

File No. 112-03/2019-SB
Government of India
Ministry of Communications
Department of Posts
(F.S. Division)

Dak Bhawan, New Delhi – 110001

Dated: 29.06.2021

To
All Head of Circles / Regions

Subject: Clarification on withdrawal / closure of accounts under National Savings Schemes – Regarding.

As per Rule 12 of Govt. Savings Promotion General Rules, 2018 issued vide GSR No. 1003(E) dated 05.10.2018 circulated vide SB Order No. 13/2019 dated 18.12.2019, *at the time of payment of maturity proceeds or partial withdrawal or interest, the depositor shall affix his signature or thumb impression in the presence of the authorised officer who shall verify the identity of the person.* This implies that signature by the depositor is to be affixed in the presence of the authorized officials of the Post Office doing the transaction, which requires the presence of the depositor and no payment can be made through messenger.

2. Maharashtra Circle vide email dated 22.06.2021 stated that there is no provision in account closure forms (SB-7A & SB-7B) for messenger and requested to issue necessary guidelines.

3. It is accordingly clarified that

i). There is no provision made for messenger in the forms notified by the Ministry of Finance in GSPR 2018 and in various National Savings Schemes 2019.

ii). As per the provisions under Rule 12 of GSPR 2018, no messenger is allowed for any type of payment viz. maturity proceeds, partial withdrawal or interest.

iii). Even though, there is provision for messenger in withdrawal form (SB-7), withdrawals / closure of accounts through SB-7, SB-7A, SB-7B & SB-7C by messenger shall not be allowed.

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