



# सुरासन पत्रिका

A GUIDE ON  
**FLAGSHIP SCHEMES OF THE  
MODI GOVERNMENT**

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# MESSAGE FROM THE BJYM PRESIDENT



Bharat, today is witnessing a remarkable transformation across various fields because of the visionary leadership of Prime Minister Shri Narendra Modi ji. After many decades of misgovernance and ineffective policy implementation, we are marching towards a *Atma Nirbhar Bharat*. What makes the accomplishments of the Modi government truly special is how its policy interventions are so thoughtfully designed to improve the lives of the most downtrodden and underprivileged people of our country. To appreciate the priorities of governance under the Modi government, one has to understand our beloved Prime Minister's vision of "*Sabka Saath, Saabka Vikas, Sabka Vishwas, Sabka Prayaas*". This vision is reflected in the various initiatives taken by the Modi government, touching the lives of farmers, youth, women, senior citizens, sanitation workers, among millions of others.

For decades, healthcare and hospitalisation has remained one of the biggest challenges for an average Indian household, with the burden some costs often pushing families into poverty. The Modi government has made tremendous efforts to tackle this problem. At the forefront of this is the Ayushman Bharat Jan Arogya Yojana, the world's largest health assurance scheme. It provides a health cover of Rs. 5 lakhs per family per year for hospitalisations. The scheme currently covers 50 crore+ beneficiaries with a further plan to include all Indians who are not covered under any other health insurance scheme. The government has also introduced other yojanas like the Pradhan Mantri Suraksha Bima and Jeevan Jyoti Bima Yojana, besides expanding social security by launching the Atal Pension Yojana. The Pradhan Mantri Bharatiya Jan Aushadhi Pariyojana has been launched to ensure that quality medicines are accessible to every section of the society.

The transformational impact of the Modi government's policies and schemes has not left any section of the society untouched. The country's youth have been empowered like never before, with a huge impetus towards entrepreneurship and skill training through the initiatives such as Startup India and Standup India as well as the Pradhan Mantri Kaushal Vikas Yojana. The farmers and agricultural sector has been a consistent area of focus, with the government introducing the path breaking crop insurance scheme of Pradhan Mantri Fasal Bima Yojana, providing financial assistance under the Pradhan Mantri Kisan Samman Nidhi, as well as through innovative initiatives like the Kisan Credit Card.



From financial security to financial inclusion, we have also seen the internationally acclaimed success of our schemes like the Jan Dhan Yojana. Moreover, initiatives like the Pradhan Mantri Awas Yojana and the Jal Jeevan Mission have demonstrated the Modi government's commitment to provision of essential infrastructure to all.

This Sushasan Patrika gives you many more glimpses into the transformative governance of the Modi government. Most importantly, it contains very important information regarding the procedure of availing the benefits of these various schemes and policies. Inspired by the vision of our Prime Minister, the Bharatiya Janata Yuva Morcha (BJYM) seeks to empower our fellow citizens with this informative patrika and encourage them to benefit from this vikas yatra.

It is my sincere call to each and every Karyakarta of Yuva Morcha to make maximum use of the Sushasan Patrika in furtherance of the Modi ji's mission of making our New India.



### **L.S. Tejasvi Surya**

**National President, Bharatiya Janata  
Yuva Morcha and Member of Parliament  
Bengaluru South**

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# PRADHAN MANTRI JEEVAN JYOTI BIMA YOJANA



*“₹ 330 i.e., one rupee a day can help secure the lives of crores of people through this scheme. Majority of the population does not have life insurance and if someone wants to have one then he/she needs to be in good health while taking the insurance. But PMJJBY is different as it does not need a prerequisite of good health and anyone who is eligible can take it whenever they want.”*

**Prime Minister Narendra Modi**

The Modi government has focused heavily on the insurance sector because previously a large section of the population did not have access to insurance coverage. With the target to include the poor and the underprivileged section of the society, the Hon'ble Prime Minister launched the **Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)** in line with the vision of **Sabka Saath Sabka Vikas**. The scheme was launched on May 9, 2015 to provide financial and health security to the families across the country.

The scheme is being offered by **public and private sector life insurers in collaboration with banks**. The scheme offers a maximum assured amount of **Rs. 2 lakhs**.

## Deliverables

- Life coverage for **one year**, and the **policy can be renewed every year**.
- Life insurance coverage of **₹ 2 lakh** at a very nominal premium charges of INR 330 every year for death of the insured person due to any reason.
- The **coverage begins 45 days after the enrollment date**. However, the sum assured amount will be paid in case of death due to an accident.
- One can simply re-join the scheme even after exiting from it for any given reason.

## Beneficiaries

- Age band for entry into the scheme - **18-50 years**
- Maximum coverage age of the scheme - **55 years**
- The individual must have an **Aadhar linked bank account**





## How to register for the scheme?

A beneficiary can avail the benefits of PMJJBY via various life insurance companies in India, and also through the banks and post office bank accounts. A list of banks and insurance companies offering PMJJBY is given after this section

1. Collect the application form from the insurance company or the bank of your choice. A list of banks and insurance companies offering the PMJJBY scheme is given after this section.

One can also download the PMJJBY application form online from (available in multiple languages): <https://www.jansuraksha.gov.in/Forms-PMJJBY.aspx>

2. Submit the duly filled form with any of the below stated banks or post office bank.
3. Submit the necessary documents
  - (i) Bank Account details
  - (ii) Aadhaar card or Electoral Photo Identity Card (EPIC) or MGNREGA card or Driving License or PAN card or Passport.
4. Upon verification, you will be successfully registered under the scheme.

Most banks also offer an SMS-based enrolment process. Check with your respective bank for the details on the same and proceed with the application accordingly.

## How to make an insurance claim under PMJJBY?

The claim process of PMJJBY is a very simple process. Here's what a beneficiary needs to do:

1. On the unfortunate demise of the insured person, the beneficiary has to visit the bank whose savings account is linked to the scheme. Here, the nominee needs to submit the death certificate of the insured.
2. Collect the claim form from the bank or the insurer.
3. Fill the claim form and submit all the required documents - discharge receipt, photocopy of cancelled cheque, death certificate of the insured, bank account details, and bank details of the nominee.
4. On the submission of the claim form and all the documents, the bank will validate and verify the same.
5. After verification, the bank will submit the required documents to the insurance company.
6. Once the claim form is sent by the bank, the insurance company will verify the details at their end.
7. After successful verification of the documents and the claim form, the claim amount will be transferred to the beneficiary's bank account.



## The banks that offer PMJJBY at their branches are as follows :

- Allahabad Bank
  - Andhra Bank
  - Axis Bank
  - Bank of Baroda
  - Bank of India
  - Bank of Maharashtra
  - Bhartiya Mahila Bank
  - Canara Bank
  - Central Bank of India
  - City Union Bank Ltd
  - Corporation Bank
  - Dena Bank
  - Federal Bank Ltd
  - HDFC Bank Ltd
  - ICICI Bank Ltd
  - IDBI Bank Ltd
  - Indian Bank
  - Indian Overseas Bank
  - IndusInd Bank Ltd
  - Jammu & Kashmir Bank Ltd
  - Karur Vysya Bank Ltd
  - Kotak Mahindra Bank Ltd
  - Lakshmi Vilas Bank
  - Oriental Bank of Commerce
  - Punjab & Sind Bank
  - Punjab National Bank
  - Ratnakar Bank Ltd
  - South Indian Bank Ltd
  - State Bank of Bikaner & Jaipur
  - State Bank of Hyderabad
  - State Bank of India
  - State Bank of Mysore
  - State Bank of Patiala
  - State Bank of Travancore
  - Syndicate Bank
  - UCO Bank
  - Union Bank of India
  - United Bank of India
  - Vijaya Bank
  - Yes Bank
- Insurance companies providing  
**PMJJBY:-**
- New India Assurance Company Ltd
  - National Insurance Company
  - United India Assurance
  - Reliance General Assurance
  - New India Assurance Company Ltd





# PRADHAN MANTRI SURAKSHA BIMA YOJANA



*“PM Suraksha Bima Yojana along-with Pradhan Mantri Jeevan Jyoti Bima Yojana and Atal Pension Yojana has transformed the lives of 20 crore Indians and have helped bring these amilies under financial security net. 52% of the beneficiaries are from rural areas”*

**Prime Minister Narendra Modi**

The Modi government launched the Pradhan Mantri Suraksha Bima Yojana (PMSBY) to provide accident insurance cover keeping in view the vulnerable sections of society. The scheme was first announced in the 2015 Budget, and was launched in Kolkata along with Atal Pension Yojana and Pradhan Mantri Jeevan Jyoti Bima Yojana. It is a government-assured accidental insurance scheme that **covers accidental death, permanent disability, and partial disablement**. This scheme is beneficial to high-risk employment categories such as mechanics, labourers, truck drivers who are involved in heavy travelling or accident prone environments. The low premium cost insurance scheme is a major step towards the social security of individuals working in the unorganised sector and marginalised sections who don't have savings or regular income sources

## Deliverables

- The accidental death insurance cover is renewable each year.
- The **annual premium** to be paid is **Rs.12 only**. This premium is excluding the service tax which is charged at 14%.
- Upto **Rs.2 lakh cover** is payable to the nominee of the subscriber, if case of death, or permanent disability due due to the accident.
- The premium is auto debited from the bank account of the subscriber.
- The subscriber can avail the long-term option or renewal of the scheme every year.
- The subscriber can exit the scheme at any time and can sign-up at any time in the future.

## Beneficiaries

- Any person in the age group of 18 to 70 years
- The person must have a savings account
- Aadhar Card must be furnished as a primary KYC document
- If the Aadhar Card is not linked to the savings bank account, a copy of the same should be attached to the PMSBY application form.
- In the case of a joint account, all holders of the account can join the scheme.
- If the applicant is a Non-Resident Indian (NRI), although eligible, the claim benefit will be paid to the insured/nominee in Rupees





## How to register for the scheme?

1. All banks mentioned in the list after this section offer the PMSBY benefit. You can visit any of these banks and register for PMSBY.
2. The application form (available in multiple languages) can also be downloaded from the government's Jan Suraksha website - <https://jansuraksha.gov.in/Forms-PMSBY.aspx>.
3. Fill up and submit the form at the bank.
4. Submit the necessary documents
  - (i) Bank Account details
  - (ii) Aadhaar card or Electoral Photo Identity Card (EPIC) or MGNREGA card or Driving License or PAN card or Passport.
5. The bank will verify and process the application.

