Sukanya Samriddhi Account (SSA/SSY)

The highest-rate small-savings scheme, for a girl child's education and marriage.

8.2% p.a. | **EEE – fully tax-free**

In brief

Suits	Parents saving for a daughter's education or marriage; opened before she turns 10.
You get	8.2% a year, compounded yearly, set by the government each quarter.
Your money	Deposits for 15 years; matures at 21 years, partial withdrawal at 18 for education.
Tax	Interest and maturity tax-free; the deposit is deductible only in the old regime.
Watch for	At most two accounts per family (three for twins/triplets); ₹250 minimum a year keeps it active.

Key facts

Interest rate	8.2% p.a. (compounded yearly)
Eligibility	Girl child below 10 years
Deposit	₹250 min · ₹1.5 lakh max per year, for 15 years
Maturity	21 years from opening (or on marriage after 18)
Tax	EEE, deposit (80C), interest & maturity all tax-free

What's new

Sep 2026	SSY stays at 8.2% for October–December 2026.
Apr 2026	The deduction on SSY deposits is now section 123 of the Income-tax Act 2025 (earlier 80C), old regime only.

> The full guide answers 19 questions on SSA, from eligibility to tax and withdrawals: merasip.com/guides/sukanya-samriddhi. To talk it through, WhatsApp 60039 03737.

Sources: Ministry of Finance notification of 30 Sep 2026 – small-savings rates, Oct-Dec 2026; Business Standard / Business Today on the MoF notification, 30 Sep 2026; TaxGuru: Chapter VIII deductions under the Income-tax Act 2025.

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