No. 113-01/2017-SB  
Government of India  
Ministry of Communications & IT  
(FS Division)  

Dak Bhawan, Sansad Marg  
New Delhi 110001.  

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

Sub: - Quoting of PAN/Details of Form 60 and submission of Financial Transaction  
Reports in Form 61 and 61A for certain POSB transactions.

Respected Sir/Madam,  

I am directed to say that Income Tax Rules 114B, 114C, 114D & 114E have been  
amended by Department of Revenue (Central Board of Direct Taxes), Ministry of Finance  
through various notifications issued from time to time. According to the latest amendments,  
following provisions are also applicable to the "Post Offices":-

1. Income Tax Rule 114B:- Every person shall quote his permanent account number in all  
documents pertaining to the transactions specified in the Table below, namely:-

<table>
<thead>
<tr>
<th>S.No.</th>
<th>Nature of transaction</th>
<th>Value of transaction</th>
</tr>
</thead>
</table>
| 1.   | Deposit in any type of account or accounts  
open with Post Office; | (i) Exceeding fifty thousand rupees during any one day; or  
(ii) aggregating to more than two lakh fifty thousand rupees  
during the period 09th November, 2016 to 30th December, 2016. |
| 2.   | Deposit in any type of account or accounts (except savings account) which is  
having fixed maturity period with a Post Office; | Deposit through any mode:-Amount exceeding fifty thousand rupees or aggregating to more than five lakh rupees during a financial year. |

Provided further that any person who does not have a PAN & enters into any transaction  
specified above, he/she shall have to make a declaration in Form No.60 (sample circulated on  
13.2.17) giving therein the particulars of such transaction.
2. Income Tax Rule 114C:- This rule is regarding verification of PAN in transactions specified under Rule 114 B. Accordingly, every Postmaster Sub Postmaster Counter PA should see the original PAN Card of the depositor and verify name and date of birth mentioned on the card with the PAN No. and date of birth captured in CIF of the depositor. If PAN no. is not captured in CIF and date of birth is not matching with the CIF, allowing transaction specified above, PAN no. and date of birth mentioned on the PAN no. should be entered in CIF modification and verified by Supervisor. If depositor is not having PAN, a declaration in Form 60 has to be obtained and it will be the duty of the postal staff concerned to ensure that all the mandatory fields of Form-60 are complete.

3. Income Tax Rule 114D:- It prescribes time & manner in which a report in Form 61 has to be furnished to the Director of Income Tax (Intelligence & Criminal Investigation) for the depositors from which the post office receives Form-60. This statement has to be furnished either online in a CD as per following periodicity:-

(i) for the Form-60 received by 30th September to be furnished by 31st October of that year.
(ii) for the Form-60 received by 31st March, to be furnished by next 30th April of that year.
(iii) These statements would be furnished by the Postmaster General of the Regions & Chief Postmaster Generals in respect of HQ Regions having no separate Regions.

4. Income Tax Rule 114E:- It prescribes furnishing of statement of financial transactions for each financial year. The type of transactions mentioned in below table are prescribed to be furnished by Post Offices through the person authorized by DG Posts in Form 61A:-

<table>
<thead>
<tr>
<th>Sl.No.</th>
<th>Nature &amp; value of transaction</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Cash deposits aggregating to ten lakh rupees or more in a financial year, in one or more savings account of a person.</td>
</tr>
<tr>
<td>2.</td>
<td>One or more accounts having fixed maturity period (other than a time deposit made through renewal of another time deposit) of a person aggregating to ten lakh rupees or more in a financial year of a person.</td>
</tr>
</tbody>
</table>
| 3.    | Cash Deposits during the period 01st November, 2016 to 30th December, 2016 aggregating to:-
|       | Two lakh fifty thousand rupees or more in one or more accounts of a person. |
| 4.    | Cash Deposits during the period 1st April 2016 to 31st December, 2016 in respect of accounts that are reportable under Sl.No.3. |

Statement of Financial transactions as mentioned at Serial 3 & 4 of the above table is being centrally processed at Directorate (FS Division), while at serial 1 and 2 would be processed by CPMG/PMG.

5. The instructions issued to all Heads of Circles under this Office memo of even number dated 13.2.2017 stands superseded with this S.B. Order.

6. Presently, Finacle CBS Application does not have provision to enter the details of Form 60. A proposal has been taken up with FSI Vendor to provide this provision and generation of statement in Form 60 and 61-A. Meanwhile, the Form 60 should be obtained as per sample attached & kept on record in every post office till provision is made in Finacle CBS Application to enter data.

7. Therefore, all Post Offices should maintain a register in manuscript and enter all the Form 60 received from the depositors entering date, CIF, ID Account number, Scheme name, Tran ID and amount of Transaction.
8. Samples of new Form 61 & Form 61A mentioned in I.T. Rule 114 D & 114E, respectively can be viewed from the website "incometaxindiaefiling.gov.in" followed by following steps:
   (i) Click on the Forms (other than ITR) tab under the downloads section
   (ii) Click on the Download link against Form 61/61A to download the utility.

9. It is requested to take immediate necessary action & issue suitable instructions to all Post Offices & ensure that the instruction mentioned in this SB Order are scrupulously followed by all concerned.

10. This issues with the approval of competent authority.

   [Signature]

   Assistant Director (SB-I)

Copy for information & necessary action to:-

1. DDG(FS)/DDG(Vig.)/JS&FA/DDG(PAF)/DDG(RB)/DDG(Estt.)/DDG(PG&Inspections)/DDG(PCO).
2. Director(FS)/Director(CBS), Dak Bhawan.
3. Director of Audit (P&T), Delhi.
4. Resident of Audit Officer, Room No.517-B, Dak Bhawan, New Delhi.
5. All Directors/Dy.Directors of Accounts, Postal.
6. Director, Postal Staff College, Ghaziabad.
7. All Directors, Postal Training Centre.
8. Director PTC Mysore for uploading the SB Order on India Post Web Site.
10. AD/Inspections/PF/Vigilance
11. All Accounts Officers ICO(SB)
12. All recognized unions
13. MOF (DEA), NS-II, North Block, New Delhi.
14. Director, NSI CGO Complex, A Wing, 4th Floor, Seminary Hills, Nagpur-440006
15. PS to Member(T)
16. PPS to Secretary(Posts)
FORM NO. 60 [See second proviso to rule 114B]
Form for declaration to be filled by an individual or a person (not being a company or firm) who does not have a permanent account number and who enters into any transaction specified in rule 114B

<table>
<thead>
<tr>
<th>Flat/ Room No.</th>
<th>Floor No.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name of premises</td>
<td>Block Name/No.</td>
</tr>
<tr>
<td>Road/ Street/ Lane</td>
<td>Area/ Locality</td>
</tr>
<tr>
<td>Town/ City</td>
<td>District</td>
</tr>
<tr>
<td>State</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Fin code</th>
<th>Telephone Number (with STD code)</th>
<th>Mobile Number</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Amount of transaction (Rs.)</th>
<th>Date of transaction</th>
<th>In case of transaction in joint names, number of persons involved in the transaction</th>
</tr>
</thead>
</table>

Mode of transaction: ☐ Cash, ☐ Cheque, ☐ Card, ☐ Draft/Banker's Cheque, ☐ Online transfer, ☐ Other

Aadhaar Number issued by UIDAI (if available)

If applied for PAN and it is not yet generated enter date of application and acknowledgement number

If PAN not applied, fill estimated total income (including income of spouse, minor child etc. as per section 64 of Income-tax Act, 1961) for the financial year in which the above transaction is held

<table>
<thead>
<tr>
<th>Agricultural income (Rs.)</th>
<th>Other than agricultural income (Rs.)</th>
</tr>
</thead>
</table>

Details of document being produced in support of identify in Column 1 (Refer Instruction overleaf)

<table>
<thead>
<tr>
<th>Document code</th>
<th>Document identification number</th>
<th>Name and address of the authority issuing the document</th>
</tr>
</thead>
</table>

Details of document being produced in support of address in Columns 4 to 13 (Refer Instruction overleaf)

<table>
<thead>
<tr>
<th>Document code</th>
<th>Document identification number</th>
<th>Name and address of the authority issuing the document</th>
</tr>
</thead>
</table>

Verification

I hereby declare that what is stated above is true to the best of my knowledge and belief. I further declare that I do not have a Permanent Account Number and my/our estimated total income (including income of spouse, minor child etc. as per section 64 of Income-tax Act, 1961) computed in accordance with the provisions of Income-tax Act, 1961 for the financial year in which the above transaction is held will be less than maximum amount not chargeable to tax.

Verified today, the ______________ day of __________ 20__

Place: ______________

(Signature of declarant)

Note:
1. Before signing the declaration, the declarant should satisfy himself that the information furnished in this form is true, correct and complete in all respects. Any person making a false statement in the declaration shall be liable to prosecution under section 277 of the Income-tax Act, 1961 and on conviction be punishable,-
   (i) in a case where tax sought to be evaded exceeds twenty-five lakhs rupees, with rigorous imprisonment which shall not be less than six months but which may extend to seven years and with fine;
To
All Heads of Circles
Addl. Director General, APS, New Delhi

Subject:- Revision of interest rates for Small Savings Schemes.

Sir/Madam,

The undersigned is directed to say that vide its OM No. 1/4/2016-NS-II dated March 31, 2017 Govt. of India, Ministry of Finance, Department of Economic Affairs (Budget Division) has revised interest rates of Small Savings Schemes for the first quarter of financial year 2017-18 starting on 1st April, 2017 and ending on 30th June, 2017. These interest rates shall be applicable from 01.04.2017 and up to 30.06.2017 on new accounts opened/certificates issued on or after 01.04.2017(except Saving account, PPF, & SSA Accounts where new rate shall be applicable on the balance in the existing accounts as well as subsequent deposits if made from 01.04.2017 to 30.06.2017 also).

02. On the basis of the interest compounding/payment built-in in the schemes, interest rates on various Savings Schemes from 01.04.2017 shall be as under:

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Instruments</th>
<th>Rate of interest w.e.f 01.01.2017 to 31.03.2017</th>
<th>Rate of interest w.e.f .01.04.2017 to 30.06.2017</th>
<th>Compounding frequency *</th>
</tr>
</thead>
<tbody>
<tr>
<td>01.</td>
<td>Savings Deposit</td>
<td>4.0%</td>
<td>4.0%</td>
<td>Annually</td>
</tr>
<tr>
<td>02.</td>
<td>1 Year Time Deposit</td>
<td>7.0%</td>
<td>6.9%</td>
<td>Quarterly</td>
</tr>
<tr>
<td>03.</td>
<td>2 Year Time Deposit</td>
<td>7.1%</td>
<td>7.0%</td>
<td>Quarterly</td>
</tr>
<tr>
<td>04.</td>
<td>3 Year Time Deposit</td>
<td>7.3%</td>
<td>7.2%</td>
<td>Quarterly</td>
</tr>
<tr>
<td>05.</td>
<td>5 Year Time Deposit</td>
<td>7.8%</td>
<td>7.7%</td>
<td>Quarterly</td>
</tr>
<tr>
<td>06.</td>
<td>5 Year Recurring Deposit</td>
<td>7.3%</td>
<td>7.2%</td>
<td>Quarterly</td>
</tr>
<tr>
<td>07.</td>
<td>5 Year Senior Citizen Account Scheme</td>
<td>8.5%</td>
<td>8.4%</td>
<td>Quarterly and paid</td>
</tr>
<tr>
<td>08.</td>
<td>5 Monthly Income Account Scheme</td>
<td>7.7%</td>
<td>7.6%</td>
<td>Monthly and paid</td>
</tr>
<tr>
<td>09.</td>
<td>5 Year National Certificate</td>
<td>8.0%</td>
<td>7.9%</td>
<td>Annually</td>
</tr>
<tr>
<td>10.</td>
<td>Public Provident Fund Scheme</td>
<td>8.0%</td>
<td>7.9%</td>
<td>Annually</td>
</tr>
<tr>
<td>11.</td>
<td>Kisan Vikas Patra</td>
<td>7.7% (will mature in 112 months)</td>
<td>7.6% (will mature in 113 months)</td>
<td>Annually</td>
</tr>
<tr>
<td>12.</td>
<td>Sukanya Samriddhi Account Scheme</td>
<td>8.5%</td>
<td>8.4%</td>
<td>Annually</td>
</tr>
</tbody>
</table>

03. It is requested to circulate these changes to all concerned for information and necessary guidance. Same may also be placed on the notice board of all Post Offices in public area.
05. This issue with the approval of Competent Authority.

Yours faithfully

(L. L. Meena)
Assistant Director (SB-I)

Copy to:
1. DDG(FS)/DDG(VIG)/JS&FA/DDG(PAF/DDG(RB)/DDG(Estt.)/DDG(PG & Insps.)/DDG (PCO)
2. Director (Tech) O/o Pr. CPMG T.N Circle.
3. Director (FS)/Director (CBS), Dak Bhawan.
4. Director of Audit (P&T), Delhi.
5. All Directors/Dy. Directors of Accounts, Postal
6. Director, Postal Staff College, Ghaziabad.
7. All Directors, Postal Training Centres.
8. Director PTC Mysore for uploading the SB order on India Post Web Site.
9. Dy. Director (CEPT) Chennai O/O CPMG T.N. Circle, Chennai for taking up changes in Sanchaya Post and Finacle with the FSI Vendor immediately.
11. AD/Inspection/PF/Vigilance
12. All Accounts Officers ICO(SB)
13. All recognized unions.
14. MOF(DEA), NS-II, North Block, New Delhi
15. Director, NSI, CGO Complex, A’Wing, 4th Floor, Seminary Hills, Nagpur-440006
16. PS to Member (T)
17. PPS to Secretary Posts
Corrigendum

No.113-01/2017-SB
Government of India
Ministry of Communications & IT
( FS Division)

Dak Bhawan, Sansad Marg
New Delhi 110001.

To

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

Sub:- Quoting of PAN/Details of Form 60 and submission of Financial Transaction Reports in Form -61 and 61A for certain POSB transactions.

Respected Sir/Madam,

In partial modification of SB Order No. 01/2017 dated 29.03.2017, third line of para 6 may be read as generation of statement in Form 61 & 61A instead of generation of statement in Form 60 & 61A.

All other entries of the SB Order holds good.

This issues with the approval of competent authority.

Copy for information & necessary action to:-

1. DDG(FS)/DDG(VIG.)/JS&FA/DDG(PAF)/DDG(RB)/DDG(Estt.)/DDG(PG&Inspections)/DDG(PCO).
2. Director(FS)/Director(CBS), Dak Bhawan.
3. Director of Audit (P&T), Delhi.
4. Resident of Audit Officer, Room No.517-B, Dak Bhawan, New Delhi.
5. All Directors/Dy.Directors of Accounts, Postal.
6. Director, Postal Staff College, Ghaziabad.
7. All Directors, Postal Training Centres.
8. Director PTC Mysore for uploading the SB Order on India Post Web Site.
10. AD/Inspections/PF/Vigilance
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13. MOF (DEA), NS-II, North Block, New Delhi.
14. Director, NSI CGO Complex, A Wing, 4th Floor, Seminary Hills, Nagpur-440006
15. PS to Member(I)
16. PPS to Secretary(Posts)

Centre for Excellence in F-sie Technology, Mysore-570010

17 April 2017

G.M. Director A.D.(A)
F. No. 32-01/2016-SB  
Government of India  
Ministry of Communication  
Department of Posts  
(F.S. Division)  

Dak Bhawan, New Delhi  
Dated: 28/04/2017  

ADDENDUM  

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

Subject: Change of procedure on issue of Kisan Vikas Patras (KVPs) and National Savings Certificates (NSCs) from 01.07.2016.  

