

**F. No. FS-13/1/2023-FS-DOP  
Government of India  
Ministry of Communications  
Department of Posts  
(F.S. Division)**

Dak Bhawan, New Delhi – 110001

Dated: 31.03.2023

To,

**All Head of Circles / Regions**

**Subject: Introduction of new scheme, “Mahila Samman Savings Certificate, 2023”  
circulation of Notification regarding.**

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Sir/Madam,

The Ministry of Finance (DEA) has issued notification G.S.R. 237(E) dated 31.03.2023 in connection with introduction of new scheme ‘**Mahila Samman Savings Certificate, 2023**’. This scheme shall be governed by this notification. Copy of the notification is enclosed.

**2. Mahila Samman Savings Certificates, 2023 (MSSC): - Salient Features**

**(a) Type of Account**

(i) Account under this scheme can be opened for an individual girl or woman in whose name the account is held.

(ii) On an application to the post office in prescribed form, a Single Holder Type Account may be opened on or before 31.03.2025 by a woman for herself, or by the guardian on behalf of a minor girl.

**(b) Deposits**

(i) A minimum of one thousand rupees and any sum in multiples of one hundred rupees may be deposited in an account. Thereafter, no subsequent deposit shall be allowed in the account.

**(ii) There shall be a maximum limit for deposit of Rs. Two lakh in an account or in all accounts under this scheme held by an account holder.**

(iii) An individual may open any number of accounts in the scheme subject to the maximum limit for deposit Rs. 2 Lakh and a time gap of three months between the existing account and the opening of another account. For example, an account holder who opened an account on 05.04.2023 with an amount Rs. 50,000, can open another account on or after 05.07.2023 with balance amount Rs. 1.50 lakh or part thereof.

**(c) Interest**

(i) The rate of interest applicable to the deposits under this scheme is 7.5 per cent per annum. The interest shall be compounded on quarterly basis and credited to the account.

(ii) Post Office Savings Account interest shall be payable on an account opened or maintained, in contravention of this scheme.

**(d) Withdrawal from account**

(i) The account holder shall be eligible to withdraw for **maximum up to 40 per cent of the eligible balance once after the expiry of one year from the date of opening of the account** but before the maturity of the account by making application in prescribed form.

(ii) In case an account opened on behalf of a minor girl, the guardian may apply for the withdrawal for the benefit of the minor girl by submitting the following certificate to the post office namely: - “ Certified that the amount sought to be withdrawn is required for the use and welfare of Miss/Kumari ..... who is a minor girl and is alive on this ..... day ..... of .....(month) ..... (year).

**(e) Payment on Maturity**

The account shall mature on completion of two years from the date of the account opening. Eligible Balance may be paid to the account holder on an application in Form-2 submitted to the post office concerned on maturity.

**(f) Premature closure of account**

(i) Account shall not be closed before maturity except in the following cases, namely:

-

(a) On the death of the account holder,

(b) Where the post office is satisfied, in cases 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, by order and for reasons to be recorded in writing, allow premature closure of the Account.

**Note:** - In case of premature closure an application from the account holder/guardian shall be obtained alongwith certificate of treating doctor or death certificate of guardian shall be obtained.

(ii) Where an account is prematurely closed under conditions mentioned in para (f) (i) above., interest on principal amount at the rate applicable to the scheme for which the account has been held shall be payable.

(iii) Premature closure of an Account may be permitted, any time after the completion of six months from the date of opening of an account by submitting prescribed form, for any reason other than mentioned in para (f) (i) above, **in such cases account shall be eligible only for the interest rate less by two per cent points than the rate specified for this scheme (viz. 5.5%).**

3. The provisions of the Government Savings Promotion General Rules, 2018 shall, so far as may be, apply in relation to the matters for which no provision has been made in this Scheme.

4. For operation of this scheme in Finacle a “Standard Operating Procedure (SOP) has been prepared and enclosed as Annexure.

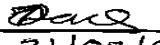
5. Various forms prescribed for the scheme in the notification should be used. However, till the receipt of Form-1 for opening of account, existing SB-AOF form for opening of account may be used and it shall be ensured that declaration prescribed in para 3(2) of SB\_AOF in respect of details of existing Mahila Samman Savings Certificate, shall be obtained from the account holder. For withdrawal from the account form SB-7C, for premature closure of account form SB-7B and for maturity closure form SB-7A may be used.

6. This may be circulated to all the Offices for information and necessary actions. A wide publicity should be given to this scheme on various platforms/modes.

