A close-up portrait of a young woman with dark hair, looking directly at the camera. She has a bindi on her forehead and is wearing a pearl necklace and a nose ring. She is draped in a vibrant orange and red sari with a gold border. The background is a bright blue wall with some white patterns.

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A MANUAL FOR MAHARASHTRA 2024

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Justice Ventures International

P.O. Box 2834 Washington, D.C. 20013-2834

(202) 657-5225



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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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# INTRODUCTION



# 1. STORIES OF ADVOCACY AT WORK

## A Child Sexual Abuse Victim Gets Justice and Compensation

A child sexual abuse case of a four-year old girl raped by her neighbour was referred by the NGO Prerana/Aarambh to Justice Ventures International (JVI) in 2016. JVI initiated the casework and after a prolonged legal battle lasting over three years, the trial court convicted the victim and sentenced him to rigorous imprisonment of 10 years. He was also ordered to pay a fine of Rs. 25,000 of which Rs. 20,000 was given to the victim as compensation. While the trial was ongoing, JVI coordinated with the Mumbai District Legal Services Authority (MDLSA) to obtain compensation for the victim under the Manodhairya scheme. After constant follow-ups with the MDLSA, an amount of Rs. 302,000 was sanctioned and transferred to the child's account (operated by her father) in February 2019.

Following are the pictures of the victim's passbook and the compensation received by the family from MDLSA. (The name of the victim has been hidden for privacy reasons).

## A Physically Challenged Woman Receives Compensation

A physically challenged woman residing in Vasai, Mumbai, was harassed by neighbours who were trying to take her farming land. Despite several complaints to the police, no action was taken. The neighbours then lodged false complaints against her, which the police registered without any investigation. The matter was referred to JVI by MDLSA. JVI pursued the case with the Maharashtra State Human Rights Commission (MSHRC) for three years. In November 2018, a favourable order was passed by the MSHRC, who recommended the Director General of Police (DGP), Maharashtra to take penal and disciplinary actions against the police but also recommended the Additional Chief Secretary, Home Department, Mumbai to pay compensation of Rs. 2 lakhs to the complainant woman. The compensation had to be paid within six weeks of the receipt of the order, and in default interest would accrue at 12.50% p.a. on the awarded amount until that amount was actually received



## **A Slum Community Obtains Fumigation Drive**

JVI was working in the Sathe Nagar community in Digha, Navi Mumbai in partnership with the NGO ACT (Association for Christian Thoughtfulness). While conducting Legal Awareness and Advocacy Trainings, the community raised the issue of health problems caused by the increasing number of mosquitoes. They had approached the municipal body numerous times to request fumigation drives to no avail. In July 2017, JVI and ACT trained the community members in writing an application requesting the Navi Mumbai Municipal Corporation (NMMC) to conduct fumigation in their area. Following the application submission, the NMMC started to fumigate the entire area twice a month. More than 500 households (around 2000 people) benefitted due to this regular fumigation done in their area. To the left are the pictures of the application submitted and the NMMC worker doing the fumigation.

## 2. ABOUT THIS MANUAL

India has a surprising number of government services available to its residents. Many of these services are, by right, available to the poor residents of villages and urban slums. Unfortunately, many poor residents are not able to get these services due to:

- lack of knowledge about the scheme;
- lack of identity documents;
- lack of confidence; or
- the corruption of officials.

Often, when NGO's find these government services not functioning, they attempt to provide such services themselves by opening schools, clinics, vocational training programmes, etc. While such service provision has the advantage of endearing people to the NGO and yielding quicker results, the NGO cannot provide these services forever. Eventually, they will need to help residents access government services which will continue in the long-term.

The information in this manual is only part of a bigger strategy to empower India's poor residents. Empowerment involves not only giving the poor the knowledge of services available but also the skills to write and present applications. Perhaps the most important aspect to empowerment, however, is the heart to act selflessly for the benefit of the whole community. Appendix 1 provides a comprehensive ten-step strategy to empower residents with this knowledge, skills and heart. But be warned - it is difficult and can take years!

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

1. The **Relevant Central & State Government Department** which delivers this service (with website).
2. The Entitlement/Right for residents as per that department's policy. We also give the 'Best Reference' website where those entitlements are laid out.
3. An **Application Procedure** to apply for that entitlement; Many application procedures and forms can be found here and here. Some hard copies of forms can be found in Section O. We provide tips for writing effective applications and a sample application letter in Appendix 2. Appendix 3 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 within a set time frame. If they fail to do that, they will be liable for a fine.

4. **Advocacy:** The application may not succeed initially 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 and 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 a 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 5;
  - Contacting lawyers at the nearest JVI Justice Resource Centre, Phone 11-4050170 or email [delhi@justiceventures.org](mailto:delhi@justiceventures.org);
  - Conducting a 'dharna' (protest); or
  - Contacting the media. Note: Names of the officers have been mentioned as per the available records while updating the manual. However, it is always advisable to address the chair (designation) e.g. Medical Health Officer (MHO) instead of addressing the person (i.e. name of the MHO) as the officers keep on getting transferred and there are chances of your application being rejected if it is not correctly addressed.
5. A Success Story (where available) showing how this process has actually succeeded on the ground.

## A First Step: Identifying Your Area's Government Offices

Initially it will be useful to identify where your village falls among the various levels of the central and state government structure. As you identify your area's information, complete the table below.

- Maharashtra is divided into 48 Lok Sabha Constituencies. Each constituency has an elected Member of Parliament (MP) responsible to an electorate of about 23 lakh people. To find your MP's name & details, refer to [https://en.wikipedia.org/wiki/List\\_of\\_members\\_of\\_the\\_16th\\_Lok\\_Sabha](https://en.wikipedia.org/wiki/List_of_members_of_the_16th_Lok_Sabha) click on Maharashtra, then your constituency to find your MP's name. Click on his name to find more details (mobile number, etc.) of MP.
- Maharashtra State Government is divided into 288 Assembly Constituencies (ACs). Each AC has an elected Member of the Legislative Assembly (MLA) (Vidhayak) responsible to an electorate of about 3.2 lakh people. To identify your MLA & her/his contact details, click [here](#). Scroll down and click on 'Name' to put the list in alphabetical order, then find your Vidhan Sabha constituency. Click on it to find the name of the MLA. For your Constituency, local polling booth

and voters list click [here](#).

- The Maharashtra local government is divided into Gram Panchayats. A panchayat is home to about 2,500 people and has two villages. Each Panchayat has an elected Pradhan.
- For administrative purposes, Maharashtra is divided into six Divisions each under the authority of a Divisional Commissioner (DC). Click [here](#) for a map and scroll down for a list of each division.
- Each division is further divided into several Districts (Jilas) totaling 36 districts in all in Maharashtra. Click [https://en.wikipedia.org/wiki/List\\_of\\_constituencies\\_of\\_the\\_Maharashtra\\_Legislative\\_Assembly](https://en.wikipedia.org/wiki/List_of_constituencies_of_the_Maharashtra_Legislative_Assembly) and scroll down) for map, headquarters and population of all 36 districts. Each District is overseen by a District Collector DC. A list of most DC's is [here](#).
- 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 district is further subdivided into Development Blocks & Town Areas. Find names of Sub Districts, Development Blocks & Town Areas [here](#).
- 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.
<b>Political divisions</b>			
National Lok Sabha	Page 11		Member Parliament (MP)
Assembly Constituencies	Page 11		Member Legislative Assembly (MLA)
Panchayat	Page 11		Pradhan
<b>Administrative Divisions</b>			
Division	Page 11		District Commissioner (DC)
District (Jila)			District Magistrate (DM)
Development Block	Page 11		Block Development Officer (BDO)
<b>Specific services in this Manual</b>			
Chief Medical Officer	Page 41		Chief Medical Officer (CMO)
Nearest District Hospital	Page 41		
Nearest CHC/PHC	Page 40-41		
Local Gas Agency	Page 65		
Local police Station	Page 87		Station House Officer (SHO)
Police Headquarters	Page 87		Superintendent of Police (SP)



# FOOD & WATER

# 1. DRINKING WATER

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

## 1. Relevant Department

### Central Government

Ministry of Jal Shakti ([here](#))

### Maharashtra State Government

Maharashtra Water Supply and Sanitation Department ([here](#))

### Local Authorities Urban

In city areas the city Nagar Nigam is responsible for water supply

In Mumbai, the Municipal Corporation of Mumbai (MCGM) is responsible for water supply ([here](#))

## 2. Entitlement

Best Reference: E-book on Rural Sanitation & Drinking Water 2014 [here](#).

### 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 ensure that at least 90% of people are provided with access to piped water and 80% with a household connection (see page 8 of Rural Sanitation & Drinking Water E-book [here](#)).

### Jal Jeevan Mission ([here](#)):

The objective is to provide safe and adequate drinking water through individual household tap connections by 2024 to all households in rural India at the rate of 55 litres per capita per day.

## 3. Application Procedure

- If quantity or quality of water source is unsatisfactory, based on entitlement above, make an application for testing or new source to Maharashtra Water Supply and Sanitation Department ([here](#))
- For new connection in Mumbai click [here](#).



## 4. Advocacy

- Complain once again to the office where you applied
- File RTI to Maharashtra Water Supply and Sanitation Dept. (contacts [here](#))
- Use the Government's on line grievance redressal mechanism ([here](#))
- Contact the Indian Sanitation Portal ([here](#))
- Lodge complaints to the BMC ([here](#))



## 2. RATION CARDS

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

### 1. Relevant Department

#### Central Government

Ministry of Consumer Affairs, Food & Public Distribution Department of Food & Public Distribution ([here](#))

#### Maharashtra State Government

Department of Food & Civil Supplies ([here](#))

### 2. Entitlement

(Best Reference: National Food Security Act 2013, Sec. 3(1) ([here](#)); Right To Food campaign ([here](#), [here](#) and [here](#)); Targeted Public Distribution System [here](#)).

- Every person in 'priority households' (whose name falls under the priority list produced by every state government) is entitled to receive 5 kg of food grains at a subsidised price. National Food Security Act Sec. 3(1).
- The Maharashtra government also provides food grains to priority households under its Targeted Public Distribution System (TPDS).

RATES & MONTHLY QUANTITIES				
	WHEAT	RICE	COARSE GRAINS	SUGAR
<b>UNDER NFSA (SCHEDULE 1)</b>				
Eligible Households (5kg/person/month)	Rs 2	Rs 3	Rs 1	-
Antyodaya (35kg/household/month)	Rs 2	Rs 3	Rs 1	-

<b>UNDER TPDS</b>				
Priority Household	Rs 2	Rs 3	Rs 1	-
Antyodya	Rs 2	Rs 3	Rs 1	Rs 20

### 3. Application Procedure

- Eligibility is based on Socio Economic Caste Census (SECC) of 2011; criteria [here](#).
- Each state government must publish a list of eligible families and display that list prominently. NFSA Sec. 10-11. For Maharashtra the criteria for inclusion and exclusion are [here](#).
- Households whose name is on the list as either priority or Antyodya can apply for an 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 online [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.
- Online application to the Maharashtra government for Ration Card [here](#).

### 4. Advocacy

- Complain directly to the Panchayat or circle office where you applied.
- Try the toll-free help line 1800 22 4950 and 1967 (only BSNL and MTNL).
- Use the Government's on line grievance redressal mechanism [here](#).
- File RTI to Maharashtra State Dept. of Food & Civil Supplies & Consumer Protection [here](#).

# 3. ANGANWADIS

Millions of children in India are malnourished. The Anganwadi scheme aims to give all young children 6 months to 6 years (before they go to school) a nutritious meal, basic immunizations & vitamins.

Once they are at school, the children are eligible for the midday meal scheme (see Food Midday Meal on page 10). The central government has recently enshrined the right to food security for children into law in the National Food Security Act 2013 which guarantees Anganwadi meals.

## 1. Relevant Department

### Central Government

Ministry of Women & Child Development ([here](#))

### Maharashtra State Government

Women & Child Development Department ([here](#))

## 2. Entitlement

(Best Reference: National Food Security Act 2013 Sec. 5(1)(a) [here](#); Right To Food campaign brochure [here](#); Integrated Child Development Services [here](#))

### UNDER NFSA SEC. 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 an 800-calorie take-home snack. NFSA Sched. II(3).
- Pregnant and nursing mothers receive a 600-calorie take-home snack. NFSA Sched. II(6).
- Children receive basic education, immunisations, medicines (e.g. worm tabs), vitamins (e.g. iron) and undergo weight/height monitoring which is recorded on their chart. (SC order, page 16 point 3).

**INTEGRATED CHILD DEVELOPMENT SERVICES (ICDS) ([HERE](#)):** ICDS seeks to provide all basic essential services to children, pregnant women and nursing mothers in an integrated manner which includes supplementary nutrition, health care and pre-school education right in their villages or wards.

### 3. Application Procedure

- Check if there is an Anganwadi centre near you. If so, go there.
- If there is no Anganwadi centre near you, make a list of 40 3 to 6-year-olds in your village with the following details: name, address, gender, DOB & parents' acceptance.
- Submit this request for 'AWC on Demand' to the ICDS office at Women & Child Development Department head office [here](#).

### 4. Advocacy

- File a written complaint to the ICDS office where you applied.
- File an RTI to PIO for ICDS Maharashtra ([here](#)), Ms. I A Kundan (IAS), Principal Secretary, Women & Child Development, Maharashtra State, Mantralaya, Mumbai.
- Use the Central Government's on line grievance redressal mechanism ([here](#)).



# 4. MID DAY MEAL SCHEME

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

## 1. Relevant Department

### Central Government

Ministry of Human Resource Development, Dept of School Education & Literacy ([here](#))

### Maharashtra State Government

Mid Day Meal Authority ([here](#))

## 2. Entitlement

(Best Reference: National Food Security Act 2013 Sec. 5(1)(b) [here](#); Right To Food campaign brochure [here](#).)

### AS PER NATIONAL FOOD SECURITY ACT (NFSA) SEC. 5(1)B:

- Every child up to class 8 or between the 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 Classes 1-5 & 750 for Classes 6-8. NFSA Sched. II.

### AS PER 2016 MID DAY MEAL MAHARASHTRA GOVERNMENT RESOLUTION ([HERE](#)):

- Every child from class 1 to class 5 should be given a meal of at least 450 calories with 12 grams of protein.
- Every child from class 6 to class 8 should be given a meal of at least 700 calories with 20 grams of protein.

## 3. Application Procedure

- All government schools (Classes 1-8) should have a midday meal scheme already.
- If they do not, parents of children can apply directly to the school concerned.

## 4. Advocacy

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:

- Complain directly to the school.

- Call the Complaint line 1 800 233 9988
- Use the Central Government's on line grievance redressal mechanism ([here](#)).





# INCOME



# 1. MGNREGA

The Mahatma Gandhi National Rural Employment Guarantee Act is one of the largest government employment scheme in the world. A large population of Indian citizens benefit from the scheme. It allows all rural families, BPL or not, to be employed in government public works programmes (roads, irrigation, etc.) for 100 days in 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.

## 1. Relevant Department

### Central Government

Ministry of Rural Development ([here](#))

### Maharashtra State Government

Rural Development & Panchayat Raj Department ([here](#))

## 2. Entitlement

(Best Reference: The Mahatma Gandhi National Rural Employment Guarantee Act , 2005 [here](#)).

- 100 days of employment per year per rural family (for any adult over 18yrs). NREGA Sec. 3(1).
- Work to be given within 15 days of applying. Sec. 7(1) and Schedule II, Sec. 6.
- At least one-third of beneficiaries should be women. Schedule II, Sec. 6.
- Provision of child care for children under 6. Schedule II, Sec. 28.
- Payment of minimum wage as set but at least Rs 206 per day. Sec. 6.
- If work not provided within 15 days of the application, applicant is entitled to receive unemployment allowance which shall not be less than 25% of the wage rate for first 30 days & 50% of the wage rate for the remaining period of the financial year. Sec. 7(1)& 7(2).
- Employment shall be within a 5km radius of village where the applicant resides at the time of applying and if the work provided is outside such radius, it must be provided within the Block. Labourers shall be paid 10% of the wage rate as travel allowance. Schedule II, Sec. 12.
- Worksite must have clean drinking water, emergency health care, childcare & shade for rest. Schedule II, Sec. 27.
- Family of any MGNREGA worker who dies or becomes permanently disabled while doing MGNREGA work is entitled to receive Rs 25,000. Schedule II, Sec. 26.
- All MNREGA workers who have worked more than 15 days in the preceding financial year eligible for Pradhan Mantri Jan Arogya Yojana.

### 3. Application Procedure

- Check if you already have a Job Card [here](#).
- If not, apply for a Job Card (valid for 5 years) at your Gram Panchayat. Schedule II, Sec. 3.
- Apply to the Gram Panchayat for work. Schedule II, Sec. 9).
- Get work within 15 days. Schedule II, Sec. 6.
- Get paid within 14 days. Sec 3(3).

### 4. Advocacy

- Complain directly to MNGREGA grievance redressal mechanism [here](#).
- File RTI to Rural Development & Panchayat Raj Department (find contact numbers here and online RTI application [here](#)).
- Use the Central Government's on-line grievance redressal mechanism (register [here](#)).



## 2. PENSIONS

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

### 1. Relevant Department

#### Central Government

Ministry of Rural Development ([here](#))

#### Maharashtra State Government

Social Justice & Special Assistance Department ([here](#))

### 2. Entitlement

(Best Reference: National Social Assistance Programme Guidelines 2014 [here](#))

#### **INDIRA GANDHI NATIONAL WIDOW PENSION SCHEME ([HERE](#)):**

Widows aged 40 65 years, whose families fall under Below Poverty Line (BPL), are entitled to receive Rs. 600 per month.

#### **INDIRA GANDHI NATIONAL OLD AGE PENSION SCHEME ([HERE](#)):**

People aged 65 years and above, belonging to a BPL family, are entitled to receive Rs. 600 per month (Rs.200/- from Govt. of India & Rs.400/- from Govt. of Maharashtra under Shraavanbal Seva Rajya Nivrutti vetan Yojana).

#### **INDIRA GANDHI NATIONAL DISABILITY PENSION SCHEME ([HERE](#)):**

People aged 18 65 years and having 80% disability are entitled to receive Rs. 600 per month (Rs. 200 under this scheme and Rs. 400 under Maharashtra's Sanjay Gandhi Niradhar Anudan Yojana).

#### **SANJAY GANDHI NIRADHAR ANUDAN (PENSION) YOJANA ([HERE](#)):**

- Rs. 600 per month to a single beneficiary and Rs. 900 per month if there are two or more beneficiaries in the family whose family annual income is up to Rs. 21,000/-.
- Eligible Beneficiaries: destitute persons below 65 years of age, orphan children, handicapped persons, persons suffering from critical illness like TB, cancer, AIDS and leprosy, destitute widows including those of farmers who committed suicide, destitute divorced women and women in process of divorce, women freed from prostitution and outraged women.

### **SHRAVAN BAL SEVA RAJYA NIVRUTTIVETAN YOJANA ([HERE](#)):**

- Category A - Every destitute person aged 65 years & above & whose annual family income is below Rs. 21000/- & whose name is not included in the BPL List gets Rs.600/- per month from the state government.
- Category B - Every destitute person aged 65 years and above and belonging to BPL family is eligible to get pension of Rs. 400/- per month from the state government and the same beneficiary also receives pension of Rs.200/- per month from the central government, under Indira Gandhi National Old Age Pension Scheme.

Note: A person can avail benefits under only one of the schemes mentioned above.

## **3. Application Procedure**

- To avail benefits under any of the above schemes, submit an application to the Collector Office/Tahsildar/Talathi.
- The Social Justice Department then decides on the approval of the application.
- Pension will be deposited in Post Office/Bank account of the beneficiary.

### **DOCUMENTS REQUIRED FOR EACH CENTRAL GOVERNMENT PENSION SCHEME**

#### **Indira Gandhi National Old Age Pension Scheme**

- Form (Download [here](#) or refer to the 'Application Forms' section for copy of the form)
- Proof of age (usually birth certificate)
- BPL proof
- Proof of 5 years of residence (Voters ID, Ration Card or 2 neighbours' witness)
- Bank Account numbers (9 digit MICR # and 7 digit IFCS #)
- Photo
- Affidavit stating name, address and fact that you're not receiving any other pension.

#### **Indira Gandhi National Widow Pension Scheme**

- Form (Download [here](#) or refer to the 'Application Forms' section for copy of the form).
- 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)
- Bank Account numbers (9-digit MICR and 7-digit IFCS)
- Photo
- Affidavit stating name, address, all family members in household, fact of not receiving any other pension, fact of not having remarried since husband's death, and a promise to notify government if remarries.

#### **Indira Gandhi National Disability Pension Scheme**

- Form (Download [here](#) or refer to the 'Application Forms' section for copy of the form)
- Disability Certificate showing more than 80% disabled

- 5 years of residential proof (Voters ID, Ration Card or 2 neighbours' witness)
- Bank Account numbers (9-digit MICR and 7-digit IFCS);
- Photo
- Affidavit stating name, address, and the fact that you're not receiving any other pension.

#### **Sanjay Gandhi Niradhar Anudan (Pension) Yojana**

- Complete the form and submit it to the Collector Office / Tahsildar / Talathi.
- Apply online ([here](#)) by creating an account and then following further procedure as directed.

#### **Shravan Bal Seva Rajya Nivruttivetan Yojana**

- Complete the form and submit it to the Collector Office / Tahsildar / Talathi.
- Apply online ([here](#)) by creating an account and then following further procedure as directed.

### **4. Advocacy**

- Check with Panchayat.
- Appeal to the District Probation Officer who has some power in pensions matters.
- File RTI to Maharashtra's Social Justice & Special Assistance Department [here](#).
- Use the Central Government's on line grievance redressal mechanism [here](#).



# 3. FINANCIAL INCENTIVE FOR HAVING A GIRL CHILD

India has a poor gender ratio with a high rate of female foeticide. The government has implemented various schemes with the aim of helping Indian families value their girl child and encourage their education, by depositing money for girls when they are born, immunized and progressively complete higher levels of schooling.

## 1. Relevant Department

### Central Government

Ministry of Women & Child Development ([here](#))

Department of Financial Services ([here](#))

### Maharashtra State Government

Women & Child Development Department ([here](#))

## 2. Entitlement

(Best Reference: Maharashtra Women & Child Development Department [here](#))

### MANJHI KANYA BHAGYASHREE SCHEME ([HERE](#)):

- Families with an annual income of up to Rs. 7.5 lakhs are eligible for financial assistance of Rs. 50,000 plus interest for one girl child (until the child reaches 18 years of age).
- Rs. 25,000 plus interest each for two girl children.
- The families can withdraw accumulated interest every six years.
- The benefits can be availed only after submission of Family Planning Certificate and for girl children born after 1st August 2017.

