

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

Dak Bhawan, New Delhi – 110001

Dated: 18.07.2023

To

**All Head of Circles / Regions**

**Subject: Circulation of amendments in Government Savings Promotion General Rules (GSPR), Post Office Savings Account Scheme and National Savings (Monthly Income Account) Scheme – Reg.**

Madam / Sir,

The undersigned is directed to forward the copy of the Gazette notifications dated 03.07.2023 issued by Department of Economic Affairs, Ministry of Finance in connection with the amendments in rules related to National (Small) Savings Schemes.

- (i). **G.S.R.488(E)** – Government Savings Promotion General (Amendment) Rules, 2023
- (ii). **G.S.R.489(E)** – Post Office Savings Account (Amendment) Scheme, 2023
- (iii). **G.S.R.490(E)** – National Savings (Monthly Income Account) (Fourth Amendment) Scheme, 2023

2. The following amendments have been notified in the above said notifications.

(I). Amendments in **Government Savings Promotion General Rules, 2018** (herein after referred as GSPR 2018)

(a). **New rules inserted in GSPR 2018**

<b><i>Sl. No.</i></b>	<b><i>Rule No. after which new provision inserted</i></b>	<b><i>New Provision</i></b>
1.	Rule 5 (2) clause (b)	Provided that, in case of account opened on behalf of a minor, recent passport size photograph of the guardian only shall be submitted;

2.	Rule 5 (6)	(7) Change of name or surname may be allowed by the account office by following the procedure laid down by Reserve Bank of India for change of name or surname in Bank Savings Account
3.	Rule 14 (8)	(9) Non-resident Indians shall be eligible to be nominated as nominee subject to the condition that payment to such nominee/s shall be on non-repatriation basis.
4.	Rule 15 (6)	(7) Surviving nominees will have to submit any of the identity documents prescribed in rule 6 of these rules.
5.	Schedule-I ("Forms to be used for operation of an account") serial number 15	16. GSPR-16 To be issued by transferor Accounts Office
6.	after FORM – 15	FORM-16 (See Rule 13 of Government Savings Promotion Rules, 2018) To be issued by transferor account office. Specimen of the form is attached herewith).

(b). **Rules amended in GSPR 2018**

<i>Sl. No</i>	<i>Rule No.</i>	<i>Existing Provision</i>	<i>Amended Provision</i>
1.	Rule 8 (3)	An account opened as a Single Account cannot be subsequently converted into a Joint Account or vice versa.	An account opened as a Single Account cannot be subsequently converted into a Joint Account or vice versa: <b>Provided that, conversion of Joint Account into single account shall be allowed only in case of a single surviving Joint Account holder."</b>
2.	Rule 10 (4)	In the event of death of the guardian, the succeeding guardian shall be eligible to operate the account of the Minor or the person of unsound mind, as the case may be.	In the event of death of guardian or on <b>order from any Court of Law in any case of change in the guardian</b> , the succeeding guardian shall be eligible to operate the account of the minor or the person of unsound mind as the case may be."
3.	Rule 13 (3) (i)	Account Opening Form	<b>Account Opening Form or Certificate of non-availability of account opening form by the Account Office and in such cases all the information appearing in account opening form shall be verified by the transferor Accounts Office.</b>

4.	Rule 13 (3) (vii)	Pay Order or Demand Draft in respect of the balance at the credit of the Account.	Pay Order or Demand Draft in respect of the balance at the credit of the account <b>in favour of transferee Accounts Office.</b>
5.	Rule 15 (6)	<p>If a depositor dies and there is no nomination in force at the time of his death, and probate of his will or letters of administration of his estate or a succession certificate as granted in the Indian Succession Act, 1925 (39 of 1925) is not produced within six months from the death of the depositor to the authorized officer of the Accounts Office where the account stands, then,-</p> <p>(i) if the eligible amount in the account does not exceed Rs. 5 lakh, the authorized officer of the Accounts Office or the authority specified by the Institution to which the Accounts Office belongs, may pay the same to any person appearing to him as the rightful claimant and to his satisfaction to be entitled to receive the amount or to administer the estate of the deceased, on an application in Form-11 accompanied by the following documents; namely:-</p> <p>(a) Death certificate, (b) Pass Book or deposit receipt/statement of account in original, (c) Affidavit in Form-13, (d) Letter of disclaimer in Form-14, (e) Bond of Indemnity in Form-15</p>	<p>If a depositor dies and there is no nomination in force at the time of his death, and the probate of his will or letters of administration of estate or a succession certificate granted under the Indian Succession Act, 1925 (39 of 1925), <b>or legal heir certificate issued by the revenue authority not below the rank of Tahsildar having jurisdiction</b>, is not produced within six months from the date of death of the depositor to the Authorised Officer of the Accounts Office where the account stands, then,-</p> <p>(i) if the eligible amount in the account does not exceed Rupees five lakh, the Authorised Officer of the Accounts Office or the authority specified by the Government Savings Bank to which the Accounts Office belongs, <b>for reasons to be recorded in writing, may pay the same to any person appearing to him as the rightful claimant</b> and to his satisfaction to be entitled to receive the amount or to administer the estate of the deceased, on an application in Form-11 accompanied by the following documents; namely:-</p> <p>(a) Death certificate <b>of the account holder</b>; (b) Passbook or deposit receipt or statement of account in original; (c) Affidavit in Form-13; (d) Letter of disclaimer in Form-14; (e) Bond of Indemnity in Form-15; and (f) <b>Identity proof of the legal heir</b>;</p> <p><b>Provided further that, in case of any dispute raised before the Accounts Office and before the payment of claim, the amount shall be paid by the Accounts Office to the claimant on submission of a succession certificate granted under the</b></p>

