



INDIAN COUNCIL OF SOCIAL SCIENCE RESEARCH  
(Ministry of Human Resource and Development)  
(ARUNA ASAF ALI MARG, NEW DELHI- 110 067)  
Website: [www.icssr.org](http://www.icssr.org)

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Asstt. Director (Research Fellowship Senior)  
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F.No.3-15/2016-17/PDF

06/06/2017

The Registrar

Avinashilingam Institute for Home Science and  
Higher Education for Women,  
Bharati Park Road, Coimbatore,  
Tamil Nadu- 641 043

#### SANCTION ORDER

**SUBJECT:** Award of Post-Doctoral Fellowship to **Dr. Sneha Gopeekrishna** for two years to work on "A Study of the Impact of Financial Literacy on Economic Empowerment of Working Women I Kerala"

Dear Sir,

This is to Supersession of a revised sanction order dated **03/04/17**. This is to convey that **Dr. Sneha Gopeekrishna** for has been awarded Post- Doctoral Fellowship by the ICSSR for two years. The sanction order is being issued initially for a period of one year w.e.f. **01/04/2017 to 31/03/2018**

The fellowship is subject to the following terms and conditions:

1. The amount of fellowship and contingency grant will be as under:  
**For one year**

i.	Fellowship amount @ Rs.63,189/- p.m. X 12	=Rs.7,58,268/-
ii.	Contingency grant @ Rs.20,000/- p.a.	= Rs. 20,000/-
	Total: =	<b>Rs7,78,268/-</b>

2. The grant will be released as follows:

i.	First Instalment	Rs.3,11,307/-	(40% Fellowship with Contingency)
ii	Second Instalment	Rs.3,11,307/-	(40% Fellowship with Contingency)
iii	Third Instalment	Rs. 1,55,654/-	(20% Fellowship with Contingency)
		<b>Rs:7,78,268/-</b>	

3. The first installment of **Rs.3,11,307/-** will be released on receipt of the enclosed grant-in-aid bill duly signed on a revenue stamp.

4. The second Installment of **Rs3,11,307/-** will be released on receipt of the detailed six monthly progress report duly forwarded by Supervisor and a statement of expenditure in respect of the first six months of the fellowship with Grant-in-Aid bill (affixed with revenue stamp) both duly verified and signed by the competent authority.



5. The third installment of **Rs.1,55,654/-** will be released on receipt of the comprehensive/annual progress report of the work done during the tenure of the fellowship duly forwarded by the Supervisor and the statement of expenditure duly verified and signed by the authorities of the University/ Institution and grant-in-aid bill duly signed by the competent authority.

6. Extension into the second year will be communicated on receipt of the satisfactory progress report of the work which may be submitted about a month before the expiry of the first year of the fellowship. In case the progress report is delayed, the Candidate is required to mention the reasons for the delay.

7. The university/institution shall provide to the fellow office accommodation including furniture library and research facilities and messengerial services. For this, the ICSSR shall pay to the University/institution overhead charges at **7.5%** of the total expenditure incurred on the fellowship after the expiry of the fellowship.

8. The University/institution will have to send us an audited statement of expenditure and the utilization certificate **in GFR-19A form separately** duly signed by the chartered accountant/statutory auditor for the entire expenditure incurred. The overhead charges and final instalment of fellowship will be released only after the audited accounts and the utilization certificate are received and accepted by the ICSSR after the expiry of the fellowship.

9. The contingency grant may be utilized for research and office assistance, books, stationery, computer cost, research assistance and the field work expenses connected with the research work.

10. During the tenure of the fellowship the fellow will be treated as an employee of the University/institution for all the administrative purposes and the rules of the university/ institution shall apply in the matter of drawls of TA/DA holidays and contingency grant.

11. The fellow shall work on a whole-time basis and shall not receive any financial assistance from any other source during the tenure of the fellowship.

