा प्रदत्त शक्तियों का प्रयोग करते हुए, वरिष्ठ नागरिक बचत स्कीम नियम, 2004 में संशोधन करने के लिए निम्नलिखित नियम बनाती है, अर्थात् :-

- (1) इन नियमों का संक्षिप्त नाम वरिष्ठ नागरिक बचत स्कीम (संशोधन) नियम, 2004 है ।  
(2) ये राजपत्र में इनके प्रकाशन की तारीख को प्रवृत्त होंगे ।

2. वरिष्ठ नागरिक बचत स्कीम नियम, 2004 (जिन्हें इसमें इसके पश्चात् उक्त नियम कहा गया है) के नियम 2 में,-

(क) खंड (घ) में, उपखंड (ii) के स्थान पर निम्नलिखित उपखंड रखा जाएगा, अर्थात् :-

“(ii) जिसने इन नियमों के अधीन कोई खाता खोलने की तारीख को 55 वर्ष या उससे अधिक किन्तु 60 वर्ष से कम की आयु प्राप्त कर ली है और जो अधिवर्षिता पर या अन्यथा सेवानिवृत्त हो गया है, किन्तु यह इस शर्त के अधीन रहते हुए होगा कि ऐसे व्यक्ति द्वारा सेवानिवृत्ति फायदे प्राप्त करने की तारीख के एक मास के भीतर खाता खोल लिया जाता है और वह ऐसे सेवानिवृत्ति फायदे (फायदों) के संवितरण की तारीख का साक्ष्य तथा नियोजक से अधिवर्षिता पर या अन्यथा सेवानिवृत्ति के तथ्य, सेवानिवृत्ति फायदों, धारित नियोजन और नियोजक के साथ ऐसे नियोजन की अवधि को उपदर्शित करते हुए एक प्रमाणपत्र प्ररूप-क में आवेदन प्ररूप के साथ संलग्न करता है :

परंतु ऐसे व्यक्ति भी जो इन नियमों के प्रारंभ से पूर्व किसी समय सेवानिवृत्त हो गए हैं और जिन्होंने इन नियमों के अधीन खाता खोलने की तारीख को 55 वर्ष या उससे अधिक की आयु प्राप्त कर ली है, स्कीम के अधीन इस अधिसूचना की तारीख के एक मास की अवधि के भीतर, अन्य विनिर्दिष्ट शर्तों को पूरा करने के अधीन रहते हुए, अभिदाय करने के पात्र होंगे :

परंतु यह और कि रक्षा सेवाओं के सेवानिवृत्त कार्मिक (सिविलियन रक्षा कर्मचारियों के अलावा), उपरोक्त आयु सीमाओं के होते हुए भी, अन्य विनिर्दिष्ट शर्तों को पूरा करने के अधीन रहते हुए उक्त स्कीम के अधीन अभिदाय करने के पात्र होंगे।”;

(ख) खंड (ड) के स्थान पर निम्नलिखित खंड रखा जाएगा, अर्थात् :-

‘(ड) “जमा कार्यालय” से,-

(i) भारत में ऐसा कोई डकघर अभिप्रेत है जो बचत बैंक का कार्य कर रहा है और इन नियमों के अधीन खाता खोलने के लिए महानिदेशक डाक द्वारा प्राधिकृत है, या

(ii) किसी बैंककारी कंपनी या किसी अन्य कंपनी या संस्था का ऐसा कोई कार्यालय या शाखा अभिप्रेत है जो लोक भविष्य निधि स्कीम के अधीन अभिदाय प्राप्त करने के लिए केन्द्रीय सरकार द्वारा प्राधिकृत है।’

3. उक्त नियमों के नियम 4 के उपनियम (1) में निम्नलिखित अंत में अंतःस्थापित किया जाएगा, अर्थात् :-

‘परंतु नियम 2 के उपनियम (ii) के अधीन जमाकर्ताओं द्वारा जमा उन्हें प्राप्त सेवानिवृत्ति फायदों या पंद्रह लाख रुपयों तक, इनमें से जो भी कम हो, निर्बंधित होंगे।

