

No.113-01/2016-SB
Government of India
Ministry of Communications & IT
Department of Posts

Dak Bhawan, Sansad Marg,
New Delhi-110001.
Date: 30.03.2016

To

All Heads of Circles/Regions
Addl. Director General, APS, New Delhi.

Subject:- Revision in Interest Rates of Small Savings Schemes.

Sir / Madam,

The undersigned is directed to say that vide its OM No. F. N0. 1/04/2016-NS-II Dated 18th, March 2016, Govt. Of India, Ministry of Finance, Department of Economics Affairs (Budget Division) has revised interest rates of Small Savings Schemes from 1.4.2016 on the new accounts opened/Certificates issued on or after 1.4.2016 (except SB, PPF, SSA and NSS Accounts where new rates shall be applicable on the balance in the existing accounts also) and these rates shall be applicable up to 30.6.2016. It has also been decided by Min. of Finance that from 1.4.2016, Interest Rates of Small Savings Schemes will be reviewed and revised on quarterly basis. Min. of Finance (DEA) vide notifications dated 29th March has also notified maturity/Premature Value of RD, NSC (VIII-Issue) and KVPs which shall be applicable for the Accounts opened/Certificates purchased on or after 1.4.2016. Copies of notifications issued by Min. of Finance are attached.

2. On the basis of the interest compounding/payment built-in in the schemes, Interest Rates on various Savings Schemes from 1.4.2016 shall be as under:

Sl. No.	Instruments	Rate of interest w.e.f. 01.04.2015 to 31.03.2016	Rate of interest w.e.f. 01.04.2016 to 30.06.2016
01.	Savings Deposit	4.0%	4.0%
02.	1 Year Time Deposit	8.4%	7.1%
03.	2 Year Time Deposit	8.4%	7.2%
04.	3 Year Time Deposit	8.4%	7.4%
05.	5 Year Time Deposit	8.5%	7.9%
06.	5 Year Recurring Deposit	8.4%	7.4%
07.	5 Year Senior Citizens Savings Scheme	9.3%	8.6%
08.	5 Year Monthly Income Account Scheme	8.4%	7.8%
09.	5 Year National Savings Certificate	8.5%	8.1%
10.	Public Provident Fund Scheme	8.7%	8.1%
11.	Kisan Vikas Patra	8.7%	7.8% (will mature in 110 months)
12.	Suknya Samridhi Account Scheme	9.2%	8.6%

3. Revised maturity values and pre-mature values from 1.4.2016 shall be as under:-

(i) Maturity Value of RD Account opened on or after 1.4.2016 shall be Rs.726.97 and value to be paid in respect of discontinued accounts after maturity shall be calculated based on the maturity value of 60 months as Rs.726.97.

(ii) Following shall be the maturity value Tables for the RD accounts opened on or after 1.4.2016:-

Amount, inclusive of interest, payable on an account opened on or after the 1st day of April, 2016 and continued, with monthly deposits, beyond the maturity period or maturity period as extended under sub-rule (1) of rule 7.

Number of completed years for which the account continued	Amount (Rupees) repayable on an account of Rs. 10 denomination
One year	907.17
Two years	1101.07
Three years	1309.73
Four years	1534.27
Five years	1775.88

Note: The amount repayable on an account of any other denomination shall be proportionate to the amount specified above.

Amount, inclusive of interest, repayable on an account opened on or after the 1st day of April, 2016 and continued, without any fresh monthly deposits, beyond the maturity period or maturity period as extended under sub-rule (1) of rule 7.

Number of completed years for which the account continued	Amount (Rupees) repayable on an account of Rs. 10 denomination
One year	782.28
Two years	841.79
Three years	905.84
Four years	974.75
Five years	1048.91

Note: The amount repayable on an account of any other denomination shall be proportionate to the amount specified above.

Amount, payable to legal heir or nominee on the death of the depositor in a Five Year Recurring Deposit Account opened on or after the 1st day of April, 2016.

