F.No.116-57/2014-SB

Government of India
Ministry of Communications & IT
Department of Posts

Dak Bhawan, Sansad Marg, New Delhi-110001, Dated: 21.01.2015

To

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

Subject: - Introduction of new scheme "Sukanya Samriddhi Account" under Small Savings Schemes.

Sir / Madam,

Min. of Finance (DEA) vide its O.M No. 2/3/2014-NS-II dated 19.01.2015 has forwarded Notification No. G.S.R 705 (E) dated 23.9.2014 notifying introduction of one new Small Savings Scheme called "Sukanya Samriddhi Account" for the welfare of Girl Chid. Copy of Gazette Notification is appended with this letter. Main features of this scheme are outlined below:-

- A legal Guardian/Natural Guardian can open account in the name of Girl Child.
- A Guardian can open only one account in the name of one girl child maximun two accounts in the name of two different Girl Children.
- Guardian will be called as "Depositor" and Girl Child will be called as "Account Holder".
- Account can be opened up to the age of 10 years only from the date of birth. For initial operations of scheme, one year grace has been given. Therefore, Girl Child who is born on or after 2.12.2003 can open account.
- KYC Documents of Depositor (Guardian) as per SB Order No. 14/2012 (Master Circular 1) circulated on 9.10.2012 and Birth Certificate of Account Holder (Girl Child) are mandatory to be taken.
- Nomination is not allowed in these accounts.
- Minimum Amount for opening of account Rs.1000/- and subsequent deposit should be in multiple of Rs.100/-.
- Maximum Amount Rs.1,50,000/- in a financial Year.
- No limit on number of deposits either in a month or in a financial year (just like a savings account).
- If minimum Rs.1000/- is not deposited in a financial year, account will become dicontinued (like PPF) and can be revived with a penalty of Rs.50/- per year with minimum amount required for deposit for that year.
- Mode of deposit can be Cash/Cheque/Draft and in case of cheque/draft, date of credit of cheque/draft amount into Government Account will be the date of credit.
- Intertest rate will be 9.1% for the Financial Year 2014-15. It will be calculated on Yearly basis and credited into account i.e Yearly componded up to completion of 14 Years from date of opening.
- Partial withdrawal, maximum upto 50% of the balance standing at the end of the preceding financial year can be taken after Account Holder attaining age of 18 years.
- Account can be closed after completion of 21 years.

- If account is not closed after maturity, balance will continue to earn interest as specified for the scheme from time to time.
- Normal Premature closure will be allowed after completion of of 18 years provided that girl is married. No reduction in the interest. Interest will be paid till completion of month preceding the month of closure. Month means, SSAccount month not a calendar month.
- In case of Premature (on account of death of the account holder), balance amount will be paid to the guardian with interest till the month preceding the month of premature closure.
- 2. Following forms are also enclosed:-
- (i) Revised Account Opening form to be used by Non CBS Post Offices
- (ii) Revised Account Opening Form for Individuals (alongwith sample Page-3 with dimentions) to be used in CBS Post Offices.
- (iii) New Account Opening Form for Individuals who have opened CIF after migration to be used in CBS Post Offices.

(For other transactions, existing forms including Passbook will be used.)

- It is requested to circulate this letter alongwith enclosures to the field units for information and 3. necessary action. Patch from Sanchay Post is being released on DMCC web site today A.N to facilitate operation of this scheme through Sanchay Post. Development of Solution in Finacle CBS for this scheme is under progress and will be deployed by 22nd January 2015.
- This issues with the approval of Competent Authority. 4.

Yours faithfully.

(Kawal Jit Singh) Assistant Director (SB-II)

Encl:- Gazette Notification, Three Account Opening Forms.

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. 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, DMCC/SDC O/o CPMG T.N.Circle, Chennai with the request to release patch from Sanchay Post.
- 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, 4th Floor, Seminary Hills, Nagpur-440006
- 15. PS to Member (T)
- 16. PPS to Secretary Posts.



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, DECEMBER 3, 2014/AGRAHAYANA 12, 1936

वित्त मंत्रालय (आर्थिक कार्य विभाग) अधिसचना

नई दिल्ली, 2 दिसम्बर, 2014

सा.का.नि. 863(अ).-- केंद्रीय सरकार, सरकारी बचत बैंक अधिनियम, 1873 (1873 का 5) की धारा 15 द्वारा प्रदत्त शक्तियों का प्रयोग करते हुए, निम्नलिखित नियम बनाती है, अर्थात्:-