7. This is issued with the approval of competent authority.

Encl: As above.

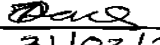
Yours faithfully

  
31/03/2023

**(DEVENDRA SHARMA)**  
Asst. 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 (Vig) & CVO) / Sr. Deputy 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), Postal Directorate
12. All recognized Federations / Unions / Associations
13. The Under Secretary, MOF (DEA), NS-II Section, North Block, New Delhi.
14. The Joint Director & HOD, National Savings Institute, ICCW Building, 4 Deendayal Upadhyay Marg, New Delhi-110002
15. GM, CEPT, Bengaluru.
16. Guard File

  
31/03/2023

**(DEVENDRA SHARMA)**  
Asst. Director (SB-II)

**Standard Operating Procedure for operation of Mahila Samman Savings Certificates,  
2023 in Finacle**

(1) This scheme will be available in all post offices across the country i.e. HO/SO/BO.

**Note:** - Post offices may accept Bank Cheque along with Account Opening Form/KYC documents on 01.04.2023 and send the cheque for clearance through CTS. After receipt of clearance post offices will open account on or after 03.04.2023.

(2) However, the process for necessary modification in RICT CBS application for Branch Post Offices may take time.

(3) So, in order to facilitate rural customers to open account under the 'Mahila Samman Savings Certificates, 2023' at the GDS Branch Post Offices, Account can be opened in Branch Post offices through cheque or withdrawal form (SB-7) as per the procedure prescribed vide SB Order No. 22/2020 and SB Order No. 32/2020.

(4) For opening of account, Account Opening Form, KYC form (for new customer) and KYC documents as prescribed in rule 5 and 6 of Government Savings Promotion General Rules, 2018 should be obtained.

(5) Bank Cheque received for opening of the account under the scheme shall be lodged in SOL ID+0382 as prescribed in SB Order No. 24/2021.

(6) For opening of account in Finacle the following procedure shall be followed: -

- Invoke menu **CMISAOP** à GO
- Enter CIF ID à
- Product Group à MSSC
- Scheme Code à MSSC à Go (F4)
- Mode of Operation à select as applicable.
- Deposit Amount à Enter amount of account opening
- Nomination à Yes à Enter nominee details.
- Transaction (Click on check box)
- Select Cash or Transfer (In case of Transfer enter PO Savings Account No or SOL ID+0382.
- Click on Flow tab
- Submit

(i) Note down the Account ID and Tran ID on Account Opening Form/SB-103.

(ii) Supervisor shall verify the account opening by using menu **CMISAOPV**.

(iii) After verification of account passbook should be printed in HPBP menu and handover to the account holder/guardian.

(iv) The details of transaction carried out for Mahila Samman Savings Certificate will be available in Long Book Detailed Report and Long Book Consolidation Report.

(v) For relevant voucher shall be transferred to SBCO branch alongwith other vouchers.

**(7) For premature closure and maturity closure of Mahila Samman Savings Certificate in Finacle, procedure prescribed for MIS/TD closure shall be followed by using HCAACTD menu.**

**(8) Procedure for withdrawal from Mahila Samman Savings Certificate in Finacle will be issued shortly.**



# भारत का राजपत्र The Gazette of India

सी.जी.-डी.एल.-अ.-31032023-244822  
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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. 193]  
No. 193]

नई दिल्ली, शुक्रवार, मार्च 31, 2023/चैत्र 10, 1945  
NEW DELHI, FRIDAY, MARCH 31, 2023/CHAITRA 10, 1945

वित्त मंत्रालय  
(आर्थिक कार्य विभाग)

अधिसूचना

नई दिल्ली, 31 मार्च, 2023

सा.का.नि. 237(अ).—केंद्रीय सरकार, सरकारी बचत संवर्धन अधिनियम, 1873 (1873 का 5) की धारा 3क द्वारा प्रदत्त शक्तियों का प्रयोग करते हुए, निम्नलिखित स्कीम बनाती है, अर्थात् :-

1. संक्षिप्त नाम और प्रारंभ— (1) इस स्कीम का संक्षिप्त नाम महिला सम्मान बचत प्रमाणपत्र, 2023 है।

(2) यह राजपत्र में प्रकाशन की तारीख को प्रवृत्त होगी।

2. परिभाषाएं.— (1) इस स्कीम में, जब तक कि संदर्भ से अन्यथा अपेक्षित न हो, -

(क) "खाता" से इस स्कीम के अधीन खोला गया कोई खाता अभिप्रेत है;

