

FINANCE DEPARTMENT

CITIZEN'S CHARTER 2021

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GOVERNMENT OF TAMIL NADU
2021

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FINANCE DEPARTMENT CITIZEN'S CHARTER - 2021

CHAPTER-1

INTRODUCTION

Citizen's Charters are published by the Government of Tamil Nadu to educate citizens about services provided by departments to enable them avail themselves of these services effectively. This Citizen's Charter pertains to Treasuries and Accounts department and Small Savings department that function under the administrative control of Finance Department.

CHAPTER - 2

TREASURIES AND ACCOUNTS DEPARTMENT

On 1st November 1954, a Pay and Accounts Office was constituted in Chennai to take over, the pre-audit functions regarding payments in Chennai city from the Accountant General, Madras. The Pay and Accounts Office should conducted checks in the same manner as was done by the Accountant General, Chennai under the rules and regulations of the Indian Audit and Accounts Department. This Office functioned under the administrative control of Finance Department.

The expansion of the activities of the Government in the post -independence period necessitated constituting a separate Treasuries and Accounts service, delinking the Treasury set up from the Revenue administration in the districts. Accordingly, Government created Treasuries and Accounts Department with effect from 01.04.1962.

At present, the Department is headed by Commissioner, who is assisted by 4 Additional Directors, 2 Joint Directors, 2 Personal Assistants in the cadre of Chief Accounts Officer, 3 Chief Accounts Officers and 7 Accounts Officers in the supervision of all units under this Department.

The following units are under the control of the Commissioner:

- 1) 6 Regional Joint Director Offices
- 2) 6 Pay and Accounts Offices
- 3) 1 Pension Pay Office
- 4) 1 Assistant Superintendent of Stamps Office
- 5) 37 District Treasuries
- 6) 243 Sub Treasuries
- 7) 3 Sub Pay and Accounts offices

MAIN FUNCTIONS

- 1) Receipt of Government money.
- 2) Payments on behalf of Government duly conforming to all audit checks.
- 3) Salary Payments
- 4) Pension payments.
- 5) Sale of stamps to vendors / public.

- Compilation of monthly accounts and rendering to the Accountant General.
- 7) Safe custody of valuables.
- 8) Maintenance of Accounts for local funds / Personal Deposits, Revenue Deposits, Security Deposits, Civil court Deposits and Criminal court Deposits.

9) Implementing

- i. Group Insurance scheme for AIS Officers.
- ii. New Health Insurance Scheme for employees.
- iii. New Health Insurance Scheme for Pensioners.
- 10) Allocation of funds to all Departments for the following loan schemes:
 - i. Motor car advance.
 - ii. Two wheeler advance.
 - iii. Computer advance.
- 11) Pensioners Family Security Fund sanction orders are issued from the Pension Pay Office / Treasuries and forwarded to the Director of Pension, Chennal for making payment to Pensioners.
- 12) Drawal of grant bills sanctioned by the Government for Government owned agencies (i.e., Tamil Nadu Housing Board, Tamil Nadu Slum Clearance Board, Tamil Nadu Khadhi and Village Board, Chennai Metro Rail Ltd., ...etc.,)

- 13) Work relating to New Pension Scheme for All India Service Officers and Contributory Pension Scheme for State Government employees and Teachers.
- 14) Furnishing the monthly tax Revenue to Government

TIME LIMIT FOR COMPLETION OF VARIOUS ACTIVITIES

TREASURIES AND ACCOUNTS DEPARTMENT	
Name of the activity	Payment of Pension
Office	District Treasury / Pension Pay
	Office
Time Limit	7 Days
Nature of activity	First payment on receipt of
	authorization from AG
Documents Required to be given	1.Pensioners copy of the AG's
by the beneficiary	authorization of pension and
	commutation (Original)
	2. Certificate of No charges
	pending, and No provisional
	pension paid.
	3.Retirement order copy
	4. ID Proof (PAN card must)
	5.2 passport size photos
	6.Bank Account Number (copy of
	Bank Pass book)
Whom To Contact	7. Adhaar card copy (Optional)
whom to Contact	1.Treasury Officer-
	District Treasury
	2.Pension Pay Officer-
	Pension Pay Office

TREASURIES AND ACCOUNTS DEPARTMENT	
Name of the activity	Payment of Pension
Office	Sub Treasury
Time Limit	7 Days
Nature of activity	First payment on receipt of authorization from the District Treasury
Documents Required to be given by the beneficiary	1. Pensioners copy of the AG's authorization of pension and commutation (Original) 2. Certificate of No charges pending, and No provisional pension paid. 3.Retirement order copy 4. ID Proof (PAN card must) 5. 2 pass port size photos 6.Bank Account Number (copy of Bank Pass book) 7.Adhaar card copy(Optional)
Whom To Contact	Assistant Treasury Officer - Sub Treasury

TREASURIES AND ACCOUNTS DEPARTMENT	
Name of the activity	Provisional Pension
Office	Pay and Accounts Office / District Treasury / Pension Pay Office/Sub Treasury
Time Limit	2 Days from the date of presentation of bill by Drawing Officer.
Nature of activity	First payment based on the sanction proceedings of the Head of Department / Head of Office / Government as the case may be.
Documents Required to be given by the beneficiary	 Non Employment Certificate. The Concerned DDO should countersign the above certificate.
Whom To Contact	Drawing Officer Concerned.

