



POST OFFICE DEPOSITS



	Intrest (%)	Minimum Investment (₹)	Maximum Investment (₹)	Features	Tax Benefits
Sukanya Samriddhi Yojana	8.00	250	₹1.5 lakh p.a	One account per girl child	80C
Senior Citizens' Savings Scheme	8.20	1,000	₹30 lakh	5-year tenure, minimum age 60 yrs	80C
Public Provident Fund	7.10	500	₹1.5 lakh p.a	15-year tenure, tax-free returns	80C
Kisan Vikas Patra	7.50	1,000	No limit	Can be encashed after 2.5 years	Nil
5-year NSC VIII Issue	7.70	1,000	No limit	No TDS	80C
Time deposit	6.9-7.50	1,000	No limit	Available in 1, 2, 3, 5 year tenures	80C#
Post Office Monthly Income Scheme	7.40	1,000	Single ₹9 lakh Joint ₹15 lakh	5-year tenure, monthly returns 5-year tenure, monthly returns	Nil Nil
Recurring deposits	6.50	100	No limit	5-year tenure	Nil
Savings account	4.00	500	No limit	₹10,000 interest tax-free	Nil