### To activate the scheme using the SMS facility, follow these steps:

1. Eligible individuals are sent SMS by banks.
2. If you receive one activation SMS anytime, reply to the message with 'PMSBY Y'.
3. Receive the acknowledgement receipt.
4. The bank will proceed to manage and verify the information from its end.

### To activate the scheme using the internet banking facility, follow these steps:

1. Login to the respective internet banking account of your bank.
2. Click on insurance.
3. Choose the account to be linked for paying the premiums.
4. Check the details and confirm.
5. Download the receipt and note down the reference number

### Note:

- *The bank will obtain nominee details such as their relationship with the insured, date of birth, etc., from the savings account. However, if this information is unavailable, the insured has to visit the bank and provide the requested details.*
- *If the auto-debit transaction fails, the PMSBY policy will terminate. Auto debit transaction means that the amount of premium will be automatically deducted from the bank account of the beneficiary.*

## How to make an insurance claim under PMJJBY?

1. The insured or the nominee must immediately inform the bank about the accident.
2. The PMSBY claim form can be obtained from the designated bank or the insurance company's website which must be completed and submitted to the bank (offline or online) within 30 days of the accident. It must be submitted along with the FIR, post mortem report or death certificate. In the case of total or partial disability, the disability certificate must be provided, which is issued by a civil surgeon. A discharge certificate must also be enclosed.



## How to make an insurance claim under PMJJBY?

3. The bank will verify the documents and details after which the case is forwarded to the insurance company within 30 days of claim submission.

Required documents:-

- (1) Proof of permanent disability due to accident or death due to accident of the insured member; (2) Aadhaar and PAN number of the insured member and claimant (Optional); (3) KYC document in respect of the nominee/appointee/claimant (4) First two pages of passbook, or bank/post office account statement showing account details, or cancelled cheque of the account of the nominee/appointee/claimant (as the case may be); (5) Proof of death of nominee in case of nominee pre-deceasing the insured member; (6) Proof of being legal heir, in case the claimant is other than the insured member/nominee/appointee; (7) Advance receipt for discharge of claim, duly filled in and signed.
4. After confirmation of the name of the insured in the master list, the claim is processed within 30 days of receiving the documents from the bank.
5. The claim amount is then deposited into the nominee/insured's account. In case a nominee has not been appointed, in the case of death of the insured, the amount shall be transferred to his/her legal heir. This is done upon submission of the succession certificate from the legal heir. The maximum time allotted to the bank to finish the claim procedure is 30 days.

*Pradhan Mantri Suraksha Bima Yojana scheme involves the following banks and insurance companies. The participating banks are as follows:*

- |                         |                             |   |
|-------------------------|-----------------------------|---|
| ● Allahabad Bank        | ● Kerala Gramin Bank        | <b><i>Participating Insurance companies are as follows:</i></b> |
| ● Axis Bank             | ● Kotak Bank                |   |
| ● Bank of India         | ● Oriental Bank of Commerce |   |
| ● Bank of Maharashtra   | ● Punjab and Sind Bank      |   |
| ● Bharatiya Mahila Bank | ● Punjab National Bank      |   |
| ● Canara Bank           | ● South Indian Bank         |   |
| ● Central Bank          | ● State Bank of Hyderabad   |   |
| ● Corporation Bank      | ● State Bank of India       |   |
| ● Dena Bank             | ● State Bank of Travancore  |   |
| ● Federal Bank          | ● Syndicate Bank            |   |
| ● HDFC Bank             | ● UCO Bank                  |   |
| ● ICICI Bank            | ● Union Bank of India       |   |
| ● IDBI Bank             | ● United Bank of India      |   |
| ● IndusInd Bank         | ● Vijaya Bank               |   |



# ATAL PENSION YOJANA



*“Atal Pension Yojana does the unimaginable task of providing pension to the unsecured households like that of poor farmers, women working in the domestic sector etc. The scheme not just provides pension to the beneficiary but also to his wife and children after his death. This provides much needed financial security and independence to the poor in their old age.”*

**Prime Minister Narendra Modi**

The Atal Pension Yojana (APY) was launched on 9th May 2015 to create a universal social security system for all Indians, especially the poor, the under-privileged citizens and the workers in the unorganised sector. The Atal Pension Yojana is a pension scheme mainly aimed at the unorganized sectors such as house maids, gardeners, delivery boys, helping staff, etc. The goal of the scheme is to ensure that no Indian citizen has to worry about illness, accidents or diseases in old age, giving a sense of security. Private sector employees or employees working with an organization that does not provide pension can also apply for the scheme.

## Deliverables

- The scheme gives the option of getting a fixed pension of ₹1000, ₹2000, ₹3000, ₹4000 and ₹5000 on attaining the age of 60 years.
- The pension will be determined based on the individual's age and the contribution amount.
- On the unfortunate demise of the contributor, the spouse of the contributor can claim the pension and if unfortunately, both the contributor and spouse die, then the nominee will receive the corpus.
- If the contributor dies before the age of 60 then the spouse of the contributor will be given the option of either to exit the scheme and claim the corpus or continue it for the balanced period.

## Beneficiaries

Any candidate of Indian nationality who fulfils the following criteria:

- between the age of 18 - 40 Years
- must have a bank account linked with Aadhar
- must have a valid mobile number.
- subscriber should not be beneficiary of any other social security schemes (E.g.: Employees Provident Fund)





## How to make an insurance claim under PMJJBY?

1. All nationalised banks and major private banks including HDFC, ICICI and Axis Bank offer APY
2. You can visit the nearest branch of any of the banks aforementioned to start your APY account.
3. The form for APY is available online and at the bank. Download the form from the official website. - <https://www.npscra.nsdl.co.in/nsdl-forms.php> (the form is available in English, Hindi, Bangla, Gujarati, Kannada, Marathi, Odia, Tamil and Telugu).
4. Fill up the form and submit it to your bank.
5. Provide a valid mobile number if you haven't already provided it to the bank.
6. Submit a photocopy of your Aadhar Card.
7. Once an application is approved, a confirmation will be received on the given mobile number.

*To avail the benefit of pension, the applicant has to make the contribution for a minimum 20 years.*



# PRADHAN MANTRI KAUSHAL VIKAS YOJANA



*“Pradhan Mantri Kaushal Vikas Yojana will orchestrate the energy and skill of India’s youth towards nation building. It will help the country generate output that will make India atmanirbhar and win accolades from the world”*

**Prime Minister Narendra Modi**

The Modi government established the Ministry of Skill Development and Entrepreneurship in November 2014 to coordinate all skill development efforts across the country. The Pradhan Mantri Kaushal Vikas Yojana is the flagship scheme for skill training implemented by this ministry. The scheme has covered more than 10 million youth during the period 2016-2020. Under this Scheme, Training and Assessment fees for skill training of the individuals are completely paid by the Government. PMKVY aims to increase the working efficiency of the incoming and existing daily wage workers along with increasing the knowledge towards employable skills. The skill training is done with a coordinated objective of creating employable youth along with employment opportunities and meeting the demands of the industry. This skill development scheme is for the recognition and standardisation of the skills nationally.

On the basis of the learning gained from PMKVY 1.0 and PMKVY 2.0, the Modi government launched the improved and upgraded Pradhan Mantri Kaushal Vikas Yojana Phase 3.0 on 15 Jan 2021 in 600 districts across all states of the country with an objective training of 8 lakh candidates over the scheme period of 2020-2021. The PM Kaushal Vikas Yojana third phase would be implemented with an outlay of Rs. 948.90 crore. Major focus is on new-age and COVID-related skills.

## Beneficiaries

Any candidate of Indian nationality who fulfils the following criteria:

- Unemployed youth, college/school dropout
- Aged between 15-45 years
- Have a valid identity proof such as a Voter’s ID, Aadhaar Card, or a Bank account
- Has not availed any monetary award for the desired skill set, ever before.





## Deliverables

The key components of PMKVY are as follows:

- **Short Term Training:** Ranging from a period of 150-300 hours, depending upon the job role selected
- **Recognition of Prior Learning:** This seeks to certify individuals who are already proficient in some skill
- **Kaushal and Rozgar Mela:** These are organised by the training partners every six months to ensure the placement of at least 50% of the training batch in various companies
- **Placement Assistance:** Placement opportunities to individuals and support to entrepreneurs
- **Every certified candidate will be provided with three-year accidental insurance (Kaushal Bima) of Rs. 2 lakhs**
- **Digital Locker is provided to PMKVY certified candidates for easy access of documents**
- **Each trainee will get an induction kit with t-shirt/jacket, diary and backpack**
- **Valid certification and Skill India Card on the basis of which candidates can apply for jobs**
- **Financial Reward of Rs 8000 to trainees upon completion of assessment**

## How to avail the benefits of PMKVY?

To avail the PMKVY scheme's benefits, the eligible candidates need to take the following steps:

- **Online:**
  - Visit the official website at [pmkvyofficial.org](http://pmkvyofficial.org).
  - At the homepage, click at the "Quick Links" section and then click at the "Skill India" link. Afterwards, go to Skill India Portal which can even be accessed using the link <https://www.skillindia.gov.in/>.
  - Accordingly, candidates can click at the "Register As a Candidate" link to open the PMKVY registration form for candidates.
  - Candidate to submit basic details, location details, preferences, associated programs, interested in fields and identity details (Aadhaar, PAN card and bank account).
  - After submitting all the necessary details, candidates can click at the "Submit" button to complete the registration process.
- **Offline:**
  - Visit the nearest PM Kaushal Vikas Centres (PMKVY) Kendra in your district. The information regarding PMKVY in each district is also provided in the official website at [pmkvyofficial.org](http://pmkvyofficial.org).
  - Carry Aadhaar card, PAN card and bank passbook.
  - Select the course for training and start attending classes.



