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Welfare Schemes

1. ADMI BIMA YOJANA:

Objective

The objective of ABY is to provide insurance cover to the head of the family or one earning members in the family of rural land less house holds (RLH).

Eligibility

- I. The member should be aged between 18 Yrs. and 59 Yrs.
- II. The member should normally be the head of family or one earning members in the family of a rural land less house holders.

Benefit:

- | | |
|---------------------------------------|--------------|
| 1. Natural Death: | Rs. 30,000/- |
| 2. Accidental Death: | Rs. 75,000/- |
| 3. Partial Disability due to accident | Rs. 37,000/- |
| 4. Permanent Disability | Rs. 75,000/- |

Besides, above two children of the insured beneficiary studying from class 9th to 12th will get Rs. 100/- P.M. per student as scholarship. Rs 200/- per annum per member out of which 50% will be borne by this state and remaining 50% by Govt. of India.

Whom to apply: Applicant shall apply to the concern CDPO (Child Development Project Officer).

2. CONTRIBUTARY SOCIAL SECURITY SCHEME (CSSS):

A permanent resident of J&K State engaged as marginal worker shall be eligible to participate in and be the beneficiary under the said scheme.

Eligibility:

The beneficiary should not be below 18 years of age.

Beneficiary's income from all sources should not exceed Rs. 48,000/- P.A.

The contribution to the scheme by the State and the beneficiary shall be as follows:

Contribution by beneficiary Rs. 200/- per quarter.

Contribution by State Government Rs. 300/- per quarter.

The duration of the scheme shall be for a period: 5 years or 10 years.

To whom apply: Applicant shall apply to the concerned DSWO (District Social Welfare Officer)

3. PROSTHETIC AID:

Prosthetic Aid is provided to Orthopaedically Handicapped persons and artificial appliances i.e. Tricycles, Wheel chairs, Crutches, Hearing Aids, Artificial Limbs etc are also being provided by the Social Welfare Department.

The beneficiary shall approach to the concerned District Social Welfare Officer.

4. FINANCIAL ASSISTANCE TO GAD-HANJIS

Nylon Twine is provided to Fishermen who are license holders from Fisheries Department.

5. SPECIAL ASSISTANCE TO SC's AND ST's UNDER SUB-PLAN.

Special Central Assistance is provided for the income generating activities (training etc) and to strengthen the basic infrastructure for the Schedule Castes and Schedule Tribes.

90% grant is used for Income generating activities and 10% is used for infrastructure in case of SCST.

70% grant is used for Income generating activities and 30% is used for infrastructure in case of TSP.

6. HOMES:

• RESIDENTIAL SCHOOL FOR BLINDS:

It is established for the protection, Welfare and education for the Blind. It is located in Roopnagar, Muthi near Fire Brigde Office. At present the intake capacity of the school is 25 inmates.

- **Who can Apply:** A person having total/partial absence of sight within the age group of 06 years to 21 years.
- **Period of stay:** Inmate will be retained in the institution till graduation or till attaining 25 years of age, whichever is earlier.
- **Admission or Discharge Authority:** District Social Welfare Officer Jammu have authority to admit / Discharge any inmate according to the rules.
- **Facilities Provided:** The inmates are provided with free education, overall development, vocational trainings for which they are found fit. In addition they are being given lesson in music. Besides this the inmates are provided with clothing, free boarding and lodging, and pocket money @ of Rs 30/- per inmate per month.

• NARI-NIKETANS:

Seven Nari Niketans are functioning in Jammu Division wherein deserted /destitute ladies/ widows having no means of livelihood are given admissions.

- **Admission / Discharge Authority:** The superintendent shall admit / Discharge any inmate with the approval of District Social Welfare Officer concerned and Deputy Director Administration, Directorate of Social Welfare Jammu.
- **Period of Stay:** The inmate shall remain in the institution till they are rehabilitated/get married/ covered under any schemes for employment and self employment.
- **Facilities Provided:** The inmates are being provided care and protection in the institutions besides this food, shelter, bedding & Clothing are also being provided. For School going destitute girl free education is also provide in addition to other facilities. The children accompanying the mothers will also be entitled to admission subject to the condition that male children after they attains the age of six years shall be transferred to Bal Ashrams.

- **OBSERVATION HOME:**

The department is running one observation home at R.S.Pura in Jammu District established in 1988, whereunder under trial/ delinquent juveniles are kept under the observation. In this home, they are provided with boarding, lodging and shelter. Besides this counselling sessions are also being conducted time to time so that they may not conflict with the law in future.

- **WOMEN WORKING HOSTEL:**

7. VOCATIONAL CENTRES:

- **LADIES VOCATIONAL CENTRES:**

In Jammu Division only one Ladies Vocational Centre is running at Christian Colony in Jammu District. The intake Capacity of LVC is 75 trainees which are being provided training in different trades like Cutting & Tailoring, Leather Work and Stenography. The trainees are being provided Stipend at

the rate of Rs 100/- per month and the duration of the training is eleven months.

- **Admission Time:** Every April of the year.
- **Eligibility:** AGE: For craft (14-40 years), For Stenography (16-25 years) Qualification: Middle pass for Craft, 10+2 for Stenography
- **To Whom Apply:** District Social Welfare Officer, Jammu upon the publish of Advertisement.
- **Duration of Course:** 11 months
- **SOCIAL WELFARE CENTRES:**

The Department of Social welfare is providing training to the eligible female trainees under Social Welfare Centres in the trade of Cutting and Tailoring, embroidery, Knitting etc. At present 78 Social Welfare Centres are functioning in various Districts of Jammu Province. The trainees are being provided stipend @ of Rs 100/- per month and the intake capacity of each centre is 25 trainees.

- **Eligibility:**

- i) Age 18-40 years
- ii) Qualification:- Middle Pass

- **Date of Admission:** Month of April every year.
- **To whom apply:** District Social Welfare Officers/ Tehsil Social Welfare Officers of the respective areas where Social Welfare Centre is located.
- **Duration of the Course:** 11 months

After completion, exams of the trainees is conducted by the Departmental Examination Board. The qualified trainees are provided with the diploma issued by the Department.

• COTTAGE INDUSTRY CENTRES

The Department of Social Welfare is providing trainings to the trainees under CIC in the trade of Carpentry, Leather Work and weaving. At present 15 CIC's are sanctioned in Jammu Division in various Districts. The trainees are being provided stipend@ 100/- per month for 11 months and intake capacity of each centre is 25 trainees. The raw material is being provided by the Department free of cost to the trainees. Middle pass candidates between the age group of 14-40 years can apply for the admission in CICs.

8. GRANT-IN-AID TO NGO'S:

Implementation of schemes for scheduled castes

01	02
Grant-in-Aid to Voluntary Org. working for SCS	<p>i. The scheme is to involve the Vol. Sector to improve Educational & Social Economic Conditions of target group i.e. SC with a view to up-grade skill to enable them to start income generating units. The funding pattern is 90% is to be borne by Govt. of India and 10% by the Org. The following Activities are covered under the schemes.</p> <p>i. Computer trg. centres, ii. Craft centres, iii. Mobile Dispensary, iv. Res./Non Res. Schools, v. Day Care Centres, vi. Modern Art Craft, vii. Type shorthand</p>
Scheme to promote Voluntary Action for persons with	<p>The following activities are covered under the scheme.</p> <p>i. Residential Home for mentally retarded children</p> <p>ii. Special School/Res. Home for multiple disable children</p>

disabilities (Deen Dayal Upadhya)	iii. Special school for Hearing speech The funding pattern is 90% to be borne by Govt. of India and 10% borne by the Org.
Integrated Programme for Older persons	i. The scheme is to improve the quality of life of older persons by providing basic Amenities like Shelter, food, medical care entertainment opportunities and by encouraging, productive and active ageing. The following activities are covered under the schemes. The funding pattern is 90% is to be borne by Govt .of India and 10% by the Org. i. Care Homes, ii. Multi service centres, iii. Day Care centres, IV. Old Age Home
Assistance to prevention of Alcoholism and substance (Drugs) Abuse	The scheme for prevention for Alcoholism and substance (Drug Abuse) is to provide the whole range of services including awareness generation, identification, counselling treatment and rehabilitation of addicts through Vol. and Organization with a view to reduce the demand for and consumption of Alcohol and dependence producing substances. This is 95% CSS. only 5% is to be borne by the Org.
Working children in need of care & protection.	The scheme provide support for the whole some Dev. to workers and potential child workers especially those who have none or ineffective family support. Children of slum/pavement dwellers drug addicts, children living on railway platforms alongwith children working in shops, dhabas, Mechanic shops etc. children engaged as domestic work whose parents are in jail, children of migrant laborers, sex workers, leprosy patients. The scheme is 90% centrally sponsored.
Organization Assistance to Vol. Org. for Women & Child Dev.	Assistance under this scheme is given Vol. Org. working in the field of Women & Child Dev. for maintaining their central office so that various activities are carried out in a smooth manner as the efficient running of the central offices vital input for its activities. Under the scheme of

	Organizational Assistance of an amount of 50,000/- is fixed as Assistance to Vol. Org. for office expenses.
Scheme support to training and Employment Programme	The Programme of STEP advocates the objectives of extending training for up gradation of skills and sustainable employment for women through a variety of action oriented projects which employ women in large numbers. The scheme covers 8 traditional sectors of employment viz. Agricultural, small Animal Husbandry, dairying, Fisheries, Handlooms, Handicrafts Khadhi and village Industries and Sericultural. The target group to be covered under the STEP Programme includes the marginalized, asset less rural women and urban poor. The pattern of assistance will be 100%
State Schemes:	The following activities are covered under the State norms: <ul style="list-style-type: none"> i. Old age Homes ii. Leprosy Patient Home iii. Orphanages iv. School for deaf & dumb children v. Cutting & Tailoring centres

9. MARRIAGE ASSISTANCE SCHEME:

It is a state sponsored social assistance scheme meant for those educated orphan unmarried (marriageable) BPL girls who may not find themselves in a position to marry due to financial constraints.

- **Who can apply:** unmarried, orphan girl belonging to BPL Category, should be matriculate and above 18 years of age can apply under this scheme.
- **Benefit provided to beneficiary:** one time financial assistance @ Rs 30000/- is provided to the beneficiary. The benefit is provided in order of following preference:

Group A — 35 Years Of age and above

Group B — 30-35 years of age.

Group C — 25-30 years of age.

Group D — 18-25 years of age.

- **To whom apply:** the beneficiary shall have to apply directly to the concern District Social Welfare Officer on the prescribed proforma.
- **Sanctioning authority:** For the purpose of sanctioning of amount in favour of the deserving girl, District level committee is constituted by comprising of following members:
 1. District Development Commissioner — Chairman
 2. Programme officer, ICDS Projects —member
 3. DSWO Concerned —member secretary

The committee sanctions the amount in favour of the beneficiary after following the codal formalities and the amount is credited in the saving bank account of the beneficiary.

Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGA):

The guidelines of the scheme envisage entitlement of 100 days guaranteed employment in a financial year to a household registered under the scheme.

The scheme being demand driven addresses the needs and concerns of those areas where public volunteers to do unskilled work after obtaining Job-cards.

To kick start the MGNREGA programme in the state IEC activities on a large scale have been carried out to familiarize the public about concept and

importance of the scheme, with the result the scheme has now significantly picked up in the state.

Permissible works under MGNREGA

- Water conservation and water harvesting works including contour trenches, contour bunds, boulder checks, gabion structures, underground dykes, earthen dams;
- Drought proofing including afforestation and tree plantation;
- Irrigation canals including micro and minor irrigation works;
- Provision of irrigation facility, dug out farm ponds, horticulture plantation, farm bunding and land development on land owned by households of SC/STs & IAY beneficiaries;
- Renovation of traditional water bodies including desilting of tanks;
- Land Development;
- Flood control and protection works including drainage in water logged areas including deepening and repairing of flood channels, chaur renovation, construction of storm water drains for coastal protection;
- Rural connectivity to provide all weather access including culverts and roads within a village, wherever necessary;
- Construction of Bharat Nirman Rajiv Gandhi Sewa Kendra as Knowledge Resource Centers at the Block level and as Gram Panchayat Bhawan at the Gram Panchayat level;
- Agriculture related works, such as, NADEP composting, vermin composting and liquid bio- manure pits;

- Livestock related works such as poultry shelter, goat shelter, construction of pucca floor, u tank and fodder trough for cattle, azolla as cattle-feed supplement;
- Fisheries related works such as fisheries in seasonal water bodies on public land;
- Roadside plantation and belt vegetation;
- Rural drinking water related works such as soak pits, recharge pits;
- Rural sanitation related works such as individual household latrines, school toilet unit anganwadi toilets, solid and liquid waste management;
- Any other work which may be notified by the Central Government in consultation with the State Government.

Salient features of the Scheme:

- Sharing pattern: 90% (Centre): 10% (State)
- Guarantees 100 days employment

Broad Outcomes:

- i) Water conservation and water harvesting
- ii) Drought proofing including afforestation and tree plantation
- iii) Micro irrigation works
- iv) Renovation of traditional water bodies
- v) Flood control works
- vi) Rural connectivity
- vii) Land development works.

- viii) Provision of irrigation facility to and owned by householders belonging to SCs/STs.
- ix) Any other work that may be notified by the Central Government on the recommendations of the State Rural Employment Guarantee Council.

The scheme is demand driven and envisages coverage both of BPL families and Above Poverty Line (APL) families, wherever job card holders volunteer to do manual work on minimum wages notified by the State under Minimum Wages Act. However the Government is paying Rs 131 per day more than the minimum wage fixed under the Act, which is Rs. 21 higher than the minimum wage rate.

The present Government has given very high priority to this flagship programme which not only aims at eradication of rural poverty, assuring food security by increasing purchasing capacity of the Rural Poor, preventing distress migration but also assures creation of useful assets and value addition to land in the areas. The scheme goes so far as to allow the BPL families to develop their personal land holding and in the process of earning wages, they develop their own assets. This shall ultimately result in taking them out of BPL status to APL status.

Implementation of MGNREGA Scheme

The beauty of the programme lies in total public participation through the medium of Panchayats. Entire funds have been devolved to the Panchayats. The Panchayats not only identify and prioritise the works but also actively participate in the implementation process. The participatory process has strengthened the democratic institutions in the state and made implementation more transparent. This will go a long way in weeding out corruption from the system.

Indira Awas Yojana (IAY)

This scheme was launched on 1st January 1996 and its Sharing pattern is: 75% (centre):25% (State)

The broad outcome of IAY is primarily to help construction of dwelling units by the members of SCs/STs, free bonded labourers and also non SC/ST rural poor living below the poverty line by providing them grant-in-aid.

60% allocation is meant for SC/STs and 40% for other categories. Government of India has also fixed 15% targets for minorities.

Quantum of assistance

Financial assistance for the construction of new houses for the house less category has been revised from Rs. 35000/- per unit to Rs. 45,000 in the plain areas and from Rs. 38500/- per unit to Rs. 48,500 in the hilly/difficult areas w.e.f. 01-04-2010.

Conversion of un-serviceable kachha houses in to semi pacca/pacca houses @ Rs. 15000 per unit. Maximum 25% of the available funds under IAY are utilized for this purpose.

It can be stated with confidence that there are no rural houseless in the state. Major thrust has shifted to up-gradation of the houses and conversion of kacha houses into pacca houses. Both cluster approach and individual households has been adopted in implementation of the scheme.

The Financial and physical achievements given as under are mirror reflection of the all time high allocations and expenditure and coverage of housing requirements of the rural poor during last four years: 72169 new houses have been constructed over the four years and 37505 houses have been upgraded. This is an all time high achievement compared to the achievement of the early years.

Swaranjayanti Gram Swarozgar Yojana (SGSY)

The purpose of Swaranjayanti Gram Swarozgar Yojana is to generate avenues of self employment in rural areas, so as to add to their incomes and come out of poverty by taking up self employment. The activities of the farmer have moved much beyond tilling his fields for a few months and then whiling away his time till the winter is over. He has a lot of work to do. He has to tend to his jersey cows and Marino sheep, his wife and daughter are busy at crewel or shawl work and his son has found a new venture which engages him full time. This is not a romantic tale of an idealist, but a reality which one observes every day in the rural lives of the people of our state. Swaranjayanti Gram Swarozgar Yojana (SGSY) has been instrumental in this change.

The rural poor especially women have been organized into Self Help Groups (SHGs) mobilizing their own resources and inculcating habit of thrift in their precious resources to build their own capital to invest in economic activities and to take care of smaller economic needs of the groups. Capital has been provided in the shape of subsidy and revolving fund by the Government and credit from the banks,

- Target area - BPL population.
- Focuses on self-help group approach and identification of key activities assigned to core group at Block level.
- Promotes multiple credit rather than one time credit.
- Gram Sabhas authorized to identify list of families from BPL census data.
- Arranges credit through banks in a coordinated and concerted manner.

- Emphasizes skill development and evolving well- designed training courses.
- Facilitates market linkage of goods/products.
- Provides subsidy equivalent to 30% cost of the scheme subject to a maximum of Rs. 7500/- for others.
- For SCs/STs and disabled 50% project cost with a maximum of RS. 10000/-
- Self-help groups to be assisted by 50% cost of the scheme or per capita subsidy of Rs. 10000/- or Rs.1.25 lac, whichever is less. Prescribes Block, district and State level Monitoring Committees for effective monitoring of the schemes.

National Rural Livelihood Mission (NRLM)

SGSY has provided the bedrock for sustained rural livelihoods but many gaps have remained in its implementation and, therefore, it has been considered desirable to refurbish the scheme by making it more responsive and through institution building of the SHGs to provide a sustained capital and support for rural livelihood. National Rural Livelihood Mission (NRLM) has been established at the national level to undertake this task.