- 1. संक्षिप्त नाम और प्रारंभ.- (1) इन नियमों का नाम सुकन्या समृद्धि खाता नियम, 2014 है।
 - (2) ये राजपत्र में प्रकाशन की तारीख को प्रवृत्त होंगे।
- 2. परिभाषाएं.- इन नियमों में, जब तक कि संदर्भ से अन्यथा अपेक्षित न हो,-
 - 'खाता' से ऐसा खाता अभिप्रेत है जो, इन नियमों के उपबंधों के अनुसार जमाकर्ता द्वारा खोला जाता है; (क)
 - 'अधिनियम' से सरकारी बचत बैंक अधिनियम, 1873 (1873 का 5) अभिप्रेत है; (ख)
 - 'जमा' से ऐसी रकम अभिप्रेत है, जो इन नियमों के अधीन खाते में जमाकर्ता द्वारा जमा की जाती है; (ग)
 - 'जमाकर्ता' से वह व्यक्ति अभिप्रेत है, जो अवयस्क बालिका जिसका या जिसकी वह संरक्षक है, की ओर से (घ) इन नियमों के अधीन खोले गए खाते में रकम जमा करता है;
 - 'डाकघर' से भारत में स्थित ऐसा डाकघर अभिप्रेत है, जो बचत बैंक का कार्य कर रहा है और इन नियमों के (डः) अधीन खाता खोलने के लिए प्राधिकृत है;
 - 'बैंक' से किसी वाणिज्यिक बैंक की शाखा अभिप्रेत है, जो इन नियमों के अधीन खाता खोलने के लिए (च) प्राधिकत है:
 - 'वर्ष' से वित्त वर्ष, अर्थात् 1 अप्रैल से 31 मार्च अभिप्रेत है; (छ)
 - 'ब्याज दर' से ऐसी दर अभिप्रेत है, जो इन नियमों के अधीन खोले गए खातों में जमा रकमों पर लागू किए (ज) जाने के लिए वार्षिक आधार पर सरकार द्वारा घोषित की जा सकेगी; और
 - इनमें प्रयोग किए गए शब्दों और अभिव्यक्तियों, जिन्हें परिभाषित नहीं किया गया है परंतु डाकघर बचत (朝) बैंक साधारण नियम, 1981 में परिभाषित किया गया है, का क्रमश: वही अभिप्राय होगा, जो उन नियमों में उनका अभिप्राय है।

- 3. डाकघर बचत बैंक साधारण नियम, 1981 और डाकघर बचत खाता नियम, 1981 का प्रवर्तन.- डाकघर बचत बैंक साधारण नियम, 1981 और डाकघर बचत खाता नियम, 1981 के उपबंध उन मामलों, जिनके लिए इन नियमों के अधीन कोई उपबंध नहीं किया गया है, के संबंध में लागू किए जा सकेंगे।
- 4. खाते का खोला जाना.- (1) खाता नैसर्गिक या विधिक संरक्षक द्वारा बालिका के नाम से उसके जन्म लेने से दस वर्ष तक की आयु प्राप्त करने तक खोला जा सकेगा और कोई बालिका, जिसने इन नियमों के प्रारंभ होने के एक वर्ष पहले दस वर्ष की आयु प्राप्त कर ली थी, भी इन नियमों के अधीन खाता खोले जाने के लिए पात्र होगी।
 - (2) जमाकर्ता इन नियमों के अधीन बालिका के नाम से केवल एक खाता खोल और चला सकेगा।
 - (3) जिस बालिका के नाम से खाता खोला जाता है, उसका जन्म प्रमाणपत्र संरक्षक द्वारा डाकघर या बैंक में खाता खोलने के समय, जमाकर्ता की पहचान और आवासीय प्रमाण से संबंधित अन्य दस्तावेजों के साथ प्रस्तुत किया जाएगा।
 - (4) बालिका के नैसर्गिक या विधिक संरक्षक को केवल दो बालिकाओं के लिए खाता खोलने की अनुमित दी जाएगी: परंतु बालिका के नैसर्गिक या विधिक संरक्षक को, दूसरे जन्म के रूप में जुड़वां बालिकाओं के जन्म अथवा यदि पहले बच्चे के जन्म के समय एक साथ तीन बालिकाओं के जन्म की स्थिति में, सक्षम चिकित्सा प्राधिकरणों, जहां ऐसी जुड़वां/तीन बालिकाओं का एक साथ जन्म हुआ है, से इस आशय का प्रमाणपत्र प्रस्तुत करने पर, तीसरा खाता खोलने की अनुमित दी जाएगी।
- 5. जमा रकम.- (1) यह खाता एक हजार रुपए की प्रारंभिक जमा राशि से खोला जा सकेगा और तत्पश्चात, उसमें एक सौ रुपए के गुणक में कोई रकम इस शर्त पर जमा की जा सकेगी कि वित्त वर्ष में एक हजार रुपए की न्यूनतम रकम जमा की जाएगी, परंतु एक बार में अथवा गुणक अवसरों पर खाते में जमा की गई कुल धनराशि एक वित्त वर्ष में एक लाख पचास हजार रुपयों से अधिक नहीं होगी।
 - (2) खाते में रकम खाता खोलने की तारीख से चौदह वर्ष पूर्ण होने तक जमा की जा सकेगी।
 - (3) किसी अनियमित खाते, जिसमें उप-नियम-(1) में यथानिर्दिष्ट न्यूनतम राशि जमा नहीं की गई है, को चूक के वर्ष (वर्षों) के लिए उक्त न्यूनतम निर्दिष्ट अभिदान सहित पचास रुपए प्रतिवर्ष के जुर्माने का संदाय करके, खाते के चौदह वर्ष पूर्ण होने तक किसी भी समय नियमित कराया जा सकेगा।
- 6. जमा की विधि .- (1) इन नियमों के अधीन खोले गए खाते में रकम -
 - (क) नकद; अथवा
 - (ख) संबंधित डाकघर के डाकपाल या संबंधित बैंक के प्रबंधक, जहां खाता खुला है, के नाम से चेक अथवा डिमांड ड्राफ्ट द्वारा और ऐसी लिखत के पीछे जमाकर्ता द्वारा खाता-धारक का नाम और खाता संख्या जिसमें रकम जमा की जाएगी, की पुष्टि की जाएगी और हस्ताक्षर किए जाएंगे-

