

Advocating for Citizens' Rights

A Manual for India

2020 Edition

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This manual has been initiated by Emmanuel Hospital Association, and further refined by Justice Ventures International, and EFICOR. If you're reading this as a hard copy, you can find a soft copy in English at EHA's website here, at Justice Ventures' website here and the Right to Food Campaign here. At those sites you'll also find similar Advocacy Manuals for most other north Indians states including; Delhi, Uttar Pradesh, W.Bengal, MP, Jharkhand, Chhattisgarh, Harayana, Manipur, Uttarkhand, Assam, Maharashtra, Rajasthan & Odisha. At the EHA site here you'll also find a simpler (16 page) manual for the basic Central Govt entitlements valid all over India as well as a specialised ones on Disability and Women. We'll attempt to update these manuals every two years. We're also hoping to create Hindi versions of many of these manuals. We've issued Creative Copyright on the manuals, which means, if you find it useful in your work, please feel free to use it however you see fit, to create any other materials from it or share it with others, as long as you follow two rules:

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Please Note: This manual is intended only as a guide to entitlements. While we have taken considerable care to ensure the accuracy of the information, since entitlements and grievance procedures are constantly changing, we cannot guarantee the accuracy of the information in the manual and are therefore not responsible for any difficulties encountered, should the information be found not to be accurate. If you find any errors/ inaccuracies in this manual, or have any suggestions for additions, kindly write to us, and we'll make the alterations.

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Advocacy Works: Some Real Stories



KAREEN GETS A WIDOWS PENSION

Kareen moved to the city from her village as a young married woman. She, her husband and 4 children lived in a makeshift 'jhuggi' (hut) in an unauthorised colony in the city's outskirts. In 2008 Kareen's 11 month old baby girl died – probably to diarrhoea. A couple of months later Kareen lost her husband. This time it was probably to TB. Kareen (pictured right) was now left with 3 children, no income, living in a tiny hut and incredibly vulnerable.

The state government has a widows pension of Rs. 1,000 a month but Kareen wasn't getting it. Some simple enquiries found that it was the Department of Social Welfare that

administers pensions (see page 31 of this manual). The department said that Kareen wasn't eligible for a pension because she didn't have a bank account. Kareen had never had a bank account, so some community worker friends went to the local bank to find out about getting one. "No," the manager informed them, "we need some identity documentation to open an account" (see page 167 of this manual). Kareen had no such documentation, so next stop was the Electoral Commission. The community workers asked the Commission to issue an Electoral Identity Card (I Card) for Kareen. After several days the officials visited her at her hut. They shook their heads and said; "No, sorry, because she lives in a slum hut, we won't give her an I card." They protested & cited the rule that all Indian residents are eligible for Election Identity Cards whether they live in a palace or a slum hut (see page 168 of this manual). After a little more hand wringing, they finally agreed.

A week or so later, armed with the Election Identity Card, the community workers went back to the bank, which thankfully opened the account. Next they went back to Social Welfare Department, confident they'd succeed. "No!" came the answer. "Even with the Bank account, she still needs some official government document proving she's been resident in here for 5 years!" Exasperated, they wrote a letter of appeal to the head of the Social Welfare Department (see guidelines for letters on page 60), which finally acceded to their request. So after 6 months of doing battle with the bureaucracy, Kareen finally got her pension, back-paid for 5 months, so now she had Rs. 5,000 in her own bank account! She beamed! It wasn't much, but the regular amount might be enough for Kareen and her children to survive.

GUDDAN GETS A GAS CONNECTION

Guddan had been trying for two years to get a 'pakka' (legal) gas connection. The staff at the gas office always gave some excuse for not being 'able' to give her the connection. Then Guddan attended an advocacy workshop during which she learned about her rights to a gas connection (page 108) and ways to advocate should the application be stalled — especially on using the **Right To Information Act**. Having that teaching in her mind Guddan went back to the gas office. Again the officer gave some excuses, but this time Guddan threatened to complain to his superior officer in the state capital, if she didn't get her connection quickly. The officer was shocked. That simple threat of action was enough and Guddan got her gas connection within weeks!



Introduction

ABOUT THIS MANUAL

India has a surprising number of government services available to its residents. Many of those services should, by rights, be available to the poor residents of villages & urban slums. Unfortunately however, many poor residents are not able to avail of these services due either to the corruption of some officials, or ignorance, or lack of confidence in residents themselves.

Often when NGO's find these government services not functioning, they attempt to provide those services themselves, opening schools, clinics, vocational training programmes, etc. Such service provision has the advantage that it may endear the NGO to people and may see results quite quickly. However, the NGO can't provide these services forever. Sooner or later, they will need to help residents to access government services which will last in the long run.

The information in this manual is only a part of a bigger strategy to empower India's poor residents. Empowerment involves not only giving the poor the knowledge of services available (pages 7-56 of this manual), but also the skills in writing & presenting applications (pages 60-62). Perhaps the most important aspect to empowerment however, is the heart to want to act selflessly for the benefit of the whole community. Appendix 1 on page 57 provides a comprehensive 10 step strategy to empowerment of residents with this knowledge, skills & heart.

Be warned – it is costly and takes years!

For each of the services listed in the Table of Contents, we give:



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- 1. The **Relevant Central & State Government Department** which delivers this service (with website).
- 2. The **Entitlement/Right** to residents as per that department's policy. We also give the 'Best Reference' website where those entitlements can be clearly seen. Many entitlements (both State and Central government) can be found here. Many entitlements are also listed in a "Citizens Charter" which many government departments now have on their websites here. A summary of services available, which is available to Above & Below Poverty Line residents and the scheme/legislation name is in Appendix 2 (page 127).



3. An **Application Procedure** to apply for that entitlement; Many application procedures & forms can be found here & here. Some hard copies of forms can be found in Section K on page 136. We give hints on writing effective applications & a sample application letter in Appendix 3 (page 128). Appendix 4 (page 129) also gives some useful tips for how to deal with government officers when presenting an application. The Right to Public Services Act here requires Government officials to provide certain services (listed here) within a set time frame. If they fail to do that they will be liable to be fined.

These services include:

- Ration Cards (30 days) (here);
- Pensions (3 months) (here).
- Disability Certificate (90 days) (here);
- Disability appliance (90 days) (here);
- Admission in school (30 days) (here);
- Kanyashree (90 days) (here);
- Birth Certificate (48 hours of birth) (here); and
- Caste certificates 4 weeks (here);
- 4. **Advocacy/Create Pressure**: The application may not initially succeed because the officer might:
 - Be away on leave, on 'election duty'; or
 - Claim that you've come to the wrong office; or
 - Say he has no authority to deal with your application & the officer with authority is away; or
 - Claim that he has no 'budget' this year; or
 - Claim that he doesn't have sufficient staff available; or
 - Ask for some 'chai pani' (bribe). Appendix 5 (page 130) has suggestions for dealing with corruption.

Should the application not succeed, some ways to create pressure include (in order of difficulty):

- Complaining once more to the original officer;
- Using the Central Government's on-line grievance redressal mechanism here (go to 'Click here to sign up'. You should get reply within 60 days (see FAQ #13 here).
- Lodging a Right To Information (RTI) Act application to the department where you applied. Notes on the effective use of the RTI, with an example, are given in Appendix 6 (page 132);
- Contacting lawyers at the nearest JVI Justice Resource Centre. Phone
 - 11-4050170 or email delhi@justiceventures.org;
- Conducting a 'dharna' (protest); or
- Contacting the media.



A FIRST STEP: IDENTIFYING YOUR AREA'S GOVERNMENT OFFICES

Initially it will be useful to identify where your village/locality falls in various levels of the central, state and local government structure. As you identify your area's information, fill it into the table below.

- Each local constituency has an elected Member of Parliament (MP) responsible to an electorate of about 21 lakh people. Find your constituency's name and contact info for them here.
- Area State Government is divided into Assembly Constituencies (ACs). Each AC has an elected Member of the Legislative Assembly (MLA) (Vidhayak) responsible to an electorate of about 3.1 lakh people. Look up your district here to find the name of your MLA and his/her party.
- Each division is further divided into several Districts (Jilas). Look here for a map, headquarters and population of all districts. Each District is overseen by a District Magistrate DM.
- Each district is further sub divided into several sub-districts (taluk/tehsils). Each sub district is under the authority of a Sub Divisional Magistrate (SDM). Each sub-district is further subdivided into Development Blocks & Town Areas. To find names of Sub-Districts, Blocks & Town Areas go to http://districts.nic.in/.
- To identify other officers such as Chief Medical Officers etc, the websites are given on the relevant page of this manual. As you find that information, insert it in the table to the right.

DIVISION/SERVICE	PAGE #	AREA NAME	OFFICER'S NAME/ADDRESS/ PHONE NO.			
POLITICAL DIVISIONS						
National Lok Sabha	4		Member Parliament (MP)			
Assembly Constituencies	4,50		Member Legislative Assemby (MLA)			
Panchayat	36		Pradhan			
ADMINISTRATIVE DIVISIONS						
Division	4		District Commissioner (DC)			
District (Jila)	4,53		District Magistrate (DM)			
Development Block	4,14,18		Block Development Officer (BDO)			
SPECIFIC SERVICES IN THIS MANUAL						
Chief Medical Officer	20		Chief Medical Officer (CMO)			
Nearest District Hospital	20					
Nearest CHC/PHC	20					
Local Gas Agency	35					
Local police Station	44-49		Station House Officer (SHO)			
Police Headquarters	44-49		Superintendent of Police (SP)			



Food and Water



1. FOOD & WATER: DRINKING WATER

Drinking water is fundamental to human life and health. The Indian government through the scheme below is committed to getting clean drinking water to every Indian



RELEVANT DEPARTMENT

CENTRAL GOVERNMENT:

Ministry of Drinking Water & Sanitation (Web https://mdws.gov.in/).

STATE GOVERNMENT:

Public Health Engineering Dept (PHED) (or similar wording).

LOCAL AUTHORITIES:

In city areas, the Nagar Nigam is generally responsible for water supply.



ENTITLEMENT

(Best Reference: E-book on Rural Sanitation & Drinking Water 2014 here). Under National Rural Drinking Water Programme the goal is to:

- Provide 55 litres of potable water per person per day. (Drinking 3L, Cooking 5L, Bathing 15L, Washing utensils 10L, Toileting 10L, washing clothes 12L) (See page 9 of Rural Sanitation & Drinking Water E-book here).
- Provide that source at a distance of not more than 1.6km/ or 100m elevation and one hand pump per 250 people (See Wikipedia document here under 'Access').
- By 2022 ensured that at least 90% are provided with access to piped water and 80% with a household connection. (See page 8 of Rural Sanitation & Drinking Water E-book here).

APPLICATION PROCEDURE



If quantity or quality of water source is unsatisfactory, according to the entitlements above, make an application for testing or a new source to the Public Health Engineering Department of your state.

FOOD AND WATER



- Complain to the PHED office where you applied once again; then
- Use the Consumer Affairs site here. Click on the 'Grievance Box' (on the right). Enter your details to register. Save a copy a note of your registration details. Then you can post your grievance; then
- Use the Central Government's on-line grievance redressal mechanism (register here); then
- RTI to PHED here.



2. FOOD & WATER: RATION CARDS

The Targeted Public Distribution System, (or 'ration card' system), aims to provide basic food stuffs at a subsidised (lower than market) price for every family. The central government has now enshrined the right to food security in law in the National Food Security Act 2013 which guarantees 5kg of foodgrains at subsidised rates for 75% of rural and 50% of urban households.



RELEVANT DEPARTMENT

CENTRAL GOVERNMENT

- National Food Security Act (NFSA) (here).
- Ministry of Consumer Affairs, Food & Public Distribution: Department of Food & Public Distribution (For website here).

STATE GOVERNMENT

Department of Food and Supplies (or similar wording).



ENTITLEMENT

(Best Reference: National Food Security Act 2013 Sct 3(1) here. Also the Right To Food campaign here, here and here).

Poor residents: Every person in 'priority households' (whose name figures in priority list produced by every state govt), to receive 5 kg of food grain at a subsidised price. (National Food Security Act Sct 3(1)).

UNDER NFSA	COARSE	WHEAT	RICE
'Eligible Households' (5kg/person)	Rs1	Rs2	Rs3
Antyodya (35kg per household)	Rs	Rs2	Rs3



APPLICATION PROCEDURE

Eligibility is based on Socio Economic Caste Census (SECC) in 2011. Eligibility criteria are here.

- Each state government must publish a list of eligible families (NFSA Sct 10) & display that list prominently Sct 11). Check whether your name is on the list here (currently this is not working).
- Households whose name on the list as either priority or Antyodya can apply for a NFSA card.
- If you think you are eligible according to the criteria, but are not on the list, you can still apply for a card by applying on line here or to the Inspector or Sub inspector of the block here. Applications should be processed within 30 days.
- Once you have your card, get rations from nearest ration shop.



- 1. Use the Central Government's on-line grievance redressal mechanism (register here); then
- 2. RTI to Ministry of Consumer Affairs, Food & Public Distribution here.

3. FOOD & WATER: ANGANWADIS

Millions of children in India are malnourished. The Anganwadi scheme aims to give all young children 6 months-6 years (before they go to school) a nutritious meal, basic immunisations & vitamins. Once they are at school, the children are eligible for the midday meal scheme (see Food – Mid Day Meal on page 18). The central government has recently enshrined the right to food security for children in law in the National Food Security Act 2013 which guarantees Anganwadi meals.

RELEVANT DEPARTMENT



CENTRAL GOVERNMENT

- National Food Security Act (NFSA) Sct 5(1)(a) (here).
- Ministry of Women & Child Development (website http://wcd.nic.in/.)

STATE GOVERNMENT

- Department of Women & Child Development and Social Welfare.
- Integrated Child Development Services (or similar wording).

ENTITLEMENT



(Best Reference: National Food Security Act 2013 Sct 5(1)(a) here. Also, the Right To Food campaign brochure here.

Under the **National Food Security Act (NFSA)** Sct 5(a) Every child from 6 months to 6 years has the right to a cooked meal at the Anganwadi each day. Furthermore:

- There should be one Anganwadi Centre (AWC) for every 40 children under the age of 6. (Supreme Court Order here page 16 point 2).
- Children under 6, adolescent girls and pregnant women can attend the AWC (SC order page 16 point 3).
- Children 6 months 3 years receive a 500 calorie nutritious takehome snack; (NFSA Sched II(1))
- Children 3 years 6 years receive a 500 calorie cooked meal; (NFSA Sched II(2))
- Malnourished children receive a 800 calorie take-home snack; (NFSA Sched II(3))
- For pregnant and nursing mothers a 600 calorie, take-home snack; (NFSA Sched II(6))
- Children to receive basic education, immunisations, medicines (e.g. worm tabs), vitamins (e.g. Iron); & undergo weight/height monitoring which is recorded on their chart. (SC order, page 16 point 3).



APPLICATION PROCEDURE

- 1. Check if there is an Anganwadi centre near you. If so, go there.
- 2. If there is not an Anganwadi centre near you, make a list of 40, 3-6-year-olds in your village including: Name, Address, Gender, DOB & Parents' acceptance. Submit this request for 'AWC on Demand' to the Local Women & Child Development and Social Welfare here.



- 1. Written complaint to the ICDS office where you applied; then
- 2. Use the Consumer Affairs site here. Click on the 'Grievance Box' (on the right). Enter your details to register. Save a copy a note of your registration details. Then you can post your grievance; then
- 3. Use the Central Government's on-line grievance redressal mechanism (register here); then
- 4. RTI to the PIO for Local Women & Child Development and Social Welfare here.



असाधारण EXTRAORDINARY

4. FOOD & WATER: MID DAY MEAL SCHEME

The Mid Day Meal Scheme (MDMS) aims to give all school-going children up to Standard 8, one nutritious meal a day. Serving over 100 million children, it is the biggest nutrition programme in world! The central government has recently enshrined the right to food security for schoolchildren in law in the National Food Security Act 2013 which guarantees Mid Day meals.



RELEVANT DEPARTMENT

CENTRAL GOVERNMENT

- National Food Security Act (NFSA) Sct 5(1)b (here).
- Ministry of Human Resource Development, Department of School Education & Literacy (Website here).

STATE GOVERNMENT

Department of School Education (website here).



ENTITLEMENT

(Best Reference: National Food Security Act 2013 Sct 5(1)(b) here. Also, the Right To Food campaign brochure here.)

As per **National Food Security Act** (NFSA) Sct 5(1)b:

- Every child up to class 8 or between ages of 6-14 is entitled to a free Mid Day Meal on every school day.
- Meal should be of at least 450 calories for Classed 1-5 & 750 for Classes 6-8 (NFSA Schedule II(4,5)).



APPLICATION PROCEDURE

All Government schools, Classes (1-8), should have a Midday Meal Scheme already.

If they don't, parents of children can apply directly to the school concerned.

FOOD AND WATER



Two parents per day have a right to inspect the food. If there is a problem in the quantity or quality of the food, then:

- 1. Complain directly to the school; then
- 2. Use the Consumer Affairs site here. Click on the 'Grievance Box' (on the right). Enter your details to register. Save a copy a note of your registration details. Then you can post your grievance; then
- 3. Use the Central Government's on-line grievance redressal mechanism (register here); then
- 4. RTI to the Department of School Education.



INCOME



1. MGNREGA: INCOME

The Mahatma Gandhi National Rural Employment Guarantee Act is possibly the biggest government employment scheme in the history of the world. Hundreds of millions of people benefit from the scheme. It allows all rural families, BPL or not, to be employed in a government works programme (roads, irrigation etc.) 100 days a year. The hope is that this income, as well as the improved infrastructure built under the scheme, will help families stay in rural areas, rather than migrating to the city.



RELEVANT DEPARTMENT

CENTRAL GOVERNMENT

- Ministry of Rural Development (website here).
- MGREGA (website here).

STATE GOVERNMENT:

Department of Rural Development (or similar wording).

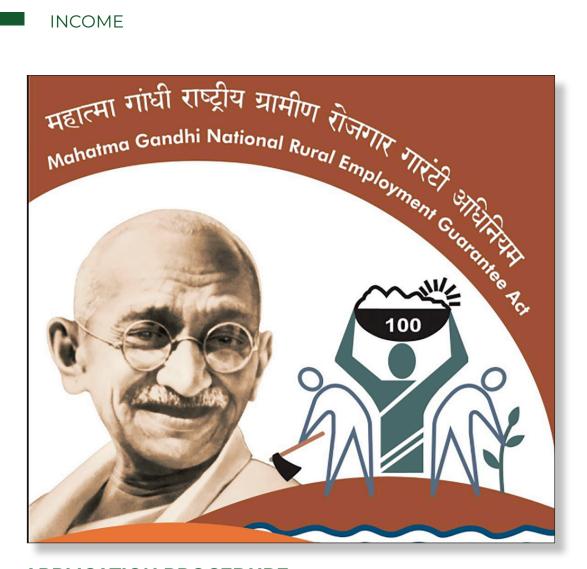


ENTITLEMENT

(Best Ref: National Rural Employment Guarantee Act here 2005).

Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA).

- 100 days employment per year per rural family (for any adult over 18yrs). (NREGA Sct 3(1).
- Should get work within 15 days of applying. (Sct 7(1) and Schedule II, Sct 6)
- At least one third of beneficiaries should be women (Schedule II, Sct 6).
- Provision of child care for children under 6. (Schedule II, Sct 28)
- Paid at minimum wage as set, but at least Rs 191 per day (See Sct 6 and here – March 2019)
- If no work, should receive unemployment allowance within 15 days. 33% for 30 days & 50% after. Sct 7(1)& 7(2).
- Work should be within the same block where the applicant works and if more than 5km from home then travel allowance paid. (Schedule II, Sct 12)
- Worksite facilities of clean drinking water, emergency health care, childcare & shade for rest. (Schedule II, Sct 27)
- Family of sny MGNREGA worker who dies or permanently disabled form MGNREGA work eligible for Rs25,000 (Schedule II, Sct 26).
- All MNREGA workers who have worked more than 15 days in the preceding financial year eligible for Pradhan Mantri Jan Arogya Yojana.





APPLICATION PROCEDURE

MGNREGA

- Check if you already have a Job Card here.
- If not, apply for a Job Card (valid for 5 years) at your local Panchayat (Schedule II, Sct 3); then
- Apply to the panchayat for work (Schedule II, Sct 9); then
- Get work within 15 days. (Schedule II, Sct 6)
- Get paid within 14 days (Sct 3(3)).



- Complain directly to MGREGA grievance redressal mechanism here; then
- Use the Consumer Affairs site here. Click on the 'Grievance Box' (on the right). Enter your details to register. Save a copy a note of your registration details. Then you can post your grievance; then
- 3. Use the Central Government's on-line grievance redressal mechanism (register here); then
- RTI to Ministry of Rural Development (contacts here) or on-line 4. here.

2. INCOME: PENSIONS

Pensions are cash payments by the government to BPL people when they can, through no fault of their own, no longer earn a regular income.



RELEVANT DEPARTMENT

CENTRAL GOVERNMENT

Ministry of Rural Development (website here).

STATE GOVERNMENT

Department of Social Welfare (or similar wording).



ENTITLEMENT

(Best Reference: NSAP 2014 Guidelines here. Right to Food here and here.

