

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

Dak Bhawan, Sansad Marg  
New Delhi 110001.  
Dated: 29<sup>th</sup> March 2017.

To

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

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

Respected Sir/Madam,

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

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

S.No.	Nature of transaction	Value of transaction
(1)	(2)	(3)
1.	Deposit in any type of account or accounts opened with Post Office;	<p style="text-align: center;">Cash Deposits:-</p> <p>(i) Exceeding fifty thousand rupees during any one day; or</p> <p>(ii) aggregating to more than two lakh fifty thousand rupees during the period 09<sup>th</sup> November, 2016 to 30<sup>th</sup> December, 2016.</p>
2.	Deposit in any type of account or accounts (except savings account) which is having fixed maturity period with a Post Office;	Deposit through any mode:- Amount exceeding fifty thousand rupees or aggregating to more than five lakh rupees during a financial year.

Provided further that any person who does not have a PAN & enters into any transaction specified above, he/she shall have to make a declaration in Form No.60 (sample circulated on 13.2.17) giving therein the particulars of such transaction.

**2. Income Tax Rule 114C:-** This rule is regarding verification of PAN in transactions specified under Rule 114 B. Accordingly, every Postmaster Sub Postmaster/Counter PA should see the original PAN Card of the depositor and verify name and date of birth mentioned on the card with the PAN No. and date of birth captured in CIF of the depositor. If PAN no. is not captured in CIF and date of birth is not matching with the CIF, allowing transaction specified above, PAN no. and date of birth mentioned on the PAN no. should be entered in CIF modification and verified by Supervisor. If depositor is not having PAN, a declaration in Form 60 has to be obtained and it will be the duty of the postal staff concerned to ensure that all the mandatory fields of Form-60 are complete.

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

- (i) for the Form-60 received by 30th September to be furnished by 31<sup>st</sup> October of that year.
- (ii) for the Form-60 received by 31<sup>st</sup> March, to be furnished by next 30<sup>th</sup> April of that year.
- (iii)

These statements would be furnished by the Postmaster General<sub>s</sub> of the Regions & Chief Postmaster Generals in respect of HQ Regions having no separate Regions.

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

TABLE

Sl.No.	Nature & value of transaction
1.	Cash deposits aggregating to ten lakh rupees or more in a financial year, in one or more savings account of a person
2.	One or more accounts having fixed maturity period (other than a time deposit made through renewal of another time deposit) of a person aggregating to ten lakh rupees or more in a financial year of a person.
3.	Cash Deposits during the period 09 <sup>th</sup> November, 2016 to 30 <sup>th</sup> December, 2016 aggregating to:- two lakh fifty thousand rupees or more in one or more accounts of a person.
4.	Cash Deposits during the period 1 <sup>st</sup> April 2016 to 9 <sup>th</sup> November, 2016 in respect of accounts that are reportable under Sl.No.3.

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

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

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

7. Therefore, all Post Offices should maintain a register in manuscript and enter all the Form 60 received from the depositors entering date, CIF, ID Account number, Scheme name, Tran ID and amount of Transaction.

8. Samples of new Form 61 & Form 61A mentioned in I.T. Rule 114 D & 114E, respectively can be viewed from the website "incometaxindiaefiling.gov.in" followed by following steps :

- (i) Click on the Forms (other than ITR) tab under the downloads section
- (ii) Click on the Download link against Form 61/61A to download the utility.

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

10. This issues with the approval of competent authority.

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

Copy for information & necessary action to:-

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

**"FORM NO. 60 [See second proviso to rule 114B]**

Form for declaration to be filed by an individual or a person (not being a company or firm) who does not have a permanent account number and who enters into any transaction specified in rule 114B

													Date of Birth/ Incorporation of Declarant							
First Name													D	D	M	M	Y	Y	Y	Y
Middle Name																				
Surname																				
Father's Name (in case of individual)													Father's Name							
Middle Name																				
Surname																				
Flat/ Room No.						Floor No.														
Name of premises						Block Name/No.														
Road/ Street/ Lane						Area/ Locality														
Town/ City						District				State										
Pin code				Telephone Number (with STD code)				Mobile Number												
Amount of transaction (Rs.)													In case of transaction in joint names, number of persons involved in the transaction							
Date of transaction			D	D	M	M	Y	Y	Y	Y										
Mode of transaction: <input type="checkbox"/> Cash, <input type="checkbox"/> Cheque, <input type="checkbox"/> Card, <input type="checkbox"/> Draft/Banker's Cheque, <input type="checkbox"/> Online transfer, <input type="checkbox"/> Other																				
Aadhaar Number issued by UIDAI (if available)																				
If applied for PAN and it is not yet generated enter date of application and acknowledgement number													D	D	M	M	Y	Y	Y	Y
If PAN not applied, fill estimated total income (including income of spouse, minor child etc. as per section 64 of Income-tax Act, 1961) for the financial year in which the above transaction is held																				
a. Agricultural income (Rs.)																				
b. Other than agricultural income (Rs.)																				
Details of document being produced in support of identify in Column 1 (Refer Instruction overleaf)				Document code		Document identification number				Name and address of the authority issuing the document										
Details of document being produced in support of address in Columns 4 to 13 (Refer Instruction overleaf)				Document code		Document identification number				Name and address of the authority issuing the document										

**Verification**

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

Verified today, the \_\_\_\_\_ day of \_\_\_\_\_ 20\_\_\_\_

Place: \_\_\_\_\_

(Signature of declarant)

**Note:**

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

**F. No. 113-03/2017-SB**  
**Government of India**  
**Ministry of Communication & IT**  
**Department of Posts**  
**(F.S. Division)**

**Dak Bhawan, New Delhi**

**Dated: 31 /03/2017**

To

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

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

Sir/Madam,

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

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

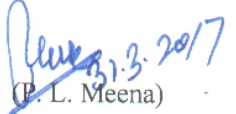
Sl. No.	Instruments	Rate of interest w.e.f.01.01.2017 to 31.03.2017	Rate of interest w.e.f .01.04.2017 to 30.06.2017	Compounding frequency *
01.	Savings Deposit	4.0%	4.0%	Annually
02.	1 Year Time Deposit	7.0%	6.9%	Quarterly
03.	2 Year Time Deposit	7.1%	7.0%	Quarterly
04.	3 Year Time Deposit	7.3%	7.2%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

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

Cont on P/2

05. This issue with the approval of Competent Authority.

Yours faithfully

  
(P. L. Meena)

Assistant Director (SB-I)

Copy to:-

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

Postal plan

SB Order No.1/2017

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

Dak Bhawan, Sansad Marg  
New Delhi 110001.  
Dated: 13<sup>th</sup> April, 2017.

Corrigendum

To

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

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

Respected Sir/Madam,

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

All other entries of the SB Order holds good.

This issues with the approval of competent authority.

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

Copy for information & necessary action to:-

1. DDG(FS)/DDG(VIG.)/JS&FA/DDG(PAF)/DDG(RB)/DDG(Estt.)/DDG(PG&Inspections)./DDG(PCO).
2. Director(FS)/Director(CBS), Dak Bhawan.
3. Director of Audit (P&T), Delhi.
4. Resident of Audit Officer, Room No.517-B, Dak Bhawan, New Delhi.
5. All Directors/Dy.Directors of Accounts, Postal.
6. Director, Postal Staff College, Ghaziabad.
7. All Directors, Postal Training Centres.
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9. A.D.(Tech), SDC Chennai, O/o CPMG T.N.Circle, Chennai.
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14. Director, NSI CGO Complex, A Wing, 4<sup>th</sup> Floor, Seminary Hills, Nagpur-440006
15. PS to Member(T)
16. PPS to Secretary(Posts)

Centre for Excellence in Postal Technology, Mysore-570010		
17 APR 2017		
G.M.	Director	A.D.(A)

**F. No. 32-01/2016-SB  
Government of India  
Ministry of Communication  
Department of Posts  
(F.S. Division)**

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

**ADDENDUM**

To

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

Subject:-Change of procedure on issue of KisanVikasPatras (KVPs) and National Savings Certificates (NSCs)from 01.07.2016.

Sir/Madam,

Kindly refer to the SB Order No.6/2016 issued vide this office letter of even number dated 23.06.2016 on the subject cited above. The competent authority had set up a committee to review and recommend the procedure for issue/discharge of cash certificates to be followed by CBS Post Offices and Postal Account Offices (PAOs) in the light of change in procedure of Issue of NSC and KVP by Ministry of Finance, Department of Economic Affairs (Budget Division) vide its OM No. 1/04/2016-NS-II dated 21.06.2016 with effect from 01.07.2016. This office was also receiving references from field units regarding handling of Pledging of Certificates and issue of duplicate certificates in the light of changed procedure. Based on the recommendations of the said committee, the competent authority has taken following decisions: -

- (i) Procedure laid down for stocking and supply of stock of certificates vide Rule 3 to 8 of POSB Manual Vol-II will be treated as discontinued from 01.07.2016.
- (ii) Procedure of issue of certificates laid down in Rule 12(2) to 16, and preparation of Issue Journal laid down in Rule 20 of POSB Manual Vol-II will be replaced by the procedure laid down in point 8 of SB Order 6/2016.(copy attached)
- (iii) For encashment of certificates issued prior to 01.07.2016, the existing procedure as outlined in SB order 6/2016 will continue and for certificate accounts opened from 01.07.2016, the procedure being followed for closure of accounts for other small savings schemes will be continued to be followed.
- (iv) For the certificates accounts opened on or after 01.07.2016 and closed either on maturity or before maturity, no discharge Journal will be prepared and amount would appear in the Certificate LOT and Consolidated Journal in CBS offices. The designated PA who was comparing the discharge Journals received from SOs and prepared by HO with SO Summary and HO Summary shall continue to compare the amount with Discharge Journal received for old certificates and withdrawal/Interest amount shown in Certificate LOT received from SOs and prepared by HO working on



CBS. Designated PA will generate Consolidation of certificates for HO as a whole (just like other schemes done by SBCO) and tally with HO Cash Book (both old certificate discharge shown in Certificate Discharge Journal/Report and Certificate LOT) on daily basis for both Issue and discharge.

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

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

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

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

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

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

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

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

\* Supervisor to verify the account in CSCACM Menu

\* Print Passbook using HPBP Menu

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

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

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

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

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

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

7. This issues with approval of competent authority.

  
(K.R.Patel)

Assistant Director (SB-II)

Copy to:-

1. DDG(FS)/DDG(VIG)/JS&FA/DDG(PAF/DDG(RB)/DDG(Estt.)/DDG(PG&Insp.)/DDG(PCO)
2. Director (Tech) O/o Pr. CPMG T..N Circle.
3. Director (FS)/Director (CBS), Dak Bhawan.
4. Director of Audit (P&T), Delhi.
5. All Directors/Dy. Directors of Accounts, Postal
6. Director, Postal Staff College, Ghaziabad.
7. All Directors, Postal Training Centres.
8. **Director CEPT Mysore for uploading the SB order on India Post Web Site.**
9. **Dy. Director (CEPT) Chennai O/O CPMG T.N.Circle, Chennai for taking up changes in Finacle with the vendor and issue necessary guidelines to Post offices.**
10. **ADG(CBS) for taking up the matter with the FSI Vendor for solution development in Finacle CBS Application immediately.**
11. **Dy. Manager FSI & RSI (CEPT) O/O CPMG T N Circle Chennai.**
12. AD /Inspection/PF/Vigilance
13. All Accounts Officers ICO(SB)
14. All recognized unions.
15. MOF(DEA), NS-II, North Block, New Delhi
16. Director, NSI, CGO Complex, 'A' Wing, 4<sup>th</sup> Floor, Seminary Hills, Nagpur-440006
17. PS to Member (T) 18. PPS to Secretary Posts

No 61-01/2016-SB  
Government of India  
Ministry of Communication & IT  
Department of Posts  
Financial Services Division

SB Order No.6 /2016

Dak Bhawan, New Delhi -110001  
Dated: 23.06.2016

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

**Subject: Change in procedure of issue of NSC and KVP from 01.07.2016.**

Respected Sir/Madam

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

1. Same common Account Opening Form will be used for purchase of NSC and KVP.
2. There will be no denomination of NSC or KVP. NSC-VIII Issue can be issued for minimum of Rs.100/- and in multiple of Rs.100/- only. For example, NSC for Rs.5450/- cannot be issued. Similarly, KVPs can be issued for minimum of Rs.1000/- and in multiple of Rs.1000/- only.
3. User has to open one NSC or KVP account in the CBS or Sanchaya Post system against one Purchase Application. In case of CBS, user has to open account in menu CMISAOP and same has to be verified in CMISAOPM by selecting scheme code as NSC16 or KVP16. For opening fo account in Sanchaya Post, HO will assign new block number to each SO which is still working in Sanchaya Post and that block has to be entered by Supervisor in initialization (patch will be deployed before 1.7.2016). Sanchay Post will pick account number from new block. Old registration number should be stopped from 1.7.2016.
4. After opening of account, Passbook has to be issued. If Passbook printer is working, Passbook will be printed from the printer. Otherwise, manual entries should be made in Passbook. Entries to be made on first page on the Passbook are attached.
5. No pre-printed NSC or KVP is to be issued from 1.7.2016 even where cheque is submitted before 30.6.2016 and clearance is received on 1.7.2016. In such cases also, only one account for the whole amount is to be opened and single Passbook is to issued.
6. Procedure for issue of duplicate certificate will remain the same except that no pre-printed duplicate certificate is to be issued.. Detailed procedure for issue of duplicate passbook in place of duplicate certificates will be issued shortly.
7. Generation/preparation of Certificate Issue Journal shall be stopped from 1.7.2016. CBS offices and Sanchaya Post Offices shall generate LOT for NSC and KVP from 1.7.2016. Manual offices if any shall prepare LOT manually.