TREASURIES AND ACCO	OUNTS DEPARTMENT
Name of the activity	Life Time Arrears (LTA) of pension (if spouse is not alive)
Office	District Treasury / Pension Pay Office/Sub Treasury.
Time Limit	7 Days
Nature of activity	On receipt of application refund of undrawn pension if any may be obtained from the bank and remitted into Govt. account. Then the LTA is sanctioned and paid to legal heir /nominee of the pensioner.
	Undrawn pension will be adjusted against LTA / Family pension due to the family of deceased pensioner.
Documents Required to be given	1.Pension Book
by the beneficiary	2. Death Certificate.
	3. Legal heir certificate.4.Consent Certificate5.Form 14 in case spouse
Whom To Contact	1. Treasury Officer - District
	Treasury 2. Pension Pay Officer – Pension Pay Office. 3. Assistant Treasury Officer - Sub Treasury

TREASURIES AND ACCOUNTS DEPARTMENT		
Name of the activity	Conversion of Family Pension	
Office	District Treasury / Pension Pay Office/Sub Treasury	
Time Limit	7 Days	
Nature of activity	In case of Joint Pension Payment order, death certificate is sufficient to commence the family pension without insisting on legal heir certificate	
Documents Required to be given by the beneficiary	1.Application2.Pension Book3.Death Certificate4. Form 14.	
Whom To Contact	Treasury Officer – District Treasury Pension Pay Officer – Pension Pay Office. Assistant Treasury Officer – Sub Treasury	

TREASURIES AND ACCOUNTS DEPARTMENT	
Name of the activity	Transfer of Pension from one
	District to another
Office	District Treasury / Pension Pay
	Office/Sub Treasury
Time Limit	7 Days
Nature of activity	The application for transfer of pension within the State should be sent to the concerned Treasury /PPO, transfer to other state application should be forwarded to Accountant General by the PPO/TO
Documents Required to be given by the beneficiary	1.Application 2.Pension Book (Original)
Whom To Contact	 N.O.C.from existing bank. Treasury Officer – District Treasury Pension Pay Officer – Pension Pay Office. Assistant Treasury Officer – Sub Treasury

TREASURIES AND ACCOUNTS DEPARTMENT	
Name of the activity	Issue of Duplicate Pension
	Payment Order
Office	District Treasury / Pension
	Pay Office/Sub Treasury
Time Limit	7 Days
Nature of activity	Issue of Duplicate Pension
-	Payment Order after the
	receipt of undertaking
	prescribed in G.O.Ms.No.30,
	Fin (Pen), dated 01.12.2010.
Documents Required to be	1.Application
given by the beneficiary	2.Undertaking letter
Whom To Contact	1. Treasury Officer – District
	Treasury
	2. Pension Pay Officer -
	Pension Pay Office.
	3. Assistant Treasury Officer –
	Sub Treasury

TREASURIES AND ACCOUNTS DEPARTMENT	
Name of the activity	Restoration of Commuted value
	of Pension
Office	District Treasury / Pension Pay
	Office/Sub Treasury
Time Limit	Same month on completion of 15
	years from the date in which
	reduction in pension is made.
Nature of activity	Commuted portion of pension
	should be restored automatically
	on completion of 15 years from
	the date of payment.
Documents Required to be given	No application needs to be given
by the beneficiary	by the pensioner.
Whom To Contact	1. Treasury Officer – District
	Treasury
	2. Pension Pay Officer – Pension
	Pay Office.
	3. Assistant Treasury Officer –
	Sub Treasury

TREASURIES AND ACC	OUNTS DEPARTMENT
Name of the activity	Additional Pension Payment
Office	District Treasury / Pension
	Pay Office/Sub Treasury
Time Limit	From the first day of month in
	which he / she completed
	80/85/90/95/100 years
Nature of activity	Additional Pension / addl.
	family pension to the
	Pensioner / family pensioner
	shall be sanctioned from the
	first day of the month in which
	he / she complete the age of
	80/85/90/95/100 years or from
	01.01.2011 whichever is later.
Documents Required to be	1. In cases, age and DOB of
given by the beneficiary	the Pensioner / family
	pensioner has not been
	indicated in the PPO, those
	pensioners / family pensioners
	on completion of 80 years and
	above shall submit any one of
	the following documents to the
	Pension Disbursing Officer as
	proof of this DOB/Age
	1. PAN card
	2. S.S.L.C. certificate.
	3. Passport.
	4. Driving license (if the DOB
	is indicated therein)
	5. Voter Identity card issued
	by Election Commission of
NO. 7 0 1 1	India.
Whom To Contact	1. Treasury Officer – District
	Treasury
	2. Pension Pay Officer –
	Pension Pay Office.
	3. Assistant Treasury Officer –
	Sub Treasury

