

No. 52: Small Savings

(₹ Billion)

Year / Month	Post Office Saving Bank Deposits (1)		National Saving Scheme, 1987		National Saving Scheme, 1992		Monthly Income Scheme		Senior Citizen Scheme	
	Receipts	Outstanding	Receipts	Outstanding	Receipts	Outstanding	Receipts	Outstanding	Receipts	Outstanding
	1	2	3	4	5	6	7	8	9	10
1990-91	42.53	42.05	20.85	45.92	-	-	8.73	23.40	-	-
2001-02	140.77	100.45	5.48	30.32	0.67	7.85	187.98	573.35	-	-
2002-03	176.12	115.94	5.08	32.35	1.77	7.91	276.41	809.15	-	-
2003-04	217.20	133.67	4.54	33.80	0.55	7.63	388.51	1,133.86	-	-
2004-05	248.24	148.70	2.31	32.16	0.98	7.36	484.57	1,510.26	84.74	54.36
2005-06	314.32	167.90	2.90	33.83	0.02	6.74	472.73	1,830.77	74.36	159.16
2006-07	360.67	185.65	3.64	42.02	0.34	6.55	264.61	1,894.40	72.39	222.84
2007-08	431.65	197.89	2.75	40.30	0.46	6.09	170.25	1,823.90	20.11	221.97
2008-09	536.00	226.90	2.37	38.62	0.44	5.65	238.12	1,795.04	13.83	206.51
2009-10	680.46	264.58	2.87	38.74	0.27	5.77	543.00	2,016.93	96.26	249.89
2010-11	843.54	301.01	4.81	42.31	0.13	4.78	566.93	2,186.74	113.95	309.13
2009-10										
April	44.75	227.44	0.02	38.09	-	5.53	24.48	1,799.86	2.06	206.72
May	51.44	228.66	0.14	37.87	-	5.44	31.58	1,810.39	2.87	209.32
June	53.84	230.78	0.02	37.60	-	5.39	36.37	1,822.94	3.69	212.34
July	57.40	231.50	-	37.73	-	5.33	44.09	1,840.62	5.19	215.07
August	53.80	232.78	0.06	37.79	-	5.28	43.72	1,857.61	6.97	217.91
September	57.09	238.98	0.08	37.62	-0.05	5.18	42.75	1,873.42	9.64	218.51
October	55.48	240.01	-0.03	37.40	-	5.05	46.84	1,893.08	11.97	219.46
November	49.12	240.69	0.04	37.24	-	5.01	48.74	1,914.47	10.42	224.69
December	60.26	248.02	0.90	37.96	0.08	5.05	53.95	1,937.36	10.29	230.31
January	58.78	250.72	0.25	38.05	-	5.01	55.52	1,960.24	11.33	235.34
February	56.83	253.89	0.94	38.80	-	5.00	51.60	1,989.78	10.22	242.22
March	81.67	264.58	0.45	38.74	0.24	5.77	63.36	2,016.93	11.61	249.89
2010-11										
April	63.58	267.56	0.02	38.24	0.01	5.69	55.43	2,040.76	11.95	255.68
May	65.00	268.63	0.01	37.82	-	5.61	54.62	2,059.04	11.65	263.82
June	69.37	272.35	0.14	37.82	-	5.56	49.93	2,078.31	10.77	270.92
July	75.97	277.71	-	37.59	0.29	5.80	57.15	2,105.41	13.41	277.68
August	72.26	280.33	0.20	37.61	0.04	5.72	56.90	2,127.73	12.11	287.06
September	73.97	283.27	1.18	38.57	0.03	5.70	53.12	2,144.54	10.98	294.61
October	73.97	285.64	0.03	38.39	-	5.67	48.45	2,159.64	10.85	299.23
November	67.60	286.33	0.02	38.36	0.02	5.05	46.91	2,174.55	9.38	306.29
December	68.36	287.93	1.92	40.13	0.04	5.05	44.63	2,187.46	7.94	310.55
January	69.11	290.66	0.12	40.06	-	5.00	36.70	2,192.34	5.90	309.68
February	63.11	291.54	-0.03	39.97	-0.33	4.76	30.71	2,192.16	3.94	309.97
March	81.24	301.01	1.20	42.31	0.03	4.78	32.38	2,186.74	5.07	309.13
2011-12 (P)										
April	61.19	300.49	-	41.63	0.01	4.69	25.95	2,181.47	3.99	303.95
May	65.49	299.54	-	41.09	-	4.60	30.20	2,176.49	3.90	302.33
June	70.22	306.43	0.04	47.83	0.01	4.68	29.78	2,170.83	3.38	300.83
July	72.06	303.30	0.01	40.36	0.01	4.58	29.68	2,163.15	3.51	295.03
August	64.76	302.86	0.08	40.15	0.01	4.56	26.68	2,153.14	2.70	293.12
September	66.73	304.43	0.10	39.94	0.01	4.52	27.35	2,141.45	2.52	290.94
October	63.15	306.64	-0.96	39.86	-	4.48	21.80	2,131.64	2.58	284.85
November	74.28	312.27	0.02	39.61	-	4.39	27.20	2,122.30	2.90	282.53

