

No.116-31/2011-SB  
Government of India  
Ministry of Communications & IT  
Department of Posts

Dak Bhawan, Sansad Marg,  
New Delhi-110001.  
Date: .01.2012

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

**Subject:- Action Plan to “Identify potential areas of corruption related to Departmental activities/functions and develop action plan to mitigate them”- implementation of the action plan regarding.**

Sir / Madam,

The above noted subject was included in the RFD 2011-12 and Vigilance Division has identified such activities/functions under this obligation and suggested Action Plan to mitigate them. Activities identified pertaining to FS Division and the Action Plan are given below:-

Sl.No.	Activity/Functio	Action Plan
1	Settlement of Deceased claim cases	Date stamping of all documents received on the day the receipt is issued to claimant and regular checking/monitoring of the register of deceased claim cases by Postmaster and Inspecting authorities.
2	Transfer of Account/Certificates	Date stamping of transfer application on the day of issue of receipt to the applicant and regular checking/monitoring of register of transfer of accounts by Postmaster and Inspecting authorities.
3	Free access to unauthorized persons and agents give chance to collude and indulge in Corrupt Practices	No unauthorized person or agent should be allowed to enter the working area. Entries of agents in Public Hall should be restricted to the time allocated for them by the Postmaster.

2. It is requested that necessary instruction may be issued to all field units as well as inspecting/visiting officers to implement the action plan.

**(Shipra Sharma)**  
Director (FS)

Copy to:-

1. DDG(FS)/DDG(VIG)/JS&FA/DDG(PAF)/DDG(RB)/DDG (Estt.)/DDG(PG & Inspections)/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. Resident Audit Officer, Room No.517-B, Dak Bhawan, New Delhi.
6. All Directors/Dy. Directors of Accounts, Postal
7. Director, Postal Staff College, Ghaziabad.
8. All Directors, Postal Training Centres.
9. Director PTC Mysore for uploading the SB order on India Post Web Site.
10. A.D (Tech), SDC Chennai 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

No.113-23/2005-SB  
Government of India  
Ministry of Communications & IT  
Department of Posts

Dak Bhawan, Sansad Marg,  
New Delhi-110001.  
Date: 10.02.2012

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

**Subject:- Taking of Know Your Customer(KYC) documents at the time of credit of maturity value and cash withdrawal from savings account opened without KYC documents.**

Sir / Madam,

The undersigned is directed to say that after removal of ceiling of maximum deposit in Post Office Savings Account, it has been observed that the possibility of fraud is more due to the fact that so far, KYC norms are not applied to Savings Accounts opened prior to introduction of AML/CFT norms in Small Savings Schemes. In order to curtail this possibility, following guidelines are being issued:-

1. In case, any depositor/holder/subscriber desires to credit maturity value of his Savings Instrument into a Post Office Savings Account opened prior to introduction of AML/CFT Norms i.e without taking prescribed KYC documents, full KYC documents are to be obtained as per Risk Categorization (based on the amount being credited) before allowing credit of maturity value into savings account. Similarly, if a new Savings Account is opened to facilitate credit of maturity value, KYC documents are to be taken as per Risk Categorization based on the maturity Value being credited.
2. In case, an amount of Rs.50,000/- or above is withdrawn by cash from any savings account, full KYC Documents are to be taken as per Risk Categorization (based on the balance in Savings Account at the time of withdrawal) if the account was opened without taking any KYC documents. In case the account was opened with KYC documents prescribed for lower category of accounts and the balance in the account at the time of withdrawal is more than the amount prescribed for that category, additional KYC documents should be obtained as per the revised category of account.
3. It is requested that necessary instruction may be issued to all field units as well as inspecting/visiting officers to implement the fresh guidelines.
4. This issues with the approval of DDG(FS)

Yours faithfully,

(Kawal Jit Singh)  
Assistant Director (SB)

Copy to:-

1. DDG(FS)/DDG(VIG)/JS&FA/DDG(PAF)/DDG(RB)/DDG (Estt.)/DDG(PG & Inspections)/DDG (PCO)
2. Director (FS)/Director (CBS), Dak Bhawan.
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10. AD /Inspection/PF/Vigilance
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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

No.76-01/2010-SB  
Government of India  
Ministry of Communications & IT  
Department of Posts

Dak Bhawan, Sansad Marg,  
New Delhi-110001.  
Date: 26.03.2012

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

**Subject:- Release of Version 6.6.1 of Sanchay Post Software.**

Sir / Madam,

The undersigned is directed to say that consequent upon changes notified by Min. of Finance in many schemes and some major problems referred to SDC Chennai by the field units, Version 6.6.1 of Sanchay Post has been released by SDC Chennai on 20<sup>th</sup> March 2012. This is an upgraded version of 6.5R2. The new version has been uploaded in the web site of SDC Chennai i.e <http://www.tamilnadupost.nic.in/sdc/index.htm> . For any problem in downloading and up-gradation, helpline is functional at Tel. No. **044-65850861** and **044-28524482**. E-mail can also be sent to [sblansupport@hotmail.com](mailto:sblansupport@hotmail.com) .

2. In the new version, following major modifications have been done:-

- (i) SB maximum limit for closure and interest calculation.
- (ii) Post maturity interest calculation for all schemes.
- (iii) Applicability for matured extended RD accounts.
- (iv) Simple interest calculation for RD Premature Closure.
- (v) TD premature closure.
- (vi) SB part III deposits to accept changed SB maximum limits.
- (vii) SCSS claim closure.
- (viii) Closure of NREGS accounts.
- (ix) Cheque handling provision for SOs having direct dealing with banks.
- (x) Personwise LOT for certificates.
- (xi) Opening of RD account after clearance of cheque.
- (xii) PPF deposit by local cheque (date of clearance will be date of deposit).
- (xiii) Interface with new updated RD agent software with provision to download the soft file generated in the package to be provided to agents.
- (xiv) In SB account opening form, provision for additional account type i.e BPL (single/joint), NREGS with type, NREGS with Joint type, INOAP, INDP and INWP.
- (xv) Problem in PPF interest calculation corrected.

**New RD Customer Package for MPKBY Agents and PRSS Group Leaders**

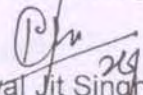
A new package designed for the RD Bulk customer (ie) PRSS and MPKBY agents has been developed. The package can be given to the MPKBY/PRSS Agents/Group Leaders free of cost. If they have data of their accounts in soft copy, they can enter into this package, otherwise the data text file can be generated from the new DB Analyzer and can be supplied along with package to the agent/group leader. Under this package, the MPKBY Agent/PRSS Group leader will provide list in soft copy in this package and counter PA after uploading can view the list. He will compare the same with the hard copy of the list and after satisfying the

correctness, can upload the data into the system which will save lot of time and energy for posting of all the entries.

3. It is requested that necessary instruction may be issued to all field units as well as inspecting/visiting officers to ensure that all the post offices using Sanchay Post software are upgraded with the new version and new RD Customer Package is used by maximum number of MPKBY agents and PRSS Group Leaders. Some more changes are in the pipeline which will be released separately as an additional patch.