STAMPS

PROCUREMENT AND DISTRIBUTION:

- The Superintendent of Stamps, Chennai-35 is the indenting authority of Stamps.
- He collects the indents from all 37 Districts in the State of Tamilnadu, consolidates them and forwarded them to the India Security Press, Nasik (in respect of higher denominations) and Security Printing Press, Hyderabad (in respect of lower denominations) at an interval of six months from 1st April to 30th September and 1st October to 31st March.
- Non-Postal Stamps of higher denominations are procured from India Security Press, Nasik and the lower denomination Non Judicial Stamp papers of Rs.10/- & Rs.20/- and Court Fee Labels under Rs.20 are procured from Security Printing Press, Hyderabad.
- The Stamp papers are distributed through Logistics Post of Department of Posts of Government of India directly to the six Nodal Districts viz. Chennai, Vellore, Coimbatore, Tiruchirappalli, Madurai and Tirunelveli.
- Stamps are further distributed from Nodal Districts to the respective District
 Treasuries and from the District Treasuries to the Sub Treasuries.
- From the Sub Treasuries, they are sold to the general public through Licensed Stamp Vendors/Ex-officio Sale.

DIFFERENT KINDS OF STAMP PAPERS:

The following kinds of Stamp papers are available in Treasuries:

SI. No.	Category	Denomination (in Rs.)
		10,20,50,100,500,1000,5000,10000,15000,20000, 25000
2.		25, 30, 40, 50, 60, 75, 100, 200, 300, 500, 1000, 3000, 5000
3.	Court Fee Labels	1,2,3,4,5,10, 20

4.	Special Adhesive Stamps	1,2,5, 6, 10, 20, 50, 100, 500, 1000, 5000
5.	Insurance Stamps	1, 2, 5, 10, 20, 50, 100, 500, 1000
6.	Share Transfer Stamps	1, 2, 5, 10, 50, 100, 200
7.	Court Copy Paper	1
8.	Revenue Stamps	1
9.	Notary Stamps	1, 2, 5
10.	Brokers Note	1, 2, 5, 10, 20, 50, 100, 500
11.	Foreign Bills	1,2, 5, 10, 20, 50, 100
12.	Insurance Agent License Fee	1,2,5,10,25

LICENSED STAMP VENDORS

The Licensed Stamp Vendors are appointed by the Inspector General of Registration, 100, Santhome High Road, Chennai-600 028. They are under the direct control of the Inspector General of Registration.

Licensed Stamp Vendors get supply of Non Judicial and Judicial Stamp papers/Labels from Sub Treasuries and sell them to the public.

EX-OFFICIO STAMP VENDORS:

All Assistant Treasury Officers have been appointed as ex-officio stamp vendors.

Public can also buy stamps directly from the Assistant Treasury Officers duly remitting the amount into the Government Account.

As per G.O.(Ms).No.22 CT&RE Dept. dated 10.3.2003 the monthly limits for supply of Non Judicial Stamp Papers to officers of Registration Department are as follows:

Registration office	Monetary limit (in Rs.)
Sub Registrar	60,000
Upgraded Sub Registrar (to the Level of District Registrar Office)	1,00,000
District Registrar Office	1,50,000

Supply of Special Adhesive Stamps is also made to all the Sub Registrars up to the limit of Rs.10000 to meet urgent demands.

RATE OF DISCOUNT FOR VARIOUS CATEGORIES OF STAMPS

		Description of Stamps (1)	Rate of discount in percentag e
I	Non	- Judicial	
	(1)	When the value of stamp does not exceed Rs.50	2.4
	(2)	When it exceeds Rs.50 but does not exceed Rs.100	2.0
	(3)	When it exceeds Rs.100 but does not exceed Rs.1000	0.3
	(4)	When it exceeds Rs.1000 but does not exceed Rs.2000	0.2
	(5)	When it exceeds Rs.2000 but does not exceed	0.15

		Rs.5000	
	(6)	When it exceeds Rs.5000 but does not exceed Rs.25000	0.05
Ш		Share Transfer :	
	(1)	When its value does not exceed Rs.1	2.3
	(2)	When its value exceeds Rs.1 but not exceed Rs.50	1.5
	(3)	When its value is Rs.100	0.5
III		Insurance Stamps :	
	(1)	When its value does not exceeds Rs.1	2.0
	(2)	When its value exceeds Rs.1 but does not exceeds Rs.50	1.2
	(3)	When its value is Rs.100	0.5
	(4)	When its value is Rs.1000	0.25
IV		Foreign Bill :	
	(1)	When its value does not exceed Rs.1	2.0
	(2)	When its value exceeds Rs.1 but does not exceed Rs.50	1.15
	(3)	When its value is Rs.100	0.6
V		Court Fee Paper :	

