

GOVERNMENT OF INDIA INITIATIVE

# Sukanya Samriddhi Yojana 2026

Securing Her Future with the Government's Guarantee.

101% Sovereign Guarantee

*Beti Bachao, Beti Padhao*



# The Government's 'Gullak' for Your Daughter

Think of this as a savings box (Gullak) protected by the Government of India. It is designed to turn small savings today into a massive corpus for her education or marriage.



## Unmatched Safety

Unlike market schemes, this carries a 101% Safety Guarantee backed directly by the Sovereign.



## High Returns

Currently offering an attractive interest rate of 8.2% per annum.



## Tax-Free Growth

EEE Status (Exempt-Exempt-Exempt) implies tax benefits on investment, interest, and maturity.





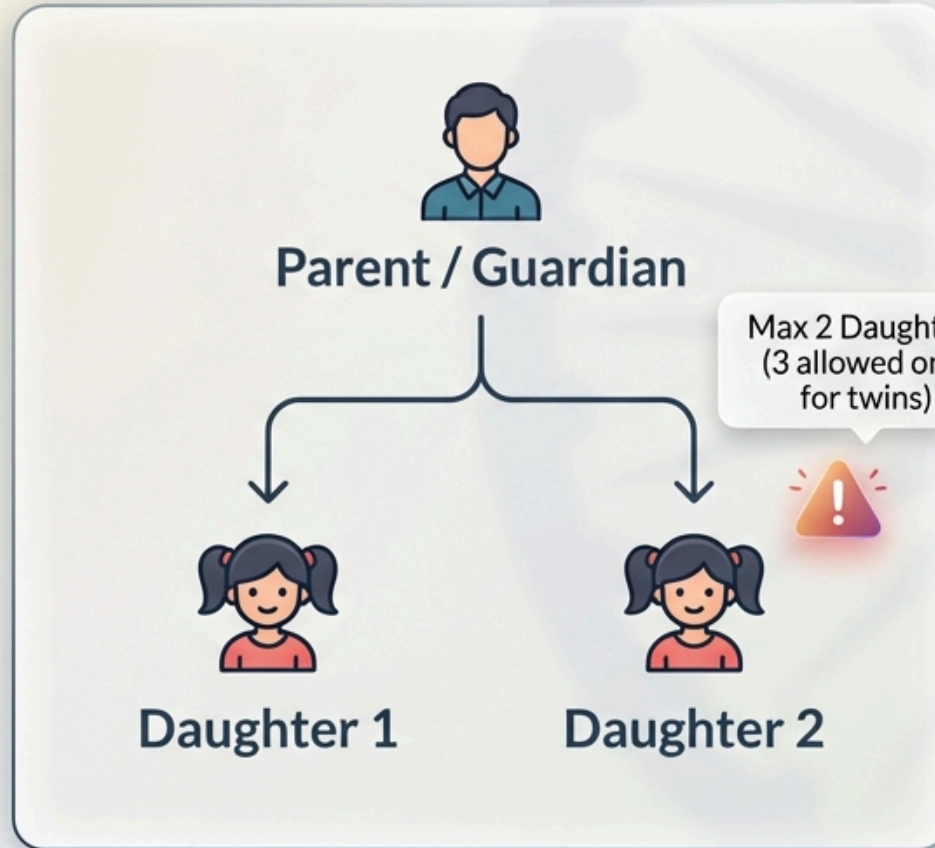
# Who Is Eligible to Open an Account?

## The Beneficiary

Girl Child Only

Age Limit:  
**0 to 10 Years**

Account cannot be opened once she turns 10 years and 1 day old.



## The Investment Limits

Minimum Deposit:  
**₹250 per year**

Maximum Deposit:  
**₹1.5 Lakh per year**

Accessible to every family budget.



