



FINANCE DEPARTMENT

CITIZEN'S CHARTER 2019



**GOVERNMENT OF TAMIL NADU
2019**

FINANCE DEPARTMENT

CITIZEN CHARTER 2019

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FINANCE DEPARTMENT

CITIZEN'S CHARTER - 2019

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 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 necessitates constituting a separate Treasuries and

Accounts service, delinking the Treasury set up from Revenue Administration Department in the districts. Accordingly, Government created Treasuries and Accounts Department with effect from 01.04.1962.

At present, the department is headed by the Principal Secretary / Commissioner, who is assisted by 4 Additional Directors, 2 Joint Directors, 2 Personal Assistants in the cadre of Chief Accounts Officers and 6 Accounts Officers to exercise supervision of all the units under this department.

The following units are under the control of the Commissioner:

- 1) 6 Regional Officers
- 2) 6 Pay and Accounts Offices
- 3) 1 Pension Pay Office
- 4) 1 Assistant Superintendent of Stamps
- 5) 32 District Treasuries
- 6) 243 Sub Treasuries
- 7) 3 Sub Pay and Accounts office

MAIN FUNCTIONS

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

- 5) Compilation of Government accounts.
- 6) Safe custody of valuables.
- 7) Maintenance of Accounts for local funds / Personal Deposits, Revenue Deposits, Security Deposits, Civil Court Deposits and Criminal Court Deposits.
- 8) Implementing
 - i. Group Insurance scheme for AIS Officers.
 - ii. New Health Insurance Scheme for Employees.
 - iii. New Health Insurance Scheme for Pensioners.
- 9) Allocation of funds to all departments for the following loan schemes:
 - i. Motor car advance.
 - ii. Two – wheeler advance.
 - iii. Computer advance.
- 10) Pensioners Family Security Fund sanction orders are issued from the Pension Pay Office / Treasuries and forwarded to the Director of Pension, Chennai for payment to Pensioners through cheques / ECS.
- 11) Drawal of grant bills sanctioned by the Government and payments made to Government owned agencies (i.e., Tamil Nadu Housing Board, Tamil Nadu Slum Clearance Board, Tamil Nadu Khadhi and Village Industries Board, Chennai Metro Rail Ltd., ...etc.,)
- 12) Implementing New Pension Scheme for All India Service Officers and to Contributory Pension Scheme for Government employees and Teachers.
- 13) Furnishing the monthly tax revenue collection figures to Government.

TIME LIMIT FOR COMPLETION OF VARIOUS ACTIVITIES

S. No	PARTICULARS	OFFICE	TIME LIMIT	PURPOSE	DOCUMENTS REQUIRED TO BE GIVEN	WHOM TO CONTACT
1	Payment of Pension	District Treasury / Pension Pay Office	7 Days	First payment on receipt of authorization from AG	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. Two (2) passport size photos 6. Bank Account Number (copy of Bank Pass book) 7. Aadhaar card copy (Optional)	1. Dist. Treasury – Treasury Officer 2. Pension Pay Office – Pension Pay Officer

2	Payment of Pension	Sub Treasury	3 Days	First payment on receipt of authorization from the District Treasury	<ol style="list-style-type: none"> 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. Two (2) pass port size photos 6. Bank Account Number (copy of Bank Pass book) 7. Adhaar card copy (Optional) 	Sub Treasury – Asst. Treasury Officer
3	Provisional Pension	Pay and Accounts Office / District Treasury / Pension Pay Office/Sub Treasury	1 Day from the date of presentation of bill by Drawing Officer.	First payment-based on the sanction proceedings of Head of Department / Head of Office / Government as the case may be	<ol style="list-style-type: none"> 1. Non Employment Certificate. 2. The Concerned DDO should countersign the above certificate. 	Drawing Officer Concerned.

4	Life Time Arrears (LTA) of pension (if spouse is not alive)	District Treasury / Pension Pay Office/Sub Treasury.	7 Days	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.	1.Pension Book 2.Death Certificate. 3.Legal heir certificate. 4.Consent Certificate 5.Form 14 in case spouse	1.Dist.Treasury - Treasury Officer 2.Pension Pay Office - Pension Pay Officer 3.Sub Treasury - Asst. Treasury Officer.
5	Conversion of Family Pension	District Treasury / Pension Pay Office/Sub Treasury	7 Days	In case of Joint Pension Payment order, death certificate is sufficient to commence the family pension without insisting on legal heirship certificate	1.Application 2.Pension Book 3.Death Certificate 4. Form 14.	1.Dist.Treasury - Treasury Officer 2.Pension Pay Office - Pension Pay Officer 3.Sub Treasury - Asst. Treasury Officer