- Indira Gandhi National Old Age Pension Scheme Aged 60-79, Rs.200# per month. Aged 80 years or more, Rs. 500 per month (NSAP 2014 Guidelines page 6, para 2.3).
- Indira Gandhi National Widows Pension Scheme* Widows aged 40-79,
 Rs. 300# per month. 80 years or more, Rs. 500 per month (NSAP 2014 Guidelines page 6, para 2.3).
- Disability Pension*: Aged 18-79 with more than 80% disability, Rs. 300# per month. Aged 80 years or more, Rs. 500 per month (para 2.3). Also see Disability Section on page 58.
- West Bengal pensions (information here): Widow's, Old age and Disability pensions for residents not getting any other pension and monthly income below Rs. 1,000.
 - *NB. Pension schemes marked * have a set yearly budget, so satisfying the qualifying criteria doesn't necessarily mean you will succeed in the current financial year.

States are encouraged to contribute a similar amount (para 2.4.1) so the pension is higher in some states.



APPLICATION PROCEDURE

NB. For all pensions, the applicant must not be receiving any other pension. For all schemes follow this procedure:

- Submit documents (listed below) to the Panchayat or local Block office.
- Panchayat/Block will do enquiry, then submit documents to Social Welfare Dept.
- The Social Welfare Department will (hopefully) approve the application.
- Pension should be deposited in PO/Bank account and back paid to the approval date.

DOCUMENTS FOR EACH CENTRAL GOVERNMENT PENSION

Old Age Pension

Form (download here or see hard copy on page 136).

- Proof of age (usually birth certificate);
- BPL proof;
- Proof of 5 years of residence. (Voters ID, Ration Card or 2 neighbours' witness);
- Numbers of the Bank Account (9 digit MICR # and 7 digit IFCS #);
- 1 photo; &
- Affidavit stating: Name; Address and fact that you're not receiving any other pension.

Widows Pension

Form (download here or see hard copy on page 136).

- Death certificate of husband;
- BPL proof;
- Proof of 5 years of residence. (Voters ID; Ration Card; or Witness of neighbour, MLA, or local shopkeeper on photocopy of their Card);
- Numbers of the Bank Account (9 digit MICR # and 7 digit IFCS #);
- 1 photo; and
- Affidavit stating: Name; Address; All family members in household; the fact that not receiving any other pension; the fact that you haven't been remarried since husband's death; and a promise to notify government if re-marry.)

Disability Pension

Form (download here or see hard copy on page 136).

- Disability Certificate showing more than 80% disabled;
- 5 years of residential proof. (Voters ID, Ration Card or 2 neighbours' witness);
- Numbers of the Bank Account (9 digit MICR # and 7 digit IFCS #);
- 1 photo; and
- Affidavit stating name, address, and the fact that you're not receiving any other pension.



- 1. Enquire again of the Panchayat; then
- 2. Appeal to the District Probation Officer who has some power in pensions matters; then

- 4. Use the Consumer Affairs site here. Click on the 'Grievance Box' (on the right). Enter your details to register. Save a copy a note of your registration details. Then you can post your grievance; then
- 5. Use the Central Government's on-line grievance redressal mechanism (register here); then
- 6. RTI to Department of Social Welfare in your state.





3. INCOME: FINANCIAL INCENTIVE FOR HAVING A GIRL CHILD

India has one of the worst gender ratios in the world. Thousands of girls are aborted every year. Various schemes, by depositing money for girls as they are born, immunized and progressively complete higher levels of schooling, aims to help Indian families value girls and their education.

RELEVANT DEPARTMENT



CENTRAL GOVERNMENT

Ministry of Women & Children (website here).

STATE GOVERNMENT

Department of Women & Children



ENTITLEMENT

(Best Reference: Ministry of Women & Children here and Childline here)

BALIKA SAMRIDDI YOJANA

The scheme provides for cash transfer of Rs. 500 to mother for all girl children and further payments for various stages of education: Class 1-3 Rs. 300 per year, Class 4 Rs. 500, Class 5, Rs. 600, Class 6 & 7 Rs. 700 each, Class 8 Rs. 800, Class 9 & 10 Rs. 1,000 each. (See Childline site here.)



APPLICATION PROCEDURE

Balika Samriddi Yojana: Apply to Children Development Project Officer using the form here.



- 1. Check again with the Child Development Project Officer, BDO, or wherever you applied; then
- 2. Use the Consumer Affairs site here. Click on the 'Grievance Box' (on the right). Enter your details to register. Save a copy a note of your registration details. Then you can post your grievance; then
- 3. Use the Central Government's on-line grievance redressal mechanism (register here); then
- 4. RTI to Department of Social Welfare in your state.

4. INCOME: LIFE INSURANCE

When the income earner of a household dies it can send the family into poverty. Life insurance is meant to ease the economic strain of the death.



RELEVANT DEPARTMENT

CENTRAL GOVERNMENT

Life Insurance Corporation of India (website here)



ENTITLEMENT

(Best Reference: Life Insurance Company of India here 2013)

Aam Aadmi Bima Yojana (see information here)

- Family should be BPL or marginally above BPL (see Eligibility Criteria #2 here).
- The Applicant should be the head of the family or one earning member in the family be one of certain vocational group or Rural Landless Household (RLH) (see Eligibility Criteria #2).
- The applicant should be aged between 18 to 59 years (see Eligibility Criteria #1 here).
- In the event of death of that person family receives Rs. 30,000 (see Premium here).
- In case the death has occurred due to accident or permanent total disability due to accident (loss of 2 eyes or 2 limbs) family receives Rs. 75,000 (see Benefits #ii here).
- In the case of partial permanent disability due to accident (loss of one eye or one limb) the amount is Rs. 37,500 (see Benefits #ii here).
- Scholarship benefits: Free Add-on benefit to a max of two children of beneficiary who are studying between 9th to 12th Standard at Rs. 100 per month for each child, every year (see Benefits #iii here).
- Premium of Rs. 200 per year paid 50% by the government (see Premium here).

National Family Benefit Scheme (here 2014)

Rs. 20,000 (Rs10k from Central & Rs10K from state) assistance for BPL families whose primary breadwinner (aged 18-65) dies.



APPLICATION PROCEDURE

Aam admin bima Yojana

Apply directly to LIC on form here.

Required documents are: (see information here)

- Ration Card
- Extract from Birth Register
- Extract from School Certificate
- Voter's List.
- Identity card issued by reputed employer/Government Department.
- Unique Identification Card (Aadhaar Card)

Death of Breadwinner (NFBS)

Form (download here or see hardcopy on page 139).

Required documents are:

- Death certificate of Breadwinner;
- 5 years of residential proof. (Voters ID; Ration Card; or Witness of neighbour, MLA, shopkeeper etc.;
- Numbers of the Bank Account (9-digit MICR # and 7-digit IFCS #);
- 1 photo;
- Affidavit stating Name, Address, Age, Not receiving any other pension and the fact that the surviving adult was 18-64 years at time of death of the breadwinner.



- For Aam Aadmi Complain to the LIC office;
 For NFBS Panchayat or local Block office; then
- 2. Use the Consumer Affairs site here. Click on the 'Grievance Box' (on the right). Enter your details to register. Save a copy a note of your registration details. Then you can post your grievance; then
- 3. Use the Central Government's on-line grievance redressal mechanism (register here); then
- 4. RTI to LIC (for Aam Aadmi) or Dept of Social Welfare for NFBS (info here).



5. INCOME: VOCATIONAL TRAINING

The Indian government is attempting to give skills training for those who have dropped out of school so that they may still be employed. Jan Shiksha Sanstan and PMKVY have training centres throughout the country which gives reasonable quality vocational skills and technical knowledge at very low cost without needing prior education qualifications. It is designed for people from slums and remote rural areas.



RELEVANT DEPARTMENT

CENTRAL GOVERNMENT:

- Jan Sikshan Sansthan (http://www.nlm.nic.in/jss.htm) National Literacy Mission Authority, Dept. of School Education & Literacy, Ministry of Human Resource Development.
- Ministry of Skill Development and Entrepreneurship here.



ENTITLEMENT

(Best Reference: Jan Sikshan Sansthan here & PMKVY here 2016).

JSS

- JSS offers quality vocational skills and technical knowledge at very low cost without insisting on prior education qualifications.
- It is designed for people from slums and remote rural areas.
- The Jan Shikshan Sansthan offers varieties of vocational courses (approx 371) from candle making and sewing to computer courses.
- There are 8 JSS's in West Bengal including; Bankura, Howrah, Jalpaiguri, Narendrapur, North 24Parganas,
- Paschim Midnapore, Purba Midnapur and Purulia (for their locations click here).

Pradhan Mantri Kaushal Vikas Yojana (Web site here)

- All fees paid by the government (see here under 'Approved for another four years').
- For college or school dropouts or unemployed (see here under 'Short Term Training').
- Skills training in short courses (150-300 hours) (see here under 'Short Term Training').
- Includes training in in Soft Skills, Entrepreneurship, Financial and Digital Literacy (see here under 'Short Term Training').
- Provision for recognition of previous learning (see here under 'Recognition of Prior Learning').
- Many different courses to choose from (see here and drop down menu on 'Select Sector Name').
- Attempts to set up placement for all trainees. (see here under 'Placement Guidelines').



APPLICATION PROCEDURE

Jan Sikshan Sansthan

- Admission opens in April and October for 6 months course each. Fee is Rs. 100.
- For direct Admission contact Training Centre (click here and then click on your region).
- Documents required for admission are: Ration Card, 2 ID Certificates, 4-5 passport –size photos.

Pradhan Mantri Kaushal Vikas Yojana

Apply directly to the Training Centre. Find the nearest Training Centre here.



- 1. Complain again to wherever you applied; then
- 2. Use the Consumer Affairs site here. Click on the 'Grievance Box' (on the right). Enter your details to register. Save a copy a note of your registration details. Then you can post your grievance; then
- 3. Use the Central Government's on-line grievance redressal mechanism (register here); then
- 4. RTI to JSS concerned (contact details here); then
- 5. RTI to the Ministry of Skill Development and Entrepreneurship (contacts here) or on-line here.



6. INCOME—DRIVERS LICENCES

Driving can be a good source of income for someone without much education. He/she only needs a driver's licence. There are opportunities to drive taxis, buses, commercial vehicles, ambulances, Uber and also to work as a personal driver.



RELEVANT DEPARTMENT

STATE GOVERNMENT State Transport Department



ENTITLEMENT

(Best Reference: Advocate Khoj here)

TYPES OF DRIVING LICENCE (CLICK HERE)

- Learner Driving License valid only for six months.
 - Permanent Driving License after at least one month on Learners Driving Licence.

AGE ELIGIBILITY

At least 18 years of age with two exceptions:

- 1. 16 years for two wheelers/vehicle up to 50cc and without gear.
- 2. 20 years for commercial vehicle.



APPLICATION PROCEDURE

For guidelines for applications see here or here (or hard copy on page 116).

- You will also need to pass a test about:
 - the traffic signs, traffic signals and the rules of the road regulations made under section-118;
 - the duties of a driver when his vehicle is involved in an accident resulting in the death or bodily injury to a person or damage to property of a third party;
 - the precautions to be taken while passing an unmanned railway crossing; and
 - the documents he should carry with him while driving a motor vehicle.
- Learn to drive!
- Apply for full licence. Submit application form (click here or here) to the RTO together with:
 - driving test passing;
 - learners licence;
 - medical certificate (Form 1A here);
 - 3 passport-sized photographs;
 - fee;
 - · proof of age;
 - proof of address; and
 - parental consent if under 18.



- 1. Complain again to wherever you applied; then
- 2. Complain to the Public Grievance Redressal System (click 'Submit New Petition'); then
- 3. Use the Central Government's on-line grievance redressal mechanism (register here); then
- 4. RTI to the Transport Department.



7. INCOME: FINANCE FOR MICRO ENTERPRISES

The new Indian government is attempting to help the millions of informal enterprises be able to access loans to improve their business.



RELEVANT DEPARTMENT

CENTRAL GOVERNMENT

Micro Units Development & Refinance Agency MUDRA www.mudra.org. in



ENTITLEMENT

(Best Reference MUDRA here 2019).

- Loans for small business enterprises of up to Rs50,000 for small units (Shishu)
- Loans of Rs50,000 5 Lakh for medium units (Kishor)
- No collateral
- No processing fees
- Repayments over 5 years



APPLICATION PROCEDURE

- Apply at any bank. The following documents will be needed:
- Filled up form (here or generic hard copy on page 142)
 - Proof of identity
 - Proof of residence
 - 2 photos
 - Quotations of machines etc. to be purchased with the loan.
 - Name of suppler of machinery etc.
 - Proof of identity /residence of the business enterprise
 - Proof of applicant's category (SC/ST/minority etc.)
- File application on-line at www.mudramitra.in.



- Complain again to the manager of the bank where you applied; then
- E-mail help@mudra.org.in
- Use the Consumer Affairs site here. Click on the 'Grievance Box' (on the right). Enter your details to register. Save a copy a note of your registration details. Then you can post your grievance; then
- Use the Central Government's on-line grievance redressal mechanism (register here); then
- RTI on-line here or in person at: MSME Development Centre C-11 G Block Bandra Kurla Complex Bandra E, Mumbai 400 051.

8. INCOME: SELF HELP GROUPS

The District rural Development Agency aims for form people into Saving Groups which can then access funds to start small businesses.



RELEVANT DEPARTMENT

CENTRAL GOVERNMENT

Ministry of Rural Development (website here.)

STATE GOVERNMENT

Panchayats and Department of Rural Development.



ENTITLEMENT

(Best Reference: Deen Dayal Antyodaya Yojana here).

The Deen Dayal Antyodaya Yojana (DAY), replaces the National Rural Livelihood Mission (formerly known as the Swarnjayanti Gram Swarozgar Yojana (SGSY). The components are:

- Skill Training and job placement Rs.15,000 per person is allowed on training of urban poor in market-oriented skills through City Livelihood Centres.
- Self-Help Groups (SHG) for training members and hand holding, an initial support of 10,000 for each group. Assistance of Rs.50, 000 is provided to Registered Area Level Federations.
- Interest Subsidy to urban poor An interest subsidy of 5% 7% for setting up individual micro-enterprises with a loan of up to 2 lakh.



APPLICATION PROCEDURE

- To District Rural Development Agency; or
- To Block Development Officers.



- Complain again to wherever you applied; then
- Use the Consumer Affairs site here. Click on the 'Grievance Box' (on the right). Enter your details to register. Save a copy a note of your registration details. Then you can post your grievance; then
- Use the Central Government's on-line grievance redressal mechanism (register here); then
- RTI to where ever you applied: District Rural Development Agency or Block Development Office.





SUCCESS STORY

In Khairo village, Chhatarpur district, a Self Help Group been formed. Under the Swarn Jayanti Rozagar Scheme, the group got a loan from a Rural bank of Rs. 1,00,000 from which they purchased 48 female and 2 male goats. Now they have 103 goats which they can sell for Rs. 2,000 each. The women are very happy.



Health







1. HEALTH: GOVERNMENT HOSPITALS

Government hospitals should provide consultations, treatment, investigations and medicines for all, for free. Unfortunately, the public hospital system is very poorly funded, leading to a lack of hospitals, doctors & medicines. Hence, hospitals are very crowded, so most of the middle class go to private hospitals. The government has recently tried to help BPL families access medical care through private hospitals in the Pradhan Mantri Jan Arogya Yojana.

RELEVANT DEPARTMENT

CENTRAL GOVERNMENT

- Ministry of Health & Family Welfare (For web click https://mohfw.gov.in/)
- National Health Authority: (https://www.pmjay.gov.in/)

STATE GOVERNMENT:

Health and Family Welfare Department



ENTITLEMENT

(Best Reference: PMJAY here 2019 and NHM document 2013 here).

- 1. High quality affordable treatment for all residents at government health facilities:
 - District hospital (1 per district, Population 20 lakh, multiple doctors and investigations)

- Community Health Centres (CHC's) (1 per sub-district, population 1 lakh, staffed by 4 Doctors)
- Primary Health Centres (PHC's) (1per block population 30,000, staffed by 1 doctor)
- Sub Centres (1 per 5,000 population staffed by 1 ANM).

Click here (and go to 'Health data' then 'District Wise health facility') for maps of all PHC's in India.

2. Pradhan Mantri Jan Arogya Yojana (PMJAY)

- All poor families should be eligible (to check eligibility click here) and enter your mobile number.
- Eligible families get an e-Card.
- Up to Rs. 50,0,000 treatment per year per family.
- Treatment in registered hospitals. (To check on which hospitals are registered see here).



APPLICATION PROCEDURE

- 1. For regular residents: Go to any government hospital or CHC and wait in queue (here for map).
- 2. My nearest District hospital is & CHCis_____enter on table on page 5).
- 3. For (PMJAY) e-Card holders: (for the whole process see page 6 on this document here.)
 - Check eligibility here or by phoning 1800111565.
 - No cap on family size and age of members. All members of designated families get coverage.
 - Covers secondary and tertiary care hospitalization.
 - Free treatment available at all public and empanelled private hospitals.
 - Benefits of national portability. Eligible beneficiaries can avail services across India.
 - 1,350 medical packages covering surgery, medical, day care treatments, cost of medicines & diagnostics.
 - All pre-existing diseases covered.



- 1. Written complaint to the Medical Superintendent of the hospital in question; then
- 2. Complain to Chief Medical Officer (CMO) of the district where the hospital is; then
- 3. Use the Consumer Affairs site here. Click on the 'Grievance Box' (on the right). Enter your details to register. Save a copy a note of your registration details. Then you can post your grievance; then
- 4. Use the Central Government's on-line grievance redressal mechanism (register here); then
- 5. RTI to Health and Family Welfare Department (PIO's here).



2. HEALTH: PREGNANCY AND DELIVERY

India still has a high Maternal Mortality Rate. The JSY, ASHA and other schemes are designed to encourage women to have check-ups regularly during pregnancy & deliver in a CHC or a hospital.



RELEVANT DEPARTMENT

CENTRAL GOVERNMENT

- Ministry of Health & Family Welfare (Web here).
- National Health Mission here.
- Under National Food Security Act (Sect 4(b)) (here).

STATE GOVERNMENT

- Health and Family Welfare Department (website here).
- Dept of Women & Child Development and Social Welfare (website).



ENTITLEMENTS

(Best Reference: National Food Security Act 2013 here).

ASHA's (Accredited Social Health Activist)

- ASHA's are local women selected at a village level who interface between pregnant women and the government health institutions.
- For an overview of ASHA's see here.

Under National Food Security Act (here).

- Every pregnant woman entitled to Anganwadi meals (NFSA Sct 4(a)); and
- Payment of Rs. 6,000 in instalments (NFSA Sct 4(b)). (As of Dec 2018 reduced to Rs. 5,000).
- Scheme know as Pradhan Mantri Matritva Vandana Yojana (formerly IGMSY) (see here).

The first transfer of Rs. 1,500 (at the end of second trimester) made if:

- Registration of pregnancy at the Anganwadi centre (AWC) within four months of conceiving,
- Attending at least one pre-natal care session and taking IFA tablets and TT (tetanus injection), and
- Attending at least one counselling session at the AWC or healthcare centre.

The second transfer of Rs. 1,500 (three months after delivery) will be made if:

- The birth of the child is registered,
- The child has received OPV and BCG immunisation at birth, at six weeks and is 10 weeks old, and
- The mother has attended at least two growth monitoring sessions within three months of delivery.

The third transfer of Rs. 1,000 (six months after delivery) made if;

- Exclusive breastfeeding for six months and complementary feeding as certified by the mother,
- The child receiving OPV and the third dose of DPT immunisation,
- The mother attending at least two counselling sessions on growth monitoring and infant and child nutrition and feeding between the third and sixth months after delivery

Payment for delivery in a hospital Under Janani Suraksa Yojana (JSY) (Website here 2016)

- Higher payments for all births of all women in the 10 Low Performing States (LPS's) listed here (see 'Important Features of JSY'). However Wet Bengal is a High Performing State.
- Payments are at the rates below (seen here (see 'Scale of Cash Assistance').

Janani-Shishu Suraksha Karyakram: (here 2011)

- For every pregnant woman the free entitlements under JSSK include:
- Free and cashless delivery and C-Section;
- Free drugs and consumables and tests;
- Free food during stay in hospital/CHC (up to 3 days for normal delivery & 7 days for C-Section);
- Free blood if needed; &
- Free transport to, from and between government hospitals/CHC's.
- To find your nearest government health facility click here (and go to 'Health data' then 'District Wise health facility') for maps of all PHC's in India. Click on 'West Bengal' then your district for map.
- For free delivery, and treatment under Janani-Shishu Suraksha Karyakram, simply go with the ASHA to the PHC, CHC or District hospital for delivery.
- At time of discharge receive JSY payment according to the schedule above.
- For payments under NFSA (Pradhan Mantri Matritva Vandana Yojana), contact your nearest ASHA or Anganwadi.
- Written complaint to Medical Officer In Charge (MOIC) of Sub Centre/PHC/CHC; then
- Complain to Chief Medical Officer (CMO) of the district where the hospital is; then
- Use the Consumer Affairs site here. Click on the 'Grievance Box' (on the right). Enter your details to register. Save a copy a note of your registration details. Then you can post your grievance; then
- Use the Central Government's on-line grievance redressal mechanism (register here); then
- RTI to Health and Family Welfare Department (PIO's here).

3. HEALTH: IMMUNISATIONS

India still has a high Infant Mortality Rate. A significant factor in this is the lack of immunisation coverage leading to thousands of children dying every year of preventable diseases. The schemes below aim to increase the immunisation coverage.



RELEVANT DEPARTMENT

CENTRAL GOVERNMENT

- Ministry of Health & Family Welfare (For web click here).
- National Health Mission (website here)

STATE GOVERNMENT

• Health and Family Welfare Department (website here and here).



ENTITLEMENT

(Best Reference: Universal Immunisation Programme here 2011).