# PRADHAN MANTRI MUDRA YOJANA



*“Entrepreneurs, particularly in smaller towns and villages who were forced to depend on middlemen or moneylenders are relieved due to Mudra Yojana. This initiative places faith on the skills and strengths of 125 crore Indians”*

**Prime Minister Narendra Modi**

Pradhan Mantri Mudra Yojana (PMMY) is a scheme launched by the Hon'ble Prime Minister on April 8, 2015 for providing loans up to 10 lakh to the non-corporate, non-farm small/micro enterprises. The purpose of Mudra is to support the small scale businesses that don't have access to formal channels of borrowing. Mudra (Micro Units Development and Refinance Agency) provides refinance support to a host of financial institutions, which include public sector banks, private sector banks, regional rural banks, urban cooperative banks, state cooperative banks, micro finance institutions, and non-banking finance companies. The numbers of Mudra loan beneficiaries have already crossed the magnanimous figure of 30 crores, till now.

## Deliverables

- Mudra Yojana loans are given under three different categories. The categories signify the stage of growth and funding needs of the enterprise.
  - Shishu: The first category, known as shishu (for extremely small business units which are just starting up) covers loans upto ₹ 50,000.
  - Kishor: The second category known as kishor (slightly bigger units) covers loans above ₹ 50,000 and upto ₹ 5 lakh.
  - Tarun: The third category known as Tarun (relatively bigger units) covers loans above ₹ 5 lakh and upto ₹ 10 lakh.
- Collateral-free loans
- Low interest rates with even lower processing fees
- Loans are covered under Credit Guarantee Schemes from Govt. of India
- Can be used as term loans, working capital loans, and overdraft facilities
- All Non-farm enterprises, i.e. small or micro firms engaged in the income-generating activities can avail Mudra loans
- Mudra loans can be availed by people belonging to SC/ST category at concessional interest rates
- Loans for Women Entrepreneurs at lower interest rates
- Special Mudra Cards are issued to the Mudra loan beneficiaries







## Beneficiaries

- Anyone who runs a small business enterprise is eligible to apply for Mudra loan.
- Loans under Mudra scheme can be availed by individuals, startups, shopkeepers, retailers, traders, small manufacturers, artisans, MSMEs, and businesses engaged in the Manufacturing, Trading, and Services Sectors, only.

## How to avail the Scheme?

- The application form is available at [mudra.org.in](http://mudra.org.in). The form of Mudra loan is also available at the banks offering the facility. A list of banks offering the scheme is mentioned below.
- Download the form and fill in all the required details. Different banks may have slightly different application procedures.
- Visit the nearest branch of the desired bank from where you want to get the Mudra loan and submit the duly filled application form and complete the bank formalities.
- Documents Required:
  - **Duly filled application with passport-sized photographs**
  - **KYC documents of Applicant and Co-applicants: Passport, Voter's ID card, Aadhar Card, Driving License, PAN card, Utility Bills (Water/Electricity Bills)**
  - **Proof of belonging to a special category, such as SC, ST, OBC, Minority, etc. (if applicable)**
  - **Last six months bank statement**
  - **Business address and tenure proof, if applicable**
  - **Any other documents required by the bank or NBFC**

The banks that are currently offering business loans under the Pradhan Mantri MUDRA Yojana have interest rates ranging from 11% to 37%. Some of the more popular banks that are offering MUDRA loans are as follows –

- |                              |                                      |                             |
|------------------------------|--------------------------------------|-----------------------------|
| 1. Oriental Bank of Commerce | 13. Dena Bank                        | 25. South Indian Bank       |
| 2. ICICI Bank                | 14. State Bank of Bikaner and Jaipur | 26. Bank of Maharashtra     |
| 3. Kotak Mahindra Bank       | 15. State Bank of Travancore         | 27. State Bank of Hyderabad |
| 4. Standard Chartered Bank   | 16. Canara Bank                      | 28. HDFC Bank               |
| 5. Indian Bank               | 17. Allahabad Bank                   | 29. State Bank of India     |
| 6. State Bank of Patiala     | 18. Vijaya Bank                      |                             |
| 7. Bank of India             | 19. Karur Vysya Bank                 |                             |
| 8. Central Bank of India     | 20. UCO Bank                         |                             |
| 9. IDBI Bank                 | 21. Bank of Baroda                   |                             |
| 10. Citibank                 | 22. Union Bank of India              |                             |
| 11. HDFC Bank                | 23. Tamilnad Mercantile Bank         |                             |
| 12. Indusind Bank            | 24. Indian Overseas Bank             |                             |



# START-UP INDIA



*“Startup India is a revolutionary scheme that has been started to help realize the true potential of India’s youth. People who have ideas and capability are supported by the government to make sure they can implement their ideas and grow. Success of this scheme will eventually make India, a better economy and a strong nation.”*

**Prime Minister Narendra Modi**

Startup India is one of the flagship initiatives of the Bharatiya Janata Party government aimed at building a strong ecosystem for growth of Startup businesses and empowering youth. Through this initiative, the Modi government aims to empower the startup ventures to boost entrepreneurship, economic growth and employment across India.

The initiative will help to accelerate the growth of Startups throughout India, across all important sectors and regions – in Tier 1, 2 and 3 cities, including semi-urban and rural areas – and particularly promotes entrepreneurship among women and SC/ST communities.

The 19-point Action Plan, put forward by the Modi government, focuses both on restricting hindrances and promoting faster growth by:

- Simplification and Handholding
- Funding Support and Incentives
- Industry-Academia Partnership and Incubation

## Deliverables

- Simpler Process and completely online
- 80% cost reduction in filing patent
- Income Tax exemption for 3 years
- Startups can apply for government tenders
- Research parks to provide R&D facilities
- Self-certify compliance to save time and money
- Exemption of tax on investing capital gains in government led venture funds
- Option to choose between Vcs
- Easy Exit – A startup can close its business within 90 days from the date of application of winding up
- Startup Fests to provide huge networking opportunities
- Fund of Funds: 5409.45 Cr committed to 71 VC firms and 5811.29 Cr invested in 443 Startups
- Seed Fund Scheme: Startup India Seed Fund Scheme with an outlay of 945 Cr aims to provide financial assistance to startups for proof of concept, prototype development, product trials, market entry and commercialization.





- **Learning and Development Program:** To guide budding entrepreneurs through the journey of their startup venture, Modi government in association with ed tech platform offers a free 4-week program on the key areas of starting up by 40+ top founders of India
- **International Bridges:** Startup India enables global market access and knowledge exchange for Indian startups through bilateral government collaborations.
- **Ideabank:** To guide the budding entrepreneurs through their startup journeys, Startup India has developed an Ideabank highlighting some of the problems across varied sectors.
- **Blockchain-based Certificate Verification Platform:** Enables instant access and verification of the certificates issued to recognized startups through the Startup India Portal.

## Beneficiaries

As per the Startup India Action plan, the followings conditions must be fulfilled in order to be eligible as Startup :

- Any company/ partnership/ business firm that has not yet completed a period of ten years from the date of incorporation/registration.
- A private limited company or registered as a partnership firm or a limited liability partnership.
- The annual turnover of the company/ partnership/ business firm must be under Rs. 100 crore for any of the financial years since incorporation/registration.
- Is working towards innovation, development or improvement of products or processes or services, or if it is a scalable business model with a high potential of employment generation or wealth creation.
- It is not formed by splitting up or reconstructing a business already in existence.

## How to avail the Scheme?

- Go to <https://www.startupindia.gov.in/>
- Click on 'Register' and provide details OR Simply register using any of your social media accounts
- Provide OTP and other details like, startup as type of user, name and stage of the startup, etc. to create profile
- Go to 'Get Recognised' page directly after creating profile
- On the 'Recognition Application Detail' page, click on 'View Details' under the Registration Details section
- Fill up the 'Startup Recognition Form' and click on 'Submit'.
- Upon submission of application, receive a recognition number.
  - **Required Documents:**
    - Incorporation/Registration Certificate of respective business
    - Director Details
    - PAN Card Details
    - Authorisation letter
    - A proof of concept



# BETI BACHAO BETI PADHAO (BBBP)



*"If given the opportunity women outperform men in various walks of life. I, as the Prime Minister, beg you to stop this cruel act and stop the killings of thousands of Kalpana Chawlas in the womb of the mother"*

**Prime Minister Narendra Modi**

Beti Bachao, Beti Padhao (BBBP) Abhiyan was launched by the Hon'ble Prime Minister, Shri Narendra Modi, to address the declining child sex ratio and related challenges against empowerment of women. It is a tri-ministerial, convergent effort of Ministries of Women and Child Development, Health & Family Welfare and Human Resource Development with a focus on awareness and advocacy campaign for changing mindsets, multi-sectoral action in selected 100 districts (Ist Phase) +61 districts (IInd Phase) (which have a low Child Sex Ratio), enabling girls' education and effective enforcement of Pre-Conception & Pre Natal Diagnostic Techniques Act, which is a law that banned prenatal sex determination. The most important feature is financial assistance to girl children, so that people can do away with the flawed mindset of considering a girl child as a burden.

The objectives of the Scheme are:

- To ensure holistic empowerment and development of girl child
- To prevent gender biased sex selective elimination
- To ensure survival and protection of the girl child
- To ensure education and participation of the girl child



## Beneficiaries

- A family with a girl child below the age of 10 years
- There should be a Sukanya Samridhi Account (SSA) in any bank, opened in the name of the girl child
- The girl child should be an Indian. NRIs are not eligible for this scheme

Key beneficiaries under the BBBP initiative are as follows:

Categories	Description
Primary Segment	● Young and newly married couples; pregnant and lactating mothers; and parents
Secondary Segment	● Youth, adolescents (girls and boys), in-laws, medical doctors/ practitioners, private hospitals, nursing homes and diagnostic centres
Tertiary Segment	● Officials, PRIs, frontline workers, women SHGs/collectives, religious leaders, voluntary organisations, media, medical associations, industry associations and the people at large



## Deliverables

- Financial and social independence of girls.
- Tax-free nature of the account, withdrawals only post girls turning 18.
- Easy savings facility for daughters courtesy of parents or guardians.
- Generation of awareness regarding issues of girls and women.
- Improving delivery of welfare services for women.
- Address declining CSR (child sex ratio) in critical States and regions.
- 8.1% interest rate (per annum) on Sukanya Samriddhi Yojana accounts.
- The maximum deposit limit is Rs. 1.50 lakh per annum.
- Promoting better education and inclusion for women.