जमा की जा सकेगी।

- (2) जहां जमा चेक अथवा डिमांड ड्राफ्ट द्वारा किया जाता है, वहां चेक अथवा डिमांड ड्राफ्ट के नकदीकरण की तारीख खाते में जमा करने की तारीख होगी।
- 7. जमा रकम पर ब्याज.- (1) सरकार द्वारा अधिसूचित की जाने वाली दर पर ब्याज, वार्षिक रूप से संगणित करके, खाते के चौदह वर्ष पूर्ण होने तक, खाते में जमा किया जाएगा।
 - (2) यदि खाता-धारक मासिक आधार पर ब्याज संगणित करने का विकल्प देता है, तो उसे खाते में पूर्ण हजार रुपयों पर जमा शेष राशि पर परिकलित किया जाएगा और धारक के खाते में संदाय किया जाएगा और हजार से कम शेष रकम पर वर्तमान दर पर ब्याज मिलता रहेगा।
- 8. खाते का खोला जाना.- (1) खाता, जिस बालिका के नाम से खोला गया है, उस बालिका के दस वर्ष की आयु प्राप्त करने तक, बालिका के नैसर्गिक या विधिक संरक्षक द्वारा खोला और संचालित किया जाएगा।
 - (2) दस वर्ष की आयु प्राप्त करने पर, खाता-धारक अर्थात् बालिका स्वयं खाता संचालित कर सकेगी, तथापि, खाते में रकम संरक्षक या किसी अन्य व्यक्ति या प्राधिकारी द्वारा जमा की जा सकेगी।
- 9. समय से पूर्व खाता बंद करना.- (1) खाता-धारक की मृत्यु की दशा में, खाते को सक्षम प्राधिकारी द्वारा जारी मृत्यु प्रमाणपत्र प्रस्तुत करने पर तुरंत बंद कर दिया जाएगा, और खाते में जमा रकम, खाते के समय से पूर्व बंद करने के पूर्व महीने तक ब्याज सहित खाता-धारक के संरक्षक को संदाय की जाएगी।
 - (2) जहां केंद्रीय सरकार का यह समाधान हो जाता है कि खाते के संचालन या चलाए जाने से खाता-धारक को अत्यधिक कठिनाई हो रही है, तो वह, कारणों को लेखबद्ध करके, आदेश द्वारा, खतरनाक रोगों की चिकित्सा में

सहायता, मृत्यु जैसे अत्यंत अनुकंपा आधार वाले मामलों में ही खाते को समय से पूर्व बंद करने की अनुमित दे सकेगी।

- 10. पासबुक.- (1) खाता खोलने पर, जमाकर्ता को एक पासबुक दी जाएगी, जिसमें बालिका की जन्म-तारीख, खाता खोलने की तारीख, खाता संख्या, खाता-धारक का नाम व पता और जमा की गई धनराशि का उल्लेख होगा।
 - (2) पासबुक, खाते में रकम जमा करते और ब्याज का संदाय प्राप्त करते समय और परिपक्वता पर खाते को अंतिम रूप से बंद करने के समय भी, यथास्थिति डाकघर या बैंक में प्रस्तुत की जाएगी।
- 11. खाते का अंतरण.- खाते को भारतवर्ष में कहीं भी अंतरित किया जा सकेगा, यदि जिस बालिका के नाम से खाता है, वह बालिका किसी ऐसे स्थान या जगह पर चली जाती है, जो उस स्थान, जहां खाता है, से भिन्न है, तो वहां अंतरित हो जाएगा।
- 12. आहरण.- (1) उच्चतर शिक्षा और विवाह के उद्देश्यों के लिए खाता-धारक की आर्थिक आवश्यकताओं की पूर्ति के लिए, पूर्व वित्त वर्ष की समाप्ति पर, खाते में जमा राशि के पचास प्रतिशत तक की राशि निकालने की अनुमित दी जाएगी; और
 - (2) उप-नियम (1) में विनिर्दिष्ट आहरणों की अनुमित केवल तभी दी जाएगी, जब खाता-धारक बालिका ने अट्रारह वर्ष की आयु पूरी कर ली है।
- 13. परिपक्वता पर खाता बंद करना.- (1) खाता खोलने की तारीख से इक्कीस वर्ष पूर्ण होने पर, खाता परिपक्व होगा:

परंतु जहां खाता-धारक का विवाह, इक्कीस वर्ष की ऐसी अवधि पूर्ण होने के पहले, होता है, तो उसके विवाह की तारीख के पश्चात, खाते को चलाने की अनुमति नहीं होगी:

परंतु यह भी कि जहां खाता पहले परंतुक के अधीन बंद किया जाता है, वहां खाता-धारक को इस आशय का हलफनामा देना होगा कि खाता बंद करने की तारीख को वह अट्ठारह वर्ष से कम नहीं है।

(2) परिपक्वता पर, खाते में बकाया जमा राशि और ब्याज, खाता-धारक को पासबुक के साथ आहरण-पर्ची प्रस्तुत करने पर संदेय होगा।