	_		T
	(1)	When its value does not exceed Rs.50	2.5
	(2)	When its value exceed Rs.50 but does not exceed Rs.100	2.0
	(3)	When its value exceed Rs.100 but does not exceed Rs.200	1.2
	(4)	When its value exceed Rs.200 but does not exceed Rs.1000	0.5
	(5)	When its value exceed Rs.2000 but does not exceed Rs.5000	0.1
VI		Court fee Label :	
	(1)	When its value has not exceed Rs.1	2.0
	(2)	When its value exceeds Rs.1 but does not exceed Rs.20	1.5
VII		Court Copy Paper	
	(1)	When its value does not exceed Rs.1	1.5
L		I .	1

SPECIAL ADHESIVE STAMPS:

- The Assistant Superintendent of Stamps keeps a stock of Special Adhesive
 Stamps for affixing on instruments received to be stamped.
- Under Rule 9(1) of the Indian Stamp Rules 1925, "Proper Officers" have been appointed to affix and impress or perforate labels on all instruments.

- The Superintendent of Stamps, Assistant Superintendent of Stamps, all Treasury Officers, Sub Treasury Officers and Sub Registrars have been declared as "Proper Officers".
- The Managers of all Nationalized Banks, State Bank of India, L.I.C. and L.I.C. Housing Finance Limited have also been nominated as "Proper Officers".
- The Government has ordered in G.O.(Ms).No.269, CT & RE Dept., Dated 04.08.93, that Branch Managers of the Central Co-operative Banks, State Apex Co-operate Banks and Secretaries of Urban Co-operative Banks can also sell Special Adhesive Stamps.
- The sale of Special Adhesive Stamps have been decentralized to all the 5
 Sub Treasuries in Chennai according to taluk wise jurisdiction based on the location and address of the individual/companies concerned.
- The limit for the value of Special Adhesive stamps to be affixed in respect of all the 5 Sub Treasuries is fixed up to Rs.1,000/- per instrument from 01.12.2004 onwards.

1. Egmore - Nungambakkam

2. Perambur - Purasawalkam

3. Fort - Tondiarpet

4. Mylapore - Triplicane

5. Mambalam - Guindy

NEW HEALTH INSURANCE SCHEME 2021

The New Health Insurance Scheme, 2021 is being implemented from 01-07-2021 through United India Insurance Company Limited, Chennai. This scheme aims to provide health care assistance to employees of Government Departments, Local Bodies, Public Sector Undertakings, Statutory boards and State Government Universities, willing State Government Organizations /Institutions and their eligible family members with provision to avail assistance upto Rs.5,00,000 /- for a block of four years (2021-2025). A monthly subscription of Rs.300/- (Rs.295/- for insurance subscription + Rs.5/- for Corpus fund subscription for meeting higher expenses in respect of rare illness and exceptional circumstances, extending the total benefit up to Rs.20.00 lakh) is being recovered as subscription.

Under this scheme, the maximum limit of medical assistance has been enhanced to Rs.10,00,000/- for specified diseases/treatments.

The coverage of medical assistance under this scheme has been extended to emergency care and accident cases, where the patient gets approved treatment/undergone surgery in a non-network hospital.

The scheme covers 203 treatments availing medical assistance i.e 116 treatments and surgeries and 87 medical care procedures.

As of now 1169 Hospitals have been empanelled under the Scheme 2021 that are located in Tamil Nadu, Pondicherry, Bengaluru, Thiruvananthapuram and New Delhi.

TIME LIMIT OF COMPLETION OF ACTIVITIES

Name of the activity	Issue of ID cards to employees who are covered under New Health Insurance Scheme 2021		
Office	The United India Insurance Company /Third Party Administrator		
Time Limit	60 days		
Nature of activity	To avail Healthcare Assistance in the hospitals by United India Insurance Company/TPA		
Documents required to be given by the beneficiary	The Employees shall submit the Annexure VI form to the Drawing / and Disbursing Officers concerned to get the ID cards.		
Documents required to be given for Treatment by the beneficiary	For availing Medical assistance in the		
Whom To Contact	Drawing and Disbursing Officers concerned.		

PENSIONERS NEW HEALTH INSURANCE SCHEME 2018

New Health Insurance Scheme for Pensioners 2018 has been implemented from 01.07.2018 through United India Insurance Company Ltd. to provide health care assistance to the pensioners (including spouse)/Family Pensioners on a CASHLESS basis.