## How to avail the benefit of the Sukanya Samriddhi Yojana under BBBP Scheme?

Follow the given steps to get enrolled for Sukanya Samriddhi Yojana (SSY) benefits under the Beti Bachao Beti Padhao Abhiyaan:

- Visit the bank or a post office branch that offers the scheme. Please find a list of banks offering SSY after this section.
- Obtain and Fill the application form for BBBP/SSA
- The form is to be filled manually and attached with all the required documents
- Submit the documents to the same bank/post office. The account must be opened in the name of the girl child.
  - **Required Documents:**
    - Birth Certificate of girl child
    - Identity proof of the parent/guardian of the girl child
    - Photograph of the parent/ legal guardian of the girl child
    - Residence proof of the parent/guardian

**Note:** This account can be easily transferred from one bank/post office account to another bank/post office account

The banks that are currently offering the Sukanya Samriddhi Account (SSA) under the BBBP Abhiyan are as follows;

1. Axis Bank Sukanya Samriddhi Yojana
2. Andhra Bank Sukanya Samriddhi Yojana
3. Allahabad Bank Sukanya Samriddhi Yojana
4. State Bank of India Sukanya Samriddhi Yojana
5. Bank of Maharashtra Sukanya Samriddhi Yojana
6. Bank of India Sukanya Samriddhi Yojana
7. Bank of Baroda Sukanya Samriddhi Yojana
8. Vijaya Bank Sukanya Samriddhi Yojana
9. Indian Overseas Bank Sukanya Samriddhi Yojana
10. Indian Bank Sukanya Samriddhi Yojana
11. IDBI Bank Sukanya Samriddhi Yojana
12. ICICI Bank Sukanya Samriddhi Yojana
13. United Bank of India Sukanya Samriddhi Yojana
14. Union Bank of India Sukanya Samriddhi Yojana
15. UCO Bank Sukanya Samriddhi Yojana
16. Punjab National Bank Sukanya Samriddhi Yojana
17. Syndicate Bank Sukanya Samriddhi Yojana
18. Punjab & Sind Bank Sukanya Samriddhi Yojana
19. Oriental Bank of Commerce Sukanya Samriddhi Yojana
20. Dena Bank Sukanya Samriddhi Yojana
21. Corporation Bank Sukanya Samriddhi Yojana
22. Canara Bank Sukanya Samriddhi Yojana
23. Central Bank of India Sukanya Samriddhi Yojana
24. State Bank of Bikaner & Jaipur Sukanya Samriddhi Yojana
25. State Bank of Travancore Sukanya Samriddhi Yojana
26. State Bank of Hyderabad Sukanya Samriddhi Yojana
27. State Bank of Patiala Sukanya Samriddhi Yojana
28. State Bank of Mysore Sukanya Samriddhi Yojana



# PRADHAN MANTRI JAN-DHAN YOJANA



*“This initiative has been a game-changer, serving as the foundation for many poverty alleviation initiatives, benefitting crores of people. PMJDY has helped secure the future of crores of families. A high proportion of beneficiaries are from rural areas and are women.”*

**Prime Minister Narendra Modi**

As said by Acharya Chanakya “Arth is the aadhar of Rajya” and also adhikaar of every citizen. Financial inclusion of more and more citizens will not only boost the economy but was also a much awaited revolution and a major step towards making an Atma Nirbhar Bharat. The Pradhan Mantri Jan-Dhan Yojana (PMJDY) aims to ensure access to various financial services like availability of basic savings bank account, access to need based credit, remittances facility, insurance and pension to the excluded sections i.e. weaker sections & low income groups. This deep penetration at affordable cost has been made possible only because of the effective use of technology by the Modi government.

PMJDY is a national mission which encompasses an integrated approach to bring about comprehensive financial inclusion of all the households in the country. It envisages universal access to banking facilities with at least one basic banking account for every household, financial literacy, access to credit, insurance and pension facility. The scheme also envisages channeling all Government benefits (from Centre / State / Local Body) to the beneficiaries accounts and pushing the Direct Benefits Transfer (DBT) scheme of the Union Government. According to the latest reports, the total number of accounts opened under PMJDY stood at 44.05 crore, with a total balance of ₹1,47,812 crore as on December 8, 2021.





## Deliverables

A basic savings bank account is opened for unbanked people.

- **Zero balance account** - no requirement to maintain any minimum balance in Jan-dhan accounts.
- **Interest is earned** on the **deposit** in PMJDY accounts.
- **Rupay Debit card** is provided to the PMJDY account holder.
- **Insurance Coverage** - Accident Insurance Cover of Rs. 2 lakhs is for the account holders.
- **An overdraft (OD) facility up to Rs. 10,000 to eligible account holders is available.**
- **PMJDY accounts are eligible for Direct Benefit Transfer (DBT), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), Pradhan Mantri Suraksha Bima Yojana (PMSBY), Atal Pension Yojana (APY), Micro Units Development & Refinance Agency Bank (MUDRA) scheme.**

## Beneficiaries

An applicant for Pradhan Mantri Jan Dhan Yojana account must fulfill the following conditions

- must be an Indian national
- individuals who can submit any form of identity proof which is duly authorized by gazette officers can open a Jan Dhan Yojana account
- an individual with no valid documents as proof for Indian nationality status can also open a Jan Dhan Yojana account. The concerned bank has to do a background check on the individual and categorises him or her as 'low risk
- age limit - 10 years and above (a minor person's account is opened under the supervision of a guardian)
- individuals already having a bank account can easily transfer or link their accounts to Jan Dhan Yojana accounts

## How to open a Jan Dhan Account?

- Obtain the form for the Pradhan Mantri Jan Dhan Yojana from a bank offering Jan Dhan accounts. Forms are also available online at the official website of Pradhan Mantri Jan Dhan Yojana or concerned bank's website. Refer to the list of banks offering the Jan Dhan accounts as given below.
- Fill form and attach required documents
- Take the filled form to a nearby bank branch. After proper verification of the documents, the bank account will be opened.
  - **Documents Required**
    - Passport, driving license, Permanent Account Number (PAN) card, voter's identity card, job card issued by NREGA duly signed by an officer of state government, letter issued by the Unique Identification Authority of India containing details of name, address and Aadhaar number, or any other document asked by the respective bank that can be used to open this account.



## List of Banks offering Jan Dhan Accounts;

### Private Sector Banks:

1. Dhanalaxmi Bank Ltd.
2. YES Bank Ltd.
3. Kotak Mahindra Bank Ltd.
4. Karnataka Bank Ltd.
5. ING Vysya Bank Ltd.
6. IndusInd Bank Ltd.
7. Federal Bank Ltd.
8. HDFC Bank Ltd.
9. Axis Bank Ltd.
10. ICICI Bank Ltd.

### Public Sector Banks:

1. Oriental Bank of Commerce (OBC)
2. Union Bank of India
3. Allahabad Bank
4. Dena Bank
5. Syndicate Bank
6. Punjab & Sind Bank
7. Vijaya Bank
8. Central Bank of India
9. Punjab National Bank (PNB)
10. Indian Bank
11. IDBI Bank
12. Corporation Bank
13. Canara Bank
14. Bank of India (BoI)
15. Bank of Maharashtra
16. Andhra Bank
17. Bank of Baroda (BoB)
18. State Bank of India (SBI)





# JAL JEEVAN MISSION



*“Jal Jeevan Mission will ease the life of our mothers and sisters, impact positively the health of poor citizens by reducing instances of water borne diseases. Beyond humans, the mission also improves the health of animals and can bring dividends in the animal husbandry sector”*

**Prime Minister Narendra Modi**

The Jal Jeevan Mission (JJM) is envisioned to provide safe and adequate drinking water through individual household tap connections by 2024 to all households in rural India. Further, the programme is also mandatorily implementing sustainability measures such as ground water recharge and reuse, water conservation, rain water harvesting, etc. The Jal Jeevan Mission is based on a community approach to water management. It includes information, education and communication as a key component of the mission. JJM looks to create a jan andolan for water, thereby making it everyone's priority. More than six sub-missions and schemes are part of the

J a l J e e v a n M i s s i o n .

## Key objectives of the mission:

- To provide Functional Household Tap Connection (FHTC) to every rural Household, Schools, Anganwadi Centres, Gram Panchayat buildings, health centers, wellness centers and community buildings and to monitor FHTC.
- To prioritize provision of tap connection in quality affected areas, villages in drought-prone and desert areas, Sansad Adarsh Gram Yojana (SAGY) villages, etc.
- To promote and ensure voluntary ownership among local community by way of contribution in cash, kind and/ or labour and voluntary labour (shramdaan) .
- To assist in ensuring sustainability of the water supply system, i.e. water source, water supply infrastructure, and funds for regular O&M.
- To bring awareness on various aspects and significance of safe drinking water and involvement of stakeholders.





## Deliverables

- Development of supply infrastructure to provide tap water connection to every rural household.
- Development of reliable drinking water sources and/ or augmentation of existing sources to provide long-term sustainability.
- Wherever necessary, bulk water transfer, treatment plants and distribution network to cater to every rural household.
- Technological interventions for removal of contaminants to supply water quality
- Retrofitting of completed and ongoing schemes.
- Support activities, i.e training, development of utilities, water quality laboratories, water quality testing & surveillance, research and development, knowledge centre, capacity building of communities, etc.

## Beneficiaries

- Rural Households
- Schools and Aangan Wadi Kendras
- Community Health Centers (CHC) /Wellness Centre
- Gram Panchayat Buildings and Community Buildings

## How to avail the benefit under Jan Jeevan Mission?

There is no provision of direct application or distribution to avail the benefit of the scheme. But individuals can approach the following authority to track the status about implementation of the scheme in their locality/villages.

- The District Water and Sanitation Mission is responsible for the implementation of the program.
- The local Members of Parliament supervisory responsibility to ensure the implementation of mission in their constituencies as per the operational guidelines.
- An individual can contact the Gram Panchayat/ Pani Samiti for implementation of the scheme.

The State Governments/ UT Administration will implement the mission based on the finalized State Action Plan (SAP) with timelines to cover all the villages of the respective State/ UT.

