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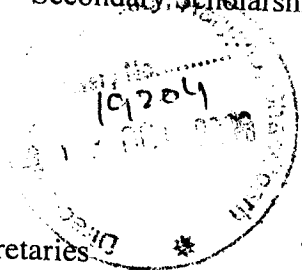
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By Speed Post

No. F. 7-2/2008-SS  
Government of India  
Ministry of Human Resource Development  
Department of School Education and Literacy  
Secondary Scholarship Division

CEL 9  
18/10/08



New Delhi, dated the 7<sup>th</sup> October, 2008.

To

The Education Secretaries  
All States/UTs

SCHEME NO TWO  
DSF

(2)

DES B

Subject: National Scheme of Incentive to Girls for Secondary Education-Implementation-  
regarding.

AA  
12.10.08

DDP 7 cl  
15/10/08

Sir,

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I am directed to enclose herewith a copy of the D.O. letter No. 6 (21)/2008-CM dated 15<sup>th</sup> September, 2008 received from Ms. Sumita Dawra, Director (CM), Ministry of Finance, Deptt. of Financial Services on the subject noted above. It is requested that all the Public Sector Banks may be asked to facilitate opening of 'Zero Balance' accounts for the beneficiaries under the National Scheme of Incentive to Girls for Secondary Education in view of these instructions, because the beneficiaries under this scheme belong to weaker sections of the society.

Yours faithfully,

(Ishwar Singh)  
Deputy Secretary to the Govt. of India  
Tel.No. 23073687

10/10

**भारतीय स्टेट बैंक**  
**भारतीय स्टेट बैंक**  
**State Bank of India**

S.No. 291(R)  
 वैयक्तिक बैंकिंग व्यवसाय-गट, देयता/गुंतवणूक उत्पाद-दृहत् समृद्ध वर्ग, राष्ट्रीय बैंकिंग समूह,  
 कॉर्पोरेट केंद्र, मजला-6, स्टेट बँक भवन, भादाम कामा रोड, मुंबई - 400 021.  
 वैयक्तिक बैंकिंग व्यवसाय इकाई, देयता/निवेश उत्पाद-बृहत् समृद्ध वर्ग, राष्ट्रीय बैंकिंग समूह  
 कॉर्पोरेट केंद्र, मजला-6, स्टेट बँक भवन, भादाम कामा रोड, मुंबई - 400 021.  
 Personal Banking Business Unit, Liabilities/Investment Products-Mass Affluent, National B  
 Corporate Centre, Floor-6, State Bank Bhavan, Madame Cama Road, Mumbai - 400 021.

Tel. (D) : 022-66104373/2280836 | Fax : 022-22022768 | E-mail : jgm.pblima@sbi.co.in

23 OCT 2008

20 OCT 2008

PB/LI-MA/SN/2

Date :

Ref. No. : 07.10.2008

मु.म.प्र. CGM	मु.म.-2 GM	मु.म.-1 GM-II
<i>[Signature]</i>	<i>[Signature]</i>	<i>[Signature]</i>

Dy.M. 5 *[Signature]* The Chief General Manager  
 State Bank of India  
 Local Head Office  
 New Delhi

**NATIONAL SCHEME FOR INCENTIVE TO GIRLS  
 FOR SECONDARY EDUCATION**

The Ministry of Human Resource Development, Department of School Education and Literacy, Govt. of India has recently launched the National Scheme for Incentive to Girls for Secondary Education. Under this Scheme, a sum of Rs 3000/- will be deposited in the name of eligible girl and she would be entitled to withdraw it on reaching 18 years of age.

A copy of scheme as advised vide Department of Financial Services, Ministry of Finance D.O. No. 62( 21. ) 2008 dated 15<sup>th</sup> September 2008 is enclosed for your information.

Please instruct all the branches under your Control to open 'Zero Balance' accounts for the beneficiaries under the scheme so that the amount of incentive can be kept as a fixed deposit.

Yours faithfully,  
*[Signature]*  
 Chief General Manager  
 Personal Banking

STATE BANK OF INDIA  
 23 OCT 2008  
*[Signature]*

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No. F. 7-1/2007-SS  
Government of India  
Ministry of Human Resource Development  
Department of School Education and Literacy  
Secondary Scholarship Division

New Delhi, dated the 3<sup>rd</sup> July, 2008.

To  
The Education Secretaries  
All States/UTs

Subject: National Scheme of Incentive to Girls for Secondary Education-Implementation-regarding.

Sir,

I am directed to say that the Central Government has now approved a new Centrally Sponsored Scheme called "Incentive to Girls for Secondary Education". A copy of the approved scheme is attached herewith.

