

PUBLIC ACCOUNT

I. Small Savings, Provident Fund etc.

(a) National Small Savings Fund

MAJOR / SUB-MAJOR HEADS	MINOR HEADS
8001 National Savings Deposits	101 Post Office Savings Account, 1981 105 Post Office Recurring Deposit, 1981 106 Post Office Time Deposits (1 year), 1981. 107 Post Office Time Deposits (2 year), 1981. 108 Post Office Time Deposits (3 year), 1981. 109 Post Office Time Deposits (5 year), 1981. 110 Post Office Monthly Income Account, 1987. 111 Senior Citizen Savings Scheme, 2004. 112 Discontinued National Savings Deposit Schemes. 113 Sukanya Samriddhi Account

MAJOR / SUB-MAJOR HEADS	MINOR HEADS
8002 National Savings Certificates	101 Post Office Certificates (1) (2) 104 Defence Savings Certificates (1) 106 National Development Bonds 107 Post Office Certificates (New Series)

Note:

- (1) Separate sub-heads may be opened for each type of savings certificates, such as Cash Certificates, Savings Certificates of different denominations etc.
- (2) Unclaimed balances of post office certificates are transferred to revenue under the head '0075-Miscellaneous General Services 101-Unclaimed Deposits', at the end of 3rd year after the year's accounts in which the certificates mature.

MAJOR / SUB-MAJOR HEADS	MINOR HEADS
8006 Public Provident Funds	

101	Public Provident Funds
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MAJOR / SUB-MAJOR HEADS	MINOR HEADS
8007 Investments of National Small Savings Fund	

101	Investment in Special Central Government Securities issued against outstanding balances of Small Savings as on 31-3-1999
102	Investment in Special Central Government Securities issued against net collections of Small Savings from 1-4-1999
103	Investment in Special State Government Securities (1)
104	Investment of sums, received in NSSF on redemption of Special Central/State Government Securities, in special Central Government Securities
105	Investment under other instruments (2)

Note:

- (1) Name of the State will appear as sub-head.
- (2) Each borrowing institution shall appear as a distinct sub-head under this minor head.

MAJOR / SUB-MAJOR HEADS MINOR HEADS**8008 Income and Expenditure of
National Small Savings
Fund***01-Income from Investments
of Small Savings Collections*

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| 101 | Interest on Investment in Special Central Government Securities issued against outstanding balances as on 31-3-1999 |
| 102 | Interest on Investment in Special Central Government Securities against collections from 1-4-1999 |
| 103 | Interest on Investment in Special State Government Securities (1) |
| 104 | Interest on Investment in Special Central Government Securities issued against reinvestment of sums received in NSSF on redemption of special securities |
| 105 | Interest on Investments in other instruments (2) |

*02-Interest Payments to
Subscribers*

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| 101 | Interest on National Savings Deposits |
| 102 | Interest on National Savings Certificates |
| 103 | Interest on Public Provident Fund |

03- Management Cost

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| 101 | Payment of agency charges to Department of Posts |
| 102 | Payment of agency charges to Public Sector Banks |
| 103 | Payment of agency commission to agents |
| 104 | Cost of Printing |

04-Other Income of NSSF

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| 800 | Other Receipts |
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Note:

- (1) Name of the State will appear as sub-head.
(2) Each borrowing institution shall appear as a distinct sub-head under this minor head.

(b) State Provident Funds

MAJOR / SUB-MAJOR HEADS	MINOR HEADS
8009 State Provident Funds	
01 <i>Civil</i>	101 General Provident Funds
	102 Contributory Provident Fund
	103 I C S Provident Fund (1)
	104 All India Services Provident Fund
02 <i>Defence</i>	101 Defence Savings Provident Fund
	102 Defence Services Officers Provident Fund
	103 Defence Services Personnel Provident Fund
	104 Indian Ordnance Factories Workmen's Provident Fund
	105 Indian Naval Dockyard Workmen's Provident Fund
	106 Other Miscellaneous Provident Fund
03 <i>Railways</i>	101 State Railways Provident Fund (2)
	102 Transferred Railways Personnel Provident Fund (2)
04 <i>Interest Suspense</i>	101 Interest Suspense Account (4)
60 <i>Other Provident Funds</i>	101 Workmen' s Contributory Provident Fund
	102 Contributory Provident Pension Fund
	103 Other Miscellaneous Provident Funds (3)