Each village will be assessed on existing water supply infrastructure by District Water and Sanitation Mission in consultation with Gram Panchayat and/ or its sub-committee, i.e. Village Water and Sanitation Committee/ Paani Samiti and Implementation Support Agency.

Based on the same, tap connections will be provided to every rural household by creating in-village water supply infrastructure including source development.



# PRADHAN MANTRI GARIB KALYAN YOJANA



*As many as 80 crore Indians got free ration during the coronavirus pandemic. India gave the first priority to the poor, in its strategy to combat the crisis due to coronavirus. We thought about food and employment of the poor from day one itself*

**Prime Minister Narendra Modi**

The Pradhan Mantri Garib Kalyan Yojana / Package is a comprehensive relief package for the poor to help them fight the battle against Coronavirus on various fronts. The scheme was announced in March 2020, to reach out to the poorest of the poor, with food and money in hands, so that they do not face difficulties in buying essential supplies and meeting essential needs. The time period of several components of the package have increased severally.

*The important components of the Pradhan Mantri Garib Kalyan Package are as following: —*

## Pradhan Mantri Garib Kalyan Package 1.0

Rs. 1.70 Lakh Crore relief package under Pradhan Mantri Garib Kalyan Yojana for the poor to help them fight the battle against Corona Virus:

- Insurance cover of Rs 50 Lakh per health worker.
- 80 crore poor people given benefits of 5 kg wheat or rice per person.
- 1 kg pulses for each household for free per month.
- 20 crore women Jan Dhan account holders get Rs 500 per month.
- Gas cylinders, free of cost, provided to 8 crore poor families.
- Increase in MNREGA wage to Rs 202 a day from Rs 182 to benefit 13.62 crore families.
- Ex-gratia of Rs 1,000 to 3 crore poor senior citizens, poor widows And poor Divyang.
- The first instalment of Rs 2,000 due in 2020-21 was front-loaded and paid in April 2020 itself under the PM KISAN Yojana.





## Pradhan Mantri Garib Kalyan Package 2. 0

- Front-loaded Rs 2,000 paid to farmers under existing PM-KISAN to benefit 8.7 crore farmers.
- Building and Construction Workers Welfare Fund allowed to be used to provide relief to workers.
- 24% of monthly wages to be credited into their provident fund accounts for next three months for wage-earners below Rs 15,000 p.m. in businesses having less than 100 workers.
- Five crore workers registered under Employee Provident Fund (EPF) to get non-refundable advance of 75% of the amount or three months of the wages, whichever is lower, from their accounts.
- Limit of collateral free lending to be increased from Rs 10 to Rs 20 lakhs for Women Self Help Groups supporting 6.85 crore households.
- District Mineral Fund (DMF) to be used for supplementing and augmenting facilities of medical testing, screening etc.
- After success of 4 phases, the government has extended PM Gareeb Kalyan Anna Yojna till March 2022 for phase 5 which covers 5 kg per person per month free ration along with salt, oil, sugar and 1kg Pulses.

## Beneficiaries

- All ration card holders, i.e., beneficiaries covered under National Food Security Act. (Ration Card Holders)

## How to avail the Scheme?

- An individual can avail the various benefits of the yojana from the nearest Public Distribution Shop.



# PRADHAN MANTRI UJJWALA YOJANA



*“Ujjwala Yojana has brought a massive social transformation. Majority of the beneficiaries are women, and those belonging to SC, ST and OBC Communities. For decades, they never had access to gas connections...this has changed and today they are much happier”*

**Prime Minister Narendra Modi**

Pradhan Mantri Ujjawala Yojana is a flagship scheme of the Modi government with an objective to make clean cooking fuel such as LPG available to 8 crore rural and deprived households which were otherwise using traditional cooking fuels such as firewood, coal, cow-dung cakes etc. The scheme aims at correcting the detrimental impacts of traditional fuels on the health of rural women as well as on the environment. It was launched in 2016 by the honourable Prime Minister at Ballia (Uttar Pradesh) and is implemented by the Ministry of Petroleum and Natural Gas (MoPNG).

## Deliverables

- New LPG connection
- Cash assistance upto Rs 1600/- for providing new LPG connection and this cash assistance is provided by the Central Government.
- The customers have option to take Hot Plate on purchase of first refill or both on loan basis from OMCs at zero interest and the same is recovered through EM





## Beneficiaries

Adult woman belonging to any of the following categories could avail benefits under the scheme:

- SC Households
- ST Households
- Pradhan Mantri Awas Yojana (Gramin)
- Most Backward Classes
- Antyodaya Anna Yojana
- Tea and Ex- Tea Garden tribes
- Forest Dwellers
- People residing in Islands and River Islands
- SECC Households (AHL TIN)
- Poor Household as per 14-point declaration

## How to avail the Scheme?

- Applicants may apply to any distributor of their choice either by submitting an application along with required documents at the LPG distributor or by submitting a request through the online portal. <https://www.pmuy.gov.in/> .

## Required documents:

- Know Your Customer (KYC) of Bank account
- Aadhaar Card of applicant as Proof of Identity and Proof of Address in case applicant is residing at the same address as mentioned in Aadhaar (not mandatory for Assam and Meghalaya).
- Ration Card issued by the State from which application is being made/ other State Govt. document certifying family composition/ Self-Declaration as per Annexure I (for migrant applicants)
- Aadhaar of beneficiary and adult family members appearing in document at Sl. 3.
- Bank Account Number and IFSC
- Supplementary KYC to support the status of the family.

## Note:

- There should not be any other LPG connection in the same household
- Relevant forms and other details are available on [www.pmuy.gov.in](http://www.pmuy.gov.in)
- Booking facility is available at Common Service Center (CSC)
- Ujjawala Helpline 1800-266-6696



# PRADHAN MANTRI MATRU VANDANA YOJANA



*“Under the Pradhan Mantri Matru Vandana Yojana, Rs 5,000 is deposited in the bank accounts of women during pregnancy, so that they can take care of proper diet. We have focused on the nutrition of pregnant women under the PM Matru Vandana Yojana”*

**Prime Minister Narendra Modi**

In India, every third woman is undernourished and every second woman is anaemic. In order to correct this, Hon’ble Prime Minister introduced this maternity benefit programme on 1st January 2017 under which a cash incentive of 5000/- is provided directly to the Bank / Post Office Account of Pregnant Women and Lactating Mothers (PW&LM) for the first living child of the family.

PMMVY serves the objectives of (i) providing partial compensation for the wage loss in terms of cash incentive so that the woman can take adequate rest before and after delivery of the first child; and (ii) providing cash incentive to improve health seeking behaviour amongst the Pregnant Women & Lactating Mothers.

PMMVY is implemented through a centrally deployed Web Based MIS Software application and the focal point of implementation are the Anganwadi Centres (AWC) and ASHA/ ANM workers.

## Deliverables

- To provide a cash incentive of Rs.5000 in three instalments { (i) 1000/- , (ii) 2000/- & (iii) 2000/- } directly into the account of Pregnant Women and Lactating Mothers for the first live birth of the family subject to their fulfilling of specific conditions relating to Maternal and Child Health.
- The remittance to beneficiaries under PMMVY is an Aadhaar /Account based DBT phenomenon and transferred directly to beneficiaries account

## Beneficiaries

- All pregnant women and lactating mothers (except Government/PSU employees and those who receive similar benefits under any other law) are eligible for benefits under this scheme for first live birth.





## How to avail the Scheme?

- The eligible women desirous of availing maternity benefits are required to register under the scheme at the Anganwadi Centre (AWC)/ approved Health facility depending upon the implementing department for that particular State /UT.
- Beneficiaries can avail the registration form from the AWC/approved Health facility free of cost.
- Submit the prescribed application Form 1-A , along with the relevant documents and undertaking/consent duly signed by the beneficiary and her husband at the AWC/ approved Health facility.

### The following documents are required:

- Written consent of the beneficiary
- Aadhaar/ alternate id proof of beneficiary and her husband/family member
- Bank/Post Office account details.
- Receive acknowledgement from Anganwadi Worker/ASHA/ANM for record and future reference.
- Instalments are paid to the bank account through DBT. Installment claims table is available below for reference

Instalment	Conditions	Documents Required	Amount (In ₹)
First Instalment	Requires mother to:-  Register her pregnancy in the MCP card along with required documents within 150 days from LMP.	• Duly filled Application Form 1A  • Copy of MCP Card  • Copy of Identity Proof  • Copy of Bank/ Post Office Account Passbook	₹ 1,000
Second Instalment	- At least one Ante Natal Check Up  - Can be claimed post 180 days of Pregnancy	• Duly filled Application Form 1 B  • Copy of MCP Card	₹ 2,000
Third Instalment	• Child Birth is registered.  • Child has received first cycle of immunizations of CG, OPV, DPT and Hepatitis B.  • Aadhaar is mandatory in all states except for J&K, Assam, Meghalaya	• Duly filled Application Form 1C  • Copy of MCP Card  • Copy of Aadhaar ID  • Copy of Child Birth Registration Certificate	₹ 2,000





- Immunization schedule

National Immunization Schedule (NIS) for infants:  
First Cycle of Immunization

Vaccine	When to give	Dose	Route	Site
BCG	At birth or as early as possible till one year of age	0.1 ml (0.05 ml until one month of age)	Intra-dermal	Left upper arm
Hepatitis B-Birth dose	At birth or as early as possible within 24 hours	0.5 ml	Intra Muscular	Anterolateral side of mid-thigh-Left
OPV-0	At birth or as early as possible within the first 15 days	2 drops	Oral	Oral
OPV 1,2 &3	At 6 weeks, 10 weeks and 14 weeks	2 drops	Oral	Oral
DPT 1,2 &3	At 6 weeks, 10 weeks and 14 weeks	0.5 ml	Intra Muscular	Anterolateral side of mid-thigh
Hepatitis B 1,2 &3	At 6 weeks, 10 weeks and 14 weeks	0.5 ml	Intra Muscular	Anterolateral side of mid-thigh
Pentavalent 1,2 &3	At 6 weeks, 10 weeks and 14 weeks	0.5 ml	Intra Muscular	Anterolateral side of mid-thigh-Left

- For more information please refer to the below link and the above mentioned required forms are also attached in PDF form at the below link.

