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Government of India
Ministry of Human Resource Development
Department of Women and Child Development
Shastri Bhavan, New Delhi - 110001

GUIDELINES FOR THE BALIKA SAMRIDDHI YOJANA(BSY)
(RECAST SCHEME)

1. Major Features and Objectives of the Balika Samriddhi Yojana

The recast Balika Samriddhi Yojana will be a 100% Centrally Sponsored Scheme to extend 100% central assistance to States/Union Territories to provide benefits under the Scheme in accordance with the norms, guidelines and conditions laid down by the Central Government.

2. Objectives

1. To change negative family and community attitudes towards the girl child at birth and towards her mother.
2. To improve enrolment and retention of girl children in schools.
3. To raise the age at marriage of girls.
4. To assist the girl to undertake income generating activities.

3. Coverage

The Balika Samriddhi Yojana will cover both rural and urban areas in all districts in India.

4. Target Group

The Balika Samriddhi Yojana will cover girl children in families below the poverty line (BPL) as defined by the Government of India, in rural and urban areas, who are born on or after 15 August, 1997.

- i) In rural areas the target group can be taken as the families which have been identified to be below the poverty line in accordance with the norms specified under Swamajayanti Gram Swarozgar Yojana (known as such with effect from 1.4.1999), previously known as Integrated Rural Development Programme (IRDP).

- ii) In urban areas, wherever household surveys have been conducted as per the instructions of Government of India and lists of BPL families are prepared, such lists can be used. Wherever such lists are not prepared, the list of families covered under the Targetted Public Distribution System (TPDS) may be followed. Where neither of these lists are available, as a rule of thumb, families living in urban slums, both recognized as well as those not recognized, may be covered. Also, families which are in urban informal sector and working as rag-pickers, vegetable/fish and flower sellers, pavement dwellers etc. would also be eligible. Applications may also be collected from families in non-slum areas.

Benefits under BSY will be restricted to two girl children in each household born on or after 15.8.1997 irrespective of the total number of children in the household.

5. **Components of the Balika Samridhhi Yojana**

The girl children eligible under BSY will be entitled to the following benefits:

1. A post-birth grant amount of Rs.500/-.
2. When the girl child born on or after 15/8/1997 and covered under BSY starts attending the school, she will become entitled to annual scholarships as under for each successfully completed year of schooling:-

<u>Class</u>	<u>Amount of Annual Scholarship</u>
I-III	Rs.300/- per annum for each class
IV	Rs.500/- per annum
V	Rs.600/- per annum
VI-VII	Rs.700/- per annum for each class
VIII	Rs.800/- per annum
IX-X	Rs.1,000/- per annum for each class

6. Deposit of the benefits admissible to the girl child under the Balika Samridhhi Yojana in an interest-bearing account.

1. The amounts mentioned in paras 5 (1) and 5(2) above less those required for benefits under para 7 below, shall be deposited in an interest-bearing account to be opened in the name of the beneficiary girl child and an officer designated in this behalf by the State Government/Union Territory Administration in the nearest bank or post office. The choice of a bank or a post office for the purpose of opening the account will be of the State Government/Union Territory Administration. The account should earn the maximum possible rate of interest. In this context, the Public Provident Fund scheme or the National Savings Certificate scheme should be given the highest priority and the Savings Bank Account scheme the lowest.

2. In order to ensure that the maximum possible rate of interest is earned on the deposits of the benefits in the interest-bearing account, no pre-mature withdrawal shall be permitted from the account which will mature on the girl child attaining the age of eighteen years.

3. On the girl child attaining eighteen years of age and on production of a certificate from the Gram Panchayat/Municipality that she is unmarried on her eighteenth birthday, the implementing agency would authorize the bank or the post office authorities concerned to allow her to withdraw the matured amount standing in her name in the interest-bearing account.

4. In the event of the girl getting married before attaining the age of eighteen years she shall forgo the benefit of the amounts of the annual scholarships and the interest accrued thereon and shall stand entitled only to the post-birth grant amount of Rs.500/- and the interest accrued thereon. The implementing agency shall, in such an event, be entitled to withdraw the value of the matured deposit of the scholarship amounts and the interest accrued thereon and utilize this fund to sanction the benefits prescribed under this Scheme to other eligible girl children.

5. In the eventuality of the death of the girl child before attaining the age of eighteen years, the accumulated amount in her account would be withdrawn by the implementing agency for payment to other eligible beneficiaries under BSY.