6	Transfer of Pension from one District to another	District Treasury / Pension Pay Office/Sub Treasury	7 Days	The application for transfer of pension within the State should be sent to the concerned Treasury /PPO. For transfer to other state, application should be forwarded to Accountant General by the PPO/TO	1.Application Book 2.Pension Book (Original) 3.N.O.C.from existing bank .	1.Dist.Treasury - Treasury Officer 2.Pension Pay Office - Pension Pay Officer 3.Sub Treasury - Asst. Treasury Officer
7	Issue of Duplicate Pension Payment Order	District Treasury / Pension Pay Office /Sub Treasury	7 Days	Issue of Duplicate Pension Payment Order after the receipt of undertaking prescribed in G.O.Ms.No.30, Fin(Pen), dated 01.12.2010.	1.Application 2.Undertaking letter	1.Dist.Treasury - Treasury Officer 2.Pension Pay Office - Pension Pay Officer 3.Sub Treasury - Asst. Treasury Officer
8	Restoration of Commuted value of Pension	District Treasury / Pension Pay Office/Sub Treasury	same month on completion of 15 years from the date in which reduction in	Commuted portion of pension should be restored automatically on completion of 15	No application needs to be given by the pensioner.	1.Dist.Treasury - Treasury Officer 2.Pension Pay Office - Pension Pay Officer 3.Sub Treasury - Asst. Treasury Officer

			pension was made.	years from the date of payment.		
9	Additional Pension Payment	District Treasury / Pension Pay Office/Sub Treasury	From the first day of month in which he / she completed 80/85/90/95/ 100 years	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.	1. In cases, age and DOB of 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	1.District Treasury - Treasury Officer. 2. PPO – Pension Pay Officer. 3. Sub – Treasury – Assistant Treasury Officer.

					<p>(if the DOB is indicated therein)</p> <p>5. Voter Identity card issued by Election Commission of India.</p> <p>2. In cases whose DOB is not available and only age is furnished, Addl. Pension may be sanctioned from 1st January of next year.</p>	
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STAMPS

PROCUREMENT AND DISTRIBUTION:

- Non-Postal Stamps of higher denominations are procured from India Security Press, Nasik and the Non-Judicial Stamp papers of Rs.10/- and Rs.20/- are procured from Security Printing Press, Hyderabad.
- The Stamp papers are distributed through Logistics Post or Department of Posts of Government of India from the Chennai Nodal District to the five Nodal Districts viz. Vellore, Coimbatore, Tiruchirappalli, Madurai and Tirunelveli.
- Stamps are further distributed from Nodal Districts to the respective District Treasuries and from the District Treasuries to Sub Treasuries.
- From 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:

Sl.No.	Category	Denomination (in Rupees)
1	Non Judicial Stamp papers	1,2,5,10,20,50,100,500,1000,5000,10000, 15000, 20000, and 25000
2.	Court Fee Papers	Rs.25, 30, 40, 50, 60, 75, 100, 200, 300, 500, 1000, 3000, 5000
3.	Court Fee Label	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 Licence Fee	1,2,5,10,25

INDENT OF STAMPS

The Superintendent of Stamps, Chennai-1, is the indenting authority of Stamps. He collects the indents from all 32 Districts in the State of Tamil Nadu, consolidates them and forwards 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 as detailed below

Period covered by the indent	Last date before which the indent should reach the Central Stamp Depot
1 st April to 30 th September	31 st December (i.e. 3 months prior to commencement of Indent Period)
1 st October to 31 st March	30 th June (i.e. 3 months prior to commencement of Indent Period)

The stamps so procured from the Press are stocked in the District Treasuries (Local Depots), Sub Treasuries (Branch Depots) and Sub-Registrars (Sub-Depots). The cost of printing the stamps are settled by the Assistant Superintendent of Stamps, 32, Rajaji Salai, Chennai 600 001.

LICENSED STAMP VENDORS

Licensed Stamp Vendors are appointed by the Inspector General of Registration, 120, Santhome High Road, Chennai-600 028. They are under the direct control of the Inspector General of Registration.

EX-OFFICIO STAMP VENDORS:

All Sub Treasury Officers have been appointed as ex-officio stamp vendors for selling all kinds of stamps to the general public on remittance of cash directly in the bank attached to the Treasury concerned. Public can buy high value stamps from STOs when they are not available with the authorised stamp vendors.

