

MONOGRAM

Published in the Bangladesh Gazette Extraordinary
Dated, 29th December, 1977

NOTIFICATION

SANCHAYAPATRA RULES, 1977
(Amended up to 30 June, 2002)

Government of the People's Republic of
Bangladesh.

Ministry of Finance
Internal Resources Division

[Published in the Bangladesh Gazette Extraordinary
Dated, 29th December, 1977]

Government of the People's Republic of Bangladesh
Ministry of Finance
(Budget Wing)

NOTIFICATION

Dhaka, The 20TH December, 1977

No. MF/Bud-II(10)/Savings-51/77/178—The Government of the People's Republic of Bangladesh is pleased to make the following rules namely:

SANCHAYAPATRA RULES, 1977 (Amended upto 30 June, 2002)

1. SCOPE

1. Short title, application and commencement-

- (1) These rules may be called the Sanchayapatra Rules, 197
(First Amendment 2002)
- (2) These rules shall apply to the 5 Year Bangladesh Sanchayapatra. Tin Mash antar Munafa Vittik 3 Year Sanchayapatra introduced in future. And a person who buys the Sanchayapatras shall be bound by these rules.
- (3) These rules shall come into force at once.

2. **Definition.-** For the purpose of these rules the word "Certificate" or "Sanchayapatra" shall mean the 5 year Bangladesh Sanchayapatra.

Tin Mash antar Munafa Vittik 3 year Sanchayapatra and any other Sanchayapatra introduced future.

3. **Office of Issue, etc.-** A certificate may be issued by the Bangladesh Bank, the Schedule Banks, the Post Office and the National Savings Bureau each one of which shall be called “Issuing Authority” and each of the their offices shall be called “Office of Issue”.
4. Omitted vide memo no. অম/অসবি-৩/এস-৬/৯২/৪২০/১(১২০), dated, 4-6-92.
5. A certificate may be purchased by any of the following, namely –
 - (1) a single adult ;
 - (2) a minor ;
 - (3) Two adults in their joint names –
 - (a) payable to the holders jointly or payable to either with the written consent of the other ;
 - (b) payable to either.
 - (4) an adult on behalf of –
 - (a) a single minor, or
 - (b) two minor jointly,
 - (c) himself (or herself) and a minor jointly,
 - (d) any lunatic of whom he is the guardian or manager appointed by a Court of Law.

2. PROCEDURE FOR PURCHASE

6. **Application Form.-** Application for the issue of certificates shall be made in the form (SC-1) obtainable free of charge from any office of issue.
7. **Presentation of application forms-** Application forms may be presented at any office of issue –
 - (a) By the purchaser in person, or
 - (b) By his messenger, or
 - (c) Through his Banker.
8. **Signature on the application form.-** The application shall be signed -
 - (1) In the case of the individuals, whether adult or minor by the individuals themselves or their bankers ; in the case of illiterate person. Thumb impression of the applicant must be attested by a person known to the office of issue ;
 - (2) In all other case by the person or persons authorised to administer the funds and to sign specifying the designation, for example, President, Secretary of Treasurer, or by their banker.
9. **Purchase of certificate by or on behalf of a minor -**
 - (1) When an adult or a Bank purchase a certificate on behalf of a minor, the application form shall be signed by the adult or by the adults, or minors banker, and after the entry of the minors name their in the following further entry shall be made in brackets namely –

“(MINOR : Date of birth)” and a nomination at the option of the purchaser as to the person who shall be entitled to encash the certificate(s) on behalf of the minor, such nomination being restricted to –

- (a) The father, or
- (b) The mother, or
- (c) The paternal grandfather, or
- (d) The legal guardian of the minor.

If the certificate has been purchased by a bank and is eventually encashed by the bank, the proceeds shall be payable by the bank only to the person nominated.

(2) If it is desired to make a nomination as indicated in sub-rule (1) the words “through father” or “through mother”, as the case may be, shall be added in the Application Form in continuation of the words indicated in that sub-rule.

(3) Notwithstanding anything contained in sub-rule (2), a person who has purchased certificated on behalf of a minor and has not nominated any one to encash them, shall be permitted to nominate a person or persons to do so later. The certificates in question should be produced before the Issuing Authority from which they were bought, who shall permit the holder to add the necessary words “Through father/mother” as desired in the original application, and a similar entry shall be made by the Issuing Authority on the certificate (s).

10. Omitted vide memo no. অম/অসবি-৩/এস-৩/৯৭-(অংশ)/২১০, dated, 29-6-02.
11. Omitted vide memo no. অম/অসবি-৩/এস-৩/৯৭-(অংশ)/২১০, dated, 29-6-02.
12. Omitted vide memo no. অম/অসবি-৩/এস-৩/৯৭-(অংশ)/২১০, dated, 29-6-02.
13. Omitted vide memo no. অম/অসবি-৩/এস-৩/৯৭-(অংশ)/২১০, dated, 29-6-02.

III- NOMINATION

14. Nomination. -

(1) In the case of purchase of certificate by individual or individuals, whether adult or minor, holding the certificate signly or jointly nomination may be made by the purchaser (s) of certificate in the application form at the purchase, specifying the amount, whether whole or in part, receivable by the nominee on the death of the purchaser(s).

(2) Nomination made under sub-rule (1) shall cease to have effect in the case the nominee dies before the death of the holder or before he has received any sum there under.

15. **Cancellation, etc. of the nomination.-** A holder of a certificate may be noticed to the Issuing vary or cancel the nomination made under rule 14 at any time.