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

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

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

This has the approval of competent authority.

Yours faithfully,

(S. Manik Lakra)

Assistant Director General (FS-I)

Copy to:-

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

**PASSBOOK PAGE-1**

**KISAN VIKAS PATRA/NSC VIII Issue**

SOLID & NAME OF PO.....  
Account No.....  
Amount Deposited(in Rs.).....  
Date of Investment (value date).....  
Date of Maturity.....  
Amount of maturity.....  
Name of Investor 1.....  
Address of Investor 1.....  
Name of Investor 2.....  
Address of Investor 2.....  
City/State/Pin Code.....  
CIF NO. of Investor-1.....  
CIF NO. of Investor-2.....  
Nomination:- Yes/NO.....  
Through Agent:- Yes/No.

Date Stamp of PO

Dated Signature of Authorized Official  
Designation Stamp

**PASSBOOK PAGE 2**

Deposit Transaction Detail

Closure Transaction Detail

Date of discharge/payment:-  
Received Rs. (in words and figures).....  
.....  
.....

Signature/Thumb Impression of holder

Discharge/Payment allowed

Dated Signature of Authorized Official  
Designation Stamp

ROUND MO STAMP

OBLONG STAMP

F.No.116-01/2016-SB  
Government of India  
Ministry of Communications  
Department of Posts

DakBhawan, Sansad Marg,  
New Delhi-110001.

Date: 28.06.2017

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

**Subject:- Deposit of specified Bank notes with Reserve Bank**

**Sir/Madam,**

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

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

This is issued with the approval of the competent authority.

Yours Sincerely,

  
(P. Meena)

Assistant Director (SB-I)

**Enclosure: Gazette notification F.NO. 10/09/2017 dated 20<sup>th</sup> Jun 2017.**

**Copy to:-**

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

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

**Dak Bhawan, New Delhi-110001  
Dated: 30.06.2017**

To,

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

Subject ; Revision of interest rates for Small Savings Schemes.

Sir/Madam,

The undersigned is directed to say that vide memorandum No. 1/4/2016-NS.II dated 30.06 2017, Govt. of India, Ministry of Finance, Department of Economic Affairs (Budget Division) has revised interest rates of small savings schemes for the second quarter of the financial year 2017-18 from 1<sup>st</sup> July ,2017 to 30<sup>th</sup> September, 2017. These rates shall be applicable from 01.07.2017 and up to 30.09.2017 on new accounts/certificates issued on or after 01.07.2017 (except Saving account, PPF & SSA accounts where new rate shall be applicable on the balance in the existing accounts as well as subsequent deposits if made from 01.07.2017 to 30.09.2017 also).

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

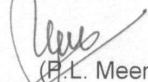
Sl. No.	Instruments	Rate of interest w.e.f.01.04.2017 to 30.06.2017	Rate of interest w.e.f 01.07.2017 to 30.09.2017	Compounding Frequency*
01.	Savings Deposit	4.0	4.0	Annually
02.	1 Year Time Deposit	6.9	6.8	Quarterly
03.	2 Year Time Deposit	7.0	6.9	Quarterly
04.	3 Year Time Deposit	7.2	7.1	Quarterly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

\*No Change

Contd/-----

3. It is requested to circulate these changes to all concerned for information and necessary guidance. Same may also be placed on the notice board of all Post Offices in Public area. The necessary calculation tables will be supplied later.
4. This issue with the approval of Competent Authority.

Yours Faithfully,

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

Copy to:-

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



RD 84 8044458DN

Postal (ad)

SB Order No. 06/2017

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

Dak Bhawan, New Delhi-110001  
Dated: 05.07.2017

To,

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

Subject : Discontinuation of Commission under Pay Roll Savings Schemes

Sir/Madam,

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

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

3. This issue with the approval of Competent Authority.

Yours Faithfully,

(P. Meena)

Assistant Director (SB-1)

Copy to:-

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

Centre for Excellence in Postal Technology, Mysore-570010	
11 JUL 2017	
	A.D.(Admin)

*Post duplicated*

**SB Order No. 07/2017**

**F.No 32-01/2016-SB(Pt.)  
Govt. of India  
Ministry of Communication  
Department of Posts  
(F.S. Division)**

**Dak Bhawan, New Delhi-110001  
Dated: 24.07.2017**

To,

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

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

Sir/Madam,

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

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

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

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

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

(i) The requirement of payment of a fee of Rs. 50 for each year of default along with arrear subscription of Rs. 500 for each year. Prescribed under para 7(2) of the PPF Scheme is for regularizing a discontinued account and is not applicable for the purpose of closing the account prematurely. Hence, the subscriber is not required to deposit either the fee of Rs. 50 for each year of default, or arrears of subscription for closing the account prematurely; and

Centre for Excellence in Postal Technology, Mysore-570010		
29 JUL 2017		
		<i>prabha</i>
Officer	Director	A.D.(A)

Contd/....

- (ii) If a PPF account that has already completed 15 years and has subsequently been extended under the provision of para 9(3A) of the PPF Scheme is closed prematurely before the completion of the current 5 year block period, the reduction in interest rate by 1 percentage point shall be applicable from the date of the commencement of the current 5 year block period and not from the date of initial opening of the account.
4. It is requested to circulate these changes to all concerned for information and necessary guidance. Same may also be placed on the notice board of all Post Offices in Public area.
5. This issue with the approval of Competent Authority.

Yours Faithfully,

  
P. L. Meena)

Assistant Director (SB-1)

**Copy to:-**

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

SB ORDER NO. 10 /2017

114-02/2002-SB(Pt.)  
Government of India  
Ministry of Communications & IT  
Department of Posts

DakBhawan, Sansad Marg,  
New Delhi-110001.  
Date: 17.08.2017

To,

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

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

Sir / Madam,

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

- (i) Circles should get two types of Standardized Uniform Pass books printed:-
  - (a) with **9 Pages** for printing transactions.(SB5)
  - (b) with **4 pages** for printing transactions.(SB5A)
- (ii) SB5A Pass books mentioned at (i)(b) above should be used for opening of 1/2/3 and 5 Years TD, NSC and KVP accounts.

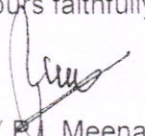
2. All CBS and Non CBS Post Offices shall maintain separate Stock Registers for both types of Passbooks as laid down in Rule 5 and 6 of POSB Manual Vol-I. Other instructions issued vide this office letter of even number dated 06.01.2014 will remain unchanged.

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

4. This may kindly be circulated to all concerned.

This issues with the approval of competent authority.

Yours faithfully,

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

Copy to:-

1. DDG(FS)/DDG(VIG)/JS&FA/DDG(PAF)/DDG(RB)/DDG (Estt.)/DDG(PG & Inspections)/DDG (PCO)
2. Director (FS)/Director (CBS), DakBhawan.
3. Director of Audit (P&T), Delhi.
4. Resident Audit Officer, Room No.517-B, DakBhawan, New Delhi.
5. All Directors/Dy. Directors of Accounts, Postal
6. Director, RAKANPA, Ghaziabad.
7. All Directors, Postal Training Centres.
8. Director PTC Mysore for uploading the SB order on India Post Web Site.
9. Deputy Director (CEPT) O/o CPMG T.N.Circle, Chennai.
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.11/2017

No. 25-11./2016-FS-CBS  
Government of India  
Ministry of Communications  
(FS Division)

DakBhawan, Sansad Marg  
New Delhi 110001.  
Dated: 04.09. 2017

To,

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

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

Respected Sir/Madam,

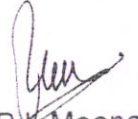
I am directed to refer to this office letter no. 25-11/2016-FS-CBS Dated 21.06.2016 (SB Order No.5/2016).In para 29 of the said SB Order it has been clearly mentioned that "Closing of any discontinued scheme account/certificate including NSS-87 or NSS-92 should be done at HO only and closure amount should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

2. It has been brought to the notice of this office that some HPOs are closing discontinued accounts/certificates including NSS-87 and NSS-92 accounts standing at other HPOs or SOs of other HPOs after using Transfer IN option. It is further directed that Head Post Offices should close only those discontinued accounts/certificates which are either standing at same HPO or SOs under that HPO only.

3. It is requested to issue suitable instructions to all CBS Head Post Offices & ensure that the instruction mentioned in this SB Order are scrupulously followed by all concerned.

This issues with the approval of competent authority.

Yours Sincerely,



(P. Meena)

Assistant Director (SB-I)

Copy for information & necessary action to:-

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

**SB ORDER NO. 13/2017**

**F. No. 113-03/2017-SB  
Government of India  
Ministry of Communication & IT  
Department of Posts  
(F.S. Division)  
\*\*\*\*\***

**Dak Bhawan, New Delhi  
Dated: 03.10.2017**

To,

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

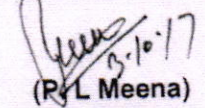
**Subject: Revision of interest rates for Small Savings Schemes.**

Sir/Madam,

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

2. This is for information & necessary action by all concerned.
3. This issues with the approval of Competent Authority.

Yours faithfully

  
(R.L. Meena)

**Assistant Director (SB-I)**

Copy to:-

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



**SB Order No.15/2017**

F.No.113-02/2015-SB  
Government of India  
Ministry of Communications & IT  
Department of Posts

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

To

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

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

Sir / Madam,

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

1. On closure of any account either on maturity or on premature (other than savings account), the closure amount shall be paid only by credit into a Post Office Savings Account from **1st December 2017**.
2. Monthly Interest/Quarterly Interest/Yearly Interest in respect of all MIS/SCSS and TD accounts shall also be paid only by credit into Post Office Savings Account from **1st December 2017**.
3. To implement above decisions, following steps need to be taken by all the circles/regions from the date of receipt of this letter:-
  - (i) Special drive should be organized to contact existing depositors of RD/MIS/TD/SCSS/NSC/KVP/PPF/SSA through Postmen or through issue of notices or through advertisements in electronic/print media for LINKING of their Post Office Savings Account with their RD/MIS/TD/SCSS/NSC/KVP/PPF/SSA accounts for credit of closure/Interest value and AADHAAR NUMBER as well as MOBILE NUMBER with their CIF ID.
  - (ii) Where customers are already having Post Office Savings account in post office, a mandate for credit of closure proceed and monthly/quarterly/yearly interest in case of MIS/SCSS and TD accounts should be taken alongwith a declaration.

(iii) All customers of MIS/SCSS/TD who are attending post offices for taking payment of interest by cash should be told that from 1<sup>st</sup> December 2017, interest will not be paid by cash and request them to get their savings account linked for credit of interest for the next time.

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

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

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

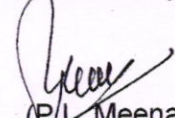
(vi) From 1st December, 2017, no Postmaster Cheque should be issued against any closed account/certificate and if any depositor attends post office for closing of any account not having linked Post Office Savings Account by that date, a **Basic Savings Account** should be opened under the same CIF on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

(vii) All SAS and MPKBY Agents should be contacted to reach out to the existing customers for linking of their Post Office Savings Account with other Small Savings Scheme accounts.

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

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

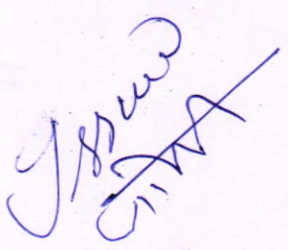
Yours faithfully,



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

Copy to:-

- 16) 1. DDG (FS)/DDG (VIG)/JS&FA/DDG (PAF)/DDG (RB)/DDG (Estt.)/DDG(PG & Inspections)/DDG (PCO)
- 17) Director (FS)/Director (CBS), Dak Bhawan.
- 18) Director of Audit (P&T), Delhi.
- 19) All Directors/Dy. Directors of Accounts, Postal
- 20) Director, RAKNPA, Ghaziabad.
- 21) All Directors, Postal Training Centres.
- 22) Director CEPT Mysore for uploading the SB order on India Post Web Site.
- 23) Dy. Director CEPT, DMCC/SDC O/o CPMG T.N.Circle.He should get new welfare scheme created in Finacle as well as Sanchaya post.
- 24) AD /Inspection/PF/Vigilance
- 25) All Accounts Officers ICO(SB)
- 26) All recognized unions.
- 27) MOF(DEA), NS-II, North Block, New Delhi
- 28) Director, NSI, CGO Complex, 'A' Wing, 4<sup>th</sup> Floor, Seminary Hills, Nagpur-440006
- 29) PS to Member (Banking & HR)
- 30) PPS to Secretary Posts.



*Postal upload*

SB Order No.12/2017

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

DakBhawan, Sansad Marg  
New Delhi 110001  
Dated: 18 .09. 2017

To,

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

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

Respected Sir/Madam,

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

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

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

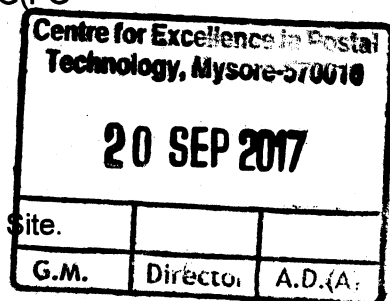
This issues with the approval of competent authority.

Yours Sincerely,

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

Copy for information & necessary action to:-

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



Rd 878647960 IN

**SB Order No. 14/2017**

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

**Dak Bhawan, New Delhi  
Dated: 04/10/2017**

To,

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

Subject:- Printing of Passbook

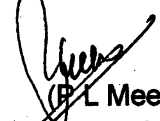
Sir/Madam,

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

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

This issues with the approval of Competent Authority.

