

**“ A STUDY ON PEOPLE AWARENESS
TOWARDS SUKANYA SAMRIDDI YOJANA”**

(A Case Study in Santhebennur)

A

Project Report

Submitted to Davanagere University, Davanagere

For the award of the degree of

MASTER OF COMMERCE

BY

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This is to certify that the Project entitled "A Study on people awareness towards Sukanya Samridhi Yojana" (A Case Study in Santhebennur) Submitted by Deepa.N.M (Reg.No:-MC192703) for the award of the degree of Master of Commerce to the Davanagere University, Davanagere, represents her independent work carried out by her in the Department of Commerce, under my Guidance and supervision.

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DECLARATION

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*I hereby declare that this project report entitled as "A Study on people awareness towards Sukanya samruddi yojana "(A case study in Santhebennur) It has been prepared by me as part of my academics during the IV Semester of M.Com. For the partial fulfillment of degree of **Master of Commerce** ,of Davanagere University, Davanagere. Under the guidance of **Ms.TRIVENI.C.D** Head of the Department Department of Commerce, A.R M First Grade College and P.G Centre .Davanagere.*

To the best of my knowledge and belief the matter presented in this report has not been submitted earlier for the award of any degree to any university. This report is prepared by me on my own efforts.

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INTRODUCTION

1.1 INTRODUCTION

1.2 REVIEW OF LITERATURE

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1.4 NEED OF THE STUDY

1.5 SCOPE OF THE STUDY

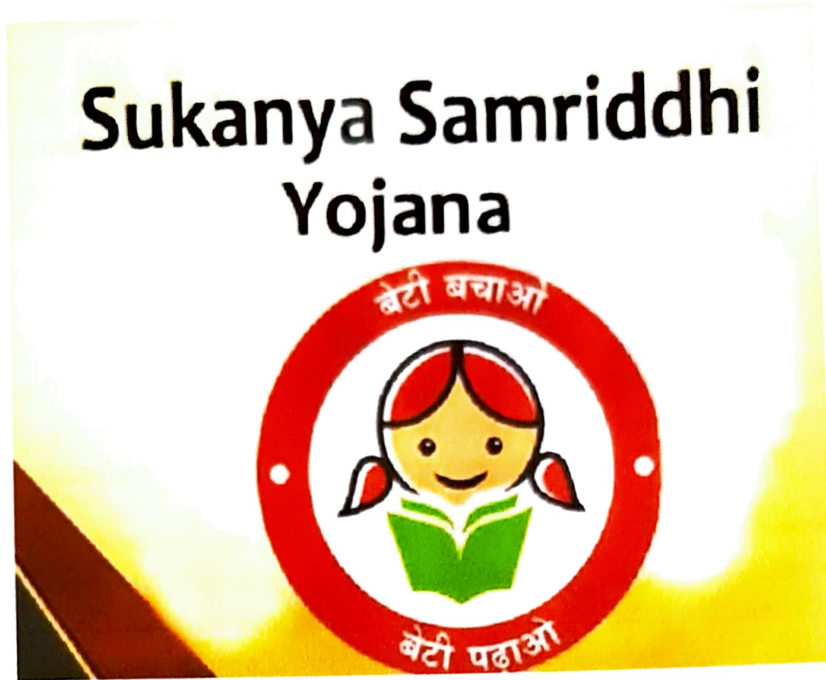
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Chapter -I

1.1 INTRODUCTION



Parents looking to save money for the future of their girl child can avail the benefits of sukanya samriddhi yojana (SSY).one big convenience in saving in this scheme is that u can move your sukanya samriddhi yojana account from one bank to another or to a post office depending upon choice and requirement. The scheme offer a return higher than most of the small saving scheme in the market and government backing makes it more reliable.

The trend of ever declining girl sex ratio in the country has given rise to the necessity of government program directed towards the welfare of girl child .