<https://wcd.nic.in/sites/default/files/PMMVY%20SCHEME%20GUIDELINES%20HINDI%20web.pdf>



# AYUSHMAN BHARAT PRADHAN MANTRI JAN AROGYA YOJANA



*“Expensive healthcare adversely affects the poor. Through PMJAY-Ayushman Bharat, we want to strengthen the hands of the poor and stand shoulder to shoulder with them in pursuit of good health. That is why the scope of PMJAY-Ayushman Bharat is extensive. The launch of PMJAY- #AyushmanBharat will have a positive impact on the lives of 50 crore people of*

*Prime Minister Narendra Modi*

PM-JAY is the largest health assurance scheme in the world which aims at providing a health cover of Rs. 5 lakhs per family per year for hospitalizations to over 10.74 crores poor and vulnerable families (approximately 50 crore beneficiaries). These families form the bottom 40% of the Indian population.

The scheme was launched by the Hon'ble Prime Minister Shri Narendra Modi on 23rd September 2018 in Ranchi, Jharkhand. Currently, more than 1.25 crore beneficiaries have received treatment under the scheme. The scheme has provided free access to private hospitals and quality healthcare to millions of people who had to depend on poorer infrastructure or had to spend out of pocket and were pushed to poverty because of severe illness.

## Deliverables

- Fully digitised and paperless process
- 100% cashless treatments
- Comprehensive coverage including pre-admission and post-admission care
- More than 1.25 crore beneficiaries treated so far
- More than 15,000 hospitals empanelled
- More than 10 crore e-cards have been issued so far

## Beneficiaries

PM-JAY covers 10.74 crore families that fulfil the following criteria as per SECC 2011 data:

- **Rural – based on 6 deprivation criterias:**
  - Have only one room with kucha walls and kucha roof
  - Household has no adult member between ages 16 to 59
  - Households with no adult male member between ages 16 to 59
  - Disabled member and no able-bodied adult member in the family
  - SC/ST households
  - Landless households deriving a major part of their income from manual
  - casual labour



- **Urban – based on 11 occupational categories:**
  - Ragpicker
  - Beggar
  - Domestic worker
  - Street vendor/ Cobbler/hawker / other service provider working on streets
  - Construction worker/ Plumber/ Mason/ Labour/ Painter/ Welder/ Security guard/ Coolie and other head-load worker
  - Sweeper/ Sanitation worker/ Mali
  - Home-based worker/ Artisan/ Handicrafts worker/ Tailor
  - Transport worker/ Driver/ Conductor/ Helper to drivers and conductors/ Cart puller/ Rickshaw puller
  - Shop worker/ Assistant/ Peon in small establishment/ Helper/Delivery assistant / Attendant/ Waiter
  - Electrician/ Mechanic/ Assembler/ Repair worker
  - Washer-man/ Chowkidar

Additionally, States have been provided the flexibility to use their own database for PM-JAY. However, they will need to ensure that all the families eligible based on the SECC database are also covered.

### How to avail the Scheme?

- All eligible applicants can avail benefits under the scheme after getting identified at any empanelled hospital or Common Service Centre.
- For such identification, the beneficiary needs to submit 2 documents, one for personal identification and second to identify one relative (Mother/Father/Siblings/etc) in the family.

### For personal identification, any of the following documents can be used:

- Aadhaar card
- Driving license
- PAN card
- Passport
- Any other central/state government issued ID card

### For family identification, any of the following documents can be used:

- Ration card
- Rashtriya Swasthya Bima Yojana (RSBY) card
- Any other central/state government issued ID card

Grievance portal : <https://cgrms.pmjay.gov.in/GRMS/loginnew.htm>



# PRADHAN MANTRI BHARATIYA JAN AUSHADHI PARIYOJANA (PM-BJP)



*“PMBJP will bring down the healthcare budget of every citizen by providing quality generic medicines at affordable prices”*

*Prime Minister Narendra Modi*

The scheme aims to provide quality medicines at affordable prices to the masses through special kendras known as PM-BJP kendra. They provide generic drugs, which are available at lesser prices but are equivalent in quality and efficacy as expensive branded drugs. The BPPI (Bureau of Pharma Public Sector Undertakings of India) has been established under the Department of Pharmaceuticals, Govt. of India, for coordinating procurement, supply and marketing of generic drugs through Pradhan Mantri Bharatiya Janaushadhi Pariyojana Kendra.

## Deliverables

- Free of cost land space by the government to NGOs/agencies/individuals establishing Jan Aushadhi stores in Government hospital premises
- BPPI provides one time financial assistance upto 2.50 lakh rupees towards setting up of the stores
- 20% trade margin is included in MRP for retailers and 10% for distributor
- Jan Aushadhi stores and Distributors are allowed 2% of total sales or actual loss, whichever is lower, as compensation against expiry of medicines





## Beneficiaries

Anyone who requires medicine that is supplied at the Jan Aushadhi Kendra can avail benefit under the scheme

## How to avail the benefit of the Scheme?

### For Consumers

One can avail benefit of Jan Aushadhi Yojna from the nearby store.  
The information about the nearby stores can be assessed from online portal –  
<http://janaushadhi.gov.in/storedetails.aspx>

### For opening of Jan Aushadhi Store

Jan Aushadhi Store (JAS) can be opened by State Governments or any organisation / reputed NGOs / Trusts / Private hospitals / Charitable institutions / Doctors / Unemployed pharmacist/ individual entrepreneurs are eligible to apply for new Jan Aushadhi stores.

The applicants shall have to employ one B Pharma / D Pharma degree holder as Pharmacist in their proposed store.



# PRADHAN MANTRI AWAAS YOJANA – GRAMIN



*“It is not a scheme of merely building houses rather it’s a step towards giving the people of rural India self-confidence and self-belief so that he/she can come out with small problems in their life like shelter, electricity, etc. and focus on their work. This can help in increasing productivity at work.”*

**Prime Minister Narendra Modi**

The Pradhan Mantri Gramin Awaas Yojana was launched in 2015 with the mission to provide affordable housing for all. It is addressed to the rural poor under which it will provide pucca houses with all the basic facilities including a hygienic kitchen to those living in kutchha houses. This social welfare scheme is intended to provide financial assistance to people from the economically marginalized section to have access to housing infrastructure providers. All beneficiaries of this PMAYG will have not only permanent housing by 2022 but also additional amenities like electricity, LPG, and road connectivity. A 25-square meters pucca (permanent) house will be built, and the accompanying comforts will be provided under this ambitious ‘Housing for All’ program by 2022.





## Deliverables

- Loans of up to Rs. 70,000 from pre-determined financial institutions. This sum will then be used to build a permanent dwelling.
- Interest rates lowered by 3% when compared to ordinary, non-subsidized loans.
- The maximum principal amount for which subsidy can be sought is Rs. 2 Lakh.
- Added benefits like LPG connections under the Ujjwala Yojana and other essential facilities
- Increased financial assistance for houses constructed in hilly terrains
- Extra financial assistance of Rs. 12,000 per beneficiary for constructing permanent toilets to accompany each house. This additional assistance will be covered under the Swachh Bharat Mission-Gramin Scheme.
- Added Rs 90.95 per day for unskilled labour under the auspices of the MGNREGA Scheme
- The Pradhan Mantri Awaas Yojana Gramin is designed to be completely transparent. All payments will be transferred directly to the bank accounts of beneficiaries, and Aadhaar data will also be verified to ensure that payments are received only by those who need them.

## Beneficiaries

The following categories of people are eligible to obtain the benefits of this scheme:

- All landless or homeless families
- All families who have either one or two-roomed non-permanent (kaccha) housing. Also, a house's walls and roofs must not be made of concrete
- Any household which does not have a literate male member above 25 years of age
- Any family which does not have a member between ages 15 and 59 years of age
- Any family which has a disabled member is also eligible to avail of benefits under Pradhan Mantri Awaas Gramin Yojana
- Those who do not have a permanent job and only engage in casual labour
- People from the minorities section as well as Scheduled Tribes and Castes are also included in this scheme
- The beneficiaries will be determined based on their social indicators as determined by the Socio-Economic and Caste Census (SECC). The respective Gram Sabhas will then determine data verification and will pass that information to the administration



## How to avail the Scheme?

Here are the steps to be followed when adding a new beneficiary to this scheme. It is applicable only when a beneficiary is already qualified but has not yet been added to the list of beneficiaries.

- **Offline**

- Visit a Common Service Centre (CSC), Panchayat Office and collect the application form for PMAY
- Fill up and submit the application form along with the required documents after paying Rs.25 +GST.  
(No private entity/persons have been authorised by the Ministry of Housing and Urban Affairs (MOHUA) to collect this fee from any beneficiary under this scheme.)

- **Online**

- Log in to the official website of the PMAY-G <http://www.iay.nic.in/netiay/home.aspx>
- All the personal details columns have to be filled in, which consists of gender, Aadhaar number, mobile number, and other details.
- The consent letter mentioned earlier for using the Aadhaar data has to be uploaded in its entirety.
- A 'search' button will now appear. Clicking on it will divulge details on a beneficiary and if the case has 'priority'.
- Next, click on 'Select to Register'.
- Automatically, the beneficiary's details will appear. Ensure that the information provided is accurate and updated.
- The remaining fields including Aadhaar details, details of nomination, bank account, etc. have to be filled.
- With the completion of this data entry process, if a beneficiary wishes to avail of a loan under this scheme, he or she can click on 'Yes' and fill in an amount required as a loan.
- With the completion of these steps, the assigned authority will process the request to add a beneficiary.

- **Documents required**

- Applicant's Aadhaar number and a self-attested copy of his/her Aadhaar Card too. If a beneficiary is illiterate, a consent letter has to be obtained along with the beneficiary's thumbprint.
- A job beneficiary card duly registered with MGNREGA.
- Bank account details – both originals and duplicates.
- The applicant's Swachh Bharat Mission (SBM) number.





