

**Terms of Reference for Evaluation of the performance of
Bhagyalakshmi Scheme in Karnataka State in the Period
2010-11 to 2015-16.**

1. Title of the study:

The title of the study is Evaluation of the performance of Bhagyalakshmi Scheme in Karnataka State in the period 2010-11 to 2015-16.

2. Department implementing the scheme:

The scheme being implemented by the Department of Women and Child Development.

3. Background and context:

As per the 2001 census, the sex ratio in Karnataka was 964 females to 1000 males and in 2011 census it was 973 females to 1000 males. Though these were better than the national averages, there is a strong argument for according higher value to the life of a girl child. There are several socio-economic reasons for the strong preference for a male progeny that is seen to be present in society at large. This adversely affects the girl child's access to nutrition, health care, education and her overall development.

As part of the State government's concern for the girl child, to change the society's attitudes towards her and for the promotion of the birth of girl children in Below Poverty Line (BPL) families, a new welfare scheme called "Bhagyalakshmi" was launched during the year 2006-07 vide Government of Karnataka order number Ma.Ma.E. 99 Ma.Ma.A 2006 dated 17.10.2006. The scheme is restricted to two girl children born after 31.03.2006 in BPL families. From 2007-08 to 2010-11, the scheme benefit was given to BPL families and to the families whose annual income was Rs. 11000 in rural areas and Rs. 17000 in urban areas as per Government of Karnataka order number Ma.Ma.E. 99 Ma.Ma.A 2007 dated 19.06.2006. The benefit was restricted to only families of

BPL card holders from 2011-12 as per Government of Karnataka order number Ma.Ma.E. 97 Ma.Ma.A 2011 dated 17.09.2011.

As per addendum Government of Karnataka order number Ma.Ma.E. 82 Ma.Ma.A 2015 dated 15.09.2015 to Government of Karnataka order number Ma.Ma.E. 145 Ma.Ma.A 2014 dated: 06.03.2015, registration of marriage/self-declaration of marriage was made mandatory for the applications registered during 2014-15. The condition of not more than two children is applicable for children born from 01.04.2015 and onwards. In case of birth of twins/triplets in the first delivery, benefit is to be given to all the female children.

4. **Eligibility criteria:**

The benefits of the scheme will be made available to the sanctioned beneficiaries on fulfillment of eligibility criteria which is as follows:

- The birth of the child should be compulsorily registered. Child should not become a child laborer, nor marry, until she attains the age of 18 years.
- The father or mother of the beneficiary girl child should have undergone terminal family planning method and the total number of living children should not exceed 2. This condition is relaxed when twins or triplets are born in the 2nd delivery as per addendum mentioned above.

All girl children born in BPL families after 31.03.2006 are eligible to be enrolled as beneficiaries under the scheme. Enrolment is permissible upto one year of the birth of the girl child, on production of the birth certificate.

Under the “Bhagyalakshmi” scheme, an amount of Rs. 10,000 is deposited in the name of each beneficiary (girl child) with the Life Insurance Corporation of India in a fixed deposit. When the girl attains the age of 18 years, the maturity value of the fixed deposit (Rs 34751) is to be given to her. If the second child in the same family is enrolled under the scheme, the maturity amount of Rs. 40,918 is to be paid.

Child Development Project Officers (CDPO) of the Department of Women and Child Development identify the beneficiaries, through the Anganwadi workers (AWWs). On receipt of the application form the parents or natural guardians of the child, after due verification of the birth certificates obtained from the concerned authorities and the BPL of the family, the supervisor enrolls online the child's name as "Bhagyalakshmi" beneficiary and the child gets an unique child ID number.

The scheme is being implemented with assistance of various departments of the State Government viz Women and Child Development, Revenue, Planning Urban development, Rural Development and Panchayat Raj, Health, Food and Civil Supplies, Finance, E-governance and Education Department.

The insurance partner for the scheme is Life Insurance Corporation of India.

The Benefits under the scheme are as follows.