No. 52: Small Savings (Contd.)

(₹ Billion)

Year / Month	Post Office Time Deposits (Total)		Of which:				Post Office Recurring Deposits		Post Office Cumulative Time Deposits (2), (6)
			1 year Post Office Time Deposits	2 year Post Office Time Deposits	3 year Post Office Time Deposits	5 year Post Office Time Deposits			
	Receipts	Outstanding	Outstanding	Outstanding	Outstanding	Outstanding	Receipts	Outstanding	Outstanding
	11	12	13	14	15	16	17	18	19
1990-91	7.46	29.73	4.14	0.95	0.54	24.10	14.28	26.38	2.74
2001-02	64.45	102.61	40.25	6.28	10.13	45.95	118.11	236.48	-0.48
2002-03	102.83	156.08	64.19	14.11	18.11	59.67	139.93	280.84	-0.32
2003-04	163.39	240.67	99.22	20.30	32.72	88.43	166.45	339.63	-0.29
2004-05	202.53	319.94	129.43	23.74	46.74	120.03	199.79	411.02	-0.26
2005-06	205.26	388.79	164.59	25.20	58.30	120.70	234.88	501.88	0.41
2006-07	197.98	367.14	178.30	19.89	57.81	111.14	263.39	602.28	0.21
2007-08	140.42	299.41	145.58	13.29	46.14	94.40	276.84	650.71	0.25
2008-09	132.53	262.65	144.93	11.12	36.90	69.70	284.43	650.72	0.24
2009-10	170.41	275.73	180.49	12.30	37.81	45.13	303.53	628.18	0.19
2010-11	162.17	284.45	182.76	13.68	42.68	45.33	328.62	612.50	0.14
2009-10									
April	9.90	262.15	146.26	11.09	36.60	68.20	19.87	648.86	0.24
May	12.85	262.42	148.45	11.11	36.36	66.50	24.29	649.91	0.16
June	13.75	262.78	150.67	11.15	36.26	64.70	23.73	650.32	0.16
July	14.73	263.11	153.02	11.18	36.08	62.83	26.06	648.38	0.10
August	13.69	263.54	155.56	11.23	36.01	60.74	24.59	645.28	0.14
September	13.07	263.22	158.06	11.30	35.97	57.89	24.11	642.79	0.19
October	13.26	263.76	160.99	11.41	36.00	55.36	26.78	640.13	0.19
November	13.70	265.26	164.48	11.55	36.07	53.16	23.34	638.99	0.37
December	16.49	267.10	168.67	11.69	36.16	50.58	27.00	638.76	0.21
January	15.70	269.66	172.75	11.87	36.61	48.43	25.97	629.06	0.03
February	14.79	273.21	176.35	12.12	37.12	47.62	24.40	623.34	0.08
March	18.48	275.73	180.49	12.30	37.81	45.13	33.39	628.18	0.19
2010-11									
April	15.29	280.23	184.61	12.46	38.45	44.71	22.99	626.88	0.19
May	14.33	283.10	187.32	12.60	39.07	44.11	26.10	628.96	0.20
June	14.13	285.16	188.57	12.73	39.65	44.21	26.68	630.28	0.09
July	16.17	288.12	190.73	12.89	40.12	44.38	28.16	628.62	0.11
August	14.67	291.00	192.53	13.06	40.76	44.65	26.04	630.15	0.13
September	13.63	292.13	192.88	13.22	41.22	44.81	27.10	628.29	0.13
October	12.14	292.35	192.41	13.35	41.64	44.95	27.05	627.41	0.13
November	12.20	294.02	192.61	13.46	42.01	45.94	26.57	628.48	0.13
December	13.29	292.33	191.06	13.56	42.26	45.45	28.71	629.42	0.13
January	12.19	290.37	188.78	13.61	42.50	45.48	27.32	617.61	0.16
February	11.08	287.15	185.55	13.66	42.56	45.38	26.86	609.68	0.14
March	13.05	284.45	182.76	13.68	42.68	45.33	35.04	612.50	0.14
2011-12 (P)									
April	9.58	281.42	179.87	13.63	42.65	45.27	24.29	612.95	0.14
May	10.73	278.86	177.45	13.60	42.53	45.28	28.15	616.79	-0.04
June	11.25	276.84	175.66	13.56	42.43	45.19	28.01	620.48	0.06
July	11.64	274.26	173.33	13.49	42.29	45.15	28.74	621.43	0.06
August	10.31	271.74	171.13	13.44	42.19	44.98	27.34	622.63	0.06
September	10.72	269.09	168.96	13.36	42.08	44.69	29.23	622.43	0.06
October	8.32	267.86	166.94	13.27	42.00	45.65	27.28	625.10	0.06
November	8.41	265.14	164.64	13.17	41.84	45.49	28.86	625.91	0.06