Note:

- (1) ICS (Non European Members) Provident Fund may be recorded under a separate sub head below this minor head.
- (2) 'Contributory' and 'Non-Contributory' Provident Funds may be shown under distinct sub heads under these minor heads.
- (3) Each provident fund will be shown distinctly under a separate sub head.
- (4) When a Government servant is transferred permanently from one Government to another interest on provident fund balances received from the transferring Government is held temporarily under this head pending clearance by per contra credit to the Fund account of the subscriber concerned.

(c) Other Accounts

MAJOR / SUB-MAJOR HEADS	MINOR HEADS
8010	Trusts and Endowments

101	Treasury Note (1)
102	Endowment By the Late King Of Oudh
103	'Trusts Created by the Edavagai Rights Acquisition Act, 1955'
104	Endowments for Charitable and Educational Institutions
105	Other Trusts (2)

Note:

- (1) Separate sub-heads may be opened for the Treasury Note on account of the 'Bhonsla and other Nagpur Temples' and 'Non-Transferable Note at 4% (Madras)'.
- (2) Deposits of Trusts created by the 'Nizam of Hyderabad' and 'Appropriation for the maintenance of Madho Rao' will be recorded under separate sub-heads under this minor head. This minor head will include inter alia transactions relating to 'Deposits of Assam Williamson Education Endowments Fund (Assam)' 'Deposits of Gopal Chandra Trust Fund '(Assam)', 8% and 6% Perpetual loans (Madras and other similar trusts, if any, for each of which there will be specific sub-heads).

MAJOR / SUB-MAJOR HEADS MINOR HEADS**8011 Insurance and Pension Funds**

102	Family Pension Funds (2)
103	Central Government Employees' Group Insurance Scheme (4)
104	Union Territory Employees' Group Insurance Scheme (5)
105	State Government Insurance Fund (1)
106	Other Insurance and pension Funds (3)
107	State Government Employees' Group Insurance Scheme (5)

Note:

- (1) This minor head will record transactions connected with Insurance Schemes run by State Governments with specific sub-heads for Life Insurance Schemes and General Insurance Schemes.
- (2) This minor head will record transactions relating to Bombay Family Pension Fund of Govt. servants, Bengal Un-covenanted Service Family Fund, General Family Pension Fund of GRADE IV Governments Servants, Hindu Family Annuity Fund etc., under distinct sub-heads.
- (3) Each category of Insurance or Pension Funds will be recorded separately under distinct sub-heads.
- (4) Subscriptions recovered under the scheme will be credited to the minor head proper by all concerned accounting authorities, Apportionment thereof will however be done by the C.G.A.'s Organisation between the following two sub-heads:-
 - (a) Insurance fund
 - (b) Savings Fund
- (5) The nomenclature of the minor head shall contain the name of the State or Union Territory as the case may be e.g. 'Punjab State Government Employees' Group Insurance Scheme ' This minor head will have two sub-heads viz :-
 - (a) Insurance Funds
 - (b) Savings Fund

