

Ladli Beti Scheme

Details (Ladli Beti Scheme)

A social assistance scheme sponsored by the Jammu & Kashmir Government for newborn girl child of the Union Territories of J&K; and Ladakh born on or after 01/04/2015. The objective of the scheme is to arrest the declining female sex ratio. The scheme further intends to ensure that the girl child does not become a burden for the parent or guardian at the time of her marriage. The scheme is a hybrid deposit plan having two phases: ■ Phase I: A recurring deposit for 14 years having a date of completion as one month after the last installment received in the account.

Objectives (Ladli Beti Scheme)

- The objective of the scheme is to arrest the declining female sex ratio.

Important Features (Ladli Beti Scheme)

- A social assistance scheme sponsored by the Jammu & Kashmir Government for newborn girl child of the Union Territories of J&K; and Ladakh born on or after 01/04/2015.
- The objective of the scheme is to arrest the declining female sex ratio.
- The scheme further intends to ensure that the girl child does not become a burden for the parent or guardian at the time of her marriage.
- The scheme is a hybrid deposit plan having two phases: ■ Phase I: A recurring deposit for 14 years having a date of completion as one month after the last installment received in the account.
- Phase II: A Cumulative Term Deposit (CCR) for 7 years.
- ■ After the maturity of Phase I (recurring deposit account) the account will graduate to Phase II (Cumulative Term Deposit account).

Benefits (Ladli Beti Scheme)

- Benefits & Features: A recurring deposit account under this scheme shall be opened by the natural or legal guardian of the girl child. A contribution of Rs. 1000/- per month will be made by J&K; Government from the birth of the girl child/account opening date for the next 14 years. (A total of Rs. 168000/- only will be contributed by the UT.) No credits other than a monthly contribution of Rs. 1000/- by the J&K; Government is to be allowed in Phase I (RD Account) After the maturity of Phase I (recurring deposit account) the account will graduate to Phase II (Cumulative Term Deposit account). No partial drawls or Foreclosure will be allowed under any circumstances during any phase. Maturity benefits under the scheme will be paid to the beneficiary on completion of 21 years of age or 21 years after the first installment or 85 months after the last installment whichever is later by crediting the savings bank account of the girl child. However, the girl child is at liberty to reinvest the amount in any deposit plan of the bank at card rates. The nomination facility will not be applicable in the scheme. In the unfortunate event of the death of the girl child, the account will be closed immediately and the balance amount along with interest accrued will revert to the Union Territories of J&K; and Ladakh
- In the event of the death of the beneficiary, before she attains 21 years of age, the amount in the Recurring Deposit account / Term Deposit account shall be closed before maturity without pre payment charges. The account opened at a particular branch may not be transferred to any other branch even if the girl child in whose name the account stands shifts to a place other than the city or locality where the account stands. The beneficiary/parent or guardian of the beneficiary shall produce a 'life certificate of the beneficiary (girl child)' certified by a gazetted officer or by the principal of the school/ college where she is enrolled before the concerned bank branch after every three years and at the time of maturity. As the scheme is aimed at households having an annual income of less than 75000/-
- The TDS shall not be deducted as long as the guardian/beneficiary furnishes form 15G/15H every year and has a valid PAN

Eligibility (Ladli Beti Scheme)

- The girl child should have been born on or after 01/04/2015.

- The annual income of the parents of the girl child from all sources should be less than ₹75,000.
- The girl child and her family should be residents of Jammu & Kashmir.

Application Process (Ladli Beti Scheme)

- 1.
- Login through www.jansugam.jk.gov.in or www.eunnat.jk.gov.in after registration on the Service Plus Portal by creating login details.
- 2.
- Click "Apply for Services" on the left side of the screen and search for "Application for obtaining financial assistance under Ladli Beti Scheme".
- 3.
- Upload the mandatory documents and click 'SUBMIT' to submit the application.
- 5.
- Download the Acknowledgement for record and reference.
- You may track the status of your application at various levels, and may also provide feedback through the Rapid Assessment System (RAS).
- 8.
- The CDPO shall Reject/Revert the application (in case of deficiency) after duly recording the reasons for the same or forward the application within 15 days to DPO for approval.
- 9.
- The DPO shall Reject/Revert after duly recording reasons (in case of deficiency) or forward the application within 10 days to Deputy Commissioner for sanction.
- 10.
- The Deputy Commissioner shall Reject/Revert after duly recording reasons (in case of deficiency) or sanction the application within 10 days and forward it to the Director (Finance) / FA & CAO, Social Welfare Department for disbursement of the financial assistance.

Documents Required (Ladli Beti Scheme)

- Duly filled and signed Application Form Sanction Letter from CDPO (Child Development Project Officer) Identity Proof of the Parents or the Legal Guardians of the girl child (Aadhaar Card)
- Passport
- Voter Id Card
- Driving License
- etc.) Address Proof of the Parents or the Legal Guardian of the girl child (Aadhaar Card)
- Voter Card
- Utility Bills
- PAN Card
- etc.) Domicile Certificate of the Parent/Guardian. Birth Certificate of the Girl Child Aadhaar Number of the Girl Child Aadhaar Number of the Parent/Guardian. Recent Passport Size Photographs of the Girl Child Bank Account Details (the copy of the first page of the passbook of the bank account) Income Certificate of the Parent/Guardian (less than or equal to ₹ 75000/- per annum).

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