(ख) "खाताधारक" से कोई लड़की या महिला जिसके नाम पर खाता है, अभिप्रेत है;

(ग) "अधिनियम" से सरकारी बचत संवर्धन अधिनियम, 1873 (1873 का 5) अभिप्रेत है;

(घ) "प्रारूप" से इस स्कीम से संलग्न कोई प्रारूप अभिप्रेत है;

(ङ) "साधारण नियम" से सरकारी बचत संवर्धन साधारण नियम, 2018 अभिप्रेत है;

(च) "वर्ष" से खाते में जमा की तारीख से आरंभ होने वाली बारह मास की अवधि अभिप्रेत है।

2) उन शब्दों और पदों के जो इसमें प्रयुक्त हैं, और परिभाषित नहीं हैं, वही अर्थ होंगे जो अधिनियम और साधारण नियमों में उनके हैं।

**3. खाता खोलने के लिए आवेदन.-** (1) इस स्कीम के अधीन खाता खोलने के लिए, किसी महिला द्वारा स्वयं के लिए या अवयस्क लड़की की ओर से संरक्षक द्वारा 31 मार्च, 2025 को या उसके पहले, खाता कार्यालय में प्रारूप-1 में आवेदन किया जाएगा।

2) इस स्कीम के अधीन खोला गया खाता एकल धारक प्रकार का खाता होगा।

**4. जमा.-** (1) उप-पैरा (3) में विनिर्दिष्ट जमा की अधिकतम सीमा के अधीन रहते हुए कोई व्यक्ति कितने भी खाते खोल सकेगा और मौजूदा खाते तथा अन्य खाता के खोलने के बीच तीन मास का समय अंतराल रखा जाएगा।

(2) किसी खाते में न्यूनतम एक हजार रुपये और एक सौ रुपये के गुणकों में कोई भी राशि जमा की जा सकेगी और उस खाते में कोई पश्चात्कर्ती जमा की अनुमति नहीं दी जाएगी।

(3) किसी खाताधारक के खाते या खातों में अधिकतम दो लाख रुपए जमा किए जाएंगे।

**5. ब्याज.-** (1) इस स्कीम के अधीन की गई जमाओं पर 7.5 प्रतिशत प्रतिवर्ष की दर से ब्याज देय होगा।।

(2) ब्याज तिमाही आधार पर संयोजित किया जाएगा और खाते में जमा किया जाएगा।

(3) इस स्कीम के उपबंधों के अनुरूप न होने वाले किसी भी खाते को खोले जाने या किए गए जमा के संबंध में खाताधारक को देय ब्याज डाकघर बचत खाते पर लागू दर पर देय होगा।

**6. परिपक्वता पर भुगतान.-** (1) जमा की तारीख से दो वर्ष पूर्ण होने पर जमाराशि परिपक्व हो जाएगी और पात्र शेष राशि का भुगतान खाताधारक को परिपक्वता पर लेखा कार्यालय में प्रस्तुत प्रारूप -2 में आवेदन पर किया जा सकेगा।

(2) परिपक्वता मूल्य की गणना में, रुपये के अंश में किसी भी राशि को निकटतम रुपये में पूर्णांकित किया जाएगा और इस प्रयोजन के लिए, पचास पैसे या उससे अधिक की किसी भी राशि को एक रुपया माना जाएगा और पचास पैसे से कम की किसी भी राशि को हिसाब नहीं लिया जाएगा।

**7. खाते से निकासी.-** (1) खाताधारक, प्रारूप -3 में आवेदन करके खाता खोलने की तारीख से एक वर्ष की समाप्ति के पश्चात किन्तु खाते की परिपक्वता से पूर्व एक बार पात्र शेष राशि का अधिकतम चालीस प्रतिशत तक निकासी का हकदार होगा।

(2) अवयस्क लड़की की ओर से खोले गए खाते के मामले में, संरक्षक लेखा कार्यालय में निम्नलिखित प्रमाण पत्र प्रस्तुत करके अवयस्क लड़की के फायदे के लिए निकासी के लिए आवेदन कर सकेगा, अर्थात्: -

"प्रमाणित किया जाता है कि कुं/कुमारी .....जो एक अवयस्क लड़की है और इस दिन .....(माह), .....(वर्ष) के दिन जीवित है, के उपयोग और कल्याण के लिए निकाली जाने वाली राशि की आवश्यकता है।

