

Government of India  
Ministry of Finance  
Department of Economic Affairs  
**LOK SABHA**  
**UNSTARRED QUESTION NO.3614**  
TO BE ANSWERED ON FRIDAY 16<sup>th</sup> March, 2018  
**"SMALL SAVING SCHEMES"**

No.3614

PROF. RICHARD HAY  
SHRI GEORGE BAKER  
SHRI ANIL SHIROLE  
SHRI SUSHIL KUMAR SINGH  
SHRI R. GOPALAKRISHNAN  
SHRI PARBHUBHAI NAGARBHAI VASAVA

Will the Minister of FINANCE be please to state:-

- (a) the details of the number of Small Saving Schemes operational along with their subscribers across the country, State/UT-wise including Kerala, West Bengal, Maharashtra;
- (b) the time by which the Government is likely to implement the proposed amendments/changes in the Small Savings Schemes;
- (c) whether the Government proposes to increase the number of beneficiaries under Public Provident Fund (PPF) and to include such persons under PPF deprived by their employers;
- (d) if so, the details thereof and the steps taken in this regard; and
- (e) whether the Government has devised any mechanism to protect the small savings of poor people who invest their savings in the fake savings scheme particularly in rural areas, if so, the details thereof?

**ANSWER**

MINISTER OF STATE IN THE MINISTRY OF FINANCE  
**(SHRI P. RADHAKRISHNAN)**

- (a) Sir, the State/UT-wise details of number of accounts under Small Savings Schemes are attached as Annex.-1 and Annex.-2.
- (b) No time limit has been set in this regard.
- (c) & (d) The Public Provident Fund Scheme is a deposit scheme and available to every citizen of India.
- (e) The Government of India has taken various steps throughout the country from time to time to make people aware about investment in fake savings schemes such as Investor Awareness Programme, formation of State Level Co-ordination Committee including 'SACHET' web portal and introduction of the Protection of Interest of Depositors' Act.

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## Statement showing circle wise and scheme wise Number of accounts in National Savings Schemes

S.N.	Name of the State	POSA	NSRD A/c	MIS	SCSS A/c	NSTD	PPF	SSA	KVP	TOTAL
1	ANDHRA PRADESH	1,75,08,046	1,77,63,648	7,84,664	1,78,718	6,70,781	5,37,110	9,97,429	10,47,450	3,94,87,846
2	ASSAM	42,90,208	20,98,323	3,60,283	17,817	2,03,973	1,36,247	1,94,642	4,73,201	77,74,694
3	BIHAR	1,33,87,973	39,31,248	13,98,095	38,861	21,45,263	2,04,950	4,28,064	29,63,365	2,44,97,819
4	CHATTISGARH	30,06,404	7,66,041	85,918	35,505	75,591	1,41,559	2,77,909	3,01,355	46,90,282
5	DELHI	14,35,516	5,63,939	3,54,398	1,76,598	1,81,068	6,26,413	86,190	9,10,934	43,35,056
6	GUJARAT	74,39,846	59,61,233	14,82,528	3,67,367	20,55,444	10,66,212	3,74,210	34,60,086	2,22,06,926
7	HARYANA	28,13,935	16,09,799	3,49,231	58,859	8,61,542	3,45,963	2,94,017	5,82,449	69,15,795
8	HIMACHAL PRADESH	21,96,670	21,53,003	1,75,139	12,453	4,61,256	95,818	1,79,616	4,41,001	57,14,956
9	JAMMU AND KASHMIR	11,47,481	2,49,534	66,391	4,570	2,44,476	54,282	1,24,639	9,17,687	28,09,060
10	JHARKHAND	54,02,244	36,70,464	4,33,334	52,632	5,37,555	1,76,470	5,27,128	13,48,487	1,21,48,314
11	KARNATAKA	97,27,381	52,17,321	4,08,491	2,15,647	3,00,167	5,65,942	10,56,799	5,39,822	1,80,31,570
12	KERALA	70,50,063	48,20,154	3,56,569	50,101	2,42,357	1,52,603	3,69,252	1,25,511	1,31,66,610
13	MADHYA PRADESH	1,07,57,833	1,01,85,829	4,60,576	76,186	5,89,291	3,77,788	5,06,233	9,25,269	2,38,79,005
14	MAHARASHTRA	78,89,135	1,84,11,117	14,98,029	7,03,683	11,41,280	27,44,470	9,93,514	21,23,768	3,55,04,996
15	ODISHA	74,80,992	46,69,355	3,77,760	64,240	4,50,989	2,12,080	4,37,701	15,36,738	1,52,29,855
16	PUNJAB	31,27,413	20,52,877	4,48,622	94,336	7,89,342	5,28,203	3,12,224	18,76,266	92,29,283
17	RAJASTHAN	1,32,16,970	42,66,491	5,25,280	82,493	4,07,846	5,24,059	4,57,541	5,81,940	2,00,62,620
18	TAMILNADU	1,16,30,224	1,20,19,724	5,29,121	1,96,179	9,35,689	5,66,754	14,18,260	5,88,136	2,78,84,087
19	UTTAR PRADESH	1,59,77,487	1,48,82,980	13,97,935	1,56,991	16,90,836	10,99,010	11,82,071	59,92,173	4,23,79,483
20	UTTARAKHAND	36,81,239	16,79,397	1,48,264	34,200	3,10,375	2,55,427	2,89,462	6,12,177	70,10,541
21	WEST BENGAL	1,40,68,394	46,07,443	49,57,165	6,57,426	23,06,381	9,80,004	7,40,060	53,43,550	3,36,60,423
22	NORTH EAST STATE	11,12,842	7,12,817	52,702	30,755	63,302	1,18,538	8,64,149	2,66,548	32,21,653
23	BASE (DOP)	2,05,886	4,11,022	30,178	999	4,391	19,965	37,601	0	7,10,042
									<b>TOTAL</b>	<b>38,05,50,916</b>

