

1. LAADLI LAXMI SCHEME:

Laadli Laxmi Scheme was launched on 06/07/2012 as one of the flagship programmes of the State Government.

Objective of the scheme —

The scheme intends to ensure that the girl does not become a burden for the parent or guardian during her marriage. However, this scheme should not be construed or misunderstood as an encouragement to the practice of giving dowry in any way.

Approach –

Directorate of Women & Child Development, Form available at Rs. 100/-.

Eligibility and Other Conditions –

- 1) (A) Any Girl who fulfils all of the following conditions is eligible to apply:
 - (a) born in the State of Goa;
 - (b) resident of Goa for the last fifteen years; and
 - (c) (i) whose at least one of the parents is born in Goa and is also a resident of Goa for the last fifteen years; or
(ii) whose one of the parents is residing in Goa for last twenty five years;
(iii) whose parental income does not exceed Rs. 3.00 lakhs per annum.

- (B) Provided that a Girl, who is born outside Goa, shall be eligible if she is:
 - (a) resident of Goa for the last fifteen years;
 - (b) educated in Goa; for a minimum period of 7 years (continuous); and
 - (c) (i) whose at least one of the parents is born in Goa and is also a resident of Goa for the last fifteen years; or
(ii) whose one of the parents is residing in Goa for last twenty five years.
(iii) whose parental income does not exceed Rs. 3.00 lakhs per annum.

- 2) The beneficiaries shall be the married applicants who are in the age group of 18 to 45 years

Financial Assistance –

- (1) The beneficiaries under the scheme shall be paid Rs. 1.00 lakh as financial assistance, directly into the bank account of the eligible beneficiary.
- (2) The fixed deposit of Rs. 1.00 lakh, created jointly in the name of the Director of Women and Child Development and the already sanctioned beneficiary prior to this notification, shall continue to be renewed annually automatically on maturity, along with the amount of interest accrued, till the date of claim by the beneficiary as per the scheme or until the age of 45 years whichever is earlier.
- (3) All the existing eligible applications of unmarried applicants pending at the department, on the date of issue of this notification shall be sanctioned after production of valid Civil Marriage Registration Certificate issued by the competent authority.

Application procedure —

- (1) the applicant may apply to the Director of Women and Child Development, Panaji-Goa, in the prescribed form (“Annexure I” to this scheme), complete in all respects, along with two passport size photographs and the following documents:

- i) Attested copy of the Birth Certificate of the applicant.
- ii) Attested copy of any document as a proof of 15 years residence of the applicant in the State of Goa. In lieu of the Residence Certificate, School Leaving Certificates and /or Bonafide Student Certificate issued by the recognized Educational Institution can also be produced. However, in case of applicant who discontinued education at school level, the gap period i.e., from the time of discontinuation of education till Civil Marriage Registration, may be proved by production of residence certificate. In case of graduates, the Certificates of passing of Xth, XIIth and Graduation is adequate evidence.
- iii) 15 years or 25 years Residence Certificate of the parent(s) as the case may be. In lieu of the Residence Certificate, any documentary evidence to prove the residence for the specified period can also be produced which may include:
 - 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 Xth class.
- iv) Birth Certificate of the parent(s). 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); or
 - d) Any such records, which establishes the date of birth of the parent(s).
- v) Attested copy of the Aadhar card if any, and
- vi) A Self-Declaration in the format as given in “Annexure II” to this scheme.
- vii) 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.
- viii) Attested copy of the Civil Marriage Registration Certificate issued by Competent Authority.
- ix) Attested copy of the savings bank account pass book (with IFSC and MICR details). The bank account submitted should be preferably Aadhar linked for DBT (Direct Benefit Transfer) purpose.

2) The applications have to be submitted to the Directorate of Women and Child Development within six months from the date of Civil Marriage Registration. All applications received beyond the specified period of six months shall be rejected. The applicants who have registered their marriages before coming into force of the amendment i.e. before 17/11/2022 will have to apply within one year from the date of Civil Marriage Registration.

The Laadli Laxmi Scheme is being implemented through the branches of the following Banks.

1. State Bank of India
2. Bank of India
3. H.D.F.C. Bank