

Government of India  
Ministry of Finance  
Department of Economic Affairs  
**LOK SABHA**

**UNSTARRED QUESTION NO.7**

TO BE ANSWERED ON FRIDAY 15<sup>th</sup> December, 2017

**“SUKANYA SAMRIDDHI YOJANA”**

No.7

SHRI RAHUL KASWAN

Will the Minister of FINANCE be please to state:-

- (a) whether the Government has launched a special deposit scheme under Sukanya Samriddhi Yojana for girl child and if so, the details thereof along with the salient features thereof;
- (b) whether the Government received complaints regarding non-operative attitude of the bank officials in providing information to the beneficiaries of the scheme and if so, the details thereof;
- (c) the number of accounts opened by the public sector banks since the commencement of this scheme till date, bank-wise; and
- (d) whether the Union Government proposes to extend the said scheme to the States and if so, the details thereof?

**ANSWER**

MINISTER OF STATE IN THE MINISTRY OF FINANCE  
(SHRI P. RADHAKRISHNAN)

- (a) Yes Sir, the Government has launched Sukanya Samriddhi Account Scheme. The salient features of the scheme are as follows:  
The natural or legal guardian of a girl child may open an account under the scheme in the name of girl child, from her birth till she attains the age of ten years. The account can be opened with an initial amount of rupees one thousand. A maximum amount of rupees one lakh fifty thousand may be deposited in a financial year. The account can be opened either in Banks or Post Offices anywhere in the country. Withdrawals from the account are permissible for higher education of girl child. The account shall mature on the completion of a period of 21 years from the date of opening. The account may be closed prematurely for the reasons of intended marriage of the account holder.
- (b) Depositors' clarification queries regarding the guidelines of the scheme are disposed of regularly by Ministry of Finance.
- (c) A table showing bank-wise number of accounts opened by Public Sector Banks under the said scheme, upto 31.10.2017, is attached as Annexure-I.
- (d) Account under the Scheme can be opened by eligible individuals resident in any state within the country.

\*\*\*\*\*

**Annexure-I**

<b>Table showing Bank wise No. of accounts opened under Sukanya Samriddhi Yojana as on 31.10.2017</b>		
<b>S.No.</b>	<b>Name of the Bank</b>	<b>Accounts</b>
1.	Allahabad Bank	11829
2.	Andhra Bank	5015
3.	Bank of Baroda	68019
4.	Bank of India	84850
5.	Bank of Maharashtra	3787
6.	Canara Bank	24240
7.	Central Bank of India	23044
8.	Corporation Bank	335
9.	Dena Bank	1729
10.	IDBI Bank	19175
11.	Indian Bank	5328
12.	Indian Overseas Bank	2286
13.	Oriental Bank Of Commerce	3217
14.	Punjab & Sind Bank	81
15.	Punjab National Bank	80177
16.	State Bank of India	1022396
17.	Syndicate Bank	1522
18.	UCO Bank	12314
19.	Union Bank	40416
20.	United Bank of India	2194
21.	Vijaya Bank	3849
	<b>Total</b>	<b>1415803</b>