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

Subject:- Intra Operable Netbanking for POSB Saving Accounts.

Sir/Madam,

Kindly refer to the email communication dated 11.12.2018 vide which SOP, FAQ and Netbanking service request form were sent for further communication to the CBS Post Offices. This Division is however received references from customers that many Post Offices are not aware about the functionality of Intra Operable Netbanking and resultantly not being able to use the facility to the POSB Saving Bank Customers.

As we are aware the Intra Operable Internet Banking service was inaugurated by Hon'ble MoC(I/C) on 14.12.2018 and is functional. SOP, FAQ and Form pertaining to Intra Operable Netbanking is again sent herewith as ANNEXURE with this order. It is again requested to circulate this to all concerned for information, necessary action & guidance. Same may also be placed on notice board of all CBS Post Offices in Public Area.

This issues with approval of the Competent Authority.

(Devendra Sharma)
Assistant director (SB-II)

Encl. :-
Annexure-I Standard Operating Procedure Internet Banking,
Annexure-II FAQ on DOP Internet Banking
Annexure-III Internet Banking Service Request Form

Copy to:
1. DDG(FS)/ DDG(Vig.)/ JS & FA/DDG(PAF)/DDGF(RBI)/DDG(Ext..)/DDG(PG&Insps.)/DDG(PCO)
2. Director (Tech.) O/o Pr. CPMG, TN 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.
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. Joint Director & HOD, ICCW Building, 4 Deendayal Upadhyay Marg, New Delhi-110002
15. PS to Member (T).
16. PPS to Secretary Posts.
Standard Operating Procedure – Internet Banking

Introduction:

Department of Posts has introduced Internet Banking facility for Post Office Savings Bank customers for CBS migrated Post Offices.

Eligibility Criteria for availing Internet Banking

a. Customer should have Savings Bank account in CBS Office
b. Either Single or Joint “B” account are eligible
c. Joint “A”, Minor, Lunatic, Illiterate, BO accounts are not allowed for availing Internet Banking

Pre-requisites

a. Customer should provide a valid Email ID.
b. Customer should provide a valid PAN number
c. Customer should provide a valid mobile number
d. CIF ID should be updated with correct First name, Last name, DOB, Father’s Name, Gender, valid Identity and address proof, Correct present address, Mobile number, PAN Number and Mother’s Maiden Name

Procedure to be adopted by the CBS POs for enabling internet banking facility for eligible Savings Bank account holder is as under:

1. Eligible Post Office Savings Account customer may apply for InternetBanking facility. Savings Account must be standing at any CBS Post Office but not in Branch Offices in account with CBS Post Office.

2. Account Holder has to apply for Internet Banking by filling Post Office Savings Bank (POSB) ATM Card / Internet / Mobile / SMS banking service request form. If Account holder has opened savings account after migration to CBS with proper KYC documents, there is no need for taking fresh KYC documents. If Account holder has opened Savings Account before migration, fresh Identity and Address proof as well as photograph has to be taken in single sheet KYC form alongwith ATM Card / Internet / Mobile / SMS banking service request form.

3. This form has to be submitted only in the CBS Post Office where the SB account stands. If a depositor having SB account in any other SOL wants to apply for internet Banking at any other SOL, he/she has to first get his/her account transferred to the same SOL by following already laid down procedure. CPA/SU should check the current SOL ID of the account which was transferred in either in HACDET/HACL menu and confirm the same before enabling internet banking.

4. Once the form alongwith required documents is submitted, Counter PA should go to IES menu of Finacle to verify signature and photograph of the applicant.

5. Once customer’s signatures and other documents are verified, Counter PA has to ensure that all required fields in ATM Card / Internet / Mobile / SMS banking service request form have been properly filled. Counter PA will invoke CMRC menu and click on modify option. In CMRC menu, Counter PA has to click on Enable Internet banking after ensuring that the eligibility criteria and pre-requisite conditions are fulfilled. Mobile number should be unique for each customer and same mobile number should not be used for any other CIF.

Refer below screen shot:

ANNEXURE-I
6. Supervisor has to verify the modifications done in CMRC menu. After verification, Supervisor will make entry in a Register to be maintained in manuscript in CBS SO/HO showing following information:

<table>
<thead>
<tr>
<th>SI No</th>
<th>Date</th>
<th>Request type</th>
<th>CIF ID</th>
<th>SB account number</th>
<th>Name of the customer</th>
<th>Mobile number</th>
<th>Signature</th>
</tr>
</thead>
</table>

7. Customer should be informed that he/she will get an SMS alert to the registered mobile number after 24 hours with a link for internet banking login after processing the request. Customer should go to the link and activate his/her Internet banking. Customer should be informed that CIF ID will be the User ID and set the Login and Transaction password during first time login using the provided link.

8. Till FSI-CSI GL integration is rolled out, nodal office Bangalore GPO will centrally account all the eBanking transactions initiated on previous day for entire India based on the basis of daily report shared by the CEPT Report Building Team. "Total deposits and withdrawals initiated in eBanking channel for entire set ID "ALL" across schemes (SB / RD / PPF / TD) should always match".

9. One deposit and one withdrawal voucher for the total amount (scheme-wise) has to be prepared by Bangalore GPO for entire India and transferred to SBCO along with printed copy of consolidation. Total deposits and withdrawals initiated in eBanking channel for set ID "ALL" should always match and then only eBanking transactions amount has to be accounted by nodal accounting office "Bangalore GPO"

10. In case the customer approaches home branch PO to disable Internet banking, Post office should modify Internet banking option in CMRC menu as "NO", then submit and verify. Internet Banking will be disabled after 24 hours.

11. If any customer requests for issuance of passbook for RD or TD accounts opened through eBanking, same has to be processed by concerned home branch PO and provide duly printed and attested passbook to the customer.

12. For any complaint regarding Internet banking, customer has to either dial toll free number 1800-425-2440 or send an e-mail to dopebanking@indiapost.gov.in If customer complains at any CBS Post Office, his/her complaint may be accepted and forwarded to this e-mail ID.

13. Facilities which can be availed by these account holders in Internet Banking is provided in Annexure - [A]
<table>
<thead>
<tr>
<th>S.No.</th>
<th>Scheme</th>
<th>Functionality</th>
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<tbody>
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<td>General</td>
<td>Dashboard</td>
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<td>My Profile</td>
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<td>New User Activation by OTP</td>
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<td> Terms and Conditions</td>
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<td> Contact us</td>
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<td> About Phishing hyperlink</td>
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<td> Complaints</td>
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<td>View Incomplete Transactions</td>
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<td>View All Transactions</td>
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<td>View Scheduled Transactions</td>
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<td> Detailed activity inquiry</td>
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<td> Transaction limit inquiry</td>
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<td>View Lien on account if any</td>
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<td>View nominee details of the account(s)</td>
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<td>Manage Payee—</td>
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<td> Add Payee within DOP</td>
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<td> View Payee within DOP</td>
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<td>TDS Inquiry</td>
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<td>Tracking of Reference ID generated by EB available to EB Admin User.</td>
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<td>Transaction remarks entered by customer displayed in Transaction Particulars.</td>
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<td>If services for are EB disabled at CIF, it will be completely disabled for internet banking access. Customer will be allowed to change Login ID only once.</td>
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<td>IncomeTax vanilla hyperlink</td>
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<td>Savings</td>
<td>Account Balance &amp; Details</td>
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<td>Transaction History</td>
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<td>Inquire on lien</td>
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<td>Fund Transfer between Own Post Office savings Account</td>
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<td>Fund Transfer between own and third Party Post Office Savings Account.</td>
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<td>Fund Transfer from Savings to own/linked RD Account</td>
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<td>Fund Transfer from Savings to own/Linked RD half withdrawal account</td>
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<td>Fund Transfer from Savings to own/linked PPF Account</td>
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<td>Fund Transfer from Savings to Own/Linked Loan against PPF Account</td>
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<td>View Stop/Issued cheques</td>
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<td>Checking of status of used/unused POSB Cheques from the date of last cheque book issued.</td>
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<td>RD</td>
<td>Account Balance &amp; Details of RD and RD half withdrawal accounts</td>
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<td>Transaction History</td>
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<td>Deposit in RD Account from Own Post Office savings Account</td>
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<td>Closure of RD Account and credit into your Post Office Savings Account</td>
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<td>Deposit in RD half withdrawal Account from own Savings Account</td>
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<td>Opening of new RD Account by debiting your own Post Office Savings Account</td>
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<td>While opening new RD Account, balance in debit account to be shown.</td>
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<td>TD</td>
<td>Account Balance &amp; Details,</td>
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<td>Transaction History</td>
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<td>Premature Closure of TD Account and credit into your Post Office Savings Account</td>
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<td>Opening of new TD Account by debiting your own Post Office Savings Account</td>
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<td>While opening new TD Account, balance in debit account to be shown.</td>
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<td>MIS</td>
<td>Account Balance &amp; Details</td>
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<td>View principal and interest credit details</td>
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<td>View nominee details</td>
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<td>Account Balance &amp; Details</td>
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<td>View principal and interest credit details</td>
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<td>Account Balance &amp; Details</td>
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<td>KVP</td>
<td>Account Balance &amp; Details</td>
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<td>View Nominee details</td>
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<td>9</td>
<td>PPF</td>
<td>Account Balance &amp; Details of PPF and PPF Loan Account</td>
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<td>Transaction History of PPF and PPF Loan Account</td>
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<td>Mini Statement of PPF and PPF Loan Account</td>
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<td>Deposit in Active PPF Account</td>
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<td>Repayment in PPF Loan Account</td>
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<td>Withdrawal from PPF Account.</td>
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<td>For repayment in PPF Loan Account, outstanding Loan balance will be displayed.</td>
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<td>For withdrawal from PPF Account, eligible amount of withdrawal will be displayed.</td>
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</table>
1. **What is the URL for DOP Internet Banking?**
   URL for accessing DOP Internet Banking is [https://ebanking.indiapost.gov.in](https://ebanking.indiapost.gov.in)

2. **What are the pre-requisites for availing DOP Internet Banking?**
   - Valid Active Single or Joint “B” Savings account
   - Provide necessary KYC documents, if not already submitted
   - Active DOP ATM/Debit card
   - Valid unique mobile number
   - Email address
   - PAN number

3. **How to register for DOP Internet Banking?**
   Visit your home branch, fill the pre-printed application form and submit with required documents.
   Your DOP internet banking will get activated from next working day.

4. **How will I come to know about my DOP Internet Banking Activation?**
   Once the request is processed successfully, an SMS alert will be delivered to your registered mobile number.

5. **What is my customer ID?**
   Customer ID is the CIF ID printed on the first page of your Passbook.

6. **What should be done once I receive an SMS alert regarding DOP Internet Banking activation?**
   Open the DOP Internet banking page using the URL mentioned in the SMS and use the hyperlink “New User Activation”. Fill the necessary details and configure your Internet Banking login password and transaction password. Logout from the application, re-login and configure security questions and answers. These two steps are mandatory for successful activation of your internet banking user ID.

7. **Why should I configure Security questions and answers during first time login?**
   Security questions and answers are required to use when you forget your Login or transaction passwords or both.

8. **Whether both login and transaction passwords can be same?**
   No, it cannot be same.

9. **What is the permissible limit for wrong login/transaction password attempts?**
   5 times

10. **What if I type my login password or transaction password wrong for 5 times?**
    In case, login password is entered wrongly for 5 times, your user ID will be disabled from logging in. In case, transaction password is entered wrongly for 5 times, transaction rights will be disabled.

11. **What is the procedure to get my login rights or transaction rights enabled?**
    Please address the issue by mentioning the CIF ID/User ID to dopeBanking@indiapost.gov.in
from your registered email ID with the issue details.

12. What if I forget my password?
Use forgot password\(\text{link}\) in the eBanking home page and follow the instructions.

13. What if my password is expired during login?
DoP eBanking application will prompt you to change the password during login.

14. Even after entering right password, application is not allowing to logging in. What should I do?
If user has not logged in for more the 180 days after expiry of password, same should be intimated via email to DoP email ID dosebanking@indiapost.gov.in from your registered email ID or contact customer care centre for further guidance.

Once the same is enabled at DoP level, an email will be sent to your registered email ID. Use forgot password link available in the home page and follow the instructions.

15. Whether my user ID can be changed?
Yes, the user ID can be changed only once under My profile > Update channel login ID option.

16. What if I forget security questions and answers and password?
Please address the issue by mentioning the CIF ID/User ID to dosebanking@indiapost.gov.in from your registered email ID with the issue details.

17. Can I transfer funds and make deposits?
- Funds can be transferred from one POSB account to another POSB account either self-payee or third-party payee.
- Deposits can be made from your SB account to your own RD account, Repayment of RD half withdrawal, PPF account and Loan on PPF.

18. What if some of my Post office accounts are not visible in my internet banking login?
Please visit the home branch PO of that account to change the customer ID/CIF ID with the eBanking registered CIF/Customer ID.

19. What type of accounts I can open through internet banking?
You can open either RD or TD accounts which is available under General Services > Service request > New request option.

20. What type of account can be closed online?
RD and TD accounts can be closed or pre-closed as per the existing POSB norms.

21. Can I register a stop cheque request?
Yes, under General Services > Service request > New request option.

22. Can I change my login or transaction password?
Yes, it can be changed under My Profile > Change Passwords option.

23. Can I schedule a fund transfer for future date?
Yes, you can schedule fund transfer once by selecting frequency type “Single” and multiple times by selecting frequency type as “Recurring” for PO savings bank accounts only.

24. Can I take PPF withdrawal online?
Yes, it can be availed for eligible amount.

25. Can I take RD half/partial withdrawal online?
No, it can be availed for eligible amount/period at home branch PO only.

26. How can I disable my DOP Internet Banking?
Approach home branch PO for disabling Internet Banking.

27. How do I get the passbook for RD / TD accounts opened through EBanking?
The customer should approach the home branch (where the CIF ID is attached), identify himself and provide the account number(s) opened online, to get the passbook(s).

28. How can I get support from DoP for any issues regarding eBanking operations?
Please call our customer care toll free number 1800-425-2440 between 9 AM to 6 PM for any assistance or you can write to us on our email dopebanking@indiapost.gov.in
## Facilities offered in DoP Internet Banking

<table>
<thead>
<tr>
<th>Scheme</th>
<th>Functionality</th>
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<td><strong>General</strong></td>
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<td><strong>General Services-</strong></td>
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<td>View nominee details of the account(s)</td>
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<td>❖ Add Payee within DOP</td>
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<td>Transaction remarks entered by customer displayed in Transaction Particulars.</td>
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<td><strong>Savings</strong></td>
<td>Account Balance &amp; Details</td>
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<td>Mini Statement</td>
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<td>View Monthly Average</td>
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<td>Account Type</td>
<td>Transactions Available</td>
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<tr>
<td>RD</td>
<td>View Quarterly Average, View Nominee details, Inquire on lien, Fund Transfer between Own Post Office savings Account, Fund Transfer between own and third Party Post Office Savings Account, Fund Transfer from Savings to own/linking RD Account, Fund Transfer from Savings to own/linked PPF Account, Fund Transfer from Savings to Own/Linked Loan against PPF Account, View Stop/issued cheques, Checking of status of used/unused POSB Cheques from the date of last cheque book issued.</td>
</tr>
<tr>
<td>TD</td>
<td>Account Balance &amp; Details, Transaction History, Premature Closure of TD Account and credit into your Post Office Savings Account, Opening of new TD Account by debiting your own Post Office Savings Account, While opening new TD Account, balance in debit account to be shown.</td>
</tr>
<tr>
<td>MIS</td>
<td>Account Balance &amp; Details, View principal and interest credit details, View nominee details</td>
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<tr>
<td>SCSS</td>
<td>Account Balance &amp; Details, View principal and interest credit details, View nominee details</td>
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<td>NSC</td>
<td>Account Balance &amp; Details, Transaction History</td>
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<td>KVP</td>
<td>Account Balance &amp; Details, View Nominee details</td>
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<tr>
<td>PPF</td>
<td>Account Balance &amp; Details of PPF and PPF Loan Account, Transaction History of PPF and PPF Loan Account, Mini Statement of PPF and PPF Loan Account, Deposit in Active PPF Account, Repayment in PPF Loan Account, Withdrawal from PPF Account. For repayment in PPF Loan Account, outstanding Loan balance will be displayed. For withdrawal from PPF Account, eligible amount of withdrawal will be displayed.</td>
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### POST OFFICE SAVINGS BANK
ATM Card / Internet / Mobile / SMS banking service request form

Please fill the application in block letters only

<table>
<thead>
<tr>
<th>Post Office</th>
<th>SOL ID</th>
<th>Date (dd/mm/yyyy)</th>
<th>*CIF ID</th>
<th>* Primary Account ID</th>
</tr>
</thead>
</table>

1. **Applicant’s Name**

   *First Name*
   
   Middle Name
   
   *Last Name*

2. **ATM Card required for** (please tick ✓ the relevant box)

   (a) Self
   
   (b) Joint “B” Account Holder

3. **Please provide the below details:**

<table>
<thead>
<tr>
<th>Mobile Number</th>
<th>Email ID</th>
<th>PAN Number</th>
<th>Mother’s Maiden Name</th>
</tr>
</thead>
</table>

4. **Please tick relevant requirement from below options**

<table>
<thead>
<tr>
<th>SI No</th>
<th>Request type</th>
<th>Tick ✓ the relevant option</th>
</tr>
</thead>
<tbody>
<tr>
<td>a.</td>
<td>Instant ATM/Debit Card</td>
<td></td>
</tr>
<tr>
<td>b.</td>
<td>New Personalized ATM/Debit card (or) Replaced Personalized ATM/Debit card</td>
<td>New request, Replacement request</td>
</tr>
<tr>
<td></td>
<td>Name to be printed on the card (Not exceeding 21 characters including space)</td>
<td></td>
</tr>
<tr>
<td>c.</td>
<td>Replacement with Instant ATM/Debit card</td>
<td></td>
</tr>
<tr>
<td>d.</td>
<td>ATM/Debit card PIN request</td>
<td></td>
</tr>
<tr>
<td>e.</td>
<td>ATM/Debit card hot-listing / closure request (Provide last 4 digits of the card number for closure only)</td>
<td></td>
</tr>
<tr>
<td>f.</td>
<td>Internet Banking</td>
<td></td>
</tr>
<tr>
<td>g.</td>
<td>Mobile Banking</td>
<td></td>
</tr>
<tr>
<td>h.</td>
<td>SMS Banking</td>
<td></td>
</tr>
<tr>
<td>i.</td>
<td>Linking of Secondary accounts existing active ATM/Debit card (Should be done once primary account card is activated)</td>
<td>Provide SB Account IDs to be linked</td>
</tr>
</tbody>
</table>

( * marked fields are Mandatory fields )
### Declaration

We declare that above information is correct. We authorize Department of Posts to debit/recover the charges as applicable from time to time from my/our account for withdrawals using my ATM/Debit Card or Internet/Mobile/SMS Banking. We undertake to maintain sufficient funds excluding the minimum balance stipulated in my account. We will accept full responsibility for transactions done through my/our ATM/Debit Card or Internet/Mobile/SMS Banking and agree not to make claims against Department of Posts.

