

# संचय SANCHAYA

रा ब सं  
जनसेवा में 50 वर्षों से अधिक  
NSI  
Over 50 Years in Service of People

मासिक प्रकाशन

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Shri Anil Deshmukh, Hon'ble Minister for Public Works, Govt. of Maharashtra, seen lighting the traditional lamp to mark the inauguration of celebration of World Thrift Day by NSI Regional Center at Nagpur on 30th October 2008. Also seen (L to R) Shri M.E.Haque, Post Master General, Nagpur, Shri Ajay Nigam, Chief Controller of Explosives, Nagpur, Shri Anil Bhattacharya, Director, NSI & Shri R.B. Singh, Chief Engineer, CPWD, Nagpur.

## NSI Celebrates World Thrift Day throughout the country

National Savings Institute, Ministry of Finance, Govt. of India in close coordination with the State Govt, Department of Posts and agencies involved in mobilisation of savings celebrate World Thrift Day every year on 30th October. This year also the World Thrift Day was celebrated at the Head Quarter of Regional Directors throughout the country on 30th October 2008. The other financial institutions such as Reserve Bank of India. Nationalised Banks, LIC, UTI etc. also participated in the celebration. The objective of celebrating World Thrift Day is to promote the habit of thrift/savings among the people and bring them under the fold of savings movement.

The messages received on the occasion of World Thrift Day from Her Excellency, the President of India, Smt. Pratibha Devisingh Patil, Hon'ble Prime Minister Shri Manmohan Singh, Hon'ble Union Finance Minister Shri P.Chidambaram and Hon'ble Union Minister of State for Finance Shri Pawan Kumar Bansal were read out. The distinguished guests on the occasion urged NSI officers to create awareness about the savings through financial literacy programmes as savings is key to the economic development. A special Ad on 'World Thrift Day' was released by NSI in selected news papers in the country through DAVP, New Delhi. The World Thrift Day function in all regional centers was well covered by electronic and print media.



राष्ट्रीय बचत संस्थान  
NATIONAL SAVINGS INSTITUTE

<http://nsiindia.gov.in>

राष्ट्रीय बचत संस्थान, सी.जी.ओ. कॉम्प्लेक्स, सेमिनरी हिल्स, नागपुर National Savings Institute, CGO Complex, Seminary Hills, Nagpur



Shri K. Anbazhagan, Hon'ble Finance Minister, Govt. of Tamil Nadu, awarding State level second prize for 'Pay Roll Savings Group' to Shri R. Balakrishnan, Section Officer, Tamil Nadu Govt. Transport Corporation, on the occasion of World Thrift Day organised by NSI , at Chennai on 30th October 2008. Also seen from (L to R) Shri K. Ramachandran, Postmaster General (Mails & Marketing), Chennai; Shri T. Dasari, Regional Director, (Sr.) NSI, Chennai, Shri A.Ramasamy, Hon'ble Vice-Chairman, State Higher Education Committee, Chennai, Shri A.Rahmankhan, Hon'ble Vice-Chairman, National Savings Advisory Board for Tamil Nadu State, Chennai, Shri Parithi Elamvazhuthi, Hon'ble Minister for Information, Govt. of Tamilnadu and Shri M.Subramaniam, Hon'ble Mayor of Chennai.

### Importance of World Thrift Day and Achievements of NSI

The World Thrift Day was first celebrated at Milan, Italy in 1924 on 31st October. In India it was celebrated on 31st October till 1984 but after the death of the then Prime Minister Smt. Indira Gandhi on 31st October, the World Thrift day is being celebrated in the country every year on 30th October. The basic objective of world thrift day celebration is to create an awareness among the masses about the virtue of thrift and saving.

The savings products of the Ministry of Finance are structured in such a way that it caters the needs of different segments of the society and being Government of India product, it has highest safety and security which is the prime objective for any investor. The achievements of NSO (now NSI) during last more than 50 years have been encouraging. In 1948 it could mobilize Rs. 100 crores whereas in 2007-08 NSI could collect Rs. 1,26,750 crores. The State Govts. and the extension agencies involved in mobilisation of savings also play a significant role in mobilisation of savings in India. The State Govts. get 100% share of the net collections made in their State as a loan from Govt. of India on long term basis which is used by the State Government for the developmental plans.



Smt. Ranju Prasad, Director Postal Services (GPO), New Delhi addressing the gathering on the occasion of World Thrift Day organised by NSI at Delhi on 30th October 2008. Also seen (from left) Shri Vijay Verma, Audit Officer, Directorate of National Savings, Govt. of Delhi, Shri Mir Azmat Ali Joint Director, NSI, Delhi, and Shri Anand Prakash, Assistant Director, Department of Post, New Delhi.

# World Thrift Day Messages

Savings Fortnight Celebrations  
Oct. 31-Nov. 14, 2008

## World Thrift Day

30th October, 2008

National Savings Institute  
on this occasion  
reaffirms its  
commitment to the  
small savers and  
making them partner in  
nation building.

National Savings Institute  
Ministry of Finance  
(Department of Economic Affairs)  
Government of India, C.G.O. Complex,  
Seminary Hills, Nagpur - 440 006.