4. This issues with the approval of DDG(FS)

Yours faithfully,

  
(Kawal Jit Singh) 29/3/12  
Assistant Director (SB)

Copy to:-

1. DDG(FS)/DDG(VIG)/JS&FA/DDG(PAF)/DDG(RB)/DDG (Estt.)/DDG(PG & Inspections)/DDG (PCO)
2. Director (FS)/Director (CBS), Dak Bhawan.
3. Director of Audit (P&T), Delhi.
4. Resident Audit Officer, Room No.517-B, Dak Bhawan, New Delhi.
5. All Directors/Dy. Directors of Accounts, Postal
6. Director, 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. A.D (Tech), SDC Chennai 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. 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

No.113-01/2011-SB  
Government of India  
Ministry of Communications & IT  
Department of Posts

Dak Bhawan, Sansad Marg,  
New Delhi-110001.  
Date: 30.03.2012

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

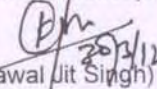
**Subject:- Revision in Interest Rates of Small Savings Schemes w.e.f 1<sup>st</sup> April 2012.**

Sir / Madam,

The undersigned is directed to say that vide its OM No. 6-1/2011-NS-II (Pt.) dated 26.03.2012, Ministry of Finance (DEA) has revised interest rates of Small Savings Schemes from 1<sup>st</sup> of April 2012. Detail about old and revised rates is given below:-

INTEREST RATE TABLE			
Name of Scheme	Period	Interest rates from 1.12.2011	Interest rates from 1.4.2012
Savings Account	General	4.00%	4.00%
Time Deposit	1 Year	7.7%	8.20%
	2 Year	7.8%	8.30%
	3 Year	8.0%	8.40%
	5 Year	8.3%	8.50%
5 Years Recurring Deposit	5 years	8.0%	8.40%
Monthly Income Account	5 Years	8.2%	8.50%
Sr. Citizen Savings Scheme Account	5 Years	9.0%	9.30%
Public Provident Fund Scheme Account	15 Years	8.6%	8.80%
National Savings Certificates (VIIIth) issue	5 Years	8.4%	8.60%
National Savings Certificate (IX-Issue)	10 Years	8.7%	8.90%

- This is for information of the field staff as well as general public and Notifications will be circulated as an received from MOF(DEA).
- This issues with the approval of DDG(FS)

Yours faithfully,  
  
(Kawaljit Singh)  
Assistant Director (SB)

Copy to:-

- DDG(FS)/DDG(VIG)/JS&FA/DDG(PAF)/DDG(RB)/DDG (Estt.)/DDG(PG & Inspections)/DDG (PCO)
- Director (FS)/Director (CBS), Dak Bhawan.
- Director of Audit (P&T), Delhi.
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- Director, NSI, CGO Complex, 'A' Wing, 4<sup>th</sup> Floor, Seminary Hills, Nagpur-440006
- PS to Member (T)
- PPS to Secretary Posts

No.113-01/2011-SB  
Government of India  
Ministry of Communications & IT  
Department of Posts

Dak Bhawan, Sansad Marg,  
New Delhi-110001.  
Date: 19.04.2012

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

**Subject:- Revision in Interest Rates of Small Savings Schemes w.e.f 1<sup>st</sup> April 2012.**

Sir / Madam,


The undersigned is directed to refer to this office SB Order No.4/2012 vide which it was conveyed that MOF(DEA) vide its OM No. 6-1/2011-NS-II (Pt.) dated 26.03.2012, has revised interest rates of Small Savings Schemes from 1<sup>st</sup> of April 2012. Revised interest rates were also conveyed.

2. It is further informed that maturity value of a 5 Years RD account opened on or after 1.4.2012 with monthly deposit of Rs.10/- shall be Rs.746.51 and in case of 5 Years NSC VIII-Issue, maturity value of a certificate of Rs.100/- purchased on or after 1.4.2012 shall be Rs. 152.35 after 5 years. In case of 10 Years NSC-IX-Issue, maturity value of a certificate of Rs.100/- purchased on or after 1.4.2012 shall be Rs.238.87.

3. This is for information of the field staff as well as general public and Notifications will be circulated as an received from MOF(DEA).

4. This issues with the approval of DDG(FS)

Yours faithfully,

  
(Kawaljit Singh)  
Assistant Director (SB)

Copy to:-

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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

No.113-01/2002-SB  
Government of India  
Ministry of Communications & IT  
Department of Posts

Dak Bhawan, Sansad Marg,  
New Delhi-110001.  
Date: 03.05.2012

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

**Subject:- Introduction of facility of transfer of quarterly interest of Sr. Citizens Savings Scheme (SCSS) accounts to any Bank Account through ECS - release of ECS for MIS&SCSS Ver 2.5.5 and Ver 3.1.5 by SDC Kolkata.**

Sir / Madam,

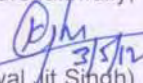
The undersigned is directed to refer to West Bengal Circle letter no. SDC/KOL/SCSS/2011-12 dated 16.04.2012 vide which it was informed that set-up kit of both the versions mentioned in the subject has been uploaded in the SDC Kolkata web site called [www.sdckolkata.org](http://www.sdckolkata.org) from where the same can be downloaded.

2. Earlier, facility of transfer of monthly interest of MIS accounts to any Bank Account through ECS was available for MIS account holders only. For this purpose, in some post offices, ECS for MIS Ver 2.5 and ECSHO Consolidation Ver 2.5/2.6 and in some post offices, ECS for MIS Ver 3.0/3.1 and ECSHO Consolidation Ver 3.0/3.1 are in use. **Now, this ECS facility has been extended to Sr. Citizen Savings Scheme (SCSS) account holders also for transfer of quarterly interest to any Bank Account.** For this purpose, SDC Kolkata has developed new Ver 2.5.5 which will replace Ver 2.5/2.6 and Version 3.1.5 which will replace Ver 3.0/3.1. SDC Kolkata has also uploaded Readme.txt and ECS Manual.doc files in the setup kit.

3. Revised list of ECS Centres managed by different Banks is enclosed. It is requested that all post offices falling in the jurisdiction of ECS Centres should download the setup kit and offer facility of transfer of monthly/quarterly interest of MIS/SCSS accounts to respective account holders. **For any kind of help, SDC Kolkata will function as Help Desk and its contact No. is 033-22252070.** It is further requested that at the MIS/SCSS Counter of those post office where this facility is being/will be provided, a notice such as "ECS FACILITY AVAILABLE FOR MIS/SCSS ACCOUNT HOLDERS" should be displayed. A monthly statement in the enclosed format may please be sent to this in place of any other statement being sent for this purpose.

