

**F. No FS-13/1/2023-FS-DOP**  
Government of India  
Ministry of Communications  
Department of Posts  
(Financial Services Division)

Dak Bhawan, New Delhi -110001  
Dated: 05.04.2023

To

**All Head of Circles/Regions**

**Subject: Regarding various queries received in connection with Mahila Samman Savings Certificate, 2023.**

Sir/Madam,

This has reference to SB Order No. 05/2023 dated 31-03-2023 in which a new scheme 'Mahila Samman Savings Certificate, 2023' was circulated along with detailed SOP.

2. This office has received various queries in connection with Mahila Samman Savings Certificate, 2023. Accordingly, the competent authority has decided to issue clarification on the various queries received.

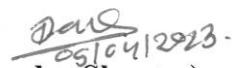
3. The details of queries received and clarification thereon is mentioned below: -

Sl No.	Query	Clarification
1	Whether this scheme is available through agents ?	This scheme is not covered under the MPKBY/SAS agency.
2	Whether investment under the scheme qualifies for a rebate u/s 80C of Income Tax Act ?	The investment under scheme does not qualify for rebate u/s 80C of Income Tax Act.
3	Whether interest earned in the scheme has tax exemption ?	Interest earned under the scheme is taxable.
4	Whether the maximum limit for investment of ₹ 2 lakh is separate in case of minor ?	Maximum limit prescribed in Rule 4(1) of Mahila Samman Savings Certificate, 2023 is for an Individual. As such minor limit is separate and investment upto ₹ 2 lakh can be made in the name of minor girl child.

4. It is requested to circulate it to all concerned for information, guidance and necessary action. Same may also be placed on the notice board of all Post Offices in public area.

5. This is issued with the approval of the Competent Authority.

Yours Faithfully

  
(Devendra Sharma)  
Assistant Director (SB-II)

Copy to:

1. Sr. PPS to Secretary (Posts)
2. PS to Director General Postal Services.
3. PPS/ PS to Addl. DG (Co-ordination)/Member (Banking)/ Member (O)/ Member (P)/ Member (Planning & HRD)/ Member (PLI)/ Member (Tech)/AS & FA
4. Addl. Director General, APS, New Delhi
5. Chief General Manager, BD Directorate / Parcel Directorate / PLI Directorate
6. Sr. Deputy Director General (Vigilance) & CVO) / Sr. Deputy Director General (PAF)
7. Director, RAKNPA / GM, CEPT / Directors of all PTCs
8. Director General P & T (Audit), Civil Lines, New Delhi
9. Secretary, Postal Services Board/ All Deputy Directors General
10. All General Managers (Finance) / Directors Postal Accounts / DDAP
11. Chief Engineer (Civil), Postal Directorate
12. All Sections of Postal Directorate
13. All recognized Federations / Unions/ Associations
14. GM, CEPT for uploading the order on the India Post website.
15. MOF(DEA), NS-II, North Block, New Delhi.
16. Joint Director & HOD, ICCW Building, 4 Deendayal Upadhyay Marg, New Delhi-11000

*Done*  
05/11/2023  
**(Devendra Sharma)**  
Assistant Director (SB-II)