

SENIOR CITIZENS SAVINGS SCHEME RULES, 2004.

ko.hO.D.L.-330&099 3 810,} Che Gazette of India K) M — 30 PART I Section 30 (i) BY A1J'tM) Rrry 3231 3231 2372 11, *926 MM<DAY, 11, 2 20u 1873 (1873 5) 15 gg 1873 (1873 5) 0) 2 ART LI—SEC. (ii) 55 60 t, 3Ffr<i \$1 fäg I dig I z 3724 (Qq —1B 3 6 : (1) 312th 5. t7TT/ I *7TT I (5) qfä q•-dr (2) 4 : EXIRAæDNARY ARTII—SEC. 3 i (2) 31 30 30 / 31 31 30 30 31 (4) f*4T qTg, (2) Ä, 5 &rrr I 8. qgt & - 7 (IO) 1925 (1925 39) (i) (ii)FrqQ1 (iv) 6 THE EXTRAORDINARY ARTL—SEC. 3 i 3tR 312frq:- fh1 t \$1 \$1 \$1 fHT 10. (1) -q-q.r.Fäf g-iF (4) It-a QIT I (fiZ1i) 11. t, q-tq gfä I 12. 13. (gg.3TR .3TT{) (1) fig I (3) fig 14. fäg gg, gg 2-8/2004-1Fgq-II] 8 TI-E GAZETTE OF INDIA : EXIR,AORDINARY 2 3tR 3 (1) &kT) 2004 3tR ARTII—SEC. 3 i . (qqr 1. 2004 (Nü t) urd 2. (fid t) (ii) å/8H* (iii) å atk FT 1 2 3 (iv) gg, 4 3. 9 3tR 1. 2. 1. (ii)* 2. 2. 3. 3. fig 7Tg \$r 4. 3tR 3tR t, qqr) 4. 2 (ii)å t (1) t, zrg 1961 \$1 (2) 3Fq f\$ZIT fig B-g \$r Gur , , , 3Fq 10 Ürr ARTII—SEC. 3 i qm, 3tR (7Tq 2004 Rg (frå t) 2004 (fit t) 2. 2004 \$ \$1 3tR 3. 2004 grq 3tR 11 2004 (7THf*Rrfäzå (V*au«, qi) : 2004 6 I (<QTT3ü) 1. 2. 12 1000 x 500 x 100 x GAZEI*IE : EXIRAORDNÅRY 3 (1) 10 2004 q*rg) 3Fu 1000 x 500 x 100 x ARTII—SBC. 3 (2 7TH. qTg) 50 20 10 05 02 01 x x x x x 50 20 10 05 02 01 x x x x x x (qrq 3tR # 8001-q*q ## 8008- \$1 : 8008-VTwggtF.03.104. I 13 fig 3tR yr \$1 ## 8008- 104. I \$1 8008- (fiu-q 8 (1) 9 2004 . 7TH) 14 1. (ii)* GAZETIE OF : E,XIRAORDINARY 3tR (Bzrq 8 (3) (4) RTq) ART 3 i (föra fäg Rigg) \$1 \$1 N\$rq, 2004 2004, q. 3tR (iii)** 1925 fä« 15 (vi) # I (vii) # I (qrå-\$ #: Ng zrgr I (qqr . (fätö 2004 q. ZIT 3tR 16 2. 1. 2. (2) 1. 2

3. NDIA.EXIR,40RDINARY *iqar g I g g atq 2. 3. 18 2. (ii) GAZETTEOFNDIA A"RAORDINARY (ft-aq 11 2004 2004 3tR [PARTII—SEC. 3tR (04—2B 19 20u Fqg 3tR qaT) \$1 Fqg) 3tR YfäfQzå t. # qtq) OF FNANCE (Dqartmen Econcmic Main) NOTIFICATK)N New Ddhi, the 2nd August 2004 G.S.R 490(»— In exercise of the powers conferred by section 15 of the Government Savings Banks Act, 1873 (5 of 18i3j,the Central Government hereby makes the following rules, namely:- 1. Short title and commencement (1) These rules may be called the Senior Citizens Savings Scheme Rules, 2004. 2. (b) (c) (d) (2) They shall come into force on the 2M day of August, 2004. Definitions In these rules, unless the context otherwise requires:- 'Account' means a savings account opened by the depositor in accordance with the provisions of these rules; 'Act' means the Government Savings Banks Act, 1873 (5 of 1873); 'deposit' means the money deposited in an account under the provisions of these rules; 'Depositor' means an individual - (i) who has attained the age of 60 years or above on the date of opening of an account under the provisions of these rules, and by whom, or on whose behalf, money is deposited in an account under these rules or NE OF NDIA : EXIRAORDINARY ART 11—SEC. 3 i (ii) who has attained the age of 55 years or more but less than 60 years, and who has rebred under a voluntary retirement scheme or a special voluntary retirement scheme on the date opening an account under these rules, subject to the condition that the account is opened by such individual within three months of the date of retirement and a certificate from the employer, indicating the fact of retirement under such voluntary or special voluntary retirement scheme, retirement benefits, employment held alongwifrl period of such employment with the employer, Is attached with the application form (FORM-A). (e) 'Deposit Office' means, any post office in India doing savings bank wrk and authorised by Director General Posts, to open an account under these rules. (f) 'Form' means a form appended to these rules