AGE	IMMUNISATION		
Within 48 hours of birth	OPV (Polio 1st), Hepatitis B (1st)		
Birth (up to 1 year if not earlier)	BCG (TB)		
1.5 months (6 weeks)	DPT 1st, OPV (Polio 2nd), Hepatitis B (2 nd)		
2.5 months (10 weeks)	DPT 2nd, OPV (Polio 3rd), Hepatitis B (3 rd)		
3.5 months (14 weeks)	DPT 3rd, OPV (Polio 4th), Hepatitis B (4 th)		
9-12 months	Measles (1st)		
16-24 months	DPT 1st booster, OPV (Polio booster), Measles (2nd)		
5 years	DPT (2nd Booster)		

10 years	TT (Tetanus toxoid) (1st)	
16 years	TT (Tetanus toxoid) (2 nd)	

#In some states (mainly in south India) Japanese Encephalitis (JE= brain fever) and Hib (given as pentavalent) is also given.

Immunisations happen at either:

- ASHA's & ANM at Village Health Days; or
- Sub Centre; or
- Primary Health Centres PHCs; or
- Community Health Centres (CHCs).



My nearest CHC is , and PHC is , & Sub Centre is (enter on table on page 5).

APPLICATION PROCEDURE

Simply take the child to the:





- Village Health Day; or
- Sub Centre; or Primary Health Centre PHCs; or
- CHC.

ADVOCACY

- 1. Written complaint to Medical Officer In Charge (MOIC) of Sub Centre/PHC/CHC; then
- 2. Complain to Chief Medical Officer (CMO) of the district where the hospital is; then

Use the Consumer Affairs site here. Click on the 'Grievance Box' (on the right). Enter your details to register. Save a copy a note of your registration details. Then you can post your grievance; then

Use the Central Government's on-line grievance redressal mechanism (register here); then

3. RTI to Health and Family Welfare Department (PIO's here).

4. HEALTH: TB

TB is a treatable disease, yet every year over 300,000 Indians die of it.



RELEVANT DEPARTMENT

CENTRAL GOVERNMENT

Ministry of Health and Family Welfare Central Tuberculosis Division (for web click here).

STATE GOVERNMENT

Health and Family Welfare Department



ENTITLEMENT

(Best Reference: National Health Portal here 2017).

- Free Diagnosis and treatment at government DOTS centres.
- For overview see here and scroll down to 'Detect', then 'Free drugs and diagnostic test'.



APPLICATION PROCEDURE

- If you or anyone you know has: (see FAQ #3 here for more)
- Cough for 3 weeks or more;
- Fever especially at night;
- Loss of appetite; or
- Loss of weight
- Go to your nearest DOTS centre to be tested.
- Complete WHO standards of care are here.



- 1. Complain to District TB Officer for your district (for directory of all DTO's see here); then
- 2. Complain to State TB Officer for your district (for directory of all STO's see here); then
- 3. Use the Consumer Affairs site here. Click on the 'Grievance Box' (on the right). Enter your details to register. Save a copy a note of your registration details. Then you can post your grievance; then
- 4. Use the Central Government's on-line grievance redressal mechanism (register here); then
- 5. RTI to Health and Family Welfare Department (PIO's here).



5. HEALTH: SERVICES FOR PEOPLE WITH DISABILITIES

People with Disabilities (PWDs) are still regarded as 2nd class citizens in our country. The schemes below are designed to ease the burden of the disability.

EHA has now produced a whole manual on accessing schemes for People with Disabilities. See the EHA website www.eha-health.org under 'Downloads' 'Advocacy Manuals' 'All India' 'A Manual for People Living with Disabilities'.



RELEVANT DEPARTMENT

CENTRAL GOVERNMENT

- Ministry of Rural Development National Social Assistance Programme (NSAP) here.
- Ministry of Social Justice and Empowerment (website here). Dept of Empowerment of PWDs (here)

STATE GOVERNMENT

- Health and Family Welfare Department
- Dept of Women & Child Development and Social Welfare
- Office of the Commissioner for Persons with Disabilities



ENTITLEMENTS

(Best Reference: National Social Assistance Programme here 2014).

Disability Certificate (For guidelines see NSAP here go to 3.1.3 on page 11).

- Need to be greater than 80% disabled as assessed by government doctors. Sct 56(4) PWD Act.
- Disability Certificate is necessary for most other benefits including Pension & travel concession.

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

For details of the IGNDPS see NSAP here (see 2.3 on page 6).

- 18-79yrs old.
- Need severe or multiple Disabilities (need Disability Certificate need to be more than 80%).
- BPL families only.
- Pension is Rs. 300 (over 80 years old Rs500) month.

Travel Concession on Train: (see page 2 of rules here 2006)

- Orthopaedically, blind & mental retardation: 75% for all classes except 50% in 2AC & 1AC and 25% in Rajdhani/Shatabdi). For PWD and carer.
- Auditory and speech impaired: 50% for the disabled person and carer.

Aids and Appliances (ADIP)

ADIP (central government) here.

Education scholarship

Day scholars Rs. 95-330 per month, and Hosteliers Rs. 360-740 per month (website here).

Various other schemes under the Ministry of Social Justice and Empowerment

See details of the various schemes including various aids like wheelchairs here.



APPLICATION PROCEDURE

Disability Certificate (See procedure here)

Fill out forms available at Govt. Hospital.

- 2 passport size photos;
- Address proof, (Ration or I Card).
- If 40% and more disability verified by Govt. Doctors then disability certificate issued on the same day (page 11 of NSAP document here).

DISABILITY PENSION

- Form (download here or see hard copy on page 136).
- Disability Certificate of >80%; &
- 5 years of residential proof. (Voters ID, Ration Card or 2 neighbours' witness);
- Numbers of the Bank Account (9 digit MICR # and 7 digit IFCS #);
- Copy of age proof (Voter ID Card, academic certificate, Aadhaar card etc.).
- 1 photo;
- Affidavit stating Name, address, Not receiving any other pension.
- Completely filled forms verified by Sabhasad/Parshad. Verified form submitted to Tehsil. (for further process).

Rail concessions (Need certificate)

- For forms see web here or hard copy for orthopaedic on page 143; or
- One passport size photograph plus Disability Certificate.
- Submit form it to the concerned govt. hospital,
- Disability verified by doctor;
- Railway concession form is issued.
- Attach a photocopy of disability certificate to the railway concession form when purchasing tickets.

Aids and Appliances (ADIP)

ADIP (central gov't) procedures here.



Education scholarship

Application form is available with Assistant Director of department of Social Security & Disability of respective District or Headmaster of Government Special Schools.

Other schemes under Ministry of Social Justice & Empowerment

Procedures for the various others schemes see site here.



- 1. Use the Consumer Affairs site here. Click on the 'Grievance Box' (on the right). Enter your details to register. Save a copy a note of your registration details. Then you can post your grievance; then
- 2. Use the Central Government's on-line grievance redressal mechanism (register here); then
- 3. (For Certificate and appliances) RTI to Health and Family Welfare Department (PIO's here); or
- 4. (For pensions) RTI to Dept of Women & Child Development and Social Welfare (website here).

6. HEALTH MENTAL HEALTH

Many Indians have significant mental health issues. The vast majority go undiagnosed and untreated and are often alienated, mistreated and lead very difficult lives. However, every Indian, including those with mental health difficulties, has rights, as outlined below.



RELEVANT DEPARTMENT

CENTRAL GOVERNMENT

Ministry of Social Justice and Empowerment (website here).

STATE GOVERNMENT

- Health and Family Welfare Department (website).
- Dept. of Women & Child Development and Social Welfare (website).



ENTITLEMENTS

(Best Reference: Mental Healthcare Act 2017 here).

Right to Health Care

People with Mental Health problems have right to access quality treatment at affordable cost at mental health services run by government (or government funded) (**Mental Health Care Act** Sct 18).

No Ill-Treatment (Mental Healthcare Act Sct 101(c)).

Any neighbour or friend who thinks someone is mentally ill and is not being cared for properly by the family/guardian may report the fact to the Magistrate. If the magistrate sees that a mentally ill person has been mistreated or neglected, he/she will summon the relative or person in charge and can require them to take proper care of the mentally ill person. When the family wilfully neglects to comply with the order, they can be punished with fine.

Disability Certificate

In some cases, a person with a mental disorder or psycho-social disabilities can apply for a disability certificate and avail of the disability pension and other entitlements listed in Services for People with Disabilities (page 58).

A Disability Certificate is issued as per scoring in the Indian Disability Evaluation and Assessment Scale (IDEAS) which includes:

- **Self-Care**: Includes taking care of body hygiene, grooming, health including bathing, toileting, dressing, eating, taking care of one's health.
- Interpersonal Activities (Social Relationships): Includes initiating and maintaining interactions with others in contextual and social appropriate manner.

- **Communication and Understanding**: Includes communication and conversation with others by producing and comprehending spoken/written/non-verbal messages.
- Work: Three areas are Employment/Housework/ Education Measures on any aspect.
- **Performing in Work/Job**: Ability to perform tasks at employment completely and efficiently and in proper time. Includes seeking employment.
- **Performing in Housework**: Maintaining household including cooking, caring for other people at home, taking care of belongings etc. Ability to take responsibility for and perform household tasks completely and efficiently and in proper time.
- Performing in school/college.

Admission and discharge of mentally ill patients

- Anyone over 18 who feels the need to be admitted in a psychiatric hospital, can do so by lodging an application to the Medical Officer In-Charge (MOIC) of the district hospital. MOIC must do the necessary inquiries within 24 hours and admit if necessary (Sct 86).
- In the case of minors (below 18), the application must be given by a Guardian (Sct 87).
- If any mentally ill person is unable to express an interest to be admitted, then a friend, or relative may make the request on his/her behalf.
- No person can be admitted for more than 90 days, except under special circumstances Sct 90(8).
- No mentally ill person can be subjected during treatment to any indignity or cruelty (Sct 20).
- Any request to be discharged, by the applicant (in case of major), or the guardian (in case of minor) must be processed immediately and the patient discharged within 24 hours (Sct 86(7)) & 87(8).

Special rights

Every mentally ill person has a right to legal representation in court (Sct 27(1)).



APPLICATION PROCEDURE

DISABILITY CERTIFICATE:

- Documents required:
- Proof of residence, and
- Two recent passport size photographs.
- Submit the application to the CMO of the district hospital.
- If CMO satisfied that applicant is a person with disability, he issues a disability certificate.

- The certificate shall be issued as far as possible, within a week from the date of receipt of the application, but in any case, not later than one month.
- If an applicant is found ineligible for issue of disability certificate, the CMO shall explain to him the reasons for rejection of his application, and give the reasons to him in writing.



ADVOCACY

For review of a refusal to issue a disability certificate:

- Any applicant for a disability certificate, who is refused, may request a review of the decision.
- The application for review shall be accompanied by a copy of the certificate or letter of rejection being appealed against.
- On receipt of an application for review, the medical authority shall, after giving the appellant an opportunity of being heard, pass such orders on it as it may deem appropriate.
- An application for review shall, as far as possible, be decided within a fortnight from the date of its receipt, but in any case, not later than one month from such date.
- Complain to Ministry of Social Justice and Empowerment (click here).
- Use the Consumer Affairs site here. Click on the 'Grievance Box' (on the right). Enter your details to register. Save a copy a note of your registration details. Then you can post your grievance; then
- Use the Central Government's on-line grievance redressal mechanism (register here); then
- RTI to Health and Family Welfare Department (PIO's here).



7. HEALTH: DRUG REHABILITATION

In desperation or without hope, many of the poor turn to drugs or alcohol. Drug addiction ruins not only the lives of many addicts, but also makes life very difficult for their families and neighbours. The government has essentially delegated de-addiction programs to the NGO and private sectors. They run de-addiction centres to provide rehabilitation services for those addicted to drugs or alcohol.



RELEVANT DEPARTMENT

CENTRAL GOVERNMENT

- Ministry of Social Justice and Empowerment (for web click http://socialjustice.nic.in/).
- List of government approved NGO's here.

STATE GOVERNMENT

- Health and Family Welfare Department (website).
- Dept of Women & Child Development and Social Welfare.



ENTITLEMENT

(Best Reference: Ministry of Social Justice here 1998).

- Free de-addiction treatment at some government hospitals.
- 381 de-addiction centre in India run by NGO's in cooperation with the government.
- Free 24 hour Mental Health Help Line 1800 266 2345.



APPLICATION PROCEDURE

Go to the government hospital or NGO with the best reputation for success, on it's OPD days.



- 1. Complain to Chief Medical Officer(CMO) of the hospital in which the facility is located; then
- 2. RTI to the CMO of the district in which facility is located; then
- 3. Use the Consumer Affairs site here. Click on the 'Grievance Box' (on the right). Enter your details to register. Save a copy a note of your registration details. Then you can post your grievance; then
- 4. Use the Central Government's on-line grievance redressal mechanism (register here); then
- 5. RTI to Health and Family Welfare Department (PIO's here).

8. HEALTH: HIV

People with HIV are some of the most marginalised in our community. The government is now trying to set up systems to care for and protect 'positive' people.



RELEVANT DEPARTMENT:

CENTRAL GOVERNMENT

Ministry of Health & Family Welfare – National Aids Control Organisation (NACO) Website here.

STATE GOVERNMENT

State AIDS Prevention and Control Society (or similar wording).



ENTITLEMENTS

(Best Reference: National Aids Control here)

- HIV Testing: Confidential, free of cost testing done at Integrated Counselling and Testing Centres (ICTC)'s. See web here.
- Treatment: A person diagnosed to have HIV can receive free treatment at ART centres. For list of ART centres is here (scroll to bottom of page and click on 'List of ART centres'). W. Bengal has 19.
- Care and Support: This is provided for people living with HIV AIDS at various NGO's listed here.
- Protection of Rights: to informed consent, confidentiality & no discrimination (web here).

Adults and children have a right to access medical care and education at Government institutions without any discrimination.

A government/ public sector employer cannot deny employment or terminate the service of an HIV-positive employee solely because of their HIV-positive status, and any act of discrimination towards an employee on the basis of their HIV positive status is a violation of Fundamental Rights.



APPLICATION PROCEDURE:

Testing, treatment or care and support services can be accessed by visiting any:

- ICTC centre: All centres listed here; or
- ART Centre: For locations click here (scroll to bottom of page and click on 'List of ART centres').

Documents required before registration in ART centre:

- A positive HIV test result from an ICTC; and
- A photo ID card.



- 1. Phone AIDS helpline: 1097; then
- 2. Use the Consumer Affairs site here. Click on the 'Grievance Box' (on the right). Enter your details to register. Save a copy a note of your registration details. Then you can post your grievance; then
- 3. Register a complaint with the National Human Rights Commission Website here; then
- 4. Use the Central Government's on-line grievance redressal mechanism (register here); then
- 5. Contact Lawyers Collective HIV/AIDS Unit. website: www.lawyer-scollective.org,
- 6. Tel: 011-24377101/2, Email: aidslaw1@lawyerscollective.org; then
- 7. RTI to State AIDS Prevention and Control Society (PIO's here).



Education



1. EDUCATION: GOVERNMENT SCHOOLS

The schooling system is one of the main ways that the gap between the rich and the poor continues to grow in India. The poor can generally only access government schools which are Hindi medium, overcrowded and underresourced. The middle class can send their children to English-medium private schools, where the class sizes are smaller and teaching is better. From there, those students often go to college, whereas few government-school educated students do so. The measures below aim to improve the quality of education for the poor.



RELEVANT DEPARTMENT

CENTRAL GOVERNMENT

- Ministry Human Resource Devpt. Dept of School Education & Literacy (website here).
- Sarv Shiksha Abhyan (website here).
- Right of Children to Free & Compulsory Education Act 2009 click (website here).

STATE GOVERNMENT

Department of School Education.



ENTITLEMENT

Best Reference: Right to Education Act (website here).

Under **Right to Education Act**:

- All Children (includes disabled) have right to Free elementary (up to 8th) education at a local school from the age of 6-14 (Sct 3). All parents/guardians must admit their child in a local school (Sct 10).
- All schools (government & private) must:
- Not make a child repeat a class, be expelled, or pass board exam until completion of Class 8 (Sct16).
- Not do any physical punishment or mental harassment (Sct 17).
- Meet minimum infrastructure requirements (all-weather building, separate classrooms for each teacher, playground, library, separate boys'/girls' toilets, drinking water, play/sports equipment (See Sct 19 & Sched).
- Have all teachers attend school regularly & punctually & complete the curriculum on time (Sct 24).
- Have Teacher-student ratio of 1:40 at primary (Class 1-5) & 1:35 for Class 6-8 (Sct 25 & Schedule, Item 1).
- NB No teachers can do private tuitions (Sct 28).

• All private schools must reserve 25% seats in Class 1 for children from 'disadvantaged groups' (SC, ST, EWS).(Sct 12(1)(b) See website specifically on this topic here).



APPLICATION

PROCEDURE FOR ADMISSION

Admission in Government Schools

- Try for admission by taking child to a nearby school when the new session starts (usually April).
- Normally, you only need the child's Birth Certificate or if you don't have the birth certificate then an affidavit, but under the RTE Act, no child shall be denied admission for any reason such as not having birth certificate/transfer certificate/proof of age/seeking admission late during school year. Sct 14(2).
- If child is more than 7 years old, then he/she should be put in an age appropriate grade and given special classes to get him/her up to standard of the others. (Sct 4).
- Applications should be processed with 30 days here.

Admission in Private schools

- If member of a disadvantaged (SC, ST, EWS < 1 lakh) and resident in for 5 years.
- Apply directly to the school in which admission is desired quoting RTE Sct 12(1)b.



- 1. Initially approach the principal of the school; then
- 2. Complain to the Basic Shiksha Adhikari (responsible for primary schools in that district); then
- 3. Use the Consumer Affairs site here. Click on the 'Grievance Box' (on the right). Enter your details to register. Save a copy a note of your registration details. Then you can post your grievance; then
- 4. Use the Central Government's on-line grievance redressal mechanism (register here); then
- 5. RTI to the Department of Education (PIOs here).

2. EDUCATION: SCHOLARSHIPS, BOOKS AND UNIFORMS

In order to encourage poor children to enrol in and attend school, the West Bengal Government has initiated many scholarships & benefits.



RELEVANT DEPARTMENT

CENTRAL GOVERNMENT

- Ministry of Human Resource Development.
- Dept of Schools Education and Literacy (website here).
- Right of Children to Free & Compulsory Education Act 2009 click (website here).
- Sarv Shiksha Abhyan (website here).

STATE GOVERNMENT

- Department of Education
- RTE rules for your state (website here and click on your state).



ENTITLEMENT

(Best References: RTE Act 2009 here & RTE Rules here.

- Midday meal up till 8th (see Mid Day Meal above on page 18).
- Pre and Post Matric Scholarship schemes for SC, OBC and students with disabilities (click here and here).
- Incentives to Girls for Secondary Education: Rs3,000 as fixed deposit after passing Grade 8 and enrolling in Grade 9. Available for SC/ST girls and those studying in KGBV schools. The girls are entitled to withdraw the sum along with interest on reaching 18 years and on passing 10th class. For more information click here.
- Kasturba Gandhi Balika Vidyalaya (KGBV) residential schools with boarding facilities at elementary level for girls. 75% girls should be from SC, ST, OBC or minority communities & only thereafter, 25% girls from families below poverty line. (See more info here & guidelines p.4 here).



APPLICATION PROCEDURE

- For free uniform for SC/ST, application is submitted to the principal of the school.
- Pre & Post Matric Scholarship schemes for SC, OBC & students with disabilities (here).
- Incentives to Girls for Secondary Education. Apply to the Principal / Head of the School, along with SC/ST/OBC Certificate and Birth Certificate.
- Kasturba Gandhi Balika Vidyalaya residential schools. Apply directly to the school.



- Initially approach the principal of the school; then
- Complain to the Basic Shiksha Adhikari (responsible for primary schools in that district); then
- Under the **Public Services Act**, complain to the BDO here; then
- Use the Consumer Affairs site here. Click on the 'Grievance Box' (on the right). Enter your details to register. Save a copy a note of your registration details. Then you can post your grievance; then



- Use the Central Government's on-line grievance redressal mechanism (register here); then
- RTI to the Department of Education (PIOs here).



SUCCESS STORY

In Chhatarpur district only the girls were receiving free school uniforms. The NGO staff applied to the District Education Officer for boys to receive the same benefit. That was successful so from July 2011 boys got the same benefits.

3. EDUCATION: OPEN SCHOOLING

Many people want to study but for a number of reasons can't go to formal school. Perhaps they dropped out of school at an early age, but now, as a young adult they want to study again. They may be working a job or even looking after a family so can't go to 'school'. For lakhs of such people, Indian Open School plays a vital role in allowing them to study from home. It currently has an enrolment of about 1.5 million students at Secondary and Senior Secondary levels which makes it the largest open schooling system in the world.



RELEVANT DEPARTMENT

CENTRAL GOVERNMENT

National Institute of Open Schooling (here)



ENTITLEMENTS

(Best Reference: NIOS here 2016).

- Open Basic Education (OBE) is equivalent to classes 3, 5 & 8 of formal school system (details here).
- Secondary Education Course (is equivalent to Class 10) (details here).
- Senior Secondary Education Course (is equivalent to Class 12) (details here).



APPLICATION

For OBE (Class 3, 5 or 8):

- Find the Centre nearest you from the website here
- Go to the centre and process the application.
- For Secondary (10th) and Senior Secondary (12th) all applications are now done on-line:-
- Go to the website here and complete the on-line application yourself;
- Go to the local Accredited Institution (AI) which will help do the application on-line. For list of AIs click here; or
- Visit the regional Centre which will help you do the on-line application.
 For list of Regional Centres click here and scroll down to see all Regional Centres.