S/ir/Madam,  

Kindly refer to the SB Order No. 6/2016 issued vide this office letter of even number dated 23.06.216 on the subject cited above. The competent authority had set up a committee to review and recommend the procedure for issue/discharge of cash certificates to be followed by CBS Post Offices and Postal Account Offices (PAOs) in the light of change in procedure of issue of NSC and KVP by Ministry of Finance, Department of Economic Affairs (Budget Division) vide its OM No. 1/04/2016-NS-II dated 21.06.2016 with effect from 01.07.2016. This office was also receiving references from field units regarding handling of Pledging of Certificates and issue of duplicate certificates in the light of changed procedure. Based on the recommendations of the said committee, the competent authority has taken following decisions:-  

(i) Procedure laid down for stocking and supply of stock of certificates vide Rule 3 to 8 of POSB Manual Vol-Ill will be treated as discontinued from 01.07.2016.  

(ii) Procedure of issue of certificates laid down in Rule 12(2) to 16, and preparation of Issue Journal laid down in Rule 20 of POSB Manual Vol-Ill will be replaced by the procedure laid down in point 8 of SB Order 6/2016 (copy attached)  

(iii) For encashment of certificates issued prior to 01.07.2016, the existing procedure as outlined in SB order 6/2016 will continue and for certificate accounts opened from 01.07.2016, the procedure being followed for closure of accounts for other small savings schemes will be continued to be followed.  

(iv) For the certificate accounts opened on or after 01.07.2016 and closed either on maturity or before maturity, no discharge Journal will be prepared and amount would appear in the Certificate LOT and Consolidated Journal in CBS offices. The designated PA who was comparing the discharge Journals received from SOs and prepared by HO with SO Summary and HO Summary shall continue to compare the amount with Discharge Journal received for old certificates and withdrawal/Interest amount shown in Certificate LOT received from SOs and prepared by HO working on
CBS. Designated PA will generate Consolidation of certificates for HO as a whole (just like other schemes done by SBCO) and tally with HO Cash Book (both old certificate discharge shown in Certificate Discharge Journal/Report and Certificate LOT) on daily basis for both issue and discharge.

(v) Preparation of Certificate issue return has already been discontinued from 01.07.2016 vide SB Order 6/2016, therefore, procedure prescribed for this purpose in Rule 51 of POSB Manual Vol-II stands discontinued. For preparation of Discharge return, procedure prescribed in Rule 51 will remain unchanged for the certificates issued prior to 01.07.2016 but will stand discontinued for the certificate accounts opened on or after 01.07.2016.

(vi) Head Post Offices will send certificate issue and discharge LOTs and consolidation along with vouchers received from SOs and prepared by HO as well as Consolidation for HO as a whole to Account Office (ICO) of their Circle/Region on next working day by Service Insured Post keeping one copy of Consolidation generated for the HO as a whole in the guard book. Discharge Journals and Discharge Return for the old certificates should continue to be entered in CC Bridge software as being done earlier but Discharge Journals and vouchers should be sent to AO (ICO) of their Circle/Region instead of concerned PAO every month.

(vii) AO (ICO) of Region/Circle will consolidate all H.Os (HO as a whole) day wise Consolidation of Issue and Discharge from the LOTs and Consolidation received from HO along with Discharge Vouchers and Discharge return and send consolidated details to Postal Account Office on monthly basis.

(viii) Action on recommendations of the committee regarding change in procedure in PAOs and re-deployment of surplus staff will be taken by DDG (PAF) of Postal Directorate.

2. In addition to the above, it has also been decided by the Competent Authority that for issue of duplicate certificates in lieu of Certificates purchased before 01.07.2016, following procedure will be followed:-

(i) The existing procedure of issue of Duplicate Certificate and approval from the competent authority shall be continued. In case of CBS post offices, the Head Post Office shall issue Duplicate pass book by following two steps mentioned below:-

(a) Use Menu CSCACM to change the Account Statement option from Deposit Receipt to Passbook.

(b) Duplicate Passbook issue date should be entered by the user in the relevant field provided in addition to changing the Account Statement field:

* Supervisor to verify the account in CSCACM Menu

* Print Passbook using HPBP Menu
(c) HO should maintain separate register for recording details of issue of such duplicate passbooks. If certificates are issued prior to 01.07.2016, Registration number and physical certificate numbers should be entered manually in the Passbook under signature and designation stamp of Authorized Official.

3. In case of Sanchay Post POs, HPO shall also issue duplicate pass book after following the existing procedure of issue of duplicate certificate & approval from the competent authority. HO should also maintain a separate register for recording details of issue of such duplicate passbooks. In case of certificates issued prior to 01.07.2016, Registration number and physical certificate numbers should be entered manually in the Passbook under signature and designation stamp of Authorized Official.

4. For the purpose of Pledging Fee for the account opened after 01.07.2016, one Passbook shall be treated as one accounts irrespective of the amount. Procedure of taking pledging fee shall remain the same. The remarks for pledging of certificates, release of certificates or forfeiture of certificates as security should be entered in the passbook under the dated signature of Supervisor/ Sub Post master. The present procedure followed for entry of pledging/ releasing/ forfeiture in Finacle CBS & Sanchay Post will remain the same.

4.1. However, duplicate Certificate/ Passbook will not be allowed to be pledged henceforth.

5. Procedure for closure of NSC/KVP accounts opened in Post Offices which are still working on Sanchaya Post will be circulated separately when Patch for this purpose will be developed and deployed.

6. This may kindly be circulated to all CBS and non-CBS Post Offices for information and necessary guidance for staff and customers.

7. This issues with approval of competent authority.

(K.R. Patel)
Assistant Director (SB-III)

Copy to:-
1. DDG(FS)/DDG(VIG)/US&FA/ DDG(PAF/DBG(RB)) DBG(Estt)/DDG(PG&Insps.)/DDG

2. Director (Tech) O/o Pr CPMG T N Circle.
3. Director (FS)/Director (CBS), Dak Bhawan.
4. Director of Audit (P&T), Delhi.
5. All Directors/Cy. Directors of Accounts, Postal
6. Director, Postal Staff College, Ghaziabad.
7. All Directors, Postal Training Centres.
8. Director CEPT Mysore for uploading the SB order on India Post Web Site.
9. Dy. Director (CEPT) Chennai O/o CPMG T.N.Circle, Chennai for taking up changes in Finacle with the vendor and issue necessary guidelines to Post offices.
10 AGD(CBS) for taking up the matter with the FSI Vendor for solution development in Finacle CBS Application immediately.
12. AD Inspection/PP/Vigilance
13. All Accounts Officers /CO(SB)
14. All recognized unions
15. MOF(DEA), NS-II, North Block, New Delhi
16. Director, NSI, CGO Complex, A'Wing, 4th Floor, Seminary Hills, Nagpur-440006
17. PS to Member (T) 18. PPS to Secretary Posts
Subject: Change in procedure of issue of NSC and KVP from 01.07.2016.

Respected Sir/Madam

The undersigned is directed to refer to this office letter of even number dated 21.6.2016 vide which it was conveyed that the Ministry of Finance vide its OM No. 1/04/2016-NS-II dated 13.5.2016 has decided to stop sale of pre-printed NSC and KVP from 1.7.2016 in all CBS and non-CBS post offices. Therefore, from 1.7.2016, following procedure is to be followed by CBS and non-CBS post offices for issue of NSC and KVP:

1. Same common Account Opening Form will be used for purchase of NSC and KVP.

2. There will be no denomination of NSC or KVP. NSC-VIII Issue can be issued for minimum of Rs.100/- and in multiple of Rs.100/- only. For example, NSC for Rs.5450/- cannot be issued. Similarly, KVPs can be issued for minimum of Rs.1000/- and in multiple of Rs.1000/- only.

3. User has to open one NSC or KVP account in the CBS or Sanchaya Post system against one Purchase Application. In case of CBS, user has to open account in menu CMISAOP and same has to be verified in CMISAOPM by selecting scheme code as NSC16 or KVP16. For opening the account in Sanchaya Post, HO will assign New Block Number to each SO which is still working in Sanchaya Post and that block has to be entered by Supervisor in initialization (patch will be deployed before 1.7.2016). Sanchay Post will pick account number from new block. Old registration number should be stopped from 1.7.2016.

4. After opening of account, Passbook has to be issued. If Passbook printer is working, Passbook will be printed from the printer. Otherwise, manual entries should be made in Passbook. Entries to be made on first page on the Passbook are attached.

5. No pre-printed NSC or KVP is to be issued from 1.7.2016 even where cheque is submitted before 30.6.2016 and clearance is received on 1.7.2016. In such cases also, only one account for the whole amount is to be opened and single Passbook is to be issued.

6. Procedure for issue of duplicate certificate will remain the same except that no pre-printed duplicate certificate is to be issued. Detailed procedure for issue of duplicate passbook in place of duplicate certificates will be issued shortly.

8. For the NSC or KVPs issued from 1.7.2016, NSC and KVP issue return sent to DAP(PAO) (through Pattram Software as well as physical copy) stands abolished. However, designated PA who was comparing NSC/KVP issue journals received from SOs and prepared by HO with SO Summary and HO Summary shall continue to compare the amount of issue mentioned in NSC/KVP LOT and Consolidation of each SO and HO with SO Summary and HO Summary.

9. For discharge of already issued certificates, there will be no change in procedure. For closure of new NSC and KVPs issued from 1.7.2016, detailed procedure will be circulated separately.

10. This may be circulated to all post offices urgently.

This has the approval of competent authority.

Yours faithfully,

(S. Manik Lakra)
Assistant Director General (FS-I)

Copy to:-

1) 1. DDG (FS)/DDG (VIG)/JS&FA/DDG (PAF)/DDG (RB)/DDG (Estt.)/DDG(PG & Inspections)/ DDG (PCO)
2) Director (FS)/Director (CBS), Dak Bhawan.
3) Director of Audit (P&T), Delhi.
4) All Directors/Dy. Directors of Accounts, Postal
5) Director, RAKNPA, Ghaziabad.
6) All Directors, Postal Training Centres.
7) Director CEPT Mysore for uploading the SB order on India Post Web Site.
8) Dy. Director CEPT, DMCC/SDC O/o CPMG T.N.Circle.
9) AD/Inspection/PF/Vigilance
10) All Accounts Officers ICO(SB)
11) All recognized unions.
12) MOF(DEA), NS-II, North Block, New Delhi
13) Director, NSI, CGO Complex, 'A' Wing, 4th Floor, Seminary Hills, Nagpur-440006
14) PS to Member (Banking & HRD)
15) PPS to Secretary Posts.
F. No. 116-01/2016-SB
Government of India
Ministry of Communications
Department of Posts

Dak Bhawan, Sansad Marg,
New Delhi-110001.
Date: 28.06.2017

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

Subject:- Deposit of specified Bank notes with Reserve Bank

Sir/Madam,

In pursuance of Gazette Notification: Extraordinary dated 20th Jun 2017 issued by Ministry of Finance, Department of Economic Affairs, Notification, New Delhi, the specified bank notes which have been accepted from the customers by the Post Offices on or before 30th December 2016 may be deposited by such Post Offices in any of the office of the Reserve Bank of India, within a period of 30 days from the commencement of these rules, and get the exchange value thereof by credit to the account of such Post Office subject to the satisfaction of the Reserve Bank of the conditions specified in the said notification and the reason for non-deposit of the specified bank notes within the period under that notification.

2. CPMGs should monitor the implementation of these rules and submit a certificate by 19th July that no such notes are lying in any of the Post Offices under their jurisdiction.

This is issued with the approval of the competent authority.

Yours Sincerely,
(P. L. Meena)
Assistant Director (SB-I)


Copy to:-

1) DDG (FS)/DDG (VIG)/JS&FA/DDG (PAF)/DDG (RB)/DDG (Estt.)/DDG(PG & Inspections)/DDG (PCO)
2) Director (FS)/Director (CBS), Dak Bhawan.
3) Director of Audit (P&T), Delhi.
4) All Directors/Dy. Directors of Accounts, Postal
5) Director, RAKNPA, Ghaziabad.
6) All Directors, Postal Training Centres.
7) Director CEPT Mysore for uploading the SB order on India Post Web Site.
8) Dy. Director CEPT, DMCC/SDC O/o CPMG T.N.Circle.
9) AD/Inspection/PF/Vigilance
10) All Accounts Officers ICO(SB)
11) All recognized unions.
12) MOF(DEA), NS-II, North Block, New Delhi
13) Director, NSI, CGO Complex,‘A’ Wing, 4th Floor, Seminary Hills, Nagpur-440006
14) PS to Member (Banking & HR). 15) PPS to Secretary Posts.
SB Order No. 05/2017
F.No 113-03/2017-SB
Govt. of India
Ministry of Communication
Department of Posts
(F.S. Division)

Dak Bhawan, New Delhi-110001
Dated: 30.06.2017

To,

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

Subject: Revision of interest rates for Small Savings Schemes.

Sir/Madam,

The undersigned is directed to say that vide memorandum No. 14/2016-NS.II dated 30.06.2017, Govt. of India, Ministry of Finance, Department of Economic Affairs (Budget Division) has revised interest rates of small savings schemes for the second quarter of the financial year 2017-18 from 1st July, 2017 to 30th September, 2017. These rates shall be applicable from 01.07.2017 and up to 30.09.2017 on new accounts/certificates issued on or after 01.07.2017 (except Saving account, PPF & SSA accounts where new rate shall be applicable on the balance in the existing accounts as well as subsequent deposits if made from 01.07.2017 to 30.09.2017 also).

2. On the basis of the interest compounding/payment built-in in the schemes, interest rates on various Savings Schemes from 01.07.2017, shall be as under:

<table>
<thead>
<tr>
<th>Sl. No</th>
<th>Instruments</th>
<th>Rate of interest w.e.f. 01.04.2017 to 30.06.2017</th>
<th>Rate of interest w.e.f. 01.07.2017 to 30.09.2017</th>
<th>Compounding Frequency*</th>
</tr>
</thead>
<tbody>
<tr>
<td>01.</td>
<td>Savings Deposit</td>
<td>4.0</td>
<td>4.0</td>
<td>Annually</td>
</tr>
<tr>
<td>02.</td>
<td>1 Year Time Deposit</td>
<td>6.9</td>
<td>6.8</td>
<td>Quarterly</td>
</tr>
<tr>
<td>03.</td>
<td>2 Year Time Deposit</td>
<td>7.0</td>
<td>6.9</td>
<td>Quarterly</td>
</tr>
<tr>
<td>04.</td>
<td>3 Year Time Deposit</td>
<td>7.2</td>
<td>7.1</td>
<td>Quarterly</td>
</tr>
<tr>
<td>05.</td>
<td>5 Year Time Deposit</td>
<td>7.7</td>
<td>7.6</td>
<td>Quarterly</td>
</tr>
<tr>
<td>06.</td>
<td>5 Year Recurring Deposit</td>
<td>7.2</td>
<td>7.1</td>
<td>Quarterly</td>
</tr>
<tr>
<td>07.</td>
<td>5 Year Senior Citizen Account Scheme</td>
<td>8.4</td>
<td>8.3</td>
<td>Quarterly and Paid</td>
</tr>
<tr>
<td>08.</td>
<td>5 Monthly Income Account Scheme</td>
<td>7.6</td>
<td>7.5</td>
<td>Monthly and paid</td>
</tr>
<tr>
<td>09.</td>
<td>5 Year National Savings Certificate</td>
<td>7.9</td>
<td>7.8</td>
<td>Annually</td>
</tr>
<tr>
<td>10.</td>
<td>Public Provident Fund Scheme</td>
<td>7.9</td>
<td>7.8</td>
<td>Annually</td>
</tr>
<tr>
<td>11.</td>
<td>Kisan Vikas Patra</td>
<td>7.6 (will mature in 113 months)</td>
<td>7.5 (will mature in 115 months)</td>
<td>Annually</td>
</tr>
<tr>
<td>12.</td>
<td>Sukanya Samriddhi Account Scheme</td>
<td>8.4</td>
<td>8.3</td>
<td>Annually</td>
</tr>
</tbody>
</table>

*No Change

Contd/-----
3. It is requested to circulate these changes to all concerned for information and necessary guidance. Same may also be placed on the notice board of all Post Offices in Public area. The necessary calculation tables will supplied later.