- 3. Opening of account:- (1) Any depositor may open an account at any deposit Office by making an application in FORM -A alongwith the amount of deposit as per the pay-in-slip in**



FORM-D, duly filled in, alongwith age proof.(2) A depositor may operate more than one account under these rules subject to the condition that the deposits in all accounts taken together shall not exceed the maximum limit as specified under rule 4: Provided that more than one account shall not be opened in the same deposit office during a calendar month. (3) A depositor may open the account in individual capacity or jointly with spouse

4. Deposits and withdrawals :- (1) There shall be only one deposit in the account In multiple of one thousand rupees not exceeding rupees fifteen lakh.(2) Except as provided in rule 9, no withdrawal shall be permitted under these rules before the expiry of a period of five years from the date of opening of an account. (3) The depositor may extend the account for a further period of three years by making an application in FORM-B to the deposit office within a period of one year after the maturity period of five years as specified in sub-rule (2). Explanation.- Extension of account under this sub-rule shall be deemed to have been made from the date of maturity irrespective of the date of application. (4) A deposit office shall, as soon as it comes to the notice that a deposit exceeds the ceiling prescribed under sub-rule (1), request the depositor in writing, to withdraw the excess deposit immediately



5. Mode of deposit :- (1) The deposit under these rules may be made: 6. (a) in cash, if the amount of deposit is less than rupees one lakh. (b) by cheque or demand draft drawn in favour of the depositor and endorsed in favour of the deposit office, or in favour of the deposit office. (2) Where a deposit is made by cheque or demand draft, the date of deposit under these rules shall be the date of encashment of the cheque or demand draft. (3) Where a deposit is made by means of an outstation cheque or demand draft, commission charges at the prescribed rate shall be payable along with the deposit and the date of realisation of the cheque or demand draft shall be the date of deposit. Nomination:- (1) The depositor may at the time of opening of the account under these rules, nominate a person or persons who, in the event of death of the depositor, shall be entitled to payment due the account. (2) If such nomination is not made at the time of opening of the account, it may be made by the depositor at any time after the opening of the account but before its closure, by an application in



FORM-C, accompanied by the pass book to the deposit office. 7. 8. 21 (3) The nomination made by the depositor may be cancelled or varied by a fresh nomination in FORM- C to the deposit office in which the account (4) Nomination facility shall be available in the case of joint account also. However, in such case, the joint holder will be the first person entitled to receive the amount payable in the event of death of the depositor and the nominee's claim shall arise only after the death of both the depositor and the joint holder.