		<p><b>Indian Succession Act, 1925 (39 of 1925) issued by the Court only along with the following documents; namely:-</b></p> <p>(a) Claim form;  (b) Pass book or deposit receipt or statement of account in original;  (c) Death certificate of the account holder; and  (d) Identity proof of the legal heir.</p>
	<p>(ii) if the eligible amount in a deceased account is above Rs. 5 lakh, the amount shall be paid by the Accounts office to the claimant on submission of 'Succession Certificate' issued by the court along with the following documents; namely:-</p> <p>(a) Claim form,  (b) Pass Book or deposit receipt or statement of account in original,  (c) Death certificate of the account holder.</p>	<p>(ii) if the eligible amount in a deceased account is above Rupees five lakh, the amount shall be paid by the Accounts office to the claimant on submission of the probate of his will or letters of administration of estate or a succession certificate granted under the Indian Succession Act, 1925 (39 of 1925) issued by the Court, or legal heir certificate issued by the revenue authority not below the rank of Tahsildar having jurisdiction along with the following documents; namely:-</p> <p>(a) Claim form;  (b) Passbook or deposit receipt or statement of account in original;  (c) Death certificate of the account holder; and  (d) Identity proof of the legal heir;</p> <p><b>Provided further that, in case of any dispute raised before the Accounts Office and before the payment of claim, the amount shall be paid by the Accounts Office to the claimant on submission of a succession certificate granted under the Indian Succession Act, 1925 (39 of 1925) issued by the court only along with the following documents; namely:-</b></p> <p>(a) Claim form;  (b) Passbook or deposit receipt or statement of account in original;  (c) Death certificate of the account holder; and  (d) Identity proof of the legal heir</p>

5.	Rule 24 (1), clause (a).	opening of Accounts, accepting deposits, making payments, closing and transferring accounts under these rules and maintaining records thereof;	Opening of Accounts, accepting deposits, making payments of <b>interest and maturity or prematurity proceeds, disbursal of loan or withdrawal</b> , closing and transferring accounts <b>in conformity to these and scheme provisions</b> and maintaining records thereof;”
----	--------------------------	--	---

(II). Amendments in Post Office Savings Account Scheme, 2019

<i>Sl No.</i>	<i>Rule No.</i>	<i>Existing Provision</i>	<i>Amended Provision</i>
1.	Rule 3 (1) clause (b)	two adults jointly	<b>up to a maximum of three adults in joint names</b>
2.	Rule 4 (3)	Withdrawals from the account for not less than fifty rupees may be made by presenting pass book along with Form-2 duly filled in and signed. Withdrawals from the account may also be made subject to the availability of balance above minimum prescribed limit by way of cheque or electronic means.	Withdrawals from the account for not less than fifty rupees may be made by presenting passbook along with <b>application for loan or withdrawal in Form-3 of the Government Savings Promotion General Rules, 2018 duly filled in and signed</b> . Withdrawals from the account may also be made subject to the availability of balance above minimum prescribed limit by way of cheque or electronic means
3.	Rule 5 (5)	In the event of death of an account holder, the interest in his account shall be paid only in the end of the month preceeding the month in which the account is closed.	In the event of death of an account holder, the interest in his account shall be paid only <b>till the end of the month</b> preceeding the month in which the account is closed.

(III). Amendments in National Savings (Monthly Income Account) Scheme, 2019

<i>S No.</i>	<i>Rule No.</i>	<i>Existing Provision</i>	<i>Amended Provision</i>
1.	Rule 4 (3)	Deposits in all the accounts taken together for an individual shall not exceed <b>four lakh fifty thousand rupees</b> in a single account and <b>nine lakh rupees</b> in a joint account.	Deposits in all the accounts taken together for an individual shall not exceed <b>nine lakh rupees</b> in a single account and <b>fifteen lakh rupees</b> in a joint account.

4. Necessary changes are being made in Finacle and till such time, the above provisions are to be complied and handled by the post offices procedurally.
5. It is requested to circulate it to all concerned for information, guidance, and necessary actions.
6. This is issued with the approval of the Competent Authority.