16. **Where no nominee exist.** – In any case where –

- (a) a holder dies without making any nomination under rule 14 or after having made such nomination, it has ceased to have effect under rule 14(2);
- (b) the sum or part of the sum in respect of which no nomination has been made does not exceed Taka twenty five thousand; and
- (c) the probate of the will of the holder or the letters of administration of his estate, or a succession certificate under the Succession Act, 1925 (XXXIX of 1925), is not produced to the officer or authority authorised in this behalf within three months of the death of the holder,

payment of the sum or part thereof, as the case may be, shall be made to the person who appears to be entitled to receive it or to administer the estate of the deceased holder, by the authority empowered by the Government in this respect and to the extent to which it is so empowered.

17. **Nominee to receive amount of the certificates.-** It shall open to a nominee under rule 14 to receive the amount due to him on the death of the holder either immediately or on maturity of the certificate.

“NOTE : Nominee or successor can withdrawn three Monthly Profit in respect of” তিন মাস অল্প মুনাফাভিত্তিক সঞ্চয়পত্র।

IV. PAYMENT BY INVESTORS FOR CERTIFICATE

18. **Method of payment.-** Payment for the purchaser of a certificate may be made by any of the following methods, namely –

- (a) case or currency notes;
- (b) cheque;
- (c) by completing a form for withdrawal of money from the purchaser’s post office saving bank account and presenting the same together with the pass book, in the case of purchase at a post office only.

Note – The cost of certificate shall be debited to the savings bank account under “Withdrawals” and the pass book shall be returned together with the newly bought certificates.

19. **Purchase money to be paid in full** – Certificates shall be paid for all at the time of purchase.

V. PERMISSIBLE LIMITS OF HOLDING (FACE VALUE OF CERTIFICATES) BY VARIOUS CLASSES OF INVESTORS.

20. Omitted vide memo no. অম/অসবি-৩/এস-৩/৯৭-(অংশ)২১০, dated, 29-6-02.
21. The maximum permissible limit of holding of each Sanchayapatra shall be Taka Fifteen lakhs (Taka 15,00,000/-) for any one person and Taka Thirty lakhs (Taka 30,00,000/-) by two persons jointly.
22. Omitted vide memo no. অম/অসবি-৩/এস-৩/৯৭-(অংশ)২১০, dated, 29-6-02.

23. **Permissible excess limit.-** If the limit prescribed in rules 21 for any one holder of class of investor be exceeded as a result of acquisition of further certificates(s) by reason of -

- (a) Inheritance, or
- (b) by award of the Government or a soldier or valour the holder shall be permitted to hold the excess, which shall earn interest but the holder shall not further increase the holding.

VI. PENALTY FOR HOLDING CERTIFICATES IN EXCESS OF THE MAXIMUM VALUE PRESCRIBED UNDER RULES 21.

24. **Return of excess certificate.-** If through any cause (except as provided for in rule 23) the total holding of any investors is discovered to be in excess of the limit prescribe rule in 21 whether as a result of –

- (a) direct purchase, or
- (b) receipt by transfer, or
- (c) purchase on holders behalf by any other person or agency, or
- (d) being in excess as a result of inheritance, or award to a soldier for valour,

and the holder has still further increased that excess, the investor concerned shall be bound immediately to discharge the excess holding when called upon to do so and further shall not be entitled to any interest thereon.

25. **Penalty.-** Any profit which may have been paid, in contravention of rule 24 shall be refunded to Government on demand, and in the event of failure to refund, may; (in addition to other remedies for the recovery thereof by Government) be deducted from any money payable by the Government to the person who received the interest or payment or from his or her estate, or be recovered as and arrear of land revenue.

VII. ISSUE OF CERTIFICATES

26. **Method of issue of certificate.-**

- (1) The certificate shall be handed over by the office of issue immediately against payment in cash or currency notes.
- (2) In the case of payment by cheque, a provisional receipt shall be given. The certificate shall delivered against surrender of the provisional receipt the date of issue of the certificate shall be the date of collection of cheque.
- (3) If application for the purchase of certificate(s) is made at a Branch Post Office not authorized to issue certificate(s) shall be obtained

from another Post Office and be delivered in due course against surrender of the temporary receipt.

27. **Issue of behalf of bank's clients.-** In cases where a bank signs on behalf of its clients the certificates shall be made out in the name of bank with the addition of the words. "A/C(name of the bank's client)".

28. **Duty of the Issuing Authority.-** Before issuing the certificate(s) the Issuing Authority shall satisfy itself in every case that the holding limit prescribed in rule 21 is not exceeded.

29. Omitted vide memo no. অম/অসবি-৩/এস-৩/৯৭-(অংশ)২১০, dated, 29-6-02.

30. Omitted vide memo no. অম/অসবি-৩/এস-৩/৯৭-(অংশ)২১০, dated, 29-6-02.

VIII. ENCASHMENT, DISCHARGE AND TRANSFER OF CERTIFICATE

(i) Where encashable

31. **Encashment of certificate.-**

(1) Subject to the provisions of rule 32 to 35, certificates shall be encashable at the Office of Issue.

(2) A certificate issued by an Issuing Authority other than the post office may be collected either in cash or in cheque.

32. **Encashment of certificates at an office other than the Office of issue.-**

(1) A purchaser who anticipates that the certificates may have to be encashed at an office other than that of issue may, at the time of purchase, sign the lower portion of the application form (SC-1), which portion is known as the "Identity Slip"; form (SC-2).

Note. 1 – The slip should be kept carefully and separately from the certificates to prevent possible loss of both simultaneously.

Note. 2 – The thumb impression of illiterate person shall not be accepted in lieu of signature on "Identify Slip".