Fees (can be found here):

CLASS	WOMEN	MEN	SC/ST HANDICAPPED
OBE	Free	Free	Free
Secondary (10th)	1,450	1,800	1,200
Sr Secondary (12th)	1,650	2,000	1,300



ADVOCACY

- 1. For 3rd, 5th, 8th application, approach the Centre where you applied; then
- 2. For 10th & 12th check the status of your on-line application here;
- 3. Complain to the Regional Centre. For list of Regional Centres click here; then
- 4. Use the Consumer Affairs site here. Click on the 'Grievance Box' (on the right). Enter your details to register. Save a copy a note of your registration details. Then you can post your grievance; then
- 5. Use the Central Government's on-line grievance redressal mechanism (register here); then
- 6. RTI to the Department of Education (PIOs here).



SUCCESS STORY

In Delhi, Rukhsana was a housewife who had never been to formal school. She did NIOS 10th and after passing, completed Senior (12th) also through NIOS. She's now considering going to college!



1. ENERGY: ELECTRICITY

The Government claims that every village in India (although not every home) is now on the electricity grid.



RELEVANT DEPARTMENT

CENTRAL GOVERNMENT

Ministry of Power (website here) – Saubhagya here).

STATE GOVERNMENT

State Electricity Distribution Company Ltd (website here).



ENTITLEMENT

(Best Reference: Saubhaqya here 2018).

- All un-electrified households in rural areas as well as poor unelectrified households in urban areas are eligible for electricity (see FAQ #1 and #14 at Saubhagya site here).
- Pay only Rs. 50 each bill for 10 bills (=Rs. 500) (see FAQ #3 at Saubhagya site here).
- Get LED, power socket for free (see FAQ #9 at Saubhagya site here).
- Any ID (need not have Aadhaar), but can't be in arrears (see FAQ #6 at Saubhagya site here).



APPLICATION PROCEDURE

See FAQ #4 at Saubhagya site here.

- DISCOM of your area organise camps in villages / cluster of villages.
- Prior information about such camps would be widely publicised.
- You need to simply approach DISCOM officials in the camp and your application for the connection shall be registered on spot.
- Alternatively apply directly to state DISCOM on-line here.
- Electricity connection shall be released by the DISCOM after due verification, mostly on spot.
- In case, you are not able to get information about the camp, you can also approach the nearest DISCOM office for necessary guidance.



- Try the State Electricity Distribution Company Ltd Helpline 19121.
- Try on-line complaint to the State DISCOM here.
- Use the Consumer Affairs site here. Click on the 'Grievance Box' (on the right). Enter your details to register. Save a copy a note of your registration details. Then you can post your grievance; then

- Use the Central Government's on-line grievance redressal mechanism (register here); then
- RTI to State Electricity Distribution Company Ltd.(website here).



SUCCESS STORY

Kadagdoni is a very interior village in Jharkhand, far from the main road. The Community Based Organisation (CBO) had been trying to get electricity to the village for years, but was faced with persistent demands for a bribe from the notoriously corrupt Electricity Board. After a little training, the CBO learnt more about their rights under the Rajeev Gandhi Grameen Vidyut Yojana (a scheme before Saubhagya) and collectively decided NOT to pay the bribe which was being demanded – but to work together to pressurise the government to get electricity. They applied to their Panchayat leader and also did lot of manual work for the clearing up the road to help the materials reach their village. Eventually they got their connection.

2. ENERGY: GAS

Cooking gas is cheaper & cleaner burning than kerosene, wood or cow dung, so is very useful to all households. Often distributors don't want to issue new connections, but most households have a right to one.



RELEVANT DEPARTMENT

Cooking gas is now semi privatised. Most connections are through:

- Indian Oil Corporation Ltd (Indane) (here); or HP Gas (click here) or Bharat Gas (click here).
- Pradhan Mantri Ujjwala Yojana (here).



ENTITLEMENT

(Best Ref: Indian Oil Corporation 2010 here & Pradhan Mantri Ujjwala Yojana 2016 here).

Every household with a separate cooking area is entitled to one Gas connection (FAQ#1 here).

12 gas refills in each 12 month period (see web here) at a subsidised rate of approx Rs. 500 (here).

New connection for women members of BPL households who suffers from at least one 'deprivation' (as per the SECC) census in 2011. Rs. 1600 subsidy to cover cylinder security deposit and regulator (Pradhan Mantri Ujjwala Yojana here.)



APPLICATION PROCEDURE

For New Indane Connection (See FAQ#1 here)

- Fill out the form and submit to nearest distributor. My nearest local Indane gas supplier is ______(enter on the table on page 5).
- Submit proof of identity & residence (Either I Card or Ration Card, Electricity bill etc).
- Receive letter through registered post (to check address). Take that to distributor.
- Cost (see FAQ # 2 here):
 - Refundable Security Fees Rs. 1450;
 - Subsidised gas refill: (Approx Rs. 500 as of April 1st 2019 see here and scroll down to table of prices).
 - Refundable deposit for Regulator Rs. 150; Hose 170;
 - Admin 89; Installation. Rs. 118; Card Rs. 59
 - Total Rs. 2,036 (without stove) (NB get a receipt)

(NB You can use your own stove & pipe if it has ISI mark & original receipt of purchase and checked by Indane staff for Rs. 177 (for 2 burner); Go to here

and see 'Frequently asked Question #3)

To get subsidy:

Apply here to have subsidy paid directly to bank a/c. Middle class users are encouraged to 'Give up ' their subsidy to enable a BPL consumers to get a gas connection here. Non subsidised price Rs680-740 here.

Pradhan Mantri Ujjwala Yojana

Apply to local gas distributor who will check to see if you're eligible.



ADVOCACY

- Phone toll free number 1800 2333555; or
- On line complaints for Indane here, or HP here.
- Use the Consumer Affairs site here. Click on the 'Grievance Box' (on the right). Enter your details to register. Save a copy a note of your registration details. Then you can post your grievance; then
- Use the Central Government's on-line grievance redressal mechanism (register here); then
- RTI to Indane here, HP here or Bharat Gas here.



SUCCESS STORY

Guddan had been trying for two years to get a 'pakka' (legal) gas connection. The staff at the gas office always gave some excuse for not being 'able' to give her the connection. Then Guddan attended an advocacy workshop during which she learned about her rights to a gas connection and ways to advocate should the application be stalled – especially on using the **Right To Information Act**. Having that teaching in mind, Guddan went back to the gas office. Again the officer gave some excuses, but this time Guddan threatened to complain to his superior officer in the state capital, if she didn't get her connection quickly. That simple threat of action was enough and Guddan got her gas connection within weeks!



Village Facilities



1. VILLAGE FACILITIES: TOILETS

The Indian government wants to see every household have its own toilet by 2019 (see here). There is resistance to this from many villagers, who have toileted outdoors for generations and argue that toilets without running water and proper cleaning are worse than no toilet.



RELEVANT DEPARTMENT

CENTRAL GOVERNMENT

- Ministry of Drinking Water and Sanitation (Swachh Bharat rural) (website here).
- Ministry of Urban Development: (Swachh Bharat Urban) (website here).

STATE GOVERNMENT

- Public Health Engineering Dept
- Mission Nirmal Bangla, (MNB) (document here).

LOCAL GOVERNMENT

Panchayat's Village Health, Sanitation & Nutrition Committee.



ENTITLEMENT

(Best Ref: Swachh Bharat Mission (Rural) 2018 here and urban here 2014).

- BPL households, SC, ST families, small and marginal farmers, landless labourers with homestead physically handicapped and women headed households can construct toilet with cash incentive of Rs. 12,000 (Rs. 7,200 from central and Rs. 4,200 from state) (see page 23 point 6.4.7 here).
- Beneficiary encouraged to contribute his/her own labour (see page 23 point 6.4.8)
- Urban households also eligible for subsidy of Rs. 4,000 under Swachh Bharat Mission (page 8 here).
- Community toilets to be built in urban areas, where open defecation and people don't have enough space to construct own toilet. (page 9 point 5 here).



APPLICATION PROCEDURE

- Check eligibility for incentives.
- Build the toilet as per the guidelines
- Have the toilet checked.
- Receive the incentive into your bank account.

VILLAGE FACILITIES





- 1. Complain directly to Panchayat's Village Health and Sanitation committee; then
- 2. Using the Ministry of Drinking Water and Sanitation on-line grievance mechanism here; then
- 3. Use the Consumer Affairs site here. Click on the 'Grievance Box' (on the right). Enter your details to register. Save a copy a note of your registration details. Then you can post your grievance; then
- 4. Use the Central Government's on-line grievance redressal mechanism (register here); then
- 5. RTI to the Public Health Engineering Dept (website here).

2. VILLAGE FACILITIES: PAVED ALLEYS AND DRAIN

During monsoon, moving in and around villages is difficult on dirt muddy roads, so paving and drains are very useful. The Village Health, Sanitation & Nutrition Committee has responsibility for this, so it depends on the honesty or otherwise of that committee, whether a village gets paving & drains



RELEVANT DEPARTMENT

CENTRAL GOVERNMENT

- Ministry of Health and Family Welfare National Health Mission here.
- Ministry of Drinking Water and Sanitation (Swachh Bharat rural) (website here).

STATE GOVERNMENT

- Panchayats and Rural Development Dept (website here).
- Public Health Engineering Dept (website here).

LOCAL GOVERNMENT

- Panchayat's Village Health, Sanitation & Nutrition Committee (VHSNC) here.
- In city areas the city Nagar Nigam is responsible for paving of alleys, drains & sweepers.



ENTITLEMENT

Village Health, Sanitation & Nutrition Committees (here 2013).

Village Health and Sanitation Committees get Rs10,000 (page 17, point 3.2 here) untied funds annually which can be used to build paved alleys & drains.

Committees must have 50% women, 30% NGO's, representatives of every hamlet (including SC/ST hamlets) and women's SHG's (page 8, here).



APPLICATION PROCEDURE

Directly to the Panchayat's Village Health, Sanitation & Nutrition Committee (VHSNC).

VILLAGE FACILITIES



- 1. Complain to the Panchayat; then
- 2. Use the Consumer Affairs site here. Click on the 'Grievance Box' (on the right). Enter your details to register. Save a copy a note of your registration details. Then you can post your grievance; then
- 3. Use the Central Government's on-line grievance redressal mechanism (register here); then
- 4. RTI to the Public Health Engineering Dept (website here).



3. VILLAGE FACILITIES: HOUSING

The Pradhan Mantri Awaas Yojana (renamed from the Indira Awaas Yojana) aims to give a basic house to needy families. Like all schemes aimed at the poor, it is only as good as the SECC list of 'eligible'.



RELEVANT DEPARTMENT

CENTRAL GOVERNMENT

- Ministry of Rural Development (website here).
- Ministry of Urban housing and poverty Alleviation (website here).

STATE GOVERNMENT

Panchayats and Rural Development Dept (website here).



ENTITLEMENT

(Best Ref: Pradhan Mantri Awaas Yojana-Gramin (PMAY-G) here 2016.

Pradhan Mantri Awaas Yojana (Grameen)

- Scheme for households with 'housing deprivation' from 2011 SECC (page viii point 5 of book here)
- Rs. 1,20,000 (1,30,000 in hilly areas) for building pacca house (page 27, point 5.1.1) of book here).
- House to be at least 25m2, including separate cooking area (page 28, point 5.1.4 of booklet here).
- Eligible for 90 worker-days of MGNREGA (page 7, Point 2.2 f. & page 27 of booklet here).
- Houses built under this scheme also eligible to receive 12,000 for construction f toilet under Swachh Bharat Mission, or NREGA.(page 7, Point 2.2 e. & page 28 of booklet here).
- Rs. 70,000-1,20,000 to upgrade existing structure (page 7, point 2.2 c of booklet here).

Pradhan Mantri Awaas Yojana (urban)

- To make a slum house pakka Rs. 1,00,000 under In situ slum rehabilitation ISSR (pg 2, point 4 of book here).
- EWS families can upgrade existing non-slum kaccha house to pacca with 1.5lakh assistance (Beneficiary Led Construction) BLC) (page 10, point 7 of book here).

Credit-cum-Subsidy Scheme for Rural Housing (CSRH) (website here).

- Rural poor just above the poverty line having an annual income up to Rs. 32,000/ – are entitled.
- Sanitary latrines and smokeless chulhas must be an integral part of the house to qualify.
- Can get a loan of Rs. 40,000



APPLICATION PROCEDURE

Pradhan Mantri Awaas Yojana

- Anyone with 0,1 or 2 room houses with kuccha wall and roof is eligible.
- Using participatory process a 5 yr priority list of people who need to be given housing prepared using the Socio-Economic Caste Census SECC baseline data (page 17-24 of book here).;
- The Gram Sabha meets to approve the annual select list (meeting attended by District Collector & videoed);
- List of new inclusions and list of exclusions if any shall be marked as such with reasons;
- Finalised list sent to the Zilla Parishad before 31st December.
- If on the list, or believe you should be, apply to the Panchayat, BDO or District Rural Development Agency.

Pradhan Mantri Awaas Yojana Urban

List made by government agencies (page 12, point 8 of book here).

Credit-cum-Subsidy Scheme for Rural Housing: (website here).

Apply to the Dist. Rural Development Officer (DRDO) or the Zila Parishad.



- Directly to Gram Panchayat, District Rural Development Officer, or Zila parishad.
- Use the Consumer Affairs site here. Click on the 'Grievance Box' (on the right). Enter your details to register. Save a copy a note of your registration details. Then you can post your grievance; then
- Use the Central Government's on-line grievance redressal mechanism (register here); then
- RTI to Pradhan Mantri Awaas Yojana (contacts here).

4. VILLAGE FACILITIES: LAND FOR THE LANDLESS

Through generations of caste-based discrimination, corruption, deceit & debt, many families have become landless. This consigns them to a life of renting accommodation & manual labour on other people's land. The ambitious "Homestead Site' scheme below, under the Indira Awaas Yojana, aims to give destitute people some land, even if only enough for a house. As with all other BPL based schemes, it is only as good as the BPL list itself.



RELEVANT DEPARTMENT

CENTRAL GOVERNMENT

- Ministry of Rural Development (For website click http://rural.nic.in/.)
- Ministry of Urban housing and poverty Alleviation (website here).

STATE GOVERNMENT

Panchayats and Rural Development Dept (website here).



ENTITLEMENT

(Best Ref: Pradhan Mantri Awaas Yojana-Gramin (PMAY-G) here 2018).

Landless may be eligible for Rs. 60,000 to buy land for Awaas Yojana house (see article here).



APPLICATION PROCEDURE

Pradhan Mantri Awaas Yojana

- Anyone with no land is eligible.
- Using participatory process a 5 yr priority list of people who need to be given housing prepared using the Socio-Economic Caste Census SECC baseline data (page 17-24 of book here).;
- Apply to the Panchayat, BDO or District Rural Development Agency.



- Directly to Gram Panchayat, District Rural Development Officer, or Zila parishad.
- Use the Consumer Affairs site here. Click on the 'Grievance Box' (on the right). Enter your details to register. Save a copy a note of your registration details. Then you can post your grievance; then
- Use the Central Government's on-line grievance redressal mechanism (register here); then
- RTI to Pradhan Mantri Awaas Yojana (contacts here).

5. VILLAGE FACILITIES: ROADS

Many of India's villages don't have sealed roads which creates problems, especially during the rainy season. The Indian government prioritises it road building based on a score out of 100 (see the table below).



RELEVANT DEPARTMENT

CENTRAL GOVERNMENT

Ministry of Rural Development's Pradhan Mantri Gram Sarak Yojana (website here).

STATE GOVERNMENT

- Public Works Department (website here).
- Panchayats and Rural Development Department (website here).





ENTITLEMENT

(Best Reference: Pradhan Mantri Gram Sarak Yojana here 2013)

Government makes a priority list of roads based on criteria/scoring below (see page 48-50 here).

	PARAMETER	CATE- GORY WEIGHT	SUB-CAT WEIGHT/S
A.	POPULATION (as per 2011 Census)	50	
	A score of 1 for each 150 population subject to a maximum of 50		50
B.	EDUCATIONAL FACILITIES (Score of the highest category)	10	
	Primary School Middle School High School Pre-University Course(PUC),/10+2 institute ITI Degree College		2 3 5 7 8 10
C.	MEDICAL FACILITIES (Score of the highest category)	7	
	Sub Centre / ANM Centre Primary Health Centre (PHC) Community Health Centre (CHC)		2 4 7
D.	VETERINARY FACILITIES	3	
E.	TRANSPORT AND COMMUNICATION INFRASTRUCTURE	15	
	Railway Station Bus Stand Notified Tourist Centres Post – Office, PCO/ Bank/ Regional Rural Banks One diesel / petrol authorized Outlet 1 Additional Authorized Diesel Outlet 1 Electric Sub Station 11 KVA 2 Electric Sub Station above 11 KVA 1		4 3 2 2 1 1 1
F.	MARKET FACILITIES (Cumulative Score)	12	
	Mandi (based on Turn Over) Ware house/ cold storage Retail shops selling agricultural inputs and items of daily consumption		7 3 2
G.	Ware house/ cold storage Retail shops selling agricultural inputs and items of daily	3	3
G.	Ware house/ cold storage Retail shops selling agricultural inputs and items of daily consumption	3	3

Priority 1 is >80; 2 is 70-80; 3 is 60-70 and 4 is Below 60



APPLICATION PROCEDURE

If your village is priority 1, 2 or 3, apply to the Public Works Department (website here). (see here p15, #6.1)



- 1. Complain directly to Gram Panchayat, District Rural Development Officer, or Zila parishad; then
- 2. Use the Consumer Affairs site here. Click on the 'Grievance Box' (on the right). Enter your details to register. Save a copy a note of your registration details. Then you can post your grievance; then
- 3. Use the Central Government's on-line grievance redressal mechanism (register here); then
- 4. RTI to the Public Works Department (website here).



FARMING



1. FARMING: IRRIGATION

Much of India's population still relies on farming for a living, for which water is one of the most important commodities. With climate change, rainfall is becoming less predictable, making farming even harder. The schemes below aim to allow farmers to irrigate their land to overcome the uncertainties of the weather, to some degree.



RELEVANT DEPARTMENT

CENTRAL GOVERNMENT

- Ministry of Water Resources, River Development & Ganga Rejuvenation (website here).
- Central Water Commission (website here).
- Ministry of Agriculture and Farmers Welfare (website here).
- Department of Agriculture Cooperation and Farmers Welfare (website here)
- National Food Security Mission 2009 (Rashtriya Khaadya Surakhsha Mission here).
- National Mission on Micro Irrigation (website here here).

STATE GOVERNMENT

Water Resources Investigation and Development Department





ENTITLEMENTS

(Best Reference: National Mission on Micro Irrigation 2010 here).

- National Mission on Micro Irrigation (website here page 13)
- Subsidy assistance the cost of the drip / sprinkler irrigation system for up to 5 hectares. For Small and Marginal farmers subsidy is 60% (50% borne by the Central govt, 10% by State gov't) and the remaining 40% will have to be borne by the farmer.
- In case of general category farmers, subsidy assistance will be @ 50% of the cost of the system which will be shared in the ratio of 40:10:50 by the Central Government, State Government and the beneficiary
- DRDAs (District Rural Development Agencies), the Panchayat will be involved in selecting the beneficiaries.
- National Food Security Mission (click here page 38)
- Incentive for Pump sets (for wheat, rice or pulses): Assistance @ 50% of the cost limited to Rs. 10,000/-per machine, whichever is less.
- Distribution of sprinkler sets (only for wheat or rice): Incentive: lesser of 50% of the cost or Rs. 7,500 per hect.
- Priority for small and marginal farmers and women (website here page 7).



APPLICATION PROCEDURE

For National Mission on Micro Irrigation apply to:

- Gram Panchayat Office; or
- District Rural Development Agency.

For National Food Security Mission schemes apply to:

- Gram Panchayat; or
- District Collector Office.



- 1. Complain directly to Gram Panchayat, District Rural Development Officer, or Zila parishad; then
- 2. Use the Consumer Affairs site here. Click on the 'Grievance Box' (on the right). Enter your details to register. Save a copy a note of your registration details. Then you can post your grievance; then
- 3. Use the Central Government's on-line grievance redressal mechanism (register here); then
- 4. RTI to the Water Resources Investigation and Development Department (PIOs here).

2. FARMING: CROP INSURANCE

An aspect of climate change is the increased frequency of natural disasters, cyclones, floods & droughts, all of which make farming riskier. The insurance schemes below aim to allow farmers to insure against these events so making farming a little less risky.

RELEVANT DEPARTMENT

CENTRAL GOVERNMENT

- Ministry of Agriculture and Farmers Welfare
- Department of Agriculture & Cooperation and farmers welfare (website http://agricoop.nic.in/).
- Agricultural Insurance company of India (website here).

STATE GOVERNMENT

Department of Agriculture (website here).





ENTITLEMENT

(Best Reference: PM Fasal Bima Yojana here).

- PM Fasal Bima Yojana National Agricultural Insurance Scheme (see details here).
- Provides insurance coverage and financial support to farmers in the event of failure of any of the notified crop as a result of natural calamities, pests and diseases.
- Compulsory for 'loanee' farmers (taking Seasonal Agricultural Operations (SAO) loans from Financial Institutions). Optional for non loanee farmers.
- Coverage of all food crops (cereals, millets and pulses), oilseeds. Also coverage for some horticultural crops including sugar cane, cotton & potato (see page 4 here).

Insurance premium rates are: (see page 13 here).