7. Other utilization of the benefits admissible to the girl child under the Balika Samriddhi Yojana.

1. A portion of the post-birth grant of Rs.500/- or the amounts of the annual scholarships eligible for deposit may be permitted to be applied toward the sole purpose of paying the premium on an insurance policy in the name of the girl child under the Eihagyashree Balika Kalyan Bima Yojana. Such a utilization may be permitted with due authorization of the mother/guardian of the girl. The remaining amount i.e., the amount left after payment of the premium, shall be deposited in the interest-bearing account spoken of in para 6(1) above.

2. The amounts of annual scholarships may be permitted to be utilized toward purchase of textbooks or uniforms for the girl child, with due authorization of the mother/guardian of the girl. The amounts of scholarships remaining after such utilization shall be deposited in the interest-bearing account spoken of in para 6(1) above

B. Procedure for disbursing the benefits under the Balika Samriddhi Yojana.

1. For rural areas, funds for payment of the post-birth grant and annual scholarships will be released by the Department of Women and Child Development, Government of India to the State Governments and Union Territory Administrations who will in turn release it to the Implementing Agencies (IA) to be identified by them. The State Governments/Union Territory Administrations will disburse the benefits to the girl child through its Integrated Child Development Services(ICDS) scheme infrastructure in the ICDS areas and in non-ICDS areas through the agencies which are presently implementing BSY.

2. The Gram Panchayats/Municipalities (where an elected body exists) will be responsible for identifying the beneficiaries under BSY in their respective areas of operation and for:-

- (i) Disseminating information about BSY and the procedures for obtaining the benefits under it. In this task, they should also involve voluntary organizations.
- (ii) Implementing BSY according to the guidelines laid down
- (iii) Monitoring and following up the disbursement of the benefits under the various components of BSY.

3. The Gram Panchayats/Municipalities/other local bodies (where an elected body exists) will obtain applications for the benefits under BSY. The services of village/field level staff like Anganwadi Workers, Auxiliary Nurses Midwives (ANMs), revenue village accountants, school teachers, Panchayat/Municipal staff may be utilized to identify eligible beneficiaries, to inform them about BSY, to give them the application forms, help them in filling the forms and to collect the filled in applications. Application forms should be provided free of cost. Applications can also be made on photocopies or hand-written/typed forms in the prescribed format.

4. The list of these applications, which are eligible for sanction, shall be prepared by the Gram Panchayats or Municipalities/local bodies (where an elected body exists), as the case may be.

5. The applications shall be verified with respect to:-

- a) the birth of the girl child with respect to the birth register/birth certificate.
- b) the household being in the Swarnajayanti Gram Swarozgar Yojana list of BPL households in rural areas and; in urban areas, being below the poverty line as defined in the criteria mentioned in para 4(i) above in these guidelines.
- c) Whether the girl child is the first or the second girl child in the family eligible to receive the benefits under BSY.

6. If the Gram Panchayat or Municipality is satisfied about the applicant's eligibility, it shall sanction the grant to the girl child by a resolution passed in the meeting of the Gram Panchayat/Municipality (where an elected body exists) or ratified in its meeting. The list of sanctioned beneficiaries shall be displayed on the notice board of the Gram Panchayat/Municipality for public information and also be announced in the Gram Sabha (where an elected body exists) when it is held.

7. In the absence of an elected body as Gram Panchayat/Municipality/local body, its functions under BSY will also devolve upon the implementing agency.

8. The list of eligible beneficiaries will be forwarded to the implementing agencies on a monthly basis. An account will be opened in the name of the girl child in the nearest nationalized bank or post office by the implementing agency and the amount deposited in a Cumulative Term Deposit. This account would be in the joint name of the girl child and an officer to be designated in this behalf by the implementing agency to facilitate withholding of a part of the amount should the girl get married or die before 18 years of age.

9. A passbook would be given to the mother of the girl child or to her guardian (in case the girl child has lost her mother through any contingency), which would be in the name of the girl child. The passbook will also serve to identify the girl child as a beneficiary of BSY for future benefits also, i.e., annual scholarships when she starts attending school.

10. Ordinarily, the beneficiary girl child will become eligible to receive annual scholarships after 6 years of her birth on or after 15.8.1997 when she starts going to school. Consent of the mother or the guardian will be obtained as to the mode of the scholarships i.e. whether to be deposited fully in the interest-bearing account in her name or partly to be deposited after payment of insurance premium or purchase of textbooks or uniforms. At the beginning of an academic year, a proposal for payment of annual scholarship to the girl child for the class of study successfully undergone by her in the previous academic year, would be prepared by the head of the school and sent to the implementing agency which would then deposit the amount of the scholarship for the class of study successfully completed by her in the previous academic year in the interest -- bearing account in her name keeping in view the option indicated by the mother or the guardian of the girl child, as referred to in this para above, with respect to part utilization of the amount towards insurance premium or textbooks/uniforms.