MAJOR / SUB-MAJOR HEADS	MINOR HEADS
8012 Special Deposits and Accounts	<ul style="list-style-type: none"> 101 Investment of Deposits of U.S Counterpart Funds 102 Special Securities Issued to Foreign Government under Bilateral Trade Agreements 103 Special Securities Issued to Rural Electrification Corporation 104 Special Securities Issued to Industrial Development Bank of India 105 Special Securities Issued to Unit Trust of India 106 Special Securities Issued to National Bank for Agricultural and Rural Development 107 'Special Deposits by Provident, Superannuation and Gratuity Fund' 108 Special Drawing Rights at the I.M.F 109 Income Tax Annuity Deposits 110 Compulsory Deposits 111 Deposits By State Bank of India 112 Deposits by the Kudremukh Iron ore Company Ltd. 113 Deposits by the Indian Oil Corporation 114 Deposits by the Madras Refineries Ltd. 115 Deposits by the General Insurance Corporation and its Subsidiaries 116 Deposits by the Life Insurance Corporation of India 117 Deposits of Unit Trust of India 118 Deposits of the I.B.R.D 119 National Deposit Scheme 120 Special Securities Issued to Nationalised Banks 121 Special Deposits by the Employees State Insurance Corporation 122 Special Deposits by the Unit Trust 123 Special Deposits of Employees Provident Fund Scheme (Administration Fund) 124 Special Deposits of Employees Deposit Linked Insurance Scheme (Administration Fund) 125 Petroleum Bonds (1) 126 Special Securities issued to Stressed Assets Stabilization Fund in consideration of stressed Assets of IDBI 127 Special Securities issued to Food Corporation of India 128 Special Securities issued to Oil Marketing Companies (8.13 per cent Oil Marketing Companies' Government of India Special Bonds, 2021) 129 Issue of Special Bonds to Fertilizers Companies as compensation towards fertilizer subsidy

Note (1) A separate sub-head may be opened for different series of Bonds.

MAJOR / SUB-MAJOR HEADS	MINOR HEADS
8013 Other Deposits and Accounts	
<i>01 Deposit Schemes for Retiring Employees.</i>	
	101 Deposit Scheme for Retiring Government Employees, 1989
	102 Deposit Scheme for Retiring Employees of Public Sector Companies, 1991.
<i>60 Other Deposits Schemes</i>	
	101 Mahila Samriddhi Yojna for Rural Women

MAJOR / SUB-MAJOR HEADS	MINOR HEADS
8014 Postal Life Insurance Schemes	
<i>01 Postal Life Insurance Schemes</i>	
	101 Net PLI Corpus as on 31 st October, 2009
	102 PLI Whole Life Assurance Schemes
	103 PLI Convertible Whole Life Assurance Schemes
	104 PLI Endowment Assurance Schemes
	105 PLI Anticipated Endowment Assurance Schemes
	106 PLI Joint Endowment Assurance Schemes
	107 PLI Children Policy Schemes
	108 Loans to PLI Policy Holders
<i>02 Rural Postal Life Insurance Schemes</i>	
	101 Net RPLI Corpus as on 31 st October, 2009
	102 RPLI Whole Life Assurance Schemes
	103 RPLI Convertible Whole Life Assurance Schemes
	104 RPLI Endowment Assurance Schemes
	105 RPLI Anticipated Endowment Assurance Schemes
	107 RPLI Children Policy Schemes
	108 Loans to RPLI Policy Holders

Note:

- (6) The words/phrases 'Postal Life Insurance', 'PLI' and/or 'PLIF', wherever occur shall include the Civil PLI (CPLI) and Military PLI (MPLI) schemes.
- (7) The balances as on 31st October, 2009 under the minor head '101-Postal Insurance and Life Annuity Fund' below Major Head '8011-Insurance and Pension Funds' shall be transferred to the respective minor heads '101' under both the sub-major heads below this major head.

(8) Minor heads '102' onwards below both the sub major heads under this major head indicate balances accruing on or after 1st November, 2009.

MAJOR / SUB-MAJOR HEADS	MINOR HEADS
8015 Investments of Post Office Insurance Fund	
<i>01 Investments of net corpus as on 31st October, 2009 in dated securities</i>	
	101 Investments of Net Postal Life Insurance (PLI) Corpus as on 31 st October, 2009, in dated securities
	102 Investments of Net Rural Postal Life Insurance (RPLI) Corpus as on 31 st October, 2009, in dated securities
<i>02 Investments of net Postal Life Insurance Fund (PLIF) accretions from 1st day of November, 2009 onwards(2)</i>	
	101 Investments made through 'SBI Funds Management Private Ltd.'
	102 Investments made through 'UTI Asset Management Company Ltd.'
	103 Investments in Fixed and Term Deposits
	104 Other Investments
<i>03 Investments of net Rural Postal Life Insurance Fund (RPLIF) accretions from 1st day of November, 2009 onwards(2)</i>	
	101 Investments made through 'SBI Funds Management Private Ltd.'
	102 Investments made through 'UTI Asset Management Company Ltd.'
	103 Investments in Fixed and Term Deposits
	104 Other Investments

Note:

- (1) The words/phrases 'Postal Life Insurance', 'PLI' and/or 'PLIF', wherever occur shall include the Civil PLI (CPLI) and Military PLI (MPLI) schemes.
- (2) Each type of investments made against the net accretions from 1st November, 2009 shall be accounted for under distinct sub/detailed heads below the respective minor heads.