The State Rural Livelihood Mission Society has been constituted and registered. The Mission shall be taken up on pilot basis in the four blocks of the State namely Basohli, Chennani, Khansahab and Wagura. State, district and block level mission units are being constituted. The department is in the process of preparation of annual action plans and the State perspective plan. This programme will go a long way in filling the gaps which have remained in the implementation of SGSY. The Mission will also help in creating institutional frameworks for the self help groups at the village and block levels

to sustain them in the long run. The Self Help Group structures shall now be federated into major cluster groups which will have the facility of providing not only the operational support to the self help groups but also in providing financial support. The federated structure will also help in the financial inclusion of the rural poor federated into self help groups.

The SGSY programme is now being subsumed into new programme of the National Rural Livelihood. Mission (NRLM) throughout the country and preparatory steps for this are afoot on war footing in our State.

The initial action plan has been submitted to the Government of India and it is hoped that the action plan will be sanctioned by the Government of India and the Mission formally launched in the State.

Recently a team of Officers from Rural Development Department was deputed to Andhra Pradesh for on the spot analysis of the NRLM programme so as these officers in turn shall provide inputs in the successful launching of NRLM in the State.

Backward Region Grant Fund (BRGF):

BRGF is a scheme essentially to bridge the infrastructural gaps in the backward districts of the State. There is a lot of scope in the scheme to identify the critical gaps in the infrastructure of the district. The scheme is one under the aegis of ministry of Panchayati Raj and is essentially meant to bridge the infrastructural gaps at the Panchayat, block level and district levels. The thrust of the scheme is to fill the infrastructural gaps at the Panchayat level. 10% of the total funds are allotted to the urban bodies of the district and the 90% has to be spent in rural areas in the proportion of 60:20: 10% for Panchayat, and the district levels respectively.

- BRGF a Centrally Sponsored Scheme has been launched in District Poonch, Kupwara and erstwhile Doda district.

- Rural Development Department has been appointed as Nodal Agency for its implementation.
- As per the guidelines critical gaps are to be addressed out-of the funds under BRGF scheme.
- The State could not avail the assistance of Rs 48.85 crores during 2007-08, the same allocation was repeated by the Ministry for formulation of Draft Annual Plans and Action Plans 2008-09 both under Developmental Grants and Capacity Building respectively.
- For 2007-08 an allocation of Rs 45.85 crores was communicated by the Ministry of Panchayati Raj GOI besides Rs 3.00 Crores (Rs 1.00 Crore for each district) for capacity building under BRGF Scheme.
- Draft Action Plan for the year 2008-09 of BRGF districts was got prepared and approved by the High Power Committee Chaired by Chief Secretary. Accordingly the funds were released to the concerned districts for implementation of approved Action Plan.

Integrated Child Development Scheme (ICDS):

The Integrated Child Development Scheme is Centrally Sponsored Scheme and was launched in the year 1975 and among other states 2 (Two) ICDS Projects in NES Block Billawar (Jammu) and Kangan (Kashmir) was started in the J&K State. Encouraged by the results of these Projects the Govt. decided to expand the programme to other uncovered Blocks In phased manner.

Presently 67 ICDS Projects in various Districts of Jammu Division are functional with a network of 13514 Anganwadi Centres The detail is as under:

Existing Anganwadi Centres	4932
Sanctioned under Phase-I Exp. Programme	3510
Sanctioned under Phase-II Exp. Programme	3680
Sanctioned under Phase-III Exp. Programme	1392
Total:	13514

The objectives of the Integrated Child Development Services are:

1. To improve the nutritional and health status of children in the age group 0-6 years.
2. To lay the foundations for proper psychological, physical and social development of the child.
3. To reduce the incidence of mortality, morbidity, mal-nutrition and school drop outs.
4. To achieve effective coordination of policy and implementation amongst the various Departments to promote child development.
5. To enhance the capacity of the mother to look after the normal health and nutritional needs of the child through proper nutrition and health education.
6. To ensure all-round development of child in early years the scheme of ICDS has been implemented with the assistance of Govt. of India and UNICEF through Social Welfare Department.

The package of services is as under:

- Supplementary nutrition
- Immunization
- Health check up

- Referral services
- Non-formal Pre-school Education for the children of three 3 to 6 years of age
- Health and nutrition education

Targets groups and service provider:

Services	Target groups	Service provider
Supplementary Nutrition	Children 6 months to 6 years, Pregnant Ladies, Nursing Mothers And Adolescent Girls	Anganwadi Workers (AW Workers/Helpers)
Immunization	Children below 6 years, Pregnant Ladies, Nursing Mothers and Adolescent Girls	ANM/MO
Health Check-up	Children below 6 years, Pregnant Ladies, Nursing Mothers and Adolescent Girls	ANM/MO/AWWs
Referral Services	Children below 6 years, Pregnant Ladies, Nursing Mothers and Adolescent Girls	AWWs/ANM/MO
Non-formal Pre school Education	Children of the age group of 3 years	AW Workers/Helpers
Nutrition and Health Education	Women 15 to 45 years and Adolescent Girls	AWWs/ANM/MO

The Integrated Child Development Services Programme being one of the World's most unique community based outreach programmes for child care and development and as such the beneficiaries are enrolled in the Anganwadi Centres of the every section of the community without considering any caste/colour. This scheme has been universalized and after the Hon'ble Supreme Court directions it has been ensured that children in the age group of 0-6 years are taken care of under the scheme and provided above said services for their all-round development. As a letter of fact no bar of any kind Le. socio-economic or otherwise has been posed on this age group. It is immaterial under the scheme whether the child is BPL/APL of a particular community or caste.

1. Funding Pattern:

ICDS is a Centrally-sponsored Scheme implemented through the State Governments/UT Administrations. Prior to 2005-06, 100% financial assistance for inputs other than supplementary nutrition, which the States were to provided out of/their own resources, was being provided by the Government of India. **The ICDS Budget allocation is made under two heads namely ICDS General and Supplementary Nutrition.**

4. From the financial year 2009-10, Government of India has modified the funding pattern of ICOS between Centre and States. The sharing pattern of supplementary nutrition in respect of North-eastern States between Centre and States has been changed from 50:50 to 90: 10 ratio. So far as other States and UTs, the existing sharing pattern of 50:50 continues. However, for all other components of ICOS, the ratio has been modified to 90: 10 (100% Central Assistance earlier).

Financial norms:

The Government of India has recently, revised the cost of supplementary nutrition for different category of beneficiaries vide this Ministry's letter no. F.No. 4-2/2008-CO.II dated 07.11.2008, the details of which are as under:

S.No.	Category	Pre revised rates	Revised rates (per beneficiary Per day)	Calories (K Cal)	Protein (G)
1.	Children (6-72 months)	Rs.2.00	Rs. 4.00	500	12-15
2.	Severely malnourished(6-72 months)	Rs. 2.70	Rs. 6.00	800	20-25
3.	Pregnant women and Nursing mothers	Rs. 2.30	Rs. 5.00	600	18.20

Since the cost and calorific norms have been revised be beneficiaries are being served more than one meal especially to the children how come to the Anganwadi Centre. Morning snack is served along with be normal hot cooked meal.

THE RATE OF THE HONORARIUM

Category		Revised Honorarium per month(Rupees)				
		Existing Central Share of Honorarium	Revised Central Share of Honorarium	Existing State Contribution	Revised State Contribution	Total Honorarium (Central Share+State Share) w.e.f.
1	2	3	4	5	6	7
A	Anganwadi Workers					
	i) Non-Matriculate	1438	2938	262	562	3500
	ii) Non-Matriculate with five years honorary work	1469	2969	281	581	3550
	iii) Non-Matriculate with ten years honorary work	1500	3000	300	600	3600
	iv) Matriculate	1500	3000	300	600	3600

v) Matriculate with five years honorary work	1531	3031	319	619	3650
vi) Matriculate with ten years honorary work	1563	3061	337	637	3700
B Anganwadi Helper	750	1500	140	340	1840

Kishori Shakti Yojna (KSY):

Kishori Shakti Yojna was launched in the year 2006-07 for the adolescent girls the age group of 11-18 years to empower the adolescent girls so as to enable them to take charge of their lives. The scheme is being implemented in all the Districts of Jammu Division except Jammu and Kathua where KSY have been merged with SABLA.

The scheme comprised of two sub schemes i.e. Girl to Girl approach for Adolescent girls in the age group 11-15 years and Balika al to reach Adolescent Girls in the age group 11-18 years.

The **main objective** of the scheme is to

- Improve nutritional and health status of girls the age group of 11-18 years.
- Provide the required literacy and numerate skills through the non-formal stream of education, to stimulate a desire for more social exposure and knowledge and to help them to improve their decision making capabilities.
- To train and equip the beneficiary with home based and vocational skills.
- Gain a better understanding of their environment related social issues and the impact on their lives.
- Encourage adolescent girls to initiate various activities so as to become productive and useful member of the society.

Total Financial Implication under KSY

1. 6 days three Training Programme of 30 Adolescent Girls in the age group 11-15 years

Rs 12400 x 3 = Rs 37200

2. 1 day Refresher training of 30 Adolescent Girls

Rs 9900 x 2 = Rs 19800

3. 2 vocational Training Course of 60 days for 20 Adolescent Girls

Rs 25000 x 2 = Rs 50000

4. One Awareness Camp

Rs 3000 x 1 = Rs 3000

TOTAL

Rs 1,10,000

Rajiv Gandhi Scheme for Empowerment of Adolescent Girls RGSEAG SABLA:

- SABLA was launched in Jammu Division as pilot scheme in two Districts only i.e. Jammu and Kathua in total of 18 ICDS Projects in 3978 Anganwadi Centres (2370 Jammu and 1608 Kathua). It is a comprehensive scheme merging two erstwhile schemes i.e. KSY and NPAG.
- SABLA is a scheme which addresses multidimensional aspect of adolescent girls between the age group of 11-18 years both school going and out of school.
- Main objectives of the scheme:

- a. Enable adolescent girls (AGs) for self- development and empowerment.
- b. Improve nutrition and health status.
- c. Promote awareness about health, hygiene, adolescent reproductive and sexual health (ARSH), family and child care.
- d. Upgrade home based skills, life skill and vocational skills.
- e. Encouraging out of school AGs into formal/non-formal education.
- f. Provide information/guidance about existing public services such as PHC, CHC, Post Office, Bank, Police Station etc.

There are two major components under the scheme:

1. Nutrition Component:

11-14 years AGs: out of school girls

14-19 years AGs: all girls

2. Non-nutrition Component:

For out of school AGs:

a) 11-18years

- Nutrition provision
- IFA supplementation
- Health check-up and referral services
- Nutrition and Health Education (NHE)
- Counselling/guidance on family welfare, ARSH, Child care practices.
Life skill education and accessing public services

b) 16-18 years

- Vocational training under national skill dev. programme (NSDP).

For school going AGs of 11-18 years, the services at (2a) will be provided twice a month in school days and four times a month in vacations.

Mode of implementation & Finance:

- To be implemented using ICOS Platform, Anganwadi Centres functionaries, monitoring system.
- Rs. 3.80 lacs shall be provided per project under SABLA Scheme for Non-nutrition Component which shall be covered 100 % by Govt. of India.
- Item wise unit cost of the Non nutrition component per year / project

ITEM	Unit Cost per ICDS Project
1. Training Kit/AWC @ Rs 1000/- per AWC	Rs. 150,000
2. Life Skill Education including IEC	Rs 50,000
3. Training for Sakhi / Saheli	Rs. 40,000
4. NHE component including IEC & Guidance on accessing public services.	Rs 30,000
5. Vocational Training	Rs 30,000
6. Misc. Expenditure (Expenditure on celebrating Kishori Divas etc.)	Rs 30,000

7.	Others (Printing of Health cards / registers/Utensils etc.)	Rs 30,000
8.	Cost of providing IFA	Rs 30,000
	TOTAL	Rs 3,80,000

Indira Gandhi Matritva Sahyog Yojana (IGMSY):

IGMSY is new scheme introduced by Ministry of Women & Child Dev. for Pregnant Ladies and Nursing Mothers. It is a conditional maternity benefit scheme where in a cash incentive of Rs. 4000/- in three instalments will be provided directly to women 19 years and above for the first two live birth subject to the women fulfilling specific condition relating to maternal child health and nutrition. Cash incentive will be provided in three- instalments between the second trimester of pregnancy till the infant completes 6 months of age.

Objectives of the scheme:

To improve the health and nutrition status of pregnant ladies, nursing mothers and infants by:

- Promoting appropriate practices, care and service utilization during pregnancy, safe delivery and lactation.
- Encouraging the women to follow (optimal) IYCF practices including early and exclusive breast feeding for the first six months.
- Contributing to better enabling environment by providing cash incentives for improved health and nutrition to pregnant ladies and nursing mothers.

The scheme aims to provide partial compensation for the wage loss so that the women is not under compulsion to work till the last stage of pregnancy and can take adequate rest before and after the delivery.

Financial Aspect

1. Cost of Conditional Cash Transfer to Beneficiaries

First Instalment

Rs 1500 (after completion of 6 months of pregnancy)

Second Instalment

Rs 1500 (at the end of three months of delivery)

Third Instalment

Rs 1000 (when the infant completes 6 months of age)

Total

Rs 4000

2. Cash incentive to AWW

Rs 200 per complete case

3. Cash Incentive to AWH

Rs 100 per complete case

4. Flexi Funds

2.5% of the total funds allotted.

5. Training and IEC

3% of the total funds allotted

6. Contingency

2% of the total funds allotted

Pre-Matric Scholarship to SC/OBC Category is a Centrally Sponsored Scheme

Criteria:

Cover 1st to 10th

For SC Category no income bar.

For OBC Parental Income not to exceed Rs. 44500/-P.A

For Physically Handicapped Parental Income not to exceed Rs. 2100/- P.M.

The rate of Scholarship and eligibility Criteria for SC/OBC/Physically handicapped is as follows:

S.No	Class	Rate of Scholarship per month	Eligibility Criteria	
			Min. attendance required	% age of marks required in the required previous examination
1	1 st to 5 th	Rs. 450/ for boys Rs. 675/- for girls	80%	—
2	6 th to 8 th	Rs. 900/ for boys Rs. 1350/- for girls	80%	50% and above
2	9 th to 10 th	Rs. 1350/ for boys Rs. 1800/- for girls	80%	55% and above

The rate of scholarship and eligibility Criteria for Pre-Matric Scholarship to Minority Community is as follows:

S.No	Class	Rate of Scholarship per month	Eligibility Criteria	
			Min. attendance required	% age of marks required in the required previous examination
1	1 st to 5 th	Rs. 1000/- per annum	—	50% and above
2	6 th to 10 th	Rs. 5000/- per annum	—	55% and above

Rate of Scholarship

Course fee entitle for Pre-Matric Scheme

Class	Fee (Subject to Actual)	Maint. Allowance	Total
1 st Class to 5 th Class (Day Scholar)	Nil	1000/-	1000/-
1 st Class to 5 th Class (Hosteller)	Nil	1000/-	1000/-
6 th Class to 10 th Class (Day Scholar)	4000/-	1000/-	5000/-
6 th Class to 10 th Class (Hosteller)	6000/-	1000/-	7000/-

Course Fee entitle for Post-Matric Scheme

Class	Fee (Subject to Actual)	Maint. Allowance	Total
11 th Class to 12 th Class (Day Scholar)	7000/-	1400/-	8400/-

Under-Graduate/Post Graduate (Day Scholar)	3000/-	1850/-	4850/-
M.Phill/Ph.D (Day Scholar)	3000/-	3300/-	6300/-
11th Class to 12th Class (Hosteller)	7000/-	2350/-	9350/-
Under Graduate/Post Graduate (Hosteller)	3000/-	3550/-	6550/-
M.Phill/Ph.D (Hosteller)	3000/-	5100/-	8100/-
Technical Course (Day Scholar)	10000/-	1400/-	11400/-
Technical Course (Hosteller)	10000/-	2350/-	12350/-

Course Fee entitle for Merit-cum-Means Scheme

Class	Fee (Subject to Actual)	Maint. Allowance	Total
Professional Students (Day Scholar)	20000/-	5000/-	25000/-
Professional Students (Hosteller)	20000/-	10000/-	30000/-

THE SCHEMES BEING IMPLEMENTED FOR THE WELFARE OF WOMEN AND CHILDREN BY SOCIAL WELFARE DEPARTMENT

(A) Pension Scheme

1. National Social Assistance Programme (NSAP).

This is a centrally sponsored scheme under which the department is providing financial assistance to the poor people living below the poverty line. This scheme has following components.

(a) Indira Gandhi National Old Age Pension Scheme (IGNOAPS)

Under this scheme pension is provided @ Rs. 400/- P.M (Rs. 200/- as Central Share and Rs. 200/- as State Share). All persons with 65 years of age and above who are living below the poverty line are eligible for pension. At present pension is being provided

to 62897 beneficiaries under the scheme which includes 26544 women beneficiaries.

(b) Indira Gandhi National Widow Pension Scheme (IGNWPS)

Under the scheme widows who are between 40-64 yrs. and belong to BPL household are eligible for pension @ Rs. 400/- P.M (Rs. 200/- as Central Share and Rs. 200/- as State Share). At present pension is being provided to 2306 women beneficiaries under the scheme.

