



വനിത ശിശു വികസന  
ഡയറക്ടറേറ്റ്,  
പൂജപ്പുര, തിരുവനന്തപുരം  
തീയതി:20/01/2022  
Email -  
directorate.wcd@kerala.gov.in  
Phone - 0471 - 2346508

വനിത ശിശു വികസന ഡയറക്ടർ,  
തിരുവനന്തപുരം.

എല്ലാ ജില്ലാ വനിത ശിശു വികസന ഓഫീസർമാർക്കും,  
എല്ലാ ICDS പ്രോഗ്രാം ഓഫീസർമാർക്കും,  
എല്ലാ ശിശു വികസന പദ്ധതി ഓഫീസർമാർക്കും.

സർ,

വിഷയം:- വനിത ശിശു വികസന വകുപ്പ് - പോസ്റ്റൽ വകുപ്പ് മുഖേന സ്ത്രീകൾക്കായി  
നടപ്പാക്കുന്ന പദ്ധതികൾ - സംബന്ധിച്ച്.

സൂചന :- 1.18.11.2021 തീയതിയിലെ WCD/B3/126/2021-WCD നമ്പർ സർക്കാർ  
കത്ത്.  
2.കേന്ദ്ര സർക്കാരിന്റെ 25.10.2021 തീയതിയിലെ SB/MISC/2019 നമ്പർ  
കത്ത്.  
3. 22.12.2021 തീയതിയിലെ ഇതേ നമ്പർ കത്ത്.

പോസ്റ്റൽ വകുപ്പ് മുഖേന സ്ത്രീകൾക്കായി നടപ്പാക്കുന്ന പദ്ധതികൾ സംബന്ധിച്ച്  
വനിത ശിശു വികസന വകുപ്പ് മുഖേന വ്യപക പ്രചരണം നടത്തുന്നതിന് സൂചന വകുപ്പ്  
1,2 എന്നിവ പ്രകാരം സർക്കാരിൽ നിന്നും ആവശ്യപ്പെട്ടിട്ടുണ്ട്. പോസ്റ്റൽ വകുപ്പ് മുഖേന  
സുകന്യ സമൃദ്ധി യോജന പദ്ധതി നടപ്പാക്കുന്നത് സംബന്ധിച്ചും ടി പദ്ധതി പരമാവധി  
പേരിൽ എത്തിക്കുന്നതിനുള്ള നടപടി സ്വീകരിക്കുന്നതിനും സൂചന(3) പ്രകാരം നിർദ്ദേശം  
നൽകിയിരുന്നു.

ആയത് കൂടാതെ പോസ്റ്റൽ വകുപ്പ് മുഖേന നടത്തുന്ന Public Provident fund  
scheme, Rural Life Insurance scheme, Disbursements to beneficiaries under various  
schemes, Supply chain functions, booking of Kudumbasree articles, Domestic violence  
prohibition(രക്ഷാദൂർ പദ്ധതി) എന്നിവയുടെ വിവരങ്ങളും സൂചന (2) പ്രകാരം കേന്ദ്ര  
സർക്കാരിൽ നിന്നും ലഭിച്ചിട്ടുണ്ട്. ആയത് ഇതോടൊപ്പം ഉൾക്കൊള്ളിക്കുന്നു. പോസ്റ്റൽ  
വകുപ്പ് മുഖേന സ്ത്രീകൾക്കായി ടി പദ്ധതി നടപ്പാക്കുന്നത് സംബന്ധിച്ച് വ്യപക പ്രചരണം  
നടത്തണമെന്ന് അറിയിക്കുന്നു.

വിശ്വാസ്യതയോടെ,

*Sunde*  
വനിത ശിശു വികസന ഡയറക്ടർ ജനറൽ.



