



**भारतीय रिज़र्व बैंक**  
**RESERVE BANK OF INDIA**

www.rbi.org.in

RBI/2014-15/536

IDMD(DGBA).CDD.No.4521/15.02.001/2014-15

April 01, 2015

The Chairman and Managing Director/Managing Director  
Head Office, Government Accounts Department  
State Bank of India/State Bank of Patiala/  
State Bank of Bikaner & Jaipur/State Bank of Travancore/  
State Bank of Hyderabad/State Bank of Mysore/ Andhra Bank/  
Allahabad Bank/Bank of Baroda/Bank of India/Punjab & Sind Bank/  
Bank of Maharashtra/Canara Bank/Central Bank of India/Corporation Bank/  
Dena Bank/Indian Bank/Indian Overseas Bank/Punjab National Bank/Vijaya Bank/  
Syndicate Bank/UCO Bank/Oriental Bank of Commerce/Union Bank of India/  
United Bank of India/HDFC Bank Ltd./Axis Bank Ltd./IDBI Bank Ltd./ICICI Bank Ltd.

Madam/Dear Sir,

**Revision of interest rates for Small Savings Schemes**

Please refer to our [circular RBI/2011-12/359 dated January 20, 2012](#) regarding interest rates on small savings schemes, wherein it was indicated that as per Government's decision on revision of interest on small savings schemes, the interest rates on various small savings schemes for every financial year will be notified by the Government before April 01<sup>st</sup> of that year.

2. The Government of India have vide their [Office Memorandum \(OM\) No. 6/01/2011-NS.II dated March 31, 2015](#), advised the rate of interest on various small savings schemes for the financial year 2015-16. Accordingly, the rates of interest on PPF 1968, SCSS 2004, Kisan Vikas Patra & Sukanya Samriddhi Account Scheme for the financial year 2015-16, effective from April 01, 2015, on the basis of the interest compounding/payment built-in in the schemes, will be as under:

| Scheme                              | Rate of Interest<br>w.e.f. 01.04.2014 | Rate of Interest<br>w.e.f. 01.04.2015 |
|-------------------------------------|---------------------------------------|---------------------------------------|
| 5 year SCSS, 2004                   | 9.2% p.a                              | 9.3% p.a                              |
| PPF, 1968                           | 8.7% p.a                              | 8.7% p.a                              |
| Kisan Vikas Patra                   | 8.7% p.a                              | 8.7% p.a                              |
| Sukanya Samriddhi<br>Account Scheme | 9.1% p.a                              | 9.2% p.a                              |

आंतरिक ऋण प्रबंध विभाग, केंद्रीय कार्यालय, 4थी मंजिल, भायखला ऑफिस बिल्डिंग, मुंबई सेंट्रल रेलवे स्टेशन के सामने, भायखला, मुंबई - 400 008, भारत  
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हिन्दी आसान है इसका प्रयोग बढ़ाइए।

चेतावनी रिज़र्व बैंक द्वारा ईमेल, डाक, एसएमएस या फोन काल के जरिये किसी की भी व्यक्तिगत जानकारी जैसे बैंक खाते का ब्यौरा, पासवर्ड आदि नहीं मांगी जाती है। यह धन रखने या देने का प्रस्ताव भी नहीं करता है। ऐसे प्रस्तावों का किसी भी तरीके से जवाब मत दीजिये।

**Caution:** RBI never sends emails, SMSs or makes calls asking for personal information like bank account details, passwords, etc. It never keeps or offers funds to anyone. Please do not respond in any manner to such offers.

3. The contents of this circular may be brought to the notice of the branches of your bank operating the PPF 1968, SCSS 2004, Kisan Vikas Patra & Sukanya Samriddhi Account Schemes. These should also be displayed on the notice boards of your branches for information of the subscribers to these Schemes.

Yours faithfully

(Shrikant Hamine)  
Manager