MAJOR / SUB-MAJOR HEADS MINOR HEADS

8016 Income & Expenditure of Post Office Insurance Fund

01 Incomes on Investments of PLI Funds

- 101 Interest Income on Balance PLI Funds/Corpus as on 31-10-2009 from Central Government(2)
- 102 Interest Income on Investments of PLI Funds in dated securities from net PLI corpus at the close of 31st October, 2009
- 103 Interest Income on investments from net PLI accretions from 1st November, 2009 onwards, in various securities/instruments
- 104 Interest Income on Loans to the PLI policy holders
- 105 Dividend Incomes on investments of PLI Funds in Equity Shares (3)
- 106 Price Differential (Profit) on sale/discharge/redemption/ disposal of various securities
- 107 Price Differential (Losses) on sale /discharge/redemption/ disposal of various securities
- 108 Receipts on account of Bonus Shares (Face Value) received against Equity Shares acquired from PLI Funds

02 Incomes on Investments of Rural PLI Funds

- 101 Interest Income on balance RPLI Funds/Corpus as on 31.10.2009 from Central Government (2)
- 102 Interest Income on Investments of RPLI funds in dated securities from net RPLI corpus at the close of 31st October, 2009
- 103 Interest Income on Investments from net RPLI accretions from 1st November, 2009 onwards, in various securities/ instruments
- 104 Interest Income on Loans to the RPLI policy holders
- 105 Dividend Incomes on investments of RPLI Funds in Equity Shares (3)
- 106 Price Differential (Profit) on sale/ discharge/redemption/ disposal of various securities
- 107 Price Differential (Losses) on sale/ discharge/redemption/ disposal of various securities
- 108 Receipts on account of Bonus Shares (Face Value) received against Equity Shares acquired from RPLI Funds

03 Other Incomes of Post Office Insurance Fund

- 101 Other Incomes in respect of Postal Life Insurance Funds (PLIF)

	102	Other Incomes in respect of Rural Postal Life Insurance Funds (RPLIF)
<i>04 Establishment related Expenditure</i>		
	101	Postal Life Insurance Directorate
	102	Post Office Insurance Fund Investment Division
	103	Director of Postal Life Insurance, Kolkata
	104	Postal Life Insurance Branches in various Circles
	105	Expenditure related to Rural Postal Life Insurance (Sub Fund)
<i>05 Bonus Payments to the Policy Holders</i>		
	101	Bonus Payments to the PLI Policy Holders
	102	Bonus Payments to the Rural PLI Policy Holders
<i>06 Management Costs</i>		
	101	Promotion and Marketing
	102	Professional Services
	103	Payments of Remunerations to Portfolio/ Fund Manager
	104	Payments of Remuneration to Department of Posts
	105	Payments of charges to Custodian Banks
	106	Payments of brokerage/commission to Brokers, Agents, etc.
	107	Payments of various Levies and Taxes, etc.
<i>07 Evaluation of Post Office Insurance Fund</i>		
	101	Profit as a result of Evaluation of the assets of PLIF
	102	Loss as a result of Evaluation of the assets of PLIF
	103	Profit as a result of Evaluation of the assets of RPLIF
	104	Loss as a result of Evaluation of the assets of the RPLIF

Note:

- (1) The words/ phrases 'Postal Life Insurance', 'PLI' and/ or 'PLIF' wherever occur, shall include the Civil PLI (CPLI) and Military PLI (MPLI) schemes.
- (2) These minor heads will be operated for booking the interest received from central Govt. on the balances of PLI/ RPLI as on 31st October, 2009 until they are converted into dated securities.
- (3) These minor heads will be operated for booking the dividend on investments of balances of PLI/RPLI beyond 1st November, 2009.