DEPARTMENT OF POSTS, INDIA

मुख्य पोस्टमास्टर जनरल कार्यालय, केरल परिमंडल, तिरुवनंतपुरम- 695 033

Office of the Chief Postmaster General, Kerala Circle, Thiruvananthapuram - 695 033

दूरभाष/Tel: 0471-2560735

फैक्स/Fax: 2307993

ई मेल/e-mail: osdco.keralapost@gmail.com

To,

Smt. Rani George IAS  
Secretary  
Department of Women & Child Development  
Government of Kerala

No.SB/MISC/2019 dated at Trivandrum, the 25.10.2021

Sub: Proposal for providing welfare schemes for women and children through Department of Posts

Madam,

This is in continuation of DO letter No. SB/MISC/2019 dated 22.09.2021 from Chief Postmaster General, Kerala Circle (copy enclosed). The following further details are provided for kind consideration.

Kerala Postal Circle provides its services through 24 postal and 3 (Railway Mail Service) RMS divisions spread over 5063 post offices and 13000+ employees. The uniqueness of Kerala Circle is that all the 1674 villages in Kerala have at least one post office, a feature matched by no other postal circle in the country. Majority of the villages have more than one post office too.

Being a socially relevant and committed organization, Kerala Postal Circle is very much committed to the welfare of women and children in the State of Kerala. The Department of Posts has various schemes and measures to empower women and children financially, socially and psychologically. Kerala Postal Circle is very much interested to partner with the Government of Kerala to promote the interests of women and children through the various schemes and measures already in place.

**1. FINANCIAL EMPOWERMENT: -**

• **Sukanya Samriddhi Yojana:**

The Department of Posts has pioneered the cause of women and girl child empowerment through its various schemes of financial inclusion - especially, through its savings schemes and insurance services. Sukanya Samriddhi Yojana account, intended for the financial empowerment of girl children of less than ten years of age, is promoted by the Department of Posts. Investments in SSY account will be useful to meet the higher education needs of girl children and even marriage. A

As on 31.08.2021, about 2.07 crore SSY accounts in the country stand opened with the Department of Posts out of the total of 2.49 crore accounts i.e. 83.13% of the total SSY accounts are with the Department of Posts. In the State of Kerala, more than 8 lakh SSY accounts (89% of the total accounts in Kerala) with a total deposit of more than Rs. 3100 crore stand opened with the Department of Posts.

It is pertinent to mention here that the State of Karnataka has launched a scheme called "Bhagyalakshmi" wherein the State Government is making investments in the names of girl children below poverty line through Sukanya Samriddhi Yojana accounts with post offices. Also, instructions have been issued by the Chief Secretary of the State of Tamil Nadu to all District Collectors to extend support to the Department of Posts in getting the maximum number of girl children covered under Sukanya Samriddhi Yojana scheme. Details of the Bhagya Lakshmi scheme and copy of the GO issued by the Chief Secretary of the State of Tamil Nadu is enclosed for favour of ready reference. It is requested that



bodies to extend support to the postal authorities in reaching out to the public in opening Sukanya Samriddhi Accounts for girl children of less than ten years age.

- **Public Provident Fund:**

Public Provident Fund accounts which provide for long term investments (of 15 years) is ideal for girl children above 10 years of age and for boys.

- **Rural Postal Life Insurance:**

The Department of Posts provides insurance coverage to the rural citizens through various schemes under Rural Postal Life Insurance (RPLI).

Salient features of SSY, PPF and RPLI are enclosed as Annexure for reference.

## **2. DISBURSEMENTS TO BENEFICIARIES UNDER VARIOUS SCHEMES:**

Kerala Postal Circle has been a long term partner of the Government of Kerala towards disbursement of various social welfare payments through Electronic Money Order. Now, such payments (like like compensation under Aswasanidhi) may be disbursed as Direct Benefit Transfer through Post Office Savings Account or through India Post Payments Bank account. The beneficiaries may also avail door step withdrawal of money from their deposits in any Aadhar linked bank account through Aadhar enabled Payment System (AePS). Since lockdown, Kerala Postal Circle has disbursed more than Rs.820 crores through 9 lakh transactions.

## **3. SUPPLY CHAIN FUNCTIONS:**

Kerala Potal Circle is willing to be the logistics partner in transporting Take Home Ration products to Anganwadi centres in the implementation of Supplementary Nutrition Programme and First 1000 days Programme of the Government of Kerala. The Circle operates a well connected Road Transport Network to facilitate timely supply of products across the State.