4. This issues with the approval of DDG(FS)

Yours faithfully,

  
(Kawaljit Singh)  
Assistant Director (SB)

Encl:- List of ECS Centres and Format of Monthly Statement  
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.
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10. DPS(HQ) O/o CPMG W.B Circle, Kolkata ( for SDC Kolkata)
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

# Monthly Statement of ECS Facility provided for MIS/SCSS Account Holders

Name of Circle \_\_\_\_\_

Reporting Month \_\_\_\_\_

No. of ECS Centres in the Circle	No. of HPOs where ECS Facility offered	No. of SOs where ECS Facility is offered	No. of MIS Account Holders opted for ECS facility	No. of SCSS Account Holders opted for ECS facility	Remarks if any

To  
The DDG(FS)  
Dak Bhawan, Sansad Marg  
New Delhi-1

F.No.

Dated: .2012

Sub:- Monthly statement of ECS facility provided for MIS/SCSS account holders.

Sir

The above cited statement for the month of \_\_\_\_\_ is forwarded for information and further necessary action please.

Signature of Officer  
Designation



**List of ECS (Credit and Debit) Centres**  
**(Managed by Reserve Bank of India and other Public Sector Banks)**  
**As on 30 September 2011**

Sr. No.	Name of the Centre	Sr. No.	Name of the Centre
<b>Reserve Bank of India</b>		<b>State Bank of India</b>	
1	Ahmedabad <i>(RECS Centre)</i>	1	Agartala
2	Bengaluru <i>(RECS Centre)</i>	2	Asansol
3	Bhubaneshwar <i>(RECS Centre)</i>	3	Baroda(Vadorada)
4	Chandigarh	4	Bijapur
5	Chennai <i>(RECS Centre)</i>	5	Burdwan
6	Guwahati <i>(RECS Centre)</i>	6	Calicut(Kozhikode)
7	Hyderabad <i>(RECS Centre)</i>	7	Cuttack
8	Jaipur <i>(RECS Centre)</i>	8	Dehradun
9	Kanpur	9	Dhanbad
10	Kolkata <i>(RECS Centre)</i>	10	Durgapur
11	Mumbai <i>(NECS Centre)</i>	11	Gadag
12	Nagpur	12	Gangtok
13	New Delhi	13	Gwalior
14	Patna	14	Hubli
15	Thiruvananthapuram <i>(RECS Centre)</i>	15	Indore
		16	Imphal
<b>Punjab National Bank</b>		17	Jabalpur
1	Agra	18	Jodhpur
2	Allahabad	19	Kakinada
3	Aurangabad	20	Nashik
4	Erode	21	Nellore
5	Gorakhpur	22	Panaji
6	Jalandhar	23	Puducherry
7	Jammu	24	Raipur
8	Kolhapur	25	Ranchi
9	Lucknow	26	Shimla
10	Ludhiana	27	Shillong
11	Mysore	28	Sholapur
12	Udaipur	29	Siliguri
13	Varanasi	30	Surat
		31	Tirunelveli
<b>State Bank of Mysore</b>		32	Tirupur
1	Davanagere	33	Tirupati
2	Hassan	34	Thrissur
3	Mandya	35	Trichy
4	Shimoga	36	Udupi
5	Tumkur		
		<b>State Bank of Hyderabad</b>	
<b>State Bank of Bikaner &amp; Jaipur</b>		1	Gulbarga
1	Bikaner	2	Raichur
2	Bhilwara	3	Vijayawada

	<b>Union Bank of India</b>		
1	Anand	1	<b>Bank of Baroda</b>
2	Belgaum	2	Bhavnagar
3	Jamshedpur	3	Coimbatore
4	Kota	4	Jamnagar
5	Pune		Rajkot
6	Salem		
		1	<b>Andhra Bank</b>
	<b>State Bank of Travancore</b>		Visakhapatnam
1	Ernakulam (Kochi)		
		1	<b>Canara Bank</b>
	<b>Corporation Bank</b>		Madurai
1	Mangalore		
		1	<b>Central Bank of India</b>
	<b>Oriental Bank of Commerce</b>		Bhopal
1	Amritsar		
		1	<b>United Bank of India</b>
			Haldia

F.No.113-01/2011-SB  
Government of India  
Ministry of Communications & IT  
Department of Posts

Dak Bhawan, Sansad Marg,  
New Delhi-110001, Dated: 28.05.2012

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

Subject: - Circulation of Notifications issued by Min. of Finance (DEA) notifying the changes in interest rates of different savings schemes effective from 1.04.2012 - regarding.

Sir / Madam,

The undersigned is directed to refer to this office SB Orders No.04/2012 and 05/2012 dated 30.03.2012 and 19.4.2012 vide which revised interest rates notified by Min. of Finance effective from 1.04.2012 were circulated. In this regard, following notifications issued by MOF (DEA) are enclosed:-

- (i) GSR 318 (E) dated 25.04.2012
- (ii) GSR 319 (E) dated 25.04.2012
- (iii) GSR 320 (E) dated 25.04.2012
- (iv) GSR 321 (E) dated 25.04.2012
- (v) GSR 322 (E) dated 25.04.2012
- (v) GSR 323 (E) dated 25.04.2012
- (vi) SO 904 (E) dated 25.04.2012

2. It is requested that these notifications may be circulated to all post offices for information and necessary guidance.
3. This issues with the approval of DDG (FS).

Yours faithfully,



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

Encl:- as above

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.
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15. Director, NSI, CGO Complex, 'A' Wing, 4<sup>th</sup> Floor, Seminary Hills, Nagpur-440006
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ब्याज-दरों की सूचना अपने का.जा. सं. 6-1/2011-एन.एस.2 (भाग) तारीख 26 मार्च, 2012 के द्वारा दी गई है। प्रमाणित किया जाता है कि किसी भी निक्षेप धारक के हितों पर अधिसूचना को भूतलक्षी प्रभाव देने से प्रतिकूल प्रभाव नहीं पड़ेगा।

[फा. सं. 1/7/2011-एन.एस.-II]

एम. ए. खान, अवर सचिव

टिप्पण:- मूल नियम सा.का.नि. 496 (अ) तारीख 1 मई, 1989 द्वारा प्रकाशित किए गए थे और तत्पश्चात इनमें सा.का.नि. 508 (अ) तारीख 23 मई, 1990, सा.का.नि. 120 (अ) तारीख 5 मार्च, 1998, सा.का.नि. 7 (अ) तारीख 1 जनवरी, 1999, सा.का.नि. सं. 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 द्वारा उत्तरवर्ती संशोधन किए गए।

**MINISTRY OF FINANCE**  
**(Department of Economic Affairs)**  
**NOTIFICATION**  
New Delhi, the 25th April, 2012

**G.S.R. 318(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, 2012.  
(2) They shall be deemed to have come into force on the 1<sup>st</sup> day of April, 2012.
2. In the National Savings Certificates (VIII Issue) Rules, 1989 (hereinafter referred to as the said rules), in rule 15,—
  - (a) in sub-rule (6A), after the figures, letters and words "1<sup>st</sup> day of December, 2011", the words, figures and letters "but before the 1<sup>st</sup> day of April, 2012," shall be inserted;
  - (b) after sub-rule (6A) and the Table relating thereto, the following shall be inserted, namely:-

