

Government of Jammu and Kashmir  
**Information Technology Department**  
Civil Secretariat, J&K

Subject: Regarding introduction of Mahila Samman Saving Certificate (MSSC), Scheme introduced in Departmental of Posta by Ministry of Finance exclusively for females.

**Circular No. 07-JK(ITD) of 2023**

**Dated: 03-05-2023**

Departmental of Post, Jammu have recently launched Mahila Samman Saving Certificate (MSSC) scheme introduced in Department of Posts by Ministry of Finance. The MSSC scheme has range of attractive features that makes it an ideal saving instrument. The point wise features of the said scheme are mention as under:-

1. The Scheme is exclusively meant for females.
2. This is one time saving scheme for female available upto 31.03.2025.
3. Provide the benefit @7.5% of interest compounded quarterly on the investment amount.
4. Minimum investment is T 1000/- and Maximum upto 2 lakhs (in the multiples of ₹ 100/-)
5. Any number of accounts can be opened subject to maximum amount (2 lakhs) with the time gap of at least 03 (three) months of the existing account.
6. Only single account to be opened. No joint account facility available in the said scheme.
7. Withdrawal upto 40% of amount can be taken after one year and before maturity.
8. Can be closed at any time after the period of six months with 2% of interest deduction i.e. 5.5%.

Accordingly, the female staff posted/ engaged in the Department of Information Technology/ JaKeGA is advised to avail the Mahila Samman Saving Certificate (MSSC) scheme at the nearest Post Offices.

Sd/-

**(Prena Puri) IAS**

Commissioner/Secretary to the Government


No: IT-Gen/213/2023

Dated: 03.05.2023

**Copy to the:**

1. Chief Executive Officer, Jammu and Kashmir e-Governance Agency; J&K for information.
2. Senior Superintendent of Post Office, Departmental of Post, Jammu.

3. Additional Secretary (R/S) to the Government, Information Technology Department for information.
4. Under Secretary (N/M) to the Government, Information Technology Department for information.
5. Private Secretary to Commissioner/Secretary to the Government Information Technology Department.
6. All Female Staff of Information Technology Department for information.
7. Circular file/Website.

  
03/05/23

(Monika Sambyal) JKAS  
Under Secretary to the Government