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Indian Council of Social Science Research
(Ministry of Human Resource Development)
JNU Institutional Area, Aruna Asaf Ali Marg
New Delhi – 110067
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SANCTION ORDER

F.No. 02/45/2017-18/RP /Major

Dated: 10-1-2018

The Registrar
Assam University, Silchar,
Assam-788011

Subject: Sanction of Major Research Project entitled "**Competition and its Impact on Financial and Social Performance of Micro-finance Institutions: A Comparative Study of India & Bangladesh**" to Dr. Joyeeta Deb

Dear Sir,

1. The Indian Council of Social Science Research (ICSSR) considered the above research project submitted by Dr. Joyeeta Deb, Assistant Professor, Department of Commerce, Assam University, Silchar, Assam-788011. 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.5,50,000/- (Rupees Five lakhs Fifty Thousand only) for the above research project and the grant will be released as follows:

First instalment	:Rs.1,37,500/-
Second instalment	:Rs.1,37,500/-
Third instalment	:Rs.1,37,500/-
Fourth Instalment	:Rs.1,10,000/-
Publication cost*	:Rs. 27,500/-
Total	:Rs.5,50,000/-
Overhead charges @ 7.5% over and above	: Rs. 41,250/-**

* 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.5, 50,000/- is enclosed.)

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: