

GOVERNMENT OF INDIA  
MINISTRY OF FINANCE  
DEPARTMENT OF ECONOMIC AFFAIRS  
**LOK SABHA**

**UNSTARRED QUESTION NO. 2091**  
TO BE ANSWERED ON FRIDAY 11<sup>TH</sup> DECEMBER, 2015  
"NATIONAL SAVINGS SCHEMES"

No.2091.

SHRI JASVANTSINH SUMANBHAI BHABHOR:  
SHRI PRATAPRAO JADHAV:  
SHRIMATI JAYSHREEBEN PATEL:

Will the Minister of FINANCE be pleased to state:-

- the details of National Savings Schemes (NSS) that are operational in the country, scheme-wise including specific schemes run for senior citizens;
- whether there is a reduction in the amount being deposited under the NSS and if so, the details thereof during the last three years and the current year, scheme-wise;
- whether major amount of money deposited in the NSS belongs to the people of rural areas and if so, the details thereof;
- whether the Government has any proposal to bring a new policy for senior citizens and weaker sections and if so, the details thereof; and
- the steps taken/being taken by the Government in this regard?

**ANSWER**

MINISTER OF STATE IN THE MINISTRY OF FINANCE  
(SHRI JAYANT SINHA)

(a): Sir, presently thirteen schemes viz. Post Office Savings Accounts, Time Deposits (1 year, 2 year, 3 year and 5 years), Monthly Income Scheme, Post Office Recurring Deposit Scheme, National Savings Certificate (VIII Issue), National Savings Certificate (IX Issue) [to be discontinued with effect from 20.12.2015], Kisan Vikas Patra Scheme, Public Provident Fund Scheme, Sukanya Samridhi Account Scheme and Senior Citizens Savings Schemes are under operation.

(b): No Sir. The gross collection figures have in fact risen during last three years as under:-

(Rs. in crore)

Year	Deposits ( gross collection)
2012-13	234152.69
2013-14	250421.04
2014-15	304733.82
2015-16 ( upto October, 2015)	211977.52

(c) Sir, National Savings Schemes are available for all Indian Nationals in rural areas as well as urban areas. However, these schemes are mainly operated through Post Offices which have large network in rural areas.

(d) & (e): No Sir, there is currently no proposal to bring a new small savings policy for senior citizens and weaker sections.