Sl. No	Insurance Type	Children born from 01.04.2006 to 31.07.2008	Children born after 01.08.2008
1	Approximate maturity amount.	1 st child- Rs.34,751 2 nd child - Rs 40,619	1 st child - Rs 1,00,052 2 nd child- Rs 1,00,097
2	Scholarship.	1 st std to 3 rd std- Rs.300 annum 4 th std- Rs.500 annum 5 th std- Rs.600 annum 6 th to 7 th std-Rs.700 annum 8 th std- Rs.800 annum 9 th to 10 th - Rs 1000 annum	No Scholarship facility from 01.08.2008 onwards.
3	Health insurance to beneficiary.	Rs 25,000	No health insurance Facility.
4	Disability of the insured parent due to accident (loss of arms/2legs/1eye, 1leg).	Rs. 75,000	Rs 75,000

5	Partial disability of insured parent in accident (loss of 1 eye or 1 leg).	Rs.37,000	Rs 37,000
6	Death of the insured parent in Accident.	Rs. 1,00,000	Rs75,000
7	Natural death of each parent.	Rs. 42,500	Rs 30,000

The district wise details of bonds issued/scholarships given/insurance claims settled are given in *Annexures -1,2&3 respectively*.

In order to be eligible for the maturity amount, it is compulsory that the beneficiary completes education up to 8th standard and is not/does not marry before she attains 18 years of age. If the beneficiary continues education up to 11th and 12th, she is eligible for an annual scholarship amount of Rs.1200 per class passed under “*Shiksha Sahayoga Yojane*” of LIC.If the beneficiary dies within 18 years, the “Bhagyalakshmi” bond amount is forfeited.

5. Revised Bhagyalakshmi Scheme

The Bhagyalakshmi scheme was partly modified vide Government of Karnataka order number Ma.Ma.E: 152:Ma.Ma. A: 2008 Bangalore Dated 14.08.2008 and is applicable to children born on or after 01.08.2008.

The following modifications have been made to the existing scheme:

- After enrolment and due verification by the Department, an amount of Rs. 19,300 is deposited with the financial institution (LIC) in the name of the first girl beneficiary and Rs.18, 350, in the name of the second girl beneficiary of the same family. On attainment of 18 years of age, the first girl beneficiary of the family who Government of Karnataka order number gets a maturity amount of Rs.1,00,097 and the second girl beneficiary gets, after fulfilling all conditions of the scheme, Rs.1,00,052.
- The father/mother of the beneficiary belonging to landless rural families are eligible to avail benefits under the Janashree Insurance Scheme.

List of documents to be submitted with application for Bhagyalakshmi scheme.

- Certified copy of the birth certificate of the girl child.
- Certified copy of permanent BPL Card.
- Photograph of child with parents.
- Copy of Child's Aadhar card (Address proof documents).
- Copy of marriage certificate/Self declaration certificate of parents.
- While registering 2nd child under the scheme, Family Planning certificate is to be submitted along with all the above documents.

6. Child Tracking System:

Under "Bhagyalakshmi" scheme Child Tracking System has been developed with the assistance of NIC. This is linked with the "*Hejje guruthu*" (it means "track of footprints" in Kannada) scheme of the Education department. The software so developed enables the user to know the status of the beneficiaries with regard to health, education, migration from one place to another and other benefits availed. Also the status of payouts to the beneficiaries from time to time can be downloaded from the center and taluka level database by authorized personnel of Dept. of Women & Child Development and other concerned departments.

The Supervisor, the CDPO and the Deputy Director are allotted a unique password. The Supervisor of the concerned taluk enters the data of the beneficiaries of their respective circles. The data so updated is validated by the CDPO at the taluk level. The validated data is counter checked by the concerned District Deputy Director. The data approved by the Deputy Director is re-checked by Director and signed digitally and approved by Director. After the approval from Director, the data is downloaded by the LIC for printing of bonds.

The girl child registered under the “Bhagyalakshmi” scheme needs to be tracked till she attains 18 years of age in order to avail the maturity amount and other benefits of the scheme. Hence the photographs of child along with parents at the time of registration, at the ages of 5, 10, 15 and 18 years is to be obtained and maintained in the respective Child Development Project Offices. The Education Department is yet to make “*Hejje guruthu*” online. In addition, linking of Aadhar card at the time of admission of a child is also in the process of being done.

7. Progress Achieved:

Since inception 22 lakhs beneficiaries have been covered under this scheme incurring an expenditure of Rs.3825.20 crores.

An amount of Rs.26.33 lakhs is utilized to settle 196 Health Insurance claims and ----- claims are pending for settlement.