## **4. BOOKING OF KUDUMBASHREE ARTICLES:**

Consignments received from various Kudumbashree units are booked under BOOK NOW PAY LATER SCHEME at designated post offices and promptly delivered by the Department of Posts through Speed Post/ Express Parcel Post.

## **5. DOMESTIC VIOLENCE PROHIBITION:**

In association with the Women and Child Development Department, Kerala Postal Circle has launched the scheme - "RAKSHA DHOOT" to lend a helping hand to the women and children who are victims of domestic violence. Under the scheme, any women subjected to domestic violence may approach any post office in the State of Kerala and submit their name and address in a cover superscribed "TAPAL". Details of the victims will be safely transmitted to the Woman and Child Development authorities who will immediately reach out to the victim and render necessary assistance.

Kerala Postal Circle desires to serve the public more in the days to come in partnership with the State Government. Kerala Postal Circle has recently launched a year long campaign to promote the cause of women and child welfare by insuring the life of women, especially from rural areas, through Postal Life Insurance (PLI)/Rural Postal Life Insurance (RPLI) and securing the future of children through Sukanya Samriddhi Yojana (SSY)/ Public Provident Fund (PPF) accounts. In this regard, support of the Government of Kerala is solicited for reaching out to the citizens of the State through Sukanya Samriddhi Yojana, Public Provident Fund Account and various schemes of Rural Postal Life Insurance.

*m.b.l.*



## SALIENT FEATURES OF SUKANYA SAMRIDDHI ACCOUNT AND PUBLIC PROVIDENT FUND SCHEMES

### SUKANYA SAMRIDDHI ACCOUNT: (SSA)

Sukanya Samriddhi Account (SSA) was introduced in 2014 to ensure financial empowerment for girl children. As on 31.08.2021, 2.07 Cr Sukanya Samriddhi Accounts are operated through Department of Posts. As on date, Kerala Postal Circle operates more than 8 lakh SSA accounts with total deposit of Rs 3100 Crores.

- SSA can be opened in the name of a **girl child who has not attained the age of ten years** of age on the date of opening of the Account.
- SSA can be opened only by the **natural or legal guardian** of the girl child.
- **Only one account** can be opened in the name of same girl child. In other words, account cannot be opened in the name of same girl child by both guardians.
- SSA can be opened for a **maximum of two girl children in one family**. However, more than two Accounts can be opened if multiple girl children are born in the first two orders of birth in a Family (Certificate from competent medical authorities to be produced).
- **Nomination** is mandatory. Passbook facility is available.
- **Minimum amount** required at the time of opening of SSA – Rs.250/- only.
- **Minimum deposit in a Financial Year – Rs 250/- Maximum Deposit in a Financial Year – Rs.1,50,000/-** (No interest admissible on excess amount)
- An account without minimum deposit in any Financial Year can be regularized by payment of **penalty fee of Rs.50/-** plus the minimum amount for the year or years of default.
- Subsequent deposits can be made **till the completion of 15 years** from the date of opening of the Account only.
- The account shall **mature on completion of 21 years** from the date of opening of account.
- The account will be operated by the guardian till the girl child attains 18 years of age. Thereafter, account will be operated by the girl child after submitting KYC documents.
- **Only one withdrawal is allowed in a Financial Year** for the purpose of higher education (subject to production of proof of admission and demand of fee and other charges) up to maximum 50% of the balance at the credit at the end of the preceding financial year. Maximum 5 withdrawals allowed.
- **Payment on maturity** will be given only to the Girl Child.



- Closure is permitted before completion of 21 years if the girl child makes a request for **closure for intended marriage** (on production of a declaration attested by the notary).
- **Premature closure** is allowed after completion of five years from the date of opening of account under extreme compassionate grounds.
- The account will be closed immediately in the event of **death of the account holder**.
- Accounts can be **transferred from one Post Office to another** and from one Post Office to Bank and vice versa on payment of a fee of Rs.100/- + GST @18%
- **Deposits under SSA has Income Tax Benefits under clause (viii) of Sub Section (2) of Section 80(C) of Income Tax Act, 1961.**
- Interest rate will be notified by the Government from time to time. **The current rate of interest is 7.6%**

### **PUBLIC PROVIDENT FUND (PPF)**

Public Provident Fund is a statutory scheme of the Central Government and is a long term savings scheme which is in existence since 1968. The primary objective of PPF is to facilitate the common man to enjoy the benefits of Provident Fund.