(c) Indira Gandhi National Disability Pension Scheme (IGNDPS)

Under the scheme persons with severe or multiple disability between 18-64 yrs. and belong to BPL household are eligible for pension @ Rs. 400/-P.M (Rs. 200/- as Central Share and Rs. 200/- as State Share). At present pension is being provided to 1953 beneficiaries under the scheme which includes. 745 women beneficiaries.

(d) National Family Benefit Scheme (NFBS)

Under the scheme one time Financial Assistance @ Rs. 10000/- is being provided to the family in case of death of primary bread earner of the family living below poverty line. During the year 2012-13, 300 women beneficiaries have covered under the scheme.

Integrated Social Security Scheme (ISSS)

Old Age Pension: Under the scheme old aged persons males (60 years & above) /females (55 and above) and who are destitute in the sense of having no or meager means of subsistence are provided pension. Also they should not have sons above 20 years of age. The amount of pension is Rs. 200/-p.m. per beneficiary. The scheme is shared on 50:50 basis between Plan and Non Plan. The total no. of sanctioned beneficiaries under the scheme is 43508.

Widow/Divorcee Pension: Under the scheme destitute widows or divorced women with no source of income are provided financial assistance in form of pension. The amount of pension is Rs. 200/-p.m. per beneficiary. The scheme is shared on 50:50 basis between Plan and Non Plan. The total no. of sanctioned beneficiaries under the scheme is 38991.

Physically Handicapped Pension: Under the scheme poor physically handicapped persons (including Blind, Deaf, Dumb) having no source of Income and degree of handicap above 40% are provided pension. The amount of pension is Rs. 400/- p.m. per beneficiary. The scheme is shared on 50:50 basis between Plan and Non Plan. The total no. of sanctioned beneficiaries under the scheme is 55518.

Out of the 138017 beneficiaries under ISSS, 76827 are women beneficiaries.

(B) Scholarship Scheme

(I) Post-Matric Scholarship to OBC Category

It is a Centrally Sponsored Scheme sharing on 50:50 basis wherein OBC students studying at Post Matriculation or Post-Secondary Stage viz 11th/12th/Degree courses/ Technical courses etc. are paid to those whose Parents income from all Sources does not exceed Rs. 100000/- Per Annum.

(II) Post-Matric Scholarship to SC Category.

It is a Centrally Sponsored Scheme (100%) wherein SC students studying at Post Matriculation or Post Secondary Viz, 11th / 12th / Degree courses/ Technical courses etc. are paid scholarship to those whose parents income from all sources does not exceed Rs. 200000/- per Annum.

(III) Post-Matric Scholarship to Minority Students

It is scholarship scheme for students belonging to Minority Communities provides scholarships to meritorious students belonging to economically weaker sections of Minority Community so as to provide them better

opportunity for higher education and enhance their employability of Pre-Matric and Post Matric levels.

The various welfare schemes and facilities, framed/run/implemented by State AIDS Prevention and Control Society (JKSAPCS) either on its own or in collaboration with other departments for both men and women are as follows:

1. **Integrated Counselling & Testing Centers (ICTC):** Thirty Five ICTCs are being run by JKSAACS at all major district level hospitals and GMCs across the state providing free counselling and testing facilities to the public including high risk group population.
2. **Anti Retroviral Treatment Centers (ART):** Two ART centers are functional in the state at GMC Jammu and SKIMS Srinagar providing free treatment to HIV +ve patients. In addition to this four Link ART are also functional at Kathua, Udhampur, Rajouri and Leh district.
3. **Blood Banks:** Twenty blood banks are being supported by JKSAACS in the state for ensuring safe blood and blood products to the needy and also for promoting voluntary blood donation in the state. All blood collected in government hospitals are screened for five infectious diseases including HIV before transfusing it to the needy patients.
4. **Antyodaya Ann Yojna Cards (AAY):** In keeping with the Supreme Court guidelines all HIV +ve patients holding BPL ration cards are entitled for MY cards which are provided to them through CAPD department on production of relevant documents/letters obtained from JKSAACS.
5. **Free Government Transport Facility:** In keeping with the Supreme Court guidelines all HIV +ve patients on ART are entitled for free government transport facility to get ART

medicines from their respective centers which is provided to them through transport department/railways on production of relevant documents / letters received from JK SACS with the condition that they are ready to disclose their identity.

6. **Free Legal Support to People Living with HIV (PLHIV):** Free legal support is provided to all cases identified and sought support from SACS with the help of department of law through the standing counsel of SACS.
7. **Nutritional Support:** All HIV +ve patients can avail nutritional support under ICOS scheme through department of social welfare for better management of their health. SACS provides support in ensuring that they are enrolled in the scheme.

In addition to the above schemes constant efforts are being made to mainstream with all the government departments especially those dealing with public at large and youth in particular to sensitize their officials about HIV/AIDS plus regular HIV/AIDS awareness seminars are held from due to time to spread the message of HIV/AIDS among the masses.

The Following Schemes are dealt by the Central/J&K State Social Welfare Board through Voluntary Organizations:

- Rajiv Gandhi National Creche Scheme.
- Awareness Generation Programme.
- Condensed Course of Education.
- Family Counselling Centres.

Rajiv Gandhi National Creche Scheme:

With increasing employment opportunities for women and the growing need to supplement household income, more and more women are entering the job market with the breaking up of joint family system and the increasing

number of nuclear families, working women need support in terms of quality substitute care for their young children while they are at work. Creche and Day Care Services are not only required by working mothers but also women belonging to poor families, who require support and relief to child care as they struggle to cope with burden of activities, within and outside the home.

Under the scheme children in the age group of 0-6 years are provided Nutrition. The children are also being imparted pre-primary education through play-way method. An expenditure of Rs. 42,384/- per annum is being spent on every Creche having roll of 2.5 children. Honorarium is provided to two Creche Workers at Rs. 1000/- each per month, Rs. 1217/- are provided for supplementary Nutrition and Rs. 3151/- for emergency medicine for one month to these children. Besides, an amount of Rs. 10,000/- is also sanctioned during the first year for purchase of equipment's etc 100% expenditure on the scheme is met by the Govt. of India.

AWARENESS GENERATION PROGRAMME:

Under this programme a grant of RS. 10,000/- is provided to a Voluntary Organization for conducting Awareness Generation Camp for rural & Poor - Women. The women are made aware about their legal, Social & economic rights. Lectures are arranged through resource persons on various subjects. During the training programme, refreshment is provided to the participants out of above grants.

CONDENSED COURSE OF EDUCATION FOR WOMEN:

Under this programme the Board provides financial assistance to Non Governmental organizations / Voluntary Organizations for conducting 2 year Primary, Middle, Matric level Condensed Courses for female school drop outs in the age group of 15-35 years. Besides, one year Course is also sanctioned for Matric Fail Candidates. RS. 65,850/- is provided for one year matric level course, Rs. 1,31,110/- is provided for two year matric level course and Rs. 1,19,750/- is provided for two years middle level course.

FAMILY COUNSELLING CENTRES:

Under this scheme a grant of RS.1.92 lakh is provided to an NGO/Voluntary organization for setting up of a Family Counselling Centre to provide counselling to women to sort out their family/matrimonial disputes. Services of two Counsellors having Master's Degree in Social Work or Psychology are kept available for counselling.

'Ladli Beti' Social Assistance Scheme

Recently J&K State Government Adopted the State Sponsored Social Assistance Scheme "**Ladli Beti**" for its implementation in **Six** Districts of J&K exhibiting low and declining child sex ratio viz Kathua, Jammu, Samba, Budgam, Pulwama and Anantnag.

Under the scheme, the Government will contribute Rs **1000** per month towards the birth of every girl child with effect from **1st April 2015** for the next **14** years and on reaching **21** years of age the girl child would receive a sum of Rs. **6.5 Lakh**.

Girl child born to parents with annual income from all sources less than Rs. **75000** per annum, only shall be eligible for the benefits under the scheme.

The prescribed applications form for the scheme will be available at the office of District Social Welfare Officer, Programme Officers, CDPOs and their Sub-ordinate Offices. It can be downloaded from the official web site of the department www.jksocialwelfare.nic.in.

Asra Scheme

Jammu and Kashmir cabinet approved an insurance scheme '**ASRA**' to cover widows, destitute women and those living Below Poverty Line (BPL) in the state.

The most significant welfare measure taken so far is the scheme called

ASRA (support). The scheme will cover BPL families, widows and destitutes and its premium will be paid in full by the government.

The scheme covers all bread winners of families that have income below **Rs 75,000** per annum.

The state government will bear the premium of all these policies and will cover the entire segment of the destitute and BPL families in the state.

Marriage assistance scheme for poor girls in state.

State Marriage Assistance Scheme for Poor Girls (SMAS) has been adopted by J&K Government. The scheme is meant for those unmarried identified girls of the state living below poverty line, who may not find themselves in a position to marry due to financial constraints. The norms for availing benefit under the scheme are that the See Marriage assistance prospective beneficiary girl should be above 18 years of age, be an identified poor girl in the survey list available with the concerned DDCs, DSWOs.

The eligible girl will receive one- time financial assistance of **Rs 25,000** and cost of **5gm of gold** from the competent authority as provided in the scheme.

The Social Welfare Department will be the nodal department for implementation of the scheme.

ESI Welfare Schemes in Jammu and Kashmir State.

The Scheme has been implemented in the State w.e.f 16-10-1989 (In Compliance to Cabinet Decision No:-411 dated:-22-09- 1985 and Government Order No:-358-Ind. of 1985 dated :-08-10-1985).

1. At the first Instance the Scheme was implemented in non seasonal factories using power and employing 20 or more persons in specified areas of Jammu and Kashmir Divisions.
2. The Scheme was extended to include other classes of Establishments Industrial, Commercial, and Agricultural or otherwise from time to time:-
 - (a) Smaller power using factories employing 10 or more workers.
 - (b) Shops, Hotels, Restaurants, Road Motor Transport and Newspaper Establishments Employing 20 or more persons.
 - (c) The Scheme was extended to Private Educational Institutions w.e.f. 25-11-2009.
 - (d) This Scheme has been implemented in Katra and Samba areas w.e.f. 16-03-2009 and in the areas of Udhampur and Kundrorian (Reasi Distt.) w.e.f. 01-01-2011. The arrangement have been made at these places by the ESI Corporation through engagement of Insurance Medical Practitioner on the honorarium basis @ Rs.250/= per L.P Per annum.
 - (e) As per SRO No. 80 (L&E) dated: - 05-03-2012 all those Establishments situated in any area of J&K State where ESI Act.1948 is in force and where 10 or more persons are employed on any day in the preceding 12 months such as Shops, Hotels, Restaurants, Road Motor Transport Establishments, Newspaper

Establishments, Cinemas including Preview Theatres, Educational Institutions (Public, Private, Aided or Partially Aided) run by Individuals, Trustees, Societies and other Organisations and Medical Institutions (including Corporate, Joint Sector, Trust, Charitable and Private Ownership Hospitals, Nursing Homes, Diagnostic Centres and Pathological labs) are to be covered.

- (f) A Survey has been conducted by the ESI Corporation in the lassipora area (Pulwama District) where No. of Units functional are 24 and No. of Employees 631. The ESI Corporation will engage I M P to provide the Medical Care to ESI Beneficiaries.
3. Each worker earning wages up to Rs.15000/= per month is covered under ESI Scheme. With reduction of the No. of workers from 20 to 10 in the above mentioned Establishments/ Institutions (in pursuance to SRO 80 L&E dated: - 05-03-2012) and inclusion of the workers with wages up to Rs.15000/= per month the No. of Registered/ Insured workers will be - increased. Each employee has to contribute @ 1.75% of the wages whereas the employer has to contribute @ 4.75% of the wages to the ESI Corporation Per month. The expenditure on Medical Care is Rs.1500/= per Insured Person Per annum with administrative component of Rs.900/= and other expenditure component of Rs.600/=. , It is shared on the basis of 7/8th by ESI Corporation and 1/8th by the State Government.
4. There are 9 Insurance Medical Officers in the existing 10 ESI Dispensaries against the 12 sanctioned posts in J&K. The Doctors, Pharmacists and lab. Technicians are deputed from the Health Department of the State. The Primary Care is provided at the ESI dispensaries located at Kathua, Bari Brahmana, Digiana, Bakshi Nagar,(Katra Samba but not functioned) (Jammu Division), Rangreth, Khonmoh, Baghi Ali Mardan Khan and Zainakote (Kashmir Division). 63547 Insured Persons with their dependents

are attached with these ESI Dispensaries ana 1,24,201 ESI beneficiaries have received Medical Benefits w.e.f. 01.04.2014 to 31.03.2015.

5. The Speciality and Super Speciality Services to the I Ps and their dependents are provided by ESIC Model Hospital Bari Brahmana, Jammu, State Govt. Hospitals, ESIC Empanelled Hospitals and Diagnostic Centres.
6. The ESI Corporation has decided to take up two ESI dispensaries (Kathua and Khonmoh) from the State under conversion to Model Dispensary Cum Diagnostic Centre (MDDe). The expenditure on Medical Care, Salary of Staff, rent of the building, etc will be fully borne by the ESI Corporation. Kathua has been taken up by ESI Corporation and Khonmoh not yet.
7. The State Govt. has spent an amount of Rs. 96.31 Lacs towards cost of land, rental and construction of ESI dispensary buildings at Samba and Khonmoh. The Labour Department has taken up the issue with the ESI Corporation to take up the construction of ESI dispensary Buildings and reimbursement of the expenditure to the State Govt.
8. As the Labour Department has to provide Services to ESI beneficiaries, our effort is to keep as much stock of medicines as possible so that he or she gets the prescribed medicines at the dispensary level itself. This will also reduce the No. of Medical Claims as any amount incurred by the ESI beneficiaries has to be reimbursed by the State Govt. There is a Central Drug Store at ESI Dispensary Bakshi Nagar (Jammu) and a Sub store at Rangreth (Kashmir).
9. 112 Cases for Reimbursement of Medical Claims have been sanctioned for and amount of Rs.22.38 Lacs w.e.f. 04/2014 to 03/2015.

10. Medical Care has been modernised all over India and ESI Corporation has supplied M/S WIPRO Equipments (Software, hardware, etc) to all the dispensaries of the State. The ESI dispensary Bakshi Nagar is functioning fully online (Dhanwantri Module Implementation) whereas the cabling has been completed in ESI dispensaries of Digiana, Kathua, Bari Brahmana, BAM Khan, Khonmoh, Rangreth, Zainakote. The ESIC authorities have been requested to take up the matter with M/S WIPRO to provide networking at these cities at the earliest.



Social Security Schemes for Un-organised Workers

The Welfare Scheme under Building and Other Construction Workers Rules, 2006

Maternity Benefit

The women beneficiaries shall be given rupees five thousand each as maternity benefit during the period of maternity, on an application made by her in Form-XXXII with such other documents as may be specified by the Board. This benefit shall be allowed twice only.

An officer authorised by the Board, on detection of any fraud or wrong payment, may start proceedings of recovery of the amount paid as if these were arrears of land revenue.

Payment of Funeral Assistance

An officer authorised by the Board in this behalf may issue the order sanctioning an amount of rupees five thousands to the nominee/dependent of a deceased beneficiary towards funeral expenses, on an application made /in Form-XXXIII.

An officer authorised by the Board, on detection of any fraud or wrong payment may start proceedings of recovery of the amount paid as if these were arrears of land revenue.

Payment of Death Benefit

The Board may sanction an amount of [rupees two lakhs] to the nominee/dependents, as the case may be, of the beneficiary on account of his death.

The officer authorised by the Board, on detection of any fraud or wrong payment, may start proceedings of recovery of the amount paid as if these were arrears of land revenue.

Application for Death Benefit

- (1) A nominee/dependents entitled to death benefit shall submit to the Secretary an application in Form-XXXIV for grant of death benefit.
- (2) A certificate regarding the death/accidental death issued by a Government doctor not below the rank of a Block Medical Officer or death certificate from incharge of Police Station having the jurisdiction of the area shall be produced along with the application and other documents like legal heirs, dependency etc., for grant of death benefit.
- (3) The officer authorized by the Board in this behalf may on receipt of the application conduct an enquiry with regard to entitlement of the applicant.
- (4) The officer authorised by the Board may accept or reject the application for death benefit however no action of rejection shall be taken without giving to the applicant a reasonable opportunity of being heard.
- (5) A person aggrieved by a decision taken under sub-rule (4) may file an appeal before the Board within sixty days from the date of receipt of the order and the decision of the Board thereon shall be final.
- (6) The officer authorized by the Board shall maintain a register for this purpose in the prescribed format.
- (7) The officer authorised by the Board, on detection of any fraud or wrong payment, may start proceedings of recovery of the amount paid as if these were arrears of land revenue.

Medical Assistance to Beneficiaries

- (1) The Board may sanction financial assistance of rupees five thousand to the beneficiaries who are unable to do any work due to ailment or accident if the recovery period extends up to one month.
- (2) The financial assistance of rupees ten thousand may be given to the beneficiary if he met with an accident and put in plaster or fell ill and the recovery period extends up to three months. However no benefit shall be sanctioned in this behalf after two years from the date of injury.
- (3) Financial assistance of rupees seventy five thousand may be sanctioned by the Board to a beneficiary for his permanent disablement caused due to accident or any disease after his registration as a beneficiary.
- (4) The application for grant of medical assistance shall be submitted to the Secretary in Form-XXXV along with such other documents as may be specified by the Board.
- (5) The officer authorised by the Board, on detection of any fraud or wrong payment, may start proceedings of recovery of the amount paid as if these were arrears of land revenue.