Number of deposits made	Amount (Rupee) for denomination of Rs.10	No. of deposits made	Amount (Rupees) for denomination of Rs.10
1 to 11	Deposits made	36	403.90
12	124.89	37	416.43
13	135.72	38	429.05
14	146.61	39	441.74
15	157.57	40	454.51
16	168.60	41	467.35
17	179.69	42	480.28
18	190.85	43	493.28
19	202.08	44	506.37
20	213.38	45	519.53
21	224.75	46	532.78
22	236.19	47	546.11
23	247.70	48	559.51
24	259.28	49	573.00
25	270.93	50	586.58
26	282.65	51	600.23

Number of deposits made	Amount (Rupee) for denomination of Rs. 10	No. of deposits made	Amount (Rupees) for denomination of Rs.10
27	294.45	52	613.97
28	306.31	53	627.80
29	318.25	54	641.71
30	330.26	55	655.70
31	342.35	56	669.78
32	354.51	57	683.95
33	366.74	58	698.20
34	379.05	59	712.54
35	391.44	60	726.97

Note: The amounts shall be proportionate for other denominations.

(iii) Where a NSC (VIII-Issue) has been purchased on or after the **1st day of April, 2016**, the maturity period of a certificate of any denomination, shall be five years, commencing from the date of issue of the certificate. The amount inclusive of interest, payable on encashment of the certificate at any time after the expiry of its maturity period shall be **Rs 147.61** for denomination of Rs. 100 and at proportionate rate for any other denomination. The interest as specified in the Table below shall accrue to the holder or holders of the certificate at the end of each year and the interest so accrued at the end of each year upto the end of the fourth year shall be deemed to have been reinvested on behalf of the holder and aggregated with the amount of face value of the certificate.

TABLE

The year for which interest accrues	Amount of interest (rupees) accruing on certificate of Rs. 100 denomination
First Year	8.10
Second Year	8.76
Third Year	9.46
Fourth Year	10.23
Fifth Year	11.06

Note: The amount of interest accruing on a certificate of any other denomination shall be proportionate to the amount specified in the Table above".

(iv) If a NSC (VIII-Issue) is encashed after the expiry of three years from the date of certificate purchased on **or after the 1st day of April 2016**, the amount payable, inclusive of interest accrued shall be as specified in the Table below for a certificate of Rs. 100 denomination and at a proportionate rate for a certificate of any other denomination.

TABLE

Period from the date of the certificate to the date of its encashment	Amount payable inclusive of interest (Rupees)
(1)	(2)
Three years or more, but less than three years and six months	122.85
Three years and six months or more, but less than four years	127.13
Four years or more, but less than four years and six months	131.57
Four years and six months or more, but less than five years	136.16

(v) Maturity Period of Kisan Vikas Patras (KVP) purchase on or after 1.4.2016 shall be Nine Years and Two Months. Rs. 1000/- shall become Rs.2000/- after maturity.

(vi) Premature encashment value of KisanVikasPatras, purchased on or after 1.4.2016 but before 30.6.2016 shall be as follows:-

TABLE

After	(1)	Amount payable	(2)
1.	2 and half years but less than 3 years		1180
2.	3 years but less than 3 and half years		1220
3.	3and half years but less than 4 years		1261
4.	4 years but less than 4and half years		1303
5.	4and half years but less than 5 years		1347
6.	5 years but less than 5and half years		1392
7.	5 and half years but less than 6 years		1439
7.	6 years but less than 6and half years		1487
8.	6 and half years but less than 7 years		1537
9.	7 years but less than 7and half years		1589
10.	7and half years but less than 8 years		1643
11.	8 years but less than 8 and half years		1698
12.	8 and half years but less than 9 years		1755
13.	9 Years but before maturity of certificate		1814
14.	On maturity of Certificate		2000

4. This is for information of the field staff as well as general public and it is requested to circulate the same immediately. For new NSC/KVPs to be issued from 1.4.2016, revised maturity value/period should be noted on old stock of NSC/KVP through a rubber stamp. It should be ensured that no old NSC/KVP is to be issued without noting revised maturity value/period.

