SOCIAL PROTECTION: Schemes Overview - Central and State Government
SOCIAL PROTECTION – WHAT IT OFFERS?

Civic identity and registration:

Ration card, BPL card, unique authorization number, land deed, etc.

Social and financial schemes and programs:

Insurance, Old age pensions, subsidized credit for enterprises, support to widows, scholarship

नागरिक पहचान और पंजीकरण:

राशन कार्ड, बीपीएल कार्ड, अद्वितीय प्राधिकरण संख्या, भूमि विलेख आदि।

सामाजिक और वित्तीय योजनाएं और कार्यक्रम:

वृद्धावस्था पेंशन, उद्यमों के लिए रियायती ऋण, विधवाओं, अनाथों को सहायता आदि।

#COVID ActionCollab
हक़ तक पहुँचने की सक्षमता

Awareness/ जागरूकता
(योजनाएं और प्रक्रियाएं)
योजनाओं व पात्रता को
जानें

Availability/ उपलब्धता
(समय और दस्तावेज)
तैयार दस्तावेज/ जमा करें
आवेदन

Negotiation / क्षमता
(बातचीत)
जाँच करना
पहुँच सुनिश्चित करें
किसी भी इनकार को संबोधित करें
CIVIC IDs
PAN CARD

PAN or Permanent Account Number is an important document which is required to carry out certain tasks. Given this, it is necessary to have the card which contains a unique 10-digit alphanumeric code which is issued by the Income Tax Department.

**Eligibility:** The minimum age to apply for a PAN card is 18 years.

**Documents:**
- Valid identity proof
- Proof of date of birth
- Address proof
AADHAR CARD

Aadhar card is a unique identification number issued to every resident of India. An Aadhar card is as significant as a PAN card.

Eligibility: Any resident of India (newborns/minors) is eligible for an Aadhaar card. While the Aadhaar card is for adults.

Documents:
• Valid identity proof - PAN Card | Birth Certificate
• Address proof - Passport | Ration card | Voter identification card | Driving License
How to Update your Address in Aadhaar Card Online

Step 1: Go to UIDAI Website
Step 2: Click on the Update Address Online Option
Step 3: Enter the Aadhaar Number
Step 4: Generate OTP or TOTP
Step 5: Enter the OTP and Submit Button
Step 6: Choose Option to Update Address
Step 7: Enter the Address to be Updated
Step 8: Tick Mark Declaration
Step 9: Click on the Proceed Button
Step 10: Update Request Number Will be Generated
A community certificate is a proof that they belong to a specific community. As per the reservation law, people from Scheduled Castes (SC), Scheduled Tribes (ST), and Other Backward Castes (OBC) hold special privileges including a reservation of seats in major government jobs like RBI, railway exams, bank exams and jobs, etc. They also have a lower cut-off for college applications in universities like Delhi University, IIT, IIMs and competitive exams like JEE Mains, NEET, etc.

Eligibility Criteria:

- An SC/ ST/ OBC lineage
- Indian Citizenship
- Age should above 3 years for a temporary Community Certificate
- Qualification of intermediate for a permanent Community Certificate

Documents:

- Citizenship in India
- Proof of community through your family
- Proof of completing school
Applying for Community Certificate Online

Every state has a different form for its community certificate. Your community certificate is once issued during your school years and then after the completion of intermediate. You can apply for a community certificate online on the National Portal of India. Here, you will find a community certificate application that you need to fill in your details and submit to your nearest Seva Kendra with the following details:

• Name of the Applicant
• Father/ Husband’s Name
• Sex (M/F)
• Residential Address
• Ration Card No.
• School Leaving Certificate
• Transfer Certificate
• Details of Community Certificate of Parents
• Details of School Certificates of Parents
• Date of application
• Signature of the Applicant
BANK ACCOUNT

Interest Rate Based on the saving's account interest rate offered by the bank Minimum Balance Zero balance account. Accidental Insurance Cover Under Rupay Scheme, Rs.1 lakh.

Eligibility: The applicant should be from the age group 18-59 years.

Documents required:
- Passport
- Permanent Account Number (PAN) Card
- Aadhaar
- Driving licence

How to open a Jan Dhan Yojana Account?
To open a Jan Dhan Yojana Account, you need to get the application form, that is available in both English and Hindi. Fill it up and submit it along with the necessary documents. The application form is called the financial inclusion account opening form. It consists of three sections where in you need to provide details of yourself, nominee and the bank where the account is being opened.
Central Schemes
PRADHAN MANTRI JEEVAN JYOTI BIMA YOJANA (PMJJBY)

This health insurance scheme introduced by the Centre offers Rs.2 lakh to the immediate kin in case of the death of the beneficiary. This scheme also takes in account deaths occurring due to COVID-19.