Licensed Stamp Vendors get supply of Non Judicial and Judicial Stamp papers/Labels from Sub Treasuries and sell them to the public. The monetary limit for effecting sales to the public per day was Rs.6000/- earlier. It was raised to Rs.20,000/- in 1991. The limit was revised to Rs.30000/- in G.O.Ms.No.277, Commercial Taxes and Religious Endowment department, dated 06.08.1996. In G.O. Ms.No.532, Commercial Taxes and Religious Endowment Department, dated 21.11.1997 the limit was revised further to Rs.50,000/-. The currently prevailing ceiling limit fixed for sale of Stamps by Stamp Vendors was fixed at Rs.2,00,000/- per transaction in Corporation limit and at Rs.1,00,000/- per transaction in areas other than Corporation areas. As per G.O.Ms.No.22, CT&RE Dept., dated 10.3.2003, the monthly limit for supply of Non Judicial Stamp Papers to officers of the Registration Department are as follows:

Sl.No.	Registration office	monetary limit
1	Sub Registrar	Rs.60,000
2	Upgraded Sub Registrar (to the Level of District Registrar Office)	Rs.1,00,000
3	District Registrar Office	Rs.1,50,000

Supply of Special Adhesive Stamps is also made to all the Sub Registrars upto the limit of Rs.10,000/- to meet urgent demands.

RATE OF DISCOUNT FOR VARIOUS CATEGORIES OF STAMPS

SI.No	Description of Stamps	Rate of discount in percentage
	(1)	(2)
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 Rs.5000	0.15
	(6) When it exceeds Rs.5000 but does not exceed Rs.25000	0.05
II	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 exceed 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 :	
	(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.1000 but does not exceed Rs.2000	0.1
	(6)	When its value exceed Rs.2000 but does not exceed Rs.5000	0.1
VI		Court fee Label :	
	(1)	When its value does 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

PROCEDURE FOR SALE OF STAMPS TO THE LICENSED STAMP VENDORS ON COMMISSION BASIS

- Stamps required for the use of stamp vendors are issued weekly or twice a week on prescribed dates on indents with the challan presented by the stamp vendors.
- The indents are checked to see whether the quantity indented for is available, whether the rates and calculations are correct, whether the

amount of discount claimed are correct with reference to the rates prescribed for each class of stamps.

- The indents after check by the clerk concerned are approved by the Sub Treasury Officers. The net amount due from the vendor after deducting the commission payable to him is remitted by him into the Sub Treasury (if non – banking) or into the State Bank of India in case of a banking Sub Treasury and the remittance challan and the indent are handed over to the Sub Treasury Junior Assistant concerned.
- The challan is verified to see whether the amount remitted agrees with the amount due from the vendor and certified to in the indent.
- In the case of banking Sub Treasuries, the credit in the bank scroll is verified before the stamps are handed over.
- Abstract for the various kinds of stamps required by the vendors and shown in their indent are prepared and the total quantity of stamps required under each category are arrived at.
- The value of stamps and the discount allowed to each vendor for each kind of stamps are worked out. The grand total of the value of stamps of all descriptions and the discount allowed are then arrived at.
- The entries in the abstract prepared are copied vendor-wise in the sales register which is normally maintained separately for general stamps, court-fee and copy stamps, etc.
- The total quantity in the sales register is carried to the Sub-Treasury Officers indent of stamps from the double lock store.
- This indent is passed by the Double Lock Officer and the quantity required for sale to the vendors on any date are taken out from the double lock store, entries for sales are made in the double lock register and the balance struck.

- The Double Lock Register and the Sales Register are verified, checked and signed by the Sub Treasury officer.
- The stamps are then issued to the vendors after obtaining proper acknowledgement either on indents submitted by them or in the Sales Register.
- The full value of the stamps sold is taken to the credit of the head of account, "030. Stamps and Registration Fees" while the discount allowed are shown as expenditure and debited to "230. Stamps and Registrations".

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 4.8.93, 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 upto and for Rs.1,000/- per instrument from 01.12.2004 onwards.
- Details of Stamp vending Sub Treasuries:
 1. Egmore - Nungambakkam
 2. Perambur - Purasawalkam
 3. Fort - Tondiarpet
 4. Mylapore - Triplicane
 5. Mambalam - Guindy

NEW HEALTH INSURANCE SCHEME 2016

The New Health Insurance Scheme, 2016 is being implemented from 01-07-2016 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 upto Rs.4,00,000/- for a block of four years (2016-2020). A monthly subscription of Rs.180/- is being recovered as subscription.