- **Any individual** can subscribe to the PPF on his own behalf or on behalf of a minor of who he is a guardian. Those who are having GPF or EPF can also open a PPF Account.
- **Only one account can be opened in one name** either in the Post Office or in the State Bank or in the nationalized bank.
- **Minimum deposit for opening a PPF account – Rs.500/- Minimum deposit in a Financial year – Rs.500/- Maximum deposit – Rs.1,50,000/-** Deposits should be in multiples of Rs.50/-
- An account without minimum deposit in any Financial Year can be regularized by payment of **penalty fee of Rs.50/-** plus the minimum amount for the year or years of default.
- Subscriptions can be made in **one lump sum or in convenient instalments**. Any number of deposits can be made in a month.
- **Nomination facility** is available. Passbook facility is available.
- **Maturity period is 15 years**. However, the account can be extended for a further block of 5 years at a time with or without deposits.
- **Loan facility** is available from the third year till the fifth year from the year of opening of the account. The loan is repayable either in lump sum or in convenient instalments of not more than 36. Subsequent loan can also be taken after repayment of earlier loan with interest.



- **Withdrawal facility** is available after the expiry of 5 years from the end of the year in which the account was opened. Only one withdrawal can be made in one financial year.
- **Premature closure** is allowed after completion of five financial years if the amount is required for treatment of serious ailments or life threatening disease to the account holder/spouse/dependent children/parents (on producing supporting documents from competent authority) or for higher education of the account holder or on change in residency status of the account holder subject to deduction of interest.
- Subscription to PPF qualify for **deduction from the taxable income** of the subscriber like Provident Fund, Life Insurance etc., **Interest credited to the fund is totally exempt from Income Tax.**
- Amount standing to the credit is totally **exempt from wealth tax.**
- Balance in the PPF Account is **not subject to attachment under any order or decree of court** in respect of any debt or liability incurred by the subscriber.
- Accounts can be **transferred from one Post Office to another** and from one Post Office to Bank and vice versa on payment of a fee of Rs.100/- + GST @18%
- Interest rate will be notified by the Government from time to time. **The current rate of interest is 7.1%**

### **Medical Examination of Proposer:**

A PLI policy upto Rs.2 lakh of sum assured will be non-medical irrespective of age limit

Medical examination is not required for a policy:

- (i) Upto Rs.5 lakh in PLI for age of proposer not exceeding 40 years
- (ii) Upto Rs.1 lakh in RPLI for age of proposer not exceeding 35 years

Medical examination is mandatory in respect of other PLI/RPLI policies

### **Bonus:**

The reversionary bonus on PLI/RPLI policies is declared every year. The rate of bonus applicable from 01.04.2020 is as under:

Type of Policy	Rate of Bonus (PLI)	Rate of bonus (RPLI)
Endowment Assurance	Rs.52 per thousand of sum assured	Rs.48 per thousand of sum assured

### **Other highlights:**

- PLI and RPLI premium can be paid online at the customer portal <https://pli.indiapost.gov.in/CustomerPortal/PSLogin.action> through debit/credit card, wallet, BHIM/UPI and net banking
- If the premium are not paid for 6 months in case of policy within 3 years, (or) 12 months in case of policy more than 3 years, then the policy becomes lapsed. This needs revival to make it active. Revival may be on any number of occasions during entire term of the policy, provided a period of consecutive 5 years should not have passed from the date of first unpaid premium.
- One can pay the premium in the subsequent month if one forgets to pay one's premium in a month, by paying a minimum fine of 1% of premium amount per month.
- Income tax rebate is available under the section 80-C of Income Tax Act.
- Loan may be taken against EA policies after completion of 3 years
- Surrender facility is available after 3 years and surrender value depends on the surrender factor, type and term of policy.
- Policyholder can call on toll free number 18002666868 for any inquiry in respect of her/his policy or can visit the nearest post office.