Encl: As Above

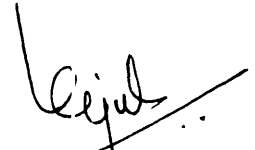
Yours faithfully



**(T C VIJAYAN)**  
Assistant Director (SB-I)

Copy to: -

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



**(T C VIJAYAN)**  
Assistant Director (SB-I)

**FORM-16**  
**(See Rule 13 of Government Savings Promotion Rules, 2018)**

**To be issued by transferor account office**

To

**The Branch Manager / Post Master**

\_\_\_\_\_ (Name of Account Office)

\_\_\_\_\_ (Address)

Subject:- Transfer of \_\_\_\_\_ (Name of Scheme) account number  
\_\_\_\_\_ in the name of \_\_\_\_\_ (Name of  
account holder/s).

Sir,

It is certified that the account opening form for account No. \_\_\_\_\_  
of \_\_\_\_\_ (Name of Scheme) was maintained by this office with the following  
details:

1. Name of Account holder;
2. Name of Joint Holder(s) if any;
3. Address;
4. Scheme Name;
5. Account Number;
6. Date of opening;
7. Date of extension/s, opted by the account holder; and
8. Name of nominee/s

It is further certified that the account opening form is not traceable and the transferee  
account office may obtain new account opening form along with prescribed identification  
document.

Yours faithfully,

(Branch Manager/Post Master)  
Name of Bank/Post Office



# भारत का राजपत्र The Gazette of India

सी.जी.-डी.एल.-अ.-06072023-247115  
CG-DL-E-06072023-247115

असाधारण  
EXTRAORDINARY

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

प्राधिकार से प्रकाशित  
PUBLISHED BY AUTHORITY

सं. 391]  
No. 391]

नई दिल्ली, बृहस्पतिवार, जुलाई 6, 2023/आषाढ़ 15, 1945  
NEW DELHI, THURSDAY, JULY 6, 2023/ASHADHA 15, 1945

वित्त मंत्रालय  
(आर्थिक कार्य विभाग)

अधिसूचना

नई दिल्ली, 3 जुलाई, 2023

सा.का.नि. 488 (अ).— केन्द्रीय सरकार, सरकारी बचत संवर्धन अधिनियम, 1873(1873 का 5) की धारा 15 द्वारा प्रदत्त शक्तियों का प्रयोग करते हुए सरकारी बचत संवर्धन साधारण नियम, 2018 का और संशोधन करने के लिए निम्नलिखित नियम बनाती है, अर्थात्:-

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

(2) ये इनके राजपत्र में प्रकाशन की तारीख से प्रवृत्त होंगे।

2. सरकारी बचत संवर्धन साधारण नियम, 2018 (जिसे इसमें इसके पश्चात् “मूल नियम” कहा गया है) के नियम 5 के नियम (2) में खंड (ख) के पश्चात् निम्नलिखित परंतुक अंतःस्थापित किया जाएगा, अर्थात्:-

“परंतु अवयस्क की ओर से खोले गए खाते की दशा में केवल संरक्षक का पासपोर्ट आकार का हाल ही का फोटो प्रस्तुत किया जाएगा;”।

3. मूल नियमों के नियम 5 में उपनियम (6) के पश्चात् निम्नलिखित उपनियम अंतःस्थापित किया जाएगा, अर्थात्:-



“(7) नाम या उपनाम में परिवर्तन, बैंक बचत खाते में नाम या उपनाम के परिवर्तन के लिए भारतीय रिजर्व बैंक द्वारा अधिकथित प्रक्रिया का अनुसरण करते हुए लेखा कार्यालय द्वारा अनुज्ञात किया जा सकता है।”

4. मूल नियमों के नियम 8 में उपनियम (3) के स्थान पर निम्नलिखित रखा जाएगा, अर्थात्:-

“(3) एकल खाते के रूप में खोले गए किसी खाते को तत्पश्चात् संयुक्त खाते में परिवर्तित नहीं किया जा सकता या इसी प्रकार संयुक्त खाते के रूप में खोले गए किसी खाते को तत्पश्चात् एकल खाते में परिवर्तित नहीं किया जा सकता;

परंतु एकल खाते का संयुक्त खाते में संपरिवर्तन एकल उत्तरजीवी संयुक्त खाता धारक की दशा में अनुज्ञात किया जाएगा।”

5. मूल नियमों के नियम 10 के उपनियम (4) के स्थान पर निम्नलिखित रखा जाएगा, अर्थात्:-

“(4) संरक्षक की मृत्यु होने पर या संरक्षक के परिवर्तन की दशा में, किसी न्यायालय के आदेश पर, उत्तरजीवी संरक्षक यथास्थिति अवयस्क या विकृतचित्त व्यक्ति के खाते का संचालन करने का पात्र होगा।”