5. This issues with the approval of competent authority.

Yours faithfully,

[Signature]
(Babu Lal Barolia)

Assistant Director (SB-I)

Encl:- 8 pages

Copy to:-

1. DDG(FS)/DDG(VIG)/JS&FA/DDG(PAF)/DDG(RB)/DDG (Estt.)/DDG(PG & Inspections)/DDG (PCO)
2. Director (FS)/Director (CBS), Dak Bhawan.
3. Director of Audit (P&T), Delhi.
4. Resident Audit Officer, Room No.517-B, Dak Bhawan, New Delhi.
5. All Directors/Dy. Directors of Accounts, Postal
6. Director, Postal Staff College, Ghaziabad.
7. All Directors, Postal Training Centres.
8. Director PTC Mysore for uploading the SB order on India Post Web Site.
9. **Deputy Director (CEPT), SDC Chennai O/o CPMG T.N.Circle, Chennai for taking immediate action for changes to be made in Finacle CBS and Sanchay Post softwares.**
10. AD /Inspection/PF/Vigilance
11. All Accounts Officers ICO(SB)
12. All recognized unions.
13. MOF(DEA), NS-II, North Block, New Delhi
14. Director, NSI, CGO Complex, 'A' Wing, 4th Floor, Seminary Hills, Nagpur-440006
15. PS to Member (T)
16. PPS to Secretary Posts

Secretary (Posts)
Dy. No. 2060-9
Date... 22/3/16



F.No. 1/04/2016-NS.II
Government of India
Ministry of Finance
Department of Economic Affairs
(Budget Division)

उप निदेशिका (वि. वि.)
Dy. Director (E.A.)
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22/3/16



North Block, New Delhi
Dated: 18th March, 2016

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OFFICE MEMORANDUM

Subject: Revision of interest rates for Small Savings Schemes.

The undersigned is directed to refer to this Department's OM of even number dated 16th February, 2016, vide which the various decisions taken by the Government regarding interest fixation for small savings schemes were communicated to all concerned.

2. On the basis of the decisions of the Government, interest rates for small savings schemes are to be notified on quarterly basis. Accordingly, the rates of interest on various small savings schemes for the first quarter of financial year 2016-17, on the basis of the interest compounding/payment built-in in the schemes, shall be as under:

Instrument	Rate of interest w.e.f. 01.04.2015 to 31.3.2016	Rate of interest w.e.f. 01.04.2016 to 30.6.2016
Savings Deposit	4.0	4.0
1 Year Time Deposit	8.4	7.1
2 Year Time Deposit	8.4	7.2
3 Year Time Deposit	8.4	7.4
5 Year Time Deposit	8.5	7.9
5 Year Recurring Deposit	8.4	7.4
5 Year Senior Citizens Savings Scheme	9.3	8.6
5 year Monthly Income Account Scheme	8.4	7.8
5 Year National Savings Certificate	8.5	8.1
Public Provident Fund Scheme	8.7	8.1
Kisan Vikas Patra	8.7	7.8 (will mature in 110 months)
Sukanya Samridhi Account Scheme	9.2	8.6

- 3. The necessary notifications will be notified separately.
- 4. This has the approval of Secretary (Economic Affairs).

18/3/2016
(Anil Kumar Jha)

Under Secretary to the Government of India
Tele: 01123093035

To

1.The Secretary,
Department of Expenditure
North Block
New Delhi.

2.The Secretary,
Department of Revenue
North Block
New Delhi.

3. The Secretary,
Department of Posts
Dak Bhawan
New Delhi.

4. The Secretary,
Department of Financial -
Services
Jeevandeep Building
Parliament Street, New Delhi.

5. The Director,
National Savings Institute
Nagpur.

6. Chief General Manager
Department of Govt. & Bank
Accounts
Central Office
Mumbai.

7. Reserve Bank of India
Central Accounts Section
Additional Office Section
East High Court Road
Nagpur-440001.

8. Chief Secretaries of States/UT
Governments.

[TO BE PUBLISHED IN THE GAZETTE OF INDIA: EXTRAORDINARY, PART II-SECTION 3-SUB-SECTION (I)]

MINISTRY OF FINANCE
(Department of Economic Affairs)

NOTIFICATION

New Delhi, the 29th March, 2016

G.S.R (E).— In exercise of the powers conferred by section 15 of the Government Savings Bank Act, 1873 (5 of 1873), the Central Government hereby makes the following rules further to amend the Post Office Recurring Deposit Rules, 1981, namely:-

1. (1) These rules may be called the Post Office Recurring Deposit (Amendment) Rules, 2016.
- (2) They shall be deemed to have come into force on the 1st day of April, 2016.
2. In the Post Office Recurring Deposit Rules, 1981 (hereinafter referred to as the said rules), in rule 9,—
 - (a) in the Schedule under clause (a) of sub-rule 1, for the last entries, the following entries shall be substituted, namely:-