11. On attaining 18 years of age, and on production of a certificate from the Gram Panchayat/Municipality that she is unmarried on her 18th birthday, the implementing agency would authorize the bank or the post office authorities to allow her to withdraw the matured amount in the interest-bearing account in her name. In the event of the girl getting married before attaining the age of 18 years, she would forgo the benefit of the amount of the annual scholarships under BSY. The implementing agency in such cases would be authorized to withdraw the matured deposited amount of the scholarships and use the same for payment to other eligible beneficiaries under BSY. The girl child would however be entitled to receive the post-birth grant of Rs.500/- along with interest, regardless of her marital status at the age of 18 years.

12. In the eventuality of the death of the girl child before attaining 18 years of age, the accumulated amount in her account would be withdrawn by the implementing agency for payment to other eligible beneficiaries under BSY.

9. State Governments/UT Administrations and the Implementing Agencies will:-

- I) **Ensure wide and continuous publicity to the benefits under BSY and the procedures for claiming them through posters, brochures, media and other means. They shall ensure that application forms are widely available in local languages. Verification of applications should be both prompt and strict. Sanctions should be expeditious. Delays and malpractices should be eliminated in disbursement. Adequate accounting arrangements should be instituted to enable proper post audit. Every effort should be made through these means to ensure that only eligible persons obtain the benefits.**
- II) **Subject to these, and other guidelines issued by the Government of India from time to time, suitable procedures may be instituted for the implementation of the Scheme and Government of India kept informed. They may also comply with any modifications that Government of India may indicate, based on review. In the procedures so instituted, the nodal authority for BSY at the State/District level will also be prescribed.**
- III) **Intimate to the Government of India the number of beneficiaries under each component of BSY district-wise and other information about the implementation of BSY, in order to facilitate smooth flow of funds to the implementing agencies and to ensure prompt disbursement of benefits under BSY.**
- IV) **Compile information, utilization certificates, audited accounts and reports from District level agencies/Municipalities and forward them to the Government of India to facilitate release of further instalments.**
- V) **Constitute State level and District level Committees for the purposes laid down in these guidelines.**

10. Model forms and reports.

A set of forms suggested for various purposes under these guidelines is attached. The forms can be modified or supplemented by any State Government/Union Territory Administration to suit the implementation of these guidelines in the State/Union Territory Administration. Each State Government/Union Territory Administration should provide to the Government of India for perusal and record a set of the forms devised by it, if any, other than the suggested forms attached herewith.

RECEIPT

Received application for obtaining the post-birth benefit of Rs.500/- in favour of (name of newborn girl child)
from Smt. wife of Shri
of village on

**Anganwadi Worker/ANM*/
Village Revenue Officer**

Place

Date

- Note**
- 1 Please approach the Panchayat Member/ Chairperson, Gram Panchayat if the time taken in providing the benefit of Rs.500/- exceeds 90 days from the date of application.
 - 2 Please enclose a copy of this receipt along with the complaint regarding delay.

* Auxillary Nurse/Midwife

BALIKA SAMRIDDHI YOJANA (BSY)

**APPLICATION FORM FOR OBTAINING THE POST-BIRTH BENEFIT OF
RS.500/- (FOR RURAL AREAS)**

(No document other than the application form is necessary for obtaining the post-birth benefit of Rs.500/-)

To

Chairperson/Secretary/Executive Officer,
Gram Panchayat.

Subject: Balika Samridhhi Yojana – application for obtaining the post-birth benefit of Rs.500/-

Madam/Sir,

I have given birth to a girl child. Details are furnished below:-

1. Name of applicant (mother).....
2. Name of husband.....
son of
3. Full address: House number Street.....
Locality Village
- Block/Tehsil/Taluk..... District
4. Date of birth of applicant (mother)
5. Date of birth of newborn girl child
6. Place of birth of newborn girl child
7. Name of newborn girl child
8. Number of girl children in the family already benefitted under BSY
excluding the newborn girl child

9. Whether belonging to i) SC..... ii) ST.....
iii) OBC iv) Others

2. It is requested that the post-birth benefit of Rs.500/- under BSY may be sanctioned in favour of my above-named newborn daughter.