Medical Insurance assistance up to Rs.4,00,000 /- for a block period of four years (2018-2022) is extended under this scheme. A monthly subscription of Rs.350/- is being recovered from the pension of the Pensioners/Family Pensioners.

Under the new scheme, the maximum limit of medical assistance has been enhanced to Rs.7,50,000/- for some specified diseases/treatments.

The coverage of medical assistance under this scheme has been extended to emergency care and accident cases, where the patient approved treatment/undergone surgery in a non-network hospital.

The scheme covers 114 treatments for availing medical assistance. i.e 60 treatments and surgeries and 54 medical care procedures.

As of now 1168 Hospitals have been empanelled under the Scheme 2018, which are located in Tamilnadu, Pondicherry, Bengaluru, Thiruvananthapuram and New Delhi.

TIME LIMIT OF COMPLETION OF ACTIVITIES

Name of the activity Office Time Limit	Issue of ID cards to employees who are covered under Pensioners New Health Insurance Scheme 2018 The United India Insurance Company / Third Party Administrator 60 days
Nature of activity	To avail Healthcare Assistance in the hospitals by approved by United India Insurance Company/TPA
Documents required to be given by the beneficiary	The Pensioner shall submit the Annexure IV form with photo to the Pension Disbursing Officers / Sub Treasury Officers / Branch Managers of the concerned banks.
Documents required to be given for Treatment by the beneficiary	 ID Cards Prior to issue of Identity cards by the United India Insurance Company the Pensioners can avail treatment by furnishing a copy of the filed in form prescribed in annexure IV submitted by the Pensioner / Family Pensioner and duly attested by the Pension Disbursing Officers.
Whom To Contact	Treasury Officer – District Treasury Pension Pay Officer – Pension Pay Office. Assistant Treasury Officer Sub Treasury

CHAPTER - 3

SMALL SAVINGS DEPARTMENT

PREFACE

This Charter is a statement of commitment of the activities of the Small Savings Department to the people of Tamil Nadu and are given in the Succeeding pages.

COMMISSIONERATE OF SMALL SAVINGS				
Name of the Scheme /Service	Appointment / I	Appointment / Renewal of SAS Agency.		
Scope of the Scheme / Service	To mobilize collection in Post Office Monthly Income Scheme, Post Office Time Deposit Scheme, National Savings Certificate, Kissan Vikas Patra from the investors / public. They will get commission of 0.5% to 1.0% commission from the Government of India based on their collection amount.			
Beneficiaries / Eligible Persons	Age above 18	Male or Female Age above 18 years		
Documents required	 SAS application form Nomination form Fidelity Guarantee form Declaration form Conduct certificate Agreement form Police Verification certificate Rs.2000/- in the form of National Savings Certificate to be pledged in favour of appointing authority. 			
Whom to apply	P.A.(Small Savings) to Collector in respect of Districts and Assistant Director of Small Savings, Corporation of Chennai in respect of Chennai city.			
Time limit for delivery of service	One day	· · · · · ·		
	Block level:	Block Development Officer		
Authority to be contacted for grievance redressal	District level: PA (Small Savings) to Collector in respect of District and Assistant Director of Small Savings, Corporation of Chennai in respect of Chennai city. Commissioner of Small Savings, LLA Building 3 rd floor, 735- Anna Salai, Chennai- 600002. Telephone No: 044- 28527095, 044-28527486			
For more details		www.tnsmallsavings.org		

COMMISSIONERATE OF SMALL SAVINGS				
Name of the Scheme /Service	Appointment / Renewal of MPKBY Agency.			
Scope of the Scheme / Service	To mobilize collection in Post Office Recurring Deposit Scheme from the investors / public. They will get commission of 4.0% commission from the Government of India based on their collection amount.			
Beneficiaries / Eligible Persons		Age above 18 years		
Documents required	 MPKBY application form Nomination form Fidelity Guarantee form Declaration form Conduct certificate Agreement form Police Verification certificate Rs.500/- in the form of National Savings Certificate to be pledged in favour of appointing authority. 			
Whom to apply	P.A.(Small Savings) to Collector in respect of Districts and Assistant Director of Small Savings, Corporation of Chennai in respect of Chennai city.			
Time limit for delivery of service	One day			
	Block level:	Block Development Officer		
Authority to be contacted for grievance redressal	District level:	PA (Small Savings) to Collector in respect of District and Assistant Director of Small Savings, Corporation of Chennai in respect of Chennai city.		
For more details	Commissioner of Small Savings, LLA Building 3 rd floor, 735- Anna Salai, Chennai- 600002. Telephone No: 044- 28527095, 044-28527486			
For more details	www.tnsmallsavings.org			