12. The fellow covered under salary protection needs to submit a certificate from the affiliating institution that "he/she was visiting the institute and that he/she was not absent from research work during any calendar month in full" in order to be eligible to draw Transport Allowance (TA), if it is a part of his/her salary. In such cases, the verification from the affiliating institution will be required.

13. The fellow shall not accept any assignment (with or without payment) without the prior permission of the ICSSR.

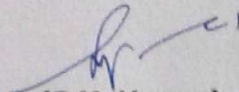
14. All the fellowships are subject to income tax deductions, which shall be made by the affiliating institution.

15. Unless the ICSSR decides otherwise, all equipment's if purchased out of the contingency grant, should be transferred to the affiliating institution which shall certify that it has been noted in its stock register. However, books purchased out of contingency grant may be retained by the scholar.

16. The fellows must submit two hard and one soft copies of the final report on the work done by him/her as fellow of the Council, in a publishable form along with an abstract of the report within about 5000 words within a period of six months of the expiry of the fellowship. This report will be evaluated by an independent subject expert appointed by the ICSSR.

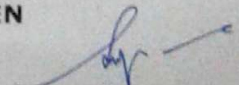


17. In case the report, or its part, is found plagiarized, not received within the stipulated period or modified as suggested by our expert, the fellow will be debarred from considering under any scheme/programme/committee/visit abroad of the ICSSR.
18. The amount of grant sanctioned herein is to be utilized by stipulated period. Any amount of the grant remaining unspent during this period shall be refunded to the ICSSR immediately after completion of the project.
19. If it appears to the ICSSR at any point of time that the progress or conduct of the fellow has not been satisfactory, his/her fellowship may be suspended or terminated forthwith.
20. If the grantee fails to utilize the grant for the purpose for which the same has been sanctioned, the grantee will be required to refund the amount of the grant with interest thereon @10% per annum from the date of its sanction.
21. If the scholar leaves the fellowship before its completion to take up some job or any other academic assignment, he/she shall be required to refund the entire amount of fellowship received from the ICSSR. In case the candidate is interested in completion of the final report for the project for which the fellowship was awarded, the candidate will be required to refund only the amount for the period which would start from the date of joining of such academic assignment. In such cases, the sum against contingency could be provided on submission of the Final Report.
22. Other terms and conditions will remain unchanged.
23. The Council has approved the Supervisor **Prof. K. T. Geetha** for the Post-Doctoral Fellowship awarded to **Dr. Sneha Gopeekrishna**.

  
(S.M. Verma)  
For Member-Secretary

**Copy to:**

1. **Dr. Sneha Gopeekrishna**  
Assistant Professor,  
Flat No-A, Vijayalovesore Apartments,  
Panampilly Nagar, Peringavu,  
Thrissur- 8 (Kerala)
2. **Prof. K. T. Geetha**  
Professor,  
Department of Economics,  
Avinashilingam Institute for Home Science and  
Higher Education for Women,  
Bharati Park Road, Coimbatore,  
Tamil Nadu- 641 043
3. FA&CAO: The expenditure involved will be debitable to Head of account -C-  
Research Fellowship - **Post Doctoral Fellowship (PDF)/GEN**

  
(S.M. Verma)  
For Member-Secretary



**Dr. S.M. Verma**

Deputy Director

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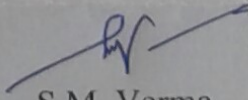
**F. No. 3-15/2016-17/PDF**

**January 31, 2020**

**To Whomsoever it May Concern**

**Dr. Sneha Gopeekrishna**, was ICSSR Post-Doctoral Fellow from 01.04.2017 to 31.03.2019 (Two Years) and worked on the theme “**A study on the Impact of Financial Literacy on Economic Empowerment of Working Women in Kerala**”. She has submitted the Final Report of her fellowship in the month of May 2019, which has been accepted by ICSSR, New Delhi.

We wish all the success in her future research endeavours!

  
S.M. Verma

**Dr. Sneha Gopeekrishna**

Assistant Professor

Department of Economics

Vimala College

Thrissur – 680 009

Kerala