Dr. Richa Sharma
Deputy Director
SCD Division (In-charge)
Tel # 011-26742140
Email: specialcall@icssr.org

Indian Council of Social Science Research
(Ministry of Education)
JNU Institutional Area, Aruna Asaf Ali Marg
New Delhi – 110067
Website: www.icssr.org

SANCTION ORDER

F.No. 168/CIS-2023-1420/JDY/SCD

Dated: 27-09-2023

To,
Dean Research
Islamic University of Science and Technology
Jammu and Kashmir(UT), 192122

Subject: Sanction of **Short-term Empirical Research Project (Collaborative/Individual)** entitled **"Impact Assessment of Pradhan Mantri Jan Dhan Yojana in Improving Financial Inclusion in Jammu and Kashmir (UT)"** to **Dr. Shumila Cheshti, Islamic University of Science and Technology**

Dear Sir/Madam,

1. The Indian Council of Social Science Research (ICSSR) has approved the award of **"Impact Assessment of Pradhan Mantri Jan Dhan Yojana in Improving Financial Inclusion in Jammu and Kashmir (UT)"** the above Research Project submitted by **Dr. Shumila Cheshti** of your Institution.
2. The study, as proposed by the researcher, is to be located at and financially administered by your institution as per the guidelines of this award.
3. The ICSSR has sanctioned a grant-in-aid of **Rs. 500000/-** for the above research project and the grant will be released as follows:

First instalment (50 % of sanctioned grant-in-aid)	:	**Rs. 250000-**
Second instalment (25 % of sanctioned grant-in-aid)	:	**Rs. 125000/-**
Final instalment (25 % of sanctioned grant-in-aid)	:	**Rs. 125000/-**
Total	:	**Rs. 500000/-**
Overhead charges over and above 7.5% or maximum Rs.1,00,000	:	**Rs. 37500/-**

4. The **First** installment of the approved grant-in-aid will be released after receiving the grant-in-aid bill duly filled in, stamped and signed by the Project Director as well as the affiliating organization.
5. As the study involves empirical research, the finalized schedules/questionnaires (2 copies) designed to elicit information should be sent to the ICSSR as per the following schedule:

   a) If the schedule /questionnaire for eliciting information is as per standard questionnaire, these will have to be sent to ICSSR immediately,

   b) If the schedule /questionnaire for eliciting information are to be designed afresh keeping in view the requirements of the project, these will have to be sent to the ICSSR within a period of two months in any case.

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6. The Second instalment will be released after receiving a satisfactory **three months** progress report, data summary report, along with a statement of expenditure for the first instalment and Grant-in-Aid Bill for second installment.

7. The Third and Final instalment will be released on receipt of (a) Satisfactory book length of the Final Report (Two Hard Copies plus one Soft Copy in Pen-Drive) in the publishable form after incorporating all corrections, suggestions of the expert; (b) soft and 2 hard copies of Executive Summary of Final Report; (c) Statement of accounts with Utilization Certificate in GFR of 12A form for the entire project amount duly signed by the Finance Officer/Registrar/Principal/Director of the affiliating institution (d) A certificate of statement of assets and books purchased out of the project fund issued by the affiliating institution. (e) The Grant-in-Aid Bill for the third installment.

8. Research undertaken by a Project Director may be reviewed by the Monitoring and Advisory Committee constituted by ICSSR and the project may be discontinued/ terminated, if research progress is found unsatisfactory or any ICSSR rules/guidelines are violated.

9. The Project Coordinator/Project Director would organize a workshop before submission of the final report. The workshop would deliberate on data collection process, compilation, organization and analyses of data on the respective scheme/policy initiative.

10. The ICSSR reserves all rights to publish the project funded by it, provided the work is recommended for publication by the ICSSR appointed expert/experts. In case, ICSSR approves the publication of the research work, the scholar should acknowledge that the project has been sponsored by the ICSSR, in all publications resulting from the project output (Research Paper, Books, Articles, Reports, etc.) and should submit a copy of the same to the ICSSR.

11. The Contingency Grant may be utilized for research and office assistance, books, stationary, computer cost, research assistance and the field work expenses of Project Coordinator, Co-Project Directors and research personnel connected with the research work.

12. The University/ Institution of affiliation will provide to the scholar office accommodation including furniture, library and research facilities and messenger services. For this, the ICSSR shall pay to the University/Institution of affiliation **overhead charges @7.5%** or maximum Rs. 1,00,000/- of the total expenditure incurred on the project only after successful completion of the project.

13. The accounts and the Utilization Certificate will be signed by the Finance Officer/Registrar/Principal/Director in the case of accounts of the institution are audited by CAG/AG. Otherwise, they need to be signed by the Finance Officer and the Chartered Account.

14. The Project Coordinator/ Project Director of the research project will be **Dr. Shumila Cheshti**, who will be responsible for the completion of the research project within **5/6 Months** from the date of commencement of the project, which is **15-09-2023** as intimated by the scholar.