33. **Procedure for obtaining Identity Slip.-** A purchaser who has not obtained an "Identity Slip" in accordance with rule 32 may, on presentation of his certificate at the Office of Issue, procure an "Identity Slip" by signing the same in the presence of the Issuing Authority. If necessary, the slip may be signed in the presence of the Bank Officer of the Postmaster or Officer-in-charge. National Saving Bureaus the case may be of an office other than that of issue and, in such cases the Bank Officer or the Postmaster or the Officer-in-charge. National Saving Bureau, as the case may be, shall send the slip for verification to the office of Issue and, on its return, deliver it to the applicant duly certified.

Note. 1- The thumb impression of an illiterate person shall not be accepted in lieu of signature.

Note. 2- Certificates purchased from the Bangladesh Bank, the scheduled banks and the post offices can only be transferred respectively to

the offices or branches of the Bangladesh Bank, the scheduled bank concerned and the post offices.

34. Encashment of Certificates without Identify slip.- A purchaser who has not obtained an “Identity Slip” in accordance with rule 32 or 33 may, subject to the provisions of Notes 2 below rule 33 nevertheless, encash his certificates at another bank or post office, as the case may be, effecting transfer of registration of his holding from the Officer of Issue to Issuing authority the prescribed “From for Transfer from one Office of Issue to another” and completing the same. The form may be handed in together with the certificate either-

- (a) at the Office of Issue, or
- (b) at the office to which transfer or registration is desired.

Note. 1.- In the case of (b) above, a temporary receipt shall be given and the transfer shall be effected after the certificates have been verified by reference to the Officer of Issue. After the transfer has been effected, encashment may be made at any time desired, subject to the provisions of rule 35 and if required, as “Identity Slip” can be obtained in accordance with rule 32.

Note. 2 - Application for the transfer of certificates in joint names from one Office of Issue to another shall be signed by both the joint holders when both of them are alive.

35. Declaration at the time of encashment.- When a certificate hold by an adult on behalf of a minor is to be encashed by the adult in Bangladesh a declaration shall be given on its reverse to the effect that the minor is still alive and the money is required on his or her behalf.

(II WHEN ENCASHABLE)

36. Bar to encash certificate. – Except as provided for in rule 37 the certificates shall, notwithstanding anything to the contrary appearing on the observe or reverse of the certificates, be encashable not earlier than one year form the date of issue.

37. Exceptions is certain cases for encashment. – Certificates of any denomination may be encashed before the Period mentioned in rule 36 under the following conditions, namely:-

- (a) after the death of the holder or after the death of both holders in the case of a joint holding when encashment is required by heirs;
- (b) voluntarily by the holder when the holding is in excess of the limits prescribe in rule 21 or on demand by the Issuing Authorities on discovery of such excess;
- (c) when certificates pledged under rules are being forfeited owing to any default of the pledge and the pledges claims the amount;
- (d) when ordered by a court;
- (e) under special circumstances within the first year of their issue without any interest, with the permission of the Bangladesh Bank or its branch offices, Officer-in-charge, National Savings Bureau or the

Postmaster General or, on his behalf, by a Superintendent of Post Offices of Gazetted Head Postmaster.

Note.- If the entire pledged amount is not being claimed fresh certificates may be issued for the unclaimed balance under rule 39.

IX. DISCHARGE AND EXCHANGE OR CERTIFICATES

38. Discharge.- Every certificate shall, on encashment, be duly discharged, that is to say, signed on the reverse thereof by the person entitled to receive payment or by his banker stating that the amount has been credited to the payee's account or, in the case of an illiterate person, the thumb impression be duly attested by a person known to the Office of Issue.

Note : - (1) Due to inability of the holder a person duly Authorized can draw the only three month profit.

(2) Three month will be reckoned as per English calendar year (calculation).

39. Partial encashment. – At any time after the period of non-encashability specified in rule 36 a certificate of high denomination may be discharged in part, such part being ten Taka, or a multiple thereof on application to the Issuing Authority indicating the amount it is desired to receive in cash and the denominations of certificates given required for the balance due shall be that of the original certificates given for the balance due shall be that of the original certificate partly discharges.

40. Exchange of certificate from one denomination to another.- Several certificates of lower denomination of any one issue may be exchanged for one or more certificates of a higher value of the same issue on application to the office of Issue. The certificates issued in exchanged shall bear the same date of issue as that of the original certificates surrendered. In case the date of the certificates desired to be exchanged for one of a higher denomination are not the same the date of the new certificates shall be that of the latest of the certificates to be exchanged.

X. ENCASHMENT OF HOLDING OF A DECEASED PERSON

41. Encashment after death.- In the case of demise of the holder or holders of a certificate or certificates, payment shall be made in accordance with the provisions of rules 14 to 17. In case where no nomination has been made payment shall be made, in accordance with the provisions of rule 16 by the authorities mentioned below and to the extent shown against each :

Amount of holding	Authority competent to authorize payment		
	Post Office	Banks	National Savings Bureau.

Upto 100 Taka

Non-Gazetted
Time scale

105-500 Taka	postmaster, Non-Gazetted. Selection Grade Postmaster		
505-1,000 Taka	Non-Gazetted Head Postmaster		
1,005-2,000 Taka	Gazetted Head Postmaster		
2,005-5,000 Taka	Postmaster General.	Bank Manager of the office of Issue Manager, Bangladesh Bank or any of its office or branch.	
5.000-25,000 Taka	Director General Post Office.	Chief Accountant, Bangladesh Bank	Officer-in Charge the National Saving Bureau issuing the certificate's Director National Savings
Above 25,000 Taka			

Note.- Superintendent of post Office may exercise the power vested in a gazetted Head Postmaster in the case of holding registered at a second class Head Post Office or a Sub-post office within his postal division vide Memo No. MR/IRD-III/5-11(80)334(3), dated 27-1-81.