2. According to the scheme, a sum of Rs. 3000/- (Rupees three thousand only) will be deposited in the name of each eligible girl and she would be entitled to withdraw it on reaching 18 years of age. The scheme covers (i) all SC/ST girls who pass class VIII and enroll in class IX in State Government, Government-aided or local body schools in the academic year 2008-09 onwards and (ii) all girls who pass class VIII from Kasturba Gandhi Balika Vidhyalayas (irrespective of whether from SC/ST or not) and enroll in class IX in State Government, Government-aided or local body schools in the year 2008-09 onwards. The girl should be unmarried and below 16 years of age (as on 31<sup>st</sup> March) on joining class IX to be eligible for the benefit under the scheme. Married girls are excluded from the scheme. Girls studying in class 9 in private unaided schools and the schools run by Central Government are also excluded from the scheme.

3. The girl receiving incentive will be entitled to withdraw the amount on attainment of 18 years of age, provided that she has passed at least class X Board examination.

4. All the State Governments/UT Administrations are requested to send a consolidated proposal in respect of all eligible candidates and schools to the Department of School Education and Literacy, Ministry of Human Resource Development, Shastri Bhavan, New Delhi indicating the following :-

- (1) District-wise and block-wise list of eligible Schools with number of girls studying in class 9 who are eligible for depositing the incentive.
- (2) Break-up No. of Girls (i) SC, (ii) ST, (iii) KGBV-SC, (iv) KGBV-ST, (v) KGBV-Minorities and (vi) KGBV- General.

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(3) Age wise break up of the number of Girls entitled for the benefit of scheme (e.g. 14<sup>+</sup>, 15<sup>+</sup>, 16<sup>+</sup> etc. as on 31.03.2008).

(4) Total amount required to be released for deposit.

It is also requested that the proposal may be examined properly keeping in view the eligible criteria of the scheme before sending it to Government of India.

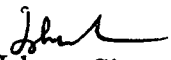
6. The Central Government will release the funds in 2 installments in every year. The first installment will be released immediately after verifying the proposal and after obtaining the recommendation of the Grant-in-Aid Committee of this Ministry. The second installment will be released after the receipt of Utilisation Certificate of first installment and progress report from the respective State/UT Government. The grants to States/UT Governments will be remitted through Inter-Government Adjustment Advice or through banking channel.

7. The Grant-in-Aid Committee of the Ministry of Human Resource Development will function as a Monitoring Committee for the scheme at the Centre. In addition, the States/UT Governments are required to submit Progress Report every quarter by the end of the academic year. By the end of academic year, third party "process evaluation" should be undertaken on sample basis.

8. All the State Governments/UT Administrations are requested to make adequate provision of funds in their budget for the adjustment of receipts of grants in aid from the Government of India under Centrally sponsored scheme. It is also requested that the amount of incentive may be transferred to the accounts of the beneficiaries direct by the State Government/UT Administrations.

9. All the State Governments/UT Administrations are also requested to give wide publicity to the scheme. All the implementing schools may be directed to ensure that no girl, who is eligible for incentive under the scheme is left out so that its objective to reduce drop-out of girls belonging to the weaker sections of the society at Secondary and Senior Secondary stages and to promote their retention and enrollment at these stages, are achieved.

Yours faithfully,

  
(Ishwar Singh)

Deputy Secretary to the Govt. of India  
Tel.No. 23073687

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**Centrally Sponsored Scheme "Incentives to Girls for Secondary Education"**

**1. Introduction:**

The Finance Minister in his budget announcement 2006-07 (Para-38-Credit of funds under Kasturba Gandhi Balika Vidyalayas) has inter-alia stated as under: -

"The initial results of the Kasturba Gandhi Balika Vidyalaya Scheme launched in 2004 are encouraging. 1,000 new residential schools for girls from SC, ST, OBC and Minority communities will be opened in 2006-07. I have provided Rs.128 crore, and I have agreed to provide an additional sum of Rs.172 crore during the year. I propose to provide a further Incentive to the girl child who passes the VIII Standard Examination and enrolls in secondary school. A sum of Rs.3, 000 will be deposited in her name, and she would be entitled to withdraw it on reaching 18 years of age."

**2. Background**

The above announcement has been made to promote the girl child's enrolment of 14-18 years age group at secondary stage, who passes class VIII and subsequently drops out for various socio-economic reasons. The proposed scheme is further intended to retain such girl child up to class XII. In the year 2004-05, the drop out rates of girls from classes I-VIII was about 50.8%. For classes I-X the drop out rate of girls was about 64 % in the same year. Hence, only 36% of the country's girl students could be retained up to class-X. This is the combined result of several socio economic factors, but a major contributor is no doubt the inability of the parents to afford the cost of education of girl child.

