

ਡਾਇਰੈਕਟੋਰੇਟ ਆਫ ਸਕੂਲ ਐਜੂਕੇਸ਼ਨ (ਸੈਕੰਡਰੀ), ਪੰਜਾਬ।
ਪੰ.ਸ.ਸਿੰ.ਬੋਰਡ ਕੰਪਲੈਕਸ, ਫੇਜ਼-8, ਐਸ.ਏ.ਐਸ. ਨਗਰ।
(ਕੋਆਰਡੀਨੇਸ਼ਨ ਸ਼ਾਖਾ)

ਸੇਵਾ ਵਿਖੇ

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


ਮੀਮੇ ਨੰ. 436998/ ਕੋਆਰਡੀਨੇਸ਼ਨ/202366943
ਮਿਤੀ. 9/03/2023

ਵਿਸ਼ਾ: Regarding promotion/opening of Sukanya Samridhi and Public Provident Fund accounts of school going children in the Post Offices.

ਹਵਾਲਾ: ਨਿਰਦੇਸ਼ਕ ਡਾਕ ਸੇਵਾਵਾਂ (ਮੁ), ਪੰਜਾਬ ਅਤੇ ਚੰਡੀਗੜ੍ਹ ਦਾ ਅ.ਸ. ਪੱਤਰ ਨੰ. SB/78-1/2022-23 ਮਿਤੀ 15.12.2022.

- 1.0 ਉਪਰਕੋਤ ਵਿਸ਼ੇ ਤੇ ਹਵਾਲਾ ਅਧੀਨ ਪੱਤਰ ਰਾਹੀਂ ਡਾਕ ਵਿਭਾਗ ਵੱਲੋਂ ਡਾਕ ਖਾਨੇ ਵਿੱਚ ਖੋਲੇ ਜਾਂਦੇ ਸੁਕੰਨਿਆਂ ਸਮਰਿਧੀ ਅਤੇ ਪੀ.ਪੀ.ਐਫ. ਖਾਤਿਆਂ ਸਬੰਧੀ ਜਾਣਕਾਰੀ ਸਾਂਝਾ ਕੀਤੀ ਗਈ ਹੈ।
- 2.0 ਆਪ ਨੂੰ ਹਵਾਲਾ ਪੱਤਰ ਦੀ ਕਾਪੀ ਭੇਜਕੇ ਲਿਖਿਆ ਜਾਂਦਾ ਹੈ ਕਿ ਇਸ ਜਾਣਕਾਰੀ ਨੂੰ ਆਪਣੇ ਅਧੀਨ ਆਉਂਦੇ ਵਿਦਿਆਰਥੀਆਂ ਤੱਕ ਪਹੁੰਚਾਇਆ ਜਾਵੇ ਤਾਂ ਜੋ ਹਰ ਵਿਦਿਆਰਥੀ ਇਸ ਦਾ ਵੱਧ ਤੋਂ ਵੱਧ ਲਾਭ ਲੈ ਸਕੇ।

ਨੱਥੀ: ਉਕਤ ਅਨੁਸਾਰ

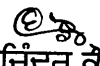

(ਬਲਜਿੰਦਰ ਕੌਰ) 9/3/2023

ਸੁਪਰਡੈਂਟ (ਕੋਆਰਡੀਨੇਸ਼ਨ)

ਪਿੰ.ਅੰ.ਨੰ. ਉਕਤ/202366944

ਮਿਤੀ 09-03-2023

ਉਤਾਰਾ ਨਿਰਦੇਸ਼ਕ ਡਾਕ ਸੇਵਾਵਾਂ (ਮੁ) ਪੰਜਾਬ ਅਤੇ ਚੰਡੀਗੜ੍ਹ, ਸੰਦੇਸ਼ ਭਵਨ, ਸੈਕਟਰ 17ਈ.
ਚੰਡੀਗੜ੍ਹ ਨੂੰ ਸੂਚਨਾ ਹਿੱਤ ਭੇਜਿਆ ਜਾਂਦਾ ਹੈ।


(ਬਲਜਿੰਦਰ ਕੌਰ) 9/3/2023

ਸੁਪਰਡੈਂਟ (ਕੋਆਰਡੀਨੇਸ਼ਨ)



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

India Post

1521-6
20/12/2022

D.O. No: SB/78-1/2022-23
Dated: 15.12.2022

Dear Sir,

This is regarding promotion/opening of Sukanya Samridhi (SSA)and Public Provident Fund (PPF) accounts of school going children in Post Offices.

2. All girl children below the age of 10 years are eligible for opening of the SSA account whereas PPF account can be opened for any age group of boys and girls. Both the accounts yields higher rate of interest along with income tax rebate facility.
3. SSA and PPF accounts cab be operated online. A salient feature of both the scheme is also enclosed herewith for reference.
4. I would, therefore, request you to disseminate the information upto the lowest level in your department and urge them to open SSA and PPF Accounts through Post Offices.

With regards & best wishes

Yours Sincerely,

(Radhika Dhir)

Director Public Instructions
Vidya Bhawan, Punjab School Education Board
Block-E, 4th floor, Phase-VIII
SAS Nagar (Mohali)-160062

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.