**स्पष्टीकरण :-** इस उपनियम के प्रयोजनों के लिए, “सेवानिवृत्ति फायदों” से जमाकर्ता को सेवानिवृत्ति मद्दे चाहे ऐसी सेवानिवृत्ति अधिवर्षिता पर हुई हो या अन्यथा, देय कोई संदाय अभिप्रेत है और उसके अंतर्गत भविष्य निधि देय, सेवानिवृत्ति/अधिवर्षिता उपदान, पेंशन का सारांशित मूल्य, छुट्टियों के समतुल्य धनराशि, सेवानिवृत्ति पर कर्मचारी को नियोजक द्वारा संदेय समूह बचत से संबद्ध बीमा स्कीम की बचत अंश, कर्मचारी कुटुंब पेंशन स्कीम के अधीन सेवानिवृत्ति-सह-आहरण फायदे और स्वेच्छा या सेवानिवृत्ति या विशेष स्वेच्छा या सेवानिवृत्ति स्कीम के अधीन अनुग्रहपूर्वक संदाय भी हैं।’

4. उक्त नियमों के नियम 7 के उपनियम (4) में, “जमा की अधिकतम सीमा” शब्दों के स्थान पर, “अतिशेष की अधिकतम सीमा” शब्द रखे जाएंगे।

5. उक्त नियमों के नियम 8 के उपनियम (3) में दूसरे परंतुक के पश्चात् निम्नलिखित परंतुक अंतःस्थापित किया जाएगा, अर्थात् :-

“परंतु यह भी कि जहां पति-पत्नी दोनों ने स्कीम के अधीन अलग खाते खोले हैं और पति-पत्नी में से किसी एक की स्कीम के अधीन खाते(खातों) के जारी रहने के दौरान मृत्यु हो जाती है तो मृत जमाकर्ता/पति या पत्नी के नाम में खोले गए खाते(खातों) को पहले परंतुक के अनुसार जारी नहीं रखा जाएगा और ऐसे खाते बंद कर दिए जाएंगे।”

6. उक्त नियमों के प्ररूप-क में,-

(i) पैरा 2 के उपपैरा (iv) में, “ उपनियम (8)” शब्द, कोष्ठकों और अंक के स्थान पर, “ उपनियम (7)” शब्द, कोष्ठक और अंक रखे जाएंगे ;

(ii) पैरा 3 के नीचे वर्णित व्यक्ति/व्यक्तियों के स्थान पर निम्नलिखित रखा जाएगा, अर्थात् :-

“ सारणी

क्रम सं.	नामनिर्देशिती का (नामनिर्देशितियों के) नाम और जमाकर्ता के साथ नातेदारी	स्थाई पता	अव्यस्क की दशा में नामनिर्देशिती (नामनिर्देशितियों) की जन्मतिथि (जन्मतिथियां)/अन्य की दशा में आयु	संदेय रकम में नामनिर्देशिती (नामनिर्देशितियों) का अंश
(1)	(2)	(3)	(4)	(5)

नामनिर्देशिती (नामनिर्देशितियों) के फोटो	नामनिर्देशिती (नामनिर्देशितियों) के हस्ताक्षर/ अंगूठा निशान
(6)	(7)” ।

7. उक्त नियमों के प्ररूप-ग में पैरा 1 के नीचे वर्णित व्यक्ति/व्यक्तियों के स्थान पर निम्नलिखित रखा जाएगा, अर्थात् :-

“ सारणी

क्रम सं.	नामनिर्देशिती का (नामनिर्देशितियों के) नाम और जमाकर्ता के साथ नातेदारी	स्थाई पता	अव्यस्क की दशा में नामनिर्देशिती (नामनिर्देशितियों) की जन्मतिथि (जन्मतिथियां)/अन्य की दशा में आयु	संदेय रकम में नामनिर्देशिती (नामनिर्देशितियों) का अंश
(1)	(2)	(3)	(4)	(5)

नामनिर्देशिती (नामनिर्देशितियों) के फोटो	नामनिर्देशिती (नामनिर्देशितियों) के हस्ताक्षर/अंगूठा निशान
(6)	(7)” ।