### SUKANYA SAMRIDDHI YOJANA ([HERE](#)):

- Sukanya Samriddhi Yojana (SSY) is a small deposit scheme for girl children launched as part of the 'Beti Bachao Beti Padhao' campaign.
- Account can be opened in the name of a girl child until she attains the age of 10 years.
- Only one account can be opened in the name of a girl child.
- Account can be opened in post office and branches of authorized banks.
- Birth certificate of girl child in whose name the account is opened must be submitted.
- Account can be opened with a minimum of Rs. 250/- and thereafter any amount in multiple of Rs. 100/- can be deposited. A minimum of Rs. 250/- must be deposited in a financial year.
- Maximum Rs. 1,50,000/- can be deposited in a financial year.
- Interest as may be notified by the government from time to time will be calculated on yearly

compounded basis and credited to the account.

- One withdrawal shall be allowed on attaining the age of 18 years of account holder to meet education expenses, up to 50 % of the balance at the credit of preceding financial year.
- The account can be transferred anywhere in India from one post office/bank to another.
- The account shall mature on completion of 21 years from the date of opening of account or on the marriage of account holder, whichever is earlier.

### 3. Application Procedure

- Aanganwadi Worker will identify the beneficiary family.
- On behalf of the beneficiary family, the Aanganwadi Worker will submit the application with the required documents to the Women and Child Development Department.
- Once the application is approved, the incentive will be directly transferred to the bank account in the name of the girl child. (Refer the 'Application Forms' section for copy of the forms)
- Locate Sukanya Samridhi Yojana Account Opening Form ([here](#)) or refer to the 'Application Forms' section for copy of the form
- Account can be opened in a nationalized bank or a post office.
- Documents required:
  - Birth certificate of the girl child (account beneficiary)
  - Identity proof of the depositor (parent or legal guardian), i.e., PAN card, ration card, driving license, passport plus two photographs
  - Address proof of the depositor (parent or legal guardian), i.e., passport, ration card, electricity bill, telephone bill, driving license.
- Once the account is opened, the issuer gives a passbook (sample [here](#))
- Standing instructions can be given either at the branch or set through Net banking for automatic credit to Sukanya Samridhi Account

### 4. Advocacy

- File RTI to Maharashtra Women & Child Development Department ([here](#)).
- Use the Central Government's on line grievance redressal ([here](#)).



# 4. VOCATIONAL TRAINING

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

## 1. Relevant Department

### Central Government

- Ministry of Skill Development & Entrepreneurship – PMKVY ([here](#))
- Ministry of Skill Development & Entrepreneurship – JSS ([here](#))

### Maharashtra State Government

Maharashtra State Skill Development Society – Nodal Agency for implementation of PMKVY ([here](#))

## 2. Entitlement

(Best Reference: Jan Shikshan Sansthan [here](#) and PMKVY Guidelines 2016-2020 [here](#))

### JAN SHIKSHAN SANSTHAN ([HERE](#))

- JSS aims to provide vocational training to non-literates, semi-literates as well as school drop-outs in rural regions by identifying skills with a relevant market in that region.
- JSS offers quality vocational skills and technical knowledge at very low cost without requiring prior education qualifications.
- JSS offers varieties of vocational courses from candle making and sewing to computer courses ([here](#)).
- There are 21 JSS in Maharashtra ([here](#)).

### PRADHAN MANTRI KAUSHAL VIKAS YOJANA ([HERE](#))

- All fees are paid by the government (see [here](#) under 'Approved for another four years').
- Intended 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') including soft skills, entrepreneurship, and 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’).

### **VOCATIONAL TRAINING FOR VJNT AND SBC CANDIDATES STUDYING IN GOVERNMENT INDUSTRIAL TRAINING INSTITUTE ([HERE](#))**

- Students belonging to VJNT or SBC category are eligible to receive vocational training in Government Industrial Training Institute (I.T.I.).
- The training fees of Rs. 400 to Rs. 2,400 are directly paid to the institute by the state government.
- After completion of training, one Tool Kit of Rs.1000/- is provided to trainee through concerned Govt. I.T.I.

## **3. Application Procedure**

### **JAN SIKSHAN SANSTHAN**

- Admission opens in April and October for 6-month courses. Fee is Rs. 100.
- For direct admission contact Training Centre (click [here](#) and then click on your region).
- Documents required for admission: 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](#).

### **VOCATIONAL TRAINING FOR VJNT AND SBC CANDIDATES STUDYING IN GOVERNMENT INDUSTRIAL TRAINING INSTITUTE**

- The student has to directly apply to the concerned Government I.T.I and provide his/her income and caste certificate.
- Thereafter, the principal of the concerned Government I.T.I. shall decide on the selection of the student.

## **4. Advocacy**

- Call 1800-120-8040 to reach out to the Maharashtra State Skill Development Society.
- File RTI to the JSS concerned (contact details [here](#)).
- File RTI to Ministry of Skill Development & Entrepreneurship ([here](#)).
- Use the Central Government’s on line grievance redressal mechanism ([here](#)).

# 5. DRIVER'S LICENSES

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

## 1. Relevant Department

### Central Government

Ministry of Road Transport & Highways ([here](#))

### Maharashtra State Government

- Motor Vehicles Department (RTO) ([here](#))
- Maharashtra State Road Transport Corporation (MSRTC) ([here](#))

## 2. Entitlement

(Best Reference: Motor Vehicles Department [here](#))

### TYPES OF DRIVING LICENCE

- Learner's Driving License ([here](#)) – valid for only six months and cannot be renewed.
- Permanent Driving License ([here](#)) – Apply after at least one month and within 6 months from issuance of Learner's Driving Licence .

### AGE ELIGIBILITY

At least 18 years of age with two exceptions:

1. 16 years for two-wheeler up to 50cc engine capacity and without gear.
2. 20 years for commercial vehicle.

## 3. Application Procedure

### LEARNER'S DRIVING LICENCE ([HERE](#))

- Apply online by selecting Maharashtra and the applicable RTO ([here](#)).
- After submitting the application, go to the RTO where you reside on the allotted date and time
- Do the document verification (as were uploaded in the online application – see below) and biometric verification at the RTO.
- Take the Mock test - If the person answers 60% of the questions correctly, he is considered to have passed the test. If the person fails, he may reapply by re-booking online appointment
- Documents Required:
  - Application-cum-declaration as to physical fitness [Form No. 1](#)
  - Application for grant of Learner's License [Form No. 2](#)

- Three 3 copies of applicant recent passport size photograph
- Proof of residence (Check eligible documents [here](#))
- Proof of Age (Check eligible documents [here](#))
- Proof of citizenship (Check eligible documents [here](#))
- Fees (Check [here](#))

#### **PERMANENT DRIVING LICENSE ([HERE](#))**

- Apply online ([here](#)) by selecting Maharashtra and the applicable RTO (click [here](#) to find your RTO)
- Upload the required documents in the application (see below)
- Go for the test of competence to drive on the allotted date and time
- Permanent Driving License will be granted after successful passing of the test
- If the applicant doesn't clear the test, s/he can give a re-test after 7 days by taking online appointment.
- Documents Required:
  - Application for License to drive a vehicle - [Form No. 4](#)
  - Learner's License
  - Three copies of recent photographs
  - Proof of age and address (Check eligible documents [here](#))
  - Driving school's certificate in Form 5 for all transport vehicles
  - Fees (Check [here](#))
  - All valid documents of the vehicle on which the test is to be conducted.

#### **4. Advocacy**

- Complain again to wherever you applied.
- File RTI to the Transport Commissioner.
- Address:  
MTNL Building, Fountain 2 building, 5th Floor,  
M.G. Road, Fort, Mumbai - 400 001.  
Enquiry Phone: 22615074  
Fax No: 22615073
- Use the Central Government's on line grievance redressal mechanism ([here](#)).



# 6. SELF HELP GROUPS

The District Rural Development Agency aims to form people into saving groups which can then access funds to start small businesses.

## 1. Relevant Department

### Central Government

Ministry of Rural Development ([here](#))

### Maharashtra State Government

- Maharashtra State Rural Livelihood Mission ([here](#))

## 2. Entitlement

### MAHARASHTRA STATE RURAL LIVELIHOOD MISSION MSRLM ([HERE](#))

- MSRLM is aimed at building and strengthening institutions of the poor.
- Initial support of Rs. 10,000 provided to SHGs for training members and hand holding
- Assistance of Rs.50,000 is provided to Registered Area Level Federations.
- Interest subsidy of 7% for setting up individual micro-enterprises with a loan of up to 2 lakhs.

### AGE ELIGIBILITY

At least 18 years of age with two exceptions:

- 1. 16 years for two-wheeler up to 50cc engine capacity and without gear.
- 2. 20 years for commercial vehicle.

## 3. Application Procedure

Apply to Block Development Officers

## 4. Advocacy

- Lodge grievance to wherever you applied.
- RTI to wherever you applied- Block Development Office.
- Use the Central Government's on line grievance redressal mechanism ([here](#)).

# 7. FINANCE FOR MICRO ENTERPRISES

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

## 1. Relevant Department

### Central Government

Micro Units Development & Refinance Agency MUDRA ([here](#))

### Maharashtra State Government

- Social Justice & Special Assistance Department ([here](#))
- Leather Industries Development Corporation of Maharashtra ([here](#))

## 2. Entitlement

(Best Reference: MUDRA [here](#) and Micro Credit Finance [here](#))

### PRADHAN MANTRI MUDRA YOJANA

- Loans for small business enterprises of up to Rs. 50,000 for small units (Shishu)
- Loans of Rs. 50,000 – 5 lakhs for medium units (Kishor)
- Loans of Rs. 5 lakhs to 10 lakhs (Tarun)
- No collateral
- No processing fees
- Repayments over 5 years.

### MICRO CREDIT FINANCE

- Financial assistance of Rs. 25,000 to Rs. 50,000 at 5% p.a. interest rate of which Rs. 10,000 is given as subsidy and the remaining amount as loan.
- Applicant's income should be below Rs. 98,000 in rural areas and below Rs. 120,000 in urban areas.
- This scheme is applicable only for people belonging to the Charmakar community who are permanent residents of Maharashtra and are ages 18 to 50.
- The objective is to help the community develop economically, educationally as well as socially and also increase the production of various types of footwear and leather articles which shall be supplied to the government departments and for sale in open market.

## 3. Application Procedure

MUDRA LOAN ([HERE](#))

- Apply at any bank. The following documents will be needed:
  - Complete the form ([here](#) or refer to the 'Application Forms' section for copy of the form)
  - Proof of identity
  - Proof of residence
  - Two photos
  - Quotations of machines, etc. to be purchased with the loan.
  - Name of supplier of machinery, etc.
  - Proof of identity /residence of the business enterprise
  - Proof of applicant's category (SC/ST/minority etc.)
- File application on-line [here](#)

### **MICRO CREDIT FINANCE**

Application must complete the form (here) and submit it to the District Office of Leather Industries Development Corporation of Maharashtra (LIDCOM).

## **4. Advocacy**

### **MUDRA LOAN**

- Complain to the manager of the bank where you applied
- Lodge a complaint on the website ([here](#))
- File complaint to the DPO (contact List [here](#))
- File RTI online [here](#) or in person at:  
MSME Development Centre,  
SWAVALAMBAN BHAVAN,  
C-11, G-BLOCK,  
BANDRA KURLA COMPLEX,  
BANDRA EAST,  
MUMBAI – 400 051

### **MICRO CREDIT FINANCE**

- File complaint to the District Office where you applied
- Use the Central Government's on line grievance redressal mechanism [here](#).

# 8. 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 such a death.

## 1. Relevant Department

### Central Government

Life Insurance Corporation of India ([here](#))

### Maharashtra State Government

Social Justice & Special Assistance Department [here](#)

## 2. Entitlement

(Best Reference: Life Insurance Company of India [here](#))

### PRADHAN MANTRI SURAKSHA BIMA YOJANA [HERE](#):

- The Scheme is available to people between 18 to 70 years with a bank account who give their consent to join / enable auto-debit on or before 31st May for the coverage period 1st June to 31st May on an annual renewal basis.
- The risk coverage under the scheme is Rs. 2 lakhs for accidental death and full disability and Rs. 1 lakh for partial disability.
- The premium of Rs.12 per annum is to be deducted from the account holder's bank account through 'auto-debit' facility in one instalment.
- Aadhar would be the primary KYC for the bank account.

### PRADHAN MANTRI JEEVAN JYOTI YOJANA ([HERE](#)):

- The PMJJBY is available to people ages 18 to 50 years having a bank account who give their consent to join / enable auto-debit.
- The life cover of Rs. 2 lakhs are for the one-year period from 1st June to 31st May and is renewable.
- Risk coverage under this scheme is for Rs. 2 lakhs in case of death of the insured, due to any reason.
- The premium of Rs. 330 per annum is auto debited in one instalment from the subscriber's bank account as per the option given by him on or before 31st May of each annual coverage period under the scheme.
- Aadhar is the primary KYC for the bank account.

### **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 must be from a certain vocational group or Rural Landless Household (RLH) (see Eligibility Criteria #2).
- The applicant should be between 18 to 59 years (see Eligibility Criteria #1 [here](#)).
- In the event of death of the insured the family receives Rs. 30,000 (see Premium [here](#)).
- In case the death has occurred due to accident or permanent total disability occurs 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](#))

In case of death of primary breadwinner (ages 18-59) in a BPL family. Family will receive a financial assistance of Rs. 20,000 from the central government.

## **3. Application Procedure**

### **AAM AADMI BIMA YOJANA**

- Apply directly to LIC on form [here](#) or refer to the 'Application Forms' section for copy of the form.
- 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)

### **PRADHAN MANTRI JEEVAN JYOTI YOJANA** [HERE](#)

- PMJJBY is administered through LIC [here](#).
- The application form is available in English, Hindi, Bengali, Marathi, Oriya, Telugu, Tamil and Gujarati. ([here](#)) or refer to the 'Application Forms' section for copy of the form.
- Nominee to approach the bank wherein the member had a 'savings bank account' through which he/she was covered under PMJJBY, along with the death certificate of the member.
- Nominee to collect claim form and discharge receipt from the bank or any other designated source like insurance company branches, hospitals, insurance agents etc., including from designated websites.
- Nominee to submit duly completed claim form, discharge receipt, and death certificate along with a photocopy of the cancelled cheque of the nominee's bank account(if available) or the bank account details to the bank wherein the member was having the 'savings bank account' through which he/she was covered under PMJJBY.



## **PRADHAN MANTRI SURAKSHA BIMA YOJANA**

The Pradhan Mantri Suraksha Bima Yojana application form is to be completed ([here](#) or refer to the 'Application Forms' section for copy of the form). The details to be completed are:

- Name
- Aadhaar number
- Contact information
- Nominee details
- You can enrol yourself for the PMSBY by approaching an affiliated bank or an insurance company.
- The only document that has to be submitted along with the application form is the Aadhaar Card copy if the Aadhaar is not linked to your savings bank account.

## **NATIONAL FAMILY BENEFIT SCHEME (NFBS)**

- Apply directly to the Collector Office/Tahsildar/Talathi
- Form (Download [here](#) or refer to the 'Application Forms' section for copy of the form)
- 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 #);
  - Photo;
  - Affidavit stating name, address, age, fact of not receiving any other pension and the fact that the surviving adult was 18-64 years at time of death of the breadwinner.

## **4. Advocacy**

- For Aam Aadmi Bima Yojana complain to the LIC office where you applied
- For NFBS complain to where you applied
- For NFBS: RTI to Maharashtra's Social Justice & Special Assistance Department [here](#)
- For Aam Aadmi Bima Yojana: RTI to LIC [here](#)
- Use the Central Government's on line grievance redressal mechanism [here](#).



# HEALTH

# 1. GOVERNMENT HOSPITALS

Government hospitals should provide free consultations, treatment, investigations and medicine for all. 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 central government has recently tried to help BPL families access medical care through private hospitals in the Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (PMJAY) and the Maharashtra government launched the Mahatma Jyotiba Phule Jan Arogya Yojana (MJPJAY) in 2017 with a similar objective.

## 1. Relevant Department

### Central Government

- Ministry of Health & Family Welfare ([here](#))
- National Health Authority ([here](#))

### Maharashtra State Government

Public Health Department ([here](#))

## 2. Entitlement

(Best Reference: Aayushman Bharat- PMJAY [here](#) and [here](#) & MJPJAY [here](#))

### PMJAY

- Cashless insurance coverage of Rs. 5 lakhs per family per year for secondary and tertiary care hospitalization across public and private empaneled hospitals ([here](#)) in India.
- All poor families and families under Socio-Economic Caste Census (SECC), 2011 are eligible (check eligibility [here](#) by entering your mobile number).
- Eligible families get an e-Card.

### MJPJAY

- Eligible Beneficiaries: Holders of Yellow Ration Card, Antyodaya Anna Yojana Card (AAY), Annapurna Card and Orange Ration Card along with Farmers from 14 agriculturally distressed districts of Maharashtra.
- Beneficiary families have an insurance coverage of Rs.150,000 per family per year in any empaneled hospital (subject to package rates [here](#)) on a cashless basis (Click [here](#) for list of empaneled hospitals).
- Benefits are available to every member of the beneficiary family on a floater basis (i.e., coverage of Rs. 1.5 lakh can be availed by one individual or collectively by all members of the family) with a special provision of Rs. 2.5 lakhs for kidney (renal) transplant.

- Aarogyamitras have been placed in each empaneled hospital who shall assist the beneficiary families once they reach the hospital.

### 3. Application Procedure

#### PMJAY:

- For regular residents: Go to any government hospital or Community Health Centre and wait in queue
- For (PMJAY) e-Card holders (for the whole process see page 6 on this document [here](#)):
  - Check eligibility [here](#) or by calling 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 empaneled 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.

#### MJPJAY

- Along with the appropriate ration card, a list of other ID proofs are required for availing benefits under this scheme ([here](#))
- Same procedure as PMJAY

### 4. Advocacy

- Written complaint to the Medical Superintendent of the hospital in question.
- Complain to Chief Medical Officer (CMO) of the district where hospital is listed [here](#).
- Lodge your grievance on the PMJAY portal ([here](#)).
- File RTI to the Maharashtra Public Health Department ([here](#)).
- Use the Central Government's on line grievance redressal mechanism [here](#).

## 2. IMMUNISATIONS

India has a high infant mortality rate. A significant cause is the lack of immunisation coverage leading to thousands of children dying every year of preventable diseases. The scheme below aims to increase the immunisation coverage.

### 1. Relevant Department

#### Central Government

- Ministry of Health & Family Welfare ([here](#))
- National Health Mission ([here](#))

#### Maharashtra State Government

Public Health Department ([here](#))

### 2. Entitlement

(Best Reference: Universal Immunization Programme [here](#) and [here](#))

Maharashtra Government aims to give universal immunisations as per the Central Government schedule here and [here](#):

RATES & MONTHLY QUANTITIES	
VACCINE	WHEN TO GIVE
OPV (Polio 1st), Hepatitis B (1st )	Within 48 hours of birth
BCG (TB)	Birth (up to 1 year if not earlier)
DPT 1st, OPV (Polio 2nd), Hepatitis B (2nd )	1.5 months (6 weeks)
DPT 2nd, OPV (Polio 3rd), Hepatitis B (3rd )	2.5 months (10 weeks)
DPT 3rd, OPV (Polio 4th), Hepatitis B (4th )	3.5 months (14 weeks)
Measles (1st)	9- 12 months
Vitamin A (1st Dose)	At 9 months with Measles

Vitamin A (2nd to 9th dose)	At 16 months with DTP/OPV booster then, one dose every 6 months upto the age of 5 years
DPT 1st booster, OPV (Polio booster), Measles (2nd )	16- 24 months
DPT (2nd Booster)	5 years
TT (Tetanus toxoid) 1st )	10 years
TT (Tetanus toxoid) 2nd )	16 years

FOR PREGNANT WOMEN	
VACCINE	WHEN TO GIVE
TT-1	Early in Pregnancy
TT-2	4 weeks after TT-1*
TT-Booster	If received 2 TT doses in a pregnancy within the last 3 years*

### 3. Application Procedure

Take the child / pregnant women to:

#### IN RURAL AREAS:

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

#### IN URBAN AREAS:

- Urban Health Centres or
- Government Hospitals

Prior to starting immunization, a card has to be made for the pregnant women / child by approaching the ASHAs/ANMs in rural as well as urban areas.

### 4. Advocacy

- Written complaint to Medical Officer In Charge (MOIC) of the Sub Centre/PHC/CHC listed here.
- Complain to the Chief Medical Officer (CMO) of the district where the hospital is then.
- File RTI to the Maharashtra Public Health Department [here](#).
- Use the Central Government's on line grievance redressal mechanism [here](#).

# 3. PREGNANCY AND DELIVERY JSY/ASHAS

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

## 1. Relevant Department

### Central Government

- Ministry of Health & Family Welfare ([here](#)).
- National Health Mission ([here](#)).
- National Food Security Act (Sec. 4(b) ([here](#))).

### Maharashtra State Government

- Women and Child Development Department ([here](#))
- Public Health Department ([here](#))

## 2. Entitlement

((Best Reference: National Food Security Act 2013 [here](#), Janani Shishu Suraksha Karyakram [here](#) & Janani Suraksha Yojana [here](#))

### ASHA'S ACCREDITED SOCIAL HEALTH ACTIVIST)

ASHA's are local women selected at the village level who interface between pregnant women and the government health institutions.

### UNDER NATIONAL FOOD SECURITY ACT 2013 [HERE](#)

- Every pregnant woman and lactating mother is entitled to Anganwadi meals free of charge during pregnancy and six months after child birth. Sec 4(a).
- Every pregnant woman and lactating mother is entitled to a payment of not less than Rs. 6,000 in instalments. Sec 4(b).

### JANANI SHISHU SURAKSHA KARYAKRAM 2011 ([HERE](#))

For every pregnant woman the free entitlements under JSSK include:

- Delivery and CSection
- Drugs and consumables
- Essential tests (blood, urine tests & ultra-Sonography, etc.)
- Food during stay in hospital/CHC (up to 3 days for normal delivery & 7 days for C Section);
- Blood (if needed)
- Transport to, from and between government hospitals/CHC's.

