READY RECKONER

For SUBIDHA SAKHIS

For facilitating government welfare schemes and entitlements to urban poor
Urban Management Centre (UMC)

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Urban Management Centre is a women led non-profit organization dedicated to building resilient systems for inclusive and equitable development. We work with governments to strengthen local governance and build lasting institutional structures. We also work directly with vulnerable people to ensure that they have the tools and support they need. Over the last 25 years, UMC and its teams have developed fundamental innovations in urban and rural development challenges such as performance assessment, capacity building, and decentralized institutional strengthening.

For further details, please contact:
info@umcasia.org,
www.umcasia.org
WHAT IS THE NEED FOR THIS READY RECKONER?

This ready reckoner is a go-to guidebook for ‘Subidha Sakhis’ to have detailed understanding of different government welfare schemes and entitlements for urban poor and citizens at large. It is designed as a easy to use guidebook to support the trained Subidha Sakhis as and when required while they are on field.

This guide contains details about the following:

- About the Subidha Sakhi program
- Identifying beneficiaries
- Government welfare schemes and documents
- Step-by-step guide to apply for selected schemes/benefits
Puri Municipality is implementing DAY-NULM at the city level by reaching out to the urban poor within Puri. Puri Municipality makes constant efforts to empower them through collectivizing, skilling, capacity building and providing linkages for sustainable livelihoods.

Haqdarshak Empowerment Solutions Pvt. Ltd. (HESPL) helps citizens discover, apply and benefit from eligible government welfare schemes and entitlements by plugging the information gap using technology. Trained Subidha Sakhi provide citizens end-to-end application support for welfare schemes, using pertinent and up to date scheme information on the HESPL platform.

CGF is dedicated to developing ecosystems that facilitate sustainable impact. CGF provides comprehensive project implementation support to companies and social organizations to address issues across various social problems. CGF is our implementing partner for the ‘Subidha Sakhi’ program.
ABOUT
SUBIDHA SAKHI PROGRAM
WHAT ARE THE **OBJECTIVES** OF SUBIDHA SAKHI PROGRAM?

1. Provision of government welfare schemes and entitlements at the doorstep of urban poor

2. Livelihood opportunity for members of Mission Shakti Groups to engage as “Subidha Sakhis”

3. Increased transparency by use of appropriate technology platform
The Subidha Sakhi program is being piloted in Puri, Odisha by engaging Mission Shakti Group members with the purpose to empower them financially and socially. The program facilitates government welfare schemes and entitlements to urban poor families, because they are:

1. Unaware about government welfare schemes & entitlements
2. Unaware about their eligibility for government schemes and entitlements
3. Unaware about the application process for availing benefits
4. Lack of time and knowledge to submit scheme application and do the follow up
5. Often fall prey to exploitation by unauthorized agents

WHY SUBIDHA SAKHI PROGRAM?
**WHO IS A SUBIDHA SAKHI?**

Subidha Sakhi is a

‘FACILITATOR’

who provides benefits and entitlements of government welfare schemes to the urban poor at their doorstep

<table>
<thead>
<tr>
<th>Who can be a Subidha Sakhi?</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Any <strong>member of the Mission Shakti Group</strong> (since at least past two years)</td>
</tr>
<tr>
<td>4. Able to <strong>read and write in Odia and English</strong></td>
</tr>
<tr>
<td>7. <strong>Not have any criminal track records or political affiliation</strong></td>
</tr>
</tbody>
</table>
IDENTIFYING BENEFICIARIES
WHAT ARE THE RESPONSIBILITIES OF A SUBIDHA SAKHI?

1 Screening

- Approach and create rapport with the communities
- Explain about the Subidha Sakhi program to the SHG members/beneficiaries
- Create a profile of the beneficiaries with their consent to check the eligibility for getting benefits using Haqdarshak application
- Inform the beneficiary about their eligibility to avail different government welfare schemes
- Collect the screening fees from the beneficiary
WHAT ARE THE RESPONSIBILITIES OF A SUBIDHA SAKHI?

2 Application

- Fill the application form (online/ offline) for the relevant entitlements shortlisted for the beneficiary
- Collect the relevant beneficiary’s documents related to the scheme
- Submit application forms and relevant documents (online/ offline)
- Share the acknowledgement receipt to the beneficiary
- Collect service fees from the beneficiary as per approved rates in the Haqdarshak app
- Upload relevant proof of documents on the Haqdarshak application
WHAT ARE THE RESPONSIBILITIES OF A SUBIDHA SAKHI?

3 Follow-up

• If the benefit is delayed check the status of the application via internet / telephonic conversation or visiting the relevant department
• Ensure that beneficiary avails the benefit that they have applied for
• Ensure that the beneficiary get access to all the entitlements as listed in screening process
HOW TO BE AN ENTREPRENEUR?

As a Subidha Sakhi, ‘Provision of service to avail entitlements is your business’

Market yourself as an ‘service provider’

Strengthen network within your community

Target SHGs and their families as your first client

Build relationship with government and other stakeholders

Arrange camps with banks, departments, CSCs, ULBs, etc. for availing benefits

Regularly update your knowledge regarding different entitlements

Regularly update your Haqdarshak app to safeguard beneficiaries’ database

Regularly update your Haqdarshak app to monitor and present your progress
WHO ARE THE STAKEHOLDERS?

For Engagement

Citizens

Community

Members of SHGs/ALFs

NGOs

For Delivery

Banks/Post offices

Collector office

Common Service Centers

NGOs

Municipal Departments
# Benefits of Becoming a Subidha Sakhi

## Social and Financial Empowerment

## Additional Livelihood

## Flexible Working Hours

## Self Identity Within the Community

### Additional Livelihood Opportunity:

- Be an agent with insurance companies, banks, etc.*
- Establish your own Common Service Centre#
- Work for ULB to conduct surveys and target-based entitlement deliveries

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*This may be done in future as per the process followed by each company providing these services

#Refer: [https://csc.gov.in/](https://csc.gov.in/)
HOW TO EARN MONEY?

1. Screening fees

When you screen a beneficiary to check their eligibility for various schemes and entitlements using Haqdarshak application, you can charge ‘Screening fees’ up to ₹40 from the beneficiaries.

2. Service fees

When you provide the support for applying and submitting the documents to the relevant department, you can charge ‘Service fees’ from the beneficiary as enlisted in the Haqdarshak application.

**Daily Income and Expenditure in life of a Subidha Sakhi**
(Considering a Subidha Sakhi provides entitlements to 10 beneficiaries per day)

<table>
<thead>
<tr>
<th>Income</th>
<th>Expenditure</th>
</tr>
</thead>
<tbody>
<tr>
<td>Screening fee for 10 beneficiaries (One time Screening fee per beneficiary is ₹40)</td>
<td>₹40*10 ₹400</td>
</tr>
<tr>
<td>Service fee (Considering average Service fee of ₹80 per beneficiary)</td>
<td>₹80*10 ₹800</td>
</tr>
<tr>
<td>Total income</td>
<td>₹1200</td>
</tr>
</tbody>
</table>

| Haqdarshak application subscription charge* | ₹5 |
| Stationary/ printing cost               | ₹50 |
| Transportation Cost#                   | ₹350 |
| Total expenditure                      | ₹405 |

Net earning by one Subidha Sakhi per day = ₹795
(Considering minimum of 5-6 working hours per day)

*Haqdarshak application subscription fee = ₹100/ month

#Per day cost of transportation may vary based on number of trips and mode of transport such as two-wheeler, auto-rickshaw, bus.
**HOW TO EARN MONEY?**

For example, Initial screening and 3 entitlements are provided to the beneficiary

<table>
<thead>
<tr>
<th>Screening Fee</th>
<th>Service Fees</th>
</tr>
</thead>
<tbody>
<tr>
<td>One-time</td>
<td>AADHAAR card updation - ₹100</td>
</tr>
<tr>
<td>₹40</td>
<td>Sukanya Samruddhi - ₹200</td>
</tr>
<tr>
<td></td>
<td>PMJJBY - ₹100</td>
</tr>
</tbody>
</table>

**Total earning**  
for providing 3 entitlements after screening,  
₹440

**Total expenditure**  
by Subidha Sakhi for providing 3 entitlements to beneficiary,  
₹160

<table>
<thead>
<tr>
<th>Transportation#</th>
<th>Printing &amp; lamination</th>
<th>Internet (Lump sum)</th>
</tr>
</thead>
<tbody>
<tr>
<td>₹100</td>
<td>₹50</td>
<td>₹10</td>
</tr>
</tbody>
</table>

#Per day cost of transportation may vary based on number of trips and mode of transport

**Net earning**  
by Subidha Sakhi for providing 3 entitlements to beneficiary,  
₹280

(If the Subidha Sakhi avails service through CSC or any other third party service provider the net earning may decrease)
WHAT ARE THE STEPS TO PROVIDE ENTITLEMENTS?

1. Reach out to the beneficiaries
2. Introduce yourself as a ‘Subidha Sakhi’
3. Take consent of beneficiary to use their details for screening
4. Conduct screening based on eligibility criteria for various schemes using Haqdarshak app
5. Collect screening fees and explain the beneficiary about their eligibility and service fee for various entitlements
6. Verify the documents for filling in applications for shortlisted entitlement by the beneficiary
7. Submit the application form online/ offline to the relevant department and collect service fees
8. Collect acknowledgement receipts from department/ E-mitra/ CSC or take a screenshot if the process is online
9. Handover the printed copy of acknowledgement receipt and/or proof to the beneficiaries
10. Upload the copy of acknowledgement receipt and/or proof on the Haqdarshak portal
HOW TO DOWNLOAD HAQDARSHAK APPLICATION?

1. Download the apk. file for Haqdarshak application as shared by the Haqdarshak team.

2. Once the apk. file gets downloaded, click on install button.

3. Once the application is installed, it will show on your phone screen.

4. Enter the username, password and product-key as provided by Haqdarshak team and register yourself.
HOW TO USE HAQDARSHAK APPLICATION?