Financial Assistance for Education

- (1) The children of the beneficiary shall be entitled to financial assistance by the Board in the shape of scholarship categorised as per the following scale per academic year :-

(i)	Class 1st to 5th	Rs.2500-00
(ii)	Class 6th to 8th	Rs.3500-00
(iii)	Class 9th to 10th	Rs.4500-00
(iv)	Class 11th to 12th	Rs.6000-00

(v)	B. A., B. Sc., B. Com., BBA, BCA or any other recognised degree course	Rs. 10000-00
(vi)	ITI Course	Rs.10000-00
(vii)	Paramedical Courses	Rs.10000-00
(viii)	M. A., M. Se., LLB, B. Ed., LLM, M. Corn., M. Lib., MBA, MCA or any other recognised PG Course	Rs. 15000-00
(ix)	Three Years Engineering or any other Recognised Diploma Course	Rs. 30000-00
(x)	M. B. B. S., B. E, B. Tech., M.Tech., B. D. S., B. V. SC., M.S., M. D. or any other Technical or Medical Degree or PG Courses	Rs. 50000-00

- (2) The financial assistance shall also be given to the dependent brothers/sisters of the beneficiary.
- (3) The financial assistance on account of education shall be available to the regular students, however in case of the students pursuing the study through distance mode from IGNOU, Jammu University, Kashmir University also the financial assistance may be extended on case to case basis.
- (4) The financial assistance in this behalf shall be restricted to two children/dependents of the beneficiary irrespective of the Class/Course in a particular academic year.
- (5) An application for grant of financial assistance under this rule shall be submitted to the officer authorised by the Board in this behalf in Form Nu. XXXVI & XXXVII respectively up to 12th standard and higher education respectively.
- (6) The officer authorised by the Board, on detection of any fraud or wrong payment, may start proceedings of recovery of the amount paid as if these were arrears of land revenue.

Financial Assistance for Marriage

- (1) The beneficiary shall be entitled to financial assistance of rupees twenty five thousand by the Board for the marriage of his children.
- (2) A beneficiary would be entitled to this assistance for his own marriage also.
- (3) The financial assistance on account of marriage shall be restricted to three members of the family of the beneficiary including his dependent unmarried brothers and sisters.
- (4) Explanation—"Family" means the husband, wife, son(s) and daughter(s) of the beneficiary and also includes his parents or brother (s) or sisters) which are solely dependent upon him.
- (5) An application in Form No. XXXVIII duly authenticated by the appropriate authority/person in this regard shall be submitted along with proof of marriage to the officer authorised by the Board in this behalf.
- (6) The officer authorised by the Board, on detection of any fraud or wrong payment, may start proceedings of recovery of the amount paid as if these were arrears of land revenue.

Financial Assistance for Treatment of Chronic Diseases

- (1) The Board may provide financial assistance up to a maximum limit of rupees one lakh to the beneficiary and or his dependent family members in a financial year suffering from life consuming diseases like Cancer and other specified life consuming diseases notified by the Government from time to time.
- (2) The financial assistance of rupees one lakh or actual expenditure whichever is less incurred on treatment during hospitalisation or post hospitalisation period, as may be necessary, for survival of the patient shall be sanctioned.

- (3) An application in Form No. XL duly authenticated by the appropriate authority/person in this regard shall be submitted along with proof of ailment to the officer authorised by the Board in this behalf.
- (4) The officer authorised by the Board, on detection of any fraud or wrong payment, may start proceedings of recovery of the amount paid as if these were arrears of land revenue.
- (5) The officer authorised by the Board shall maintain a register of all the applications received for benefits under the scheme in a register in Form XXIX and shall enter all the benefits given to a beneficiary in a register in Form XXX.

Bank Loan Assistance under Bank tie-up scheme & loans on concessional rates for marginalized society by The Jammu & Kashmir Scheduled Castes, Scheduled Tribes & Backward Classes Development Corporation Limited

Introduction

The Jammu & Kashmir Scheduled Castes, Scheduled Tribes & Backward Classes development corporation Limited; a wholly owned corporation of the Jammu & Kashmir Government, registered under the companies Act 1956, as a service institution. The Corporation is managed by the Board of Directors, constituted by the State Government.

Broad Objectives

The prime objective of the Corporation is to work for socio-economic and educational upliftment of its target group people belonging to Scheduled Castes, Scheduled Tribes, Backward Classes, Notified National Minorities, Safai Karamcharis / Scavengers & Handicapped, to take wide range of socio-economic activities, to provide better self employment avenues so that they can become economically independent and self reliant members of the society.

The corporation can undertake a wide range of activities for Socio-Economic and educational upliftment of the weaker sections of society belonging to Scheduled Castes, scheduled Tribes, Backward Classes, Notified National Minorities, Safai Karamcharis / Scavengers & Handicapped (Persons with Disabilities).

The corporation provides subsidy with Band Loan Assistance under Bank Tie-up scheme and loans on concessional rates of interest under Direct Financing Scheme in collaboration with National Level Finance and Development Corporations of the Govt. of India, to the target group persons for establishment of income generating units in various trades/activities, to improve their Socio-Economic standard.

Target Group

Scheduled Castes

As declared vide constitution (J&K) scheduled castes order, 1956:

1. Barwala
2. Basith
3. Batwal
4. Chamar or Ramdasia
5. Chura
6. Dhyar
7. Doom or Mahasha

8. Gardi
9. Jolaha
10. Megh/Kabirpanthi
11. Ratal
12. Saryara
13. Watal

Scheduled Tribes

As declared vide constitution (J&K) Scheduled Tribes order, 1989 (as amended vide order no. 3 of 1991 and order no. 36 of 1991):

1. Balti
2. Beda
3. Botboto
4. Brokpa Drokpa, Dara, Shin
5. Changpa
6. Garra
7. Mon
8. Puripa
9. Gujjar
10. Bakarwal
11. Gaddi
12. Sippi

Backward Classes

As declared vide SRO No. 272 dated 03.07.1982 read with SRO No. 316 dated 18.07.1985, SRO No.208 dated 10.06.1999 and SRO No.124 dated 26-04-2000 :

1. Behak hanjies and Shikara – wallas not attached with house boats or owned by house boat owners.
2. Fishermen including Gada Hanji.
3. Markbans whose sole livelihood depends on Markbani

4. Village Potters (Kumars)
5. Shaksaz
6. Shoe Repairs (Sweepers)
7. Bangies
8. Barbers(Rural only)
9. Village Washermen
10. Bhands
11. Mirasis
12. Madaries/ Bazigars
13. Kulifaquir
14. Dhamali Faquir
15. Doods
16. Shuprin wattal
17. Sansis Sikligars
18. Sansis
19. Jhewars
20. Graties
21. Telies (Rural only)
22. Lohars
23. Tarkhans

Notified National Minorities

As declared by G.O.I. vide S.O.M.816 (E) dated 23-10-1995.

1. Muslims
2. Sikhs
3. Christians
4. Buddhist
5. Zoroastrians (Parsis).

Safai Karamchari / Scavengers — Means: A person who is wholly or partially employed/engaged in, for any sanitation work or in manual scavenging or their dependents is called Safai Karamchari / Scavenger.

Handicapped — There is no caste and income criteria for handicapped members. All male handicapped who are permanent residents of J&K state with disability of 40% or more, unemployed, not defaulters to any financial institution and in the age group of 18-60 years are eligible for grant of loan under the scheme.

Schemes of the Corporation

- 1. Bank Tie-up Scheme**
- 2. Direct Financing Scheme**
- 3. Educational Loan Schemes**
- 4. Skill Development Training Programmes**

Bank Tie-up Scheme

The Scheme is meant for SC, ST & BC categories beneficiaries. The corporation identifies the eligible beneficiaries belonging to Scheduled Castes, Scheduled Tribes and Backward Classes communities, who are permanent resident of State, living below the poverty line and not defaulter of any financial institutions, sponsors their cases to various banks in accordance with the "SERVICE AREA APPROACH" for financing, enabling them to establish income generating units with Bank Assistance. The corporation provides subsidy upto 50% of the project cost subject to maximum of Rs. 10000/- in case of SC& ST beneficiaries 33.33% subject to maximum Rs. 3000/- in case of Backward Classes beneficiaries.

ELIGIBILITY CRITERIA FOR BANK TIE-UP SCHEME:

- One should be permanent Resident of J&K State One should be a member Of SC, ST & BC Communities

- One should have the Annual family income below the Poverty Line (BPL), i.e. Rs.40500/- p.a. for Rural and Rs.51500/- p.a. for Urban areas (notified by the Planning Commission, Govt. of India from time to time).
- One should not be a defaulter of any financial institution.
- One should not have already availed the benefit of subsidy.
- One should having necessary skill/ experience in the activity/ trade applied for.

DIRECT FINANCING SCHEME:

The Corporation provides loans to the target group people in collaboration with the National Level Finance and Development Corporations of the Govt. of India, mentioned below on concessional rates of interest. The National level Corporations provide financial assistance in shape of redeemable loan against the State Government Guarantee cover to the J&K SCs, STS & BCS Development Corporation for implementing the scheme/s of loaning in the J&K State for the upliftment of target group beneficiaries. The Schemes are available subject to availability of funds from the respective National Level Corporations. The schemes are advertised in local print and/ or electronic media, accordingly:

- (A) National Scheduled Castes Finance & Dev. Corporation (NSFDC) New Delhi, (for Scheduled Castes).
- (B) National Scheduled Tribes Finance & Dev. Corporation (NSTFDC) New Delhi, (for Scheduled Tribes).
- (C) Minorities Dev. & Finance Corporation (NMDFC) New Delhi, (for National Minorities Male members).
- (D) National Backward Classes Finance & Dev. (NBCFDC) New Delhi, (for Backward Classes).

- (E) Safai Karamcharis Finance & Dev. Corporation (NSKFDC) New Delhi, (for Safai Karamcharis, Scavengers & their Dependants).
- (F) Handicapped Finance & Dev corporation (NHFDC), New Delhi, (for Handicapped male members).

The eligibilities Criteria of beneficiary for availing loan under Direct Financing Schemes areas under:

- One should belong to SC, ST, BC, Notified National Minorities (Male members), Safai Karamcharis/ Scavengers(including their dependents) and Handicapped/physically Disabled Persons (Male members).
- One should have the Annual family income below Double the Poverty Line (DPL), i.e. Rs 81,000/— p.a. for Rural and Rs.1,03000/; p.a. for Urban areas in case of SC,ST,BC, Notified National Minorities (which is fixed by the respective Apex Corporations, of the Govt. of India). In case of Handicapped category (Under NHFDC Schemes) and Safai Karamcharis/ Scavengers (under NSKFDC schemes) there is no income limit is fixed by NHFDC and NSKFDC, any unemployed person can avail the loan, to set-up income generating unit.
- The applicant who intends to avail loan for purchase of vehicle should have valid driving license for the type of vehicle applied for.
- One should not be a defaulter of any bank/ financial institution.
- Besides above mentioned eligibility criteria for Handicapped persons, the Disability of Handicapped beneficiary should be 40% and above age should be above 18 years. In case of disabled professional youths the age is 18-45 years for availing loan under NHFDC Scheme.

The areas of activities which are undertaken for financing are mainly under the following broad sectors:

1. Transport Sector activities
2. Agriculture & Allied Activities;
3. Small Business/ Trade
4. Tiny/ Cottage industry or Service activity.
5. Artisan a Traditional activities

Financing Programmes under Direct Financing Schemes:

(i) TERM LOAN SCHEME

Under the Term Loan scheme usually the Projects costing up to Rs. 5.00 Lakhs are considered. However, the Projects costing up to Rs. 30.00 Lakhs under NSFDC schemes for SC's, Projects Costing upto Rs. 10.00 Lakhs under NSTFDC, NBCFDC, NMDFC, schemes for ST's, BC's & Notified National Minorities, Projects Costing upto Rs. 15.00 Lakhs under NSKFDC for Safai Karamcharis and Projects costing upto Rs. 25.00 Lakhs for Handicapped categories are considered. The National level Corporations provide Loans assistance to the extent of 85-90% of the project cost, 5-10% is to be contributed by the J&K SCs, STS and BCS Development Corporation Limited and 5% is by the beneficiary. Interest 6-10% p.a. (depending upon quantum of loan). Repayment in 54-72 equated monthly instalments (depending upon quantum of Loan)

(ii) Micro Credit Finance Scheme (MCF) for all target group persons:

1. Under this scheme the Corporation provides loan for need based income generating schemes/units to the target group beneficiary/ies upto maximum of Rs.50000/- at concessional rate of interest i.e. 5% per annum.

2. The repayment period under the scheme is 36 months.
3. On repayment/ liquidation of loans under Micro Credit Finance, the eligible beneficiaries can avail any other loan/ financial assistance.

(iii) Mahila Samridhi Yojana (MSY) for all target group women except ST category

1. Under this scheme the Corporation provides loan for need based income generating schemes/units to the target group women beneficiary/ies upto maximum of Rs.50000/-at concessional rate of interest i.e. 4% per annum.
2. The repayment period under the scheme is 36 months.
3. On repayment/liquidation of loans under MSY, the eligible beneficiaries can avail any other loan/financial assistance.

(iv) Adiwasi Mahila Sashaktikarna Yojana (AMSY) For ST women

The scheme is available under NSTFDC Assisted Programme for ST category women. The maximum quantum of loan under the scheme is Rs.50,000/-, at concessional rate of interest i.e. 4% per annum and repayment period is 54 months. On repayment/ liquidation of loans under AMSY, the eligible beneficiaries can avail any other loan/ financial assistance.

(v) Mahila Kissan Yojana (MKY) For SC Women

The Scheme is available for Scheduled Castes women, for need based income generating units under Agriculture and Allied Activities to Agriculture Sector, the maximum quantum of Loan is Rs. 50,000/- , at the rate of interest 5% p.a. and repayment period under the scheme is '54' months.

(vi) Mahila Adikrikta Yojana Scheme (MAY) For Safai Karamcharis/(Scavenger category women)

The Scheme is available for Safai Karamcharis / Scavengers category women for need based income generating units, the maximum quantum of Loan is Rs. 75,000/- , at the rate of interest 5% p.a. and repayment period under the scheme is '54' months.

(vii) New Swamima Scheme For BC Women:

The Scheme is available for Backward Classes category women, for need based income generating units, the maximum quantum of Loan is Rs. 1,00,000/-, at the rate of interest 5% p.a. and repayment period under the scheme is '54' months.

(viii) Saksham Sheme: (For young Professional of BC Category)

The scheme is under Term loan costing upto Rs.10.00 Lacs is available for young professional of Backward Classes category to set-up their own self-employment ventures after completing professional courses such as Doctors' Clinic, Nursing Homes, Physiotherapy Clinic, Bio-Medical Labs, Lawyers' Office, Engineering unit, Chemist Shops, Architect Offices, offices for CA/Financial Consultancy etc. The rate of interest is 6-8%.

(ix) Shilpi Samriddhi Yojana (SSY) for artisans of SC category

The loan upto Rs.50,000/- under the scheme may be considered to the artisans and Handicraft persons belonging to o Scheduled Castes category. The rate of interest is 5% p.a and repayment period is '54' equated monthly installments.

(x) Shilip Sampada for artisans of BC category

The objective of the scheme is to upgrade the Technical and entrepreneurial skill by way of providing training and financial assistance under Term loan scheme for Self-employment in traditional crafts. Under the scheme loan upto Rs.10.00 Lacs is to be provided to Backward Classes category persons at the rate of interest 6-8% and repayment period is '54' equated monthly installments.

(xi) KRISHI SAMPADA SCHEME for BC Category

Under the scheme Micro Finance for the small and marginal farmers of the target group Backward Classes category persons upto Rs.50,000/- at interest rate 4%, is to be provided for vegetable grower or for any other crop for their urgent requirement of funds during Rabi and Kharif.

Procedure for selection of beneficiaries/availing of loan

UNDER BANK TIE-UP SCHEME

Any eligible person desirous Of establishing a feasible project have to apply to the District Manager of the corporation in the prescribed form available in each district office of the Corporation and also at the website of the corporation www.jkscstbccorp.in. The field staff of the Corporation conducts survey to determine suitability/ feasibility of the proposed activity and genuineness of the beneficiary. The case deemed fit is sponsored to the concerned bank operating in the area for sanction of loan. The concerned bank after pre-sanction survey sanctions the loan component and intimates to the corporation through its Distt. Manager/s regarding release of subsidy.

On receipt of sanction from the bank the corporation releases subsidy component to the bank concerned. The income generating asset is handed over to the beneficiary in presence of a committee comprising Of the Bank Manager, District Manager of the Corp. representative of insurance company and the concerned Veterinary Asstt. Surgeon (in case involving animals). District Manager of the Corporation is fully empowered to monitor the running of all units so established.

UNDER DIRECT FINANCING SCHEME

The Corporation issues advertisements for seeking applications containing all terms and conditions, in local print and/ or electronic media invariably as soon as a particular scheme/ project of financing is approved by the national level financing corporation (under Direct Financing Schemes).

On receipt of application a district level selection committee (constituted by the State Govt.) scrutinizes the documents furnished by the applicant and conducts interview of the prospective beneficiary. The committee comprises of Lead District Manager, Lead Bank Office, Assistant Director, District Employment Exchange, Projects Manager, DIC, Regional /Assistant Regional Transport Officer (in case of Transport cases) of concerned District as member/s of the committee, concerned District Manager of the corporation is Member-Secretary and Divisional Manager of the corporation is Chairman of the Committee. Therefore the selection is made keeping in view the genuineness of the applicant and feasibility of the activity in a particular area/ district. Thereafter the corporation issue sanction orders and asks the selected beneficiary to complete the legal formalities in a reasonable time. As soon as the documents are completed and the contribution is deposited by the beneficiary, the asset is handed-over to the beneficiary (as per the choice of the beneficiary) duly insured and the payment is released to the seller/ dealer.