Under this scheme, the maximum limit of medical assistance has been enhanced to Rs.7,50,000/- 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 113 treatments availing medical assistance. i.e 59 treatments and surgeries and 54 medical care procedures.

As of now 986 Hospitals have been empanelled under the Scheme 2018 that are located in Tamilnadu, Puducherry, Bengaluru, Thiruvananthapuram and New Delhi.

TIME LIMIT OF COMPLETION OF VARIOUS ACTIVITIES

PARTICULARS	OFFICE	TIME LIMIT	PURPOSE	DOCUMENTS REQUIRED TO BE GIVEN	TO WHOM TO CONTACT
Issue of ID cards to employees who are covered under New Health Insurance Scheme 2016	The United India Insurance Company / Third Party Administrator	60 days	To avail Healthcare Assistance in the hospitals by United India Insurance Company / TPA	<p>1.The Employees shall submit the Annexure VII form to the Drawing / and Disbursing Officers concerned to get the ID cards.</p> <p>2.For availing Medical assistance in the Network Hospitals in the absence of Identity card, the certificate as in the Annexure VII issued by the Drawing and Disbursing Officers/ may be produced by the employees / and or their eligible family members.</p>	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 upto 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, 985 Hospitals have been empanelled under the Scheme 2018, which are located in Tamil Nadu, Puducherry, Bengaluru, Thiruvananthapuram and New Delhi.

PARTICULARS	OFFICE	TIME LIMIT	PURPOSE	DOCUMENTS REQUIRED TO BE GIVEN	TO WHOM TO CONTACT
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	To avail Healthcare Assistance in the hospitals approved by United India Insurance Company/TPA	<ol style="list-style-type: none"> 1.The Pensioner shall submit the Annexure IV form with photo to the Pension Disbursing Officers / Sub Treasury Officers / Branch Managers of the concerned banks. 2. Prior to issue of Indentity 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. 	<ol style="list-style-type: none"> 1. PPO - Pension Pay Officer. 2. District Treasury – Treasury Officer. 3. Sub Treasury – Assistant Treasury Officer.

CHAPTER – 3

SMALL SAVINGS DEPARTMENT

OBJECTIVE:

The main objective of Small Savings Department is to create savings awareness and motivate postal savings habit among the people. The Small Savings Schemes are implemented mainly through the Post offices.

SMALL SAVINGS SCHEME DETAILS

The Small Savings Schemes are in vogue to suit the requirement of different sections of the society. The Government of India fixes the rate of interest for the Small Savings schemes every quarter. The rate of interest fixed for the previous quarter and for the current quarter of the Financial year of 2019-20 is as indicated below:-

Sl. No	Scheme	Features	Old rate of Interest upto 31.03.2019 (%)	Rate of interest from 01.04.2019 to 30.06.2019	Revised Rate of interest w.e.f. 01.07.2019 (%)
1	POSA (Post Office Savings Bank Account)	No limit on deposit	4.0	4.0	4.0
2	Time Deposit				
	1 year TD	Can be pledged as security	7.0	7.0	6.9
	2 year TD	Can be pledged as security	7.0	7.0	6.9
	3 year TD	Can be pledged as security	7.0	7.0	6.9
	5 year TD	Can be pledged as	7.8	7.8	7.7

Sl. No	Scheme	Features	Old rate of Interest upto 31.03.2019 (%)	Rate of interest from 01.04.2019 to 30.06.2019	Revised Rate of interest w.e.f. 01.07.2019 (%)
		security, (IT Rebate u/sec 80 C)			
3	PORD (Post Office Recurring Deposit)	Monthly savings option. (Free insurance upto Rs.50/-)	7.3	7.3	7.2
4	POMIS (Post Office Monthly Income Scheme)	Suitable for Retirees. Monthly interest payment	7.7	7.7	7.6
5	SCSS (5 years) (Sr. citizen Savings scheme)	Interest payable quarterly. Quarterly interest payment. (IT Rebate u/sec 80 C)	8.7	8.7	8.6
6	NSC VIII issue (National Savings Certificate VIII issue)	(IT Rebate u/sec 80 C)	8.0	8.0	7.9
7	PPF (Public Provident Fund)	(IT Rebate u/sec 80 C)	8.0	8.0	7.9
8	KVP (Kissan Vikas Patra)	Deposit doubles in 112 months	7.7	7.7	7.6
9	SSA (Sukanya Samriddhi Account)	Best Scheme for female children	8.5	8.5	8.4