Yours Sincerely,



(P. L. Meena)

Assistant Director (SB-I)

Copy for information & necessary action to:-

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

Centre for Excellence in Postal Technology, Mysore-570010	
10 OCT 2017	
Director	A.D.(Admin)

Portal updated

**SB ORDER NO. 16 /2017**

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

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

To

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

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

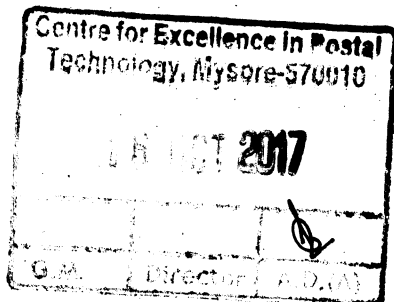
Sir / Madam,

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

Following procedure should be followed to implement these amendments –

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

2. If customer does not have a CIF, the customer should be asked to provide self-attested photo copy of the Aadhaar Card or Letter issued by UIDAI issuing Aadhaar number as part of KYC documents.
3. While creation of new CIF, in CCRC menu, in Document Details field, select ID Proof, in Document Code field, select ADHAR and enter Aadhaar ID number in the field Unique ID. Counter PA and Supervisor shall be responsible for entering correct Aadhaar number in this field by copying from the Aadhaar Card or Letter issued by UIDAI issuing Aadhaar number.



*Portal upload*

4. If address mentioned in these documents matches with the address given in Account Opening Form(AOF), there is no need to enter any document as Address Proof in CCRC. If address differs, then, one of the other documents prescribed in KYC Circular should be obtained as Address Proof and entered in CCRC. Supervisor has to verify the modification.

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

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

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

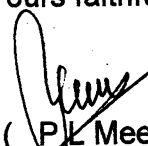
8. If Aadhaar number entered either in CCRC or CMRC is already entered against any CIF, error will be thrown by the Finacle system that Aadhaar ID is already registered. User should go to menu CCIFNQ menu, enter same Aadhaar number to find out the CIF under which same Aadhaar number is already registered.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

9. For those customers/depositors, who have enrolled for Aadhaar but are yet to get Aadhaar card, suitable instructions/process to be followed in their cases will follow shortly, which may be awaited.

10. It is requested that this SB order and attached amendments to statutory rules should be circulated to all CBS Post Offices, Circle Processing Centres (CPC) as well as administrative offices. All Post offices should be asked to put the following text on Notice Board provided in public hall, - "As per orders of the Government of India, all Depositors of any of Small Savings Schemes are requested to produce/submit their Aadhaar Number to the Post Office latest by 31.12.2017 positively".

This issues with the approval of the Competent Authority.

Yours faithfully,



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

Copy to:-

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



[To be published in the Gazette of India, Extraordinary, Part II, Section 3, Sub Section (i)]

Government of India  
Ministry of Finance  
Department of Economic Affairs

New Delhi, the 21<sup>st</sup> September, 2017

**NOTIFICATION**

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

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

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

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

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

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

(aa) ‘Account’ means a Savings Account, a Recurring Deposit Account, a Time deposit Account, Monthly Income Scheme Account, Sukanya Samridhi Account or Senior Citizens Savings Account ;”;

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

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

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

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

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

  
(Prashant Goyal)

Joint Secretary to the Government of India

Government of India  
Ministry of Finance  
Department of Economic Affairs

New Delhi, the 21<sup>st</sup> September, 2017

**NOTIFICATION**

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

1. (1) This Scheme may be called the Public Provident Fund (Amendment) Scheme, 2017.  
(2) They shall come into force on the date of their publication in the Official Gazette.
2. In the Public Provident Fund Scheme, 1968,-
  - (i) in Paragraph 2, for clause (a), the following clauses shall be substituted, namely:-

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

(aa) 'Account' means a Public Provident Fund Account under this Scheme;"
  - (ii) after paragraph 4, the following paragraph shall be inserted, namely:-

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

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

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

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

(Prashant Goyal)

Joint Secretary to the Government of India

Government of India  
Ministry of Finance  
Department of Economic Affairs

New Delhi, 29 September, 2017

**NOTIFICATION**

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

1. (1) These rules may be called the Kisan Vikas Patra (Amendment) Rules, 2017.  
(2) They shall come into force on the date of their publication in the Official Gazette.
2. In the Kisan Vikas Patra Rules, 2014,-
  - (i) in rule 2, for clause (a), the following clauses shall be substituted, namely:-
    - '(a) "Aadhaar number" means an identification number as defined in clause (a) of section 2 of the Aadhaar (Targeted Delivery of Financial and Other Subsidies, Benefits and Services) Act, 2016 (18 of 2016);
    - (aa) "Act" means the Government Savings Certificates Act, 1959 (46 of 1959);
  - (ii) after rule 6, the following rule shall be inserted, namely:-

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

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

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

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

  
(Prashant Goyal)

Joint Secretary to the Government of India

[To be published in the Gazette of India, Extraordinary, Part II, Section 3, Sub Section (I)]

Government of India  
Ministry of Finance  
Department of Economic Affairs

New Delhi, the 29<sup>th</sup> September, 2017

### NOTIFICATION

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

1. (1) These rules may be called the National Savings Certificate (VIII Issue) (Amendment) Rules, 2017.
- (2) They shall come into force on the date of their publication in the Official Gazette.
2. In the National Savings Certificate (VIII Issue) Rules, 1989, -
  - (i) in rule 2, for clause (i), the following clauses shall be substituted, namely:-
    - (i) "Aadhaar number" means an identification number as defined in clause (a) of section 2 of the Aadhaar (Targeted Delivery of Financial and Other Subsidies, Benefits and Services) Act, 2016 (18 of 2016);
    - (ia) "Act" means the Government Savings Certificates Act, 1959 (46 of 1959);
  - (ii) after rule 4, the following rule shall be inserted, namely:-

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

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

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

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

(Prashant Goyal)

Joint Secretary to the Government of India

**SB Order No. 17/2017**

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

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

To,

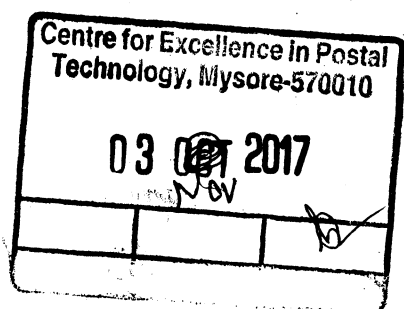
All Heads of Circles  
Addl. Director General, APS, New Delhi

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

Sir/Madam,

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

2. While creation of new CIF, in CCRC menu, Mobile Phone number should be entered in the relevant field by the Counter PA and Supervisor should verify the same.
3. If customer is already having a CIF and wants to open a new account, Counter PA and Supervisor should go to CMRC menu and see whether Mobile Phone number of the customer has already been entered in the relevant field using Inquire Option. If it is not, he should use the Modify Option and enter the Mobile Phone number of the customer in the relevant field before opening a new account. Supervisor has to verify this modification.
4. In case the AOF is presented at a Branch Post Offices working under Account Office which is CBS enabled, BPM should accept AOF only if Mobile Phone number is entered by the customer at the relevant place. When AOF is received from a BO, Counter PA and Supervisor of Account Office should follow the procedure load down in point 2 and 3 above.



*Postal*

5. Counter PA and Supervisor will be responsible for entering correct Mobile Phone Number as mentioned in AOF.

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

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

This issues with the approval of the Competent Authority.

Yours Sincerely,

  
(P. Meena)

Assistant Director (SB-I)

Copy for information & necessary action to:-

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

**SB Order No.09/2017**

F.No.116-01/2016-SB  
Government of India  
Ministry of Communications & IT  
Department of Posts

Dak Bhawan, Sansad Marg,  
New Delhi-110001.  
Date: 16.08.2017

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

Subject:- **Operational Guidelines for CBS Post Offices handling Post Office Savings  
Bank related work.**  
Sir / Madam,

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

1. As and when SOs are migrated to CBS, staff working in SOSB Branch should be reduced and re-deployed either at POSB Counters or at CPC or in the SBCO Branch for assistance in physical voucher checking.
2. Sub Account PA in HPOs will handover Vouchers Bundles with consolidation received from Sub Post Offices to SBCO Incharge.
3. ACG-17 along with Agent Commission Report/schedule will not be sent to SBCO and instead will be preserved in the Accounts Branch of HPO and sent to PAO along with other schedules.
4. In case of RD deposits accepted through MPKBY Agents, only two copies of Agent LOT is to be taken from the agent along with pay-in-slip and ACG-17. One copy of Agent LOT will be kept in the office guard file and second copy Agent schedule (LOT) should be attached with the pay-in-slip and placed at the end of RD Voucher Bundle. ACG-17 are to be attached with the Agent Commission Report/schedule and sent to HO/Accounts Branch of HO.

5. Account Opening Form (SB-3/AOF) where KYC documents are attached will not be transferred to SBCO along with Account Closure Voucher. APM/SPM should record on the closed vouchers that " SB-3/AOF retained with KYC documents". In case of any SB-3 or AOF with whom KYC documents are not attached (subsequently opened accounts), SB-3 or AOF is to be attached with the closed voucher and sent to SBCO.
6. SBSO branch of HO's will send all SB-3 of SO's (migrated to CBS) to the respective SO's. In case of Accounts closed at the Post Office other than the one where account was opened, Account Transfer Form collected by the Post Office at the time of closure should be attached with the closure voucher.
7. In case of any adjustment if required in interest, Postmaster/Sub Postmaster will write error book and raise the issue to Head Postmaster who will raise the issue with Supervisor SBCO. In case of any adjustment related to pre-migration period, Head Postmaster will raise the issue with Divisional Head with copy of error book who will after necessary inquiry (if required), approve adjustment and send letter to SBCO Supervisor.
8. Postmaster/APM/SPM will be held personally responsible for all transactions happened in the Finacle Office Accounts in the post office. They should be vigilant while verifying the transactions to see the Office Account Number used by the User.
9. Post Office staff will write name of Scheme and TRAN ID in red ink on the right hand side of the voucher.
10. One deposit slip and one withdrawal slip will be prepared for auto-credit of MIS/SCSS/TD to Savings and Savings to RD.
11. One deposit slip will be prepared for the total of each type of Agent commission credited into savings accounts supported by consolidated list of commission paid.
12. One withdrawal slip will be prepared by SPM/APM for the POSB Cheque clearing amount (based on the clearing amount intimated to Clearing House/HO) and print out of cheque's images should be attached to it. SPM/APM should sign on each image of the cheque with designation stamp.
13. At the closing of counter hours, all vouchers should be sorted scheme-wise and TRAN ID wise. Vouchers should be tallied with LOT shown in the system by Counter PA and Supervisor.
14. A consolidation of each scheme should be generated and printed by all CBS post offices. Where laser printers are not available, this can be printed on Dot Matrix Printer also. For this, while executing command in HFINRPT, user has to select "XLS" instead of "PDF" (which is shown by default) in the field "Output File Name".



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

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

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

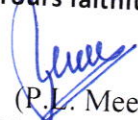
16. APM/SPM will sign the consolidation and write the amount in words and figures along with No. of Deposit/Withdrawal vouchers included in the bundle. **If any manual correction is made in consolidation, it should be supported by copy of error book (one copy to be attached with voucher, one copy with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

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

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

This issues with the approval of competent authority.

Yours faithfully,

  
(P.J. Meena)

Assistant Director (SB-1)

Copy to:-

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

F.No.113-03/2015-SB  
Government of India  
Ministry of Communications & IT  
Department of Posts

DakBhawan, Sansad Marg,  
New Delhi-110001.  
Dated: 15 .11.2017

To

**All Heads of Circles/Regions**

**Addl. Director General, APS, New Delhi.**

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

Respected Sir / Madam,

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

1. GSR No.51(E) dated 18<sup>th</sup> January 2017 replacing name of Post Office Time Deposit Rules 1981 with National Savings Time Deposit Rules 1981 and allowing Banks to open and operate Time Deposit Accounts.
2. GSR No.52(E) dated 18<sup>th</sup> January 2017 replacing name of Post Office Monthly Income Scheme Rules 1987 with National Savings Monthly Income Account Rules 1987 and allowing Banks to open and operate Monthly Income Accounts.
3. GSR No.53(E) dated 18<sup>th</sup> January 2017 replacing name of Post Office Recurring Deposit Rules 1981 with National Savings Recurring Deposit Rules 1981 and allowing opening and operating Recurring Deposit Accounts by Banks.
4. GSR No.54(E) dated 18<sup>th</sup> January 2017 allowing Banks to issue National Savings Certificates (VIII-Issue).
5. GSR No.1241(E) dated 29<sup>th</sup> Set.2017 mandating taking Aadhaar number or Aadhaar enrollment number as ID proof at the time of opening KVP accounts and for already issued KVPs taking Aadhaar number or Aadhaar enrollment number latest by 31<sup>st</sup> December,2017. Procedure to implement this notification has already been circulated vide SB Order No 16/2017 Dated 11.10.2017.

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

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

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

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

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

11. GSR No. 1239(E) dated 3<sup>rd</sup> Oct. 2017 amending National Savings Monthly Income Account Rules 1987 by allowing opening of new MIS accounts in multiple of Rs.100/- instead of existing Rs.1500/-. Now MIS Account can be opened for minimum of Rs.100/- and in multiple of Rs.100/.

12. It is requested to circulate this SB Order along with attached copies of notifications to all post offices. Necessary amendments to CBS and Sanchaya Post softwares with respect to point number 9,10,and 11 will be carried out shortly.

This issues with the approval of competent authority.

Yours Sincerely,



(P.L. Meena)

Assistant Director (SB-I)

Enclosure:- Copies of notifications.