No. 52: Small Savings (Contd.)

(₹ Billion)

Year / Month	Other Deposits		Total Deposits		National Savings Certificate VIII issue		Indira Vikas Patras		Kisan Vikas Patras	
	Outstanding	Receipts	Outstanding	Receipts	Outstanding	Receipts	Outstanding	Receipts	Outstanding	
	20	21	22	23	24	25	26	27	28	
1990-91	..	94.55	170.22	16.09	31.35	24.69	87.09	41.36	95.14	
2001-02	0.20	517.46	1,050.78	78.40	402.05	0.17	79.11	202.21	1,027.51	
2002-03	0.21	702.14	1,402.16	95.83	445.25	0.98	60.96	232.34	1,136.75	
2003-04	0.29	942.72	1,889.07	113.97	506.33	0.03	24.38	277.96	1,221.88	
2004-05	0.11	1,226.16	2,516.65	100.97	551.28	-0.35	7.87	233.98	1,364.49	
2005-06	0.20	1,304.47	3,069.86	105.41	585.41	-0.04	-9.27	292.82	1,466.07	
2006-07	0.21	1,163.03	3,321.30	89.12	589.13	20.62	12.76	234.95	1,527.67	
2007-08	0.25	1,042.50	3,240.77	62.85	573.88	-	12.18	149.75	1,054.08	
2008-09	0.25	1,207.70	3,186.58	70.82	553.09	-3.98	10.31	157.06	1,475.17	
2009-10	0.25	1,796.83	3,480.26	105.17	547.76	-	10.22	211.66	1,539.33	
2010-11	0.22	1,920.12	3,741.28	97.57	546.42	-0.01	10.20	216.31	1,585.84	
2009-10										
April	0.25	101.08	3,189.14	5.40	549.69	0.01	10.24	15.79	1,474.39	
May	0.25	123.17	3,204.42	5.94	548.40	-0.01	10.28	21.54	1,475.61	
June	0.25	131.40	3,222.56	6.06	547.19	0.01	10.27	18.49	1,482.69	
July	-	147.47	3,242.13	6.44	546.40	-0.01	10.25	16.51	1,491.38	
August	0.25	142.83	3,260.58	6.56	545.95	-	10.24	14.40	1,499.87	
September	0.25	146.72	3,280.16	6.02	545.29	-	10.22	12.63	1,507.77	
October	0.25	154.31	3,299.33	6.88	545.53	-	10.21	13.89	1,516.63	
November	0.25	145.36	3,326.97	7.34	545.57	-	10.25	15.66	1,522.87	
December	0.25	168.99	3,365.02	9.50	546.01	-	10.22	19.45	1,528.58	
January	0.25	167.52	3,388.36	11.34	547.61	-	10.18	19.30	1,534.12	
February	0.25	158.78	3,426.57	12.57	548.95	-	10.27	19.41	1,538.95	
March	0.25	209.20	3,480.26	21.12	547.76	-	10.22	24.59	1,539.33	
2010-11										
April	0.25	169.27	3,515.48	8.25	544.80	0.02	10.22	20.97	1,544.17	
May	0.25	171.78	3,547.43	6.96	543.97	-0.02	10.19	21.25	1,548.93	
June	0.25	170.96	3,580.74	6.36	543.14	-	10.17	20.32	1,553.03	
July	0.26	191.18	3,621.30	7.05	543.35	-	10.15	23.30	1,557.96	
August	0.16	182.19	3,659.89	6.75	543.82	-	10.13	22.28	1,561.48	
September	0.25	180.01	3,687.49	6.12	544.05	-	10.08	21.50	1,563.11	
October	0.26	72.49	3,708.72	6.01	544.48	-	10.00	20.73	1,561.44	
November	0.25	162.69	3,733.46	6.11	544.82	-	9.99	17.37	1,566.11	
December	0.25	164.89	3,753.25	7.37	545.02	-	9.87	15.11	1,572.26	
January	0.25	151.38	3,746.13	8.88	546.19	-	10.10	12.24	1,577.26	
February	0.25	135.30	3,735.62	10.61	546.29	-	10.08	10.36	1,581.54	
March	0.22	167.98	3,741.28	17.10	546.42	-0.01	10.20	10.88	1,585.84	
2011-12 (P)										
April	0.22	125.01	3,726.96	4.64	541.81	-	10.18	7.89	1,588.63	
May	0.22	138.38	3,719.88	4.60	539.41	-	10.15	9.61	1,592.81	
June	0.22	142.69	3,728.20	4.62	537.45	-	10.14	10.16	1,597.85	
July	0.22	145.65	3,702.39	4.73	535.64	0.04	10.25	9.22	1,602.32	
August	0.22	131.88	3,688.48	4.28	533.54	0.04	10.27	7.99	1,605.80	
September	0.22	136.66	3,673.08	4.91	532.00	-	10.26	8.22	1,609.36	
October	0.22	122.17	3,660.71	4.41	530.88	-	10.26	8.14	1,609.53	
November	0.22	141.67	3,652.48	5.22	529.25	-	11.62	13.08	1,607.69	

No. 52: Small Savings (Concl'd.)

(₹ Billion)