### Terms and conditions for Internet/Mobile/SMS banking

We have read the provisions contained in the terms and conditions document available in India post internet banking website and we agree that transactions executed over India post, Internet/Mobile/SMS banking using my/our user ID and password will be binding on me/us.

### Terms and conditions for ATM card usage

- We agree to the terms and conditions printed below.

---

**For Office Use only**

Certified that the customer submitted the application in person across the counter and KYC documents, signature and photograph of the customer are duly verified and updated at CIF level. Please collect fresh KYC and get it uploaded, if photograph and signature are not available in CBS.

---

<table>
<thead>
<tr>
<th>Type of Request</th>
<th>Type of service</th>
<th>Maker User ID</th>
<th>Checker User ID</th>
</tr>
</thead>
<tbody>
<tr>
<td>ATM related services</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Internet/Mobile/SMS Banking</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

---

**Terms and Conditions for usage of DOP ATM/Debit card**

The Terms and Conditions under which the DOP ATM/Debit Card has been issued are mentioned below for your guidance.

(a) **Terms used here**
- DOP refers to Department of Posts.
- Cardholder is the customer.
- Card means DOP ATM/Debit Card issued to customer.
- The Card is non-transferable.
- PIN/OTP: The Cardholder acknowledges, represents and warrants that the PIN/OTP provides access to the designated account(s) and that the Cardholder accepts the sole responsibility for use, confidentiality and protection of the PIN/OTP, as well as for all mandates and information changes entered in to the account using such PIN/OTP. The Cardholder shall not record the PIN/OTP in any form so as to protect the PIN/OTP from falling into the hands of a third party. The Cardholder grants express authority to DOP for carrying out transactions and instructions authenticated by the PIN/OTP and shall not revoke the same. DOP has no obligation to verify the authenticity of the transaction instruction sent or purported to have been sent from the Cardholder other than by means of verification of the Cardholder's PIN/OTP. The Card, therefore, should remain in Cardholder's possession and should not be handed over to anyone else. The Card is issued on the condition that DOP bears no liability for the unauthorized use of the Card. This responsibility is fully that of the Cardholder. Further DOP will not be responsible for any loss either direct or indirect on account of ATM failure/malfunctioning.

(b) **Loss of Card**
- The Cardholder must immediately block the Card through the available channels (i.e., through call centre or any DOP Branch).
- The Cardholder responsible for the security of the Card and shall take all steps to ensure the safekeeping thereof. Further, in the event, DOP determines that the aforementioned steps are not complied with, financial liability on the lost or stolen card would rest with the Cardholder.
- Fresh Card will be issued in replacement of lost/damaged Card.
- DOP has the authority of the Cardholder to debit the designated account of the Cardholder for all withdrawals and payments effected by or purported to be effected by the Cardholder using the Card, as evidenced by the records, which will be conclusive and binding on the Cardholder. The Cardholder expressly authorizes DOP to debit the designated account with service charges (if any) notified by DOP from time to time. Please visit www.indiapost.gov.in for the updated service charges.

(c) **Transactions**
- The transactions record generated by an ATM or POS terminal/e-Commerce will be binding on the Cardholder and it will be conclusive unless verified otherwise and corrected by DOP. The verified and corrected amount will be binding on the Cardholder.
- Closing of Accounts: The Cardholder wishing to close the designated account and surrender the Card will first have to give application in writing and surrender the Card along with the application.
- Validity of Card: The validity of the Card is printed on the face of the Card. The Card is valid through to the last date of the month of expiry.
- Renewal of Card: DOP will automatically renew the card, free of cost on it's expiry.
- Help line: For more information and help, please call DOP's toll-free number i.e. 1800-425-2440. Toll free numbers are accessible from all landlines and mobile phones in the country.
- Transaction charges: The Cardholder's account is liable to be debited with the additional charges for transaction(s) made at ATMs owned by the banks other than DOP beyond the permissible limits. Please visit www.indiapost.gov.in for the updates.

(d) **Fees and Charges**
- The annual fee for the Card will be debited to the primary account linked with the Card on application/renewal at DOP's prevailing rate. The fee is non-refundable. The cardholder shall maintain at all times such minimum balance in the designated account, as DOP may stipulate from time to time. DOP reserves the right at any time to charge the cardholder for the issue or resale of a Card and/or any fee/charges for the transactions carried out by the cardholder on the Card.

(e) **Additional Terms**
- DOP reserves the right to introduce new facilities or remove existing facilities as and when warranted, without assigning any reasons thereof. DOP may, at its discretion, refuse any application for the Card without assigning any reason. Fee charged (if any) for the use of the Card is non-refundable under any circumstances. DOP has the right to withdraw the privilege attached to the Card and to call upon the Cardholder to surrender the Card through any representative of DOP, without assigning any reason.
- Use of the Card shall be terminated without notice, upon receiving intimation of the death, bankruptcy or insolvency of the Cardholder or on receipt of a letter from any one of the joint account holders changing the operative cause, receipt of an attachment order from a Competent court or revenue authority or from RBI due to violation of FEMA/Exchange Control Regulations, or for other valid reasons or when the whereabouts of the Cardholder become unknown to DOP due to any cause attributable to the Cardholder.
The ATM service is for withdrawing cash against the balance that is already available in your account. It is therefore the Cardholder's obligation to maintain sufficient balance in the designated account to meet cash withdrawals and service charges. DOP at its absolute discretion may amend the Terms and Conditions governing ATM services.
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 their OM No. 01/04/2016-NS dated 29.03.2019 (copy enclosed). 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 first quarter of financial year 2019-20 starting 1st April, 2019 shall remain unchanged from those notified for the fourth quarter of financial year 2018-19.

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

3. This issues with the approval of Competent Authority.

Your faithfully,

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

Copy to:-

1) DDG (FS)/DDG (VIG)/JS&FA/DDG (PAF)/DDG (RB)/DDG (Estts.)/DDG(PG & Inspections)/ DDG (PCO)/DDG(T)
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 ).
15) PPS to Secretary Posts.
16) PS to Member (T).
Office Memorandum

Dated: 29.03.2019

Subject: Revision of interest rates for Small Savings Schemes.

On the basis of the decision of the Government, interest rates for small savings schemes are notified on quarterly basis since 1st April, 2016. Accordingly, the rates of interest on various small savings schemes for the first quarter of financial year 2019-20 staring 1st April, 2019 and ending on 30th June, 2019 shall remain unchanged from those notified for the fourth quarter of financial year 2018-19.

2. This has the approval of Finance Minister.

(Akhilesh Kumar Misra)
Director
Tele: 01123092744

To

1. The Secretary
   Department of Expenditure
   North Block, New Delhi.

3. The Secretary
   Department of Posts
   Dak Bhawan
   New Delhi

5. Chief General Manager
   Department of Govt. & Bank Accounts
   Reserve Bank of India
   Central Office, Mumbai.

7. Chief Secretaries of States/UT Governments.

2. The Secretary
   Department of Revenue
   North Block, New Delhi.

4. The Secretary
   Department of Financial Services,
   Jeevan Deep Building
   Parliament Street, New Delhi.

6. Reserve Bank of India
   Central Account Section
   Additional Office Section
   East High Court Road
   Nagpur – 440 001.

8. The Director
   National Savings Institute
   New Delhi.
To
All Heads of Circles/Regions
Addl. Director General, APS, New Delhi.

Subject: - Insertion of Rule 49(6) in POSB (CBS) Manual regarding entry of interest in Passbooks of Savings and SSA accounts standing at EDBOs.

Sir / Madam,

The undersigned is directed to say that it has been decided to insert the following as sub rule (6) of Rule 49 of POSB(CBS) Manual as under:-

**Rule 49(6):** After 31st of March of every financial year, BPM should collect all SB and SSA Passbooks irrespective of whether those were presented for transaction or not and issue receipt from SB-28 to the depositors. These Passbooks should be sent to Account Office for entry of interest. BPM shall prepare list of such accounts in duplicate in the below format separately for SB and SSA and retain one copy of such list in BO:-

<table>
<thead>
<tr>
<th>Sl. No</th>
<th>Account Number</th>
<th>Name of Depositor</th>
<th>Date of Receipt of Pass Book(PB)</th>
<th>Date on which (PB) sent to AO</th>
<th>Date on which PB received from AO</th>
<th>Date of delivery of PB to the depositor or return of PB to AO for safe custody</th>
<th>Acquittance of the depositor when the PB is delivered to him.</th>
</tr>
</thead>
</table>

On receipt of Passbook from BO, Account office shall tally the balance shown in the Passbook with the balance shown in the account in Finacle CBS/Sanchay Post and print the transaction of interest in the Passbook using Passbook printer. Difference if any in the balance should be immediately be identified and Passbook should be sent to the Divisional head for further inquiry. Those Passbooks where there is no difference in balance should be returned to the BO for delivery to the depositors.

2. It is requested that this SB order may be circulated to all Post Offices and all EDBOs so that all BPMs start action accordingly. This should be checked during inspection & visits also.

This issues with the approval of competent authority.

Yours faithfully,

[Signature]

Assistant Director General (FS-I)
Copy to:-

1. DDG(FS)/DDG(VIG)/JS&FA/DDG(PAF)/DDG(RB)/DDG (Estts.)/DDG(PG & Inspections)/DDG (PCO)
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 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.
17. Jr. Director (HS) 16th MSI 13th Floor Building H New Delhi 110002
To,

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

Subject: Amendments to Rule 60(4)(B) and Rule 165(4)(ii) of POSB(CBS) Manual, Rule 87(4) (ii)POSB Manual Volume I and Rule 50(4)(i) of POSB Manual Volume II regarding change in powers of various authorities to sanction deceased claim cases and their time line in respect of Post Office Savings Schemes, including Certificates, where no nomination is registered and there is no legal evidence available/produced.

Sir / Madam,

The undersigned is directed to say that the competent authority has decided to amend the text of the aforesaid rules with immediate effect.

Revised Text of Rule is as given below.

"The authorities mentioned below are competent to sanction claims without production of legal evidence up to the limit noted against each, after expiry of Six (6) Months from the date of death of the depositor, if no succession certificate or probate of will or letter of administration of the deceased estate is produced during the period or up to the date of sanction."

<table>
<thead>
<tr>
<th>Sl.No</th>
<th>Name of Authority</th>
<th>Limit in (Rs.)</th>
</tr>
</thead>
<tbody>
<tr>
<td>(i)</td>
<td>Time Scale Departmental Sub:Postmasters</td>
<td>5,000</td>
</tr>
<tr>
<td>(ii)</td>
<td>Sub Postmasters in Lower Selection Grade/PM Grade-1</td>
<td>10,000</td>
</tr>
<tr>
<td>(iii)</td>
<td>Sub-Postmasters/DeputyPostmasters/Postmasters in Higher Selection Grade (all Non Gazetted)/PM Grade -II and III</td>
<td>25,000</td>
</tr>
<tr>
<td>(iv)</td>
<td>Deputy Postmasters/Senior Postmasters/Deputy ChiefPostmasters/Superintendent of PostOffices/Deputy Superintendent of Post Offices (All Gazetted Group-B)</td>
<td>1,00,000</td>
</tr>
<tr>
<td>(v)</td>
<td>Chief Postmasters in GPO/Head Offices, Senior Superintendents of Post Offices (All Gazetted Group-A)</td>
<td>2,50,000</td>
</tr>
<tr>
<td>(vi)</td>
<td>Director HQ/Regional Directors/Director (GPO)</td>
<td>3,75,000</td>
</tr>
<tr>
<td>(vi)</td>
<td>Chief Postmasters General/Postmasters General</td>
<td>5,00,000</td>
</tr>
</tbody>
</table>
2. It is requested that this SB order may be circulated to all concerned including CBS/non-CBS Post Offices. In case where claims are not yet submitted or claims are already submitted but not yet sanctioned, these revised provisions should be made applicable.

This issues with the approval of competent authority.

Yours faithfully,

(Devendra Sharma)
Assistant Director (SB)

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. Resident Audit Officer, Room No.517-B, Dak Bhawan, 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.

Subject: Preservation period for KYC forms at Circle CPC(CBS) regarding.

Sir / Madam,

The undersigned is directed to say that the competent authority has decided to prescribe preservation period for KYC forms received from various CBS Post Offices at Circle CPCs(CBS). Preservation period will be as given below:

(A) Physical KYC Forms at CPC(CBS): "One year after scanning and uploading"

(B) Scanned images of KYC forms at CPC(CBS): "Three year after scanning and uploading".

(C) Disposal of KYC Forms at CPC (CBS): KYC Forms to be destroyed by shredding method in the presence of In-charge CPC(CBS) and necessary records to be maintained at CPC(CBS) as regards the destruction of KYC forms.

2. It is requested that this SB order may be circulated to all concerned for information, guidance & necessary action.

This issues with the approval of competent authority.

Yours faithfully,

(Devendra Sharma)
Assistant Director (SBPG)
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. Resident Audit Officer, Room No.517-B, Dak Bhawan, 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.

Subject: Regarding Printing of Passbooks with Passbook Printers.

Sir / Madam,

The undersigned is directed to refer this office SB Order No. 14/2017 dated 04.10.2017, whereby it has been prescribed 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 has, however, come to notice of the Directorate that many CBS Post Offices are still resorting to manual entries in Passbooks (where Passbook Printers have already been supplied) on one pretext or the other. This is quite risky & objectionable which may not be allowed to continue.

3. It is therefore reiterated that as a measure of safety and precaution, no manual entry is to be done in Passbooks of various POSB Scheme in CBS Post Offices where Passbook Printers have been supplied.

4. If due to any reason the Passbook Printer is not working, the statement of last page of respective account is to be provided to the customers for reference. No Manual entry to be done in Passbook in any case in a CBS Post Office where passbook printer is supplied.

5. 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 faithfully,

(Devendra Sharma)
Assistant Director (SBPG)
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. Resident Audit Officer, Room No.517-B, Dak Bhawan, 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.
SB Order No.07 /2019
F.No 113-03/2017-SB
Govt. of India
Ministry of Communication
Department of Posts
(F.S. Division)

Dak Bhawan, New Delhi-110001
Dated: 01.07.2019

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. 01/04/2016-NS dated 28.06 2019 (copy enclosed), 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 2019-20 starting 1st July ,2019 and ending on 30th September, 2019 on the basis of interest compounding/payment built-in in the schemes, as under:-

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Instruments</th>
<th>Rate of interest w.e.f.01.04.2019 to 30.06.2019</th>
<th>Rate of interest w.e.f 01.07.2019 to 30.09.2019</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>7.0</td>
<td>6.9</td>
<td>Quarterly</td>
</tr>
<tr>
<td>04.</td>
<td>3 Year Time Deposit</td>
<td>7.0</td>
<td>6.9</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>5YearRecurring 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>8.7</td>
<td>8.6</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 Savings 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>

Cont. on page 2/---
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 be supplied in due course on receipt from the DEA/MoF.

4. This issue with the approval of Competent Authority.

Yours Faithfully,

(R. 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) Jt. Director & HOD (HQ), GOI, Ministry of Finance, NSI, ICCW Building, 4 Deen Dayal Upadhaya Marg, New Delhi -110002.

14) PPS to Secretary Posts.
15) PS to Member (Banking).
Subject: Revision of interest rates for Small Savings Schemes.

The undersigned is directed to refer to this Department’s OM of even number dated 16th February, 2016, vide which the various decisions taken by the Government regarding interest fixation for small savings schemes were communicated to all concerned.