6. मूल नियमों के नियम 13 के उपनियम (3) के खंड (i) में “खाता खोलने का प्ररूप” शब्दों के स्थान पर “खाता खोलने का प्ररूप या लेखा कार्यालय द्वारा खाता खोलने के प्ररूप की अनुपलब्धता का प्रमाणपत्र और ऐसे सभी मामलों में खाता खोलने के प्ररूप में प्रकट सभी सूचना अंतरक खाता कार्यालय द्वारा सत्यापित की जाएगी” शब्द रखे जाएंगे।

7. मूल नियमों के नियम 13 के उपनियम (3) के खंड (vii) में “खाता” शब्दों के स्थान पर “अंतरिती लेखा कार्यालय के पक्ष में खाता” शब्द रखे जाएंगे।

8. मूल नियमों के नियम 14 में उपनियम (8) के पश्चात् निम्नलिखित नियम अंतःस्थापित किया जाएगा, अर्थात्:-

“(9) अनिवासी भारतीय नामनिर्देशिती के रूप में नाम निर्देशित किए जाने के पात्र होंगे, इस शर्त के अधीन रहते हुए कि ऐसे नाम निर्देशिती/नामनिर्देशितियों असंप्रत्यावर्तन आधार पर संदाय किया जाएगा।”

9. मूल नियमों के नियम 15 में उपनियम (6) के स्थान पर निम्नलिखित रखा जाएगा, अर्थात्:-

“(6) यदि निक्षेपक की मृत्यु हो जाती है और उसकी मृत्यु के समय कोई नामनिर्देशन प्रवृत्त नहीं है और भारतीय उत्तराधिकारी विनियम, 1925 (1925 का 39) के अधीन अनुदत्त उसकी वसीयत का प्रोबेट या संपदा प्रकाशन का पत्र अथवा उत्तराधिकार पत्र या अधिकारिता रखने वाले तहसीलदार से अन्यून पंक्ति के राजस्व प्राधिकारी द्वारा जारी किया गया उत्तराधिकारी प्रमाण पत्र लेखा कार्यालय जहां ऐसे खाता है, के प्राधिकृत अधिकारी को निक्षेपक की मृत्यु की तारीख से छह मास के भीतर प्रस्तुत नहीं किया जाता है, तब, -

(i) यदि खाते में पात्र रकम पांच लाख रुपये से अनधिक है, लेखा कार्यालय का प्राधिकृत अधिकारी या सरकारी बचत बैंक द्वारा विनिर्दिष्ट प्राधिकारी जिससे लेखा कार्यालय संबंधित है, अभिलिखित किए जाने वाले कारणों से उसे किसी ऐसे व्यक्ति को जो उसे अधिकार पूर्वक दावाकर्ता प्रतीत हो या मृतक की संपदा के प्रशासक को निम्नलिखित दस्तावेजों के साथ प्ररूप -11 में आवेदन करने पर संदत्त कर सकेगा, अर्थात्:-

(क) खाता धारक का मृत्यु प्रमाण पत्र ;

(ख) मूल पासबुक या निक्षेप रसीद या खाते का विवरण;

(ग) प्ररूप-13 में शपथ-पत्र;

(घ) प्ररूप-14 में घोषणा पत्र;

(ङ) प्ररूप-15 में क्षतिपूर्ति बंधपत्र; और

(च) उत्तराधिकारी की पहचान का सबूत;

परंतु यह और कि लेखा कार्यालय के समक्ष और दावे का भुगतान किए जाने से पहले किसी विवाद के उठाए जाने की दशा में रकम केवल न्यायालय द्वारा जारी भारतीय उत्तराधिकार नियम, 1925 (1925 का 39) के अधीन अनुदत्त

उत्तराधिकार प्रमाण पत्र निम्नलिखित दस्तावेजों के साथ प्रस्तुत करने पर दावाकर्ता को लेखा कार्यालय द्वारा संदत्त की जाएगी, अर्थात्:-

- (क) दावा प्ररूप;
- (ख) मूल पासबुक या निक्षेप रसीद या खाते का विवरण;
- (ग) खाता धारक का मृत्यु प्रमाण पत्र ;
- (घ) उत्तराधिकारी की पहचान का सबूत;

(ii) यदि खाते में पात्र रकम पांच लाख रुपये से अधिक है, दावाकर्ता को लेखा कार्यालय द्वारा भारतीय उत्तराधिकारी विनियम, 1925 (1925 का 39) के अधीन अनुदत्त उसकी वसीयत का प्रोबेट या संपदा प्रकाशन का पत्र अथवा उत्तराधिकार पत्र या अधिकारिता रखने वाले तहसीलदार से अन्यून पंक्ति के राजस्व प्राधिकारी द्वारा जारी किया गया उत्तराधिकारी प्रमाण पत्र निम्नलिखित दस्तावेजों के साथ प्रस्तुत करने पर संदत्त किया जाएगा, अर्थात्:-