COMMISSIONERATE OF SMALL SAVINGS			
Name of the Scheme /Service	Conduct of Dramas on Small Savings.		
Scope of the Scheme / Service	Drama on Small Savings to be conducted to create awareness on small savings at the rural places. The Drama troops will be paid Rs.4000/- per Drama.		
Beneficiaries / Eligible Persons	Any Drama Tro	oop of Tamil Nadu.	
Documents required	Application form		
Whom to apply	Commissioner of Small Savings, LLA Building 3 rd floor, 735- Anna Salai, Chennai- 600002. Telephone No: 044-28527095, 044-28527486		
Time limit for delivery of service	Application period : April to November. Finalization and selection will be in December.		
	Block level: Block Development Officer		
Authority to be contacted for grievance redressal	District level:	PA (Small Savings) to Collector in respect of District and Assistant Director of Small Savings, Corporation of Chennai in respect of Chennai city.	
	State level:	Commissioner of Small Savings, LLA Building 3 rd floor, 735- Anna Salai, Chennai- 600002. Telephone No: 044- 28527095, 044-28527486	
For more details	www.tnsmallsavings.org		

COMMISSIONERATE OF SMALL SAVINGS			
Name of the Scheme /Service	State Level, District Level and Block Level awards to best SAS and MPKBY Agents.		
Scope of the Scheme / Service	State Level Award - Rs. 5000/- + Shield. District Level Award I Prize - Rs.3000/- II Prize - Rs. 2000/ III Prize - Rs. 1000/- Block Level Award Rs. 1000-		
Beneficiaries / Eligible Persons	Small Savings Tamil Nadu.	SAS and MPKBY agents of	
Documents required	 Application or Report from Block Development Officer Certificate of Authority Collection particulars duly certified by the Post Master concerned. 		
Whom to apply	P.A.(Small Savings) to Collector in respect of Districts and Assistant Director of Small Savings, Corporation of Chennai in respect of Chennai city.		
Time limit for delivery of service	Application period: April to September. Finalization and selection will be on 30 th of October every year (On World Thrift Day)		
	Block level:	Block Development Officer	
Authority to be contacted for grievance redressal	District level:	PA (Small Savings) to Collector in respect of District and Assistant Director of Small Savings, Corporation of Chennai in respect of Chennai city.	
For more Details	State level:	Commissioner of Small Savings, LLA Building 3 rd floor, 735- Anna Salai, Chennai- 600002. Telephone No: 044- 28527095, 044-28527486 www.tnsmallsavings.org	

COMMISSIONERAT	E OF SMALL SAV	INGS		
Name of the Scheme /Service	Awards to best students who have participated in Drama, Dance, Oratorical and Dance Competition on Small Savings.			
Scope of the Scheme / Service	The following competition on Small Savings will be conducted among the students of each schools throughout Tamil Nadu. Essay, Oratorical, Drama, Dance State level and District level awards with certificates will be given to first best students in essay competition. District level awards with certificates will be given to first best three students of each District.			
Beneficiaries / Eligible Persons				
Documents required		Recommended by the Head Master of the School Concerned.		
Whom to apply	 Head Master of the School CEO/ DEO of each District. District Collector P.A.(Small Savings) to Collector in respect of Districts and Assistant Director of Small Savigns, Corporation of Chennai in respect of Chennai city. 			
Time limit for delivery of service	As per the schedu concerned.			
	Block level:	Block Development Officer		
Authority to be contacted for grievance redressal	District level:	PA (Small Savings) to Collector in respect of District and Assistant Director of Small Savings, Corporation of Chennai in respect of Chennai city.		
For more details	State level:	Commissioner of Small Savings, LLA Building 3 rd floor, 735, Anna Salai, Chennai- 600002. Telephone No: 044- 28527095, 044-28527486 www.tnsmallsavings.org		

COMMISSIONERAT	E OF SMALL SAV	INGS	
Name of the Scheme /Service	Post Office Monthly Income Scheme.		
Scope of the Scheme / Service	Deposit Scheme in Post Office. 6.6% interest (Subject to vary as per notification of Government of India). 5 year Duration. Interest payable monthly . Minimum Deposit Rs.1500/ Maximum Deposit Rs.4.5 lakhs for single account. Rs.9.00 lakhs for joint account		
Beneficiaries / Eligible Persons	Individual		
Documents required	 Application form Aadhar card / Ration card for Residential proof. Passport size photo. 		
Whom to apply	All Head Post Offices and Selected Sub Post Offices Through authorized Small Savings SAS		
Time limit for delivery of service	Agents. On the spot by the counter of each post office.		
		Post Master of the Post office.	
Authority to be contacted for grievance redressal	District level:	Sr. Superintendent of Post Offices PA (Small Savings) to Collector in respect of District and Assistant Director of Small Savings, Corporation of Chennai in respect of Chennai city.	
	State level:	Chief Post Master General, Anna Road Chennai. Regional Director of National Savings Institute, Besant Nagar, Chennai-90 Commissioner of Small Savings, Chennai-2.	
For more details		www.tnsmallsavings.org	