Beti Bachao, Beti Padhao” (save girl educate girl) is central government sponsored scheme by government of India mainly directed towards the cause . Beti Bachao Beti padhao is an effective campaign to save girl and educate girl child all over the India . Aim of the spreading awareness as well as improving the efficient of welfare services for the girls of India .the prime goal of scheme is to generate awareness and improving the efficiency of welfare services meant for women .also it aims to celebrate the girl child and enable her education .

as per the Census data, the CSR (child sex ratio)of 0-6 year children in India was only 927 girls per 1000 boys in 2001 ‘ which dropped drastically in 2011 and remained 918 girls for every 1000 boys 2011. According to UNICEF (UNITED NATIONS INTERNATIONAL CHILDRENS EMERGENCY FUND) report, 2012 India was 41st among 195 countries with such Imballence ratio.while addressing the nation in 2014, on the occasion of internal day of

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girl child .the prime minister Narendra modhi appealed for the abolition of female foeticide and invited ideas from the citizen of India through the portal 'my govt.in' for preventing this practice and for betterment for girl child. Prime Minister Modhi launched programme on 22 January 2015 from Pan pat , Hariyana on the occasion of international day of the child girl. prime minister Modhi, called for the eradication of foeticide .

The prime minister of India Narendra mode. has started a sukanya samriddhi Yogini and launched on 21 Jana vary in 2015 Beti Bachao,Beti Padhao scheme. Sukanya samriddhi yojana was launched to support this scheme as well as make it successful meeting the essential expense of the girl child such as health ,higher education and marriage. The living condition of a girl child was expected to rise to high level through this scheme as it involves some effective efforts of the Government of India. It is a best scheme ever as it reduced tension of parents. Through this scheme the parents can provide a better quality of life for the present and future born girls through this small savings scheme. This project was started with the initial amount of rs.100crore. It was also reported that ministry of home affairs spent around rs.150crore over this scheme to assure women safety in large cities of India. This scheme has been planned and launched to reduce the level and effect of some dangerous social issues related to the girl child.

Accounts under the scheme can be opened by any citizen for their daughter whose age is less than 10 year on the day of opening the account. Once the girl child turns 18,she will become the account holder. The investment period in this scheme is 15 years and maturity is 21 years only to accounts for family are allowed under this scheme , however ,in the case of twins are triplets more accounts can also be opened at any government banks or post office with an initial deposit of rupees 250. The depositor needs to maintain a minimum deposit of rupees 250 annually failing with a penalty of Rs 50 will be charged .an account that fails to maintain the yearly minimum deposit limit become a defaulted account but can be normalised at any time before the end deposited period of year from the date of opening account .

The defaulted account can be normalised by paying the penalty for each year of default and making the minimum deposit of Rs 250 for every year of default. If the account is not regularised with in the period stated the entire deposit made before the default year will be liable for an interest according to the prevailing interest rate. The upper limit of deposit in sukanya sumriddhi yojana account is set at Rs 1.5 lakhs annually and any deposit made over this limit will be refunded to the depositor immediately.

For the quarter ending on September 2021,the deposit in the sukanya samriddhi yojan account will be entitled to an interest rate of 7.6 per cent per annum. The interest earned is credited to the account at the end of every financial year and is eligible for exemption under the section 80C of the Income tax Act, 1961.

Sukanya samriddhi yojana (SSY)is a tax free small saving scheme for the girl child it was branched on January 22 -2015 .at present twenty three commercial banks have been

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- Out of 50 respondents , 52% of respondent express safety and security is the most important advantage of SSY scheme , 20% respondent expressed tax benefit and 28% respondents expressed high interest rate respectively
- Most of the constraints 60% at time of opening the SSY account, followed by crowd in bank / post office as expressed by 28% of respondents Lack of knowledge and more commonly observed is 60%. Lengthy account opening procedure was not an important constraint

5.2 SUGGESTIONS:

- The SSY along with other integrated schemes provides much awaited opportunity for rigorous empirical evidence based disaggregated studies on the impact of these initiatives on household behaviour at various levels of the Indian society.
- Currently the data available publicity on SSY (and for there initiatives) is too infrequent and aggregative. However , give the use of digital technology relevant data are available to various organisation given the responsibility for the specific schemes of initiatives.
- Developing expertise in data mining and data analysis relating to SSY and similar schemes and facilitating policy- oriented research based on such techniques merit urgent consideration.

5.3 CONCLUSION:

In simple, sukanya samriddhi yojana is a very good and beneficial scheme to every girl child and provides financial support by their savings from their account for girl welfare education marriage expenses of girl children. It also provides interest on the deposits but varies every year which is a limitation of this scheme so measures are to be taken for maintaining same interest rates every year and for the overall success of the scheme.

This scheme also plays a role in economic development of the country by giving important to girl child by promoting the education opportunities for them therefore the government of India has to take such initiative further for the of poor neglected sectional of the society and other like unemployed etc .They have to take necessary steps to meet the expectations of the people regarding such schemes.