- (क) दावा प्ररूप;
- (ख) मूल पासबुक या निक्षेप रसीद या खाते का विवरण;
- (ग) खाता धारक का मृत्यु प्रमाण पत्र ;
- (घ) उत्तराधिकारी की पहचान का सबूत;

परंतु यह और कि लेखा कार्यालय के समक्ष और दावे का भुगतान किए जाने से पहले किसी विवाद के उठाए जाने की दशा में रकम केवल न्यायालय द्वारा जारी भारतीय उत्तराधिकार नियम, 1925 (1925 का 39) के अधीन अनुदत्त उत्तराधिकार प्रमाण पत्र निम्नलिखित दस्तावेजों के साथ प्रस्तुत करने पर दावाकर्ता को लेखा कार्यालय द्वारा संदत्त की जाएगी, अर्थात्:-

- (क) दावा प्ररूप;
- (ख) मूल पासबुक या निक्षेप रसीद या खाते का विवरण;
- (ग) खाता धारक का मृत्यु प्रमाण पत्र ;
- (घ) उत्तराधिकारी की पहचान का सबूत;

11. मूल नियमों के नियम 24 में उपनियम (1) के खंड (क) के स्थान पर निम्नलिखित रखा जाएगा, अर्थात्:-

“(क) खातों का खोला जाना, निक्षेपों को स्वीकार करना, ब्याज और परिपक्वता या पूर्व परिपक्वता आगमों का संदाय करना, ऋण का संवितरण करना या इनके और स्कीम के उपबंधों के अनुपालन में खाते का आहारण, बंद करना और अंतरण करना तथा उसके अभिलेखों का रखरखाव करना;” ।

12. मूल नियमों की अनुसूची -1 में, “खाते के परिचालन के लिए प्रयुक्त किए जाने वाले प्ररूप” शीर्ष के अधीन क्रम संख्यांक 15 और उससे संबंधित प्रविष्टियों के पश्चात् निम्नलिखित अंतःस्थापित किया जाएगा, अर्थात्:-

जीएसपीआर-16	अंतरक लेखा कार्यालय द्वारा जारी किया जाना
-------------	---

13. मूल नियमों में, प्ररूप-15 के पश्चात् निम्नलिखित प्ररूप अंतःस्थापित किया जाएगा, अर्थात्:-

## “प्ररूप 16

(सरकारी बचत संवर्धन नियम, 2018 का नियम 13 देखें)

अंतरक खाता कार्यालय द्वारा जारी किया जाना

सेवा में,

शाखा प्रबंधक/डाकपाल,

.....(खाता कार्यालय का नाम)

.....(पता)

विषय : ..... (स्कीम का नाम) ..... के नाम (खाताधारक का नाम) ..... (खाता संख्या) का अंतरण ।

महोदय,

यह प्रमाणित किया जाता है कि ..... (स्कीम का नाम) का ..... (खाता संख्या) के लिए खाता खोलने का प्ररूप निम्नलिखित व्यौरों के साथ इस कार्यालय द्वारा रखा गया :

1. खाताधारक का नाम ;
2. संयुक्त धारक (धारकों) का नाम, यदि कोई हो ;
3. पता ;
4. स्कीम का नाम ;
5. खाता संख्या ;
6. खोलने की तारीख ;
7. खाताधारक द्वारा विकल्पित विस्तार (विस्तारों) की तारीख ; और
8. नामनिर्देशिती (निर्देशितियों) का नाम

यह और प्रमाणित किया जाता है कि खाता खोलने का प्ररूप खोजा नहीं जा सका है तथा अंतरिती खाता कार्यालय विहित पहचान दस्तावेज के साथ नया खाता खोलने का प्ररूप प्राप्त कर सकता है ।

भवदीय,

(शाखा प्रबंधक/डाकपाल)

बैंक/डाकघर का नाम ।”।

[फा.सं. 1/4/2023-एनएस]

आशीष वच्छानी, अपर सचिव

टिप्पण : मूल नियम, भारत के राजपत्र, असाधारण, भाग 2, खंड 3, उपखंड (i) में, सा.का.नि. 1003(अ), तारीख 5 अक्तूबर, 2018 द्वारा प्रकाशित किए गए थे और सा.का.नि. 238(अ), तारीख 31 मार्च, 2023 द्वारा पश्चातवर्ती संशोधन किए गए ।

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

**NOTIFICATION**

New Delhi, the 3rd July 2023

**G.S.R 488(E).**—In exercise of the powers conferred by section 15 of the Government Savings Promotion Act, 1873 (5 of 1873), the Central Government hereby makes the following rules further to amend the Government Savings Promotion General Rules, 2018, namely:-

1. Short title and commencement. – (1) These rules may be called the Government Savings Promotion General (Second Amendment) Rules, 2023.