Copy for information & necessary action to:-

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



# भारत का राजपत्र The Gazette of India

असाधारण

EXTRAORDINARY

भाग II—खण्ड 3—उप-खण्ड (i)

PART II—Section 3—Sub-section (i)

प्राधिकार से प्रकाशित

PUBLISHED BY AUTHORITY

सं. 46]

नई दिल्ली, बृहस्पतिवार, जनवरी 19, 2017/पौष 29, 1938

No. 46]

NEW DELHI, THURSDAY, JANUARY 19, 2017/PAUSA 29, 1938

वित्त मंत्रालय

(आर्थिक कार्य विभाग)

अधिसूचना

नई दिल्ली, 18 जनवरी, 2017

सा.का.नि 51(अ)—केन्द्रीय सरकार सरकारी बचत बैंक अधिनियम, 1873 (1873 का 5) की धारा 15 द्वारा प्रदत्त शक्तियों का प्रयोग करते हुए डाकघर सावधि जमा नियम, 1981 का और संशोधन करने के लिए निम्नलिखित नियम बनाती है, अर्थात:-

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

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

2. डाकघर सावधि जमा नियम, 1981 में, -

(i) नियम 1, उप-नियम (1) में, "डाकघर" शब्द के स्थान पर "राष्ट्रीय बचत" शब्द रखे जाएंगे;

(ii) नियम 2 में खंड (1) के पश्चात, निम्नलिखित खंड प्रतिस्थापित किए जाएंगे, अर्थात:-

"(कड.) 'बैंक' से इन नियमों के अधीन खाता खोलने के लिए सरकार द्वारा प्राधिकृत सार्वजनिक क्षेत्र अथवा निजी क्षेत्र के वाणिज्यिक बैंक की कोई शाखा अभिप्रेत है;

(कच) "डाकघर" भारत में बचत बैंक कार्य करने वाले डाकघर और इन नियमों के अंतर्गत खाता खोलने के लिए प्राधिकृत डाकघर अभिप्रेत है;"

(iii) नियम 4 में, उप-नियम (2) के पश्चात, निम्नलिखित उप-नियम प्रतिस्थापित किया जाएगा; अर्थात:- (3) इन नियमों के अधीन डाकघर अथवा बैंक में खाता खोला जाएगा।

[फा. सं. 1/04/2016-एनएस-1।]

प्रशांत गोयल, संयुक्त सचिव

टिप्पणी: मूल नियम सा.का.नि. 664(अ), तारीख 17 दिसंबर, 1981 को प्रकाशित किया गया था और तत्पश्चात इसे सा.का.नि. 300(अ), तारीख 1 अप्रैल, 1982, सा.का.नि. 257(अ), तारीख 11 मार्च, 1983, सा.का.नि. 502(अ), तारीख 9 जुलाई, 1984, सा.का.नि. 418(अ), तारीख 10 मई, 1985, सा.का.नि. 193(अ), तारीख 12 फरवरी, 1986, सा.का.नि. 362(अ), तारीख 1 अप्रैल, 1987, सा.का.नि. 1005(अ), तारीख 23 दिसंबर, 1987, सा.का.नि. 353(अ), तारीख 18 मार्च, 1988, सा.का.नि. 507(अ), तारीख 23 मई, 1990, सा.का.नि. 191(अ), तारीख 27 मार्च, 1991, सा.का.नि. 580(अ), तारीख 12 सितंबर, 1991, सा.का.नि. 727(अ), तारीख 6 दिसंबर, 1991, सा.का.नि. 431(अ), तारीख 24 अप्रैल, 1992, सा.का.नि. 586(अ), तारीख 2 सितंबर, 1993, सा.का.नि. 118(अ), तारीख 8 मार्च, 1995, सा.का.नि. 5(अ), तारीख 1 जनवरी, 1999, सा.का.नि. 43(अ), तारीख 15 जनवरी, 2000, सा.का.नि. 151(अ), तारीख 1 मार्च, 2001, सा.का.नि. 159(अ), तारीख 1 मार्च, 2002, सा.का.नि. 174(अ), तारीख 1 मार्च, 2003, सा.का.नि. 589(अ), तारीख 25 जुलाई, 2003, सा.का.नि. 286(अ), तारीख 13 मई, 2005, सा.का.नि. 479(अ), तारीख 26 जून, 2008, सा.का.नि. 742(अ), तारीख 4 अक्टूबर, 2011, सा.का.नि. 846(अ), तारीख 25 नवंबर, 2011, सा.का.नि. 323(अ), तारीख 25 अप्रैल, 2012, सा.का.नि. 400 (अ), तारीख 25 जून, 2013, सा.का.नि. 222(अ), तारीख 13 मार्च, 2014, सा.का.नि. 490 (अ), तारीख 11 जुलाई, 2014, सा.का.नि. 356(अ) तारीख 29 मार्च, 2016 और सा.का.नि. 941(अ) तारीख 30 सितंबर, 2016 द्वारा संशोधित किया गया था।

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

**NOTIFICATION**

New Delhi, the 18th January, 2017

**G.S.R. 51(E).**—In exercise of the powers conferred by section 15 of the Government Savings Banks Act, 1873 (5 of 1873), the Central Government hereby makes the following rules further to amend the Post Office Time Deposit Rules, 1981, namely:-

1. (1) These rules may be called the Post Office Time Deposit (Amendment) Rules, 2016.
- (2) They shall come into force on the date of their publication in the Official Gazette.
2. In the Post Office Time Deposit Rules, 1981, -
  - (i) in rule 1, sub-rule (1), for the words "Post Office", the words, "National Savings" shall be substituted;
  - (ii) in rule 2, after clause (a), the following clause shall be inserted, namely:-
 

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

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

(iii) in rule 4, after the sub-rule (2), the following sub-rule shall be inserted, namely:-

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

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

PRASHANT GOYAL, Jt. Secy.

**Note :** The Principal rules were published *vide* G.S.R. 664(E), dated the 17th December, 1981, and subsequently amended *vide* - G.S.R. 300(E), dated the 1st April, 1982, G.S.R. 257(E), dated the 11th March, 1983, G.S.R. 502(E), dated the 9th July, 1984, G.S.R. 418(E), dated the 10th May, 1985, G.S.R. 193(E), dated the 12th February, 1986, G.S.R. 362(E), dated the 1st April, 1987, G.S.R. 1005(E), dated the 23rd December, 1987, G.S.R. 353(E), dated the 18th March, 1988, G.S.R. 507(E), dated the 23rd May, 1990, G.S.R. 191(E), dated the 27th March, 1991, G.S.R. 580(E), dated the 12th September, 1991, G.S.R. 727(E), dated the 6th December, 1991, G.S.R. 431(E), dated the 24th April, 1992, G.S.R. 586(E), dated the 2nd September, 1993, G.S.R. 118(E), dated the 8th March, 1995, G.S.R. 5(E), dated the 1st January, 1999, G.S.R. 43(E), dated the 15th January, 2000, G.S.R. 151(E), dated the 1st March, 2001, G.S.R. 159(E), dated the 1st March, 2002, G.S.R. 174(E), dated the 1st March, 2003, G.S.R. 589(E), dated the 25th July, 2003, G.S.R. 286(E), dated the 13th May, 2005, G.S.R. 479(E), dated the 26th June, 2008, G.S.R. 742(E), dated the 4th October, 2011, G.S.R. 846(E), dated the 25th November, 2011, G.S.R. 323(E), dated the 25th April, 2012, G.S.R. 400 ( E), dated the 25th June, 2013, G.S.R. 222( E), dated the 13th March, 2014, G.S.R. 490 ( E), dated the 11th July, 2014, G.S.R. 356 ( E) dated the 29th March, 2016 and G.S.R. 941(E), dated the 30th September, 2016.



# भारत का राजपत्र The Gazette of India

असाधारण

EXTRAORDINARY

भाग II—खण्ड 3—उप-खण्ड (i)

PART II—Section 3—Sub-section (i)

प्राधिकार से प्रकाशित

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सं. 47]

नई दिल्ली, बृहस्पतिवार, जनवरी 19, 2017/पौष 29, 1938

No. 47]

NEW DELHI, THURSDAY, JANUARY 19, 2017/PAUSA 29, 1938

वित्त मंत्रालय

(आर्थिक कार्य विभाग)

अधिसूचना

नई दिल्ली, 18 जनवरी, 2017

सा.का.नि. 52(अ).—केन्द्रीय सरकार सरकारी बचत बैंक अधिनियम, 1873 (1873 का 5) की धारा 15 द्वारा प्रदत्त शक्तियों का प्रयोग करते हुए डाकघर (मासिक आय खाता) नियम, 1987 का और संशोधन करने के लिए निम्नलिखित नियम बनाती है, अर्थात:-

1. (1) इन नियमों का संक्षिप्त नाम डाकघर (मासिक आय खाता) संशोधन नियम, 2016 है।

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

2. डाकघर (मासिक आय खाता) नियम, 1987 में, -

(i) नियम 1, उप-नियम (1) में, "डाकघर" शब्द के स्थान पर "राष्ट्रीय बचत" शब्द रखा जाएगा;

(ii) नियम 2 में खंड (क) के पश्चात, निम्नलिखित खंड रखा जाएगा, अर्थात:-

"(खक) 'बैंक' से आशय इन नियमों के अधीन खाता खोलने के लिए सरकार द्वारा प्राधिकृत सार्वजनिक क्षेत्र अथवा निजी क्षेत्र के वाणिज्यिक बैंक की कोई शाखा अभिप्रेत है;"

(iii) नियम 4 में, उप-नियम (2) के पश्चात निम्नलिखित अंतःस्थापित किया जाएगा; अर्थात:-

"परंतु इन नियमों के अधीन डाकघर अथवा बैंक में खाता खोला जाए।"

[फा. सं. 7/10/2014-एनएस]

प्रशांत गोयल, संयुक्त सचिव

टिप्पणी: मूल नियम सा.का.नि. 701(अ), तारीख 10 अगस्त, 1987 को प्रकाशित किया गया था और तत्पश्चात इसे सा.का.नि. 805(अ), तारीख 21 जुलाई, 1988, सा.का.नि. 46(अ), तारीख 20 जनवरी, 1989, सा.का.नि. 581(अ), तारीख 12 सितंबर, 1991,



सा.का.नि. 430(अ), तारीख 24 अप्रैल, 1992, सा.का.नि. 390(अ), तारीख 29 अप्रैल, 1993, सा.का.नि. 585(अ), तारीख 2 सितंबर, 1993, सा.का.नि. 5(अ), तारीख 1 जनवरी, 1999, सा.का.नि. 45(अ), तारीख 15 जनवरी, 2000, सा.का.नि. 80(अ), तारीख 1 फरवरी, 2000, सा.का.नि. 613(अ), तारीख 18 जुलाई, 2000, सा.का.नि. 153(अ), तारीख 1 मार्च, 2001, सा.का.नि. 161(अ), तारीख 1 मार्च, 2002, सा.का.नि. 350(अ), तारीख 10 मई, 2002, सा.का.नि. 176(अ), तारीख 1 मार्च, 2003, सा.का.नि. 758(अ), तारीख 23 सितंबर, 2003, सा.का.नि. 288(अ), तारीख 13 मई, 2005, सा.का.नि. 59(अ), तारीख 10 फरवरी, 2006, सा.का.नि. 521(अ), तारीख 1 अगस्त, 2007, सा.का.नि. 763(अ), तारीख 8 दिसंबर, 2007, सा.का.नि. 741(अ), तारीख 4 अक्टूबर, 2011, सा.का.नि. 845(अ), तारीख 25 नवंबर, 2011, सा.का.नि. 322(अ), तारीख 25 अप्रैल, 2012, सा.का.नि. 399(अ), तारीख 25 जून, 2013, सा.का.नि. 223(अ), तारीख 13 मार्च, 2014, सा.का.नि. 490(अ), तारीख 11 जुलाई, 2014, सा.का.नि. 349(अ), तारीख 29 मार्च, 2016 और सा.का.नि. 942(अ), तारीख 30 सितंबर, 2016 द्वारा संशोधित किया गया था।

### MINISTRY OF FINANCE

(Department of Economic Affairs)

### NOTIFICATION

New Delhi, the 18th January, 2017

**G.S.R. 52(E).** – In exercise of the powers conferred by section 15 of the Government Savings Banks Act, 1873 (5 of 1873), the Central Government hereby makes the following rules further to amend the Post Office (Monthly Income Account) Rules, 1987, namely:-

1. (1) These rules may be called the Post Office (Monthly Income Account) Amendment Rules, 2016.
- (2) They shall come into force on the date of their publication in the Official Gazette.
2. In the Post Office (Monthly Income Account) Rules, 1987, -
  - (i) in rule 1, in sub-rule (1), for the words "Post Office", the words, "National Savings" shall be substituted;
  - (ii) in rule 2, after clause (b), the following shall be inserted, namely:-  
 "(ba) "Bank" means any branch of a public sector or private sector commercial bank authorised by the Government to open an account under these rules;" ;
  - (iii) in rule 4, the following Proviso shall be inserted, namely:-  
 "Provided that the account under these rules shall be opened in post office or bank."

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

PRASHANT GOYAL, Jt. Secy.