- Free entitlements for sick newborns till 30 days after birth
- Treatment, Drugs, Consumables & Essential tests
- Blood
- Transport to, from and between government hospitals/CHC's

### **JANANI SURAKSHA YOJANA (JSY) ([HERE](#))**

- Eligible Beneficiaries: Pregnant women from BPL, SC, ST families and in case of home delivery, only BPL pregnant women.
- The benefits are available in public health institution as well as accredited private health institution.
- Benefits:

CATEGORY	AMOUNT	PERIOD
Rural (Institutional Delivery)	Rs. 700	Within 7 days of delivery
Urban (Institutional Delivery)	Rs. 600	Within 7 days of delivery
BPL (Delivery at home)	Rs. 500	Within 7 days of delivery
C-Section	Rs. 1500	

### **PRADHAN MANTRI MATRU VANDANA YOJANA (PMMVY) ([HERE](#) & [HERE](#))**

- Eligible Beneficiaries: All pregnant women & lactating mothers, excluding those who are in regular employment with the central or state government or PSUs; all pregnant women & lactating mothers who have their pregnancy on or after 01-01-2017 for first child in the family.
- A beneficiary is eligible to receive benefits under this scheme only once.
- In case of miscarriage/still birth, the beneficiary can claim the remaining installments (out of the three) in case of future pregnancy.
- Benefits (Cash Incentives):

INSTALLMENT	AMOUNT	PERIOD	CONDITIONS
First	Rs. 1000	Within 7 days of delivery	Pregnancy registration at AWC
Second	Rs. 2000	After 6 months of pregnancy	Receive atleast one ante-natal check-up
Third	Rs. 2000	After child birth	i. Child birth is registered ii. Child received 1st cycle of BCG, OPV, DPT and Hepatitis-B, or its equivalent/ substitute.



### 3. APPLICATION PROCEDURE

- For free delivery, simply go with the ASHA to the PHC/CHC/ Hospital for delivery.
- At time of discharge receive JSY payment according to the schedule above.
- For Pradhan Mantri Matru Vandana Yojana contact your nearest ASHA or Anganwadi

### 4. Advocacy

- File written complaint to the Medical Officer / In Charge of the PHC/CHC.
- Complain to Chief Medical Officer (CMO) of the District where PHC/CHC is.
- File RTI to the CMO of the district in which the PHC/CHC dispensary is located.
- File RTI to the Maharashtra Public Health Department ([here](#)).
- Use the Central Government's on line grievance redressal mechanism [here](#).



# 4. TB

Every year over 3 lakh Indians die of TB, even though it is a treatable disease.

## 1. Relevant Department

### Central Government

Ministry of Health and Family Welfare ([here](#)).

### Maharashtra State Government

- State Health Society National Health Mission ([here](#)).
- Public Health Department ([here](#)).

## 2. Entitlement

(Best Reference: Revised National Tuberculosis Control Programme see [here](#), [here](#) & here).

- Free Diagnosis and treatment at government DOTS centres.
- For overview see [here](#), [here](#) and here and scroll down to 'detect', then 'Free Drugs and Diagnostic Test.'

## 3. Application Procedure

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

## 4. Advocacy

- Complain to District TB Officer for your district (for directory of all DTO's see [here](#)).
- Complain to State TB Officer for your district (for directory of all STO's see [here](#)).
- File RTI to Maharashtra Public Health Department ([here](#)).
- Check the state government's online Grievance Mechanism ([here](#)).
- Use the Central Government's on-line Grievance Redressal Mechanism ([here](#)).

# 5. SERVICES FOR PEOPLE WITH DISABILITIES

People with Disabilities (PWDs) are still regarded as second-class citizens in India. These schemes are designed to ease the burden on differently-abled people. EHA has released a manual on accessing schemes for People with Disabilities. See the EHA website [www.eha-health.org](http://www.eha-health.org) under “Downloads/Advocacy Manuals/All India/A Manual for People Living with Disabilities.”

## 1. Relevant Department

### Central Government

- Ministry of Rural Development ([here](#)).
- Ministry of Social Justice and ([here](#))

### Maharashtra State Government

- State Health Society National Health Mission ([here](#)).
- Social Justice & Special Assistance Department- Commissioner for Persons with Disabilities ([here](#) and [here](#)).
- Public Health Department Maharashtra [here](#)

## 2. Entitlement

(Best Reference: National Social Assistance Programme [here](#) & [here](#))

### DISABILITY CERTIFICATE

(For guidelines see [here](#) click on #1 and go to page 11)

- Need to be greater than 40% disabled as assessed by government doctors. Sec. 56(4) PWD Act.
- Disability Certificate is necessary for most other benefits including Pension & travel concession.

### INDIRA GANDHI NATIONAL DISABILITY PENSION SCHEME [HERE](#)

People aged 18-65 years and having 80% disability, are entitled to receive Rs. 600 per month (Rs. 200 under this scheme and Rs. 400 under Maharashtra's Sanjay Gandhi Niradhar Anudan Yojana).

### TRAVEL CONCESSION ON BUS & TRAIN

- Bus: 75% discount on gov't buses for disabled person (by showing their original PWD certificate) [here](#).
- 50% discount on buses for companions with over 65% blind and disabled persons.
- Train: Orthopedically, Blind, mental retardation: 75% in Second, Sleeper, First, AC, Chair Car,

and AC Three Tier and 50% in AC Two Tier and AC First classes. (Rules [here](#)).

- Auditory and speech impaired: 50% only for the disabled and caretaker.
- Persons who are 60% and above, permanently orthopedically handicapped are charged concessional fare for attending medical institutions and rehabilitation courses. Blind persons are charged a flat fare of Re.1/- per journey. Concessional fare facility is not available on Air-Conditioned Services.([here](#))

### **ASSISTANCE TO DISABLED PERSONS FOR PURCHASE/FITTING OF AIDS AND APPLIANCES (ADIP)**

- Assistance for purchase of aids and appliances to disabled persons as per their age group and disability.
- Hearing aids for hearing handicapped, Crutches, Tricycle, Calipers, Wheelchair for orthopedically handicapped. Tape recorders and blank cassettes for visually handicapped for education purpose up to cost Rs 3000/-

### **VARIOUS OTHER SCHEMES UNDER THE MINISTRY OF SOCIAL JUSTICE AND SPECIAL ASSISTANCE DEPARTMENT**

- Financial Assistance to disabled for self-employment: Under this scheme financial assistance up to Rs.1,50,000/- is provided. 80% loan amount is provided from Nationalized Bank and 20% or up to Rs.30,000/- subsidy is provided from Social Welfare Department for self-employment.
- Special Education and Vocational Training through Government institutions: Child with a disability has access to free education in an appropriate environment till he / she attains the age of eighteen years & above 18 years vocational training given to special children. The free facilities of food, shelter, clothing and education are provided in these institutions.
- Homes for Intellectually Impaired Persons: The free facilities of food, shelter and care & protection are provided in these homes.
- Grant in Aid to Old age home.: Old men and women who have completed 55 years of age through 60 years, the destitute, the disabled victim's food, accommodation, resort, etc. facilities providing grants to NGOs for old age Home.
- Matrimonial Incentives: Disabled person with at least 40% of disability, if getting he/she get married with non-disabled person, he/ she will get marriage incentive.

## **3. Application Procedure**

### **DISABILITY CERTIFICATE**

- See procedure [here](#).
- Fill out forms available at government 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 [here](#)).
- Should be issued within one month.

### **DISABILITY PENSION**

- Form (Download [here](#) or Refer the 'Application Forms' section for copy of the form).
- Disability Certificate of >40%; &

- Residential proof. (Voters ID, Ration Card or 2 neighbors' witness);
- Income Certificate
- 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 Sabha/Parishad. Verified form submitted to Tehsil (for further process).

#### **TRAVEL CONCESSIONS (NEED CERTIFICATE)**

- Form (Download or refer to the 'Application Forms' section for copy of the form for Orthopedically handicapped)
- One passport size photograph plus Disability Certificate
- Submit form verified by doctor to the concerned government. hospital and railway concession form is issued.
- Attach a Xerox copy of disability certificate to the railway concession form.

#### **4. Advocacy**

- (For Disability Certificate) Appeal/RTI to CMO of District in which you applied [here](#).
- File Complaint to Chief Commissioner for Persons with Disabilities of your state listed [here](#).
- Use state Government's online grievance redressal mechanism [here](#).
- Appeal/file RTI to Ministry of Social Justice and Empowerment [here](#).
- Use the Central Government's on line grievance redressal mechanism [here](#).



# 6. MENTAL HEALTH

The vast majority of people with mental illness go undiagnosed. They are often alienated, mistreated and lead a very difficult life. However, every Indian, including those with mental health difficulties, have rights as outlined below.

## 1. Relevant Department

### Central Government

- Ministry of Social Justice and Empowerment [here](#).
- Office of the Chief Commissioner for Persons with Disabilities [here](#)

### Maharashtra State Government

- State Health Society National Health Mission [here](#)
- Maharashtra Commissioner for Persons with Disabilities [here](#)
- Public Health Department [here](#)

## 2. Entitlement

Best Reference: Mental Health Act 2017 [here](#))

The Mental Healthcare Act 2017 aims to provide mental healthcare services for persons with mental illness. It ensures that these persons have a right to live life with dignity by not being discriminated against or harassed.

### **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 Sec. 18.

### **NO ILL-TREATMENT (MENTAL HEALTHCARE ACT SEC. 101(C))**

Any neighbor 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 willfully neglects to comply with the order, they can be punished with a 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.
- Intrapersonal Activities (Social Relationships): Includes initiating and maintaining interactions with others in contextual and socially 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.

### **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. Sec. 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. Sec. 90(8).
- No mentally ill person can be subjected during treatment to any indignity or cruelty. Sec. 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. Sec. 86(7) & 87(8).

### **SPECIAL RIGHTS**

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

## **3. Application Procedure**

### **FOR DISABILITY CERTIFICATE**

- Documents required:
  - Proof of residence
  - 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 issuance of disability certificate, the CMO shall explain to him the reasons for rejection of his application and give the reasons to him in writing.

## 4. Advocacy

- For review of a refusal to issue a disability certificate:
  - Any applicant refused a disability certificate 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.
  - 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 Chief Commissioner for Persons with Disabilities (listed here).
- Use State Government's online grievance redressal mechanism [here](#).
- File appeal/RTI to Ministry of Social Justice [here](#) and for [here](#).
- Use the Central Government's on line grievance redressal mechanism [here](#).





# 7. DRUG REHABILITATION

In desperation or without hope, many of the poor turn to drugs or alcohol. 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 various NGOs and private sectors, who provide rehabilitation services for those addicted to drugs or alcohol.

## 1. Relevant Department

### Central Government

Ministry of Social Justice and Empowerment [here](#)

### Maharashtra State Government

State Health Society National Health Mission [here](#)

## 2. Entitlement

(Reference: UN Office on Drugs & Crime [here](#).)

- Free de addiction treatment at government hospitals. For list of district hospitals in Maharashtra click [here](#) & for females click [here](#).
- A number of NGO's carry out de addiction programmes in cooperation with the government. For a list of 65 de addiction centres in Maharashtra see pages 14 18 in this document here.
- For a list of privately run de addiction centres click [here](#).
- Free 24 hour Mental Health Help Line 1800 266 2345

## 3. Application Procedure

Go to the hospital or NGO with the best reputation for success on its OPD days.

## 4. Advocacy

- Complain to Chief Medical Officer (CMO) of the hospital in which the facility is located. See list here & for female hospitals click [here](#).
- File RTI to the CMO of the district in which facility is located. See list [here](#) & for female hospitals click [here](#).
- Use the Central Government's on line grievance redressal mechanism [here](#).

# 8. HIV

HIV patients are some of the most marginalised people in the Indian communities. The government has set up systems to care for and protect HIV positive patients.

## 1. Relevant Department

### Central Government

Ministry of Health & Family Welfare – National Aids Control Organization (NACO ([here](#)))

### Maharashtra State Government

State AIDS Control Society (MAHASACS) ([here](#) and [here](#))

## 2. Entitlements

(Reference: National Aids Control [here](#))

- HIV testing: Confidential, free of cost testing done at Integrated Counselling and Testing Centres (ICTC) [here](#) and [here](#)
- Treatment: A person diagnosed to have HIV can receive free treatment at ART centres. For list of ART centres see [here](#) and state ART centre see [here](#)
- Care and support: This is provided for people living with HIV AIDS at Community Care Centres. Website and list of Community Care Centres is [here](#) and [here](#)
- Protection of rights: Informed consent, confidentiality & no discrimination
  - 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 HIVpositive 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.

## 3. Application Procedure

- Testing, treatment or care and support services can be accessed by visiting any:
  - ICTC centre: All centres listed [here](#)
  - Maharashtra's ICTC centres [here](#)
- Documents required before registration in ART centre:
  - A positive HIV test result from an ICTC
  - A photo ID card.

## 4. Advocacy

- Phone AIDS helpline: 1097.
- Complain to Maharashtra State AIDS Control Society [here](#).
- File RTI to the CMO of the district in which facility is located [here](#).
- Register a complaint with the Human Rights Commission [here](#).
- Use the State Government's on line grievance redressal mechanism [here](#).
- Use the Central Government's on line grievance redressal mechanism [here](#).





# EDUCATION

# 1. GOVERNMENT SCHOOLS

Education helps in reducing the gap between the rich and the poor. The poor can generally only access government schools which are overcrowded and under-resourced. The middle class can send their children to English-medium private schools, where the class sizes are smaller and teaching system is better. The measures below aim to improve the quality of education for the poor.

## 1. Relevant Department

### Central Government

- Ministry Human Resource Development - Department of School Education & Literacy. ([here](#))
- Sarva Shiksha Abhiyan ([here](#)).
- Right of Children to Free & Compulsory Education Act 2009 ([here](#)).

### Maharashtra State Government

- Maharashtra Prathamik Shikshan Parishad ([here](#)).

## 2. Entitlement

(Best Reference: Right to Education Act ([here](#)))

### UNDER RIGHT TO EDUCATION ACT

- All children (including disabled) have right to free elementary (up to 8th) education at a local school from the age of 6 to 14 (Sec. 3). All parents/ guardians must enroll their child in a local school (Sec. 10).
- All schools (government & private) must:
  - Not make a child repeat a class, be expelled, or pass board exam until completion of Class 8. Sec. 16.
  - Not inflict any physical punishment or mental harassment. Sec. 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 Sec. 19 & Schedule.
  - Have all teachers attend school regularly & punctually & complete the curriculum on time. Sec. 24.
  - Have teacher-student ratio of 1:40 at primary (Class 1-5) & 1:35 for Class 6-8. Sec. 25 & Schedule, Item 1.

NB: No teacher can receive private tuition. Sec. 28.

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

### 3. Application

#### ADMISSION IN GOVERNMENT SCHOOLS

- Seek 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. Sec. 14(2).
- If child is over age 7, 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. Sec. 4.
- Applications should be processed with 30 days.

#### ADMISSION IN PRIVATE SCHOOLS

- Must be member of a disadvantaged group (SC, ST, EWS < 1 lakh) and resident for 5 years.
- Apply directly to the school in which admission is desired on the basis of RTE Sec. 12(1)b.

### 4. Advocacy

- Initially approach the principal of the school.
- Complain to the Basic Shiksha Adhikari (responsible for primary schools in that district).
- Report your grievance to Right To Education at the website [here](#).
- Lodge RTI to Maharashtra Prathamik Shikshan Parisad [here](#).
- Use the Central Government's on-line grievance redressal mechanism (register [here](#)).



# 2. SCHOLARSHIPS & BENEFITS

In order to encourage children from poor backgrounds to enroll in and attend school, the government has initiated many scholarships and benefits.

## 1. Relevant Department

### Central Government

- Ministry of Human Resource Development.
- Department of Schools Education and Literacy. ([here](#))
- Right of Children to Free & Compulsory Education Act 2009 ([here](#)).
- Sarv Shiksha Abhyan ([here](#))

### Maharashtra State Government

- Maharashtra Prathamik Shikshan Parishad ([here](#))
- RTE Rules ([here](#))

## 2. Entitlement

(Best References: RTE Act 2009 [here](#) and Maharashtra RTE Rules [here](#))

- Midday meal up to 8th (See Mid-Day Meal)
- Free uniform & textbooks for all children at primary & upper primary level. Sec. 5 of RTE Rules [here](#).
- Pre and Post Matric Scholarship schemes for SC, OBC and students with disabilities ([here](#))
- Girl students studying in 5th to 7th standard belonging to V.J.N.T. and S.B.C. category are entitled to receive scholarship at Rs. 60 per month for 10 months under the Savitribai Phule Scholarship for V.J.N.T and S.B.C girls students studying in 5th to 7th std Scheme ([here](#)).

## 3. Application Procedure

- For free uniform for SC/ST, application is submitted to the principals of the schools.
- Pre & Post Matric Scholarship schemes for SC, OBC & students with disabilities see here
- 25% of the seats in private schools have been reserved for students enrolling under RTE.
- There is no separate application procedure to receive benefits under the Savitribai Phule Scheme for V.J.N.T. and S.B.C. girls. The Head-Master of the concerned school should submit the list of VJNT and SBC girl students to concerned District Social Welfare Officer, Zilla Parishad of concerned district for sanction of this scholarship.

#### 4. ADVOCACY

- Initially approach the principal of the school.
- Report your grievance to Right To Education at the website [here](#).
- Use the Central Government's on line grievance redressal mechanism [here](#).
- Lodge RTI to Ministry of Social Justice [here](#)





# 3. OPEN SCHOOLING

Many people wish to study but are unable to attend a formal education. In some circumstances, they dropped out of school at an early age or are unable to attend school due to family responsibilities but wish to resume studies as a young adult. For 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 the Secondary and Senior Secondary levels, which makes it the largest open schooling system in the world.

## 1. Relevant Department

### Central Government

National Institute of Open Schooling ([here](#))

## 2. Entitlements

(Best Reference: NIOS 2016 [here](#))

- Open Basic Education (OBE) is equivalent to classes III, V & VIII 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](#))

## 3. Application Procedure

### 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 online:

- Go to the website [here](#) and complete the online application yourself; or
- Go to the local Accredited Institution (AI) which will help do the application online. 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](#).
- Fees are [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

#### 4. Advocacy

- For 3rd, 5th, 7th application, approach the Centre where you applied.
- For 10th & 12th check the status of your on line application [here](#).
- Complain to the Regional Centre. For list of Regional Centres click [here](#).
- Complain or file RTI to the NIOS Head Office in Delhi. For contact details click [here](#).
- Use the Central Government's on line grievance redressal mechanism [here](#).

#### 5. Success Story

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





← ul. Zofii Nałkowskiej →  
ul. Stara Cementownia →

# ENERGY

# 1. ELECTRICITY

The government claims that every village in India (although not every home) is now on the electricity grid. The schemes below aim to provide families with electricity.

## 1. Relevant Department

### Central Government

- Ministry of Power ([here](#))
- Rural Electrification Corporation ([here](#))

### Maharashtra State Government

- Mahavitaran ([here](#))
- DISCOMs ([here](#))

## 2. Entitlement

(Best Reference: Saubhagya [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](#)).
- Need any ID (need not have Aadhaar), but can't be in arrears (see FAQ #6 at Saubhagya site [here](#)).

## 3. Application Procedure

### FOR A NEW CONNECTION IN A TOWN OR VILLAGE WHICH HAS ELECTRIC CONNECTION:

Fill out and submit the online application form [here](#)

### FOR GETTING ELECTRICITY INTO A VILLAGE WITHOUT A CONNECTION.

- File an application (free of cost) for new connection to local branch of Maharashtra State Electricity Distribution Company Ltd.
- 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.
- 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.

#### 4. Advocacy

- Mahavitaran Consumer help line 1800 102-3435 or 1800233-3435
- Complain to Mahavitaran: Tel 22619100, Mob 9820201888, E mail [chairman@mahadiscom.in](mailto:chairman@mahadiscom.in), [md@mahadiscom.in](mailto:md@mahadiscom.in)
- Complain to Maharashtra State Electricity Distribution Company Ltd: Tel 22619100 Shri Mangesh Kohat O.S.D. to M.D E Mail. [chairman@mahadiscom.in](mailto:chairman@mahadiscom.in) , [md@mahadiscom.in](mailto:md@mahadiscom.in)
- File RTI to Mahavitaran List of PIO's [here](#).
- Use the Central Government's on line grievance redressal mechanism [here](#)
- To complain about power failure to Mahavitaran via SMS: Send NOPOWER <Consumer Number> to 9930399303 e.g. NOPOWER 012345678911 where 012345678911 is the 12-digit consumer number as mentioned on the bill.
- To complain about power failure to Mahavitaran via Phone: Give Miss Call on 022-41078500 from registered mobile number. To register the mobile number visit [here](#).



## 2. GAS

Cooking gas is cheaper and burns cleaner than kerosene, wood or dung, thus it is very useful for all households. Often distributors don't want to issue new connections, but most households have a right to one.

### 1. Relevant Department

- Ministry of Petroleum and Natural Gas ([here](#))
- Cooking Gas is now semi-privatized wherein most of the connections are provided by the following:
  - Indian Oil Corporation Ltd (Indane) ([here](#));
  - Bharat Gas ([here](#));
  - Hindustan Petroleum (HP) Gas ([here](#)).

### 2. Entitlement

- (Best Reference: Indian Oil Corporation [here](#) and Pradhan Mantri Ujjwala Yojana (PMUY) [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 suffer 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](#).)

### 3. Application Procedure

See various forms [here](#)

**FOR NEW INDANE CONNECTION** (See Faq#1 [here](#))

- Fill out the form and submit to nearest distributor. To find your local distributor go to Indane website [here](#)
- Submit proof of identity & residence (I Card, Ration Card, electricity bill, etc.).
- Receive letter through registered post (to verify address). Take that to distributor.
- Cost (see FAQ # 2 [here](#)):
  - Refundable Security Fees - Rs.1450
  - Gas refill - Mumbai Rs. 456 (see here under 'Subsidised Prices in Metros)
  - Refundable deposit for Regulator - Rs.150
  - Installation - Rs. 118
  - Total Rs. 2,174 (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 250; Go to [here](#) and see FAQ #3)

### TO GET SUBSIDY

Apply here to have subsidy paid directly to bank account. Middle class consumers are encouraged to 'Give up ' their subsidy to enable a BPL consumer to get a gas connection here. Non subsidised price Rs559-593 ([here](#)).

