

No. FS-113-03/2024

भारत सरकार/Government of India

संचार मंत्रालय /Ministry of Communications

डाक विभाग /Department of Posts

वित्तीय सेवाएं प्रभाग / (Financial Services Division)

Dak Bhawan, New Delhi - 110001

Dated: 18.09.2024

To

**All Heads of Circles / Regions**

**Subject: Circulation of amendments in National Savings Scheme Rules, 1987 and National Savings Scheme Rules, 1992- Reg.**

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Madam / Sir,

The undersigned is directed to forward copies of the Gazette notifications dated 29.08.2024 issued by Department of Economic Affairs, Ministry of Finance and published in e-Gazette on 05.09.2024 in connection with the amendments in rules related to National Savings Schemes.

(i). **G.S.R. 537(E)** - National Savings Scheme (Amendment) Rules, 2024.

(ii). **G.S.R. 538(E)** - National Savings Scheme Rules, 1987.

2. **Rules amended in National Savings Scheme Rules, 1992.**

(a). In rule 6, in sub-rule (1), for clause (v), the following clauses shall be substituted namely:-

“(v). For the period commencing from the 1st day of March, 2003 but before 1st day of October, 2024, the interest at the rate of seven-and-a-half per cent per annum shall be allowed for a calendar month on the lowest balance at credit of an account between the close of the tenth day and the end of the month and such interest shall be calculated and credited to the account at the end of each year.

(vi). The balances at the credit of the subscribers of the National Savings Scheme under these rules, on or after the **1st day of October, 2024**, shall bear no interest.

3. **Rules amended in National Savings Scheme Rules, 1987-** In exercise of the powers conferred by sub-rule (1) of rule 6 of the National Savings Scheme Rules, 1987, and in supersession of the notification of the Government of India in the Ministry of Finance (Department of Economic Affairs), number G.S.R. 177(E), dated the 1st

  
18/9/2024

March, 2003, except as respects things done or omitted to be done before such supersession, the Central Government hereby notifies that the balances at the credit of the subscribers of the National Savings Scheme under the said rules, on or after the **1st day of October, 2024**, shall bear no interest.

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

5. This issues with the approval of competent authority.

Yours faithfully,

  
**(Devender Kumar Sharma)**  
Assistant Director (SB-II)

Copy to:

1. Sr. PPS to Secretary (Posts)
2. PS to Director General Postal Services.
3. PPS/PS to Addl. DG (Co-ordination)/Member (Banking)/ Member (O)/ Member(P) /Member (Planning & HRD)/Member (PLI)/Member (Tech)/AS & FA
4. Addl. Director General, APS, New Delhi
5. Chief General Manager, BD Directorate / Parcel Directorate / PLI Directorate
6. Sr. Deputy Director General (Vigilance) & CVO) / Sr. Dy. Director General (PAF)
7. Director, RAKNPA / GM, CEPT / Directors of all PTCs
8. Director General P & T (Audit), Civil Lines, New Delhi
9. Secretary, Postal Services Board/ All Deputy Directors General
10. All General Managers (Finance) / Directors Postal Accounts / DDAP
11. Chief Engineer (Civil), Posta1 Directorate
12. All Sections of Postal Directorate
13. All recognized Federations / Unions / Associations
14. GM, CEPT for kind information and necessary actions.
15. Deputy Secretary, DEA, MoF, NS-II, North Block, New Delhi – 110001.
16. Joint Director & HOD, ICCW Building, 4 Deendayal Upadhyay Marg, New Delhi
17. e-file/Guard File

  
**(Devender Kumar Sharma)**  
Assistant Director (SB-II)



# भारत का राजपत्र The Gazette of India

सी.जी.-डी.एल.-अ.-05092024-256946  
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असाधारण  
EXTRAORDINARY

भाग II—खण्ड 3—उप-खण्ड (i)  
PART II—Section 3—Sub-section (i)

प्राधिकार से प्रकाशित  
PUBLISHED BY AUTHORITY

सं. 495]

नई दिल्ली, बृहस्पतिवार, सितम्बर 5, 2024/भाद्र 14, 1946

No. 495]

NEW DELHI, THURSDAY, SEPTEMBER 5, 2024/BHADRA 14, 1946

वित्त मंत्रालय  
(आर्थिक कार्य विभाग)

अधिसूचना

नई दिल्ली, 29 अगस्त, 2024

सा.का.नि. 537(अ).—केन्द्रीय सरकार, सरकारी बचत बैंक अधिनियम 1873 (1873 का 5) की धारा 3क द्वारा प्रदत्त शक्तियों का प्रयोग करते हुए राष्ट्रीय बचत स्कीम नियम, 1992 का और संशोधन करने के लिए निम्नलिखित नियम बनाती है, अर्थात् :-

- (1) इन नियमों का संक्षिप्त नाम राष्ट्रीय बचत स्कीम (संशोधन) नियम, 2024 है।  
(2) ये राजपत्र में उनके प्रकाशन की तारीख को प्रवृत्त होंगे।
- राष्ट्रीय बचत स्कीम नियम, 1992 के नियम 6 के उपनियम (1) के खंड (v) के स्थान पर निम्नलिखित खंड रखे जाएंगे, अर्थात् :-

“(v) 1 मार्च, 2003 से आरंभ होने वाली किंतु 1 अक्टूबर, 2024 से पूर्व की अवधि के लिए किसी मास के दसवें दिन और मास की समाप्ति के बीच के लिए किसी खाते में न्यूनतम शेष पर कैलेंडर मास के लिए साठे सात प्रतिशत वार्षिक की दर से ब्याज अनुज्ञात किया जाएगा और ऐसे ब्याज की संगणना और खाते में उसका प्रत्यय प्रत्येक वर्ष के अंत में किया जाएगा।