COMMISSIONERATE OF SMALL SAVINGS		
Name of the Scheme /Service	5 Year Senior Citizen Savings Scheme.	
Scope of the Scheme / Service	Deposit Scheme in Post Office. 7.4% interest (Subject to vary as per notification of Government of India). Interest payable quarterly. 5 year Duration. Minimum Deposit Rs.1000- Maximum: Rs.15 Lakhs.	
Beneficiaries / Eligible Persons	Senior Citizen.	
Documents required	 Application form Aadhar card / Ration card for Residential proof. Age Proof Passport size photo. 	
Whom to apply	 All Head Post Offices and Selected Sub Post Offices Through authorized Small Savings SAS 	
Time limit for delivery of service	On the spot by the counter of each post office.	
		Post Master of the Post office.
Authority to be contacted for grievance redressal	District level:	Sr. Superintendent of Post offices PA (Small Savings) to Collector in respect of District and Assistant Director of Small Savings, Corporation of Chennai in respect of Chennai city.
For more details	State level:	Chief Post Master General, Anna Road Chennai. Regional Director of National Savings Institute, Besant Nagar, Chennai-90 Commissioner of Small Savings, Chennai-2. www.tnsmallsavings.org

COMMISSIONERAT	TE OF SMALL SAV	INGS	
Name of the Scheme /Service	National Savings Certificate VIII Issue.		
Scope of the Scheme / Service	Deposit Scheme in Post Office. 6.8% interest (Subject to vary as per notification of Government of India). IT Rebate u/s 80 C. 5 year Duration. Minimum Deposit Rs.100- Maximum: No limit.		
Beneficiaries / Eligible Persons	Individual adul	t.	
Documents required	 Application form Aadhar card / Ration card for Residential proc Age Proof Passport size photo. 		
Whom to apply	 All Head Post Offices and Selected Sub Post Offices Through authorized Small Savings SAS 		
Time limit for delivery of service	Agents. On the spot by the counter of each post office.		
		Post Master of the Post office.	
Authority to be contacted for grievance redressal	District level: State level:	Sr. Superintendent of Post Offices PA (Small Savings) to Collector in respect of District and Assistant Director of Small Savings, Corporation of Chennai in respect of Chennai city. Chief Post Master General, Anna Road Chennai. Regional Director of National Savings Institute, Besant Nagar, Chennai-90 Commissioner of Small Savings, Chennai-2.	
For more details		www.tnsmallsavings.org	

COMMISSIONERAT	TE OF SMALL SAV	INGS
Name of the Scheme /Service	Post Office Time Deposit Scheme.	
Scope of the Scheme / Service	Deposit Scheme in Post Office. Interest (Subject to vary as per notification of Government of India). 1 year 5.5 %, 2 year 5.5%, 3 year 5.5%, 5 year 6.7%. Minimum Deposit Rs.200/- Maximum: No limit.	
Beneficiaries / Eligible Persons	Individual adul	t.
Documents required	 Application form Aadhar card / Ration card for Residential proof. Age Proof Passport size photo. 	
Whom to apply	 All Head Post Offices and Selected Sub Post Offices Through authorized Small Savings SAS Agents. 	
Time limit for delivery of service	On the spot by the counter of each post office.	
		Post Master of the Post office.
Authority to be contacted for grievance redressal	District level:	Sr. Superintendent of Post Offices PA (Small Savings) to Collector in respect of District and Assistant Director of Small Savings, Corporation of Chennai in respect of Chennai city.
	State level:	Chief Post Master General, Anna Road Chennai. Regional Director of National Savings Institute, Besant Nagar, Chennai-90 Commissioner of Small Savings, Chennai-2.
For more details		www.tnsmallsavings.org

COMMISSIONERATE OF SMALL SAVINGS		
Name of the Scheme /Service	Kissan Vikas Patra (KVP).	
Scope of the Scheme / Service	Deposit Scheme in Post Office. 6.9 % interest (Subject to vary as per notification of Government of India). Doubles in 113 months. Minimum Deposit Rs.1000- Maximum: No limit.	
Beneficiaries / Eligible Persons	Individual adul	t.
Documents required	 Application form Aadhar card / Ration card for Residential proof. Age Proof Passport size photo. 	
Whom to apply	All Head Post Offices and Selected Sub Post Offices Through authorized Small Savings SAS	
Time limit for delivery of service	Agents. On the spot by the counter of each post office.	
		Post Master of the Post office.
Authority to be contacted for grievance redressal	District level:	Sr. Superintendent of Post Offices PA (Small Savings) to Collector in respect of District and Assistant Director of Small Savings, Corporation of Chennai in respect of Chennai city.
	State level:	Chief Post Master General, Anna Road Chennai. Regional Director of National Savings Institute, Besant Nagar, Chennai-90 Commissioner of Small Savings, Chennai-2.
For more details		www.tnsmallsavings.org