**3. Objective**

To establish an enabling environment to reduce the drop outs and to promote the enrolment of girl child belonging to SC/ST communities in secondary schools and ensure their retention up to the 18 years of age.

**4. Target Group and components**

4.1 The Scheme will cover (i) all SC/ST girls who pass class VIII and (ii) girls, who pass class VIII examination from Kasturba Gandhi Balika Vidyalayas (irrespective of whether they belong to Scheduled Castes or Tribes) and enroll for class IX in State/UT Government, Government-aided or local body schools in the academic year 2008-09 onwards. Married girls will be excluded from the scheme. Girl children studying in private unaided schools are proposed to be excluded since a majority of such schools charge high fees and therefore, parents of such girl students may not require the financial assistance that is being offered under this scheme. Students enrolled in schools run by Central Government are also being excluded from the scheme, as these children are either fully provided for already, or are those of Central Government employees, who can afford education of their children, without further support.

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4.2 The girl child receiving incentive may be entitled to draw the amount on attainment of 18 years of age. The amount of incentive may be transferred to the Central Government's account in the unfortunate event of the death of the student before attaining the age of 18 years.

4.3 To be eligible for the benefit under the scheme the girl should be unmarried and should be below 16 years of age (as on 31<sup>st</sup> March) on joining class IX. The target group is estimated to be 11.72 lakh, 12.31 lakh, 12.92 lakh and 13.57 lakh girls in 2008-09, 2009-10, 2010-11 and 2011-12 respectively. In addition, the scheme is made applicable to the girls, who pass class VIII examination from Kasturba Gandhi Balika Vidhyalayas irrespective of whether they belong to Scheduled Castes or Tribes. This target group will be 11.91 lakhs, 12.50 lakhs, 13.12 lakhs and 13.78 lakhs girls in 2008-09, 2009-10, 2010-11 and 2011-12 respectively. Since, SC/ST girls of KGBVs are already counted, the additional financial implication will be on account of non-SC/ST girls in KGBVs which are estimated as 0.185 lakh, 0.194 lakh, 0.204 lakh and 0.214 lakh in 2008-09, 2009-10, 2010-11 and 2011-12 respectively. Total financial implication of the scheme in the remaining four years of 11<sup>th</sup> Five Year Plan will be Rs.1556.73 crore, which is Rs. 56.73 crore more to Rs. 1500.00 crore allotted for the scheme in 11<sup>th</sup> Five Year Plan.

4.4 1% of the total incentive amount each year will be spent on administration, monitoring and evaluation.

4.5 There would be no restriction based on income criteria for grant of incentive to girls, because SC/ST girls and girls passing out from KGBVs and studying in Government, Government-aided and local body schools would generally be from disadvantaged section of the society.

## 5. Implementation Partners

State/ UT Governments, Schools controlled and managed by State Governments, Local Bodies and Aided Private Schools and Panchayati Raj Institutions will be the implementing partners. The amount of incentive may be released to the State/ UT Governments for depositing, the same in favour of the eligible girls.

## 6. Financial Parameters

A sum of Rs. 3000 (Rupees three thousand only) would be deposited under term deposit/ fixed deposit in a public sector bank or in a post office in the name of every eligible girl child. The term/ period of the deposit may be counted from the date of deposit to the date on which the girl child attains the age of 18 years. No premature withdrawal will be allowed.

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7. **Process of Execution:**

7.1 Every implementing school may prepare a proposal for release of amount of incentive after proper examining the eligibility criteria and submit it to the State Governments/ UTs through proper channel.

7.2 State/ UT Governments will send a consolidated proposal to the Department of School Education and Literacy, Ministry of HRD, New Delhi indicating the followings:

1. Number of eligible Schools in the State/ UT
2. Number of eligible schools proposed to be covered under the scheme
3. Number of Girl students of SC/ST communities and non- SC/ST girls who pass class VIII examination from KGBVs, who are entitled for the benefit of scheme.
4. Age wise break up of the number of Girl Child entitled for the benefit of scheme.
5. Total amount proposed to be released as incentive.

7.3 -The funds may be released to the State/ UT Governments in two installments in every year. The 1<sup>st</sup> installment will be released immediately on receipt of the proposal. The 2<sup>nd</sup> installment may be released only after the receipt of utilization certificate of 1<sup>st</sup> installment and progress report from the respective State/ UT Government.

7.4 The application will be verified particularly with reference to birth certificate issued by the School Head based on enrollment record.

