

**GOVERNMENT OF INDIA  
MINISTRY OF COMMUNICATIONS  
DEPARTMENT OF POSTS**

**RAJYA SABHA  
UNSTARRED QUESTION NO. 4340  
TO BE ANSWERED ON 02<sup>ND</sup> APRIL, 2026**

**UNCLAIMED DEPOSITS IN POST OFFICES**

**4340 DR. JOHN BRITTAS:**

Will the Minister of Communications be pleased to state:

- (a) the details and quantum of unclaimed amount available with the Department of Posts under various savings/ deposits schemes;
- (b) the quantum and details of amounts so far transferred by the Department to the Senior Citizen Welfare Fund (SCWF);
- (c) the quantum and details of unclaimed amount available with the Department as on date and not transferred to SCWF, which remains unclaimed for a period not exceeding ten years from the due date; and
- (d) the quantum and year-wise details of unclaimed amounts repaid to the deposit holders/legal heirs after its transfer to SCWF?

**ANSWER**

**MINISTER OF STATE FOR COMMUNICATIONS AND RURAL DEVELOPMENT  
(DR. PEMMASANI CHANDRA SEKHAR)**

(a) to (c) The Department of Posts (DoP) operates National Savings Schemes(NSS), based on rules and regulations formulated by Department of Economic Affairs (DEA), Ministry of Finance(MoF) from time to time. The amount collected under the NSS is deposited in the National Small Savings Fund(NSSF) maintained by MoF. Savings Bank Accounts/Certificates are treated as unclaimed, 10 years from the date of maturity/last transaction financial year, and identified annually under the Senior Citizens Welfare Fund (SCWF) scheme, 2016. Subsequently, MoF transfers it to the SCWF. The details and quantum of unclaimed amount identified by the Department of Posts under various Savings/deposits schemes as enclosed as **Annexure-I**. An amount of ₹1,149.77 crore has been transferred to the SCWF by the MoF.

(d) The quantum and year-wise details of unclaimed amount, repaid to the deposit holders/ legal heirs after identification of the accounts/certificates, under SCWF scheme, in the last three financial years is as under:

<b>F.Y.</b>	<b>Amount (in INR Cr.)</b>
2023-24	252.55
2024-25	874.29
2025-26*	1098.56

\*Up till 25.03.2026

**ANNEXURE-I**

**Accounts/Certificates-wise amount identified under SCWF Scheme**

**(As on 30-09-2025)**

<b>S No</b>	<b>Name of Savings Scheme</b>	<b>Amount (in INR Crore)</b>
1	<b>Savings Account</b>	7628.75
2	<b>Recurring Deposit Account</b>	194.48
3	<b>Time deposit (1, 2, 3 &amp; 5 years)</b>	1297.50
4	<b>Monthly Income Account scheme</b>	3137.55
5	<b>Public Provident fund scheme</b>	1526.07
6	<b>Senior Citizen Savings Scheme</b>	341.83
7	<b>Sukanya Samriddhi Account</b>	0.00
8	<b>National Savings Certificates</b>	2997.02
9	<b>Kisan Vikas Patras</b>	4615.33
10	<b>SBA Discontinued Schemes</b>	30.33
11	<b>NSS87</b>	3287.08
12	<b>NSS92</b>	384.43
13	<b>TD Discontinued Schemes</b>	1.11
	<b>Total</b>	<b>25,441.49</b>

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