2. On the basis of the decision of the Government, interest rates for small savings schemes are to be notified on quarterly basis. Accordingly, the rates of interest on various small savings schemes for the second quarter of financial year 2019-20 starting 1st July, 2019, and ending on 30th September, 2019, on the basis of the interest compounding / payment built-in in the schemes, shall be as under:

<table>
<thead>
<tr>
<th>Instrument</th>
<th>Rate of interest w.r.t. 01.04.2019 to 30.06.2019</th>
<th>Rate of interest w.r.t. 01.07.2019 to 30.09.2019</th>
<th>Compounding frequency*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Savings Deposit</td>
<td>4.0</td>
<td>4.0</td>
<td>Annually</td>
</tr>
<tr>
<td>1 Year Time Deposit</td>
<td>7.0</td>
<td>6.9</td>
<td>Quarterly</td>
</tr>
<tr>
<td>2 Year Time Deposit</td>
<td>7.8</td>
<td>7.7</td>
<td>Quarterly</td>
</tr>
<tr>
<td>3 Year Time Deposit</td>
<td>7.3</td>
<td>7.2</td>
<td>Quarterly</td>
</tr>
<tr>
<td>5 Year Time Deposit</td>
<td>8.7</td>
<td>8.6</td>
<td>Quarterly and paid</td>
</tr>
<tr>
<td>5 Year Monthly Income Account</td>
<td>7.7</td>
<td>7.6</td>
<td>Monthly and paid</td>
</tr>
<tr>
<td>5 Year National Savings Certificate</td>
<td>8.0</td>
<td>7.9</td>
<td>Annually</td>
</tr>
<tr>
<td>Public Provident Fund Scheme</td>
<td>8.0</td>
<td>7.9</td>
<td>Annually</td>
</tr>
<tr>
<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>Sukanya Samriddhi Account Scheme</td>
<td>8.5</td>
<td>8.4</td>
<td>Annually</td>
</tr>
</tbody>
</table>

* No Change

3. This has the approval of Finance Minister.

(Akhilesh Kumar Mishra)
Director
Tele – 01123095024

To,

1. The Secretary
Department of Expenditure
North Block, New Delhi.

2. The Secretary
Department of Revenue
North Block, New Delhi.

3. The Secretary
Department of Posts
Dak Bhawan
New Delhi.

4. The Secretary
Department of Financial Services, Jeevan Deep Building
Parliament Street, New Delhi.

5. The Director
National Savings Institute
New Delhi.

6. Chief General Manager
Department of Govt. & Bank Accounts
Reserve Bank of India
Central Office, Mumbai.

7. Reserve Bank of India
Central Account Section
Additional Office Section
East High Court Road
Nagpur – 440 001.

8. Chief Secretaries of States/UT Governments.
To,

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

Sub: - Revision of Interest Rates of Small Savings Schemes w.e.f. 01.07.2019 to 30.09.2019.

Sir/Madam,

In continuation of this office letter of even number dated 01.07.2019 on the subject, the undersigned is directed to forward copies of gazette notification received from Ministry of Finance for circulation. Copy of following notifications are enclosed:-

(i) G.S.R. 500(E) KVP (Amendment Rules), 2019.
(iii) G.S.R. 502(E) NSRD (Amendment Rules), 2019.
(iv) G.S.R. 503(E) NS (MIS) (Amendment Rules), 2019.
(v) G.S.R. 504(E) SCSS (Amendment Rules), 2019.
(vi) G.S.R. 505(E) SSA Rules 2016
(vii)G.S.R. 506(E) G.S.P. Act 1973 (5 of 1973) PPF.
(vii)G.S.R. 507(E) NSTD (Amendment Rules), 2019.

This issues with approval of the competent authority.

Your’s Faithfully,

(Devendra Sharma)
Assistant Director (SBPG)
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 PTC Mysore for uploading the SB order on India Post Web Site.
8. Deputy Director (CEPT) O/o CPMG T.N.Circle, Chennai.
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)
15. PPS to DG Posts.
16. PPS to Secretary Posts.
विश संग्रह
(आविष्कार कार्य विभाग)
अधिसूचना
नई दिल्ली, 16 जुलाई, 2019

साक्षात् 500 (अ) — सरकारी बचत संवर्धन अधिनियम, 1873 (1873 का 5) की धारा 15 द्वारा प्रदत्त शक्तियों का प्रयोग करते हुए केंद्र सरकार एवं द्वारा विकास विभाग पत्र निर्माणवाली, 2014 में संशोधन करने के लिए निर्दिष्ट नियम बनाती है, अवस्था:-

1. (1) इन नियमों को विकास विभाग पत्र (संशोधन नियम), 2019 कहा जाएगा।

(2) इसे 1 जुलाई, 2019 से प्रभावित माना जाएगा।

2. विभाग विभाग पत्र निर्माणवाली, 2014 (इसके बाद इसे उक्त नियमावली कहा जाएगा) में, नियम 16 के उप-नियम (1) में 'बचत 'नी वर्ष और चार माह' को बचत 'नी वर्ष और पांच माह' द्वारा प्रतिस्थापित किया जाएगा।

3. उक्त नियमावली में, उप-नियम (3) में 01.07.2019 को या इसके बाद परंतु 30.09.2019 को या इसके पहले खरीदे गए पत्रों के परिपूर्ति पूर्व नकदीकरण मूल्य निष्पादन सारणी:-

प्रमाणपत्र के परिपूर्ति पूर्व नकदीकरण को दर्शाने वाली सारणी - 1,000 रु. का मूल्यवर्ष

<table>
<thead>
<tr>
<th>प्रमाणपत्र की तारीख से इसके नकदीकरण तक की अवधि</th>
<th>नियम सहित देय राशि (रुपए में)</th>
</tr>
</thead>
<tbody>
<tr>
<td>(1)</td>
<td>(2)</td>
</tr>
<tr>
<td>2 वर्ष और 6 मास, किंतु 3 वर्ष से कम</td>
<td>1173</td>
</tr>
</tbody>
</table>

3682 GI/2019 (1)
MINISTRY OF FINANCE  
(Department of Economic Affairs)  

NOTIFICATION  

New Delhi, the 16th July, 2019  

G.S.R. 500(E).—In exercise of the powers conferred by section 15 of the Government Savings Promotion Act, 1873 (5 of 1873), the Central Government hereby makes the following rules to amend the Kisan Vikas Patra Rules, 2014, namely:—  

1. (1) These rules may be called the Kisan Vikas Patra (Amendment Rules), 2019.  
(2) They shall deemed to have come into force on the 1st day of July, 2019.  

2. In the Kisan Vikas Patra Rules, 2014 (hereinafter referred to as the said rules), in rule 16, in sub-rule (1), for the words, “nine years and four months”, the words, “nine years and five months” shall be substituted.  

3. In the said rules, in rule 17, in sub-rule (3), the premature encashment value of Certificates purchased on or after 1.07.2019 but on or before 30.09.2019 shall be:—  

<table>
<thead>
<tr>
<th>Years Invested</th>
<th>Premature Encashment Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>3</td>
<td>1211</td>
</tr>
<tr>
<td>4</td>
<td>1251</td>
</tr>
<tr>
<td>5</td>
<td>1291</td>
</tr>
<tr>
<td>6</td>
<td>1333</td>
</tr>
<tr>
<td>7</td>
<td>1377</td>
</tr>
<tr>
<td>8</td>
<td>1421</td>
</tr>
<tr>
<td>9</td>
<td>1467</td>
</tr>
<tr>
<td>10</td>
<td>1515</td>
</tr>
<tr>
<td>11</td>
<td>1564</td>
</tr>
<tr>
<td>12</td>
<td>1615</td>
</tr>
<tr>
<td>13</td>
<td>1667</td>
</tr>
<tr>
<td>14</td>
<td>1722</td>
</tr>
<tr>
<td>15</td>
<td>1778</td>
</tr>
<tr>
<td>16</td>
<td>2000</td>
</tr>
</tbody>
</table>
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>(1) Two and half years but less than three years</td>
<td>1173</td>
</tr>
<tr>
<td>(2) Three years but less than three and half years</td>
<td>1211</td>
</tr>
<tr>
<td>(3) Three and half years but less than four years</td>
<td>1251</td>
</tr>
<tr>
<td>(4) Four years but less than four and half years</td>
<td>1291</td>
</tr>
<tr>
<td>(5) Four and half years but less than five years</td>
<td>1333</td>
</tr>
<tr>
<td>(6) Five years but less than five and half years</td>
<td>1377</td>
</tr>
<tr>
<td>(7) Five and half years but less than six years</td>
<td>1421</td>
</tr>
<tr>
<td>(8) Six years but less than six and half years</td>
<td>1467</td>
</tr>
<tr>
<td>(9) Six and half years but less than seven years</td>
<td>1515</td>
</tr>
<tr>
<td>(10) Seven years but less than seven and half years</td>
<td>1564</td>
</tr>
<tr>
<td>(11) Seven and half years but less than eight years</td>
<td>1615</td>
</tr>
<tr>
<td>(12) Eight years but less than eight and half years</td>
<td>1667</td>
</tr>
<tr>
<td>(13) Eight and half years but less than nine years</td>
<td>1722</td>
</tr>
<tr>
<td>(14) Nine years but before Maturity of Certificate</td>
<td>1778</td>
</tr>
<tr>
<td>On maturity of certificate</td>
<td>2000</td>
</tr>
</tbody>
</table>

[F. No. 1/4/2016-NS]

ARVIND SHRIVASTAVA, Jt. Secy.


अधिसूचना

नई दिल्ली, 16 जुलाई, 2019

सां.क्षि. 501(३)–केंद्रीय सरकार, सरकारी बचत संबंधी अधिनियम, 1873 (1873 का 5) की धारा 15 द्वारा प्रत्यते शक्तियों का प्रयोग करते हुए एवं द्वारा राष्ट्रीय बचत प्रमाणपत्र (VIII नियम) नियमावली, 1989 में संशोधन करने के लिए निम्नलिखित नियम बनाये हैं, अतः–

1. (1) इन नियमों को राष्ट्रीय बचत पत्र (VIII नियम) (संशोधन नियम), 2019 कहा जाएगा।

(2) इन्हें 1 जुलाई, 2019 से प्रभुत हुआ माना जाएगा।

2. राष्ट्रीय बचत प्रमाणपत्र (VIII नियम) नियमावली, 1989 (इसके बाद इसे उक्त नियमावली कहा जाएगा) में, नियम 15 में –

(४) उप-नियम (६३) में आंक्ते, अथवा और शब्द “१ अक्टूबर, २०१८” के स्थान पर “१ अक्टूबर, २०१८ लेखिन १ जुलाई, २०१९ से पहले” के आंक्ते, अथवा और शब्द प्रतिस्थापित किए जाएगे;

(५) उप-नियम (६३) और उससे संबंधित सारणी के बाद, निम्नलिखित अंतःस्थापित किया जाएगा, नामत: 
“(62) जहां कोई प्रमाणपत्र 1 जुलाई, 2019 को या उसके बाद खरीदा गया है, किसी भी मूल्यवर्ग के प्रमाणपत्र की परिपक्वता अवधि 5 वर्ष की होंगी, जो प्रमाणपत्र जारी किए जाने की तारीख से आरंभ होगी। व्याज सहित यह राशि इसकी परिपक्वता अवधि समाप्त होने के बाद कभी भी इस प्रमाणपत्र के नक्सलीकरण के समय या 100 के मूल्यवर्ग पर रुपए 146.25 देने होगी तथा यह किसी भी अन्य मूल्यवर्ग के समाप्तिपत्र के पर होगी। प्रमाणपत्र धारक या धारकों को प्रत्येक वर्ष की समाप्ति पर नीचे दी गई सारणी में निर्देशित व्याज प्रोडर्सल होगा और प्रत्येक वर्ष के अंत से चौथे वर्ष के अंत तक इस प्रकार प्रोडर्सल व्याज धारक द्वारा पुनःनिर्धारित माना जाएगा और यह प्रमाणपत्र के अंतिम सूची की राशि में जोड़ा जाएगा।

<table>
<thead>
<tr>
<th>सारणी</th>
</tr>
</thead>
<tbody>
<tr>
<td>वर्ष जिसमें व्याज प्रोडर्सल होता है</td>
</tr>
<tr>
<td>पहला वर्ष</td>
</tr>
<tr>
<td>दूसरा वर्ष</td>
</tr>
<tr>
<td>तीसरा वर्ष</td>
</tr>
<tr>
<td>चौथा वर्ष</td>
</tr>
<tr>
<td>पांचवा वर्ष</td>
</tr>
</tbody>
</table>

सारणी: किसी अन्य मूल्यवर्ग के प्रमाणपत्र पर प्रोडर्सल व्याज की राशि उपर्युक्त सारणी में निर्देशित राशि के समाप्तिपत्रिक होगी।

3. उल्लेखनीय के निम्न 16 में, उप-निम्न (4) में -

(५) बंद (xv) में और अवर और शब्द "1 अगस्त, 2018" के स्थान पर, "1 अगस्त, 2018 लेखन 1 जुलाई, 2019 से पहले" के शब्द, और और अवर एवं शब्द प्रतिस्पर्धित किए जाएं, नामांकन के अनुसार स्थापित किमा जाएगा, नामांकन:

"(xv) यदि 1 जुलाई, 2019 को या उसके बाद खरीदे गए प्रमाणपत्र की तारीख से तीन वर्ष की अवधि समाप्त होने के बाद उप-निम्न (1) के अंतिम तक को पूनःनिर्धारित किया जाएगा, तथा देने राशि निम्न (15) के अंतिम निर्धारित व्याज राशि सहित और दूसरे की समाप्तिपत्रिक करने के बाद, रुपए 100 के मूल्य वर्ग के प्रमाणपत्र हेतु नीचे दी गई सारणी में निर्देशित राशि के रूप में होगी और यह किसी अन्य मूल्यवर्ग के प्रमाणपत्र के लिए समाप्तिपत्रिक होगी।"
NOTIFICATION

New Delhi, the 16th July, 2019

G.S.R.501(E).—In exercise of the powers conferred by section 15 of the Government Savings Promotion Act, 1873 (5 of 1873), the Central Government hereby makes the following rules further to amend the National Savings Certificates (VIII Issue) Rules, 1989, namely:—

1. (1) These rules may be called the National Savings Certificates (VIII Issue) (Amendment Rules), 2019.
   
   (2) They shall deemed to have come into force on the 1st day of July, 2019.

2. In the National Savings Certificates (VIII Issue) Rules, 1989 (hereinafter referred to as the said rules), in rule 15,—

   (a) in sub-rule (6I), for the figures, letters and words “1st day of October, 2018”, the words, figures and letters “1st day of October, 2018 but before the 1st day of July, 2019,” shall be substituted;
   
   (b) after sub-rule (6I) and the Table relating thereto, the following shall be inserted, namely:—

   “(6K) Where a certificate has been purchased on or after the 1st day of July, 2019 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 ‘146.25 for denomination of ‘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>
<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>7.90</td>
</tr>
<tr>
<td>Second Year</td>
<td>8.52</td>
</tr>
<tr>
<td>Third Year</td>
<td>9.20</td>
</tr>
<tr>
<td>Fourth Year</td>
<td>9.92</td>
</tr>
<tr>
<td>Fifth Year</td>
<td>10.71</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”.

3. In rule 16 of the said rules, in sub-rule (4),—

   (a) in clause (xiv), for the figures, letters and words “1st day of October, 2018”, the words, figures and letters “1st day of October, 2018 but before the 1st day of July, 2019” shall be substituted;
   
   (b) after clause (xiv) and the Table relating thereto, the following shall be inserted, namely:—

   “(xv) If a certificate is encashed under sub-rule (1) after the expiry of three years from the date of certificate purchased on or after the 1st day of July 2019, the amount payable, inclusive of interest accrued under rule 15 and after adjustment of discount, 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

<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>122.16</td>
</tr>
<tr>
<td>Three years and six months or more, but less than four years</td>
<td>126.31</td>
</tr>
<tr>
<td>Four years or more, but less than four years and six months</td>
<td>130.59</td>
</tr>
<tr>
<td>Four years and six months or more, but less than five years</td>
<td>135.02</td>
</tr>
</tbody>
</table>

[F. No. 1/4/2016-NS]

ARVIND SHRIVASTAVA, Jt. Secy.