## **SALIENT FEATURES OF PLI/RPLI POLICIES**

### **Advantages of PLI and RPLI policies:**

**Low premium and high bonus** distinguishes PLI and RPLI policies from other life insurers.

### **Age Limit:**

**Not less than 19 years and not more than 55 years** on the next birthday as on the date of proposal

### **Eligibility for PLI and RPLI policies:**

- Central & State Governments
- Defence and Para-Military Services
- Local Bodies
- Government-aided Educational Institutions
- Public Sector Undertakings
- Financial Institutions
- Nationalized Banks
- Autonomous Bodies
- Extra Departmental Agents in Department of Posts
- Employees Engaged/ Appointed on contract basis by Central/ State Government where the contract is extendable
- Employees of all scheduled Commercial Banks
- Employees of Credit Co-operative Societies and other Co-operative Societies registered with Government under the Co-operative Societies Act and partly or fully funded from the Central/ State Government/RBI/ SBI/ Nationalized Banks/ NABARD and other such Institutions notified by Government
- Employees of deemed Universities and educational Institutes accredited by recognized bodies such as National Assessment and Accreditation Council, All India Council of Technical Education, Medical Council of India etc.
- Employees (teaching/non-teaching staff) of all private educational institutions/schools/colleges etc. affiliated to recognized Boards.
- Professionals such as Doctors, Engineers, Management Consultants, Chartered Accountants registered with Institute of Chartered Accountants of India, Architects, Lawyers registered with Bar Council of India/States, Bankers working in Nationalized Banks and its Associate Banks, Foreign Banks, Regional Rural Banks, Scheduled Commercial Banks including Private Sector Banks etc.
- Employees of listed companies of NSE (National Stock Exchange) and Bombay Stock Exchange (BSE) in IT, Banking & Finance, Healthcare/Pharma, Energy/Power, Telecom, and Infrastructure Sector etc., where employees are covered for Provident Fund/Gratuity and/or their leave records are maintained by the establishment.



# POSTAL LIFE INSURANCE

POST OFFICE INSURANCE FUND- PREMIUMS IN FORCE FROM THE 4<sup>th</sup> AUGUST -2003

## ENDOWMENT ASSURANCES

(MONTHLY PREMIUMS FOR AN ASSURANCE OF Rs.5000/-)

Age at Entry	Maturity Age							Age at Entry
	35	40	45	50	55	58	60	
19	26	19	15	12	10	9	9	19
20	27	20	16	13	10	10	9	20
21	29	21	16	13	11	10	9	21
22	32	22	17	14	11	10	10	22
23	35	24	18	14	12	10	10	23
24	38	26	19	15	12	11	10	24
25	42	27	20	16	13	11	11	25
26	47	29	21	16	13	12	11	26
27	53	32	22	17	14	12	12	27
28	61	35	24	18	14	13	12	28
29	72	38	26	19	15	13	13	29
30	86	42	28	20	16	14	13	30
31		47	30	21	17	15	14	31
32		53	32	23	17	15	14	32
33		61	35	24	18	16	15	33
34		72	38	26	19	17	15	34
35		86	42	28	20	18	16	35
36			47	30	22	19	17	36
37			53	32	23	20	18	37
38			61	35	25	21	19	38
39			72	39	26	22	20	39
40			87	43	28	23	21	40
41				48	30	25	22	41
42				54	33	27	24	42
43				62	36	29	25	43
44				72	39	31	27	44
45				87	43	33	29	45
46					48	36	31	46
47					55	40	34	47
48					63	44	37	48
49					73	49	40	49
50					88	55	44	50
51						65	52	51
52						75	59	52
53						89	66	53
54							76	54
55							90	55



### **BRIEF NOTE ON BHAGYALAKSHMI SCHEME**

1. Bhagyalakshmi Scheme was launched during the year 2006-07 by the Government of Karnataka under the Department of Women and Child Development, aimed at providing financial security to the girl children of families below poverty line (BPL). Up to a maximum of two girl children of BPL families born after 31.03.2006 can be identified as beneficiaries under the scheme.