- Kharif (Monsoon: July-Oct): 2% for all foodgrain and and oilseeds;
- Rabi (Winter Oct March): 1.5% for wheat, and 2% for other rabi crops.
- Horticultural crop 5%
- Above rates are maximums. If actuarial rate is less than above rate, then only it will be charged. The rest will be covered by government as a subsidy.



APPLICATION PROCEDURE

- For eligibility and documents required see here.
- At the beginning of each crop season, the State Government notifies

- the crops and defines the areas which will be covered under the scheme during the season.
- The farmer who desires to join the scheme fills up form on line here and submits the same along with premium in the village branch of commercial bank or Regional Rural Bank or PACS of Cooperative Bank.



ADVOCACY

- 1. Phone PMFBY on 011-23381092 (see here and click on 'Helpline'); then
- 2. At PMFBY website here and click on 'Technical Grievance'; then
- 3. E-mail PMFBY at help.agri-insurance@gov.in; then
- 4. Contact Agricultural Insurance Company of India's grievance redressal person for W. Bengal here:

Mr. K.K. Mohapatra Chief Manager/RM, OM Tower, 5th Floor 32 Chowringhee Road Kolkata – 700071,

E-mail: kkmohapatra@aicofindia.com; then

- 5. Use the Consumer Affairs site here. Click on the 'Grievance Box' (on the right). Enter your details to register. Save a copy a note of your registration details. Then you can post your grievance; then
- 6. Use the Central Government's on-line grievance redressal mechanism (register here); then
- 7. RTI to Ministry of Agriculture & Farmers Welfare (website here).

3. FARMING: SUBSIDIES

With a population of over a billion, India desperately needs her farmers to keep producing a steady supply of food. With globalisation however, prices for basic farming seeds and equipment have gone up. The schemes below aim to subsidise these basic items to make farming a little more profitable and so encourage farmers to keep farming!



RELEVANT DEPARTMENT

CENTRAL GOVERNMENT

- Ministry of Agriculture and Farmers Welfare
- Department of Agriculture Cooperation and Farmers Welfare (website here)
- National Food Security Mission 2009 here).

STATE GOVERNMENT

Department of Agriculture



ENTITLEMENT

(Best Ref: National Food Security Mission Guidelines 2009 here page 37,38) For rates of subsidies (see page 37 & 38 here):

- Seeds Rs500 per 100kg for High Yielding varieties of wheat & rice & Rs1,200 per 100kg for pulses. Seed Mini-kits: Full cost of 10 kg wheat (for 50Hectares), 5 kg High yielding varieties of rice (for 50Hectares) and 6 kg Hybrids of rice (for 50Hectares):
- Implements: Rs3,000 for Condo weeder, Rs3,000 for Knapsack Sprayer, Rs15,000 for seed drills, 30,000 for Rotavator.
- Other subsidies listed on page 37 & 38 here.



APPLICATION PROCEDURE

- See NFSM guidelines (page 3: Item 4 'District Level') here:
- Apply to the District Food Security Mission; or
- The District Collector or Chief; or
- Executive Officer of the Zilla Parishad.

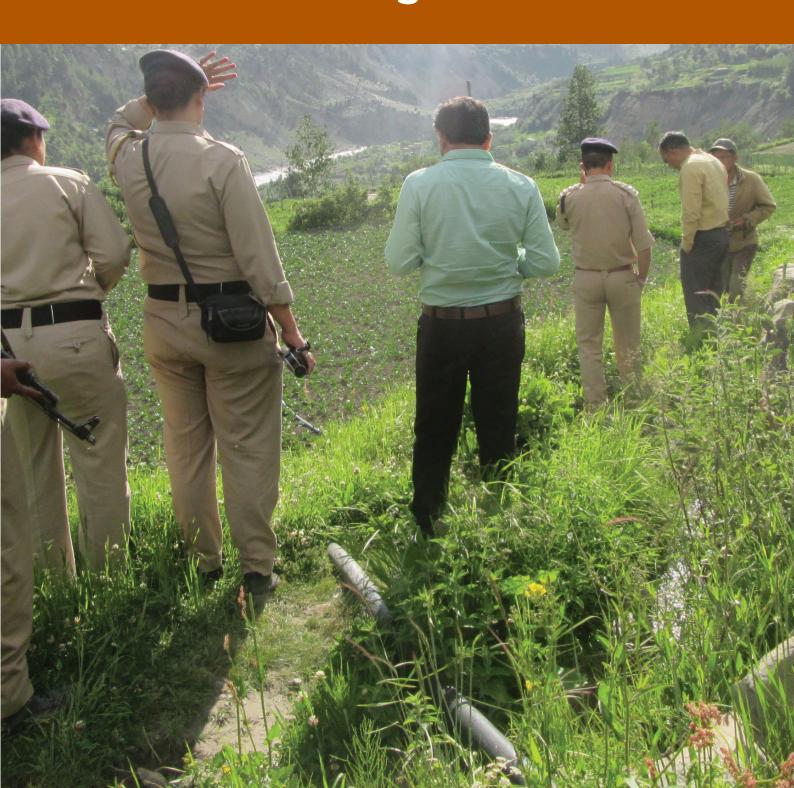
FARMING



- 1. Phone Kisaan Call Centre toll free 1800-180-1551; then
- 2. Contact NFSM CELL Vivek Agarwal, (I.A.S.), Joint Secretary (Crops), NFSM, Dept. of Agriculture & Cooperation, Phone No.: 011 2338 1176 (O), here; then
- 3. Use the Consumer Affairs site here. Click on the 'Grievance Box' (on the right). Enter your details to register. Save a copy a note of your registration details. Then you can post your grievance; then
- 4. Use the Central Government's on-line grievance redressal mechanism (register here); then
- 5. RTI to Ministry of Agriculture & Farmers Welfare (website here).



Human Rights Abuse





1. HUMAN RIGHTS ABUSE: DOMESTIC VIOLENCE

While improving, the position of women in India is still very poor. Even in their own homes, many women are regularly beaten by their husbands. This behaviour is unacceptable in the eyes of society and the government. This is reflected in the new Domestic Violence Act of 2005.



RELEVANT DEPARTMENT

CENTRAL GOVERNMENT

- National Commission for Women (website here).
- Protection of Women from Domestic Violence Act 2005 (website here).

STATE GOVERNMENT

- State Women's Commission
- State Department of Women and Children (listed here).
- Police. List of women's police stations. My nearest women's police station is



ENTITLEMENT

(Best source for relevant laws: Domestic Violence Act 2005 here)

THE DOMESTIC VIOLENCE ACT 2005 HERE PROHIBITS DOMESTIC VIOLENCE WHICH INCLUDES:

- Abuse could be whether physical, sexual, verbal, emotional or economic (including dowry). (Sct 3(a))
- The threat of the above abuse. (Sct 3(c))
- Woman has a right to free legal advice (Sct 5(d)) (through an NGO or the Legal Services Authority)

INDIAN PENAL CODE

Sct 498A. Prohibition on husband or relative of husband of a woman subjecting her to cruelty.

REMEDIES AVAILABLE:

Under the **DV Act** the abused woman can apply for living in safe shelter (Sct 6), a Protection Order (Sct 18), Custody Order for her children (Sct 21) and/or financial compensation (Sct 22).

NB. EHA has now produced a whole manual on accessing schemes for Women. See the EHA website www.eha-health.org 'Downloads/Advocacy manuals/All India/Women's Advocacy Manual'.





APPLICATION—ACCESSING RELIEF

- It is important that another woman (relative or from community or NGO) must be present along with the abused woman in the presentation of the application. The applicant can:-
- Talk to Gram Panchayat (preferably the women members) which may solve problem locally; or
- Inform the District Probation Officer (DPO) who has some power in domestic violence; or
- Alert the local Protection Officer (DVA Sct 8); or
- Contact another non-Gov't women's support organisation in your state (contacts here); or
- Talk to the Women's Commission (address below). The woman gives a statement. The Commission calls the abuser. If he doesn't appear, it forwards the complaint to court; or
- The abused woman or the Protection Officer or Women's Commission can then:
- Lodge an FIR at the local Police Station (after which police must arrange for medical examination/certificate & will investigate the abuse); or
- Apply for Safe Shelter, Protection Order, Custody Order for children or Compensation from courts.



ADVOCACY

- 1. Contact another NGO support organisation in your state contacts here; then
- 2. RTI to the Police SP or SSP for your district (district details here and SP details here); then
- 3. Use the Central Government's on-line grievance redressal mechanism (register here); then
- 4. RTI to State Commission for Women: (Chair)

Jalasampad Bhavan, Gnd Fl, Bk DF, Sector I Salt lake City, Kolkata, Ph: 033-2359 5609

Mob: 9830 947247; 9386 259823

E-mail: leenagangopadhyay@gmail.com



2. HUMAN RIGHTS ABUSE: CHILD LABOUR

Many people treat children, especially girls, as commodities to be bought and sold. Every day we see children working in chai shops, dhabas and even in our own homes as maids. Such labour robs children of their childhood & is now illegal



RELEVANT DEPARTMENT

CENTRAL GOVERNMENT

Ministry of Labour & Employment (website here).

STATE GOVERNMENT

- Labour Department.
- Human Rights Commission (website here).
- Police.



ENTITLEMENT

(Best Reference for relevant laws: Child Line page here).

Constitution of India 1949 (here)

Article 24: Prohibits employment of children below the age of 14 years in factories, mining and other places.

Article 39e: no one can be forced to do work unsuited to their age by economic necessity.

Indian Penal Code 1860 (here)

Sct 374: Prohibition against compelling a person to labour **Child Labour (Prohibition & Regulation) Act 1986 (here)**

Sct 3 + schedule + 2006 amendment: No child under the age of 14 (completed) can be employed in a 'hazardous occupation' which includes railways, plastics factories, auto-mobile garages, manufacturing crackers, hand loom industry, mines, domestic servants, in dhabas, restaurants, hotels, tea shops, beedi making, carpet making, tanning, soap manufacture, brick kilns and roof tiles units, building & construction.

Sct 7: Even in a permitted industry, no child can work more than 3 hours before a break of 1 hour, not more than 6 hours in a day, and not between 7 pm and 8am.

Juvenile Justice (Care and Protection of Children) Act, 2000

Sct 26: An offence to obtain a juvenile for the purpose of hazardous employment or bonded labour.

Factories Act 1948

- Forbids the employment of children below fourteen years of age in all factories.
- Adolescents (14-18yrs) need certificate from authorised doctor to be employed in factory.
- Even if adolescent employed legally, then can't do night shifts and only maximum 4.5 hours a day.

Remedies available:

- The person using child labour can be punished under IPC or Child Labour Act for up to 2 years; and
- The labouring child can be given compensation of Rs20,000 payable by the perpetrator.



APPLICATION PROCEDURE

- Activist lodges an FIR at the local Police Station after which police will investigate the abuse; or
- Phone the toll-free helpline 'Childline' (1098) (website here) to receive distress calls about employing children in the banned sectors. This number is manned 24 hours a day by NGO's and supported by the union Ministry of Women and Child Development. 1098 is operational in 20 cities in West Bengal (listed here click on 'Childline Locations') including: Bankura, Bhirbhum, Burdwan, Cooch Behar, Dakshin Dinajpur, Darjeeling, Hooghly, Howrah, JalPaiguri, Kolkata, Malda, Murshidabad, Nadia, North 24 Parganas, Paschim Medinipur, Purbo Medinipur, Purulia, South 24 Parganas, Uttar Dinajpur and Alipurduar.

HUMAN RIGHTS ABUSE



- 1. Phone Childline 1098 again; then
- 2. Complain to the Human Rights Commission (website here); then
- 3. Lodge a complaint at the National Human Rights Commission faxed to 011-23382911/23382734 or through e-mail covdnhrc@nic.in No fee is chargeable on such complaints; then
- 4. Use the Central Government's on-line grievance redressal mechanism (register here); then
- 5. RTI to the Labour Department (PIOs here).

3. HUMAN RIGHTS ABUSE: CHILD MARRIAGE

According to UNICEF, 47% of girls are married by 18 years of age, and 18% are married by 15 years of age. Far from the excitement of love and marriage portrayed in Bollywood, life for many girls married before 18 is awful, becoming little more than a household slave and having pressure to bear children when it is still unsafe. Girls 15–19 are twice as likely to die during pregnancy and childbirth than women in their twenties. In effect, the girl bride's childhood is cruelly cut short by marriage. The law now prohibits girls to marry before 18 and boys before 21.



RELEVANT DEPARTMENT

CENTRAL GOVERNMENT

Prohibition of Child Marriage Act 2006 here.

STATE GOVERNMENT

- Human Rights Commission (website here).
- Police.



ENTITLEMENT

(Best Ref for relevant laws: Child Line page here & handbook here).

Under the **Prohibition of Child Marriage Act**:

- Any female under 18 and male under 21 is a 'Child'. Sct 2(a)
- Child marriage is any in which either party was a 'child' at time of marriage. Sct 2(b)
- Anyone who was a child at the time of marriage can apply to have the marriage nullified. Sct 3 (1)
- Any dowry to be returned. Sct 3(4).

Remedies available:

- Nullifying a child marriage: If the marriage has occurred then either girl or boy who was a child at time of marriage, can, if they wish, have it nullified after they turn 18, by applying to the district court. Sct 3(1).
- Punishment: for anyone assisting in the child marriage, including the groom (if over 18), or the parents, the priest, the caterers, relatives or friends is punishable. Sct 11.





PROCEDURE FOR REPORTING CHILD MARRIAGE:

If you see or suspect a girl under 18 is being married then:

- Phone the toll-free helpline 'Childline' (1098) (website here) to receive distress calls possible child marriage. This number is manned 24 hours a day by NGO's and supported by the union Ministry of Women and Child Development. 1098 is operational in 20 cities in West Bengal (listed here click on 'Childline Locations') including: Bankura, Bhirbhum, Burdwan, Cooch Behar, Dakshin Dinajpur, Darjeeling, Hooghly, Howrah, JalPaiguri, Kolkata, Malda, Murshidabad, Nadia, North 24 Parganas, Paschim Medinipur, Purbo Medinipur, Purulia, South 24 Parganas, Uttar Dinajpur and Alipurduar; or
- Report it to the police who must make a Daily Diary entry and register an FIR based on the complaint.



- 1. Phone Childline 1098 again; then
- 2. Complain to the Human Rights Commission (website here); then
- 3. Lodge a complaint at the National Human Rights Commission faxed to 011-23382911/23382734 or through e-mail covdnhrc@nic.in No fee is chargeable on such complaints; then
- 4. Use the Central Government's on-line grievance redressal mechanism (register here); then
- 5. RTI to the Police SP or SSP for your district (district details here and SP details here).

4. HUMAN RIGHTS ABUSE: TRAFFICKING OF CHILDREN

Many children are given or sold by a family member, believing the child will get work or study. Often these children, however, are then denied contact with their families and mistreated. Many end up in bonded labour (page 164) and even prostitution (see page 157). The life for a trafficked child is horrific, yet it happens to thousands of girls in our own country every year. The only way to stop it is for ordinary people, like you and me to act if we see anything suspicious. Any missing child or any suspicious activity that you think could be related to trafficking should be reported to the police or Childline.





RELEVANT DEPARTMENT

CENTRAL GOVERNMENT

Ministry of Labour & Employment (website here).

STATE GOVERNMENT

- Labour Department.
- Human Rights Commission (website).
- Police.



ENTITLEMENT

(Best Reference: Child Line page here).

CONSTITUTION OF INDIA (HERE)

Article 23 (1) Prohibits forced labour.



APPLICATION PROCEDURE

If a child is missing then:

- Lodge an FIR at the local Police Station. Provide recent photo of child and your mobile phone number for contact. Police are then obliged to investigate; or
- Phone the toll-free helpline 'Childline' (1098) (website here) to receive distress calls about possible trafficking of children. This number is manned 24 hours a day by NGO's and supported by the union Ministry of Women and Child Development. 1098 is operational in 20 cities in West Bengal (listed here click on 'Childline Locations') including:

 Bankura, Bhirbhum, Burdwan, Cooch Behar, Dakshin Dinajpur, Darjeeling, Hooghly, Howrah, JalPaiguri, Kolkata, Malda, Murshidabad, Nadia, North 24 Parganas, Paschim Medinipur, Purbo Medinipur, Purulia, South 24 Parganas, Uttar Dinajpur and Alipurduar.
- Report the missing child to the Village Child Protection Committee (VCPC); or
- Register the missing child (with a photo) on the website www. trackthemissingchild.gov.in This is a website with information on missing and found children and is India-wide; or
- Register the missing child (with a photo) on the website http:// khoyapaya.gov.in/mpp/home This is a government website where any citizen can upload information on any missing or located child, (even a child suspected of being trafficked); or

HUMAN RIGHTS ABUSE



• Contact Operation Muskaan, which is specifically designed for finding missing children here; or Contact the Ghazibad police station (which began the programme (details here.)



- 1. Phone Childline 1098 again; then
- 2. Complain to the Human Rights Commission (website here); then
- 3. Lodge a complaint at the National Human Rights Commission faxed to 011-23382911/23382734 or through e-mail covdnhrc@nic.in No fee is chargeable on such complaints; then
- 4. Use the Central Government's on-line grievance redressal mechanism (register here); then
- 5. RTI to the Police SP or SSP for your district (district details here and SP details here).

5. HUMAN RIGHTS ABUSE: SEX TRAFFICKING

Many young women and girls are given or sold to a trafficker by family member, believing she will get work, study or marriage in the city. Often however, the girls end up in prostitution in Kolkata, Mumbai, Delhi & Gujarat. The life for a young girl, torn from her family, trafficked into prostitution and then raped multiple times a day for years is horrific, yet it happens to thousands of girls in our country every year.



RELEVANT DEPARTMENT

CENTRAL GOVERNMENT

Ministry of Women and Child development (website here)

STATE GOVERNMENT

- Human Rights Commission (website).
- Police.



ENTITLEMENTS

(Best Reference for relevant laws: Immoral Traffic (Prevention) Act (here).

UNDER INDIAN PENAL CODE (HERE)

- Sct 366B: Prohibition on importation of girl below 21 years for sexual exploitation.
- Sct 372,373: Prohibition of selling or buying minor for purposes of prostitution.
- Under Immoral Traffic (Prevention) Act (click here).
- Sct 3: Running brothels is illegal. (Only legal form of prostitution is an adult from own home).
- Procuring, inducing or taking person for prostitution with or without consent (Sct 5).
- Anyone trafficking a child is subject to minimum of 7 year imprisonment (up to life) (Sct 5).
- Protection of Children from Sexual Offences (POSCO) Act, 2012 (here)
- Sct 4-12: Criminalises sexual offences against children.
- Sct 20: Compulsory for media, hotels, photo studios, hospitals to report child sexual abuse to police.
- The Scheduled Castes and Scheduled Tribes (Prevention of Atrocities) Act 1989 (here).

HUMAN RIGHTS ABUSE

• Sct 3(1)(xii): A person in position to dominate the will of a woman belonging to SC/ST who uses that position to exploit her sexually, where she would not have otherwise agreed, shall be punished.

Remedies available

- The traffickers can be punished under the IPC and or other Acts above up to life imprisonment; and
- A trafficked minor girl can be put under the care of the Child Welfare Committee, which may place the child in a safe house run by either the government or a registered agency (Immoral Traffic (Prevention) Act (Sct 17(4); and
- The trafficked woman can be given assistance in being repatriated and rejoining mainstream life.



APPLICATION

If you see anything that you suspect may be sex trafficking then:-

- Lodge an FIR at the local Police Station; or
- Phone the toll-free helpline 'Childline' (1098) (website here).1098 works in 20 cities in West Bengal (listed here click on 'Childline Locations') including: Bankura, Bhirbhum, Burdwan, Cooch Behar, Dakshin Dinajpur, Darjeeling, Hooghly, Howrah, JalPaiguri, Kolkata, Malda, Murshidabad, Nadia, North 24 Parganas, Paschim Medinipur, Purbo Medinipur, Purulia, South 24 Parganas, Uttar Dinajpur and Alipurduar; or
- Contact Justice Ventures International, a NGO which specialises in working with the government to those trafficked for sex info@ justiceventures.org.



- Complain to the Human Rights Commission (website here); then
- Lodge a complaint at the National Human Rights Commission faxed to 011-23382911/23382734 or through e-mail covdnhrc@nic.in No fee is chargeable on such complaints; then
- RTI to the Police SP or SSP for your district (district details here and SP details here).

6. HUMAN RIGHTS ABUSE: BONDED/ FORCED LABOUR

The Bonded Labour Act defines it as an "agreement" to provide 'forced labour'. An 'agreement' is broadly defined and could be an agreement to get a payment, an advance; to fulfil a customary or social obligation; to repay relative's debt; or simply by birth into a particular community. Labour is deemed 'forced' if there is; restricted freedom of; 1) employment; 2) movement; 3) sale goods and services in the marketplace or 4) payment is below minimum wage.

90% of bonded labourers are from the SC/ST community. Thus often children or family members are given to a powerful landowner to 'pay off' a debt, only for the work to never be properly accounted, exorbitant interest charged, and the labourer never becomes free. This is modern day slavery.



RELEVANT DEPARTMENT

CENTRAL GOVERNMENT

• Ministry of Women and Child Development (website).

STATE GOVERNMENT

- Human Rights Commission (website).
- Police.



ENTITLEMENT

(Best Reference: for relevant laws: Child Line page here).

Constitution of India (here)

Article 23(1) prohibits forced labour.