15. In case, the Project Coordinator/Project Director fails to submit the periodic / final project report as per schedule with adequate justification, the scholar will be debarred from availing all financial assistance from ICSSR in future.

16. All grants from ICSSR are subject to the general provision of GFR 2017 and in particular with reference to the provision contained in GFR 209, GFR 210, GFR 211 and GFR 212.

17. The Project Coordinator/Project Director will ensure that the expenditure incurred by him conforms to the approved budget heads. The grant-in-aid is subject to all the conditions laid down in the **Indian Council of Social Science Research (ICSSR) Research Projects available in the ICSSR website www.icssr.org**

18. The expenditure on this account is debatable to the **Budget Head-ICSSR (Scheme Code 0877); OH 31.09 Research Projects**.

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19. All instalments will be transferred through Public Finance Management System (PFMS) and ICSSR shall implement the EAT module for ensuring transparency of expenditure at all levels and to ensure that there is no parking of funds.

20. As per the instruction from MoE, the amount of grant sanctioned herein is to be utilized by **the end of the project duration.** The unspent amount shall be refunded to the ICSSR immediately on the expiry of the duration of the project. If the grantee fails to utilize the grant for the purpose for which the same has been sanctioned/or fails to submit the audited statement of expenditure within the stipulated period/ or fails to submit the final report within the stipulated time, the grantee will be required to refund the amount of the grant released with a penal interest thereon @ 10% per annum.

Yours faithfully,

(Sd/- Dr. Richa Sharma)
For MEMBER-SECRETARY

Encl: as above.

Copy to:

1. **Dr. Shumila Cheshti**
   Department of Economics, IUST, Awantipora
   Jammu and Kashmir(UT) 192122
2. Finance Branch, ICSSR, New Delhi
3. Record file

(Sd/- Dr. Richa Sharma)
For MEMBER-SECRETARY

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PROJECT BUDGET

Title: Impact Assessment of Pradhan Mantri Jan Dhan Yojana in Improving Financial Inclusion in Jammu and Kashmir (UT)

By: Dr. Shumila Cheshti

S. No.	Heads of Expenditure	Value
1	Research Staff: Full time/Part-time/Hired Services	Not exceeding 40% of the total budget.
2	Fieldwork: Travel/Logistics/Boarding, Survey Preparation or Consultancy etc.	Not exceeding 30%
3	Workshop to disseminate the outcomes of the project	Up to 15% (not exceeding INR 2.00 lakh for collaborative research)
4	Equipment and Study material: Computer, Printer, Source Material, Books, Journals, Software, Data Sets etc.	Not exceeding 10%
5	Contingency	Not exceeding 5%
	Institutional Overheads (over and above the total cost of the project)	Affiliating Institutional overheads @ 7.5% of the approved budget , subject to a maximum limit of Rs 1,00,000/-

- **Remuneration and Emoluments of Project Staff**

  (a)Project staff could be engaged by the Project Coordinator/Project Director on a full/ part-time basis during the research work and the duration/consolidated monthly emoluments of their employment may be decided by the Project Coordinator/Project Director within the limits of the sanctioned financial allocation and as per the ICSSR rules.

  (b) Research Associate @ Rs.40,000/- p.m.. (Qualification – Post graduate in any social science discipline with minimum 55% marks and NET/SLET/M.Phil/Ph.D)

  (c) Research Assistant @ Rs.32,000/-p.m.(Qualification-Ph.D./M.Phil./ Post graduate in social science discipline with minimum 55%)

  (d) Field Investigator @ Rs.30,000/-p.m. (not exceeding 3 months) (Qualification- Post graduate in any social science discipline with minimum 55% marks)

  (e)Retrospective payment for work already done is not permissible.

- **Re-appropriation**: The Institution may re-appropriate expenditure from one head to another up to 10% of the sanctioned budget with the prior approval of the ICSSR.
- **Selection of Research Staff** should be done through an advertisement and a selection committee consisting of (1) Project Coordinator/ project Director; (2) One outside Expert (other than the Institute where the project is located); (4) Head of the Department/Dean of relevant faculty.
- **For all field work related expenses** of Project Coordinator/Project Director, Co-Project Director and project personnel, rules pertaining to affiliating institutes shall be followed.
- **All equipment and books** purchased out of the project fund shall be the property of the affiliating institutions. On completion of the study, the Project Coordinator/ Project Director shall submit an undertaking in this regard. The ICSSR, however, reserves the right to take charge of equipment and books, if it thinks it fit in a case.
- **Purchase of equipment/ assets** for the Research Project is permissible only if it is originally proposed and approved by the ICSSR and does not exceed the permissible amount.
- **No publication/presentation** in any form related the awarded research shall be made by the researcher or any member of the research team without prior approval of the ICSSR

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