### TO APPLY FOR LPG CONNECTION UNDER PMUY [here](#)

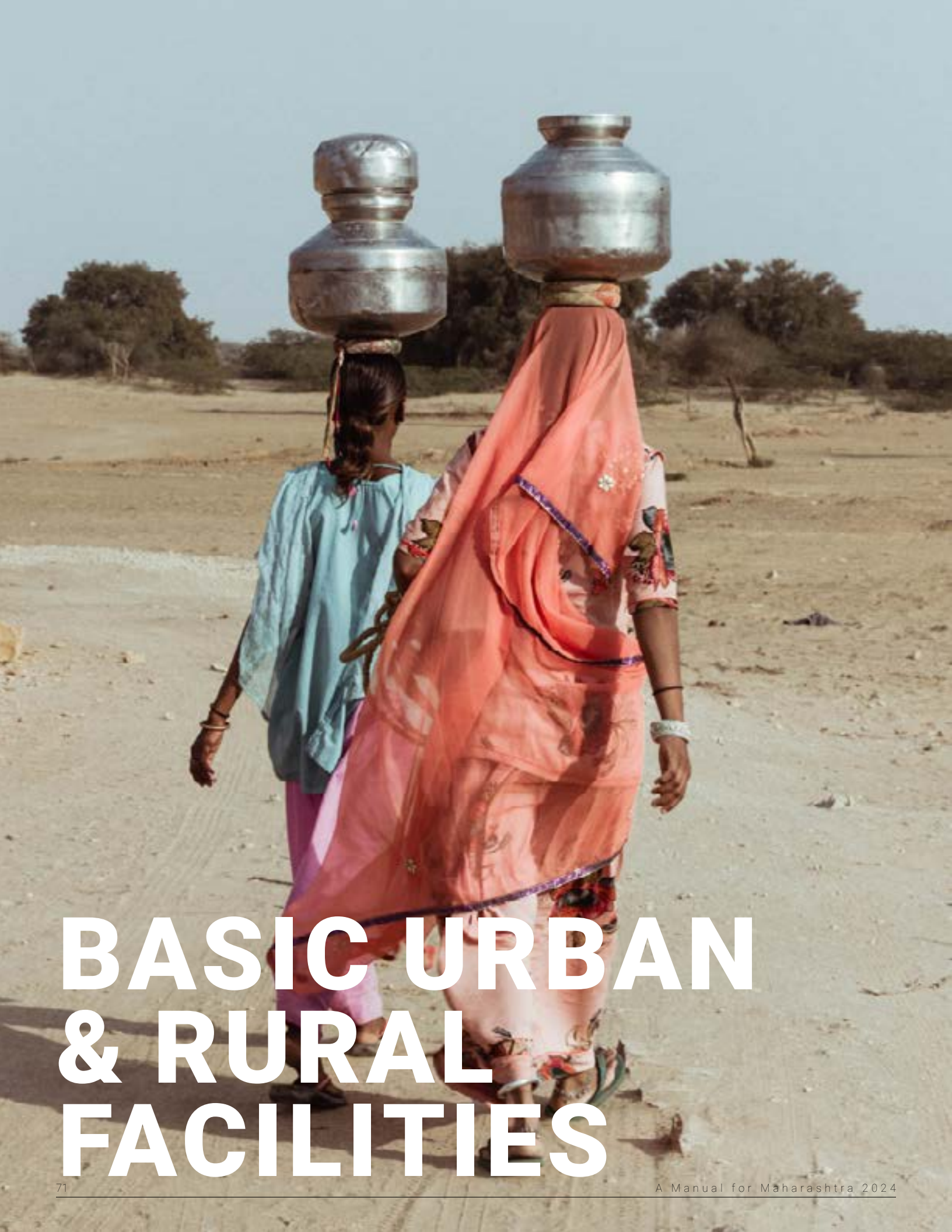
- A woman of a BPL household may apply for a new LPG connection (in the prescribed format) to the nearest LPG distributor.
- While submitting the application form, the woman needs to submit detailed address, Jandhan Bank Account and Aadhar number of all members of the household.
- The connection will be issued by the Oil Marketing Companies (OMCs) to eligible beneficiaries after processing the application.
- In case the consumer opts for EMI, the EMI amount will be adjusted against the subsidy amount due to the consumer on each refill.

## 4. Advocacy

	INDANE (Here)	HP	BHARAT GAS
<b>Complain to:</b>	Contact Distributor	Contact Distributor	Contact Distributor
<b>Toll Free Number</b>	1552333 1800 2333555 <a href="#">here</a>	155233 or 18002333555	18002333555
<b>Online Complaint</b>	<a href="#">here</a>	<a href="#">here</a>	1,300
<b>Lodge an RTI</b>	PIO's <a href="#">here</a>	PIO's <a href="#">here</a>	Contact Regional offices <a href="#">here</a>

## 5. Success Stories

Guddan had applied for her gas connection two years earlier through Bharat Gas but they always made various excuses. Eventually, Guddan lost hope that she would ever get a legal connection. After attending a training on this Manual at Kachhawa Christian Hospital, District Mirzapur, she learned how to access the benefits to which she was entitled. She went to the gas office agency again. When the officer gave her the same excuses, she told the officer that if she did not get her connection, she would inform his head office in Lucknow. On hearing this, the officer was shocked, but he granted her request.



# BASIC URBAN & RURAL FACILITIES



# 1. TOILETS

The Indian government wants to see every household have its own toilet by 2022 ([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 toilets.

## 1. Relevant Department

### Central Government

- Department of Drinking Water & Sanitation (Swachh Bharat Rural) ([here](#))
- Ministry of Urban Development (Swachh Bharat Urban) ([here](#)).

### Maharashtra State Government:

- Maharashtra Water Supply and Sanitation Department; ([here](#))
- Rural Development and Panchayati Raj Department ([here](#))

### Local Government

- Panchayat's Village, Health, Sanitation & Nutrition Committee ([here](#)).
- Brihanmumbai Municipal Corporation – Solid Waste Management Department ([here](#))
- Maharashtra Housing and Area Development Authority (MHADA) ([here](#))

## 2. Entitlement

(Best Reference: Swachh Bharat Mission (Rural) 2018 [here](#) and (Urban) [here](#) 2014).

### FOR NEW TOILETS:

- 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 new toilets free of cost from the relevant authority (MHADA or relevant local government e.g. MCGM in Mumbai).
- Community toilets to be built in urban areas, where there is open defecation and people don't have enough space to construct own toilet. Page 9 point 5 [here](#).

### FOR REPAIRS AND UPGRADATION TO EXISTING TOILETS:

If there is any kind of damage to the existing toilets or the basic facilities aren't available (e.g. light, water connection, etc.) then the authorities (local government or MHADA, as applicable) are

bound to repair the toilets or upgrade them free of cost.

### 3. Application Procedure

#### FOR URBAN AREAS:

- Submit a request letter to MHADA or local government (as applicable)
- Form Community-based Organization (CBO)
- Contact Local Corporator / MLA
- Follow up with the concerned department

#### FOR RURAL AREAS (INDIVIDUAL TOILETS):

- Submit a request letter to the Gram Panchayat through the Gram Sevak; then
- In the Gram Sabha, a resolution will be passed on behalf of the potential beneficiary.

### 4. Advocacy

- Complain directly to Panchayat's Village Health and Sanitation committee (Rural) or to the Municipal body/local government (Urban); then
- File RTI to Maharashtra Water Supply and Sanitation Dept (contacts [here](#)); then
- Use the Ministry of Drinking Water and Sanitation on line grievance redressal mechanism [here](#)
- File RTI to Ministry of Drinking Water and Sanitation [here](#)
- Use the Central Government' on line grievance redressal mechanism [here](#)

### 5. Success Story

In March 2018, JVI, in association with the NGO ACT (Association for Christian Thoughtfulness), was working in Gholai Nagar, Kalwa, Thane when it came across the issues of lack of toilets in the community. The NGOs worked together to build a CBO comprised of the community females. After constant persuasion and follow-ups with the local body, the corporator and the MLA, the work of building the toilets and the water connection began (6x12 sq. ft toilet with 6 ft deep water storage).



# 2. PAVED ALLEYS AND DRAINS

During monsoons, moving around is difficult on muddy roads, so paving and drains are very useful. The Village Health, Sanitation & Nutrition Committee has responsibility for this so it depends on them to provide paving & drains.

## 1. Relevant Department

### Central Government

- Ministry of Health and Family Welfare National Health Mission ([Here](#))
- Ministry of Drinking Water and Sanitation (Swachh Bharat Rural) ([Here](#))

### Maharashtra State Government:

- Rural Development and Panchayati Raj Department ([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.
- In Mumbai, the Municipal Corporation of Mumbai ("MCGM") is responsible for paving of alleys, drains & sweepers. Visit [here](#), for more information.

## 2. Entitlement

(Best Reference: 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 include 50% women, 30% NGO's, representatives of every hamlet (including SC/ST hamlets) and women's SHG's (page 8, [here](#)).
- MCGM has a Solid Waste Management Project. For more go to "MCGM Initiatives" drop down menu [here](#).

## 3. Application Procedure

Apply directly to the Gram Panchayat's Village Health, Sanitation & Nutrition Committee (VHSNC)  
– Rural

Apply directly to the Municipal Corporation or Municipal Council - Urban

## 4. Advocacy

- For villages complain to the Panchayat; or
- File RTI to Maharashtra Water Supply and Sanitation Dept(contacts [here](#))

- For Mumbai complain to the Municipal Corporation of Mumbai “MCGM”) by:
- Filling an online complaint registration form from any computer, either from home/office or cyber cafe by visiting Citizen Portal.
- Visiting the nearest Citizen Facilitation Center (CFC) established by the Municipal Corporation belonging to any of the 24 wards of MCGM.
- Calling the telephone number 1916.

## 5. Success Stories

JVI was working at the Sathe Nagar Community in Digha, Mumbai when the community raised the issue of overflowing sewage with the field workers. JVI helped the community tackle this problem and aided them in preparing and submitting an application to the local municipal authorities to make new sewers or at least repair the existing ones. The application did not yield any results. JVI then trained and mobilized the community to file an RTI application with the Navi Mumbai Mahanagar Palika (NMMC) in February, 2018. Following the RTI application, the authorities were compelled to start work immediately as they had already sanctioned and disbursed almost Rs. 1.4 million for the said work, but nothing was done in actuality. Follow up was done to keep up the pressure to continue the work in a proper manner and complete it on time. Constant efforts and persuasion led to successful completion of the sewer system for the community members.

These pictures are from the community, showing the transition from an open sewage (before filing the RTI) to a makeshift closed sewage (while the RTI application was in process) to finally a proper concrete structure.

The RTI application and the constant advocacy efforts not only helped address the immediate problem of the community but also made the community self-reliant in filing RTI applications and demanding their rights from the government authorities as they had received trainings to do so.



Before RTI was filed.



During application process.



After completion.

# 3. HOUSING

The Pradhan Mantri Awas Yojana (renamed from the Indira Awas Yojana) aims to provide a pucca house with basic amenities to all houseless households living in kutcha and dilapidated house by 2022.

## 1. Relevant Department

### Central Government

Ministry of Rural Development ([Here](#))

### Maharashtra State Government:

- Rural Development Department ([here](#))
- Housing Department ([here](#))
- District Rural Development Agency (different site for each district)
- Maharashtra Housing and Area Development Authority (MHADA) ([here](#))

## 2. Entitlement

### PRADHAN MANTRI AWAAS YOJANA–GRAMIN (PMAY-G) [HERE](#) 2016.

- 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 pucca house (page 27, point 5.1.1 of book [here](#)).
- House to be at least 25 m<sup>2</sup>, 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 of 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 pucca Rs. 1,00,000 under in-situ slum rehabilitation ISSR (pg 2, point 4 of book [here](#)).
- EWS families can upgrade existing non-slum kuchha house to pucca with Rs. 1.5 lakh assistance (Beneficiary Led Construction) (page 10, point 7 of book [here](#)).

### CREDIT-CUM-SUBSIDY SCHEME FOR RURAL HOUSING (CSRH) ([HERE](#))

- Provided to rural poor just above the poverty line having an annual income up to Rs. 32,000/.

- Sanitary latrines and smokeless chulhas must be an integral part of the house to qualify.
- Can get a loan of Rs. 40,000

### **MHADA LOTTERY SCHEME ([HERE](#))**

- Under this scheme, residents of Maharashtra get access to affordable housing via a lottery system.
- Houses are provided on the basis of the income group of the applicant.

## **3. 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-year 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 selection 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 ([HERE](#)).**

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

### **MHADA**

- Log on to **MHADA's official website** and register by creating an account
- Fill out the MHADA online form for the city of your choice with basic information
- As per your income group, select the lottery and scheme you wish to participate in
- Print your application acknowledgement for future reference
- Use any of the available online payment methods to make your payment and complete the process
- Once your application is submitted, wait for the results. If your name is selected, follow the further procedures as directed by MHADA.
- In case you are not selected you can reapply using the same procedure.

## **4. Advocacy**

- Complaint directly to Gram Panchayat, District Rural Development Officer, or Zilla parishad.
- File RTI to Pradhan Mantri Awaas Yojana (contacts [here](#)).
- File RTI to MHADA ([here](#) and form [here](#)).
- Use the Central Government's on line grievance redressal mechanism [here](#).

## 5. Success Stories

A man from Uttar Pradesh had come to Mumbai in 1992 and was living in the slums of the land originally belonging to the Sanjay Gandhi National Park (SGNP), Mumbai. In 2002, he went to visit his village, and when he returned he saw that his slum had been destroyed and he was provided an alternate accommodation in Sangharsh Nagar CHS, Andheri. However, somebody else had encroached upon his house. The case was referred to JVI and a writ petition was filed in the Bombay High Court in 2012. After a prolonged legal battle of almost eight years, he got possession of his house in August 2018 and the encroachers were ordered to leave the premises. In order to get the man what was rightfully his, JVI persistently followed up with multiple stakeholders including the SGNP, SRA (Slum Rehabilitation Authority), Collector's Office, Police department, different courts (trial courts as well as the Bombay High Court). He has been living in his house peacefully since the August 2018 order.

Following are the pictures of the man outside his house and with his family along with a JVI staff:



# 4. 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 & performing 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.

## 1. Relevant Department

### Central Government

- Ministry of Rural Development ([here](#))
- Ministry of Urban housing and poverty Alleviation ([here](#)).

### Maharashtra State Government

- Rural Development Department ([here](#))
- Housing Department ([here](#))

## 2. Entitlement

(Best Reference: 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](#)).

## 3. Application Procedure

### PRADHAN MANTRI AWAAS YOJANA

- Anyone not owning land is eligible.
- Using a participatory process a 5-year priority list of people who need to be given housing is prepared using the Socio-Economic Caste Census SECC baseline data (page 17-24 of book [here](#)).
- Apply for the scheme to the Panchayat, BDO or District Rural Development Agency.

## 4. Advocacy

- Complain directly to Gram Panchayat, District Rural Development Officer, or Zila parishad.
- File RTI to Pradhan Mantri Awaas Yojana (contacts [here](#)) .
- Use the Central Government's on line grievance redressal mechanism [here](#).



# 5. ROADS

Many of India's villages lack sealed roads which creates problems, especially during the rainy season. The Indian government prioritizes its road building work based on a score of 100 (see the table below).

## 1. Relevant Department

### Central Government

Ministry of Rural Development's Pradhan Mantri Gram Sadak Yojana ([here](#))

### Maharashtra State Government

Public Works Department ([here](#))

## 2. Entitlement

(Best Reference: Pradhan Mantri Gram Sadak Yojana [here](#))

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

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

	PARAMETER	CATEGORY/ 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		2
	Middle School		3
	High School		5
	Pre-University Course(PUC),/ 10+2 institute		7
	ITI		8
	Degree College		10
C	MEDICAL FACILITIES (Score of the highest category)	7	

	Sub Centre / ANM Centre		2
	Primary Health Centre (PHC)		4
	Community Health Centre (CHC)		7
D	VETERINARY FACILITIES	3	
E	TRANSPORT AND COMMUNICATION INFRASTRUCTURE	15	
	Railway Station		4
	Bus Stand		3
	Notified Tourist Centres		2
	Post- Office, PCO/ Bank/ Regional Rural Banks		2
	One diesel / petrol authorized Outlet 1		1
	Additional Authorized Diesel Outlet 1		1
	Electric Sub Station 11 KVA 2		1
	Electric Sub Station above 11 KVA 1		1
F	MARKET FACILITIES (Cumulative Score)	12	
	Mandi (based on Turnover)		7
	Warehouse/ cold storage		3
	Retail shops selling agricultural inputs and items of daily consumption		2
G	ADMINISTRATIVE CENTRES (Score of the Highest	3	
	Panchayat HQ		1
	Sub Tehsil		2
	Tehsil/ Block headquarter		3

### 3. Application Procedure

- If your village is priority 1, 2 or 3, apply to the Maharashtra Public Works Department ([here](#)).
- Apply directly to the Zilla Panchayat/ DRDA.
- Apply directly to the Pradhan Mantri Gram Sadak Yojana [here](#).

### 4. Advocacy

- Complain directly to Gram Panchayat, District Rural Development Officer, or Zila parishad.
- File RTI to Pradhan Mantri Gram Sadak Yojana (click [here](#) then on 'Right to Information' (top left)).
- File RTI to the Maharashtra Public Works Department ([here](#)).
- Use the Central Government's on line grievance redressal mechanism ([here](#)).



# FARMING

# 1. 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 to some degree the uncertainties of the weather. RELEVANT DEPART

## 1. Relevant Department

### Central Government

- Ministry of Water Resources, River Development & Ganga Rejuvenation ([here](#)).
- Central Water Commission ([here](#)).
- Ministry of Agriculture and Farmers Welfare ([here](#))
- National Food Security Mission (Rashtriya Khasadi Surakhsha Mission [here](#))
- National Mission on Micro Irrigation ([here](#))
- Pradhan Mantri Kisan Samman Nidhi ([here](#))

### Maharashtra State Government

- Department of Water Resources ([here](#))
- Rural Development Department ([here](#))

## 2. Entitlements

(Best Reference: National Mission on Micro Irrigation ([here](#)))

### **NATIONAL MISSION ON MICRO IRRIGATION** ([Here](#))

- Subsidy assistance for the cost of a drip / sprinkler irrigation system for up to 5 hectares. For small and marginal farmers the subsidy is 60% (50% borne by the Central govt, 10% by State govt) and the remaining 40% will have to be borne by the farmer.
- For 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) and the Panchayat will be involved in selecting the beneficiaries.

### **NATIONAL FOOD SECURITY MISSION** ([Here](#) Page 38)

- Incentive for Pump sets (for wheat, rice or pulses): Assistance @ 50% of the cost or Rs. 10,000/ per machine, whichever is less.
- Distribution of sprinkler sets (only for wheat or rice): Incentive of 50% of the cost or Rs 7,500 per hectare, whichever less.

## PRADHAN MANTRI KISAN SAMMAN NIDHI ([Here](#))

Under the Scheme income support of Rs.6000/- per year is provided to all farmer families across the country in three equal installments of Rs.2000/- every four months, which is directly transferred to the bank account of the beneficiaries.

### 3. 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.

#### FOR PRADHAN MANTRI KISAN SAMMAN NIDHI APPLY TO:

- Local patwari / revenue officer / Nodal Officer or
- Common Service Centres or
- Self-registration ([here](#))

### 4. Advocacy

- Complain to Panchayat;
- FOR NFSM contact NFSM CELL : 011 23389831
- Ms. Subha Thakur, Joint Secretary (NFSM) email: [sthakur@nic.in](mailto:sthakur@nic.in)
- Dr. S.S. Tomar, Addl. Commissioner (NFSM) email: [drtomarss@yahoo.com](mailto:drtomarss@yahoo.com)
- FOR NMMI
- National Committee on Plasticulture Applications in Horticulture (NCPAH)  
10th Floor, International Trade Tower, Nehru Place, New Delhi 110 019 Tel.: 011 46511275
- File RTI to Department of Water Resources ([here](#))



# 2. CROP INSURANCE

One feature 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 protect farmers from some of these risks.

## 1. Relevant Department

### Central Government

- Ministry of Agriculture and Farmers Welfare ([here](#))
- Agricultural Insurance Company of India ([here](#))

### Maharashtra State Government

- Department of Agriculture ([here](#))

## 2. Entitlement

(Best Reference: National Agricultural Insurance Scheme - Pradhan Mantri Pik Bima Yojana) ([here](#))

- Covers 500 districts and 20 million farmers.
- Provides insurance coverage and financial support to farmers in the event of failure of a 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 nonloanee farmers.
- Coverage of all food crops (cereals, millets and pulses, oilseeds).
- Also coverage for some horticultural crops including sugarcane, cotton & potato [here](#)
- Insurance premium rates are [here](#):
- Kharif (Monsoon: July Oct): 3.5% for bajra and oilseeds; 2.5% for cereals millet & Pulses
- 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.
- Small and marginal farmers are provided subsidy of 10% of premium.

## 3. Application Procedure

- 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 non loanee farmer who desires to join the scheme completes a proposal form of NAIS and submits the same along with premium in the village branch of commercial bank or Regional Rural Bank or PACS of Cooperative Bank.

- It is the responsibility of the branch/PACS to verify the particulars of sum insured, the maximum limit, etc., while accepting the proposal.

#### 4. Advocacy

- Complain directly to the village branch of commercial bank or Regional Rural Bank or PACS of Cooperative Bank where you lodged the application.
- Phone Agricultural Insurance Company on toll free 1800 1030061.
- Contact Agricultural Insurance Company of India's grievance redressal person for Maharashtra [here](#).  
20th Floor, BSE Tower, Dalal Street, Fort Mumbai 400020 E mail: [ro.mumbai@aicofindia.com](mailto:ro.mumbai@aicofindia.com)
- File RTI to Department of Agriculture and Cooperation PIOs (for contacts click [here](#)).
- Use the Central Government's on line grievance redressal mechanism [here](#).



# 3. SUBSIDIES

With a population of over a billion, India desperately needs farmers to keep producing a steady supply of food. With globalization, 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.

## 1. Relevant Department

### Central Government

- Ministry of Agriculture & Farmers Welfare–Dept. of Agriculture Cooperation & Farmers Welfare ([here](#))
- National Food Security Mission ([here](#))

### Maharashtra State Government

- Department of Agriculture ([here](#))
- Handbook of Maharashtra farm law for farmers ([here](#))

## 2. Entitlement

(Best Reference: National Food Security Mission Guidelines 2009 [here](#))

### SUBSIDIES [Here](#)

Seeds

- Wheat: Rs. 1600 per 100kg
- Rice: Rs. 1750 per 100 kg
- Pulses: Maximum 60% of the seed cost or actual whichever is less for 1 acre/farmer.

## 3. Application Procedure

- See NFSM guidelines p 3:
- NFSM Apply to the District Food Security Mission or
- The District Collector or Chief or
- Executive Officer of the Zilla Parishad
- Department of Agriculture, Government of Maharashtra [here](#)

## 4. Advocacy

- Phone Kisaan Call Centre toll free 1800 1801551
- Contact NFSM here CELL: 011 2338 9831
- Ms. Subha Thakur Joint Secretary (Crops), NFSM, Dept. of Agriculture & Cooperation Ministry of Agriculture and Farmers Welfare, Room No. 297 D, Krishi Bhawan, New Delhi – 110 001



Phone No.: 011 23381176 (O), email: [sthakur@nic.in](mailto:sthakur@nic.in)

- File RTI to Maharashtra Govt Department of Agriculture ([here](#)).
- Use the Central Government's online grievance redressal mechanism ([here](#)).