Explanation.- In case of joint account or where the sole nominee is the spouse, the spouse may continue the account in accordance with the proviso below sub-rule (3) of rule 8. (5) In case of a joint account or where the spouse is the sole nominee, the spouse shall also be eligible to make, cancel or vary the nomination made earlier, after the death of the depositor, in accordance with sub-rule (2) to (4). (6) Every nomination and every cancellation or variation thereof shall be registered in the deposit office and shall be valid from the date of such registration, the particulars of which shall be entered in the pass book. Interest on deposit (I) The deposit made under these rules shall bear interest at the rate of nine per cent per annum from the date of deposit. (2) Interest shall be payable from the date of deposit to March/30 June/30 September/31 December as the case may be, in the first instance and thereafter, interest shall be payable on 31st March, 30th June, 30th September and 31st December. (3) In case any of the dates of interest payment, specified under sub-rule (2), fall on a Sunday or a holiday, the previous working day shall be deemed to be the due date for the purpose of interest payment. (4) If so authorised, interest payable on the due dates as specified in sub rule (2), shall be credited to the depositor's savings account in the deposit office in which the account exists subject to the condition that by so credit of the interest amount, the maximum limit of deposits, if any, in the savings account, is not exceeded. (5) If the interest payable every quarter is not claimed by a depositor, such interest will not earn additional interest. (6) Interest shall be rounded off to the nearest multiple of rupee one and for this purpose any amount of fifty paise or more shall be treated as rupee one and any amount less than fifty paise shall be ignored. (7) The excess amount referred to in sub-rule (4) of rule 4, shall carry interest at the rate applicable from time to time to the Post Office Savings Account and such interest shall be payable from the date of deposit of excess amount to the end of the month preceding the month in which deposit office requests the depositor to withdraw the excess amount; the amount of excess interest, if any, already paid to the depositor, shall be deducted. (8) In case of an account, continued after maturity under sub-rule (3) of rule 4, the deposit in such account shall earn interest at the rate applicable to the new accounts opened or to be opened under the provisions of these rules on the date of maturity. (9) In case of an account which is not extended on maturity and closed at any time as per provisions of sub-rule (2) of rule 8, post maturity interest at the rate, as applicable to the deposits under the Post Office Savings Account from time to time, shall be payable on such matured deposits, upto the end of the month preceding the month of closure of the account. Closure of account:- (1) The deposit made at the time of opening of account shall be paid by the deposit office at which the account stands to the depositor on or after expiry of five years from the date of the opening of the account on production of the pass book accompanied by a written application (withdrawal form) in FORM-E. In case the depositor does not close the account on maturity as specified under sub-rule (I), (2) and also does not extend the account under sub-rule (3) of rule 4, the account shall be treated as matured and the depositor will be entitled to close the account at any time subject to the condition that post maturity interest as prescribed under sub-rule (9) of rule 7, shall only be admissible for the period beyond maturity. (3) In case of death of a depositor before maturity, the account shall be closed and deposit refunded on an application in FORM-F, along with interest till the end of the month preceding the month in which refund is made, to the nominee or legal heirs in case the nominee has also expired or nomination, as provided in rule 6, was not made, as the case may be: Provided that in case of a joint account, or where the spouse is the sole nominee, the spouse may continue the account on the same terms and conditions as specified under these rules: Provided further that in case the spouse does not continue the joint account shall be closed on an application in FORM-F and the deposit refunded along with interest as above. (4) Where there is no nomination in force at the time of death of the depositor, the amount standing to the credit of the deceased depositor shall be paid by the deposit office to the legal heirs of the deceased depositor on receipt of an application in FORM-F along with a certificate of death of the depositor and a succession certificate or Letter of Administration with attested copy of probated will of the deceased depositor issued under the provisions of the Indian Succession Act, 1925 (39 of 1925). Provided that the total amount including interest, payable upto rupees one lakh may be paid to the legal heirs on production

of (i) a letter of indemnity, (ii) an affidavit, (iii) a letter of disclaimer on affidavit, and (iv) a certificate of death of the depositor on stamped paper, in forms as in Annexures to Form F. (5) No deduction, as specified under rule 9, shall be made in case of premature closure of an account at any time due to death of a depositor

9. Premature closure of account:- (i) Notwithstanding anything contained in sub-rule (2) of rule 4, on an application in FORM-EC in this regard, the depositor may be permitted to withdraw the deposit and close the account at any time after the expiry of one year from the date of opening of the account subject to the following conditions, namely:- (a) In case the account is closed after the expiry of one year but before the expiry two years from the date of opening of the account, an amount equal to one and a half per cent of the deposit shall be deducted and the balance paid to the depositor. (b) In case the account is closed on or after the expiry of two years from the date of opening of the account, an amount equal to one per cent of the deposit shall be deducted and the balance paid to the depositor. (2) The depositor availing the facility of extension of account under sub-rule (3) of rule 4, may be permitted to withdraw the deposit and close the account at any time after the expiry of one year from date of extension of the account without any deduction



10. Pass Book:- (1) On opening of an account, the depositor shall be given a pass book Immediately, alongwith the depositor's copy of the pay-in-slip (