(3) खाते से निकासी की गणना में, रुपये के अंश में किसी भी राशि को निकटतम रुपये में पूर्णांकित किया जाएगा और इस प्रयोजन के लिए, पचास पैसे या अधिक की कोई भी राशि एक रुपये के रूप में मानी जाएगी और पचास पैसे से कम किसी भी हिसाब में नहीं लिया जाएगा।

**8. खाते का समयपूर्व बंद होना.-**(1) निम्नलिखित मामलों के सिवाय, खाते को परिपक्वता से पहले बंद नहीं किया जाएगा, अर्थात्:-

(क) खाताधारक की मृत्यु पर;

(ख) जहां डाकघर या संबंधित बैंक का यह समाधान हो जाता है, अत्यधिक अनुकंपा, , जैसे कि खाताधारक के जीवन को खतरे वाली बीमारियों में चिकित्सा सहायता या संरक्षक की मृत्यु के आधार पर, खाते का प्रचालन या जारी रखने से

खाताधारक को अनुचित कठिनाई हो रही है, तो वह पूर्ण दस्तावेजीकरण के पश्चात, आदेश द्वारा और कारणों को लिखित रूप में अभिलिखित करते हुए, खाते को समय से पहले बंद करने की अनुमति दे सकता है।

(2) जहां उप-पैरा (1) के अधीन खाता समय से पहले बंद कर दिया जाता है, मूल राशि पर ब्याज उस स्कीम के लिए लागू दर पर देय होगा जिसके लिए खाता धारित किया गया है।

(3) उप-पैरा (1) के अधीन यथा उपबंधित के सिवाय किसी भी कारण से, प्रारूप-4 में आवेदन करने पर खाता खोलने की तारीख से छह मास पूरे होने के पश्चात किसी भी समय खाते को समय से पहले बंद करने की अनुमति दी जा सकेगी, और ऐसे मामले में जिसमें खाते में समय-समय पर शेष राशि इस स्कीम में निर्दिष्ट दर से भिन्न केवल दो प्रतिशत से कम ब्याज दर के लिए पात्र होगी।

(4) परिपक्वता मूल्य की गणना करने में, एक रुपये के अंश में किसी भी राशि को निकटतम रुपये में पूर्णांकित किया जाएगा और इस प्रयोजन के लिए, पचास पैसे या उससे अधिक की किसी भी राशि को एक रुपये के रूप में माना जाएगा और पचास पैसे से कम की किसी भी राशि को हिसाब में नहीं किया जाएगा।

**9. डाक विभाग और प्राधिकृत बैंकों को देय एजेंसी शुल्क.-** इस स्कीम के संचालन के लिए निम्नलिखित एजेंसी शुल्क का भुगतान किया जाएगा:

क्र.सं.	संव्यवहार का प्रकार	देय शुल्क (रुपये में)
(1)	(2)	(3)
1.	प्राप्ति - भौतिक मोड	40
2.	प्राप्ति - ई-मोड	9
3.	भुगतान	6.5 पैसे प्रति 100 रुपये टर्नओवर

**10. साधारण नियमों का लागू होना.-** साधारण नियमों के उपबंध, जहां तक हो सके, उन मामलों के संबंध में लागू होंगे जिनके लिए इस स्कीम में कोई उपबंध नहीं किया गया है।

**11. शिथिल करने की शक्ति.-** जहां केंद्रीय सरकार का यह समाधान हो जाता है कि इस स्कीम के किसी भी उपबंध के प्रचालन से खाताधारक को अनुचित कठिनाई होती है, तो वह लिखित रूप में लेखबद्ध किए जाने वाले कारणों से आदेश द्वारा उस रीति में जो अधिनियम के उपबंधों के असंगत न हो, उस उपबंध की अपेक्षाओं को शिथिल कर सकेगी।

[फा. सं. 1/3/2023-एनएस]

आशीष वच्छानी, अपर सचिव

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

**NOTIFICATION**

New Delhi, the 31st March, 2023

**G.S.R.237(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, namely:-

**1. Short title and commencement.**— (1) This Scheme may be called the Mahila Samman Savings Certificate, 2023.

(2) It shall come into force on the date of its publication in the Official Gazette.

**2. Definitions.**— (1) In this Scheme, unless the context otherwise requires,-

- (a) “account” means an account opened under this Scheme;
- (b) “account holder” means a girl or woman in whose name the account is held;
- (c) “Act” means the Government Savings Promotion Act, 1873 (5 of 1873);
- (d) “Form” means a form appended to this Scheme;
- (e) “General Rules” means the Government Savings Promotion General Rules, 2018;
- (f) “year” means a period of twelve months commencing from the date of deposit in the account.

