

TABLE 111 : SMALL SAVINGS SCHEMES

Name of the Scheme	Limits of Investment (Present Status)	Maturity Period (Years)		Rate of Interest (Per cent Per annum)												Deducti- ons under Sec. 80C of Income Tax Act (Present Status)	Net Outstand- ing Amount at End - Mar. 2024 (₹ Crore)
		Since Sep. 2,1993	Since Jan. 2,1999	Since Apr. 1,2016	Since Apr. 1,2017	Since Apr. 1,2018	Since Apr. 1,2019	Since Apr. 1,2020	Since Apr. 1,2023	Since Jul. 1,2023	Since Oct. 1,2023	Since Jan. 1,2024	Since Jul. 1,2024	Since Apr. 1,2025	Since Jul. 1,2025		
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
Post Office Savings Bank Accounts	Minimum ₹500 and no maximum limit.	#	#	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	No	174463
Public Provident Fund 1968	Minimum ₹500 and maximum limit of ₹1,50,000 in a financial year.	15	15	8.1	7.9	7.6	8.0	7.1	7.1	7.1	7.1	7.1	7.1	7.1	7.1	Yes	133166
Post Office Time Deposit Account	Minimum ₹1000 and no maximum limit.	1,2,3 and 5	1,2,3 and 5	-	-	-	-	-	-	-	-	-	-	-	-	-	280435
(i) 1 Year	-	-	-	7.1	6.9	6.6	7.0	5.5	6.8	6.9	6.9	6.9	6.9	6.9	6.9	No	140423**
(ii) 2 Year	-	-	-	7.2	7.0	6.7	7.0	5.5	6.9	7.0	7.0	7.0	7.0	7.0	7.0	No	11967**
(iii) 3 Year	-	-	-	7.4	7.2	6.9	7.0	5.5	7.0	7.0	7.0	7.1	7.1	7.1	7.1	No	8932**
(iv) 5 Year	-	-	-	7.9	7.7	7.4	7.8	6.7	7.5	7.5	7.5	7.5	7.5	7.5	7.5	Yes	144454**
Post Office Recurring Deposit Account	Minimum ₹100 per month and no maximum limit.	5	5	7.4	7.2	6.9	7.3	5.8	6.2	6.5	6.7	6.7	6.7	6.7	6.7	No	178421
National Savings Scheme 1992	Discontinued.	4	4	-	-	-	-	-	-	-	-	-	-	-	-	-	0
Post Office Monthly Income Scheme	Minimum ₹1000 and maximum limit of ₹9 lakh in Single Account and ₹15 lakh in Joint Account.	6	5	7.8	7.6	7.3	7.7	6.6	7.4	7.4	7.4	7.4	7.4	7.4	7.4	No	242311
NSC VIII issue (For 5 years)	Minimum ₹1000 and no maximum limit.	6	5	8.1	7.9	7.6	8.0	6.8	7.7	7.7	7.7	7.7	7.7	7.7	7.7	Yes	167052
NSC IX issue (For 10 years)	Discontinued	-	10^^	-	-	-	-	-	-	-	-	-	-	-	-	Yes	-
Indira Vikas Patra	Discontinued	5.5	6	-	-	-	-	-	-	-	-	-	-	-	-	Yes	0
Kisan Vikas Patra	Minimum ₹1000 and no maximum limit.	5.5*	-	7.8	7.6	7.3	7.7	6.9	7.5	7.5	7.5	7.5	7.5	7.5	7.5	No	199621
Senior Citizens Saving Scheme	Minimum ₹1000 and maximum limit of ₹30 lakh.	-	5^	8.6	8.4	8.3	8.7	7.4	8.2	8.2	8.2	8.2	8.2	8.2	8.2	Yes	137305
Sukanya Samriddhi Accounts	Minimum ₹250 and maximum limit of ₹1,50,000 in a financial year.	-	21 years or at the time of marriage of the girl child after attaining age of 18^^^	8.6	8.4	8.1	8.5	7.6	8.0	8.0	8.0	8.2	8.2	8.2	8.2	Yes	122437

**Notes :**

- Not Available
- # Open-ended scheme.
- ^ Introduced in August 2004.
- ^^ Introduced in December 2011.
- ^^^ Introduced in January 2015.
- \* Pertains to Kisan Vikas Patra 2014.
- \*\* Refers to gross outstanding amount i.e., outstanding amount not adjusted for receipts as the data for the same is not available.

Also see Notes on Tables.

**Sources :**

1. Department of Economic Affairs, Ministry of Finance, Government of India.
2. National Savings Institute.
3. Press releases and Indian Public Finance Statistics, Ministry of Finance, Government of India.
4. Report of the Advisory Committee to Advise on the Administered Interest Rates and Rationalisation of Savings Instruments.
5. Accountant General, Posts & Telegraph.
6. Reserve Bank of India Bulletin.