Frequently Asked Questions (FAQs) under Delhi Lakhpati Bitiya Scheme

1. **When was the Delhi Lakhpati Bitiya Scheme came into force?**

Ans. The Scheme came into force on 1st April 2026.

2. **Does Delhi Ladli Scheme Continue? Are existing beneficiaries of the Delhi Ladli Scheme eligible?**

Ans. No, it was ended on 31st March 2026. However, existing beneficiaries can continue under new scheme of DLBS as per upgraded Milestones.

- Beneficiary can continue to receive higher education benefits under the DLBS scheme, subject to eligibility conditions.
- Existing Beneficiaries are eligible for renewals of further due milestone.
- Existing Beneficiaries are eligible for claiming Maturity as per the prescribed criteria in the scheme.

3. **Who implements the scheme?**

Ans. The scheme is implemented by the Department of Women & Child Development, Government of Delhi.

4. **What are the main objectives of the scheme?**

Ans. The scheme aims to:

- Improve the social status of the girl child
- Promote education and empowerment
- Ensure continuation of education
- Provide long-term financial security
- Prevent discrimination and deprivation

5. **Who is eligible under the scheme?**

Ans. A girl child is eligible if:

- She is born in Delhi
- She has a valid birth certificate issued in Delhi
- Her family has been residing in Delhi for at least 3 years
- Annual family income is not more than ₹1,20,000
- She is studying in a Govt./MCD/NDMC or recognised school in Delhi
- She is unmarried at the time of availing benefits (as per norms)
- She has initiated/completed the Immunization as per Govt. Norms.

6. **How many girl children per family can avail benefits?**

Ans. Benefits are limited to maximum two girl children per family.

7. **At which stages can a girl child be registered?**

Ans. Registration/benefits are available at the following stages:

- Within 1 year of birth
- Admission in Class I, VI, IX, XI, XII
- Admission in Polytechnic/ITI after Class X

- Admission in Diploma or Graduation courses

8. Are girls studying outside Delhi eligible for higher education benefits?

Ans. Yes, for girls studying in recognised institutions, pursuing Diploma/Graduation/Professional courses anywhere in India are eligible.

9. Is there any condition regarding marriage?

Ans. Yes, the girl child must remain unmarried until 18 years of age.
If she gets married before 18, she will be disqualified and benefits withdrawn.

10. Is immunization mandatory under the scheme?

Ans. Yes, fulfilment of immunization as per Government norms is mandatory for:

- New applications and its renewals.

11. Are there any special provisions for girls in Child Care Institutions (CCIs)?

Ans. Yes:

- Residence and income criteria are relaxed
- Birth place condition is not mandatory
- Institution Incharge acts as guardian
- Applicable for long-term residents attending school

12. What financial assistance is provided under the scheme?

Ans. Financial assistance is provided in phased milestones, including:

- ₹11,000 at birth
- ₹5,000 each at Class I, VI, IX, XI, XII
- ₹10,000–₹25,000 for Diploma/Graduation (depending on course duration)
  All amounts are redeemable after attaining 18/21 years, subject to conditions.

13. When can the maturity amount be Claimed?

Ans. The amount can be withdrawn:

- After 18 years + passing Class XII, or
- After 21 years + completing Diploma/Graduation

14. Can the financial assistance be withdrawn earlier?

Ans. No:

- No premature withdrawal/claim is allowed
- No loan facility against the amount
- The amount is non-transferable

15. What happens if the beneficiary dies?

Ans. The death benefit will be equal to the Basic Sum Assured (Rs. 1000/-) along with the Accumulated Fund Value, including the proportionate basic interest rate declared for that year up to the date of death, payable to Government.

16. How can one apply for the scheme?

Ans. **One can apply under the DLBS** through an Online dedicated portal. https://delhilakhpatibitiyawcd.sbilife.co.in/#/Home

17. What is the time limit for application?

Ans.

- Within 1 year of birth, or
- Within 90 days of admission
  (Relaxation may be granted by the District Officer in deserving cases)

18. What documents are required?

Ans.

- Residence proof (3 years in Delhi)
- Birth certificate
- Family income declaration
- Aadhaar details of Girl Child and her Parents/Guardian
- School/college admission certificate
- Immunization certificate
- Joint photograph of parents and child
- Additional certificate for private school students (attested by District Education Officer)

19. Who is the Competent Authority under the scheme?

Ans. The District Women & Child Development Officer is responsible for:

- Verification
- Sanction of applications
- Monitoring renewals and ensue the eligibility criteria

20. What happens if renewals are missed at the prescribed milestones?

Ans.

- Benefits can be claimed at a later milestone as per scheme norms
- However, if no renewal is made till 21/25 years, the amount will be reverted to the Government

21. What is the process after application approval?

Ans.

- Funds are transferred through an authorised banking partner after following the due financial procedures.
- Acknowledgement with fund details is available in beneficiary login
- Final payment is made to Aadhaar-linked bank account of the beneficiary after following the prescribed procedures.

21. What happens in case of any grievance?

Ans. An appeal can be made to the Director, Department of Women & Child Development, whose decision will be final.

22. What happens if incorrect information is provided?

Ans. Providing false information may lead to:

- Rejection of application
- Recovery of benefits

23. Where can applicants get help or more information?

Ans. Applicants can:

- Contact Nodal Officers of the schools nominated under the scheme
- Visit the nearest District Women & Child Development Office
- Check official government notifications in the Official website of the Department (https://wcd.delhi.gov.in/).

24. Are there any Rules/Norms under the Delhi Lakhpati Bitiya Scheme?

Ans. Yes, The Scheme is governed by the Delhi Lakhpati Bitiya Rules, which can be downloaded from the official website of the Department (https://wcd.delhi.gov.in/notifications) .