# HUMAN RIGHTS ABUSE

A Manual for Maharashtra 2024

# 1. DOMESTIC VIOLENCE

Though the situation is improving, women in India remain vulnerable to abuse. Even in their own homes, many women are regularly abused (both physically and mentally) by their husbands and his family. The unacceptability of this behaviour is now reflected in the Domestic Violence Act of 2005.

## 1. Relevant Department

### Central Government

- National Commission for Women ([here](#))
- National Human Rights Commission (NHRC) ([here](#))
- Protection of Women from Domestic Violence Act 2005 ([here](#))

### Maharashtra State Government

- Women & Child Development Department ([here](#))
- Maharashtra State Commission for Women ([here](#))
- Maharashtra Police. (here ) My local police station is (click [here](#) then click on 'Districts Commissionerates & Contact Info' Top left)
- Maharashtra State Human Rights Commission (MSHRC) ([here](#))
- Protection Officers
- Women Social Service Cell ([here](#))

## 2. Entitlement

(Best Reference: Protection of Women from Domestic Violence Act, 2005 [here](#))

### **PROTECTION OF WOMEN FROM DOMESTIC VIOLENCE ACT PWDVA), 2005**

The PWDVA Act prohibits domestic violence which includes:

- Physical, sexual, verbal, emotional or economic abuse (including dowry). Sec 3(a).
- The threat of the above abuse. Sec. 3(c).
- A woman has a right to free legal advice. Sec 5(d) (through an NGO or the Legal Services Authority)

### **INDIAN PENAL CODE**

- Sec. 498A. Punishment to husband or relative of husband if the woman is subjected to cruelty.
- Relief Available (Compensation)

### **PROTECTION OF WOMEN FROM DOMESTIC VIOLENCE ACT (PWDVA), 2005**

The abused woman, or a Protection Officer on her behalf, can apply to the Magistrate (u/s 12) for one or more of the following remedies:

- Safe Shelter (Sec. 6): Stay in a shelter home

- Shared Household (Sec. 17): The abused woman has the right to stay in the shared household even if she does not have title, and she cannot be evicted by the perpetrator.
- Protection Orders (PO) (Sec. 18): An interim as well as a final PO can be passed by the Magistrate if he feels that the woman has been abused or is likely to be abused. The PO can prohibit the perpetrator from entering the woman's work place (or any other place frequently visited by the woman) or attempting to communicate with the woman.
- Residence Orders (Sec. 19): The Magistrate may direct the perpetrator to leave the shared household where the abused woman is residing; he can also order the perpetrator to find alternative accommodation for the abused woman or pay rent for the same, etc.
- Monetary Relief (Sec. 20): The Magistrate may direct the perpetrator to provide monetary relief to the abused woman to meet various expenses and/or recover losses suffered by her and for the child.
- Custody Orders (Sec. 21): The Magistrate may grant temporary custody of any child/children to the aggrieved person (abused woman) or person making an application on her behalf. The respondent (perpetrator) may be permitted to visit the child; however, such permission can be refused if the Magistrate feels it is against the interest of the child.
- Compensation (Sec. 22): On application by the abused woman, the Magistrate may direct the perpetrator to pay compensation and damages for the injuries (including mental torture and emotional distress) caused to the woman due to domestic violence.

#### **MANODHAIRYA SCHEME** ([Here](#))

If a woman is raped by her husband while she is undergoing a period of judicial separation or is divorced, then she is entitled to receive a financial assistance of up to Rs. 1 lakh from the state government. NB. EHA has now produced a whole [manual](#) on accessing schemes for Women.

### **3. Application/Accessing Relief**

- To register a complaint under the DV Act, the abused woman should approach the local Protection Officer (Sec. 8) who will file a Domestic Incident Report (DIR) and file it before the Magistrate. The Magistrate may then pass appropriate orders and grant any of the abovementioned relief.  
(DIR is essentially a complaint format provided under the DV Act).
- Approach the Women Social Service Cell (set up in each police station) if the abused woman doesn't wish to or is hesitant to approach the police.
- Visit the Police Station and register an NC or FIR.
- If the police or any concerned public authority refuses to entertain or register your complaint, then approach the MSHRC.
- Talk to the Gram Panchayat - Rural
- Talk to the Maharashtra Women's Commission (Helpline Number 07477722424)
- Call Maharashtra Police Helpline 100, 022-22621855
- Call 103 or any of the helpline numbers [here](#)

### **4. Advocacy**

- Contact another NGO support organization in your state contacts [here](#).
- Lodge a complaint at the MSHRC if the police or any public authority doesn't entertain your complaint or refuses/doesn't take any action on your complaint ([here](#)).

- File RTI to the Police SP or SSP for your district. For contacts click [here](#). Go to 'Districts– Contact Info'.
- File RTI to the Maharashtra Women's Commission [here](#).
- Use the Central Government's on-line grievance redressal mechanism ([here](#)).

(Note: RTIs are filed only to seek or obtain information which will help in following up with the case/complaint E.g. Copies of complaints/ statements, Status of the complaint, Action taken on the complaint etc.



# 2. CHILD LABOUR

Many people treat children 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.

## 1. Relevant Department

### Central Government

- Ministry of Labour & Employment ([here](#))
- National Human Rights Commission (NHRC) ([here](#))

### Maharashtra State Government

- Department of Labour ([here](#))
- Maharashtra Police ([here](#)). My local police station is (click [here](#) then click on 'Districts–Commissionerates & Contact Info' Top left)
- Maharashtra State Human Rights Commission (MSHRC) ([here](#))
- Child Welfare Committee

## 2. Entitlement

### CONSTITUTION OF INDIA [Here](#)

- Article 24: Prohibits employment of children below the age of 14 years in factories, mining and other hazardous employment.
- Article 39e: No one can be forced to do work unsuited to their age by economic necessity.

### INDIAN PENAL CODE 1860 ([Here](#))

- Sec. 374: Prohibition against compelling a person to labour

### CHILD LABOUR (PROHIBITION & REGULATION) ACT 1986 ([Here](#) & [Here](#))

- Sec. 3 & Schedule & 2006 Amendment: No child under the age of 14 (completed) can be employed in a 'hazardous occupation' which includes railways, plastics factories, automobile garages, manufacturing crackers, handloom 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.
- Sec. 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 7pm and 8am.

## **JUVENILE JUSTICE (CARE AND PROTECTION OF CHILDREN) ACT, 2015** ([Here](#))

- Sec. 27: One or more Child Welfare Committees (CWC) to be constituted in every district that looks into matters of children in need of care and protection.
- Sec. 79: An offence to obtain a juvenile for the purpose of hazardous employment or bonded labour.

## **FACTORIES ACT 1948** ([Here](#))

- Forbids the employment of children below fourteen years of age in all factories.
- Adolescents (14-18) 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.

## **THE BONDED LABOUR SYSTEM (ABOLITION) ACT, 1976** ([Here](#))

- Sec. 13: Vigilance Committees are constituted in each district
- Entire families are often made bonded labourers, which includes children. It is the duty of the vigilance committee to provide the
- property back to the bonded labourers, their family and their
- dependents (minors also)
- Therefore, in bonded labour rescues, provisions of this act apply to children.

## **RELIEF AVAILABLE**

- Educational Rehabilitation
  - •Children rescued from labour or adolescents rescued from hazardous employment are eligible for receiving education under the National Child Labour Project (NCLP) Scheme ([here](#)) in the following manner:
  - Children (5-8 years) are directly linked to Sarva Shiksha Abhiyan (SSA).
  - Children (9-14 years) are eligible for 2-year bridge education in NCLP Special Training Centres and then will be linked to SSA.
  - Adolescent (14-18 years) will be linked to a skill development program run by the central government or respective state government.
- Economic Rehabilitation
  - Rescued children & adolescent labourers are entitled to receive their wages at a rate not less than the minimum wages for their period of employment.
- Central Sector Scheme for Rehabilitation of Bonded Labourer, 2016 ([here](#)):
  - Immediate assistance of Rs. 20,000 to child/adolescent bonded labourers.
  - Additional Compensation of Rs. 3 lakhs of which at least Rs. 2 lakhs shall be deposited in an annuity scheme and Rs. 1 lakh shall be directly transferred to the beneficiary's account. This is provided on the issuance of release certificate by the District Magistrate (DM).
  - Immediate assistance of Rs. 5000 to be provided to the rescued person by the District Administration from the District Bonded Labour Rehabilitation Fund, maintained by the state government, at the disposal of the DM. If DM feels a higher amount is
  - required, then the same can be awarded which will then be deducted from the central government's assistance.

### 3. Application/Accessing Relief ([Here](#))

If you see or suspect the existence of child labour then:

- Call 103 or any of the other helpline numbers here
- Phone Childline's (here) toll free helpline (1098). This number 1098 is operational in 20 cities in Maharashtra listed here including: Ahmednagar, Akola, Amravati, Beed, Buldhana, Chandrapur, Mumbai, Sholapur, Kolhapur, Latur, Mumbai Sub, Nagpur, Nanded, Nashik, Osmanabad, Parbhani, Pune, Raigad, Ratnagiri, Satara, Sindhudurg, Thane, Wardha & Yavatmal.
- Lodge an FIR at the local Police Station after which the police will investigate, conduct raid and rescue the child victims and apprehend the perpetrator of such offence / employer. The child will then be rehabilitated.
- If the police don't respond positively, one can directly approach the CWC and request it to take up the matter suo-motu and direct the police to conduct investigation as well as provide for rehabilitation of the child victim.
- If the police or any concerned public authority refuses to entertain or register your complaint, then approach the MSHRC.
- Call Maharashtra Police Helpline 100, 022-22621855

### 4. Advocacy

- Call 103 or 1098 or any other helpline numbers (here) again
- Lodge a complaint at the MSHRC if the police or any public authority doesn't entertain your complaint or refuses/doesn't take any action on your complaint (here)
- File RTI to Maharashtra Labour department (here)
- Use the Central Government's on-line grievance redressal mechanism (here)

(Note: RTIs are filed only to seek or obtain information which will help in following up with the case/complaint E.g. Copies of complaints/ statements, Status of the complaint, Action taken on the complaint etc.)





# 3. CHILD MARRIAGE

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. Boys are also victims of child marriage. The law prohibits girls to marry before 18 and boys before 21.

## 1. Relevant Department

### Central Government

- Ministry of Women and Child Development ([here](#))
- National Human Rights Commission (NHRC) ([here](#))
- Prohibition of Child Marriage Act, 2006 ([here](#))

### Maharashtra State Government

- Women and Child Development Department ([here](#))
- Maharashtra State Commission for Women ([here](#))
- Maharashtra Police. ([here](#)). My local police station is ([here](#) then click on 'Districts Commissionerates & Contact Info' Top left).
- Maharashtra State Human Rights Commission (MSHRC) ([here](#))
- Child Welfare Committee

## 2. Entitlement

(Best Reference for relevant laws: Child Line page [here](#) , handbook [here](#) & law [here](#))

### PROHIBITION OF CHILD MARRIAGE ACT, 2006:

- Any female under 18 years and male under 21 years is a 'Child'. Sec. 2(a)
- Child marriage is one in which either party was a 'child' at time of marriage. Sec. 2(b)
- Anyone who was a child at the time of marriage can apply to have the marriage nullified. Sec. 3(1)
- Minor child can apply for nullification of marriage through the guardian or the next friend along with Child Marriage Probation Officer. Sec. 3(2).
- Petition for nullification of marriage can be filed after the child has become an adult but within 2 years of attaining majority. Sec. 3(3).
- Punishment for anyone assisting in the marriage, including the groom (if over 18), the parents, the priest, the caterers, relatives or friends. Sec. 9-11.

## **INDIAN PENAL CODE 1860** ([Here](#))

Sexual intercourse with wife below the age of 15 years amounts to rape. Sec. 375.

### **RELIEF AVAILABLE (COMPENSATION)**

- Any money, valuables, ornaments and other gifts or an equivalent amount to be returned to the other party on nullification of marriage. Sec. 3(4)
- Maintenance: On nullification of marriage, the District Court may order the husband (his parent or guardian in case husband is a minor), to pay maintenance to the female until she remarries. The District Court can pass an interim or a final order and decide the amount as well as duration of disbursement (i.e. lumpsum or monthly maintenance). Sec. 4(1).
- Residence Order: If the female is making the petition for marriage nullification, the District Court may also pass an order for providing suitable residence for her until she remarries. Sec. 4(4).

## **3. Application/Accessing Relief**

### **REPORTING CHILD MARRIAGE:**

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

- Call 103 or;
- Phone Childline's ([here](#)) toll free helpline (1098) which is presently operational in 20 cities in Maharashtra listed here including: Ahmednagar, Akola, Amravati, Beed, Buldhana, Chandrapur, Mumbai, Sholapur, Kolhapur, Latur, Mumbai Sub, Nagpur, Nanded, Nashik, Osmanabad, Parbhani, Pune, Raigad, Ratnagiri, Satara, Sindhudurg, Thane, Wardha & Yavatmal.
- Report it to the police who must make a Daily Diary entry and register an FIR based on the complaint.
- Approach the CWC and request them to take a suo-motu action. If the police or any concerned public authority refuses to entertain or register your complaint, then approach the MSHRC.

## **4. Advocacy**

- Call 103 or Childline 1098 again; then
- Lodge a complaint at the MSHRC if the police or any public authority doesn't entertain your complaint or refuses/doesn't take any action on your complaint ([here](#))
- File RTI to the Police SP or SSP for your district ([here](#))
- Use the Central Government's on-line grievance redressal mechanism ([here](#))

(Note: RTIs are filed only to seek or obtain information which will help in following up with the case/complaint E.g. Copies of complaints/ statements, Status of the complaint, Action taken on the complaint etc.)

# 4. TRAFFICKING OF CHILDREN

Many families unknowingly sell their children for the purpose of work to financially support the family. Often, these children are then denied contact with their families and mistreated. Some end up in bonded labour and others are trapped into commercial sexual exploitation. Thousands of children are trafficked every year. Any suspicion of trafficking should be reported to Police or Childline.

## 1. Relevant Department

### Central Government

- Ministry of Women and Child Development ([here](#))
- Ministry of Labour and Employment ([here](#))
- National Human Rights Commission (NHRC) ([here](#))

### Maharashtra State Government

- Women and Child Development Department ([here](#))
- Department of Labour ([here](#))
- Maharashtra Police. (For website click [here](#)). My local police station is (click [here](#) then click on 'Districts–Commissionerates & Contact Info' Top left)
- Child Welfare Committee (CWC)
- Maharashtra State Human Rights Commission (MSHRC) ([here](#))

## 2. Entitlement

(Best Reference: Child Line page [here](#))

### CONSTITUTION OF INDIA [Here](#)

Article 23(1) Prohibits trafficking in human beings.

### UNDER INDIAN PENAL CODE [Here](#)

The Indian Penal Code defines 'trafficking' as:

1. Recruiting, transporting, harbouring, transferring or receiving a person;
2. By using threats, force, coercion, abduction, fraud, deception, abuse of power, or giving or receiving of benefits to anyone in control over the person;
3. For the purpose of 'exploitation' including prostitution, sexual exploitation, forced labour or services, slavery or similar to slavery or servitude.
  - Sec. 366A: Prohibition on procuring minor girls
  - Sec. 367 Prohibition on Kidnapping/Abduction.
  - Sec. 370 (4): Trafficking of a minor carries minimum 10 year prison.

## **UNDER IMMORAL TRAFFICKING PREVENTION ACT, 1956 ([Here](#)).**

Sec. 5: Prohibition on procuring, inducing or taking person for prostitution with or without consent.

### **RELIEF AVAILABLE (COMPENSATION)**

Traffickers can be prosecuted under the IPC or other abovementioned acts. Punishment for such offences can extend to life imprisonment.

### **Central Sector Scheme for Rehabilitation of Bonded Labourer, 2016 ([here](#)):**

Children rescued from brothels, massage parlours, placement agencies, etc. are entitled to receive Rs. 3 lakhs, of which at least Rs. 2 lakhs shall be deposited in an annuity scheme and Rs. 1 lakh shall be directly transferred to the beneficiary's account.

### **Central Victim Compensation Fund scheme (CVCF) ([here](#))**

- CVCF provides financial support to victims of various crimes especially sexual offences including rape, acid attacks, crime against children, human trafficking etc.
- Minimum Rs. 1 lakh compensation is provided for the rehabilitation of victim of human trafficking.
- If the victim is less than 14 years of age the compensation shall be increased by 50%.

### **Ujjawala Scheme ([here](#))**

- The scheme provides rehabilitation services to victims and basic amenities like food, clothing, shelter, medical help, legal aid, guidance, counselling and vocational training.
- It also facilitates repatriation of cross-border victims and places them in safe custody.
- The scheme also aims to facilitate reintegration of the victims into the family and society.

### **MANODHAIRYA SCHEME ([Here](#))**

Minor Girls (under 18) rescued in police raids under the ITPA, 1956 are entitled to receive compensation under the Manodhairya scheme as follows:

- Sexual Assault – Up to Rs. 3 lakhs (25% of the sanctioned amount or Rs. 30,000, whichever is higher, will be immediately paid to the victim for medical expenses and remaining 75% will be placed in a fixed deposit after the final sanction).
- Acid Attacks (In case of disfigurement of face, damage to any visible part of body or permanent disability) – Up to Rs. 10 lakhs (25% of the sanctioned amount or Rs. 30,000, whichever is higher, will be immediately paid to the victim for medical expenses and remaining 75% will be placed in a fixed deposit after the final sanction).

## **4. Application/Accessing Relief**

If you see anything you suspect as trafficking, even if a child is missing from your village, then:

- Lodge an FIR at the local Police Station or the Special Police Unit as provided under the ITPA, 1956. When doing so, provide a recent photo of the missing child and your mobile phone number for contact. Police are then obligated to investigate, conduct raid and rescue the child victims who will then be rehabilitated.
- If the police don't cooperate, one can also approach the district CWC which can take suo-motu

action on the written complaint and direct investigation by the Police.

- If the police or any concerned public authority refuses to entertain or register your complaint, then approach the MSHRC.
- Take a sexually abused child to a hospital as soon as possible. This will enable him/her to get immediate medical assistance, the doctor shall prepare a medical report (an essential piece of evidence in such cases) and the doctor is duty-bound to inform the nearest police station.
- Call Maharashtra Police Helpline 100, 022-22621855.
- Phone Childline's (here) toll free helpline (1098) which is presently operational in 20 cities in Maharashtra listed here including: Ahmednagar, Akola, Amravati, Beed, Buldhana, Chandrapur, Mumbai, Sholapur, Kolhapur, Latur, Mumbai Sub, Nagpur, Nanded, Nashik, Osmanabad, Parbhani, Pune, Raigad, Ratnagiri, Satara, Sindhudurg, Thane, Wardha & Yavatmal. or
- Report the missing child to the Village Child Protection Committees (VCPC).
- Register the missing child or a child suspected of being trafficked (with a photo) [here](#) or [here](#).

## 5. Advocacy

- Phone Childline 1098 again
- Approach NGOs working on anti-human trafficking, such as JVI
- Lodge a complaint at the MSHRC if the police or any public authority doesn't entertain your complaint or refuses/doesn't take any action on your complaint ([here](#))
- File RTI to the Police SP or SSP for your district ([here](#))
- Use the Central Government's on-line grievance redressal mechanism ([here](#))



# 5. BONDED/FORCED LABOUR

A bonded labour system is defined under the Bonded Labour (Abolition) Act as an agreement to provide forced labour. An “agreement” is broadly defined as an agreement to receive a payment, an advance given to fulfil a customary or social obligation, the repayment of a relative’s debt, or simply being born into a particular community. Labour is deemed “forced” if (1) there are restrictions on the freedom of employment, movement, or selling goods and services in the marketplace, or (2) the payment for labour is below minimum wage. Ninety percent of bonded labourers are from the SC/ST community. Thus, often children or family members are given to a powerful landowner to satisfy a debt, but the work performed is not credited to offset the debt, exorbitant interest is charged, and the labourer never becomes free. This is modern day slavery.

## 1. Relevant Department

### Central Government

- Ministry of Women and Child Development ([here](#))
- Ministry of Labour and Employment ([here](#))
- National Human Rights Commission (NHRC) ([here](#))

### Maharashtra State Government

- Department of Labour ([here](#))
- Maharashtra Police. ([here](#)).
- My local police station is (click [here](#) then click on ‘Districts–Commissionerates & Contact Info’ Top left)
- Maharashtra State Human Rights Commission (MSHRC) ([here](#))

## 2. Entitlement

(Best Reference: Child Line page [here](#))

### CONSTITUTION OF INDIA ([Here](#))

Article 23 (1) Prohibits forced labour

### UNDER INDIAN PENAL CODE ([Here](#))

Sec. 374: Prohibition on compelling a person to labour

### BONDED LABOUR SYSTEM ABOLITION ACT, 1976 BLSA ([Here](#))

- Sec. 4: Nobody can be forced to do labour. Every bonded labourer now considered free;
- Sec. 5: Any custom, tradition or agreement by which anyone bonded/forced to work shall be ‘void’.

## **JUVENILE JUSTICE (CARE AND PROTECTION OF CHILDREN) ACT, 2015 ([Here](#))**

Sec. 79: An offence to obtain a child (under 18) for the purpose of bonded labour.

## **THE SCHEDULES CASTES AND SCHEDULED TRIBES (PREVENTION OF ATROCITIES) ACT 1989 ([Here](#))**

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

## **MINIMUM WAGE ACT, 1948 ([Here](#))**

- Minimum wage set by State government for many types of employment (Maharashtra monthly minimum wage rate [here](#))

## **RELIEF AVAILABLE (COMPENSATION)**

The bonded labourer can be freed of any debt/obligation. (BLSA Sec. 6);

- The person bonding the labourer can be prosecuted under the IPC or other above mentioned acts

## **CENTRAL SECTOR SCHEME FOR REHABILITATION OF BONDED LABOURER, 2016 ([Here](#)):**

- Adult male is entitled to receive Rs. 1 lakh with the option to either deposit the amount in an annuity scheme or receive cash.
- Adult female is entitled to receive Rs. 2 lakhs, of which atleast Rs. 1.25 lakhs shall be deposited in an annuity scheme or the balance to be directly transferred to the beneficiary's account.
- In cases of extreme deprivation or marginalization (e.g. transgendered, women, differently abled, etc.), the victim shall receive Rs. 3 lakhs, of which at least Rs. 2 lakhs shall be deposited in an annuity scheme and Rs. 1 lakh shall be directly transferred to the beneficiary's account.
- Each abovementioned assistance is to be provided by the Central Government.
- Immediate assistance of Rs. 5000 to be provided to the rescued person by the District Administration from the District Bonded Labour Rehabilitation Fund, maintained by the state government, at the disposal of the DM. If DM feels a higher amount is required, then the same can be awarded which will then be deducted from the central government's assistance.

