

करते हैं। इसलिए मैं/हम (अधिकारी का कार्यालय पदनाम) या शाखा का नाम आदि जिसमें खाता प्रतिभूति के रूप में गिरवी रखा जा रहा है।)..... के पक्ष में प्रतिभूति के रूप में राष्ट्रीय बचत प्रमाणपत्र (VIII जारी) के अधीन..... खाता संख्या में जमा को अन्तरित का अनुरोध करते हैं

खाते का विवरण

खाता संख्या	तारीख	खाता कार्यालय का नाम	राशि

ऊपर उल्लिखित प्राधिकरण ने प्रतिज्ञा को स्वीकार करने के लिए सहमति व्यक्त की है। प्रतिज्ञा के रूप में सक्षम प्राधिकारी द्वारा हस्ताक्षरित प्रतिज्ञा स्वीकृति संलग्न है।

तारीख:.....

खाते के हस्ताक्षर धारक

(एस) /अभिभावक

पता.....

केवल कार्यालय उपयोग के लिए

खाता संख्या _____ को पंजीकरण संख्या दिनांकित... और आवश्यक प्रविष्टियों को रिकॉर्ड में चिह्नित किया गया है। पासबुक / जमा रसीद / खाते का विवरण भी प्रतिज्ञा के साथ चिह्नित किया गया है और खाताधारक को वापस कर दिया गया है।

पोस्ट मास्टर/मैनेजर के हस्ताक्षर
सील

NOTIFICATION

New Delhi, the 12th December, 2019

G.S.R. 920(E).—In exercise of the powers conferred by section 3A of the Government Savings Promotion Act, 1873 (5 of 1873), the Central Government hereby makes the following Scheme, namely:-

- 1. Short title and commencement.**- (1) This Scheme may be called the Kisan Vikas Patra Scheme, 2019.
- (2) It shall come into force on the date of its publication in the Official Gazette.
- 2. Definitions.**-(1) In this Scheme, unless the context otherwise requires,-
 - (a) “account” means an account opened under this Scheme;
 - (b) “account holder” means an individual in whose name the account is held;
 - (c) “Act” means The Government Savings Promotion Act, 1873 (5 of 1873);
 - (d) “Form” means forms appended to this Scheme;
 - (e) “General Rules” means the Government Savings Promotion General Rules, 2018;
 - (f) “year” means a period of twelve months commencing from the date of deposit in the account.
- (2) Words and expressions used herein but not defined shall have the meanings respectively assigned to them in the Act and the General Rules.
- 3. Type of accounts.**- (1) On an application to the accounts office in Form-1, the following types of accounts can be opened under the Scheme, namely :-
 - (a) Single Holder Type Account;
 - (b) Joint A- Type Account; and
 - (c) Joint B- Type Account.

(2) (a) A Single Holder Type Account may be opened by an adult for himself, or on behalf of a minor or a person of unsound mind of whom he is the guardian, or by a minor who has attained the age of ten years;

(b) Joint A-Type Account may be opened jointly in the names of upto three adults payable to all the account holders jointly or to the survivors;

(c) Joint B-Type Account may be opened jointly in the name of upto three adults payable to any of the account holders or to the survivor or survivors.

4. Deposits.- (1) A minimum of one thousand rupees and any sum in multiples of one hundred rupees may be deposited in an account.

(2) There shall be no maximum limit for deposit in an account or in accounts held by an account holder.

(3) An individual may open any number of accounts.

5. Payment on maturity.- (1) Deposits made in the account shall double on maturity. Maturity period of an account shall be nine years and five months commencing on the date of deposit. Amount of maturity may be repaid to the account holder on an application in Form-2 submitted to the accounts office.

(2) The maturity period of the deposit under this Scheme shall be determined on the rate of interest applicable at the time of opening the account.

6. Premature closure of account.- (1) The account may be prematurely closed by the account holder by making an application in Form-3 to the accounts office, at any time before maturity under the following circumstances, namely:-

(a) on the death of the account holder in a single account, or any or all the account holders in a joint account;

(b) on forfeiture by a pledgee, being a Gazetted Officer;

(c) when ordered by a court.

(2) On the closure of the account under sub-paragraph (1), principal amount alongwith simple interest calculated at the rate applicable from time to time to Post Office Savings Account for the complete months for which the account has been held, shall be payable.