Form-D) duly stamped and signed by the depositor in token of having received the amount of deposit. The pass book shall bear the date of opening of account, the number of the account, the depositor's name, photograph (also name and photograph of the spouse in case of joint account) and address, the amount deposited, the quarterly interest payable along with due dates of payment, the date on which the deposit will be due for, final payment, the name(s) of the nominee(s) and agent's name, agency code number, date and Validity, in case the account has been introduced through an agent: 23 Provided that if the deposit is made by means of a cheque or a demand draft, the pass book shall be given to the depositor only on the date of deposit after encashment of the cheque or demand draft as provided under sub-rule (2) of rule 5. (2) The depositor availing of the facility of credit of interest in savings account under sub-rule (4) of rule 7, shall present the pass book to the deposit office at least once in a year for completion of entries. (3) The depositor not availing of the facility of credit of interest in savings account under sub-rule 4 of rule 7, shall present the pass book to the deposit office at the time of collecting interest every quarter. (4) In case of original pass book being lost, or mutilated or damaged, a duplicate pass book may be issued on payment of a fee of rupees ten in case of issue of first duplicate pass book and rupees twenty in case of any subsequent issue, on a simple application on plain paper. The issue of duplicate pass book(s) shall be noted by the deposit office in its office records including the ledger folio bearing particulars of the account. (5) In case the lost pass book is found after issue of a duplicate pass book, it shall not be treated as valid for any purpose and shall be surrendered immediately to the deposit office who shall destroy the same immediately in presence of the depositor. 11

12. Transfer of account from one deposit office to another:- A depositor may apply on FORM-G, enclosing the pass book thereto, for transfer of his account from one deposit office to another in case of change of residence: Provided that where the deposit is rupees one lakh or above, a transfer fee of rupees five per lakh of deposit shall be payable. Account opened in contravention of rules:- Whenever it comes to notice that an account has been opened in contravention of these rules, the account shall be closed immediately and the deposit in the account, after deduction of the interest, if any, paid on such deposit, shall be refunded to the depositor

13. Deposits by Non-Resident Indians (NRIs) and Hindu Undivided Families (HUF):- 14.(1) The Non Resident Indians are not eligible to open an account under these rules: Provided that if a depositor who subsequently becomes a Non-Resident Indian during the currency of the account under these rules, the account may continue till maturity on a non-repatriation basis and the account shall be marked as a Non-Resident account: Provided further that the account continued under the above proviso, shall not be extended for any further period as provided under sub-rule (3) of rule 4. (2) Hindu Undivided Family is also not eligible to open an account under these rules. Power to relax:- Where the Central Government is satisfied that the operation of any of the provisions of these rules, causes undue hardship to depositor, it may, by order, for reasons to be recorded in writing, relax the requirements of that provision in a manner not inconsistent with the provisions of the Act. (F. No. 2-8.0004-Ns.f.f] D. SWARUP, secy 1 FORM-A (See clause (d) of rule 2 and 9.1b rule (1) of rule 3) Serial No.... APPLICATION FOR OPENING OF AN ACCOUNT UNDER SENIOR CITIZENS SAVINGS SCHEME, 2004. (name of the Deposit office)

*Name of Agent (in case of the account introduced through agent). Place here by copy of receipt (Ent Photograph of both the Depositor & *of the in case a joint account) valid upto... Agency Code No.. Sir, I. permanent resident of.. ..Dated.... PAN No. applicant).. son/daughter/wife of.... years, hereby, I request an account under the Senior Citizens Savings Scheme, 2004 (hereinafter referred to as said scheme), in my name / jointly in my name and my spouse..... (name and address of spouse with and tender herewith) in cash / cheque / draft, the (Rupees... particulars of which are in the enclosed 'pay-in-slip' (



Form-D), Dwards Épost in tie accouet. 2. I/we* hereby dedare that,- (i) I/we* have cleady underst@d the Senior Citizens Savings Scheme Rules, 2004 governing the acoune under the said scheme, as amended from bme to time(hereinafter referred to as the said, rules); (iii) Sl. No. 1 2 3 I/we* shall abide by the said rules in letter and spirit; the details of other accounts opaled earlier by me/us* under the said are as under:-

N a me of depositor(s) type of Name arß Addrsss Accoun t omce of account IndMduat Join No. with Arnoult of Depost I/we* shall adhere to the oeilng on deposits, taking the deposib in all the accounts opered by me/us* toge&ter, as specified in rule 4 and amended from time to time. In case, at any urne, excess deposR is found, such excess deposit will be refunded to me/us* after recovery of excess interest under sub-rule (8) of rule 7

3. I nominate the following person / persons, mentioned below, to whom, to the exdusbn of all other persons, in the event of my death the amount standing to my credit in the account would be payabk in acardance be provisions contained in rule 6.' Date(s) birth StEre Permanem No. the nominee(s) aiongwith relationship wit} fre deposibr be 3(a) As the nominee(s) at No.(s)... . Shri/Smt./Kurnari.. in ase nominee(s) in be a age in amour* payable. other s ...abo•æ S/are nn«s), I. anoint aüiress(es) of the pprson(s) in respect of each minor to receive the due under æmunt in ttE event of my death during mimrity tie nominee(s). name 1...

