

Laadli Laxmi Scheme Are you sure you want to sign out? Cancel Sign Out Eng English/àà'âàç,âàç'âàç Sign In Back Details Benefits Eligibility Application Process Documents Required Frequently Asked Questions Sources And References Feedback Something went wrong. Please try again later. Ok You need to sign in before applying for schemes Cancel Sign In Something went wrong. Please try again later. Ok It seems you have already initiated your application earlier. To know more please visit Cancel Apply Now Check Eligibility Goa Laadli Laxmi Scheme Financial Assistance Girl Marriage Social Welfare Details Laadli Laxmi Scheme was launched on 6th July 2012 as one of the flagship programmes of the Department of Women & Child Development, Government of Goa with the intention to address the undesirable tendency of female foeticides and with an aim towards erasing the general perception that the birth of a girl in the family is the burden on her parents/guardian during her marriage. The objective of the scheme is to financially empower the girl child to meet educational and other expenses on becoming a major of age and to improve the female sex ratio in the State. Benefits For Unmarried Beneficiaries (beneficiaries who attain the age of majority i.e. 18 years on or after 01-04-2012) Financial Assistance of â,¹ 1,00,000, by means of a bank fixed deposit, jointly in the name of the Director (DoWCD) and the applicant. The fixed deposit shall be renewed annually automatically on maturity, along with the amount of interest accrued, till the date of claim by the applicant as per the scheme or until the age of 45 years whichever is earlier. »¿ For Married Beneficiaries (beneficiaries who have already attained the age of 18 years before 01-04-2012 and are in the age group of 19 to 45 years prospectively from 1st April, 2016) Financial Assistance of â,¹ 1,00,000., by means of cash payment. Eligibility The applicant should be a Girl. The applicant should be born in the State of Goa OR should be a resident of Goa for the last fifteen years. In case, the applicant is a resident of Goa for the last fifteen years, she should have been educated in Goa for a minimum period of 7 years (continuous). The parental income of the applicant does not exceed â,¹ 3,00,000 per annum. The applicant should qualify for ANY ONE of the following three criteria: a) At least one of the parents of the applicant is born in Goa and is also a resident of Goa for the last fifteen years. b) One of the parents of the applicant is residing in Goa for the last twenty-five years. »¿ NOTE: In case the applicant is an affected person of Tillari Irrigation Project (a joint venture of the Government of Goa and the government of Maharashtra) and was rehabilitated in the State of Goa, her application shall be sanctioned if she produces a certificate issued by the Collector, North Goa District relaxing the condition of 10/15 years domicile in the State of Goa for various purposes for her family. Application Process Offline Step 1: In the application form, fill in all the mandatory fields, paste the passport-sized photograph (signed across), and attach copies of all the mandatory documents (self-attest if required). Step 2: The applicant should send the application to: Director, Directorate of Women And Child Development, Panaji-Goa, 2nd floor, Old Education Building, 18th June Road, Altinho, Panaji, Goa - 403 001. »¿ »¿ NOTE: The application shall be submitted within one year, from the date of attaining the age of 18 years or from the date of Civil Marriage Registration. All applications received beyond the specified period of one year shall be rejected. Documents Required 1. Birth Certificate (Self-Attested) 2. Any document as proof (Self-Attested) of 15 years of residence of the applicant in the State of Goa. NOTE: In lieu of the Residence Certificate, the previous School Leaving Certificate and the current Bonafide Student Certificate issued by the recognized Educational Institution in which the girl is presently studying can also be produced. However, in the case of girls who discontinued education at the school level, the gap period i.e., from the time of discontinuation of education till completion of 18 years of age/marriage as the case may be, may be proved by the production of residence certificate. In the case of graduates, the Certificates of passing of Xth, XIIth and Graduation are adequate evidence. 