(3) Notwithstanding anything contained in sub-paragraph (2), if an account is closed any time after the expiry of two years and six months from the date of opening of the account, the amount, inclusive of interest shall be payable as specified in the table below:-

(Table showing premature closure value of account opened on or after date of notification with 1,000 rupees)

TABLE

Period from the date of the account to the date of its pre-mature closure	Amount payable inclusive of interest (Rupees)
(1)	(2)
Two and half years but less than three years	1173
Three years but less than three and half years	1211
Three and half years but less than four years	1251
Four years but less than four and half years	1291
Four and half years but less than five years	1333
Five years but less than five and half years	1377
Five and half years but less than six years	1421
Six years but less than six and half years	1467
Six and half years but less than seven years	1515

Seven years but less than seven and half years	1564
Seven and half years but less than eight years	1615
Eight years but less than eight and half years	1667
Eight and half years but less than nine years	1722
Nine years but before Maturity of Certificate	1778
On maturity of certificate	2000

7. Pledging of account.- (1) An account may be pledged or transferred as security, on an application made by the depositor in Form-4 supported with acceptance letter from the pledgee.

- (2) Transfer of an account under this Scheme may be made to-
- the President of India or the Governor of a State in his official capacity;
 - the Reserve Bank of India or a Scheduled Bank or a Cooperative Society, including a Co-operative Bank;
 - a public or private corporation or a Government company;
 - a local authority; or
 - a housing finance company approved by the National Housing Bank and notified by the Central Government:

Provided that the transfer of an account opened on behalf of a minor or a person of unsound mind shall not be permitted under this Scheme unless the guardian of the minor or the person of unsound mind, as the case may be, certifies in writing that the minor or the person of unsound mind, as the case may be, is alive and that the transfer is for the benefit of the minor or the person of unsound mind.

(3) When any account is transferred as security under sub-paragraph (1), the authorised officer shall make the following endorsement in the record of the Account, including the Savings Certificate, namely:-

“Transferred as security to” .

(4) Except as otherwise provided in this Scheme, the transferee of an account under this paragraph shall, until it is re-transferred back under sub-paragraph (5), be deemed to be the depositor.

(5) An account transferred under this Scheme may, on written authority of the transferee, be re-transferred back with the previous sanction in writing of the authorised officer and when any such retransfer is made, the authorised officer of the accounts office shall make the following endorsement in the record of the account, including certificate, namely:-

“Re-transferred to.....”.

(6) A blind person or a person with physical infirmity making him incapable of operating the account may pledge his deposit through any literate individual whom he authorises for this purpose.

8. Transfer of account.- An account may be transferred from one individual to another, subject to the condition that the transferee is eligible to open an account under this Scheme, in the following cases, namely:-

(i) on the death of the account holder in case of a single account or on the death of all the account holders in a joint account, the amount shall be transferred to the legal heirs or the nominees, as the case may be;

(ii) on the order of the court, the account shall be transferred from the account holder to the court or to any other individual as per the orders of the court;

- on pledging, account shall be transferred in accordance with paragraph 7;
- in the event of the death of any of the account holders in a joint account, the account shall be transferred in the name of the surviving account holder or account holders, as the case may be.

9. Payment on the death of account holder.- (1) In the event of death of the depositor of a single account or of all the depositors in a joint account, the deposit shall be payable to the nominee if a nomination exists or to the legal heir(s).

(2) Where there are not more than three surviving nominees or legal heirs, they may, at their option continue the account and receive the amount of deposit alongwith interest on maturity in the manner provided for in this scheme, as if they had opened the account themselves.

(3) Where the account is not continued under sub-paragraph (2), it shall be closed and the amount of deposit alongwith interest as provided in paragraph 6 shall be repaid.

(4) On the death of one or two of the account holders in a joint account, the surviving account holder or holders, if any, shall be treated as the owner or owners of the account and such account holder or holders may continue the account under sub-paragraph (2) or close the account under sub-paragraph (3).

10. Application of General Rules.- The provisions of the General Rules shall, so far as may be, apply to this Scheme in relation to the matters for which no provisions have been made herein.

11. Power to relax.- Where the Central Government is satisfied that the operation of any of the provisions of this Scheme causes undue hardship to the amount holder, it may be by order, for reasons to be recorded in writing, relax the requirements of that provision in a manner not inconsistent with the provisions of the Act or the rules made thereunder.