8. उक्त नियमों के प्ररूप-(ङ) में, रसीद शीर्षक के अधीन, “ जमाकर्ता के हस्ताक्षर/अंगूठा निशान” शब्दों के नीचे, निम्नलिखित अंतःस्थापित किया जाएगा, अर्थात् :-

“ जमाकार्यालय प्रभारी के हस्ताक्षर

(नाम और पदनाम की मुहर सहित)” ।

9. उक्त नियमों के प्ररूप-(च) में, रसीद पर दावेदार (दावेदारों) द्वारा हस्ताक्षर किए जाएं शीर्षक के अधीन, “ दावेदार (दावेदारों) के हस्ताक्षर/अंगूठा निशान” शब्दों के नीचे, निम्नलिखित अंतःस्थापित किया जाएगा, अर्थात् :-

“ जमाकार्यालय प्रभारी के हस्ताक्षर  
(नाम और पदनाम की मुहर सहित) ” ।

[फा. सं. 2-8/2004-एनएस-II]

पी. सी. सिंह, अवर सचिव

**टिप्पण :**— वरिष्ठ नागरिक बचत स्कीम नियम, 2004 भारत के राजपत्र, असाधारण, में अधिसूचना संख्या सा.का.नि. 490(अ), तारीख 2 अगस्त, 2004 द्वारा प्रकाशित किए गए थे।

**MINISTRY OF FINANCE**  
**(Department of Economic Affairs)**  
**NOTIFICATION**  
New Delhi, the 27th October, 2004

**G.S.R. 706(E).**— In exercise of the powers conferred by section 15 of the Government Savings Banks Act, 1873 ( 5 of 1873), the Central Government hereby makes the following rules to amend the Senior Citizens Savings Scheme Rules, 2004, namely:-

1. (1) These rules may be called the Senior Citizens Savings Scheme(Amendment) Rules, 2004.
- (2) They shall come into force on the date of their publication in the Official Gazette.
2. In the Senior Citizens Savings Scheme Rules, 2004(hereinafter referred to as the said rules), in rule 2,-  
(a) in clause (d), for sub-clause (ii), the following sub-clause shall be substituted, namely:-

“(ii) who has attained the age of 55 years or more but less than 60 years, and who has retired on superannuation or otherwise on the date of opening of an account under these rules, 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 disbursement of such retirement benefit(s) alongwith a certificate from the employer indicating the fact of retirement on superannuation or otherwise, retirement benefits, employment held and period of such employment with the employer is attached with the application form in **Form-A:**

Provided that the persons who have retired at any time before the commencement of these rules and attained the age of 55 years or more on the date of opening of an account under these rules, shall also be eligible to subscribe under the scheme within a period of one month of the date of this notification, subject to the fulfilment of other specified conditions:

Provided further that the retired personnel of Defence Services (excluding Civilian Defence Employees) shall be eligible to subscribe under the scheme irrespective of the above age limits subject to the fulfilment of other specified conditions.”;

- (b) for clause (e), the following clause shall be substituted, namely:-

**(e) "Deposit Office" means,-**

- (i) any post office in India doing savings bank work and authorised by Director General Posts, to open an account under these rules, or
- (ii) an office or branch of a banking company, or any other company or institution, authorised by the Central Government to receive subscriptions under the Public Provident Fund Scheme.'.

## 3. In rule 4 of the said rules, in sub-rule (1), the following shall be inserted at the end, namely:-

"Provided that deposits by depositors under sub-rule (ii) of rule 2, shall be restricted to the retirement benefits received by them or rupees fifteen lakh, whichever is lower.

**Explanation:-** For the purposes of this sub-rule, "retirement benefits" means any payment due to the depositor on account of retirement whether on superannuation or otherwise and includes Provident Fund dues, retirement/superannuation gratuity, commuted value of pension, cash equivalent of leave, savings element of Group Savings linked Insurance Scheme payable by employer to the employee on retirement, retirement-cum-withdrawal benefit under the Employees' Family Pension Scheme and ex-gratia payments under a voluntary retirement or a special voluntary retirement scheme.'.

## 4. In rule 7 of the said rules, in sub-rule (4); for the words "limit of deposits" the words "limit of balance" shall be substituted.

