Government of India
Ministry of Finance
Department of Economic Affairs
RAJYA SABHA
UNSTARRED QUESTION NO.250
ANSWERED ON Tuesday July 21, 2026/ Ashadha 30, 1948 (SAKA)

Sukanya Samriddhi Scheme in West Bengal

250 Shri Biswajit Sinha (Rahul Sinha):

Will the Minister of FINANCE be pleased to state:

(a) whether Government is aware that West Bengal is lagging behind in the implementation of Sukanya Samriddhi Scheme compared to other States in terms of population coverage;
(b) if so, the reasons for the lower number of accounts per capita in West Bengal compared to States like Uttar Pradesh, Maharashtra and Tamil Nadu;
(c) the steps taken by Government to improve awareness and adoption of this scheme in West Bengal, especially in rural areas; and
(d) whether banks and post offices have been instructed to create awareness among the public about the scheme, if so, the measures taken in this regard?

ANSWER
THE MINISTER OF STATE IN THE MINISTRY OF FINANCE
(**SHRI PANKAJ CHAUDHARY**)
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(a) & (b) Sukanya Samriddhi Account (SSA) Scheme is a voluntary deposit scheme aimed at the welfare of the girl child. West Bengal has more than 23.91 lakh SSA accounts with more than ₹16,400 cr worth of deposits with a population coverage of about 24 accounts per thousand population. This is compared to a coverage of 23 in respect of Uttar Pradesh, 34 for Maharashtra and 55 for Tamil Nadu. Factors including GSDP per-capita play an important role in determining the number of accounts opened under the scheme.

(c) & (d): Since its launch in January 2015, SSA is being publicised nationwide, including rural West Bengal, through Post Offices, authorised banks and small savings agents. The unique advantages and features of SSA are prominently made available on websites of post offices and banks. Facilities including payments through digital mode have been enabled to attract depositors.

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