Note - 1- The Figure of NSC-VIII Issue circle/state wise is not available and is requested from Department of Post to provide urgently.

2. The figure of post offices are up to 31-03-2017 and figure of banks are up to 31-01-2018.

Abbreviation - POSA - Post Office Savings Account, NSRD- National Savings Recurring Deposit, MIS- Monthly Income Scheme, SCSS A/c- Senior Citizen Savings Scheme Account, NSTD- National Savings Time Deposit, PPF- Public Provident Fund, SSA- Sukanya Samridhhi Account, KVP-Kisan

Figure of West Bengal includes Andaman and Nicobar, Sikkim

Figures of Andhra Pradesh includes Telangana.

Figures of North East states includes Meghalaya, Manipur, Mizoram, Tripura, Arunachal Pradesh, Nagaland

Figures of Kerala includes Lakshdweep

Figures of Maharashtra includes Dadar Nagar Haveli, Daman and Diu, Goa

Figures of Punjab includes Chandigarh.

Figures of Tamilnadu includes Puduchery.

## Statement showing no. of certificate issued under NSC VIII issue during the year 2016-17

S.N.	Name of the State	No. of Certificate issued
1	ANDHRA PRADESH	0
2	ASSAM	1,08,831
3	BIHAR	1,40,570
4	CHATTISGARH	30,316
5	DELHI	1,05,233
6	GUJARAT	4,08,753
7	HARYANA	38,201
8	HIMACHAL PRADESH	24,475
9	JAMMU AND KASHMIR	20,984
10	JHARKHAND	1,98,002
11	KARNATAKA	2,08,105
12	KERALA	0
13	MADHYA PRADESH	97,299
14	MAHARASHTRA	5,85,626
15	ODISHA	1,31,344
16	PUNJAB	0
17	RAJASTHAN	0
18	TAMILNADU	1,21,291
19	UTTAR PRADESH	0
20	UTTARAKHAND	0
21	WEST BENGAL	5,05,408
22	NORTH EAST STATE	0
23	BASE (DOP)	176
	<b>Total</b>	<b>27,24,614</b>

## Note -

Figure of West Bengal includes Andman and Nicobar, Sikkim

Figures of Andhra Pradesh includes Telangana.

Figures of North East states includes Meghalya, Manipur, Mizoram, Tripura, Arunachal Pradesh, Nagaland

Figures of Kerala includes Lakshdweep

Figures of Maharastra includes Dadar Nagar Haveli, Daman and Diu, Goa

Figures of Punjab includes Chandigarh.

Figures of Tamilnadu includes Puduchery.