अधिसूचना
नई दिल्ली, 16 जुलाई, 2019

सार.का.नि. 502(अ)।—राष्ट्रीय सरकार, सरकारी बचत संबंधि अधिनियम, 1873 (1873 का 5) की धारा 15 द्वारा प्रदत्त अधिनियमों का प्रयोग करते हुए राष्ट्रीय बचत आयकर जमा नियमावली, 1981 की संशोधित करने के लिए एतिहासिक निर्देशित नियम बनाती है, नामांक:

1. (1) इन नियमों को राष्ट्रीय बचत आयकर जमा (संशोधित) नियमावली, 2019 के नाम से जाना जाएगा।
(2) इतने 1 जुलाई, 2019 से प्रवृत माना जाएगा।

2. राष्ट्रीय बचत आयकर जमा नियमावली, 1981 (इसके बाद उत्तर नियमावली कहा गया है) में, नियम 9 में-
(क) उप नियम 1 के खण्ड (क) के तहत अनुसूची में, पिछली प्रतिष्ठानों के लिए, निम्नलिखित प्रतिष्ठानों प्रतिष्ठापित की जाएंगी, नामांक—

"01.10.2018 से 30.06.2019 (दोनों तारीखें समावेशी) — 725.05"

01.07.2019 से — 723.14"

(ख) उपनियम (2) के खण्ड (क) के तहत अनुसूची में, पिछली प्रति विष्टि के लिए, निम्नलिखित प्रतिष्ठानों प्रतिष्ठापित की जाएंगी, नामांक—

"01.10.18 से 30.06.2019 (दोनों तारीखें समावेशी) — 725.05"

01.07.2019 से — 723.14"
3. उक्त नियमावली के नियम 10 में, उप नियम (2) में मद (व) और (स) में, शब्द और अंक "सारणी 1, 2, 11, 13, 17, 20, 22, 26, 29, 32, 35, 38, 41, 44, 47, 50, 53, 56, 59, 62, 65 68 अथवा 71", के लिए शब्द और अंक "सारणी 1, 2, 11, 13, 17, 20, 22, 26, 29, 32, 35, 38, 41, 44, 47, 50, 53, 56, 59, 62, 65, 68, 71 अथवा 74" प्रतिस्थापित किए जाएंगे।

4. उक्त नियमावली के नियम 11 में, उप नियम (2) में मद (व) और (स) में, शब्द और अंक "सारणी 3, 4, 12, 14, 18, 21, 23, 27, 30, 33, 36, 39, 42, 45, 48, 51, 54, 57, 60, 63, 66, 69 अथवा 72", के लिए शब्द और अंक "सारणी 3, 4, 12, 14, 18, 21, 23, 27, 30, 33, 36, 39, 42, 45, 48, 51, 54, 57, 60, 63, 66, 69, 72 अथवा 75" प्रतिस्थापित किए जाएंगे।

5. उक्त नियमावली के नियम 12 में,-

(a) उप नियम (1) में, मद (व) में, उप मद (ii) में, शब्द और अंक "सारणी 5, 6, 7, 8, 9 10, 15, 16, 19, 24, 25, 28, 31, 34, 37, 40, 43, 46, 49, 52, 55, 58, 61, 64, 67, 70 अथवा 73", के लिए "सारणी 5, 6, 7, 8, 9, 10, 15, 16, 19, 24, 25, 28, 31, 34, 37, 40, 43, 46, 49, 52, 55, 58, 61, 64, 67, 70, 73 अथवा 76" शब्द और अंक प्रतिस्थापित किए जाएंगे।

(b) उप नियम (3) और उप नियम (4) में, शब्द और अंक "सारणी 5, 6, 7, 8, 9, 10, 15, 16, 19, 24, 25, 28, 31, 34, 37, 40, 43, 46, 49, 52, 55, 58, 61, 64, 67, 70 अथवा 73" के लिए "सारणी 5, 6, 7, 8, 9, 10, 15, 16, 19, 24, 25, 28, 31, 34, 37, 40, 43, 46, 49, 52, 55, 58, 61, 64, 67, 70, 73 अथवा 76" शब्द और अंक प्रतिस्थापित किए जाएंगे।

6. उक्त नियमावली की सारणी 73 के बाद, निम्नलिखित सारणियां अंतरिक्ष की जाएंगी, नामात:-

### सारणी 74

(नियम 10 देखें)
1 जुलाई, 2019 को अथवा उसके बाद खोले गए खाते और उसके सतत जारी रहने पर परिपक्वता अवधि अथवा नियम 7 के उप नियम (1) के तहत व्याविस्तारित परिपक्वता अवधि के बाद भी मात्र जमा राशियों के साथ, खाते पर राशि व्याज सहित देय होगी।

<table>
<thead>
<tr>
<th>पूर्ण वर्षों की संख्या, जिनमें खाते सतत जारी रहें</th>
<th>₹10 मूल्यवर्ष के खाते पर प्रतिदिन राशि (रूपए)</th>
</tr>
</thead>
<tbody>
<tr>
<td>एक वर्ष</td>
<td>901.38</td>
</tr>
<tr>
<td>दो वर्ष</td>
<td>1092.81</td>
</tr>
<tr>
<td>तीन वर्ष</td>
<td>1298.40</td>
</tr>
<tr>
<td>चार वर्ष</td>
<td>1519.19</td>
</tr>
<tr>
<td>पांच वर्ष</td>
<td>1756.32</td>
</tr>
</tbody>
</table>

टिप्पणी: खाते पर किसी अन्य मूल्यवर्ष में प्रतिदिन राशि ऊपर निर्दिष्ट राशि के आनुपातिक होगी।

### सारणी 75

(नियम 11 देखें)
1 जुलाई, 2019 को अथवा उसके बाद खोले गए खाते और उसके सतत जारी रहने पर परिपक्वता अवधि अथवा नियम 7 के उप नियम (1) के तहत व्याविस्तारित परिपक्वता अवधि के बाद भी मात्र जमा राशियों के बगैर, खाते पर राशि व्याज सहित प्रतिदिन होगी।
पूर्ण वर्ष की संख्या, जिनमें खाते सतत जारी रहे | ₹ 10 मूल्यवर्ग के खाते पर प्रतिवेद राशि (रूपए)
---|---
एक वर्ष | 776.63
दो वर्ष | 834.07
तीन वर्ष | 895.77
चार वर्ष | 962.02
पांच वर्ष | 1033.18

प्रत्येक: खाते पर किसी अन्य मूल्यवर्ग में प्रतिवेद राशि उपर निर्दिष्ट राशि के आत्मात्मिक होगी।

सारणी 76
(अनुच्छेद 12 देखें)
1 जुलाई, 2019 को अथवा उसके बाद खोले गए पांच वर्षीय आवारी जमा खाते पर जमाकर्ता का देहांत होने पर कानूनी उत्तराधिकारी अथवा नामित को देय राशि।

<table>
<thead>
<tr>
<th>राशि जमा करने की संख्या</th>
<th>₹ 10 मूल्यवर्ग की राशि (रू.)</th>
<th>राशि जमा करने की संख्या</th>
<th>₹ 10 मूल्यवर्ग की राशि (रू.)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 से 11</td>
<td>जमा की गई राशियाँ की संख्या</td>
<td>36</td>
<td>402.63</td>
</tr>
<tr>
<td>12</td>
<td>124.76</td>
<td>37</td>
<td>415.09</td>
</tr>
<tr>
<td>13</td>
<td>135.56</td>
<td>38</td>
<td>427.63</td>
</tr>
<tr>
<td>14</td>
<td>146.43</td>
<td>39</td>
<td>440.24</td>
</tr>
<tr>
<td>15</td>
<td>157.36</td>
<td>40</td>
<td>452.92</td>
</tr>
<tr>
<td>16</td>
<td>168.36</td>
<td>41</td>
<td>465.69</td>
</tr>
<tr>
<td>17</td>
<td>179.42</td>
<td>42</td>
<td>478.52</td>
</tr>
<tr>
<td>18</td>
<td>190.55</td>
<td>43</td>
<td>491.44</td>
</tr>
<tr>
<td>19</td>
<td>201.75</td>
<td>44</td>
<td>504.43</td>
</tr>
<tr>
<td>20</td>
<td>213.01</td>
<td>45</td>
<td>517.50</td>
</tr>
<tr>
<td>21</td>
<td>224.34</td>
<td>46</td>
<td>530.64</td>
</tr>
<tr>
<td>22</td>
<td>235.74</td>
<td>47</td>
<td>543.87</td>
</tr>
<tr>
<td>23</td>
<td>247.20</td>
<td>48</td>
<td>557.17</td>
</tr>
<tr>
<td>24</td>
<td>258.74</td>
<td>49</td>
<td>570.55</td>
</tr>
<tr>
<td>25</td>
<td>270.34</td>
<td>50</td>
<td>584.02</td>
</tr>
<tr>
<td>26</td>
<td>282.01</td>
<td>51</td>
<td>597.56</td>
</tr>
<tr>
<td>27</td>
<td>293.76</td>
<td>52</td>
<td>611.18</td>
</tr>
<tr>
<td>28</td>
<td>305.57</td>
<td>53</td>
<td>624.89</td>
</tr>
<tr>
<td>29</td>
<td>317.45</td>
<td>54</td>
<td>638.87</td>
</tr>
<tr>
<td>30</td>
<td>329.40</td>
<td>55</td>
<td>652.54</td>
</tr>
<tr>
<td>31</td>
<td>341.43</td>
<td>56</td>
<td>666.49</td>
</tr>
<tr>
<td>32</td>
<td>353.52</td>
<td>57</td>
<td>680.53</td>
</tr>
<tr>
<td>33</td>
<td>365.69</td>
<td>58</td>
<td>694.65</td>
</tr>
<tr>
<td>34</td>
<td>377.93</td>
<td>59</td>
<td>708.85</td>
</tr>
</tbody>
</table>
NOTIFICATION

New Delhi, the 16th July, 2019

G.S.R. 502(E).—In exercise of the powers conferred by section 15 of the Government Savings Promotion Act, 1873 (5 of 1873), the Central Government hereby makes the following rules further to amend the National Savings Recurring Deposit Rules, 1981, namely:—

1. (1) These rules may be called the National Savings Recurring Deposit (Amendment) Rules, 2019.

(2) They shall deemed to have come into force on the 1st day of July, 2019.

2. In the National Savings Recurring Deposit Rules, 1981 (hereinafter referred to as the said rules), in rule 9,—

(a) in the Schedule under clause (a) of sub-rule 1, for the last entries, the following entries shall be substituted, namely:—

"From 01.10.2018 to 30.06.2019 (both dates inclusive) .... 725.05
From 01.07.2019 onwards .... 723.14".

(b) in the schedule under clause (a) of sub-rule (2), for the last entry, the following entries shall be substituted, namely:—

"From 01.10.2018 to 30.06.2019 (both dates inclusive) .... 725.05
From 01.07.2019 onwards .... 723.14".
3. In rule 10 of the said rules, in sub-rule (2), in items (a) and (c), for the words and figures "Tables 1, 2, 11, 13, 17, 20, 22, 26, 29, 32, 35, 38, 41, 44, 47, 50, 53, 56, 59, 62, 65, 68 or 71", the figures and words "Tables 1, 2, 11, 13, 17, 20, 22, 26, 29, 32, 35, 38, 41, 44, 47, 50, 53, 56, 59, 62, 65, 68, 71 or 74" shall be substituted.

4. In rule 11 of the said rules, in sub-rule (2), in items (b) and (c), for the words and figures "Tables 3, 4, 12, 14, 18, 21, 23, 27, 30, 33, 36, 39, 42, 45, 48, 51, 54, 57, 60, 63, 66, 69 or 72", the words and figures "Tables 3, 4, 12, 14, 18, 21, 23, 27, 30, 33, 36, 39, 42, 45, 48, 51, 54, 57, 60, 63, 66, 69 or 72" shall be substituted.

5. In rule 12 of the said rules,—
   (a) in sub-rule (1), in item (b), in sub-item (ii), for the words and figures "Tables 5, 6, 7, 8, 9, 10, 15, 16, 19, 24, 25, 28, 31, 34, 37, 40, 43, 46, 49, 52, 55, 58, 61, 64, 67, 70 or 73", the words and figures "Tables 5, 6, 7, 8, 9, 10, 15, 16, 19, 24, 25, 28, 31, 34, 37, 40, 43, 46, 49, 52, 55, 58, 61, 64, 67, 70, 73 or 76" shall be substituted.
   (b) in sub-rule (3) and sub-rule (4), for the words and figures "Tables 5, 6, 7, 8, 9, 10, 15, 16, 19, 24, 25, 28, 31, 34, 37, 40, 43, 46, 49, 52, 55, 58, 61, 64, 67, 70 or 73", the words and figures "Tables 5, 6, 7, 8, 9, 10, 15, 16, 19, 24, 25, 28, 31, 34, 37, 40, 43, 46, 49, 52, 55, 58, 61, 64, 67, 70, 73 or 76" shall be substituted.

6. After Table 73 of the said rules, the following Tables shall be inserted, namely:-

**TABLE 74**
(See Rule 10)

Amount, inclusive of interest, payable on an account opened on or after the 1st day of July, 2019 and continued, with 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>901.38</td>
</tr>
<tr>
<td>Two years</td>
<td>1092.81</td>
</tr>
<tr>
<td>Three years</td>
<td>1298.40</td>
</tr>
<tr>
<td>Four years</td>
<td>1519.19</td>
</tr>
<tr>
<td>Five years</td>
<td>1756.32</td>
</tr>
</tbody>
</table>

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

**TABLE 75**
(See Rule 11)

Amount, inclusive of interest, repayable on an account opened on or after the 1st day of July, 2019 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>776.63</td>
</tr>
<tr>
<td>Two years</td>
<td>834.07</td>
</tr>
<tr>
<td>Three years</td>
<td>895.77</td>
</tr>
<tr>
<td>Four years</td>
<td>962.02</td>
</tr>
<tr>
<td>Five years</td>
<td>1033.18</td>
</tr>
</tbody>
</table>

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

**TABLE 76**
(See Rule 12)

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 July, 2019.

<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>402.63</td>
</tr>
<tr>
<td>12</td>
<td>124.76</td>
<td>37</td>
<td>415.09</td>
</tr>
<tr>
<td>13</td>
<td>135.56</td>
<td>38</td>
<td>427.63</td>
</tr>
<tr>
<td>14</td>
<td>146.43</td>
<td>39</td>
<td>440.24</td>
</tr>
</tbody>
</table>
### Note
The amounts shall be proportionate for other denominations.

<table>
<thead>
<tr>
<th>Number of deposits made</th>
<th>Amount (Rupees) for denomination of ₹10</th>
<th>No. of deposits made</th>
<th>Amount (Rupees) for denomination of ₹10</th>
</tr>
</thead>
<tbody>
<tr>
<td>15</td>
<td>157.36</td>
<td>40</td>
<td>452.92</td>
</tr>
<tr>
<td>16</td>
<td>168.36</td>
<td>41</td>
<td>465.69</td>
</tr>
<tr>
<td>17</td>
<td>179.42</td>
<td>42</td>
<td>478.52</td>
</tr>
<tr>
<td>18</td>
<td>190.55</td>
<td>43</td>
<td>491.44</td>
</tr>
<tr>
<td>19</td>
<td>201.75</td>
<td>44</td>
<td>504.43</td>
</tr>
<tr>
<td>20</td>
<td>213.01</td>
<td>45</td>
<td>517.50</td>
</tr>
<tr>
<td>21</td>
<td>224.34</td>
<td>46</td>
<td>530.64</td>
</tr>
<tr>
<td>22</td>
<td>235.74</td>
<td>47</td>
<td>543.87</td>
</tr>
<tr>
<td>23</td>
<td>247.20</td>
<td>48</td>
<td>557.17</td>
</tr>
<tr>
<td>24</td>
<td>258.74</td>
<td>49</td>
<td>570.55</td>
</tr>
<tr>
<td>25</td>
<td>270.34</td>
<td>50</td>
<td>584.02</td>
</tr>
<tr>
<td>26</td>
<td>282.01</td>
<td>51</td>
<td>597.56</td>
</tr>
<tr>
<td>27</td>
<td>293.76</td>
<td>52</td>
<td>611.18</td>
</tr>
<tr>
<td>28</td>
<td>305.57</td>
<td>53</td>
<td>624.89</td>
</tr>
<tr>
<td>29</td>
<td>317.45</td>
<td>54</td>
<td>638.67</td>
</tr>
<tr>
<td>30</td>
<td>329.40</td>
<td>55</td>
<td>652.54</td>
</tr>
<tr>
<td>31</td>
<td>341.43</td>
<td>56</td>
<td>666.49</td>
</tr>
<tr>
<td>32</td>
<td>353.52</td>
<td>57</td>
<td>680.53</td>
</tr>
<tr>
<td>33</td>
<td>365.69</td>
<td>58</td>
<td>694.65</td>
</tr>
<tr>
<td>34</td>
<td>377.93</td>
<td>59</td>
<td>708.85</td>
</tr>
<tr>
<td>35</td>
<td>390.25</td>
<td>60</td>
<td>723.14</td>
</tr>
</tbody>
</table>


**अधियुक्त नई बिन्दी, 16 जुलाई, 2019**

**साला.मि. 503(ब)।—** केंद्रीय सरकार, सरकारी बचत संवेदन अधिनियम, 1873 (1873 का 5) की धारा 15 द्वारा प्रत्येक व्यक्ति का प्रयोग करते हुए राष्ट्रीय बचत (मासिक आय खाता) नियमाबली, 1987 में संशोधन करने के लिए एवं द्वारा निर्माणित नियम बनाती है, अर्थातः-

1. (1) इन नियमों को राष्ट्रीय बचत (मासिक आय खाता) संशोधन नियम, 2019 कहा जाएगा।
(2) ये 1 जुलाई, 2019 से प्रकट माने जाएँगे।
2. Rajdari bhawan (Mahanik Abad Batal) niyamakari, 1987 mein niyam 8 mein up-niyam (1) mein chand (र) ki baad niyamatdharit chand svarajit kina jayege; aarthi:

"(र) 1 julya, 2019 ko ya iske baad jama ki gai rashi ke sambandh mein prati var 7.6 pratiyataa"

[फ़ा.सं. 1/04/2016-न.न.म] अरभिन्द्र श्रीवस्तव, संवाद सचिव


NOTIFICATION

New Delhi, the 16th July, 2019

G.S.R.503(E). – In exercise of the powers conferred by section 15 of the Government Savings Promotion Act, 1873 (5 of 1873), the Central Government hereby makes the following rules further to amend the National Savings (Monthly Income Account) Rules, 1987, namely:-

1. (1) These rules may be called the National Savings (Monthly Income Account) Amendment Rules, 2019.

(2) They shall deemed to have come into force on the 1st day of July, 2019.

2. In the National Savings (Monthly Income Account) Rules, 1987, in rule 8, in sub-rule (1), after clause (r), the following clause shall be inserted, namely:

“(s) 7.6 per cent. per annum in respect of deposits made on or after the 1st day of July, 2019.”