**Note :** The Principal rules were published vide G. S. R. 701(E), dated the 10th August, 1987, and subsequently amended vide: - G.S.R. 805(E), dated the 21st July, 1988, G.S.R. 46(E), dated the 20th January, 1989, G.S.R. 581(E), dated the 12th September, 1991, G.S.R. 430(E), dated the 24th April, 1992, G.S.R. 390(E), dated the 29th April, 1993, G.S.R. 585(E), dated the 2nd September, 1993, G.S.R. 5(E), dated the 1st January, 1999, G.S.R. 45(E), dated the 15th January, 2000, G.S.R. 80(E), dated the 1st February, 2000, G.S.R. 613(E), dated the 18th July, 2000, G.S.R. 153(E), dated the 1st March, 2001, G.S.R. 161(E), dated the 1st March, 2002, G.S.R. 350(E), dated the 10th May, 2002, G.S.R. 176(E), dated the 1st March, 2003, G.S.R. 758(E), dated the 23rd September, 2003, G.S.R. 288(E), dated the 13th May, 2005, G.S.R. 59(E), dated the 10th February, 2006, G.S.R. 521(E), dated the 1st August, 2007, G.S.R. 763(E) dated the 8th December, 2007 and G.S.R. 741(E), dated the 4th October, 2011 and G.S.R. 845(E), dated the 25th November, 2011, G.S.R. 322(E), dated the 25th April, 2012, G.S.R. 399(E), dated the 25th June, 2013, G.S.R. 223(E), dated the 13th March, 2014, G.S.R. 490 (E), dated the 11th July, 2014, G.S.R. 349(E), dated the 29th March, 2016 and G.S.R. 942(E), dated the 30th September, 2016.

## अधिसूचना

नई दिल्ली, 18 जनवरी, 2017

सा.का.नि. 53(अ).—केन्द्रीय सरकार सरकारी बचत बैंक अधिनियम, 1873 (1873 का 5) की धारा 15 द्वारा प्रदत्त शक्तियों का प्रयोग करते हुए, डाकघर आवर्ती जमा नियम, 1981 में और संशोधन करने के लिए निम्नलिखित नियम बनाती है, अर्थात:-

1. (1) इन नियमों का संक्षिप्त नाम डाकघर आवर्ती जमा (संशोधन) नियम, 2016 है।

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

2. डाकघर आवर्ती जमा नियम, 1981 में, -

(i) नियम 1, उप-नियम (1) में, "डाकघर" शब्दों के स्थान पर "राष्ट्रीय बचत" शब्द रखा जाएगा;

(ii) नियम 2 में खंड (दो) के पश्चात निम्नलिखित खंड अंतःस्थापित किए जाएंगे, अर्थात:-

"(कक) 'बैंक' शब्द से इन नियमों के अधीन खाता खोलने के लिए सरकार द्वारा प्राधिकृत सार्वजनिक क्षेत्र अथवा निजी क्षेत्र के वाणिज्यिक बैंक की कोई शाखा अभिप्रेत है;

(कख) "डाकघर" से भारत में बचत बैंक कार्य करने वाले डाकघर और इन नियमों के अंतर्गत खाता खोलने के लिए प्राधिकृत डाकघर अभिप्रेत है;"

(iii) नियम 6 में, उप-नियम (4) के पश्चात निम्नलिखित उप-नियम अंतःस्थापित किया जाएगा; अर्थात:-

"(5) इन नियमों के अंतर्गत डाकघर अथवा बैंक में खाता खोला जाएगा।"

[फा. सं. 7/10/2014-एनएस]

प्रशांत गोयल, संयुक्त सचिव

टिप्पणी: मूल नियम सा.का.नि. 666(अ), तारीख 17 दिसंबर, 1981 को प्रकाशित किया गया था और तत्पश्चात इसे सा.का.नि. 301(अ), तारीख 1 अप्रैल, 1982, सा.का.नि. 258(अ), तारीख 11 मार्च, 1983, सा.का.नि. 62(अ), तारीख 14 फरवरी, 1984, सा.का.नि. 95(अ), तारीख 7 फरवरी, 1986, सा.का.नि. 194(अ), तारीख 13 फरवरी, 1986, सा.का.नि. 363(अ), तारीख 1 अप्रैल, 1987, सा.का.नि. 39(अ), तारीख 16 जनवरी, 1988, सा.का.नि. 458(अ), तारीख 15 अप्रैल, 1988, सा.का.नि. 708(अ), तारीख 21 जुलाई, 1989, सा.का.नि. 16(अ), तारीख 9 जनवरी, 1990, सा.का.नि. 190(अ), तारीख 27 मार्च, 1991, सा.का.नि. 579(अ), तारीख 12 सितंबर, 1991, सा.का.नि. 918(अ), तारीख 11 दिसंबर, 1992, सा.का.नि. 42(अ), तारीख 1 फरवरी, 1993, सा.का.नि. 587(अ), तारीख 2 सितंबर, 1993, सा.का.नि. 2(अ), तारीख 1 जनवरी, 1999, सा.का.नि. 748(अ), तारीख 4 नवंबर, 1999, सा.का.नि. 44(अ), तारीख 15 जनवरी, 2000, सा.का.नि. 152(अ), तारीख 1 मार्च, 2001, सा.का.नि. 160(अ), तारीख 1 मार्च, 2002, सा.का.नि. 514(अ), तारीख 23 जुलाई, 2002, सा.का.नि. 662(अ), तारीख 23 सितंबर, 2002, सा.का.नि. 175(अ), तारीख 1 मार्च, 2003, सा.का.नि. 588(अ), तारीख 25 जुलाई, 2003, सा.का.नि. 838(अ), तारीख 27 दिसंबर, 2004, सा.का.नि. 480(अ), तारीख 26 जून, 2008 और सा.का.नि. 740(अ), तारीख 4 अक्टूबर, 2011 और सा.का.नि. 843(अ), तारीख 25 नवंबर, 2011, सा.का.नि. 320(अ), तारीख 25 अप्रैल, 2012 सा.का.नि. 398(अ) तारीख 25 जून, 2013, सा.का.नि. 221(अ) तारीख 13 मार्च, 2014, सा.का.नि.491(अ) तारीख 11 जुलाई, 2014, सा.का.नि.355(अ) तारीख 29 मार्च, 2016 और 943(अ) तारीख 30 सितंबर, 2016 द्वारा संशोधित किया गया था।

## NOTIFICATION

New Delhi, the 18th January, 2017

G.S.R. 53(E).—In exercise of the powers conferred by section 15 of the Government Savings Banks Act, 1873 (5 of 1873), the Central Government hereby makes the following rules further to amend the Post Office Recurring Deposit Rules, 1981, namely:-

1. (1) These rules may be called the Post Office Recurring Deposit (Amendment) Rules, 2016.

- (2) They shall come into force on the date of their publication in the Official Gazette.
2. In the Post Office Recurring Deposit Rules, 1981, -
- (i) in rule 1, sub-rule (1), for the words "Post Office", the words "National Savings" shall be substituted;
- (ii) in rule 2, after clause (a), the following clauses shall be inserted, namely:-  
 "(aa) "Bank" means any branch of a public sector or private sector commercial bank authorised by the Government to open an account under these rules;  
 (ab) "post office" means any post office in India doing savings bank work and authorised to open an account under these rules;" ;
- (iii) in rule 6, after sub-rule (4), the following sub-rule shall be inserted, namely:-  
 "(5) The account under these rules shall be opened in post office or bank."

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

PRASHANT GOYAL, Jt. Secy.

**Note :** The Principal rules were published vide G. S. R. 666(E), dated the 17th December, 1981, and subsequently amended vide: - G.S.R. 301(E), dated the 1st April, 1982, G.S.R. 258(E), dated the 11th March, 1983, G.S.R. 62(E), dated the 14th February, 1984, G.S.R. 95(E), dated the 7th February, 1986, G.S.R. 194(E), dated the 13th February, 1986, G.S.R. 363(E), dated the 1st April, 1987, G.S.R. 39(E), dated the 16th January, 1988, G.S.R. 458(E), dated the 15th April, 1988, G.S. R. 708(E), dated the 21st July, 1989, G.S.R. 16(E), dated the 9th January, 1990, G.S.R. 190(E), dated the 27th March, 1991, G.S.R. 579(E), dated the 12th September, 1991, G.S.R. 918(E), dated the 11th December, 1992, G.S.R. 42(E), dated the 1st February, 1993, G.S.R. 587(E), dated the 2nd September, 1993, G.S.R. 2(E), dated the 1st January, 1999, G.S.R. 748(E), dated the 4th November, 1999, G.S.R. 44(E), dated the 15th January, 2000, G.S.R. 152(E), dated the 1st March, 2001, G.S.R. 160(E) dated the 1st March, 2002, G.S.R. 514(E), dated the 23rd July, 2002, G.S.R. 662(E), dated the 23rd September, 2002, G.S.R. 175(E), dated the 1st March, 2003, G.S.R. 588(E), dated the 25th July, 2003, G.S.R. 838 (E), dated the 27th December, 2004, G.S.R. 480(E), dated the 26th June, 2008 and G.S.R. 740(E), dated the 4th October, 2011 and G.S.R. 843(E), dated the 25th November, 2011, G.S.R. 320( E), dated the 25th April, 2012, G.S.R. 398 ( E), dated the 25th June, 2013, G.S.R. 221 ( E), dated 13th March, 2014, G.S.R. 491 (E), dated the 11th July, 2014, G.S.R. 355(E), dated the 29th March, 2016 and G.S.R. 943(E), dated the 30th September, 2016.

## अधिसूचना

नई दिल्ली, 18 जनवरी, 2017

सा.का.नि. 54(अ)-केंद्रीय सरकार सरकारी बचत पत्र अधिनियम, 1959 (1959 का 46) की धारा 12 द्वारा प्रदत्त शक्तियों का प्रयोग करते हुए, राष्ट्रीय बचत पत्र (VIII निर्गम) नियम, 1989 में और संशोधन करने के लिए निम्नलिखित नियम बनाती है, अर्थात:-

1. (1) इन नियमों का संक्षिप्त नाम राष्ट्रीय बचत पत्र (VIII निर्गम) संशोधन नियम, 2016 है।  
 (2) ये राजपत्र में प्रकाशन की तारीख से लागू होंगे।
2. राष्ट्रीय बचत पत्र (VIII निर्गम) नियम, 1989 में,
  - (i) नियम 2 में उप-नियम (i) के पश्चात, निम्नलिखित उप-नियम अंतःस्थापित किया जाएगा, अर्थात:
    - (क) "बैंक" से पत्र जारी करने के लिए सरकार द्वारा प्राधिकृत सार्वजनिक क्षेत्र अथवा निजी क्षेत्र के वाणिज्यिक बैंक की कोई शाखा अभिप्रेत है।";
  - (ii) नियम 6 में, "डाक घर" शब्दों के स्थान पर "डाक घर अथवा बैंक" शब्द रखे जाएंगे।

[फा. सं. 7/10/2014-एनएस]

प्रशांत गोयल, संयुक्त सचिव

टिप्पणी: मूल नियम सा.का.नि. 496(अ), तारीख 1 मई, 1989, को प्रकाशित किया गया था और तत्पश्चात इसे सा.का.नि. 508(अ), तारीख 23 मई, 1990, सा.का.नि. 120(अ), तारीख 8 मार्च, 1998, सा.का.नि. 7(अ), तारीख 1 जनवरी, 1999, सा.का.नि. 491(अ), तारीख 6 जुलाई, 1999, सा.का.नि. 47(अ), तारीख 15 जनवरी, 2000, सा.का.नि. 156(अ), तारीख 1 मार्च, 2001, सा.का.नि. 572(अ), तारीख 2 अगस्त, 2001, सा.का.नि. 163(अ), तारीख 1 मार्च, 2002, सा.का.नि. 711(अ), तारीख 17 अक्टूबर, 2002, सा.का.नि. 179(अ), तारीख 1 मार्च, 2003, सा.का.नि. 590(अ), तारीख 25 जुलाई, 2003, सा.का.नि. 591(अ), तारीख 25 जुलाई, 2003, सा.का.नि. 820(अ), तारीख 16 अक्टूबर, 2003, सा.का.नि. 289(अ), तारीख 13 मई, 2005, सा.का.नि. 744(अ), तारीख 4 अक्टूबर, 2011 और सा.का.नि. 842(अ), तारीख 25 नवंबर, 2011, सा.का.नि. 318(अ), तारीख 25 अप्रैल, 2013, सा.का.नि. 397(अ), तारीख 25 जून, 2013, सा.का.नि. 226(अ), तारीख 13 मार्च, 2014, सा.का.नि. 494(अ), तारीख 11 जुलाई, 2014 और सा.का.नि. 354(अ), तारीख 29 मार्च, 2016 और सा.का.नि. 944(अ), तारीख 30 सितंबर, 2016 द्वारा संशोधित किया गया।

### NOTIFICATION

New Delhi, the 18th January, 2017

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

1. (1) These rules may be called the National Savings Certificates (VIII Issue) Amendment Rules, 2016.
- (2) They shall come into force on the date of their publication in the Official Gazette.
2. In the National Savings Certificates (VIII Issue) Rules, 1989, -
  - (i) in rule 2, after sub-rule (i), the following sub-rule shall be inserted, namely:-
 

“(ia) “Bank” means any branch of a public sector or private sector commercial bank authorised by the Government to issue certificates;” ;
  - (ii) in rule 6, for the words “post office”, the words, “post office or bank,” shall be substituted.

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

PRASHANT GOYAL, Jt. Secy.

**Note :** The principal rules were published vide G.S.R. 496(E), dated the 1st May, 1989, and subsequently amended vide: G.S.R. 508(E), dated the 23rd May, 1990, G.S.R. 120(E), dated the 8th March, 1998, G.S.R. 7(E), dated the 1st January, 1999, G.S.R. 491(E), dated the 6th July, 1999, G.S.R. 47(E), dated the 15th January, 2000, G.S.R. 156(E), dated the 1st March, 2001, G.S.R. 572(E), dated the 2nd August, 2001, G.S.R. 163(E), dated the 1st March, 2002, G.S.R. 711(E), dated the 17th October, 2002, G.S.R. 179(E), dated the 1st March, 2003, G.S.R. 590(E), dated the 25th July, 2003, G.S.R. 591(E), dated the 25th July, 2003, G.S.R. 820(E), dated the 16th October, 2003, G.S.R. 289(E), dated the 13th May, 2005, G.S.R. 744(E), dated the 4th October, 2011 and G.S.R. 842(E), dated the 25th November, 2011, G.S.R. 318(E), dated the 25th April, 2013, G.S.R. 397(E), dated the 25th June, 2013, G.S.R. 226(E), dated the 13th March, 2014, G.S.R. 494(E), dated the 11th July, 2014, G.S.R. 354(E), dated the 29th March, 2016 and G.S.R. 944(E), dated the 30th September, 2016.