INFORMATION TO PUBLIC

PUBLICITY

- In order to cultivate thrift and savings habit among the common masses, World Thrift Day is celebrated in Chennai city and in District Headquarters.
- Various competitions viz. Essay, Drama, Dance, Oratorical among school children are conducted in order to cultivate thrift and savings habit at the young age itself and certificates and prizes are distributed to the children.
- In order to create awareness among the public, the department participates in Government exhibitions by erecting Small Savings pavilions and distributing hand bills in trade fairs in Chennai and in District headquarters at the District level.
- In order to disseminate the salient features of small savings scheme to the public and also inculcate the habit of savings and thrift in the minds of rural folks, Street plays on small savings are conducted in each block of the Districts every year.
- The Web-site www.tnsmallsavings.org has been created by this department where all relevant information on small savings are published for the benefit of public.
- Public notice boards have been installed in the Directorate, all District Collectorates and at Chennai Corporation displaying information about small savings schemes.

PUBLIC CONTACT FOR INVESTMENT:

Public can contact the nearest post office or agents operating in their residential area or Personal Assistants to Collectors (Small Savings) in the districts for getting any information regarding small savings.

AGENTS NET WORK:

Eligibility to become Small Savings Agents:

- i) Educational qualification – 8th Standard Pass
- ii) Age - 18 Years

Types of Agents:

- i) Standardised Agency System (SAS) (Men and Women)
- ii) Mahila Pradhan Kshetria Bachat Yojana (MPKBY) (Women only)

Appointing Authority for Agents:

- i) **Standardised Agency System (SAS) –**

PA (Small savings) to Collector in Districts and Assistant Director of small savings in the Corporation of Chennai.

- ii) **Mahila Pradhan Kshetria Bachat Yojana (MPKBY)**

PA (Small Savings) to Collector in Districts and Assistant Director of Small Savings in the Corporation of Chennai.

Schemes operated by the Agents:

I.

Sl. No.	Type of Agents	Savings Products	Rate of commission w.e.f. 01.12.2011
1.	Standardised Agency System (SAS)	Post Office Monthly Income Scheme (POMIS) National Savings Certificate (NSC) - Post Office Time Deposit 1,2,3,5 Year (POTD)	0.5 %
2.	Mahila Pradhan Kshetriya Bachat Yojana (MPKBY)	Post Office Recurring Deposit Scheme (PORD)	4%

Processing of Appointment and Renewal of Small Savings Agency:

1. The Guidelines to become the Small Savings agent have been uploaded in the Small Savings department website www.tnsmallsavings.org
2. The following forms required for Small Savings agents have been uploaded in the above website to enable the public/ agents to either download them or to process them online.
 - i) SAS / MPKBY application form
 - ii) Nomination form
 - iii) Fidelity Guarantee form
 - iv) Declaration form
 - v) Conduct certificate
 - vi) Agreement form
3. Provision has been made to apply for the agency online through the above website.
4. As soon as the applications are received through the online process the appointing authorities are required to process the applications and generate the order and mail scanned copies to the applicants.
5. If the public / agents so desire, they can also download the form and get the appointment/ renewal order in person from the appointing authority concerned.
 - a) Application forms are also available with the respective appointing authorities and can also be applied in person before the appointing authorities.
 - b) The Agents are appointed on contract basis initially for three years and the renewal there after depends upon performance.

II. Processing of Drama Applications:

1. Guidelines for the application and details of the selection process for the conduct of dramas on small savings have been uploaded in the small savings website www.tnsmallsavings.org.
2. The application form for the conduct of drama on small savings have been uploaded in the above small savings website.
3. The applicants can apply the same through online process.
4. Provision has been made to process the applications through online process and to issue orders online.
5. If the drama troupes so desire, they can also download the application and submit them at the Commissionerate of small savings.

Website of Small Savings Department

The following information are also available in the website of Small Savings Department viz. www.tnsmallsavings.org.

1. Contact details of officials of Commissionerate and in each Collectorate in Districts.
2. Details of District level and block level agents.
3. Conduct of essay, oratorical, dance and drama competitions among the school students in each District notifications.
4. Conduct of dramas on small savings etc.
5. Downloading the small savings agents appointment cum renewal forms.

6. Details relating to latest rate of interest of small savings schemes with reference to current quarters.
7. Latest announcements of the Government on small savings.
8. Photo galleries
9. Information relating to Right to Information Act.