42. Omitted vide memo no. অম/অসবি-৩/এস-৩/৯৭-(অংশ)২১০, dated, 29-6-02.

43. **Payment to the survivor in case of joint holding.-** Certificates purchased in joint names are payable to the survivor in case of the death of one holder, and a Bank Office or the Head Postmaster, as the case may be, is the competent authority to issue orders for such payment.

Note : Consent of nominee(s), If any, of diseased shall be taken by a written document at the time of payment.

XI. PROFIT PAYABLE ON CERTIFICATE

44. The profit on each denomination of the Sanchayapatra on completion of specified period from the date of issue of the Sanchayapatra will be given at the rate shown in the following table with effect from 30 October, 2002,

(Interest rate changed vide memo No. অম/অসবি-৩/সঞ্চয়/এস-৩/৯৭-(অংশ)/৩৬৭, dated, 29-10-2001.

period (on completion of)	5 year Bangladesh Sanchayapatra	3 year Tin Mash Antar Munafa Vittik Sanchayapatra.
1 year	8.50%	7.50%
2 year	9.50%	8.50%
3 year	10.50%	12.50%
4 year	11.50%	-----
5 year	12.50%	-----

NOTE : (1) Sanchayapatra (s) purchased before 30 October, 2001 will earn profit at the prevailing rate of that time and will continue to do so till completion of the period for which that was/were issued.

NOTE : (2) The authority in the ministry is competent to introduce new rate of interest for new Sanchayapatra (s) if any and to modify existing rate(s) by executive order (s) as and when necessary.

NOTE : (3) Installment (s) at 3 months interval against every investment in Tin Mash Antar Munafa Vittik Sanchayapatra will be paid at the highest rate of 12% i.e. Taka 3,000 (Three thousand) deducting interest/levy if any against one lac investment. But in case of withdrawal of principle invested amount profit will be payable at the rate shown in the table and excess amount paid any as 3 monthly installment shall be adjusted deducting from the principle amount.

45. Omitted vide memo no. অম/অসবি-৩/সঞ্চয়/এস-৩/৯৭-(অংশ)৩৬৭, dated, 29-10-2001.

46. **No profit if encased within the first year.-** No profit is payable on any denomination of the certificates if encased within the first year of issue.

47. **Profit not payable when surrendered for payment of Government dues.** – Profit shall cease to accrue on the expiry of three months from the date surrender to an official for payment of Government dues under rules 55.

48. **Profit liable to income-tax.-** Profit earned on the certificates purchased before 11th June, 1999 is not liable to income-tax nor is if taken into amount for the purpose of determining the rate of income-tax on the total income. Profit earned on the certificates purchased after 10th June, 1999 is taxable according to the Income-tax Ordinance, 1984.

49. **Declaration of investors for non-acceptance of profit.-** An investor in certificates who does not wish to accept any profit may, at the time of purchase, make a declaration in writing to that effect on the application form (Sc-1). The certificates shall be issued bearing the words. “Not profit or bonus”. in red ink on the top of the certificates.

XII. TRANSFER FROM ONE PERSON TO ANOTHER

50. **Transfer of certificates.-**

(1) Except as provided for in rule 53, certificates may be transferred from one person to another on the written authority of –

- (a) bank officer or a Gazetted Postmaster, or
- (b) a superintendent of Post Office (where the office of issue of a certificate is, or is under, a second class Head Post Office,
- (c) Officer-in-charge, National Savings Bureau.

(2) Except as provided for in rule 53 an application for transfer (Form Sc-4) shall be made in writing to the Bank Officer or the Postmaster or Officer-in charge, of the Savings Bureau as the case may be setting forth –

- (a) name and address of the applicant;
- (b) face value of the certificates it is sought to transfer, their serial numbers and the office of issue of each;
- (c) name of person to whom transfer is proposed;
- (d) relationship (if any) with the person to whom transfer is proposed, and
- (e) the full circumstances which necessitate the transfer,

(3) The fee payable on an application for transfer under this rule shall be as shown in the following table and will under no circumstances be refundable :

Total face value of certificate		Fee payable	
10 to	100	Taka	0.25
110 to	1,000	Taka	0.50
1,010 to	2,000	Taka	0.75
2,010 to	3,000	Taka	1.00
3,010 to	4,000	Taka	1.25
Above	4,000	Taka	1.50

(4) Certificate (s) held on behalf of a minor shall, under no circumstances, be transferable to any person other than to the minor concerned, to his or her heirs.

Note.- Application for the transfer of certificates in joint names (whether encashable jointly or severally) shall be signed by both the joint holders, when both of them are alive.

51. Omitted vide memo no. অম/অসবি-৩/এস-৩/৯৭-(অংশ)২১০, dated, 29-6-2002.

52. **Decision of the Bank, etc. or transfer.-** The decision of the Bank or Postal or Savings Bureau authority mentioned in rule 50 whether to sanction, or withhold sanction for transfer, shall be final.

53. **Transfer of certificates in certain case, without fee.-** Notwithstanding the provision of rule 50, transfers of the following nature shall normally be permissible at any time and can be sanctioned by the Bank Officer, or Officer-in-charge, Savings Bureau and Head Postmaster or the Sub-Postmaster s of the office where the certificates is registered on receipt of the prescribed form

(Form SC-3, obtainable at Bank, Bureau and post Offices) for transfer. These transfers will be free of charge.-

- (1) from a holder to a Government officer, the Bangladesh Bank or an executive officer of a local authority as defined in the General Clauses Act, 1897 (X of 1897) or for such officer of any Government sponsored corporation or of any scheduled bank where the certificate is pledged as security and vice-e-versa under rule 59.
- (2) from a holder to a court or to any other person under the order of the court.