"From 1.4.14 to 31.3.2016 (both dates inclusive) 746.53
From 1.04.2016 onwards 726.97".
 - (b) in the schedule under clause (a) of sub-rule (2), for the last entry, the following entries shall be substituted, namely:-

"From 1.4.14 to 31.3.2016 (both dates inclusive) 746.53
From 1.04.2016 onwards 726.97".
3. In rule 10 of the said rules, in sub-rule (2), in items (a) and (c), for the words and figures "Tables 1, 2, 11, 13, 17, 20, 22, 26, 29, 32, 35, 38, 41, 44, 47, 50 or 53, the figures and words "Tables 1, 2, 11, 13, 17, 20, 22, 26, 29, 32, 35, 38, 41, 44, 47, 50, 53 or 56" shall be substituted.
4. In rule 11 of the said rules, in sub-rule (2), in items (b) and (c), for the words and figures "Tables 3, 4, 12, 14, 18, 21, 23, 27, 30, 33, 36, 39, 42, 45, 48, 51, or 54", the words and figures "Tables 3, 4, 12, 14, 18, 21, 23, 27, 30, 33, 36, 39, 42, 45, 48, 51, 54 or 57" shall be substituted.
5. In rule 12 of the said rules,-
 - (a) in sub-rule (1), in item (b), in sub-item (ii), for the words and figures "Tables 5, 6, 7, 8, 9, 10, 15, 16, 19, 24, 25, 28, 31, 34, 37, 40, 43, 46, 49, 52 or 55", the words and figures "Tables 5, 6, 7, 8, 9, 10, 15, 16, 19, 24, 25, 28, 31, 34, 37, 40, 43, 46, 49, 52, 55 or 58" shall be substituted.
 - (b) in sub-rule (3) and sub-rule (4), for the words and figures "Tables 5, 6, 7, 8, 9, 10, 15, 16, 19, 24, 25, 28, 31, 34, 37, 40, 43, 46, 49, 52, or 55", the words and figures "Tables

5, 6, 7, 8, 9, 10, 15, 16, 19, 24, 25, 28, 31, 34, 37, 40, 43, 46, 49, 52, 55 or 58" shall be substituted.

6. After Table 55 of the said rules, the following Tables shall be inserted, namely:-

TABLE 56
(See Rule 10)

Amount, inclusive of interest, payable on an account opened on or after the 1st day of April, 2016 and continued, with monthly deposits, beyond the maturity period or maturity period as extended under sub-rule (1) of rule 7.

Number of completed years for which the account continued	Amount (Rupees) repayable on an account of Rs. 10 denomination
One year	907.17
Two years	1101.07
Three years	1309.73
Four years	1534.27
Five years	1775.88

Note: The amount repayable on an account of any other denomination shall be proportionate to the amount specified above.

TABLE 57
(See Rule 11)

Amount, inclusive of interest, repayable on an account opened on or after the 1st day of April, 2012 and continued, without any fresh monthly deposits, beyond the maturity period or maturity period as extended under sub-rule (1) of rule 7.

Number of completed years for which the account continued	Amount (Rupees) repayable on an account of Rs. 10 denomination
One year	782.28
Two years	841.79
Three years	905.84
Four years	974.75
Five years	1048.91

Note: The amount repayable on an account of any other denomination shall be proportionate to the amount specified above.

TABLE 58
(See Rule 12)

Amount, payable to legal heir or nominee on the death of the depositor in a Five Year Recurring Deposit Account opened on or after the 1st day of April, 2016.

Number of deposits made	Amount (Rupee) for denomination of Rs.10	No. of deposits made	Amount (Rupees) for denomination of Rs.10
1 to 11	Deposits made	36	403.90
12	124.89	37	416.43
13	135.72	38	429.05
14	146.61	39	441.74
15	157.57	40	454.51

Number of deposits made	Amount (Rupee) for denomination of Rs.10	No. of deposits made	Amount (Rupees) for denomination of Rs.10
16	168.60	41	467.35
17	179.69	42	480.28
18	190.85	43	493.28
19	202.08	44	506.37
20	213.38	45	519.53
21	224.75	46	532.78
22	236.19	47	546.11
23	247.70	48	559.51
24	259.28	49	573.00
25	270.93	50	586.58
26	282.65	51	600.23
27	294.45	52	613.97
28	306.31	53	627.80
29	318.25	54	641.71
30	330.26	55	655.70
31	342.35	56	669.78
32	354.51	57	683.95
33	366.74	58	698.20
34	379.05	59	712.54
35	391.44	60	726.97

Note: The amounts shall be proportionate for other denominations.