1. **Download Haqdarshak application**
2. **Log-in through given ID and password**
3. **Create FAMILY & CITIZEN profile**
4. **Take consent of beneficiary to use their details for screening**
   - Explain about the eligible schemes and collect screening fees via Cash, QR code, UPI
HOW TO **USE** HAQDARSHAK APPLICATION?

5. Collect the relevant documents for application and update

6. Collect the service fees after submitting the application

7. Upload proof of submission and
   - Proof of benefit received on the app

8. Ensure regular syncing of data to Haqdarshak application
After completion of screening/application process, Subidha Sakhis can collect screening/service fees from beneficiaries through:

1. Cash Payment
2. Payment by scanning the QR code
3. Payment by requesting for Payment link/UPI Id

Once the payment is done beneficiary will receive an SMS as an evidence on their mobile number.
GOVERNMENT WELFARE SCHEMES AND DOCUMENTS
**WHICH DOCUMENTS ARE REQUIRED TO AVAIL BENEFITS?**

<table>
<thead>
<tr>
<th>Sr. No</th>
<th>Basic Documents</th>
<th>Suggested sources to avail the documents</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Aadhar card</td>
<td>Book an online appointment through: <a href="https://uidai.gov.in/">https://uidai.gov.in/</a> and visit any Odisha Computer Application Centre (OCAC) or any other center authorized by GoI</td>
</tr>
<tr>
<td>2</td>
<td>Voter ID</td>
<td>Avail online through: <a href="https://voterportal.eci.gov.in/">https://voterportal.eci.gov.in/</a></td>
</tr>
<tr>
<td>3</td>
<td>PAN card</td>
<td>Avail online from <a href="https://www.onlineservices.nsdl.com/">https://www.onlineservices.nsdl.com/</a> or visit UTI/NSDL centers</td>
</tr>
<tr>
<td>4</td>
<td>Passport</td>
<td>Passport Office</td>
</tr>
<tr>
<td>5</td>
<td>Ration card</td>
<td>Municipality/ Tahasildar Office</td>
</tr>
<tr>
<td>6</td>
<td>Birth certificate</td>
<td>Birth &amp; Death Registration Office at Municipality</td>
</tr>
<tr>
<td>7</td>
<td>Death certificate</td>
<td>Birth &amp; Death Registration Office at Municipality</td>
</tr>
<tr>
<td>8</td>
<td>Caste certificate</td>
<td>Tahasildar Office</td>
</tr>
<tr>
<td>9</td>
<td>Domicile certificate</td>
<td>School/ Municipality/ Tahasildar Office</td>
</tr>
<tr>
<td>10</td>
<td>Income certificate</td>
<td>Tahasildar Office</td>
</tr>
<tr>
<td>11</td>
<td>Marriage certificate</td>
<td>Municipality/ Block</td>
</tr>
<tr>
<td>12</td>
<td>BOCW labour card</td>
<td>Labour Office</td>
</tr>
<tr>
<td>13</td>
<td>Disability certificate</td>
<td>SSEPD Department</td>
</tr>
<tr>
<td>14</td>
<td>Other backward classes</td>
<td>Tahasildar Office/ Municipality</td>
</tr>
<tr>
<td>15</td>
<td>Covid-19 vaccination certificate</td>
<td>Avail online from <a href="https://www.cowin.gov.in/">https://www.cowin.gov.in/</a></td>
</tr>
</tbody>
</table>
WHAT KIND OF **SCHEMES** ARE AVAILABLE?

- Pension
- Education and Training
- Health care
- Insurance and Investment
- Livelihood and Business
- Direct financial assistance scheme
- Housing
## WHICH SCHEME/BENEFIT CAN BE AVAILED?

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Name of Scheme</th>
<th>Service fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Linking Aadhaar card to PAN card</td>
<td>₹150</td>
</tr>
<tr>
<td></td>
<td><strong>Schemes for Pension</strong></td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>Madhu Babu Pension Yojana (MBPY)</td>
<td>₹150</td>
</tr>
<tr>
<td></td>
<td><strong>Schemes for Education &amp; Training</strong></td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Sukanya Samriddhi</td>
<td>₹200</td>
</tr>
<tr>
<td>4</td>
<td>Sudakhya Yojana</td>
<td>₹200</td>
</tr>
<tr>
<td>5</td>
<td>Sweekruti Yojana</td>
<td>₹100</td>
</tr>
<tr>
<td>6</td>
<td>Anwesha Yojana</td>
<td>₹100</td>
</tr>
<tr>
<td>7</td>
<td>Post matric scholarship for students</td>
<td>₹200</td>
</tr>
<tr>
<td></td>
<td><strong>Schemes for Healthcare</strong></td>
<td></td>
</tr>
<tr>
<td>8</td>
<td>Biju Swasthya Kalyan Yojana (BSKY)</td>
<td>₹250</td>
</tr>
<tr>
<td>9</td>
<td>Covid-19 Ex-gratia</td>
<td>₹100</td>
</tr>
<tr>
<td>10</td>
<td>Mamta Yojana</td>
<td>₹50</td>
</tr>
<tr>
<td></td>
<td><strong>Schemes for Insurance &amp; Investment</strong></td>
<td></td>
</tr>
<tr>
<td>11</td>
<td>Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)</td>
<td>₹100</td>
</tr>
<tr>
<td>12</td>
<td>Pradhan Mantri Suraksha Bima Yojana (PMSBY)</td>
<td>₹100</td>
</tr>
<tr>
<td>13</td>
<td>E-Shram card</td>
<td>₹80</td>
</tr>
<tr>
<td></td>
<td><strong>Schemes for Livelihood/ Business</strong></td>
<td></td>
</tr>
<tr>
<td>14</td>
<td>Pradhan Mantri MUDRA Yojana</td>
<td>₹250 - ₹350</td>
</tr>
<tr>
<td></td>
<td><strong>Schemes for Direct financial assistance scheme</strong></td>
<td></td>
</tr>
<tr>
<td>15</td>
<td>Pradhan Mantri Jan Dhan Yojana</td>
<td>₹150</td>
</tr>
<tr>
<td></td>
<td><strong>Schemes for Housing</strong></td>
<td></td>
</tr>
<tr>
<td>16</td>
<td>Pradhan Mantri Awaas Yojana</td>
<td>₹100</td>
</tr>
</tbody>
</table>
STEP-BY-STEP GUIDE TO APPLY FOR SELECTED SCHEMES/BENEFITS
HOW TO READ THE PROCESS FLOW CHART?

The colors shown on the right indicates the stages of the process to avail the benefits.

1. Screening and Eligibility
   It will help you to identify the eligibility of the beneficiary and start the application process

2. Documents requirement
   It will help you to understand the mandatory list of documents required by the beneficiary in order to avail the benefits

3. Application process
   It will help you to identify the mode for processing the application and the concerned department/service provider to submit the application

4. Claim process
   It will help you and the beneficiary to understand the process of claiming benefits

5. In case of non availability of documents
   It will guide you to identify the missing document as well as directs you on the process of availing the document
Linking Aadhaar card to PAN card

WHO ARE THE BENEFICIARIES?
All citizens

WHAT ARE THE BENEFITS?
Easy access to financial schemes

HOW MUCH PREMIUM IS REQUIRED TO BE PAID?
No premium is required to pay to avail the benefits

WHAT ARE THE ELIGIBILITY CRITERIA?
Mandatory requirement for all the citizens of India

HOW TO APPLY TO AVAL BENEFITS?
Offline application form, Online application, and through SMS

WHAT DOCUMENTS ARE REQUIRED?
1. Aadhaar card 2. PAN card

HOW MUCH SERVICE FEES CAN A SUBIDHA SAKHI EARN?
₹ 150 per beneficiary (one-time)
Linking Aadhaar card to PAN card

Yes
Do you have Aadhaar card?

No
Apply for AADHAAR card at nearby OCAC

Yes
Do you have PAN card?

No
Apply for PAN card at nearby UTI & NSDL center

Do you want to link your Aadhaar card and PAN card?

Yes
Through offline
Go to nearest Aadhaar enrollment center
Go to nearest PAN service center by NSDCL
Carry original copy and Submit self attested copy of PAN card and Aadhaar card

Through SMS
Type "UIDPAN<space><12-digit Aadhaar Number><space><10-digit PAN Number>"
SMS to 567670 or 56161 from your number registered with Aadhaar

Through online
Go to link https://www.incometax.gov.in/iec/foportal
Register on the site and follow the below steps
1) PAN number will be user ID
2) input Date of Birth
3) create password
Login with above created credentials, and click on "Link Aadhar"
Enter your Aadhar number, and click on "Link Now"
A pop-up message will inform you that your Aadhaar has been successfully linked to your PAN

No
SCHEMES FOR
PENSION SUPPORT
WHO ARE THE BENEFICIARIES?
Senior citizens

WHAT ARE THE BENEFITS?
₹ 500 per month for beneficiaries above 60 years and ₹ 700 per month for beneficiaries above 80 years

HOW MUCH PREMIUM IS REQUIRED TO BE PAID?
No premium is required to pay to avail the benefits

WHAT ARE THE ELIGIBILITY CRITERIA?
1. The applicant must attain age of 60 years
2. Annual family income should less than ₹ 60,000

HOW TO APPLY TO AVAIL BENEFITS?
Online application form

WHERE TO AVAIL BENEFITS FROM?
Social Security & Empowerment of Persons With Disabilities Department

WHAT DOCUMENTS ARE REQUIRED?
1. Aadhaar card
2. BPL Card/ Ration Card/ R.I. Report
3. Photograph
4. Voter ID card
5. Bank Passbook

HOW TO AVAIL BENEFITS?
Monthly cash transfer to the beneficiary or Direct Benefit Transfer (DBT) in the bank account. It will reflect in the Pension book of the beneficiaries.

HOW MUCH SERVICE FEES CAN A SUBIDHA SAKHI EARN?
₹ 150 per beneficiary (one-time)
Madhu Babu Pension Yojana – Senior Citizens

Offline

Fill the application form and submit to ULB with signature of Revenue Inspector.