(3) उप-नियम (1) के उपबंधों के अनुसार, यदि खाता बंद नहीं किया जाता है, तो नियम 7 के उपबंधों के अनुसार, खाते को अंतिम रूप से बंद किए जाने तक खाते में जमा रकम पर ब्याज संदेय होगा।

14. शिथिल करने की शक्ति.- जहां केंद्रीय सरकार का यह समाधान हो जाता है कि इन नियमों के किसी उपबंध के लागू होने से खाता-धारक या खाता-धारकों को अत्यधिक कठिनाई हो रही है, तो वह, कारणों को लेखबद्ध करके, आदेश द्वारा, उस उपबंध की शर्तों को, ऐसी विधि से, जो इस अधिनियम के उपबंधों से असंगत न हो, शिथिल कर सकेगी।

[फा.सं.2/3/2014.एनएस-॥] डा. रजत भार्गव, संयुक्त सचिव

MINISTRY OF FINANCE

(Department of Economic Affairs)

NOTIFICATION

New Delhi, the 2nd December, 2014

G.S.R.863(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, namely:-

- 1. Short title and commencement .- (1) These rules may be called the Sukanya Samriddhi Account Rules, 2014.
- (2) They shall come into force on the date of their publications in the Official Gazette.
- Definitions .- In these rules, unless the context otherwise require , -
 - (a) 'account' means an account opened by a depositor in accordance with the provisions of these rules;
 - (b) 'Act' means the Government Savings Banks Act, 1873 (5 of 1873);
 - (c) 'deposit' means the money deposited by the depositor in an account under the rules;
 - (d) 'Depositor' means an individual who on behalf of a minor girl child of whom he or she is the guardian, deposits money in an account under the rules;

- (e) 'post office' means any post office in India doing savings bank work and authorised to open an account under these rules;
- (f) 'Bank' means any branch of a commercial bank authorised by the Central Government to open an account under these rules;
- (g) 'Year' means financial year i.e. 1st April to 31st March;
- (h) 'Interest rate' means the rate as may be declared by the Government on yearly basis to be applicable on accounts opened under these rules;
- (i) Words and expressions used herein and not defined but defined in the Post Office Savings Bank General Rules, 1981 shall have the meanings respectively assigned to them in those rules.
- 3. Application of Post Office Savings Bank General Rules, 1981 and the Post Office Savings Account Rules, 1981.-

The provisions of the Post Office Savings Bank General Rules, 1981 and the Post Office Savings Account Rules, 1981 may be applied in relation to matters for which no provision has been made in these rules.

- 4. Opening of Account.- (1) The account may be opened by the natural or legal guardian in the name of a girl child from the birth of the girl child till she attains the age of ten years and any girl child, who had attained the age of ten years, one year prior to the commencement of these rules, shall also be eligible for opening of the account under these rules.
- (2) A depositor may open and operate only one account in the name of a girl child under these rules.
- (3) Birth certificate of a girl child in whose name the account is opened shall be submitted by the guardian at the time of opening of the account in post office or bank along with other documents relating to identity and residence proof of the depositor.
- (4) Natural or legal guardian of a girl child shall be allowed to open the account for two girl children only:

 Provided that the natural or legal guardian of the girl child shall be allowed to open third account in the event of birth of twin girls as second birth or if the first birth itself results into three girl children, on production of a certificate to this effect from the competent medical authorities where the birth of such twin or triple girl children takes place.
- 5. Deposits .- (1) The account may be opened with an initial deposit of one thousand rupees and thereafter any amount in multiple of one hundred rupees may be deposited subject to the condition that a minimum of one thousand rupees shall be deposited in a financial year but the total money deposited in an account on a single occasion or on multiple occasions shall not exceed one lakh fifty thousand rupees in a financial year.
- (2) Deposits in an account may be made till completion of fourteen years, from the date of opening of the account.
- (3) An irregular account where minimum amount as specified in sub-rule (1) has not been deposited may be regularised on payment of a penalty of fifty rupees per year along with the said minimum specified subscription for the year (s) of default any time till the account completes fourteen years.
- 6. Mode of Deposit .- (1) The deposit in the account opened under these rules may be made
 - a) in cash; or
 - b) by cheque or demand draft drawn in favour of the postmaster of the concerned post office or the Manager of the concerned bank where the account stands and an endorsement on the back of such

instrument shall be made and signed by the depositor indicating name of the account holder and account number in which the deposit is to be credited.