54. **Discharge and issue of new certificates.-** In every case of transfer the original certificates shall be duly discharged, and a new certificates shall be issued in the name of the transferee and shall bear the same date as the original certificate surrendered.

XIII. ACCEPTANCE OF CERTIFICATE IN PAYMENT OF GOVERNMENT DUE

55. **Certificates can be issued for payment of Government dues.-** Certificates can be used to pay any Government dues to an official of the government at any time after the period of non-encashability specified in rule 36.

56. **Manager of making payment of Government dues.-** The holder desiring to make payment accordance with the rule 55 shall fill in and sign prescribed form (Form SC-4), obtainable free form a bank or savings discharged (signed on the reverse), to the official receiving payment.

Note.- The signature of holder, or his thumb impression, if he be illiterate both on the form and on the certificates shall be attested by the Government official.

57. **Encashment of the certificate received in payment of Government dues .-** The certificates received under rule 56 shall be encashed at the office of issue or any other bank or savings bureau or post office in the usual manner prescribe.

Note.- See also rule 47.

XIV. PLEDGING OF CERTIFICATES AS SECURITY

58. **Transfer prohibited in certain cases.-** Transfer of certificate as security to private individuals, banks except the Bangladesh Bank, scheduled banks and Government sponsored corporations (*see rule 59*) or private concerns is prohibited. The certificates may be pledged to the bank after getting it lien marked by the issuing authority, for the purpose of the securing loans granted to the pledge (SC-7).

59. **Certificate can be transferred for security.-** Certificates can be transferred for the purpose of being treated as security to a gazetted Government Officer, to an officer of the Bangladesh Bank or to an executive

officer of a local authority as defined in General Clauses Act, 1897 (X of 1897), or to such office of any Government sponsored corporation or to officer of a scheduled bank in his official capacity (SC-8).

Note .- “Official Capacity” means that the certificates shall be transferred to the official described by his official designation such an district magistrate of (place). The certificates shall not be transferred to the personal names of the official who shall hold them security.

60. **Lodged money can be utilized for purchasing certificates.-** A person who has lodged money as security with a Government official, or an executive officer of a local authority as defined in the General Clauses Act, 1897 (X of 1897) or to such officer of any Government sponsored corporation or of any scheduled bank can authorize or consent to its being invested in certificates.

61. **Value of security.-** The value of security shall be –

- (a) The amount for which the certificates were purchased, or
- (b) The surrender value (see rules 45) on the date on which transferred as security in profit and or bonus has accrued.

62. **Procedure for pledging certificates.-** The procedure for pledging certificates shall be as follows :

- (1) the pledger shall obtain from the other officer to whom the certificates are to be pledged written authority to pledge them to him in his official capacity as security ;
- (2) If the pledger has not yet bought the certificates, he shall write on the application form for purchase of certificates above his signature the words “Pledged to (official designation) vide authority attached and to be issued to him in his official capacity.
- (3) If the pledger is already in possession of the certificates, he shall present at the office of issue the prescribed form for transfer to the officer in his official capacity. The authority referred to in sub-rule (1) shall be attached and the certificates be presented at the same time.
- (4) When the authority is to be released, the officer concerned shall give written authority to the pledger to resume possession, and shall return to him the certificates. The pledger shall then present the authority and certificates at the office of issue and have them transferred to his own name.

Note.- under rule 59 Snachayapatra may be treated as security for business purpose. As per SC-8 Form the pledge can encash Snachayapatra. When a owner of Snachayapatra wish to pledge, he/she must reproduce the SC-8 form on non-judicial stamps valued to the tune of taka equivalent at the rate of 0.5% on the total amount of pledge. And submit the same to the pledge.

XV. REPLACEMENT OF LOST, DESTROYED OR DAMAGED CERTIFICATE

63. Replacement of certificates.- If a certificate is lost or destroyed, the investor shall be entitled to a “Duplicate Sanchayapatra” issued by the office of issue which issued the original certificate on his furnishing a written statement to the office of issue (or the office of registration if the certificate had been transferred under rule 34) giving particulars of the certificate and the circumstances under which it was lost or destroyed. If the certificate was in the names of joint holders both of them shall sign the statement. Where and “Identity Slip” vide rule 32 had been obtained and the certificate to which it related was subsequently lost, the identity slip shall be presented at the office of issue for the issue of a “Duplicate Sanchayapatra”. This Sanchayapatra shall be encashable only at the office of issue. If, however, both the certificate and the “Identity Slip” are lost, a “Duplicate Sanchayapatra” shall only be issued in the case of certificates of the face-value not exceeding Taka five hundred (Taka 500) on satisfactory proof of identity and, in the case of certificates of deceased holders and the certificates of the value exceeding Taka five hundred (Taka 500) on a execution by the holder successor if an indemnity bond in form SC-6 with one approved surety or bank guarantee. The “Duplicate Sanchayapatra” will be issued one month after receipt of the application.

Note : (1) In case Certificate is stolen, lost or Destroyed the certificate holder must have to produce G/D Entry-copy made to nearest P.S. The Published Advertisement in the national dailies and Affidavit issued by a “1st class Magistrate”.

Note : (2) Lost of Certificates by a nominee or successor will also get the benefit or Duplicate Sanchayapatra under rule 63.

64. Validity of the Duplicate Sanchayapatra.- A Sanchayapatra issued by the office of Issue under rule 63 shall be treated as equivalent to the original certificates for all the purpose of these rules, except that it shall not be encashable at the office other than that as which it is registered, without previous verification.