# The 21-Year Journey to Maturity

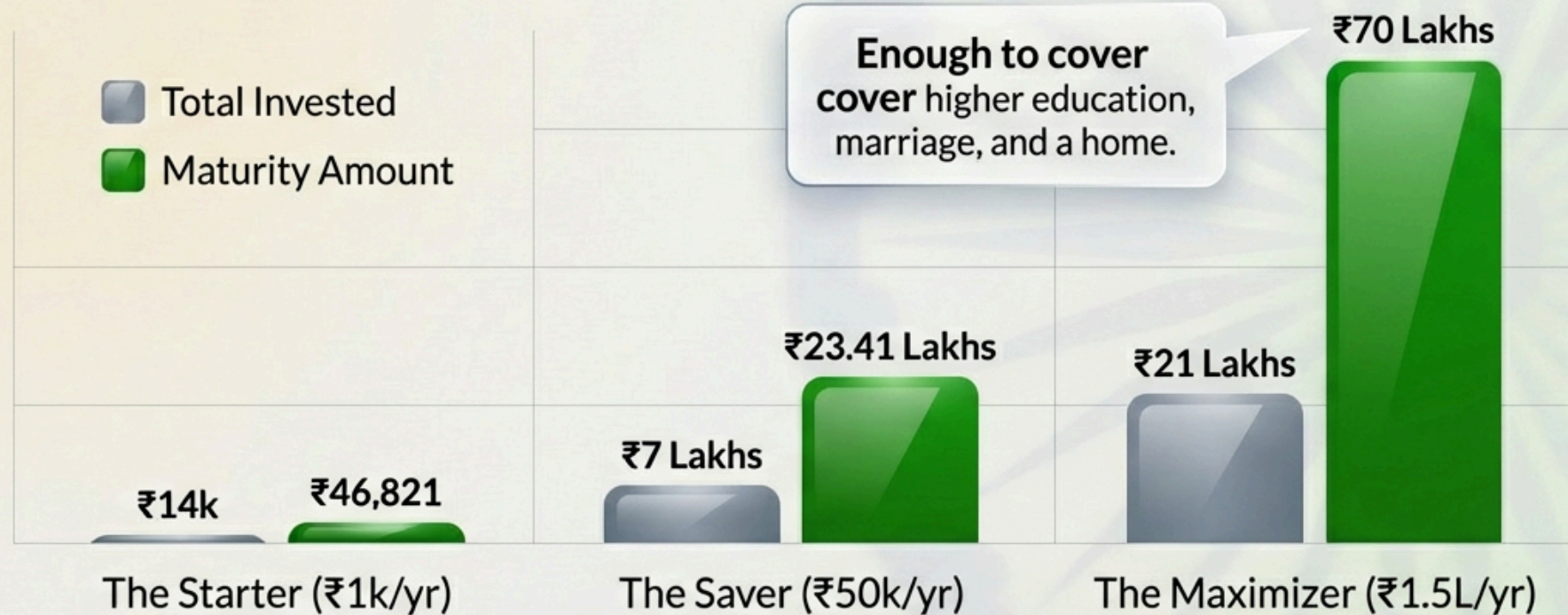
15 Years of Payment + 6 Years of Waiting = Maximum Returns



*Example: If you open an account in 2026, the scheme matures in 2047.*



# Small Savings, Massive Returns



Calculations based on 8.2% interest rate. Actual returns may vary.



# Withdrawing Your Funds



## Partial Withdrawal at Age 18

Withdraw up to 50% of the balance for Higher Education fees or Marriage expenses.



## Full Maturity at 21 Years

100% of the corpus including interest is available for withdrawal after the 21-year term completes.



## Premature Closure

Allowed only in extreme cases like medical emergencies or compassionate grounds.



# How to Open Your Account



## Steps to Open Your Account



1. Visit your nearest Post Office (Recommended) or authorized Bank.



2. Fill the Account Opening Form.



3. Submit Documents & Deposit Initial Amount.

## Documents Checklist

- ✓ Child's Birth Certificate (Mandatory)
- ✓ Child's & Parent's Aadhaar Card
- ✓ Address Proof & Passport Photos



# Scheme at a Glance

**Interest Rate**



**8.2%** (Compounded Annually)

**Min / Max Deposit**



₹250 / ₹1.5 Lakh per year

**Deposit Period**



15 Years

**Maturity Period**



21 Years

**Tax Benefit**



Section 80C (Tax-Free Returns)

**Guarantee**



Sovereign (Govt of India)



# A Small Step Today, A Giant Leap for Her Future.

Whether it is ₹250 or ₹1.5 Lakh, the most important step is to start.

Don't wait—visit your nearest Post Office today and secure her dreams. ✓



Sukanya Samriddhi Yojana 2026 – Modi's Guarantee.



