

Open PPF Account Online | Public Provident Fund Scheme

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PPF - PUBLIC PROVIDENT FUND

Invest in PPF & secure your future.

Open a Public Provident Fund

Public Provident Fund (PPF) Calculator

Investment Frequency

Yearly

Monthly

Half yearly

Quarterly

Amount

■

■500

■

150000

Duration

15 Years

30 Years

Interest Rate

7.10

%

*

Interest Earned

■

18,18,209

Maturity Amount

■

40,68,209

+

80.80

%

Open PPF Account

*Interest rate is subject to change as per Government's rule

Features of PPF Account

Opening and Management

Individuals can open a PPF Account for themselves or on behalf of a minor or someone of unsound mind for

Low Minimum Deposit Amount

Enjoy flexible deposits in your PPF Account, starting from ₹ 500 annually. Maximum amount that can be dep

Interest Rate

Earn attractive returns with a high interest rate of 7.1%*.

Tax Benefits

Save tax with deduction allowed under Section 80C. The maturity amount (including the accrued interest) ea

Lock-In Period

The 15-year lock-in period ensures disciplined savings.

Loan Against PPF

Have an emergency? Avail a loan against PPF between the 3rd and 6th years of the 15-year period.

Low-Risk

PPF is a government-backed investment option that is low-risk and gives assured returns.

ICICI Bank PPF Account Benefits

Assured returns with low risk

Invest in a safe option and get assured returns

Completely tax free

Amount deposited upto Rs. 1.5 Lacs a year, interest earned yearly & maturity amount is tax free

Save small and build wealth

Build wealth over years by saving as small as ₹500 & maximum of ₹1.5 Lacs in a year

Loan against PPF

In an emergency? Avail loan against PPF between 3rd to 6th year

Eligibility Criteria and Documents Required

Here are the eligibility criteria to Open a PPF Account:

To open a Public Provident Fund (PPF) Account, you must be a citizen of India. Both adults and minors can

Parents or guardians can open a PPF Account on behalf of a minor child.

Non-Resident Indians (NRIs) and Hindu Undivided Families (HUFs) are not eligible to open PPF Accounts.

Below are the documents required to open a PPF Account:

Identity Proof: PAN Card, Aadhaar Card, Passport or Voter ID

Address Proof: Aadhaar Card, Passport, Utility Bills or Rental Agreement

Others: Latest passport-sized photographs, duly filled Account Opening Form and nominee details.

Keep these documents handy, as they are essential for verifying identity and opening a PPF Account.

READ MORE

Open a Public Provident Fund

Account Online Instantly!

Open PPF Account Now

Process to Transfer PPF Account to ICICI Bank

You can transfer your existing PPF Account from your current authorised bank or Post Office to ICICI Bank b

At the existing bank/post office

1. Submit the PPF transfer request

2. The bank/Post office will send the following original documents

Certified copy of the Account

Account opening application

Nomination form

Specimen signature

Cheque/DD of outstanding balance in the PPF account to ICICI Bank.

At ICICI Bank

1. You will be informed about the receipt of transfer documents

2. You have to submit the following:

A fresh PPF Account Opening Form (Form A)

Nomination form (Form E / Form F in case of change of nomination)

Original PPF passbook

Original PPF passbook

READ MORE

PPF Withdrawal Rules

Partial Withdrawals

You can do partial withdrawals after completing 5 financial years of holding an active PPF Account. The maximum

50% of the balance in the Account at the end of the 4th financial year preceding the year of withdrawal; OR

50% of the balance in the Account at the end of the year prior to the withdrawal year

Only one withdrawal is permitted every financial year.

Complete Withdrawal

After the lock-in period of 15 years is completed, you can withdraw the full amount in your PPF Account.

PPF Withdrawal Charges

For early withdrawal before the lock-in period is completed, a penalty is levied of 1% reduction in the interest

Public Provident Fund: Limits and other important features

The minimum and maximum amount that can be deposited in every financial year is ■ 500 and ■ 1,50,000,

The loan facility is accessible from the third to the sixth financial year.

Withdrawals are permitted once a year starting in the sixth financial year.

The complete PPF maturity amount is allowed to be withdrawn after the end of the lock-in period.

Extension of the PPF Account after the initial 15 years is allowed in 5-year increments, with or without deposits

No court order can take money out of the Account.

Under Section 10 of the IT Act, interest generated is tax-free and deposits are eligible for deduction under Section 80C

Only a single PPF Account can be opened under an individual's name.

No joint PPF Account can be opened.

Public Provident Fund FAQs

EXPAND ALL

|

COLLAPSE ALL

When can I view my PPF Account online after account opening?

You can view your PPF Account online 24 hours after the Account is opened.

What is the maximum period for which I can set up a Standing Instruction?

A Standing Instruction can be set up for 15 years or till the maturity of PPF Account.

Can I get tax benefit on my PPF investment?

Yes, you can avail tax benefits with PPF. The deposits made in your PPF Account can be claimed as tax deductible

Can a Standing Instruction be set while opening an online PPF Account?

Yes. Standing Instructions can be set while opening a PPF Account online.

Is setting a Standing Instruction mandatory while opening an online PPF Account?

No. Customers can open a PPF Account online without setting any Standing Instruction.

Can NRIs open a PPF Account?

No. A PPF Account cannot be opened by NRIs.

Who can open a PPF Account?

Indian citizens

PPF is available for both adults and minors

Parents or guardians are allowed to open a PPF Account for their minor child. However, individuals can open a PPF Account. Non-Resident Indians (NRIs) and Hindu Undivided Families (HUFs) cannot open a PPF Account.

How can I re-activate an inactive PPF Account?

Here are the steps to reactivate an inactive Public Provident Fund Account:

Submit an activation request at the bank where you have your PPF Account

Deposit ₹ 500 for every year that the PPF Account was inactive and an additional ₹ 500 for the current financial year.

There is also a penalty that needs to be paid. This is ₹ 50 for every inactive year. The fees can be paid at the bank.

Remember that if the PPF Account has completed the maturity tenure of 15 years, the account cannot be re-opened.

How can I extend my PPF Account?

Here's how you can extend your Public Provident Fund Account:

Submit Form 4 to extend your PPF Account

Do this within 1 year after the PPF Account matures

PPF Accounts can be kept active even without adding new funds

The PPF Account will continue to earn interest as per the current PPF interest rate even when no funds are added.

Premature Closure of a PPF Account

A PPF account can be prematurely closed only after 5 years are completed from the date of opening the Account.

When can I view my PPF account online?

PPF account can be viewed online post 24 hours from the time of account opening.

What is the maximum Standing instruction period?

A standing instruction can be set for 15 years or till the maturity of PPF account.

Can I get tax benefit on my PPF investment?

Tax benefits can be availed under section 80C for the amount invested. The interest accrued is tax free.

Can a standing instruction be set while opening an online PPF account?

Yes. Standing instruction can be set while opening an online PPF account.

Is setting a standing instruction mandatory while opening an online PPF account?

No. Customers can open an online PPF account without setting any standing instruction.

Can NRI's open a PPF account?

No. A PPF account cannot be opened by NRI's.

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Current Account
Fixed Deposit
Money Transfer
Credit Cards
Personal Loan
Home Loan
Car Loan
Mutual Fund
Debt Management Services
Education Loan
Two Wheeler Loan
FASTAG
National Pension System
Public Provident Fund
Loan on Credit Card
Loan Against Property
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Pockets
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