Year / Month	National Saving Certificate VI issue (6)	National Saving Certificate VII issue (6)	Other Certificates (6)	Total Certificates		Public Provident Fund (3)		Total	
	Outstanding	Outstanding	Outstanding	Receipts	Outstanding	Receipts	Outstanding	Receipts	Outstanding
	29	30	31	32	33	34	35	36	37
1990-91	111.37	7.37	0.25(4)	82.14	332.57	177.00(5)	502.79(5)
2001-02	-8.52	-1.78	-1.70	280.78	1,496.67	19.29	81.11	817.53	2,628.56
2002-03	-7.34	-0.64	-0.77	330.51	1,634.21	23.37	101.56	1,056.01	3,137.93
2003-04	-5.58	-0.63	-0.75	391.70	1,745.63	25.28	122.67	1,359.70	3,757.37
2004-05	-4.30	-0.69	-0.71	333.69	1,917.94	25.34	142.73	1,585.19	4,577.32
2005-06	-4.61	-0.61	0.14	398.12	2,037.71	30.24	168.72	1,732.83	5,276.11
2006-07	-1.60	-0.74	0.63	345.32	2,127.85	40.65	194.57	1,548.36	5,643.72
2007-08	-0.38	-0.60	0.60	213.64	2,089.76	33.47	213.58	1,236.52	5,094.11
2008-09	-0.60	-0.43	0.59	223.90	2,038.13	36.52	234.02	1,468.01	5,458.73
2009-10	-0.69	-0.51	0.56	316.83	2,096.67	41.96	260.96	2,155.62	5,837.89
2010-11	-0.66	-0.43	0.60	313.87	2,141.97	68.37	315.83	2,402.36	6,199.08
2009-10									
April	-0.65	-0.47	0.58	21.20	2,033.78	3.45	233.22	125.73	5,456.14
May	-0.64	-0.47	0.59	27.47	2,033.77	2.54	233.81	153.18	5,472.00
June	-0.66	-0.43	0.59	24.56	2,039.65	2.56	234.99	158.52	5,497.20
July	-0.67	-0.45	0.59	22.94	2,047.50	2.03	236.01	172.44	5,525.64
August	-0.67	-0.43	0.59	20.96	2,055.55	1.75	236.88	165.54	5,553.01
September	-0.67	-0.43	0.59	18.65	2,062.77	1.59	237.73	166.96	5,580.66
October	-0.66	-0.58	0.59	20.77	2,071.72	1.67	238.74	176.75	5,609.79
November	-0.66	-0.58	0.64	23.05	2,078.09	3.15	240.52	171.56	5,645.58
