

Scholarship

**National Scheme of Incentive
to girls for Secondary
Education (SC / ST)**

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 3rd 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 31st 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.

(3) Age wise break up of the number of Girls entitled for the benefit of scheme (e.g. 14⁺, 15⁺, 16⁺ 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,

[Handwritten signature]

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(Ishwar Singh)

Deputy Secretary to the Govt. of India

Tel.No. 23073687

[Handwritten notes and signatures in the left margin]

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.

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 31st 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 11th 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 11th 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.

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 1st installment will be released immediately on receipt of the proposal. The 2nd installment may be released only after the receipt of utilization certificate of 1st 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) 10th 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.

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.

Proforma IIA (Se)

Centrally Sponsored Scheme "Incentive to Girls for Secondary Education"

Proforma IIA-Soft Copy

Year

Data Structure to be provided by State Nodal Officer to Identified Bank's Nodal Officer for uploading the Bulk Credit to Student's Account directly.

File should be simple text file which can be opened in Notepad

1	STATECD	Character	10	As per Codes given by Reserve Bank of India on their web site
2	DISTRICTCD	Character	10	As per Codes given by Reserve Bank of India on their web site
3	BLOCKCD	Character	10	As per Codes given by Reserve Bank of India on their web site
4	SCHOOL NAME	Character	30	Name of the School where child is studying
5	SCHOOLADD	Character	30	Address of the School where child is studying
6	STUDENT NAME	Character	30	Name of the Student
7	FATHERNAME	Character	30	Student's father Name
8	DOB	Date	8	Date of Birth of Student
9	BANKNAME	Character	30	Bank's Name where Student has opened the account
10	BRANCHNAME	Character	30	Branch's Name where Student has opened the account
11	IFSCCODE	Character	11	IFSC Code of the Bank/Branch where student has opened the account. Available on RBI's web site
12	BRANCHADD	Character	30	Address of the Branch where Student has opened the account
13	ACCOUNTNO	Character	17	Full A/c Number of Student
14	AMOUNT	Amount	16,2	The amount to be paid to Student

District	Block	Name and	Whether	etc.	N
Proforma for the eligible girls for incentive under National Scheme of Incentive to Girls for Secondary Education					

Certificate

Certificate

A certificate should be recorded for each list stating that all the girls listed above are unmarried, studying in class IX in Government, Government-aided and local body schools during the session 2008-09. These girls have not completed 16 years of age as on 31.03.2008 and belong to SC or ST or have passed class VIII from a Kasturba Gandhi Balika Vidyalaya.

Proforma for abstract of number of eligible girls for incentive under National Scheme of Incentive to Girls for Secondary Education

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श्रीमान कमिशनरनी कार्यालय
गु.रा. मांझीनगर
नं. ७-१/२०११-२२
२८ JUL २०११
श्रीमान...
कमिशनरनी कार्यालय...

F.No. 7-1/2011-SS

Government of India

Ministry of Human Resource Development
Department of Secondary Education and Literacy
(SS Section)

1/c
A7/c

Shastri Bhawan
New Delhi, 14th July, 2011

To

The Principal Secretaries/Secretaries (Education),
All States/UTs (As per list attached)

Subject: "National Scheme of Incentive to Girls for Secondary Education"- Proposals for the financial year 2011-12.

Sir/Madam,

This has reference to Centrally Sponsored Scheme "National Scheme of Incentive to Girls for Secondary Education (NSIGSE)" of the Ministry of Human Resource Development. A copy of the Scheme is enclosed.

2. It has been decided to transfer the implementation of the NSIGSE scheme from State Bank of India to Canara Bank. The Canara Bank is developing a web-portal for data-entry of the proposals by the Nodal Officers at the States/UTs level. The web-portal is likely to be operational by the end of July 2011. The User-Id and Password of web-portal of the concerned State/UT will be intimated to you as soon as the portal becomes operational. You may login to the portal to feed the data relating to the Scheme. The proposal for 2011-12 should be prepared in three proforma (copy of proforma I, II and III enclosed) and the same may be entered into the portal for online submission to the Bank. A hard copy of duly filled in proforma I and II is also required to be sent to this Ministry with signature of Nodal Officer on each page of the proposal.

3. Shri Hemant Kumar, Deputy General Manager, Canara Bank, Govt. Business Branch, National Archives Building (Adjoining Shastri Bhawan), 11, Janpath, New Delhi-110001, is the Nodal Officer of Canara Bank for this Scheme. His Telephone no. is 011-23387352, Mob. no: 9810788749 and Telefax no. 011-23387243. He may be contacted for any information / clarification regarding web-portal and processing of proposals.

4. The incentive of ₹ 3000 to eligible girls will be released to Canara Bank by this Ministry. The girls receiving incentive under the Scheme shall be entitled to withdraw the amount along with interest on attainment of 18 years of age and after passing class X Board Examination. The Bank will provide a receipt/ certificate to eligible girls about the incentive amount of ₹ 3000. The amount along with the interest will be transferred by Canara Bank to the bank account of eligible girls on its maturity.

5. All the State Governments/ UT Administrations are requested to send a consolidated proposal in respect of eligible girls for 2011-12 to this Ministry. Complete and consolidated proposals should only be sent at one go and proposals received in piecemeal shall not be considered.

Yours faithfully,

Enclosures: As above

(K. Mathivanan)
Director

Telefax. 011-23074113

Copy forwarded for information and necessary action to:-

1. The Nodal Officers of all States/UTs.
2. Shri Hemant Kumar, Deputy General Manager, Canara Bank, Govt. Business Branch, National Archives Building (Adjoining Shastri Bhawan), 11, Janpath, New Delhi-110001.

PROFORMA- I
Proforma for the eligible girls for Incentive under National Scheme of Incentive to Girls for Secondary Education

District Name	Block Name	Name and Address of the School	Whether the School is Government- Aided/ Local Body/KGBV	Name of the Girl	Father's Name	Date of Birth	Whether belongs to (SC/ST) (Yes/No)			Whether belongs to (SC/ST/GEN) (Yes/No)		
							Govt./Govt. Aided/ Local Body			KGBV		
							SC	ST		SC	ST	GEN
TOTAL												

Certificate

State should be recorded for each list stating that all the girls listed above are unmarried, studying in class IX in Government, Government - aided body Schools and KGBV during the session 2011-12. These girls have not completed 16 years of age as on 31.03.2011 and belong to SC or ST or ed class VIII from Kasturba Gandhi Balika Vidyalaya.

Signature of Nodal Officer
(With Stamp)

5/c
AP/c

Reforma for abstract of number of eligible girls for Incentive under National Scheme of Incentive to Girls for Secondary Education

7/c
51/c

**Signature of Nodal
Officer (With Stamp)**

Proforma for the eligible girls for Incentive under National Scheme of Incentive to Girls for Secondary Education

[illegible]

note that the date of maturity is calculated as the last day of the quarter in which the beneficiary attains the age of 18 years. The account may be opened in any Public Sector Bank preferably Canara Bank.

**Signature of Nodal Officer
(With Stamp)**

9/c
53/c

Centrally Sponsored Scheme "Incentives to Girls for Secondary Education"

11/c
SS/c

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: -

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2. Background

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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.

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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.

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 31st 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 11th 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 11th 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.

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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.

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.

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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:

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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.

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7.9 On attaining 18 years of age and production of (i) 10th 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 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.

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.

15/c
59/e

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.
