

SHORT WRITE-UP ABOUT THE OFFICE OF THE DEPUTY DIRECTOR, SMALL SAVINGS
BANKURA AND DIFERENT SMALL SAVINGS SCHEMES.

1. Name of the office:- Office of the Deputy Director, Small Savings, Bankura.
2. Nature of services provided:- Supervision Monitoring and publicity works for promotion of Small Savings to mop up resources by Savings of the general public for country's defense, development and other needs and at the same time to protect the interest of the investors for their progress and security.
3. Organization chart with job chart:- The State Government takes keen and active interest and works jointly with the National Savings institute (Govt. of India) for the promotion of the Small Savings movement as also of the Savings Schemes. In the district, the office of the Deputy Director, Small Savings (Finance Deptt.) looks after the matter including general administration of the district office under the direction, control and supervision of the Director of Small Savings & Joint Secretary. Finance Department Govt. of West Bengal. The district office is headed by the Deputy Director, Small Savings (Finance Deptt.) duly appointed by the Finance Deptt. Govt. of West Bengal.

Some of the main tasks of the office of the Deputy Director, Small Savings (Finance Deptt.) are:-


- (i) General Administration and management of the establishment of ~~the establishment~~ matters of the officers and staffs including the officers posted at Block level under his control.
 - (ii) To issue the certificates of Authority to the Agents under S.A.S./M.P.K.B.Y. including renewal of their certificate of authority.
 - (iii) Supervision Monitoring and checking of the works of the Savings Development Officers posted at the Block and H.Q. and also of the Agents of Small Savings under S.A.S./M.P.K.B.Y.
 - (iv) To collect the reports on collection figures of various Small Savings Schemes from the Post Offices.
 - (v) To prepare the reports for submission to the Finance Deptt. Govt. of West Bengal.
 - (vi) To arrange for payment of incentive cash reward to the eligible S.A.S. agents.
 - (vii) To aware the common public regarding financial literacy and inculcate the habit of Savings and thrift.
 - (viii) To liaise with the Postal Department for Small Savings collection and problems of agents.
 - (ix) To give wide publicity of the Postal Small Savings Schemes through various publicity campaign programmes viz. (a) Wall painting/Writing (b) Spot campaigning at Hat/Bazar/Mela (c) Decorated Tableau and (d) Distribution of leaflets on Small Savings Schemes to propagate the message of the movements.
4. No of agents in Bankura District (a) S.A.S. 825
(b) M.P.K.B.Y. 337

5. Name of the Small Savings Schemes :-

Sl.No.	Name of Schemes.	Rate of interest. (w.e.f. 1.4.2013)
1	Post office Savings Bank A/C	4%
2	Recurring Deposit Scheme	8.3%
3	Monthly Income Scheme	8.4%
4(a)	Time Deposit (1 Year)	8.2%
4(b)	Time Deposit (2 Year)	8.2%
4(c)	Time Deposit (3 year)	8.3%
4(d)	Time Deposit (5 year)	8.4%
5	N.S.C. VIII issue (5 year)	8.5%
6	N.S.C. IX issue (10 year)	8.8%
7	Sr. citizen Savings Scheme	9.2%
8	P.P.F.	8.7%

6. Staff position of the office:-

Sl.No.	Name of post	Sanctioned strength	Existing strength	Vacancies	Remarks.
1	Dy. Director, Small Savings, Bankura	1	1	Nil	With additional charge of Dy. Director, Small Savings, Burdwan & Durgapur.
2	District Savings Officer	1	Nil	1	
3	Savings Dev. Officer	22	2	20	
4	Acctt.-cum-cashier	1	Nil	1	
5	Clerk-cum-Typist	1	Nil	1	
6	Office peon	1	Nil	1	
7	Orderly peon	1	Nil	1	
8	Night Guard	1	1	Nil	


 Deputy Director Small Savings
 Bankura.