# PRADHAN MANTRI AWAAS YOJANA – URBAN



*“Even though we have completed more than 70 years of independence, there are almost 2 crore homeless people in India. This scheme will be the great step towards improving this situation.”*

*Prime Minister Narendra Modi*

The Pradhan Mantri Awaas Yojana – Urban (PMAY-U), a flagship Mission of Government of India being implemented by the Ministry of Housing and Urban Affairs (MoHUA), was launched on 25th June 2015 under the objective of “Housing for All”. The Mission addresses urban housing shortage among the Economically Weaker Section (EWS), Low Income Groups (LIG) and Middle-Income Groups (MIG) categories including the slum dwellers by ensuring a pucca house to all eligible urban households by the year 2022, when Nation completes 75 years of its Independence.

## Beneficiaries

Prospective applicants have been branched into six distinct groups

- **Economically Weaker Section (EWS):** Annual household income less than Rs.3 lakh come under the EWS category
- **Low Income Group (LIG):** Annual household income ranging between Rs.3 lakh to 6 lakh





- **Medium Income Group (MIG1):** Annual household income below Rs.12 lakh falls under the MIG1 category. These people can avail loans of up to Rs.9 lakh for the construction of a residence.
- **Medium Income Group (MIG2):** An annual household income between Rs.12 to Rs.18 lakh will fall under MIG2 of the PMAY scheme. These people can avail loans of up to Rs.12 lakh.
- A woman's name should be on the deed or the property papers. It can either be a sole proprietorship, where the woman owns the house, or it can be joint ownership, where one of the owners must be female to avail the scheme. Only when there are no females in a family can this rule be surpassed
- PMAY is only available for the new property purchase. Also, an applicant must not possess any other pucca properties when applying for the said credit-linked scheme.
- The beneficiaries must not have availed any central assistance or benefits from any other housing scheme beforehand, from either the state or the central government for the scheme to apply.

Beneficiaries must not have availed benefits under Pradhan Mantri Awaas yojana or any other credit-linked subsidy scheme from any of the financial institutions beforehand.

If the primary reason for availing a home loan is the renovation or extension of an already existing property, the said work must be completed within 36 months from receiving the first loan instalment.

### How to avail the Scheme?

- **Offline**
  - Visit a Common Service Centre (CSC) and collect the application form for PMAY
  - Fill up and submit the application form along with the required documents after paying Rs.25 +GST.  
(No private entity/persons have been authorised by the Ministry of Housing and Urban Affairs (MOHUA) to collect this fee from any beneficiary under this scheme.)
- **Online**
  - Log on to the PMAY website [pmaymis.gov.in](http://pmaymis.gov.in)
  - Choose the 'Citizen Assessment' option and click on the applicable choice: "For Slum Dwellers" or "Benefits under other 3 components".
  - Choose the 'Citizen Assessment' option
  - Enter Aadhaar card details
  - Fill Aadhaar Card Online for PMAY
  - This will redirect you to the application page, where you will have to fill in all the details accurately.



# PRADHAN MANTRI KISAN SAMMAN NIDHI (PM KISAN)



*"The PM-Kisan scheme was launched with an aim to ensure a life of dignity as well as prosperity for our hardworking farmers, who work day and night to keep our nation fed."*

**Prime Minister Narendra Modi**

Farmers form the majority of the workforce in India and are the backbone of our society. The union government launched the Pradhan Mantri Kisan Samman Nidhi (PM Kisan) scheme in 2019 to provide income support to all landholding eligible farmers' families (irrespective of the landholdings) in the country. The scheme aims to supplement financial needs of farmers for procuring various inputs related to agriculture and allied activities as well as domestic needs. It is a Central Sector Scheme with 100% funding from Government of India. So far, Rs. 1.57 lakh crore has been provided to farmers who are registered under the scheme.

## Deliverables

- Income support of Rs.6000/- per year, provided in three equal installments of Rs.2000/- transferred every four months to eligible farmer families
- Fund is directly transferred into the bank accounts of the eligible farmers under Direct Benefit Transfer mode.
- All PM-KISAN beneficiaries will be given the Kisan Credit Cards (KCC) so that farmers can take easy loans from the banks.





- The details to be filled include name, contact number, other personal details, bank account and income details, among others. Fill personal details, bank account and income details
- Once this is done, choose the 'Save' option and enter the Captcha code.-Fill PMAY Captcha
- Then, click on the 'Save' button. The application is now complete and a print out can be taken at this stage.
- **Documents required**
  - **For salaried applicants**
    - Application form (Download from official website). <https://pmaymis.gov.in/>
    - Proof of identity – Pan Card is mandatory. Additionally, individuals need to provide additional identity proof, which can include Aadhaar Card, Voter ID Card, Driving License, Passport, Photo Credit Card, or any other Photo-identity card issued by a government authority.
    - Address Proof – Acceptable documents include valid passport, Voter ID Card, Aadhaar Card, utility bill, rent agreement, life insurance plan, residence address certificate, savings bank account statement in post office, property tax receipts, credit card statement that should not be older than three months, etc.
    - Proof of income – 6 months' bank statement, last 2 months salary slip and ITR or latest Form 16.
    - Property documents – Agreement to sell, a chain of property documents (as required), the allotment letter or buyer agreement, and a copy of receipts related to any payments made to the developer.
  - **For self-employed applicants**

Self-employed individuals need to present mostly the same set of documents as that of salaried people. However, they must provide certain details regarding their business, along with additional documents as income proof.

    - Address proof for businesses – One of the documents to prove the existence of an individual's business is mandatory. It may include trade license certificate, Shops and Establishment Certificate, sales tax, PAN Card or VAT registration certificate, SEBI Registration Certificate, Memorandum of Association, Partnership Deed, etc.
    - Income proof – It can include ITR for the preceding two years, Profit & Loss and Balance Sheet info. Lastly, the individual also needs to provide the last six months' account statement for the business, along with a similar statement for his/her personal bank account.
    - One must make sure that he/she is eligible for the subsidy before applying.
    - Also, the applicant can check whether his/her name is present on the beneficiaries list at [rreporting.nic.in](http://rreporting.nic.in) .



## Beneficiaries

- All small and marginal farmers who are Indian nationals are eligible.
- Apart from this, all land owning farmers families, which have cultivable land holding in their names are eligible to get benefit under the scheme. (Family for the scheme means husband, wife and minor children)
- The following persons are excluded from this scheme (Exclusion Criteria):
  - All Institutional Land holders: Holdings such as government farms, farms of sugarcane factories, cooperative farms, lands managed by trusts, etc.
  - Farmer families in which one or more of its members belong to following categories:
    - i. Former and present holders of constitutional posts
    - ii. Former and present Ministers/ State Ministers and former/present Members of Lok Sabha/ Rajya Sabha/ State Legislative Assemblies/ State Legislative Councils, former and present Mayors of Municipal Corporations, former and present Chairpersons of District Panchayats.
    - iii. All serving or retired officers and employees of Central/ State Government Ministries /Offices/Departments and its field units Central or State PSEs and Attached offices / Autonomous Institutions under Government as well as regular employees of the Local Bodies (Excluding Multi- Tasking Staff /Class IV/Group D employees)
    - iv. All superannuated/retired pensioners whose monthly pension is Rs.10,000/-or more (Excluding Multi-Tasking Staff / Class IV/Group D employees) of above category
    - v. All Persons who paid Income Tax in last assessment year
    - vi. Professionals like Doctors, Engineers, Lawyers, Chartered Accountants, and Architects registered with Professional bodies and carrying out their profession by undertaking practices.
- The benefit shall be paid to only those farmers' families whose names are entered into the land records except for Forest dwellers, North-eastern states and Jharkhand which has separates provisions for land records
- Responsibility of identification of beneficiary farmer families rests with the State / UT governments.



## How to avail the Scheme?

- **Offline**
  - Register at the nearest Common Service Center. Carry your Aadhar card, farmer passbook and bank account details.
  - You must make sure your bank details match with your Aadhar card details.
- **Online**
  - Go to [pmkisan.gov.in](http://pmkisan.gov.in)
  - Click on 'Farmer Corner' for New Farmer Registration
  - Enter Aadhar details
  - Following this, enter the farmer's personal details, including location, bank account, farmer type, survey/khata number, khasra number, area size, etc.
  - You can find out your khata/khasra number from Bhulekh online portal if you belong to Uttar Pradesh.
  - Using the same 'Farmer Corner' section on the website or by downloading the PM-KISAN mobile app, farmers can view the status of their application, update or carry out corrections of name based on their Aadhaar card and also check the history of credits to their bank accounts.



# KISAN CREDIT CARD (KCC)



*Eight out of ten farmers in India belong to the category of cultivators of less than two hectares. Be it strengthening the insurance scheme, expanding the Kisan Credit Card or increasing the MSP by 1.5 times, this government is standing by the small farmer.*

**Prime Minister Narendra Modi**

With the aim of increasing the income of the small and marginal farmers, the government launched the PM-KISAN, which also includes the provision of Kisan Credit Card. This would protect farmers from falling in the clutches of moneylenders for meeting input and post-harvest related expenses and ensure their continuance in the farming activities. To provide adequate and timely credit support from the banking system under single window for cultivation and other post harvest needs like:

- Produce marketing loan
- Consumption requirements of farmer household
- Working capital for maintenance of farm assets and activities allied to agriculture
- Investment credit requirement for agriculture and allied activities





## Deliverables

- Short-term credit limits for crops and term loan
  - Collateral free loan up to Rs 1.6 lakh
  - No processing fee
  - Eligible for the Interest Subvention Scheme: Since loans through KCC are eligible for the Interest Subvention Scheme, even though the interest levied on the loan of KCC is around 7% per annum farmers are required to pay only 4% per annum. The centre provides interest subvention of 2% and Prompt Repayment Incentive of 3%. The KCC is available at all Indian banks, regional rural banks and the co-operative banks.
  - Premium to be borne by both the bank and borrower (in 2:1 ratio)
- Risk coverage
  - Death or permanent disability resulting from accidents caused by external, violent and visible means to KCC holder
- Other facilities
  - ATM enabled RuPay card
  - Any number of withdrawals within the limit
  - One-time documentation

## Beneficiaries

- All farmers - individuals/ joint borrowers who are owner cultivators.
- Tenant farmers, Oral lessees and Share Croppers etc.
- Self Help Groups or Joint Liability Groups of farmers including tenant sharecroppers etc.
- farmers engaged in animal husbandry and fisheries

## How to avail the Scheme?

Only those registered and availing benefits under the PM Kisan Samman Nidhi are eligible to get a Kisan Credit Card.

