



GOVERNMENT OF NATIONAL CAPITAL TERRITORY OF DELHI
DEPARTMENT OF WOMEN AND CHILD DEVELOPMENT
(LADLI BRANCH)

1ST FLOOR, ISBT BUILDING, KASHMERE GATE, DELHI - 06

F.No.8(684)/DWCD/Ladli/2012-113 to 2024-2025/17645-53 Dated:

MINUTES OF THE MEETING

16 JAN 2025

A review meeting on the Ladli Scheme was held on 08.01.2025 in the conference room of DWCD, under the Chairmanship of Additional Director. The meeting was attended by the Joint Director, Deputy Director, District Women & Child Development Officers, Welfare Officer and representatives from SBIL Delhi & Mumbai Team (joined via VC). Several suggestions were shared and decisions were stamped to enhance the technological advancement and effectiveness of the scheme. The meeting focused on the following key points of discussion:

1. Residual Amount/excess payment made to SBIL by the District W & CD Officers -

1. All the District W & CD Officer were informed about the excess payment made by various districts.
2. A total amount of **₹27 lakhs** has been paid to SBIL as excess payment by the DO's. (Copy of the same enclosed). All DO's were directed to be vigilant and cautious while making payments. The stated excess payment of ₹27 lakhs is to be adjusted within the next 3 weeks.
3. It was decided that SBIL shall promptly notify the concerned DOs in case of any excess payments received from any of the 11 Districts. Further, the DO's will adjust such amounts in the subsequent bill generated.
4. To maintain uniformity, all DOs must adhere to the common sanction order format outlined in the **Guidelines issued on 07.01.2025**.
5. It was directed to issue separate sanction orders for each batch/lot of approved applications sent to SBIL, for which SBIL has generated the interim.
6. All sanction orders were directed to be reviewed with the respective PAO & a copy to be provided to the Ladli Branch. The Ladli Branch shall then verify the sanction orders with SBIL. If any excess payment by any DO is identified during this process, the same shall be immediately adjusted in the next payment to SBIL by the concerned district office.
7. Quarterly Fund utilization Report must be submitted by all DOs to HQ in the format given below

Financial Year	Total Fund Allocated	Total Expenditure				Total No. of Beneficiary			
		Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4

2. **Reaching out to beneficiaries for addressing unclaimed maturity benefits & renewals** – Measures were discussed to address beneficiaries who have not claimed their maturity benefits or failed to renew their cases. The following key decisions were made:
1. Helpline numbers must be prominently displayed at district premises, ICDS Projects, Anganwadi Centres, schools and MLA offices to assist with queries about unclaimed maturity benefits.
 2. The directions from the Secretary, WCD & Director, WCD, regarding fortnightly reporting in the prescribed format was conveyed.. First report regarding the number of beneficiaries approached to claim their maturity, out of the unclaimed Maturity/terminated Cases and number of claims disbursed, was directed to be submitted by 15.01.2025 (copy enclosed).
 3. The data provided by HQ (Ladli Branch) must be shared, in **hard copy**, school-wise instead of complete data. Sharing the complete dataset is not permitted. DOs must follow the issued guidelines for implementing this process (copy enclosed).
 4. SBIL will provide 11 Data Entry Operators (1 for each district office) to manage unclaimed maturity cases during **February 2025**.
 5. The District Officers shall convene meetings with their respective District Education Officer to address key issues, including:
 - a) Strategies to raise awareness and reach out to unclaimed maturity beneficiaries.
 - b) Ensuring timely submission of new and renewal applications on a monthly basis to avoid last-minute rushes.
 - c) Appointing a trained **Ladli Incharge** to ensure the smooth and effective implementation of the Ladli Scheme.
3. The necessity of following the **Guidelines issued for the implementation of the Ladli Scheme** were emphasized. All were instructed to adhere to these guidelines strictly to ensure consistency & effective execution of the scheme.
4. **Acceptance of Saving Account in any Bank by SBIL while paying maturity.**
In line with the unanimous decision taken in the previous meeting held on 24.01.2024, it was reiterated that SBIL must accept a beneficiary's savings account in **any bank** (not limited to SBI) for the disbursement of maturity benefits. A circular addressing this directive has already been issued to all concerned parties.
5. **Introducing New Features** – Following up on discussions from the previous meeting, the below mentioned features were revisited with the SBIL for swift implementation -
1. To introduce chat-box feature to address queries & clear doubts of users/beneficiaries.
 2. Enable provision to add/update the mobile number/name correction of the beneficiaries.
 3. Develop an edit feature in the application to facilitate necessary modifications.
 4. Introduce alert notifications to remind beneficiaries about upcoming renewal and maturity due dates.