4. This issue with the approval of Competent Authority.

Yours Faithfully,

[Signature]

Assistant Director (SB-1)

Copy to:-

1) DDG (FS)/DDG (VIG)/JS&FA/DDG (PAF)/DDG (RB)/DDG (Estt.)/DDG(PG & Inspections)/ DDG (PCO)
2) Director (FS)/Director (CBS), Dak Bhawan.
3) Director of Audit (P&T), Delhi.
4) All Directors/Dy. Directors of Accounts, Postal
5) Director, RAKNPA, Ghaziabad.
6) All Directors, Postal Training Centres.
7) Director CEPT Mysore for uploading the SB order on India Post Web Site.
8) Dy. Director CEPT, DMCC/SDC O/o CPMG T.N.Circle.
9) AD/Inspection/PF/Vigilance
10) All Accounts Officers ICO(SB)
11) All recognized unions.
12) MOF(DEA), NS-II, North Block, New Delhi
13) Director, NSI, CGO Complex, 'A' Wing, 4th Floor, Seminary Hills, Nagpur-440006
14) PS to Member (Banking & HR).
15) PPS to Secretary Posts.
To,

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

Subject : Discontinuation of Commission under Pay Roll Savings Schemes

Sir/Madam,

In continuation of SB Order 09/2016 dated 23.09.2016 the undersigned is directed to say that Ministry of Finance, Department of Economic Affairs (Budget Division) New Delhi, vide its Memorandum No. 1/4/2015-NS-II dated 12.05.2017, has conveyed that commission on Pay Roll Savings Scheme had been discontinued w.e.f. 01.10.2016. Now MOF has conveyed that only commission on PRSS has been discontinued and not the scheme, willing establishment can operate the scheme voluntarily without claiming commission. However, it needs to be ensured that no commission is paid by any post office to any Pay Roll Saving Group w.e.f. 01.10.2016. In case any commission has been paid after 01.10.2016, necessary recovery be made.

1. This may kindly be circulated to all CBS and Non-CBS Post Offices for information and necessary guidance. This should also be placed on the Notice Board of all the Post Offices.

2. This issue with the approval of Competent Authority.

Yours Faithfully,

(B. Meena)
Assistant Director (SB-1)

Copy to:-

1) DDG (FS)/DDG (VIG)/JS&FA/DDG (PAF)/DDG (i:B)/DDG (Estt.)/DDG(PG & Inspections)/ DDG (PCO)
2) Director (FS)/Director (CBS), Dak Bhawan.
3) Director of Audit (P&T), Delhi.
4) All Directors/Dy. Directors of Accounts, Postal
5) Director, RAKNPA, Ghaziabad.
6) All Directors, Postal Training Centres.
7) Director CEPT Mysore for uploading the SB order on India Post Web Site.
8) Dy. Director CEPT, DMCC/SDC O/o CPMG T.N.Circle.
9) AD/Inspection/PF/Vigilance
10) All Accounts Officers ICO(SB)
11) All recognized unions.
12) MOF(DEA), NS-II, North Block, New Delhi
13) Director, NSI, CGO Complex,'A' Wing, 4th Floor, Seminar Hills, Nagpur-440006
14) PS to Member (Banking & HR), 15) PPS to Secretary Posts.

[Signature]
Assistant Director (Auditing)
To,

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

Subject: Premature Closure of Public Provident Fund (PPF) account—clarifications.

Sir/Madam,

The undersigned is directed to say that vide memorandum dated June 18, 2016 and subsequent corrigendum issued vide notification dated June 27, 2016, Govt. of India, Ministry of Finance, Department of Economic Affairs (Budget Division) and SB Order No.11/2016 dated 04.11.2016 has permitted premature closure of a PPF account after completion of five year on specified grounds. However, such premature closure of a PPF account is subject to the condition that the interest payable on a prematurely closed PPF account shall be at a rate which shall be lower by one percentage points that the rate applicable to the PPF scheme from time to time.

2. Ministry of Finance (DEA) (Budget Division) has been receiving reference from banks seeking clarification of the following points:

(1) Whether the requirement of payment of a fee of Rs. 50 for each year of default along with arrear subscription of Rs. 500 for each year for regularizing discontinued account prescribed in para 7(2) of the PPF Scheme, 1968 shall be applicable for premature closing a discontinued PPF account; and

(2) Whether the reduction of one percentage point in interest rate on premature closure of a PPF account which has completed 15 years and has been extended under para 9(3A) of the PPF scheme, shall be applicable from the date of extension of the account or from the date of initial opening of the account.

3. The matter has been examined by Ministry of Finance (DEA) (Budget Division) and the points are clarified as under vide memorandum F. No.3/2/2014-NS dated 07.07.2017:

(i) The requirement of payment of a fee of Rs. 50 for each year of default along with arrear subscription of Rs. 500 for each year. Prescribed under para 7(2) of the PPF Scheme is for regularizing a discontinued account and is not applicable for the purpose of closing the account prematurely. Hence, the subscriber is not required to deposit either the fee of Rs. 50 for each year of default or arrears of subscription for closing the account prematurely; and
(ii) If a PPF account that has already completed 15 years and has subsequently been extended under the provision of para 9(3A) of the PPF Scheme is closed prematurely before the completion of the current 5 year block period, the reduction in interest rate by 1 percentage point shall be applicable from the date of the commencement of the current 5 year block period and not from the date of initial opening of the account.

4. It is requested to circulate these changes to all concerned for information and necessary guidance. Same may also be placed on the notice board of all Post Offices in Public area.

5. This issue with the approval of Competent Authority.

Yours Faithfully,

(P. L. Meena)
Assistant Director (SB-1)

Copy to:-

1) DDG (FS)/DDG (VIG)/JS&FA/DDG (PAF)/DDG (RB)/DDG (Estt.)/DDG(PG & Inspections)/ DDG (PCO)
2) Director (FS)/Director (CBS), Dak Bhawan.
3) Director of Audit (P&T), Delhi.
4) All Directors/Dy. Directors of Accounts, Postal
5) Director, RAKNPA, Ghaziabad.
6) All Directors, Postal Training Centres.
7) Director CEPT Mysore for uploading the SB order on India Post Web Site.
8) Dy. Director CEPT, DMCC/SDC O/o CPMG T.N.Circle.
9) AD /Inspection/PF/Vigilance
10) All Accounts Officers ICO(SB)
11) All recognized unions.
12) MOF( DEA), NS-II, North Block, New Delhi
13) Director, NSI, CGO Complex,'A' Wing, 4th Floor, Seminary Hills, Nagpur-440006
14) PS to Member (Banking & HR).
15) PPS to Secretary Posts.
To,

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

Subject:- Introduction of another Standardized Uniform Savings Bank Passbook (SB5A) for TD, NSC and KVP Accounts to be issued by CBS and non CBS post offices-regarding.

Sir / Madam,

The undersigned is directed to refer to this office letter of even number dated 16.4.2009; SB Order No.10/2012 dated 16.08.2012 and SB Order No.1/2014 dated 6.01.2014 on the subject vide which instructions were issued for printing of Standardized Uniform Savings Bank Passbook (SB-5). On receipt of references from various field units regarding review of number of pages for printing of transactions after introduction of NSC/KVP Passbook from 01.07.2016 and for 1/2/3 and 5 Years TD accounts where few pages are required for entering transactions, the competent authority has taken the following decision:-

(i) Circles should get two types of Standardized Uniform Pass books printed:-
   (a) with 9 Pages for printing transactions (SB5)
   (b) with 4 pages for printing transactions (SB5A)

(ii) SB5A Pass books mentioned at (i)(b) above should be used for opening of 1/2/3 and 5 Years TD, NSC and KVP accounts.

2 All CBS and Non CBS Post Offices shall maintain separate Stock Registers for both types of Passbooks as laid down in Rule 5 and 6 of POSB Manual Vol-I. Other instructions issued vide this office letter of even number dated 06.01.2014 will remain unchanged.

3 This issues in supersession of this office letter No. 61/01/2016-SB dated 11.08.2017 addressed to all heads of circles on the subject “Printing of small passbook (4 pages) instead of existing 36 pages passbook for savings certificates”. It is requested that till stock of newly introduced Passbook (SB5A) is printed and made available to Post Offices, the existing passbook i.e SB5 will continue to be issued for TD/NSC and KVP.
4. This may kindly be circulated to all concerned.

This issues with the approval of competent authority.

Yours faithfully,

[Signature]

Assistant Director (SB-1)

Copy to:-

1. DDG(FS)/DDG(VIG)/JS&FA/DDG(PAF)/DDG(RB)/DDG (Estt.)/DDG(PG & Inspections)/DDG (PCO)
2. Director (FS)/Director (CBS), DakBhawan.
3. Director of Audit (P&T), Delhi.
4. Resident Audit Officer, Room No.517-B, DakBhawan, New Delhi.
5. All Directors/Dy. Directors of Accounts, Postal
6. Director, RAKANPA, Ghaziabad.
7. All Directors, Postal Training Centres.
8. Director PTC Mysore for uploading the SB order on India Post Web Site.
10. AD /Inspection/PF/Vigilance
11. All Accounts Officers ICO(SB)
12. All recognized unions.
13. MOF(DEA), NS-II, North Block, New Delhi
14. PS to Member (Banking)
15. PPS to DG Posts.
16. PPS to Secretary Posts.
To, 

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

Sub:-Closing of accounts/certificates belonging to discontinued schemes including NSS-87 and NSS-92 in Post Office working on CBS platform-regarding

Respected Sir/Madam,

I am directed to refer to this office letter no. 25-11/2016-FS-CBS Dated 21.06.2016 (SB Order No.5/2016). In para 29 of the said SB Order it has been clearly mentioned that “Closing of any discontinued scheme account/certificate including NSS-87 or NSS-92 should be done at HO only and closure amount should be paid only by credit into savings account or by cheque. No cash payment should be made in such cases. Any depositor if approaches for closure of such account/certificates at any SO should be asked to approach HPO”.

2. It has been brought to the notice of this office that some HPOs are closing discontinued accounts/certificates including NSS-87 and NSS-92 accounts standing at other HPOs or SOs of other HPOs after using Transfer IN option. It is further directed that Head Post Offices should close only those discontinued accounts/certificates which are either standing at same HPO or SOs under that HPO only.
3. It is requested to issue suitable instructions to all CBS Head Post Offices & ensure that the instruction mentioned in this SB Order are scrupulously followed by all concerned.

This issues with the approval of competent authority.

Yours Sincerely,

(P. Meena)
Assistant Director (SB-I)

Copy for information & necessary action to:-
1) DDG (FS)/DDG (VIG)/JS&FA/DDG (PAF)/DDG (RB)/DDG (Estt.)/DDG(PG & Inspections)/ DDG (PCO)
2) Director (FS)/Director (CBS), Dak Bhawan.
3) Director of Audit (P&T), Delhi.
4) All Directors/Dy. Directors of Accounts, Postal
5) Director, RAKNPA, Ghaziabad.
6) All Directors, Postal Training Centres.
7) Director CEPT Mysore for uploading the SB order on India Post Web Site.
8) Dy. Director CEPT, DMCC/SDC O/o CPMG T.N.Circle.
9) AD /Inspection/PF/Vigilance
10) All Accounts Officers ICO(SB)
11) All recognized unions.
12) MOF(DEA), NS-II, North Block, New Delhi
13) Director, NSI, CGO Complex,'A'Wing, 4th Floor, Seminary Hills, Nagpur-440006
14) PS to Member (Banking & HR)
15) PPS to Secretary Posts.
To,

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

Subject: Revision of interest rates for Small Savings Schemes.

Sir/Madam,

The undersigned is directed to say that vide their O.M. No. 1/04/2016-NS dated 29.09.2017, the Ministry of Finance, Department of Economic Affairs (Budget Division), New Delhi have informed that the rate of interest on various small savings schemes for the third quarter of financial year 2017-18 starting 1st October, 2017, shall remain unchanged from those notified for the second quarter of FY 2017-18.

2. This is for information & necessary action by all concerned.

3. This issues with the approval of Competent Authority.

Yours faithfully

Assistant Director (SB-I)

Dak Bhawan, New Delhi
Dated: 03.10.2017

Copy to:-
1. (FS/DDG(VIG)/JS&FA/DDG(PAF/DDG(RB)/DDG(Estt.)/DDG(PG & Insps.)/ DDG (PCO)
2. Director (Tech) O/o Pr. CPMG T.N Circle.
3. Director (FS)/Director (CBS), Dak Bhawan.
4. Director of Audit (P&T), Delhi.
5. All Directors/Dy. Directors of Accounts, Postal
6. Director, Postal Staff College, Ghaziabad.
7. All Directors, Postal Training Centres.
8. Director PTC Mysore for uploading the SB order on India Post Web Site.
11. AD/Inspection/PF/Vigilance
12. All Accounts Officers ICO(SB)
13. All recognized unions.
14. MOF(DEA), NS-II, North Block, New Delhi
15. Director, NSI, CGO Complex, ‘A’ Wing, 4th Floor, Seminary Hills, Nagpur-440006
16. PS to Member (T)
17. PPS to Secretary Posts
F.No.113-02/2015-SB
Government of India
Ministry of Communications & IT
Department of Posts

DakBhawan, Sansad Marg,
New Delhi-110001.
Date: 06.10.2017

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

subject:-Mandatory use of Savings Account for credit of maturity/premature value, monthly/quarterly/yearly interest in case of MIS/SCSS/TD accounts and investments from 1st December 2017 -regarding.

Sir / Madam,

In view of Min. of Finance (DEA) O.M No. 1/3/2017-NS dated 03.08.2017 & 22.09.2017, the competent authority has taken the following decisions to be implemented in all CBS and non CBS Post Offices:-

1. On closure of any account either on maturity or on premature (other than savings account), the closure amount shall be paid only by credit into a Post Office Savings Account from 1st December 2017.

2. Monthly Interest/Quarterly Interest/Yearly Interest in respect of all MIS/SCSS and TD accounts shall also be paid only by credit into Post Office Savings Account from 1st December 2017.

3. To implement above decisions, following steps need to be taken by all the circles/regions from the date of receipt of this letter:-

(i) Special drive should be organized to contact existing depositors of RD/MIS/TD/SCSS/NSS/KVP/PPF/SSA through Postmen or through issue of notices or through advertisements in electronic/print media for LINKING of their Post Office Savings Account with their RD/MIS/TD/SCSS/NSS/KVP/PPF/SSA accounts for credit of closure/interest value and AADHAAR NUMBER as well as MOBILE NUMBER with their CIF ID.

(ii) Where customers are already having Post Office Savings account in post office, a mandate for credit of closure proceed and monthly/quarterly/yearly interest in case of MIS/SCSS and TD accounts should be taken alongwith a declaration.
(iii) All customers of MIS/SCSS/TD who are attending post offices for taking payment of interest by cash should be told that from 1st December 2017, interest will not be paid by cash and request them to get their savings account linked for credit of interest for the next time.

(iv) If any such customer is not having Post Office Savings Account, he/she should be given option to open savings account with various add on facilities available with the Post Office Savings Account like:

1. Benefit of Accidental insurance of Rs.2 lakh with very small premium of Rs.12/- per year under PMSBY (Pradhan Mantri Suraksha Bima Yojana).
2. Benefit of Life Insurance of Rs.2 lakh with very small premium of Rs.331/- per year under PMJJBY (Pradhan Mantri Jeevan Jyoti Bima Yojana).
4. Free ATM Card which can be used at any bank's ATM also.
5. Internet banking and Mobile Banking facilities.
6. Updating of Passbook at any CBS Post Office.
7. Facility of issue of cheque books.

