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Sl. No. C65

Indian Council of Social Science Research  
(Ministry of Human Resource)

JNU Institutional Area, Aruna Asaf Ali

New Delhi – 110067  
Website: [www.icssr.org](http://www.icssr.org)

**SANCTION ORDER**

F.No. 02/155/SC/2019-20/MJ/RP

Dated: 23-12-2019

The Registrar,  
The University of Burdwan,  
Golapbag, Burdwan,  
West Bengal-713104

Subject: Sanction of Major Research Project entitled "Evaluation of Service Quality in Digital Banking Services: A Study in Western Part of West Bengal" to Dr. Arindam Das.

Dear Sir,

1. The Indian Council of Social Science Research (ICSSR) considered the above major research project submitted by Dr. Arindam Das, Professor, The University of Burdwan, West Bengal-713104. Co-Project Directors of the study are: Nil.

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. 07,35,000/- (Rupees Seven lakhs and Thirty Five thousand only) for the above research project and the grant will be released as follows:

First instalment	:Rs.2,94,000/-
Second instalment	:Rs.2,20,500/-
Third instalment	:Rs.1,47,000/-
Fourth Instalment	:Rs. 36750/-
Publication cost*	:Rs. 36750/-
<b>Total</b>	<b>:Rs.07,35,000/-</b>

Overhead charges over and above  
7.5% or maximum Rs.1,00,000 : Rs. 55125/-\*\*

\* ICSSR would publish it subject to recommendation by the expert and relevant Committees for the purpose, from the overall budget, so to be retained by the ICSSR.

\*\*will be released on successful completion of project after evaluation.

(The break-up budget approved by the ICSSR of Rs.07,35,000/- is enclosed.)

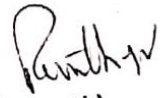
*Revathy*

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. **(GIB already received)**.
5. In case, the study involves survey 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 six months in any case.
6. The **Second Instalment** will be released after receiving a satisfactory **six/nine monthly/annual** progress report, one published research paper in peer reviewed journal along with a simple statement of account of the account for the first instalment in prescribed format (Depending upon the duration of the Project).
7. The **Third Instalment** will be released after receiving the Final Report (two hard copies and one soft copy in CD/or pen-drive) along with the executive summary (3000 to 4000 words/ten copies) and Research Papers (two) and the statement of account of the second instalment. Such data or information relating to the research project as may be asked for by the ICSSR for preservation in its Data Archives should be given by the scholar.
8. The scholar shall acknowledge support of 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 during its course and after completion.
9. The **Fourth instalment** will be released on the receipt of: (a) Satisfactory book length of the Final Report in the publishable form after incorporating all corrections, suggestions of the expert; (b) 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 (c) A certificate of statement of assets and books purchased out of the project fund issued by the affiliating institution.
10. The University/Institution of affiliation will provide to the scholar office accommodation including furniture, library and research facilities and messengerial services. For this, the ICSSR shall pay to the University/Institution of affiliation **overhead charges @7.5%** over and above or maximum Rs.1,00,000 of the total expenditure incurred on the project only after successful completion of the project.
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 Director, Co-Project Directors and research personnel connected with the research work.
12. The overhead charges to the affiliating institution over and above @ 7.5% or maximum Rs.1,00,000 will be released only after successful completion of the project after evaluation. 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



13. The Director of the research project will be **Dr.Arindam Das**, who will be responsible for its completion within **24 Months** from the date of commencement of the project, which is **17-12-2019**, as intimated by the scholar.
14. In case, the Project Director does not submit the periodic / final project report as per schedule with adequate justification, the scholar may be debarred from availing all future financial assistance from ICSSR.
15. All grants from ICSSR are subject to the general provision of GFR 2005 and in particular with reference to the provision contained in GFR 209, GFR 210, GFR 211 and GFR 212.
16. The 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](http://www.icssr.org)**
17. The expenditure on this account is debatable to the **Budget Head-ICSSR (Scheme Code 0877); OH 31.09 Research Projects.**
18. All project 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.
19. As per MHRD instruction, the amount of grant sanctioned herein is to be utilized by the end of the project duration. Any amount of the grant remaining unspent shall be refunded to the ICSSR immediately after 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, the grantee will be required to refund the amount of the grant with interest thereon @ 10% per annum.


Yours faithfully,

  
(Revathy Vishwanath)  
For MEMBER-SECRETARY

Encl: as above.

Copy to:

1. ✓ Dr. Arindam Das,  
Professor, Department of Commerce,  
The University of Burdwan,  
Golapbag, Burdwan,  
West Bengal-713104
2. Finance Branch, ICSSR, New Delhi
3. Record file

  
(Revathy Vishwanath)  
For MEMBER-SECRETARY

# PROJECT BUDGET

Title: Major Research Project entitled "Evaluation of Service Quality in Digital Banking Services: A Study in Western Part of West Bengal"

By: Dr. Arindam Das

S.No.	Heads of Expenditure	Value	(Rs.)
1	Project Director/Co-Project Director	Honorary	0
2	Research Staff : Full time/Part-time/Hired Services	Not exceeding 45% of the total budget.	330750
3	Fieldwork: Travel/Logistics/Boarding, etc. including Books/Journals	Not exceeding 35%	257250
4	Equipment and Other Items: computer, printer etc / Source Material/Software and Data Sets, etc.	Not exceeding 10%	73500
5	Contingency	Not exceeding 5%	36750
6	Publication of Report	5%*	36750
	TOTAL	100%	735000
	Institutional Overheads (over and above the total cost of the project)	Affiliating Institutional overheads @ 7.5% of the approved budget in or Rs. 1 lakh whichever is less.	55125

\* The five percent (5%) publication amount will be spent by the ICSSR Publication Division if the Final report is found publishable by an Expert Committee constituted by the ICSSR.

- **Remuneration and Emoluments of Project Staff**
  - (a) Project staff could be engaged by the 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 director within the limits of the sanctioned financial allocation and as per the ICSSR rules (b) Research Associate @Rs.25, 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.20, 000/- p.m.(Qualification-Ph.D./M.Phil./ Post graduate in social science discipline with minimum 55% marks)(d) Field Investigator @ Rs.15, 000/-p.m. (not exceeding 6 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 Project Investigator may with the permission of the Institution, re-appropriate expenditure from one sub-head to another, subject to a maximum of 10 % of the particular budget heads. If the study necessitates re-appropriation beyond 10%, it may be done only after the approval of the ICSSR
- **Selection of Research Staff** should be done through an advertisement and a selection committee consisting of (1) Project Director; (2) One outside Expert (other than the institute where the project is located); (3) a nominee of the Vice Chancellor/Head of the Institution and (4) Head of the Department)/Dean of relevant faculty duly approved by the competent authority.
- For all field work related expenses of Project Director, Co-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 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.

*Arindam Das*