ULB will verify the eligibility under the scheme

ULB will approve and sanction the benefit

ULB will distribute the Pension

Online

Apply through online at Common Service Centre with Income certificate, Aadhar card and Voter ID card

ULB will verify the age and decide the amount as per the age.

60-80 years - Rs. 500/ month
Above 80 years - Rs. 700/month
WHO ARE THE BENEFICIARIES?
Physically disabled citizens

WHAT ARE THE BENEFITS?
₹ 500 - 700 per month

HOW MUCH PREMIUM IS REQUIRED TO BE PAID?
No premium is required to pay to avail the benefits

WHAT ARE THE ELIGIBILITY CRITERIA?
1. Annual family income should less then ₹ 60,000
2. Disability certificate from concerned medical boards/ government authority

HOW TO APPLY TO AVAIL BENEFITS?
Online application form

WHERE TO AVAIL BENEFITS FROM?
Social Security & Empowerment of Persons With Disabilities Department (SSEPD)

WHAT DOCUMENTS ARE REQUIRED?
1. Aadhaar card
2. BPL Card/ Ration Card
3. Photograph
4. Voter ID card
5. Bank Passbook
6. Disability certificate

HOW TO AVAIL BENEFITS?
Monthly cash transfer to the beneficiary or Direct Benefit Transfer (DBT) in the bank account. It will reflect in the Pension book of the beneficiaries.

HOW MUCH SERVICE FEES CAN A SUBIDHA SAKHI EARN?
₹ 150 per beneficiary (one-time)
Madhu Babu Pension Yojana – Disabled

Do you want to avail MBPY for disabled?

Yes

Are you a person with disability/leprosy patient?

Yes

Do you have Aadhaar Card

Yes

Apply through Aadhaar card at any govt. authorized centre

No

Do you have Residence Proof

Yes

Avail Aadhaar Card/ Voters Id

No

Disability Certificate

Yes

Apply for disability certificate at CSC (verification will be done by district hospital) and receive it in minimum 30 days of application

No

Offline

Online
Madhu Babu Pension Yojana – Disabled

- Offline
  - Fill the application form and submit to ULB office with signature from Revenue Inspector.

- Online
  - Apply through online at Common Service Centre with Income certificate, Aadhar card and Voter ID card

- ULB will verify the eligibility under the scheme

- ULB will approval and sanction

- ULB will distribute the Pension
WHO ARE THE BENEFICIARIES?
Widowed women

WHAT ARE THE BENEFITS?
₹ 500 - 700 per month

HOW MUCH PREMIUM IS REQUIRED TO BE PAID?
No premium is required to pay to avail the benefits

WHAT ARE THE ELIGIBILITY CRITERIA?
1. Should be a widow
2. Applicant must be of at least an age of 30 years
3. Annual family income should be less than ₹ 60,000

HOW TO APPLY TO AVAIL BENEFITS?
Online application form

WHERE TO AVAIL BENEFITS FROM?
Social Security & Empowerment of Persons With Disabilities Department

WHAT DOCUMENTS ARE REQUIRED?
1. Aadhaar card
2. BPL Card/ Ration Card/ R.I. Report
3. Photograph
4. Voter ID card
5. Bank Passbook
6. Death certificate of husband

HOW TO AVAIL BENEFITS?
Monthly cash transfer to the beneficiary or Direct Benefit Transfer (DBT) in the bank account. It will reflect in the Pension book of the beneficiaries.

HOW MUCH SERVICE FEES CAN A SUBIDHA SAKHI EARN?
₹ 150 per beneficiary (one-time)
Madhu Babu Pension Yojana – Widows

1. Do you want to avail MBPY: Widows?
   - Yes
   - No

2. Are you a widow?
   - Yes
   - No

3. Are you a widow of an AIDS patient?
   - Yes
   - No

4. Are you getting benefit from any other pension schemes?
   - Yes
   - No

5. Is your annual family income less than Rs. 60,000?
   - Yes
   - No

6. Do you have Aadhaar Card?
   - Yes
   - No

7. Do you have Residence Proof?
   - Yes
   - No

8. Husband's Death Certificate?
   - Yes
   - No

9. Apply for Aadhaar card at any govt. authorized center
10. Aadhaar Card/ Voters Id Card issued in Odisha
11. Apply for death certificate at Community Health Centre at ULB
Madhu Babu Pension Yojana – Widows

**Offline**

1. Fill the application form and submit to ULB with signature from Revenue Inspector.
2. ULB will verify the eligibility under the scheme.
3. ULB will approve and sanction the pension amount.
4. After getting the approval from ULB, the ward officer will distribute the Pension.

**Online**

1. Apply through online at Common Service Centre with Income certificate, Aadhar card and Voter ID card.
WHO ARE THE BENEFICIARIES?
Unmarried women

WHAT ARE THE BENEFITS?
₹ 500 - 700 per month

HOW MUCH PREMIUM IS REQUIRED TO BE PAID?
No premium is required to pay to avail the benefits

WHAT ARE THE ELIGIBILITY CRITERIA?
1. Should be an unmarried woman
2. Applicant must be of at least an age of 30 years
3. Annual family income should be less then ₹ 60,000

HOW TO APPLY TO AVAIL BENEFITS?
Online application form

WHERE TO AVAIL BENEFITS FROM?
Social Security & Empowerment of Persons With Disabilities Department (SSEPD)

WHAT DOCUMENTS ARE REQUIRED?
1. Aadhaar card
2. BPL Card/ Ration Card/ R.I. Report
3. Photograph
4. Voter ID card
5. Bank Passbook
6. Affidavit of Unmarried

HOW TO AVAIL BENEFITS?
Monthly cash transfer to the beneficiary or Direct Benefit Transfer (DBT) in the bank account. It will reflect in the Pension book of the beneficiaries.

HOW MUCH SERVICE FEES CAN A SUBIDHA SAKHI EARN?
₹ 150 per beneficiary (one-time)
Madhu Babu Pension Yojana – Unmarried women

1. Do you want to avail MBPY - Unmarried?
   - Yes
   - No

2. Is your age at least 30 years or above and are you unmarried?
   - Yes
   - No

3. Is your annual income below Rs. 60,000?
   - Yes
   - No

4. Are you getting benefit from any other pension schemes?
   - Yes
   - No

5. Do you have Aadhaar Card
   - Yes
     - Apply for Aadhaar card at any govt. authorized center
   - No
6. Do you have Residence Proof
   - Yes
     - Apply through Aadhar center
   - No
7. Do you have Income Certificate
   - Yes
     - Avail from collectorate
   - No
8. Do you have Age proof
   - Yes
     - Apply through Aadhar center/Birth certificate from local body
   - No

Offline

Online
Madhu Babu Pension Yojana – Unmarried women

Offline:
- Fill the application form and submit to ULB with signature of Revenue Inspector.
- ULB will verify the eligibility under the scheme.
- ULB will approve and sanction the benefit.
- ULB will distribute the Pension.

Online:
- Apply through online at Common Service Centre with Income certificate, Aadhar card and Voter ID card.
SCHEMES FOR EDUCATIONAL SUPPORT
Sukanya Samriddhi Yojana

WHO ARE THE BENEFICIARIES?
Girl child

WHAT ARE THE BENEFITS?
1. Attractive interest rate of 7.6%, fully exempt from tax under section 80C
2. Odisha government contributes for ₹1,000/- per year for school going girls from date of admission in school up to 18 years old of age

HOW MUCH PREMIUM IS REQUIRED TO BE PAID?
Guardians are required to deposit, Minimum ₹ 250 per year or Maximum ₹ 1,50,000 per year in the savings account of the girl child

WHAT ARE THE ELIGIBILITY CRITERIA?
1. Should be a girl child below the age of 10 years
2. Savings bank account in the name of girl child

HOW TO APPLY TO AVAIL BENEFITS?
Offline application form

WHERE TO AVAIL BENEFITS FROM?
Bank

WHAT DOCUMENTS ARE REQUIRED?
1. Aadhaar card
2. Joint photo of girl child with parents/ guardian

HOW TO AVAIL BENEFITS?
Direct Benefit Transfer (DBT) with receipt provided by banks as a proof

HOW MUCH SERVICE FEES CAN A SUBIDHA SAKHI EARN?
₹ 200 per beneficiary (one-time)
Sukanya Samriddhi Yojana

Open a PPF account, Please refer to PPF Process Flow

Refer to Jan Dhan Process Flow

Apply for Birth Certificate from ward/Zone officer

NO

NO

NO

is your Daughter below 10 years

Parents/Guardians Aadhar card

Birth Certificate of Daughter

YES

YES

YES

Open account from Bank/Post Office

Fill application form

<table>
<thead>
<tr>
<th>Minimum Amount deposited (yearly)</th>
<th>Total Invested amount (14 Years)</th>
<th>Maturity Amount (21 years)</th>
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<tbody>
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</tr>
<tr>
<td>5000</td>
<td>75,000</td>
<td>2,19,769</td>
</tr>
</tbody>
</table>
Sudakhya Yojana

WHO ARE THE BENEFICIARIES?
Girl students

WHAT ARE THE BENEFITS?
Technical trainings and skill development through ITIs for girl students for women empowerment

HOW MUCH PREMIUM IS REQUIRED TO BE PAID?
No premium is required to be paid

WHAT ARE THE ELIGIBILITY CRITERIA?
Should be a girl student who has passed 10th standard examination

HOW TO APPLY TO AVAIL BENEFITS?
Online application form

WHERE TO AVAIL BENEFITS FROM?
Skill Development and Technical Education Department

WHAT DOCUMENTS ARE REQUIRED?
1. Aadhaar card
2. Joint photo with parents/guardian
3. Domicile certificate

HOW TO AVAIL BENEFITS?
Funds shall be allotted to dedicated Sudakhya Scheme bank account of ITI Principal as per actual requirement based on enrolment Girls’ Trainees in ITI. The Principals shall reimburse admission fee & hostel fee (if hosteller) except caution money through RTGS directly to student’s Bank account during 1st quarter of admission.