"(6B) Where a certificate has been purchased on or after the 1<sup>st</sup> day of April, 2012 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 152.35 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 Rs. 100 denomination
First Year	8.78
Second Year	9.56
Third Year	10.40
Fourth Year	11.31
Fifth Year	12.30

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

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

- (a) in clause (v), after the figures, letters and words “1<sup>st</sup> day of December, 2011”, the words, figures and letters “but before the 1<sup>st</sup> day of April, 2012” shall be inserted;
- (b) after clause (v) and the Table relating thereto, the following shall be inserted, namely:-

“(vi) If a certificate is encashed under sub-rule (1) after the expiry of three years from the date of certificate purchased on or after the 1<sup>st</sup> day of April 2012, the amount payable, inclusive of interest accrued under rule 15 and after adjustment of discount, shall be as specified in the Table below for a certificate of Rs. 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	Amount payable inclusive of interest (Rupees)
(1)	(2)
Three years or more, but less than three years and six months	124.60
Three years and six months or more, but less than four years	129.26
Four years or more, but less than four years and six months	134.08
Four years and six months or more, but less than five years	139.09

## EXPLANATORY MEMORANDUM

The Ministry of Finance, Department of Economic Affairs, (Budget Division) vide its O.M. No. 6-1/2011-NS-II (Pt.) dated 11<sup>th</sup> November, 2011 has communicated to all concerned the various decisions taken by the Government on the recommendations of the Shyamala Gopinath Committee for comprehensive review of National Small Savings Fund (NSSF). Accordingly, the rates of interests on various small savings schemes for the financial year 2012-13 revised with effect from 01.04.2012, have been communicated vide its O.M. No. 6-1/2011-NS-II(Pt.) dated 26<sup>th</sup> March, 2012. It is certified that the interests of no deposit holder would be prejudicially affected by the retrospective effect given to the notification.

[F. No. 1/7/2011-NS-II]

M. A. KHAN, Under Secy.

**Note :** The principal rules were published vide G.S.R. 496(E), dated the 1<sup>st</sup> May, 1989, and subsequently amended vide: G.S.R. 508(E), dated the 23<sup>rd</sup> May, 1990, G.S.R. 120(E), dated the 8<sup>th</sup> March, 1998, G.S.R. 7(E), dated the 1<sup>st</sup> January, 1999, G.S.R. 491(E), dated the 6<sup>th</sup> July, 1999, G.S.R. 47(E), dated the 15<sup>th</sup> January, 2000, G.S.R. 156(E), dated the 1<sup>st</sup> March, 2001, G.S.R. 572(E), dated the 2<sup>nd</sup> August, 2001, G.S.R. 163(E), dated the 1<sup>st</sup> March, 2002, G.S.R. 711(E), dated the 17<sup>th</sup> October, 2002, G.S.R. 179(E), dated the 1<sup>st</sup> March, 2003, G.S.R. 590(E), dated the 25<sup>th</sup> July, 2003, G.S.R. 591(E), dated the 25<sup>th</sup> July, 2003, G.S.R. 820(E), dated the 16<sup>th</sup> October, 2003, G.S.R. 289(E), dated the 13<sup>th</sup> May, 2005, G.S.R. 744(E), dated the 4<sup>th</sup> October, 2011 and G.S.R. 842(E), dated the 25<sup>th</sup> November, 2011.

### अधिसूचना

नई दिल्ली, 25 अप्रैल, 2012

सा.का.नि. 319(अ).— केंद्रीय सरकार, सरकारी बचत प्रमाणपत्र अधिनियम, 1959 (1959 का 46) द्वारा प्रदत्त शक्तियों का प्रयोग करते हुए, राष्ट्रीय बचत प्रमाणपत्र (IX निर्गम) नियम, 2011 का और संशोधन करने के लिए निम्नलिखित नियम बनाती है, अर्थात् :-

1. (1) इन नियमों का संक्षिप्त नाम राष्ट्रीय बचत प्रमाणपत्र (IX निर्गम) (संशोधन) नियम, 2012 है।  
(2) ये 01 अप्रैल, 2012 को प्रवृत्त हुए समझे जाएंगे।
2. राष्ट्रीय बचत प्रमाणपत्र (IX निर्गम) नियम, 2011 (जिन्हें इसमें इसके पश्चात् उक्त नियम कहा गया है) के नियम 15 को, नियम 15 के उपनियम (1) के रूप में पुनःसंख्यांकित किया जाएगा तथा इस प्रकार पुनःसंख्यांकित किए गए उपनियम (1) के पश्चात्, निम्नलिखित उपनियम अंतःस्थापित किया जाएगा, अर्थात्:-

"(2) जहां कोई पत्र 1 अप्रैल, 2012 को या इसके पश्चात् क्रय किया गया है, वहां उसकी परिपक्वता अवधि की समाप्ति के पश्चात् किसी भी समय पत्र के भुनाए जाने पर संदेय रकम, जिसमें ब्याज सम्मिलित है, 100 रुपये के अंकित मूल्य के लिए 238.87 रुपये और किसी अन्य अंकित मूल्य के लिए आनुपातिक दर से होगी। नीचे सारणी में यथा-विनिर्दिष्ट ब्याज प्रत्येक वर्ष के अंत में पत्र के धारक या धारकों को उद्भूत होगा और प्रत्येक वर्ष के अंत में चौथे वर्ष की समाप्ति तक इस प्रकार उद्भूत ब्याज के बारे में यह समझा जाएगा कि उसका धारक की ओर से पुनः विनिधान किया गया है और पत्र के अंकित मूल्य की रकम के साथ जोड़ दिया गया है।

### सारणी

वर्ष के लिए अर्जित ब्याज	100 रुपये के अंकित मूल्य के पत्र पर उद्भूत होने वाले ब्याज की रकम (रुपये में)
पहला वर्ष	9.10
दूसरा वर्ष	9.93
तीसरा वर्ष	10.83
चौथा वर्ष	11.81
पांचवा वर्ष	12.89
छठा वर्ष	14.06

### स्पष्टीकारक जापन

वित्त मंत्रालय, आर्थिक कार्य विभाग (बजट प्रभाग) ने राष्ट्रीय अल्प बचत निधि (एनएसएसएफ) के व्यापक पुनर्विलोकन के लिए गठित श्यामला गोपीनाथ समिति की सिफारिशों पर सरकार द्वारा लिए गए विभिन्न विनिश्चयों के बारे में सभी संबंधितों को अपने का.जा. सं. 6-1/2011-एन.एस.2 तारीख 11 नवंबर, 2011 के द्वारा सूचित किया है। तदनुसार, वित्त वर्ष 2012-13 के लिए विभिन्न अल्प बचत योजनाओं के अधीन 01.04.2012 से संशोधित की गई ब्याज-दरों की सूचना अपने का.जा. सं. 6-1/2011-एन.एस.2 (भाग) तारीख 26 मार्च, 2012 के द्वारा दी गई है। प्रमाणित किया जाता है कि किसी भी निक्षेप धारक के हितों पर अधिसूचना को भूतलक्षी प्रभाव देने से प्रतिकूल प्रभाव नहीं पड़ेगा।

