

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF ECONOMIC AFFAIRS

LOK SABHA
UNSTARRED QUESTION NO.5006
TO BE ANSWERED ON MONDAY, MARCH 23, 2026
CHAITRA 02, 1948 (SAKA)

Sukanya Samriddhi Yojana

5006. Shri T R Baalu:

Will the Minister of **FINANCE** be pleased to state: -

- Whether the Sukanya Samriddhi Yojana (SSY) launched in 2015 has become a popular Savings Scheme in the country and if so, the details thereof;
- Whether it is a fact that the subscriptions to the SSY are not growing because of reduced interest rate, if so, the details thereof;
- Whether the Government is likely to come forward to restore the original interest rate of 8.1 per cent to increase the subscription numbers; and
- if so, the details thereof and if not, the reasons therefor?

ANSWER

MINISTER OF STATE IN THE MINISTRY OF FINANCE
(**SHRI PANKAJ CHAUDHARY**)

- Sukanya Samriddhi Account Scheme, launched on 22nd January, 2015, has recorded consistent growth in both the number of accounts and deposits, since inception. The year-wise cumulative position as on 31st March of each year is given below:

Year	Number of Accounts (in lakh)	Deposits (₹ lakh Crore)
2014-15	4.20	0.001
2015-16	69.99	0.07
2016-17	100.84	0.17
2017-18	124.29	0.32
2018-19	155.34	0.50
2019-20	192.50	0.73
2020-21	232.68	1.01
2021-22	293.75	1.39
2022-23	350.08	1.75
2023-24	387.15	2.37
2024-25	424.57	2.99

- No. Subscriptions (Deposits and No. of Accounts) under Sukanya Samriddhi Account Scheme have been growing since 2014-15, as can be seen in the table above.
- The interest rate under the Sukanya Samriddhi Account Scheme has remained at 8.2% per annum from 1st January, 2024 onwards.
- Does not arise, in view of (c) above.