  
सत्यमेव जयते

# भारत का राजपत्र The Gazette of India

असाधारण

EXTRAORDINARY

भाग II—खण्ड 3—उप-खण्ड (i)

PART II—Section 3—Sub-section (i)

प्राधिकार से प्रकाशित

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वित्त मंत्रालय

(वार्धिक कार्य विभाग)

अधिसूचना

नई दिल्ली, 29 सितम्बर, 2017

**सा.का.नि.1241(अ).**—केंद्रीय सरकार सरकारी बचत पत्र अधिनियम, 1959 (1959 का 46) की धारा 12 द्वारा प्रदत्त शक्तियों का प्रयोग करते हुए किसान विकास पत्र नियम, 2014 में और संशोधन करने के लिए निम्नलिखित नियम बनाती है, अर्थात:-

1. (1) इस नियम का संक्षिप्त नाम किसान विकास पत्र (संशोधन) नियम, 2017 है।

(2) ये राजपत्र में अपने प्रकाशन की तारीख को लागू होंगे।

2. किसान विकास पत्र नियम, 2014 में,

(i) नियम 2 में खंड (क) के स्थान पर निम्नलिखित खंड रखा जाएगा, अर्थात:-

“(क) 'आधार संख्या' से आधार (वित्तीय और अन्य सहायकियों, प्रसुविधाओं और सेवाओं का लक्षित परिदान) अधिनियम, 2016 (2016 का 18) की धारा 2 के खंड (क) में यथा परिभाषित पहचान संख्या अभिप्रेत है।

(कक) 'अधिनियम' से सरकारी बचत प्रमाणपत्र अधिनियम 1959 (1959 का 46) अभिप्रेत है।

(ii) नियम 6 के पश्चात, निम्नलिखित नियम अंतःस्थापित किया जाएगा; अर्थात:-

**“(6क) खाताधारक की पहचान –** यह आधार संख्या खाता धारक की पहचान सुनिश्चित करने के प्रयोजनार्थ विशिष्ट पहचान होगी।

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

परंतु और यह भी कि इस नियम के अधीन प्रत्येक जमाकर्ता को जिसने ऐसे जमा के लिए आवेदन करते समय अपनी आधार संख्या नहीं दी है, को 31 दिसंबर, 2017 को या उससे पहले संबंधित डाकघर बचत बैंक या बैंक में अपनी आधार संख्या प्रस्तुत करनी होगी।"

[फा.सं. 1/3/2015-एनएस-II]

प्रशांत गोयल, संयुक्त सचिव

**टिप्पणी:** मूल नियम अधिसूचना सं.सा.का.नि. 705(अ) दिनांक 23 सितंबर, 2014 द्वारा भारत के राजपत्र, असाधारण भाग- II, खंड 3, उप-खंड (i) में प्रकाशित किए गए थे और तत्पश्चात इसे अधिसूचना सं. सा.का.नि. 330(अ), तारीख 21 मार्च, 2016, सा.का.नि. 353(अ), तारीख 29 मार्च, 2016 सा.का.नि. 945(अ), तारीख 30 सितंबर, 2016, सा.का.नि. 381(अ), तारीख 31 मार्च, 2017 और सा.का.नि. 862 (अ), तारीख 30 जून, 2017 द्वारा संशोधित किए गए थे।

## MINISTRY OF FINANCE

(Department of Economic Affairs)

### NOTIFICATION

New Delhi, the 29<sup>th</sup> September, 2017

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

1. (1) These rules may be called the Kisan Vikas Patra (Amendment) Rules, 2017.
- (2) They shall come into force on the date of their publication in the Official Gazette.

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

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

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

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

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

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

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

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

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

PRASHANT GOYAL, Jt. Secy.

**Note:** The principal rules were published in the Gazette of India, extraordinary, part-II, section 3, sub-section (i) vide notification number G.S.R. 705 (E), dated the 23rd September, 2014 and subsequently amended vide notification number G.S.R. 330 (E), dated the 21st March, 2016, G.S.R. 353(E), dated the 29th March, 2016, G.S.R. 945(E) dated the 30th September, 2016, G.S.R. 381(E), dated the 31st March, 2017 and G.S.R.862(E), dated the 30th June, 2017 .

**अधिसूचना**

नई दिल्ली, 29 सितम्बर, 2017

**सा.का.नि.1242(अ).—** केन्द्रीय सरकार, सरकारी बचत बैंक अधिनियम, 1873 (1873 का 5) की धारा 15 द्वारा प्रदत्त शक्तियों का प्रयोग करते हुए, डाकघर बचत बैंक सामान्य नियम, 1981 में और संशोधन करने के लिए निम्नलिखित नियम बनाती है, अर्थात:-

1. (1) इन नियमों का संक्षिप्त नाम डाकघर बचत बैंक सामान्य (संशोधन) नियम, 2017 है।
- (2) ये राजपत्र में अपने प्रकाशन की तारीख को लागू होंगे।
2. डाकघर बचत बैंक सामान्य नियम, 1981 में, -

(i) नियम 2 में खंड (क) के स्थान पर निम्नलिखित खंड रखा जाएगा, अर्थात:-

"(क) 'आधार संख्या' से आधार (वित्तीय और अन्य सहायकियों, प्रसुविधाओं और सेवाओं का लक्षित परिदान) अधिनियम, 2016 (2016 का 18) की धारा 2 के खंड (क) में यथा परिभाषित पहचान संख्या अभिप्रेत है।

(कक) 'खाता' से बचत खाता, एक आवर्ती जमा खाता, सावधि जमा खाता, एमआईएस खाता, सुकन्या समृद्धि खाता अथवा ज्येष्ठ नागरिक जमा खाता अभिप्रेत है।"

(ii) नियम 3 के पश्चात, निम्नलिखित नियम अंतःस्थापित किया जाएगा; अर्थात:-

**"(3क) खाताधारक की पहचान –** यह आधार संख्या खाता धारक की पहचान सुनिश्चित करने के प्रयोजनार्थ विशिष्ट पहचान होगी।

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

परंतु और यह भी कि इस नियम के अधीन प्रत्येक जमाकर्ता को जिसने ऐसे जमा के लिए आवेदन करते समय अपनी आधार संख्या नहीं दी है, को 31 दिसंबर, 2017 को या उससे पहले संबंधित डाकघरबचत बैंक या जमा कार्यालय या बैंक को अपनी आधार संख्या प्रस्तुत करनी होगी।"

[फा.सं. 1/3/2015-एनएस- II]

प्रशांत गोयल, संयुक्त सचिव

**टिप्पणी :** मूल नियम अधिसूचना सा.का.नि. 662(अ)दिनांक 17 दिसंबर, 1981 द्वारा भारत के राजपत्र, असाधारण भाग- II, खंड 3, उप-खंड (I) में प्रकाशित किए गए थे और तत्पश्चात इसे अधिसूचना सं. सा.का.नि. 348(अ), तारीख 10 मई, 2002, सा.का.नि. 586(अ), तारीख 25 जुलाई, 2003 और सा.का.नि. 219 (अ), तारीख 13 मई, 2014 द्वारा संशोधित किया गया था।

**NOTIFICATION**New Delhi, the 29<sup>th</sup> September, 2017

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

1. (1) These rules may be called the Post Office Savings Bank General (Amendment) Rules, 2017.
- (2) They shall come into force on the date of their publication in the Official Gazette.
2. In the Post Office Savings Bank General Rules, 1981,-
- (i) in rule 2, for clause (a), the following clauses shall be substituted, namely:-

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

- (aa) 'Account' means a Savings Account, a Recurring Deposit Account, a Time deposit Account, Monthly Income Scheme Account, Sukanya Samridhi Account or Senior Citizens Savings Account ;";
- (ii) after rule 3, the following rule shall be inserted, namely:-

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

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

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

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

PRASHANT GOYAL, Jt. Secy.

**Note:**—The principal rules were published in the Gazette of India, extraordinary, part-II, section 3, sub-section (i) vide notification number G.S.R. 662 (E), dated the 17th December, 1981 and subsequently amended vide notification numbers G.S.R. 348 (E), dated the 10th May, 2002, G.S.R. 586(E) dated the 25th July, 2003 and G.S.R.219(E) dated the 13th March, 2014.

### अधिसूचना

नई दिल्ली, 29 सितम्बर, 2017

**सा.का.नि.1243(अ).**— केन्द्रीयसरकार, लोक भविष्य निधि अधिनियम, 1968 (1968 का 23) की धारा 3 द्वारा प्रदत्त शक्तियों का प्रयोग करते हुए लोक भविष्य निधि स्कीम, 1968 में और संशोधन करने के लिए निम्नलिखित नियम बनाती है, अर्थात:-

1. (1) इस स्कीम को लोक भविष्य निधि (संशोधन) स्कीम, 2017 कहा जाएगा।

(2) ये राजपत्र में अपने प्रकाशन की तारीख को लागू होंगे।

2. लोक भविष्य निधि स्कीम, 1968 में,

(i) पैरा 2 में खंड (क) के स्थान पर निम्नलिखित खंड रखा जाएगा, अर्थात:-

“(क) 'आधार संख्या' से आधार (वित्तीय और अन्य सहायकियों, प्रसुविधाओं और सेवाओं का लक्ष्यित परिदान) अधिनियम, 2016 (2016 का 18) की धारा 2 के खंड (क) में यथा परिभाषित पहचान संख्या अभिप्रेत है।

(कक) 'खाता' से इस स्कीम के अंतर्गत लोक भविष्य निधि खाता अभिप्रेत है;”

(ii) पैरा 4 के पश्चात, निम्नलिखित पैरा अंतःस्थापित किया जाएगा; अर्थात:-

**“(4क) खाताधारक की पहचान** – यह आधार संख्या खाता धारक की पहचान सुनिश्चित करने के प्रयोजनार्थ विशिष्ट पहचान होगी:

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

परंतु और यह भी कि इस नियम के अधीन प्रत्येक जमाकर्ता को जिसने ऐसे जमा के लिए आवेदन करते समय अपनी आधार संख्या नहीं दी है, को 31 दिसंबर, 2017 को या उससे पहले संबंधित डाकघर बचत बैंक या लेखा कार्यालय में अपनी आधार संख्या प्रस्तुत करनी होगी।”

[का.सं. 1/3/2015-एनएस- II]

प्रशांत गोयल, संयुक्त सचिव

**टिप्पणी:** प्रधान योजना सा.का.नि. 1136 (अ) तारीख 15 जून, 1968 द्वारा अधिसूचित की गई थी और तत्पश्चात सा.का.नि 368(अ), तारीख 1.8.72, सा.का.नि 217(अ), तारीख 16.3.83, सा.का.नि 54(अ), तारीख 7.2.84, सा.का.नि 895(अ), तारीख 23.6.86,



सा.का.नि 1013(अ), तारीख 20.8.86, सा.का.नि 793(अ), तारीख 29.8.89, सा.का.नि 477(अ), तारीख 25.5.94, सा.का.नि 489(अ), तारीख 6.7.99, सा.का.नि 908(अ), तारीख 6.12.2000, सा.का.नि 679(अ), तारीख 4.10.2002, सा.का.नि 768(अ), तारीख 15.11.2002, सा.का.नि 585(अ), तारीख 25.7.2003, सा.का.नि 690(अ), तारीख 27.8.2003, सा.का.नि 755(अ), तारीख 19.11.2004, सा.का.नि 291(अ), तारीख 13.5.2005, सा.का.नि 956(अ), तारीख 7.12. 2010, सा.का.नि 844(अ), तारीख 25.11.2011, और सा.का.नि 225(अ), तारीख 13.3.2014, सा.का.नि.496(अ), तारीख 11 जुलाई, 2014, सा.का.नि.588(अ), तारीख 13 अगस्त, 2014, सा.का.नि. 350(अ), तारीख 29 मार्च, 2016, सा.का.नि. 388 (अ), तारीख 31 मार्च, 2017, सा.का.नि. 940(अ), तारीख 30 सितंबर, 2017 और सा.का.नि. 860(अ), तारीख 30 जून, 2017, द्वारा इसमें संशोधन किए गए थे।

### NOTIFICATION

New Delhi, the 29<sup>th</sup> September, 2017

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

1. (1) This Scheme may be called the Public Provident Fund (Amendment) Scheme, 2017.
- (2) They shall come into force on the date of their publication in the Official Gazette.
2. In the Public Provident Fund Scheme, 1968,-

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

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

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

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

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

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

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

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

PRASHANT GOYAL, Jt. Secy.