Under parental death claim, accident and disability claims 14182 persons are benefited at the expense Rs. 5585.59lakhs and 1907 claims are pending for settlement.

An amount of 231.73 lakhs is disbursed under the scholarship by LIC benefitting 62612 children. The status of pendency at various stages is shown in *Annexure -2* of the ToR.

8. Monitoring Arrangements:

The scheme is reviewed monthly at the State level by Principal Secretary to Government, Women and Child Development Department in the MPIC meeting. At the District level CEO of Zilla Panchayat reviews the scheme every month along with Deputy Director, Women and Child Development. Further, the co-ordination committee at the State and taluk level also reviews the scheme as follows-

State level: There is a co-ordination committee at the State level under the chairpersonship of Director Women and Child Development department which includes officials from the department and financial partner institution. The Committee meets every quarter to review the progress of the scheme.

Taluk Level: There is a co-ordination committee at the taluk level under the chairpersonship of the Tahsildar, which includes the Executive Officer, Taluk Panchayat, as the vice chairperson, Taluk Health officer, Block Education Officer, Labour officer, Chief Officer Municipal Corporation as members and Child Development Project officer as the Member-Secretary.

9 .Aims & Objectives of Bhagyalakshmi Scheme.

- Compulsory registration of Birth of a Girl Child.
- Improve the status of Girl Child in the Family in particular and in Society in general.
- Promote education of Girl Children.
- Eradicate social evils such as child labour, child marriage etc.
- Reduce female feticide.

10.Evaluation scope and purpose:

The scope of evaluation is all the districts of the State. The purpose of the study is to see whether all the objectives set under scheme have been achieved and if so, to what extent. The study also endeavors to know the effectiveness and utility of the child tracking system and its linkage with “*Hejje guruthu*” scheme of Education Department (which is expected to result in better enrollment and attendance of girls in schools) and for the disbursement of scholarships of girl child. Further, the study will like to know the problems in the process of implementation and to minimize delay, if it can be done. It will also seek to know as to how widespread and effective is the awareness programme of the Women

and Child Development Department about the scheme. Further it would like to know about the co-ordination of other departments in implementation of the scheme as stipulated in Government of Karnataka order number Ma.Ma.E. 145 Ma.Ma.A 2014 dated 06.03.2015.

11. Evaluation Questions (Inclusive not exhaustive):

1. Is the process of registration of the beneficiary simple, easily comprehensible by the applicant and sans unnecessary documentation?
2. Can some of the documents prescribed to be given along with the application dispensed with? If yes, which are they and why can they be dispensed/alternated with? Are some documents to be added to the mandatory documents required to be submitted? Which are they and why are they needed?
3. What is the average time taken from the date of making application to the date on which the beneficiary receives the bond? Is this average time more or better than the time prescribed in the Government of Karnataka order number Ma.Ma.E. 145 Ma.Ma.A 2014 dated 06.03.2015? Is the answer is in that the average time is more than prescribed, should the prescription be changed?
4. What is the average time taken by-
 - a. The Anganwadi workers to collect required details from parents of beneficiaries.
 - b. Anganwadi Supervisor to register in the MIS.
 - c. CDPO to verify and submit to Deputy Director.
 - d. Deputy Director to recommend to Director under the scheme.
 - e. Approval of Director and submission to the Insurance Agency from the date of submission by Deputy Director.

- f. Insurance agency for printing the bond and sending it to Deputy Directors.
5. Whether all application received have been registered in the MIS or not? If not, what are the reasons for non-registration/rejection?
 6. What are the reasons for stopping the scholarship and insurance benefits under Bhagyalakshmi scheme for children born after 01.08.2008? What is the perception of parents, implementing department and insurance partner on stopping these?
 7. Are parents aware of the scheme, its benefits, conditions and timelines? Of those who are aware, how did they come to know of it?
 8. Has any random check has been made by the officers of the implementing department about possession of original bonds by the beneficiaries or their parents/guardians? If yes, whether the bonds were available with them or not? If not available, what are the reasons for non-availability?
 9. As per Annexure -2 of this ToR, of 6.49 lakh eligible beneficiaries from 01.04.2006 to 31.07.2008, 1.30 lakh beneficiaries have got the scholarship benefit and the rest are pending at the level of Supervisors, CDPOs, DDs and Director's level. What are reasons for these pendency's?
 10. From 01.04.2006 to 31.07.2008, of ~~the-----~~ beneficiaries of Health Insurance applying for health claim benefit, only 196 cases have been settled. What are the reasons for non-settlement of rest of the pending cases?
 11. From 01.04.2006 to 2013-14, 14182 parental death/accident and disability claims have been settled. Are there any more cases pending settlement? If yes, how many are pending and for what reason?
 12. How many landless agricultural labourers have availed the benefit of Bhagyalakshmi scheme? Have they also availed insurance benefit under