## 5. In rule 8 of the said rules, in sub-rule (3), after the second proviso, the following proviso shall be inserted, namely:-

"**Provided** also that where both the spouses have opened separate accounts under the scheme, and either of the spouses dies during the currency of the account(s) under the scheme, the account(s) standing in the name of the deceased depositor/spouse shall not be continued in accordance with the first proviso and such accounts shall be closed."

6. In **Form-A** of the said rules,-

(i) in paragraph 2, in sub-paragraph (iv), for the word, brackets and figure "sub-rule (8)", the word, brackets and figure "sub-rule (7)" shall be substituted;

(ii) for the person/persons mentioned below paragraph 3, the following shall be substituted, namely:-

**"TABLE**

Sl. No.	Name(s) of the nominee(s) alongwith relationship with the depositor	Permanent Address	Date(s) of birth of nominee(s) in case of a minor/ age in other case(s)	Share of the nominee(s) in the amount payable.
(1)	(2)	(3)	(4)	(5)

Photograph(s) of the nominee(s)	Signature/thumb impression of the nominee(s)
(6)	(7)

3237 41/04-2

7. In **Form-C** of the said rules, for the person/persons mentioned below paragraph 1, the following shall be substituted, namely:-

**"TABLE**

Sl. No.	Name(s) of the nominee(s) alongwith relationship with the depositor	Permanent Address	Date(s) of birth of nominee(s) in case of a minor/ age in other case(s)	Share of the nominee(s) in the amount payable.
(1)	(2)	(3)	(4)	(5)

Photograph(s) of the nominee(s)	Signature/thumb impression of the nominee(s)
(6)	(7)

8. In **Form-E** of the said rules, under the heading **RECEIPT**, below the words "Signature/Thumb impression of the Depositor", the following shall be inserted, namely:-

"Signature of in-charge of Deposit Office  
(Alongwith name and designation stamp)".

9. In **Form-F** of the said rules, under the heading **RECEIPT TO BE SIGNED BY THE CLAIMANT(S)**, below the words "Signature/Thumb impression of the Claimant(s)", the following shall be inserted, namely:-

"Signature of in-charge of Deposit Office  
(Alongwith name and designation stamp)".

[F. No. 2-8/2004-NS-II]

P. C. SINGH, Under Secy.

**Note** :—The Senior Citizens Savings Scheme Rules, 2004 were published in the Gazette of India (Extraordinary) vide notification number G.S.R. 490(E) dated the 2nd August, 2004.

**SB ORDER NO. 25/2004**

No.32-1/2004-SB  
Government of India  
Ministry of Communications & IT  
Department of Posts  
(F.S. Division)

Date: 06.12.2004

To,  
All Heads of Circles/Regions,  
Addl. Director General, APS, New Delhi

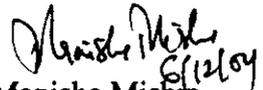
**Sub: Amendment to Public Provident Fund Scheme 1968 regarding.**

Sir/Madam,

The undersigned has been directed to forward herewith a bilingual printed copy of Ministry of Finance, DEA Notification G.S.R. 755(E). dated the 19<sup>th</sup> November 2004.

2. It is requested that the contents of these notification and O.M. may be circulated to all concerned for information, guidance and necessary action.
3. Kindly acknowledge receipt.

Yours faithfully,

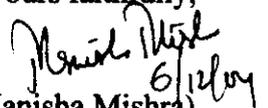
  
Manisha Mishra  
ADG (BS&SC)

Encl: As above

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3. Director, Postal Staff College, Ghaziabad
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7. All recognized Staff Unions & Associations
8. All Accounts Officers ICO (SB)
9. Ministry of Finance (DEA) NS-II section, North Block, New Delhi
10. PS to Member (D)

Yours faithfully,

  
(Manisha Mishra)  
ADG (BS & SC)



# भारत का राजपत्र The Gazette of India

असाधारण

EXTRAORDINARY

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

प्राधिकार से प्रकाशित  
PUBLISHED BY AUTHORITY

सं. 508]  
No. 508]