**Note:** The principal Scheme was notified vide G.S.R. 1136(E). dated 15.6.1968 and amended vide G.S.R. 368 (E), dated 1.8.72, G.S.R. 217 (E), dated 16.3.83, G.S.R. 54(E), dated 7.2.84, G.S.R. 895(E), dated 23.6.86, G.S.R. 1013(E), dated 20.8.86, G.S.R. 793(E), dated 29.8.89, G.S.R. 477(E), dated 25.5.94, G.S.R. 489(E) dated 6.7.99, G.S.R.908(E), dated 6.12.2000, G.S.R.679(E), dated 4.10.2002, G.S.R. 768(E), dated 15.11.2002, G.S.R. 585(E), dated 25.7.2003, G.S.R.690(E), dated 27.8.2003, G.S.R.755(E), dated 19.11.2004, G.S.R. 291(E), dated 13.5.2005, G.S.R.956(E), dated 7.12.2010, G.S.R. 844(E), dated 25.11.2011 and 225(E) dated 13.3.2014, G.S.R. 496 (E), dated 11.7.2014, G.S.R. 588(E), dated 13.8.2014, G.S.R. 350 (E) dated 29.3.2016, G.S.R. 940 (E), dated 30.9.2017 and G.S.R. 388(E), dated 31.3.2017 and G.S.R. 860 (E), dated 30.6.2017.

## अधिसूचना

नई दिल्ली, 29 सितम्बर, 2017

**सा.का.नि.1244(ब)**— केंद्रीय सरकार, सरकारी बचत पत्र अधिनियम, 1959 (1959 का 46) की धारा 12 द्वारा प्रदत्त शक्तियों का प्रयोग करते हुए, राष्ट्रीय बचत पत्र (VIII निर्गम) नियम, 1989 में और संशोधन करने के लिए निम्नलिखित नियम बनाती है, अर्थात:-

1. (1) इन नियमों का संक्षिप्त नाम राष्ट्रीय बचत पत्र (VIII निर्गम)(संशोधन) नियम, 2017 है।  
(2) ये राजपत्र में अपने प्रकाशन की तारीख को लागू होंगे।
2. राष्ट्रीय बचत पत्र (VIII निर्गम) नियम, 1989 में,

(i) नियम 2 में खंड (i) के स्थान पर निम्नलिखित खंड रखा जाएगा, अर्थात:-

"(i) 'आधार संख्या' से आधार (वित्तीय और अन्य सहायकियों, प्रसुविधाओं और सेवाओं का लक्षित परिदान) अधिनियम, 2016 (2016 का 18) की धारा 2 के खंड (क) में यथा परिभाषित पहचान संख्या अभिप्रेत है।  
(क) 'अधिनियम' से सरकारी बचत पत्र अधिनियम 1959 (1959 का 46) अभिप्रेत है।

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

**"(4क) खाताधारक की पहचान** – यह आधार संख्या खाता धारक की पहचान सुनिश्चित करने के प्रयोजनार्थ विशिष्ट पहचान होगी।

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

परंतु और यह भी कि इस नियम के अधीन प्रत्येक जमाकर्ता को जिसने ऐसे जमा के लिए आवेदन करते समय अपनी आधार संख्या नहीं दी है, को 31 दिसंबर, 2017 को या उससे पहले संबंधित डाकघर बचत बैंक में अपनी आधार संख्या प्रस्तुत करनी होगी।"

[फा.सं. 1/3/2015-एनएस-II]

प्रशांत गोयल, संयुक्त सचिव

**टिप्पणी:** मूल नियम सा.का.नि. 496(अ), तारीख 1 मई, 1989, को प्रकाशित किया गया था और तत्पश्चात इसे सा.का.नि.508(अ), तारीख 23 मई, 1990, सा.का.नि. 120(अ), तारीख 18 मार्च, 1998, सा.का.नि. 7(अ), तारीख 1 जनवरी, 1999, सा.का.नि. 491(अ), तारीख 6 जुलाई, 1999, सा.का.नि. 47(अ), तारीख 15 जनवरी, 2000, सा.का.नि.156(अ), तारीख 1 मार्च, 2001, सा.का.नि. 572(अ), तारीख 2 अगस्त, 2001, सा.का.नि.163(अ), तारीख 1 मार्च, 2002, सा.का.नि. 711(अ), तारीख 17 अक्टूबर, 2002, सा.का.नि.179(अ), तारीख 1 मार्च, 2003, सा.का.नि. 590(अ), तारीख 25 जुलाई, 2003, सा.का.नि. 591(अ), तारीख 25 जुलाई, 2003, सा.का.नि. 820(अ), तारीख 16 अक्टूबर, 2003, सा.का.नि. 289(अ), तारीख 13 मई, 2005, सा.का.नि. 744(अ), तारीख 4 अक्टूबर, 2011 और सा.का.नि. 842(अ), तारीख 25 नवंबर, 2011, सा.का.नि. 318(अ), तारीख 25 अप्रैल, 2013, और सा.का.नि. 397(अ), तारीख 25 जून, 2013, सा.का.नि.226(अ), तारीख 13 मार्च, 2014, सा.का.नि.494(अ), तारीख 11 जुलाई, 2014, सा.का.नि.354(अ), तारीख 29 मार्च, 2016, सा.का.नि.944(अ), तारीख 30 सितंबर, 2016, सा.का.नि.54(अ), तारीख 18 जनवरी, 2017, सा.का.नि. 382(अ), तारीख 31 मार्च, 2017 और सा.का.नि. 863(अ), तारीख 30 जून, 2017 द्वारा संशोधित किए गए थे।

## NOTIFICATION

New Delhi, the 29<sup>th</sup> September, 2017

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

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

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

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

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

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

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

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

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

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

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

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

PRASHANT GOYAL, Jt. Secy.

**Note:—**The principal rules were published vide G.S.R. 496(E), dated the 1st May, 1989 and subsequently amended vide G.S.R. 508(E), dated the 23rd May, 1990, G.S.R. 120(E), dated the 18th March, 1998, G.S.R. 7(E), dated the 1st January, 1999, G.S.R. 491(E), dated the 6th July, 1999, G.S.R. 47(E), dated the 15th January, 2000, G.S.R. 156(E), dated the 1st March, 2001, G.S.R. 572(e), dated the 2nd August, 2001, G.S.R. 163(E), dated the 1st March, 2002, G.S.R. 711(E), dated the 17th October, 2002, G.S.R. 179(E), dated the 1st March, 2003, G.S.R. 590(E), dated the 25th July, 2003, G.S.R. 591(E), dated the 25th July, 2003, G.S.R. 820(E), dated the 16th October, 2003, G.S.R. 289(E) dated the 13th May, 2005, G.S.R. 744(E), dated the 4th October, 2011, G.S.R. 842(E) dated the 25th November, 2011, G.S.R. 318(E), dated the 25th April, 2013 and G.S.R. 397(E), dated the 25th June 2013, G.S.R. 226( E), dated the 13th March, 2014, G.S.R. 494 (E), dated the 11th July, 2014, G.S.R. 354(E), dated the 29th March, 2016, G.S.R. 944(E) dated the 30th September, 2016 and G.S.R., G.S.R. 54(E) dated the 18th January, 2017, G.S.R. 382(E), dated the 31st March, 2017 and G.S.R. 863(E), dated the 30th June, 2017 .



# भारत का राजपत्र The Gazette of India

असाधारण

EXTRAORDINARY

भाग II—खण्ड 3—उप-खण्ड (i)

PART II—Section 3—Sub-section (i)

प्राधिकार से प्रकाशित

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NEW DELHI, WEDNESDAY, OCTOBER 11, 2017/ASVINA 19, 1939

वित्त मंत्रालय

(आर्थिक कार्य विभाग)

अधिसूचना

नई दिल्ली, 3 अक्टूबर, 2017

**सा.का.नि. 1235(अ).**—केन्द्रीय सरकार, सरकारी बचत बैंक अधिनियम, 1873 (1873 का 5) की धारा 15 द्वारा प्रदत्त शक्तियों का प्रयोग करते हुए वरिष्ठ नागरिक बचत स्कीम नियम, 2004 में और संशोधन करने के लिए निम्नलिखित नियम बनाती है, अर्थात:-

- (1) इन नियमों का संक्षिप्त नाम वरिष्ठ नागरिक बचत स्कीम (संशोधन) नियम, 2017 है।  
(2) ये राजपत्र में उनके प्रकाशन की तारीख को लागू होंगे।
- वरिष्ठ नागरिक बचत स्कीम नियम, 2004 में नियम 2 में, खंड (घ) उप-खंड (ii) में, दूसरे परंतुक में शब्द "उपरोक्त आयु सीमाओं के होते हुए भी" के स्थान पर "पचास वर्ष की आयु पूरी करने पर" शब्द रखे जाएंगे।

[फा.सं. 1/10/2016-एनएस-II]

प्रशांत गोयल, संयुक्त सचिव

**टिप्पण:** मूल नियम भारत के राजपत्र, असाधारण, भाग-II, खंड-3, उप-खण्ड (i) अधिसूचना सं. सा.का.नि. 490(अ), तारीख 2 अगस्त, 2004, को प्रकाशित किया गया था और तत्पश्चात इसे अधिसूचना सं. 706(अ), तारीख 27 अक्टूबर, 2004, सा.का.नि. 176(अ), तारीख 23 मार्च, 2006, सा.का.नि. 390(अ), तारीख 24 मई, 2007, सा.का.नि. 639(अ), तारीख 28 जुलाई, 2010, सा.का.नि. 770(अ), तारीख 19 अक्टूबर, 2011, सा.का.नि. 321(अ), तारीख 25 अप्रैल 2012, सा.का.नि. 402(अ), तारीख 25 जून, 2013, सा.का.नि. 224(अ), तारीख 13 मार्च 2014, सा.का.नि. 492(अ), तारीख 11 जुलाई, 2014, सा.का.नि. 592(अ) तारीख 27 जुलाई, 2015, सा.का.नि. 351(अ), तारीख 29 मार्च, 2016, सा.का.नि. 938(अ), तारीख 30 सितंबर, 2016 सा.का.नि. 386(अ), तारीख 31 मार्च, 2017 द्वारा संशोधित किए गए।

## MINISTRY OF FINANCE

## Department of Economic Affairs

## NOTIFICATION

New Delhi, the 3rd October, 2017

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

1. (1) These rules may be called the Senior Citizens Savings Scheme (Amendment) Rules, 2017.
- (2) They shall come into force on the date of their publication in the Official Gazette.
2. In the Senior Citizen Savings Scheme Rules, 2004, in rule 2, in clause (d), in sub-clause (ii), in the second proviso, for the words "irrespective of the above age limit" the words "on attaining the age of fifty years" shall be substituted.

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

PRASHANT GOYAL, Jt. Secy.

**Note:**The principal rules were published in the Gazette of India, Extraordinary, Part-II, Section 3, sub-section (i), *vide* notification number G. S. R. 490(E), dated the 2nd August, 2004 and subsequently amended *vide* notification numbers G.S.R..706(E), dated the 27th October, 2004, GSR 176(E), dated the 23rd March, 2006, GSR 390(E), dated the 24th May, 2007, G.S.R. 639(E), dated the 28th July, 2010, G.S.R. 770(E), dated the 19th October, 2011, G.S.R.321(E), dated the 25th April 2012, G.S.R. 402(E), dated the 25th June 2013, G.S.R. 224(E), dated the 13th March 2014, G.S.R. 492(E), dated the 11th July, 2014, G.S.R. 592(E) dated the 27th July, 2015, G.S.R. 351(E), dated the 29th March, 2016, G.S.R. 938(E), dated the 30th September, 2016 and G.S.R. 386(E), dated the 31<sup>st</sup> March, 2017.

## अधिसूचना

नई दिल्ली, 3 अक्टूबर, 2017

**सा.का.नि. 1236(अ).**—केन्द्रीय सरकार, सरकारी बचत बैंक अधिनियम, 1873 (1873 का 5) की धारा 15 द्वारा प्रदत्त शक्तियों का प्रयोग करते हुए राष्ट्रीय बचत सावधि जमा नियम, 1981 में और संशोधन करने के लिए निम्नलिखित नियम बनाती है, अर्थात्:-

1. (1) इन नियमों को राष्ट्रीय बचत सावधि जमा (संशोधन) नियम, 2017 कहा जाएगा।
- (2) ये राजपत्र में प्रकाशन की तारीख से लागू होंगे।
2. राष्ट्रीय बचत सावधि जमा नियम, के नियम 5, उप-नियम (1) में, शब्द "दो सौ" के स्थान पर शब्द "एक सौ" प्रतिस्थापित किया जाएगा।

[फा.सं. 1/10/2016-एनएस-II]

प्रशांत गोयल, संयुक्त सचिव

**टिप्पण:** मूल नियम सा.का.नि. 664(अ), तारीख 17 दिसंबर, 1981, को प्रकाशित किया गया था और तत्पश्चात इसे अधिसूचना सं. सा.का.नि. 300(अ), तारीख 1 अप्रैल, 1982, सा.का.नि. 257(अ), तारीख 11 मार्च, 1983, सा.का.नि. 502(अ), तारीख 9 जुलाई, 1984, सा.का.नि. 418(अ), तारीख 10 मई, 1985, सा.का.नि. 193(अ), तारीख 12 फरवरी, 1986, सा.का.नि.362(अ), तारीख 1 अप्रैल, 1987, सा.का.नि. 1005(अ), तारीख 23 दिसंबर, 1987, सा.का.नि. 353(अ), तारीख 18 मार्च, 1988, सा.का.नि. 507(अ), तारीख 23 मई, 1990, सा.का.नि. 191(अ), तारीख 27 मार्च, 1991, सा.का.नि. 580(अ), तारीख 12 सितंबर, 1991, सा.का.नि.