## **3. Application/Accessing Relief**

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

- Call Maharashtra Police Helpline number 100, 022-22621855 or;
- Call Childline toll free helpline (1098) which is operational in 20 cities in Maharashtra 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.
- Report it to the police
- If the police or any concerned public authority refuses to entertain or register your complaint, then approach the MSHRC.
- Contact Justice Ventures International (JVI) an NGO which specialises in working with the government to free bonded labourers [info@justiceventures.org](mailto:info@justiceventures.org).

## 4. Advocacy

- Call Childline toll free helpline (1098) or call the police (100 or 022-22621855)
- Reach out to NGOs working on bonded labour (e.g. – JVI)
- Lodge a complaint at the MSHRC if the police or any public authority doesn't entertain your complaint or refuses/doesn't take any action on your complaint ([here](#))
- File RTI to the Police SP or SSP for your district ([here](#))

(Note: RTIs are filed only to seek or obtain information which will help in following up with the case/complaint E.g. Copies of complaints/ statements, Status of the complaint, Action taken on the complaint etc.)





# 6. SEX TRAFFICKING

Many young women and girls are trafficked/kidnapped on the pretext of a job or marriage. However, these girls end up in forced prostitution in places such as Kolkata, Mumbai, Delhi or Gujarat. The lives of these young girls consist of being torn apart from family, trafficked into forced prostitution, and raped multiple times a day. Every year, thousands of girls are trafficked for commercial sexual exploitation.

## 1. Relevant Department

### Central Government

- Ministry of Women and Child Development ([here](#))
- National Human Rights Commission (NHRC) ([here](#))

### Maharashtra State Government

- Maharashtra Police ([here](#)). My local police station is (click [here](#) then click on 'Districts–Commissionerates & Contact Info' Top left)
- Child Welfare Committee (CWC)
- District Legal Services Authority
- Maharashtra State Human Rights Commission (MSHRC) ([here](#))

## 2. Entitlement

(Best Reference: Immoral Traffic (Prevention) Act, 1956 [here](#)).

### UNDER INDIAN PENAL CODE [Here](#)

- Sec. 366B: Prohibition on importation from a foreign country of girl below 21 years for sexual exploitation
- Sec. 372,373: Prohibition of selling or buying minor for purposes of prostitution

### UNDER IMMORAL TRAFFIC PREVENTION ACT, 1956 ([Here](#))

- Sec. 3: Running brothels is illegal. (Only currently legal form of prostitution is an adult from own home)
- Sec. 5: Procuring, inducing or taking person for prostitution with or without consent is illegal.
- Sec. 5: Anyone trafficking a child is subject to minimum of 7-year imprisonment (up to life

### PROTECTION OF CHILDREN FROM SEXUAL OFFENCES POSCO ACT, 2012 ([Here](#))

- Sec. 4 to 12: Criminalizes sexual offences against children.
- Sec. 20: Compulsory for media, hotels, photo studios, hospitals to report child sexual abuse to police

## THE SCHEDULES CASTES AND SCHEDULED TRIBES PREVENTION OF ATROCITIES ACT 1989

([Here](#))

Sec. 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.

### RELIEF AVAILABLE (COMPENSATION)

- The traffickers can be punished under the IPC and or other abovementioned acts up to death in cases of aggravated penetrative sexual assault under POCSO Act;
- 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;
- The trafficked woman can be given assistance in being repatriated and rejoining mainstream life.

### CENTRAL VICTIM COMPENSATION FUND SCHEME CVCF ([Here](#))

- CVCF provides financial support to victims of various crimes especially sexual offences including rape, acid attacks, crime against children, human trafficking etc.
- Minimum Rs. 1 lakh compensation is provided for the rehabilitation of victim of human trafficking.

### UJJAWALA SCHEME ([Here](#))

- The scheme has provides rehabilitation services to the victims and basic amenities like food, clothing, shelter, medical help, legal aid, guidance, counselling and vocational training.
- Interim compensation (financial assistance) can also be provided under this scheme through the court.
- It also facilitates repatriation of cross-border victims and places them in safe custody.
- The scheme also aims to facilitate reintegration of the victims into the family and society at large.

## 3. Application/Accessing Relief

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

- Lodge an FIR at the local Police Station after which the police will investigate, conduct raid and rescue the victims and apprehend the perpetrator of such offence / employer. The victim will then be rehabilitated.
- Approach the CWC and request them to take suo-motu action (in cases where the victims are minors)
- If the police or any concerned public authority refuses to entertain or register your complaint, then approach the MSHRC.
- Take a sexually abused child to a hospital as soon as possible. This will enable him/her to get immediate medical assistance, the doctor shall prepare a medical report (an essential piece of evidence in such cases) and also make the doctor duty-bound to inform the nearest police station.
  - Phone Childline's ([here](#)) toll free helpline (1098) which is presently operational in 20 cities in Maharashtra listed here including: Ahmednagar, Akola, Amravati, Beed, Buldhana, Chandrapur, Mumbai, Sholapur, Kolhapur, Latur, Mumbai Sub, Nagpur, Nanded, Nashik,

Osmanabad, Parbhani, Pune, Raigad, Ratnagiri, Satara, Sindhudurg, Thane, Wardha & Yavatmal. or

- Contact Justice Ventures International (JVI), an NGO which specialises in working with the government to those trafficked for sex ([info@justiceventures.org](mailto:info@justiceventures.org))

#### 4. Advocacy

- Call 103 or on Women's helpline number 022-22633333, 22620111.
- Approach NGOs working on anti-human trafficking (e.g., JVI).
- Lodge a complaint at the MSHRC if the police or any public authority doesn't entertain your complaint or refuses/doesn't take any action on your complaint ([here](#)).
- File RTI to the Police SP or SSP for your district ([here](#)).

(Note: RTIs are filed only to seek or obtain information which will help in following up with the case/complaint E.g. Copies of complaints/ statements, Status of the complaint, Action taken on the complaint etc.)



# POST OFFICE RELATED INVESTMENTS & SCHEMES

# 1. POST OFFICE RELATED INVESTMENTS & SCHEMES

The Post Office is very popular in India as people prefer investing money in instruments backed by the Government of India. There are various schemes aimed at providing secure investments with guaranteed returns. It also encourages the habit of saving by citizens.

## 1. Relevant Department

### Central Government

Department of Posts - Ministry of Communications ([here](#))

## 2. Entitlements

(Best Reference: Post Office Saving Schemes [here](#))

### POST OFFICE SAVINGS ACCOUNT

- The account can be opened only using cash
- Minimum balance – Rs. 500
- Maintenance fee- Rs. 100 if minimum balance not maintained (Automatic deduction from account)
- If balance is zero after deducting maintenance fee, then account will be closed
- Interest Rate – 4% p.a. on individual / joint accounts
- Account can be opened by any individual above 10 years and jointly by maximum 2 adults
- Interest earned is tax free up to Rs 10,000 per year
- The account can be transferred from one post office to another

### NATIONAL SAVINGS RECURRING DEPOSIT ACCOUNT (NSRD)

Minimum balance- Rs. 100; no maximum limit

- Interest Rate (from 01.04.2020) – 5.8% p.a. (Interest compounded quarterly)
- Maturity period - 5 years (Can be extended for more 5 years by applying at the post office)
- Account can be closed any time after 3 years of opening the account
- Account can be opened by any individual above 10 years and jointly by maximum 3 adults
- The account can be transferred from one post office to another

### NATIONAL SAVINGS MONTHLY INCOME SCHEME ACCOUNT

- Minimum balance - Rs. 1000
- Maximum balance – Rs. 4.5 lakhs (in single account) & Rs. 9 lakhs (in joint account)
- Interest rates (From 01.04 .2020)- 6.6 % p.a. (Payable monthly)
- Maturity period - 5 years (from 1.12.2011)
- Premature encashment allowed after 1 year but with deductions
- Account can be opened by any individual above 10 years and jointly by maximum 3 adults.

- The account can be transferred from one post office to another.

### **NATIONAL SAVINGS TIME DEPOSIT ACCOUNT**

- Minimum balance- Rs. 1000; no maximum limit
- Interest Rate (From 01.04.2020 to 30.06.2020)- 5.5% (for 1year, 2year, 3year account); 6.7% (for 5year account) (Interest payable annually but calculated quarterly)
- Premature encashment not allowed before 6 months of opening the account
- Account can be opened by any individual above 10 years and jointly by maximum 3 adults.
- The account can be transferred from one post office to another.

### **SENIOR CITIZENS SAVINGS SCHEME (SCSS)**

- Account can be opened by cash for amount below Rs. 1 lakh and by cheque for above Rs. 1 lakh.
- Maximum balance – Rs. 15 lakhs
- Interest rate (from 01.04.2020) -7.4% p.a. (Interest compounded quarterly)
- Maturity Period – 5 years (Can be extended for more 3 years by giving application within 1 year of maturity)
- Premature closure allowed with deductions
- Account can be opened by anybody above 60 years (Anybody between 55-60 years taking Voluntary retirement can also open the SCSS account)

### **KISAN VIKAS PATRA**

- Minimum balance- Rs. 1000; no maximum limit
- Interest Rate (from 01.04.2020)- 6.9% (Interest Compounded Annually)
- Certificate can be purchased by any individual anybody above 10 years and jointly by maximum 3 adults
- Certificate can be transferred from one person to another and from one post office to another

### **PUBLIC PROVIDENT FUND (PPF)**

- Minimum Deposit- Rs. 500; Maximum Deposit – Rs. 150,000 (in one financial year)
- Interest Rate (from 01.04.2020)- 7.1% p.a. (Interest Compounded Annually) (Complete tax free)
- Maturity Period- 15 years (Can be extended for more 5 years by giving application within 1 year of maturity)
- Premature closure allowed after 5 years (with deductions)
- Only one account can be opened by a citizen in India.
- Account can be opened by cash / Cheque.

## **3. Application Procedure**

### **POST OFFICE SAVINGS ACCOUNT ([Here](#))**

- Visit your nearest post office / Postman or the official website of India Post and get the application form.
- Fill in the appropriate details.
- Submit the relevant documents and a passport size photograph.
- Pay a deposit amount (minimum Rs.20).

- If you want to get a post office savings account without a cheque book, you will need to pay a deposit amount of at least Rs.50.

### **NATIONAL SAVINGS RECURRING DEPOSIT (NSRD) ACCOUNT** ([Here](#))

- Visit your nearest post office or the official website of India Post and get the application form.
- Fill in the appropriate details.
- Eligible individuals must submit an application in Form-1 to the accounts office in order to open the account.

### **NATIONAL SAVINGS MONTHLY INCOME ACCOUNT**

- You must have a Post Office savings account.
- Get an application form from your Post Office or click [here](#) to download the form.
- Complete and submit the form along with the copies of all the required documents at the post office.

- Include the Name, Date of Birth and Mobile number of the nominees (if any)

- Proceed to make initial deposits via cash or cheque **NATIONAL SAVINGS TIME DEPOSIT ACCOUNT**

- Visit your nearest post office or the official website of India Post and get the application form [here](#)
- Fill the appropriate details and submit the form.
- Documents required for opening a TD account: Photograph, PAN card, Adhaar Number, Address and Contact Details, KYC details, Nominee details.

### **SENIOR CITIZEN SAVINGS SCHEME (SCSS).**

- Senior Citizen's Application Form is available via the offline route at India Post Offices as well as via the online route.
- If you are planning to open your SCSS account at an India Post Office, you can download the SCSS application form [here](#) from the official India Post website.
- Public and private sector banks also have the SCSS Application form.

### **KISAN VIKAS PATRA (KVP)**

- Download the application form online ([here](#)) or get it directly from the Post Office. (Refer 'Application Forms' section for copy of the form)
- Fill and submit the form at the Post office.
- Documents Required:
  - Identity proof for KYC process (Aadhaar card/PAN/Voter ID card/Driving License/Passport)
  - Address Proof
  - Birth certificate

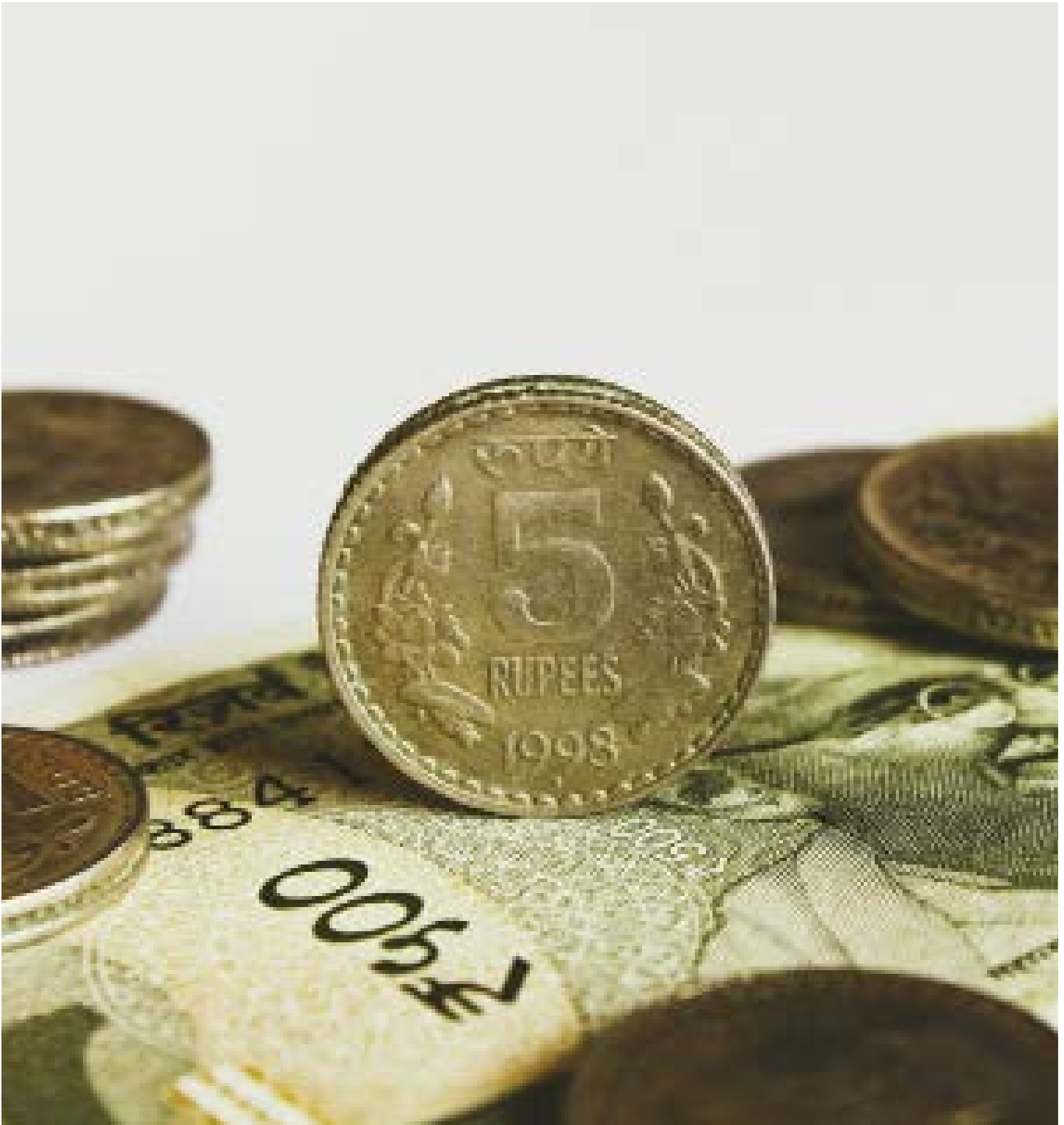
### **PUBLIC PROVIDENT FUND PPF** ([Here](#))

- A PPF account can be opened in only designated bank branches of SBI and its subsidiaries.
- Following are the documents required to open a PPF account:
  - PPF Account opening form.
  - ID proof (PAN card/Driving license/Voter ID card/Passport/Aadhaar Proof).
  - Address proof (Telephone bill/Electricity bill/Ration card/Aadhaar Card).

- Two current passport size photographs.
- Pay-in-slip at the bank branch to transfer the amount to your PPF account, or a signed cheque in favor of your PPF account.
- For a minor, a birth certificate may also be required as an age proof.

#### 4. Advocacy

- Register a complaint to Department of Post - Ministry of Communications [here](#)
- File RTI to Department of Post - Ministry of Communications [here](#)







# CONSTRUCTION WORKERS

# 1. CONSTRUCTION WORKERS

Construction workers make up one of the largest unorganized sectors despite their contributions to the infrastructure development of India. They are also exposed to employment-related risks. To regulate the employment and conditions of service and to provide safety, health and welfare measures, “The Building & Other Construction Workers (Regulation of Employment and Condition of Service) Act, 1996” was enacted. A welfare board has been formed with which construction workers can register themselves to avail the various welfare schemes.

## 1. Relevant Department

### Central Government

- National Portal for Building and Other Construction Workers (BOCW) ([here](#))

### Maharashtra State Government

- Maharashtra Building and Other Construction Workers Welfare Board ([here](#))

## 2. Entitlements

(Best Reference: State Government schemes under BOCW [here](#))

### SOCIAL SECURITY

#### Pradhan Mantri Shram Yogi Maandhan Yojana

Assured Pension of Rs. 3000/- month for old age protection and social security of Unorganized workers.

#### Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)

- PMJJBY provides life insurance cover of Rs. 2 lakhs on payment of Rs. 330 per annum.
- PMJJBY is available to people in the age group of 18 to 50 years.
- For further details refer section – Refer ‘Income - Life Insurance’ section above

#### Atal Aahar Yojana

- The beneficiaries under Atal Aahar Yojana will get a midday meal at Rs 5 only.

#### Pradhan Mantri Suraksha Bima Yojana (PMSBY)

- The PMSBY provides insurance coverage of Rs. 2 lakhs on accidental death or full disability, and Rs. 1 lakh on partial disability on payment of Rs. 12 per annum.
- The scheme is available to people in the age group 18 to 70 years.
- For further details refer section - Refer ‘Income - Life Insurance’ section above

## **REIMBURSEMENT**

- Reimbursement of Rs. 30,000 for first marriage expenses.
- Assistance of Rs. 5,000 for purchase of tools.

## **PROVIDING SAFETY AND ESSENTIALS KIT**

- The safety kit includes protective shoes, a dust mask, a safety helmet, hand gloves and reflective jacket, among other items.
- These items will be given free of cost to registered construction workers.

## **EDUCATION SCHEMES**

All the benefits under this are applicable only for 1st two children of registered construction workers.

- Educational Assistance of Rs. 2500/- year to the children studying in 1st to 7th std. and Rs.5000 per year for the children studying in 8th std. to 10th std. of the registered worker.
- Educational Assistance of Rs. 10,000/- to the children of the registered worker scoring 50 % or more marks in 10th and 12th standard examination.
- Educational assistance of Rs. 1 Lakh to the children of the registered worker studying Medical degree and Rs. 60,000 for students Engineering degree in the Government recognized college or institute (applicable for wife also)
- Educational Assistance of Rs. 20,000/-year to the children of the registered worker studying Diploma courses and Rs. 25,000/- year for Post-Graduation Diploma course (Government approved courses only).
- Reimbursement of the MS-CIT course fees to the children of registered worker.

## **HEALTH CARE**

- Financial Assistance of Rs.1 Lakh for the treatment of critical illness of registered construction worker and his family.
- Financial Assistance of Rs. 15,000 for the normal delivery and Rs. 20,000 for surgical delivery for female workers.
- Fixed Deposit of Rs. 1 lakh till girl child attains her age of 18.
- Rs.2 lakh to the registered worker in case of 75 % or more permanent disability.
- Under Mahatma Jyotiba Phule Jan Arogya Yojana, construction workers in the state can avail the benefits of free and cashless health insurance.

## **FINANCIAL SCHEMES**

- Financial Assistance of Rs.5 Lakh for the accidental death of the worker at the construction site (to the legal heir).
- Financial assistance of Rs. 1 Lakh in case of natural death of registered worker.
- Funeral Benefit of Rs. 10000/-
- Financial Assistance of Rs. 24000/- p.a. up to 5 years to the widow or widower in case of death of registered worker.
- Rs. 6 Lakh for home loan from bank for purchase of house or Rs. 2 Lakhs grant.

### 3. Application Procedure

To get registered with the board, registration form ([here](#)) has to be completed and submitted along with following documents.

- proof of age
- 90 days working certificate (from the registered contractor)
- current residence proof (of Maharashtra)
- identity proof
- 3 passport-sized photographs

#### **SOCIAL SECURITY SCHEMES**

- Download the application form [here](#) and fill in the appropriate details.
- Form can be submitted online or to the board's office.