3. Residence Certificate of the Parent(s) (15 years or 25 years) as the case may be. NOTE: In lieu of the Residence Certificate, any documentary evidence to prove the residence for the specified period can also be produced which may include the: (a) The land records i.e. tenancy rights, mundcarial rights, occupancy rights, etc; (b) Employment certificate; or (c) Any such records to the satisfaction of the Committee. (d) In case of a girl whose father/mother is in service either with the State Government or the Central Government or the public sector undertakings, in lieu of the certificate of residence such applicant may produce the service certificate of 25 years issued by the Head of the Department. However, the girl should be born in Goa and should have studied in Goa up to class 10th. 4. Birth Certificate of the parent(s). NOTE: If no birth certificate is available one of the following documents can be produced showing the details namely the date and place of Birth of the parent(s): (a) Baptism certificate; (b) School leaving certificate of the parent(s) etc; (c) Any document which establishes that one of the grandparents of the girl has lived in Goa around the time of the date of birth claimed by the parent(s); (d) Any such records, which establish the date of birth of the parent(s). 5. Aadhaar card (for the applicants after 01-04-2013). However, the Government by separate Order may relax the requirement of producing the Aadhaar card and such other certificate(s), for a further period of time, as may be prescribed in the said Order. 6. A Self-Declaration in the format as given in âœAnnexure IIâœ to this scheme. 7. Annual Income Certificate of parents of the immediate previous financial year at the time of submission of application, issued by the Competent Authority. The Income Certificate shall include the annual income of the mother and father of the applicant taken together and not the income of the family. »¿ NOTE: If the applicant fulfils all the criteria and has submitted all her documents required as per the scheme but is unable to furnish her parent's documents due to the death of both parents, such an application shall be sanctioned if the applicant submits her 15 years of residence certificate and birth certificate along with death certificates of both parents. Submission of parental income certificate in case of such applicants shall be waived off. »¿ Additional Documents In case of those beneficiaries who have already attained the age of 18 and above before 01-04-2012 and have got/are getting married hereinafter, may apply along with the attested copy of the Civil Marriage Registration Certificate (which may also include the first registration certificate) provided the certificate is dated on or after 01-04-2012 only. Frequently Asked Questions How will the operation of the scheme be conducted through the bank/financial institution? Can you explain the key terms and conditions mentioned in the Memorandum of Understanding (MoU)? A1: The operation of the scheme through the bank/financial institution will be governed by a Memorandum of Understanding (MoU), which outlines the terms and conditions related to the bank account, fixed deposit account/certificate, interest accrual, payment authorization procedure, and payment terms by the Government. The MoU also covers the process of crediting the Government on closure of individual accounts. Who Is Responsible For Deciding The Eligibility Of Applicants Under The Scheme? The Committee responsible for deciding the eligibility of applicants under the scheme consists of the Secretary to the Government of Goa in charge of the Department of Women and Child Development as Chairperson, a Social Worker appointed by the Government as Member, an Additional/Joint Secretary to Government of Goa in charge of the Department of Finance as Member, and the Director of the Directorate of Women and Child Development as Member Secretary. Are The Decisions Made By The Committee Regarding Eligibility Final And Binding? Yes, the decisions made by the Committee regarding eligibility are final and binding. The scheme does not allow any appeal or request for reconsideration of the Committee's decision. What Types Of Applications Are Referred To The Committee For Decision? The Committee reviews applications from girl children who are orphans, destitute children, born outside a legitimate wedlock, adopted girl children, or any other cases that fall under the objective of the scheme. If the application is made by the guardians or the institutions/organizations taking care of the child, it is referred to the Committee. How Does The Scheme Address Situations Where Applicants Are Unable To Produce Necessary Documents Due To Their Parent's Opposition To Their Marriage? In cases where applicants are unable to produce documents related to their parent's birth, residence, etc. due to their parent's opposition to their marriage, such applications are placed before the Committee for a decision. Where Can Eligible Applicants Obtain The Application Form For The Scheme? Eligible applicants can obtain the application form (Annexure-I) from the designated Offices notified by the