नई दिल्ली, शुक्रवार, नवम्बर 19, 2004/कार्तिक 28, 1926  
NEW DELHI, FRIDAY, NOVEMBER 19, 2004/KARTIKA 28, 1926

वित्त मंत्रालय

(आर्थिक कार्य विभाग)

अधिसूचना

नई दिल्ली, 19 नवम्बर, 2004

सा.का.नि. 755(अ).—केन्द्रीय सरकार, लोक भविष्य निधि अधिनियम, 1968 (1968 का 23) की धारा 3 की उपधारा (4) द्वारा प्रदत्त शक्तियों का प्रयोग करते हुए, लोक भविष्य निधि स्कीम, 1968 का और संशोधन करने के लिए निम्नलिखित संशोधन करती है, अर्थात् :—

1. (1) इन नियमों का संक्षिप्त नाम लोक भविष्य निधि (संशोधन) स्कीम, 2004 है।  
(2) यह राजपत्र में प्रकाशन की तारीख को प्रवृत्त होगी।
2. लोक भविष्य निधि स्कीम, 1968 में,—
  - (i) पैरा 4 के उप-पैरा (4) को निम्नलिखित उप-पैरा से प्रतिस्थापित किया जाएगा, अर्थात् :—

“(4) प्रत्येक अभिदाय लेखा कार्यालय के स्थान पर, जहां वह कार्यालय स्थित है, के पक्ष में, नकद या क्रास चैक या ड्राफ्ट या संदाय आदेश द्वारा किया जाएगा।”
  - (ii) पैरा 12 में उप-पैरा (6) के पश्चात् निम्नलिखित उप-पैरा अन्तःस्थापित किया जाएगा, अर्थात् :—

“(7) निधि के किसी योगदाता को न्यास के नामनिर्देशित के रूप में नामनिर्देशित नहीं किया जाएगा।”

[फ्र. सं. 7/11/2003-एनएस-II]

पी.सी. सिंह, अवर सचिव

**टिप्पण :—**स्कीम को सा.का.नि. 1136(अ) तारीख 15-6-1968 द्वारा अधिसूचित किया गया था और सा.का.नि. 368(अ) तारीख 1-8-72, सा.का.नि. 217(अ) तारीख 9-3-79, सा.का.नि. 271(अ) तारीख 16-3-83, सा.का.नि. 54(अ) तारीख 7-2-84, सा.का.नि. 895(अ) तारीख 23-6-86, सा.का.नि. 1013(अ) तारीख 20-8-86, सा.का.नि. 1006(अ) तारीख 23-12-87, सा.का.नि. 793(अ) तारीख 29-8-89, सा.का.नि. 477(अ) तारीख 25-5-94, सा.का.नि. 489(अ) तारीख 6-7-99, सा.का.नि. 908(अ) तारीख 6-12-2000, सा.का.नि. 679(अ) तारीख 4-10-2002, सा.का.नि. 768(अ) तारीख 15-11-2002, सा.का.नि. 585(अ) तारीख 25-7-2003 और सा.का.नि. 690(अ) तारीख 27-8-2003 द्वारा संशोधित किया गया।

**MINISTRY OF FINANCE**

**(Department of Economic Affairs)**

**NOTIFICATION**

New Delhi, the 19th November, 2004

**G.S.R. 755(E).**—In exercise of the powers conferred by Sub-section 4 of Section 3 of the Public Provident Fund Act, 1968 (23 of 1968) the Central Government hereby makes the following amendments further to amend the Public Provident Fund Scheme, 1968, namely :—

1. (1) This scheme may be called the Public Provident Fund (Amendment) Scheme, 2004.
- (2) It shall come into force on the date of its publication in the Official Gazette.

2. In the Public Provident Fund Scheme, 1968,—

(i) in paragraph 4, for sub-paragraph (4), the following sub-paragraph shall be substituted, namely :—

“(4) Every subscription shall be made in cash or by crossed cheque or draft or pay order in favour of the Accounts Office at the place at which that office is situated.”

(ii) in paragraph 12, after sub-paragraph (6), the following sub-paragraph shall be inserted, namely :—

“(7) A subscriber to the Fund cannot nominate a trust as his nominee.”