#### **EDUCATION SCHEMES**

- Download the application form [here](#) and fill in the appropriate details.
- Form can be submitted online or to the board's office

#### **HEALTHCARE SCHEMES**

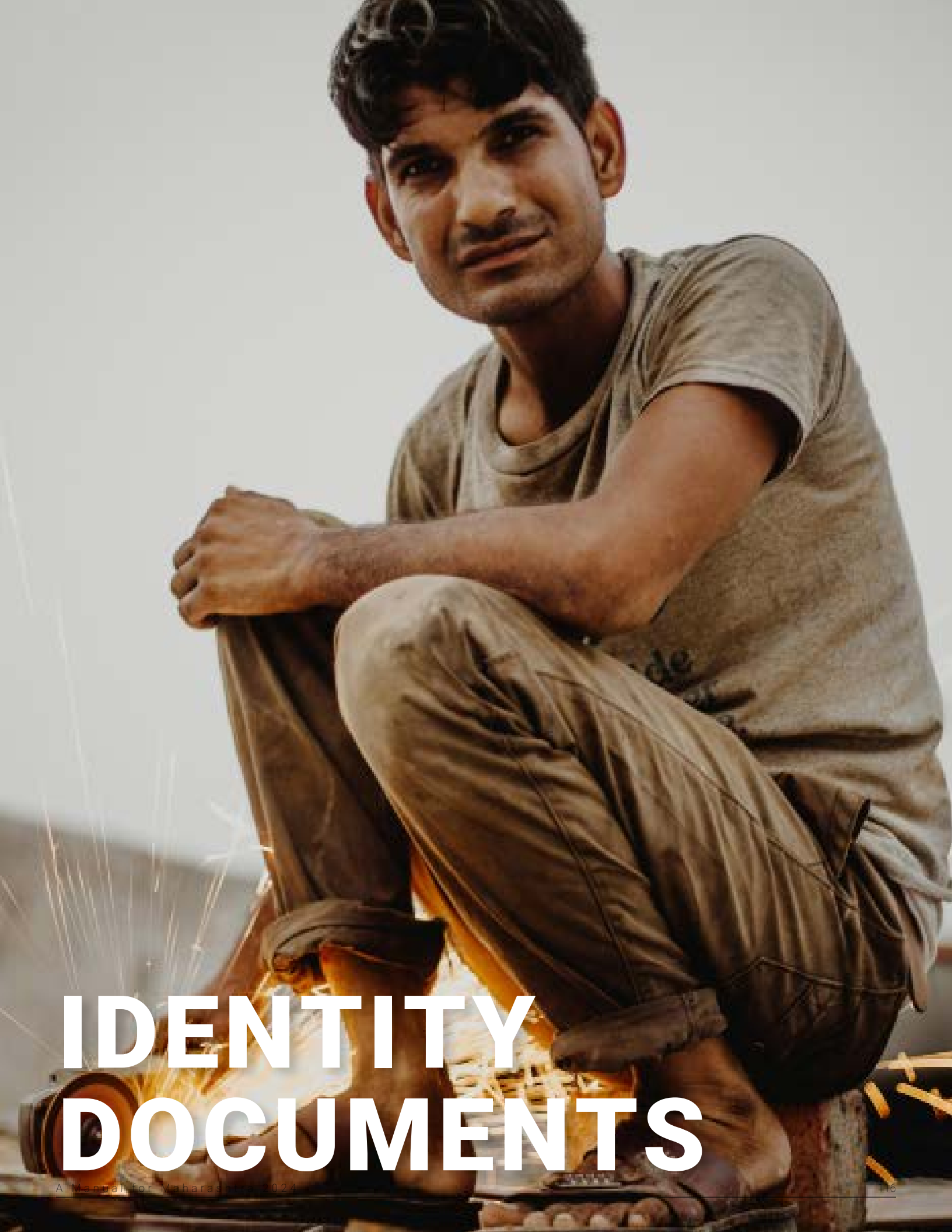
- Download the application form [here](#) and fill in the appropriate details.
- Form can be submitted online or to the board's office

#### **FINANCIAL SCHEMES**

- Download the application form [here](#) and fill in the appropriate details.
- Form can be submitted online or to the board's office.

### 4. Advocacy

- Visit the BOCW Office where you had applied.
- File RTI to Maharashtra Building and Other Construction Workers Welfare Board [here](#).



# IDENTITY DOCUMENTS

# 1. 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.

## 1. Relevant Department

### Central Government

Election Commission of India ([here](#))

### Maharashtra State Government

Chief Electoral Officer Maharashtra ([here](#))

## 2. Entitlement

(Best Reference: Systematic Voters Education & Electoral Participation (SVEEP) [here](#) & National Voters Service Portal [here](#))

- Can have name added to the electoral roll if completed 18 years on 1st January of year of application
- Can get an Electors Photo Identity Card (EPIC) (if name is on the electoral roll).

## 3. Application Procedure

For name to go on Electoral list (see instructions on page 9 of Form 6 [here](#))

- Check if your name is already on the list [here](#) or [here](#) and if not:
  - Register when house to house update occurs from time to time; or
  - Complete Form 6 online ([here](#)) and track application status [here](#); or
  - Complete the hard copy of Form 6 (download [here](#) or refer hard copy below), post it or submit it to Electoral Registration Officer of your constituency. Details about your Constituency and local polling booth [here](#).
- You'll need the following documents:
  - Proof of age: birth certificate or parental declaration.
  - Proof of residence. No minimum time of residence is necessary, but you'll need some documentary proof that you live there such as:
    - 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 roll then EPIC card should be automatically issued

### **CORRECTION / UPDATING EPIC**

- Apply online [here](#) by selecting 'Correction of Entries' tab
- Fill Form 8 online or download [here](#) and submit the application
- Track application status [here](#);

## **4. Advocacy**

- Phone the Voter Helpline (STD code) 1950.
- Submit your grievance at the Election Commission Grievance Portal ([here](#)).
- Submit an RTI to the Election Commission ([here](#)).
- Use the Central Government's on line grievance redressal mechanism ([here](#)).

## 2. UNIQUE IDENTIFICATION CARD

Many of the schemes listed in the above sections can only be accessed if the applicant has adequate proof of identity. The most basic identity proof is the Aadhaar Card, a unique 12-digit number which will eventually be issued for all residents in India. It stores basic demographic and biometric information (photograph, fingerprints and iris) for each individual in a central database. An Aadhaar Card is issued free of cost, and although it is not mandatory, it is useful because it facilitates access to many government schemes.

### 1. Relevant Department

#### Central Government

Unique Identification Authority of India (UIDAI) ([here](#))

### 2. Entitlement

(Best Reference: Aadhaar site [here](#))

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

### 3. Application Procedure

- Details on enrolment procedure are [here](#).
- Fill in the application form ([here](#) or refer below for hard copy)
- Submit at the nearest enrolment camp. To find nearest enrolment camp click [here](#).
- 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](#)).
- For 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. Details [here](#) & [here](#).
- Get Aadhaar card within 60 to 90 days.
- To update the Aadhaar card or link your mobile number to your Aadhaar card, visit the nearest



enrolment centre which also includes nearest nationalized bank or post office ([here](#)) and pay a fee of Rs. 50 after filing the given form. Updated Aadhar will be sent to your registered address.

#### 4. Advocacy

- Phone toll free number 1947.
- Email [help@uidai.gov.in](mailto:help@uidai.gov.in).
- File RTI for your problems to the designated Central Public Information Officer (CPIO) for the UIDAI, See details of CPIOs [here](#).
- Use the Central Government's on line grievance redressal mechanism ([here](#)).

# 3. BIRTH & DEATH CERTIFICATES

Birth certificates are important to access schemes for children and to facilitate school admission (see [here](#)). Death certificates are necessary for getting benefits under schemes providing widows' pension and the National Family Benefit Scheme (NFBS)(see [here](#)).

## 1. Relevant Department

### Central Government

Office of the Registrar General & Census Commissioner ([here](#))

### Maharashtra State Government

District Administration ([here](#))

## 2. Entitlement

(Best Reference: Registration of Births and Deaths Act, 1969 [here](#))

- Birth certificate: For anyone born in Maharashtra
- Death certificate: For anyone whose family member dies in Maharashtra

## 3. Application Procedure

### BIRTH CERTIFICATE

- For overview of procedure see here. Get form for Maharashtra [here](#).
- For application within 21 days of birth visit-
  - Municipal authority – Urban
  - Gram Panchayat - Rural

Note: In some cities one can apply on line (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 and stamp.

- You can also visit your local ward office, complete and submit the form. The office will tell you when to come and collect the certificate. Depending on the number of copies requested, a fee will be charged that has to be paid at the time of collection of the birth certificate.
- If birth was not registered at the time of birth and child is over a year old, then go to SDM or District Magistrate (procedure [here](#)). For Mumbai City District Magistrate see [here](#). For other districts visit [here](#)
- You will 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)
- Then there will be a police inspection to check on the child's existence.

## DEATH CERTIFICATE

- For overview of Procedure see [here](#). Get form for Maharashtra [here](#) .
- To get death certificate, the death should be registered within 21 days.
  - Death at hospital slip will be given to Municipal authorities.
  - Death at home - head of house should register death at Municipal authorities.
- To get Death Certificate, go to Municipal Authorities with-:
  - Cemetery/cremation slip
  - I Card or Ration Card;
- If over one year since death also need certificate from DM or SDM.

Note: In some cities one can apply on-line (must within 21 days of death). Try signing in [here](#) and entering the place where the death happened.

## 4. Advocacy

- Enquire at the DM/SDM's office where you submitted the application.
- Call the 'Aaple Sarkar' toll free number on 1800-120-8040.
- Appeal under the Maharashtra Right to Public Services Act which guarantees the delivery of basic public services like issuing caste & birth certificates to citizens within a stipulated time frame and allows a fine per day for officials who don't hold to that time frame (See website [here](#) and law [here](#)).
- Use the Central Government's online grievance redressal mechanism ([here](#)).
- File RTI to DM/SDM.

# 4. SC/ST/OBC CERTIFICATE

An SC/ST/OBC certificate will entitle the holder to apply for “reservation” entry to universities and some government jobs.

## 1. Relevant Department

Maharashtra State Government

District Administration ([here](#))

## 2. Entitlement

(Best Reference: Advocacte Khoj [here](#))

Any member of a Scheduled Caste, Tribe or Other Backward Class (list of Scheduled Castes, Tribes and OBC's [here](#)) is eligible for a certificate which entitles him/her 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).

## 3. Application Procedure

For details on the procedure click [here](#) and for form click [here](#)

- The application forms are available either online or from the SDM (Sub Divisional Magistrate) of the Tehsil or Revenue Department.
- 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.
- Provide proof of residence in Maharashtra for a minimum specified period.
- Provide an affidavit stating that you belong to a Scheduled Caste
- The specified court stamp fee is required at the time of application.
- An enquiry will happen to check residence, income, caste and 'creamy layer'.
- Enquiry should happen within 21 days.

## 4. Advocacy

- Enquire at the DM/SDM's office where you submitted the application.
- Call the 'Aaple Sarkar' toll free number on 1800-120-8040.
- Appeal under the Maharashtra Right to Public Services Act which guarantees the delivery of basic public services like issuance of caste & birth certificates to citizens within a stipulated

time frame and allows a fine per day for officials who don't hold to that timeframe (see website [here](#) and law [here](#)).

- Use the Central Government's online grievance redressal mechanism ([here](#)).
- File RTI to DM/SDM.

# 5. BANK ACCOUNT

A bank account is vital in order to access various schemes such as the widow's pension and other government payments. Pradhan Mantri Jan Dhan Yojana, launched in 2014, aims for everyone in India to have a bank account. As of April 2019, 211 million accounts had been opened under PMJDY.

## 1. Relevant Department

### Central Government

Department of Financial Services ([here](#))

### Government Banks

SBI ([here](#)), Corporation Bank, Bank of India, Central Bank etc.

## 2. Entitlement

- Any person above the age of 18 years is eligible to open a bank account in any bank.
- A bank account can also be opened in the minor's name but the signing authority will be with his/her parents/legal guardian.

## 3. Application Procedure

- Apply for an Aadhaar Card as that will entitle you to a bank account as well.
- Visit the nearest bank branch where you wish to open an account and complete the given form along with the necessary documents.

## 4. Advocacy

- Appeal directly to the Bank Manager/Post office Manager.
- Use the State Government's on-line grievance redressal mechanism [here](#).
- Use the Central Government's on-line grievance redressal mechanism [here](#).
- File RTI to Ministry of Finance.

# 6. 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.

## 1. Relevant Department

Central Government

Income Tax Department ([here](#)).

## 2. 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 do so since it may be useful in getting other services, like a bank account.

## 3. Application Procedure

- Procedure is on page 5 of document [here](#)
- Fill out Form 49A online [here](#) (refer below for hard copy)
- In order to make any corrections / update your PAN card or for a duplicate PAN card complete the same form [here](#) with the Application Type 'Change in Existing PAN Card'
- The fee for getting a PAN card (new as well updated) is Rs. 107.
- Application status can be tracked online [here](#)

For Offline:

- Print the acknowledgement, sign it and attach:
- 2 Photos;
- Identity Proof (Any one):
- School Certificate, Water Bill, Ration Card, I Card, License (more detail on page 7 of application form [here](#));
- Residence Proof (Any one)
- Power or phone bill (recent), Rent receipt, Ration Card, I Card, License etc. (more detail on page 7 of application form [here](#))
- Rs. 107 (By demand 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.

#### **4. Advocacy**

- SMS NSDLPAN <space> Acknowledgement No. & send to 57575 to obtain application status.
- Connect to the Call Centre at 020 – 27218080.
- E mail at [tininfo@nsdl.co.in](mailto:tininfo@nsdl.co.in).
- Use the Central Government's on line grievance redressal mechanism ([here](#)).
- File RTI to the Income Tax Department (Details [here](#))

#### **5. Success Stories**

During an advocacy training in Digha, Navi Mumbai, the community requested JVI to help them make their PAN cards. Consequently, in November 2017, a camp was organized for the community. There were 18 people from the community who benefitted through this camp by obtaining their PAN cards.

Following are the pictures of the PAN card camp organized by JVI.





# APPENDICES

# 1. APPENDIX A

## NEW CRIMINAL CODE IN INDIA

The Parliament of India has enacted three new criminal laws, the “Bharatiya Nyaya Sanhita,” the “Bharatiya Nagarik Suraksha Sanhita,” and the “Bharatiya Sakshya Adhinyam,” which have replaced the Indian Penal Code (IPC), the Code of Criminal Procedure (CrPC), and the Indian Evidence Act respectively, effective from 1 July 2024. The new codes have brought about many changes to the existing law and also introduced newer laws which are relevant in deterring the offence of human trafficking and assisting victims.

JVI has created charts that can be helpful in identifying the old provisions and their current equivalent

### Provision under the Bharatiya Nyaya Sanhita, 2023 [BNS]

#### Offences Against Women

Old Section (IPC)	New Section (BNS)	Offence	Changes
375	63	Rape	Age of Consent: 15 years is replaced by 18 years in BNS. Exception 2 of Section 63 states that “sexual intercourse or acts by a man with his wife, the wife not being under 18 years of age, is not rape”.
376(1) & 376(2)	64	Punishment for rape.	Word “military” is replaced with “army”.
376(3)	65(1)	Punishment for rape in certain cases- rape on a woman under sixteen years.	No Change.
376AB	65(2)	Punishment for rape in certain cases- rape on a woman under twelve years.	Section is included as sub-section in BNS sans heading.
376A	66	Punishment for causing death or resulting in persistent vegetative state of victim.	No Change.
376B	67	Sexual intercourse by husband upon his wife during separation.	No Change.
376C	68	Sexual intercourse by a person in authority.	No Change.
376(D)	70(1)	Gang rape.	No Change except IPC section is included as subsection in BNS.

376DB	70(2)	Gang rape on women under the age of eighteen.	In 376DB IPC, the age of the victim is 12 years, and punishment is the death penalty. In 70(2) BNS, the age of the victim is under 18 years, and punishment is the death penalty. Section is included as a sub-section in BNS, sans heading.
376E	71	Punishment for repeat offenders.	No Change.
228A (1)/(2)	72	Disclosure of identity of victim of certain offences etc.	Word "minor" is replaced by 'child'.
228A(3)	73	Printing or publishing any matter relating to court proceedings without permission.	Sub-section of IPC is treated as individual section in BNS with heading.
354	74	Assault or use of criminal force to woman with intent to outrage her modesty.	No Change.
354A	75	Sexual harassment.	No Change.
354B	76	Assault or use of criminal force to woman with intent disrobe.	Words "Any man who" is replaced by "Whoever".
354C	77	Voyeurism	Words "Any man who" is replaced by "Whoever".

## Offences Against Children

Old Section (IPC)	New Section (BNS)	Offence	Changes
317	93	Exposure and abandonment of child under twelve years of age, by parent or person having care of it.	No Change.
366(A)	96	Procuration of Child	The term 'child' has replaced 'minor' and 'young person' in many sections in as Section of 2 (3) of the BNS defines 'Child' as any person below the age of eighteen years.
372	98	Selling child for purpose of prostitution, etc.	No Change.
373	99	Buying child for purposes of prostitution, etc	The term 'child' has replaced 'minor'. Increased punishment which may extend to fourteen years.
361	137	Kidnapping	Removed distinction between minor girl and boy. Kidnapping of boys and girls below 18 constitutes an offence.
366(B)	141	Importation of girl or boy from foreign country	Included boy in definition making the victim gender neutral
293	295	Sale, etc., of obscene objects to child	Replaced young person with child
367	140 (4)	Kidnapping or abducting in order to subject person to grievous hurt, slavery, etc.	No Change except IPC section is included as subsection in BNS.

## Offence of Human Trafficking

Old Section (IPC)	New Section (BNS)	Offence	Changes
370	143	Trafficking of person	Recognizes 'begging' as a form of exploitation for trafficking
370(A)	144	Exploitation of a trafficked person.	No Change.
371	145	Habitual dealing in slaves	No Change.
374	146	Unlawful compulsory labour	No Change.

## New Provisions under BNS

Section 48	Abetment outside India for offence in India	Whoever <b>hires, employs or engages any child to commit an offence</b> shall be punished with imprisonment of either description which shall not be less than three years but which may extend to ten years, and with fine; and if the offence be committed shall also be punished with the punishment provided
Section 69	Sexual intercourse by employing deceitful means etc.	Whoever, by deceitful means or by making promise to marry to a woman without any intention of fulfilling the same, has sexual intercourse with her, such sexual intercourse not amounting to the offence of rape, shall be punished with imprisonment of either description for a term which may extend to ten years and shall also be liable to fine.  Explanation. – "deceitful means" shall include inducement for, or false promise of employment or promotion, or marrying by suppressing identity.
Section 95	Hiring, employing or engaging a child to commit an offence	Whoever <b>hires, employs or engages any child to commit an offence</b> shall be punished with imprisonment of either description which shall not be less than three years but which may extend to ten years, and with fine; and if the offence be committed shall also be punished with the punishment provided for that offence as if the offence has been committed by such person himself.
Section 111	Organized Crime	Any continuing unlawful activity <b>including</b> kidnapping, robbery, vehicle theft, extortion, land grabbing, contract killing, economic offence, cyber-crimes, <b>trafficking of persons</b> , drugs, weapons or illicit goods or services, <b>human trafficking for prostitution or ransom</b> , by any person or a group of persons acting in concert, singly or jointly, either as a member of an organised crime syndicate or on behalf of such syndicate, by use of violence, threat of violence, intimidation, coercion, or by any other unlawful means <b>to obtain direct or indirect material benefit including a financial benefit</b> , shall constitute organised crime.
Section 111(2)	Punishment of Organized Crime	Whoever commits organised crime shall,— (a) if such offence has resulted in the death of any person, be punished with death or imprisonment for life, and shall also be liable to fine which shall not be less than ten lakh rupees; (b) in any other case, be punished with imprisonment for a term which shall not be less than five years but which may extend to imprisonment for life, and shall also be liable to fine which shall not be less than five lakh rupees.

## Provisions under Bharatiya Nagarik Suraksha Sanhita, 2023

### Comparative Chart of relevant provisions

Old Section (CrPC)	New Section (BNSS)	Provison	Changes
2(1)(wa)	2(1)(y)	Definition of Victim	Definition of victim broadened to eliminate the requirement of the accused person being formally charged. This modification expedites the process of victims receiving compensation entitled to them in certain cases.
154	173	Information in cognizable cases	<p># Zero FIR incorporated into law.</p> <p># information of cognizable offence may be given orally <b>or by electronic communication</b>. In case of information given by electronic communication, it shall be taken on record by officer-in-charge on being signed within three days by the person giving it.</p> <p># The right of the victim to get a free of cost copy of FIR forthwith introduced.</p>
161	180	Examination of witnesses by police	No change
164	183	Recording of confessions and statements	<p># The word 'Metropolitan Magistrate or Judicial Magistrate' is replaced by 'Magistrate'.</p> <p># Section 164 (5A) is replaced by Section 193 (6A) i.e. In cases punishable under section 64, section 65, section 66, section 67, section 68, section 69, section 70, section 71, section 74, section 75, section 76, section 77, section 78, section 79 or section 124 of the Bharatiya Nyaya Sanhita, 2023, the Magistrate shall record the statement of the person against whom such offence has been committed in the manner specified in sub-section (5), as soon as the commission of the offence is brought to the notice of the police:</p> <p><b>*New Inclusion-</b>                      Provided that such statement shall, as far as practicable, be recorded by a woman Magistrate and in her absence by a male Magistrate in the presence of a woman:</p> <p>Provided further that in cases relating to the offences punishable with imprisonment for ten years or more or with imprisonment for life or with death, the Magistrate shall record the statement of the witness brought before him by the police officer:</p>
173	193	Report of police officer on completion of investigation	The investigation of sexual offences under BNS and POSCO shall be completed within two months from the date on which the information was recorded.
207	230	Supply to accused of copy of police report and other documents	
231	254	Evidence for prosecution	

172	192	Diary of proceeding in investigation	<p># Section 172(2) has been replaced by Section 192(4).</p> <p><b>*New Inclusion-</b> 192 (2) The statements of witnesses recorded during the course of investigation under section 180 shall be inserted in the case diary.</p> <p>192 (3) The diary referred to in sub-section (1) shall be a volume and duly paginated.</p>
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## New Provisions of the BNSS

Section			Notes
Section 107	Attachment, forfeiture or restoration of property	<p>Where a police officer making an investigation has reason to believe that any property is derived or obtained, directly or indirectly, as a result of a criminal activity or from the commission of any offence, he may, with the approval of the Superintendent of Police or Commissioner of Police, make an application to the Court or the Magistrate exercising jurisdiction to take cognizance of the offence or commit for trial or try the case, for the attachment of such property.</p> <p>(2) If the Court or the Magistrate has reasons to believe, <b>whether before or after taking evidence</b>, that all or any of such properties are proceeds of crime, the Court or the Magistrate may issue a notice upon such person calling upon him to show cause within a period of fourteen days as to why an order of attachment shall not be made.</p>	<p>Even at the stage of investigation, the application can be made for attachment of property</p> <p>Attachment can be done at any stage of the trial or investigation.</p>
Section 193 (3) (ii)	Report of police officer on completion of investigation	The police officer shall, within a period of ninety days, inform the progress of the investigation by any means including electronic communication to the informant or the victim.	Requirement to inform the progress of investigation to the informant or victim within 90 days of the investigation.
Section 356	Inquiry, trial or judgment in absentia of proclaimed offender.	Notwithstanding anything contained in this Sanhita or in any other law for the time being in force, when a person declared as a <b>proclaimed offender, whether or not charged jointly</b> , has absconded to evade trial and there is no immediate prospect of arresting him, <b>it shall be deemed to operate as a waiver of the right of such person to be present and tried in person</b> , and the Court shall, after recording reasons in writing, in the interest of justice, <b>proceed with the trial in the like manner and with like effect as if he was present</b> , under this Sanhita and pronounce the judgment:	

## Provisions under Bharatiya Sakshya Adhiniyam, 2023

### Comparative Chart of relevant provisions

Old Section (IEA)	New Section (BNS)	Offence	Changes
65B	63	Admissibility of electronic records	The new additions are highlighted in the complete text of Section 63 reproduced below.