[फा. सं. 1/7/2011-एन.एस.-II]

एम. ए. खान, अवर सचिव

टिप्पण: मूल नियम सा.का.नि. 848 (अ) तारीख 29 नवंबर, 2011 के द्वारा प्रकाशित किए गए थे।

### NOTIFICATION

New Delhi, the 25th April, 2012

**G.S.R. 319(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 (IX Issue) Rules, 2011, namely:-

1. (1) These rules may be called the National Savings Certificates (IX Issue) (Amendment) Rules, 2012.  
(2) They shall deemed to have come into force on the 1<sup>st</sup> day of April, 2012.
2. In the National Savings Certificates (IX Issue) Rules, 2011 (hereinafter referred to as the said rules), rule 15 shall be renumbered as sub-rule (1) of rule 15 and after sub-rule (1), as so renumbered, the following sub-rule shall be inserted, namely:-

“(2) Where a certificate has been purchased on or after the 1<sup>st</sup> day of April, 2012 the amount inclusive of interest, payable on encashment of the certificate at any time after the expiry of its maturity period shall be Rs 238.87 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 Rs. 100 denomination
First Year	9.10
Second Year	9.93
Third Year	10.83
Fourth Year	11.81
Fifth Year	12.89
Sixth Year	14.06

Seventh Year	15.34
Eighth Year	16.74
Ninth Year	18.26
Tenth Year	19.92

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

3. In rule 16 of the said rules,

(a) sub-rule (4) shall be renumbered as clause (i) of sub-rule (4), and in clause (i) as so renumbered, after the figures, letters and words “1<sup>st</sup> day of December, 2011”, the words, figures and letters “but before the 1<sup>st</sup> day of April, 2012” shall be inserted;

(b) after clause (i) as so renumbered and the Table relating thereto, the following shall be inserted, namely:-

“(ii) If a certificate is encashed under sub-rule (1) after the expiry of three years from the date of certificate purchased on or after the 1<sup>st</sup> day of April 2012, the amount payable, inclusive of interest accrued under rule 15 and after adjustment of discount, shall be as specified in the Table below for a certificate of Rs. 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	Amount payable inclusive of interest (Rupees)
(1)	(2)
3 years or more, but less than 3 years and 6 months	124.60
3 years and 6 months or more, but less than 4 years	129.26
4 years or more, but less than 4 years and 6 months	134.08
4 years and 6 months or more, but less than 5 years	139.09
5 years or more, but less than 5 years and 6 months	145.20
5 years and 6 months or more, but less than 6 years	150.72
6 years or more, but less than 6 years and 6 months	156.45
6 years and 6 months or more, but less than 7 years	162.39
7 years or more, but less than 7 years and 6 months	168.56
7 years and 6 months or more, but less than 8 years	174.97
8 years or more, but less than 8 years and 6 months	181.62
8 years and 6 months or more, but less than 9 years	188.52
9 years or more, but less than 9 years and 6 months	195.68
9 years and 6 months or more, but less than 10 years	203.12

#### EXPLANATORY MEMORANDUM

The Ministry of Finance, Department of Economic Affairs, (Budget Division) vide its O.M. No. 6-1/2011-NS.II (Pt.) dated 11<sup>th</sup> November, 2011 has communicated to all concerned the various decisions taken by the Government on the recommendations of the Shyamala Gopinath Committee for comprehensive review of



National Small Savings Fund (NSSF). Accordingly, the rates of interests on various small savings schemes for the financial year 2012-13 revised with effect from 01.04.2012, have been communicated vide its O.M. No. 6-1/2011-NS-II(Pt.) dated 26<sup>th</sup> March, 2012. It is certified that the interests of no deposit holder would be prejudicially affected by the retrospective effect given to the notification.

[F. No. 1/7/2011-NS-II]

M. A. KHAN, Under Secy.

Note : The Principal rules were published vide G.S.R. 848(E), dated the 29<sup>th</sup> November, 2011.

## अधिसूचना

नई दिल्ली, 25 अप्रैल, 2012

सा.का.नि. 320(अ).— केंद्रीय सरकार, सरकारी बचत बैंक अधिनियम, 1873 (1873 का 5) की धारा 15 द्वारा प्रदत्त शक्तियों का प्रयोग करते हुए, डाकघर आवर्ती जमा नियम, 1981 का और संशोधन करने के लिए निम्नलिखित नियम बनाती है, अर्थात्:-

1. (1) इन नियमों का संक्षिप्त नाम डाकघर आवर्ती जमा (संशोधन) नियम, 2012 है।  
(2) ये 01 अप्रैल, 2012 को प्रवृत्त हुए समझे जाएंगे।
2. डाकघर आवर्ती जमा नियम, 1981 (इन्हें इसमें इसके पश्चात् उक्त नियम कहा गया है) के नियम 9 में-
 

(क) उक्त नियम की अनुसूची में, - (i) उपनियम 1 के खंड (क) में, अंतिम प्रविष्टि के स्थान पर, निम्नलिखित प्रविष्टियां रखी जाएंगी, अर्थात्:-	
1.12. 2011 से 31.3.2012 (जिसमें दोनों तारीखें सम्मिलित हैं)	738.62
1.4.2012 से आगे	746.51 "
(ख) उपनियम (2) के खंड (क) में, अंतिम प्रविष्टि के स्थान पर, निम्नलिखित प्रविष्टियां रखी जाएंगी, अर्थात्:-	
"1.12. 2011 से 31.3.2012 (जिसमें दोनों तारीखें सम्मिलित हैं)	738.62
1.12.2011 से आगे	746.51
3. उक्त नियम के नियम 10 के उपनियम (2) की मद (क) और (ग) में, "सारणी 1, 2, 11, 13, 17, 20, 22, 26, 29, 32, 35, 38, 41 या 44" शब्दों और अंकों के स्थान पर, "सारणी 1, 2, 11, 13, 17, 20, 22, 26, 29, 32, 35, 38, 41, 44 या 47" शब्द और अंक रखे जाएंगे।
4. उक्त नियम के नियम 11 के उपनियम (2) की मद (ख) और (ग) में, "सारणी 3, 4, 12, 14, 18, 21, 23, 27, 30, 33, 36, 39, 42 या 45" शब्दों और अंकों के स्थान पर, "सारणी 3, 4, 12, 14, 18, 21, 23, 27, 30, 33, 36, 39, 42, 45 या 48" शब्द और अंक रखे जाएंगे।
5. उक्त नियम के नियम 12 में, -
 

(क) उपनियम (1) में, मद (ख) में, उप-मद (ii) में, "सारणी 5, 6, 7, 8, 9, 10, 15, 16, 19,	
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1454GI/12-2

**टिप्पण** :-मूल नियम भारत के राजपत्र में सा.का.नि. 666 (अ) तारीख 17 दिसंबर, 1981 के द्वारा प्रकाशित किए गए थे और पश्चात्पूर्ति संशोधन 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. सं. 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 फरवरी, 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) 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 सा.का.नि. 740 (अ) तारीख 4 अक्टूबर, 2011 और सा.का.नि. 843 (अ) तारीख 25 नवम्बर, 2011 द्वारा किए गए।