2. Date... My/our* specimen signatures (thumb rnpres&l), are as bebw:- (i) First depositor:- (ii) *Joint depositor:- 1. # Witness. 2. 2. #Witness. Signature/Thumb imprecion of be depodtor .At 3 3 # Wtness. (Countersigned Postrnaster/Incharge) (Counters!qned& omce Seal Date Seal ..& office Seal Date. Date.. I also declare that the information proviöai by me /us* in is true to the best of 4. my/our knowledge and belief and in cae, at any time, any of tik information and/or dedaratbn is found false, no interest on the deposits Shail be payable to rne/us*, the deposit office shall dose the acounqs) and refund the after recovery the interest, if any, airready paid on the deposits. Yours (Sl*tature of be appuant) (Present Posül Mdr—s) Place 1. 2. 3

4. Age proof.of receipted application form for allotment of PAN, if PAN is not allotted. Pay-in-Sltp (Form-D), duly flited in alongWith amount of deposit. Certificate from the employer as specified in sub-clause (ii) of dause (d) of rule 2. * : Score out whichever is not applicable. OF : EX"TRAORDBQARY ARTII—SEC. 3 1 **: (i)The applicant(s) who are not assessed to income tax, may fumish a self declaration, that their income from all sources (including the interest income from the account to be opened vide this applkatön) does not cross the exemption limit and the appllcant is not required obtain PAN under Income Tax Act, 1961, amended from time to time. (2) All other applicants shall mention the PAN No. compulsorily and in case they have not so far been allotted PAN by tte Income Tax Authorities, attested photocopy of the receipted application form for allotment of PAN should be attached to the applicaton form. In case of thumb impression. NQIE; (1) Self attested copies of any of the following docunwlts can be enclosed as age proof:- Birth Certificate issued by the Municipal authority/ Gram Panchayat/District Office of the Registrar of Births and Deaths; Voter Identity Card issued by Elætion Commission of India; PAN Card; Passport; Ratm Card; Date of bith certificate from the schooj last attended by the applicant or any ottEr recognised edg:atmal institution or Driving Licence issued by local licensing authority. (2) (Yiginats of the documents attached, should also be produced simultaneously for verification and retum immediately. EOR THE OF DEPOSü QFFICE TTE account has been opened on.....with Rs..(Rupees Account No.. under the Senior Citizens Savings Scheme, 2004 ...Ledger folio No. Agent's name, agency code number, date and validity have been entered in the ledger folio weil as Pass book(in case of account introduced through agent). Pass Book No... Date.. TO ..has been issued. Signature of the Incharge of Deposit Office (alongwith name and designaton stamp) FORM-B (See sub-ruie (3) of rule 4) Serial No. APPLICATION FOR EXTENSION OF AN ACCOUNT UNDER SENIOR cr1ZENS SAVtNGS SCHEME, 2004 The Postmaster/Incharge, ...(name of the Deposit office) Subject: Sir, 1. 1, Application for extension of . (date/month/year). an account for three with son/daughter/wife of..... .1 effect a depositor of account No. (hereinafter referred to as the 'said account') hereby apply for continuation of the account under the Senior Citizens Savings Scheme, 2004 (hereinafter referred to as 'the said scheme'), for a further period of three years from the date of maturity of my above-said account. I have understood the terms and conditbns applicable to be account be period of e&nöon tle 2. Senior Citizens Savings Scheme Rules, 2004 as amended from bme to the. I shali dose the account immediately on mmmpletön the uten±d period and get ttE deposit standing 3. at my credit in the