National Savings Institute



  
**President**  
Republic of India

*I am happy to learn that the World Thrift Day is being observed on October 30, 2008 throughout the country. Mobilisation of resources through the various small savings schemes helps small investors from all sections of society to inculcate the habit of thrift and also contribute greatly for raising resources for the economic development of the country. The Small Savings Schemes of Government of India not only provide a good return to small savers, but also ensure safety and security.*

*On the occasion of World Thrift Day, I extend my best wishes to the National Savings Institute and all the organizations involved in the mobilization of resources through various small savings schemes of the Government of India.*

*I wish the World Thrift Day celebrations a great success.*

Sd/-  
(Pratibha Devisingh Patil)



  
**Prime Minister**

*I am happy to note that the World Thrift Day is being observed on 30th October, 2008. On this day, organizations, involved in mobilization of savings rededicate themselves to promoting the habit of thrift among the masses. It is a challenge for financial institutions to extend services to poorer sections of the society. As a part of the National Rural Employment Guarantee Programme, banks and post offices in rural areas are ensuring financial inclusion of the rural poor. Millions of small savers in India have invested in small savings schemes of the Government of India. Today when many countries of the world are facing a financial crisis, the high savings arate in India has become a factor that provides resilience to our economy. Let this day remind us of the value of spreading the habit of thrift and saving.*

Sd/-  
(Manmohan Singh)



  
**Finance Minister**

*I am happy to learn that World Thrift Day is being celebrated across the nation on 30th October, 2008. It is a day to renew and strengthen our efforts for promoting the habit of thrift and savings among the masses, which in turn provide resources for long term investments that benefit the economy and promote development. It should be the endeavour of all agencies engaged in the savings movement to ensure that the message on savings reaches the farthest corners, particularly in rural and remote areas, and helps in enlarging and deepening the process of financial inclusion in addition to mobilization of savings.*

*On World Thrift Day, I congratulate the National Savings Institute and all other agencies involved in promoting the habit of thrift and wish them all success for the activities being undertaken to mark this occasion and for the programmes for consolidating and strengthening efforts in this important area.*

Sd/-  
(P. Chidambaram)



  
**Minister of State for Finance**

*Financial inclusion, today, is at the center of development strategies that touch the lives of economically weaker segment of the population. In addition to generating resources, the savings habit brings people into the formal financial sector, and facilitates their participation in the process of economic growth. Banks and Post Offices therefore need to expand their outreach to hitherto under-banked areas so as to make available basic financial services to the underprivileged section of our society.*

*I am happy to learn that World Thrift Day is being observed on 30th October, 2008. I appeal to all agencies engaged in mobilization of savings to put in their best efforts in promoting the habit of thrift among the masses through financial literacy programmes and integrating small savings into their overall strategy.*

*I extend my best wishes for the success of all the activities being undertaken by the agencies concerned to mark this occasion.*

Sd/-  
(Pawan Kumar Bansal)

## SMALL SAVINGS COLLECTIONS FROM APRIL TO AUGUST 2008

(Rs. in Crore)

Sr. No.	Region	Gross	Net	Gross	Net
		Upto August 2007		Upto August 2008	
1.	Andhra Pradesh	3770.25	-182.39	4343.32	-8.31
2.	Arunachal Pradesh	31.56	8.36	32.80	8.93
3.	Assam	666.90	-384.01	712.96	-63.30
4.	A&N Island	9.71	1.04	11.66	2.94
5.	Army Post Offices	119.75	-40.80	118.36	-375.81
6.	Bihar	2382.03	371.60	2339.19	468.24
7.	Jharkhand	773.56	-16.73	915.92	175.92
8.	Chandigarh	140.57	-97.13	172.79	-35.98
9.	Daman & Diu	184.11	-120.56	170.56	-2.23
10.	Delhi	1764.92	-820.83	1820.70	-578.27
11.	Goa	136.76	0.09	144.20	1.09
12.	Gujarat	4900.29	-838.84	5192.62	-186.82
13.	Haryana	1802.09	-257.06	1753.04	-187.53
14.	Himachal Pradesh	990.30	18.96	935.66	83.23
15.	Jammu & Kashmir	624.97	-35.86	441.97	24.60
16.	Karnataka	2051.94	-592.86	2129.85	-232.12
17.	Kerala	1593.80	-169.78	1714.93	-300.13
18.	Lakshdweep	0.60	0.07	0.70	0.00
19.	Madhya Pradesh	1626.67	-221.65	1680.09	-17.93
20.	Chhattisgarh	570.59	-13.05	577.23	6.50
21.	Maharashtra	5043.28	-774.48	5076.49	268.43
22.	Manipur	26.19	-6.79	28.02	-10.11
23.	Meghalaya	62.72	-7.02	72.43	5.52
24.	Mizoram	33.16	-3.58	32.87	-3.24
25.	Nagaland	12.45	-2.21	11.75	-0.62
26.	Orissa	1050.39	17.41	1038.76	129.85
27.	Pondicherry	38.07	-19.60	36.41	-10.60
28.	Punjab	3394.71	-565.90	3024.36	-153.47
29.	Rajasthan	2748.01	-720.62	3110.73	-551.61
30.	Sikkim	18.90	-8.90	20.69	-2.16
31.	Tamilnadu	3206.96	-583.20	3228.72	-443.45
32.	Tripura	159.08	-10.55	163.25	-12.17
33.	Uttar Pradesh	6378.58	95.67	6048.66	566.18
34.	Uttaranchal	872.16	49.14	905.32	118.45
35.	West Bengal	6467.64	-135.76	7022.47	751.84
	<b>Total</b>	<b>53653.68</b>	<b>-6067.82</b>	<b>55029.46</b>	<b>-564.13</b>

Note : THE FIGURES RECEIVED FROM DEPARTMENT OF POSTS, NEW DELHI ARE SUBJECT TO RECONCILIATION. THE FIGURES DO NOT INCLUDE PPF & SCSS (BANK) COLLECTIONS.