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SUKANYA SAMRIDDHI SCHEME



One of the best savings plan for the girl child is "**Sukanya Samriddhi Scheme".** Govt of India has launched this scheme as a part of Beti Bachao Beti Padhao campaign on Jan 22, 2015. It is a welfare scheme aimed for financial betterment of girl child in the country and enables parents to build a fund for the future education and marriage expenses of their girl child.

FEATURES:

Min / Max investment
₹250 / ₹1,50,000/- in a financial year.

Maturity
Account will mature when the girl child attains 21 years of age.

Contribution
Contribution upto: 15 years
Interest upto: 21 years

Premature Withdrawal
Allowed if the girl child attains 18 years of age upto 50% of investment.

Interest Rate
The rate is evaluated every quarter end. It is compounded annually.

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Girl Age	Contribution per Year	Total Investment	Maturity @ 7%	Maturity @ 7.60%
0	₹1,50,000	₹22,50,000	₹60,52,758	₹65,93,071
1	₹1,50,000	₹22,50,000	₹56,56,783	₹61,27,390
2	₹1,50,000	₹22,50,000	₹52,86,713	₹56,94,600
3	₹1,50,000	₹22,50,000	₹49,40,853	₹52,92,379
4	₹1,50,000	₹22,50,000	₹46,17,620	₹49,18,568
5	₹1,50,000	₹22,50,000	₹43,15,533	₹45,71,160
6	₹1,50,000	₹22,50,000	₹40,33,208	₹42,48,290
7	₹1,50,000	₹21,00,000	₹36,19,353	₹37,98,225
8	₹1,50,000	₹19,50,000	₹32,32,573	₹33,79,949
9	₹1,50,000	₹18,00,000	₹28,71,096	₹29,91,216
10	₹1,50,000	₹16,50,000	₹25,33,268	₹26,29,941

Disclaimer: *Above is for illustration purposes only. Returns are not guaranteed and actual return may vary. Interest rate is reset every quarter. It is assumed investments are made on the 1st day of every financial year.

TAX BENEFITS



Contributions to Sukanya Samriddhi Scheme are eligible for tax deduction under Section 80C up to a maximum of Rs 1.5 lakh per year.



On maturity, the entire amount, including the interest, is tax free.



The scheme comes under the exempt-exempt-exempt (EEE) category – the deposit, the interest earned as well as the maturity amount are tax-free.

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ELIGIBILITY

Any time before the girl child attains 10 years of age. Only one account per girl child is allowed.

Only one parent can open a Sukanya Samridhi Yojna account in the name of a girl child. The parent who will contribute to the scheme will be eligible for tax deduction.

The natural or legal guardian can open accounts for a **maximum of two girl children only.**

A third account can only be opened in the event of twin girls as second birth or if the first birth results into three girl children, on production of certificate from competent medical authorities.

Parents need to be an Indian Citizen and Resident Indian at the time of Account Opening.

WHERE CAN YOU OPEN THE ACCOUNT?



POST OFFICE



DESIGNATED BANK BRANCH

TO INVEST IN SUKANYA SAMRIDDHI SCHEME, PLEASE CONTACT US.

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