[F. No. 7/11/2003-NS-II]

P. C. SINGH, Under Secy.

**Foot Note :** The scheme was notified *vide* G.S.R. 1136(E), dated 15-6-1968 and amended *vide* G.S.R. 368(E) dated 1-8-72, G.S.R. 217(E) dated 9-3-79, G.S.R. 271(E) dated 16-3-83, G.S.R. 54(E) dated 7-2-84, G.S.R. 895(E) dated 23-6-86, G.S.R. 1013(E) dated 20-8-1986, G.S.R. 1006(E), dated 23-12-1987, G.S.R. 793(E) dated 29-8-89, G.S.R. 477(E), dated 25-5-94, G.S.R. 489(E), dated 6-7-99, G.S.R. 908(E) dated 6-12-2000, G.S.R. 679(E) dated 4-10-2002, G.S.R. 768(E) dated 15-11-2002, G.S.R. 585(E), dated 25-7-2003 and G.S.R. 690(E) dated 27-8-2003.

As per the register of SB orders issued,  
**SB Order No. 26/2004 had not been issued.**

530

F. No. 111-14/2001-SB  
Government of India  
Ministry of Communications & IT  
Department of Posts  
(F.S. Division)

*Teed*  
*SRJ*

Date: 31.12.2004



To,  
All Heads of Circles/Regions,  
Addl. Director General, APS, New Delhi

**Sub: -Amendment to the PORD Rules, 1981-notification reg.**

Sir/Madam,

The undersigned has been directed to forward herewith a copy of signed notification issued by Ministry of Finance, vide letter no. F. No. 2/17/2004-NS-II dated December 27, 2004 on the above subject. Printed copies of the said notification will be supplied on receipt from Ministry of Finance.

2. It is requested that the contents of this notification may be immediately circulated to all concerned for information, guidance and necessary action.
3. Kindly acknowledge receipt.

*Remembering*

*pl circulate to all offices please*  
*1/2/05*



Yours faithfully,

*Manisha Mishra*  
31/12/04  
Manisha Mishra  
ADG (BS&SC)

Copy to -

1. Director of Audit, P&T, Delhi
2. All Directors/Dy. Directors of Accounts, Postal
3. Director, Postal Staff College, Ghaziabad
4. All Principals, Postal Training Centres
5. DDG (PG)/ DDG (VIG)
6. AD(SB)/PG/Inspection/PF/Vigilance/ Postal Accounts Section
7. All recognized Staff Unions & Associations
8. All Accounts Officers ICO (SB)
9. Ministry of Finance (DEA) NS-II section, North Block, New Delhi
10. PS to Member (D)

*S.B*

Encl. SB/1-1/2000 mtr dtd at Madurai - on the 25-01-05

1. All SSPAs (SPAs in Southern Region for information, guidance and necessary action.
2. Sr. AO ICO (SB) RU, Madurai
3. ICO (SB) Branch RO, Madurai

*(S. Dhinaharajan)*

Asst. Post Master General (M) (P)  
O/o. the Post Master General (M) (P)  
Southern Region (SR)  
Madurai - 625 002.

**F. NO. 2/17/2004-NS-II**  
**GOVERNMENT OF INDIA**  
**MINISTRY OF FINANCE**  
**DEPARTMENT OF ECONOMIC AFFAIRS**  
**(BUDGET DIVISION)**

**NORTH BLOCK, CENTRAL SECRETARIAT,**  
**NEW DELHI-110001, THE DECEMBER 27, 2004.**

उप महावित्तियक (वि. वि.)  
D. D. G. (F. B.)  
ड. सं./Dy. No. 3056  
दिनांक/Date 31/12

TO

✓ The Deputy Director General(FS) (Kind Attn: Mrs. P. Gopinath)  
Department of Posts,  
Dak Bhawan, Sansad Marg,  
NEW DELHI-110001.

Sub: Amendment to the PORD Rules, 1981- notification reg.