### NOTIFICATION

New Delhi, the 25th April, 2012

**G.S.R. 320(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 Recurring Deposit Rules, 1981, namely:-

1. (1) These rules may be called the Post Office Recurring Deposit (Amendment) Rules, 2012.  
(2) They shall be deemed to have come into force on the 1<sup>st</sup> day of April, 2012.
2. In the Post Office Recurring Deposit Rules, 1981 (hereinafter referred to as the said rules), in rule 9,—
  - (a) in the Schedule to the said rules,- (i) in sub-rule (1), in clause (a), for the last entry, the following entries shall be substituted, namely:-
 

"From 1.12.2011 to 31.3.2012 (both dates inclusive) ....	738.62
From 1.04.2012 onwards	.... 746.51";

 (ii) in sub-rule (2), in clause (b), for the last entry, the following entries shall be substituted, namely:-
 

"From 1.12.2011 to 31.3.2012 (both dates inclusive) ....	738.62
From 1.4.2012 onwards	.... 746.51".
3. In rule 10 of the said rules, in sub-rule (2), in items (a) and (c), for the words and figures "Tables 1, 2, 11, 13, 17, 20, 22, 26, 29, 32, 35, 38, 41 or 44", the figures and words "Tables 1, 2, 11, 13, 17, 20, 22, 26, 29, 32, 35, 38, 41, 44 or 47" shall be substituted.
4. In rule 11 of the said rules, in sub-rule (2), in items (b) and (c), for the words and figures "Tables 3, 4, 12, 14, 18, 21, 23, 27, 30, 33, 36, 39, 42 or 45", the words and figures "Tables 3, 4, 12, 14, 18, 21, 23, 27, 30, 33, 36, 39, 42, 45 or 48" shall be substituted.

5. In rule 12 of the said rules,-

- (a) in sub-rule (1), in item (b), in sub-item (ii), for the words and figures "Tables 5, 6, 7, 8, 9-10, 15, 16, 19, 24, 25, 28, 31, 34, 37, 40, 43 or 46", the words and figures "Tables 5, 6, 7, 8, 9, 10, 15, 16, 19, 24, 25, 28, 31, 34, 37, 40, 43, 46 or 49" shall be substituted.
- (b) in sub-rule (3) and sub-rule (4), for the words and figures "Tables 5, 6, 7, 8, 9, 10, 15, 16, 19, 24, 25, 28, 31, 34, 37, 40, 43 or 46", the words and figures "Tables 5, 6, 7, 8, 9, 10, 15, 16, 19, 24, 25, 28, 31, 34, 37, 40, 43, 46 or 49" shall be substituted.

6. After Table 46 of the said rules, the following Tables shall be inserted, namely:-

**"TABLE 47**  
**(See Rule 10)**

Amount, inclusive of interest, payable on an account opened on or after the 1<sup>st</sup> day of April, 2012 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 Rs. 10 denomination
One year	936.78
Two years	1143.55
Three years	1368.23
Four years	1612.40
Five years	1877.73

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

**TABLE 48**  
**(See Rule 11)**

Amount, inclusive of interest, repayable on an account opened on or after the 1<sup>st</sup> day of April, 2012 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 Rs. 10 denomination
One year	811.22
Two years	881.54
Three years	957.95
Four years	1040.99
Five years	1131.22

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

**TABLE 49**  
(See Rule 12)

Amount, payable to legal heir or nominee on the death of the depositor in a Five Year Recurring Deposit Account opened on or after the 1<sup>st</sup> day of April, 2012.

Number of deposits made	Amount (Rupee) for denomination of Rs.10	No. of deposits made	Amount (Rupees) for denomination of Rs.10
1 to 11	Deposits made	36	409.64
12	125.43	37	423.21
13	136.35	38	436.22
14	147.34	39	449.32
15	158.41	40	462.51
16	169.55	41	475.80
17	180.77	42	489.17
18	192.06	43	502.64
19	203.44	44	516.21
20	214.88	45	529.87
21	226.41	46	543.62
22	238.02	47	557.47
23	249.70	48	571.41
24	261.46	49	585.45
25	273.60	50	599.59
26	285.55	51	613.83
27	297.58	52	628.17
28	309.69	53	642.60
29	321.89	54	657.14
30	334.17	55	671.78
31	346.53	56	686.52
32	358.98	57	701.36
33	371.52	58	716.30
34	384.14	59	731.35
35	396.85	60	746.51

Note: The amounts shall be proportionate for other denominations".

#### EXPLANATORY MEMORANDUM

The Ministry of Finance, Department of Economic Affairs, (Budget Division) vide its O.M. No. 6-1/2011-NS-II (Pt.) dated 11<sup>th</sup> November, 2011 has communicated to all concerned the various decisions taken by the Government on the recommendations of the Shyamala Gopinath Committee for comprehensive review of National Small Savings Fund (NSSF). Accordingly, the rates of interests on various small savings schemes for the financial year 2012-13 revised with effect from 01.04.2012, have been communicated vide its O.M. No. 6-1/2011-NS-II(Pt.) dated 26<sup>th</sup> March, 2012. It is certified that the interests of no deposit holder would be prejudicially affected by the retrospective effect given to the notification.

[F. No. 1/8/2011-NS-II]

M. A. KHAN, Under Secy.

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

### अधिसूचना

नई दिल्ली, 25 अप्रैल, 2012

सा.का.नि. 321(अ).— केंद्रीय सरकार, सरकारी बचत बैंक अधिनियम, 1873 (1873 का 5) की धारा 15 द्वारा प्रदत्त शक्तियों का प्रयोग करते हुए, वरिष्ठ नागरिक बचत योजना नियम, 2004 में और संशोधन करने के लिए निम्नलिखित नियम बनाती है, अर्थात्:-

1. (1) इन नियमों का संक्षिप्त नाम वरिष्ठ नागरिक बचत योजना (संशोधन) नियम, 2012 है।  
(2) ये राजपत्र में प्रकाशन की तारीख को प्रवृत्त हुए समझे जाएंगे।
2. वरिष्ठ नागरिक बचत योजना नियम, 2004 के नियम 7 के उपनियम (1) में निम्नलिखित परन्तुक अंतःस्थापित किया जाएगा, अर्थात्:-

"परन्तु इन नियमों के अधीन 01 अप्रैल, 2012 को या इसके पश्चात् जमा की दशा में, इस जमा पर जमा की तारीख से प्रतिवर्ष 9.3 प्रतिशत की दर पर ब्याज दिया जाएगा।"

