

**F.No 113-03/2017-SB (Pt.1)**  
**Govt. of India**  
**Ministry of Communications**  
**Department of Posts**  
**(F.S. Division)**

**Dak Bhawan, New Delhi-110001**  
**Dated: 01.07.2021**

To,

All Head of Circles/Regions

**Subject:** Revision of interest rates for National (Small) Savings Schemes w.e.f. 01.07.2021

Sir/Madam,

The undersigned is directed to say that vide O.M. no.1/4/2019-NS dated 30.06.2021 (copy enclosed), Govt. of India, Ministry of Finance, Department of Economic Affairs (Budget Division) has informed that, the rate of interest on various National(Small) Savings Schemes for the second quarter of financial year 2021-22 **starting from 1st July, 2021 and ending on 30th September, 2021 shall remain unchanged from the current interest rates applicable for the first quarter (1<sup>st</sup> April, 2021 to 30<sup>th</sup> June,2021).**

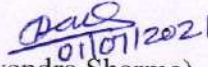
The details of interest rates are indicated below for ready reference: -

Sl. No.	National Savings Scheme	Rate of interest w.e.f.01.04.2021 to 30.06.2021 (%)	Rate of interest w.e.f 01.07.2021 to 30.09.2021 (%) (unchanged)	Compounding Frequency*
01.	Post Office Savings Account	4.0	<b>4.0</b>	Annually
02.	1 Year Time Deposit	5.5	<b>5.5</b>	Quarterly
03.	2 Year Time Deposit	5.5	<b>5.5</b>	Quarterly
04.	3 Year Time Deposit	5.5	<b>5.5</b>	Quarterly
05.	5 Year Time Deposit	6.7	<b>6.7</b>	Quarterly
06.	5 Year Recurring Deposit Scheme	5.8	<b>5.8</b>	Quarterly
07.	Senior Citizen Savings Scheme	7.4	<b>7.4</b>	Quarterly and Paid
08.	Monthly Income Account	6.6	<b>6.6</b>	Monthly and paid
09.	National Savings Certificate (VIII Issue)	6.8	<b>6.8</b>	Annually
10.	Public Provident Fund Scheme	7.1	<b>7.1</b>	Annually
11.	Kisan Vikas Patra	6.9 (will mature in 124 months)	<b>6.9 (will mature in 124 months)</b>	Annually
12.	Sukanya Samriddhi Account Scheme	7.6	<b>7.6</b>	Annually

Cont. on page 2/---

3. It is requested to circulate it to all concerned for information and necessary guidance. It may also be placed on the notice board of all Post Offices in public area.
4. This issues with the approval of Competent Authority.

Yours Faithfully,

  
(Devendra 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. 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 Sections of Postal Directorate
13. All recognized Federations / Unions/ Associations
14. GM, CEPT for uploading the order on the India Post website.
15. MOF (DEA), NS-II, North Block, New Delhi.
16. Joint Director & HOD, ICCW Building, 4 DeendayalUpadhyayMarg, New Delhi-110002
17. Guard File
18. Spare copies.

F.No.1/4/2019-NS  
Government of India  
Ministry of Finance  
Department of Economic Affairs  
(Budget Division)

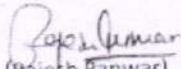
North Block, New Delhi  
Dated: 30.06.2021

Office Memorandum

Subject: Revision of interest rates for Small Savings Schemes – reg.

The rate of interest on various Small Savings Schemes for the second quarter of financial year 2021-22 starting from 1<sup>st</sup> July, 2021 and ending on 30<sup>th</sup> September, 2021 shall remain unchanged from the current rates applicable for the first quarter (1<sup>st</sup> April, 2021 to 30<sup>th</sup> June, 2021) for FY 2021-22.