(v) No new CIF should be created for these customers and Savings Account should be opened under existing CIF only. All different CIFs created during migration for a single customer (due to multiple accounts) should be merged into single CIF belonging to Savings Account. For those customers, who have already submitted their KYC documents after migration to CBS, no fresh KYC document should be asked for.

(vi) From 1st December, 2017, no Postmaster Cheque should be issued against any closed account/certificate and if any depositor attends post office for closing of any account not having linked Post Office Savings Account by that date, a Basic Savings Account should be opened under the same CIF on the same day without asking for separate ACCOUNT OPENING FORM (AOF) by selecting SBBAS as scheme code and “For Credit of Closure/Interest Value of Small Savings Instruments” from the list of Welfare Schemes available in the dropdown in CBS and account should be closed and closure proceed should be credited to that account. Customer should be given Passbook of that Basic Savings Account. If customer requests, Insta ATM card should be issued immediately so that customer can withdraw the amount from any ATM as per his/her requirement. In case, customer wants to re-invest any amount in any Small savings Scheme either directly or through SAS or MPKBY Agent and if account is not eligible for issue of cheque book or Cheque book is not available in stock, SB-7 i.e withdrawal Form filled by the customer should be treated at par with POSB Cheque (a non-cash transaction).

(vii) All SAS and MPKBY Agents should be contacted to reach out to the existing customers for linking of their Post Office Savings Account with other Small Savings Scheme accounts.
(vii) All BPMs should be directed to request all RD and TD Account holders to link their Post Office Savings Account as Repayment Account for credit of closure/interest value into their savings account on due date and if any such account holder is not having Savings Account, he/she should be given option to open a Post Office savings account and link it with their RD and TD Account. For linking of Savings Account, mandate forms should be sent to all BOs. On receipt of mandate forms from BOs, Accounts office should enter mandates in Finacle for the accounts standing in BOs. Physical mandate Forms should be kept in separate Guard Files by each SO and HO.

4. It is requested to circulate this order to all CBS and non-CBS Post Offices and all Divisional Heads should be asked to start this drive immediately on receipt of this order so that customers may not complain of not giving sufficient time to implement these decisions.

Yours faithfully,

(P. Meena)
Assistant Director (SB-I)

Copy to:-

16) 1. DDG (FS)/DDG (VIG)/JS&FA/DDG (PAF)/DDG (RB)/DDG (Estt.)/DDG(PG & Inspections)/DDG (PCO)
27) Director (FS)/Director (CBS), Dak Bhawan.
28) Director of Audit (P&T), Delhi.
29) All Directors/Dy. Directors of Accounts, Postal
30) Director, RAKNPA, Ghaziabad.
31) All Directors, Postal Training Centres.
32) Director CEPT Mysore for uploading the SB order on India Post Web Site.
33) Dy. Director CEPT, DMCC/SDC O/o CPMG T.N.Circle. He should get new welfare scheme created in Finacle as well as Sanchaya post.
34) AD /Inspection/PF/Vigilance
35) All Accounts Officers ICO(SB)
36) All recognized unions.
37) MOF(DEA), NS-ll, North Block, New Delhi
38) Director, NSI, CGO Complex,'A'Wing, 4th Floor, Seminary Hills, Nagpur-440006
39) PS to Member (Banking & HR)
40) PPS to Secretary Posts.
No. 113-01/2017-SB  
Government of India  
Ministry of Communications  
(FS Division)  

DakBhawan, Sansad Marg  
New Delhi 110001  
Dated: 18.09.2017

To,

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

Sub:- Revision of Commission payable to SAS agents on Kisan Vikas Patra (KVP).

Respected Sir/Madam,

The undersigned is directed to convey the decision of the Min of Finance (DEA) for revision of commission payable to SAS agents of Kisan Vikas Patra(KVP).

2. Ministry of Finance (DEA) vide its O.M. F.No. 2/4/2014-NS-II dated 15.09.2017 has revised the agents commission in respect of Kisan Vikas Patra Scheme from 1% to 0.5% with immediate effect.

3. It is requested to circulate the above instructions to all field units and ensure that the instructions is strictly followed.

This issues with the approval of competent authority.

Yours Sincerely,

(K. Meena)  
Assistant Director (SB-I)

Copy for information & necessary action to:-
1) DDG (FS)/DDG (VIG)/JS&FA/DDG (PAF)/DDG (RB)/DDG (Estt.)/DDG (PG & Inspections)/DDG (PCO)
2) Director (FS)/Director (CBS), Dak Bhawan.
3) Director of Audit (P&T), Delhi.
4) All Directors/Dy. Directors of Accounts, Postal
5) Director, RAKNPA, Ghaziabad.
6) All Directors, Postal Training Centres.
7) Director CEPT Mysore for uploading the SB order on India Post Web Site.
8) Dy. Director CEPT, DMCC/SDC 0/o CPMG T.N.Circle.
9) AD /Inspection/PF/Vigilance
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12) MOF(DEA), NS-II, North Block, New Delhi
13) Director, NSI, CGO Complex,'A'Wing, 4th Floor, Seminary Hills, Nagpur-440006
14) PS to Member (Banking & HR)
15) PPS to Secretary Posts.
To,

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

Subject:- Printing of Passbook

Sir/Madam,

The undersigned is directed to convey that, as a measure of safety and precaution, manual entry is not to be allowed in Post Office Passbooks of various POSB Schemes in CBS Post Offices where Passbook printers have been supplied.

2. It is requested to circulate the above instructions to all the field units and ensure that the instructions are properly followed.

This issues with the approval of Competent Authority.

Yours Sincerely,

[Signature]
Assistant Director (SB-I)

Copy for information & necessary action to:-

1) DDG (FS)/DDG (Vig)/JS&FA/DDG (PAF)/DDG (RB)/DDG (Estt.)/DDG(PG & Inspections)/ DDG (PCO)
2) Director (FS)/Director (CBS), Dak Bhawan.
3) Director of Audit (P&T), Delhi.
4) All Directors/Dy. Directors of Accounts, Postal
5) Director, RAKNPA, Ghaziabad.
6) All Directors, Postal Training Centres.
7) Director CEPT Mysore for uploading the SB order on India Post Web Site.
8) Dy. Director CEPT, DMCC/SDC O/o CPMG T.N.Circle.
9) AD/Inspection/PF/Vigilance
10) All Accounts Officers ICO(SB)
11) All recognized unions.
12) MOF(DEA), NS-II, North Block, New Delhi
13) Director, NSI, CGO Complex, A Wing, 4th Floor, Seminary Hills, Nagpur-440006
14) PS to Member (Banking & HR)
15) PPS to Secretary Posts.
SB ORDER NO. 16 /2017

F.No.113-03/2017-SB
Government of India
Ministry of Communications & IT
Department of Posts

Dak Bhawan, Sansad Marg,
New Delhi-110001.
Date: 11.10.2017

To

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

Subject:-Amendments to Rule 2 and 3 of POSB General Rules 1981, Paragraph 2 and 4 of PPF Rules, Rule 2 and 4 of NSC VIII Issue Rules and Rule 2 and 6 of KVP Rules 2014 enforcing taking of Aadhaar number as mandatory document as identity document while opening of account and taking Aadhaar number as ID proof for account already opened/certificates issued under these rules by 31.12.2017-regarding

Sir / Madam,

The undersigned is directed to enclose copies of amendments received from MOF(DEA) as per subject cited above for information and necessary action.

Following procedure should be followed to implement these amendments –

1. From the date of receipt of this SB Order in a Post Office working on CBS platform, when a customer attends post office for opening of new account under any of the Small Savings Schemes, the Counter PA has to first execute De-duplication using CDEDUP menu to see whether customer has existing CIF or not.

2. If customer does not have a CIF, the customer should be asked to provide self-attested photo copy of the Aadhaar Card or Letter issued by UIDAI issuing Aadhaar number as part of KYC documents.

3. While creation of new CIF, in CCRC menu, in Document Details field, select ID Proof, in Document Code field, select ADHAR and enter Aadhaar ID number in the field Unique ID. Counter PA and Supervisor shall be responsible for entering correct Aadhaar number in this field by copying from the Aadhaar Card or Letter issued by UIDAI issuing Aadhaar number.
4. If address mentioned in these documents matches with the address given in Account Opening Form (AOF), there is no need to enter any document as Address Proof in CCRC. If address differs, then, one of the other documents prescribed in KYC Circular should be obtained as Address Proof and entered in CCRC. Supervisor has to verify the modification.

5. If customer is already having a CIF and wants to open a new account, Counter PA and Supervisor should go to CMRC menu and see if the customer has already submitted Aadhaar Number either as ID or as Address Proof. If it is so, Counter PA will check that if Aadhaar ID was taken as ADDRESS PROOF, the address mentioned in Aadhaar Card or Letter issued by UIDAI issuing Aadhaar number matches with the address mentioned in AOF. If it is YES then there is no need to take any fresh KYC document and account should be opened as usual.

6. If address does not match, the Counter PA has to take one of the other documents prescribed in KYC Circular as Address Proof and enter the same in CMRC. Then, Aadhaar number should be entered as ID proof in CMRC by following the procedure laid down in point number (3) above. Supervisor should verify the modification.

7. For existing account holders, when a customer attends post office with self-attested copy of Aadhaar Card, Counter PA should go to CMRC menu and enter Aadhaar number as ID Proof by adding a new Document type by selecting "IDPRF" and Document code to be selected as "ADHAR" and the unique ID No. field to be entered with Aadhaar number available in the Photocopy provided by the customer and preferred flag to be modified as "YES" for the new entry and verification to be completed by supervisor.

8. If Aadhaar number entered either in CCRC or CMRC is already entered against any CIF, error will be thrown by the Finacle system that Aadhaar ID is already registered. User should go to menu CCIFNQ menu, enter same Aadhaar number to find out the CIF under which same Aadhaar number is already registered. Depositor/Holder should be asked to merge other CIFs with the CIF under which Aadhaar number is already registered and account should be opened under that CIF only.

9. For those customers/depositors, who have enrolled for Aadhaar but are yet to get Aadhaar card, suitable instructions/process to be followed in their cases will follow shortly, which may be awaited.
10. It is requested that this SB order and attached amendments to statutory rules should be circulated to all CBS Post Offices, Circle Processing Centres (CPC) as well as administrative offices. All Post offices should be asked to put the following text on Notice Board provided in public hall, - “As per orders of the Government of India, all Depositors of any of Small Savings Schemes are requested to produce/submit their Aadhaar Number to the Post Office latest by 31.12.2017 positively”.

This issues with the approval of the Competent Authority.

Yours faithfully,

(P L Meena)
Assistant Director (SB)

Copy to:-

1. DDG(FS)/Sr. DDG(Vig)/JS&FA/Sr. DDG(PAF)/DDG(RB)/DDG (Estt.)/DDG(PG,QA &I)
2. Director (FS)/Director (CBS), Dak Bhawan.
3. Director of Audit (P&T), Delhi.
4. Resident Audit Officer, Room No.517-B, Dak Bhawan, New Delhi.
5. All GM (Finance)/Directors/Dy. Directors of Accounts, Postal
6. Director, RAKANPA, Ghaziabad.
7. All Directors, Postal Training Centres.
8. Director PTC Mysore for uploading the SB order on India Post Web Site.
10. AD Inspection/PF/Vigilance
11. All Accounts Officers ICO(SB)
12. All recognized unions.
13. MOF(DEA), NS-II, North Block, New Delhi
14. Sr. PPS to Secretary Posts.
15. PPS to DG Posts.
16. PS to Member (Banking)
17. Jt. Director & HOD, GOI, Ministry of Finance, NSI, ICCW Building, 4 Deen Dayal Upadhyya Marg New Delhi-110002
Government of India
Ministry of Finance
Department of Economic Affairs

New Delhi, the 24th September, 2017

NOTIFICATION

G.S.R. In exercise of the powers conferred by section 15 of the Government Savings Bank Act, 1873 (5 of 1873), the Central Government hereby makes the following rules further to amend the Post Office Savings Bank General Rules, 1981, namely:

1. (1) These rules may be called the Post Office Savings Bank General (Amendment) Rules, 2017.

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

2. In the Post Office Savings Bank General Rules, 1981,-

(i) in rule 2, for clause (a), the following clauses shall be substituted, namely:

"(a) 'Aadhaar number' means an identification number as defined in clause (a) of section 2 of the Aadhaar (Targeted Delivery of Financial and Other Subsidies, Benefits and Services) Act, 2016 (18 of 2016);

(aa) 'Account' means a Savings Account, a Recurring Deposit Account, a Time deposit Account, Monthly Income Scheme Account, Sukanya Samriddhi Account or Senior Citizens Savings Account;"

(ii) after rule 3, the following rule shall be inserted, namely:

"(3A) Identification of Account holders. -The Aadhaar number shall be the unique identifier for the purpose of establishing the identity of an account holder:

Provided that where Aadhaar number has not been assigned, the depositor shall submit proof of application of enrolment for Aadhaar:

Provided further that every depositor under this rule who has not given his Aadhaar number at the time of application for such deposit shall submit his Aadhaar number to the Post Office Savings Bank or Deposit Office concerned, on or before the 31st day of December, 2017."

[F. No. 1/3/2015-NS.II]

(Pranesh Goyal)
Joint Secretary to the Government of India
Government of India
Ministry of Finance
Department of Economic Affairs

New Delhi, the 21st September, 2017

NOTIFICATION

G.S.R.....(E).- In exercise of the powers conferred by section 3 of the Public Provident Fund Act, 1968 (23 of 1968), the Central Government hereby makes the following Scheme further to amend the Public Provident Fund Scheme, 1968, namely:

1. (1) This Scheme may be called the Public Provident Fund (Amendment) Scheme, 2017.

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

2. In the Public Provident Fund Scheme, 1968,-

(i) in Paragraph 2, for clause (a), the following clauses shall be substituted, namely:-

"(a) 'Aadhaar number' means an identification number as defined in clause (a) of section 2 of the Aadhaar (Targeted Delivery of Financial and Other Subsidies, Benefits and Services) Act, 2016 (18 of 2016);

(aa) 'Account' means a Public Provident Fund Account under this Scheme;"

(ii) after paragraph 4, the following paragraph shall be inserted, namely:-

"(4A) Identification of Account holders. - The Aadhaar number shall be the unique identifier for the purpose of establishing the identity of an account holder:

Provided that where Aadhaar number has not been assigned, the depositor shall submit proof of application of enrolment for Aadhaar:

Provided further that every depositor under this scheme who has not given his Aadhaar number at the time of application for such deposit shall submit his Aadhaar number to the Post Office Savings Bank or Accounts Office concerned, on or before the 31st day of December, 2017."

[F. No. 1/3/2015-NS.II]

(Prashant Goyal)
Joint Secretary to the Government of India
NOTIFICATION

G.S.R.....(E).- In exercise of the powers conferred by section 12 of the Government Savings Certificate Act, 1959 (46 of 1959), the Central Government hereby makes the following rules further to amend the Kisan Vikas Patra Rules, 2014, namely: -

1. (1) These rules may be called the Kisan Vikas Patra (Amendment) Rules, 2017.

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

2. In the Kisan Vikas Patra Rules, 2014,-

(i) in rule 2, for clause (a), the following clauses shall be substituted, namely:-

‘(a) “Aadhaar number” means an identification number as defined in clause (a) of section 2 of the Aadhaar (Targeted Delivery of Financial and Other Subsidies, Benefits and Services) Act, 2016 (18 of 2016);

(aa) “Act” means the Government Savings Certificates Act, 1959 (46 of 1959);’;

(ii) after rule 6, the following rule shall be inserted, namely:-

“(6A) Identification of Account holders - The Aadhaar number shall be the unique identifier for the purpose of establishing the identity of an account holder:

Provided that where Aadhaar number has not been assigned, the depositor shall submit proof of application of enrolment for Aadhaar:

Provided further that every depositor under this rule who has not given his Aadhaar number at the time of application for such deposit shall submit his Aadhaar number to the Post Office Savings Bank or Bank concerned, on or before the 31st day of December, 2017.”.