2. Initially, the scheme was launched in association with Life Insurance Corporation of India wherein beneficiaries were issued with "Bhagyalakshmi Bonds" which were to be encashed on completion of scheme period.

3. Now, the Karnataka State Cabinet during October 2021 has decided to implement a redesigned Bhagyalakshmi scheme under the Sukanya Samriddhi Yojana Account by replacing the erstwhile system of issuing "Bhagyalakshmi Bonds" from Life Insurance Corporation (LIC) of India owing to higher returns with SSY.

4. Under the Bhagyalakshmi scheme to be implemented through opening of SSY Accounts for beneficiary girl children, financial assistance of Rs.3000/- per annum for 15 years is provided to the girl child through her mother/father/natural guardian, as the case may be subject to fulfilment of certain conditions laid out by the Government of Karnataka.

#### **Key Roles of DoP and State Government**

<b><u>Government of Karnataka</u></b>
1. Identification of Bhagyalakshmi beneficiaries and collection of Account Opening Forms and Know Your Customer documents
2. Sharing the data of beneficiaries in prescribed format to DoP
3. Release of funds at the rate of Rs.3000/- per SSA towards initial and subsequent deposits
4. Routing of applications for Duplicate passbooks and claims in cases of Death and Maturity

<b><u>Department of Posts</u></b>
1. Opening and funding of SSA for beneficiaries identified by the Government of Karnataka under Bhagyalakshmi SSA scheme on receipt of data and credits
2. Issuance of SSA passbooks within stipulated period as per MoU to the beneficiaries through district units of DWCD, GoK
3. Providing after-sale services such as change of guardian, issuance of duplicate passbook, death/maturity etc., on receipt of application for the same through DWCD, GoK



V. IRAI ANBU  
CHIEF SECRETARY



2766-E  
SB/FS.

51

SECRETARIAT  
CHENNAI-600 009

**HEALTH AND FAMILY WELFARE DEPARTMENT**

**D.O.Lr.No.26/OSD/2021, dated 6.9.2021**



Dear Collector,

Government of Tamil Nadu is implementing various Social Security Schemes for the welfare of girl children to ensure them a secured life.

2. The scheme Selvamagal Semippu Thittam (செல்வமகள் சேமிப்புத் திட்டம்) launched in Department of Post has following prominent features:

- SSY account can be opened by parents/natural guardians for a girl child with age upto 10 years (For maximum 2 girl children)
- Attractive interest rate of 7.6 per cent.
- An account can be opened with a minimum amount of Rs.250/-.
- Further deposits in multiples of Rs.50/-.
- Deposit of Minimum Rs.250/- and Maximum Rs.1,50,000/- per Financial year.
- Deposits to be made in the account till the completion of a period of fifteen years from the date of opening of the account
- Withdrawal facility upto 50 per cent for higher education of the girl children.
- Maturity in 21 years of the account opened or in the event of marriage of the girl child, whichever is earlier.
- Tax rebate under section 80C of IT Act.

3. I request that adequate publicity may be given for this saving scheme in your district. The pregnant women who come for medical institutions for various treatment and delivery may be educated about the benefits of this scheme.

Yours sincerely,

*[Signature]*

To

All District Collectors

Copy to:

The Chief Post Master General  
Tamil Nadu Circle,  
Chennai - 600 002.



**SHEULI BURMAN**  
Chief Postmaster General  
Kerala Circle  
Thiruvananthapuram - 695 033



शिउली बर्मन  
मुख्य पोस्टमास्टर जनरल  
केरल सर्किल, तिरुवनंतपुरम - 695 033

DO no. SB/MISC/2019  
Dated September 2021

*Dear Madam,*

This is regarding promotion of Sukanya Samriddhi Yojana accounts among the eligible girl children in Kerala.

Sukanya Samriddhi Account launched as a part of the Beti Bachao, Beti Padhao campaign in January 2015 is a Government of India backed Savings Scheme aimed to ensure financial empowerment of girl children. The scheme encourages parents to build a fund for the future education and marriage expenses for their female child. The scheme is integral to achieving the objective of secure future to the girl child.