Janashree Beema Yojane or *Vajpayee Agrogyashree Yojane* and Balasanjivini scheme for BPL families? If yes, how many?

13. How many parents were having BPL cards at the time of availing Bhagyalakshmi benefit for the first birth of a girl child, got the bonds and subsequently they were declared as APL due to cancellation of BPL card? Have the bonds issued in such been cancelled? If not, why not?
14. Are there any instances of parents having more than two children after availing Bhagyalakshmi benefit for two girl children? If so, have the bonds been cancelled? If not, why not?
15. Whether all the Anganwadi works/CDPOs have been provided with dedicated computers and data entry operators for Bhagyalakshmi scheme? If not, what is the arrangement made?
16. During the making of the ToR it was reliably learnt that there is the problem of attrition of data entry staff which is hindering the process of implementation of the scheme? Is this information true? If yes, what are the suggestions to overcome the problem?
17. Should the scheme be continued? If no, why not? If yes, with what changes?

12. Qualification of Consultant Evaluation Organization:

Consultants Evaluation Organizations should have and provide details of evaluation team members having minimum technical qualifications/capability as below-

- i. A Social scientist with minimum 10 years experience(*Principal Investigator*).
- ii. An MBA or a retired LIC Officer (*Member 1*).
- iii. An Economist (Masters in Economics)/Statistician (Masters in Statistics)(*Member 2*).

And in such numbers that the evaluation is completed within the scheduled time prescribed by the ToR.

Consultant Evaluation Organizations not having these number and kind of personnel will not be considered as competent for evaluation.

13. Deliverables and time schedule for study.

The Director, Women and Child Development Department will provide year wise and district/taluk wise details of beneficiaries of Bhagyalakshmi scheme along with list of scholarships and insurance benefits from the Head office to the consultant Organization. The Director Women and Child Development Department to issue necessary instructions to the Deputy Directors/CDPOs to co-operate and facilitate for collection of the necessary primary data and holding of FGDs with all stakeholders during the course of study. The Director W& CD dept to request LIC of India to provide beneficiary wise data of Insurance and death/accident claims to the consultant organisation in soft and hard form and to cooperate in holding FGD. It is expected to complete the study in 6 months' time excluding the time taken for approval. The evaluating agency is expected to adhere to the following timelines and deliverables.

- | | |
|----------------------------|---|
| 1. Work plan submission | : One month after signing the agreement. |
| 2. Field Data Collection | : Three months from date of work plan Approval. |
| 3. Draft report submission | : One month after Field Data Collection. |
| 4. Final report submission | : One month after Draft report submission. |
| 5. Total duration | : 6 Months. |

14. Agency for Evaluation:

The evaluating agency should be finalized as per the provisions of the Karnataka Transparency in Public Procurement Act and Rules, but without compromising on the quality.

15. Evaluation Methodology and Sampling:

The scheme being implemented is uniform all over the State. Therefore, to have representation of all the revenue divisions of the State 2 districts in each revenue divisions are selected. One having the best HDI in that division and the other having the worst HDI. From the districts selected so, two taluks are selected in each district one having the best HDI value and other having the worst one (taluk HDIs are available in the District Human Development Reports published). In all 8 districts and 16 taluks to be selected as samples. From each of these selected taluks at least 25 Bhagyalakshmi beneficiaries are selected as sample (at the rate of 5 each year X for 5 years = 25) from all the 16 taluks covering at least 400 beneficiaries. Further, 120 beneficiaries are to be selected per district for the evaluation period (2010-11 to 2015-16) for studying the death/disability claims/ Health insurance claims and Scholarships in the following way

- a) 20 claims of disability of any year.
- b) 20 claims of death of any year.
- c) 20 beneficiaries of scholarships of any year.
- d) 20 claims of insurance to beneficiaries of any year.
- e) 20 beneficiaries having no claims.
- f) 20 beneficiaries of landless agricultural laborers under Janashree Beema Yojane and Balasanjivini Yojane if available.