MAIN SANTION FORMALITIES/DOCUMENTS TO BE COMPLETED BY THE BENEFICIARY

(A) Pre-sanction Documents

Besides other documents, attested copies of the following certificates/Documents with original should be attached with Loan.

- i) Permanent Resident Certificate, (ii). Caste Certificates, (iii). Income Certificate (iv). Disability Certificate (in case NHFDC's schemes) (v). Valid Driving License (in case of vehicles) (vi). Experience Certificate (if any) (vii). Ration Card/Aadhaar Card/voter card.

(B) Post-sanction Documents

Besides other formalities the beneficiary should have to execute/furnish the following documents:-

- (i) Execution of Loan Agreement/Hypothecation Deed, (ii) Execution of

AVAILABILITY OF FUNDS FROM THE RESPECTIVE APEX CORPORATIONS.

- In case of any ambiguity in the guidelines of the schemes, the decision of the:- Managing Director of J&K SC, ST & BC Dev. Corporation Ltd./decision of the Board of Directors/decision of the respective Apex Corporation/s shall be final.

Note: Loan application for (under all schemes are also available on the website of the corporation: www.jkscstbccorp.in

For further comprehensive details please contact following offices of the corporation:

Name of Office	Office Address	Contact No.
HEAD OFFICE		
Head/Regd. Office	7 Extension, Shastri Nagar, Jammu - 180004	0191-2433229 (Fax) 0191-2452009 Website: jkscstbccorp.in Email: contact@jkscstbccorp.in
DIVISIONAL OFFICES		
Divisional Office Jammu:	7 Extension, Shastri Nagar, Jammu -180004	0191-2439015
Divisional Office Srinagar:	Exchange Road, Near Red Cross Office Srinagar- 190001	0194-2481988 (Fax)
DISTRICT OFFICES OF JAMMU DIVISION		
District Office, Jammu	7 Extension, Shastri Nagar, Jammu - 180004	0191-2459746
District Office, Samba	D.C. Office Complex, Samba	
District Office, Kathua	Opp. D.C. Office Kathua	01922-233334
District Office, Udhampur	Dhar Road, opposite District Hospital Udhampur	01992-27216
District Office, Reasi	D.C. Office Complex, Reasi	

District Office, Rajouri	W.No. 10, Rajouri	0962-264980
District Office, Poonch	At Head Quarter, Surankote-185121	01965-230239
District Office, Doda	Main Bazar, Near Bus Stand Doda City	
District Office, Ramban	-do-	
District Office, Kishtwar	D.C. Office Complex Kishtwar	
DISTRICT OFFICES OF KASHMIR DIVISION		
District Office, Srinagar	Exchange Road, Near Red Cross Office Srinagar- 190001	0194-2481988 (Fax)
District Office, Ganderbal	-do-	
District Office, Budgam	Wahadatpura, Budgam	
District Office, Pulwama	Near Saadi Public School, Pulwama	
District Office, Shopian	-do-	
District Office, Anantnag	D.C. Office Complex, Anantnag	01932-214980
District Office, Kulgam	D.C. Office Complex, Kulgam	
District Office, Baramulla	Sumji Building, Chan Khan, Sopore, Baramulla	
District Office, Bandipora	-do-	
District Office, Kupwara	Regipora, Kupwara	
LADAKH REGION		
District Office, Leh	Near Taxi Stand Main Bazar, Leh 194101	01982-250053
District Office, Kargil	Near Fire & Emergency Services, Poyen, Kargil	

LIST OF INNOVATIVE SCHEMES FOR CREATING INCOME GENERATING UNITS UNDER BANK TIE-UPS/ DIRECT FINANCING SCHEMES

FARM SECTOR	NON FARM SECTOR	SERVICE SECTOR	TRANSPORT
1. Dairy units	1. Prov. Store	1. Auto Scooter Repair Shops	1. LCV-404/Matador
2. Mules units	2. Karyana Store	2. Radio/Watches Repair Shops	2. Auto rickshaws
3. Sheep/Goat units	3. Maryari Units	3. T.V. / Refrigerator	3. Gypsy Taxi
4. Camel units	4. Tea Stall	4. Electric Goods Repairing Shop	4. Tractor Trolley

5. Rabbit Rearing
6. Fisheries (Boat and Net)
7. Bullocks and Bulls Cart
8. Ponies pair
9. Pony and pony Cart
10. Camels (Single)
11. Horse and Horse Cart
12. Donkey unit (4 animals)
13. Dams (Pairs)
14. DZO
15. Broiler units 100 birds
16. Duck rearing Scheme
17. Dug Well / Shallow Tube Well
18. Piggery units
19. Poultry units
20. Ox Units
21. Saffron
22. Fodder Cultivation in Ladakh
23. Power Sprayer
24. Thresher
25. Pump set SH.P for veg. Cultivation
26. Plantation
27. Nursery
28. Water nut extraction
29. Poultry layer unit (50 birds)
30. Poultry layer unit (10 birds)
31. Ponds Fisheries
32. Local pashmina bred 10 goats (for Leh & Ladakh)
33. Bullock Units
5. Printing press
6. D.T.P Shops
7. Chemist Shops
8. Furniture Shops
9. Beauty Parlor / Barber Shops
10. Kohlu Power
11. Durrty Making
12. Atta Power
13. Papers bags
14. Card Board Boxes
15. Dhooop
16. Amber Charka
17. Gas Welding
18. Electric Welding
19. Handloom
20. Juice Shops
21. Cloths Shops
22. Artificial Jewellery Shops
23. Gift House
24. Bakery House
25. Light and Tent House
26. Book Binding
27. Cyber Café
28. Paper Making
29. Shawl/Blanket Making
30. Laundry Shops
31. Steel Furniture Mfg.
32. Trunk Mfg. Shops
33. Shoe Making
34. Cement Making
35. Fertilizer Shops
36. Bamboo Craft
37. Electric Goods
38. Cafeteria Units
39. Sweet Shops
40. Dal/Masala grinding
41. Agri. Implementation
42. Chalk Mfg.
43. Fruit Canning
44. Pickle making
45. Calcio Block Printing
46. STD/PCD Shops
47. Welding Shops
48. Tool Making
49. Tailoring
50. Typing Institute
5. Repairing of vehicles
6. Tailoring
7. Embroidery
8. Surface Grinding
9. Knitting Machines
10. Rural band (7 person)
11. Barber Shops
12. Motor Winding
13. Cycle Repair Shop
14. Photographer
15. Dhaba Units
16. Shikara
17. Ferry Boat
18. Tent/Crockery Renting out
19. Oil Depot
20. Cooking Gas Distribution
21. Public Address System
22. Photostat (Electrostat)
23. Job Typing
24. Vegetable/ Fruit Shops
25. Gherat (Atta Chakki)
26. Dry Cleaning
27. Tyre Rethreading
28. Stove Gas Repairing
29. Wall Decoration
30. Magazine and Newspaper stall
31. Fertilizer Dealership
32. Kabari Shop
33. Retain other eatable general items
5. Truck Tipper
6. LPT-709
7. TATA SUMO
8. Van Taxi
9. Innova/Tavera
10. Scorpio/any other taxi cab.

HANDICRAFT

1. Chain stitching
2. Wood Carving
3. Shawl Embroidery
4. Paper Machie
5. Carpet Weaving

The Indira Gandhi National Old Age Pension Scheme

The Indira Gandhi National Old Age Pension Scheme (IGNOAPS) is a non-contributory old age pension scheme that covers Indians who are 60 years and above and live below the poverty line. The pension scheme is part of the National Social Assistance Programme (NSAP) that was launched by the Ministry of Rural Development in August, 1995.

Contents

- Eligibility
- Pension Amount
- Computerisation of database & Operationalisation of NSAP-MIS
- Monitoring of the scheme
- See also
- References

Eligibility

All individuals above the age of 59 who live below the poverty line are eligible to apply for IGNOAPS.

Pension Amount

All IGNOAPS beneficiaries aged 60-79 receive a monthly pension of Rs. 200. Those 80 years and above receive a monthly pension amount of Rs. 500.

Computerisation of Database & Operationalisation of NSAP-MIS

On the occasion of the launching of the Indira Gandhi National Old Age Pension Scheme (IGNOAPS), it was stressed that all out efforts should be made to include details of every beneficiary in a computerized data base. A system should be devised so as to credit the amount of pension payable to each beneficiary directly into his account either in a Post Office or in a scheduled commercial bank. In compliance of the said directions and also in order to increase the transparency and accountability in the implementation, it had been decided to computerize the data base of the beneficiaries under various schemes of NSAP. NIC has been accordingly entrusted with the project and the software development. The software captures all the essential processes from identification till termination of the pension. The legacy date of more than 1 crore beneficiaries has been placed on the NSAP website. States have been asked to start operationalising the software for the districts for which data has been uploaded.

Monitoring of the Scheme

Annual verification and Social Audit has been introduced under NSAP. All the States are to complete the Annual verification by 30 June and the Social Audit by 30 September, each year. A checklist for the schemes under NSAP is provided to the National Level Monitors (NLMs) during their field visits. Each NLM is advised to visit the district, block and village level offices and meet the government functionaries, public representatives and the beneficiaries to get feedback on the implementation of the schemes under NSAP. Monthly meeting of the Divisional Head with the Nodal Officers of each State/UT is held in Delhi. Also a quarterly Performance Review Committee meeting is also held.

National Family Benefit Scheme

The Ministry of Rural Development is implementing, through State Governments and UT Administrations, a scheme namely National Family Benefit Scheme (NFBS). Under this scheme, earlier a provision of grant of Rs. 5,000/- was made in case of natural death of BPL primary bread winner. The primary BPL bread winner specified in the scheme, whether male or female, had to be a member of the household whose earning contributed substantially to the total household income. The death of such primary bread winner occurring whilst he/she was in the age group of 18 to 64 years. In the year 1998, the amount of benefit has been raised to Rs. 10,000/- in case of death due to natural causes as well as accidental causes.

The funds are released to State Governments and UTs by Ministry of Finance as Additional Central Assistance. The National Family Benefit Scheme is a sub-scheme of the National Social Assistance Programme (NSAP) and details of funds released sub-scheme wise to State/UTs are not maintained. These sub-schemes are only for BPL families.

Janani Suraksha Yojana (JSY)

Janani Suraksha Yojana (JSY) is a safe motherhood intervention under the *National Rural Health Mission (NHM)*. It is being implemented with the objective of reducing maternal and neonatal mortality by promoting institutional delivery among poor pregnant women. The scheme is under implementation in all states and Union Territories (UTs), with a special focus on Low Performing States (LPS).

Janani Suraksha Yojana was launched in April 2005 by modifying the *National Maternity Benefit Scheme (NMBS)*. The NMBS came into effect in August 1995 as one of the components of the *National Social Assistance Programme (NSAP)*. The scheme was transferred from the Ministry of Rural Development to the Department of Health & Family Welfare during the year

2001-02. The NMBS provides for financial assistance of Rs. 500/- per birth up to two live births to the pregnant women who have attained 19 years of age and belong to the below poverty line (BPL) households. When JSY was launched the financial assistance of Rs. 500/-, which was available uniformly throughout the country to BPL pregnant women under NMBS, was replaced by graded scale of assistance based on the categorization of States as well as whether beneficiary was from rural/urban area. States were classified into Low Performing States and High Performing States on the basis of institutional delivery rate i.e. states having institutional delivery 25% or less were termed as Low Performing States (LPS) and those which have institutional delivery rate more than 25% were classified as High Performing States (HPS). Accordingly, eight erstwhile EAG states namely Uttar Pradesh, Uttarakhand, Madhya Pradesh, Chhattisgarh, Bihar, Jharkhand, Rajasthan, Odisha and the states of Assam & Jammu & Kashmir were classified as Low Performing States. The remaining States were grouped into High Performing States.

Handlooms Weavers Comprehensive Welfare Scheme

Details of Handlooms Weavers Comprehensive Welfare Scheme

Name of the Scheme	Handlooms Weavers Comprehensive Welfare Scheme
Sponsored by	Both: Central & State Government
Description	The Health Insurance Scheme aims at financially enabling the weaver community to access the best of healthcare facilities in the country. The scheme is to cover not only the weaver but his wife and two children, to cover all pre-existing diseases as well as new diseases and keeping substantial provision for OPD. The ancillary Handlooms workers like those engaged in warping, winding, dyeing,

	printing, finishing, sizing, Jhala making, Jacquard cutting etc. are also eligible to be covered.
Beneficiaries	other,
Other Beneficiaries	Handloom Weavers and their families
Benefits	
Benefit Type	Others,
Other Benefits	Financial Assistance to weavers and their families
Eligibility criteria	1. The weaver should be earning at least 50% of his income from handloom weaving. 2. The scheme will cover the weaver's family of four i.e. self, spouse and two children. The scheme is to cover people between age group of 1 day to 80 years. 3. The weavers belonging to the State Handloom Development Corporations/Apex/Primary Handloom Weavers' Cooperative Societies will be covered under the Scheme. Weavers outside co-operatives can also be covered under the scheme on a certificate from the State Directorate of Handlooms that they are fulfilling the eligibility conditions.

Handicraft Artisans Comprehensive Welfare Scheme

BACKGROUND

Handicrafts constitute an important segment of the decentralized/unorganized sector of our economy. Originally, started as a part-time activity in rural areas, it has now transformed in a flourishing economic activity due to significant market demand over the years. Handicrafts have big potential as they hold the key for sustaining not only the existing set of millions of artisans spread over length and breadth of the

country, but also to increase large number of new entrants in the crafts activity. Presently, handicrafts are contributing substantially in employment generation, and export. The Handicrafts sector has suffered from basic problems of being in the unorganized sector with additional constraints like lack of education, capital, poor exposure to new technologies, absence of market intelligence and poor institutional framework. These problems have been further aggravated due to lack of proper care on the welfare of the artisans. In order to address the welfare needs of artisan, this scheme has been envisaged.

1. Rajiv Gandhi Shilpi Swasthya Bima Yojana (RGSSBY)

Rajiv Gandhi Shilpi Swasthya Bima Yojana (RGSSBY) aims at financially enabling the artisans' community to access to the best of healthcare facilities in the country.

Eligibility to get the coverage

All craft persons will be eligible to be covered under the Scheme subject to the conditions as applicable under RSBY of M/o Labour and Employment.

Pattern of Financial Assistance

The above sharing formula will be subject to any modifications made by MoLE in RSBY Scheme.

GOI share = 75% of the total premium (90% in case of J&K and NER States)

*State's share = 25% of the total premium (10% in case of J&K and NER States)

Artisan's share = Rs.30/- for registration

*In case of non-consenting states, the State share will also be contributed by GOI

BENEFITS

Annual limit per family (1+4) Which includes self, spouse and three dependent family members	Amount
IPD	Rs.30,000/
OPD	Rs.7,500/-

Except for OPD, the scheme shall align with RSBY in respect of remaining parameters such as IP treatment and final limits decided per package for IP treatment by MoLE. (Ministry of Labour & Employment)

Implementation

In states where RSBY is already under implementation and States have consented, the RGSSBY will be implemented by MoLE. The GOI premium contribution amount will be released by O/o DC (H) to State Nodal agencies upon receipt of intimation from MoLE. (Ministry of Labour & Employment)

In states or districts, where RSBY is not being implemented or where the States have not consented, the scheme will be implemented by O/O DC (H) through the service provider selected on basis of 'open tender' and will be subject to the guidelines issued by DC (H).

Monitoring and Evaluation

The O/o DC(H) will monitor the progress through its various field offices and by convening meetings with the State Governments and Insurance Company from time to time. Further, officers from the O/o DC(H) will also make periodical visits to the States from time to time for physical inspection, to review the progress of implementation of the Rajiv Gandhi Shilpi Swasthya Bima Yojana.

2. Bima Yojana for Handicrafts Artisans (Aam Admi Bima Yojana (AABY))

The objective of "Aam Admi Bima Yojana (AABY) for Handicrafts Artisans" is to provide life insurance protection to the Handicrafts Artisans.

All crafts persons will be eligible to be covered under the "AAB "Yojana for Handicrafts artisans subject to the conditions laid down by LIC from time to time. The present age between 18-59 years living below & marginally above the poverty line were provided insurance cover in the erstwhile JBY as well as in the new AABY.

Pattern of Financial Assistance

GOI contribution	Rs.290/-
Artisans' contribution	Rs. 80/-
LIC's contribution	Rs.100/-
Total premium*	Rs.470/-

The scheme details given are indicative and based on existing guidelines. These details are subject to changes in scheme by LIC. However, in case LIC changes the premium or share of respective stakeholders, then revised premium and shares will be applicable.

IMPLEMENTING AGENCY

LIC of India will be implementing the scheme and the Central Government share of premium is released to the LIC directly for coverage of Artisans under the scheme.

It is estimated to cover 8 lakhs artisans under the insurance coverage during the 12th Five Year Plan.

Benefits and Conditions

The benefits and conditions of the Scheme will be per the guidelines issued by LIC from time to time.

3. Support to artisans in indigent circumstances

During the 11th Plan period, this activity was perused as a separate non plan scheme. However during the deliberations of the Working Group on Handicrafts, it was decided that this being broadly a welfare measure, it should be included as a component under the Welfare plan scheme for 12th Plan. Accordingly, the existing non plan scheme shall be discontinued during the 12th Plan.

This scheme is proposed to support the artisans during their old age.

