CAWT-HAQ DARSHAK : GOVT SCHEMES FOR WELFARE

Scheme Name	Category	Scheme Description	Online/Offline	Eligibility	Document Required
Pradhan Mantri Suraksha Bima Yojana	Insurance	This is an accidental Insurance scheme for people in the age group 18-70 years. It provides insurance of ₹ 200000 in case of death/complete Disability and ₹ 100000 in case of partial disability, at a premium of ₹ 20 (auto-debited) from the policyholder's account (linked with Aadhar). It is a one-year (1st June to 31st July) cover, renewable from year to year.	Online/Offline	1. Age of the individual should be between 18-70 years. 2. Applicant must have a bank account.	1. Bank passbook 2. Aadhaar card
Pradhan Mantri Jeevan Jyoti Bima Yojana	Insurance	This is an insurance scheme offering life insurance cover of ₹ 200000 to people in the age group 18-50 years, for death due to any reason (accidental/natural) for a premium of ₹ 436 per year. It is a one year (1st June to 31st May) cover, renewable from year to year.	Online/Offline	1. The individual should be between 18 and 50 years old. 2. Applicant must have a bank account.	1. Bank passbook 2. Aadhaar card
PM Jan Aarogya Yojana (Ayushman Card)	Insurance	The scheme provides cashless health insurance coverage to eligible families. The cover of Rs. 5 lakh per family per year is provided for secondary and tertiary care in the empanelled govt and private hospitals	Online	Beneficiary list is prepared based on Socio-economic caste census based deprivation criteria	1. Aadhaar card
E-Sharm Card (New enrolment or update in E-shram card)	Social Security	E-Shram card is an identity card given to all unorganised workers. The worker will be eligible for all social security schemes the government may rollout in the future, especially in case of a pandemic or natural disaster.	Online	1. Applicant should be engaged in unorganized sector. 2. Age of the applicant should be between 16 and 59. 3. They should not be covered under Employees' State Insurance Corporation (ESIC) scheme or Employees' Provident Fund Organization (EPFO) 4. Applicant should not be an income tax payer	1. Bank passbook 2. Aadhaar card 3. PAN card

Scheme Name	Category	Scheme Description	Online/Offline	Eligibility	Document Required
PM Shram Yogi Mandhan	Pension	This scheme aims to give an assured monthly pension of Rs.3000 per month to workers in the unorganised sector after 60 years of age.Applicant between 18 and 40 years of age are eligible to join the scheme upon payment of monthly contribution between Rs.55 to Rs.200. Monthly Income of individual should be up to Rs 15000/-	Online	1. Applicant should be engaged in unorganized labor sector and registered under E-shram 2. Age should be between 18 and 40. 3. Monthly income of the worker should be less than Rs.15000 4. They should not be covered under New Pension Scheme (NPS), Employees' State Insurance Corporation (ESIC) scheme or Employees' Provident Fund Organisation (EPFO). 5. he/she should not be an income tax payer.	1. Bank passbook 2. Aadhaar card 3. E-shram card
Atal Pension Yojana	Pension	The subscribers would receive ₹ 1000/ ₹ 2000/ ₹ 3000/ ₹ 4000/ ₹ 5000 per month, at the age of 60 years, depending on their contributions, which itself would be based on the age of joining the APY. The minimum period of contribution by any subscriber under APY would be 20 years or more. The benefit of fixed minimum pension would be guaranteed by the Government.	Online/Offline	1. Any individual between the age of 18-40 years is eligible for the scheme. 2. The applicant should have a Savings Bank Account/ Post Office Savings Bank Account. (In case they don't have either, they can open an account) 3. Any individual who is not liable to pay income tax on their earnings can enrol in the government's APY scheme	1. Bank passbook 2. Aadhaar card
National Pension System	Pension	NPS is a market-linked defined contribution scheme that helps you save for your retirement. NPS account can be opened with with just Rs. 500 and minimum annual contribution required is Rs. 1000. Tax benefits are available for investment in NPS	Online/Offline	1. Must be a resident of India/NRI 2. Should be aged between 18-70 years. 3. Shouldn't belong to Hindu United Family (HUF)	1. Bank passbook 2. Aadhaar card 3. PAN Card 4. Photograph
Public Provident Fund	Investment	The scheme mobilizes small saving in the form of an investment, coupled with a return on it. It can also be called a savings-cum-tax savings investment vehicle that enables one to build a retirement corpus while saving on annual taxes. Interest Rate- 7.1% is applicable	Online/Offline	Individuals who are residents of India can open an account under the scheme.	1. Aadhaar card 2. PAN Card 3. Photograph

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Kisan Vikas Patra	Investment	Kisan Vikas Patra is an instrument on which fixed interest is paid by the government. It is a small savings certificate program, aimed to promote long-term financial planning and discipline among people. KVP can be purchased by making a payment either in cash/cheque/pay order/demand draft from any India Post Office branch or select public sector banks. The certificate can be purchased by an adult or minor above 10 years of age or adults on behalf of a minor and can also be jointly be opened by upto 3 adults.	Online/Offline	1. Can be opted by an adult above age of 18. 2. Trust and Hindu Undivided family cannot invest. 3. NRIs are not eligible.	1. Aadhaar card 2. PAN Card 3. Photograph
National Savings Certificate (NSC) (Central)	Investment	It is an Indian Government Savings Bond, primarily used for small savings and income tax saving, offering good interest rates (7.7%). No maximum limit for investment. No Tax deduction at source. Certificates can be kept as collateral security to get a loan from banks.	Online/Offline	1. Can be bought by an adult for himself or on behalf of a minor or by a minor. 2. Trust and Hindu Undivided family cannot invest. 3. NRIs are not eligible.	1. Bank passbook 2. Aadhaar card 3. PAN Card
Caste Certificate	Document	This document acts as a proof of caste which is relevant to obtain benefits associated with caste specific schemes	Online	Applicant should be from Maharashtra	1. Caste certificate of parent 2. Aadhaar Card 3. Ration card/electricity bill 4. PAN/NREGA job card
Income Certificate	Document	This document acts as a proof of income which is relevant to obtain benefits associated with schemes for economically weaker sections	Online	Applicant should be from Maharashtra	1. Aadhaar card 2. PAN Card 3. 7/12 certificate / company salary slip
Domicile Certificate	Document	This document acts as a proof of permenant residence in the state which is relevant to obtain benefits associated with schemes for Maharashtra domicile	Online	Applicant should be resident of Maharashtra for at least 15 years	1. Aadhaar card 2. PAN Card 3. electricity bill 4. Residence certificate issued by talathi/gram sevak

Scheme Name	Category	Scheme Description	Online/Offline	Eligibility	Document Required
E-KYC of Ration Card	document	continued ration (as mandatory to get done every 6 months)	Online/Offline		1. Aadhaar card 2. Ration Card
PAN CARD	document		Online/Offline		1. Aadhaar card
Udyam registration	document	registration facility for MSMEs	Online/Offline		details of the business, PAN card, Aadhaar card
FASSAI registration/license	document	registration for MSMEs engaged in food business	Online/Offline	annual turnover must be less than ₹12 lakh	aadhaar card, GST reg
BOCW labour card	document		Online/Offline	must be a mason, plumber, electrician, painter, carpenter, welder, railway labourer, brick factory worker, tiles worker, MGNREGA worker or any other construction worker.	bank passbook, aadhaar card, certificate that applicant has been working as a construction labourer