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

2. In the Government Savings Promotion General Rules, 2018 (hereinafter referred to as the “principal rules”), in rule 5, in sub-rule (2) after clause (b), the following proviso shall be inserted, namely:-

“Provided that, in case of account opened on behalf of a minor, recent passport size photograph of the guardian only shall be submitted;”.

3. In the principal rules, in rule 5 after sub-rule (6), the following sub-rule shall be inserted, namely:-

“(7) Change of name or surname may be allowed by the account office by following the procedure laid down by Reserve Bank of India for change of name or surname in Bank Savings Account.”.

4. In the principal rules, in rule 8, for sub-rule (3), the following shall be substituted, namely:-

“(3) An account opened as a Single Account cannot be subsequently converted into a Joint Account or vice versa :

Provided that, conversion of Joint Account into single account shall be allowed only in case of a single surviving Joint Account holder.”.

5. In the principal rules, in rule 10, for sub-rule (4), the following shall be substituted, namely:-

“(4) In the event of death of guardian or on order from any Court of Law in any case of change in the guardian, the succeeding guardian shall be eligible to operate the account of the minor or the person of unsound mind as the case may be.”.

6. In the principal rules, in rule 13, in sub-rule (3), in clause (i), for the words “Account Opening Form,” the words “Account Opening Form or Certificate of non-availability of account opening form by the Account Office and in such cases all the information appearing in account opening form shall be verified by the transferor Accounts Office,” shall be substituted.

7. In the principal rules, in rule 13, in sub-rule (3), in clause (vii), for the words “the Account”, the words “the account in favour of transferee Accounts Office” shall be substituted.

8. In the principal rules, in rule 14, after sub-rule (8), the following sub-rule shall be inserted, namely:-

“(9) Non-resident Indians shall be eligible to be nominated as nominee subject to the condition that payment to such nominee/s shall be on non-repatriation basis.”.

9. In the principal rules, in rule 15, for sub-rule (6), the following shall be substituted, namely:-

“(6) If a depositor dies and there is no nomination in force at the time of his death, and the probate of his will or letters of administration of estate or a succession certificate granted under the Indian Succession Act, 1925 (39 of 1925), or legal heir certificate issued by the revenue authority not below the rank of Tahsildar having jurisdiction, is not produced within six months from the date of death of the depositor to the Authorised Officer of the Accounts Office where the account stands, then,-

(i) if the eligible amount in the account does not exceed Rupees five lakh, the Authorised Officer of the Accounts Office or the authority specified by the Government Savings Bank to which the Accounts Office belongs, for reasons to be recorded in writing, may pay the same to any person appearing to him as the rightful claimant and to his satisfaction to be entitled to receive the amount or to administer the estate of the deceased, on an application in Form-11 accompanied by the following documents; namely:-

(a) Death certificate of the account holder;

- (b) Passbook or deposit receipt or statement of account in original;
- (c) Affidavit in Form-13;
- (d) Letter of disclaimer in Form-14;
- (e) Bond of Indemnity in Form-15; and
- (f) Identity proof of the legal heir;

Provided further that, in case of any dispute raised before the Accounts Office and before the payment of claim, the amount shall be paid by the Accounts Office to the claimant on submission of a succession certificate granted under the Indian Succession Act, 1925 (39 of 1925) issued by the Court only along with the following documents; namely:-

- (a) Claim form;
- (b) Pass book or deposit receipt or statement of account in original;
- (c) Death certificate of the account holder; and
- (d) Identity proof of the legal heir.

(ii) if the eligible amount in a deceased account is above Rupees five lakh, the amount shall be paid by the Accounts office to the claimant on submission of the probate of his will or letters of administration of estate or a succession certificate granted under the Indian Succession Act, 1925 (39 of 1925) issued by the Court, or legal heir certificate issued by the revenue authority not below the rank of Tahsildar having jurisdiction along with the following documents; namely:-

- (a) Claim form;
- (b) Passbook or deposit receipt or statement of account in original;
- (c) Death certificate of the account holder; and
- (d) Identity proof of the legal heir;

Provided further that, in case of any dispute raised before the Accounts Office and before the payment of claim, the amount shall be paid by the Accounts Office to the claimant on submission of a succession certificate granted under the Indian Succession Act, 1925 (39 of 1925) issued by the court only along with the following documents; namely:-

- (a) Claim form;
- (b) Passbook or deposit receipt or statement of account in original;
- (c) Death certificate of the account holder; and
- (d) Identity proof of the legal heir.”.

10. In the principal rules, in rule 15, after sub-rule (6), the following sub-rule shall be inserted, namely:-  
“(7) Surviving nominees will have to submit any of the identity documents prescribed in rule 6 of these rules.”.

