

ਦਫਤਰ ਡਾਇਰੈਕਟਰ ਸਿੱਖਿਆ ਵਿਭਾਗ (ਸੈਸਿ), ਪੰਜਾਬ, ਸਾਹਿਬਜ਼ਾਦਾ ਅਜੀਤ ਸਿੰਘ ਨਗਰ।
(ਕੋਆਰਡੀਨੇਸ਼ਨ ਸ਼ਾਖਾ)

ਸੇਵਾ ਵਿਖੇ

1. ਸਮੂਹ ਜਿਲ੍ਹਾ ਸਿੱਖਿਆ ਅਫਸਰ (ਸੈਸਿ/ਐਸਿ), ਪੰਜਾਬ।
2. ਸਮੂਹ ਸਕੂਲ ਮੁਖੀ, ਪੰਜਾਬ।
(ਵੈਬਸਾਈਟ ਰਾਹੀਂ)

ਮੀਮੋ ਨੰ. 299686/2022252209-210

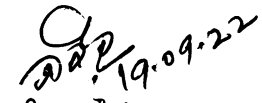
ਮਿਤੀ 20-09-2022

ਵਿਸ਼ਾ: ਸੁਕਨਿਆ ਸਮਰਿਧੀ ਮਹੋਤਸਵ ਸਬੰਧੀ।

ਹਵਾਲਾ: ਨਿਰਦੇਸ਼ਕ ਡਾਕ ਸੇਵਾ (ਭੂ) ਪੰਜਾਬ ਅਤੇ ਚੰਡੀਗੜ੍ਹ ਦਾ ਅ.ਸ. ਪੱਤਰ ਨੰ. SB/78-1/2022-23 ਮਿਤੀ
07.09.2022.

ਉਪਰੋਕਤ ਵਿਸ਼ੇ ਤੇ ਹਵਾਲਾ ਅਧੀਨ ਪੱਤਰ ਦੀ ਕਾਪੀ ਆਪ ਨੂੰ ਯੋਗ ਕਾਰਵਾਈ ਹਿੱਤ ਭੇਜੀ
ਜਾਂਦੀ ਹੈ।

ਨੱਥੀ ਉਕਤ ਅਨੁਸਾਰ


(ਜਸਕੀਰਤ ਕੌਰ)

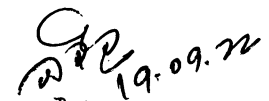
ਸਹਾਇਕ ਡਾਇਰੈਕਟਰ (ਕੋਆਰਡੀਨੇਸ਼ਨ)

ਪਿ.ਅੰ.ਨੰ. ਉਕਤ/2022252211-213

ਮਿਤੀ 20-09-2022

ਉਤਾਰਾ ਹੇਠ ਲਿਖਿਆ ਨੂੰ ਹਦਾਇਤਾਂ ਦੀ ਪਾਲਣਾ ਹਿੱਤ ਭੇਜਿਆ ਜਾਂਦਾ ਹੈ:-

1. ਸਮੂਹ ਅਧਿਕਾਰੀ/ਸ਼ਾਖਾ ਮੁਖੀ, ਦ. ਡਾਇਰੈਕਟਰ ਜਨਰਲ ਸਕੂਲ ਸਿੱਖਿਆ, ਪੰਜਾਬ।
2. ਸਮੂਹ ਅਧਿਕਾਰੀ/ਸ਼ਾਖਾ ਮੁਖੀ, ਦ. ਡਾਇਰੈਕਟਰ ਸਿੱਖਿਆ ਵਿਭਾਗ (ਸੈਸਿ/ਐਸਿ), ਪੰਜਾਬ।
3. ਸਮੂਹ ਅਧਿਕਾਰੀ/ਸ਼ਾਖਾ ਮੁਖੀ, ਦ. ਡਾਇਰੈਕਟਰ ਐਸ.ਸੀ.ਈ.ਆਰ.ਟੀ. ਪੰਜਾਬ।


(ਜਸਕੀਰਤ ਕੌਰ)

ਸਹਾਇਕ ਡਾਇਰੈਕਟਰ (ਕੋਆਰਡੀਨੇਸ਼ਨ)

1706963/2022/SSA-DGSE



राधिका धीर हाण्डा
Radhika Dhir Handa

निदेशक डाक सेवाएँ (मु.)
पंजाब एवं चण्डीगढ़, सन्देश भवन,
सेक्टर 17-ई, चण्डीगढ़-160 017
Director Postal Services (HQ)
Punjab & U.T., Sandesh Bhawan,
Sector 17-E, Chandigarh-160017

भारतीय डाक



D.O No.: SB/78-1/2022-23

Dated: 07.09.2022

Respected Sir,

This is regarding 'Sukanya Samridhi Mahotsav' across the country to commemorate the success of Sukanya Samridhi Yojna on the occasion of Azadi Ka Amrit Mahotsav.