HOW MUCH SERVICE FEES CAN A Subidha SAKHI EARN?
₹ 200 per beneficiary (one-time)
Sudakhya Yojana

1. Apply through ULB/ refer to process flow in Jan Dhan
   - NO: Aadhar card
   - YES: Income Certificate of Parent/Guardian

2. Apply through tahsildar
   - NO: Income Certificate of Parent/Guardian
   - YES: Bank Account

3. Refer to Jan Dhan process Flow
   - NO: Bank Account
   - YES: Passport size photo

4. Collect the Self declaration form through Jan seva Kendra
   - NO: Self Declaration Certificate
   - YES: Self Declaration Certificate

5. During training
   - Maintenance Allowance

6. Post training
Sudakhya Yojana
WHO ARE THE BENEFICIARIES?
Transgender

WHAT ARE THE BENEFITS?
1. Odisha government contributes for ₹1,000/- per month and skill training for promotion of transgender equality and justice
2. Pre & Post matric scholarship for transgender students
3. Financial assistance to parents

HOW MUCH PREMIUM IS REQUIRED TO BE PAID?
No premium payment required to be paid

WHAT ARE THE ELIGIBILITY CRITERIA?
The applicant should be a transgender

HOW TO APPLY TO AVOID BENEFITS?
Offline application form

WHERE TO AVOID BENEFITS FROM?
Social Security & Empowerment of Persons With Disabilities Department

WHAT DOCUMENTS ARE REQUIRED?
1. Aadhaar card  
   2. Transgender ID card  
   3. Bank passbook

HOW TO AVAIL BENEFITS?
Direct Benefit Transfer (DBT) with receipt provided by banks as a proof

HOW MUCH SERVICE FEES CAN A SUBIDHA SAKHI EARN?
₹ 100 per beneficiary (one-time)
Sweekruti Yojana

Do you identify as a Transgender?

- **No**: Collect form from collectors office and fill up according to the details asked.
- **Yes**: Do you have Transgender Certificate?
  - **No**: Fill up the online form: https://ssepd.gov.in:8443/swp/applyBeneficiaryService.htm
  - **Yes**: Are you above 18 years?
    - **No**: Collect application form from Block/ULB Administration
    - **Yes**: Collect application form from Block/ULB Administration for Scholarship
      - Pre Matric (Std. V to X) - Rs. 800
      - Post Matric (Std. XI to XII) - Rs. 1000
      - General Graduate/Post Graduate - Rs. 1500
      - Professional Degrees/ Diplomas/ Certificates - Rs. 2000
      - Open University/ Non-formal Courses - Rs. 2500

Collect application form for Skill Upgradation and Training

Financial Assistance of Rs. 15000 for a course for more than 200 hours.

Submit the application: Block/Administration

Application shall be approved by concerned DSSO

Parents/ Guardians shall receive Rs. 1000 in their respective bank account
WHO ARE THE BENEFICIARIES?
Students belonging to Scheduled Caste or Scheduled Tribe

WHAT ARE THE BENEFITS?
Entire cost of education and annual school fees up to ₹ 25,000/- including cost of books, stationary, uniform, school bus and hostels from Std. I to XII in the Private/ Aided/ Govt. Schools will be borne by the State Government for SC&ST students.

HOW MUCH PREMIUM IS REQUIRED TO BE PAID?
No premium payment required to be paid

WHAT ARE THE ELIGIBILITY CRITERIA?
The applicant should belong to Scheduled Caste or Scheduled Tribe

HOW TO APPLY TO AVAIL BENEFITS?
Offline application form

WHERE TO AVAIL BENEFITS FROM?
ST & SC Development Department

WHAT DOCUMENTS ARE REQUIRED?
1. Aadhaar card  
2. Ration card  
3. Caste certificate

HOW TO AVAIL BENEFITS?
Direct Benefit Transfer (DBT) in the beneficiaries' bank account

HOW MUCH SERVICE FEES CAN A SUBIDHA SAKHI EARN?
₹ 100 per beneficiary (one-time)
Anwesha Scheme

Do they belong to SC/ST community

Refer to adhar card process flow

No

Does the parent and child have Aadhar card?

No

Do they have caste certificate?

No

Do they have caste certificate?

Yes

Do the parents have income certificate?

No

refer to income certificate process flow

Yes

Apply for birth certificate from respective ward/village office

No

Do you have birth certificate of your child?

Yes

Collect the Anwesha form from the Wards/village office

Submit the documents at the respective ward/Village office

Fill the form and attach the necessary documents

Once the application is approved, the approved amount will automatically get transferred to the beneficiaries bank account as per the details provided
WHO ARE THE BENEFICIARIES?
Students belonging to minority community

WHAT ARE THE BENEFITS?
Financial benefit up to ₹5,000 – ₹12,000

HOW MUCH PREMIUM IS REQUIRED TO BE PAID?
No premium payment required to be paid

WHAT ARE THE ELIGIBILITY CRITERIA?
1. Candidate must belong to minority community i.e. SC, ST, OBC
2. Should be passed in last examination with minimum 50% mark

HOW TO APPLY TO AVAIL BENEFITS?
Online application form

WHERE TO AVAIL BENEFITS FROM?
ST & SC Development, Minorities & Backward class welfare department

WHAT DOCUMENTS ARE REQUIRED?
1. Aadhaar card
2. Income certificate
3. Caste certificate
4. Residence certificate
5. Bank passbook
6. Passport size photo
7. College admission letter
8. Mark sheet of last examination

HOW TO AVAIL BENEFITS?
Direct Benefit Transfer (DBT) with receipt provided by banks

HOW MUCH SERVICE FEES CAN A SUBIDHA SAKHI EARN?
₹200 per beneficiary (one-time)
SCHEMES FOR HEALTH CARE
Biju Swasthya Kalyan Yojana

WHO ARE THE BENEFICIARIES?
All the citizens of Odisha

WHAT ARE THE BENEFITS?
Free medical treatment up to ₹ 5,00,000

HOW MUCH PREMIUM IS REQUIRED TO BE PAID?
No premium is required to pay to avail the benefits

WHAT ARE THE ELIGIBILITY CRITERIA?
1. Applicant must be the resident of Odisha state
2. Should have ration card
3. Should be below poverty line (BPL)
4. Annual family income should be below ₹60,000 in urban areas and ₹50,000 in rural areas

HOW TO APPLY TO AVAIL BENEFITS?
Offline application form

WHERE TO AVAIL BENEFITS FROM?
Food Supply and Consumer Welfare Department

WHAT DOCUMENTS ARE REQUIRED?
1. Aadhaar card
2. Ration card

HOW TO AVAIL BENEFITS?
Cashless medical treatment at all the government health centers, hospitals and empaneled private hospitals

HOW MUCH SERVICE FEES CAN A SUBIDHA SAKHI EARN?
₹ 100 per beneficiary (one-time)
Biju Swasthya Kalyan Yojana

Are you a resident of Odisha?

Yes

Does your annual family income is below 50,000 (for rural areas)?

Income Certificate

Yes

If family members are missing in ration card, a district level desk is functional for addition of family members by submission of voter cards of all family members.

After addition a web based printed slip providing to card holders.

In case of need, the beneficiary will visit the hospital and show his/her ration card, income certificate and Aadhaar Card and contact on the BSKY help desk.

No

No

Aadhaar Card

Yes

No

Antyodaya Ration Card

Yes

No

In case, Income certificate is not available, refer the chart of income certificate process.
WHO ARE THE BENEFICIARIES?
The Next of Kin (NoK) of the person died due to Covid - 19

WHAT ARE THE BENEFITS?
Ex-gratia payment up to ₹50,000

HOW MUCH PREMIUM IS REQUIRED TO BE PAID?
No premium is required to pay to avail the benefits

WHAT ARE THE ELIGIBILITY CRITERIA?
1. Applicant must be the closest living relative of the patient died due to Covid - 19

HOW TO APPLY TO AVAIL BENEFITS?
Online & Offline application form

WHERE TO AVAIL BENEFITS FROM?
Health Department

WHAT DOCUMENTS ARE REQUIRED?
1. Aadhaar card of the person demised due to Covid-19
2. Death certificate of person died due to Covid - 19
3. Covid-19 positive report of the person demised
4. Aadhaar card of the person applying for the ex-gratia
5. Proof of relation of the demised person and applicant
6. Applicant’s bank passbook

HOW TO AVAIL BENEFITS?
Direct Benefit Transfer (DBT) with receipt provided by banks

HOW MUCH SERVICE FEES CAN A SUBIDHA SAKHI EARN?
₹ 100 per beneficiary (one-time)
Covid-19 ex-gratia

Apply for death certificate through Registrar

Has someone in your family died of COVID-19?

NO

Do you have death certificate of the deceased person?

YES

Do you have bank account?

YES

Refer to Jan dhan Process Flow

NO

Do you want to apply for Covid-19 ex-gratia?

Yes

Through Online

https://caps.odisha.gov.in/Applicant/Registration

Fill up the details of deceased person, such as name, date of birth, address

Fill up the details of next of Kin, such as name, date of birth, address, relation to the deceased

Upload a copy of bank passbook

After successful completion press "Submit"

Confirmation page will come next which will contain all the details that were filled

Through Offline

Submit the form along with photocopy of all the documents, to Tahsildar
Covid-19 ex-gratia

1. Name, date of birth, address, relation to the deceased.
2. Upload a copy of bank passbook.
3. After successful completion press "Submit".
4. Confirmation page will come next which will contain all the details that were filled.
5. After pressing confirm, successful completed registration page will popup.

You have successfully completed the registration.

Registration Number: 2020151549335
WHO ARE THE BENEFICIARIES?
Pregnant women

WHAT ARE THE BENEFITS?
₹ 5000 to pregnant and lactating mothers

HOW MUCH PREMIUM IS REQUIRED TO BE PAID?
No premium is required to pay to avail the benefits

WHAT ARE THE ELIGIBILITY CRITERIA?
Pregnant mothers registered at the Aanganwadi Centres (AWC) or government medical facility

HOW TO APPLY TO AVOID BENEFITS?
Offline application form

WHERE TO AVOID BENEFITS FROM?
Welfare and Community Development Department

WHAT DOCUMENTS ARE REQUIRED?