Indian Penal Code (here)

- Sct 374: Prohibition on compelling a person to labour.
- Bonded Labour System (Abolition) Act of 1976 ("BLA") (here).
- Sct 4: nobody can be forced to do labour. Every bonded labourer now considered "free";
- Sct 5: any custom, tradition or agreement by which anyone bonded/ forced to work shall be 'void'.

Juvenile Justice (Care and Protection of Children) Act, 2000 (here).

Sct 26: An offence to obtain a juvenile (under 18) for the purpose of bonded labour.

The Scheduled Castes and Scheduled Tribes (Prevention of Atrocities) Act 1989 (here).

Subsection 3(1)(vi) forcing a member of SC/ST to undertake forced or bonded labour is an atrocity.

Minimum Wage Act

Minimum wage set by State gov'ts for many types of employment (W. Bengal daily min Rs245 here)

Remedies Available

- The bonded labourer can be freed of any debt/obligation and given compensation (BLSA Sct 6);
- The person bonding the labourer can be prosecuted under the IPC or other Acts (above); and
- The bonded labourer can be given assistance in being repatriated and re-joining mainstream life.



APPLICATION

If you see anything that you suspect may be bonded labour then:

- Call the Childline toll-free helpline (1098) which is operational in 20 cities in W. Bengal listed here.
- Report it to the District Vigilance Committee (comprises District Magistrate, 2 social workers, representatives from SC/ST community). The Committee's job is to locate & monitor the prosecution of perpetrators, defend freed bonded labourers in court & provide rehabilitation.
- Contact Justice Ventures International a NGO which specialised in working with the government to free bonded labourers info@ justiceventures.org



- 1. Complain to the Human Rights Commission (website here); then
- 2. Lodge a complaint at the National Human Rights Commission faxed to 011-23382911/23382734 or through e-mail covdnhrc@nic.in No fee is chargeable on such complaints; then
- 3. RTI to the Police SP or SSP for your district (district details here and SP details here). Identity Documents.





1. IDENTITY DOCUMENTS: ELECTOR IDENTITY CARD

Many of the schemes listed above can only be accessed if the applicant has adequate identity proof. The most basic identity proof is the Elector Identity Card. Every Indian over the age of 18 has a right to this card.



RELEVANT DEPARTMENT

CENTRAL GOVERNMENT

Election Commission of India (website here).

STATE GOVERNMENT

Chief Electoral Officer



ENTITLEMENT

(Best Ref: SVEEP Systematic Voters Education & Electoral Participation here).

- Can have name added to the electoral role if completed 18 years old on 1st January of year of application (#6 Guidelines on page 3 of Form here).
- Can get an Electors Photo Identity Card (EPIC) (if name is on the electoral roll).



APPLICATION PROCEDURE

For name to go on Electoral list (for procedure see here).

- 4. Check if your name is already on the list here and if not:
- 5. Register when house to house update occurs from time to time; or
- 6. Fill up Form 6 on-line here; or
- 7. Fill up the hard copy (download here) any time. If using the hard copy, post it or submit it to your Electoral Registration Officer (ERO) (often ERO is the same as the ADM).

You'll need the following documents:

- Proof of age:
 - If over 21 and appear over 2, no proof necessary.
 - If 18-21 then Birth Certificate, school certificate or parent declaration (see Guideline 6.1 on page 3 of Form 6).
- Proof of residence.

No minimum time of residence is necessary, but you'll need some documentation of proof that you live there such as: (see Guideline 8.1 on page 3 of Form 6)

- Bank / Kisan / Post Office current Pass Book, or
- Applicants Ration Card / Passport / Driving License / Income Tax Assessment Order, or

- Latest Water / Telephone / Electricity / Gas Connection Bill for that address, either in the name of the applicant or that of his / her immediate relation like parents etc, or
- Postal department's posts received / delivered in the applicant's name at the given address.
- Electors Photo Identity Cards (EPIC)

When name is added to the Electoral role then EPIC card should be automatically issued (see Guideline 10.1 on page 4 of Form 6).



ADVOCACY

- 1. Phone the Voter Helpline (STD code) 1950.
- 2. Submit grievance direct to Election Commission Grievance portal here; then
- 3. Use the Consumer Affairs site here. Click on the 'Grievance Box' (on the right). Enter your details to register. Save a copy a note of your registration details. Then you can post your grievance; then
- 4. Use the Central Government's on-line grievance redressal mechanism (register here); then
- 5. RTI to the Chief Electoral Officer.





2. IDENTITY DOCUMENTS: UNIQUE IDENTIFICATION CARD

Aadhaar is a 12-digit unique number which will eventually be issued for all residents in India. It stores basic demographics & biometric information (photograph, fingerprints & iris of each individual in a central database. Aadhaar is free of cost. Though it's not mandatory currently, it's good to have an Aadhaar card, as it allows you to access many other schemes in this manual more easily.



RELEVANT DEPARTMENT

CENTRAL GOVERNMENT

Unique Identification Authority of India (UIDAI) (website here).



ENTITLEMENT

(Best Reference: Aadhaar site here)

- An individual who is a resident in India, irrespective of identity documentation, can get an Aadhaar.
- For children below 3 years, biometric details will not be taken and the Aadhaar will be linked to guardians/parents.
- When children turn 5 years of age they shall have to register biometrics. They shall be re-registered again when they turn 15 years of age, as biometrics change with age (web here).



APPLICATION PROCEDURE

Details on enrolment procedure are here.

- Fill in the application form (here or page 216).
- Submit at the nearest enrolment camp.
- Documents required for enrolment are:
 - Proof of identity (POI) and
 - Proof of address (POA) (list of acceptable documents is on page 2 of the application form here or here).

In the case of people who do not have documents for proof, there is an introducer system. The Registrar for enrolment can designate individuals who can vouch for the validity of a person's information. Introducers can be government agencies, banks, teachers, village postmen, elected representatives and NGOs. Introducers will be enrolled first and given training. Their UID will be mentioned among the details of the person who gets enrolled

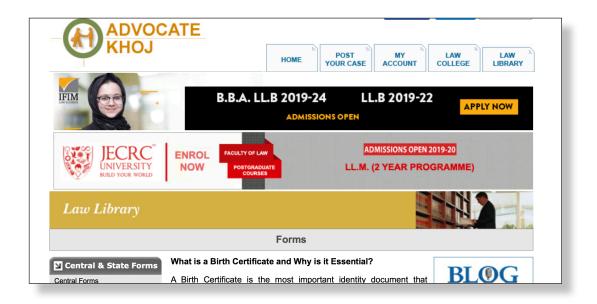
Receive Aadhaar card within 60-90 days.



ADVOCACY

- 1. Phone toll free number 1947; then
- 2. Email help@uidai.gov.in; then
- 3. Use the Consumer Affairs site here. Click on the 'Grievance Box' (on the right). Enter your details to register. Save a copy a note of your registration details. Then you can post your grievance; then
- 4. Use the Central Government's on-line grievance redressal mechanism (register here); then
- 5. RTI to the Regional office for UDAI here (scroll down to Regional office at bottom of page and click on your state to find the regional office address.

3. IDENTITY DOCUMENTS: BIRTH AND DEATH CERTIFICATE



Birth certificates are very important to access other schemes for children, like Dhanalaxmi (page 28) & School admission (page 71). Death certificates are necessary for getting Widows Pensions & National Family Benefit Scheme (NFBS) (page 25).



RELEVANT DEPARTMENT

STATE GOVERNMENT

- District Administration
- You can also go to http://districts.nic.in/ to see more information about your district.



ENTITLEMENT

(Best Reference: Registration of Births and Deaths Act 1969 here)

- Birth certificate
- Death certificate



APPLICATION PROCEDURE

BIRTH CERTIFICATE

For overview of procedure click here. For online procedure click here.

If it's within 21 days of birth and the birth was:

 At hospital: Slip should have will be given to Municipal authorities & parents.

To get certificate, go to Register at Municipal Authority (Sct 12 of Act).

NB. In some cities can apply on-line (must within 21 days of birth). Try signing in here and entering the place where the birth happened. If 'Registration Unit' appears then you can register, after which you will get an e-mail with details by which to login again to the page here at which point you can enter child's name etc. Then within 24 hours you can print out a slip. Take that to Municipal Authority for sign & stamp.

If the birth was not registered at the time and child is more than 1 year old, go to SDM or District Magistrate (Sct 13 of Act).

Go to your local DM/SDM: My village's DM/SDM is (insert on page 5).

You'll also need an affidavit stating:

- name of parents
- · name of child
- DOB, address;
- Any other documentary proof you have to show that this child exists (school records etc.).

There will be a police inspection to check on the child's existence.

DEATH CERTIFICATE

For overview of procedure click here.

- To get death certificate, the death should be registered within 21 days. If the death was:
 - Hospital: Slip will be given to Municipal authorities.
 - Home: Head of house should register death at Municipal authorities (Sct 8 of Act).
- To get Death Certificate, go to Municipal Authorities with:
- Cemetery/cremation slip;

- I-Card or Ration Card;
- If more than 1 year since death also need certificate from DM or SDM (Sct 12 & 13 of Act).

NB. In some cities can apply on-line (must within 21 days of death). Try signing in here and entering the place where the death happened.



ADVOCACY

- 1. Use the Consumer Affairs site here. Click on the 'Grievance Box' (on the right). Enter your details to register. Save a copy a note of your registration details. Then you can post your grievance; then
- 2. Use the Central Government's on-line grievance redressal mechanism (register here); then
- 3. RTI to DM/SDM. Legal Guide for Birth and Death Certificates

115	

4. IDENTITY DOCUMENTS: SC/ST/OBC CERTIFICATE

An SC/ST/OBC certificate will entitle the holder to apply for 'reservation' entry to certain positions such as University entrance and some government jobs.



RELEVANT DEPARTMENT

STATE GOVERNMENT

District Administration

You can go http://districts.nic.in/ to see more information about your district.



ENTITLEMENT

(Best Reference: Advocate Khoj here).

Any member of a Scheduled Caste, Tribe or Other Backward Case (for list of Scheduled Castes here; Tribes here; and OBC's here) is eligible for a certificate which will then entitle the holder to apply for 'reservation' entry to certain positions such as:

- University entrance
- Some government jobs

However, anyone in the 'creamy layer' of professions/income is excluded (see here for list of creamy layer).



APPLICATION PROCEDURE

- 1. Under the Public Services Act, apply to the Sub Divisional Of-fice. Caste certificate should be issued within 4 weeks here.
- 2. For details on the procedure click here.
- 3. The application forms are available either online, or from the SDM (Sub-Divisional Magistrate), or of the Tehsil or Revenue Department.
- 4. In case none of your family members have earlier been issued a Caste Certificate, a local enquiry is conducted before issuing the Certificate to you.
- 5. Need proof of residence in West Bengal for a minimum specified period.
- 6. Need an affidavit stating that you belong to a Scheduled Caste.
- 7. The specified court stamp fee is required at the time of application.
- 8. An enquiry will happen to check residence, income, caste and 'creamy layer'.
- 9. Enquiry should happen within 21 days.



ADVOCACY

- 1. Enquire at the DM/SDM's office where submitted application; then
- 2. Under the WB Public Services Act, complain to the District Magistrate here.
- 3. Use the Consumer Affairs site here. Click on the 'Grievance Box' (on the right). Enter your details to register. Save a copy a note of your registration details. Then you can post your grievance; then
- 4. Use the Central Government's on-line grievance redressal mechanism (register here); then
- 5. RTI to DM/SDM.

5. IDENTITY DOCUMENTS: LABOUR CARD

A Labour Card is available to anyone working in the construction industry. It helps the holder to avail several other benefits, including medical benefits.

RELEVANT DEPARTMENT



CENTRAL GOVERNMENT

- Ministry of Labour & Employment (website here).
- Building and Other Construction Workers Act (here).

STATE GOVERNMENT

Labour Department (website).



ENTITLEMENT

(Best Reference: Building and Other Construction Workers Act here).

- Anyone in construction industry, 18-60 years old and actually working for more than 90 days in previous 12 months (Sct 12 of the Act).
- Everyone registered gets an identity card (Sct 13 of the Act).
- Card holders can avail various benefits (including medical benefits) (Sct 11 of the Act).



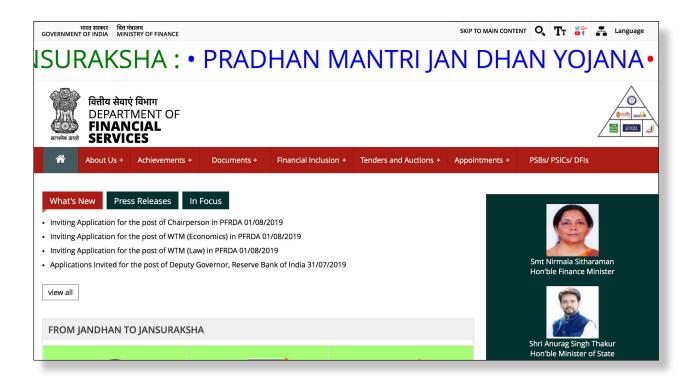
APPLICATION PROCEDURE

Apply to whichever officer authorised by the Building and Other Construction Workers' Welfare Board (sections 12(2) and section 18(1) of the Act).



ADVOCACY

- 1. Use the Consumer Affairs site here. Click on the 'Grievance Box' (on the right). Enter your details to register. Save a copy a note of your registration details. Then you can post your grievance; then
- 2. Use the Central Government's on-line grievance redressal mechanism (register here); then
- 3. RTI to the Labour Department (PIOs here).



6. IDENTITY DOCUMENTS: BANK ACCOUNT

A bank account is vital to be able to access other schemes like the Widow's Pension and other government payments (page 31). Pradhan Mantri Jan Dhan Yojana, launched in 2014, aims to have everyone in India with a bank account. As of April 2019, 211 million accounts had been opened under PMJDY.



RELEVANT DEPARTMENT

CENTRAL GOVERNMENT

- Ministry of Finance. Dept of Financial Services (website here).
- India Post (website here).

Government Banks:

- Grameen Banks (website here).
- SBI (website here), Corporation Bank, Bank of India, Central Bank.



ENTITLEMENT

(Ref: Pradhan Mantri Jan Dhan Yojana here and India Post (website here).

Pradhan Mantri Jan-Dhan Yojana (PMJDY) (details here).

- Relaxation of usual KYC norms, so little documentation required.
- No minimum balance required.
- Interest on deposits
- Access to a RuPay debit card to withdraw money or make transactions at retail stores
- Accident insurance cover of Rs1,00,000 and life insurance coverage of Rs. 30,000/ – payable on death of the beneficiary, (subject to fulfilment of the eligibility condition).
- Beneficiaries of Government Schemes will get Direct Benefit Transfer in these accounts.
- After satisfactory operation of the account for six months, an overdraft (credit) is available.

Post Office account (details here).

Bank Account for any person over 10 with sufficient documentation and an 'introducer'.



APPLICATION PROCEDURE

Pradhan Mantri Jan-Dhan Yojana (PMJDY) (see requirements here).

An account can be opened by anyone over 10 years old at any bank branch using an Aadhaar Card.

If that is not available, then one of the following officially valid documents is required: Voter ID Card, Driving License, PAN Card, Passport and NREGA Card. If these documents also contain an applicant's address, it can serve both as Proof of Identity and Address.

Postal Savings Account for which you basically need:

Form SB3; Pay in slip SB103; Specimen, signature; Introducer; & Rs 20 minimum deposit.

Apply for an Aadhaar Card (page 116) as that will entitle you to a bank account as well.

For other banks:

- Filled up Form (including 'introducer' who already has an account in that branch for more than 6months);
- Address proof (Ration Card & I card with same address); and
- Rs500 minimum deposit to open the account.



ADVOCACY

- 4. An appeal directly to the Bank Manager/Post office Manager; then
- 5. Use the Consumer Affairs site here. Click on the 'Grievance Box' (on the right). Enter your details to register. Save a copy a note of your registration details. Then you can post your grievance; then
- 6. Use the Central Government's on-line grievance redressal mechanism (register here); then
- 7. RTI to Ministry of Finance (for PIO's see here).



SUCCESS STORY

Kareen (from the Death Certificate story above) only had the Voter I-Card and death certificate of her husband. The SBI Bank at Seelampur was asking for a Ration card with the same address. The Food and Supply officer wasn't issuing ration cards, so a local community worker made a special appeal to the SBI bank Manager who agreed to open an account for Kareen.



7. IDENTITY DOCUMENTS: PAN CARD

A PAN Card is compulsory for anyone paying income tax. Any other Indian adult can also apply for and be given a PAN Card whether or not they pay tax. A PAN card may be useful in getting other services, like a bank account.



RELEVANT DEPARTMENT

CENTRAL GOVERNMENT

Income Tax Department (website here).



ENTITLEMENT

(Best Reference: Income Tax Department here).

A PAN Card is compulsory for anyone paying income tax.

Any other Indian adult can also apply for and be given a PAN Card whether or not they pay tax. He/she may find it useful in getting other services, like a bank account.



APPLICATION PROCEDURE

- Procedure is on page 5 of document here.
- Fill out Form 49A on-line here (or hard copy here or on page 149);
- Print the acknowledgement, sign it and attach:
 - 2 Photos;
 - Identity Proof Any one of;
- School Certificate,
- Water Bill, Ration Card,
- I Card,
- Licence (more details here or on page 7 of application form here);
 - Residence Proof: Any one of:
- Power or phone bill (recent),
- Rent receipt,
- Ration Card,
- I Card,
- Licence etc. (more details here or on page 7 of application form here);
- Rs110 (By draft or on-line)
- Send to NSDL within 15 days to: (Details on page 8 of application form here);

Income Tax PAN Services Unit,

NSDL e-Governance Infrastructure Limited,

5th floor, Mantri Sterling,

Plot No. 341, Survey No. 997/8, Model Colony, Near Deep Bungalow Chowk.

Pune - 411016

Track application on line here (need 12-digit transaction number).



ADVOCACY

- 1. SMS NSDLPAN <space> Acknowledgement No. & send to 57575 to obtain application status; then
- 2. Phone the Call Centre at 020 27218080.
- 3. E-mail at: tininfo@nsdl.co.in; then
- 4. Use the Consumer Affairs site here. Click on the 'Grievance Box' (on the right). Enter your details to register. Save a copy a note of your registration details. Then you can post your grievance; then
- 5. Use the Central Government's on-line grievance redressal mechanism (register here); then
- 6. RTI to Income Tax Department (details here).



9. Appendix



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APPENDIX A

A 10 STEP PROCESS FOR EMPOWERING A COMMUNITY

1. Build deep relationships with residents in the community.

The key to any lasting change in a poor community is the residents themselves. Often however, after generations of poverty and being ignored by the powerful, residents are so disempowered so much so that they passively accept their situations. Vitally important to a community being able to identify and solve its own problems then, is for a small group of residents to become empowered by developing their knowledge, skills, courage and self-confidence to become change agents within their own community. The best way to help key residents to develop this knowledge, skills, courage and self-confidence, is by the NGO's own staff forming strong mutual, caring relationships with several key community members. So, from the very beginning of the process, staff should be looking to form good relationships with key residents. In choosing with whom to make the relationships, deliberately look for key people with the right 'heart' who can potentially take the community forward in their development journey after the NGO's staff leave.

An added advantage to forming good relationships with residents is that the NGO will tend to get the 'real' story about the community when doing research in Step 2.

2. Learn about the community: Observe & enquire

It's important to start the empowerment process by being learners, rather than experts. One of the best ways to learn about the community is to simply walk around and observe the situation with respect to housing, power, sanitation, water, community relations, marginalised groups etc. Some things about the colony however, can't be observed, such as the history of the colony, what residents appreciate and what they perceive to be their priority problems. For these, more hidden aspects, you need to enquire, especially of those with whom you are developing close and mutual relationships (from Step 1 above.)

3. Analyse the problems yourself and with your colleagues

In order for the NGO's staff themselves to have a sense of the most pressing problems, as a team analyse what was learnt from Step 2. This analysis may reveal which problems affect most residents, which problems may create opposition, and reveal which problems will have the best chance of being resolved successfully. This analysis is not so as to impose those findings on the community, but rather to have thought about these issues before running the community meeting (Step 4), to decide on which problem to tackle first. Part of this analysis can be a 'power analysis' to find which stakeholders have most power to bring a solution to a possible problem & whether those stakeholders are likely to want that solution or not.

4. Hold a community meeting to prioritise the problems

Even though the NGO's team has done its own analysis in Step 3, it's vital for the final decision as to which problem is tackled first, to actually be taken by the residents themselves. This is done in a community meeting attended by representatives of as many groups of residents as possible; women, children, Muslims, Hindus, the disadvantaged, and so on. This is one of the most difficult steps in the entire process, as running a successful community meeting with many different groups and different opinions is very difficult. The facilitator will attempt to hear all parties, quieten the loudest voices and ultimately build consensus among the residents as to which problem to tackle first.

5. Become an expert in the resources that could solve the problems

After the community has decided which problem to tackle first, the NGO team can use this Manual, its wider networks, internet research, RTI (Right To Information) applications, and so forth to gather relevant information on resources available to the community that may be used to solve the problem. These resources may be found in the government (as seen in this Manual), or delivered by other NGOs, or indeed within the community itself. Again, this research is not done so as to impose those resources on the community, but rather to have options to put to residents in the next community meeting when developing a Plan of Action (Step 6).

6. Plan action to solve the problem

Another community meeting is held to make a plan of action to solve the priority problem decided in Step 4. The plan needs to specify who will do what, when it will be done, and who will pay for any expenses. While the NGO's staff may be a part of the action plan, it's vital that the NGO's staff not take too much responsibility. If residents aren't willing to get involved, then it indicates a lack of commitment to the process. The NGO's staff need to wait until there is sufficient commitment before moving on. This planning phase may also be a good point at which to introduce God as a willing helper in the problem-solving process. In the multi-faith context of India, most people will readily agree to call on God within their own tradition to help solve community problems.