December	-0.67	-0.58	0.59	28.90	2,084.15	3.21	243.09	201.10	5,692.26
January	-0.68	-0.59	0.56	30.64	2,091.20	2.93	245.38	201.09	5,724.94
February	-0.69	-0.51	0.56	31.98	2,097.53	3.23	247.98	193.99	5,772.08
March	-0.69	-0.51	0.56	45.71	2,096.67	13.85	260.96	268.76	5,837.89
2010-11									
April	-0.71	-0.52	0.56	29.24	2,098.52	4.43	259.94	202.94	5,873.94
May	-0.71	-0.54	0.56	28.19	2,102.40	3.14	260.46	203.11	5,910.29
June	-0.72	-0.54	0.56	26.68	2,105.64	2.47	261.41	200.11	5,947.79
July	-0.73	-0.51	0.56	30.35	2,110.78	3.51	263.71	225.04	5,995.79
August	-0.73	-0.46	0.56	29.03	2,114.80	2.41	265.38	213.63	6,040.07
September	-0.73	-0.46	0.56	27.62	2,116.61	7.36	271.91	214.99	6,076.01
October	-0.74	-0.46	0.56	26.74	2,115.28	2.40	273.53	201.63	6,097.53
November	-0.74	-0.46	0.58	23.48	2,120.30	3.43	276.52	189.60	6,130.28
December	-0.74	-0.46	0.58	22.48	2,126.53	10.48	286.22	197.85	6,166.00
January	-0.73	-0.45	0.58	21.12	2,132.95	3.39	288.46	175.89	6,167.54
February	-0.73	-0.46	0.58	20.97	2,137.30	6.38	294.00	162.65	6,166.92
March	-0.66	-0.43	0.60	27.97	2,141.97	18.97	315.83	214.92	6,199.08
2011-12 (P)									
April	-0.65	-0.47	0.59	12.56	2,140.10	4.75	313.27	142.32	6,180.33
May	-0.60	-0.47	0.60	14.23	2,141.90	3.32	313.00	155.93	6,174.78
June	-0.59	-0.48	0.57	14.81	2,144.94	2.83	313.34	160.33	6,186.48
July	-0.55	-0.52	0.61	14.05	2,147.75	3.72	315.31	163.42	6,165.45
August	-0.56	-0.52	0.61	12.31	2,149.14	2.13	319.37	146.32	6,156.99
September	-0.58	-0.53	0.69	13.18	2,151.20	4.46	322.94	154.30	6,147.22
October	-0.59	-0.53	0.57	12.43	2,150.12	1.89	323.83	136.49	6,134.66
November	-0.57	-0.54	0.56	18.30	2,148.01	2.64	328.69	162.61	6,129.18

Source: Accountant General, Post & Telegraph.