Eligibility

- Mastercraftmen who are the recipient of Shilp Guru Awards, National Awards or Merit Certificates or State Awards in Handicrafts will be eligible for being considered for financial assistance.
- The annual income of the artisan will not be Rs 30,000/- (Rs Thirty thousand only) or more.
- The applicant should not be a recipient of similar financial assistance from any other source.
- The artisan should not be less than 60 years of age on the date of application. Age may be relaxed in case of artisan with disabilities.

Nature of Assistance

Assistance from the government may be either in the form of monthly allowance or lumpsum grant or both. In no case however, shall the assistance exceed Rs. 2000/- (Rupees Two Thousand only) per month.

Fund Disbursement

The financial assistance pension is disbursed through Assistant Directors in the field formation of the O/o DC(H). Funds are placed with the respective field offices on yearly basis and are disbursed on monthly basis to the eligible applicants. Prescribe preforma etc. to apply for finance assistance are given at annexure.

4. Credit Guarantee Scheme

During the 11th Plan period, this activity was perused as a component of Ambedkar Hastshilp Vikas Yojana. However during the deliberations of the Sub Group on Handicrafts, it was decided that this being broadly a welfare measure, it should be included as a component under the Welfare plan scheme for 12th Plan. Accordingly, this component has been shifted from the Ambedkar Hastshilp Vikas Yojana to welfare scheme proposed for 12th Plan.

The component is envisaged to alleviate the problem of collateral security or 3rd party guarantee and remove impediments to flow of credit to handicrafts sector.

Eligibility

- The handicraft artisans/ producers groups/Self Help Groups who are engaged in manufacturing activities in Handicrafts Sector are covered under Credit Guarantee Scheme.

Financial Assistance

- This guarantee cover is extended to all the lending institutions (Member Lending Institutions) that are member of CGTSME.
- To avail this facility CGTSME is paid following guarantee money:
- A onetime guarantee fee at specified rate of CGTSME (currently 1.5 per cent for credit up to INR 2.00 Lakh) of the credit facility sanctioned, (comprising term loan and/or working capital facility) to be paid upfront to the Trust by Office of the Development Commissioner (Handicrafts).
- The annual service fee at specified rate of CGTSME (currently 0.75% per annum) shall be paid by the O/o DC(H).
- This shall be calculated on the outstanding amount to the debit of the borrower's accounts.
- The Scheme covers collateral free credit facility (term loan and working capital) extended by Eligible Lending Institutions to artisans/

manufacturers involved in manufacturing of Handicrafts upto INR 25 lakh per borrowing unit. The guarantee cover of the CGTSI is available for eligible collateral free credits upto INR 25 lakh.

- The rate of interest and the duration of the loan shall be as per the norms of lending banks i.e. the Member Lending Institutions of CGTSME.
- The coverage will be for three years.
- Service charge @ 5% of the total amount of guarantee fee/ annual service charges remitted by the agency/ agencies every year to the CGTSME, or actual, whichever is lesser will be paid to partners who facilitate credit disbursement.

5. Interest Subvention Scheme

This component is being introduced for the first time based on suggestions emerged during the deliberations of the Working Group on Handicrafts. This scheme seeks to facilitate credit access for handicrafts artisans through interest subventions for scheduled banks. It is proposed that a 3% interest subvention shall be available for artisans for loans taken from scheduled banks. Admissible amount is upto INR 50,000/- for a period of 3 years.

Eligibility:

- Handicraft artisan registered with the office of DC (H) subject to the guidelines issued by DC (H) from time to time containing eligibility criteria, identified crafts and such other conditions as deemed fit.

Financial Assistance

- An interest subvention of 3% is provided for artisans.

Funding Pattern:

The amount will be reimbursed to banks

6. Issue of Identity Cards and creation of database

During the 11th Plan period, this activity was perused as a component of Ambedkar Hastshilp Vikas Yojana. However during the deliberations of the Sub Group on Handicrafts, it was decided that this being broadly a welfare measure, it should be included as a component under the Welfare plan scheme for 12th Plan. Accordingly, this component has been deleted from the Ambedkar Hastshilp Vikas Yojana proposed for 12th Plan.

The identified artisans will be given Photo Identity card. Agencies having necessary infrastructure to undertake the work will be identified by this office.

In addition, an aadhar linked data-base of artisans will be developed to enable better targeting and monitoring.

Financial Assistance

- Assistance to the tune of INR 50/- maximum per card and software and training for this work will be provided by this office.

AAM ADMI BIMA YOJANA

FEATURES:

Ministry of Finance, Government of India has approved the merger of Social Security Schemes viz., Aam Admi Bima Yojana (AABY) and Janashree Bima Yojana (JBY).

The merged scheme is renamed "Aam Admi Bima Yojana" and has come into effect from 01.01.2013.

A) DETAILS OF THE SCHEME:

1. Eligibility criteria:

- The members should be aged between 18 years completed and 59 years nearer birthday.*

- ii) The member should normally be the head of the family or one earning member of the below poverty line family (BPL) or marginally above the poverty line under identified vocational group/rural landless household.

2. Nodal Agency

"Nodal Agency" shall mean the Central Ministerial Department/State Government / Union Territory of India/any other institutionalized arrangement/any registered NGO appointed to administer the Scheme as per the rules. In the case of "Rural Landless Households", the nodal agency will mean the State Government/Union Territory appointed to administer the Scheme.

3. Age Proof:

- a) Ration Card
- b) Extract from Birth Register
- c) Extract from School Certificate
- d) Voter's List
- e) Identity card issued by reputed employer/Government Department.
- f) Unique Identification Card (Aadhar Card)

4. Premium:

The premium to be charged initially under the scheme will be Rs.200/- per annum per member for a cover of Rs.30,000/-, out of which 50% will be subsidized from the Social Security Fund . In case of Rural Landless Household (RLH) remaining 50 % premium shall be borne by the State Government/ Union Territory and in case of other occupational group the remaining 50% premium shall be borne by the Nodal Agency and/or Member and/or State Government/ Union Territory

JANASHREE BIMA YOJANA

FEATURES:

The objective of the scheme is to provide life insurance protection to the rural and urban poor persons below poverty line and marginally above the poverty line.

ELIGIBILITY:

A person who is

*Aged between 18 and 59 years.

*Below or marginally above poverty line

*A member of any of the approved vocation/occupation groups

NODAL AGENCY:

A State Government Department which is concerned with the welfare of any such vocation/occupation group, a Welfare Fund/ Society, Village Panchayat, NGO, Self-Help Group, etc.

MINIMUM MEMBERSHIP SIZE:

Twenty five.

FORMS FOR JANASHREE BIMA YOJANA

1. Claim form & discharge receipt under JBY (Annexure A)
2. Application for scholarship under Shiksha Sahayog Yojana (Proforma A)
3. List of students eligible for scholarship under Shiksha Sahayog Yojana (Proforma B)
4. Certificate of utilisation (Proforma C)

Rashtriya Swasthya Bima Yojana

The workers in the unorganized sector constitute about 93% of the total work force in the country. The Government has been implementing some social security measures for certain occupational groups but the coverage is miniscule. Majority of the workers are still without any social security coverage. One of the major insecurities for workers in the unorganized sector is the frequent incidences of illness and need for medical care and hospitalization of such workers and their family members. Despite the expansion in the health facilities, illness remains one of the most prevalent causes of human deprivation in India.

It has been clearly recognized that health insurance is one way of providing protection to poor households against the risk of health spending leading to poverty. The poor are unable or unwilling to take up health insurance because of its cost, or lack of perceived benefits. Organizing and administering health insurance, especially in rural areas, is also difficult. Recognizing the need for providing social security to these workers, the Central Government has introduced the Rashtriya Swasthya Bima Yojana (RSBY). Till March 25, 2013, the scheme had 34,285,737 Smart Cards and 5,097,128 hospitalization cases.

- *Gensis of RSBY*
- RSBY- The Scheme
- Enrollment Process
- Smart Card
- Service Delivery
- Unique Features Of Rsby
- Central Complaint & Grievance Redressal System

GENSIS OF RSBY

In the past, the Government had tried to provide a health insurance cover to selected beneficiaries either at the State level or National level. However, most of these schemes were not able to achieve their intended objectives. Often there were issues with either the design and/ or implementation of these schemes.

Keeping this background in mind, Government of India decided to design a health insurance scheme which not only avoids the pitfalls of the earlier schemes but goes a step beyond and provides a world class model. A critical review of the existing and earlier health insurance schemes was done with the objective of learning from their good practices as well as seeks lessons from the mistakes. After taking all this into account and also reviewing other successful models of health insurance in the world in similar settings, RSBY was designed. It has started rolling from 1st April 2008.

RSBY- THE SCHEME

RSBY has been launched by Ministry of Labour and Employment, Government of India to provide health insurance coverage for Below Poverty Line (BPL) families. The objective of RSBY is to provide protection to BPL households from financial liabilities arising out of health shocks that involve hospitalization.

Eligibility

- Unorganized sector workers belonging to BPL category and their family members (a family unit of five) shall be the beneficiaries under the scheme.
- It will be the responsibility of the implementing agencies to verify the eligibility of the unorganized sector workers and his family members who are proposed to be benefited under the scheme.

- The beneficiaries will be issued smart cards for the purpose of identification.

Benefits

The beneficiary shall be eligible for such in - patient health care insurance benefits as would be designed by the respective State Governments based on the requirement of the people/ geographical area. However, the State Governments are advised to incorporate at least the following minimum benefits in the package / scheme:

1. The unorganised sector worker and his family (unit of five) will be covered.
2. Total sum insured would be **Rs. 30,000/-** per family per annum on a family floater basis.
3. Cashless attendance to all covered ailments
4. Hospitalization expenses, taking care of most common illnesses with as few exclusions as possible
5. All pre-existing diseases to be covered
6. Transportation costs (actual with maximum limit of **Rs. 100** per visit) within an overall limit of **Rs. 1000**.

Funding Pattern

- *Contribution by Government of India: 75% of the estimated annual premium of **Rs. 750**, subject to a maximum of **Rs.565** per family per annum. The cost of smart card will be borne by the Central Government.*
- *Contribution by respective State Governments: 25% of the annual premium, as well as any additional premium.*

- The beneficiary would pay **Rs. 30** per annum as registration/ renewal fee.
- The administrative and other related cost of administering the scheme would be borne by the respective State Governments

ENROLLMENT PROCESS

An electronic list of eligible BPL households is provided to the insurer, using a pre-specified data format. An enrollment schedule for each village along with dates is prepared by the insurance company with the help of the district level officials. As per the schedule, the BPL list is posted in each village at enrollment station and prominent places prior to the enrollment and the date and location of the enrolment in the village is publicized in advance. Mobile enrollment stations are set up at local centres (e.g., public schools) in each village.

These stations are equipped by the insurer with the hardware required to collect biometric information (fingerprints) and photographs of the members of the household covered and a printer to print smart cards with a photo. The smart card, along with an information pamphlet, describing the scheme and the list of hospitals, is provided on the spot once the beneficiary has paid the 30 rupee fee and the concerned Government Officer has authenticated the smart card. The process normally takes less than ten minutes. The cards shall be handed over in a plastic cover.

SMART CARD

Smart card is used for a variety of activities like identification of the beneficiary through photograph and fingerprints, information regarding the patient. The most important function of the smart card is that it enables cashless transactions at the empanelled hospital and portability of benefits across the country. The authenticated smart card shall be handed over to the beneficiary at the enrollment station itself. *The photograph of the head of the*

family on the smart card can be used for identification purpose in case biometric information fails.

SERVICE DELIVERY

A list of the hospitals (both public and private) (External website that opens in a new window) will be provided at the time of enrollment. A helpline number will also be provided along with the smart card. Based on the qualifying criteria, both public and private hospitals will be empanelled by the insurance company. The beneficiary will have the option to choose hospitals where they want to go.

No payment for the treatment cost up to **Rs. 30000/-** would be paid to the hospital.

In case of Cashless service, the patient will not have to spend any amount for taking the treatment and hospitalization. It is the job of hospital to claim from the insurer.

UNIQUE FEATURES OF RSBY

The RSBY scheme is not the first attempt to provide health insurance to low income workers by the Government in India. The RSBY scheme, however, differs from these schemes in several important ways.

- Empowering the Beneficiary
- Business Model for all Stakeholders
- Insurers
- Hospitals
- Intermediaries
- Government
- Information Technology (IT) Intensive

- Safe and foolproof
- Portability
- Cash less and Paperless transactions
- Robust Monitoring and Evaluation

CENTRAL COMPLAINT & GRIEVANCE REDRESSAL SYSTEM

Central Complaint and Grievance Redressal System (External website that opens in a new window) (CGRS) ensures that the grievance relating to RSBY is disposed by the use of ICT which automatically tracks and pursues the status. All the stake holders can file an online complaint(External website that opens in a new window) about the Scheme. Online tracking facility of the complaint is also available. Users can refer the manual(External website that opens in a new window) for detailed information related to CGRS.

Centrally Sponsored National Scheme on Welfare of Fishermen

Name of the Scheme	National Scheme of Welfare of Fishermen
Type	Centrally Sponsored Scheme
Year of commencement	1991-92 by amalgamating two schemes – Janta Personal Accident Policy (Started in 1983) and National Welfare Fund for Fishermen (started in 1986-87). A new programme called Saving-cum-Relief. Training and Extension scheme(started in 1994-95 after modification of the scheme, namely, Training / Seminar/ Workshop) which was operated as a separate scheme till 2006-07 has been merged with the National Scheme of Welfare of Fisherman as a component of the Scheme.

Objectives	<p>The main objective of the scheme are:</p> <p>a) to provide basic amenities like housing, drinking water, community hall etc. for fishers</p> <p>b) to facilitate better living standards for fishers and their families</p> <p>c) to uplift social and economic securities for active fishers and their dependents and</p> <p>d) to update knowledge and improving skills of fishers in regard to modern fishing technology.</p>
Salient features	<p>The scheme would enhance the basic civic amenities such as housing, drinking water and other essential requirements and would uplift the socio economic status of the fishers. The fishermen village would be provided with tube wells at the rate of one tube well for every 20 houses and common working place.</p>
Structure of the scheme	<p>The scheme will be operated with the following four components:</p> <ol style="list-style-type: none"> 1) Development of Model Fishermen Villages 2) Group Accident Insurance for Active Fishermen 3) Saving-cum-Relief; and 4) Training & Extension
Funding pattern	<p>In case of 1st three component of Scheme (Development of Model Fishermen Villages, Group Accident Insurance for Active Fishermen; and Saving-cum-Relief), the assistance is shared on 50:50 basis by the Government of India and State Government and in case of UT Admn., 100% Assistance is born by the Government of India. In case of North Eastern States, the assistance is shared on 75:25 basis between the Government of India and the State Government. The assistance for Training & Extension is shared on 80:20 basis</p>

	by the Government of India and the State Government and in case of UT Administrations/ FISHCOPFED 100% assistance is given by the Government of India.
Eligibility	Assistance under the scheme is provided to all fishermen and fishing villages.
Target Group/Beneficiaries	Fish Farmers/ fishers including both fishermen and fisherwomen.
Area of operation	Marine, Inland, and brackish water area of all the States and Union Territories.
Implementing agency	State Governments/UT Administrations, FISHCOPFED.
Procedure for applying	Beneficiaries are required to submit viable proposals through the concerned States/UTs to the Ministry for availing the funds.

Mahatma Gandhi Bunkar Bima Yojana (MGBBY)

INTRODUCTION:

The Government of India had introduced the 'Bunkar Bima Yojana' in December, 2003 which was a combination of Janshree Bima Yojana and Add-on Group Insurance Scheme being implemented in collaboration with the Life Insurance Corporation of India. Since, 2005-06 this scheme was revised and has been implemented revised with title "Mahatma Gandhi Bunkar Yojana".

During the XI Plan the Mahatma Gandhi Bunkar Yojana will be implemented with enhance benefits. The Scheme will cover 6666665 weavers during the period 2007-08 to 2011-12 including maximum renewal cases each year.

OBJECTIVE:

The basic objective of the 'Mahatama Gandhi Bunkar Bima Yojana' is to provide enhanced insurance cover to the handloom weavers in the case of natural as well as accidental death and in cases of total or partial disability.

ELIGIBILITY:

1. For availing of assistance under the scheme, the weaver should fulfill the following conditions:-

- The weaver should be earning at least 50% of his income from handloom weaving.
- All weavers, whether male or female, between the age group of 18 and 59 years are eligible to be covered under the scheme, including minorities, women weavers and weavers belonging to NER.
- The weavers belonging to the State Handloom Development Corporations/Apex/ Primary Handloom Weavers' Cooperative Societies will be covered under the Scheme. Weavers outside co-operative can also be covered under the scheme on a certificate from the State Directorate of Handlooms that they are fulfilling the eligibility conditions.
- It will be the responsibility of the State Director in charge of Handlooms to verify the eligibility of the weavers who are proposed to be covered under the scheme.
- It will be the responsibility of the State Director In charge and ICICI to ensure that women weavers, weavers belonging to minorities and weavers of NER States (Arunachal Pradesh, Assam, Manipur, Meghalaya, Mizoram, Nagaland, Tripura and Sikkim) are given adequate representation while implementing the scheme.

ADMINISTRATION:

The authority in-charge of Handlooms in the State shall finalise insurance coverage of the weavers with the Life Insurance Corporation of India.

SALIENT FEATURES OF THE INSURANCE COVERAGE:

The scheme will be administered by the LIC of India.

The authority in-charge of Handlooms in the State shall finalise insurance coverage of the weavers with the Life Insurance Corporation of India.