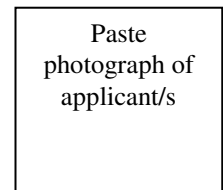
[F.No.2/2/2018 NS (Pt.I)]

RAJAT KUMAR MISHRA, Jt. Secy.

FORM - 1

**[See sub-paragraph (1) of paragraph 3]
(Application for opening an account)**

To
The Postmaster/Manager
.....
.....



Sir,

I/We(account holder(s)/guardian) hereby apply for opening of an account under Kisan Vikas Patra Scheme in your Post Office/Bank.

I/We tender herewith Rs...../(Rs.....)
in cash/Cheque/DD. No..... date..... as initial deposit. My/our particulars are as under:-

1. Name of First Depositor
- Husband/Father /mother's name or guardian appointed by Court
- Date of Birth
(DD / MM / YYYY)
(In words).....
2. Name of Second Depositor
- Husband/Father /mother's name
- Date of Birth
(DD / MM / YYYY)
(In words).....

3. Name of Third Depositor

 Husband/Father /mother's name

 Date of Birth
 (DD / MM / YYYY)
 (In words).....
4. Name of minor/person of unsound mind account holder

 Father /mother/guardian's name

 Date of Birth
 (DD / MM / YYYY)
 (In words).....
5. Aadhaar Number of account holder(s)

6. Permanent Account Number (PAN) of account holder(s)

7. Present Address

 Permanent Address

8. Contact details Telephone Number.....
 Mobile Number.....
 Email ID.....
9. Type of Account Single or Joint or through Guardian for Minor or
 person of unsound mind or blind or differently
 abled through authorized person.
10. (*)Details of date of birth of minor
 (Applicable in case of minor account)
- a) Certificate No.

- b) Date of Issue

- c) Issuing authority

11. (*) Name of guardian (natural/legal)
 (In case the account is opened on behalf of a
 minor/person of unsound mind)
12. Details of other KYC documents attached 1. Proof of identification

.....
 2. Address proof

The following documents are accepted as officially valid documents for the purpose of identification and address proof: 1. Passport 2. Driving license 3. Voter’s ID card 4. Job card issued by NREGA signed by the State Government officer 5. Letter issued by the National Population Register containing details of name and address;

13. The operation of the account will be:- (a) By all the holders together or the surviving holder/s.
 (In case of joint account) (b) By either of the holder/s, or the surviving depositor/s,

14. My/our specimen signatures

1..... 2..... 3.,.....
 (Name).....
 1..... 2..... 3.....
 (Name).....
 1..... 2..... 3.....
 (Name).....
 1..... 2..... 3.....
 (Name).....

I hereby undertake to abide by the scheme provisions and Government Savings Promotion rules-2018 applicable on the Scheme and amendments issued thereto from time to time.

Signature or thumb impression of account holder(s)/guardian

Date:.....

Nomination

16. I/we.....hereby nominate the person(s) mentioned below to whom to the exclusion of all other persons in the event of my death the amount standing to my credit in Kisan Vikas Patra Scheme at the time of my death would be payable.

S.No.	Name(s) of the nominee(s) and relationship	Full address (s)	Aadhaar number of nominee(optional)	Date of birth of nominee in case of minor	Share of entitlement	Nature of entitlement (Trustee or owner)
1						
2						
3						
4						

As the nominee(s) at Serial No.(s).....specified above is/are minor(s), I appoint
 Shri/Smt/Kumari.....S/o,D/o,W/o.....
Address.....
to receive the sum due under the said account in the event of my death during the minority of the nominee(s).

1. Signature of witness.....

Name and Address.....

2. Signature of witness.....

Name and Address.....

Signature or thumb impression of account holder(s)/guardian

Place:

Date:

For use of Post Office/Bank

The account has been opened in the name of.....on.....with initial deposit of Rs.....under.....(name of the scheme) vide Account No._____ dated_____.

Customer identification Number.....

Nomination has been registered vide No.....dated.....

Signature and seal of competent authority.