- (2) Where deposit is made by cheque or demand draft, the date of encashment of the cheque or demand draft shall be the date of credit to the account.
- 7. Interest on deposit .- (1) Interest at the rate, to be notified by the Government, compounded yearly shall be credited to the account till the account completes fourteen years.
 - (2) In case of account holder opting for monthly interest, the same shall be calculated on the balance in the account on completed thousands, in the balance which shall be paid to the account holder and the remaining amount in fraction of thousand will continue to earn interest at the prevailing rate.
- 8. Operation of account .- (1) The account shall be opened and operated by the natural or legal guardian of a girl child till the girl child in whose name the account has been opened, attains the age of ten years.
 - (2) On attaining age of ten years, the account holder that is the girl child may herself operate the account, however, deposit in the account may be made by the guardian or any other person or authority.
- 9. Premature closure of account .- (1) In the event of death of the account holder, the account shall be closed immediately on production of death certificate issued by the competent authority, and the balance at the credit of the account shall be paid along with interest till the month preceding the month of premature closure of the account, to the guardian of the account holder.
- (2) Where the Central Government is satisfied that operation or continuation of the account is causing undue hardship to the account holder, it may, by order, for reasons to be recorded in writing, allow pre-mature closure of the account only in cases of extreme compassionate grounds such as medical support in lifethreatening diseases, death, etc.
- 10. Pass book .- (1) On opening an account, the depositor shall be given a pass book bearing the date of birth of the girl child, date of opening of account, account number, name and address of the account holder and the amount deposited.
- (2) The pass book shall be presented to the post office or bank, as the case may be, at the time of depositing money in the account and receiving payment of interest and also at the time of final closure of the account on maturity.
- 11. Transfer of account .- The account may be transferred anywhere in India if the girl child in whose name the account stands shifts to a place other than the city or locality where the account stands.
- 12. Withdrawal .- (1) To meet the financial requirements of the account holder for the purpose of higher education and marriage, withdrawal up to fifty per cent. of the balance at the credit, at the end of preceding financial year shall be allowed.
- (2) The withdrawal referred to in sub-rule (1) shall be allowed only when the account holder girl child attains the age of eighteen years.
- 13. Closure on maturity .- (1) The account shall mature on completion of twenty-one years from the date of opening of the account:

Provided that where the marriage of the account holder takes place before completion of such period of twenty-one years, the operation of the account shall not be permitted beyond the date of her marriage:

Provided further that where the account is closed under the first proviso, the account holder shall have to give an affidavit to the effect that she is not less than eighteen years of age as on the date of closing of account.

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- (2) On maturity, the balance including interest outstanding in the account shall be payable to the account holder on production of withdrawal slip along with the pass book.
- (3) If the account is not closed in accordance with the provisions of sub-rule (1), interest as per the provisions of rule 7 shall be payable on the balance in the account till final closure of the account.
- 14. Power to relax .- Where the Central Government is satisfied that the operation of any provision of these rules causes undue hardship to the account holder or account holders, it may, by order and for reasons to be recorded in writing, relax the requirements of that provision in a manner not inconsistent with the provisions of the Act.

[F. No.2/3/2014.NS-II]

Dr. RAJAT BHARGAVA, Jt. Secy.

SB-3

Application for opening of a	n account (Saving)		MBER (For office use)
1.Name of Post Office			
1. Name of Post Office			
2. Date of opening of account:			
3. Type of Account		SB/RD/TD(1/2/3/5Y	ear)/MIS/SSA
4. Denomination	(in case of RD	account)	Photograph of depositor
5. Amount of initial deposit Rs.(I Rs. (in words)	n figures)		(Optional)
6. Mode of initial deposit			
(Cash/other. In case of other, ple	ase give full detail)		Neonenine 3
7. (i) Full Name of depositor(s)	in block letters		
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2nd Depositor			
3rd Depositor (ii) Residential address			
(ii) Residential address	The last to the State of		
		al in this amplification in	
(iii) Date of birth	mandatory	for all type of accounts.	
8. The account will be operated Singly	Jointly (Joint-	A) Se	verally (Joint-B)}
Shigh	Johnty Johnt-	A) SC	verally (oolit-b);
9. In case of Minor Account			
(i) Data of Binth of Miner			
(i) Date of Birth of Minor (ii) Date of majority			
(iii) Applicant's relationship	with minor		
10. I/We wish to open a coaccount only). Mention Yes or No		e furnish me/us Chequ	e book (in case of saving
11. Declarations			
	o maintain the balanc	e in all my/our account	s single or joint, within the
limits specified in the relevant	rules, and also furnish	h on demand from the	Post Office Savings Bank,
particulars of all such accounts			
Note: In case of Saving/MIS ac			
balance of a joint account shall account is held by two or three a		ii or one third of such	balance according as the
		ne Central Government	as may be applicable to the
account from time to time.			
(iii) Certified that I/we do no			
(iv) I/We agree to receive deposits/balances exceed the pre-			out interest in case the
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TO SECURE A PROPERTY OF THE PERSON NAMED IN				
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Name & Address of	witness			
15. Specimen Sign	nature(s)			
Name of applicant (letters)	in capital	Specimen Signature of applica	ant(s)	Nationality
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POST OFFICE SAVINGS BANK ACCOUNT OPENING/PURCHASE OF NSC APPLICATION FORM FOR INDIVIDUAL S