(2) Words and expressions used herein but not defined shall have the meanings respectively assigned to them in the Act and in the General Rules.

**3. Application for opening an account.**— (1) An application for opening an account under this Scheme shall be made by a woman for herself, or by the guardian on behalf of a minor girl to the Account Office in Form - I, on or before the 31st March, 2025.

(2) An account opened under this Scheme shall be a single holder type account.

**4. Deposits.**— (1) An individual may open any number of accounts subject to the maximum limit for deposit specified in sub-paragraph (3) and a time gap of three months shall be maintained between the existing account and the opening of other account.

(2) A minimum of one thousand rupees and any sum in multiples of one hundred rupees may be deposited in an account and no subsequent deposit shall be allowed in that account.

(3) A maximum limit of two lakh rupees shall be deposited in an account or accounts held by an account holder.

**5. Interest.**— (1) **The deposits made under this Scheme shall bear interest at the rate of 7.5 per cent. per annum.**

(2) Interest shall be compounded on quarterly basis and credited to the account.

(3) The interest payable to the account holder in respect of any account opened or deposit made which is not in consonance with the provisions of this Scheme shall be payable at the rate applicable to the Post Office Savings Account.

**6. Payment on maturity.**— (1) The deposit shall mature on completion of two years from the date of the deposit and the Eligible Balance may be paid to the account holder on an application in Form-2 submitted to the accounts office on maturity.

(2) In calculating the maturity value, any amount in fraction of a rupee shall be rounded off to the nearest rupee and for this purpose, any amount of fifty paise or more shall be treated as one rupee and any amount less than fifty paise shall be ignored.

**7. Withdrawal from account.**— (1) The account holder shall be eligible to withdraw maximum up to forty per cent. of the Eligible Balance once after the expiry of one year from the date of opening of the account but before the maturity of the account by making application in Form-3.

(2) In case of an account opened on behalf of a minor girl, the guardian may apply for the withdrawal for the benefit of the minor girl by submitting the following certificate to the accounts office, namely:-

“Certified that the amount sought to be withdrawn is required for the use and welfare of Miss/  
Kumari..... who is a minor girl and is alive on this.....the day of.....(month),  
.....(year).”



(3) In calculating the withdrawal from the account, any amount in fraction of a rupee shall be rounded off to the nearest rupee and for this purpose, any amount of fifty paise or more shall be treated as one rupee and any amount less than fifty paise shall be ignored.

**8. Premature closure of account.**-(1) The account shall not be closed before maturity except in the following cases, namely:-

(a) on the death of the account holder;

(b) where the post office or the Bank concerned is satisfied, in cases 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, by order and for reasons to be recorded in writing, allow premature closure of the account.

(2) Where an account is prematurely closed under sub-paragraph (1), interest on principal amount shall be payable at the rate applicable to the Scheme for which the account has been held.

(3) Premature closure of an account may be permitted, any time after the completion of six months from the date of opening of an Account on an application in Form-4, for any reason other than provided under sub-paragraph (1), and in which case the balance as stood from time to time in the account shall be eligible only for the interest rate less by two per cent. than the rate specified in this Scheme.

(4) In calculating the maturity value, any amount in fraction of a rupee shall be rounded off to the nearest rupee and for this purpose, any amount of fifty paise or more shall be treated as one rupee and any amount less than fifty paise shall be ignored.

**9. Agency charges payable to Department of Posts and authorised banks.**- The following agency charges shall be paid for operation of this scheme:

Sl. No.	Type of transaction	Charges payable (in rupees)
(1)	(2)	(3)
1.	Receipt – Physical Mode	40
2.	Receipt – e-mode	9
3.	Payments	6.5 paise per Rs.100 turnover

**10. Application of General Rules.**- The provisions of the General Rules shall, so far as may be, apply in relation to the matters for which no provision has been made in this Scheme.

**11. Power to relax.**-Where the Central Government is satisfied that the operation of any of the provisions of this Scheme causes undue hardship to the account holder, 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. 1/3/2023-NS]

ASHISH VACHHANI, Addl. Secy.

FORM - 1

[See paragraph 3(1)]

**Application for opening an account**

To

The Postmaster/Manager

.....  
.....

Sir,

Paste photograph of applicant

I .....[account holder/guardian] hereby apply for opening of an account under Mahila Samman Savings Certificate, 2023 in your Post Office/Bank.

I tender herewith Rs...../-  
(Rs.....) in cash/Cheque/DD.

No..... date..... as initial deposit. My particulars are as under:-