[F. No. 1/04/2016-NS-II]


Prashant Goyal
Joint Secretary

Note : The Principal rules were published vide G. S. R. 666(E), dated the 17th December, 1981, and subsequently amended vide: - G.S.R. 301(E), dated the 1st April, 1982, G.S.R. 258(E), dated the 11th March, 1983, G.S.R. 62(E), dated the 14th February, 1984, G.S.R. 95(E), dated the 7th February, 1986, G.S.R. 194(E), dated the 13th February, 1986, G.S.R. 363(E), dated the 1st April, 1987, G.S.R. 39(E), dated the 16th January, 1988, G.S.R. 458(E), dated the 15th April, 1988, G.S.R. 708(E), dated the 21st July, 1989, G.S.R. 16(E), dated the 9th January, 1990, G.S.R. 190(E), dated the 27th March, 1991, G.S.R. 579(E), dated the 12th September, 1991, G.S.R. 918(E), dated the 11th December, 1992, G.S.R. 42(E), dated the 1st February, 1993, G.S.R. 587(E), dated the 2nd September, 1993, G.S.R. 2(E), dated the 1st January, 1999, G.S.R. 748(E), dated the 4th November, 1999, G.S.R. 44(E), dated the 15th January, 2000, G.S.R. 152(E), dated the 1st March, 2001, G.S.R. 160(E) dated the 1st March, 2002, G.S.R. 514(E), dated the 23rd July, 2002, G.S.R. 662(E), dated the 23rd September, 2002, G.S.R. 175(E), dated the 1st March, 2003, G.S.R. 588(E), dated the 25th July, 2003, G.S.R. 838 (E), dated the 27th December, 2004, G.S.R. 480(E), dated the 26th June, 2008 and G.S.R. 740(E), dated the 4th October, 2011 and G.S.R. 843(E), dated the 25th November, 2011, G.S.R. 320 (E), dated the 25th April, 2012, G.S.R. 398 (E), dated the 25th June, 2013, G.S.R. 221 (E), dated 13th March, 2014 and 491 (E), dated the 11th July, 2014..

[TO BE PUBLISHED IN THE GAZETTE OF INDIA: EXTRAORDINARY, PART II-SECTION 3-SUB-SECTION (i)]

MINISTRY OF FINANCE
(Department of Economic Affairs)

NOTIFICATION

New Delhi, the 29th March, 2016


G.S.R. (E). – In exercise of the powers conferred by section 12 of the Government Savings Certificates Act, 1959 (46 of 1959), the Central Government hereby makes the following rules to amend the Kisan Vikas Patra Rules, 2014, namely:-

1. (1) These rules may be called the Kisan Vikas Patra (Amendment Rules), 2016.
- (2) They shall be deemed to have come into force on the 1st day of April, 2016.
2. In the Kisan Vikas Patra Rules, 2014 (hereinafter referred to as the said rules), in rule 16, in sub-rule (1), for the words eight years and four months, the words nine years and two months shall be substituted.
3. In the said rules, in rule 17, in sub-rule (3), the premature encashment value of Certificates purchased on or after 1.4.2016 but on or before 31.6.2016 shall be:-

TABLE

Period from the date of the certificate to the date of its encashment	Amount payable inclusive of interest (Rupees)
(1)	(2)
Two and half years but less than three years	1180
Three years but less than three and half years	1220
Three and half years but less than four years	1261
Four years but less than four and half years	1303
Four and half years but less than five years	1347
Five years but less than five and half years	1392
Five and half years but less than six years	1439
Six years but less than six and half years	1487
Six and half years but less than seven years	1537
Seven years but less than seven and half years	1589
Seven and half years but less than eight years	1643
Eight years but less than eight and half years	1698
Eight and half years but less than nine years	1755
Nine years but before the maturity of Certificate	1814
On maturity of certificate	2000

[F. No. 1/4/2016-NS-II]


Prashant Goyal
Joint Secretary

Note : The principal rules were published vide G.S.R. 705(E), dated the 23rd September, 2014.