BENEFITS:

S.No.		Benefits from 1.10.07
(i)	Natural Death	Rs.60,000/-
(ii)	Accidental Death	Rs.1,50,000/-
(iii)	Total Disability	Rs.1,50,000/-
(iv)	Partial Disability	Rs.75,000/-

PREMIUM:

The annual premium of Rs.330/- per member will be shared as under:

GOI contribution	Rs.150/-
Weavers' contribution	Rs. 80/-
LIC's contribution	Rs.100/-
Total premium	Rs.330/-

OPERATIONAL MODALITIES:

1. The scheme is renewable every year and continuation of coverage is ensured only on payment of premium on the due date of renewal every year. The premium amount shall be paid by the beneficiary only one

time for the whole year to the Life Insurance Corporation of India. This scheme will be effective from 1.10.2007.

2. The premium, once paid, shall not be refunded.
3. Maximum number of renewals shall be effected each year. The insurance coverage is ordinarily effective only after receipt of entire amount of premium i.e. both the Government's as well as beneficiary's share. In an unlikely situation where the Government's share of premium is not ready, the LIC shall accept the share of the beneficiary and effect the coverage accordingly.
4. The office of the State Director-in-charge of Handlooms & Textiles and its sub-ordinate offices in the field shall be the Nodal agencies for implementation of the scheme. Nodal agency will act for and on behalf of the insured members in all matters relating to the insurance cover. LIC will get in touch with State Directors In-charge of Handlooms for identification of beneficiaries, furnishing forms, instructions etc. for maximum coverage of weavers under the scheme.
5. A prospective beneficiary shall be required to fill up an application-cum-nomination form and submit the same to the nodal agency along with his/her share of the premium. The application form shall be made available to the nodal agencies by the LIC. No medical certificate is required and self-certification would suffice the purpose.
6. On receipt of the above, the nodal agency shall scrutinize the application and if found eligible, shall accept the premium amount and forward the lists of such beneficiaries along with premium amount to the LIC.
7. On receipt of the premium amount along with the list of beneficiaries from the nodal agencies, the LIC shall issue Cards/Certificates to all the weavers covered under the scheme and it should be designed in such a way that the month/date of renewal should also be mentioned.

The cards should be in vernacular language. This would enable weavers to claim their dues from LIC.

8. In the case of death or disability, the nominee/ beneficiary concerned shall submit his/her claim to the LIC through the nodal agency with required documentary evidence such as death certificate/post-mortem examination report/medical certificate/ discharge certificate and other related documents, as applicable. The nodal agency shall forward the claim, to the LIC within 15 days of receipt of the claim. LIC shall settle the claim within one month from the date of receipt of the claim and pay the amount to the beneficiary/ nominee directly by A/c Payee Cheque (under intimation to the Nodal Agency) or through the nodal agency.
9. In the event of non-payment of the insurance premium for the next year by the beneficiary, the insurance cover shall automatically cease. The beneficiary will however be free to rejoin the scheme in any subsequent year on payment of required premium.
10. In case a handloom weaver changes his employment during the period of insurance from one Society or Corporation to another, he/she, as the beneficiary of the scheme, shall furnish intimation to the nodal agency.
11. The State Governments and the State Handloom Corporations/Apex/Primary Handloom Weavers Cooperative Societies/Unions/ Associations shall be actively associated in implementation of the scheme by way of sensitizing the handloom weavers to join the scheme by advertisements through print and other media.
12. The nodal agencies shall submit periodical reports indicating the details of coverage and settlement of claims to the Development Commissioner for Handlooms, Ministry of Textiles.

ADDITIONAL BENEFITS:

1. The "Mahatma Gandhi Bunkar Bima Yojana" also provides scholarship to the children of parents who are covered under it under "Shiksha Sahyog Yojana".
2. A scholarship of Rs.300/- per quarter per child is to be paid to students studying in standard IX to XII for a maximum period of four years or till they complete XII standard, whichever event occurs earlier. The scholarship will be for academic year June to May.
3. The benefit is restricted to two children of the member covered. Both the children irrespective of gender based discrimination will be covered for scholarship.
4. If a student fails and is detained in the same standard, he will not be eligible for scholarship for the next year in the same standard. It may be ensure that the bright and scholarly students from weaver community getting benefits under MGBBY – Siksha Sahayog Yojana need to be brought to limelight so as to encourage the children of the other weaver families to emulate them.
5. Once a person is admitted as a member under Mahatma Gandhi Bunkar Bima Yojana, further proof of income is not necessary at the time of selection of beneficiary under the scheme.
6. No premium is charged either to the parent of the scholarship holder or to the nodal agency. It is an additional benefit given to the children of the parents covered under Mahatma Gandhi Bunkar Bima Yojana. If the premium under Mahatma Gandhi Bunkar Bima Yojana is not paid on annual renewal date in such case, the child shall not be eligible for scholarship.
7. The beneficiaries have to be selected for "Shiksha Sahayog Yojana" out of the members covered under Mahatma Gandhi Bunkar Bima Yojana. The targeted beneficiary students of a State may be divided

among the members covered under Mahatma Gandhi Bunkar Bima Yojana in proportion to the number of lives covered within that State. The final selection shall be based on the criteria of poorest of the poor, as the number of scholarships is limited and without any gender discrimination.

8. The member of Mahatma Gandhi Bunkar Bima Yojana whose child is eligible for scholarship shall fill up an application form (available with the nodal agency) and submit to the nodal agency. The applications duly filled up and certified will be sent along with the list of beneficiary students by the nodal agency to the concerned LIC P&GS Unit for disbursement of scholarship under "Shiksha Sahayog Yojana". The scholarship will be disbursed to the beneficiary students through the concerned nodal agency.
9. LIC will send the Account Payee Cheque in the name of the nodal agency along with list of beneficiary students who will pass on the scholarship to eligible students. Nodal agency has to maintain records and submit certificate of utilisation periodically to LIC, P&GS Unit.

CLAIM PROCEDURE:

The beneficiary of the deceased member will be required to furnish the original death certificate to the nodal agency who will arrange to forward the same along with the claim papers to LIC i.e.; the Branch which has originally finalised the insurance cover. LIC will settle the claims by sending A/c Payee Cheque directly to the beneficiary; however, intimation to this effect has to be furnished to the State Government concerned and to the Office of the Development Commissioner for Handlooms. In the case of accidental claim, police inquiry report will also be required to be submitted. The detailed procedure will be mainly on the lines of the procedure of Social Security Group Schemes of the LIC.

RELEASE OF FUNDS:

1. For release of funds, LIC and the Authority In-charge of Handlooms in the State shall identify the weavers to be covered under the MGBBY. The Office of the Development Commissioner for Handlooms (DCHL), Government of India (GOI) in the Ministry of Textiles (MOT) shall release its share of the premium to the Life Insurance Corporation of India directly in advance, based on the number of handloom weavers to be covered under the Scheme. Every subsequent request for release must be accompanied with the note on the performance of the insurance company regarding the claims made and claims settled.
2. The Central Government share of the premium will be released directly to the LIC.

MONITORING AND EVALUATION

1. Monitoring and evaluation of the progress of the Scheme will be done by the State Governments, which will submit quarterly physical and financial progress reports to the Development Commissioner for Handlooms.
2. LIC will hold a meeting the State Director/Commissioner Incharge of Handlooms and the Assistant Director, Handlooms at the district level in the 2nd week of every month to review the implementation of the MGBBY Scheme. LIC will arrange to provide the figures pertaining to that State from their Claims Department well in advance.
3. The Office of the Development Commissioner for Handlooms will monitor the progress through its field office and by convening meetings with State Governments and LIC from time to time.
4. This scheme shall be evaluated at the time of mid term appraisal of the XI Plan.

“Health Insurance Scheme (HIS)” – A Component of Handlooms Weavers Comprehensive Welfare Scheme

1. INTRODUCTION:

The Government of India was implementing a Health Package Scheme since the year 1992-93 as a welfare measure for the benefit of handloom weavers. The Government of India had introduced the Health Insurance Scheme for Handloom Weavers in 2005-06 which was implemented through with ICICI Lombard General Insurance Company Ltd. This scheme will be implemented in the revised form in 2007-08 and 2008-09. The objective and other salient features of the Health Insurance Scheme are given below:

2. OBJECTIVE:

The Health Insurance Scheme aims at financially enabling the weaver community to access the best of healthcare facilities in the country. The scheme is to cover not only the weaver but his wife and two children, to cover all pre-existing diseases as well as new diseases and keeping substantial provision for OPD. The ancillary Handlooms workers like those engaged in warping, winding, dyeing, printing, finishing, sizing, Jhala making, Jacquard cutting etc. are also eligible to be covered.

3. SALIENT FEATURES OF THE SCHEME

3.1 FUNDING PATTERN

- i. Contribution by the Govt. of India : Rs.642.47/- per annum

(Premium (Rs.556.50))

Service Tax Rs. 85.97:

(@ 12.3% (for the year 2007-08)

- ii. Contribution by the Handloom : Rs.139.13/- per annum
weaver/ state Govt.

The minimum contribution by the weavers should be Rs. 50/- per family even in cases where State Governments are making contribution on his behalf.

- iii. **Total premium : Rs.781.60/- per annum**
(Including Service Tax)

3.2 Release of funds

1. The Central Govt's. share of premium will be released to the ICICI Lombard directly for coverage of weavers under the scheme in instalments. An amount equivalent to the Governments contribution of premium amount and service tax to the extent of 30% of the premium of the total number of weavers to be covered will be released to the Company. At any point of time when 66% of the above mentioned amount is utilised towards enrolment of the weavers, the company shall send a progress report to the Office of the Development Commissioner for Handlooms indicating the number of people enrolled and funds utilised for the same. On receipt of progress report, which will be corroborated further by a certificate from the State Government, Office of the Development Commissioner for Handlooms will take steps to release the next instalment of 30% of the premium. Further releases will be made in the same proportion till the figure of 90% is reached. Once UCs have been received for 90% then only the remaining amount of 10% will be released.
2. Service Tax, as applicable, on the annual insurance premium of Rs.695.63/- will be borne by the Government of India.

3. ICICI Lombard will roll over to the next policy period the surplus amount, if the claim paid, claims in process including IBNR and TPA charges is less than 70% of the annual premium approved.

4. IMPLEMENTING AGENCIES

The scheme will be implemented by the O/o DCHL through ICICI Lombard General Insurance Company Ltd. The State Director of Handlooms/Director of Industries/in-charge of Handlooms will be responsible for ensuring efficient implementation of the scheme in their respective States.

5. ELIGIBILITY:

For availing the benefits under the 'Health Insurance Scheme for handloom weavers', (hereinafter the word "weaver" shall include the ancillary handlooms workers like those engaged in warping, winding, dyeing, printing, finishing, sizing, Jhala making, Jacquard cutting etc. The weaver should fulfill the following conditions:-

- The weaver should be earning at least 50% of his income from handloom weaving.
- All weavers, whether male or female, are eligible to be covered under the "Health Insurance Scheme". The scheme will cover the weaver's family of four i.e. self, spouse and two children. The scheme is to cover people between age group of 1 day to 80 years.
- It will be the responsibility of the State Director In charge and ICICI to ensure that women weavers, weavers belonging to minorities and weavers of NER States (Arunachal Pradesh, Assam, Manipur, Meghalaya, Mizoram, Nagaland, Tripura and Sikkim) are given adequate representation while implementing the scheme.
- The weavers belonging to the State Handloom Development Corporations/Apex/Primary Handloom Weavers' Cooperative

Societies will be covered under the Scheme. Weavers outside cooperatives can also be covered under the scheme on a certificate from the State Directorate of Handlooms that they are fulfilling the eligibility conditions.

- It will be the responsibility of the State Director in charge of Handlooms to verify the eligibility of the weavers and ancillary workers, who will be the beneficiaries of the scheme.

6. COVERAGE

The ICICI Lombard shall pay / reimburse expenses incurred by the weavers in course of medical treatment availed of in any hospital or nursing home within the country, subject to limits/sub-limits.

7. CASHLESS FACILITY

The ICICI Lombard shall through its authorized representatives (Third Party Administrator) provide a cashless facility in empanelled hospitals / nursing homes in various states all over the country. This would mean that a patient can avail of treatment in any one of the panel hospitals without actually having to pay the bills. In case a patient has to go to a doctor or a clinic, not in the approved list, he can submit the prescription and the vouchers for the medicines to the ICICI Lombard or its authorized representative (TPA) who will ensure that full payment is made within 15 days after receipt of all the requisite documents and information.

8. PERIOD

- 8.1 The Policy shall be valid for a period of 12 months, from the date of receipt of premium by the insurer.
- 8.2 One weaver family would normally receive the benefits for one year on payment of his / her share of the premium, which will be eligible to be renewed for one more year on payment of his/ her share of the premium each year.

- 8.3** Primacy should be given for renewals. Minimum 80% of the cases should be renewed in the 2nd year. Failure to achieve 80% renewals in the 2nd year would result in debarment of the company.

9. BENEFITS

(in Rs.)

Annual Limit per family (1+3)	15,000/-
Sub Limits per Family:	
All pre-existing Diseases + New Diseases	15,000/-
Maternity Benefits (per child for the first two)	2,500/-
Dental treatment	250/-
Eye treatment	75/-
Spectacles	250/-
Domiciliary Hospitalisation	4,000/-
Ayurvedic/Unani/Homeopathic/Siddha	4,000/-
Hospitalisation (including pre and post)	15,000/-
Baby coverage	500/-
OPD	7,500/-
Limit per illness	7,500/-

Exclusions: Corrective cosmetic surgery or treatment, HIV, AIDS, Sterility, Venereal diseases, Intentional self-injury, use of intoxicating drug or alcohol. War, riot, Strike, Terrorism acts & nuclear risks.

10. OPERATIONAL MODALITIES:

- 10.1** The State Director Incharge of Handlooms shall finalize insurance coverage of the weavers with the ICICI Lombard.

- 10.2** The scheme will be effective from the date of issue of the Guidelines of **"Health Insurance Scheme"** for handloom weavers by the Government of India.
- 10.3** The office of the State Director-in-charge of Handlooms & Textiles and its sub-ordinate offices in the field shall be Nodal agencies for implementation of the scheme.
- 10.4** The Central Govt's. share of premium will be released to the ICICI Lombard directly for coverage of weavers under the scheme in instalments. An amount equivalent to the Governments contribution of premium amount and service tax to the extent of 30% of the premium of the total number of weavers to be covered will be released to the Company. At any point of time when 66% of the above mentioned amount is utilised towards enrolment of the weavers, the company shall send a progress report to the Office of the Development Commissioner for Handlooms indicating the number of people enrolled and funds utilised for the same. On receipt of progress report, which will be corroborated further by a certificate from the State Government, Office of the Development Commissioner for Handlooms will take steps to release the next instalment of 30% of the premium. Further releases will be made in the same proportion till the figure of 90% is reached. Once UCs have been received for 90% then only the remaining amount of 10% will be released.
- 10.5** A prospective beneficiary shall be required to fill up an enrolment form and submit the same to the State Directorate of Handlooms along with his/her share of the premium. The application / enrollment form shall be made available to the State Directorate of Handlooms and / or the weavers by the ICICI Lombard.
- 10.6** The State Directorate of Handlooms shall scrutinise the application and if found eligible, shall accept the premium amount and forward

the lists of such beneficiaries along with premium amount to the ICICI Lombard.

- 10.7 On receipt of the premium amount with the list of beneficiaries from the State Directorate of Handlooms, the ICICI Lombard shall issue **Health Cards** to the State Directorate of Handlooms, along with the statement indicating the names of the individuals insured. State Directorate of Handlooms along with the implementing agency will arrange to inform individual beneficiaries about the coverage.
- 10.8 In case a handloom weaver changes his employment during the period of insurance from one Society or Corporation to another, he/she, as the beneficiary of the scheme, shall furnish intimation to the State Government.
- 10.9 The State Governments and the State Handloom Corporations/ Apex/ Primary Handloom Weavers Cooperative Societies/ Unions/ Associations shall be actively associated in implementation of the scheme by way of sensitizing the handloom weavers to join the scheme.
- 10.10 ICICI Lombard will submit a monthly report of total number of persons enrolled to the State Director / Commissioner in charge of Handlooms, who will certify the number of such enrollments and issuance of health cards after due verification.
- 10.11 The State Directorate of Handlooms shall submit periodical reports on 10th of every month indicating the details of coverage and settlement of claims to the Development Commissioner for Handlooms, Ministry of Textiles.