[F. No. 1/3/2015-NS.II]

(Prahlad Goyal)
Joint Secretary to the Government of India
NOTIFICATION

G.S.R——(E).— In exercise of the powers conferred by section 12 of the Government Savings Certificate Act, 1959 (46 of 1959), the Central Government hereby makes the following Rules further to amend National Savings Certificate (VIII Issue) Rules, 1989, namely:-

1. (1) These rules may be called the National Savings Certificate (VIII Issue) (Amendment) Rules, 2017.

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

2. In the National Savings Certificate (VIII Issue) Rules, 1989, -

(i) in rule 2, for clause (i), the following clauses shall be substituted, namely:-

'(i) "Aadhaar number" means an identification number as defined in clause (a) of section 2 of the Aadhaar (Targeted Delivery of Financial and Other Subsidies, Benefits and Services) Act, 2016 (18 of 2016);

(ii) after rule 4, the following rule shall be inserted, namely:-

"(4A) Identification of Account holders. - The Aadhaar number shall be the unique identifier for the purpose of establishing the identity of an account holder:

Provided that where Aadhaar number has not been assigned, the depositor shall submit proof of application of enrolment for Aadhaar:

Provided further that every depositor under this rule who has not given his Aadhaar number at the time of application for such deposit shall submit his Aadhaar number to the Post Office Savings Bank concerned, on or before the 31st day of December, 2017.".

[F. No. 1/3/2015-NS.II]

(Prashant Goyal)

Joint Secretary to the Government of India
F. No. 25-11/2016-FS-CBS(Pt.1)
Government of India
Ministry of Communication
Department of Posts
(F.S. Division)

To,

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

Subject: Making Mobile Phone Number MANDATORY while opening of a new account in any of the P.O. Small Savings Schemes - regarding.

Sir/Madam,

The undersigned is directed to say that in order to provide SMS services which are being provided free of cost and also to protect investments of small savers from any attempted frauds, the competent authority has decided to make taking of MOBILE PHONE NUMBER of the customer MANDATORY for opening of any new account in any of the Small Savings Schemes in all CBS enabled Post Offices. From the date of receipt of this SB Order, in a Post Office working on CBS platform, when a customer attends post office for opening of new account under any of the Small Savings Schemes, the Counter PA has to request the customer to enter his/her MOBILE PHONE NUMBER in the Account Opening Form (AOF).

2. While creation of new CIF, in CCRC menu, Mobile Phone number should be entered in the relevant field by the Counter PA and Supervisor should verify the same.

3. If customer is already having a CIF and wants to open a new account, Counter PA and Supervisor should go to CMRC menu and see whether Mobile Phone number of the customer has already been entered in the relevant field using Inquire Option. If it is not, he should use the Modify Option and enter the Mobile Phone number of the customer in the relevant field before opening a new account. Supervisor has to verify this modification.

4. In case the AOF is presented at a Branch Post Offices working under Account Office which is CBS enabled, BPM should accept AOF only if Mobile Phone number is entered by the customer at the relevant place. When AOF is received from a BO, Counter PA and Supervisor of Account Office should follow the procedure load down in point 2 and 3 above.

Dak Bhawan, New Delhi
Dated: 23/10/2017

SB Order No. 17/2017
5. Counter PA and Supervisor will be responsible for entering correct Mobile Phone Number as mentioned in AOF.

6. Further, all the existing accounts are also to be seeded with the mobile numbers of the concerned depositors. For this, special drive should be launched & wide publicity be made through print/electronic media/pamphlets, handbills etc. regarding the depositors/customers to get their mobile numbers linked/seeded with their respective accounts.

7. It is requested that this SB order should be circulated to all CBS Post Offices.

This issues with the approval of the Competent Authority.

Yours Sincerely,

(P. Meena)
Assistant Director (SB-I)

Copy for information & necessary action to:-

1) DDG (FS)/DDG (Vig)/JS&FA/DDG (PAF)/DDG (RB)/DDG (Eatt.)/DDG (PG & Inspections)/ DDG (PCO)
2) Director (FS)/Director (CBS), Dak Bhawan.
3) Director of Audit (P&T), Delhi.
4) All Directors/Dy. Directors of Accounts, Postal
5) Director, RAKNPA, Ghaziabad.
6) All Directors, Postal Training Centres.
7) Director CEPT Mysore for uploading the SB order on India Post Web Site.
8) Dy. Director CEPT, DMCC/SDC O/o CPMG T.N.Circle.
9) AD/Inspection/PF/Vigilance
10) All Accounts Officers ICO(SB)
11) All recognized unions.
12) MOF(DEA), NS-II, North Block, New Delhi
13) Director, National Savings Institute (NSI), Deendayal Upadhya Marg, New Delhi near ITO.
14) PS to Member (Banking & HR)
15) PPS to Secretary Posts.
To,
All Heads of Circles/Regions
Addl. Director General, APS, New Delhi.

Subject:- Operational Guidelines for CBS Post Offices handling Post Office Savings Bank related work.

Sir / Madam,

The undersigned is directed to refer to this office letter No.116-15/2013-SB(Pt. SBCO) dated 19.10.2015, Addendum dated 25.5.2016 and Addendum-II dated 04.08.2016 vide which role of SBCO was circulated after implementation of CBS. The Annexure attached to these letters was having some guidelines for Postal Staff handling POSB Schemes after implementation of CBS. It has been brought to notice of this office that since subject of this SB Order was for Role of SBCO, the operative staff of Post Offices handling POSB operations is either not aware or ignorant of these guidelines on the pretext that this SB Order was for SBCO staff only. Therefore, the competent authority has now decided to reiterate these operative guidelines through a separate SB order so that these can be implemented strictly. Following are the operative guidelines for CBS Post Offices handling day to day work relating to POSB:-

1. As and when SOs are migrated to CBS, staff working in POSB Branch should be reduced and re-deployed either at POSB Counters or at CPC or in the SBCO Branch for assistance in physical voucher checking.

2. Sub Account PA in HPOs will handover Vouchers Bundles with consolidation received from Sub Post Offices to SBCO Incharge.

3. ACG-17 along with Agent Commission Report/schedule will not be sent to SBCO and instead will be preserved in the Accounts Branch of HPO and sent to PAO along with other schedules.

4. In case of RD deposits accepted through MPKBY Agents, only two copies of Agent LOT is to be taken from the agent along with pay-in-slip and ACG-17. One copy of Agent LOT will be kept in the office guard file and second copy Agent schedule (LOT) should be attached with the pay-in-slip and placed at the end of RD Voucher Bundle. ACG-17 are to be attached with the Agent Commission Report/schedule and sent to HO/Accounts Branch of HO.
5. Account Opening Form (SB-3/AOF) where KYC documents are attached will not be transferred to SBCO along with Account Closure Voucher. APM/SPM should record on the closed vouchers that "SB-3/AOF retained with KYC documents". In case of any SB-3 or AOF with whom KYC documents are not attached (subsequently opened accounts), SB-3 or AOF is to be attached with the closed voucher and sent to SBCO.

6. SBSO branch of HOs will send all SB-3 of SOs (migrated to CBS) to the respective SOs. In case of Accounts closed at the Post Office other than the one where account was opened, Account Transfer Form collected by the Post Office at the time of closure should be attached with the closure voucher.

7. In case of any adjustment if required in interest, Postmaster/Sub Postmaster will write error book and raise the issue to Head Postmaster who will raise the issue with Supervisor SBCO. In case of any adjustment related to pre-migration period, Head Postmaster will raise the issue with Divisional Head with copy of error book who will after necessary inquiry (if required), approve adjustment and send letter to SBCO Supervisor.

8. Postmaster/APM/SPM will be held personally responsible for all transactions happened in the Final Office Accounts in the post office. They should be vigilant while verifying the transactions to see the Office Account Number used by the User.

9. Post Office staff will write name of Scheme and TRAN ID in red ink on the right hand side of the voucher.

10. One deposit slip and one withdrawal slip will be prepared for auto-credit of MIS/SCSS/TD to Savings and Savings to RD.

11. One deposit slip will be prepared for the total of each type of Agent commission credited into savings accounts supported by consolidated list of commission paid.

12. One withdrawal slip will be prepared by SPM/APM for the POSB Cheque clearing amount (based on the clearing amount intimated to Clearing House/HO) and print out of cheque’s images should be attached to it. SPM/APM should sign on each image of the cheque with designation stamp.

13. At the closing of counter hours, all vouchers should be sorted scheme-wise and TRAN ID wise. Vouchers should be tallied with LOT shown in the system by Counter PA and Supervisor.

14. A consolidation of each scheme should be generated and printed by all CBS post offices. Where laser printers are not available, this can be printed on Dot Matrix Printer also. For this, while executing command in HFINRPT, user has to select “XLS” instead of “PDF” (which is shown by default) in the field “Output File Name”.

-2-
15. In case of RD/MIS/SCSS/TD Consolodations, amount of auto credit/Debit from SB to RD and MIS/SCSS/TD to SB, SPM/APM should prepare a manual summary as given below:-

a) Total amount of Counter Transactions:-
b) Total amount of Auto Debit/Credit Transactions

c) Grand Total:-

This Grand Total (C) should be taken into account in SO Daily Account and must tally with the amount printed in the consolidation from Finacle.

16. APM/SPM will sign the consolidation and write the amount in words and figures along with No. of Deposit/Withdrawal vouchers included in the bundle. If any manual correction is made in consolidation, it should be supported by copy of error book (one copy to be attached with voucher, one copy with office copy of consolidation and one copy to be sent to Divisional Office.

17. All vouchers including closed vouchers are to be sealed along with print out of consolidation. One copy of consolidation (scheme-wise) is to be preserved in post office in guard file to be maintained scheme-wise and date-wise.

It is requested that these guidelines should be circulated to all CBS Post Offices and strictly followed. Any lapse in following above guidelines shall be liable for taking disciplinary action against the official responsible.

This issues with the approval of competent authority.

Yours faithfully,

[Signature]

Assistant Director (SB-I)

Copy to:

1) DDG (FS)/DDG (Vig)/JS&FA/DDG (PAF)/DDG (RB)/DDG (Estt.)/DDG (PG & Inspections)/DDG (PCO)
2) Director (FS)/Director (CBS), DakBhaban.
3) Director of Audit (P&T), Delhi.
4) All Directors/Dy. Directors of Accounts, Postal
5) Director, RAKNPA, Ghaziabad.
6) All Directors, Postal Training Centres.
7) Director CEPT Mysore for uploading the SB order on India Post Web Site.
8) Dy. Director CEPT, DMCC/SDC O/o CPMG T.N.Circle.
9) AD/Inspection/PF/Vigilance
10) All Accounts Officers ICO(SB)
11) All recognized unions.
12) MOF(DEA), NS-II, North Block, New Delhi
13) Director, NSI, CGO Complex, 'A' Wing, 4th Floor, Seminary Hills, Nagpur-440006
14) PS to Member (Banking & HR)
15) PPS to Secretary Posts.
To
All Heads of Circles/Regions
Addl. Director General, APS, New Delhi.

Subject:- Amendments in various statutory rules of Small Savings Schemes by Ministry of Finance (DEA) regarding.

Respected Sir/Madam,

The undersigned is directed to enclose copies of following Gazette notifications issued by MOF(DEA) for information and necessary action:-

1. GSR No.51(E) dated 18th January 2017 replacing name of Post Office Time Deposit Rules 1981 with National Savings Time Deposit Rules 1981 and allowing Banks to open and operate Time Deposit Accounts.


4. GSR No.54(E) dated 18th January 2017 allowing Banks to issue National Savings Certificates (VIII-Issue).

5. GSR No.1241(E) dated 29th Set.2017 mandating taking Aadhaar number or Aadhaar enrollment number as ID proof at the time of opening KVP accounts and for already issued KVPs taking Aadhaar number or Aadhaar enrollment number latest by 31st December,2017. Procedure to implement this notification has already been circulated vide SB Order No 16/2017 Dated 11.10.2017.
6. GSR No.1242(E) dated 29th Set. 2017 mandating taking Aadhaar number or Aadhaar enrollment number as ID proof at the time of opening of accounts under POSB General Rules 1981 and for already opened accounts under POSB General Rules 1981 taking Aadhaar number or Aadhaar enrollment number latest by 31st December, 2017. Procedure to implement this notification has already been circulated vide SB Order No. 16/2017 Dated 11.10.2017.

7. GSR No.1243(E) dated 29th Set. 2017 mandating taking Aadhaar number or Aadhaar enrollment number as ID proof at the time of opening of PPF accounts and for already opened PPF accounts taking Aadhaar number or Aadhaar enrollment number latest by 31st December, 2017. Procedure to implement this notification has already been circulated vide SB Order No.16/2017 Dated 11.10.2017.

8. GSR No.1244(E) dated 29th Set. 2017 mandating taking Aadhaar number or Aadhaar enrollment number as ID proof at the time of opening NSC VIII-Issue accounts and for already issued NSCs VIII-Issue taking Aadhaar number or Aadhaar enrollment number latest by 31st December, 2017. Procedure to implement this notification has already been circulated vide SB Order No. 16/2017 Dated 11.10.2017.

9. GSR No.1235(E) dated 3rd Oct 2017 amending SCSS Rules 2004 with regard to opening of SCSS accounts by RETIRED DEFENCE PERSONNELS (excluding Civilian Defence Employees). Now these retired personnel can open SCSS account only on attaining age of 50 years. Earlier there was no age restriction for these personnel.

10. GSR No.1236(E) dated 3rd Oct. 2017 amending National Savings Time Deposit Rules by allowing opening of new Time Deposit accounts in multiple of Rs.100/- instead of existing Rs.200/-. Now TD Account can be opened for minimum of Rs.100/- and in multiple of Rs.100/-. 

11. GSR No. 1239(E) dated 3rd Oct. 2017 amending National Savings Monthly Income Account Rules 1987 by allowing opening of new MIS accounts in multiple of Rs.100/- instead of existing Rs.1500/-. Now MIS Account can be opened for minimum of Rs.100/- and in multiple of Rs.100/-. 
12. It is requested to circulate this SB Order along with attached copies of notifications to all post offices. Necessary amendments to CBS and Sanchaya Post softwares with respect to point number 9, 10, and 11 will be carried out shortly.

This issues with the approval of competent authority.