65. Fee for Duplicate Sanchayapatra.- If a certificate, is lost or destroyed, a fee on the scale specified below shall accompany the statement required under rule 63 and in no case shall this fee be refunded.

For each certificate of Taka 10	0.25
For each certificate of Taka 50 or Taka 100	0.50
For each certificate of Taka 500 or Taka 1000	1.00
For each certificate of Taka 5000 or above	5.00

66. Indemnity.- The office of Issue shall not be responsible for any loss caused to a holder by another person obtaining possession of a certificate and fraudulently encasing it.

67. **Spoilt Certificate.**- If a certificate is spoilt, a new certificate bearing the same name, date of issue as the original one shall be issued by the Office of Issue to the person surrendering the spoilt certificate. If subject to provision of Note 2 below rule 33 it is surrendered at an office other than that of issue, a new certificate will be issued only after reference to the original office issue (or the office to which transfer or registration may have been made under rule 34.)

General

68. **Future transaction in respect of certificates.-**

- (1) After the issue of a certificate all transactions must be carried out by the person who signed the Application Form (SC-1);
- (2) Certificates issued in names of bodies, other than those of individuals, must be held in the custody of the persons or officers empowered to administer and sign on behalf of the bodies concerned ;
- (3) In case purchaser of Sanchayapatra cannot sign due to his/her illness and a Gazette officer certifies his/her left hand's thumb impression, the paying officer upon personal visit (to ensure it and having satisfied) can make payment taking his/her left hand's thumb impression ;
- (4) If purchaser of Sanchayapatra becomes physically invalid completely unable to sign and produces medical certificate in that behalf, the paying officer upon personal visit (to ensure the exact position and having satisfied) can make payment of Sanchayapatra to the "nominee(s) or warisk(s)."

69. (1) Sanchayapatra rules, 1977 (amendment 2002) shall be treated as **General Rule** for all Sanchayapatra.

(2) In case of introduction of any Sanchayapatra to be guided by its own sub-rule and any of such rule contradicts with Sanchayapatra Rules, 1977 (amendment 2002) that rule will be treated void mutatis mutandis.

এসসি-১
গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
জাতীয় সঞ্চয় পরিদপ্তর

নিবন্ধন নং

সঞ্চয়পত্র ক্রয়ের ফরম

- ১। সঞ্চয়পত্রের নাম
- ২। ক্রেতার নাম ও ঠিকানা (১) (২)
-
-
- ৩। ক্রেতা/ক্রেতার বয়স : জন্ম তারিখ : (১) বয়স (১)
- (২) (২)
- ৪। মোট কত টাকার সঞ্চয়পত্র ক্রয় করতে ইচ্ছুক : টাকা :
- কথায় :
- চেকে প্রদত্ত হলে : চেক নং তারিখ : ব্যাংক
- ৫। যুগ্ম-ক্রয়ের ক্ষেত্রে উত্তোলন পদ্ধতি : (ক) যৌথভাবে প্রদেয় (খ) যে কোন একজনকে প্রদেয়
- ৬। ক্রেতা যদি নাবালকের পক্ষে কিনতে চান সেক্ষেত্রে :
- নাবালকের নাম : (১) (২)
- জন্ম তারিখ :
- ঠিকানা :
- ৭। নমিনি মনোনয়ন সংক্রান্ত
- নমিনির নাম ও ঠিকানা : সম্পর্ক টাকার পরিমাণ
- (১)
-
- (২)
-
- ৮। আমি/আমরা সংশ্লিষ্ট সঞ্চয়পত্র বিধিমালা/নীতিমালা মেনে চলতে সম্মত হলাম।
- তারিখ : ক্রেতা(গণ) এর স্বাক্ষর অথবা বৃদ্ধাঙ্গুলির ছাপ
- বর্ণিত সঞ্চয়পত্র বুঝে পেলাম।
- তারিখ : ক্রেতা/তার প্রতিনিধির স্বাক্ষর

প্রাপ্তি স্বীকার সনাক্তকরণ রশিদ (ব্যাংক/ডাকঘর/সঞ্চয় ব্যুরো পুরণ করবে)

ক্রেতা/ক্রেতাদের নমুনা স্বাক্ষর

১। ক্রেতার নাম :

২। নিবন্ধন নং ও তারিখ :

১।
২।

ইস্যু মূল্য	সঞ্চয়পত্রের ক্রমিক নং

অফিসের সিল
ও
তারিখ

ইস্যুকாரী কর্তৃপক্ষের স্বাক্ষর
ও
সিল

(ব্যাংক/ডাকঘর/সঞ্চয় ব্যুরো পূরণ করবে)

৯। সঞ্চয়পত্রের বিবরণ :

মূল্যমান	সঞ্চয়পত্রের ক্রমিক নং ও সংখ্যা	টাকার পরিমাণ

মোট ইস্যু সঞ্চয়পত্রের সংখ্যা ও টাকার পরিমাণ

১০। হস্তান্তর, ডুপ্লিকেট রশিদ ইস্যু ও অন্যান্য ক্ষেত্রে লিপিবদ্ধ তথ্যসমূহ :

তারিখ ও সিলমোহর

ইস্যুকারী কর্তৃপক্ষের স্বাক্ষর

সঞ্চয়পত্র সম্পর্কে কতিপয় তথ্য :

