

**F.No.116-12/2016-SB**  
**Government of India**  
**Ministry of Communication**  
**Department of Posts**  
**(F.S. Division)**

Dak Bhawan, New Delhi-110001

Dated :- 14/02/2020

To,

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

**Subject:-**Amendments to procedural rules relating to Sukanya Samriddhi Account scheme in POSB(CBS) Manual in the light of recent changes circulated vide SB Order 13/2019 dated 18.12.2019.

Sir/Madam,

The undersigned is directed to inform that MoF(DEA) has revised many statutory rules relating to different National Savings Schemes which were circulated vide SB order 13/2019 dated 18.12.2019. The competent authority has now approved to change relevant procedural rules and issue corrections slips of POSB(CBS) Manual [circulated vide SB Order No.9/2018 dated 17.7.2018].

2. Accordingly, the corrections relating to Sukanya Samriddhi Account Scheme are given below:-

**Correction slips for SSA in POSB(CBS) Manual**

**Rule 141(2)(e):- This sub rule to be replaced with below text:-**

(e) Birth certificate of Girl Child is mandatory to be submitted at the time of opening of account. Birth certificate issued by only following authorities shall be accepted: -

(i) Municipal authority

(ii) Any office authorised to issue birth and death certificate by the Registrar of Births and Deaths

(iii) The Indian Consulate as defined in clause (d) of sub-section (1) of section 2 of the Citizenship Act, 1955 (57 of 1955)

**Rule 141(9)(a):-This sub rule should be replaced with below text:-**

(a) Subsequent deposits can be made in Sukanya Samriddhi Accounts in multiple of Rs. 50/- with minimum of Rs. 250/- and maximum Rs. 1,50,000/- in a financial year. Subsequent Deposit in an Account may be made till the completion of fifteen years, from the date of opening of the Account only. For example, if account was opened on 13.05.2014, deposits can be made up to 12.05.2029 only.

**Rule 141(9)(b):- This sub rule should be replaced with below text:-**

If minimum amount of Rs. 250/- is not deposited in a financial year, a penalty of Rs. 50/- per year as default fee will be collected. In other words an account under default may be regularized on payment of penalty of Rs. 50/- per year along with such minimum specified amount for the year or years of default.

**Rule 141(9)(c):- This sub rule should be replaced with below text:-**

(c) In case of an account under default, if not regularized within 15 years of the opening of account, then the whole deposit, including the deposits made prior to the date of default, shall be eligible for interest at the rate applicable to the Scheme till closure of the account.

**Rule 141(9)(d):-This sub rule should be treated as deleted.**

**Rule 141(11):- This sub rule to be replaced with below text:-**

**(11) Nomination:-** From date of receipt of SB order 13/2019 dated 18.12.2019, registration of nomination is mandatory at the time of opening of account. For accounts already opened, the account holder or guardian shall register nomination latest before maturity of the account. Guardian or the account holder after attaining the age of majority may nominate any individual, including guardian himself in this regard. Till provision of this is made in FINACLE CBS application, nomination should be registered in a Nomination register to be maintained in manuscript as this was done before introduction of technology.

**Rule 141(12):This sub rule should to be replaced with below text:-**

Interest rate will be notified by the Government from time to time. From 1<sup>st</sup> April to 31<sup>st</sup> March of each Financial year, the interest shall be calculated for the calendar month on the lowest balance in an Account on the deposits made between the close of the fifth day and the end of the month.

**Rule 141(13):- This sub rule should be replaced with below text:-**

**(13)(a):-** The account shall mature on completion of twenty- one years from the date of opening of account. At the time of closure of account, payment will be made to the Girl Child only in whose name account was opened. Girl Child has to get account converted to her name on attaining the age of 18 years by submitting fresh identification and address documents from the list of officially valid documents mentioned for opening of a savings account.

**(b)** The closure of the account may also be permitted before completion of twenty-one years if the account holder (girl child) on an application makes a request for such closure for the reason of her intended marriage on furnishing of a declaration duly signed on non-judicial stamp paper attested by the notary supported with proof of age confirming that the applicant will not be less than eighteen years of age on the date of marriage. No such closure shall be allowed before one month from the date of the intended marriage or after three months from the date of marriage.

**Rule 141(14):- This sub rule should to be replaced with below text:-**

**Premature closure of account.-**

(a) In the event of death of the account holder, the account shall be closed immediately on application in Account Closure Form on production of death certificate issued by the competent authority and the balance at the credit of the account and interest due thereon till the date of death shall be paid to the guardian.

(b) Interest for the period between the date of death of the account holder and date of closure of the account shall be paid at the rate applicable on Post Office Savings Account for the balance held in the account.

(c) Where the Post office (power to sanction of such closure is delegated to the Head of the Division, Sr. Postmaster, Chief Postmaster, Director) is satisfied that in case of extreme compassionate grounds such as medical support in life-threatening diseases of the account holder or death of the guardian that the operation or continuation of the account is causing undue hardship to the account holder, it may, after complete documentation establishing the grounds for such closure, by order and for reasons to be recorded in writing, allow premature closure of the account. Outstanding balance in the account with interest due as applicable to the Scheme shall be paid to the account holder or guardian, as the case may be.

(d) No premature closure of an account under above sub rule (c) shall be made before completion of five years from the date of opening of the account.

**Rule 141(15):- To be replaced with below text:-**

**Operation of account: -** The shall be operated by the guardian till account holder (girl child) attained the age of 18 years. Thereafter, the account holder (girl child) shall operate the account after submitting her KYC documents as prescribed for opening of a savings account.

**Rule 141(16)(b):- This sub rule should be replaced with following text:-**

**Transfer of account :-** Account transfer from one post office to another and from one post office to bank and vice versa can be allowed on payment of a fee of Rs.100/- + 18% GST in the manner mentioned in SB Order 3/2020 dated 10.1.2020. For transfer of account from Post Office to Bank and vice versa, procedure laid down for PPF Scheme account shall be followed. Transfer of account from CBS enable post office to non CBS post office and vice versa.

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**Rule 141(16)(c):-This sub rule should be replaced with following text:-**

**Settlement of claims of deceased depositors:-** In case of death of Guardian before the Girl Child becomes major or in case of death of Girl Child after conversion of account into her name, procedure laid down for settlement of deceased claim cases for a savings account shall be followed.

3. It is requested to circulate these corrections to all concerned for information and guidance and necessary action.

4. This issues with the approval of Competent Authority.

  
(Devendra Sharma)  
Assistant director (SB)

**Copy to:-**

1. DDG(FS)/DDG(VIG)/AS&FA/DDG(PAF)/DDG(RB)/DDG (Estt.)/DDG(PG & Inspections)/DDG (PCO/Sr. DDG(PBI)
2. Director of Audit (P&T), Delhi.
3. Resident Audit Officer, Room No.517-B, Dak Bhawan, New Delhi.
4. All Directors/Dy. Directors of Accounts, Postal
5. Director, RAKANPA, Ghaziabad, All Directors, Postal Training Centres.
6. Director PTC Mysore for uploading the SB order on India Post Web Site.
7. Deputy Director (CEPT) O/o CPMG T.N.Circle, Chennai for information.
8. AD /Inspection/PF/Vigilance
9. All recognized unions.
10. MOF(DEA), NS-II, North Block, New Delhi
11. National Savings Institute, 4 Deen Dayal Upadhyay Marg, New Delhi.
12. PS to Member (Banking)
13. PPS to DG Posts.
14. PPS to Secretary Posts.