account after adjustment of the interest paid in excess, if any, and any charges recoverable in connection with the said account. Date.. The account No... (Rupees. matured on.. b... of (name and address) FOR THE USE OF DEPOSIT OFFICE .with Rs.... which was on..) under the Senior Citizens Savings Scheme, 2004 and has been extended for a period of three years with effect Rate of interest at..... per cent per annum as applicable under the scheme to fresh opened or to be opened on the date of maturity, shall be applicable during the extended period of the deposit. No. Date. necessary entries have been made in the Pass Book No.. accordingly. relevant Ledger folio Signature of the Incharge Office (along with name and designation stamp) FORM-C (See rule 6) Serial No. APPLICATION FOR NOMINATION/CHANGE/CANCELLATION OF NOMINATION UNDER SENIOR CITIZENS SAVINGS SCHEME, 2004 The Postmaster/Incharge, Subject: Sir, ...(name of Deposit office) Application for Nomination or Change/Cancellation of Nomination. . hereby nominate the following person / persons, mentioned below, to whom, to the exclusion of all other persons, in the event of my death the amount my credit in would be payable in which he may be combined In rule 6 Senior Citizens account No. Savings Scheme Rules, 2004. GAZETTE OF INDIA: EXTRAORDINARY the nominee(s) Sl. relationship with No. the Permanent Address As the nominee(s) at Serial No.(s)... Shri/Smt./Kurnari... Date(s) birth of Share of the nominee(s) in as a nominee(s) in the of a minor/ age in amount payable. other s above is/are minor(s), I appoint .[name(s) in full with complete address(es) of the person(s) in respect of each minor nominee] to receive the sum due under the said account in the event of my death during the minority the nominee(s). This is in supersession Of the nomination(s), made by me earlier at the time of account/ vide my application dated application dated hereby request to cancel the nomination made by me earlier vide my 1..

2. Date.(Place).. *Score out whichever is not applicable. FOR USE OF DEPOSIT OFFICE The above nomination has been registered on.. nomination dated . .has been changed/canceled. Necessary entries have been made in the Pass Book (No.. according to Date... FORN.D Signature of the depositor (Name and address) AND/OR the earlier . . . and relevant Ledger folio Signature of the Incharge of Deposit Office (along with name and designation stamp) (See sub-rule (1) of rule 3 and rule 10) PAY — IN — SUP FOR DEPOSITS UNDER SENIOR CITIZENS SAVINGS SCHEME 2004 Serial No.. Counterfoil (1) Depositor's Name of Deposit Office Name of depositor. Address: Father's/Husband's name: *Name of Agent (in case of account through agent) with code No., and valid Counterfoil (2) Depositor's Name of Deposit Office Name of the Address: Father's / Husband's Name: * of (in case of account through agent) with agency Code No., date and validity Account No.. to be filled in Date.. of office Account No..... to be filled in by Date... of office Ledger Folio... ..(to be filled by deposit office) Ledger Folio. Amount of Deposit(to be filled by deposit office) Amount of Deposit Rs. # Cheque/Demand Draft realisation charge Account Transfer Fee Rs. # # Fee for issue of Duplicate Pass Book Other charge if any . Rs. # # TOTAL AMOUNT Total Amount in words (Rupees.. Details of CASH DEPOSIT: Book (Rs.) AROUND Cheque/Demand Draft realisation Charge Account Transfer Fee Rs. # # Fee for issue of Duplicate Pass Book Other charge if any . Rs. ## TOTAL AMOUNT (Rs.) Total Amount in words (Rupees. Details of CASH DEPOSIT: 1000 500 100 50 20 10 05 02 01 x x x x x x 1000 500 100 50 20 10 05 02 01 x x x x x x x COINS TOTAL CASH : Cheque [Demand Draft No. and date: Bank / Branch on which drawn: AMOUNT RUPEES ss• nature of payment preme TO COMPLETED by OFFICE Head of Government Account(to be entered by Deposit (Rupees Received RS as detailed hereinabove, For deposit In Account No... *Agent's Commission at the rate Of.....per cent of deposit amounting to Rs.... .. (Rupees. has been paid at source (under receipt). Cashier's scroll No.. COINS TOTAL CASH : Cheque [Demand Draft No. and date: Bank / Branch on which drawn: AMOUNT RUPEES Depositor's nature Head of Government Account(to be entered by Deposit (Rupee. Received Rs as detailed hereinabove. For deposit In Account No *Agent's Commission at the rate of.....per cent of to Rs..... (Rupees has been paid at source (under receipt). Cashier's scroll . . of (with name set) of Deposit *nature of Cashier (with name and office seal) Supervisor/Incharge office seal of office also Deposit office seal 30 GAZETTE OF : EXTRAORDINARY [PART II—SEC. I, The cheque/demand draft should be in favour NOTE: 1. The cheque/demand draft should be in favour of the Deposit Office, or in favour of the depositor duly the Deposit Office, or in favour of the depositor duly endorsed in favour of the deposit office. endorsed in favour of the deposit office

2. Cheques / Demand Drafts are subject to realisation 2.Cheques / Demand are subject to realisation of the proceeds the proceeds * Score out if not applicable * Score out if not applicable # : in respect of Head:8001-National/ # : In respect of -National Savings Deposit Scheme. ##: In of various Head: ##: In respect of various accounts:-Major Head: 8008-Income and Expenditure of NSSF.OO.104.Other 8008-