Date	For Office Use		On Ortonia	AGE OF	NOC AP	PLICATI	ON FOR	M FOR INDIV	IDUALS	
Account/Registration No. CIFID(2) CIFID(3) CIFID(3) CIFID(3) CIFID(3) CIFID(3) For Applicant(s) 1. I/We request you to open/issue account/certificate in my/our name (please tick √ the empty box):- Savings Account TO A/C 2 Years Savings Account TO A/C 3 Years PF A/C Basic Savings Account TO A/C 3 Years TO A/C 1 Year Monthly Income A/C NSC IXIth Issue NSC IXIth Issue NSC IXIth Issue NSC IXITH Issue Yey-14 Sukanya Samiriddh A/C 1. OAC 1 Year Monthly Income A/C NSC IXITH Issue NSC IXITH Issue NSC IXITH Issue Yey-14 Supplicant in CAPITAL Letters (leave a space between words) Mindle Name Last name Gender 1. AFUII Name of applicant, in CAPITAL Letters (leave a space between words) Mindle Name Last name Gender 1. AFUII Name of father/husband/Mother, in CAPITAL Letters (leave a space between words) Mindle Name Last name Gender 1. AFUII Name of father/husband/Mother, in CAPITAL Letters (leave a space between words) Mindle Name Last name Gender 1. AFUII Name of father/husband/Mother, in CAPITAL Letters (leave a space between words) Mindle Name Last name Gender 1. AFUII Name of father/husband/Mother, in CAPITAL Letters (leave a space between words) Mindle Name Last name Gender 1. AFUII Name of father/husband/Mother, in CAPITAL Letters (leave a space between words) Mindle Name Last name Gender 1. AFUII Name of father/husband/Mother, in CAPITAL Letters (leave a space between words) Mindle Name Last name Gender 1. AFUII Name of father/husband/Mother, in CAPITAL Letters (leave a space between words) Mindle Name Last name Gender 1. AFUII Name of father/husband/Mother, in CAPITAL Letters (leave a space between words) Mindle Name Last name Gender 1. AFUII Name of father/husband/Mother, in CAPITAL Letters (leave a space between words) Mindle Name Last name Gender 1. AFUII Name of father/husband/Mother, in CAPITAL Letters (leave a space between words) Mindle Name Last name Gender 1. AFUII Name of splication AFUII Name of splication AFUII Name of splica	Post Office			Date			201 11			
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IDAI Aadhaar Number of Guardian (in case of minor/lunatic account)		of Guardia	an (in occasion	f min - "		47				

		Photo ID Applicant			Address Proof	
	1 st	Applicant	3 rd	1 st	Applicant 2 nd	3 rd
Type of	-	2	3	1	2	3
Document						
Document No.						
Valid up to (if						
any)						
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12. Detail of First Mode of deposit	deposit					
(Tick√ any one)	Amount R	e (figuree)	land	orda)		
Cash	Amount	s.(ligures)	(w	orus)		***************************************
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3. Amount of Mo	nthly Installi	ment (In case of R	D Account)			
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Rs. (in figures)		(in words)				
14. In case of Cer	tificates/KVP	:- Please issue ce	rtificates/KVP	as detailed below:		
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18. Other Information Monthly Income (Rs.) (Tick√ any one)

Up to 5000/-	5001-	10000 10	001-20000	20001-500	000 50001	-l lac		Above one lac
Occupation	(Tick√ any	one)						Above one lac
Salaried	Self emplo			Student	Pensioner	Agriculture	Others	
Account o	pen mode	(Tick√ any on	e)		· citotorioi	Agriculture	Others	
Normal			t Cheque Bool		With ch	eque book		Welcome Kit
*Documen	its attached	I (Tick√ releva	nt columns)					Welcome Kit
Age proof	Photo ID	Address Proo		funds	Form 60	Form 61	Form 150	G Form 15H
*Facilities	required (T	ick√ relevant	columns)				1 01111 100	- Form 19H
Internet	View	ing rights	Applicant	(1)	App	licant (2)	An	plicant(3)
Banking		saction rights				licant (2)		plicant(3)
Tick√ releva	nt Daw	I ATA						production (b)
rick v releval	III BOX:-	ATM cum D	ebit Card	Mob	ile banking		SMS	Alerts
*For ATM	cum Debit (Card (fill relev	ant line)					
Applicant	Short I	Card (fill relev	ant line) Preferred r	name	Name	as would ap	pear on the c	ard(Capital Letters)
Applicant No.				name	Name	as would ap	pear on the c	ard(Capital Letters)
Applicant No.				name	Name	as would ap	pear on the c	ard(Capital Letters)
Applicant No. 1				name	Name	as would app	pear on the c	ard(Capital Letters)
Applicant No. 1				name	Name	as would ap	pear on the c	ard(Capital Letters)
Applicant No.	Short	name		name	Name	as would ap	pear on the c	ard(Capital Letters)
Applicant No. 1 2 3 Mother's ma	Short I) name		name	Name	as would app	pear on the c	ard(Capital Letters)
Applicant No. 1 2 3 Mother's ma	Short) name	Preferred n	For sta		as would ap	pear on the c	ard(Capital Letters)

	Signature or Thumb Impression	Recent Photograph
Applicant (1) Or Guardian (in case of Minor or Lunatic Account)		
Applicant (2) Or Operating agent (in case of Blind/Physically Handicapped/Illiterate depositors operating through agent Applicant (3)		

Declarations (Ticky the relevant bullet)

- I/We hereby declare that I/We have clearly understood POSB General Rules 1981 and Post Office Savings Account Rules 1981/ Post Office Recurring Deposit Rules 1981/ Post Office Time Deposit Rules 1981/ Monthly Income Account Rules 1987/ Senior Citizens Savings Scheme Rules, 2004 and Sukanya Samriddhi Account Rules 2014 (amended from time to time) governing the accounts under this scheme and to abide by such rules framed by the Central Government as may be applicable to the account from time to time. I/We will not open more than one savings account in one post office. I/We will furnish on demand from the Post Office Savings Bank, particulars of all such accounts irrespective of the location of post office where these accounts are/were opened.
- I/We also declare that I/we have not exceeded the prescribed maximum limit of investment for an individual while investing in various MIA/SCSS/SSA accounts in different post offices.