7. Take the action agreed

Residents who have agreed to take steps in the Action Plan (from Step 6) then take those steps. Often these steps involve advocating with government officers to implement existing government services which should be available to residents. Usually this will involve using the Application Procedure outlined in this Manual.

8. Reflect on the action taken

If, after carrying out the plan of action, residents have succeeded in solving the problem, then it's important to celebrate the success! If you haven't succeeded, then you need to make a new plan probably using the Advocacy Steps outlined in this Manual and using the learnings from step 7.

Then cycle through steps 6-8 until the problem is solved or becomes unsolvable.

9. Do it all again with less involvement from the NGO & more from the residents

After the resolution of the first problem, return to Step 4 and choose the next community problem to tackle. In doing so, the NGO's staff take less responsibility, while encouraging residents to take more responsibility. In this way, gradually the residents, especially the 'good-hearted' people, learn the whole problem-solving process well enough that they can eventually do it without the help of the NGO's staff.

10. Form a CBO

The 'good-hearted' people identified in Step 1, and mentored through the entire problem-solving process, will eventually form an independent CBO (Community Based Organisation), that will carry on facilitating the community's development after the NGO's staff leave. That group may, after some time, wish to register as a formal Community Welfare Association, to give it more authority in dealing with the government, as well as more accountability.

APPENDIX B TABLE OF SERVICES WITH RELEVANT SCHEMES AND LAWS

SERVICE	PAGE	APL	BPL	MAIN SCHEME NAME	RELEVANT LEGISLATION
Drinking Water	11	*	*	Rural Sanitation & Drinking Water	
Food Security	14	*	*	Targetted Public Distribution Sch	Nat'l Food Security Act 2013
Child Nutrition	19	*	*	Aanganwadi ICDS	Nat'l Food Security Act 2013
School Meals	22	*	*	Mid Day Meal Scheme	Nat'l Food Security Act 2013
Employment	27	*	*	NREGA	Nat'l Rural Employment Guar 2005
Widows/Age Pension	31		*	National Social Assistance Prog	
Girl Child Incentives	35		*	Balika Samriddi Yojana	
Life Insurance	38	*	*	Aam Aadmi Bima Yojana	
Vocational Training	40	*	*	PM Kaushal Vikas Yojana	
Self Help Groups	52		*	National Rural Livelihood Mission	
Micro Finance	48	*	*	MUDRA	
Health Insurance	56		*	Pradhan Mantri Jan Arogya Yojana	
Pregnancy & Delivery	61	*	*	Janani Suraksha Yojana	Nat'l Food Security Act 2013
Immunisations	66	*	*	Universal Immunisation Programme	
ТВ	71	*	*	DOTS	
Disability Pension	72		*	National Social Assistance Prog	Person w Disability Act 1995
Mental Health	79	*	*		Mental Health Act 2017

SERVICE	PAGE	APL	BPL	MAIN SCHEME NAME	RELEVANT LEGISLATION
Drug/Rehab & HIV	82,85	*	*	National AIDS Control Programme	
Schooling	90,99	*	*	Sarv Shiksha Abhiyan	Right To Education Act
Electricity	104	*	*	Saubhagya	
Gas Connection	108	*	*	Pradhan Mantri Ujjwala Yojana	
Toilets Subsidy	113		*	Swacch Bharat Mission	
Paving & Drains	116	*	*	Village Health Committee (VHSNC)	
Housing	118		*	Pradhan Mantri Awaas Yojana	
Land For Landless	122		*	Pradhan Mantri Awaas Yojana	
Roads	124	*	*	Pradhan Mantri Gram Sarak Yojana	
Irrigation	130	*	*	National Mission on Micro Irrigat	
Crop Insurance	133	*	*	Pradhan Mantri Fasal Bima Yojana	
Farming Subsidies	137	*	*	National Food Security Mission	
Domestic Violence	140	*	*		Domestic Violence Act 2005
Child Labour	146	*	*	Child Line	Child Labour Act 1986
Child Marriage	152	*	*	Child Line	Child Marraige Act 2006
Trafficking Children	154,157	*	*	Child Line	POCSO 2012
Bonded Labour	164	*	*		Bonded Labour Act 1976
I Card/Aadhaar	167,171	*	*	Aadhaar	
Birth Certificate	174,178	ж	*		Reg'n of Births/Deaths 1969
Labour Card	181	*	*		Building Workers Act 1996

APPENDIX C WRITING EFFECTIVE APPLICATIONS (WITH EXAMPLE)

In your letter of application be sure to include the following:

- 1. A clear statement of your problem. For example, There are many young children in your village but there has never been an aanganwadi. A photo of the problem (e.g. many children) will make the letter even better.
- 2. The right you have to this scheme and the relevant law (see 'Best Reference' next to Entitlement on the relevant page). For example, under the National Food Security Act 2013, Sct 5(1)(a) every child from 6 months to 6 years has the right to a cooked meal at the Anganwadi each day.
- 3. Your request that is specific and clear. What do you want by when? For example, you want several annuanwadis begun by 30th June 2019.
- 4. Next Steps: If you don't get this action what you will do. For example, if the aanganwaid has not been begun by 30th June 2019, you'll lodge an RTI.

NB Copy your application to the state government office responsible for this scheme, so the local officer is more likely to respond to you.

Thus an example letter might look like this the example on the next page:

The Manager Integrated Child Development Services Bhojpur District Bihar

16th May, 2019.

Re: Aanganwadi on Demand in Sivarampur village

Dear sir,

I live in Sivarampur village in District Bhojpur. I respectfully state the following:

- 1. Our village has a population of 2,350 of which 272 are children from 6 months 6 years old. I have attched a list of the children of this age in our village, together with a photo of them.
- 2. I note from the National Food Security Act 2013, Sct 5(1)(a) that every child from 6 months to 6 years has the right to a cooked meal at an Anganwadi each day.
- 3. I would therefore like to apply for several aanganwadi's for our village. I would like these aanganwadi's to begin by 30 June, 2019.
- 4. If the aanganwadi is not begun by 30 June 2019, I will lodge an application under the RTI Act 2005 to know what has happened with this application.

Kind regards,

Ramesh Kumar

Ramesh Kumar H. No 6, Gali No7 Sivarampur Village District Bhojpur Bihar Tel 9750 478598

cc: ICDS State office

Patna 40.

APPENDIX D TIPS ON EFFECTIVELY LODGING APPLICATIONS

1. Preparation for the meeting

- Take someone from the community.
- Have the purpose of the visit clearly in mind.
- Get an appointment if possible.
- Dress formally.
- Take your ID card & visiting card if you have them.
- Have your diary, paper & pen.
- Take 2 copies of any letter or document you want to present.
- Take the originals of any copies you may need to give.
- Know where the office is.
- Have enough money for an auto rickshaw (if getting late).
- Get there on time.
- Know the rules & policies (including this officer's superior's name) well before you go in.
- Decide what pressure you're prepared to apply BEFORE you go in, if he/she is unreasonable.
- Decide who will speak.

2. During the meeting

- Introduce yourself and, if appropriate, check his/her name and position.
- Clearly state your purpose for coming (may involve giving the letter if so get a received stamp).
- Stay calm! If there's an argument or raised voices you will lose!
- Repeat whatever he says to you (whether negative or positive). Often when the officer hears his unreasonable response repeated, he softens it.
- If you can't get him/her to 'receive' your application, then at least fix any future date in your diary. Remember 'later' means never, so never accept 'I'll do it later'.
- Clearly state whatever follow up you intend to make.
- Thank him/her!

3. Debrief the meeting

If you went with someone from the community then debrief the meeting by asking: "How was that meeting for you?"

4. Record the meeting

Write down:

- Date & time of meeting.
- Who you met with.
- Result of the meeting (attach extra sheet if necessary).
- Any expense.
- Attach the 'received' copy of any letter given.
- Put any follow up on the appropriate date in your diary.

5. Follow up on the meeting

- Do whatever it was that you said to the officer you would do.
- If there was a promise for some action by the officer, check with him/her that it will happen as the date approaches.
- Once a positive result has been achieved, make sure to thank him/her with phone call.

APPENDIX E DEALING WITH CORRUPTION

HOW DOES CORRUPTION WORK?

Many times, a government officer will not accept or process your application, or simply delay working on it until s/he receives a bribe. Usually these requests are unspoken, or will have code words like 'chai pani' or 'kuchch de do' (give something). Sometimes, rather than taking bribes directly from the public, middlemen (dalaals) take 'service fees' from the public to get some government work done, a proportion of which they then pay as a bribe to the official to get the work done. Like everything else in a capitalist economy, there is a supply and demand, so the more desperate the demand for the service, the more the bribe is likely to be. Of course, there will not be any receipt issued for any such payments, making it hard to prove the bribery. If accused, the official will simply deny that he/she ever received anything. Such bribes can amount to huge amounts of money, such that many government officers have to pay huge bribes themselves to be posted in jobs where the potential for bribe collection is large. Many people are desperate enough to get their work done - ration card, or birth certificate made, that they pay such fees and commissions. This is understandable, given the frustration of getting what you need without bribing.

WHAT ARE THE PROBLEMS WITH THE SYSTEM?

- The more people pay bribes, the more it becomes entrenched in the system.
- Since the poor can't afford the bribes, corruption effectively excludes them from accessing the very services that were designed to benefit them. Hence, many widows aren't getting pensions, and many impoverished families don't have subsidised gas, simply because they can't afford the bribe!
- Some honest, hard-working government officers, are corrupted by this system.
- The bribes slow down systems that could & should work much more efficiently.

WHAT CAN WE DO WHEN FACED WITH A REQUEST FOR A BRIBE?

- 1. Before the interaction.
- Know your rights, applicable fees etc (perhaps using this Manual) so you can't be deceived.
- Where possible, lodge application on-line or by post, to avoid possible bribe requests.
- For written applications, use the format in Appendix 3 (page 60), so officer knows you're serious.

- Go with another person, so that there's a witness to any request for bribe.
- 2. During the interaction. If an officer asks you for 'chai pani' or 'kuch de do' then:-
- Ask him/her to show you where the fee is written down (to highlight its illegality).
- Say you'll happily pay the fee, if he gives you a receipt (also to highlight its illegality).
- Repeat his/her request loudly, so that others in the vicinity hear and s/he gets embarrassed.
- If he/she persists, make a show of noting the details of the interaction in a way that the officer knows you're noting it. Note the day, time, place & exact request. Note the officer's name & designation. If he refuses to give his name, then note down any feature that might identify him, like a name badge, which desk he's sitting at or any physical features.
- 3. After the interaction. Decide whether this is an important enough issue to take further action over. If so:
- Type out concisely the details of what happened; date, place, time, officer, exact request etc; then
- Find the name of the bribe-taking officer's superior, (from others, websites, or this Manual); then
- Present your written complaint to the superior officer (or to any other complaint body listed in the 'Advocacy' section of each service in this Manual).
- When making the complaint, get a 'received' stamp. Include a request that he notify you of what action s/he takes. Also include the threat that if you don't hear anything within 2 weeks, you'll lodge an RTI to find out what happened. Then actually do whatever you threaten to do; then
- 4. If still nothing happens, phone CBI anti-corruption number 9968 081216,7,8; then
- Complain to Bihar Public Grievance Redressal System here (click on 'Submit New Petition'; then
- Use the Central Government's on-line grievance redressal mechanism (register here); then
- If still nothing happens, contact an NGO working in this field; then
- Go to the media.

APPENDIX F NOTES ON EFFECTIVE USE OF THE RTI (WITH EXAMPLE)

1. When is the RTI useful?

- When you have a personal problems (eg Pension application not processed) or a community problem (eg Annganwadi not functioning); and
- You've applied for some government service to solve the problem (using the 'Application Procedure' in this Manual); and
- · The normal period has expired; and
- Other advocacy suggestions (in this manual) haven't worked.

2. How to write an RTI

- 1. Necessary information
- The name of the department you aplied to, the relevant Public Information Officer, and the address;
- Date:
- Mention of "The Right to Information Act 2005";
- The information requested (see below, and example following);
- Fee Rs10 (remember to get the receipt) (for BPL Card holders, no fee, attach a copy of BPL card);
- Your signature (of the applicant);
- Your name; address; and telephone number.
- 2. In the body of your RTI, include these 5 points (see example below)
- i. State the date of your original application and attach a copy;
- ii. Ask the time that it should take to process an application according to the Citizens Charter or rules;
- iii. Ask what action has been taken, by which officers (with names), on which dates, since you applied;
- iv. Ask what punishment has been or will be given to the officers responsible for the delay; and
- v. Ask when your application will be processed.

3. To Whom / How to lodge your RTI

To whom to lodge RTI?

The RTI should be sent to the Public Information Officer (PIO) of the concerned Government department. The relevant page in this manual gives links for relevant PIO.

If it turns out NOT to be the correct government department, it's the PIO's responsibility to send the RTI to the correct place (Sct 6(3) of the RTI Act 2005).

How to lodge the RTI?

- On-Line: For Central Government Dept/Ministries, can file and pay on-line at https://rtionline.gov.in/; or
- By Speed/Registerd Post: (so you have a record). For RTI fee, use Postal Order with Payee line blank; or
- In person at the department
- For all methods, the reply should still come w/i 30 days from the original RTI lodgement.

4. Possible Results and actions

There are 5 possible results & corresponding actions to your RTI as seen in the table:

RESULT	ACTION
1. No response, but work done	None
2. Correct information	None
3. No information or unrelated info	Complain to Central Information Commission (CIC) here. Club Blg, Old JNU Campus (near Munirka), Delhi 110067
4. Incomplete information (90% of cases)	Lodge 1st Appeal; or Complain to CIC here
5. You are not allowed to lodge RTI by an official.	Lodge 1st Appeal; or Complain to the CIC (within 90 days):

NB. If you win the appeal, then PIO can be fined Rs250 per day up to maximum of Rs20,000.

(Sample RTI next page)

SAMPLE RTI: (ONLY THE BOLD SECTIONS NEED TO CHANGE)

Public Information Officer Sub Divisional Magistrate Samastipur District Bihar

1st May, 2019

Sub: Application under the RTI act 2005

For information regarding application for birth certificate of Nazma Khatoum

Sir,

I made an application for a **birth certificate for my daughter Nazma Khatoum (DOB 2nd Oct 2011) at the Samastipur SDM office on 1st October 2018**. A copy of that application is attached. No satisfactory action has been taken on my application so far.

Therefore kindly provide the following information:

- i. According to the rules and regulations of your department, what is the stipulated time within which a **birth certificate** should be issued?
- ii. Please provide the daily progress made on my application. Please give the names and designations of the officials with whom my application was lying during this period. Please state the periods when it was lying with which officer, and what was the action taken by that official during that period.
- iii. What actions will be taken against such officer/employee who did not perform their duties on time and caused this delay? When will this action be taken?
- iv. When will I receive my daughter's birth certificate?

I am depositing the application fee (Rs10) separately for this RTI.

If you feel that the above requested information does not pertain to your department, then please follow the provisions of section 6(3) of the RTI Act 2005. Also, as per the provisions of the RTI Act, 2005, please provide the name and designation of the officer in your department, where I may file my first appeal, if I am not satisfied with the answers provided.

Thank you.

Shazia Khatoum Shazia Khatoum 125 Gali no 12 Weavers Colony Samastipur Bihar Tel 9856 478345

APPENDIX G: ACRONYMS USED

	FULL FORM	MEANING	PAGE NO.
AAY	Antodya Ann Yojana	Ration cards for destitute	16
ANM	Assistant Nurse Midwife	Nurses trained in deliveries	57, 67, 126
APL	Above Poverty Line	Ration cards for regular residents	16, 17, 192
ART	Anti Retro-viral Therapy	Immunity treatment for HIV+ people	6, 17, 192
ASHA	Accredited Social Health Advt	Local woman trained in Pregnancy issues	61, 62, 63, 65, 67
BDO	Block Development Officer	Block level development official	9, 36, 74, 95, 119, 122
BPL	Below Poverty Line	Indian government's measure of poverty	16, 17, 27, 31, 32, 34, 38, 47, 56, 73, 77, 108, 109, 113, 120, 121, 122, 123, 180, 192, 200,
BSA	Basic Shiksha Adhikari	Officer for primary schooling in a district	91, 95
CHC	Community Health Centre	Medical centre better equipped than PHC	9, 57, 61, 63, 67, 68, 126
СМО	Chief Medical Officer	Health of health at the District level	9, 58, 63, 68, 80, 81, 83
DM	District Magistrate	Head of a district	8, 9, 174, 175, 176, 178, 179
DRDA	District Rural Develop't Agency	Main district body overseeing development	52, 119, 122, 131
DPO	District Probation Officer	Has some powers in domestic violence	142
ERO	Electoral Registration Officer	Officer to whom apply to go on Voters list	167
FIR	First Information Report	Report to Police of some crime	42, 147, 153, 155, 158,
FSO	Food & Supply Officer	Officer dealing with Ration Cards	184
ICDS	Integrated Child Dvlmt. Service	Scheme under which the AnganWadi falls	20, 21, 192, 19
JSY	Jan Suraksha Yojana	Financial incentive for hospital births	21
MLA	Member of Legislative Assemby	Member of State parliament	61, 63, 64, 65
MP	Member of Parliament	Member of National parliament (Lok Sabha)	8, 9, 127
OBC	Other Backward Caste	Lower Castes eligible for some benefits	3, 95, 178, 179
PHC	Public Health Centre	Medical centre less equipped than CHC	57, 63, 67, 68, 126
PIO	Public Information Officer	Officer to whom an RTI is lodged	20, 58, 63, 68, 71, 75, 81, 83, 86, 184, 200, 201
RTI	Right to Information	Legislation providing freedom of info	3, 7, 12, 1 5, 20, 23 28,33, 36, 39, 41, 46, 49, 52,58,63,68,71, 75, 81, 83, 86, 91, 96, 100, 105, 109, 114, 117, 119, 122, 127, 131, 135, 138, 142, 195, 199, 200, 201, 202
SC/ST	Scheduled Caste/Sched Tribe	Lower Castes eligible for some benefits	3, 49, 95, 100, 116, 158, 164, 165, 178, 179, 18
SDM	Sub Divisional Magistrate	Head of a sub division	8, 175, 176, 178, 179, 202
SHO	Station House Officer	Officer in charge of a police station (Station House)	9,
SP	Superintendent of Police	Most senior officer in charge of police dist	9, 142, 153, 156, 158, 165

APPENDIX H

APPLICATION FORMS

- H. 1. Pensions (Widows, Old Age & Disability) (See page 32)
- H. 2. National Family Benefit Scheme (See page 38)
- H. 3. Driver's Licence Learners Permit (See page 44)
- H. 4. Micro Enterprise Loan (See page 48)
- H. 5. Railway Concession for Disabled People (See page 74)
- H. 6. Election I Card (See page 167)
- H. 7. Aadhar Card Form (See page 171)
- H. 8. PAN Card Form (See page 185)

H.1 PENSIONS (WIDOWS, OLD AGE & DISABILITY) (SEE PAGE 32)

APPLICATION FORM FOR IGNOAPS / IGNWPS / IGNDPS (To be filled in BLOCK Letters) Application Form No. Photo of Applicant Date of Application [DD/MM/YYYY] IGNWPS IGNDPS Scheme Name (Please √) : IGNOAPS 2. State 3. District 4. Area Urban Rural 5. Block/Sub District/Municipal: 6. Gram Panchayat / Ward 7. Village 8. Habitation Name 9. Name of Applicant First Name Middle Name Last Name 10. Father / Husband Name 11. Nominee Name 12. Address of Applicant House No Street Locality Pin Code 13. BPL Details Year Location Family ID No. Member ID No.