[TO BE PUBLISHED IN THE GAZETTE OF INDIA: EXTRAORDINARY, PART II-SECTION 3-SUB-SECTION (i)]

MINISTRY OF FINANCE
(Department of Economic Affairs)

NOTIFICATION

New Delhi, the 29 March, 2016

G.S.R. (E). – In exercise of the powers conferred by section 12 of the Government Savings Certificates Act, 1959 (46 of 1959), the Central Government hereby makes the following rules further to amend the National Savings Certificates (VIII Issue) Rules, 1989, namely:-

4. (1) These rules may be called the National Savings Certificates (VIII Issue) (Amendment Rules), 2016.
- (2) They shall be deemed to have come into force on the 1st day of April, 2016.
5. In the National Savings Certificates (VIII Issue) Rules, 1989 (hereinafter referred to as the said rules), in rule 15,-
 - (a) in sub-rule (6D), after the figures, letters and words "1st day of April, 2014", the words, figures and letters " 1st day of April, 2014 but before the 1st day of April, 2016," shall be substituted;
 - (b) after sub-rule (6D) and the Table relating thereto, the following shall be inserted, namely:-

“(6E) Where a certificate has been purchased on or after the 1st day of April, 2016 the maturity period of a certificate of any denomination, shall be five years, commencing from the date of issue of the certificate. The amount inclusive of interest, payable on encashment of the certificate at any time after the expiry of its maturity period shall be Rs. 147.61 for denomination of Rs. 100 and at proportionate rate for any other denomination. The interest as specified in the Table below shall accrue to the holder or holders of the certificate at the end of each year and the interest so accrued at the end of each year upto the end of the fourth year shall be deemed to have been reinvested on behalf of the holder and aggregated with the amount of face value of the certificate.

TABLE

The year for which interest accrues	Amount of interest (rupees) accruing on certificate of Rs. 100 denomination
First Year	8.10
Second Year	8.76
Third Year	9.46
Fourth Year	10.23
Fifth Year	11.03

Note: The amount of interest accruing on a certificate of any other denomination shall be proportionate to the amount specified in the Table above”.

6. In rule 16 of the said rules, in sub-rule (4),-


- (a) in clause (viii), for the figures, letters and words "1st day of April, 2014", the words, figures and letters "1st day of April, 2014 but before the 1st day of April, 2016" shall be substituted;
- (b) after clause (viii) and the Table relating thereto, the following shall be inserted, namely:-

"(ix) If a certificate is encashed under sub-rule (1) after the expiry of three years from the date of certificate purchased on or after the 1st day of April 2016, the amount payable, inclusive of interest accrued under rule 15 and after adjustment of discount, shall be as specified in the Table below for a certificate of Rs. 100 denomination and at a proportionate rate for a certificate of any other denomination.

TABLE

Period from the date of the certificate to the date of its encashment	Amount payable inclusive of interest (Rupees)
(1)	(2)
Three years or more, but less than three years and six months	122.85
Three years and six months or more, but less than four years	127.13
Four years or more, but less than four years and six months	131.57
Four years and six months or more, but less than five years	136.16

[F. No. 1/4/2016-NS-II]


Prashant Goyal
Joint Secretary

Note : The principal rules were published vide G.S.R. 496(E), dated the 1st May, 1989, and subsequently amended vide: G.S.R. 508(E), dated the 23rd May, 1990, G.S.R. 120(E), dated the 8th March, 1998, G.S.R. 7(E), dated the 1st January, 1999, G.S.R. 491(E), dated the 6th July, 1999, G.S.R. 47(E), dated the 15th January, 2000, G.S.R. 156(E), dated the 1st March, 2001, G.S.R. 572(E), dated the 2nd August, 2001, G.S.R. 163(E), dated the 1st March, 2002, G.S.R. 711(E), dated the 17th October, 2002, G.S.R. 179(E), dated the 1st March, 2003, G.S.R. 590(E), dated the 25th July, 2003, G.S.R. 591(E), dated the 25th July, 2003, G.S.R. 820(E), dated the 16th October, 2003, G.S.R. 289(E), dated the 13th May, 2005, G.S.R. 744(E), dated the 4th October, 2011 and G.S.R. 842(E), dated the 25th November, 2011, G.S.R. 318(E), dated the 25th April, 2013, G.S.R. 397(E), dated the 25th June, 2013, G.S.R. 226(E), dated the 13th March, 2014 and G.S.R. 494(E), dated the 11th July, 2014. .