Authorisation:

I hereby authorize the implementing agency for BSY to open an interest-bearing account in the joint name of my newborn daughter above and the implementing agency in a bank or post office nearest to me and, subject to the adjustment to be made as requested below (if any), to deposit the post-birth benefit therein. The BSY benefit of annual scholarships when the girl child starts attending school may also be deposited in the same account which will mature and become payable to the girl child on her attaining the age of eighteen years, subject to her having remained unmarried till then. No pre-mature withdrawal from this account will be permissible. In the event of the girl child having married before attaining the age of eighteen years, the amount at credit in the account attributable to annual scholarships and the interest accrued thereon shall stand forfeited and will revert to the implementing agency. In the contingency of the death of the girl child before attaining the age of eighteen years, the entire amount at credit in the account shall stand forfeited and will revert to the implementing agency.

Adjustment requested to be made:

An amount of Rs. /- (Rupees.....only)
may be paid to me in cash from the post-birth benefit of Rs.500/-, being the premium deposited toward the Bhagyashree Balika Kaiyan Birna Yojana policy number taken in the name of the girl child above. Receipt number dated for payment of the insurance premium is enclosed herewith in original (to be enclosed by applicant).

2. The amount of Rs. /- (Rupeesonly)
remaining after allowing the above adjustment from the post-birth benefit may be deposited in the interest-bearing account as per the above authorization.

(Signature of applicant – mother)

Date.....
Place.....

Verification and Report

Verified and reported that:-

1. Smt. wife of Shri
of House Number Street Village
has given birth to a girl child on (date) as per the Birth
Register/Birth Certificate.
2. The girl child has been given the following immunization: BCG/Measles/
DPT/Polio.
3. The family of Smt. wife of Shri
of Village has been shown at serial number
in the list of families below the poverty line under Swamajayanti Gram
Swarozgar Yojana (previously known as IRDP).
4. The total number of beneficiaries in the family under BSY including the
newborn girl child above is

Anganwadi Worker/ANM*/
Village Revenue Officer

Place

Date

Signature of Secretary/
Executive Officer
Gram Panchayat

Place

Date

*Auxiliary Nurse/Midwife

SANCTION

This is to sanction Rs.500/- as post-birth benefit in favour of (newborn girl child) daughter of Smt. wife of Shri of Village under BSY. The sanction has been approved/will be ratified by a resolution of the Gram Panchayat. This sanction order will be notified on the notice board of the Gram Panchayat and will be announced in the Gram Sabha.

Signature
Secretary/Executive Officer
Gram Panchayat

Place

Date

In pursuance of the above sanction, an interest-bearing account has been opened in the joint name of the newborn girl child above and (name and designation of the officer of the implementing agency) and the passbook for the same has been handed over to the applicant (mother of the newborn girl child) as per the details below:-

1. Name of bank or post office where account opened
2. Date of opening of account
3. Deposit scheme under which account opened and number of account opened
4. Amount deposited: Rs. /- (Rupees only)
5. Passbook number
6. Amount paid in cash to applicant (mother) as reimbursement of insurance premium as per the application: Rs. /- (Rupees only).

Name, designation and signature of
officer of implementing agency

Place

Date

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RECEIPT

Received the following from the implementing agency:-

1. Cash amount of Rs. /- (Rupees only) as reimbursement of insurance premium as per the application.
2. Passbook number for Rs. /- (Rupees only).

Signature of applicant (mother)

Place

Date

RECEIPT

Received application for obtaining the post-birth benefit of Rs.500/- in favour of (name of newborn girl child)
from Smt. wife of Shri
of Town/City on

Urban Anganwadi Worker/
Multi-purpose Health Worker (Female)/
Revenue Officer/Municipal Officer

Place

Date

- Note
- 1 Please approach the Ward Councillor/ Chairperson, Municipality if the time taken in providing the benefit of Rs.500/- exceeds 90 days from the date of application.
 - 2 Please enclose a copy of this receipt along with the complaint regarding delay.

BALIKA SAMRIDDI YOJANA (BSY)

APPLICATION FORM FOR OBTAINING THE POST-BIRTH BENEFIT OF RS.500/- (FOR URBAN AREAS)

(No document other than the application form is necessary for obtaining the
post-birth benefit of Rs.500/-)

To

Municipal Officer,
....., Municipality.

Subject: Balika Samriddhi Yojana – application for obtaining the post-birth
benefit of Rs.500/-

Madam/Sir,

I have given birth to a girl child. Details are furnished below:-

1. Name of applicant (mother).....
2. Name of husband.....
son of
3. Full address: House number Street.....
Locality Town/City.....
Block/Tehsil/Taluk..... District
4. Date of birth of applicant (mother)
5. Date of birth of newborn girl child
6. Place of birth of newborn girl child
7. Name of newborn girl child
8. Number of girl children in the family already benefitted under BSY
excluding the newborn girl child

9. Whether belonging to i) SC..... ii) ST.....
iii) OBC iv) Others

2. It is requested that the post-birth benefit of Rs.500/- under BSY may be sanctioned in favour of my above-named newborn daughter.