Madam,

I am directed to say that in order to lower the rate of interest, charged on the withdrawals taken under rule 14 of the Post Office Recurring Deposit Rules, 1981, w. e. f. 1<sup>st</sup> January, 2005, the Government has amended the said rules vide notification of even number dated 27<sup>th</sup> December, 2004, sent for publication in the Gazette of India (Extraordinary) today (i.e. 27<sup>th</sup> December, 2004). A copy of the signed notification is enclosed for necessary action by Department of Posts immediately.

Printed copies of the said notification will be supplied on receipt from the Government Press, after publication in the Gazette of India.

Yours faithfully,

( P. C. SINGH )

UNDER SECRETARY TO THE GOVERNMENT OF INDIA

Tele: 2309 3035

Fax: 011 - 2309 2477 / 2511

Encl: As above.

Copy to:

1. Joint National Commissioner, NSI, Nagpur-440 006.
2. Chief Controller of Accounts, Ministry of Finance (DEA), New Delhi.

( P. C. SINGH )  
UNDER SECRETARY TO THE GOVERNMENT OF INDIA



*circulate to  
all CPMs and  
PMs immediately  
DIFS  
Manisha*

*29/12*

*31/12*

Government of India  
Ministry of Finance  
(Department of Economic Affairs)

Notification

New Delhi, the... December, 2004.

G.S.R. (E) - In exercise of the powers conferred by section 15 of the Government Savings Banks Act, 1873 (5 of 1873), the Central Government hereby makes the following rules further to amend the Post Office Recurring Deposit Rules, 1981, namely:-

1. (1) These rules may be called the Post Office Recurring Deposit (Amendment) Rules, 2004.
- (2) They shall come into force on the date of their publication in the Official Gazette.
2. In the Post Office Recurring Deposit Rules, 1981, in rule 14, in sub-rule (3), after item (e), the following item shall be inserted, namely:-

"(f) For withdrawals made on or after 1<sup>st</sup> January, 2005 - 2 per cent. over and above the interest rate applicable to the deposits made for a period of five years under the Post Office Time Deposit Rules, 1981, on the date of withdrawal."

No. F. 2/17/2004- NS.II

(P.C.Singh)

Under Secretary to the Government of India.

Note:

The principal rules were published vide GSR 666 (E) dated 17<sup>th</sup> December, 1981 and amended vide GSR 301 (E) dated 1<sup>st</sup> April, 1982, GSR 258 (E) dated 11<sup>th</sup> March, 1983, GSR 62(E) dated 14<sup>th</sup> February, 1984, GSR 95 (E) dated 7<sup>th</sup> February, 1986, GSR 194(E) dated 13<sup>th</sup> February, 1986, GSR 363(E) dated 1<sup>st</sup> April, 1987, GSR 39(E) dated 16<sup>th</sup> January, 1988, GSR 458(E) dated 15<sup>th</sup> April, 1988, GSR 708(E) dated 21<sup>st</sup> July, 1989, GSR 16(E) dated 9<sup>th</sup> January, 1990, GSR 190(E) dated 27<sup>th</sup> March, 1991, GSR 579(E) dated 12<sup>th</sup> September, 1991, GSR 918(E) dated 11<sup>th</sup> December, 1992, GSR 42(E) dated 1<sup>st</sup> February, 1993, GSR 587(E) dated 2<sup>nd</sup> September, 1993, GSR 2(E) dated 1<sup>st</sup> January, 1999, GSR 748(E) dated 4<sup>th</sup> November, 1999, GSR 44(E) dated 15<sup>th</sup> January, 2000, GSR 152(E) dated 1<sup>st</sup> March, 2001, GSR 160(E) dated 1<sup>st</sup> March, 2002, GSR 514(E) dated 23<sup>rd</sup> July, 2002, GSR 662(E), dated 23<sup>rd</sup> September, 2002, GSR 175(E), dated 1<sup>st</sup> March, 2003 and GSR 588(E), dated 25<sup>th</sup> July, 2003.

No: 4/ RD Rlgs dtd at Ngl- the 12/05  
Copy to 1) The Senior Postmaster, Ngl, 12/05  
3) All Asps/ Jps in Kyle on 12/05  
5) The chief Supr / Supr. SRO Ngl/ Kyle