HOW TO AVOID BENEFITS?
Direct Benefit Transfer (DBT)

HOW MUCH SERVICE FEES CAN A SUBIDHA SAKHI EARN?
₹ 50 per beneficiary (one-time)
SCHEMES FOR

INSURANCE & INVESTMENT
WHO ARE THE BENEFICIARIES?
All Indian citizen

WHAT ARE THE BENEFITS?
Life insurance up to ₹ 2,00,000

HOW MUCH PREMIUM IS REQUIRED TO BE PAID?
₹ 436 per year

WHAT ARE THE ELIGIBILITY CRITERIA?
1. Age between 18-50 years
2. Aadhaar seeded savings bank account

HOW TO APPLY TO AVOID BENEFITS?
Offline and Online application form

WHERE TO AVOID BENEFITS FROM?
Banks

WHAT DOCUMENTS ARE REQUIRED?
1. Aadhaar card 2. Bank passbook

HOW TO AVOID BENEFITS?
Direct Benefit Transfer (DBT) with receipt provided by banks as a proof

HOW MUCH SERVICE FEES CAN A SUBIDHA SAKHI EARN?
₹ 100 per beneficiary (one-time)
Pradhan Mantri Jeevan Jyoti Bima Yojana

Do you Want to Avail PMJJY

Yes

Find another Alternative

No

PMSBY

Is your age between 18-50 years

Yes

Documents for Proof of Identity and Address
- PAN CARD
- Election Card
- Any other Government ID
- Electricity Bill/Landline Bill
- Certificate of Address and Identity issued by Gazetted Officer/Tehsildar
- Village Panchayat or equivalent Authority (Rural Areas)

No

Aadhar Enrollment Centre at the block office

Do you have Aadhar Card

Yes

Will Receive Aadhar card within 3-5 days after enrollment (Online version)

No

Do you have Bank Account

Yes

Do you Want to Open a Jan Dhan Account?

No

Refer to Jan Dhan Process Flow

No
Pradhan Mantri Jeevan Jyoti Bima Yojana

1. Do you Want to Open a Jan Dhan Account?
   - Yes: Refer to Jan Dhan Process Flow
   - No: Proceed as follows:

2. Applying Online through bank/ kiosk in the panchayat
   - Submit the duly filled form with relevant documents
   - Deduction from bank account of Rs.436

3. Applying through Net Banking
   - Fill necessary details asked and initiate the payment of Rs12

4. Applying Offline Through Bank Branch
   - Filling the details asked in the form
   - Signed and stamped Acknowledgement Receipt
Pradhan Mantri Jeevan Jyoti Bima Yojana

Required Documents: (to be Submitted within 30 days of death or disability)
- FIR Report of the Accident
- Death Certificate/ Disability Certificate of insured
- Bank details of insured person
- Insurance receipt/insurance number of the insured person
- Nominee Aadhar card
- Nominee Bank Details
- Claim form and disbursement form

Amount deposited in Nominee account
WHO ARE THE BENEFICIARIES?
All Indian citizen

WHAT ARE THE BENEFITS?
Accidental insurance up to ₹ 2,00,000

HOW MUCH PREMIUM IS REQUIRED TO BE PAID?
₹ 20 per year

WHAT ARE THE ELIGIBILITY CRITERIA?
1. Age between 18-70 years
2. Aadhaar seeded savings bank account

HOW TO APPLY TO AVAIL BENEFITS?
Offline and Online application form

WHERE TO AVAIL BENEFITS FROM?
Banks

WHAT DOCUMENTS ARE REQUIRED?
1. Aadhaar card  2. Bank passbook

HOW TO AVAIL BENEFITS?
Direct Benefit Transfer (DBT) with receipt provided by banks

HOW MUCH SERVICE FEES CAN A SUBIDHA SAKHI EARN?
₹ 100 per beneficiary (one-time)
Pradhan Mantri Suraksha Bima Yojana

Do you want to Avail PMSBY?

Yes  |  No

Is your age between 18-70 years

Yes  |  No

Do you have Aadhar Card

Yes  |  No

Do you have Bank Account

Yes  |  No

Applying Offline Through Bank Branch

Applying Online through the bank kiosk in the panchayat

Submit the duly filled form to the bank kiosk with relevant documents

Deduction of Rs.12 directly from the bank account

Find another Alternative

Any Other Private Insurance

Documents for Proof of Identity and Address
- PAN CARD
- Election Card
- Any other Government ID
- Electricity Bill/Landline Bill
- Certificate of Address and Identity issued by Gazetted Officer/Tehsildar
- Village Panchayat or equivalent Authority (Rural Areas)

Will Receive Aadhar card within 3-5 days after enrollment (Online version)

Do you Want to Open a Jan Dhan Account?

No  |  Yes

Refer to Jan Dhan Process Flow

Filling the details asked in the form

Signed and stamped Acknowledgement Receipt
Pradhan Mantri Suraksha Bima Yojana

Claim PMSBY

Required Documents: (to be Submitted within 30 days of death or disability)
- FIR Report of the Accident
- Death Certificate/Disability Certificate of insured
- Bank details of insured person
- Insurance receipt/insurance number of the insured person
- Nominee Aadhar card
- Nominee Bank Details
- Claim form and disbursement form

Amount deposited in Nominee account
E-shram card

WHO ARE THE BENEFICIARIES?
Any worker who is engaged in unorganized economy and are not a member of ESIC or EPFO or not a government employee

WHAT ARE THE BENEFITS?
1. Accidental insurance up to ₹ 2,00,000 (Free of cost for first year under PMSBY)
2. Supports in availing social security benefits of different government welfare schemes

HOW MUCH PREMIUM IS REQUIRED TO BE PAID?
No premium is required to pay to avail the benefits

WHAT ARE THE ELIGIBILITY CRITERIA?
1. The applicant must be within age-group of 16-60 years

HOW TO APPLY TO AVAIL BENEFITS?
Online application through registering on https://eshram.gov.in/

WHERE TO AVAIL BENEFITS FROM?
Labour Department

WHAT DOCUMENTS ARE REQUIRED?
1. Aadhaar card  2. Bank account in the name of beneficiary

HOW TO AVAIL BENEFITS?
A physical E-shram card with Universal Account Number (UAN) will be delivered to the beneficiary

HOW MUCH SERVICE FEES CAN A SUBIDHA SAKHI EARN?
₹ 80 per beneficiary (one-time)
E-shram card

1. Are you an unorganized sector worker?
   - Yes: Do you want to Avail ESHRAM Card?
     - Yes: Do you have Aadhar card?
       - Yes: P.F. Deducted from your wages
         - No: ESIC Member
           - No: Do you have a bank Account
             - No: Refer to Jan Dhan Process Flow
             - Yes: No
       - No: Will Receive Aadhar card within 3-5 days after enrollment (Online version)
   - No: Aadhar Enrollment Centre at the block office

2. Documents for Proof of Identity and Address
   - PAN CARD
   - Election Card
   - Any other Government ID
   - Electricity Bill/Landline Bill
   - Certificate of Address and Identity issued by Gazetted Officer/Tehsildar
   - Village Panchayat or equivalent Authority (Rural Areas)

3. If Yes, will receive Aadhar card within 3-5 days after enrollment (Online version).

4. If No, refer to Jan Dhan Process Flow.
E-shram card

1. Do you have a bank account?
   - No: Refer to Jan Dhan Process Flow
   - Yes:
     - Apply Online through CSC
       - Aadhar card and Basic details
         - Bank details of Shramik
         - Nominee Details
     - Self Registration
       - Registered Mobile as per Aadhar card
         - Aadhar card and Basic details
         - NCO Code as per Eshram List
         - Bank details of Shramik
         - Nominee Details
         - Download EShram Card
E-shram card

Claim E-shram benefits

Required Documents: (to be Submitted within 30 days of death or disability)
- FIR Report of the Accident
- Death Certificate/ Disability Certificate of insured
- Bank details of insured person
- ESHRAM Card of the Insured Person
- Nominee Aadhar card
- Nominee Bank Details
- Claim form and disbursement form

Amount deposited in Nominee account
SCHEMES FOR LIVELIHOOD & BUSINESS
Pradhan Mantri Mudra Yojana

WHO ARE THE BENEFICIARIES?
All citizen of India who requires financial assistance for any non-farming enterprise with a business plan to show

WHAT ARE THE BENEFITS?
Collateral free bank loan up to ₹ 10 lacs in three categories viz. Shishu, Kishore and Tarun

HOW MUCH PREMIUM IS REQUIRED TO BE PAID?
Interest rates on MUDRA loans start at the rate of 7.30% p.a. and the loan repayment tenure ranges between 1 year and 7 years.

WHAT ARE THE ELIGIBILITY CRITERIA?
1. The age of applicant should be between 18-65 years
2. The enterprise should be a non-farming enterprise engaged in only trading, services and manufacturing sectors
3. The applicant should not have any previous record of defaults with any bank

HOW TO APPLY TO AVAIL BENEFITS?
Offline application form

WHERE TO AVAIL BENEFITS FROM?
Any public/ private sector banks across the country

WHAT DOCUMENTS ARE REQUIRED?
1. Aadhaar card 2. Bank passbook 3. Photograph

HOW TO AVAIL BENEFITS?
The RuPay debit card is issued and credit is provided through the same.

HOW MUCH SERVICE FEES CAN A SUBIDHA SAKHI EARN?
₹ 250 for Shishu, ₹ 300 for Kishore, ₹ 350 for Tarun per beneficiary (one-time)
Pradhan Mantri Mudra Yojana

Do you want to avail financial assistance under MUDRA?

Yes

Is your enterprise an Individual, Proprietary, Partnership firm, Pvt. ltd. company, public company, or other legal firm?