- ১) বর্তমানে দুই ধরনের সঞ্চয়পত্র চালু আছে : (ক) পাঁচ বছর মেয়াদী বাংলাদেশ সঞ্চয়পত্র ও (খ) তিন মাস অন্তর মুনাফাভিত্তিক সঞ্চয়পত্র।
- ২) এই সকল সঞ্চয়পত্র ব্যাংক, ডাকঘর ও জাতীয় সঞ্চয় ব্যুরো থেকে কেনা ও ভাংগানো যায়। একক ও যুগ্ম-নামে এই সঞ্চয়পত্র কেনা যায়।
- ৩) প্রয়োজনে মেয়াদ পূর্তির আগেও ভাংগানো যায়। এক বছর পূর্ণ হওয়ার আগে ভাংগালে কোন মুনাফা পাওয়া যায় না।
- ৪) পাঁচ বছর মেয়াদী বাংলাদেশ সঞ্চয়পত্রে মেয়াদান্তে মুনাফা ১২.৫০% এবং তিন মাস অন্তর মুনাফাভিত্তিক সঞ্চয়পত্রে মেয়াদান্তে মুনাফা ১২%।
- ৫) ব্যক্তিগত বিনিয়োগ (Individual investment) ব্যতীত কোন প্রতিষ্ঠান বা সংস্থার (ব্যাংক, বীমা, শিক্ষা) তহবিল এই সঞ্চয়পত্রে বিনিয়োগ করা যায় না।
- ৬) এই সঞ্চয়পত্র ব্যাংকে গচ্ছিত রেখে ঋণ গ্রহণের ক্ষেত্রে ইস্যু অফিসে উহার লিয়েন মার্ক রাখতে হয়।
- ৭) এই সঞ্চয়পত্র হারিয়ে গেলে অথবা অন্য কোন কারণে বিনষ্ট হলে সেক্ষেত্রে ক্রেতার অনুকূলে, “ডুপ্লিকেট সঞ্চয়পত্র” ইস্যু করা হয়, যাতে ক্রেতা কোনভাবে ক্ষতিগ্রস্ত না হন। এ ক্ষেত্রে ইস্যুকারী অফিসের সাথে সত্তর যোগাযোগ করা বাঞ্ছনীয়।
- ৮) সঞ্চয়পত্রের সনাক্তকরণ রশিদটি সঞ্চয়পত্রের সংগে না রেখে পৃথকভাবে যত্নসহকারে রাখা বাঞ্ছনীয়।
- ৯) টেন্ডার দাখিলের জন্য জামানত হিসাবে ব্যবহারের জন্য এই সঞ্চয়পত্র ক্রয় করা যায়।
এই রশিদটি সঞ্চয়পত্রের সাথে না রেখে পৃথকভাবে যত্ন সহকারে রাখা বাঞ্ছনীয়।

FORM SC-2
(.....) SANCHAYAPATRAS IDENTITY SLIP
(see rules 24 to 26)

This is to certify that the bearing number(s) date(s) and of the face-value
as under

No. of certificate(s)	Date of Issue	face value Taka
(1)
(2)
(3)
(4)
(5)
(6)
(7)
(8)
are held by (1)
2.

whose signature(s) are given below :

.....
.....

Signature(s) of the holder(s) (.....) Sanchayapatras
(Signature and Stamp of officer of Issue)

Place

Date

FORM SC-3
NAME OF THE SANCHAYAPATRA(S)
NOMINATION FORM
(see rules 9 to 12 of the Sanchayapatra Rules, 1977)

Sl. NO.	Name and address	Amount (taka)
(1)	
(2)	
(3)	
(4)	

to receive the amounts, expressed in terms of the face-value of the (.....) Sanchayapatra purchased by me/us show against (each of) * the nominee(s) mentioned above. The nominee(s) shall be entitled to receive the amounts as payable vide rule or of the Sanchayapatra Rules, 1977.

* Delete if there is only one nominee.

2. I/we hold the following :

No. of certificate	Value
.....	
.....	
.....	
.....	
.....	
.....	
.....	
.....	
.....	

3. In case of demise of the nominee (s) above mentioned, prior to my death the nomination of the nominee(s) concerned shall cease to have effect. place

signature(s) or thumb impression(s) of the holder(s) the (.....) Sanchayapatra

Date

place

thumb impression attested by

Name and signature

Address (with designation, if any)

Date

.....

.....

.....

(To be completed by the Officer of Issue Officer)

The above nomination form has been attested to the original application form of the purchase of the Sanchayapatras.

FORM SC-4

NAME OF THE SANCHAYAPATRA(S) :

Application for the transfer of certificates from one person to another (see rules 40 to 43 of the Sanchsyapatra Rules, 1977), Serial No. and date of original application for purchase of Sanchayapatra.

Registration No.

To
The manager/
The postmaster/
The officer-in-change, National Savings Bureau.

Dated

Sir,

I/we request you to transfer the under mentioned Sanchayapatras/duplicate Sanchayapatra of lost certificates of which I am/we are the holder(s) to Mr./Mrs./Miss I/we hereby declare that on that on the transfer of the said Sanchayapatra/ duplicate Sanchayapatra of the lost Sanchayapatras to the said Mr./Mrs./Miss I/we relinquish all claims to them.

2. I/we pay herewith Taka ps as fee payable on his/her/their application(s) as prescribed in rule 40(3) of the Sanchayapatra Rules, 1977.

I am/we are entitled to transfer the certificates free of charge under rule 42 of the Sanchayapatra Rules, 1977.

particulars of (.....)Sanchayapatra or “duplicate Sanchayapatra” of lost Certificates.

No.	Date	Denomination	No.	Date	Denomination
.....
.....
.....
.....
.....
.....
.....
.....
.....
.....