Yours Sincerely,

(P. Meena)
Assistant Director (SB-I)

Enclosure:- Copies of notifications.
Copy for information & necessary action to:-

1) DDG (FS)/DDG (VIG)/JS&FA/DDG (PAF)/DDG (RB)/DDG (Estt.)/DDG(PG & Inspections)/ DDG (PCO)
2) Director (FS)/Director (CBS), DakBhawan.
3) Director of Audit (P&T), Delhi.
4) All Directors/Dy. Directors of Accounts, Postal
5) Director, RAKNPA, Ghaziabad.
6) All Directors, Postal Training Centres.
7) Director CEPT Mysore for uploading the SB order on India Post Web Site.
8) Dy. Director CEPT, DMCC/SDC O/o CPMG T.N.Circle for taking up necessary changes in CBS and Sanchaya Post with concerned teams as mentioned in Point No. 9, 10 and 11 urgently.
9) AD /Inspection/ PF/Vigilance
10) All Accounts Officers ICO(SB)
11) All recognized unions.
12) MOF(DEA), NS-II, North Block, New Delhi
13) Director, NSI, CGO Complex, 'A' Wing, 4th Floor, Seminary Hills, Nagpur-440006
14) PS to Member (Banking & HR)
15) PPS to Secretary Posts.
भारत का राजपत्र
The Gazette of India

अमावास्या
EXTRAORDINARY
भाग II—खंड 3—उप-खंड (i)
PART II—Section 3—Sub-section (i)
प्राधिकार से प्रकाशित
PUBLISHED BY AUTHORITY

सं. 46] नई दिल्ली, शुक्रवार, जनवरी 19, 2017/वेंढ़ 29, 1938
No. 46] NEW DELHI, THURSDAY, JANUARY 19, 2017/PAUSA 29, 1938

वित्त मंत्रालय
(आर्थिक कार्य विभाग)
अधिष्ठाय

नई दिल्ली, 18 जनवरी, 2017

स.व.न. 51(9)—केंद्रीय सरकार सरकारी व्यवस्था बँक अधिनियम, 1873 (1873 का 5) की धारा 15 द्वारा प्रदत्त अधिनियम का प्रयोग करते हुए डाक्किम सावधि जमा नियम, 1981 का और संशोधन करने के लिए निम्नलिखित नियम बनाती है, अर्थातः—

1. (1) इन नियमों का संशोधन नाम डाक्किम सावधि जमा (संशोधन) नियम, 2016 है।

(2) ये राजपत्र में प्रकाशन की तारीख से लागू होगे।

2. डाक्किम सावधि जमा नियम, 1981 में,—

(i) नियम 1, उप-नियम (1) में, "डाक्किम" शब्द के स्थान पर "राज्यव्यवस्था" शब्द रखे जाएंगे;

(ii) नियम 2 में खंड (1) के पश्चात, निम्नलिखित वंड प्रतिव्याप्तिक किए जाएंगे, अर्थातः—

"(क्र.) 'बँक' से इन नियमों के अधीन खाता खोलने के लिए सरकार द्वारा प्राधिकृत सार्वजनिक क्षेत्र अन्य निजी क्षेत्र के बायोटिक बँक की सोई शाखा अपूर्तित है;
(iii) नियम 4 में, उप-नियम (2) के पहचान, संरचनात्मक उप-नियम प्रतिस्थापित किया जाएगा; अर्थात्— (3) इन नियमों के अंतर्गत डाकखान पर बैंक में खाता खोलने के लिए प्राधिकृत डाकखान अभिव्यक्त है।

[भा. सं. 1/04/2016-मंत्रालय-1]

प्रवृत्त गोपाल, संयुक्त सचिव


MINISTRY OF FINANCE
(Department of Economic Affairs)
NOTIFICATION
New Delhi, the 18th January, 2017

G.S.R. 51(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 Time Deposit Rules, 1981, namely:-

1. (1) These rules may be called the Post Office Time Deposit (Amendment) Rules, 2016.
(2) They shall come into force on the date of their publication in the Official Gazette.

2. In the Post Office Time Deposit Rules, 1981,-

(i) in rule 1, sub-rule (4), for the words “Post Office”, the words, “National Savings” shall be substituted;
(ii) in rule 2, after clause (n), the following clause shall be inserted, namely:-

“(ae) “Bank” means any branch of a public sector or private sector commercial bank authorised by the Government to open an account under these rules;

(al) “post office” means any post office in India doing savings bank work and authorised to open an account under these rules;”;

The Gazetted of India: Extraordinary [Part II—Sec. 3(ii)]
(iii) in rule 4, after the sub-rule (2), the following sub-rule shall be inserted, namely:

"(3) The account under these rules shall be opened in post office or bank."

[F. No. 1/04/2016-NS-II]

PRASHANT GOYAL, Jt. Secy.

भारत का राजपत्र
The Gazette of India

अभाव
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विल मंज़लाय
(आधिकारिक विबाह)
अधिसूचना
नई दिल्ली, 18 जनवरी, 2017

स.क.म. नं. 52(अ)—केन्द्रीय सरकार सरकारी बैंक अधिनियम, 1873 (1873 का 5) की धारा 15 द्वारा प्रदत्त अधिनियम का प्रयोग करते हुए दाफकर (मासिक आय बातो) नियम, 1987 का और संशोधन करने के लिए निम्नलिखित नियम बनायी है, प्रतीत:

1. (1) यह नियमों का संक्षिप्त नाम दाफकर (मासिक आय बातो) संशोधन नियम, 2016 है।
(2) ये राजनीति में प्रकटन की तारीख से लागू होगें।

2. दाफकर (मासिक आय बातो) नियम, 1987 में,-
   (i) नियम 1, उप-नियम (1) में, "दाफकर" शब्द के स्थान पर "राज्यीय बैंक" शब्द रखा जाएगा;
   (ii) नियम 2 में "कहा" (६) के पश्चात, निम्नलिखित बंध रखा जाएगा, अर्थातः—
   "(यह) बैंक से काश्यप इन नियमों के अधीन बातो बोलने के लिए सरकार द्वारा प्राप्ति करने और संकल्पनात्मक क्षेत्र अथवा विभिन्न क्षेत्र के साधारण बैंक की कोई आवश्यक होगी;"
   (iii) नियम 4 में, उप-नियम (२) के पश्चात निम्नलिखित अंश सम्बन्धित किया जाएगा; अर्थातः—
   "परंतु इन नियमों के अधीन दाफकर अथवा बैंक में बातो बोला जाएगा।"

[स.क. मं. 7/10/2014-एनसिस]
प्रसाद गोपाल, संस्थापक सचिव


318 G/2017
MINISTRY OF FINANCE
(Deportment of Economic Affairs)

NOTIFICATION

New Delhi, the 18th January, 2017

G.S.R. 52(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 (Monthly Income Account) Rules, 1987, namely:

1. (1) These rules may be called the Post Office (Monthly Income Account) Amendment Rules, 2016.

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

2. In the Post Office (Monthly Income Account) Rules, 1987,-

(i) in rule 1, in sub-rule (1), for the words “Post Office”, the words, “National Savings” shall be substituted;

(ii) in rule 2, after clause (b), the following shall be inserted, namely:-

“(ba) “Bank” means any branch of a public sector or private sector commercial bank authorised by the Government to open an account under these rules;”;

(iii) in rule 4, the following Proviso shall be inserted, namely:-

“Provided that the account under these rules shall be opened in post office or bank.”

[F. No. 7/10/2014-NS]

PRASHANT GOYAL, Jt. Secy.

NOTIFICATION

New Delhi, the 18th January, 2017

G.S.R. 53(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, 2016.
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,-

(i) in rule 1, sub-rule (1), for the words “Post Office”, the words “National Savings” shall be substituted;

(ii) in rule 2, after clause (a), the following clauses shall be inserted, namely:-

“(aa) “Bank” means any branch of a public sector or private sector commercial bank authorised by the Government to open an account under these rules;

(ab) “post office” means any post office in India doing savings bank work and authorised to open an account under these rules;”;

(iii) in rule 6, after sub-rule (4), the following sub-rule shall be inserted, namely:-

“(5) The account under these rules shall be opened in post office or bank.”

F. No. 7/10/2014-NS

PRASHANT GOYAL, Jr. Secy.


सार्वजनिक वेदियाँ, 18 अगस्त, 2017

सर्वजनिक वेदियाँ, 18 अगस्त, 2017

प्रशासनीय विनियम: (VII विनियम) निर्देशनांक, 1989 में, और संशोधन करने के लिए निम्नलिखित विनियम बनाया गया है, अथवा:-

1. (1) इन नियमों का संरक्षित नाम राजस्थान विनियम (VII विनियम) संशोधन नियम, 2016 है।

(2) वे राजस्थान में प्रज्ञान की सहायता से बांटे दी गई।

2. राजस्थान विनियम (VII विनियम) निर्देशनांक, 1989 में,

(i) नियम 2 में उप-नियम (I) के पश्चात, निम्नलिखित उप-नियम एकत्रित किया जाएगा, अथवा-

(क) "बंक" या पवन: बनाने के लिए राजस्थान द्वारा प्राप्त किया गया सार्वजनिक विनियम अथवा निवृत्त कोश के वाणिज्यिक बैंक की कोई अन्य आधार निर्देशित है।

(क्ष) "बांक" या पवन: बनाने के लिए राजस्थान द्वारा प्राप्त किया गया सार्वजनिक विनियम अथवा निवृत्त कोश के वाणिज्यिक बैंक की कोई अन्य आधार निर्देशित है।

(ii) नियम 6 में, "बांक पर" अवस्थाओं के स्थान पर "बांक पर अथवा बैंक" अभाव रखे जाएंगे।

F. No. 7/10/2014-एलएस

प्रशासनीय विनियम: संपूर्ण संकेत
G.S.R. 54(E).—In exercise of the powers conferred by section 12 of the Government Savings Certificates Act, 1959 (46 of 1959), the Central Government hereby makes the following rules further to amend the National Savings Certificates (VIII Issue) Rules, 1989, namely:—

1. (1) These rules may be called the National Savings Certificates (VIII Issue) Amendment Rules, 2016.

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

2. In the National Savings Certificates (VIII Issue) Rules, 1989,—

   (i) in rule 2, after sub-rule (i), the following sub-rule shall be inserted, namely:—

   “(ta) “Bank” means any branch of a public sector or private sector commercial bank authorised by the Government to issue certificates;”;

   (ii) in rule 6, for the words “post office”, the words, “post office or bank,” shall be substituted.

[F. No. 7/10/2014-NS]

PRASHANT GOYAL, Jt. Secy.

बिति मंत्रालय

(आयोगी ज्ञान विभाग)

अधिसूचना

नई दिल्ली, 29 नवंबर, 2017

साकारता. 1241(ज)—नेत्रीय सरकार सरकारी बचत पन अधिनियम, 1959 (1959 का 48) की धारा 12 द्वारा प्रदत्त अधिकारों का प्रयोग करते हुए नियमानुसार विकास पत्र नियम, 2014 में और संशोधन करने के लिए नियमानुसार नियम बनाती है, अर्थातः

1. (1) इस नियम का वंशित नाम नियमानुसार विकास पत्र (संशोधन) नियम, 2017 है।

(2) नव राजनय में अपने प्रकाशन की तारीख को नामुम्किन होने।

2. नियमानुसार विकास पत्र नियम, 2014 में,

(1) नियम 2 में खंड (क) के स्थान पर निम्नलिखित खंड रखा जाएगा, अर्थातः

"(क) आधार संख्या से आधार (विभीषण और अन्य सहायकों, प्रमुखों और सेवकों का लक्षित परिवार) अधिनियम, 2016 (2016 का 18) की धारा 2 के खंड (क) में यथा परिभाषित पहचान संख्या अभिषेक है।"

(कक) अधिनियम से सरकारी बचत प्रमाणपत्र अधिनियम 1959 (1959 का 48) अभिषेक है।

(2) नियम 8 के वर्धन, निम्नलिखित नियम अंतःप्रभावित किया जाएगा; अर्थातः

"(8क) बाजाराधारक की फहसान — यह आधार संख्या करार दारक की पहचान सुनिश्चित करने के प्रयोजनार्थ विज्ञापन पहचान होगी।"

परंतु जहां आधार संख्या नहीं दी गई है, जमानत आधार के लिए नामांकन के आवेदन का प्रयोग प्रस्तुत करेगा।

6158 GI/2017 (1)
G.S.R. 1241(E).—In exercise of the powers conferred by section 12 of the Government Savings Certificate Act, 1959 (46 of 1959), the Central Government hereby makes the following rules further to amend the Kisan Vikas Patra Rules, 2014, namely:—

1. (1) These rules may be called the Kisan Vikas Patra (Amendment) Rules, 2017.

2. In the Kisan Vikas Patra Rules, 2014,—

   (i) in rule 2, for clause (a), the following clauses shall be substituted, namely:—

   "(a) "Aadhaar number" means an identification number as defined in clause (a) of section 2 of the Aadhaar (Targeted Delivery of Financial and Other Subsidies, Benefits and Services) Act, 2016 (18 of 2016);

   (aa) "Act" means the Government Savings Certificates Act, 1959 (46 of 1959);";

   (ii) after rule 6, the following rule shall be inserted, namely:—

   "(6A) Identification of Account holders - The Aadhaar number shall be the unique identifier for the purpose of establishing the identity of an account holder:

   Provided that where Aadhaar number has not been assigned, the depositor shall submit proof of application for enrolment for Aadhaar:

   Provided further that every depositor under this rule who has not given his Aadhaar number at the time of application for such deposit shall submit his Aadhaar number to the Post Office Savings Bank or Bank concerned, on or before the 31st day of December, 2017.".

[F. No. 1/3/2015-NS.II]

PRASHANT GOYAL, Jt. Secy.

NOTIFICATION

New Delhi, the 29th September, 2017

G.S.R. 1242(E).—In exercise of the powers conferred by section 15 of the Government Savings Bank Act, 1873 (5 of 1873), the Central Government hereby makes the following rules further to amend the Post Office Savings Bank General Rules, 1981, namely:

1. (1) These rules may be called the Post Office Savings Bank General (Amendment) Rules, 2017.

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


(i) in rule 2, for clause (a), the following clauses shall be substituted, namely—

“(a) ‘Aadhaar number’ means an identification number as defined in clause (a) of section 2 of the Aadhaar (Targeted Delivery of Financial and Other Subsidies, Benefits and Services) Act, 2016 (18 of 2016);
(aa) ‘Account’ means a Savings Account, a Recurring Deposit Account, a Time deposit Account, Monthly Income Scheme Account, Sukanya Samriddhi Account or Senior Citizens Savings Account;*

(ii) after rule 3, the following rule shall be inserted, namely:-

“(3A) **Identification of Account holders.** - The Aadhaar number shall be the unique identifier for the purpose of establishing the identity of an account holder:

Provided that where Aadhaar number has not been assigned, the depositor shall submit proof of application of enrolment for Aadhaar:

Provided further that every depositor under this rule who has not given his Aadhaar number at the time of application for such deposit shall submit his Aadhaar number to the Post Office Savings Bank or Deposit Office concerned, on or before the 31st day of December, 2017”.

[F. No. 1/3/2015-NS.II]

PRASHANT GOYAL, Jr. Secy.


**Babul Gajra**

नई दिल्ली, 29 नवम्बर, 2017

सा.का.नि.1243(ब).- वेतकीयार्थकार, लोक भविष्य निधि अधिनियम, 1968 (1968 का 23) की धारा 3 द्वारा प्रदत्त शक्तियों का प्रयोग करते हुए लोक भविष्य निधि स्वीकार, 1968 में और संशोधन करने के लिए निम्नलिखित नियम बनाती है, अर्थातः—

1. (1) ऐसे लोक भविष्य निधि (संशोधन) स्वीकार, 2017 कहा जाएगा।

(2) राजस्थान में अपने प्रत्यक्ष की कार्रवाई को तात्कालिक होगा।

2. लोक भविष्य निधि स्वीकार, 1968 में,

(i) पैर 2 में बंद (क) के स्थान पर निम्नलिखित बंद रखा जाएगा, अर्थातः—

“(क) ‘आधार संबंध’ से आधार, वित्तीय और अन्य सहायक सूचना, प्रयोज्यां के लिए विभिन्न परिवर्तन) अधिनियम,

2016 (2016 वां 18) की धारा 2 के बंद (क) में यथा परिवर्तित पहचान संबंध अधिनियम है।

(कक) ‘आधार से ऐसा लोक भविष्य निधि स्वीकार का अधिकार है;’

(ii) पैर 4 के प्रति, निम्नलिखित पैर 4 का प्रति स्थापित किया जाएगा; अर्थातः—

“(4क) **बातचीत** का पहचान — यह आधार संबंध व्यापार ठाकुर की पहचान सुनिश्चित करने के प्रयोजना-करण विशिष्ट पहचान होगी:

परंतु जब अधिकार संबंध नहीं हैं जब अधिकार के लिए नामांकन के आवेदन का प्रमाण प्रस्तुत किया जाएगा।

परंतु और यह भी कि इस विक्रम के अभीत रूप से जानकारी की जिसमें ऐसे ज्ञान के लिए आवेदन करने समय अवस्था आधार संबंध नहीं हैं, तो 31 दिसम्बर, 2017 को या उससे पहले संबंधित व्यापार व्यवहार या उदाहरण अंश में अवस्था आधार संबंध प्रस्तुत करनी होगी।”

[सा.का.नि. 1/3/2015-गृह-II]

प्रत्यंत मोटर,संबंधित सचिव

**दिनराज़** : प्रधान योजना सा.का.नि.1136 (अ) तारीख 15 जून, 1968 द्वारा अधिनियम की गई थी और वनमाला सा.का.नि.386(अ),

तारीख 1.8.72, सा.का.नि. 217(अ), तारीख 16.3.83, सा.का.नि. 54(अ), तारीख 7.2.84, सा.का.नि. 895(अ), तारीख 23.6.86,
NOTIFICATION

New Delhi, the 29th September, 2017

G.S.R.1243(E)—in exercise of the powers conferred by section 3 of the Public Provident Fund Act, 1968 (23 of 1968), the Central Government hereby makes the following Scheme further to amend the Public Provident Fund Scheme, 1968, namely:

1. (1) This Scheme may be called the Public Provident Fund (Amendment) Scheme, 2017.