Note:-For the purpose of maximum limit in MIA, the depositor's share in the balance of a joint account shall be taken as one half or one third of such balance according as the account is held by two or three adults.

- I/we shall adhere to the ceiling on deposits, taking the deposits in all the accounts opened by me/us together, as specified in rule 4 and amended from time to time. In case, at any time, any excess deposit is found, such excess deposit will be refunded to me/us after recovery of excess interest paid if any under the rules.
- For any transaction occurred through my cheque-book/Passbook/ATM cum Debit card/Internet/Mobile Banking, I/We shall be fully responsible.
- I/we am/are legal guardian of the minor/lunatic and copy of the orders of the competent court is attached. For PPF
- I hereby declare that I/we have clearly understood the PPF Scheme Rules, 1968 governing the accounts under the said scheme, as amended from time to time (hereinafter referred to as the said rules) and shall abide by such rules framed by the Central Government as may be applicable to the account from time to time.*
- I hereby declared that I am not maintaining any other Public Provident Fund Account.
- I hereby declared that I am not maintaining any other Public Provident Fund Account except an account on behalf of a minor.
- I also declare that I shall adhere to the ceiling on deposits as provided for by Central Government from time to time, which is Rs. 1.50,000/- in a financial year at present, in my individual self account and accounts opened on behalf of minor(s) of whom I am a guardian. In case, at any time, the above said declaration is found untrue/false, no interest shall be payable to me/ the subscriber on the amount of deposits found in excess of the prescribed limit.

For NSC/KVP

•	I/We hereby agree to abide by National Savings Certificates (VIII Issue) Rules, 1989 or (IX Issue) Rules 2011 of Kisan Vikas Patra Rules 2014 (green de la contrata del contrata de la contrata de la contrata del contrata de la contrata del contrata del contrata de la contrata del contra
	that rives 2014 (amended from time to time).
	the transfer of the transfer o

Authorization

•	Passbook/Certificates on my/our behalf		
	Passbook/Certificates on my/our behalf.	to	receive

Signature/Thumb Impression:-

1st Applicant

2nd Applicant

3rd Applicant

*Mandatory Fields to be entered into system by Post Office Operator.

For Office Use only

Certified that I have verified the documents submitted with this application form and confirm that KYC norms are fully complied with.

Signature of BPM **Date Stamp**

Signature of SPM

Signature of Postmaster

Please Cut from Here and paste in Register(Only for Literate Savings Account Customers).....

Date of	Account Number	SI.No.	Specimen Signature (to be filled by the applicant(s))
Opening of Account		1	t and all the approximally
		2	
		3	

(Sample PAGE-3 of ADF with dimenters) 18. Other Information Monthly Income (Rs.) (Tick√ any one) 5001-10000 10001-20000 20001-50000 50001-l lac Above one lac Occupation (Tick any one) Self employed Business Retired Student Pensioner Agriculture Others Account open mode (Tick vany one) Without Cheque Book With cheque book Welcome Kit Documents attached (Tick√ relevant columns) Age proof Photo ID Address Proof Source of funds Form 60 Form 61 Form 15G Form 15H Facilities required (Tick√ relevant columns) Internet Viewing rights Applicant (1) Applicant (2) Applicant(3) Banking Transaction rights Applicant (1) Applicant (2) Applicant(3) Tick√ relevant Box:-ATM cum Debit Card Mobile banking **SMS Alerts** *For ATM cum Debit Card (fill relevant line) **Applicant Short name** Preferred name Name as would appear on the card(Capital Letters) No. 2 3 Mother's maiden (initial) name *For Mobile Banking/SMS Alerts For statement Mobile No. **Email ID** Signature or Thumb Impression Recent Photograph Applicant (1) Or Guardian (in case of Minor or Lunatic Account) 8.2 cm 5.1 cm -Applicant (2) Or **Operating agent** (in case of Blind/Physically Handicapped/Illiterate depositors operating through agent Applicant (3) 6.1 cm -14.3 cm -