Director of Women and Child Development or designated branches of the bank concerned. The scheme strictly accepts applications in the specified format, and reprographic copies or forms in any other format are not accepted.

What Happens To The Financial Assistance In Case The Beneficiary Passes Away After Marriage But Before Claiming The Benefit? In the unfortunate event of the beneficiary's death after marriage but before claiming the benefit, the financial assistance will be released to the parents. If both the parents of the beneficiary have passed away, the assistance will be released to the guardian whose name is mentioned in the Laadli Laxmi application of the expired beneficiary.

Under What Circumstances Can The Money Under The Fixed Deposit Be Withdrawn From The Bank/Financial Institution? What Documentation Is Required For The Withdrawal Process? The money under the fixed deposit can be withdrawn from the bank/financial institution when the beneficiary produces the withdrawal order/letter from the Director of Women and Child Development or any other authorized official. Additionally, the beneficiary needs to personally present herself before the bank officials for the withdrawal process.

What Happens If The Beneficiary Does Not Claim The Benefit Until Attaining The Age Of 45 Years? If the beneficiary does not claim the benefit until attaining the age of 45 years, the fixed deposit will be closed, and the amount, along with the interest accrued, will be credited back to the Government. In such a scenario, no further assistance of any nature will be provided to the concerned beneficiary.

What Are The Consequences For Individuals Who Avail Financial Assistance Under The Scheme Based On False Information Or By Concealing Material Information? Individuals who avail financial assistance under the scheme by providing false information, submitting false declarations, or concealing material information may face criminal prosecution. In addition to any criminal prosecution, such individuals will also be debarred for life from receiving any benefits or assistance under any other schemes of the Government.

How Is The Scheme Being Implemented Through The Bank/Financial Institution? Can You Explain The Process In Detail, Including The Steps Involved In Executing The Memorandum Of Understanding (MoU)? The scheme is being implemented through the bank/financial institution by executing a detailed Memorandum of Understanding (MoU). This MoU outlines the terms and conditions governing the operation of the bank account, fixed deposit account/certificate, interest calculation, payment authorization procedures, terms of payment by the Government to the bank/financial institution, and the process of crediting the Government upon closure of individual accounts. The MoU ensures a smooth and transparent process for handling financial assistance to the beneficiaries.

Can You Elaborate On The Committee Responsible For Deciding Eligibility Doubts? How Does This Committee Ensure Fairness And Impartiality In Its Decisions? A12: The Committee consists of key officials, including the Secretary to Government of Goa in charge of the Department of Women and Child Development as Chairperson, a Social Worker appointed by the Government as Member, an Additional/Joint Secretary to Government of Goa in charge of the Department of Finance as Member, and the Director of the Directorate of Women and Child Development as Member Secretary. This multi-member Committee ensures fairness and impartiality in its decisions by evaluating each case thoroughly and considering all relevant factors before reaching a conclusion.

What Are Some Specific Cases That Might Require The Committee's Consideration Regarding Eligibility Doubts? Can You Provide Examples Of Scenarios That Fall Under The Scheme's Objectives? The Committee reviews cases of girl children who are orphans, destitute children, born outside a legitimate wedlock, or adopted. Additionally, any other cases that align with the objective of the scheme are also considered by the Committee. For instance, situations where the applicant's guardians or institutions/organizations submit the application due to specific circumstances are referred to the Committee for a decision.

Are There Any Provisions For Applicants Who Face Challenges In Producing Necessary Documents Related To Their Parent's Background Due To Family Opposition? How Does The Committee Handle Such Cases? In cases where applicants are unable to produce documents pertaining to their parent's birth, residence, etc., due to their parent's opposition to their marriage, such applications are carefully examined by the Committee. The Committee ensures a fair and compassionate approach in evaluating these cases, considering the unique circumstances involved.

Can You Provide More Information About The Application Form (Annexure-I) And Its Issuance? Are There Specific Designated Offices Or Bank Branches Responsible For Distributing The Application Forms? The application form (Annexure-I) is serially numbered and issued by designated Offices notified by the Director of Women and Child Development or designated bank branches. Applicants can obtain the application form from these specified locations. It is essential to use the correct format of the application form, as forms in any other format or reprographic copies will not be accepted under the scheme.

How Does The Scheme Handle Situations Where Beneficiaries Pass Away After Marriage But Before Claiming The Benefit? What Measures Are Taken To Ensure The Rightful Recipients Receive The Financial Assistance? In unfortunate cases where beneficiaries pass away after marriage but before claiming the benefit, the financial assistance is released to the parents. If both parents of the beneficiary are deceased, the assistance is provided to the guardian whose name is mentioned in the Laadli Laxmi application of the deceased beneficiary. This approach ensures that the financial support reaches the appropriate recipients in such circumstances.

Sources And References
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