727(अ), तारीख 6 दिसंबर, 1991, सा.का.नि. 431(अ), तारीख 24 अप्रैल, 1992, सा.का.नि. 586(अ), तारीख 2 सितंबर, 1993, सा.का.नि. 118(अ), तारीख 8 मार्च, 1995, सा.का.नि. 3(अ), तारीख 1 जनवरी, 1999, सा.का.नि. 43(अ), तारीख 15 जनवरी, 2000, सा.का.नि. 151(अ), तारीख 1 मार्च, 2001, सा.का.नि. 159(अ), तारीख 1 मार्च, 2002, सा.का.नि. 174(अ), तारीख 1 मार्च, 2003, सा.का.नि. 589(अ), तारीख 25 जुलाई, 2003, सा.का.नि. 287(अ), तारीख 13 मई, 2005, सा.का.नि. 479(अ), तारीख 26 जून, 2008, सा.का.नि. 742(अ), तारीख 4 अक्टूबर, 2011, सा.का.नि. 846(अ), तारीख 25 नवंबर, 2011, सा.का.नि. 323(अ), तारीख 25 अप्रैल, 2012, सा.का.नि. 400(अ), तारीख 25 जून, 2013, सा.का.नि. 222(अ), तारीख 13 मार्च, 2014, सा.का.नि. 490(अ), तारीख 11 जुलाई, 2014, सा.का.नि. 356(अ) तारीख 29 मार्च, 2016, सा.का.नि. 941(अ), तारीख 30 सितंबर, 2016, सा.का.नि. 51(अ), तारीख 18 जनवरी, 2017, सा.का.नि. 385(अ), तारीख 31 मार्च, 2017 द्वारा संशोधित किए गए।

### NOTIFICATION

New Delhi, the 3rd October, 2017

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

1. (1) These rules may be called the National Savings Time Deposit (Amendment) Rules, 2017.
- (2) They shall come into force on the date of their publication in the Official Gazette.
2. In the National Savings Time Deposit Rules, 1981, in rule 5, in sub-rule (1), for the words "two hundred", the words "one hundred" shall be substituted.

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

PRASHANT GOYAL, Jt. Secy.

**Note :** The Principal rules were published in the Gazette of India, Extraordinary *vide* notification number G.S.R. 664(E), dated the 17th December, 1981, and subsequently amended *vide* notification numbers: - G.S.R. 300(E), dated the 1st April, 1982, G.S.R. 257(E), dated the 11th March, 1983, G.S.R. 502(E), dated the 9th July, 1984, G.S.R. 418(E), dated the 10th May, 1985, G.S.R. 193(E), dated the 12th February, 1986, G.S.R.362(E), dated the 1st April, 1987, G.S.R. 1005(E), dated the 23rd December, 1987, G.S.R. 353(E), dated the 18th March, 1988, G.S.R. 507(E), dated the 23rd May, 1990, G.S.R. 191(E), dated the 27th March, 1991, G.S.R. 580(E), dated the 12th September, 1991, G.S.R. 727(E), dated the 6th December, 1991, G.S.R. 431(E), dated the 24th April, 1992, G.S.R. 586(E), dated the 2nd September, 1993, G.S.R. 118(E), dated the 8th March, 1995, G.S.R. 3(E), dated the 1st January, 1999, G.S.R. 43(E), dated the 15th January, 2000, G.S.R. 151(E), dated the 1st March, 2001, G.S.R. 159(E), dated the 1st March, 2002, G.S.R. 174(E), dated the 1st March, 2003, G.S.R. 589(E), dated the 25th July, 2003, G.S.R. 287(E), dated the 13th May, 2005, G.S.R. 479(E), dated the 26th June, 2008, G.S.R. 742(E), dated the 4th October, 2011, G.S.R.846(E), dated the 25th November, 2011, G.S.R. 323(E), dated the 25th April, 2012, G.S.R. 400 ( E), dated the 25th June, 2013, G.S.R. 222( E), dated the 13th March, 2014, G.S.R. 490(E), dated the 11th July, 2014, G.S.R. 356 (E) dated the 29th March, 2016, G.S.R. 941(E), dated the 30th September, 2016, G.S.R. 51(E), dated the 18th January, 2017 and G.S.R. 385(E), dated the 31st March, 2017.

### अधिसूचना

नई दिल्ली, 3 अक्टूबर, 2017

**सा.का.नि. 1237(अ).**—केन्द्रीय सरकार, लोक भविष्य निधि अधिनियम, 1968 (1968 का 23) की धारा 3 द्वारा प्रदत्त शक्तियों का प्रयोग करते हुए एतद्वारा लोक भविष्य निधि स्कीम, 1968 में संशोधन करने के लिए निम्नलिखित नियम बनाती है, अर्थात:—

1. (1) इस स्कीम का संक्षिप्त नाम लोक भविष्य निधि (संशोधन) स्कीम, 2017 है।
- (2) ये राजपत्र में अपने प्रकाशन की तारीख से प्रवृत्त होंगे।

सा.का.नि. 80(अ), तारीख 1 फरवरी, 2000, सा.का.नि. 613(अ), तारीख 18 जुलाई, 2000, सा.का.नि. 153(अ), तारीख 1 मार्च, 2001, सा.का.नि. 161(अ), तारीख 1 मार्च, 2002, सा.का.नि. 350(अ), तारीख 10 मई, 2002, सा.का.नि.176(अ), तारीख 1 मार्च, 2003, सा.का.नि. 758(अ), तारीख 23 सितंबर, 2003, सा.का.नि. 288(अ), तारीख 13 मई, 2005, सा.का.नि. 59(अ), तारीख 10 फरवरी, 2006, सा.का.नि. 521(अ), तारीख 1 अगस्त, 2007, सा.का.नि. 763(अ) तारीख 8 दिसंबर, 2007, सा.का.नि. 741(अ), तारीख 4 अक्टूबर, 2011 सा.का.नि. 845(अ), तारीख 25 नवंबर, 2011, सा.का.नि. 322(अ), तारीख 25 अप्रैल, 2012, सा.का.नि. 399(अ), तारीख 25 जून, 2013, सा.का.नि. 223(अ), तारीख 13 मार्च, 2014, सा.का.नि. 493(अ), तारीख 11 जुलाई, 2014 सा.का.नि. 349(अ), तारीख 29 मार्च, 2016, सा.का.नि. 942(अ), तारीख 30 सितंबर, 2016, सा.का.नि. 52(अ), तारीख 18 जनवरी, 2017 सा.का.नि. 384(अ), तारीख 31 मार्च, 2017 द्वारा संशोधित किए गए।

### NOTIFICATION

New Delhi, the 3rd October, 2017

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

1. (1) These rules may be called the National Savings (Monthly Income Account) Rules, 2017.
- (2) They shall come into force on the date of their publication in the Official Gazette.
2. In the National Savings (Monthly Income Account) Rules, 1987, in rule 5, in sub-rule 1, for the words "one thousand five hundred", the words "one hundred" shall be substituted.

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

PRASHANT GOYAL, Jt. Secy.

**Note :** The principal rules were published in the Gazette of India, Extraordinary, *vide* notification number G.S.R. 701(E), dated the 10th August, 1987, and subsequently amended *vide* notification numbers: - G.S.R. 805(E), dated the 21st July, 1988, G.S.R. 46(E), dated the 20th January, 1989, G.S.R. 581(E), dated the 12th September, 1991, G.S.R. 430(E), dated the 24th April, 1992, G.S.R. 390(E), dated the 29th April, 1993, G.S.R. 585(E), dated the 2nd September, 1993, G.S.R. 5(E), dated the 1st January, 1999, G.S.R. 45(E), dated the 15th January, 2000, G.S.R. 80(E), dated the 1st February, 2000, G.S.R. 613(E), dated the 18th July, 2000, G.S.R. 153(E), dated the 1st March, 2001, G.S.R. 161(E), dated the 1st March, 2002, G.S.R. 350(E), dated the 10th May, 2002, G.S.R.176(E), dated the 1st March, 2003, G.S.R. 758(E), dated the 23rd September, 2003, G.S.R. 288(E), dated the 13th May, 2005, G.S.R. 59(E), dated the 10th February, 2006, G.S.R. 521(E), dated the 1st August, 2007, G.S.R. 763(E) dated the 8th December, 2007 and G.S.R. 741(E), dated the 4th October, 2011 and G.S.R. 845(E), dated the 25th November, 2011, G.S.R. 322(E), dated the 25th April, 2012, G.S.R. 399(E), dated the 25th June, 2013, G.S.R. 223(E), dated the 13th March, 2014, G.S.R. 493(E), dated the 11th July, 2014 and G.S.R. 349(E), dated the 29th March, 2016, G.S.R. 942(E), dated the 30th September, 2016, G.S.R. 52(E), dated the 18th January, 2017 and G.S.R. 384(E), dated the 31st March, 2017.

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

**Dak Bhawan, New Delhi-110001  
Dated: 29.12.2017**

To,

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

Subject ; Revision of interest rates for Small Savings Schemes.

Sir/Madam,

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

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

\*No Change

Contd/-----



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

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

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

Amount, inclusive of interest, payable on an account opened on or after the 1<sup>st</sup> day of January, 2018 and continued, with monthly deposits, beyond the maturity period or maturity period as extended under sub-rule (1) of rule 7.

Number of completed years for which the account continued	Amount (Rupees) repayable on an account of ₹10 denomination
One year	892.78
Two years	1080.55
Three years	1281.62
Four years	1496.92
Five years	1727.46

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

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

Number of completed years for which the account continued	Amount (Rupees) repayable on an account of ₹10 denomination
One year	768.23
Two years	822.63
Three years	880.87
Four years	943.24
Five years	1010.03

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

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

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

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

Note: The amounts shall be proportionate for other denominations.

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

**TABLE**

The year for which interest accrues	Amount of interest (rupees) accruing on certificate of ₹100 denomination
First Year	7.60
Second Year	8.18
Third Year	8.80
Fourth Year	9.47
Fifth Year	10.19

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

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

**TABLE**

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

(v) Maturity period of Kisan Vikas Patras (KVP) purchased on or after 01.01.2018 shall be nine years and ten months Rs 1000/- shall become Rs. 2000/- after maturity.

(vi) Premature encashment value of Kisan Vikas Patras purchased on or after 01.01.2018 but on or before 31.03.2018 shall be as follow:-

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

<b>TABLE</b>	
Period from the date of the certificate to the date of its encashment (1)	Amount payable inclusive of interest (Rupees) (2)
Two and half years but less than three years	1165
Three years but less than three and half years	1201
Three and half years but less than four years	1238
Four years but less than four and half years	1277
Four and half years but less than five years	1316
Five years but less than five and half years	1357
Five and half years but less than six years	1399
Six years but less than six and half years	1443
Six and half years but less than seven years	1488
Seven years but less than seven and half years	1534
Seven and half years but less than eight years	1581
Eight years but less than eight and half years	1630
Eight and half years but less than nine years	1681
Nine years but less than nine and half years	1733
Nine and half years but before the maturity of Certificate	1787
On maturity of certificate	2000

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

4. This issue with the approval of Competent Authority.

Yours Faithfully,

  
(P.L. Meena)

Assistant Director (SB-1)

Copy to:-

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

SB Order 16/2017

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

Dak Bhawan, New Delhi  
Dated: 04 /01/2018

ADDENDUM-I

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

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

Sir / Madam,

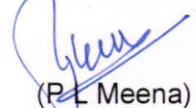
The undersigned is directed to refer to this office SB Order No.16/2017, issued vide this office letter of even number dated 11.10.2017, on the subject vide which the depositor was required to submit Aadhaar number at the time of opening of account/ purchasing of certificates and every depositor who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

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

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

This issues with the approval of competent authority.

Yours Sincerely,



(P. L. Meena)

Assistant Director (SB-I)

Copy for information & necessary action to:-

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

F. No. 113-02/2015-SB  
Government of India  
Ministry of Communication  
Department of Posts  
(F.S. Division)

Dak Bhawan, New Delhi  
Dated: 12/01/2018

ADDENDUM-III

To

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

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

Subject:- Sir/Madam,

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

**"The above orders will be implemented w.e.f. 1<sup>st</sup> April, 2018 instead of 15<sup>th</sup> January, 2018".**

2. The orders are thus kept in abeyance till 31.03.2018. This may kindly be circulated to all CBS and non-CBS Post Offices for information and necessary guidance for staff and customers.
3. The Circles are advised to take proactive measures & necessary steps in order to ensure that business opportunities & revenue of the Department are not affected adversely due to implementation of the order. If need be, the Small Savings Agents may also be involved to convince to the depositors for proper implementation of the orders.
4. This issues with approval of competent authority.

  
(S. Manik Lakra)

Assistant Director General (FS-I)

Copy to:-

1. DDG(FS)/DDG(VIG)/JS&FA/DDG(PAF/DDG(RB)/DDG(Estt.)/DDG(PG&Insp/DDG (PCO)
2. Director (Tech) O/o Pr. CPMG T..N Circle.
3. Director (FS)/Director (CBS), Dak Bhawan.
4. Director of Audit (P&T), Delhi.
5. All Directors/Dy. Directors of Accounts, Postal
6. Director, Postal Staff College, Ghaziabad.
7. All Directors, Postal Training Centres.
8. Director CEPT Mysore for uploading the SB order on India Post Web Site.
9. Dy. Director (CEPT) Chennai O/O CPMG T.N.Circle, Chennai for taking up changes in Finacle with the vendor and issue necessary guidelines to Post offices.
- 10 ADG(CBS) for taking up the matter with the FSI Vendor for solution development in Finacle CBS Application immediately.
11. Dy. Manager FSI & RSI (CEPT) O/O CPMG T N Circle Chennai.
12. AD /Inspection/PF/Vigilance
13. All Accounts Officers ICO(SB)
14. All recognized unions.
15. MOF(DEA), NS-II, North Block, New Delhi.
16. Jt. Director & HOD (HQ), GOI, Ministry of Finance, NSI, ICCW Building, 4 Deen Dayal Upadhaya Marg, N. D. - 02.
17. PPS to Member (Banking )
18. Sr. PPS to Secretary Posts