POST OFFICE SAVINGS BANK

ACCOUNT OPENING/PURCHASE OF NSC APPLICATION FORM FOR INDIVIDUALS WHO HAVE OPENED CIF AFTER MIGRATION TO CBS

				OIL	LINED	OIL W	LIEK	MIGK	AHON	U	CBS						
For Offi	ce Use	10-11		A S	billet	Ition	Par					n i					
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	NO.																
77	C	IFID(2)					T	CIEID	21			_				
			-/						CIFID(3)							
For App	licant(s)									10.17						_	
*1. I/We re	quest you	to ope	en/issu	e acco	ount/cer	tificate	e in my	our nar	me (nleas	o tic	k of the	omr	the b	owl.			
Savings /	Account			1	DA/C 2	Years	3	- Cui IIIui	Sr. Citi	zen	Saving	ie Se	hom	OA)			
Basic Sav	ings Acco	unt		T	DA/C 3	Years	3		PPF A		Daving	35 00	nem	e A/C			-
RD Accou				T	DA/C 5	Years	3		NSC V		Issue						
TD A/C 1	Year			N	Monthly	Incom	e A/C		NSC IX							-1-11	
KVP-14				S	ukanya	Samr	iddhi A	VC									
2. Operati	ng Instruc	tion (p	olease	tick √	the emp	ty box	()										
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*3. Full Nar Mr./M	ne of appl rs./Ms./Oth	icant, ner	in CAF First N	PITAL I	Letters		e a spa liddle l				t name				-	Gend	ler(N
3																	
9				HE IN													
									and the same		-	7117-7		VALUE OF		-	
4, Please	choose fro	m the	follow	ring (T	ick√ any	one):	-										
Minor	Lunatic		ind/Ph			Pen	sioner	BPL	Benefic	iary	of	Sa	ncha	yaka	1	Other	rs
through	Through		andica	pped/II	literate				any		Velfare						
5 In case	Guardia	n thi	rougn	agent	6111				Scheme	9							
Nan	of minor/L	dian	ACCO	unt, pi	ease fill	the fo	llowing	g:-									
Ivaii	ie oi Guai	ulali	_			Re	sidenti	al Addre	ess			R	elati	onshi	p w	ith m	ninor
				ES CON													
PPO/BPL/	Registration	HAR:	rollmer		are Sch	eme											
	haar Num										i edistr	dian	Janes.				
UIDAI Aad	haar Num	ber of	f Guard	dian (i	n case o	of min	or/luna	tic acco	unt)								
																7	
	First depo	osit															
Mode of d																	
(Tick√ any	one) A	moun	t Rs.(fi	gures)			(words)									
Cash																	
Cheque/D		(Chequ	e/DD N	lo.		- 1	Date of i	ssue		1	lame	of E	Bank/F	os	t Offi	ce
D																	
Transfer		Tra	nsfer A	Accour	nt No.			CIF I	D		l N	lame	of F	Bank/P	200	t Offi	Ce
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SBMO																	
Postal																	
Orders																	
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. Amount	of Monthly	Insta	Ilment	(In ca	se of Rr	Acco	nunt)										
				1 04	00 01 112	71000	, direj										
Rs. (in figu	res)			(in wo	rds)												

0. In case	of Certific	ates/K	(VP:- P	lease	issue ce	ertifica	tes/ as	detaile	d below:-								
Denominat	ion (Rs.)		No.						s/KVP iss	Hed	I (to be	ento	rod I	by Por	et C	Office	1
		Cer	tificate	The second second)			· inoute	0.1111 133	ueu	(to be	citte	reu I	Jy POS	SI C	mice)
100 Not for																	
00 Not for	KVP																
1000																	-
5000							Environ.										
10000																	

11. In case services of SAS/P			SPANE		
I/We are using the services of					
Authority No				***	
Received Passbook/Certificat	h date				
12. Standing Instructions	n date				
Please credit my monthly/Qu	arterly/Yearly interest in	nto following acc	count(in case of	MIS/SCSS/TD ac	counts):-
Savings Account No					
Please debit my following acc	count for credit of my R	D installment mo	onthly/half yearl	y/yearly:-	
Savings Account No					PO/Bank
13. Nomination					
I/We nominate the person(s)	named below under Sec	tion 4 of the Go	vernment Savin	gs Bank Act, 187	3 (5 of 1873) to
the sole recipient (s) of the ar	Date of Birth		Name & addr	ess of person wh	o may receive
Name & address of nominee(s)	(in case of minor)	Share of nomination		ount during the n nominee(s)	
	or the second has				
THE RELEASE THE		Color Management			
Clanatura of witness in acce	denocitor wich to make	nomination			
Signature of witness in case	depositor wish to make	nomination			
Name & Address of witness					
14. Other Information					
Account open mode (Tick√ a	ny one)				
Account open mode (Tick v a	ily one)				
ormal	Without Cheque Book	With	cheque book	W	elcome Kit
*Documents attached (Tickv	relevant columns)				
(D) (D Add	s Proof Source of funds	Form 60	Form 61	Form 15G	Form 15H
ge proof Photo ID Addres	Source of funds	FOIII 60	FOIII 61	roim 150	Tomi Tom
Mandatory Fields to be enter	ed into system by Post	Office Operator.			
mandatory ricids to be enter	cu into system by 1 out	omeo operator.			
Authorization					
I/We authorize Agent (r	name)				to receive
Passbook/Certificates of					
1 abbooting of an output					
Declaration					
I/we hereby declare that I/we	have gone through the	rules of the sch	neme under whi	ch account is be	ing opened and
I/we shall abide by all the rul	es/limits prescribed for	this scheme.			
Signature/Thumb Impression	n:- 1 st Applicant	2	2 nd Applicant		3 rd Applicant
********	*****	******	*****	******	*****
Date:-					
	For C	Office Use or	nly		
Certified that I have verified fully complied with.				and confirm that	KYC norms ar
fully complied with.	the documents submit	tted with this ap			
	the documents submit			and confirm that Signature of	
fully complied with.	the documents submit	tted with this ap			
fully complied with. Signature of BPM	the documents submit	tted with this ap			
fully complied with. Signature of BPM	the documents submit	tted with this ap			
fully complied with. Signature of BPM	the documents submit	tted with this ap			