11. In the principal rules, in rule 24, in sub-rule (1), for clause (a), the following shall be substituted, namely:-  
“(a) Opening of Accounts, accepting deposits, making payments of interest and maturity or prematurity proceeds, disbursal of loan or withdrawal, closing and transferring accounts in conformity to these and scheme provisions and maintaining records thereof;” .

12. In the principal rules, in Schedule-I, under the heading “Forms to be used for operation of an account”, after serial number 15 and entries relating thereto, the following shall be inserted, namely:-  
“

16. GSPR-16	To be issued by transferor Accounts Office
-------------	--

“

13. In the principal rules, after FORM – 15, the following FORM shall be inserted, namely:-

**“FORM-16**  
**(See Rule 13 of Government Savings Promotion Rules, 2018)**  
**To be issued by transferor account office**

To  
The Branch Manager/Post Master  
\_\_\_\_\_(Name of Account Office)  
\_\_\_\_\_(Address)

Subject:- Transfer of \_\_\_\_\_(Name of Scheme) account number \_\_\_\_\_ in the  
name of \_\_\_\_\_(Name of account holder/s).

Sir,

It is certified that the account opening form for account No. \_\_\_\_\_ of \_\_\_\_\_ (Name of Scheme) was maintained by this office with the following details:

1. Name of Account holder;
2. Name of Joint Holder(s) if any;
3. Address;
4. Scheme Name;
5. Account Number;
6. Date of opening;
7. Date of extension/s, opted by the account holder; and
8. Name of nominee/s

It is further certified that the account opening form is not traceable and the transferee account office may obtain new account opening form along with prescribed identification document.

Yours faithfully,

(Branch Manager/Post Master)  
Name of Bank/Post Office.”.

[F. No. 1/4/2023-NS]  
ASHISH VACHHANI, Addl. Secy.

**Note:** The principal rules was originally published in the Gazette of India, Extraordinary, Part II, section 3, sub-section (i) *vide* notification number G. S. R. 1003 (E), dated the 5th October, 2018 and subsequently amended *vide* number G.S.R. 238(E), dated the 31<sup>st</sup> March, 2023.

### अधिसूचना

नई दिल्ली, 3 जुलाई, 2023

**सा.का.नि. 489(अ).—** केन्द्रीय सरकार, सरकारी बचत संवर्धन अधिनियम, 1873 (1873 का 5) की धारा 3क द्वारा प्रदत्त शक्तियों का प्रयोग करते हुए, डाकघर बचत खाता स्कीम, 2019 का और संशोधन करने के लिए निम्नलिखित स्कीम बनाती है, अर्थात् :-

1. संक्षिप्त नाम और प्रारंभ.—(1) इस स्कीम का संक्षिप्त नाम डाकघर बचत खाता (संशोधन) स्कीम, 2023 है।  
(2) यह राजपत्र में इसके प्रकाशन की तारीख से प्रभावी होगी।
2. डाकघर बचत खाता स्कीम, 2019 (जिसे इसमें इसके पश्चात् “मूल स्कीम” कहा गया है) के पैरा 3 के उप पैरा (1) के खंड (ख) में, “दो व्यस्क संयुक्त रूप से”, शब्दों के स्थान पर, “संयुक्त नामों में अधिकतम तीन व्यस्क तक”, शब्द रखे जाएंगे।
3. मूल स्कीम के पैरा 4 में, उप पैरा (3) के स्थान पर निम्नलिखित रखा जाएगा, अर्थात् :—  
“(3) पचास रुपए से अन्यून के लिए खाते से आहरण सरकारी बचत संवर्धन साधारण नियम, 2018 के सम्यक् रूप से भरे हुए और हस्ताक्षरित प्ररूप 3 में ऋण या आहरण के लिए आवेदन के साथ पासबुक प्रस्तुत करके किया जा सकेगा। खाते से आहरण चैक या इलैक्ट्रॉनिक माध्यमों से न्यूनतम विहित सीमा के ऊपर जमा की उपलब्धता के अधीन रहते हुए किया जा सकेगा।”।
4. मूल स्कीम के पैरा 5 के उप पैरा (5) में, “मास के अंत में”, शब्दों के स्थान पर, “मास के अंत तक”, शब्द रखे जाएंगे।

[फा.सं. 1/4/2023-एनएस]

आशीष वच्छानी, अपर सचिव

**टिप्पण :** मूल स्कीम, भारत के राजपत्र, असाधारण, भाग 2, खंड 3, उपखंड (i) में, सा.का.नि. 922(अ), तारीख 12 दिसंबर, 2019 द्वारा प्रकाशित की गई थी और सा.का.नि. 257(अ), तारीख 09 अप्रैल, 2021 द्वारा पश्चात्तवर्ती संशोधन किए गए।

### NOTIFICATION

New Delhi, the 3rd July 2023

**G.S.R 489(E).**—In exercise of the powers conferred by section 3A of the Government Savings Promotion Act, 1873 (5 of 1873), the Central Government hereby makes the following Scheme, further to amend the Post Office Savings Account Scheme, 2019, namely:-

1. Short title and commencement. — (1) This Scheme may be called the Post Office Savings Account (Amendment) Scheme, 2023.