Department of Posts is the flag bearer of this girl child empowerment scheme. Post Offices retain 84% share of the total accounts opened in the Country under the scheme with more than 1.67 Crore accounts having a deposit of Rs 50723.15 Crores as on 31/03/2020.

Kerala Postal Circle is actively engaged in opening SSY accounts for the eligible girl children in the State. The concept of Sampoorna Sukanya Samriddhi Grams is implemented upto Ward levels where in all eligible Girl children in the Ward are enrolled into the scheme. Altogether 383 Wards in the State have been declared as Sampoorna Sukanya Samriddhi Grams as on 31.03.2021.

Kerala Postal Circle solicits support from the Government of Kerala in taking this scheme to every house hold in the State. It is requested to issue directions to all district nodal officers to render necessary support to the officers of the Postal department in reaching out to maximum number of eligible girl children in the State.

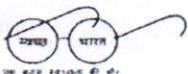
Further, the attractive features of highest rate of interest (7.6%) and long term investment (15 years) coupled with social deliverable of girl child empowerment make this scheme the ideal choice for implementing any government sponsored social welfare scheme for the welfare of girl children in the State. Kerala Postal Circle is very eager to partner with Govt. Of Kerala in implementing any such scheme through SSY accounts. The vast network of more than 5000 Post offices across the State will facilitate wide reach of any Government sponsored scheme. It is requested to consider SSY for any prospective Govt. Sponsored scheme for the welfare of girl children.

*with Regards,*

Yours sincerely,

*Sheuli*  
(Sheuli Burman)

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**SUKANYA SAMRIDDHI YOJANA (SSY)**

Sukanya Samriddhi Account (SSA) was introduced in 2014 to ensure financial empowerment for girl children. As on 31.03.2019, 1.41 cr Sukanya Samriddhi Accounts are operated through Department of Posts with an outstanding balance of Rs.34,647 crores. As on date, Kerala Postal Circle operates about 6.4 lakh SSA.

- SSA can be opened in the name of a girl child who has not attained the age of ten years of age on the date of opening of the Account.
- SSA can be opened only by the natural or legal guardian of the girl child.
- Only one account can be opened in the name of same girl child. In other words, account cannot be opened in the name of same girl child by both guardians.
- SSA can be opened for a maximum of two girl children in one family. However, more than two Accounts can be opened if multiple girl children are born in the first two orders of birth in a Family (Certificate from competent medical authorities to be produced).
- Nomination is mandatory. Passbook facility is available.
- Minimum amount required at the time of opening of SSA – Rs.250/- only.
- Minimum deposit in a Financial Year – Rs.250/- Maximum Deposit in a Financial Year – Rs.1,50,000/- (No interest admissible on excess amount)
- An account without minimum deposit in any Financial Year can be regularized by payment of penalty fee of Rs.50/- plus the minimum amount for the year or years of default.
- Subsequent deposits can be made till the completion of 15 years from the date of opening of the Account only.
- The account shall mature on completion of 21 years from the date of opening of account.
- The account will be operated by the guardian till the girl child attains 18 years of age. Thereafter, account will be operated by the girl child after submitting KYC documents.
- Only one withdrawal is allowed in a Financial Year for the purpose of higher education (subject to production of proof of admission and demand of fee and other charges) up to maximum 50% of the balance at the credit at the end of the preceding financial year. Maximum 5 withdrawals allowed.
- Payment on maturity will be given only to the Girl Child.
- Closure is permitted before completion of 21 years if the girl child makes a request for closure for intended marriage (on production of a declaration attested by the notary).
- Premature closure is allowed after completion of five years from the date of opening of account under extreme compassionate grounds.
- The account will be closed immediately in the event of death of the account holder.
- Accounts can be transferred from one Post Office to another and from one Post Office to Bank and vice versa on payment of a fee of Rs.100/- + GST @18%
- Deposits under SSA has Income Tax Benefits under clause (viii) of Sub Section (2) of Section 80(C) of Income Tax Act, 1961.
- Interest rate will be notified by the Government from time to time. The current rate of interest is 7.6%