### स्पष्टीकारक ज्ञापन

वित्त मंत्रालय, आर्थिक कार्य विभाग (बजट प्रभाग) ने राष्ट्रीय अल्प बचत निधि (एनएसएसएफ) के व्यापक पुनर्विलोकन के लिए गठित श्यामला गोपीनाथ समिति की सिफारिशों पर सरकार द्वारा लिए गए विभिन्न विनिश्चयों के बारे में सभी संबंधितों को अपने का.जा. सं. 6-1/2011-एन.एस.2 तारीख 11 नवंबर, 2011 के द्वारा सूचित किया है। तदनुसार, वित्त वर्ष 2012-13 के लिए विभिन्न अल्प बचत योजनाओं के अधीन 01.04.2012 से संशोधित की गई ब्याज-दरों की सूचना अपने का.जा. सं. 6-1/2011-एन.एस.2 (भाग) तारीख 26 मार्च, 2012 के द्वारा दी गई है। प्रमाणित किया जाता है कि किसी भी निक्षेप धारक के हितों पर अधिसूचना को भूतलक्षी प्रभाव देने से प्रतिकूल प्रभाव नहीं पड़ेगा।

[फा. सं. 1/9/2011-एन.एस-II]

एम. ए. खान, अवर सचिव

**टिप्पण:** वरिष्ठ नागरिक बचत योजना नियम, 2004 भारत के राजपत्र (असाधारण) में अधिसूचना संख्या सा.का.नि. 490(अ), तारीख 2 अगस्त, 2004 द्वारा प्रकाशित किए गए थे और पश्चात्पूर्वी संशोधन सा.का.नि. 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 और सा.का.नि. 770(अ), तारीख 19 अक्टूबर, 2011 द्वारा किए गए।

### NOTIFICATION

New Delhi, the 25th April, 2012

**G.S.R. 321(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 Senior Citizens Savings Scheme Rules, 2004, namely:—

1. (1) These rules may be called the Senior Citizens Savings Scheme (Amendment) Rules, 2012.  
(2) They shall be deemed to have come into force on the date of their publication in the Official Gazette.
2. In the Senior Citizens Savings Scheme Rules, 2004, in rule 7, in sub-rule (1), the following proviso shall be inserted, namely:—

“Provided that in the case of a deposit made under these rules on or after the 1<sup>st</sup> day of April, 2012, it shall bear interest at the rate of 9.3 per cent. per annum from the date of deposit.”

### EXPLANATORY MEMORANDUM

The Ministry of Finance, Department of Economic Affairs, (Budget Division) vide its O.M. No. 6-1/2011-NS-II (Pt.) dated 11<sup>th</sup> November, 2011 has communicated to all concerned the various decisions taken by the Government on the recommendations of the Shyamala Gopinath Committee for comprehensive review of National Small Savings Fund (NSSF). Accordingly, the rates of interests on various small savings schemes for the financial year 2012-13 revised with effect from 01.04.2012, have been communicated vide its O.M. No. 6-1/2011-NS-II(Pt.) dated 26<sup>th</sup> March, 2012. It is certified that the interests of no deposit holder would be prejudicially affected by the retrospective effect given to the notification.

[F. No. 1/9/2011-NS-II]

M. A. KHAN, Under Secy.

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 तारीख 4 अक्टूबर, 2011 और सा.का.नि. 845 (अ) तारीख 25 नवम्बर, 2011 द्वारा किए गए।

### NOTIFICATION

New Delhi, the 25th April, 2012

**G.S.R. 322(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, 2012.  
(2) They shall be deemed to have come into force on the 1<sup>st</sup> day of April, 2012.
2. In the Post Office (Monthly Income Account) Rules, 1987,—
  - (a) in rule 8, in sub-rule (1), after clause (i), the following clause shall be inserted, namely:—  
“(j) 8.5 per cent. per annum in respect of deposits made on or after the 1<sup>st</sup> day of April, 2012.”.

### EXPLANATORY MEMORANDUM

The Ministry of Finance, Department of Economic Affairs, (Budget Division) vide its O.M. No. 6-1/2011-NS.II (Pt.) dated 11<sup>th</sup> November, 2011 has communicated to all concerned the various decisions taken by the Government on the recommendations of the Shyamala Gopinath Committee for comprehensive review of National Small Savings Fund (NSSF). Accordingly, the rates of interests on various small savings schemes for the financial year 2012-13 revised with effect from 01.04.2012, have been communicated vide its O.M. No. 6-1/2011-NS-II(Pt.) dated 26<sup>th</sup> March, 2012. It is certified that the interests of no deposit holder would be prejudicially affected by the retrospective effect given to the notification.

[F. No. 1/11/2011-NS-II]

M. A. KHAN, Under Secy.

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

ब्याज-दरों की सूचना अपने का.जा. सं. 6-1/2011-एन.एस.2 (भाग) तारीख 26 मार्च, 2012 के द्वारा दी गई है। प्रमाणित किया जाता है कि किसी भी निक्षेप धारक के हितों पर अधिसूचना को भूतलक्षी प्रभाव देने से प्रतिकूल प्रभाव नहीं पड़ेगा।

[फा. सं. 1/11/2011-एन.एस-II]

एम. ए. खान, अवर सचिव

टिप्पण:- मूल नियम सा.का.नि. 664 (अ) तारीख 17 दिसंबर, 1981 द्वारा प्रकाशित किए गए थे और पश्चात्पूर्व संशोधन 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. सं. 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 04 अक्टूबर, 2011 और सा.का.नि. 846 (अ) तारीख 25 नवम्बर, 2011 द्वारा किए गए।

#### NOTIFICATION

New Delhi, the 25th April, 2012

**G.S.R. 323(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, 2012.
- (2) They shall be deemed to have come into force on the 1<sup>st</sup> day of April, 2012.
2. In the Post Office Time Deposit Rules, 1981,-
  - (a) In rule 7,-
    - (A) under the heading Table-R, for the brackets, words, figures and letters "[For deposits made on or after the 1<sup>st</sup> December, 2011]", the brackets words, figures and letters, "[For deposits made on or after the 1<sup>st</sup> December, 2011 but before 1<sup>st</sup> day of April, 2012]" shall be substituted;



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

**"Table-S**

[For deposits made on or after the 1<sup>st</sup> April, 2012]

Period of deposit	Rate of Interest per cent. per annum
1 year	8.2
2 years	8.3
3 years	8.4
5 years	8.5

”;

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

### EXPLANATORY MEMORANDUM

The Ministry of Finance, Department of Economic Affairs, (Budget Division) vide its O.M. No. 6-1/2011-NS.II (Pt.) dated 11<sup>th</sup> November, 2011 has communicated to all concerned the various decisions taken by the Government on the recommendations of the Shyamala Gopinath Committee for comprehensive review of National Small Savings Fund (NSSF). Accordingly, the rates of interests on various small savings schemes for the financial year 2012-13 revised with effect from 01.04.2012, have been communicated vide its O.M. No. 6-1/2011-NS-II(Pt.) dated 26<sup>th</sup> March, 2012. It is certified that the interests of no deposit holder would be prejudicially affected by the retrospective effect given to the notification.