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

2. In the Post Office Savings Account Scheme, 2019 (hereinafter referred to as the “principal scheme”), in paragraph 3, in sub-paragraph (1), in clause (b), for the words “two adults jointly”, the words “upto a maximum of three adults in joint names” shall be substituted.

3. In the principal scheme, in paragraph 4, for sub-paragraph (3), the following shall be substituted, namely:-

“(3) Withdrawals from the account for not less than fifty rupees may be made by presenting passbook along with application for loan or withdrawal in Form-3 of the Government Savings Promotion General Rules, 2018 duly filled in and signed. Withdrawals from the account may also be made subject to the availability of balance above minimum prescribed limit by way of cheque or electronic means.”.

4. In the principal scheme, in paragraph 5, in sub-paragraph (5), for the words “in the end of the month”, the words “till the end of the month” shall be substituted.

[F. No. 1/4/2023-NS]

ASHISH VACHHANI, Addl. Secy.

**Note :** The Principal Scheme was published in the Gazette of India, Extraordinary, Part II, Section 3, Sub-section (i) vide number G. S. R. 922(E) dated the 12th December, 2019 and subsequently amended vide number G.S.R. 257(E) dated the 9th April, 2021.

### अधिसूचना

नई दिल्ली, 3 जुलाई, 2023

**सा.का.नि. 490(अ).**— केन्द्रीय सरकार, सरकारी बचत संवर्धन अधिनियम, 1873 (1873 का 5) की धारा 3क द्वारा प्रदत्त शक्तियों का प्रयोग करते हुए, राष्ट्रीय बचत (मासिक आय खाता) योजना, 2019 का और संशोधन करने के लिए निम्नलिखित योजना बनाती है, अर्थात् :-

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

(2) यह राजपत्र में इसके प्रकाशन की तारीख से प्रभावी होगी।

2. राष्ट्रीय बचत (मासिक आय खाता) योजना, 2019 के पैरा 4 के उप पैरा (3) में,—

(क) “चार लाख पचास हजार”, शब्दों के स्थान पर, “नौ लाख” शब्द रखे जाएंगे ;

(ख) “नौ लाख”, शब्दों के स्थान पर, “पन्द्रह लाख”, शब्द रखे जाएंगे।

[फा.सं. 1/4/2023-एनएस]

आशीष वच्छानी, अपर सचिव

**टिप्पण :** मूल योजना, भारत के राजपत्र, असाधारण, भाग 2, खंड 3, उपखंड (i) में, सा.का.नि. 917(अ), तारीख 12 दिसंबर, 2019 द्वारा प्रकाशित की गई थी और सा.का.नि. 286(अ), तारीख 05 मई, 2022, सा.का.नि. 839(अ), तारीख 22 नवंबर, 2022, सा.का.नि. 55(अ), तारीख 27 जनवरी, 2023, सा.का.नि. 239(अ), तारीख 31 मार्च, 2023 और सा.का.नि. 325(अ), तारीख 27 अप्रैल, 2023 द्वारा पश्चातवर्ती संशोधन किए गए।

### NOTIFICATION

New Delhi, the 3rd July 2023

**G.S.R 490(E).**—In exercise of the powers conferred by section 3A of the Government Savings Promotion Act, 1873 (5 of 1873), the Central Government hereby makes the following Scheme, further to amend the National Savings (Monthly Income Account) Scheme, 2019, namely:-

1. Short title and commencement. - (1) This Scheme may be called the National Savings (Monthly Income Account) (Fourth Amendment) Scheme, 2023.  
  
(2) It shall come into force on the date of its publication in the Official Gazette.
2. In the National Savings (Monthly Income Account) Scheme, 2019, in paragraph 4, in sub-paragraph (3),-
  - (a) for the words “four lakh fifty thousand”, the words “nine lakh” shall be substituted;
  - (b) for the words “nine lakh”, the words “fifteen lakh” shall be substituted.

[F. No. 1/4/2023-NS]

ASHISH VACHHANI, Addl. Secy.

**Note :** The Principal Scheme was published in the Gazette of India, Extraordinary, Part II, Section 3, Sub-section (i) *vide* number G. S. R. 917(E) dated the 12th December, 2019 and subsequently amended *vide* number G.S.R.286(E) dated the 5th May, 2022, G.S.R. 839(E) dated the 22nd November, 2022, G.S.R. 55(E) dated the 27th January, 2023, G.S.R. 239(E) dated the 31<sup>st</sup> March, 2023 and G.S.R. 325(E) dated the 27<sup>th</sup> April, 2023.