Total Number of (.....) Sanchayapatra or/and “duplicate Sanchayapatra”

yours faithfully
Signature of transferee(s) of (.....)
Sanchayapatras

(cut along the dotted line)

.....
(a) A fee of Taka ps for the transfer of the certificates to the name(s) of has been received and credited under unclassified receipt on the transfer has been authorized under |Bank/Postmaster/Officer-in-charge, National Savings Bureau, letter No : dated

or

(b) Transfer of the certificate(s) to the name(s) of has been allowed under rule 42 of the Sanchayapatra rules, 1977 and no fee has been charged for.

Dated

(Signature and Stamp of the Office of Issue)

Serial No. of Bank or Head post office
or National Savings Bureau.



Stamp of Office of Issue

Certificates can be transferred for being treated as security only to officers mentioned in rules of the Sanchayapatra Rules, 1977. Transfer of Certificates as security to private individuals, or institution is prohibited.

Declaration by transferee(s).

I/we hereby declare that the total value of the (.....) Sanchayapatra held by me/us including value of the certificates which I am/we are taking over from Mr./Mrs/Miss does not exceed 15,00,000 Taka/30,00,000 Taka (face value) and I/we agree to abide by the Sanchayapatra Rules, 1977.

FORM SC-5

NAME OF THE SANCHAYAPATRAS :

From for transfer of Sanchayapatras in payment of Government dues
(see rule 44 to 46 of the Sanchayapatra rules, 1977)

I/we (1)
(2)

Who hold the following Sanchayapatras

SL. NO.	No. of certificates	Date of Issue	Amount Taka
1.
2.
3.
4.
5.
6.

hereby transfer the certificate(s) to

.....
.....
In payment of Government dues relating
.....
.....

Place
Date Signature(s) or thumb impression(s) of the holder(s)
of the (.....) Sanchayapatra(s).
Thumb impression(s) attested by
Signature
Name and Address
(with designation, if any)

place
Date

Note.- The certificate(s) must not be transferred in the personal name of the officer entitled to remove government dues but in his official capacity only.

FORM SC-5
NAME OF THE SANCHAYAPATRA(S)
INDEMNITY BOND

(see rule 52 of the Sanchayapatras Rules, 1977)

In consideration of the (name of the Office of Issue)
issuing a "Duplicate Sanchayapatra" favoring me/us against Sanchayapatras as detailed
below :

No Dated
for Taka(Taka)

I/we the undersigned hereby guarantee and agree to hold the said office of issue their
successors and assigns harmless and indemnified from and against all consequences that
may arise from their so doing and from payment of the original Sanchayapatras adn from
and against all losses, charges and expenses on account of issue of the said "Duplicate
Sanchayapatra". and I/We further undertake to deliver to the said office of issue on account
of the said Sanchayapatras if and when found.

No. on Sanchayapatras

Date of Issue Amount

Dated the the day of

Signature

Witness

ফরম এস সি-৭
ঋণ গ্রহণ ফরম

আমি/আমরা নিম্নবর্ণিত
সঞ্চয়পত্র শাখায় (ব্যাংকের নাম) গচ্ছিত রাখিয়া ঋণ
গ্রহণ করিবার মনস্থ করিয়াছি। অতএব, আমি/আমরা সঞ্চয়পত্র রুলস, ১৯৭৭ এর রুল (৫৮) অনুযায়ী এই মর্মে অপসন
প্রদান করিতেছে যে, গৃহীত ঋণ পরিশোধে ব্যর্থ হইলে সংশ্লিষ্ট ব্যাংক ইস্যু অফিস হইতে সঞ্চয়পত্র ভাংগাইয়া লইয়া ঋণের
প্রাপ্য টাকা গ্রহণ করিয়া অবশিষ্ট টাকা (যদি থাকে) সঞ্চয়পত্রের ক্রেতাকে ফেরত দিবেন।

সঞ্চয়পত্রের বর্ণনা

রেজিঃ নং ও তারিখ	সঞ্চয়পত্রের ক্রমিক নম্বর	লিখিত মূল্য	ইস্যু অফিসের নাম
১	২	৩	৪
.....
.....
.....
.....

তারিখ :

সঞ্চয়পত্রের ক্রেতার স্বাক্ষর
নাম ও পূর্ণ ঠিকানা।

ফরম এস সি-৮
জামানত ফরম

আমি/আমরা নিম্নবর্ণিত
সঞ্চয়পত্র কর্মকর্তা/প্রতিষ্ঠানের নামে জামানত প্রদান
করার সিদ্ধান্ত গ্রহণ করিয়াছি। অতএব, আমি/আমরা সঞ্চয়পত্র রুলস, ১৯৭৭ এর রুল (৫৯) অনুযায়ী অপসন প্রদান
করিতেছি যে, প্রদত্ত জামানতের শর্ত/শর্তাবলী ভঙ্গ করিলে/পূরণ করিতে ব্যর্থ হইলে জামানত গ্রহীতা বর্ণিত সঞ্চয়পত্র
নগদায়ন করিয়া জামানতের টাকা উত্তোলন করিতে পারিবেন এবং অবশিষ্ট টাকা (যদি থাকে) আমাকে/আমাদেরকে ফেরত
প্রদান করিবেন।

সঞ্চয়পত্রের বর্ণনা

রেজিঃ নং ও তারিখ	সঞ্চয়পত্রের ক্রমিক নম্বর	লিখিত মূল্য	ইস্যু অফিসের নাম
১	২	৩	৪

.....
.....
.....
.....

তারিখ :

সঞ্চয়পত্রের ক্রেতার স্বাক্ষর
নাম ও পূর্ণ ঠিকানা।

By order of the President

Sd/- 21-1-03
(M LUTRE KAMAL)
Deputy Secretary.

B.G.P. -2002-03-4537 Com(B) – 3,000 Books, 2004.