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

ARVIND SHRIVASTAVA, Jt. Secy.

साक.न.ि. ५०४ (अ).— केंद्रीय सरकार, सरकारी बचत संबंधी अधिनियम, १८७३ (१८७३ का ५) की धारा १५ द्वारा प्रदत्त शक्तियों का प्रयोग करते हुए वरिष्ठ नागरिक बचत स्कीम नियमावली, २००४ में और संशोधन करने के लिए एवं द्वारा निम्नलिखित नियम बनायी है, अर्थातः—

1. (१) इन नियमों को वरिष्ठ नागरिक बचत स्कीम (संशोधन) नियमावली, २०१९ कहा जाएगा।
(२) इसके १ जुलाई, २०१९ से प्रवृत्त माना जाएगा।

2. वरिष्ठ नागरिक बचत स्कीम नियमावली, २००४ में नियम ७ में, उप-नियम (१) में, नौवें परितृक के बाद, निम्नलिखित परितृक को अंत:स्थापित किया जाएगा; अर्थातः—

"यह भी व्यवस्था की गई है कि १ जुलाई, २०१९ को या उसके बाद इन नियमों के अंतर्गत किए गए किसी निश्चित के मामले में, इस पर व्यापक निश्चित के तारीख से प्रतिवर्ष ८.६ प्रतिशत को दर से होगा।"

[फ.स.ः १/०४/२०१६-एनएस]

रविन्द्र श्रीवास्तव, संयुक्त सचिव

टिप्पणी: भारत के राजपत्र, असाधारण में वरिष्ठ नागरिक बचत स्कीम नियमावली, २००४ तारीख २ अगस्त, २००४ की अधिसूचना में। साक.न.ि. ५०४(अ) द्वारा प्रकाशित की गई थी और बाद में इसमें तारीख २७ अगस्त, २००४ की अधिसूचना सं. साक.न.ि. ७०६ (अ), तारीख २३ मार्च, २००६ के साक.न.ि. १७६(अ), तारीख २४ मई, २००७ के साक.न.ि. ३९०(अ), तारीख २८ जुलाई, २०१० के साक.न.ि. ६३९(अ), तारीख १९ अगस्त, २०११ के साक.न.ि.७७०(अ), तारीख २५ अप्रैल, २०१२ के साक.न.ि. ३२१(अ), तारीख २५ जून, २०१३ के साक.न.ि. ४०२(अ), तारीख १३ मार्च, २०१४ के साक.न.ि. २२४ (अ) तारीख ११ जुलाई, २०१४ के साक.न.ि. ४९२(अ), तारीख २७ जुलाई, २०१५ के साक.न.ि. ५९२ (अ), तारीख २९ मार्च, २०१६ के साक.न.ि. ३५१(अ) ३० सितंबर, २०१६ के साक.न.ि. ९३८(अ), तारीख ३१ मार्च, २०१७ के साक.न.ि. ३८६(अ) और तारीख ३० जून, २०१७ के साक.न.ि. ८५७(अ) और विनांक २८ सितंबर, २०१८ के साक.न.ि. ९६२(अ) द्वारा संशोधन किया गया था।

NOTIFICATION
New Delhi, the 16th July, 2019

G.S.R. ५०४(E).— In exercise of the powers conferred by section १५ of the Government Savings Promotion Act, १८७३ (५ of १८७३), the Central Government hereby makes the following rules further to amend the Senior Citizens Savings Scheme Rules, २००४, namely:-

1. (१) These rules may be called the Senior Citizens Savings Scheme (Amendment) Rules, २०१९.
(२) They shall be deemed to have come into force on the १st day of July, २०१९.

2. In the Senior Citizens Savings Scheme Rules, २००४, in rule ७, in sub-rule (१), after the ninth proviso, following proviso shall be inserted, namely:-

“Provided also that in the case of a deposit made under these rules on or after the १st day of July, २०१९, it shall bear at the rate of ८.६ per cent. per annum from the date of deposit.”

[F. No. १/०४/२०१६-NS-II]
ARVIND SHRIVASTAVA, Jt. Secy.

NOTIFICATION

New Delhi, the 16th July, 2019

G.S.R. 505(E).— In pursuance of Rule 7, sub-rule (1) of the Sukanya Samriddhi Account Rules, 2016, the Central Government hereby notifies that the subscriptions made to the fund on or after the 1st day of July, 2019 and the balances at the credit of the subscriber shall bear interest at the rate of 8.4 per cent. per annum.

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

ARVIND SHRIVASTAVA, Jt. Secy.

Note: - The Sukanya Samriddhi Account Rules, 2014 were published in the Gazette of India (Extraordinary)vide notification number G. S. R. 863(E), dated the 2nd December, 2014 and subsequently amended vide G.S.R. 593(E), dated the 27th July, 2015, GSR 352(E), dated the 29th March, 2016, GSR 939 (E), dated the 30th September, 2016, GSR 387 (E), dated the 31st March, 2017, GSR 859 (E), dated the 30th June, 2017, GSR 28 (E), dated the 1st January, 2018 and GSR 961 (E), dated the 28th September, 2018.

NOTIFICATION

New Delhi, the 16th July, 2019

G.S.R. 506(E).— In pursuance of Rule 7, sub-rule (1) of the Sukanya Samriddhi Account Rules, 2016, the Central Government hereby notifies that the subscriptions made to the fund on or after the 1st day of July, 2019 and the balances at the credit of the subscriber shall bear interest at the rate of 8.4 per cent. per annum.

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

ARVIND SHRIVASTAVA, Jt. Secy.
1983, साकारण 54(अ), तारीख 7 फरवरी, 1984, साकारण 895(अ), तारीख 23 जून, 1986, साकारण 1013(अ),
तारीख 20 अगस्त, 1986, साकारण 793(अ), तारीख 29 अगस्त, 1989, साकारण 477(अ), तारीख 25 मई, 994,
साकारण 489(अ), तारीख 6 जुलाई, 1999, साकारण 908(अ), तारीख 6 दिसंबर, 2000, साकारण 768(अ), तारीख 15
नवंबर, 2002, साकारण 585(अ), तारीख 15 जुलाई, 2003, साकारण 690(अ), तारीख 27 अगस्त, 2003, साकारण
755(अ), तारीख 19 नवंबर, 2004, साकारण 291(अ), तारीख 13 मई, 2005, साकारण 956(अ), तारीख 7 दिसंबर,
2010, साकारण 844(अ), तारीख 25 नवंबर, 2011, साकारण 225(अ), तारीख 13 मार्च, 2014, साकारण 496(अ),
तारीख 11 जुलाई, 2014, साकारण 588(अ), तारीख 13 अगस्त, 2014, साकारण 350(अ), तारीख 29 मार्च, 2016
साकारण 940(अ), 30 सितंबर, 2016 साकारण 388(अ), तारीख 31 मार्च, 2017, साकारण 860(अ) तारीख 30 जून,
2017, साकारण 1243(अ), तारीख 29 सितंबर, 2017, साकारण 1237(अ) तारीख 03 अक्टूबर, 2017, साकारण.
33(अ) तारीख 01 जनवरी, 2018 और साकारण 956(अ) तारीख 28 सितंबर, 2018 के द्वारा इसमें संशोधन किया गया
था।

NOTIFICATION

New Delhi, the 16th July, 2019

G.S.R.506(E)—In pursuance of section 15 of the Government Savings Promotion Act, 1873 (5 of 1873) the
Central Government hereby notifies that the subscriptions made to the Public Provident Fund on or after the 1st
day of July, 2019 and the balances at the credit of the subscriber shall bear interest at the rate of 7.9 per cent. per annum.

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

ARVIND SHRIVASTAVA, Jt. Secy.

Note: The Principal Scheme was notified vide G.S.R. 1136(E), dated the 15th June,1968 and subsequently amended vide
G.S.R. 368(E), dated the 1st August,1972, G.S.R. 217(E), dated the 9th March,1979, G.S.R. 271(E), dated the 16th
March,1983, G.S.R. 54(E), dated the 7th February, 1984, G.S.R. 895(E), dated the 23rd June,1986 G.S.R. 1013(E), dated
489(E), dated the 6th July,1999, G.S.R. 908(E), dated the 6th December,2000, G.S.R. 679(E), dated the 4th
G.S.R. 956(E), dated the 7th December, 2010, G.S.R. 844(E), dated the 25th November, 2011, G.S.R. 225(E), dated the
dated the 29th March, 2016, G.S.R. 940 (E), dated the 30th September, 2017, G.S.R. 388(E), dated the 31st March, 2017,
G.S.R. 860(E), dated the 30th June, 2017, G.S.R. 1243(E), dated the 29th September, 2017, G.S.R. 1237(E), dated the

अभियुक्ता

नई दिल्ली, 16 जुलाई, 2019

साकारण 507(अ)—केंद्रीय सरकार, सरकारी बचत संयोजन अधिनियम, 1873 (1873 का 5) की धारा 15
द्वारा प्रदत्त अंशों का प्रयोग करते हुए, राष्ट्रीय बचत सावधि जमा नियमावली, 1891 में और संशोधन करने के लिए
एव्हरे निम्नलिखित नियम बनाती है, अथवा:-

1. (1) इन नियमों का राष्ट्रीय बचत सावधि जमा (संशोधन) नियमावली 2019 कहा जाएगा।

(2) इस्ते 1 जुलाई, 2019 से प्राप्त माना जाएगा।

2. डाकवर सावधि जमा नियमावली, 1981 में, नियम 7 में,
(x) शीर्षक सारणी-यथा के अंतर्गत, कोष्ठकों, शब्दों, ऑक्ट्रों और अद्यावधी के लिए "[1 जनवरी, 2019 को या उसके बाद जमा की गई राशि के लिए], कोष्ठक, शब्द, ऑक्ट्रों और अद्यावधी के लिए "[1 जनवरी, 2019 को या उसके बाद लेखित 01 जुलाई, 2019 से पहले जमा की गई राशि के लिए] प्रतिस्थापित किए जाएं";

(२) सारणी-यथा के बाद निम्नलिखित सारणी अन्त:स्थापित की जाएगी, अर्थात:-

"सारणी-यथा"

[1 जुलाई, 2019 को या उसके बाद जमा की गई राशि]

<table>
<thead>
<tr>
<th>जमा की बवधि</th>
<th>प्रति वर्ष प्रतिस्थापित भाज दर</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 वर्ष</td>
<td>6.9</td>
</tr>
<tr>
<td>2 वर्ष</td>
<td>6.9</td>
</tr>
<tr>
<td>3 वर्ष</td>
<td>6.9</td>
</tr>
<tr>
<td>5 वर्ष</td>
<td>7.7</td>
</tr>
</tbody>
</table>

(३) सौद में पैराग्राफ (२) में शब्द और अद्यावधि "सारणी-यथा" के स्थान पर शब्द और अद्यावधि "यथा अवयव सारणी यथा" प्रतिस्थापित किए जाएंगे।

[फा.सं. 1/04/2016-प्रतिनिधि]

अर्थ: भीवास्तव, संयुक्त सचिव

NOTIFICATION

New Delhi, the 16th July, 2019

G.S.R. 507(E).—In exercise of the powers conferred by section 15 of the Government Savings Promotion Act, 1873 (5 of 1873), the Central Government hereby makes the following rules further to amend the National Savings Time Deposit Rules, 1981, namely:

1. (1) These rules may be called the National Savings Time Deposit (Amendment) Rules, 2019.

(2) They shall deemed to have come into force on the 1st day of July, 2019.

2. In the Post Office Time Deposit Rules, 1981, in rule 7,-

(A) under the heading Table-ZB, for the brackets, words, figures and letters "(For deposits made on or after the 1st January, 2019)"; the brackets words, figures and letters,"(For deposits made on or after the 1st day of January, 2019 but before the 1st day of July, 2019)" shall be substituted;

(B) after Table-ZB, the following Table shall be inserted, namely:-

<table>
<thead>
<tr>
<th>Period of deposit</th>
<th>Rate of Interest per cent. per annum</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 year</td>
<td>6.9</td>
</tr>
<tr>
<td>2 years</td>
<td>6.9</td>
</tr>
<tr>
<td>3 years</td>
<td>6.9</td>
</tr>
<tr>
<td>5 years</td>
<td>7.7</td>
</tr>
</tbody>
</table>

(C) in the Notes, in paragraph (2), for the word and letter “Table ZB”, the words and letters “Table ZB or Table ZC” shall be substituted.

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

ARVIND SHRIVASTAVA, Jt. Secy.

F. No. 116-12/2016-SB
Government of India
Ministry of Communications & IT
Department of Posts

Dak Bhawan, Sansad Marg,
New Delhi-110001.
Date: 29.08.2019

ADDENDUM

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

Subject:- Amendments to Rule 60(4)(B) and Rule 165(4)(ii) of POSB(CBS) Manual, Rule 87(4) (ii) POSB Manual Volume I and Rule 50(4)(ii) of POSB Manual Volume II regarding change in powers of various authorities to sanction deceased claim cases and their time line in respect of Post Office Savings Schemes, including Certificates, where no nomination is registered and there is no legal evidence available/produced.

Sir / Madam,

Various references are being received in respect of applicability of revised sanction limit as prescribed in SB Order 5/2019 to settle deceased claim cases of PPF and SCSS, where no nomination is registered and there is no legal evidence available/produced.

In order to streamline this process and to maintain uniformity, it is clarified that the limit prescribed for authorities competent to sanction deceased claims without production of legal evidence in SB Order 5/2019 will also be applicable on PPF and SCSS cases.

2. Accordingly, Rs. 1,00,000 (One Lakh) may be read as Rs. 5,00,000/- (Five Lakh) in POSB Manual Volume I Rule 87 (1) (c), Rule 157 (4), Rule 172 (19), POSB Manual Volume II Rule 50 (1) (c), Rule 50(4) (ii), Rule 50 (4) (iv) and POSB (CBS) Manual Rule 60 (1) (c), Rule 114, Rule 125 (19), Rule 136 (2), Rule 165 (1) (c), Rule 165 (4) (ii), Rule 165 (4) (iv). However, the limits of sanction prescribed for various authorities in SB Order 5/2019 would be applicable.

3. Three months may be read as six month in POSB Manual Volume I Rule 87 (4) (ii), POSB Manual Volume II Rule 50 (4) (ii) and POSB (CBS) Manual Rule 60 (4) (B), 165 (4) (ii).

4. It is requested that this SB order may be circulated to all concerned including CBS/non-CBS Post Offices. In case where claims are not yet submitted or claims are already submitted but not yet sanctioned, these revised provisions should be made applicable. Past decided cases need not be reopened.

This issues with the approval of competent authority.

Yours faithfully,

( Devendra Sharma )
Assistant Director (SBPG)
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. Resident Audit Officer, Room No.517-B, Dak Bhawan, 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.

Subject: - Standard Operating Procedure (SOP) for handling of unclaimed accounts/certificates identified under Senior Citizen Welfare Fund (SCWF) Rules 2016.

Sir / Madam,

The undersigned is directed to refer to this office letter of even number dated 25.10.2018 vide which SCWF Rules 2016 notified vide G.S.R. 322(E) dated 18.03.2016 issued by the Government of India on the subject were forwarded for information and further necessary action.

2. A “Standard Operating Procedure for handling of Unclaimed accounts/certificates identified under Senior Citizen Welfare Fund (SCWF) Rules-2016” to be followed in this regard is enclosed herewith.

3. It is requested that this SB order should be circulated to all CBS Post Offices and it should be implemented immediately.

This issues with the approval of competent authority.

Enclosed: - As above (Annexure)

Yours faithfully,

(Devendra Sharma)
AD (SBPG)
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. Resident Audit Officer, Room No. 517-B, Dak Bhawan, New Delhi.
5. All Directors/Dy. Directors of Accounts, Postal
6. Director, RAKANPA, Ghaziabad.
7. All Directors, Postal Training Centers.
8. Director PTC Mysore for uploading the SB order on India Post Web Site.
10. AD/Inspection/PP/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.
ANNEXURE

Standard Operating Procedure for handling of Unclaimed accounts/certificates identified under Senior Citizen Welfare Fund (SCWF) Rules 2016

As per the SCWF Rules 2016 from all type of accounts/Certificates, unclaimed accounts/certificates in Small Savings Schemes are to be identified and balances of these accounts/certificates are to be transferred to the Senior Citizen Welfare Fund established by the Central Government. Following Criteria has been decided by MOF (DEA) for treating an account/Certificate as unclaimed:-

<table>
<thead>
<tr>
<th>No.</th>
<th>Account Type</th>
<th>Identification Criteria</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>1,2,3,5 TD, MIS, NSC, KVP, SSA</td>
<td>10 Years from the date of maturity</td>
</tr>
<tr>
<td>2</td>
<td>NSS-87 &amp; NSS-92</td>
<td>10 Years from the date of last withdrawal</td>
</tr>
<tr>
<td>3</td>
<td>RD (not extended)</td>
<td>10 years from date of maturity</td>
</tr>
<tr>
<td>4</td>
<td>RD (extended with deposits)</td>
<td>10 years from date of revised date of maturity.</td>
</tr>
<tr>
<td>5</td>
<td>RD (extended without deposits)</td>
<td>10 years from date of revised date of maturity.</td>
</tr>
<tr>
<td>6</td>
<td>SCSS (not extended)</td>
<td>10 years from date of maturity</td>
</tr>
<tr>
<td>7</td>
<td>SCSS (extended)</td>
<td>10 years from date of extended maturity date.</td>
</tr>
<tr>
<td>8</td>
<td>Savings Account (Any type)</td>
<td>7 years from account treated as Silent. (i.e. 10 year from last transaction F/Y.)</td>
</tr>
<tr>
<td>9</td>
<td>PPF (if not extended or closed after maturity)</td>
<td>10 years from date of maturity</td>
</tr>
<tr>
<td>10</td>
<td>PPF (if extended after maturity)</td>
<td>10 years from the date of revised date of maturity.</td>
</tr>
<tr>
<td>11</td>
<td>Discontinued Scheme Accounts/Certificates</td>
<td>10 years from date of discontinuance. (10 yrs from date of discontinuance)</td>
</tr>
</tbody>
</table>

To implement above provisions, following Standing Operating Procedure shall be followed:

1. Accounts with above criteria will be marked as FROZEN under freeze code "SCWFR" and freeze description "Unclaimed as per Senior citizen Welfare Fund Rules 2016" through batch job centrally on 30th September every year. NO POST OFFICE SHALL USE "SCWFR" AS FREEZE CODE FOR FREEZING ANY ACCOUNT MANUALY.