[F. No. 1/11/2011-NS-II]

M. A. KHAN, Under Secy.

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

No.116-40/2009-SB  
Government of India  
Ministry of Communications & IT  
Department of Posts

Dak Bhawan, Sansad Marg,  
New Delhi-110001.  
Date: 18.06.2012

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

**Subject:- Settlement of claims where the claimant or near relatives are residing or depositor died, in abroad.**

Sir / Madam,

The undersigned is directed to say that procedure for settlement of claims where the claimants or near relatives are residing abroad has been prescribed in Rule 87(9) of POSB Manual Vol-I. The procedure has been reviewed in the light of India being signatory of HAGUE APOSTILE CONVENTION. Now reciprocal arrangement with following countries are in place:-

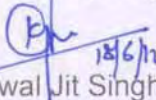
Albania	Argentina	Australia	Austria	Belarus	Belgium
Bosnia	Bulgaria	China	Costa Rica	Croatia	Cyprus
Czech Republic	Denmark	Ecuador	Finland	France	Georgia
Greece	Hungary	Iceland	India	Israel	Italy
Japan	Korea	Latvia	Lithuania	Luxembourg	Malta
Mauritius	Mexico	Montenegro	Netherland	New Zealand	Norway
Panama	Peru	Poland	Portugal	Romania	Russian Federation
Serbia	Slovakia	Slovenia	South Africa	Spain	Suriname
Sweden	Switzerland	The former Yugoslav Republic of Macedonia	USA	Venezuela	Ireland

2. The documents such as Death Certificate, Power of Attorney etc. executed before a Notary, Solicitor, agency or any other person or authority competent under the law of the State of origin of the above countries need no authentication from the Indian Consular office in that country.

3. Some field units are sending copy of Death Certificate issued in the foreign country to this office for verification from the country of origin. It is clarified that when duly signed and stamped document from any of the above countries is submitted, no further verification is required. It is already prescribed in rule 87(9)(iii) that payment of the claim to a claimant residing in a foreign country will be made to the holder of Power of Attorney in India. The sanctioning authority should compare the original document with the self attested photocopy (if the same is not attested by a Gazetted Officer) and record under dated signatures with stamp "Compared with original". It is further clarified that ID and Address proof of claimant and acceptance of two witnesses as well as payment by a crossed cheque are sufficient safeguards to stop fraudulent settlement of claims. As such, there is no need for verification of either Death Certificate or Power of Attorney issued by the above noted countries.

4. This office is also receiving complaints regarding delay in payment of certificates or other financial instruments where investors or depositors have gone abroad. It is clarified that any depositor/investor who opened account or purchased certificate in India and went abroad thereafter, he/she can give Power of Attorney to anybody in India to receive payment on his behalf. In case anybody presents Power of Attorney issued from any of the above noted countries, there is no need of any further verification or authentication before making payment. However, proper identification of the Power of Attorney holder should be taken before making payment.
5. It is requested that necessary instruction may be issued to all field units as well as inspecting/visiting officers to implement the fresh guidelines.
6. This issues with the approval of Member (Tech.)

Yours faithfully,

  
(Kawal Jit Singh)  
Assistant Director (SB)

Copy to:-

1. DDG(FS)/DDG(VIG)/JS&FA/DDG(PAF)/DDG(RB)/DDG (Estt.)/DDG(PG & Inspections)/DDG (PCO)
2. Director (FS)/Director (CBS), Dak Bhawan.
3. Director of Audit (P&T), Delhi.
4. Resident Audit Officer, Room No.517-B, Dak Bhawan, New Delhi.
5. All Directors/Dy. Directors of Accounts, Postal
6. Director, 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. A.D (Tech), SDC Chennai 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. 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

No.109-04/2007-SB  
Government of India  
Ministry of Communications & IT  
Department of Posts

Dak Bhawan, Sansad Marg,  
New Delhi-110001.  
Date: 10.7.2012

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


**Subject:- Introduction of the depositor at the time of opening of saving account-a clarification regarding.**

Sir / Madam,

The undersigned is directed to refer to this office letter no. 113-06/2002-SB dated 12.4.2007 (SB Order No.2/2007) vide which detailed procedure for taking introduction through a prescribed document was reiterated. This office is still receiving complaints regarding insisting of introduction by a person for opening of savings account by some post offices.

2. It is once again clarified that introduction of the depositor by a person is not mandatory. Depositor can be introduced through one of the documents mentioned in the SB order No.30/2002 dated 21.11.2002 and 27.11.2002 or through KYC documents. However, particulars of the document through which introduction was taken should be entered and copy of that document should be attached with SB-3. Introduction through an introducer needs not be insisted now.
3. This clarification may please be brought to the notice of all field units.
4. This issues with the approval of DDG(FS)

Yours faithfully,

  
(Kawal Jit Singh)  
Assistant Director (SB)

Copy to:-

1. DDG(FS)/DDG(VIG)/JS&FA/DDG(PAF)/DDG(RB)/DDG (Estt.)/DDG(PG & Inspections)/DDG (PCO)
2. Director (FS)/Director (CBS), Dak Bhawan.
3. Director of Audit (P&T), Delhi.
4. Resident Audit Officer, Room No.517-B, Dak Bhawan, New Delhi.
5. All Directors/Dy. Directors of Accounts, Postal
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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 /Inspection/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)

No.114-02/2002-SB(Pt.)  
Government of India  
Ministry of Communications & IT  
Department of Posts



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

**Subject:- Change in text of column No.2 printed in the Standardized Uniform Savings Bank Passbook from Page No.2 to 24.**

Sir / Madam,

The undersigned is directed to refer to this office letter of even number dated 16.4.2009 vide which draft of Standardized Uniform Savings Bank Passbook was circulated along with instructions. In the instruction No.10 enclosed with this letter, it was conveyed that **“in computerized post offices where passbook printers are used, putting of date stamp against each transaction is now discontinued. However, this will continue for other offices where entries are made manually”**. Now this office has been informed about a fraud detected in a EDBO where BPM failed to put date stamp against each transaction in uniform passbook on the plea that there is no column of date stamp in the passbook. In view of this, it has been decided to make provision for the date stamp by altering the text of column No.2 i.e **“Particulars of Transaction ”** printed from Page No. 2 to 24 with the following text:-

**“Particulars of Transaction/Date Stamp (in case passbook printer is not in use and entry made manually)”**

**“लेनदेन का विवरण/दिनांकित मुहर (यदि पासबुक प्रिंटर काम नहीं कर रहा है और प्रविष्टि मैनुअल रूप से की गई है)”**

2. It is once again clarified that putting of date stamp against each transaction is still mandatory in the passbook/uniform passbook where the entries are made manually.
3. This clarification may please be brought to the notice of all field units including EDBOs.
4. This issues with the approval of DDG(FS).

Yours faithfully,

(Kawal Jit Singh)  
Assistant Director (SB)

Copy to:-

1. DDG(FS)/DDG(VIG)/JS&FA/DDG(PAF)/DDG(RB)/DDG (Estt.)/DDG(PG & Inspections)/DDG (PCO)
2. Director (FS)/Director (CBS), Dak Bhawan.
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15. PS to Member (T)