120 claims of above beneficiaries and 1600 beneficiaries from 8 districts for five years are to be selected. In all 1720 beneficiaries are to be covered under the study.

In case the above beneficiaries are not available in the selected taluks, election can be made in other taluks of the sampled district.

The evaluator should hold FGDs with parents, teachers and other stakeholders including the insurance partner about the benefit of the scheme and suggest measures for better process/implementation of scheme and its continuation with or without modification.

16. Contact person for further details:

Smt. N. Pankaja, Joint Director, Women and Child Development Mobile No. 8904114245/22355984E-mail ID jdpdm.dwcd@gmail.com and Smt. Haleema.K Senior Assistant Director (Child Welfare) department of Women & Child development Bangalore. Phone number-9342585300 will be the contact persons for giving information and details for this study.

17. Qualities Expected from the Evaluation Report:

The following are the points, only inclusive and not exhaustive, which need to be mandatorily followed in the preparation of evaluation report:-

- a) By the very look of the evaluation report it should be evident that the study is that of Women and Child Development Department, Bengaluru and Karnataka Evaluation Authority (KEA) which has been done by the Consultant. It should not intend to convey that the study was the initiative and work of the Consultant, merely financed by the Women and Child Development Department, Bengaluru and Karnataka Evaluation Authority (KEA).

- b) The evaluation report should generally conform to the United Nations Evaluation Guidelines (UNEG) “Standards for Evaluation in the UN System” and “Ethical Standards for Evaluations”. The report should be complete and logically organized in a clear but simple language. Besides conforming to the qualities covered in the Terms of Reference, it should be arranged in the following order –
1. Title and opening page.
 2. The Index.
 3. List of acronyms and abbreviations.
 4. Executive Summary – A stand-alone section that describes the program, gives purpose and scope of evaluation, the evaluation methodology, key findings, constraints and recommendations.
 5. Sector history – A section that briefly covers the history of the sector under which the scheme/program being evaluated falls. It should give recent data taken from reliable and published sources.
 6. The objectives and performance of the program being evaluated – The section will include the stated objectives of the program and the physical and financial achievements of the program in the period of evaluation. It should cover the description of the target group, the aim of the program and the method of selection of beneficiary (if included in the program).
 7. Review of literature / past evaluation reports.
 8. Evaluation Methodology – This should include the sample size and details of sample.
 9. Findings of the evaluation study.
 10. Limitations/constraints in the evaluation study.
 11. Recommendations that flow from the evaluation.

This should be followed by the following Annexures –

- (A) The sanctioned Terms of Reference of the study.

- (B) The survey tools and questionnaires.
- (C) List of persons with addresses personally interviewed.
- (D) The places, dates, and number of persons covered by Focus Group Discussions (FGD).
- (E) Compilation of case studies / best practices.
- (F) Table showing details of major deviations, non-conformities, Digressions of the program.

18. Cost and Schedule of Budget release

Output based budget release will be as follows-

- a. The First installment of Consultation fee amounting to 30% of the total fee can be payable as advance to the Consultant after the approval of the inception report, but only on execution of a bank guarantee of a scheduled nationalized bank valid for a period of at least 12 months from the date of issuance of advance.
- b. The Second installment of Consultation fee amounting to 50% of the total fee can be payable to the Consultant after the approval of the Draft report.
- c. The Third and final installment of Consultation fee amounting to 20% of the total fee can be payable to the Consultant after the receipt of the hard and soft copies of the final report in such format and number as prescribed in the agreement, along with all original documents containing primary and secondary data, processed data outputs, study report and soft copies of all literature used to the final report.

Tax will be deducted from each payment as per rates in force. In addition, the evaluator is expected to pay statutory taxes at their end.

This is intended to be an internal evaluation study, which means that the cost of the study will be borne by the line department. They are expected to allot the work to a competent evaluating agency following the procedure of Karnataka Transparency in Public Procurement Act and Rules and in consultation with the Karnataka Evaluation Authority. This should be done as early as possible, but not later than 30 days from the approval of the ToR. The evaluating agency should present the inception report before the Technical Committee of the KEA within 30 days of the allotment of study to them.

