

**Government of India  
Ministry of Finance  
Department of Economic Affairs**

**LOK SABHA  
UNSTARRED QUESTION NO.2417**

TO BE ANSWERED ON MONDAY, DECEMBER 15, 2025 / 24 AGRAHAYANA, 1947  
(SAKA)

**“SMALL SAVINGS AGENTS”**

**2417. SHRI RAKESH RATHOR**

Will the Minister of FINANCE be pleased to state:

- (a) whether it is a fact that more than six lakh small savings agents are working in post offices across the country to operate small savings schemes but post 2011, the commission on investing in these schemes has either been abolished or reduced, if so, the details thereof;
- (b) whether the Government is considering to restore their commission in view of their role in the operation of these schemes, if so, the details thereof;
- (c) whether the Government proposes to set up a Committee to review the Rules framed in 1960 for the Small Savings Agency system to make it relevant to the digital age and the existing economic system, if so, the details thereof; and
- (d) whether the Government has any plan for operating the 'Senior Citizen Savings Scheme' for senior citizens by small savings agents so that the elderly can avail services from home and if so, the details thereof?

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**ANSWER**

**THE MINISTER OF STATE IN THE MINISTRY OF FINANCE**

**(SHRI PANKAJ CHAUDHARY)**

- (a) At present, there are 2,66,414 Mahila Pradhan Kshetriya Bachat Yojana (MPKBY) and Standardised Agency System (SAS) Agents working in post offices to operate Small Savings Schemes across the country. The commissions on investing in the scheme were reviewed, in view, inter alia, of shifting focus of the Government of India towards digital transactions. The details of the commission paid, pre-2011 and post-2011 are given in the table below:

Sl. No.	Name of Scheme	Pre-2011	Post-2011
1.	National Savings Time Deposit Scheme (1 Year, 2 Year, 3 year & 5 Year)	1.0%	0.5%
2.	5 Year Recurring Deposit	4.0%	4.0%
3.	Senior Citizens Savings Scheme	1.0%	-
4.	Monthly Income Account Scheme	1.0%	0.5%
5.	National Savings Certificate	1.0%	0.5%
6.	Public Provident Fund Scheme	1.0%	-
7.	Kisan Vikas Patra (Discontinued in 2011 and relaunched in 2014)	1.0%	0.5%
8.	Sukanya Samriddhi Account Scheme (Scheme launched in 2014)	NA	-

It may be mentioned that the total Commission paid to the MPKBY and SAS Agents in 2010-11 was ₹2324.15 cr. In 2023-24, the commissions paid to the above agents was ₹4149.77Cr.

(b) to (d) No, Sir.

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