7.5 An account will be opened in the name of the beneficiary in the nearest public sector bank or in a post office by the implementing agency (State/ UT Governments or the autonomous organizations, as the case may be) and the amount deposited in a Fixed Term Deposit.

7.6 A passbook or a certificate would be given to the student, which will also identify her as a beneficiary of the scheme.

7.7 The beneficiary will have to continue her study at least for two years in the secondary school after her enrollment in Class IX in order to avail the benefit under the scheme. The Principal/ Head of the school will furnish a certificate to this effect.

7.8 To be eligible to draw the matured amount a pre-condition would be for the beneficiary to pass class X Board examination successfully.

7.9 On attaining 18 years of age and production of (i) 10<sup>th</sup> class pass certificate and (ii) a certificate from the Principal / Head of the school that the girl beneficiary has continued her study for at least two years after enrolment in Class IX the implementing

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agency will authorize the bank to transfer the matured amount in the interest bearing account to the savings account in the name of the girl beneficiary.

**8. Technical Support Group**

A Technical Support Group of consultants may be constituted with the following scope of works:

- To examine the proposal, utilization of funds and progress reports of the State / UT Governments and Autonomous Organisations
- To collect and analysis the relevant data
- To compile category wise number of beneficiaries
- To assist in effective implementation
- To assist in monitoring of implementation
- Any other works which may arise in the course of implementation

**9. Time Period**

Every implementing school may complete the exercise of identification of eligible girl child and preparation of proposal within one month of the commencement of the academic year. The State/ UT Governments will prepare the consolidated proposal and send to the Department of school Education & Literacy, Ministry of HRD, New Delhi within three months of the commencement of the academic year.

**10. Grant -in Aid Committee**

A Grant-in-Aid Committee headed by the Secretary, School Education and Literacy will be constituted to consider the proposals received from various States/ UT Governments. This Committee may include, Joint Secretary (Secondary Education), JS and FA, Ministry of Human Resource Development, representative of Planning Commission, Ministry of Finance, Ministry of Women and Child Development, Ministry of Social Justice and Empowerment and Ministry of Tribal Welfare.

**11. Release of Grant**

11.1 On approval of the proposal by the Grant -in Aid Committee, funds may be released in two installments. First instalment may be released immediately after the approval and next instalment may be released after receipt of Utilisation Certificate and Progress Report from the States/UT Governments.

11.2 The first instalment may be released on the basis of estimated enrolment figures and the second instalment will be released on the basis of actual number of girl children identified as assisted.

**12. Disbursement**

The grants to States/ UT Governments may be remitted through Inter Government Adjustment Advice or through the banking channel. This would include direct transfer of grants to the accounts of beneficiaries through the banking channel.

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13. **Monitoring and Evaluation**

13.1 The Grant-in-Aid Committee may also function as a Monitoring Committee for the scheme. In addition, the States/ UT Governments may be required to submit Progress Reports every quarter.

13.2 By the end of the academic year, third party "process evaluation" should be undertaken on sample basis.

14. **Wide Publicity**

Wide publicity would be planned to familiarize the scheme among intended beneficiaries.

15. **Review of the Scheme**

The scheme will be rigorously evaluated after two years through appropriate independent agencies in order to further improve the same in future.

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**National Scheme of Incentive to Girls for Secondary Education (NSIGSE)**

S.No	Full Name_ In_English	Gender	Address 1	Address 2_District	Address 3_Pincode	Bank_Name	Bank_Account_Numb	IFSC_CODE of_Branch	Aadhaar_number	Annual_Amount_In_Rupees	Father's Name	Date_of_Birth_of_Student	Year_enrolment_class	Category	Religious_Minority	School_Name	School_Address	School_Type
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19
Mandatory	Mandatory	Mandatory	Optional	Optional	Optional	Mandatory	Mandatory	Mandatory	Optional	Mandatory	Optional	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Optional	Mandatory
		Male/Female/Transgender				> 3 Chars	> 11 Digits	Full Code	12 Digit	3000		(dd/mm/yyyy)	YYYY	SC/ST/OBC/GEN	Muslim/Sikh/Buddhist/Christian/ Others			Govt./Govt.aided/Local Body/KGBV

Girls should be unmarried and age should not be > 16 years as on 31st March of enrolment year in class IX

**Category wise Information**

- |              |                  |                          |
|--------------|------------------|--------------------------|
| Sr.No.       | Category         | No. of Beneficiary Girls |
| 1            | SC               |                          |
| 2            | ST               |                          |
|              | OBC/Gen/Minority |                          |
| 3            |                  |                          |
| <b>Total</b> |                  |                          |
|              |                  | <b>(1+2+3)</b>           |