The entire process of evaluation shall be subject to and conform to the letter and spirit of the contents of the Government of order no. PD/8/EVN (2)/2011 dated 11th July 2011 and orders made there under.

Chief evaluation Officer
Karnataka evaluation Authority

KARNATAKA EVALUATION AUTHORITY
26TH TECHNICAL COMMITTEE MEETING DATED 07TH APRIL 2016

The details of district wise list of Bhagyalakshmi Bonds distributed is as follows ANNEXURE-1

Sl.no.	Division	District	2010-11	2011-12	2012-13	2013-14	2014-15	Total	HDR rank	No of Taluks
1	Bengaluru	Bengaluru Urban	21756	17761	26610	8729	7595	82451	1	4
2		Bengaluru (R)	3274	4685	5036	2662	3236	18893	7	4
3		Ramanagara	4534	4494	6410	3542	3193	22173	13	4
4		Chitradurga	11117	8448	12060	7688	6078	45391	23	6
5		Davanagere	8629	10535	11725	9068	7216	47173	14	6
6		Kolar	5587	7029	8783	5219	4764	31382	11	5
7		Chikkaballapur	8415	4893	9504	4634	4348	31794	16	6
8		Shivamogga	6412	7339	11112	5972	4761	35596	8	7
9		Tumkur	14031	10885	17345	9637	9674	61572	17	10
Sub Total			83755	76069	108585	57151	50865	376425		52
10	Mysuru	Chikkamagaluru	6065	4601	6447	3953	3012	24078	5	7
11		Dakshinkannada	3102	2771	5711	3000	2686	17270	2	5
12		Udupi	4940	2967	5016	2542	1935	17400	3	3
13		Hassan	5210	8141	10961	6125	5920	36357	9	8
14		Kodagu	1206	1404	1879	1002	1055	6546	4	3
15		Mandya	10596	8456	13183	6138	6699	45072	15	7
16		Mysuru	13351	12588	17133	6517	11290	60879	12	7
17		Chamrajnagar	6590	4829	7872	5234	2786	27311	22	4
Sub Total			51060	45757	68202	34511	35383	234913		44
18	Belagavi	Belgavi	20837	22327	34454	18286	10404	106308	18	10
19		Vijayapura	15630	12524	26123	6887	5209	66373	27	5
20		Bagalkot	8320	10752	16505	8245	6559	50381	24	6
21		Dharwad	8127	8314	21391	7145	5735	50712	6	5
22		Gadag	6945	6847	9704	5123	3702	32321	26	5
23		Haveri	9898	9381	12143	6782	7642	45846	21	7
24		Uttarkannada	7014	4864	10798	5144	5042	32862	10	11
Sub Total			76771	75009	131118	57612	44293	384803		49
25	Kalaburgi	Bellary	14150	14520	15003	9939	7137	60749	25	7
26		Bidar	12376	3789	13514	4575	6706	40960	19	5
27		Kalaburgi	15667	14838	17111	7666	8221	63503	20	7
28		Yadagir	5837	2386	11432	4285	5614	29554	29	3
29		Raichur	12841	9286	23378	6883	8030	60418	30	5
30		Koppal	12307	7541	11480	5360	5643	42331	28	4
Sub Total			73178	52360	91918	38708	41351	297515		31
Grand Total			284764	249195	399823	187982	171892	1293656		176

KARNATAKA EVALUATION AUTHORITY
26TH TECHNICAL COMMITTEE MEETING DATED 07TH APRIL 2016

ANNEXURE-2

Scholarship Approval Status as on 21.03.2016.