KCC can be availed by visiting a Common Service Center or by applying online at the [digitalseva.csc.gov.in](http://digitalseva.csc.gov.in)

- Log in using your CSC ID (Common Service Centre ID)
- Select KCC under the 'Services' section
- Once you enter your Aadhar number, your details will appear that were entered during the earlier registration of PM Kisan Samman Nidhi





- Choose whether you are applying for a new KCC or reactivating an existing one
- Enter loan amount required (upto Rs. 3 lakh)
- Option to register for PM Suraksha Yojana or PM Jeevan Bima Yojana is offered as well
- Enter details of your existing loans, if any
- Enter details of the agricultural land, such as size, crop, khasra number, etc.
- Mention details of animal husbandry activities, if any
- Amount to be paid for registration: Rs. 35.40 (Rs 30 + GST)

KCC can also be requested from the financial institution where you have a bank account. Major banks that offer KCC: Axis Bank, State Bank of India, Bank of India Indian Overseas Bank, Punjab National Bank and HDFC Bank.

#### **Procedure to apply for Kisan Credit Card scheme through bank**

- Visit the official website of PM Kisan Yojana i.e. [pmkisan.gov.in](http://pmkisan.gov.in)
- On the homepage, click on the option “download Kisan Credit Card (KCC) form” tab.
- Application Form PDF will be displayed on the web browser and take a printout of it. Application form can also be collected from your respective bank branch.
- Now fill the required details (mention all the details such as name, land, crop details and other information) and attach necessary documents.
- After that fill all the details and deposit in your nearest bank branch.

#### **How to apply for Kisan Credit Card Scheme online through Bank Portal?**

- Visit the official website of the respective bank – SBI/Axis Bank/PNB/Indian Overseas Bank/Bank of India/HDFC Bank/Others.
- On this home page you will see the option of KCC Online Apply.
- You have to click on this option.
- On this page you will now have to choose the Kisan Credit Card under the drop down menu.
- After this, click on the Apply button and fill the form carefully.
- Finally, click on the submit button and you will be allotted an application reference number.
- Save application reference number for future reference.
- Once the loan is sanctioned, Kisan Credit Card will be dispatched.



# PM FASAL BIMA YOJANA



*“This is an important initiative to secure hard working farmers from the vagaries of nature. The Yojana increases coverage, mitigates risk & benefits crores of farmers.”*

**Prime Minister Narendra Modi**

PMFBY is a Centrally Sponsored Scheme that was launched on 13th January 2016. The scheme was conceived as a milestone initiative to provide crop insurance at the lowest uniform premium across the country for farmers. PMFBY aims at supporting sustainable production in the agriculture sector by way of:

- Providing financial support to farmers suffering crop loss/damage arising out of unforeseen events.
- Stabilizing the income of farmers to ensure their continuance in farming.
- Encouraging farmers to adopt innovative and modern agricultural practices.
- Ensuring credit worthiness of the farmers, crop diversification and enhancing growth and competitiveness of the agriculture sector besides protecting the farmers from production risks.

Claims worth Rs. 90,000 crore have so far been disbursed to farmers since the launch of the scheme. Aadhaar linking has helped in speedy claim settlement directly into the farmer accounts. Even during the Covid-19 lockdown period, nearly 70 lakh farmers benefitted and claims worth Rs. 8,741.30 crore were transferred

## Deliverables

- Upon payment of premium, the scheme provides for insurance coverage and financial support to farmers in the event of failure of any notified crop
- This includes possibilities of natural calamities, pesticides, diseases, etc.
- The premium to be paid by the farmer is uniform for all Kharif crops at 2%, for all Rabi crops at 1.5% and for all commercial and horticulture crops at 5%.
- The premium rates to be paid by farmers are very low and the balance premium is paid by the Government to provide the full insured amount to the farmers.





## Beneficiaries

- All farmers, including sharecroppers and tenant farmers growing notified crops in a notified area during the season who have insurable interest in the crop are eligible.
- Initially, it was compulsory for farmers who have taken loans. However, now it has been made voluntary for all farmers, including loanee farmers.
- Coverage of crops: Food crops (Cereals, Millets and Pulses); Oilseeds; Annual Commercial/ Annual Horticultural crops; Pilots for coverage can be taken for those perennial horticultural/commercial crops for which standard methodology for yield estimation is available.

## How to avail the Scheme?

- **Offline**
  - Register at the nearest Common Service Center. Carry your Aadhar card, farmer passbook, bank details, and any other identity proof: PAN card, Licence, Voter ID, etc.
  - Mention details of bank account, crop, location, sowing date, your name as per farmer passbook, and other personal details.
- **Online**
  - Log on to [pmfby.gov.in](http://pmfby.gov.in)
  - Choose the language as suitable
  - Go to 'Insurance Premium Calculator' and enter the details of the season, location, crop type, and area, to get information on how much premium is to be paid for your crop.
  - Go to 'Farmer Corner' to register yourself. Fill in your details the same way as it is done in the case of a Common Service Center (CSC). You can also login using your CSC ID.
  - Enter details regarding bank account, crop, location, sowing date, your name as per farmer passbook, and other personal details.
  - Documents to be uploaded: bank passbook, land records (jamabandi), sowing certificate, and if applicable, tenant certificate.
  - Please double check all the details, particularly the plot and survey (khata/khasra) numbers.
  - Take a printout of the receipt, after making the payment.
  - The application will be processed and the amount will be disbursed in the bank account once the application is approved.



# SWACHH BHARAT MISSION GRAMIN (SBM-G)



*“Swachh Bharat Abhiyan is a mission, a movement of pride, dignity, ambition and love for the motherland. Our sanitation workers are the real revolutionaries of this movement.”*

*Prime Minister Narendra Modi*

Swachh Bharat Mission is the world's largest behaviour change programme, it achieved the seemingly impossible task by generating a people's movement at the grassroots. On 2nd October 2019 all districts across India declared themselves as Open Defecation Free. Second phase was launched for the period 2020-21 to 2024-25. It will focus on sustaining the gains made in the 1st phase of the programme in terms of toilet access and usage, and will ensure that no one is left behind. It will ensure that effective solid and liquid waste management (SLWM) is instituted in every gram panchayat of the country.

## Deliverables

- Bring about an improvement in the general quality of life in the rural areas, by promoting cleanliness, hygiene and eliminating open defecation
- Motivate communities and Panchayati Raj Institutions to adopt sustainable sanitation practices and facilities through awareness creation and health education
- Develop, wherever required, community managed sanitation systems focusing on scientific Solid & Liquid Waste Management systems for overall cleanliness in the rural areas
- Provide **Rs. 12,000 for construction of toilets.**





## Beneficiaries

- All families that fall under the Below Poverty Line (BPL)
- Underprivileged Above Poverty Line (APL) citizens
  - Small & Marginal Farmers - Landless labourers
  - Scheduled Castes & Scheduled Tribes
  - Women who are the sole earning member of their family

## How to avail the Swachh Bharat Mission - Gramin Scheme?

- To avail the amount of Rs. 12,000 for toilet construction, under the Gramin scheme, the process is to be done offline only.
- First approach the Pradhan of your Gram Panchayat and place a request for including your name in the beneficiary list. You will need to provide your Aadhaar details at this step.
- Keep in constant touch with the Panchayat authorities to check whether your name has been included in the list.
- Once your name is included in the list, the Panchayat authorities will seek your bank account details and passbook xerox for processing your application further.
- In case of any issues at the Panchayat level, you can also approach higher officials i.e. Block Development Officer or Village Development Officer at the Block level to avail this scheme.



# KHELO INDIA



*“Khelo India is not only about winning medals. It is an effort to give strength to a mass movement for playing more.”*

**Prime Minister Narendra Modi**

Khelo India is a national scheme for the development of sports in India. It was launched in the year 2018 as a flagship scheme to realise Hon’ble Prime Minister’s vision to improve the sports culture in India. Following are the objectives of Khelo India:

- To provide infrastructure in rural areas and to encourage sporting culture across the country through competitions
- Identification of talent
- Guiding and nurturing talent through existing academies and new academies setup by BJP governments

## Deliverables

- The talented players identified in priority sports disciplines at various levels will be provided annual financial assistance of INR 5 lakh per annum for 8 years.
- 20 million children of the age group of 10 to 18 years will be included in the National Physical Fitness Campaign.
- Modi government has allocated an amount of ₹ 657.71 crore in the Budget Estimate (B.E.) for the year 2021-22 under the Khelo India Scheme.
- Modi government does 100% funding for the implementation of the Scheme





- Scheme covers the 1000 most deserving and talented athletes across the sports discipline, every year.
- Identification and promotion of 20 Universities in the country as centres of sporting distinction.
- The Olympic Podium Scheme provide financial assistance and other help to athletes in their pursuit of medals in the Olympics and other international sporting events.
- TOPS contributed majorly in the success of PV Sindhu and Sakshi Malik

## Beneficiaries

- Children who are under 17 years of age can play in the Under 17 category and those who are under 21 years of age and above 17 years can play in the Under 21 category.
- Beneficiary should be a student enrolled in any school
- Documents required:
  - Aadhar Card
  - Bank account passbook details
  - Birth Certificate School Bonafide Certificate
  - Identity certificate
  - Passport size photo

## How to avail Khelo India scheme?

- Applicants have to visit the official website of the Khelo India Registration portal <https://nsrs.kheloindia.gov.in/>
- Registration is open round the year
- The registration tab will then flash on the screen.
- Applicants can now select the options from the screen for which they want to register.
- From the options of athletes, coach and technical officers select athletes
- Read the instructions and enter details asked in the registration form.
- Candidates have to upload their scanned photographs in the registration portal.
- Enter education qualification and bank details.
- Enter contact info and kitting details in the registration portal.
- Candidates will then have access to their dashboard. The dashboard will have all the information filled by the candidate.
- Upon successful form completion KID number will be generated
- Detailed User Manual to be found on this link with pictorial support: <https://nsrs.kheloindia.gov.in/Manual/usermanualathlete>



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