Income and Expenditure of NSSF.00.104. Other Incomes. Incomes. ###: In respect of agency commission to agents: respect of agency commission to agents: Major 8"8-Income and Expenditure 01 Major Head: 8008-Income and Expenditure of ASSF.03.104 NSSF.03.104 FORM - E (See sub rule (1) of rule 8 and rule 9) Serial No... APPLICATION FOR CLOSURE OF AN ACCOUNT UNDER SENIOR CITIZENS SAVINGS SCHEME, 2004 TO The Postmaster/Incharge, ...(name of ttp Deposit office) Application for withdrawal/closure of account. Subject: Sir, 1. resident of and depositor of account No. for closure of the said account Rs.. (Rupees. and/or deduction equal to (Rupees. with son/daughter/wife of.. (hereinafter referred to as the 'said account') hereby apply immediately. The interest of Rs.. and deposit of ...TOTAL(INTEREST+DEPOSIT) Rs.), adjustment of overpaid interest per cent of the deposit, amounting to Rs. . and any other charges; recoverable from me in respect of the account in question, may kindly be refunded to me immediately. 2. • The Pass Book is enclosed Signature or thumb impression of the ACCOUNT No.. Rs... USE -THE QFECE ..DATE OF DEPOSIT. .. -AMOUNT OF Withdrawal on account of Interest Rs..... (Rupees.. to Rs.... and deposit Rs.. deduction or Rs.. relating to Rs.. DEPOSIT: .. totalling and is sanctioned in favour of the depositor. *Remission of overpaid interest Rs... Other Charges (to be specified) (Rupees NET AMOUNT PAID Rs. . .) has been adjusted. (Rupees. 31 Received a sum of Rs... from. (Rupees. (Name of Deposit office) as per details furnished above. Signature / Thumb impression of the depositor *: Score out whichever is not applicable. FORM - F (See sub-rules (3) and (4) of rule 8) Serial NO... APPLICATION FOR CLOSURE OF ACCOUNT UNDER SENIOR CITIZENS SAVINGS SCHEME, 2004 BY SPOUSE(JOINT HOLDER) / HEIRS TO The Postmaster/Incharge Subject: Sir, I/WE* late.. No.... ..(name of the Deposit office) Application for withdrawal /closure of account. the spouse (Joint holder) / nominee(s) /legal heirs of the depositor to the Senior Citizens Savings Scheme, 2004 account ... wish to withdraw the entire amount standing to the credit of the deceased in the said account. Please find enclosed:- (i) A certificate in regard to the death Of the Depositor. (ii)*A Certificate in regard to the death of Shri/ Shrimati....., . also the nominee(s) appointed by the Depositor. Shri/Shrimati..... . and (iii)** Succession Certificate/Letter of Administration with attested copy of probated will of the deceased depositor issued under the provisions of the Indian Succession Act, 1925. (iv) Pass Book of the Depositor. (v)# Letter of Indemnity. (vi)# Affidavit. (vii)# Letter of disclaimer on affidavit Signature or thumb Impression of claimant(s) Witness (Signature, name and address)..... Date. Place.. Withdrawal of Rs....., is sanctioned. BY THE DEPOSIT OFFICE (Rupees . Adjustments made (to be specified) (Rupees PAYABLE NET (Rupees AMOUNT 32 Received a sum of Rs... settlement of our claim. '11-E OF : EXTRAORDINARY RECEIPT TO BE SIGNED BY THE CLAIMANT(S) (Rupees... ARTU—SEC. 3 i (Name of Deposit office) as per details furnished above, in full Signature / Thumb impression of the claimant(s) *: Delivered whichever is applicable. off W there • Nomination #: To be produced by legal heirs, in the absence of nomination(s) for claims upto Rs. 1 lakh. ANNEXURE-I TO FORM - F (Letter of indemnity) TO The Postmaster / Incharge, . (Name of the d40Sit office) In us..... . consideration of your payment or . (Rupees. agreeing to pay me [Name(s) of Legal heir(s)] the sum Rs...) standing in the account No... CITIZENS SAVINGS SCHEME, *004 with your office the name of . ..under SENIOR with 01.* production of letters of or a succession certificate to tie estate of the deceased. I/We... , ...(name of the depositor), and . (sureties) do hereby for ourselves and our heirs, representatives, and administrators jointly and severally undertake agree to indemnify you and your successors and assigns against all claims, demands, proceedings, losses, damages, charges and expenses which may be raised against or incurred by you by reason or in of having agreed to pay/or paying me/us the sum as aforesaid. In witness whereof we have hereunto set my/our hands at Odis..... the presence of witnesses, Signed and delivered by the above named heir/heirs of the deceased. delivered by the above named sureties (Signature, names and address) 1