Yes

Through offline

Avail application form from nearby bank based on the type of loan

Shishu
Upto Rs. 50,000

Kishore
50,001 to 5 lakhs

Tarun
5 lakhs to 10 lakhs

RuPay Debit card issued, and provides hassle free credit in a flexible manner.
SCHEMES FOR
DIRECT FINANCIAL ASSISTANCE SCHEME
WHO ARE THE BENEFICIARIES?
All the citizens of India

WHAT ARE THE BENEFITS?
Zero balance banking account with a debit card that includes inbuilt accidental insurance of ₹ 1 lakh

HOW MUCH PREMIUM IS REQUIRED TO BE PAID?
No premium is required to pay to avail the benefits

WHAT ARE THE ELIGIBILITY CRITERIA?
All ration card holder

HOW TO APPLY TO AVAIL BENEFITS?
Offline application form

WHERE TO AVAIL BENEFITS FROM?
Any government or commercial banks

WHAT DOCUMENTS ARE REQUIRED?
1. Aadhaar card
2. Passport size photograph of beneficiary

HOW TO AVAIL BENEFITS?
Bank account can be opened at any government or commercial bank and used for banking purpose

HOW MUCH SERVICE FEES CAN A SUBIDHA SAKHI EARN?
₹ 150 per beneficiary (one-time)
Pradhan Mantri Jan Dhan Yojana

Do You Want to Open a Jan dhan Account?

Yes
- Do you have Passport size Photo?
  - Yes
  - No
- Do you have Aadhar Card?
  - Yes
  - No

Aadhar Enrollment Centre

To Click a passport Size Photo from nearest Photo Studio

Visit nearest bank kiosk with Aadhaar Card and passport size photo

Form filling for Jan Dhan account at the kiosk

Issuing of passbook immediately

ATM takes minimum 30 days

Documents for Proof of Identity and Address
- PAN CARD
- Election Card
- Any other Government ID
- Electricity Bill/Landline Bill
- Certificate of Address and Identity issued by Gazetted Officer/Tehsildar
- Village Panchayat or equivalent Authority (Rural Areas)

Will Receive Aadhar card within 3-5 days after enrollment (online version)

NOTE:
Nominee details, to be added as per Aadhar card.
PAN card can be submitted any point in time, the account can be converted into a Savings A/c.
SCHEMES FOR HOUSING SUPPORT
Pradhan Mantri Awas Yojana

WHO ARE THE BENEFICIARIES?
All the citizens of India

WHAT ARE THE BENEFITS?
Credit linked subsidy on home loans for construction/repair of a new or existing house

HOW MUCH PREMIUM IS REQUIRED TO BE PAID?
No premium is required to pay to avail the benefits

WHAT ARE THE ELIGIBILITY CRITERIA?
1. 6.5% of the total interest incurred on a loan of up to ₹6 lakh
2. Additional loans beyond ₹6 lakhs, if any, will be at a non-subsidized rate

HOW TO APPLY TO AVAIL BENEFITS?
Online & Offline application form

WHERE TO AVAIL BENEFITS FROM?
Any public sector/private sector banks

WHAT DOCUMENTS ARE REQUIRED?
1. Aadhaar card
2. Passport size photograph of beneficiary

HOW TO AVAIL BENEFITS?
Bank account can be opened at any government or commercial bank and used for banking purpose

HOW MUCH SERVICE FEES CAN A SUBIDHA SAKHI EARN?
₹150 per beneficiary (one-time)
WAY FORWARD -
FUTURE LIVELIHOOD OPPORTUNITIES
WHAT ARE COMMON SERVICE CENTRES?

Common Service Centres (CSCs) are the entities of Government of India for delivering e-services.

CSCs are the access points for delivery of essential public utilities services, social welfare schemes, healthcare, financial, education and agriculture services, to citizens who do not have access to computers and internet.
WHAT ARE THE BENEFITS OF ESTABLISHING CSC?

• Becoming an authorized service provider for various government schemes and other benefits

• Additional income through other service provision such as mobile recharge, internet banking, etc.

• Opportunity for Subidha Sakhi to get engaged in government surveys

Community Service Centre
### HOW TO ESTABLISH CSC?

**Basic requirements for establishing a CSC**

<table>
<thead>
<tr>
<th>Eligibility criteria</th>
<th>18+ years of Age</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>10th Pass from recognized education board</td>
</tr>
<tr>
<td></td>
<td>Fluent in reading and writing local dialect and basic</td>
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<tr>
<td></td>
<td>knowledge of English</td>
</tr>
<tr>
<td></td>
<td>Basic computer skills</td>
</tr>
<tr>
<td></td>
<td>Should have ID card and PAN Card</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Infrastructural requirements</th>
<th>Dedicated space to run as a centre</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>PC with a licensed operating system of windows XP</td>
</tr>
<tr>
<td></td>
<td>120 GB Hard disc Drive &amp; 512 MB RAM</td>
</tr>
<tr>
<td></td>
<td>CD/DVD Drive</td>
</tr>
<tr>
<td></td>
<td>Printer/ Color Printer and Scanner</td>
</tr>
<tr>
<td></td>
<td>Webcam/digital camera</td>
</tr>
<tr>
<td></td>
<td>Internet Connection with at least 128kbps speed</td>
</tr>
<tr>
<td></td>
<td>Biometric/IRIS authentication scanner</td>
</tr>
<tr>
<td></td>
<td>UPS with 4 hours battery backup</td>
</tr>
</tbody>
</table>

**How to avail finance for infrastructure?**

1. Internal lending from your SHG
2. Loan from ALF
3. Bank loan under SEP-I and SEP-G component of DAY-NULM

**Technical requirements**

- Telecentre Entrepreneurship Course certification
- Active CSC ID

**How to build capacity to run a CSC?**

- Get enrolled in CSC academy for Telecentre Entrepreneur course through registering on [http://cscentrepreneur.in/](http://cscentrepreneur.in/)
- Take assessment of 10 TEC modules
- Appear for TEC final exam
- Avail TEC certificate

“Once the basic requirements are fulfilled, Subidha Sakhi can register for Common Service Centre ID”
ANNEXURES
PRADHAN MANTRI JEEVAN JYOTI BIMA YOJANA (PMJJBY) CLAIM-CUM-DISCHARGE FORM

(To be submitted preferably within 30 days of death of insured member)

To be filled by the nominee
(or in case the nominee is a minor, his/her appointee\(^1\), and in case of no nomination or the nominee pre-deceasing insured member, the claimant\(^2\)’s legal heirs of the insured)

Part 1. Details of the deceased member enrolled under PMJJBY

1. Name:
2. Address:
3. Bank / Post office account number:
4. Date of death:
5. Cause of death (accident\(^3\), or any other: please specify):
6. Document(s) attached as proof of death\(^4\) (or, in case of death due to an accident within 30 days of joining the scheme, proof of accidental death\(^5\)):
7. Aadhaar number\(^6\)(Optional):
8. Income-tax Permanent Account Number (PAN)\(^7\)(Optional):

Part 2. Details of the nominees:
(or, in case the nominee is a minor, his/her appointee\(^1\), and in case of no nomination or the nominee pre-deceasing insured member, the claimant\(^2\)’s legal heirs of the insured)

1. Name of the nominee:
2. Age of nominee:
3. In case the nominee is a minor, name of the appointee\(^1\):
4. In case of no nomination or nominee pre-deceasing the insured member, name of the claimant\(^2\):
5. Proof of death\(^4\) of nominee in case of nominee predeceasing the insured member:
6. Relationship of the nominee/claimant with the deceased:
7. Contact mobile number:
8. Contact email address:
9. Contact address:
10. Details of the nominee/appointee/claimant (as the case may be):
   (1) Particulars of bank account into which the claim amount is to be remitted:
   (a) Account number:
   (b) Name of bank:
   (c) Branch IFS Code:
   (2) Aadhaar number\(^6\)(Optional):
   (3) Income-tax PAN\(^7\)(Optional):
   (4) KYC document\(^8\) attached as proof of identity.

I hereby declare that details submitted above are true to the best of my knowledge, the documents attached in support of this claim are genuine, and I have not claimed the amount payable under PMJJBY in respect of the deceased member named above earlier or in respect of any other account of the deceased with any bank or post office.

Date:

(Signature of nominee/appointee\(^1\)/claimant\(^2\))
### Pradhan Mantri Jeevan Jyoti Bima Yojana - Claim cum Declaration Form

**CONSENT-CUM-DECLARATION FORM**

I hereby give my consent to become a member of ‘Pradhan Mantri Jeevan Jyoti Bima Yojana’ of 
(Name of Insurer) which will be administered by your Bank / Post Office under Master Policy No. 
(To be pre-printed)

I hereby authorize you to debit my Account with your Branch with Rs. ___ (applicable premium) towards premium of life insurance cover of Rs two lakhs under PMJJBY. I further authorize you to deduct in future after 25th May and not later than on 1st of June every year until further instructions, an amount of Rs.330/- (Rupees three hundred thirty only), or any amount as decided from time to time, which may be intimated immediately if and when revised, towards renewal of coverage under the scheme.

I have not authorized any other Bank / Post Office to debit premium in respect of this scheme. I am aware that in case of multiple enrolments for the scheme by me, my insurance cover will be restricted to Rs. two lakhs only and the premium paid by me for multiple enrolments shall be liable to be forfeited.

I have read and understood the Scheme rules and hereby give my consent to become a member of the Scheme. I am aware that the risk will not be covered during the first 30 days from the date of enrollment / re-joining into the scheme (lifeline period) and in case of death (other than due to accident) during life period, no claim would be admissible.