14. Sex	:	Male Fen	nale		
15. Date o	of Birth	: 🔲		[DD/MM/YYYY	Y]
16. Age		:		[Year/Months/Day	rs]
17. Applie	cant Annual Incon	e: [
18. Catego	ory	: SC	ST OBC	Others	
Minor 19. Widov	,		No .		
19. WIGO	w	: Yes	No		
20. Disable	ed	: Yes N	No		
21. Type o	of Disability - I	:			
22. Percen	tage of Disability	:			
		. —	++++		
23. Type o	of Disability - II	:			
24. Percen	tage of Disability	:			
25. EPIC N	No.	:			
26. Ration	Card No.	:			
27. Mode	of Payment	: Bank	Post Office	Cash Mo	ney Order
В	ank / P.O. Name	:			
N	Jame of the Branch	: 🔲			
A	account No.	: 🔲			
28. A	attested by	:			
29. R	tequired Documents	:			
Sl. No.	Docum	ents	Date of Issue	Issuing Aut	hority Name
1.	AGE CERTIFICA		2000		
2.	INCOME CERTI				
3.	RESIDENCE CE				
4.	DISABILITY CE				
	DEATH CERTIF			1	
5.	(For Widow only				

30.	Approve Application : Accept Reasons with Remarks :	Reject
Veri	fication Remark by Verifying Authority	:
Ren	narks by Scrutinizing Authority :	(Signature, Full Name & Designation of Verifying Authority) Name: Designation:
Ren	arks by Approving Authority:	(Signature, Full Name & Designation of Scrutinizing Authority) Name: Designation:
		(Signature, Full Name & Designation of Approving Authority) Name: Designation:

H.2 NATIONAL FAMILY BENEFIT SCHEME (See page 38)

FORM

APPLICATION FORM FOR FAMILY BENEFIT SCHEME

I (To be filled up by the Applicant)

Distr	rict :
	Village/Panchayat/Mohilla/Ward/House No.
1.	Name of the Applicant:
2.	Father's/Husband's name :
3.	Full Address:
4.	Category: SC/ST/women/Landless/Handicapped/General
5.	Age on the date of application :
6.	Identification mark of the applicant:
7.	Name of deceased bread winner :
8.	Age of the deceased :
9.	Date of death :
10.	Cause of death :
11.	I solemnly affirm that :-
	 The total income of my family does not exceed Rs. 5,000/- per annum or more.
	 I have not applied previously for grant of Family Benefit.
	(3) I declare that the information furnished in this application is true and correct to the best of my knowledge and belief.
Place	e :
Date	: Signature or Thump impression of the Applicant.
	II (To be filled up by the Enquiry Team)
	Result of Preliminary Enquiry by the Village Panchayat Level team.
t.	Age :
2	Income :
3.	Category, domicile:
4.	Whether applying for the first time? If not, the decision on the last application :

5.	Recommendation:
Da	te: Signature of verifying persons at the Village Level Panchayat/Urban Local Body.
	Full Address :
No	 This application should be sent with full particulars to the B.D.O./Municipal Commissioner concerned.
	RECOMMENDATION OF THE B.D.O./MUNICIPAL COMMISSIONER
	and the second state of th
Da	te:
	FORM MB - II
	Municipality/Gram Panchayat-wise list of application for Family Benefit.
1.	Sl. No.:
2.	Date of receipt from Gram Panchayat:
3.	Name of the applicant with father's/husband's name :
4.	Full Address: Town/Village/Post Office/Taluk
5.	Recommendation to the Pension Sanctioning Authority :
6.	Date of sending of application form :
7.	Orders of the Sanctioning Authority :

H.3 DRIVER'S LICENCE LEARNERS PERMIT (SEE PAGE 44)

FORM2 (See Rule 10)

FORM FOR APPLICATION FOR THE GRANT OR RENEWAL OF LEARNER LICENSE

To		
10	The L	icensing Authority
	I here	by apply for a license authorized me to drive as a learner, the following motor
vehicl		
	(a)	Motor Cycle without gear.
	(b)	Motor Cycle with gear.
	(c)	Invalid Carriage.
	(d) (e)	Light Motor Vehicle Medium Goods Vehicle.
	(f)	Medium Passenger Motor Vehicle.
	(g)	Heavy Goods Vehicle.
	(h)	Heavy Passenger Motor Vehicle.
	(i)	Road Roller.
	(j)	Motor Vehicles of the following description.
		PARTICULARS TO BE FURNISHED BY APPLICANT
	(1)	Full Name
	(2)	Son/Wife/Daughter of
	(3)	Permanent Address
		Proof to be enclosed
	(4)	Temporary Address (if any)
	(5)	Date of Birth (proof age to be enclosed)
	(6)	Educational Qualification:
	(6)	Identification Marks:
	(7)	Blood Group:
		RH factor:
	(8)	I hold an effective driving license to drive (a) Motor Cycle / Light Motor Vehicle /
		Medium Passenger Motor Vehicle / Heavy Passenger Goods Vehicle.
	(9)	Particulars of any driving license previously held by applicant. Whether it was
		cancelled and if so for what reason. :
	(10)	Particulars of any Learner's License previously held up by applicant in respect of
		Vehicle to which the applicant has applied.
	(11)	Have you been disqualified for holding or obtaining driving License or Learner's
		License?

	(12)	Recent photograph (photograph) to be the size of five centimeters by six centimeters.
	(13)	Enclosed medical Certificate dated issued by Doctor
	(10)	Enclosed include Central Centr
	(15)	I have submitted alongwith my earlier application for Learner's License/enclose the
	(15)	written consent of parent/Guardian in the case of application being a minor.
	0.0	
	(16)	I enclose Driving Certificate dated issued by
	(17)	I have paid the fee of Rupees
	(18)	I am exempted from the Medical Test under the Rule 6 of Central Motor Vehicle Rules, 1989.
	(19)	I am exempted from the preliminary test under Rule 11(2) of central Motor Vehicle
		Act 1989
	Strike	out whichever is inapplicable.
	Dated	o-grand or approxim
		Duplicate signature of applicant
DEC	LARAT	ION UNDER SUB-SECTION (2) OF SECTION 7 OF MOTOR VEHICLES ACT, 1988.
	who is intima	umari
		Signature
		Name & Full Address of the Parent/Guardian
	*(Te	be signed in the present of the Licensing Authority or person authorised in this behalf by the Licensing Authority).
	FOR (OFFICE USE
		applicant is exempted from the medical test under rule 6 and the preliminary test under I(2) of Central Motor Vehicle Rules 1989.
	Learne	r's License may be issued.
		applicant was tested with reference to rule 11(1) of the Central Motor Vehicles Rules, He has passed the test Learner's License may be issued.
	*He h	as failed in the test (Reason should be specified)
	Learne	rr's License may be refused.
		Signature of
		Licensing Authority or other
		person Authorised in this behalf.

Strike out whichever is inapplicable.

H.4 MICRO ENTERPRISE LOAN (SEE PAGE 48)

											_	Ph
प्रधानमंत्री र	a	" - L	Name o	of Bar	nk							(Signature
याजना हुई. लावन	e de											
	,	For L	oan u	ıpto	Rs.5	50000		ntri M derShi		Yojan	na (PMI	MY)
Name of Bank & I hereby apply for										for		
Name of Applicant(s)	1.				10.0	ather's		1.Si				
Constitution (√)		Indivi	idual	Joir	nt	Pro	prietor	Pa	rtnersh	nip		Other
Residential Addr	ess											
											Rented	I/Owned
Business Addres	8											1100
Date of Birth					Acc				Con	- 8.6-2	Rente e / Fema	d/Owned
Date of Birth Education Qualif	ication(\s/\)	Illitera	ade I	Upto 1	Age 10th	121	h	Grav	duate		e / Fema essional	others
KYC Document(s			ID No.	_		haar N		riving Li				ny Othen
ID proof(pl. speci	-											,
Address Proof(pl	. specify)											
Telephone No.:				1	Mobil	e No. :		E-ma	iil :			
Line of Business	Existing)							Perio	d		
Activity (Purpose) Propose	ed										
Annual Sales (R:	s. in lakh)	Exist	ing:				P	roposed	1:			
Experience, if an												
Social Category	(Pls. tick √)			Gene	eral	SC	ST	0	BC	Mino	ority Con	nmunity
If Minority(√)	Buddhists	Musi			stians	3	Sikhs		ins	1	astrians	Other
Loan Amount F			OD-Rs					Rs.	1 Loan			
Detail of Existing	Account(s),	if	Type ()		ame of	Bank 8	k		
A/c. No.			(Depo			unt of					Rs.	
Declaration: I/We hereby certify that except as indicated in to shall furnish all other exchanged by you with agency as authorised ig given above. You may to	he application fo information that h any agency yo by you, may at a	rm. I/We may be u may de ny time,	required sem fit. Y inspect/	t applied t by Ba fou, you verify n	d to an ank in ur repr my/our	y Bank. connect resentati assets,	There is ion with wes or R books o	are no ove my/our ap eserve Ba	pplication pplication ank of Inc	tatutory n. The i dia or M	dueowed b information fUDRA Ltd	by me/us. I/ n may also L, or any of
Date :						Thu	mh im	nressio	n/Sian	ature	of Anni	icant(s)
								-103010	oigii	and o	J. repps	.cameqo)
Acknowledge	ment Slip No			lo	an Ap		on No.		d	ated _		
Place and Date						Auti	norize	d Signat				nd sign)
	ment slip no.			for h		on of House	Minuse was	doc DMAN	EV IA	an line	aka aaaa d	

H.5 RAILWAY CONCESSION FOR DISABLED PEOPLE (SEE PAGE 74)

Paste Passport size Photograph duly signed & stamped by the issuing Doctor.

Appendix 1/36 CONCESSION CERTIFICATE

Form for the purpose of grant of rail concession to orthopaedically Handicapped / Paraplegic persons / patients to be used by the Government Doctor

This is to certify that Km/Shri/Smt....., Whose Particulars are furnished below, is a bonafide "Orthopaedically /Handicapped / Paraplegic person / patient and CANNOT TRAVEL WITHOUT THE ASSISTANCE OF AN ESCORT.

Particulars of the Orthopaedically Handicapped / paraplegic person / patient:

(a) Address :	
(b) Father's / Husband's Name :	
(c) Age:	
(e) Nature of Handicap: (To be written by doc	
	tor whether
the disability is Temporary or Permanent)	
(f) Causes of loss of Functional capacity:	
(g) Signature or Thumb impression of Orthopa	edically
handicapped / paraplegic person / patient : necessary for those whose both hands are r	(not
or non-funtional).	missing
	(Signature of Government Doctor)
Place	
Date	
Clear seal of Government Hospital/Clinic	Seal containing full name and Regd.No. Of the Doctor
# Ctrilio out whom not applicable	

* Strike out where not applicable.

Note:

- (1)This certificate should be issued only to those Orthopaedically Handicapped / paraplegic persons / patients WHO CANNOT TRAVEL WITHOUT THE ASSISTANCE OF AN ESCORT. The photo must be signed and stamped in such a way that Doctor's signature and stamp appears partly on the certificate.
- (2) In the case of temporary disability, the certificate will be valid for five years from the date of issue. In the case of permanent disability, the certificate will remain valid for (1) five years, in case of persons upto the age of 25 years, in case of persons in the age group of 26 to 35 years and (3) in the case of persons above the age of 35 years, the certificate will remain valid for whole life of the concerned person. After expiry of the period of the validity of the certificate, the person is required to obtain a fresh certificate is accepted for the purpose of grant on concession. The original certificate will have to be produced for instruction at the time of purchase of concessional ticket and during the journey, if demanded
- (3) No alteration in the form is permitted.

H.6 ELECTION I CARD (SEE PAGE 167)

A			ELE	CTION COM	MISSION	OF INDIA		
					ORM-6		Acknowledg	gement No (To be filled by office)
				(See Rules 13(1) and 26)				
			-			-	rst time Voter	OR on Shifting
from Or	ne Con:	stitue	ency to An	other Cons	tituenc	y .		
To, The Elect	oral Registr	ation Offi	icer,		Asse	mbly / Parliam	entary Consitituency	
							y. (Tick appropriate box)	SPACE FOR PASTING ONE
As a first ti	me voter		or due to shift	ting from anoth	er constitu	ency		RECENT PASSPORT SIZE
Particulars	in support	t of my	claim for inclus	ion in the elect	oral roll are	given below	/:-	PHOTOGRAPH (3.5 CM X
Mandatory	Particulars							- 3.5 CM) SHOWING FRONTAL VIEW OF FULL
(a) Name								FACE WITHIN THIS BOX
(b) Surname	(if any)							
(c) Name and		of Relat	ive of					
Applicant [se								
(d) Type of R (Tick appropria	ne box)				other	Husband	Wife	Other
(e) Age [as o	n 111 Janua	ry of cur	rent calendar ye	ar]	Years		Months	
(f) Date of B	irth (in DD)	MM/YY	YY format)(if kno	own)]/[[
(g) Gender o	f Applicant	(Tick app	propriate box)	Male	Fe	male	Third Gender	
(h)Current a	ddress who	re appli	cant is ordinarily	resident	House	No.		
Street/Area/	Locality							
Town/Village	e							
Post Office							Pin Code	
District						State/UT		
(i) Permaner	nt address	of applic	ant House N	0.				
Street/Area/	Locality							
Town/Village	e							
Post Office							Pin Code	
District						State/UT		
(j)EPIC No. (i	if issued)							
Optional Par	rticulars							_
(k) Disability (Tick appropria			Visual impairm	ent Speech	& hearing d	isability	Locomotor disability	Other
(I) Email id (optional)							
(m) Mobile	No. (option	sal)						
DECLARATION	N - I hereby	declare	that to the best	of knowledge an	d belief –			
								tate
(ii) I am ordii	narily resid	ent at th	ne address given	at (h) above since	¢			.(date, month, year).
				me in the electors				a et itu annu
(IV) IVIY nam	e nas not o	nready t	een included in	one enectoral roll)	OR OR	y other assen	nbly/ parliamentary co	nsultiency
*My name n	nay have h	een inde	ided in the electi	oral roll for	· ·		Constituency in	
					ntioned belo	w and if so, I r		may be deleted from that
electoral roll						,,		,
* strike off ti	he option o	ot appre	poriate					

Address of earlier place of	of ordinary residence (if applying du	e to shifting from anot	her cor	nstituency)						
House No.		Street/Area/Locality								
Town/Village										
Post Office			Pin Co	ode						
District				State/UT						
punishable under Section	a statement or declaration which in 31 of the Representation of the Pec			pelieve to b	e false	or do	not be	lieve	to be	true, is
Place										
Remarks of Field Leve		Sign	ature (of Applica	int					
		etails of action taken al Registration Officer of	the con	stituency)						
electoral roll in Form 6	i / Shrimati/ Kumari i has been accepted/ rejected. Do ion [under or in pursuance of rule	etailed reasons for a	ccepta	nce [unde						in the
										_
Date:		Signature of ERO					Seal	of t	the ER	0
×										-≫
	taken (to be filled by Electoral Re ess as given by the applicant)	egistration Officer of	the co	nstituenc	y and	to be	posted	i to	the	
The application in Forr	m 6 of Shri/Shrimati/Kumari							'	Postage 5 be affixed	by the
Current address where a	pplicant is ordinarily resident	House No.						- 1	Electoral Registrati	
Street/Area/Locality								- 1	Authority time of di	
Town/Village										
Post Office				Pin Code						
District		State	/UT							
	and the name of Shri/Shrimati/8 t Serial Noin Part No									
(b) rejected for the rea	son									
Date:				Elector	al Reg	istrati	on Offi	cer		
~				Addres	S					~
	mber	owledgement/Recei	pt		Da	te				~
	on in form 6 of Shri / Smt. / Ms.		antine'	,		-		_		
(Applicant can refer th	he Acknowledgement No. to che	ck the status of appl	cation		Name/	Signa	ture of	f ER	O/AER	O/BLO

H.7 AADHAR CARD FORM (SEE PAGE 171)



Under Section 3 of THE AADHAAR (TARGETED DELIVERY OF FINANCIAL AND OTHER SUBSIDES, BENEFITS AND SERVICES) ACT, 2016 (Audhain Act)



AADHAAR ENROLMENT / CORRECTION FORM

Addhoor Enrolment is free and voluntary. Correction within 96 hours of enrolment is also free. No charges are applicable for Form and Aadhaar Enrolment. In case of Correction provide your EID, Name and only that field which needs Correction.

In case of Correction provide your EID No here: Please follow the instructions overleaf while filling up the form. Use capital letters only. Pre-Enrolment ID: NPR Receipt/TIN Number: 3 Full Name: Date of Birth: DD | MM | Age: Yrs on 4 Gender: Male () Female () Transgender () Declared Verified ... 6 Address: C/o()D/o()S/o()W/o()H/o() House No/ Bldg./Apt. Street/Road/Lane Landmark Area/locality/sector Village/Town/City Post Office District Sub-District State E Mail Mobile No PIN CODE Details of : Father () Mother () Guardian () Husband () Wife () For children below 5 years Father/Mother/Guardian's details are mandatory. Adults can opt to not specify this information, if they cannot/do not want to disclose. Name Verification Type: Document Based () Introducer Based () Head of Family () Select only one of the above. Select Introducer or Head of Family only if you do not possess any documentary proof of identity and/or address. Introducer and Head of Family details are not required in case of Document based Verification. For Document Based (Write Names of the documents produced. Refer overleaf of this form for list of valid documents) 8 a. POI b. POA c. DOB d. POR (Mandatory in case of Verified Date of Birth) For HoF Based - Details of : Father () Mother () Guardian () Husband () Wife () For Introducer Based - Introducer's HoF's Eld/Aadhaar No.: Aadhaar No. I hereby confirm the identity and address of as being true, correct and accurate. Introducer/HoF's Name: Signature of Introducer/HOF Disclosure under section 3(2) of THE AADHAAR (TARGETED DELIVERY OF FINANCIAL AND OTHER SUBSIDIES, BENEFITS AND SERVICES) ACT, 2016 I confirm that I have been residing in India for at least 182 days in the preceding 12 months & information (including biometrics) provided by me to the UIDAI is my own and is true, correct and accurate. I am aware that my information including biometrics will be used for generation of Aadhaar and authentication. I understand that my identity information (except core biometric) may be provided to an agency only with my consent during authentication or as per the provisions of the Aadhaar Act. I have a right to access my identity information (except core biometrics) following the procedure laid down by UIDAI. Verifier's Stamp and Signature: Applicant's signature/Thumbprint (Verifier must put his/her Name, if stamp is not available)

"(Note: Incase of minor, the signature will be done by parentiguardian. Incase of incapacitated person, the signature will be done by Legal Guardian of Incapacitated Person)"

Date & time of Enrolment: -----

To be filled by the Enrolment Agency only:

Field 5 DOB / AGE	Fill in Date of Birth in DDMMYYYY format. If exact Date of Birth is not known, approximate age in Years may be filled in the space provided. Please bring the original Proof of Date of Birth (DoB), if available. (See list D below). Declared checkbox may be selected if Resident does not have a valid proof of Date of Birth document. Verified checkbox is selected where Resident has provided documents as proof of Date of birth.
Field 6 ADDRESS	White complete address. Please bring the original Proof of Address (POA) document. (See list 8 below). Please note that the Aadhaar letter will be delivered at the given address only. To include Parent / Guardian / Spouse name as part of the address, select the appropriate box and enter the name of the person. Minor Comedions / Enhancements are permissible to make the address complete without altering the base address as mentioned in the POA document.
Field 7 RELATIONSHIP	 In case of children below 5 years, it is mandatory to provide father/mother/guardian details with their Aachaar or EID number. If the resident is not holding a Proof of Identity & using the Head of the Family identity for enrolment, it is mandatory to provide Head of the family's details with his/her Aachaar or EID number. Please refer illustration below for filling EID. Please bring the original Proof of Relationship (POR) document, (See list C below). For other cases, it is optional for the resident to fill up the relationship details.
Field 8 DOCUMENTS	Write the name of Documents for Pol and PoA. In case proof of Date of Birth is available, then write the name of Date of Birth document. If the resident is not holding a Proof of Identity & using the Head of Family based enrolment, then write the name of Proof of Relationship document. For Valid list of documents, please refer list of Documents below.
Field 9 INTRODUCER/HoF	Resident who does not have POI and POA may get enrolled through an Introducer Head of Family. PI contact nearest enrolment centre or your Registrar, for further details.

List A. POI documents	List B. POA documents	
Passport PAN Card Ration/ PDS Photo Card Voter ID Driving License Government Photo ID Cards/ service photo identity card issued by PSU NREGS Job Card	1. Passport 2. Bank Statementi Passibook 3. Post Office Account Statementi Passibook 4. Ration Card 5. Voter ID 6. Driving License 7. Government Photo ID cards/service photo identity card issued by PSU 18. Electricity Bill inot older than 3 months) 9. Water bill inot older than 3 months) 10. Telephone Landline Bill (not older than 3 months) 11. Property Tax Receipt (not older than 3 months) 12. Credit Card Statement (not older than 3 months) 13. Insurance Policy 14. Signed Letter having Photo from Bankon letterhead 15. Signed Letter having Photo issued by registered Company on letterhead 16. Signed Letter having Photo issued by Recognized Educational Instruction on letterhead 17. NREGS Job Card 18. Arms License 19. Pensioner Card	21. Kissan Passbook 22. CGHS / ECHS Card 23. Certificate of Address having photo issued by MP or MLA or Gazetted Officer or Tehsildar on letterhead 24. Certificate of Address issued by Village Panchayathead or its equivalent authority (for rural areas) 25. Income Tax Assessment Order 26. Vehicle Registration Certificate 27. Registred Sale / Lease / Rent Agreement 28. Address Card having Photo issued by Department of Posts 29. Caste and Domicile Certificate having Photo issued by State Gout. 30. Disability ID Card handicapped medical certificate issued by the respective State/UT Governments/Administrations 31. Gas Connection Bill (not older than 3 months) 32. Passport of Spouse 33. Passport of Parentsijn case of Minor) 34. Allotment letter of accommodation issued by Central State Govt. of not more than 3 years old 35. Marriage Certificate issued by the Government, containing address.

List C. POR documents

List D. DOB documents

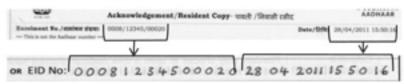
- PDS Card
- MNREGA Job Card
- 3. CGHS/State Government/ECHS/ESIC Medical card
- Pension Card
- Army Canteen Card
- Passport
- Birth Certificate issued by Register of Birth, Municipal Corporation and other notified local government bodies like Taluk, Tehsil etc. Any other Central State government issued
- 8. family entitlement document
- Mantage Certificate Issued by the Government.

Birth Certificate 1.

19. Pensioner Card Freedom Fighter Card

- SSLC Book/Certificate 2
- 3. Passport
- 4. Certificate of Date of Birth issued by Group A Gazetted Officer on Letterhead
- PAN Card
- 6. Marksheet issued by any Govt. Board or University Govt. Photo ID Card Photo Identity card issued by
- PSU containing DoB.
- Central/State Pension payment order.
- Central Govt. Health Service Scheme photo card or Ex-Servicemen

Illustration for filling up EID No.



^{*}In instances where original documents are not available, copies attested / certified by a public notary / gazetted officer will be accepted.

H.8 PAN CARD FORM (SEE PAGE 185)

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