

**F. No. FS-14/1/2020-FS**  
**Government of India**  
**Ministry of Communications**  
**Department of Posts**  
**(F.S. Division)**

Dak Bhawan, New Delhi-110001  
Dated: - 04/08/2021

To,

All Head of Circles/Regions

**Subject: - Regarding withdrawal / Loan/ closure / premature closure of account through authorized person.**

Sir/Madam,

This office is receiving various representations from the depositors that due to old age or illness they are unable to attend post offices for withdrawal or loan or closure or premature closure of their accounts.

2. Keeping in view of difficulties faced by the Senior Citizens or people suffering with illness, the issue was taken up with Ministry of Finance and keeping the provisions in Rule 11 of 'Government Savings Promotion General Rules-2018' in mind, competent authority has decided that in case of extreme exigencies (i.e. Senior Citizens or illness of account holder or suffering from physical infirmity or is with differently-abled conditions) the withdrawal or loan or account closure or premature closure may be allowed through authorized person.

3. Keeping in view of the safety of depositor's hard-earned money, the following procedure shall be followed for operation of account including withdrawal/loan/closure/premature closure of account through authorized person.

i) The account holder(s) shall write an application in Form-12 to the postmaster concerned, for operation of account viz. withdrawal / loan / closure or premature closure of account etc.

ii) In the application form (Form-12), the depositor shall authorize a literate person for operation of his/her account.