

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.



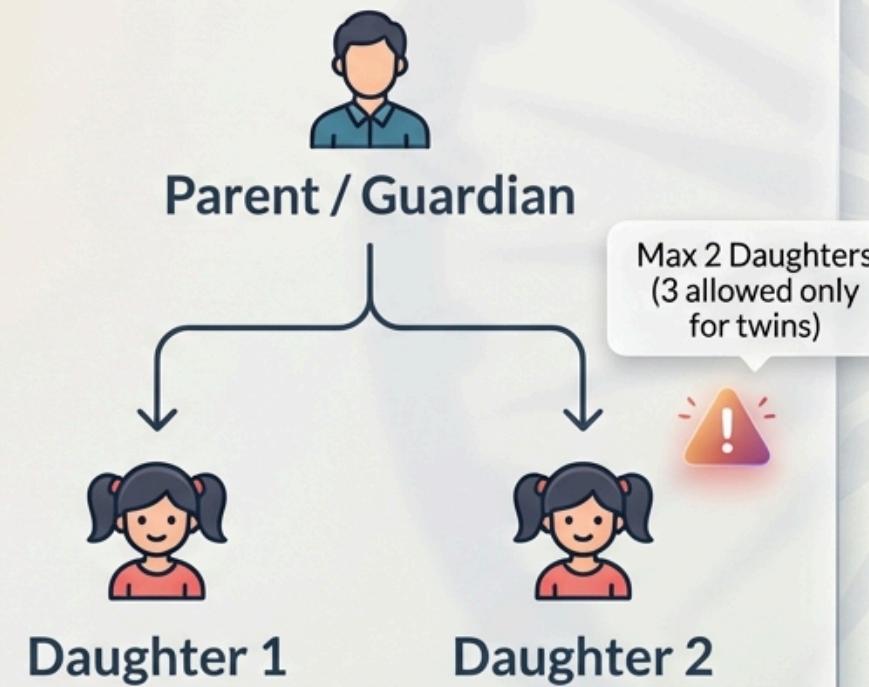
Who Is Eligible to Open an Account?

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

Active Deposit Phase

Year 0 to Year 14

Year 0 to Year 14



Growth Phase

Year 15 to Year 21

Year 15 to Year 21



Year 21

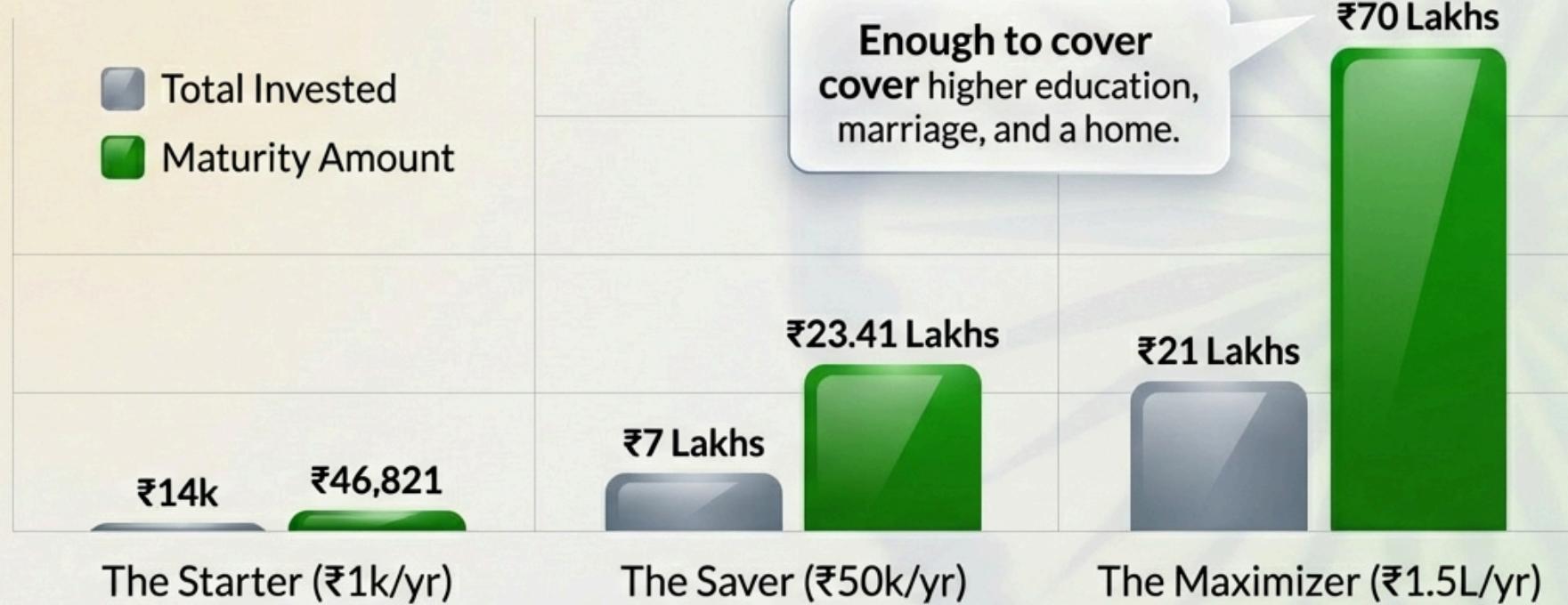
You Invest Annually

No Deposits.
Interest Accumulates.

MATURITY.
Full Withdrawal.

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. ✓





Govt

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