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

2. In the Public Provident Fund Scheme, 1968,—

(i) in Paragraph 2, for clause (a), the following clauses shall be substituted, namely:

"(a) ‘Aadhaar number’ means an identification number as defined in clause (a) of section 2 of the Aadhaar (Targeted Delivery of Financial and Other Subsidies, Benefits and Services) Act, 2016 (18 of 2016);

(aa) ‘Account’ means a Public Provident Fund Account under this Scheme;"

(ii) after paragraph 4, the following paragraph shall be inserted, namely:

"4(A) Identification of Account holders. - The Aadhaar number shall be the unique identifier for the purpose of establishing the identity of an account holder:

Provided that where Aadhaar number has not been assigned, the depositor shall submit proof of application of enrolment for Aadhaar:

Provided further that every depositor under this scheme who has not given his Aadhaar number at the time of application for such deposit shall submit his Aadhaar number to the Post Office Savings Bank or Accounts Office concerned, on or before the 31st day of December, 2017."

[F. No. 1/3/2015-NS.II]

PRASHANT GOYAL, Jr. Secy.

1. (1) इन नियमों का संशोधित नाम राष्ट्रीय ब्याज पत (VIII नियम) (संशोधन) नियम, 1989 में और संशोधन करने के लिए निम्नलिखित नियम बदलती है, अर्थात:-

1. (2) यह नियम (शास्त्रीय ब्याज पत (VIII नियम) (संशोधन) नियम, 1989 में,

2. राष्ट्रीय ब्याज पत (VIII नियम) नियम, 1989 में,

(1) नियम 2 में बंट (i) के स्थान पर निम्नलिखित बंट रखा गया, अर्थात:-

"(i) 'आधार संख्या' से आधार (वित्तीय और अन्य सहायता कोष, भुगतानाधिकारी और सहायकों को सम्बन्धित परिवार) अधिनियम, 2016 (2016 का 18) की धारा 2 के बंट (m) में यथा परिवारिक पहचान शिखर अभिव्यक्ति है।

(क) 'अधिनियम' से सरकारी ब्याज पत अधिनियम 1959 (1959 का 46) अभिव्यक्ति है।

(ii) नियम 4 के पश्चात, निम्नलिखित नियम अंतःस्थापित किया गया, अर्थात:-

'(4क) बाणाधारक की पहचान - यह आधार संख्या बाणा धारक की पहचान सुनिश्चित करने के योजनायें विशिष्ट उत्तेजना होगी।

परंतु यहां आधार संख्या नहीं होगी है, जमाकर्ता आधार के लिए सामयिक के आवेदन का प्रमाण प्रस्तुत करेगा।

परंतु और यह भी की इन नियम के अंतः स्थापित जमाकर्ता को जितने ऐसे जमा के लिए आवेदन करने समय अपनी आधार संख्या नहीं है, की 31 नवंबर, 2017 को या उससे रहस्य संचालित वाणा धारक ब्याज बंक में अपनी आधार संख्या प्रस्तुत करनी होगी।"

[प्रधान मंत्री 1/3/2015-एनएस-II]

प्रधान मंत्री राज्यसभा, संयुक्त सभा

NOTIFICATION

New Delhi, the 29th September, 2017

G.S.R. 1244(E).—In exercise of the powers conferred by section 12 of the Government Savings Certificate Act, 1959 (46 of 1959), the Central Government hereby makes the following Rules further to amend National Savings Certificate (VIII Issue) Rules, 1989, namely:

1. (1) These rules may be called the National Savings Certificate (VIII Issue) (Amendment) Rules, 2017.
(2) They shall come into force on the date of their publication in the Official Gazette.

2. In the National Savings Certificate (VIII Issue) Rules, 1989, -

(i) in rule 2, for clause (i), the following clauses shall be substituted, namely:

"(i) "Aadhaar number" means an identification number as defined in clause (a) of section 2 of the Aadhaar (Targeted Delivery of Financial and Other Subsidies, Benefits and Services) Act, 2016 (18 of 2016);

(ii) "Act" means the Government Savings Certificates Act, 1959 (46 of 1959);"

(ii) after rule 4, the following rule shall be inserted, namely:

"(4A) Identification of Account holders. - The Aadhaar number shall be the unique identifier for the purpose of establishing the identity of an account holder:

Provided that where Aadhaar number has not been assigned, the depositor shall submit proof of application of enrolment for Aadhaar:

Provided further that every depositor under this rule who has not given his Aadhaar number at the time of application for such deposit shall submit his Aadhaar number to the Post Office Savings Bank concerned, on or before the 31st day of December, 2017;"

[F. No. 1/3/2015-NS.II]

PRASHANT GOYAL, Jr. Secy.

बित संबंधि
(आर्थिक कार्य विभाग)
अधिवृत्तना
नई दिल्ली, 3 अक्टूबर, 2017

साह. कार्य. 1235(व),—नेत्रीय सरकार, सरकारी व्यय बैंक अधिनियम, 1873 (1873 का 5) की स्थान पर वरिष्ठ नागरिक व्यय लाइसेंस नियम, 2004 में और संरक्षण करने के लिए विनियमित नियम बनाती है,
अंश:-
1. (1) इन नियमों का संक्षिप्त नाम वरिष्ठ नागरिक व्यय लाइसेंस (संबंधित) नियम, 2017 है।
(2) के प्राथमिक स्तर पर उनके अध्याय की तारीख को बाहर होते।
2. वरिष्ठ नागरिक व्यय लाइसेंस नियम, 2004 में नियम 2 में, बड़ा (अ) उप-खण्ड (ii) में, दुसरे परिभाषाकृत में शब्द “उपरोक्त आयु तीनावों के होते हुए भी” के स्थान पर ‘यथाव्रत्त वर्ष की आयु पूरी करने पर’ शब्द रखे जाए।

[साह. कार्य. 1/10/2016-ननएस-11]

प्रशान्त गोकर, समूह अधिवेशित

दिया: मूल नियम भारत के राजपत्र, अवलोकन, भाग-II, बड़ा-3, उप-खण्ड (I) अधिवृत्तना सं. साह. कार्य. 490(व), तारीख 2 अगस्त, 2004, को प्रकाशित किया गया था और तत्पश्चात् इसे अधिवृत्तना सं. 706(व), तारीख 27 अगस्त, 2004, साह. कार्य. 176(व), तारीख 23 मार्च, 2006, साह. कार्य. 390(व), तारीख 24 मई, 2007, साह. कार्य. 639(व), तारीख 28 जुलाई, 2010, साह. कार्य. 770(व), तारीख 19 अक्टूबर, 2011, साह. कार्य. 321(व), तारीख 25 अप्रैल, 2012, साह. कार्य. 402(व), तारीख 25 जून, 2013, साह. कार्य. 224(व), तारीख 13 मार्च, 2014, साह. कार्य. 492(व), तारीख 11 जुलाई, 2014, साह. कार्य. 592(व), तारीख 27 जुलाई, 2015, साह. कार्य. 351(व), तारीख 29 मार्च, 2016, साह. कार्य. 938(व), तारीख 30 सितंबर, 2016 साह. कार्य. 386(व), तारीख 31 मार्च, 2017 द्वारा संशोधित किए गए।

6151 GI/2017
MINISTRY OF FINANCE
Department of Economic Affairs
NOTIFICATION
New Delhi, the 3rd October, 2017

G.S.R.1235(E).—In exercise of the powers conferred by section 15 of the Government Savings Bank Act, 1873 (5 of 1873), the Central Government hereby makes the following rules further to amend the Senior Citizens Savings Scheme Rules, 2004, namely:

1. These rules may be called the Senior Citizens Savings Scheme (Amendment) Rules, 2017.

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

In the Senior Citizen Savings Scheme Rules, 2004, in rule 2, in clause (d), in sub-clause (ii), in the second proviso, for the words “irrespective of the above age limit” the words “on attaining the age of fifty years” shall be substituted.

[F. No. 1/10/2016-NS.II]
PRASHANT GOYAL, Jt. Secy.


अभिव्यक्ति

नई दिल्ली, 3 अक्तूबर, 2017

साक्षि.नं. 1236(ख), जेनरल सर्कार, सरकारी प्रसारण विभाग, 1873 (1873 का 5) की धारा 15 द्वारा प्रकाशित अभिव्यक्तियों का प्रयोग करते हुए राष्ट्रीय ब्याज वार्षिक नियम, 1981 में और संशोधन करने के लिए निम्नलिखित नियम बनायी है,

1. (1) इन नियमों को राष्ट्रीय ब्याज वार्षिक निमय (संगीतान) निमय, 2017 कहा जाएगा।

(2) ये राजनीति में प्रकाशित की तारीख में बायाँ होगी।

2. राष्ट्रीय ब्याज वार्षिक निमय, के नियम 5, उप-नियम (1) में, शब्द "ही शी" के स्थान पर शब्द "एक सी" प्रतिस्थापित किया जाएगा।

[साक्षि.नं. 1/10/2016-एनएस.21]
प्रशांत गोयल, संयुक्त मंत्री

NOTIFICATION

New Delhi, the 3rd October, 2017

G.S.R.1236 (E).—In exercise of the powers conferred by section 15 of the Government Savings Bank Act, 1873 (5 of 1873), the Central Government hereby makes the following rules further to amend the National Savings Time Deposit Rules, 1981, namely:

1. (1) These rules may be called the National Savings Time Deposit (Amendment) Rules, 2017.

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

2. In the National Savings Time Deposit Rules, 1981, in rule 5, in sub-rule (1), for the words “two hundred”, the words “one hundred” shall be substituted.

[F. No. 1/10/2016-NS.II]

PRASHANT GOYAL, Jr Secy.


अविभाज्यता

नई विलियम, 3 अक्टूबर, 2017

सा.का.निः 1237(४).—केन्द्रीय सरकार, लोक भर्तिय निधि अधिनियम, 1968 (1968 का 23) के भाषा 3 द्वारा प्रकट

शिक्षाओं का विद्यमान करने वाला एवं उसके लिए अन्तर्भाषित नियम बनाता है, अतः—

1. (1) इस क्रिया का संबंधित नाम लोक भर्तिय निधि (संबंधी) क्रिया, 1971 है।

(2) के राजपत्र में अपने प्रकाशन की सारी नियम से प्रवृत होगा।
NOTIFICATION

New Delhi, the 3rd October, 2017

G.S.R. 1239 (E).—In exercise of the powers conferred by section 15 of the Government Savings Bank Act, 1873 (5 of 1873), the Central Government hereby makes the following rules further to amend the National Savings (Monthly Income Account) Rules, 1987, namely:—

1. (1) These rules may be called the National Savings (Monthly Income Account) Rules, 2017.

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

2. In the National Savings (Monthly Income Account) Rules, 1987, in rule 5, in sub-rule 1, for the words “one thousand five hundred”, the words “one hundred” shall be substituted.

[F. No. 1/10/2016-NS.II]

PRASHANT GOYAL, Jt. Secy.


Uploaded by Dte. of Printing at Government of India Press, Ring Road, Mayapuri, New Delhi-110064 and Published by the Controller of Publications, Delhi-110064.
To,

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

Subject: Revision of interest rates for Small Savings Schemes.

Sir/Madam,

The undersigned is directed to say that vide memorandum No. 1/4/2016-NS dated 27.12.2017, Govt. of India, Ministry of Finance, Department of Economic Affairs (Budget Division) has revised interest rates of small savings schemes for the fourth quarter of the financial year 2017-18 from 1st January, 2018 to 31st March, 2018. Accordingly, the rates of interest on various small savings schemes for the fourth quarter of financial year 2017-18 starting 1st January, 2018 and ending on 31st March, 2018, on the basis of the interest compounding payment built-in in the scheme shall be as under:

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Instruments</th>
<th>Rate of interest w.e.f 01.10.2017 to 31.12.2017</th>
<th>Rate of interest w.e.f 01.01.2018 to 31.03.2018</th>
<th>Compounding Frequency*</th>
</tr>
</thead>
<tbody>
<tr>
<td>01.</td>
<td>Savings Deposit</td>
<td>4.0</td>
<td>4.0</td>
<td>Annually</td>
</tr>
<tr>
<td>02.</td>
<td>1 Year Time Deposit</td>
<td>6.8</td>
<td>6.6</td>
<td>Quarterly</td>
</tr>
<tr>
<td>03.</td>
<td>2 Year Time Deposit</td>
<td>6.9</td>
<td>6.7</td>
<td>Quarterly</td>
</tr>
<tr>
<td>04.</td>
<td>3 Year Time Deposit</td>
<td>7.1</td>
<td>6.9</td>
<td>Quarterly</td>
</tr>
<tr>
<td>05.</td>
<td>5 Year Time Deposit</td>
<td>7.6</td>
<td>7.4</td>
<td>Quarterly</td>
</tr>
<tr>
<td>06.</td>
<td>5 Year Recurring Deposit</td>
<td>7.1</td>
<td>6.9</td>
<td>Quarterly</td>
</tr>
<tr>
<td>07.</td>
<td>5 Year Senior Citizen Account Scheme</td>
<td>8.3</td>
<td>8.3</td>
<td>Quarterly and paid</td>
</tr>
<tr>
<td>08.</td>
<td>5 Monthly Income Account Scheme</td>
<td>7.5</td>
<td>7.3</td>
<td>Monthly and paid</td>
</tr>
<tr>
<td>09.</td>
<td>5 Year National Savings Certificate</td>
<td>7.8</td>
<td>7.6</td>
<td>Annually</td>
</tr>
<tr>
<td>10.</td>
<td>Public Provident Fund Scheme</td>
<td>7.8</td>
<td>7.6</td>
<td>Annually</td>
</tr>
<tr>
<td>11.</td>
<td>Kisan Vikas Patra</td>
<td>7.5 (will mature in 115 months)</td>
<td>7.3 (will mature in 118 months)</td>
<td>Annually</td>
</tr>
<tr>
<td>12.</td>
<td>Sukanya Samriddhi Account Scheme</td>
<td>8.3</td>
<td>8.1</td>
<td>Annually</td>
</tr>
</tbody>
</table>

*No Change

Contd/-----
3 Revised maturity value and pre-mature value from 01.01.2018 shall be as under:

(i) Maturity value of RD Account opened on or after 01.01.2018 shall be Rs. 717.43 and value to be paid in respect of discontinued accounts after maturity shall be calculated based on the maturity value of 60 months as Rs. 717.43.

(ii) Following shall be the maturity value Table for the RD account opened on or after 01.01.2018:

<table>
<thead>
<tr>
<th>Number of completed years for which the account continued</th>
<th>Amount (Rupees) repayable on an account of ₹10 denomination</th>
</tr>
</thead>
<tbody>
<tr>
<td>One year</td>
<td>892.78</td>
</tr>
<tr>
<td>Two years</td>
<td>1080.55</td>
</tr>
<tr>
<td>Three years</td>
<td>1281.62</td>
</tr>
<tr>
<td>Four years</td>
<td>1496.92</td>
</tr>
<tr>
<td>Five years</td>
<td>1727.46</td>
</tr>
</tbody>
</table>

Note: The amount repayable on an account of any other denomination shall be proportionate to the amount specified above.