6. Reviewing SMS service of the SBIL

The first batch of SMS with the updated template/content have been forwarded to all unclaimed matured cases on 08.01.2025. Summary as provided by SBIL is as below:

Total member count	Total SMS Sent	Success	Success %	Failure				
				Absent Subscriber	Failed	System Failure	Time out	Total
114963	114963	73591	64 %	748	33513	6754	357	41372

7. Following points were discussed to provide **clarity and streamline the acceptance and processing of renewal and new applications** under the Delhi Ladli Scheme:

1. The action regarding acceptance of approved Renewal of beneficiaries who have attained 18-19 years of age has been pending for 7 months at SBIL's end. SBIL agreed to expedite the processing of these applications and submit a progress report.
2. New applications can be submitted at any milestone, provided the beneficiary is below 18 years of age at the time of application.
3. Renewal applications, irrespective of the beneficiary's age, must be processed throughout the financial year. A circular has already been issued in this regard for compliance by all concerned parties.
4. For new applications, the beneficiary's **Aadhar card** must show a Delhi address. The parents' Aadhar card can display an address outside Delhi.
5. The new applications of school are permitted for submission, if the girl is studying in Delhi but has Birth Certificate issued from another state.
6. Applications can be accepted if the date of birth certificate does not include the girl child's name, especially in older certificates (it is observed that parents are facing challenges in getting it named from MCD Offices).
7. Small maturity cases (up to milestone N) must be processed in the same manner as capital maturity cases by SBIL. If the case is verified and approved by the concerned District W&CD Officer, SBIL shall not request additional documents.

8. **Online Portal for end-to-end digitization for the eligible applicants under the Delhi Ladli Scheme** (starting from fresh enrolment to Maturity Claims)

1. SBIL shall develop an Online Portal for end-to-end digitization for the eligible applicants under the Delhi Ladli Scheme, to cater the applicants in submitting applications at all the stages under the said scheme i.e. from fresh enrolment to the Maturity Claim.
2. It was decided to have a separate meeting on 09.01.2025, to discuss on the said issue. Accordingly, the matter was discussed on the mentioned date where IT personals from SBIL along with the Associate Vice President, Nodal Officer & Regional Manager participated. The discussion were followed with the below mentioned decisions -
 - i. The FRS (Functional Requirement Specification) shared with SBIL in the last issued MOM dated: 03.01.2025, was discussed in detail. This document will



serve as the guide for SBIL in developing a Portal exclusively for Delhi Scheme. (Copy of FRS enclosed *has already been provided*).

- ii. This portal will include three key users - District Office, Schools & Beneficiaries. In the first version, the software application shall be a standalone system without integration with SBIL portal at the stage.
- iii. The meeting also covered the progress of the third phase of the Group Member Portal. Enclosed as Annexure ...

Other Issues raised and decision taken:

1. It was communicated to all concerned parties that any correspondence between the **District** Offices and SBIL should also be forwarded to the DD (Ladli) as a copy for record-keeping.
2. Every District shall nominate an official as the Nodal Officer for the Ladli scheme. These Nodal Officers will be responsible for overseeing the implementation of the **Delhi Ladli Scheme** at the district level and will undergo training to ensure effective execution.
3. SBIL was requested to complete the major corrections within 3 days & Minor corrections within one day of the request received from the District Offices.

The meeting ended up with a Vote of Thanks to the Chair.

Sh
15/1/25
(P.P Baruah)

Deputy Director, Ladli

F.No.8(684)/DWCD/Ladli/UMA/2023- 2024/ *17615-53*

Dated:

To,

1. All the District W & CD Officers, DWCD, GNCTD
2. Sh. Dashrath Gangane, Associate Vice President, SBIL, 7th Level (D Wing) & 8th Level, Seawoods Grand Central, Tower-2, Plot No. R-1, Sector-40, Seawoods, Mumbai-400706
3. Sh. Sujit Kumar, Regional Manager, OCR (SBIL), 2nd Floor, Statesman House, Barakhamba Road, New Delhi-110001
4. Mr. Vishal Gupta, Nodal Officer, SBIL, Regional Operational Centre, 2nd Floor, Statesman House, Barakhamba Road, New Delhi-110001
- ✓ 5. DPA-II, IT Branch, DWCD, for uploading on the website

Copy for information to:

1. PS to Secretary, DWCD
2. OSD to Director, HQ, DWCD
3. J.D (FAS)/DD (FAS), DWCD, GNCTD
4. SO to Additional Director, HQ, DWCD
5. Guard File

Sh
15/1/25
(P.P Baruah)

Deputy Director, Ladli