Authorisation

I hereby authorize the implementing agency for BSY to open an interest-bearing account in the joint name of my newborn daughter above and the implementing agency in a bank or post office nearest to me and, subject to the adjustment to be made as requested below (if any), to deposit the post-birth benefit therein. The BSY benefit of annual scholarships when the girl child starts attending school may also be deposited in the same account which will mature and become payable to the girl child on her attaining the age of eighteen years, subject to her having remained unmarried till then. No pre-mature withdrawal from this account will be permissible. In the event of the girl child having married before attaining the age of eighteen years, the amount at credit in the account attributable to annual scholarships and the interest accrued thereon shall stand forfeited and will revert to the implementing agency. In the contingency of the death of the girl child before attaining the age of eighteen years, the entire amount at credit in the account shall stand forfeited and will revert to the implementing agency.

Adjustment requested to be made:

An amount of Rs. /- (Rupees.....only)
may be paid to me in cash from the post-birth benefit of Rs.500/-, being the premium deposited toward the Bhagyashree Balika Kalyan Bima Yojana policy number taken in the name of the girl child above. Receipt number dated for payment of the insurance premium is enclosed herewith in original (to be enclosed by applicant).

2. The amount of Rs. /- (Rupeesonly)
remaining after allowing the above adjustment from the post-birth benefit may be deposited in the interest-bearing account as per the above authorization.

(Signature of applicant – mother)

Date.....
Place.....

Verification and Report

Verified and reported that:-

1. Smt. wife of Shri
of House Number Street Town/City
has given birth to a girl child on (date) as per the Birth
Register/Birth Certificate.
2. The girl child has been given the following immunization: BCG/Measles/
DPT/Polio.
3. The family of Smt. wife of Shri
of Town/City has been shown at serial number
in the list of families below the poverty line under (name of BPL survey)
....., OR, The family is a BPL family as per
the criteria mentioned in BSY guidelines.
4. The total number of beneficiaries in the family under BSY including the
newborn girl child above is

Urban Anganwadi Worker/
Multi-purpose Health Worker (Female)/
Health Supervisor (Female)/
Revenue Officer/Municipal Officer

Place

Date

Signature of Secretary/
Executive Officer, Municipality

Place

Date

SANCTION

This is to sanction Rs.500/- as post-birth benefit in favour of (newborn girl child) daughter of Smt. wife of Shri of Town/City..... under BSY. The sanction has been approved/will be ratified by a resolution of the Municipality. This sanction order will be notified on the notice board of the Municipality.

Signature
Secretary/Executive Officer
Municipality

Place

Date

In pursuance of the above sanction, an interest-bearing account has been opened in the joint name of the newborn girl child above and (name and designation of the officer of the implementing agency) and the passbook for the same has been handed over to the applicant (mother of the newborn girl child) as per the details below:-

1. Name of bank or post office where account opened
2. Date of opening of account
3. Deposit scheme under which account opened and number of account opened
4. Amount deposited: Rs. /- (Rupees only)
5. Passbook number
6. Amount paid in cash to applicant (mother) as reimbursement of insurance premium as per the application: Rs. /- (Rupees only).

Name, designation and signature of
officer of implementing agency

Place

Date

RECEIPT

Received the following from the implementing agency:-

1. Cash amount of Rs. /- (Rupees only) as reimbursement of insurance premium as per the application.
2. Passbook number for Rs. /- (Rupees only).

Signature of applicant (mother)

Place

Date

Model forms relating to BSY benefit of annual scholarships when the girl child starts attending school will be devised and circulated to State Governments/Union Territory Administrations.

FORMS

Form of Utilisation Certificate

S.No.	Letter No.	Amount
	Total=	

Certified that out of Rs..... of grant-in-aid sanctioned during the yearin favour of under this Ministry/Department Letter no. given in the margin and Rs..... on account of unspent balance of the previous year, a sum of Rs..... has been utilised for the purpose of..... for which it was sanctioned and that the balance of Rs..... remaining unutilised at the end of the year has been surrendered to Government (vide No..... dated.....)/will be adjusted towards the grant-in-aid payable during the next year.....

2. Certified that I have satisfied myself that the conditions on which the grants-in-aid was sanctioned have been duly fulfilled/are being fulfilled and that I have exercised the following checks to see that the money was actually utilised for the purpose for which it was sanctioned.

Kinds of checks exercised

- 1.
- 2.
- 3.
- 4.
- 5.

Signature.....

Designation.....

Date.....