Sl. No.	District	Total	Supervisor		CDPO		Digital Signing by DD		Approval by Director		Data Downloaded by LIC		Marked as Not Eligible
			Verified	Pending	Approved	Pending	Approved	Pending	Approved	Pending	Downloaded	Pending	
1	Bagalkot	11130	6967	4146	5727	1240	5401	326	5401	0	4520	881	17
2	Bangalore urban	13192	6850	6334	5781	1069	5589	192	3274	2315	3023	251	8
3	Bangalore Rural	9951	5209	4735	2616	2593	1205	1411	876	329	876	0	7
4	Belgaum	54049	38306	15595	34098	4208	30904	3194	11031	19873	10978	53	148
5	Bellary	6945	5570	1372	4632	938	3657	975	3086	571	3086	0	3
6	Bidar	272	168	104	163	5	163	0	0	163	0	0	0
7	Bijapur	9542	4699	4839	4130	569	4130	0	3680	450	3678	2	4
8	Chamrajnagar	2666	1212	1453	909	303	736	173	736	0	736	0	1
9	Chickmagalur	5130	2683	2447	1913	770	1539	374	1539	0	1538	1	0
10	Chitradurga	15294	11978	3311	11180	798	11167	13	10916	251	10914	2	5
11	Dakshina Kan-nada	12762	12376	318	12277	99	12277	0	4024	8253	4024	0	68
12	Davangere	23007	13638	9361	10382	3256	9375	1007	3843	5532	3842	1	8
13	Dharwad	19442	17646	1758	16349	1297	16349	0	10486	5863	10486	0	38
14	Gadag	14112	11270	2828	10278	992	8662	1616	3823	4839	3817	6	14
15	Gulbarga	9954	5382	4571	2662	2720	26	2636	26	0	26	0	1
16	Hassan	6501	3873	2597	2968	905	2472	496	2472	0	2471	1	31
17	Haveri	18762	11740	6876	9248	2492	8787	461	6658	2129	6655	3	146
18	Kodagu	4194	3644	550	2216	1428	581	1635	248	333	247	1	0
19	Kolar	2320	1445	785	589	856	541	48	406	135	405	1	90
20	Koppal	13353	12221	965	11647	574	9490	2157	2772	6718	2771	1	167
21	Mandya	11108	9552	1552	8994	558	8994	0	6395	2599	6395	0	4
22	Mysore	18069	11597	6465	5827	5770	2638	3189	2638	0	2636	2	7
23	Raichur	3639	2907	731	2705	202	2684	21	2015	669	2013	2	1
24	Shimoga	20393	15045	5331	14322	723	14322	0	10268	4054	10264	4	17
25	Tumkur	21203	15247	5935	12023	3224	11949	74	7385	4564	7381	4	21
26	Udupi	14567	14418	140	13689	729	12333	1356	11364	969	11363	1	9
27	Uttara Kanna-da	17295	13226	4046	12161	1065	12161	0	10302	1859	10299	3	23
28	Ramnagara	3909	3058	848	2955	103	2372	583	2372	0	2372	0	3
29	Chikkaballpur	6059	5158	895	3252	1906	1697	1555	1697	0	1696	1	6
30	Yadagiri	2541	1725	815	1634	91	1634	0	1634	0	1633	1	1
TOTAL		371361	268810	101703	227327	41483	203835	23492	131367	72468	130145	1222	848

KARNATAKA EVALUATION AUTHORITY
26TH TECHNICAL COMMITTEE MEETING DATED 07TH APRIL 2016

The details of district wise parental death claim, accident and disability claims settled and pending as on 31.12.2015 under Bhagyalakshmi is as follows. **ANNEXURE-3**

Sl.no.	Division	District	No of cases	
			Settled	Pending
1	Bengaluru	Bengaluru Urban	483	33
2		Bengaluru (R)	530	28
3		Ramanagara	101	7
4		Chitradurga	610	89
5		Davanagere	578	71
6		Kolar	397	64
7		Chikkaballapur	84	26
8		Shivamogga	594	72
9		Tumkur	878	97
Sub Total			4255	487
10	Mysuru	Chikkamagaluru	302	47
11		Dakshinkannada	239	26
12		Udupi	256	38
13		Hassan	374	85
14		Kodagu	103	11
15		Mandya	839	70
16		Mysuru	839	72
17		Chamrajnagar	286	46
Sub Total			3238	395
18	Belagavi	Belgavi	1308	166
19		Vijayapura	297	84
20		Bagalkot	629	96
21		Dharwad	520	55
22		Gadag	529	51
23		Haveri	580	54
24		Uttarkannada	429	58
Sub Total			4292	564
25	Kalaburgi	Bellary	578	141
26		Bidar	124	39
27		Kalaburgi	736	144
28		Yadagir	35	12
29		Raichur	408	75
30		Koppal	516	50
Sub Total			2397	461
Grand Total			14182	1907