2. Signature, names and address of witnesses: 1.2. .day of.... in ATTESTED NOTARY PUBLIC
 33 TO The Postmaster / Incharge, 1 / We.. aged. resident of.. ANNEXURE-U TO FORM - F (Affidavit)
 ..(Name of the deposit office) ..Husband of / wife of sons/daughters of the said late..... .do hereby declare and solemnly affirm as under :- (1) (2) That I / we am/are the only heir(s) of the deceased . I / We alone represent the estate of Shri/Smt.... who died at..... . That deceased. the estate of the said deceased. 1. 2. 3. did not leave any will and therefore I / we are the only successor(s) to DEPENDENTS VERIFICATION: I / We, the above-named deponents do hereby verify on solemn affirmation in..... (name of place) that

the contents of this affidavit are true to the best of my/our knowledge and nothing material has been concealed. Dated. 1. 2

3. DEPONENTS ATTESTED OATH COMMISSIONER 23724 soid —s ANNEXURE-m TO FORM - F (Letter of disclaimer on Affidavit) 'The Postmaster / Incharge, 1/ We(i) Resident of.. (iii) , .. (Name of the deposit office) Husband of/ wife of . son/daughter of .son/daughter of do hereby declare and solemnly affirm follows • (1) That Shri/Smt leaving behind us... (2) That we.. æAkT ..died Intestate on..... ..his/her only heirs. .. heirs of our late for ourselves and on behalf of our heirs, executors, representatives and assigns to hereby relinquish our claims to the balance ..which may be credited to the account sought by our mother/father to be of Rs... opened in the deposit office in the name of the estate of the said.. deceased father/mother after the realisation of Draft No....., issued by on (name of the deposit office) and we have no objection whatsoever in the balance in the above-referred account No..... together with interest, if any, accrued Whereon being paid by the Deposit office to our mother/father Mrs./Mr..... .. 1. 2

3. DEPONENTS I / We, the above-named deponents do hereby verify on solemn affirmation that the of this are true to the best of my/our knowledge and nothing material has been concealed.Dated. 1. 2

3. DEPONENTS I identify deponent(s) who is/are personally known to me and who has/have signed in my presence.Dated. Commissioner 11— ate.... 31] FORM -G (See rule 11) 35 Serial No.... APPLICATION FOR TRANSFER OF ACCOUNT UNDER SENIOR CITIZENS SAVINGS SCHEME, 2004 The Postmaster/Incharge, Subject: Sident of(name of the Deposit office) Application for Transfer of account to another Deposit office. son/daughter/wife of... :positor of account No. :postt, of Rs.(Rupee... IVings Scheme, 2004 to. The Pass Book is endorsed. 'I/We hereby apply for TRANSFER OF MY ACCOUNT No... ..with a . under the Senior Citizens ..(Name and full address of the transferee deposit office) Signature or thumb impression of the Depositor(signature, name and address)..... y specimen signature/thumb impressions, as available in the record of transferer deposit office, are as below:-) 1st Depositor:- i. Witness.. Joint Depositor:- 1. *Witness

2. Jointly signed Postmaster/Incharge (Countersigned of Transferer office)& office Seal Date.... Postmaster/Incharge of Transferer office) 3. 3. (Countersigned Postmaster/Incharge of Transferer office) office Seal Date.. & office Seal forwarded to:., the office record(s). .CTransferee Deposit office) necessary entries passed Signature & office seal (Transferer Deposit office) FOR THE TRANSFER OF ACCOUNT OFFICE Received application for transfer of account No.... SENIOR CITIZENS SAVINGS SCHEME, 2004, in the name of .opened on..... .(joint holder, if any) standing on the books of the.. ... (name and of the transferer deposit office) .) due to matured. . showing a posit of Rs n-IE GAZETTE OF : EXTRAORDINARY PART II—SEC. 3 i B. The entries in the pass book have been checked, necessary entries indicating transfer, have been made and pass book has been returned to the depositor. Pass Book received in Original. # (Signature/thumb impression of the depositor) Date... Date.. *: In case of thumb Impression. #: to be signed on receipt of the pass book at the transferee deposit office. Signature of Postmaster / In-charge (with office seal) Transferer Deposit Office. Printed by the Manager. GOVT. of India Press, Ring Road, Mayapuri, New Delhi-110064 and Published by the Controller of Publications, Delhi-110054,