- (vi) इन नियमों के अधीन राष्ट्रीय बचत स्कीम में अभिदाताओं के खाते में शेष पर 1 अक्टूबर, 2024 को या उसके पश्चात् कोई ब्याज उद्भूत नहीं होगा।”

[फा. सं.14/1/2018-एनएस-भाग (1)]

आशीष वच्छानी, अपर सचिव

**टिप्पण :** राष्ट्रीय बचत स्कीम नियम, 1992 भारत के राजपत्र, असाधारण, भाग II, खंड 3, उपखंड (i) में सा.का.नि. सं. 763 (अ), तारीख 15 सितंबर, 1992 द्वारा प्रकाशित किए गए थे और उनका पश्चातवर्ती संशोधन अधिसूचना संख्या सा.का.नि. 46(अ) तारीख 15 जनवरी, 2000, सा.का.नि. 541(अ) तारीख 14 जून, 2000 सा.का.नि.154 (अ) तारीख 1 मार्च, 2001, सा.का.नि. 162 (अ) तारीख 1 मार्च, 2002, सा.का.नि 710 (अ) तारीख 17 अक्टूबर, 2002 और सा.का.नि. 178 (अ) तारीख 1 मार्च, 2003 द्वारा किए गए।

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

New Delhi, the 29th August, 2024

**G.S.R. 537(E).**—In exercise of the powers conferred by section 3A of the Government Savings Promotion Act, 1873 (5 of 1873), the Central Government hereby makes the following Scheme further to amend the National Savings Scheme Rules, 1992, namely:-

1. (1) These rules may be called the National Savings Scheme (Amendment) Rules, 2024.  
(2) They shall come into force on the date of their publication in the Official Gazette.
2. In the National Savings Scheme Rules, 1992, in rule 6, in sub-rule (1), for clause (v), the following clauses shall be substituted, namely:-

“(v) For the period commencing from the 1<sup>st</sup> day of March, 2003 but before 1<sup>st</sup> day of October, 2024, the interest at the rate of seven-and-a-half per cent per annum shall be allowed for a calendar month on the lowest balance at credit of an account between the close of the tenth day and the end of the month and such interest shall be calculated and credited to the account at the end of each year.

- (vi) The balances at the credit of the subscribers of the National Savings Scheme under these rules, on or after the 1<sup>st</sup> day of October, 2024, shall bear no interest.

[F. No. 14/1/2018-NS-Part(1)]

ASHISH VACHHANI, Addl. Secy.

**Note:** The National Savings Scheme Rules, 1992 were published in the Gazette of India Extraordinary, Part II, Section 3, sub-section (i), *vide* number G.S.R. 763(E), dated the 15<sup>th</sup> September, 1992 and subsequently amended *vide notification* numbers G.S.R. 46(E), dated the 15<sup>th</sup> January, 2000, G.S.R. 541(E), dated the 14<sup>th</sup> June, 2000, G.S.R. 154(E), dated the 1<sup>st</sup> March, 2001, G.S.R. 162(E) dated the 1<sup>st</sup> March, 2002, G.S.R 710(E), dated the 17<sup>th</sup> October, 2002 and G.S.R. 178(E), dated the 1<sup>st</sup> March, 2003.



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असाधारण  
EXTRAORDINARY

भाग II—खण्ड 3—उप-खण्ड (i)  
PART II—Section 3—Sub-section (i)

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नई दिल्ली, बृहस्पतिवार, सितम्बर 5, 2024/भाद्र 14, 1946

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NEW DELHI, THURSDAY, SEPTEMBER 5, 2024/BHADRA 14, 1946

वित्त मंत्रालय  
(आर्थिक कार्य विभाग)

अधिसूचना

नई दिल्ली, 29 अगस्त, 2024

सा.का.नि. 538(अ).—केन्द्रीय सरकार, राष्ट्रीय बचत स्कीम नियम, 1987 के नियम 6 के उपनियम (1) द्वारा प्रदत्त शक्तियों का प्रयोग करते हुए और भारत सरकार की वित्त मंत्रालय (आर्थिक कार्य विभाग) की अधिसूचना संख्या सा.का.नि. 177 (अ) तारीख 1 मार्च, 2003 को सिवाय उन बातों के जो ऐसे अधिक्रमण से पूर्व की गई हैं या करने का लोप किया गया है, अधिक्रान्त करते हुए अधिसूचित करती है कि उक्त नियमों के अधीन राष्ट्रीय बचत स्कीम के अभिदाताओं के खाते में 1 अक्तूबर, 2024 को या उसके पश्चात् शेष पर कोई ब्याज उद्भूत नहीं होगा।

[फा. सं. 14/1/2018-एनएस-भाग (1)]

आशीष वच्छानी, अपर सचिव

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

**NOTIFICATION**

New Delhi, the 29th August, 2024

**G.S.R. 538(E).**—In exercise of the powers conferred by sub-rule (1) of rule 6 of the National Savings Scheme Rules, 1987, and in supersession of the notification of the Government of India in the Ministry of Finance (Department of Economic Affairs), number G.S.R. 177(E), dated the 1<sup>st</sup> March, 2003, except as respects things done or omitted to be done before such supersession, the Central Government hereby notifies that the balances at the credit of the subscribers of the National Savings Scheme under the said rules, on or after the 1<sup>st</sup> day of October, 2024, shall bear no interest.

[F. No. 14/1/2018-NS-Part(1)]  
ASHISH VACHHANI, Addl. Secy.