11. CLAIM PROCEDURE:

i. Planned Hospitalization

- a. A patient can go to any empanelled hospital/nursing homes of his/her choice. A list of such hospitals will be provided by ICICI Lombard. A copy of the same shall be placed in the website www.handlooms.nic.in
- b. The name of the patient/policy No./nature of ailment /the name of the hospital is to be communicated to ICICI Lombard or its representatives by the concerned empaneled hospitals/nursing homes. A list of ICICI Lombard's representatives (TPA)/ contact persons shall be provided by the ICICI Lombard.
- c. ID Cards to the weavers will be issued by the ICICI Lombard to the insured persons to avail the cashless facility. The details of ICICI Lombard or its representatives, phone numbers, help line numbers shall also be mentioned in the I.D. Cards for ease of reference. Additionally the empanelled hospitals shall also fax an authorization form to the ICICI Lombard or its representatives who would give approval within 12 hours.
- d. Patient would take the treatment, sign the bill and get discharged. No payment is to be made.

ii. Emergency Hospitalization

- a. The patient can be rushed to any empanelled hospital.
- b. ID Card is to be produced to the hospital and the patient can avail the treatment. Simultaneously, the family can contact the of ICICI Lombard or its representatives (TPA) over help line and submit the pre-authorization form. The ICICI Lombard or its authorized representatives (TPA) has to fax the approval to the hospital immediately.
- c. Patient would take the treatment, sign the bill and get discharged. No payment is to be made.

iii. Reimbursement Claims

Patient can avail treatment from a doctor or at a clinic in addition to the network / empanelled hospitals. The weaver can settle the Hospital bill directly by paying all the charges. The Insurance Company shall pay / reimburse expenses incurred by the weavers in course of medical treatment availed of in any hospital or nursing home which are not empanelled by the company within the country, subject to limits/ sub-limits and at not more than the approved CGHS rates. The weaver may submit the prescription and the vouchers for the medicines to the insurance company or TPA who will ensure that full payment is made within 15 days after receipt of all the requisite documents and information.

iv. Assistance

1. Additionally for any assistance State Co-coordinators of ICICI Lombard all over the country can be contacted. A list of such officers/contact persons will be provided by the ICICI Lombard in vernacular. Copy of this list will be available on the website www.handloom.nic.in & newspapers.
2. Besides giving printed lists, ICICI Lombard shall also post full details of hospitals/nursing homes, the TPAs and ICICI Lombard on the website of all related government bodies. A copy of this list will be available on the website www.handloom.nic.in

12. ROLE OF ICICI LOMBARD.

1. ICICI Lombard or its authorized representatives (TPA) will furnish a list of medium class hospitals/nursing homes for medical treatment to the handloom weavers, to the State Governments and Office of Development Commissioner for Handlooms. This list should be updated after every quarter.
2. ICICI Lombard or its authorized representatives (TPA) will also furnish a list of hospitals covered under the Health Insurance Scheme

to the State Governments in atleast 250 handloom clusters in the country for OPD / IPD cashless facilities. They may make addition/deletion on the advice of State Governments under intimation to Office of the Development Commissioner Handlooms.

3. ICICI Lombard should take all steps to make the scheme a success. The ICICI Lombard will get in touch with the State Directors in charge of handlooms for taking preparatory steps like identification of beneficiaries, furnishing forms, instructions etc. immediately for coverage of weavers under the scheme.
4. ICICI Lombard or its authorized representatives (TPA) will take all steps to popularize the scheme among the handloom weavers through out the country by various means including advertising in the print and electronic media.
5. ICICI Lombard will advertise this information related to the scheme/beneficiaries in vernacular languages. Action taken in this context will be informed to DC (HL) & State Government.
6. For early settlement of medical bills of handloom weavers under the OPD cover, the ICICI Lombard or its representatives will open offices in major handloom clusters in **atleast 250 handlooms** clusters out of 470 handlooms clusters within one month of the award of the work.
7. ICICI Lombard will send a monthly progress report on 20th of every month to the Office of the Development Commissioner for Handlooms every month indicating number of people insured, funds utilised and the claims settled.
8. ICICI Lombard will hold a meeting with State Director./Commissioner incharge of handloom on 18th of every month to review the implementation of the health insurance scheme if, it happens to be a holiday then the meeting will be held on the next working day. The Insurance company will arrange to provide the

figures pertaining to that state from their claims department well in advance. ICICI should take suitable steps to resolve the issues specially with regard to payments and reimbursements.

13. MONITORING AND EVALUATION

- 13.1** At the district level a committee of Assistant Director Handlooms of the State Government and representatives of ICICI Lombard will meet in first week of every month to monitor the progress of enrolment of applicants and payment of claims under the scheme in that district and resolve issues specially of claims.
- 13.2** The Office of the Development Commissioner for Handlooms will monitor the progress through its various field offices and by convening meetings with the State Governments and ICICI Lombard from time to time.

Pradhan Mantri Jan-Dhan Yojana (PMJDY)

Pradhan Mantri Jan-Dhan Yojana (PMJDY) is National Mission for Financial Inclusion to ensure access to financial services, namely, Banking / Savings & Deposit Accounts, Remittance, Credit, Insurance, Pension in an affordable manner.

Account can be opened in any bank branch or Business Correspondent (Bank Mitr) outlet. PMJDY accounts are being opened with Zero balance. However, if the account-holder wishes to get cheque book, he/she will have to fulfill minimum balance criteria.

Special Benefits under PMJDY Scheme

- Interest on deposit.
- Accidental insurance cover of Rs.1.00 lac

- No minimum balance required.
- Life insurance cover of Rs.30,000/-
- Easy Transfer of money across India
- Beneficiaries of Government Schemes will get Direct Benefit Transfer in these accounts.
- After satisfactory operation of the account for 6 months, an overdraft facility will be permitted
- Access to Pension, insurance products.
- Accidental Insurance Cover, RuPay Debit Card must be used at least once in 45 days.
- Overdraft facility upto Rs.5000/- is available in only one account per household, preferably lady of the household.

Documents required to open an account under Pradhan Mantri Jan-Dhan Yojana

If Aadhaar Card is not available, then any one of the following Officially Valid Documents (OVD) is required: Voter ID Card, Driving License, PAN Card, Passport & NREGA Card. If these documents also contain your address, it can serve both as "Proof of Identity and Address"

Sukanya Samridi Account

Sukanya Samriddhi Account is another welcome step from Govt of India. Honorable Prime Minister of India, launched Sukanya Samriddhi Account "A Small Savings Scheme" on 22nd January, 2015. It is part of "Beti Bachao – Beti Padhao" initiative of Government of India (GOI) also known as BBB.

OBJECTIVE:

Sukanya Samriddhi Account, Govt is trying to give a social message that Girl

Child is not a financial burden if parents of a Girl child secure their future through proper financial planning.

7 Benefits:

- a) **Highest Interest Rate** among all Small Savings Schemes offered by Govt of India: Sukanya Samriddhi Account will offer interest rate of 9.1% for current financial year i.e. FY 2014-15. It is highest among all Small Savings Schemes.
- b) **Tax Savings:** In order to encourage people to open Sukanya Samriddhi Account, Govt has exempted contribution to this account u/s 80C of the Income Tax Act, 1961.
- c) **Lock-in Period:** In my opinion this is the BEST Feature of this scheme. The maturity of account is 21 years from the date of opening of the account or Marriage of the Girl Child, Which ever is earlier. For Marriage, Girl should be of 18 years at the time of marriage. The operation of account is not permitted beyond date of marriage.
- d) **Purpose of Sukanya Samriddhi Account:** As I mentioned earlier, it is quite evident that Sukanya Samriddhi Account is launched with sole objective of financial planning for the marriage of Girl Child. Social Message is that Marriage or Education of a Girl Child is not a financial burden if parents plan well in advance.
- e) **Maturity Proceeds to be Paid to Girl Child:** On maturity of Sukanya Samriddhi Account, the account balance along with accrued interest will be paid directly to the account holder i.e. Girl Child. It gives financial independence to Girl child which is currently missing in India.
- f) **Interest to be paid even after Maturity:** Unlike other financial schemes where interest is not paid after maturity of the deposit / investment scheme. Unique feature of Sukanya Samriddhi Account is that even

after maturity, if the account is not closed by the account holder, Interest shall be payable in the account till final closure of the account.

- g) Flexibility to operate Sukanya Samriddhi Account: Based on past experience, Government of India has given lot of flexibility in terms of account operations. I am listing down few of them
- a) Account can be opened with initial deposit of Rs 1000 and thereafter any amount in multiple of Rs 100 can be deposited subject to *max limit* of 1.5 lakh during financial year. Every FY, a min sum of Rs 1000 should be deposited to keep account operative.
 - b) On attaining age of 10 years, a girl child can operate her account
 - c) Account can be closed if it is proved that account is causing undue hardship to the account holder
 - d) Account can be transferred anywhere in India

Agriculture & Irrigation Schemes

Krishi Amdani Beema Yojana:

This scheme is

- To give an *impetus* to the dying agricultural practice
- There is 14 crore hectares of agricultural land in India, of which only 44 per cent is under irrigation
- Pradhan Mantri Gram Sinchai Yojana would be introduced so that more agricultural land is irrigated.
- Talking about the plight of small and marginal farmers most of them were leaving the agricultural practice because of the uncertainty over the produce and returns.

- Under Krishi Amdani Beema Yojana the farmers don't bear any financial burden if their produce gets destroyed due to unexpected weather or for any other reason.

Pradhan Mantri Gram Sinchai Yojana:

This scheme is to

- ensure water supply to farmers round the year.
- basic contours of the agri-irrigation programme would be on lines of the PMGSY, under which each irrigation project would be selected for releasing funds by the state government after seeking nod of the concerned Zilla Parishad.
- The importance of Yojana is in the wake of poor implementation of various irrigation projects in some states despite release of central funds by different ministries under various schemes for several years.
- Besides, water is necessary for farmers as country's 50 per cent of the agriculture land is rainfed.

Soil Health Card Scheme for Every Farmer

AIM:

Farming as an activity contributes nearly 1/6th of our Gross Domestic Product and a majority of our population is dependent on it for their livelihood. Deteriorating soil health has been a cause of concern and that has been leading to sub optimal utilization of farming resources. Imbalanced use of fertilisers, low addition of organic matter and non-replacement of depleted micro and secondary nutrients over the years, has resulted in nutrient deficiencies and decrease in soil fertility in some parts of the country.

- Soil health needs to be assessed at regular intervals so as to ensure that farmers apply the required nutrients while taking advantages of the nutrients already present in the soil.

- Government has launched a scheme to provide every farmer a Soil Health Card in a Mission mode. The card will carry crop wise recommendations of nutrients/fertilizers required for farms, making it possible for farmers to improve productivity by using appropriate inputs.
- Central Government provides assistance to State Governments for setting up Soil Testing Laboratories for issuing Soil Health Cards to farmers. State Governments have adopted innovative practices like involvement of agricultural students, NGOs and private sector in soil testing, determining average soil health of villages, etc., to issue Soil Health Cards.
- A Soil Health Card is used to assess the current status of soil health and, when used over time, to determine changes in soil health that are affected by land management. A Soil Health Card displays soil health indicators and associated descriptive terms. The indicators are typically based on farmers' practical experience and knowledge of local natural resources. The card lists soil health indicators that can be assessed without the aid of technical or laboratory equipment.

BENEFITS:

- The scheme will provide all 145 million farm owners in the country with a soil health card in the next three years.
- The budget allotted Rs.100 crore for issuing cards and an additional Rs.56 crore to set up 100 mobile soil testing laboratories across the country.
- The soil health card details existing nutrient status of the soil and crop-wise recommendations of nutrients and fertilizers required, making it easier for farmers to improve productivity by using appropriate inputs.
- "Applying fertilizer, best quality seeds and ample water is not enough. Farmers should nurture their soil and know what inputs to use and in

what quantities," Modi said while launching the scheme. "Starting soil health laboratories could be an employment avenue for rural youth. In Gujarat where every farmer has a soil health card unnecessary expenses on inputs have come down and farmers have saved a lot of money."

- The agriculture ministry released Rs.86 crore for the soil health card scheme. In comparison, between 2007-08 and April 2014, the ministry had spent Rs.112 crore on the scheme. The flagship scheme of the ministry has been sanctioned Rs.568 crore for the next three years.
- Imbalanced use of fertilizer is has led to declining crop productivity in the country, further fuelled by a skewed fertilizer policy where urea is heavily subsidised, leading to overuse.
- While urea consumption increased from 59% to 66% of total consumption in 2012-13 over 2010-11, per hectare consumption of fertilizer declined from 140kg to 128kg over the same period.

Central government's social security schemes: How less than Rs 20 a day can secure financial future

Some recent schemes launched by the government may not be of much relevance but for a miniscule amount, one can ensure a comfortable financial future to make one's life easier.

Atal Pension Yojana

WHAT IT OFFERS: Pension between Rs 1,000 and Rs 5,000 a month.

WHAT IT COSTS: For a monthly pension of Rs 1,000, a 40-year-old subscriber will have to invest Rs 291 per month for 20 years, while an 18-year-old will have to contribute Rs 42 per month for 40 years.

WHO IS ELIGIBLE: All individuals between 18 and 40, who will have to contribute till they turn 60.

WHO SHOULD OPT FOR IT: This is an investment you need to make on behalf of your domestic staff who may not have anyone to look after them once they stop working.

Pradhan Mantri Suraksha Bima Yojana

WHAT IT OFFERS: Accidental death and disability cover of Rs 2 lakh.

WHAT IT COSTS: Premium is Rs 12 per year.

WHO IS ELIGIBLE: Anybody who has a savings account in the banks that offer this scheme.

WHO SHOULD OPT FOR IT: Although it is for everybody, this scheme especially suits drivers, security guards, newspaper vendors, vegetable vendors and others who are exposed to the risk of accidental death or disability.

Pradhan Mantri Jeevan Jyoti Bima Yojana

WHAT IT OFFERS: A pure protection term insurance cover which pays Rs 2 lakh to dependents in the event of the policyholder's death.

WHAT IT COSTS: Premium is Rs 330 a year.

WHO IS ELIGIBLE: Anybody in the age band of 18-70 years who has a savings account in a bank that offers this scheme.

WHO SHOULD OPT FOR IT: This is a must for any member of your staff who is the sole breadwinner in his or her family.

Rural Housing Scheme (RHS)

The Rural Housing Scheme is a State Plan scheme implemented in all the district of the division. The scheme is implemented in accordance with the guidelines of IAY.

SWARANJAYANTI GRAM SWAROZGAR YOJANA (SGSY)

The objective of the scheme is to bring the assisted poor families above the poverty line by organizing them into Self-Help Groups (SHGs) through the process of social mobilization, training, capacity building and provision of income generating assets through a mix of bank credit and government subsidy.

The funds are shared by State & Center in the ratio of 25:75 and the permitted %age of funds earmarked for various components of the scheme are

- a) Training (10% of allocation)
- b) Infrastructure (20% of allocation)
- c) Revolving fund (10% of allocation)

Haryali (IWDP)

The scheme is being implemented with the objective of Harvesting every drop of rainwater for purposes of irrigation plantations including horticulture and floriculture, pasture development, fisheries etc. to create sustainable sources of income for the village community as well as for drinking water supplies.

For ensuring overall development of rural areas through the Gram Panchayats and creating regular sources of income for the Panchayats from rainwater harvesting and management.

For employment generation, poverty alleviation, community empowerment and development of human and other economic resources of the rural areas.

For mitigating the adverse effects of extreme climatic conditions such as drought and desertification on crops, human and livestock population for the overall improvement of rural areas.

For restoring ecological balance by harnessing, conserving and developing natural resources i.e. land, water, vegetative cover especially plantations.

For encouraging village community towards sustained community action for the operation and maintenance of assets created and further development of the potential of the natural resources in the watershed.

Central Government Health Scheme

This Scheme provides comprehensive medical care facilities to Central Government employees and their family members.

Deendayal Disabled Rehabilitation Scheme

The scheme is to create an enabling environment to ensure equal opportunities, equity, social justice and empowerment of persons with disabilities.

Integrated Rural Development Program

This is self-employment program to raise the income-generation capacity of target groups among the poor.

Kasturba Gandhi Balika Vidyalaya

This scheme is to provide Educational facilities (residential schools) for girls belonging to SC, ST, OBC, minority communities and families below the poverty line(bpl) in Educationally Backward Blocks.

Kishore Vaigyanik Protsahan Yojana

This scheme provides scholarship program to encourage students to take up research careers in the areas of basic sciences, engineering and medicine.

Midday Meal Scheme

This scheme is to provide lunch (free of cost) to school-children on all working days.

National Literacy Mission Programme

The aim of this scheme is to make 80 million adults in the age group of 15 - 35 literate.

National Social Assistance Scheme

This scheme is to provide public assistance to its citizens in case of unemployment, old age, sickness and disablement and in other cases of undeserved want.

Sampoorna Grameen Rozgar Yojana

This scheme is providing additional wage employment and food security, alongside creation of durable community assets in rural areas.

Sukanya Samridhi Yojana (Girl Child Prosperity Scheme)

The scheme primarily ensures equitable share to a girl child in resources and savings of a family in which she is generally discriminated as against a male child.

Pradhanmantri Fasal Bima Yojana

Farmers in our country have often felt at risk-at times from crop losses due to natural disasters, at times by falling market prices. Several steps to help farmers who faced difficulties have been taken.

There have been insurance schemes for farmers in the past as well. However, they were unsuccessful because of various reasons-ranging from high premium rates to low claim value and non-coverage of localized crop loss. As a result, not more than 20 percent of farmers opted for crop insurance; and those who did faced many difficulties to get their due. Eventually, farmer's faith in insurance schemes eroded over time.

It was against this backdrop that in detailed consultations with states, farmers and insurance companies were held following which for farmer brothers and sisters, the farmer-friendly Pradhanmantri Fasal Bima Yojana was launched by Prime Minister of India.

The Pradhanmantri Fasal Bima Yojana has the following highlights:

- This is the biggest-ever government contribution to crop insurance.
- As a result, farmers will have to pay the lowest-ever premium rate.
- Government will bear the remaining financial burden even if the Government's share exceeds 90%.
- There will be only one premium rate for each season for all foodgrains, oilseeds and pulses - removing all variation in rates across crops and districts within a season - Kharif:2% only – Rabi: 1.5% only.
- Farmers will get full insurance cover – there will be no 'capping' of the sum insured, and consequently, claim amount will not be cut or reduced.
- For the first time, inundation has been included under localized risk

cover.

- For the first time, post-harvest losses arising out of cyclones and unseasonal rain have been covered nationally.
- For the first time, emphasis has been given to mobile and satellite technology to facilitate accurate assessment and quick settlement of claims.

This scheme will be implemented from the forthcoming Kharif season. It is simple to join and offers maximum security.



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