COMMISSIONERATE OF SMALL SAVINGS		
Name of the Scheme / Service	Sukanya Samriddhi Account (SSA)	
Scope of the Scheme / Service	Deposit Scheme in Post Office. 7.6% interest (Subject to vary as per notification of Government of India). Duration. 21 years. Minimum Deposit Rs.1000- Maximum: 150000/.	
Beneficiaries / Eligible Persons	Parent or Guardian for child upto 10	
Documents required	 Application form Aadhar card / Ration card for Residential proof. Age Proof Passport size photo. 	
Whom to apply	All Head Post Offices and Selected Sub Post Offices	
Time limit for delivery of service	On the spot by the counter of each post office.	
		Post Master of the Post office.
Authority to be contacted for grievance redressal	District level:	Sr. Superintendent of Post Offices PA (Small Savings) to
		Collector in respect of District
		Assistant Director of Small Savings, Corporation of Chennai in respect of Chennai city.
	State level:	Chief Post Master General, Anna Road Chennai.
		Regional Director of National Savings Institute, Besant Nagar, Chennai-90
		Commissioner of Small Savings, Chennai-2.
For more details		www.tnsmallsavings.org

COMMISSIONERATE OF SMALL SAVINGS		
Name of the Scheme / Service	Post Office Recurring Deposit Scheme	
Scope of the Scheme / Service	5 year Recurring Deposit Scheme in Post Office. 5.8% interest (Subject to vary as per notification of Government of India). Minimum Deposit Rs.10- Maximum: No limit.	
Beneficiaries / Eligible Persons	Individual.	
Documents required	 Application form Aadhar card / Ration card for Residential proof. Age Proof Passport size photo. 	
Whom to apply	 All Head Post Offices and Selected Sub Post Offices Through authorized Small Savings MPKE 	
Time limit for delivery of service	Agents. On the spot by the counter of each post office.	
		Post Master of the Post office.
Authority to be contacted for grievance redressal	District level:	Sr. Superintendent of Post Offices PA (Small Savings) to Collector in respect of District and Assistant Director of Small Savings, Corporation of Chennai in respect of Chennai city.
	State level:	Chief Post Master General, Anna Road Chennai. Regional Director of National Savings Institute, Besant Nagar, Chennai-90 Commissioner of Small Savings, Chennai-2.

COMMISSIONERATE OF SMALL SAVINGS		
Name of the Scheme /Service	15 Year Public P	Provident Fund Scheme.
Scope of the Scheme / Service	Deposit Scheme in Post Office and Selected Nationalized Banks. 7.1% interest (Subject to vary as per notification of Government of India). IT Rebate u/s 80 C. 15 year Duration. Minimum Deposit Rs.1500/- Maximum: 1,50,000/	
Beneficiaries / Eligible Persons	Individual adul	t.
Documents required	 Application form Aadhar card / Ration card for Residential proof. Age Proof Passport size photo. 	
Whom to apply	All Head Pos	t Offices and Selected
Time limit for delivery of service	Nationalized Banks . On the spot by the counter of each post office/ Banks	
	District level:	Post Master of the Post office. Branch Manager of the Bank Sr. Superintendent of Post
Authority to be contacted for grievance redressal	District level.	Offices PA (Small Savings) to Collector in respect of District and Assistant Director of Small Savings, Corporation of Chennai in respect of Chennai city.
	State level:	Chief Post Master General, Anna Road Chennai. General Manager of the Bank Concerned. Regional Director of National Savings Institute, Besant Nagar, Chennai-90 Commissioner of Small Savings, Chennai-2.

COMMISSIONERAT	TE OF SMALL SAV	INGS	
Name of the Scheme /Service	Post Office Savings Bank Account		
Scope of the Scheme / Service	Savings Bank Account in Post Office. 4.0% interest (Subject to vary as per notification of Government of India). Minimum Deposit Rs.500- Maximum: No limit.		
Beneficiaries / Eligible Persons	Individual adult.		
Documents required	 Application form Aadhar card / Ration card for Residential proof. Age Proof Passport size photo. 		
Whom to apply	All Head Post Offices and Selected Some Post Offices Through authorized Small Savings Some Post Offices		
	Agents.		
Time limit for delivery of service	On the spot by the counter of each post office.		
		Post Master of the Post Office.	
Authority to be contacted for grievance redressal	District level:	Sr. Superintendent of Pos Offices PA (Small Savings) to Collector in respect of District and Assistant Director of Smal Savings, Corporation of	
		Chennai in respect of Chennai city.	
	State level:	Chief Post Master General, Anna Road Chennai.	
		Regional Director of National Savings Institute, Besant Nagar, Chennai-90	
		Commissioner of Small Savings, Chennai-2.	
For more details		www.tnsmallsavings.org	