I authorize the Bank / Post Office to convey my personal details, given below, as required, regarding my admission into the group insurance scheme to ........... (Name of Insurer)

<table>
<thead>
<tr>
<th>Name of the account holder**</th>
<th>Father’s / Husband’s name**</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bank/Post office Account No.**</td>
<td>IFSC Code of Bank Branch**</td>
</tr>
<tr>
<td>PAN Number, if available**</td>
<td>AADHAAR Number, if available**</td>
</tr>
<tr>
<td>Date of birth**</td>
<td>E-mail Id**</td>
</tr>
<tr>
<td>Name and address of nominee</td>
<td>Date of Birth of nominee</td>
</tr>
<tr>
<td>Relationship of nominee with the account holder</td>
<td></td>
</tr>
<tr>
<td>Name and address of Guardian / appointee (if nominee is minor)</td>
<td>Relationship of the guardian / appointee with the nominee</td>
</tr>
<tr>
<td>Mobile number of nominee</td>
<td>Mobile number of guardian / appointee</td>
</tr>
<tr>
<td>Email id of nominee</td>
<td>Email id of guardian / appointee</td>
</tr>
</tbody>
</table>
Pradhan Mantri Jeevan Jyoti Bima Yojana – Advance receipt for discharge of claim

PRADHAN MANTRI JEEVAN JYOTI BIMA YOJANA
Advance receipt for discharge of claim

In consideration of approval of my claim referred above, I hereby accept from _______ (name of the insurer) the sum of Rupees two lakh only, in full and final settlement and discharge of my claim under the said policy covering insurance in respect of member Shri/Ms ________

Signature of the witness
Name of witness:
Address:

Signature of nominee/appointee/claimant
Date:

Countersignature of authorised official of the bank / post office
Date:
Name:
Name of bank / post office:
Branch:
Office stamp:
Pradhan Mantri Suraksha Bima Yojana - Consent cum Declaration Form

(Logo of PMSBY)

PRADHAN MANTRI SURAKSHA BIMA YOJANA
Consent-cum-Declaration Form
(To be filled in by members joining the scheme during the permitted “Enrollment Period”)

Agency / IC Code: 

Savings Bank Account No: ____________________________

Date of Entry into the Scheme: ___________ June / July / August / September, 2015

1. Name in Full: ____________________________
2. Address: ____________________________
3. Date of Birth (As per KYC document) (dd/mm/yyyy): ____________________________
4. Email ID: ____________________________
5. Mobile/Contact Number: ____________________________
6. Aadhar No, if available: ____________________________
7. Whether suffering from any disability: ____________________________
   If yes, details thereof: ____________________________
8. Name & Address of the Guardian, if any, and relationship with him/her: ____________________________

I hereby give my consent to become a member of ‘Pradhan Mantri Suraksha Bima Yojana’ which will be administered by the above Bank as Master Policyholder.

I hereby authorize you to debit today my Saving Bank Account with your Branch with Rs.12/- (Rupees Twelve only) plus Service Tax, if applicable, and on or before 31st May every subsequent year until further instructions to the contrary (strike out whichever is not applicable) a sum of Rupees Twelve or a revised amount that may be decided with immediate intimation to me.

I hereby nominate my nominees as indicated above for the benefits under the scheme, in the event of my death. In the event of my death before the nominees reaching the age of 18 years, I hereby appoint the legal guardian of the nominee as indicated above for the purpose of receiving the benefits under the scheme.

I declare that I am not insured under Pradhan Mantri Suraksha Bima Yojana under any other Savings Bank Account. In case the same is found to exist, premium shall stand forfeited and no claims would be paid.

I agree that the cover shall commence from the 1st of the month subsequent to the date of enrolment in the scheme.

I agree to pay full annual premium even if I join the scheme after the commencement of the Master Policy.

I agree that my membership in the scheme will remain in force as long as all premiums due are paid and until I have attained age 70 years as on Annual Renewal Date.

I agree to abide by the terms and conditions of the above scheme. I agree to your conveying my personal details, as required, regarding my admission into the Pradhan Mantri Suraksha Bima Yojana to ____________________________ (Name of the insurance Company, to be preprinted).

I hereby declare that the above statements are true in all respects and that I agree and declare that the above information is a full form the basis of admission to the above Scheme and that if any information be found untrue, my membership to the Scheme shall be treated as cancelled.

Date: ____________________________

Signature verified
(Bank Branch Official)

Signature of the Account Holder

ACKNOWLEDGEMENT CUM CERTIFICATE OF INSURANCE

We hereby acknowledge receipt of “Consent-cum-Declaration Form” from Shri / Smt. ____________________________ holding Saving Bank Account No. ____________________________, crediting and authorizing auto-debit from the specified Saving Bank Account to join the Pradhan Mantri Suraksha Bima Yojana with National Insurance Company Ltd under Master Policy No 248690/04/15/8280000061 certifying coverage as per the Scheme, subject to correctness of information provided regarding eligibility and receipt of consideration amount.

Customer CIF: ____________________________

Seal & Signature of Authorised Bank Official
Pradhan Mantri Suraksha Bima Yojana - Claim cum Discharge Form

PRADHAN MANTRI SURAKSHA BIMA YOJANA (PMSBY)
CLAIM-CUM-DISCHARGE FORM
(To be submitted preferably within 30 days of the occurrence of the accident of the insured member giving rise to the claim)

To be filled by the insured member in case of his accidental disability claim or by his nominee in case of death of insured member
(or in case the nominee is a minor, his/her appointee, and in case of no nomination or the nominee pre-deceasing insured member, the claimant's legal heirs of the insured)

Part 1. Details of the member enrolled under PMSBY

(1) Name:
(2) Address:
(3) Bank/post office account number:
(4) Day, date, and time of accident:
(5) Place of occurrence:
(6) Nature of accident:
(7) Date of death:
(8) Cause of death/disability (please specify):
(9) Details of disability:
(10) Document attached as proof of permanent disability/death:
(11) Aadhaar number (Optional):
(12) Income-tax Permanent Account Number (PAN) (Optional):

Part 2. Details of the nominee in case of death of insured member:
(or, in case the nominee is a minor, his/her appointee, and in case of no nomination or the nominee pre-deceasing insured member, the claimant's legal heirs of the insured)

1. Name of the nominee:
2. Age of nominee:
3. In case the nominee is a minor, name of the appointee:
4. In case of no nomination or nominee pre-deceasing the insured member, name of the claimant:
5. Proof of death of nominee in case of nominee pre-deceasing the insured member:
6. Relationship of the nominee/claimant with the deceased:
7. Contact mobile number:
8. Contact email address:
9. Contact address:
10. Details of the nominee/appointee/claimant (as the case may be):
   (1) Particulars of bank account into which the claim amount is to be remitted:
Pradhan Mantri Suraksha Bima Yojana - Claim cum Discharge Form

PRADHAN MANTRI SURAKSHA BIMA YOJANA
Advance receipt for discharge of claim

In consideration of approval of my claim referred above, I hereby accept from _________
(name of the insurer) the sum of Rs. ____________ (Rs. One lakh in case of permanent
partial disability and Rs. two lakhs in case of permanent total disability or death) only in full
and final settlement and discharge of my claim under the said policy covering insurance in
respect of member Shri / Ms ____________.

Signature of the witness
Name of witness:
Address:

Signature of the insured member/nominee/appointee/claimant
Date:

Countersignature of authorised official of the bank/ post office
Date:
Name:
Name of bank/ post office:
Branch:
Office stamp
APPLICATION FOR OPENING AN ACCOUNT UNDER ‘SUKANYA SAMRIDDHI ACCOUNT’

To,
The Postmaster/Manager

Sir,

I ____________________ (name of parent/guardian) hereby apply for opening an account under ‘Sukanya Samriddhi Account’ scheme, _______ in the name of Kumari_______________________________ of whom I am the guardian and tender herewith Rs.______________________________/-(Rs.______________________________) in cash/Cheque/DD. No.______________ date________ as initial subscription.

1. Name of Account holder (girl child) Ku.__________________________________________
2. Daughter of (father/mother’s name)_________________________________________
3. Date of Birth
   (DD / MM / YYYY)
   ________________________________________________

4. Details of Birth Certificate
   (copy may please be enclosed)
   a) Certificate No._____________________________________
   b) Date OF Issue_________________________
   c) issuing authority__________________________

5. Name of Parent/Guardian
   (Operating the account on behalf of the minor girl child)
   ________________________________________________

6. ID details of parent/guardian
   (copy may please be enclosed)
   a) Certificate No._____________________________________
   b) Date OF Issue_________________________
   c) issuing authority__________________________

7. Address
   (Present)
   ________________________________________________
   (Permanent)
   ________________________________________________

8. Details of other KYC documents attached
   ________________________________________________

I hereby undertake to abide by the provisions/rules of the ‘Sukanya Samriddhi Account’ and amendments issued thereto from time to time.

I hereby declare that I have not opened OR maintaining any other account under the same scheme in the name of _____________________________ (Name of girl child) in any other Post Office or Bank.

Signature or thumb impression of Parent/guardian

Additional Specimen signatures
<table>
<thead>
<tr>
<th>No.</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Name of Transgender Child :</td>
</tr>
<tr>
<td>2.</td>
<td>Date of Birth (enclose birth certificate) :</td>
</tr>
<tr>
<td>3.</td>
<td>Caste/Sub Caste :</td>
</tr>
<tr>
<td>4.</td>
<td>ADHAAR Number of TG Child if any (enclose copy) :</td>
</tr>
<tr>
<td>5.</td>
<td>Parent’s Name :</td>
</tr>
<tr>
<td>6.</td>
<td>Address :</td>
</tr>
<tr>
<td>7.</td>
<td>Applicant's name &amp; address (if applicant is other than parents) (enclose Certificate of guardianship obtained from Competent Authority) :</td>
</tr>
<tr>
<td>8.</td>
<td>Certificate by parent/guardian on an affidavit that they have a child showing gender non-conforming behavior :</td>
</tr>
<tr>
<td>9.</td>
<td>If continuing education mention class and school name &amp; address (enclose studentship certificate from head of the institution) :</td>
</tr>
<tr>
<td>10.</td>
<td>Family Income per annum (please enclose Income Certificate) :</td>
</tr>
<tr>
<td>11.</td>
<td>Any other information applicant wishes to provide :</td>
</tr>
</tbody>
</table>

I hereby declare that information provided above is true to the best of my knowledge and I am aware that providing wrong information will make me liable to legal action and recovery of scholarship amount.