2. Accounts will be identified centrally as per above criteria in FINACLE and List of such unclaimed accounts as on 30th September every year shall be published on website www.indiapost.gov.in during first week of October.

3. TO START THIS PROCESS, SUCH ACCOUNTS HAVE BEEN IDENTIFIED CENTRALLY THROUGH A BATCH PROCESS AND FREEZED UNDER CODE "SCWFR" WITH FREEZE DESCRIPTION "Unclaimed as per Senior citizen Welfare Fund Rules 2016". This list has been published on website www.indiapost.gov.in and is now available at https://www.indiapost.gov.in/Financial/Pages/Content/Post-Office-Saving-Schemes.aspx

-1-
4. Circles should download list of such accounts pertaining to the Post Offices (SOLs) falling within their jurisdiction using the path:

/CBSDM/incoming/Production/WebPage/DOP_REPORTS/SENIOR_CITIZEN_WELFARE_FUND

Steps to download file from the Filezilla:

(1) Kindly go to the below link and download filezilla software and please install.

http://tamilnadupost.nic.in/sdc/xfiles/FileZilla-3.5.3.zip

(2) Please use the below credentials
HOST : 172.18.68.101
USER NAME : CBSDMFTP
PASSWORD : CBSDMFTP
PORT : 22
Remote Site : /CBSDM/incoming/Production/WebPage/DOP_REPORTS/SENIOR_CITIZEN_WELFARE_FUND

(3) Download respective files of the Circle.

(4) Password to extract the file is $SWF#ALL$

5. And forward this list to concerned Post Offices for their respective accounts.

6. Circles shall ensure that Concerned Post Offices should place the list on the Notice Board meant for public and post office should contact each of the account holder of the unclaimed account by all reasonable means at least two times within a span of sixty days of placing the list on the Notice Board as prescribed in “Senior Citizen Welfare Fund Rules 2016”.

Closure of Unclaimed Account – Procedure to be followed in Head Post Offices

1. Any of the accounts Frozen with freeze code as “SCWFR” should not be allowed to be operated (revived). These accounts/certificates should only be closed.

2. These accounts should be closed only at Head Post Offices.

3. If any account holder whose account/certificate is found to be Frozen with freeze code “SCWFR” attends any Post Office with Certificate or Passbook for closure, the account holder or Certificate holder should be requested to approach respective Head Postmaster with fresh (self attested) KYC documents of Account Holder and 2 Witnesses with their KYC documents along with originals.
4. The Head Postmaster will first check & confirm whether the account/certificate in question is actually lying frozen under the Rule. Head Postmaster will then compare self-attested KYC documents of Account Holder and 2 Witnesses with the original and after due satisfaction, record in writing on the Account Closure Form or Original Certificate “CLOSURE ALLOWED” under his/her dated signatures and designation stamp. Head Postmaster will also attest KYC documents of Account Holder and Witnesses under dated signatures and designation stamp and attach these documents with the Account Closure Form/Original Certificate.

5. HO Supervisor will then unfreeze the account and another HO Supervisor will verify the same in Finacle CBS as per laid down procedure.

6. Supervisor while verifying unfreezes will ensure that on Account Closure Form/Original Certificate, Head Postmaster has allowed the closure and KYC documents of Account Holder and 2 witnesses are attached with the voucher.

7. Counter PA will then enter details of the account/certificate in a Register called “REGISTER FOR CLOSURE OF UNCLAIMED ACCOUNTS/CERTIFICATES” maintained manually in manuscript as under

<table>
<thead>
<tr>
<th>Account No./ Certificate Registration number</th>
<th>Name of Account/Certificate Holder</th>
<th>Name of SOL where Account/Certificate Stands</th>
<th>Date of opening</th>
<th>Name of Scheme</th>
<th>Date of closure</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
<td>6</td>
</tr>
<tr>
<td>Principal Amount paid</td>
<td>Interest Amount paid</td>
<td>Issued Cheque No./ POSB Account No. where credited</td>
<td>Signature of Counter PA</td>
<td>Signature of Supervisor</td>
<td>Remarks</td>
</tr>
<tr>
<td>7</td>
<td>8</td>
<td>9</td>
<td>10</td>
<td>11</td>
<td>12</td>
</tr>
</tbody>
</table>

8. Account/Certificate will then be closed as per procedure laid down for closure of account/certificate account. **PAYMENT ON ACCOUNT OF CLOSURE SHALL NOT BE PAID BY CASH UNDER ANY CIRCUMSTANCES. IT SHOULD BE PAID BY CROSSED CHEQUE ONLY.**

9. Head Postmaster will check the register and will record a certificate “Compared data in Monthly report with the Register” after end of each month and sign.

10. Till the reports are deployed in Finacle, Directorate will share the details of closed account during the month to the Circles every month, and Circles will have to confirm them within 7 days from the date of receipt.

11. Scheme-wise total amount of principal and interest paid in the reporting month will be sent to MOF (DEA) and NSI by the Directorate.
Role of SBCO/DAP

- SBCO PA and supervisor while checking vouchers of closed accounts which were identified under above rules, will see that whether Head Postmaster has recorded "CLOSURE ALLOWED" on Account Closure Form and copies of KYC documents of Account holder and 2 witnesses are attached with the voucher. If any shortcoming is noticed, objection should be recorded as per laid down procedure.
- Concerned staff at DAPs, while checking vouchers of closed certificates (issued during pre-1.7.2016 period) will see whether Head Postmaster has recorded "CLOSURE ALLOWED" on the Certificate & copies of KYC documents of Account holder and 2 witnesses are attached with the Certificate. If any shortcoming is noticed, objection should be recorded as per laid down procedure.

Role of Inspecting/Visiting Officers

- All Visiting/Inspecting Officers, while visiting/inspecting Head Post Offices, should invariably check the prescribed register ‘REGISTER FOR CLOSURE OF UNCLAIMED ACCOUNTS/CERTIFICATES’ and see that procedure prescribed above is followed scrupulously.
- All Inspecting Officers, while inspecting Division/Region/Circle Office should also see whether the prescribed monthly report is being sent within the due time frame.
To,

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

Subject: - Standard Operating Procedure (SOP) after implementation of GL Integration between CBS and CSI transactions.

Sir / Madam,

The competent authority has decided to roll out of GL Integration between CBS and CSI transactions. The GL Integration between CBS and CSI transactions pilot roll out will be started in Karnataka Circle from 15.09.2019 and Pan India roll out from 23.09.2019.

2. A “Standard Operating Procedure” after implementation of GL Integration between CBS and CSI transaction has been prepared in consultation with all stack holders. The SOP after implementation of GL Integration to be followed is enclosed herewith.

3. It is requested that this SB order should be circulated to all CBS Post Offices and it should be implemented accordingly.

This issues with the approval of competent authority.

Enclosed: - As above (Annexure)

Yours faithfully,

(Puneet Bharamiya)
ADG (FS-II)
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. Resident Audit Officer, Room No.517-B, Dak Bhawan, New Delhi.
5. All Directors/Dy. Directors of Accounts, Postal
6. Director, RAKANPA, Ghaziabad.
7. All Directors, Postal Training Centers.
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.
Standard Operating Procedure for accounting of CBS Transactions in Daily account post GL Integration

**Introduction – GL INTEGRATION**

General Ledger (GL) is the backbone of accounting. GL code is available in Finacle for all schemes. All office accounts are having GL sub head codes. GL Integration is mapping of Finacle GL codes with 10/15 digit CSI codes. All office accounts (Both System and Non system) which are hit during finacle transactions are mapped with 10/15 digit CSI codes. There are 479 GLs in Finacle. Out of which 209 GLs are mapped to CSI’s 10/15 digit codes.

**Accounting of CBS transactions in Daily Account**

Existing practise of accounting CBS transactions in daily account will change post GL Integration. Finacle transactions are accounted in SAP through Voucher Tool (ZBF07) or through F-02 in SAP directly.

Post GL Integration, CBS transactions done in Finacle will get incorporated in CSI Daily account automatically in respective Profit Centre on NEXT DAY. Hence Daily account incorporating CBS Transactions can be generated only on NEXT DAY. Post offices **should not use** Voucher Tool (ZBF07) or F-02 for updating CBS transactions.

**Change in Accounting**

Currently CBS transactions are accounted in CSI Daily account based on TRANSACTION SOL ie Post office where the Transaction is performed. Post GL Integration, CBS transactions in Daily account will be accounted based on ACCOUNT SOL ie Post Office where the account stands. This is major change which Post Offices should consider while viewing the DAILY ACCOUNT.

**Accounting of Branch Office Transactions**

In CSI, each and every Post office (SO/HO/BO) is separate Profit Centre. Hence Transactions done in RICT devices **ALONE** will be accounted as Branch Office Transactions. RICT transactions will reflect in Branch office Daily account.

Transaction done using office account 0339 during EXCEPTIONAL scenarios will be accounted as ACCOUNT OFFICE Transaction only. Hence RICT rolled out offices are supposed to do transactions using RICT mode only.

Transactions of Non RICT Rolled out offices also will get incorporated as Account Office Transaction. Hence Branch office transactions done through 0339 office account will reflect in Account Office daily report.

Office account (0339) to be restricted for RICT ROLLED out offices post completion of RICT ROLL out.

**CBS Data flow to CSI Daily Account**

Circle wise files will be generated from Finacle post DC Closure. Hence CBS transactions will reflect in Daily account only on next day. Bigger circles are split into 2 files. Hence 30 files will be generated for a day. These GL files will contain GL wise and SOL wise data. These files will be moved to CSI.
automatically through batch jobs to SFTP folder. CSI will consume these files from prescribed SFTP and post into concerned Profit Centre GLs on next day with actual transaction date. CBS Transactions of 06/09/2019 will get incorporated in 6th September daily account on 07/09/2019 morning. Post Office will be able to generate Daily report of SO/HO/BO on the next day. Branch Office daily account to be generated at Account Office.

**Daily account will get generated only if there at least one cash transaction for that day.**

**Hence Post Offices should not post CBS Transactions in CSI daily account either through VOUCHER POSTING TOOL (ZBF07) or through F-02 post GL Integration.**

### Comparison – Existing Daily account and Daily account post GL Integration

<table>
<thead>
<tr>
<th>SI.NO</th>
<th>Daily Account – Existing</th>
<th>Daily Account – Post GL Integration</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Transactions are accounted based on initiating SOL ie in Post office where the transaction was initiated</td>
<td>Transactions are accounted based on Account Sol ie Post office where the Account stands</td>
</tr>
<tr>
<td>2</td>
<td>CBS Transactions are incorporated in daily account on <strong>same day</strong></td>
<td>CBS Transactions will be accounted in daily account of transaction day itself but incorporation on <strong>next day</strong></td>
</tr>
<tr>
<td>3</td>
<td>Channel Transactions are not accounted Nodal Offices</td>
<td>Channel Transactions are accounted in the post office where account stands</td>
</tr>
<tr>
<td>4</td>
<td>RSAO ie Intersol entries in Finacle are not accounted</td>
<td>RSAO entries will be accounted in daily account</td>
</tr>
<tr>
<td>5</td>
<td>Interest Booking and Interest application entries in Finacle are not accounted</td>
<td>Interest booking and Interest application entries will get accounted.</td>
</tr>
<tr>
<td>6</td>
<td>SOL Transfer entries are not accounted</td>
<td>SOL Transfer entries will be accounted</td>
</tr>
<tr>
<td>7</td>
<td>Scheme transfer entries are not accounted</td>
<td>Scheme transfer entries are accounted</td>
</tr>
<tr>
<td>8</td>
<td>GL Transfer entries are not accounted</td>
<td>GL Transfer entries will be accounted</td>
</tr>
<tr>
<td>9</td>
<td>BO transactions done both in Non RICT Mode and RICT mode are accounted in Branch Office daily account</td>
<td>Transactions done in RICT will be accounted in BO daily account, but transactions done in Non RICT mode will be accounted as Account Office transaction</td>
</tr>
<tr>
<td>10</td>
<td>CBS Transactions in Daily account can be tallied with SOL LOT/Consolidation</td>
<td>CBS Transactions can be tallied only with new report GL Daily Transaction Report – Detailed</td>
</tr>
</tbody>
</table>

**How to tally CBS Transactions at close of day**

Post Offices will continue to check LOT to tally their counter Cash. In CSI Rolled out offices, Counter PA should tally his physical cash with POS cash at close of day and ensure that POS cash is moved to DOP cash by proper logout from Finacle.

**Though channel transactions and Intersol transactions are reflected in Daily account, Cash will not get affected since these entries are tallied with RSAO entry.**
In addition to existing LOT/Consolidation, 4 new reports are provided in Finacle MIS server for monitoring and tallying. These reports will be available only on NEXT day after generation of GL extracts.

Post Offices to use existing LOT/Consolidation for tallying counter Cash at end of same day. GL Daily Transaction report – Summary and Detailed can be used to tally the daily account on next day.

**Changes in ATM Cash Loading Entries post GL Integration**

Currently ATM cash forms part of Bangalore GPO cash and hence during cash loading ATM SOLs are crediting 0007 (SBI) office account of Bangalore GPO and Debiting 0006 (ATM Cash account) of concerned ATM SOL. Subsequently 4 entries are passed in CSI by ATM SOLs against Bangalore GPO.

Post GL Integration on day of cash loading, ATM SOL should use CTM menu and select **WITHDRAWAL** function. Following entry will be passed

**Debit – ATM Cash account (0006) of ATM SOL**

**Credit – Teller cash of ATM SOL**

No entries SHOULd be passed in CSI for ATM CASH LOADING post GL Integration.

Post Offices should be careful in passing the entries in CTM menu.

In case of CASH REMOVAL, DEPOSIT function to be selected in CTM menu and following entries will be passed