FORM - 2

[See sub-paragraph (1) of paragraph 5]

(Application for closure of account)

Name of Post Office/Bank_____

Date_____

Account Number_____

1. I/we hereby submit pass book/deposit receipt and apply for closure of my/our above mentioned account matured on_____.

2. Please credit the amount of eligible balance in my matured account to my SB Account no._____ standing at_____(Name of account office).

or

Please issue a Demand Draft/account payee cheque

or

Please pay in cash (applicable if the amount is below permissible limit).

*Certified, that the amount held in the account is required for the use ofwho is alive and still a minor.

Signature or thumb impression of account holder(s)/guardian
(Thumb impression should be attested by a person known to accounts office)

Payment Order
(For office use only)

Date

Payment detail

Principal amount Rs. _____

(+) Interest due Rs. _____

(-) Recovery of overpaid interest Rs. _____

Deduction if any Rs. _____

Total amount due Rs. _____

Pay Rs. _____ (in figures) _____ (in words)

Place:

Date :

Signature of Postmaster/Manager

Acquittance

(to be filled by depositor)

Received Rs . _____ (In figures) _____ (in words) By cash/cheque/DD bearing no.....dated...../by transfer to Account No.

Date:

Signature/thumb impression of account holder(s)/guardian

FORM - 3**[See sub-paragraph (1) of paragraph 6]
(Application for premature closure of account)**

To,
The Postmaster/Manager

.....
.....

Sir,

1. I/we wish to prematurely close my/our Account No. _____ having balance of _____ (Rupees _____ Only) opened under Kisan Vikas Patra Scheme and request you to pay the amount after deduction of applicable penalty as per details given below:-

Please credit the amount to my SB Account No. _____ standing at _____ (Name of account office).

or

Please issue a Demand Draft/account payee cheque

or

Please pay in cash (applicable if the amount is below permissible limit)

3. I/We hereby declare that the conditions under which the account can be closed before maturity under the Kisan Vikas Patra Scheme have been complied with.

*Certified, that the amount held in the account is required for the use ofwho is alive and still a minor.

Date:-

Signature or thumb impression of account holder(s)/guardian

(Thumb impression of the depositor should be attested by a person known to the accounts office)

For office use only**Payment detail**

Eligible balance in account ` . _____

Less penalty amount ` . _____

Total amount to be paid ` . _____ (In figures)

(In words) _____

Date Stamp

Signature of Postmaster/Manager

Acquittance

(to be filled by account holder/ messenger)

Received Rs . _____ (In figures) _____ (in words) By cash/cheque/DD bearing

No.) _____ dated _____ /by transfer to Account

No. _____.

Place :

Date :

Signature/thumb impression of account holder(s)/guardian

FORM - 4

[See paragraph 7]

(Application for pledging of account)

To

The Postmaster/Manager

.....

Sir,

1. I/We am/are required to deposit an amount of Rs. as security with (official designation of the gazetted officer of the Government or name of the Reserve Bank of India or a Scheduled Bank, Cooperative Bank, Registered Cooperative Society, Corporation, A Government company or Local Authority). I/We therefore request you to transfer the deposit in Account Number _____ under Kisan Vikas Patra Scheme as security in favour of (Official designation of the officer or name of the Branch etc to whom the account is being pledged as security.)

2. I/We agree that the account(s) can be encashed by the pledgee when the security has been forfeited. Nomination vide registration number.....in the account stands cancelled.

Particulars of Account

Account number	Date	Name of Account office	Amount

The authority mentioned above has agreed to accept the pledge. A pledge acceptance duly signed by the competent authority as pledgee is attached.

Date :

Signature of account holder(s)/guardian

Address

For office use only

Account number _____ has been pledged vide registration no..... dated..... and necessary entries have been marked in the record. Passbook/deposit receipt/statement of account has also been marked with pledge and returned to the account holder.

Signature of Post Master/Manager

Seal

अधिसूचना

नई दिल्ली, 12 दिसम्बर, 2019

सा.का.नि. 921(अ).— केन्द्रीय सरकार, सरकारी बचत संवर्धन अधिनियम, 1873 (1873 का 5) द्वारा प्रदत्त शक्तियों का प्रयोग करते हुए, निम्नलिखित स्कीम बनाती है, अर्थात:-

1. संक्षिप्त नाम और प्रारंभ: (1) इस स्कीम का संक्षिप्त नाम डाकघर बचत खाता स्कीम, 2019 है।