Date: 

Name & Signature of the applicant

Place:

Name & Signature of Parent/Guardian
# Jan Dhan Account – Application form

**FINANCIAL INCLUSION ACCOUNT OPENING FORM**

<table>
<thead>
<tr>
<th>Name of Bank</th>
<th></th>
</tr>
</thead>
</table>

**No.** __________ **Date:** __________

<table>
<thead>
<tr>
<th>Name of the Branch</th>
<th></th>
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</table>

<table>
<thead>
<tr>
<th>Village / Town</th>
<th></th>
</tr>
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</table>

<table>
<thead>
<tr>
<th>Sub District / Block Name</th>
<th></th>
</tr>
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<table>
<thead>
<tr>
<th>District</th>
<th></th>
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<table>
<thead>
<tr>
<th>State</th>
<th></th>
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</thead>
</table>

<table>
<thead>
<tr>
<th>SSA Code / Ward No.</th>
<th>Name of Village/Town</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Village Code / Town Code</th>
<th>Name of Village/Town</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Applicant Details:</th>
<th></th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Full Name</th>
<th>Mr./Mrs./Ms.</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>First</th>
<th>Middle</th>
<th>Last Name</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Marital Status</th>
<th>Gender</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Name of Father / Spouse</th>
<th></th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Address</th>
<th></th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Pin Code</th>
<th></th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Telephone &amp; Mobile No.</th>
<th>Date of Birth</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Aadhaar / ID No.</th>
<th>PAN No.</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>MNREGA JOB CARD NO</th>
<th></th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Occupation / Profession</th>
<th></th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Annual Income</th>
<th></th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>No. of Dependents</th>
<th></th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Detail of Assets</th>
<th></th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Owning House</th>
<th>Y/N</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Owning Farm</th>
<th>Y/N</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Any other</th>
<th></th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Existing Bank A/c. of family members / household</th>
<th></th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Y / N</th>
<th>If yes, No. of A/cs.</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Kisan Credit Card</th>
<th>Whether Eligible</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Y / N</th>
<th></th>
</tr>
</thead>
</table>

I request you to issue me a **Rupay Card**

I also understand that I am eligible for an **Overdraft** after satisfactory operation of my account after 6 months of opening my account with a Limit of Rs 5000/- (Rupees Five Thousand only) for meeting my emergency/ family needs subject to the condition that only one member from the household will be eligible for overdraft facility. I shall abide by the terms and conditions stipulated by the Bank in this regard.

**Declaration**

I hereby apply for opening of a Bank Account. I declare that the information provided by me in this application form is true and correct. The terms and conditions applicable have been read over and explained to me and I have understood the same. I shall abide by all the terms and conditions as may be in force from time to time. I declare that I have not availed any Overdraft or Credit facility from any other bank.

<table>
<thead>
<tr>
<th>Place:</th>
<th>Signature / L.T.I of Applicant</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Date:</th>
<th></th>
</tr>
</thead>
</table>

**Nomination:**

<table>
<thead>
<tr>
<th>I want to nominate as under</th>
<th></th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Name of Nominee</th>
<th>Relationship</th>
<th>Age</th>
<th>Date of Birth in case of minor</th>
<th>Person authorised in case to receive the amount of deposit on behalf of the nominee in the event of my /minor(s) death.</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Place:</th>
<th>Signature / L.T.I of Applicant</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Date:</th>
<th></th>
</tr>
</thead>
</table>
# Covid-19 ex-gratia – Application form

## Application Form for Ex-gratia Assistance to the next of the kin of deceased dead due to COVID-19

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Name &amp; address of the Applicant with contact/Mobile No.</th>
<th>Details of Deceased</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Paste passport size photo (applicant)</td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>i Name &amp; Permanent address of the Deceased</td>
<td>Paste passport size photo (deceased)</td>
</tr>
<tr>
<td></td>
<td>ii Date of Birth</td>
<td></td>
</tr>
<tr>
<td></td>
<td>iii Date of detection of Covid-19</td>
<td></td>
</tr>
<tr>
<td></td>
<td>iv Date of Death</td>
<td></td>
</tr>
<tr>
<td></td>
<td>v Time of Death</td>
<td></td>
</tr>
<tr>
<td></td>
<td>vi Residence of the Deceased at the time of death</td>
<td></td>
</tr>
<tr>
<td></td>
<td>vii Relationship with the applicant</td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Aadhaar Card Number</td>
<td></td>
</tr>
<tr>
<td></td>
<td>a) Deceased</td>
<td></td>
</tr>
<tr>
<td></td>
<td>b) Applicant</td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>Savings Bank account (Aadhaar linked) details of the Applicant</td>
<td></td>
</tr>
<tr>
<td></td>
<td>a) Name</td>
<td></td>
</tr>
<tr>
<td></td>
<td>b) Branch</td>
<td></td>
</tr>
<tr>
<td></td>
<td>c) A/c No.</td>
<td></td>
</tr>
<tr>
<td></td>
<td>d) IFSC Code</td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>List of Documents to be enclosed (self-attested copies of)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>a) Aadhaar card of both deceased &amp; the applicant</td>
<td></td>
</tr>
<tr>
<td></td>
<td>b) Death Certificate issued by the Registrar of Birth/Death</td>
<td></td>
</tr>
<tr>
<td></td>
<td>c) Certificate of cause of Death</td>
<td></td>
</tr>
<tr>
<td></td>
<td>d) Front page of bank Passbook of the applicant</td>
<td></td>
</tr>
<tr>
<td></td>
<td>e) NOC from other legal heirs/claimants (if any)</td>
<td></td>
</tr>
</tbody>
</table>

## Information regarding dependents of deceased

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Name</th>
<th>Relation</th>
<th>Date of Birth</th>
<th>Aadhaar No.</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>2</td>
<td></td>
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<td>3</td>
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<td>4</td>
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<tr>
<td>5</td>
<td></td>
<td></td>
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<td></td>
</tr>
</tbody>
</table>

Kindly grant me Ex-gratia Assistance as per the guidelines issued by the Government of India / COVID-19 scheme of UT of DNH & DD.

I hereby affirm that the particulars provided above are true to the best on my knowledge and I know that if any found incorrect I am liable to penal action as per law. I have not received any Ex-gratia assistance from any other State/UT under the same scheme.

Further, I affirm that I am the only next of kin of the deceased by COVID-19 I affirm that I am one among the next of kin of the deceased by COVID-19 and I have obtained NOC from other claimants and the same is/are enclosed.

Place:  
Date:  

**SIGNATURE OF THE APPLICANT**

To,

1. The District Collector, DNH/ Daman/ Diu
MUDRA Yojana – Application form

<table>
<thead>
<tr>
<th>Date:</th>
</tr>
</thead>
</table>

Application Form for Loan under Pradhan Mantri Mudra Yojana (PMMY)
(For Loan upto Rs.50000/- under Shishu)

<table>
<thead>
<tr>
<th>Name of Bank &amp; Branch from where Loan is required</th>
</tr>
</thead>
<tbody>
<tr>
<td>I hereby apply for Cash Credit / Over Draft / Term Loan of Rs. for</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Name of Applicant(s)</th>
<th>1.</th>
<th>2.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Father's / Husband's Name</td>
<td>1.Sh.</td>
<td>2.Sh.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Constitution (✓)</th>
<th>Individual</th>
<th>Joint</th>
<th>Proprietor</th>
<th>Partnership</th>
<th>Other</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Residential Address</th>
<th>Rented/Owened</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Business Address</th>
<th>Rented/Owened</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Date of Birth</th>
<th>Age</th>
<th>Sex : Male / Female</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Education Qualification (✓)</th>
<th>Illiterate</th>
<th>Upto 10th</th>
<th>12th</th>
<th>Graduate</th>
<th>Professional</th>
<th>Others</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>KYC Document(s)</th>
<th>Voter ID No.</th>
<th>Aadhaar No.</th>
<th>Driving License No.</th>
<th>Any Others</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>ID proof (pl. specify)</th>
<th></th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Address Proof (pl. specify)</th>
<th></th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Telephone No.</th>
<th>Mobile No.</th>
<th>E-mail</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Line of Business</th>
<th>Existing</th>
<th>Period</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Activity (Purpose)</th>
<th>Proposed</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Annual Sales (Rs. in lakh)</th>
<th>Existing</th>
<th>Proposed</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Experience, if any</th>
<th></th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Social Category (Pls. tick ✓)</th>
<th>General</th>
<th>SC</th>
<th>ST</th>
<th>OBC</th>
<th>Minority Community</th>
</tr>
</thead>
<tbody>
<tr>
<td>If Minority (✓)</td>
<td>Buddhists</td>
<td>Muslims</td>
<td>Christians</td>
<td>Sikhs</td>
<td>Jains</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Loan Amount Required</th>
<th>CC / OD – Rs.</th>
<th>Term Loan – Rs.</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Detail of Existing Account(s), if any</th>
<th>Type (Pls. tick ✓)</th>
<th>Name of Bank &amp; Branch</th>
</tr>
</thead>
<tbody>
<tr>
<td>A/c. No.</td>
<td>(Deposit/Loan)</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>A/c. No.</th>
<th>If Loan A/c. amount of loan taken</th>
<th>Rs.</th>
</tr>
</thead>
</table>

Declaration:
I/we hereby certify that all information furnished by me/us is true, correct and complete. I/we have no borrowing arrangements for the unit except as indicated in the application form. I/we have not applied to any Bank. There is/are no overdue / statutory dues owed by me/us. I/we shall furnish all other information that may be required by Bank in connection with my/our application. The information may also be exchanged by you with any agency you may deem fit. You, your representatives or Reserve Bank of India or MUDRA Ltd. or any other agency as authorised by you, may at any time, inspect verify my/our assets, books of accounts etc. in our factory/business premises as given above. You may take appropriate safeguards/ action for recovery of bank’s dues.

Date: ____________________
Place: ____________________

Thumb impression/Signature of Applicant(s)

Acknowledgement Slip No........................... loan Application No........................ dated..............................

Received by.................................................................

Place and Date: ...........................................................

Authorized Signatory (Branch Seal and sign)

Acknowledgement slip no. for loan application under PMMY (Applicants copy)

Received with thanks from Sh./Smt........................... loan application dated.............................. for Rs...............................

Place and Date: ...........................................................

Authorized Signatory (Branch Seal and sign)
For more details, please contact:
Urban Management Centre

Pitamber Polei
Phone - +91 79781 81094

Madhusmita Sahoo
Phone - +91 90404 02466

www.umcasia.org   |   info@umcasia.org