**Credit – ATM Cash account (0006) of ATM SOL**

**Debit – Teller cash of ATM SOL**

<table>
<thead>
<tr>
<th>Sl.No</th>
<th>Scenario</th>
<th>Menu</th>
<th>Function</th>
<th>Accounting Entries</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>CASH LOADING</td>
<td>CTM</td>
<td>Withdrawal</td>
<td>Debit – ATM Cash account (0006)</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Credit – Teller Cash of ATM SOL</td>
</tr>
<tr>
<td>2</td>
<td>CASH REMOVAL (in case of ATM failure/exigency)</td>
<td>CTM</td>
<td>Deposit</td>
<td>Credit – ATM Cash account (0006)</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Debit – Teller Cash of ATM SOL</td>
</tr>
<tr>
<td>Sl.No</td>
<td>Scenario</td>
<td>Existing Daily account</td>
<td>GL Daily account</td>
<td></td>
</tr>
<tr>
<td>-------</td>
<td>----------------------------------------------</td>
<td>-------------------------------------------------------------------------------------------------------------</td>
<td>----------------------------------------------------------------------------------------------------------</td>
<td></td>
</tr>
<tr>
<td>1</td>
<td>Counter Transactions</td>
<td>All Transactions performed in the POs across the counter (including Intersol) and Automatic credits accounted in Existing Daily account</td>
<td>Transactions performed across all channels by the accounts /customers in that SOL will be reflected in GL daily account.</td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>Automatic entry MIS/SCSS/TD to SB</td>
<td>MIS wdl and SB deposit in SOL where SB account stands.</td>
<td>MIS Wdl and SB Deposit will be reflected in the SOL where account stands adjusted by RSAO</td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>NACH – Chennai GPO</td>
<td>SB Deposit and Cash accounted in Chennai GPO</td>
<td>SB Deposit will reflect in account sol and Cash Debits(NACH) will be reflected in Chennai GPO adjusted by RSAO</td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>Standing Instruction SB to RD</td>
<td>Both SB wdl and RD deposit will be accounted in SOL where Standing Instruction is initiated</td>
<td>SB Debit and RD Deposit will be reflected in SOL where these account stands adjusted by RSAO.</td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>PMSS</td>
<td>SB Debit and APY /PMJBY/PMSBY credits in Nodal office – Sansad Marg</td>
<td>SB Debit in sol where account stands and APY/PMJBY/PMSBY credits in Sansad Marg adjusted by RSAO</td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>Internet Banking</td>
<td>Both Credit and Debits legs in SB, RD, PPF, TD in Nodal SOL(Bangalore GPO)</td>
<td>SB,RD,PF,SSA deposits and withdrawal will reflect in the sol where account stands adjusted by RSAO for other sols.</td>
<td></td>
</tr>
<tr>
<td>7</td>
<td>IPPB</td>
<td>Both Credit and Debit in SB, RD, PPF, SSA, TD in Nodal SOL(Delhi DAP)</td>
<td>SB,RD,PPF,SSA,TD deposits and withdrawals will be reflected in the SOL where account stands adjusted by RSAO. In Nodal SOL only one leg will be reflected adjusted by RSAO</td>
<td></td>
</tr>
<tr>
<td>8</td>
<td>ATM (POSB txs in POSB ATMs)</td>
<td>SB Withdrawals and ATM debits are accounted in Bangalore GPO</td>
<td>SB Withdrawals will reflect in sol where account stands and ATM cash account debit in the ATM SOL adjusted by RSAO</td>
<td></td>
</tr>
<tr>
<td>9</td>
<td>ATM (POSB txs in other Banks ATMs)</td>
<td>SB Withdrawals and NFS debits are accounted in Bangalore GPO</td>
<td>SB Withdrawals will reflect in sol where account stands and NFS account debit in Bangalore GPO adjusted by RSAO</td>
<td></td>
</tr>
<tr>
<td>10</td>
<td>Other Bank card debit in POSB ATM</td>
<td>ATM CASH account debit and NFS credit. Both are accounted in Bangalore GPO</td>
<td>ATM CASH ACCOUNT Debit in ATM SOL and NFS credit in Bangalore GPO adjusted by RSAO</td>
<td></td>
</tr>
<tr>
<td>11</td>
<td>TDA /SBA accounts Maturity in other sol SB accounts</td>
<td>TDA Debit and SB Wdl shown in transaction sol</td>
<td>TDA debit and SB credit transactions are accounted in concerned SOL where account stands adjusted by RSAO</td>
<td></td>
</tr>
<tr>
<td>12</td>
<td>RICT txs</td>
<td>In concerned BO</td>
<td>In concerned BO</td>
<td></td>
</tr>
<tr>
<td>13</td>
<td>Non RICT Txns</td>
<td>In concerned BO</td>
<td>In account office as account office transactions</td>
<td></td>
</tr>
<tr>
<td>14</td>
<td>Interest Booking entries</td>
<td>Not accounted</td>
<td>In account sol</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Interest application entries</td>
<td>Not accounted</td>
<td>In account sol</td>
<td></td>
</tr>
<tr>
<td>---</td>
<td>-----------------------------</td>
<td>---------------</td>
<td>---------------</td>
<td></td>
</tr>
<tr>
<td>15</td>
<td>SOL MERGER</td>
<td>Not accounted</td>
<td>Debits in old SOL and credits in NEW SOL for all schemes</td>
<td></td>
</tr>
<tr>
<td>16</td>
<td>Scheme transfer</td>
<td>Not accounted</td>
<td>Both debit and credit of same scheme in same sol</td>
<td></td>
</tr>
<tr>
<td>17</td>
<td>GL Transfer</td>
<td>Not accounted</td>
<td>Debits in old SOL and credits in NEW SOL for all schemes</td>
<td></td>
</tr>
<tr>
<td>18</td>
<td>HRMS(Salary/Pension/Claims)</td>
<td>SB credits and Salary office debit accounted in DAP SOL</td>
<td>SB deposit in account sol and Salary/Pension/Claimoffice account debit in DAP sol adjusted by RSAO</td>
<td></td>
</tr>
<tr>
<td>19</td>
<td>Intersol deposits/wdls</td>
<td>Both debits and credits are accounted in Transaction sol</td>
<td>Only one leg will be accounted in Transaction SOL and other leg in SOL where account stands adjusted by RSAO</td>
<td></td>
</tr>
</tbody>
</table>

**Reports available in Finacle MIS server**

Four 4 new reports are provided in Finacle MIS Server for Monitoring by Circle Team and for tallying at Post Offices. All these reports can be viewed only after GL files are generated at FSI. In case if GL files are not generated due to delay in DC closure or anyother reason, this report will be blank till GL files are generated from FSI end.

1. **GL Daily Monitoring Report – File name wise**
   This report will be used by Circle /Division Monitoring team to check list of GL files generated for a day at FSI end. When only date is given as Input criteria, list of files generated will be listed. If date and Circle ID are given as Input, files pertaining to that circle alone will be listed. In case if any file is regenerated for a day for any SOL/SET, those files also will be listed for that date.
   Circle ID is CSI ID. Searcher is provided for selecting the Circle IDs if required.
2. **GL Daily Monitoring report – Sol ID wise**

This report will be used by Circle /Division Monitoring team to check list of GL files generated for a day at FSI end SOLWISE . When only date and Circle Set ID are given as Input criteria, details of SOLs under that Circle Set for which GL files were generated will be listed.

If date, Circle ID and Sol/Set ID are given as Input, GL files pertaining to that circle /set /sol generated for that date will be listed. Count of GLs generated in GL file along with amount (both credit and debit ) will be listed in this report.

If BOs are attached, BO ID along with BO facility id will be listed if SOL ID is given as input.
3. **GL Daily Transaction Report – Summary**

This report is very important report for the Post offices. This report will be consolidation of CBS transactions for that particular date. GL wise credit / Channelwise Debit and Credit amount will be listed in this report. These figures only be incorporated in CSI daily account. GLs which were hit on a particular day in that SOL/BO will be listed.

If Date, Circle ID and SOL ID are given as Inputs, CBS transactions happened across all channels for that date will be listed. In case if that Sol is having BO, transactions across that BO will also be listed.

This report will list the details of the transactions against a particular GL code. Date, Circle Code and GL subhead code are mandatory fields. Transactions against that GL channelwise will be listed.
**SOP for CSI portion**

Once the GL integration is live in production environment below are the steps to be followed in any HO/BPO:

1. At day end FSI will send circle level file which will contain facility id wise details of all the GL transactions which have been performed in Finacle

2. This file will be automatically consumed in CSI
3. Once this file is successfully consumed accounting documents will be posted for all the GL transactions for CBS at individual facility id/profit centre level

4. The documents will be posted at consolidated level. Similar kinds of transactions will be clubbed. Like all SB withdrawal, SB deposits etc.

5. Any transaction level details will not be available in CSI.

6. Once this integration is live user is not required to post voucher entries for CBS through utility tool or directly in F&A for HO, SO or BO

7. Through the GL file the entries will be posted in the POS cash GL to make it 0 for SO and HO

8. For BO the entries will be posted in DoP Cash account with respective BO profit centre

9. Integration for Automatic Liability Creation will not be rolled out in first phase of integration. Liability creation is used for maturity payments through cheque

10. For liability creation new method needs to be followed as mentioned below. The current process and new process both are mentioned for ease of understanding
Liability Creation for Maturity Payment/Account Closure Payment

Current Process

In current process, account is closed in Finacle. Once it is done manually liability entries are created in CSI system.

For example- Maturity Payment is to be made for KVP. Accounting entry in CSI for Liability

Document:

Debit KVP Account
Credit One Time Customer

For the liability created if cheque payment is to be made from SO then user will request cheque through ZF110 to its payment configured office.
If the liability is created at HO then they will use F-58 to issue the cheque.

New Process

Once the GL integration is rolled out then when any account is closed in Finacle then the debit entry to the respective scheme account(like NSC, KVP etc.) will happen from the GL transactions received from FSI in the day end file.

The accounting entry that is posted in Finacle for account closure where cheque is to be issued is as mentioned below:

Debit KVP Account
Credit Post Master Cheque Account (4200030013)

This entry will be automatically posted from the GL integration file in CSI system.

But for cheque issue entry on One time customer is required. So the user will post the entry as mentioned below in CSI system

Debit Post Master Cheque Account (4200030013)
Credit One Time Customer

Other parameters in document posting like document type, posting date, profit center etc. will remain same as used in the existing process.

The cheque request and payment process will also remain the same. That is when SO has to make cheque payment then ZF110 will be used and if HO is making payments for its own office liabilities then F-58 will be used.
**Error Handling**

1. **FSI/CSI/Network error**
   
   In case if GL files for a particular day could not be generated either due to FSI server down/CSI server down/Network error, GL files will be generated post rectification of server at FSI/CSI end. Post Offices should not post CBS transactions in CSI.

2. Data level errors
   
   a. In case if transactions are hit in an Unmapped GL, transactions for that entire SOL will not be posted. This data will be in error folders which can be accessed by identified users from Circle Team (DAP).

   GLs which were incorrectly hit need to be corrected and saved for posting in concerned GLs during next batch execution. Amount cannot be corrected. Only GL subhead can be corrected.

   Circle monitoring team to ensure that no files are pending in Error folder for any particular day.

   b. Incorrect facility ID

   Same SOL ID – Facility ID mapping is to be maintained in both FSI and CSI. Requests for SOL Merger/Upgradation/Downgradation/relocation/opening of new PO Office to be taken up with both CSI and FSI simultaneously. Circles are requested not to close/merge without updating SOL – Facility ID in CSI and FSI.

   In case any transaction is found in Incorrect facility ID, entire transactions of that facility id will not get posted. Instead the data will be in error table. Circle team to correct the Facility ID from the error table Once modification is done, batch will post into respective GLs during next execution.

   Detailed SOP for modifying the unmapped/Incorrect facility id is given below

   **List of Unmapped GLs which are being hit due to incorrect operations**

<table>
<thead>
<tr>
<th>Srl. No.</th>
<th>FSI GL sub Head Code</th>
<th>FSI GL Sub Head Description</th>
<th>Mapping</th>
<th>Finacle Office account</th>
<th>Procedure for posting unmapped entries</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>24003</td>
<td>Excess claim Dr. A/InwardCIG</td>
<td>No</td>
<td>SOL ID + 0015</td>
<td>This office account is restricted for manual usage. Due to incorrect procedure followed during cheque clearing by POS, this office accout is hit sometimes. This GL is not mapped with CSI. In case due to above said process, if this GL is hit, Circle Team should check the correctness of transactions and Clearing account should get modified at CSI end by Central/Circle team to post the transactions</td>
</tr>
<tr>
<td>No</td>
<td>GL Code</td>
<td>Description</td>
<td>Manual Usage</td>
<td>SOL ID</td>
<td>Details</td>
</tr>
<tr>
<td>----</td>
<td>---------</td>
<td>------------------------------</td>
<td>--------------</td>
<td>----------</td>
<td>------------------------------------------------------------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>2</td>
<td>24006</td>
<td>In Cig Chq. rtn across counter</td>
<td>No</td>
<td>SOL ID + 0018</td>
<td>This office account is not mapped and restricted for manual usage. Few Pos are selecting COUNTER REJECT(C) instead of Outward Reject and this office account is hit. Circle team to check the correctness of transactions and Outward reject office account to be replaced by Central/Circle tam for posting the pending transactions</td>
</tr>
<tr>
<td>3</td>
<td>24034</td>
<td>BRANCH OFFICE SETTLEMENT GLSUB</td>
<td>No</td>
<td>SOL ID + 0383</td>
<td>This office account is not mapped and restricted for manual usage. It is seen that still few transactions are getting hit. If this GL is hit, transactions will not get posted for entire office. Circle team to check and find correct GL and map the same in CSI by Central/Circle for generation of daily account.</td>
</tr>
<tr>
<td>4</td>
<td>24036</td>
<td>DEPOSIT REINVESTMENT</td>
<td>No</td>
<td>SOL ID + 0387</td>
<td>This office account is not to be used and marked SYSTEM ONLY. Pos are not supposed to use this office account. If this GL is hit, transactions will not get posted for entire office. Circle team to check and find correct GL and map the same in CSI by Central/Circle for generation of daily account.</td>
</tr>
<tr>
<td>5</td>
<td>45016</td>
<td>Inward Cig Short claim Cr.</td>
<td>No</td>
<td>SOL ID + 0102</td>
<td>This office account is restricted for manual usage. Due to incorrect procedure followed during cheque clearing by POS, this office account is hit sometimes. This GL is not mapped with CSI. In case due to above said process, if this GL is hit, Circle Team should check the correctness of transactions and Clearing account should get modified at CSI end to post the transactions</td>
</tr>
<tr>
<td>6</td>
<td>45109</td>
<td>PARKING A/C AGENT COMM</td>
<td>No</td>
<td>SOL ID + 0319</td>
<td>This office account was used earlier. Agent commission will be parked in this office account if transaction is done by Agent who license has expired. Whenever license is renewed, amount parked will get debited and get credited to Agent SB account. This is equal to agent commission GL. Now this GL is made as System only. If this GL is hit, transactions will not get posted for entire office. Circle team to check and find correct GL and map the same in CSI by central/circle team for generation of daily account.</td>
</tr>
<tr>
<td>7</td>
<td>45111</td>
<td>DIFF SP AND SBCO BALANCE</td>
<td>No</td>
<td>SOL ID + 0323</td>
<td>This office account was used earlier for SBCO reconciliation. Now this office account is made system only. If this GL is hit only in case sol merger, transactions will not get posted for entire office. Circle team to check and find correct GL and map the same in CSI by central/circle team for generation of daily account.</td>
</tr>
<tr>
<td>#</td>
<td>Account Type</td>
<td>Description</td>
<td>SOL ID</td>
<td>Notes</td>
<td></td>
</tr>
<tr>
<td>---</td>
<td>---</td>
<td>---</td>
<td>---</td>
<td>---</td>
<td></td>
</tr>
<tr>
<td>8</td>
<td>SUNDARY DEPOSIT RD</td>
<td>No</td>
<td>SOL ID + 0336</td>
<td>This office account was used earlier for SBCO reconciliation. Now this office account is made system only. If this GL is hit, transactions will not get posted for entire office. Circle team to check and find correct GL and map the same in CSI by central/circle team for generation of daily account.</td>
<td></td>
</tr>
<tr>
<td>9</td>
<td>Stop Payment fee</td>
<td>No</td>
<td>SOL ID + 0181</td>
<td>This office account was used earlier by few POSs incorrectly. Now this office account is made system only. If this GL is hit, transactions will not get posted for entire office. Circle team to check and find correct GL and map the same in CSI by central/circle team for generation of daily account.</td>
<td></td>
</tr>
<tr>
<td>10</td>
<td>NFS ISSUER INTERCHANGE FEE</td>
<td>No</td>
<td></td>
<td>ATM Unit to ensure that this GL is not hit. This office account will be blocked for manual usage.</td>
<td></td>
</tr>
</tbody>
</table>

**Process to modify the GL/Incorrect facility ID thru SAP front**

In case, in CBS GL extracts, some incorrect data is received – Incorrect Facility ID, Unmapped GL or Unbalanced data for an office, then whole data for that office will not be posted in CSI system. Such data will be available in the Error Report in SAP front end. Report can be accessed via Tcode - ZFSI_ERROR.

Via this Tcode, user with required roles will also be able to correct the Incorrect Facility ID or Incorrect/Unmapped GL. If whole data for an office is correct then same will automatically be posted in the system.
Enter the Facility ID of the office, for which error data has to be checked. Date is mandatory. So if only date is entered then it will give the error data for all the offices for that particular date.

Output Screen

Here if users knows the correct 7 digit CBS GL or correct 10 digit CSI GL, anyone can be input by user. CSI system will automatically process & post the data if whole data of that office is correct.
Accounting of Channel Transactions/Intersol transactions of NON CSI rolled out Post Offices

1. GL accounting is based on account SOL i.e one leg (either debit leg in case of withdrawal or credit leg in case of deposit) of the transaction will be reported in account SOL.
2. FSI will share GL extracts for all CBS offices irrespective of whether the Post office is under CSI or not.
3. CSI will not consume GL extracts for non CSI rolled out locations and these extracts will be pushed to an error folder.
4. Due to this Intersol/Channel transactions happening in the POSB accounts of non CSI rolled out locations will go unaccounted.
   Eg: ATM withdrawal of a POSB account of Agartala PO (which is non CSI) is happening in Sansad Marg DOP ATM. SB Wdl (Dr) leg of transaction will be posted in Agartala Post office GL and Cash leg (Cr) leg transaction will be posted in ATM Cash account GL of Sansad Marg will be posted. These entries will be adjusted by RSAO for balancing between both SOLs. As Sansad Marg is in CSI, ATM Cash account txs (Credit Leg) will be accounted but SB Wdl transaction (Dr leg) will not get accounted in Agartala post GL. As per existing daily account Agartala Post office will not account as Channel Transactions(ATM) are accounted in Bangalore GPO.
5. In order to avoid non accounting of these GLs, Non CSI Post offices need to account Finacle Transactions based on GL accounting only using the GL Daily Transaction - Summary and Detailed reports generated in Finacle on next day.

SOP for Non CSI locations post GL Integration

Provisional Standard Operating Procedure for inclusion of CBS transactions in Non-CSl located offices consequent on FSI-CSl GL integration roll out Pan India

This document approach is for procedure to be followed in case of Non-CSl offices after the roll out Pan India

- Once the GL integration is rolled out pan India, on the day of roll out pan India, THE GROSS AMOUNT OF CBS RECEIPTS AND GROSS AMOUNT OF CBS PAYMENTS SHOULD BE SHOWN IN THE DAILY ACCOUNT AS UCR (CBS) AND UCP (CBS) RESPECTIVELY. ON THE FIRST DAY OF ROLL OUT NO ENTRY OF FINACLE TRANSACTIONS BE MADE IN SB CASH module except UCR(CBS) and UCP(CBS). Entry of UCR(CBS) and UCP (CBS) in the SB cash module by creating two heads in treasury Module be done.
- On the subsequent day Finacle software will provide GL daily transaction report - Consolidated, for transaction done for the previous day, The figures as in the report be entered in the SB Cash Module (Receipts and payments) This exercise has to be done on similar lines for each day of transaction. By doing so No cash balance of Post office gets affected.
- All the transactions as shown in the GL daily transaction report -Consolidated will be entered and it includes adjustments for the previous days UCR and UCP. Each day UCR (CBS) and UCP (CBS) has to be made for each day’s transaction and also entry of GL transactions as in the Finacle GL daily transaction report -Consolidated report.
- A separate procedure to set off UCR (CBS) and UCP (CBS) in the books of accounts in specific will be decided subsequently as one-time exercise, once CSI roll out happens in such offices.
- To identify and for check/inspection purpose, all receipts UCR -CBS and payments UCP-CBS in has to be in SB cash only.