Amount, inclusive of interest, repayable on an account opened on or after the 1st day of January, 2018 and continued, without any fresh monthly deposits, beyond the maturity period or maturity period as extended under sub-rule (1) of rule 7.

<table>
<thead>
<tr>
<th>Number of completed years for which the account continued</th>
<th>Amount (Rupees) repayable on an account of ₹10 denomination</th>
</tr>
</thead>
<tbody>
<tr>
<td>One year</td>
<td>768.23</td>
</tr>
<tr>
<td>Two years</td>
<td>822.63</td>
</tr>
<tr>
<td>Three years</td>
<td>880.87</td>
</tr>
<tr>
<td>Four years</td>
<td>943.24</td>
</tr>
<tr>
<td>Five years</td>
<td>1010.03</td>
</tr>
</tbody>
</table>

Note: The amount repayable on an account of any other denomination shall be proportionate to the amount specified above.

Amount, payable to legal heir or nominee on the death of the depositor in a Five Year Recurring Deposit Account opened on or after the 1st day of January, 2018.

<table>
<thead>
<tr>
<th>Number of deposits made</th>
<th>Amount (Rupee) for denomination of ₹10</th>
<th>No. of deposits made</th>
<th>Amount (Rupees) for denomination of ₹10</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 to 11</td>
<td>Deposits made</td>
<td>36</td>
<td>400.74</td>
</tr>
<tr>
<td>12</td>
<td>124.55</td>
<td>37</td>
<td>413.09</td>
</tr>
<tr>
<td>13</td>
<td>135.32</td>
<td>38</td>
<td>425.51</td>
</tr>
<tr>
<td>14</td>
<td>146.15</td>
<td>39</td>
<td>438.00</td>
</tr>
<tr>
<td>15</td>
<td>157.05</td>
<td>40</td>
<td>450.56</td>
</tr>
<tr>
<td>16</td>
<td>168.00</td>
<td>41</td>
<td>463.20</td>
</tr>
<tr>
<td>17</td>
<td>179.02</td>
<td>42</td>
<td>475.90</td>
</tr>
<tr>
<td>18</td>
<td>190.10</td>
<td>43</td>
<td>488.68</td>
</tr>
<tr>
<td>19</td>
<td>201.24</td>
<td>44</td>
<td>501.53</td>
</tr>
<tr>
<td>20</td>
<td>212.45</td>
<td>45</td>
<td>514.46</td>
</tr>
<tr>
<td>21</td>
<td>223.72</td>
<td>46</td>
<td>527.45</td>
</tr>
<tr>
<td>22</td>
<td>235.06</td>
<td>47</td>
<td>540.53</td>
</tr>
</tbody>
</table>
### Table: No. of deposits made

<table>
<thead>
<tr>
<th>Number of deposits made</th>
<th>Amount (Rupee) for denomination of ₹10</th>
<th>No. of deposits made</th>
<th>Amount (Rupees) for denomination of ₹10</th>
</tr>
</thead>
<tbody>
<tr>
<td>23</td>
<td>246.46</td>
<td>48</td>
<td>553.67</td>
</tr>
<tr>
<td>24</td>
<td>257.93</td>
<td>49</td>
<td>566.90</td>
</tr>
<tr>
<td>25</td>
<td>269.46</td>
<td>50</td>
<td>580.20</td>
</tr>
<tr>
<td>26</td>
<td>281.06</td>
<td>51</td>
<td>593.57</td>
</tr>
<tr>
<td>27</td>
<td>292.72</td>
<td>52</td>
<td>607.02</td>
</tr>
<tr>
<td>28</td>
<td>304.45</td>
<td>53</td>
<td>620.55</td>
</tr>
<tr>
<td>29</td>
<td>316.25</td>
<td>54</td>
<td>634.15</td>
</tr>
<tr>
<td>30</td>
<td>328.12</td>
<td>55</td>
<td>647.84</td>
</tr>
<tr>
<td>31</td>
<td>340.05</td>
<td>56</td>
<td>661.60</td>
</tr>
<tr>
<td>32</td>
<td>352.05</td>
<td>57</td>
<td>675.44</td>
</tr>
<tr>
<td>33</td>
<td>364.12</td>
<td>58</td>
<td>689.36</td>
</tr>
<tr>
<td>34</td>
<td>376.26</td>
<td>59</td>
<td>703.35</td>
</tr>
<tr>
<td>35</td>
<td>388.47</td>
<td>60</td>
<td>717.43</td>
</tr>
</tbody>
</table>

Note: The amounts shall be proportionate for other denominations.

(iii) Where a NSC (VIII-Issue) has been purchased on or after the 1st day of January, 2018 the maturity period of a certificate of any denomination shall be five years commencing from the date of issue of the certificate. The amount inclusive of interest payable on encashment of the certificate at any time after the expiry of its maturity period shall be Rs. 144.23 for denomination of Rs. 100/- and at proportionate rate for any other denomination. The interest as specified in the Table below shall accrue to the holder or holders of the certificate at the end of each year and the interest so accrued at the end of each year up to the end of the fourth year shall be deemed to have been reinvested on behalf of the holder and aggregated with the amount of face value of the certificate.

### Table: The year for which interest accrues

<table>
<thead>
<tr>
<th>The year for which interest accrues</th>
<th>Amount of interest (rupees) accruing on certificate of ₹100 denomination</th>
</tr>
</thead>
<tbody>
<tr>
<td>First Year</td>
<td>7.60</td>
</tr>
<tr>
<td>Second Year</td>
<td>8.18</td>
</tr>
<tr>
<td>Third Year</td>
<td>8.80</td>
</tr>
<tr>
<td>Fourth Year</td>
<td>9.47</td>
</tr>
<tr>
<td>Fifth Year</td>
<td>10.19</td>
</tr>
</tbody>
</table>

Note: The amount of interest accruing on a certificate of any other denomination shall be proportionate to the amount specified in the Table above.

(iv) If a NSC (VIII-Issue) is encashed after the expiry of three years from the date of certificate purchased on or after the 1st day of January, 2018, the amount payable, inclusive of interest accrued under shall be as specified in the Table below for a certificate of ₹100 denomination and at a proportionate rate for a certificate of any other denomination.

### Table: Period from the date of the certificate to the date of its encashment

<table>
<thead>
<tr>
<th>Period from the date of the certificate to the date of its encashment</th>
<th>Amount payable inclusive of interest (Rupees)</th>
</tr>
</thead>
<tbody>
<tr>
<td>(1)</td>
<td>(2)</td>
</tr>
<tr>
<td>Three years or more, but less than three years and six months</td>
<td>121.14</td>
</tr>
<tr>
<td>Three years and six months or more, but less than four years</td>
<td>125.07</td>
</tr>
<tr>
<td>Four years or more, but less than four years and six months</td>
<td>129.13</td>
</tr>
<tr>
<td>Four years and six months or more, but less than five years</td>
<td>139.32</td>
</tr>
</tbody>
</table>

(v) Maturity period of Kisan Vikas Patras (KVP) purchased on or after 01.01.2018 shall be nine years and ten months Rs 1000/- shall become Rs. 2000/- after maturity.
(vi) Premature encashment value of Kisan Vikas Patras purchased on or after 01.01.2018 but on or before 31.03.2018 shall be as follow:-

Table showing premature encashment value of Certificate – Denomination of Rs.1,000/-

<table>
<thead>
<tr>
<th>Period from the date of the certificate to the date of its encashment</th>
<th>Amount payable inclusive of interest (Rupees)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Two and half years but less than three years</td>
<td>1165</td>
</tr>
<tr>
<td>Three years but less than three and half years</td>
<td>1201</td>
</tr>
<tr>
<td>Three and half years but less than four years</td>
<td>1238</td>
</tr>
<tr>
<td>Four years but less than four and half years</td>
<td>1277</td>
</tr>
<tr>
<td>Four and half years but less than five years</td>
<td>1316</td>
</tr>
<tr>
<td>Five years but less than five and half years</td>
<td>1357</td>
</tr>
<tr>
<td>Five and half years but less than six years</td>
<td>1399</td>
</tr>
<tr>
<td>Six years but less than six and half years</td>
<td>1443</td>
</tr>
<tr>
<td>Six and half years but less than seven years</td>
<td>1488</td>
</tr>
<tr>
<td>Seven years but less than seven and half years</td>
<td>1534</td>
</tr>
<tr>
<td>Seven and half years but less than eight years</td>
<td>1581</td>
</tr>
<tr>
<td>Eight years but less than eight and half years</td>
<td>1630</td>
</tr>
<tr>
<td>Eight and half years but less than nine years</td>
<td>1681</td>
</tr>
<tr>
<td>Nine years but less than nine and half years</td>
<td>1733</td>
</tr>
<tr>
<td>Nine and half years but before the maturity of Certificate</td>
<td>1787</td>
</tr>
<tr>
<td>On maturity of certificate</td>
<td>2000</td>
</tr>
</tbody>
</table>

3. It is requested to circulate these changes to all concerned for information and necessary guidance. Same may also be placed on the notice board of all Post Offices in Public area.

4. This issue with the approval of Competent Authority.

Yours Faithfully,

(P. L. Meena)
Assistant Director (SB-1)

Copy to:-

1) DDG (FS)/DDG (VIG)/JS&FA/DDG (PAF)/DDG (RB)/DDG (Estt.)/DDG(PG & Inspections)/DDG (PCO)
2) Director (FS)/Director (CBS), Dak Bhawan.
3) Director of Audit (P&T), Delhi.
4) All Directors/Dy. Directors of Accounts, Postal
5) Director, RAKNPA, Ghaziabad.
6) All Directors, Postal Training Centres.
7) Director CEPT Mysore for uploading the SB order on India Post Web Site.
8) Dy. Director CEPT, DMCC/SDC O/o CPMG T.N.Circle.
9) AD /Inspection/PF/Vigilance
10) All Accounts Officers ICO(SB)
11) All recognized unions.
12) MOF(DEA), NS-II, North Block, New Delhi
13) Jt. Director & HOD (HQ), GOI, Ministry of Finance, NSI, ICCW Building, 4 Deen Dayal Upadhaya Marg, New Delhi -110002
14) PS to Member (Banking & HR).
15) PPS to Secretary Posts.
ADDENDUM-I

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

Subject:- Inclusion of Aadhaar in respect of Small Savings Schemes.-regarding

Sir / Madam,

The undersigned is directed to refer to this office SB Order No.16/2017, issued vide this office letter of even number dated 11.10.2017, on the subject vide which the depositor was required to submit Aadhaar number at the time of opening of account/ purchasing of certificates and every depositor who has not given his Aadhaar number at the time of application for such depositor was to submit his Aadhaar number on or before 31st December, 2017.

2. Now it has been decided to extend the last date for submission of Aadhaar number from 31st December, 2017 to 31st March, 2018.

3. It is requested to circulate the above instructions to all field units and ensure that the instructions are strictly followed.

This issues with the approval of competent authority.

Yours Sincerely,

(R. Meena)
Assistant Director (SB-I)

Copy for information & necessary action to:-
1) DDG (FS)/DDG (Vig)/JS&FA/DDG (PAF)/DDG (RB)/DDG (Estt.)/DDG (PG & Inspections)/ DDG (PCO)
2) Director (FS)/Director (CBS), Dak Bhawan.
3) Director of Audit (P&T), Delhi
4) All Directors/Dy. Directors of Accounts, Postal
5) Director, RAKNPA, Ghaziabad.
6) All Directors, Postal Training Centres.
7) Director CEPT Mysore for uploading the SB order on India Post Web Site.
8) Dy. Director CEPT, DMCC/SDC O/o CPMG T N Circle.
9) AD/Inspection/PF/Vigilance
10) All Accounts Officers ICO(SB)
11) All recognized unions.
12) MOF(DEA), NS-II, North Block, New Delhi
13) Director, NSI, CGO Complex, A’Wing, 4th Floor, Seminary Hills, Nagpur-440006
14) PS to Member (Banking & HR)  15) PPS to Secretary Posts.
To

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

Subject: Mandatory use of Savings Account for credit of maturity/premature value, monthly/quarterly/yearly interest in case of MIS/SCSS/TD accounts and investments from 01st December, 2017.

Subject: Sir/Madam,

The undersigned is directed to refer to this office letter of even number dated 06.10.2017, 07.12.2017 and 14.12.2017 on the subject vide which mandatory use of Savings Account for credit of Maturity value and monthly/quarterly/yearly interest in the various POSB Schemes were circulated. On receipt of references from various stakeholder/associations, the competent authority has decided to issue following further amendment to the above said order-

"The above orders will be implemented w.e.f. 1st April, 2018 instead of 16th January, 2018".

2. The orders are thus kept in abeyance till 31.03.2018. This may kindly be circulated to all CBS and non-CBS Post Offices for information and necessary guidance for staff and customers.

3. The Circles are advised to take proactive measures & necessary steps in order to ensure that business opportunities & revenue of the Department are not affected adversely due to implementation of the order. If need be, the Small Savings Agents may also be involved to convince to the depositors for proper implementation of the orders.

4. This issues with approval of competent authority.

(S. Manik Lakra)
Assistant Director General (FS-I)

Copy to:-
1. DDG(FS)/DDG(Vig)/JS&FA/DDG(PAF/DDG(RB)/DDG(Estt.)/DDG(PG&Insp/DDG (PCO)
2. Director (Tech) O/o Pr. CPMG T.N Circle.
3. Director (FS)/Director (CBS), Dak Bhawan.
4. Director of Audit (P&T), Delhi.
5. All Directors/Dy. Directors of Accounts, Postal
6. Director, Postal Staff College, Ghaziabad.
7. All Directors, Postal Training Centres.
8. Director CEPT Mysore for uploading the SB order on India Post Web Site.
9. Dy. Director (CEPT) Chennai O/O CPMG T.N Circle, Chennai for taking up changes in Finacle with the vendor and issue necessary guidelines to Post offices.
10. ADG(CBS) for taking up the matter with the FSI Vendor for solution development in Finacle CBS Application immediately.
12. AD/Inspection/PF/Vigilance
13. All Accounts Officers ICO(SB)
14. All recognized unions.
15. MOF(DEA), NS-II, North Block, New Delhi.
17. PPS to Member (Banking )
18. Sr.PPS to Secretary Posts
ADDENDUM-III

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

Subject:- Inclusion of Aadhaar in respect of Small Savings Schemes.-regarding

Sir / Madam,

The undersigned is directed to refer to this office SB Order No.16/2017, issued vide this office letter of even number dated 11.10.2017, and Addendum -I and Addendum-II dated 04.01.2018 and 28.03.2018 respectively.

2. Now it is clarified that Aadhaar is not compulsory for opening of account/purchase of certificates.

3. It is requested to circulate the above instructions to all field units and ensure that the instructions are strictly followed.

This issues with the approval of competent authority.

Yours Sincerely,

(P L Meena)
Assistant Director (SB-I)

Copy for information & necessary action to:-
1) DDG (FS)/DDG (VIG), JS&FA/DDG (PAF)/DDG (RB)/DDG (Estt.)/DDG (PG & Inspections)/DDG (PCO)
2) Director (FS)/Director (CBS), Dak Bhawan.
3) Director of Audit (P&T), Delhi.
4) All Directors/Dy. Directors of Accounts, Postal
5) Director, RAKNPA, Ghaziabad.
6) All Directors, Postal Training Centres.
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11) All recognized unions.
12) MOF(DEA), NS-II, North Block, New Delhi
13) Director, NSI, CGO Complex,'A' Wing, 4th Floor, Seminary Hills, Nagpur-440006
14) PS to Member (Banking & HR) 15) PPS to Secretary Posts.