2. This has the approval of the competent authority

  
(Rajesh Panwar)  
Deputy Director (NS)

1. The Finance Secretary  
Ministry of Finance  
Department of Expenditure  
North Block, New Delhi.

2. The Secretary  
Department of Economic Affairs  
North Block, New Delhi

3. The Secretary  
Department of Revenue  
North Block, New Delhi

4. The Secretary  
Department of Financial Services  
Jeevan Deep Building, New Delhi

5. The Secretary  
Department of Posts  
Dak Bhawan, New Delhi

6. The Chief General Manager  
Department of Govt. & Bank Accounts  
Reserve Bank of India  
Central Office, Mumbai

7. Reserve Bank of India  
Central Account Section  
Additional Office Section  
East High Court Road, Nagpur – 440 001.

8. Chief Secretaries of State/UT Govts.

9. The Joint Director  
National Savings Institute  
New Delhi

ईफा.सं.113-03/2017-एसबी(पार्ट-1)

भारत सरकार  
संचार मंत्रालय  
डाक विभाग  
(एफएस डिवीजन)

डाक भवन, नई दिल्ली-110001  
दिनांक: 01 जुलाई, 2021

सेवा में,

सभी डाक सर्कलों/ क्षेत्रों के अध्यक्ष

**विषय:** राष्ट्रीय (लघु) बचत योजनाओं के लिए दिनांक 01.07.2021 से ब्याज दरों में परिशोधन के संबंध।


महोदय/महोदया,

अधोहस्ताक्षरी को यह कहने का निर्देश हुआ है कि भारत सरकार, वित्त मंत्रालय, आर्थिक कार्य विभाग (बजट डिवीजन) ने ज्ञापन सं. 1/4/2019-एनएस दिनांक 30.06.2021 (प्रति संलग्न) के द्वारा यह सूचित किया है कि वित्तीय वर्ष 2021-22 की दूसरी तिमाही (01 जुलाई, 2021 से प्रारंभ तथा 30 सितम्बर, 2021 को समाप्त) के लिए विभिन्न लघु बचत योजनाओं (राष्ट्रीय बचत योजनाएं) पर ब्याज दर अपरिवर्तित रहेंगी, जोकि वित्तीय वर्ष 2021-22 (01 अप्रैल, 2021 से 30 जून, 2021 तक) की तिमाही के लिए अधिसूचित की गई थी। सुलभ संदर्भ हेतु विवरण नीचे प्रस्तुत है:-

क्र.सं.	विभिन्न योजनाएं	01.04.2021 से 30.06.2021 तक प्रभावी ब्याज दर	01.07.2021 से 30.09.2021 तक प्रभावी ब्याज दर (अपरिवर्तित)	ब्याज गणना की आवृत्ति
01.	डाकघर बचत खाता	4.0	4.0	वार्षिक
02.	1 वर्षीय सावधि जमा	5.5	5.5	तिमाही
03.	2 वर्षीय सावधि जमा	5.5	5.5	तिमाही
04.	3 वर्षीय सावधि जमा	5.5	5.5	तिमाही
05.	5 वर्षीय सावधि जमा	6.7	6.7	तिमाही
06.	5 वर्षीय आवर्ती जमा योजना	5.8	5.8	तिमाही
07.	वरिष्ठ नागरिक बचत योजना	7.4	7.4	तिमाही तथा प्रदत्त
08.	मासिक आय खाता	6.6	6.6	मासिक तथा प्रदत्त
09.	राष्ट्रीय बचत पत्र (VIIIवां इशु)	6.8	6.8	वार्षिक
10.	लोक भविष्य निधि योजना	7.1	7.1	वार्षिक
11.	किसान विकास पत्र	6.9 (124 माह में पूरे हो जाएंगे)	6.9 (124 माह में पूरे हो जाएंगे)	वार्षिक
12.	सुकन्या समृद्धि खाता योजना	7.6.	7.6	वार्षिक

2. अनुरोध है कि इसे सभी संबंधितों को सूचना एवं आवश्यक कार्रवाई हेतु परिचालित किया जाए। साथ ही इसे सार्वजनिक स्थलों पर सभी डाकघरों के नोटिस बोर्ड पर भी लगाया जाए।
3. इसे सक्षम प्राधिकारी के अनुमोदन से जारी किया जाता है।

आपका,



(देवेन्द्र शर्मा)

सहायक निदेशक (एसबी-11)

प्रतिलिपि:-

अंग्रेजी पाठ के अनुसार।