Illustration:

Date 23-09-2019: CBS Transactions in NON-CSI Post Office details:

<table>
<thead>
<tr>
<th>Receipts</th>
<th>Payments</th>
</tr>
</thead>
<tbody>
<tr>
<td>Head description</td>
<td>Amount in Rs.</td>
</tr>
<tr>
<td>Savings bank Deposit</td>
<td>500.00</td>
</tr>
<tr>
<td>SCSS</td>
<td>1,00,000</td>
</tr>
<tr>
<td>SSA</td>
<td>2000.00</td>
</tr>
<tr>
<td>PPF</td>
<td>1000.00</td>
</tr>
<tr>
<td>Total</td>
<td>Rs.1,05,000.00</td>
</tr>
</tbody>
</table>

Action required on 23rd September 2019:

- Make entry of Receipts total in SB cash Module as UCR (CBS) Rs.1,05,000.00
- Make entry of Payments total in SB cash Module as UCP (CBS) Rs. 73,600.00

Action required on 24th September 2019:

- Make entry of ALL GL transactions as in the FinacleGL Daily Transaction report- Consolidated (sample date 23/09/2019) as shown below for both receipts and payments including intersol transactions and channel transactions as well in SB cash.
- The previous days UCR (CBS) and UCP (CBS) amount will not match with Finacle transaction report as this report includes intersol and channel transactions based on account SOL logic which is the objective of GL integration.
- Entry of UCR(CBS) and UCP (CBS) for CBS transactions dated 24th September 2019 to be made in SB module
Reporting of Issues

In case of any issues like Non generation of files in error file, etc Post offices must mail to concerned CPCs immediately. CPCs should escalate the same to FSI/CSI teams for modification/clarification.

1. For error file, Post Office to report to circle CPCs. CPCs will take up with Central /Circle team. Concerned team will check the correctness of transaction and modify the GL in CSI front end in CSI.

2. In case of any issues like Non reflecting CBS transactions in daily account next day, Post offices must mail to concerned CPCs immediately. CPCs should escalate the same to FSI/CSICentral / Circle teams for modification/clarification.
SB Order 10/2019

F.No 113-03/2017-SB
Govt. of India
Ministry of Communication
Department of Posts
(F.S. Division)

Dak Bhawan, New Delhi-110001
Dated: 01.10.2019

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 their OM No. 01/04/2019-NS dated 30.09.2019, 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 2019-20 starting 1st October, 2019 shall remain unchanged from those notified for the second quarter (1st July 2019 to 30th September) of financial year 2019-20.

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

3. This issues with the approval of Competent Authority.

Your faithfully

(R.C. Phogat)
Assistant Director (SB-I)

Copy to:-

1) DDG (FS)/DDG (Vig)/JS&FA/DDG (PAF)/DDG (RB)/DDG (Estt.)/DDG(PG & Inspections)/ DDG (PCO)/DDG(T)
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 ).
15) PPS to Secretary Posts.
16) PS to Member (T).
F.No. 25-12/2019-FS-CBS
Government of India
Ministry of Communication
Department of Posts
(FS Division)

Dak Bhawan, New Delhi
Dated : - 14.10.2019

To,
All Head of Circles,
Add. Director General, APS, New Delhi

Subject:- Standard Operating Procedure of DoP Mobile Banking for Post Office Saving Account customers.

Sir/Madam,

The DoP Mobile Banking for Post Office Saving Account customers of CBS Post Offices is going to be launched on **15.10.2019**.

2. The procedure for DoP mobile banking in detail has been prepared and a “**Standard Operating Procedure for operation of DoP Mobile Banking**” is enclosed for further necessary action.

3. It is requested to circulate this to all concerned for information, necessary action & guidance. The same may also be placed on notice board of all CBS Post Offices in Public Area.

This issues with approval of the Competent Authority.

(Devendra Sharma)
Assistant Director (SBPG)

Encl:- As Above.

Copy to:-
1. DDG(FS)/ DDG(Vig.)/ JS & FA/DDG(PAF)/DDGF(RBI)/DDG(Est..)/DDG(PG&Insps.)/DDG(PCO)
2. Director (Tech.) O/o Pr. CPMG, TN Circle.
3. Director of Audit (P&T), Delhi
4. All Directors/Dy. Directors of Accounts, Postal
5. Director, Postal Staff College, Ghaziabad.
6. All Directors, Postal Training Centers.
7. Director CEPT Mysore for uploading the SB order on India Post Web Site.
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. Joint Director & HOD, ICCW Building, 4 Deendayal Upadhyay Marg, New Delhi-110002
14. PS to Member (T).
15. PPS to Secretary Posts.
"Standard Operating Procedure for DoP Mobile Banking"

Introduction:

Department of Posts is going to launch Mobile Banking facility for Post Office Savings Account customers of CBS Post Offices on 15.10.2019.

Eligibility Criteria for availing Mobile Banking

- Customer should have Post Office Savings Account in CBS Post Office.
- Customer should have valid login and transaction credentials of Internet Banking. If Net Banking is not enabled, mobile banking should be enabled after enabling Net Banking option at CIF level by the SOL.
- Either Single or Joint “B” account type customers are eligible.
- Joint “A”, Minor, Lunatic, Illiterate, BO accounts are not allowed for availing Mobile Banking facility.

Pre-requisites

- Customer should provide a valid Email ID.
- Customer should provide a valid PAN number
- Customer should provide a valid unique mobile number
- CIF ID should be updated with correct First name, Last name, DOB, Father’s Name, Gender, valid Identity and address proof, Correct present address, Mobile number, PAN Number and Mother’s Maiden Name

Procedure to be adopted by the CBS POs for enabling mobile banking facility for eligible Savings Bank account holder is as under:

1. Eligible Post Office customer holding Savings account at any CBS Head/Sub Post Offices but not in Branch Offices may apply for mobile Banking facility.

   - [ ] Account Holder has to apply for mobile Banking by filling Post Office Savings Bank (POSB) ATM Card / Internet / Mobile / SMS banking service request form.
   - [ ] If Account holder has opened savings account after migration to CBS with proper KYC documents, there is no need for taking fresh KYC documents.
   - [ ] If Account holder has opened Savings Account before migration, fresh Identity and Address proof as well as photograph has to be taken in single sheet KYC form alongwith the above said service request form.
   - [ ] This form has to be submitted only in the CBS Post Office where the SB account stands.
   - [ ] If a depositor having SB account in any other SOL wants to apply for mobile Banking at any other SOL, he/she has to first get his/her account transferred to the same SOL by following already laid down procedure.
   - [ ] CPA/SU should check the current SOL ID of the account which was transferred-in either in HACCDET/HACL menu and confirm the same before enabling mobile banking.
   - [ ] Once the form alongwith required documents is submitted, Counter PA should go to IES menu of Finacle to verify signature and photograph of the applicant.
   - [ ] Once customer’s signatures and other documents are verified, Counter PA has to ensure that all required fields in the said service request form have been properly filled.
   - [ ] Counter PA will invoke CMRC menu and click on modify option.
> In CMRC menu, Counter PA has to click on Enable mobile banking after ensuring that the eligibility criteria and pre-requisite conditions are fulfilled.
> Mobile number should be unique for each customer and same mobile number should not be used for any other CIF.

Refer below screen shot:

2. Supervisor has to verify the modifications done in CMRC menu. After verification, Supervisor will make entry in a Register to be maintained in manuscript in CBS SO/HO showing following information:

<table>
<thead>
<tr>
<th>Sl No</th>
<th>Date</th>
<th>Request type</th>
<th>CIF ID</th>
<th>SB account number</th>
<th>Name of the customer</th>
<th>Mobile number</th>
<th>Signature</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

3. Customer should be informed that he/she can activate mobile banking after 24 hours of enabling at CIF level by downloading the India Post Mobile Banking app through Google play store link https://play.google.com/store/apps/details?id=src.com.dop Self-explanatory steps will guide the customer while performing activation process. Customer should be informed that CIF ID will be the User ID and transaction password should be used which has been already set through internet banking.

4. Till CBS-CSE GL integration is rolled out, nodal office Bangalore GPO will centrally account all the mBanking transactions initiated on previous day for entire India based on the daily report shared by the CEPT Report Building Team. "Total deposits and withdrawals initiated in mBanking channel for entire set ID “ALL” across schemes (SB / RD / PPF / TD) should always match”.

5. After CBS-CSE GL Integration roll out, mBanking transactions will get reflected in the Daily Account of respective Account SOL. No vouchure posting at nodal office or account SOL to be done after GL Integration.

6. One deposit and one withdrawal voucher for the total amount (scheme-wise) has to be prepared by Bangalore GPO for entire India and transferred to SBCO along with printed copy of consolidation. Total deposits and withdrawals initiated in mBanking channel for set ID “ALL” should
always match and then only mBanking transactions amount has to be accounted by nodal accounting office “Bangalore GPO”.

6. In case the customer approaches home branch PO to disable Mobile Banking, Post office should modify Mobile banking option in CMRC menu as “NO”, then submit and verify. Mobile Banking will be disabled after 24 hours.

7. If any customer requests for issuance of passbook for RD or TD accounts opened through mBanking, same has to be processed by concerned home branch PO and provide duly printed and attested passbook to the customer.

8. For any complaint regarding Mobile banking, customer has to either dial toll free number 1800-425-2440 or send an e-mail to dopebanking@indiapost.gov.in, if customer complains at any CBS Post Office, his/her complaint may be accepted and forwarded to this e-mail ID.

9. Facilities which can be availed by these account holders in Mobile Banking is provided in Annexure – I.
Features list of DoP Mobile Banking.

<table>
<thead>
<tr>
<th>S.No.</th>
<th>Functionality</th>
<th>Mobile Banking</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Account Balance &amp; Details – Saving, RD, LARD, TD, PPF, Loan Against PPF, NSC</td>
<td>Yes</td>
</tr>
<tr>
<td>2</td>
<td>Transaction History -- Saving, RD, TD, PPF, Loan Against PPF, NSC</td>
<td>Yes</td>
</tr>
<tr>
<td>3</td>
<td>Mini Statement – Saving, PPF</td>
<td>Yes</td>
</tr>
<tr>
<td></td>
<td><strong>Transactions</strong></td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>Fund transfer between Own Savings accounts and Other Users Savings Accounts within DOP</td>
<td>Yes</td>
</tr>
<tr>
<td>5</td>
<td>Fund transfer from Savings account to Own/Linked RD and Own/Linked LARD Accounts</td>
<td>Yes</td>
</tr>
<tr>
<td>6</td>
<td>Fund transfer from Savings account to Own/Linked PPF (Subscription and Loan on PPF) Accounts</td>
<td>Yes</td>
</tr>
<tr>
<td></td>
<td><strong>Service Requests</strong></td>
<td></td>
</tr>
<tr>
<td>7</td>
<td>Requesting for RD account open</td>
<td>Yes</td>
</tr>
<tr>
<td>8</td>
<td>Requesting for TD account open</td>
<td>Yes</td>
</tr>
<tr>
<td>9</td>
<td>Requesting for Stop cheque(s)</td>
<td>Yes</td>
</tr>
</tbody>
</table>
To,

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

Subject:- Change in limit for accepting POSB Cheques for deposit in SB/PPF/SSA/RD accounts.

Sir/Madam,

Various representations were received in Directorate to reconsider the limit Rs. 25000/- prescribed for accepting POSB Cheques at other SOLs in a day in an account. After examining the issue the competent authority has decided to rationalize the process for accepting the POSB cheque in other SOLs.

Presently the SB Order 5/2016 [para 27] and POSB (CBS) Manual Appendix I [para 20(12)] and Appendix III [para 10(2)] prescribe as under:-

“All POSB Cheques issued by any CBS Post Office should be treated as AT PAR cheques and should not be sent for clearing. No POSB Cheque for more than Rs.25000/- should be accepted at other SOLs in a day.”

Now, after the rationalization, the text of the SB Order 5/2016 [para 27] and POSB (CBS) Manual Appendix I [para 20(12)] and Appendix III [para 10(2)] are substituted as under:-

“All POSB Cheques issued by any CBS Post Office, if presented at any CBS Post Office should be treated as AT PAR cheques and should not be sent for clearing. No POSB Cheque for more than Rs.25000/- should be accepted for cash withdrawal at other SOLs in a day. However, POSB cheque can be accepted at other SOLs without restriction of amount, for credit in POSB/RD/PPF/SSA accounts, subject to the limits, if any, prescribed in the scheme.”

Note:- Necessary validations in CXFER, HXFER, CRDP,CPDTM, HTM menus stands deployed in Finacle.

This issues with the approval of competent authority.

(Devendra Sharma)
Assistant director (SBPG)
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. Resident Audit Officer, Room No.517-B, Dak Bhawan, 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 Head of Circles,
Addl. Director General, APS, New Delhi


Sir/Madam,

I am directed to forward herewith a copy of the following gazette notifications issued by the Ministry of Finance, Department of Economic Affairs, on the above subject.


   (i) The Public Provident Fund Scheme, 1968 published vide number G.S.R. 1136(E) dated 15.06.1968.
3. The following new National Savings Schemes Rules have been notified and copies thereof are enclosed.


5. As per revised National Small Savings Schemes Rules, the Minimum Deposit, Maximum Deposits etc. will be as under.

<table>
<thead>
<tr>
<th>Sl.No.</th>
<th>National Small Savings Scheme</th>
<th>Minimum Deposit in Rs.</th>
<th>Subsequent deposit in multiples of Rs.</th>
<th>Maximum Deposit in Rs.</th>
<th>Remarks</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Post Office Savings Account (POSA)</td>
<td>500</td>
<td>10 &amp; above</td>
<td>No Limit</td>
<td>A minimum balance of Rs. 500 to be maintained in existing accounts also.</td>
</tr>
<tr>
<td>2.</td>
<td>Sukanya Samriddhi Account</td>
<td>250</td>
<td>50</td>
<td>150000 (In a F.Y.)</td>
<td></td>
</tr>
<tr>
<td>3.</td>
<td>Public Provident Fund</td>
<td>500</td>
<td>50</td>
<td>150000 (In a F.Y.)</td>
<td></td>
</tr>
<tr>
<td>4.</td>
<td>Senior Citizen Savings Schemes</td>
<td>1000 (and in multiple of 1000)</td>
<td>15 Lakh in all accounts</td>
<td></td>
<td></td>
</tr>
<tr>
<td>5.</td>
<td>Monthly Income Account</td>
<td>1000 (and in multiple of 1000)</td>
<td>4.50 lakh individual limit. 9 lakh in Joint Account.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>6.</td>
<td>Recurring Deposit Account</td>
<td>100</td>
<td>10</td>
<td>No limit</td>
<td></td>
</tr>
<tr>
<td>7.</td>
<td>Time Deposit Account</td>
<td>1000 (and in multiple of 100)</td>
<td>No limit</td>
<td>No limit</td>
<td></td>
</tr>
<tr>
<td>8.</td>
<td>National Savings Certificates</td>
<td>1000 (and in multiple of 100)</td>
<td>No limit</td>
<td>No limit</td>
<td></td>
</tr>
<tr>
<td>9.</td>
<td>Kisan Vikas Patra</td>
<td>1000 (and in multiple of 100)</td>
<td>No limit</td>
<td>No limit</td>
<td></td>
</tr>
</tbody>
</table>
Accordingly the following prominent changes have been configured in Finacle.

1. SSA - Subsequent deposits to be in multiples of Rs.50
2. SSA - IBB date range will be 5th to end of the month
3. MIS - Minimum deposit will be 1000 and in multiples of 1000
4. TD - Minimum deposit will be 1000 and in multiples of 100
5. NSC/KVP - Minimum deposit will be 1000 and in multiples of 100
6. RD - Minimum deposit will 100 and in multiples of Rs. 10
7. PPF - Subsequent deposits in multiples of 50

6. Further necessary changes are being made in Sanchay Post as well as in Finacle CBS application wherever required. Till such time, the provisions of the above notifications should be handled by the Post Offices procedurally.

7. Existing forms being used in Post Offices will be continued till new forms are made available.

8. It is requested that the contents of these Notifications/ O.M's may be circulated to all concerned for information, guidance and necessary action.

   This issues with the approval of competent authority.

(Devendra Sharma)
Assistant Director (SB)

Copy to:

1. DDG(FS)/DDG(VIG)/AS&FA/DDG(PAF)/DDG(RB)/DDG (Estt.)/DDG(PG & Inspections)/DDG (PCO/Sr. DDG(PBI)
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 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.
9. Deputy Director (CEPT) O/o CPMG T.N.Circle, Chennai for information and necessary changes in Sanchay Post/Finacle.
10. AD/Inspection/PF/Vigilance
11. All Accounts Officers ICO(SB)
12. All recognized unions.
13. MOF(DEA), NS-II, North Block, New Delhi
15. PS to Member (Banking)
16. PPS to DG Posts.
17. PPS to Secretary Posts.