2. I am pleased to inform that Government Of India has decided to celebrate the 'Sukanya Samridhi Mahotsav' from 15.09.2022 to 11.10.2022 on the occasion of 75 years of India's Independence during 'Azadi Ka Amrit Mahotsav' by opening Sukanya Samridhi Accounts at Post Offices. All girl children below the age of 10 years are eligible for opening of the SSA account.

3. In addition to this there is a scheme called PPF Accounts in which accounts of boys/ girls can be opened which yields higher rate of interest along with income tax rebate facility.

4. SSA and PPF accounts can be opened and operated in any post office across India. Salient features of both the scheme is also enclosed herewith for reference.

5. I would, therefore, request you to disseminate the information upto the lowest level in your department through District Education Officers and urge them to open Sukanya Samridhi Accounts and PPF Accounts through Post Offices.

With best regards.

Yours sincerely,

(Radhika Dhir)

Sh. Pardeep Kumar Agrawal, IAS
Special Secretary,
School Education & Director General,
School Education

Public Provident Fund Scheme (PPF)

- 1 Joint account shall not be opened under this scheme
- 2 Only one account can be opened in one name
- 3 An individual may also open one account on behalf of each minor or a person of unsound mind of whom he is guardian.
- 4 The minimum deposit in the account is Rs 500- and maximum is Rs 150000- in a financial year in multiple of Rs 50-. There is no restriction on the number of subscriptions in a financial year in PPF account.
- 5 Interest shall be credited annually on the lowest balance at the credit of an account between the close of the 5th day and the end of the month.
- 6 Loan can be availed, at any time after the expiry of one year from the end of the year in which the initial subscription was made (year of opening of account) but before the expiry of five years from the end of the year in which the initial subscription was made. The loan amount is not exceeding 25 % of the amount that stood credit at the end of the 2nd year immediately preceding the year in which the loan amount is applied.
- 7 An account holder shall be entitled for only one loan in financial year.
- 8 The amount of loan shall be repaid by the account holder before the expiry of 36 months from the 1st day of the month following the month in which loan is sanctioned provided the repayment may be made either in one lump sum or in instalment. After the principal amount of loan is fully repaid, the account holder shall pay interest thereon in not more than 2 monthly instalments at the rate of 1% per annum of the principal.
- 9 A subscriber may take withdrawal from the account after the expiry of 5 years from the end of the year in which the initial subscription was made. The amount of withdrawal will be limited to the 50 % of the balance at the credit at the end of the 4th year immediately proceeding the year in which amount is withdrawn or the end of the preceding year whichever is lower.
- 10 A account holder may extend the account for further block of 5 years after maturity with deposits within 1 year of the date of maturity of original PPF account.

Sukanya Samridhi Account Scheme (SSA or SSY)

- 1 This account can be opened in the name of a girl child who has not attained the age of 10 years on the date of opening of account.
- 2 Only one account can be opened in the name of a girl child.
- 3 Accounts can be opened for a max. of 2 girl children in one family.
- 4 Minimum Deposit is Rs 250- in multiple of Rs 50- and maximum is Rs 150000-in a financial year.
- 5 Deposits may be made till the completion of a period of 15 years from the date of opening of account.
- 6 Deposits under these accounts may enjoy benefit of Income Tax under sec 80(C) upto Rs 150000-
- 7 Withdrawl upto maximum of 50 % of the balance amount in the account at the end of the preceding financial year is allowed for the purpose of higher education provided that account holder i.e girl child should have attained the age of 18 years or passed 10th standard whichever is earlier.
- 8 Interest shall be credited annually on the lowest balance at the credit of an account between the close of the 5th day and the end of the month.
- 9 The account shall mature on completion of 21 years from the date of opening of account. In the event of death of the account holder (girl child) , the account shall be closed.