Premium: Rs.330 per annum

Eligibility: Beneficiaries aged between 18-50 having a savings bank account who give their consent to join and enable auto-debit

How to avail this scheme?

The scheme is Administered through LIC and other Indian private life insurance companies, hence beneficiaries can visit their nearest branch.
PRADHAN MANTRI JEEVAN JYOTI BIMA YOJANA (PMJJBY)

Documents necessary:

- Claim Form duly completed
- Death certificate
- Discharge Receipt
- Photocopy of cancelled cheque of the Nominee (if available).

For more information:

PRADHAN MANTRI SURAKSHA BIMA YOJANA (PMSBY)

This health insurance scheme introduced by the Centre offers Rs.2 lakh to the immediate kin in case of the death of the beneficiary in case of death and Rs. 1 Lakh in case of accident.

**Premium:** Rs.12 per annum

**Eligibility:** Beneficiaries aged between 18-70 having a savings bank account who give their consent to join and enable auto-debit

**How to avail this scheme?**

The scheme is Administered through LIC and other Indian private life insurance companies, hence beneficiaries can visit their nearest branch.
Documents necessary:

- Claim Form duly completed
- Death certificate
- Discharge Receipt
- Photocopy of cancelled cheque of the Nominee (if available).

For more information:
https://pmmodiyojana.in/pradhanmantri-suraksha-bima-yojana/
HEALTH INSURANCE SCHEMES
AYUSHMAN BHARAT - PRADHAN MANTRI JAN AROGYA YOJANA (PM-JAY)

Ayushman Bharat - Prime Minister’s Comprehensive Health Insurance Scheme

Coverage of Rs.5 lakh per family per year for secondary and tertiary care in public and private hospitals and provides cashless hospitalization up to 3 days of pre-hospitalization, such as medications and diagnostics. It costs up to 15 days after hospitalization which includes medicines and diagnostics with no restrictions on family size, gender or age.

What the scheme covers?

What is covered?
- Prostate Cancer |
- Double Valve Replacement |
- Coronary Artery Bypass Graft |
- COVID-19 |
- Pulmonary Valve Replacement |
- Skull Base Surgery |
- Anterior Vertebral Fixation |
- Tissue Expanders for Dissolution after burn of |
- Laryngopharyngectomy with gastric pull-ups |
- Carotid angioplasty with stent.

What is not covered?
- Outpatient Department (OPD) expenses |
- Drug Rehabilitation |
- Cosmetic Surgery |
- Fertility Treatment |
- Personal diagnosis |
- Organ transplant

NEW WORLD RESILIENCE NOW

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AYUSHMAN BHARAT

Eligibility
Is different for Rural and Urban Population: It was based on the absence and occupational norms of the Socio-Economic Caste Census 2011 for rural and urban areas.

Who are eligible?
- Yielding
- domestic servant
- litter cobbler
- Street seller/ Hawker
- The plumber
- Construction Workers
- Mason
- Painter
- Labour
- Welder
- Security guard
- Porter
- Sweeper
- Gardener
- Hygiene worker
- Handicraft worker
- Tailor
- Home Based worker
- Driver/Transport worker
- Conductor Carriage/ rickshaw driver
- Helper minor installation assistant to driver or conductor
- Assistant attendant
- Waiter worker in distribution assistant shop
- Peon mechanic / electrician
- Repair worker Assembler Janitor

Who are not eligible?
- Owning mechanized farm equipment
- Having two, three or four wheelers
- Having a Government employee card
- Owning a motorized fishing boat
- Those earning more than Rs 10,000 per month
- Those working in government-run non-agricultural enterprises
- Having more than 5 acres of agricultural land
- Those who have landline phones or refrigerators
- Those who living in decently built houses.
Rural families are ranked based on the status of their seven deprivation criteria. Of these, the scheme covers all the beneficiaries, who fall under one of at least six disadvantaged categories and are automatically destitute, Manuel Mehtar family, living through alms, primitive tribe groups, bonded laborers.

- Homes with only one room with walls and ceilings of Kucha.
- There are no disabled members and no disabled members in the family.
- SC and ST landless families and income are through manual casual labor

**Documents needed:**
- Identification and age proof (Aadhar card / PAN card)
- Details of your mobile number
- Residential address
- Caste certificate
- Income certificate
- The documents state your current family status
The beneficiaries are selected on the basis of SECC 2011 and are part of the RSBY scheme. If you want to know if you are eligible for the scheme, then follow these steps:

**Step 1:** Go to the special government website for PM-JAY scheme(https://pmjay.gov.in) and click on the “Mi Eligible” icon.

**Step 2:** Enter your contact details and generate OTP.

**Step 3:** Select your state.

**Step 4:** Now find your NAM, mobile number, HHD number or your ration card number.

**Step 5:** Results will tell you if you are eligible for PM-JAY scheme.

**Where to apply?**

Applicants have to fill out the forms on the official website or can contact Ayushman Bharat Yojana customer service at 1800-111-565 or 14555 or can reach any health care provider (EHCP) https://pmjay.gov.in/
ABHA (Ayushman Bharat Health Account) will make it easy to securely access and manage your health data digitally.

It will also get to setup a PHR (Personal Health Records)

Address for consent management, and subsequent sharing of health records.

https://healthid.ndhm.gov.in/register
E-SHRAM CARD

Information required for registration:

- Aadhaar number
- Aadhaar linked active mobile number
- Bank account details
- Age should be between 16-59 years (11-11-1961 to 10-11-2005) (Helpdesk No. 14434)

https://eshram.gov.in/home

e-SHRAM registration Benefits?

All registered unorganised workers will be provided accidental insurance coverage through Pradhan Mantri Suraksha Bima Yojana (PMSBY) for a year. The sanctioned amount is Rs 2 lakh for accidental death and permanent disability and Rs 1 lakh in case of partial disability.

https://register.eshram.gov.in/#/user/self
A new scheme has been created by the chief minister of Karnataka for the Welfare of the children. Under this scheme, the financial assistance of Rs. 3,500 per month will be provided by the government of the state. This Scheme will also help in building a better future for the student. Along with the financial assistance, the government will also provide free-of-cost laptops or tablets to the students who have completed 10th.

The government will also provide Rs. 1 lakhs to the girls who have completed their 21 years of age for their marriages, higher education, or self-employment.

**Eligibility Criteria**

The eligibility criteria to avail of the benefit under the Mukhyamantri Bal Seva Scheme is as follows:
- An applicant must be a permanent resident of Karnataka
- An applicant must be 0-18 years of age.
Documents:
- Aadhar card
- Residential certificate
- Bank account passbook
- Passport size photograph
- Mobile number

Process To Apply
The interested applicants who want to avail of the benefit under the Karnataka Bal Seva Scheme will have to wait for some time. As the government has recently announced the launch of this scheme. The application procedures under this scheme are not yet launched.

Karnataka Official website http://www.karnataka.gov.in/
E-PASS SCHOLARSHIP

The key objective of the ePass Scholarship is to help merit students to afford higher education. Under these schemes, the tuition fee will be paid by the Government in the form of a Scholarship to moderate the load to the backward classes.

E-Pass Karnataka Post Matric Scholarship:

Eligibility:
- The scholar must be a student at the post-matriculation level of education.
- For Category 1, the annual family income of the scholar's family shouldn't exceed INR 1.50 Lacs P/A
- For Category 2A, 3A & 3B the annual family income of the scholar's family shouldn't exceed INR 2 Lacs P/A

Reward
The financial reward of this scholarship is up to INR 3,500 P/A.
E-Pass Karnataka Food & Accommodation Scholarship

Eligibility

- The scholar must be a student at the post-matric level in Government, Government Aided, or Housing colleges.
- For Category 1 the annual family income of the applicant shouldn't exceed INR 2.50 Lacs P/A & for Category 2A, 3A & 3B, the family income shouldn't exceed INR 5 Lacs

Reward
The financial reward of this scholarship is up to INR 1500 Per Month for 10 months.

E-Pass Karnataka Fee Concession Scheme

Eligibility

- The candidate must be a student of the post-graduation course.
- For Category 1 the annual family income of the candidate shouldn't be more than INR 1,00,000. And for Category 2A, 3A & 3B the family income of the candidate shouldn't exceed INR 2.50 Lacs P/A

Reward
The financial Reward of this scholarship includes training & laboratory fee, sports fee, and readers' charge up to INR 1,750 P/A.
WOMEN WELFARE SCHEMES

One Stop Centre:
Comprehensive facilities for abused women under one roof, such as medical treatment and assistance, police assistance, legal aid and counseling are provided at One Stop Center One Stop Center (Sakhi) is functioning in Government District Hospitals in all 30 districts of the State at 24x7.

Universalization of Women helpline -181:
Aim:-Universalization of Women Helpline - 181 is a free telephone service available 24x7 hours across the state to provide information to women and provide emergency assistance to underprivileged and distressed women under one roof.
Thank You!
Questions or Comments?