#### Section 63 of BSA-

1. Notwithstanding anything contained in this Adhiniyam, any information contained in an electronic record which is printed on paper, stored, recorded or copied in optical or magnetic media or semiconductor memory which is produced by a computer **or any communication device or otherwise stored, recorded or copied in any electronic form** (hereinafter referred to as the computer output) shall be deemed to be also a document, if the conditions mentioned in this section are satisfied in relation to the information and computer in question and shall be admissible in any proceedings, without further proof or production of the original, as evidence or any contents of the original or of any fact stated therein of which direct evidence would be admissible.
2. The conditions referred to in sub-section (1) in respect of a **computer output** shall be the following, namely:—
  - a. the computer output containing the information was produced by the computer or communication device during the period over which the computer or communication device was used regularly to create, store or process information for the purposes of any activity regularly carried on over that period by the person having lawful control over the use of the computer **or communication device**;
  - b. during the said period, information of the kind contained in the electronic record or of the kind from which the information so contained is derived was regularly fed into the computer or communication device in the ordinary course of the said activities;
  - c. throughout the material part of the said period, the computer **or communication device** was operating properly or, if not, then in respect of any period in which it was not operating properly or was out of operation during that part of the period, was not such as to affect the electronic record or the accuracy of its contents; and
  - d. the information contained in the electronic record reproduces or is derived from such information fed into the computer **or communication device** in the ordinary course of the said activities.
3. Where over any period, the function of creating, storing or processing information for the purposes of any activity regularly carried on over that period as mentioned in clause (a) of sub-section (2) was regularly performed by means of one or more computers or communication device, whether—
  - a. **in standalone mode; or**
  - b. **on a computer system; or**
  - c. **on a computer network; or**
  - d. **on a computer resource enabling information creation or providing information processing and storage; or**
  - e. **through an intermediary,**  
all the computers or communication devices used for that purpose during that period shall be treated for the purposes of this section as constituting a single computer or communication device; and references in this section to a computer or communication device shall be construed accordingly.
4. In any proceeding where it is desired to give a statement in evidence by virtue of this section, a certificate doing any of the following things shall be submitted along with the
  - a. identifying the electronic record containing the statement and describing the manner in which it was produced;
  - b. giving such particulars of any device involved in the production of that electronic record as may be

- appropriate for the purpose of showing that the electronic record was produced by a computer or a communication device referred to in clauses (a) to (e) of sub-section (3);
- c. dealing with any of the matters to which the conditions mentioned in sub-section (2) relate, and purporting to be **signed by a person in charge** of the computer **or communication device** or the management of the relevant activities (whichever is appropriate) **and an expert** shall be evidence of any matter stated in the certificate; and for the purposes of this sub-section it shall be sufficient for a matter to be stated to the best of the knowledge and belief of the person stating it in the certificate specified in the Schedule.



## 2. APPENDIX B

### A 10-Step Process For Empowering A Community

#### 1. Build Deep Relationships With Residents In The Community.

The key to forging any lasting change in a poor community rests with the residents themselves. Often, however, after generations of poverty and being disenfranchised residents are disillusioned and passively accept their situation. Thus, it is important to develop a small group of residents who can become empowered by their knowledge, skills, courage and confidence to become change agents within their own community. The best way for an NGO to develop such residents is by forming strong mutual and caring relationships with community members. In choosing with whom to build such relationships, NGOs should deliberately seek out key people with the passion to take the community forward in its development journey after the NGO staff leaves. An added advantage to forming good relationships with residents at this stage is that the NGO will obtain authentic information about the community when doing research in Step 2.

#### 2. Learn About The Community By Observing And Inquiring.

It's important to start the empowerment process from the vantage point of a learner, not an expert. 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 subtle aspects, you need to make inquiries, especially from those with whom you are developing close and mutual relationships (from Step 1 above.)

#### 3. Analyse The Problems With Your Colleagues.

In order for the NGO staff themselves to understand the most pressing problems, analyse as a team what was learned from Step 2. This analysis may reveal which problems affect most residents, which problems may give rise to opposition, and which problems will have the best chance of being resolved. This analysis is not made to impose those findings on the community but rather to understand these issues before running the community meeting (Step 4). This analysis should also help the NGO to discover which stakeholders have the most power to bring a solution to a particular problem and whether those people are likely to want that solution.

#### 4. Hold Community Meetings To Prioritise The Problems.

Even though the NGO team has conducted its own analysis in Step 3, it is vital for the residents to make the final decision as to which problem to tackle first. This is done in a community meeting attended by representatives of as many groups 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 should attempt to hear all parties, subdue 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 available resources for solving the problem. These resources may be found through the government (as seen in this Manual), or delivered by other NGOs, or indeed available within the community itself. Again, this research is not conducted in order to impose those resources on the community but rather to have options for the residents at the next community meeting when developing an Action Plan (Step 6).

#### **6. Create An Action Plan To Solve The Problem.**

Another community meeting is held to make an Action Plan 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 staff may be a part of the action plan, it is vital that the NGO staff not take too much responsibility. If residents are not willing to get involved, it indicates a lack of commitment to the process. The NGO staff needs to wait until there is sufficient commitment from the community before moving forward. 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. Move Forward With Action Plan.**

Residents who have agreed to take steps in the Action Plan (from Step 6) should start executing the plan as per the roles and responsibilities decided (from Step 6). Often, these steps involve advocating with government officers to implement existing government services to which the residents are entitled. Usually, this will involve using the Application Procedures outlined in this Manual.

#### **8. Reflect On The Action Taken.**

If, after carrying out the Action Plan, residents have succeeded in solving the problem, then it is important to celebrate the success. If the problem has not been solved, then the residents along with the NGO staff should work out a new Action Plan. This can be done by using the "Advocacy" steps outlined in this Manual and using the lessons learned from Step 7.

Repeat Steps 6-8 until the problem is solved or becomes unsolvable.

#### **9. Continue The Process With Less Involvement From The Ngo And More From The Residents.**

After the resolution of the first problem, return to Step 4 and choose the next community

problem to tackle. The NGO staff should take less responsibility and encourage residents to take more. In this way, the residents will gradually take ownership of the problem-solving process, especially those with leadership qualities, until the community can solve its problems without the NGO.

## **10.FORM A CBO**

The capable residents with leadership qualities identified in Step 1 and mentored through the entire problem-solving process will eventually form an independent CBO (Community Based Organisation). The CBO will continue to facilitate community improvement even without the NGO's help. That group may eventually wish to register as a formal Community Welfare Association to give it more authority in dealing with the government, as well as more accountability

# 3. APPENDIX C

## Writing Effective Applications (With Example)

When submitting an application, it is important to include the following:

- 1. A clear statement of the problem:** For example, there are many young children in a village but there are no Anganwadis. An evidence of the problem (e.g., photographs/statements of malnourished children) will make the application compelling.
- 2. The right to receive benefits under a scheme and the relevant law:** Refer to the Best Reference next to the Entitlement. For example, Under Section 5(1)(a) of the National Food Security Act 2013, every child from six months to six years of age has the right to a cooked meal at the Anganwadi daily.
- 3. The request must be specific and clear:** The subject of the application must highlight the request in one line. For example: "Instituting Anganwadis in Shahadra District of Delhi by 30th June 2020."
- 4. Next steps:** State what your next steps will be if no action is taken by the government. For example, "If the Anganwadi has not been instituted by 30th June 2020, an RTI will be filed."

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 the example on the following page.

An example letter might look like this:

The Manager  
Public Works Dept  
Ahmednagar District, Maharashtra

20<sup>th</sup> March 2024

**Re: Paved road under Pradhan Mantri Gram Sarak Yojana**

Dear Sir,

I live in Sivarampur village in District Ahmednagar, Maharashtra. It has a population of 2,350. I respectfully state the following:

1. The road to my village has never been paved. Hence travelling to my village is difficult, especially in monsoon.
2. I note from the Pradhan Mantri Gram Sarak Yojana website [http:// omms.nic.in/](http://omms.nic.in/) that the Government of India has promised all villages of more than 1,000 population to be connected by all weather roads.
3. Since my village has 1,500 residents, I would therefore like to apply for a paved road to my village. I would like this road to be made by 30 Oct 2025.
4. If this is not done, I will lodge an application under the RTI Act 2005 to know what has happened with this application.

Kind regards,  
(signature)

Ramesh Kumar  
H. No 6, Gali No7  
Sivarampur Village District  
Ahmednagar  
Maharashtra  
Mobile No.: 9750 478598

cc: Public Works Dept MumbaiTel 9750 478598

# 4. APPENDIX D

## Tips On Effectively Lodging Of Application

An application can be sent by registered post to the concerned government department, which provides proof that the application was sent. However, it is recommended that the application be submitted in person. The tips below are useful when submitting an application in person:

### 1. Preparation for the meeting

- Take a resident/leader of the community to the meeting and inform him/her of the purpose of the meeting (this will enhance the advocacy skills of the residents and help them learn the process).
- Seek an appointment if possible.
- Dress formally.
- Carry an ID card along with the visiting card if available.
- Have a diary, paper and pen.
- Take two copies of the application along with the documents to be submitted.
- Carry the original copy of any document you may need.
- Confirm where the office is located.
- Have enough money for an auto rickshaw (if getting late).
- Be prompt to meeting.
- Be aware of the rules and policies (including the officer's name).
- Decide beforehand how to convince the authorities and apply pressure if he/she is being unreasonable.
- Decide which team member will speak.

### 2. During the meeting

- Introduce yourself and, if appropriate, check the officer's name, designation and note the contact details.
- Clearly state the purpose of the meeting (this may also involve submitting the application and obtaining a "received" stamp).
- Try to be reasonable while convincing the authorities of your request.
- Repeat whatever the officer states (whether negative or positive). Often, when the officials hears their own unreasonable response repeated, then tend to soften it.
- If a "received" stamp is denied on submitting the application, then inform the authority that a copy has also been submitted to the higher authority. A registered post can also be sent in such a scenario (don't accept "I'll do it later" because generally "later" means "never").

- Clearly state the follow-up plan intended with the officials.
- Thank them.

### **3. Debrief the meeting**

- A debrief of the meeting by the team that visited the government office is crucial for analysing the challenges and making recommendations for follow-up plans.

### **4. Record the meeting**

- Record the minutes of the meeting and make sure to highlight the following points:
  - Date and time of meeting
  - Venue of the meeting
  - Names and designation of the participants (Government official, community leader and NGO staff)
  - Issues raised and points discussed
  - The result of the meeting (attach extra sheet if necessary).
  - Next steps to be followed
  - Attach the “Received” copy of the application filed.

### **5. Follow up on the meeting**

- Keep in constant contact with the officials and ask for an update on the request presented in the application.
- If there is no response from the authority, then follow the steps decided that were stated to the officials.
- Once a positive result has been achieved, make sure to thank the officials with a phone call or visit.



# 5. APPENDIX E

## Dealing With Corruption

### How does corruption work?

Often, a government officer will not accept or process your application or will 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, a proportion of which is paid 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 higher the bribe will be. There is never a receipt issued for any such payments, making it hard to prove the bribery. If accused, the official will simply deny that a bribe was accepted. Such bribes can amount to huge sums of money, such that many government officers will pay huge bribes themselves to be posted in jobs where the potential for bribe collection is large. Many people are desperate enough for results that they will pay such fees and commissions.

### What are the problems with the system?

The more people pay bribes, the more it becomes entrenched in the system.

Corruption effectively excludes the poor, who can't afford bribes, from accessing the very services that are intended to benefit them. Hence, many widows are not getting widow's pensions, impoverished families do not have subsidised gas, BLP families do not have ration cards, etc. simply because they can't afford the bribe. Otherwise honest and hard-working government officers become corrupted by this system.

The bribes slow down systems that could and 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 will not be deceived.
- Where possible, file applications online or by post to avoid bribe requests.
- For written applications/representations, use the format on [page 133](#), so the officer knows you are serious.
- Have someone accompany you at your meetings so that there's a witness to any request for a bribe.
- During the interaction, if an officer asks you for “chai pani” or “kuchch de do” then:
  - Ask them to show you where the fee is written down (to highlight its illegality).
  - Request a receipt if fee payment is demanded (also to highlight its illegality).



- Repeat their request loudly, so that others in the vicinity can hear.
  - If they persist, make a show of noting the details of the interaction so that the officer is aware you are taking notes. Note the day, time, place and exact request. Also, note the officer's name and designation. If he refuses to give his name, then note down any feature that might identify him, like a name badge, which desk he is sitting at, or any physical features.
2. After the interaction, decide whether this is important enough for further action. If so, take these steps:
- Type out concisely the details of what happened: date, place, time, officer, exact request, etc.;
  - Determine the name of the bribe-taking officer's superior (from others, websites, or this Manual);
  - 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 the superior officer notify you of what action has been taken. Also highlight the alternate steps that will be taken if you don't hear anything within two weeks, such as you'll file an RTI to find out what happened;
  - If still nothing happens, phone the Delhi anti-corruption number 1031, or 011-27357169;
  - Use the [Central Government's online grievance redressal mechanism](#);
  - If still nothing happens, contact an NGO working in this field; and
  - Approach to the media.

# 6. APPENDIX F

## Notes On Effective Use Of The Rti Application (With Example)

1. When an RTI application is useful:
  - There exists a personal problem (e.g., pension application not being processed) or a community problem (e.g., Anganwadi not functioning) and
  - You've applied for the government benefit at issue (using the "Application Procedure" listed in this manual for each entitlement) but the stated period for receiving a response from the government has expired.
2. How to write an RTI application:
  - a. Necessary information:
    - The relevant Public Information Officer, department, and address of the office;
    - Date;
    - Reference to "The Right to Information Act 2005;"
    - The information requested (see below and example);
    - Fee of Rs. 10 (remember to get a receipt) (for BPL Card holders, no fee if copy of BPL card attached);
    - Signature of applicant; and
    - Applicant's name, address and telephone number.
  - b. In the body of your RTI request, include these five points (see example below):
    - State the date of your original benefit application and attach a copy;
    - Ask the time that it should take to process the benefit application according to the Citizens Charter or rules;
    - Ask what action has been taken, by which officers (with names), and on which dates since you applied;
    - Ask what punishment has been or will be given to the officers responsible for the delay; and
    - Ask when your application will be finalised.
3. Where to file your RTI Application:
  - The RTI should be sent to the Public Information Officer (PIO) of the concerned government department. You might find the PIO at [RTI Online](#), or check the relevant page in this Manual that gives links for PIOs.
  - If the RTI happens to be sent to the incorrect government department, it's the PIO's responsibility to send the RTI to the concerned department within five days (Section 6(3) of the [Right to Information Act, 2005](#)).

4. Means of filing your RTI Application:

- **Online:** For Central Government Department/Ministries, file/pay at [RTI Online](#); or
- **By Speed/Registered 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 within 30 days from the original RTI filing (Section 7(1))

5. There are five possible results of your RTI and corresponding actions to be taken:

Result	Next Step
1. You are not allowed to lodge RTI:	Complain to <a href="#">Central Information Commission (CIC)</a> within 90 days
2. No response, but work done:	None
3. Correct information given:	None
4. No information or unrelated information given:	Complain to <a href="#">CIC</a> Club Bldg, Old JNU Campus (near Munirka), Delhi 110067
5. Incomplete information given: (90% of cases)	Lodge 1st Appeal; or Complain to <a href="#">CIC</a>
NB. If you win the appeal, then PIO can be fined Rs. 250 per day, up to a maximum of Rs. 20,000.	

Public Information Officer  
**Sub Divisional Magistrate**  
**Shahadra District**  
**Delhi**

**1st Mar, 2024**

**Sub: Application under the RTI Act 2005**

**For information regarding application for birth certificate of Nazma Khatoum**

Sir,

I, the undersigned, made an application for **a birth certificate for my daughter Nazma Khatoum (DOB 2<sup>nd</sup> October 2011) at the Shahadra SDM office on 1<sup>st</sup> October 2019**. A copy of that application is attached. No satisfactory action has been taken on my application so far. Therefore, kindly provide the following information.

1. According to the rules and regulations of your department, or the **“Delhi (Right of Citizen to Time Bound Delivery of Services) Act, 2011,”** what is the stipulated time within which a **birth certificate** should be issued?
2. Please provide the daily progress made on my application.
3. Please give the names and designations of the officials with whom my application was lying during this period.
4. Please state the periods during which it was lying with which officer and what action was taken by the concerned official during that period.
5. What actions will be taken against such officer/employee who did not perform his/her duties on time and caused this delay.
6. **When will I receive my daughter's birth certificate.**

I am depositing the application fee (Rs. 10) 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  
Musara Colony  
Shahadra District, Delhi  
Tel 9856 478345

# 7. APPENDIX G

## Notes On The Effective Use Of The Media

1. When is using the media useful in advocacy?
  - In promoting an issue involving social change;
  - In creating public opinion/awareness and educating the public;
  - In influencing policy and decision makers/legislators;
  - In publicising local/community/state level public action and other social issue events.
  
2. Developing the message to the media involves:
  - Establishing the overall goal (eg. Advocating for a law, advertising an event, creating social awareness, etc.)
  - Planning the message and determining the target audience;
  - Some key questions in determining the strategy:
    - What is the social concern to be highlighted?
    - Is there a determinable solution to it?
    - Which public/private body/authority can make the solution possible?
    - Determine the mode in which the attention of those who can make the solution possible can be gained?
  - Designing the message to be – clear, concise, simple, powerful and compelling; It should target the intended audience.
  
3. Contacting the Media
  - Identify reporters who cover the issue you are addressing by asking around or reading the papers yourself;
  - Depending on the issue, contact local/national media – print and/or broadcast;
  - Create a media list with names and contact details (postal address/phone numbers/email addresses and fax) of reporters/channels/dailies/bureau chiefs; &
  - Be cordial and create a good working relationship with the media.
  
4. Ways of using the media in advocacy
  - News release;
  - Letter to the editor;
  - Oped;
  - Media workshop (to sensitize the media on a particular social concern);
  - Personal/panel interviews;
  - Press conference.

- Once the message is carried in the media, actual clippings (where it is in print) or copies of the broadcast interview, discussion, etc. may be taken, which can then be used in reference for further advocacy on the issue.

5. Sources for further information:

**Media Advocacy Manual, American Public Health Association (APHA)**

The APHA Media Advocacy Manual is a free online guide focused on using the media to advocate for social change. While the manual specifically focuses on public health, it is a good general guide tousing the media in advocacy.

Website: [www.apha.org](http://www.apha.org)

E mail: [comments@apha.org](mailto:comments@apha.org)

# 8. APPENDIX H :

## ACRONYMS USED

Acronym	Full form	Meaning
AAY	Antyodaya Ann Yojana	Ration card for destitute people
ANM	Assistant Nurse Midwife	Nurses trained in deliveries
APL	Above Poverty Line	Ration card for regular residents
ART	Anti Retro-viral Therapy	Treatment for HIV positive people
ASHA	Accredited Social Health Advocate	Local woman trained in pregnancy issue
BOCW	Building Other Construction Worker	Class of workers entitled to benefits
BPL	Below Poverty Line	Government measure of poverty
BSA	Basic Shiksha Adhikari	Officer for primary schooling in district
CHC	Community Health Centre	Medical centre better equipped than PHC
CMO	Chief Medical Officer	Head of health at the district level
DM	District Magistrate	Head of a district
DPO	District Probation Officer	Official with power in domestic violence
ERO	Electoral Registration Officer	Officer to whom apply to go on Voters list
EWS	Economically Weaker Sections	Criteria of poverty to access schemes
FIR	First Information Report	Report to police of a crime
FSO	Food & Supply Officer	Officer dealing with Ration Cards
MLA	Member of Legislative Assembly	Member of State parliament
MOIC	Medical Officer in Charge	Officer in charge of PHC or CHC
MP	Member of Parliament	Member of national parliament
NHM	National Health Mission	Body incorporating NRHM & NUHM
OBC	Other Backward Caste	Lower Castes eligible for benefits
PHC	Primary Health Centre	Medical centre less equipped than CHC
PIO	Public Information Officer	Officer to whom an RTI is lodged
RTI	Right to Information	Freedom of information law
SC/ST	Scheduled Caste/Scheduled Tribe	Lower castes/tribes eligible for some benefits
SDM/O	Sub Divisional Magistrate/Officer	Head of a sub-division
SECC	Socio Economic Caste Census	Replaces BPL as eligibility for schemes
SP	Superintendent of Police	Most senior officer in charge of police

# 9. APPENDIX I: APPLICATION FORMS

- H. 1 Pension (Widows, Old Age & Disability)
- H. 2 Financial Incentive for having a Girl Child (Manjhi Kanya Bhagyashree Scheme)
- H. 3 Financial Incentive for having a Girl Child (Sukanya Samriddhi Yojana)
- H. 4 Finance for Micro Enterprises (Mudra Loan – Shishu)
- H. 5 Finance for Micro Enterprises (Mudra Loan – Kishor & Tarun)
- H. 6 Micro Credit Finance
- H. 7 Life Insurance (Pradhan Mantri Suraksha Bima Yojana)
- H. 8 Life Insurance (Pradhan Mantri Jeevan Jyoti Bima Yojana)
- H. 9 Life Insurance (Aam Aadmi Bima Yojana)
- H. 10 Life Insurance (National Family Benefit Scheme)
- H. 11 Services for People with Disabilities (Rail Concession)
- H. 12 Post Office Related Investments/Schemes (Kisan Vikas Patra)
- H. 13 Election Card
- H. 14 Aadhar Card
- H. 15 PAN Card



# 1. PENSION (WIDOWS, OLD AGE & DISABILITY) (Here in manual)

## APPLICATION FORM FOR IGNOAPS / IGNWPS / IGNDPS

(To be filled in BLOCK Letters)

Application Form No.

Date of Application

 [DD/MM/YYYY]

Photo of Applicant

1. Scheme Name (Please ✓) : IGNOAPS  IGNWPS  IGNDPS

2. State :

3. District :

4. Area :

Rural  Urban

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. Nominnee 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  Female

15. Date of Birth :         [DD / MM / YYYY]

16. Age :       [Year/Months/Days]

17. Applicant Annual Income:

18. Category : SC  ST  OBC  Others

**Minority** : Yes  No

19. Widow : Yes  No

20. Disabled : Yes  No

21. Type of Disability - I :

22. Percentage of Disability :

23. Type of Disability - II :

24. Percentage of Disability :

25. EPIC No. :

26. Ration Card No. :

27. Mode of Payment : Bank  Post Office  Cash  Money Order

---

Bank / P.O. Name :

Name of the Branch :

Account No. :

28. Attached by :

29. Required Documents :

Sl. No.	Documents	Date of Issue	Issuing Authority Name
1.	AGE CERTIFICATE		
2.	INCOME CERTIFICATE		
3.	RESIDENCE CERTIFICATE		
4.	DISABILITY CERTIFICATE		
5.	DEATH CERTIFICATE (For Widow only)		

**(Signature / Left Thumb Impression of the applicant)**

**- Page 3 -**

30. Approve Application :      Accept     Reject

Reasons with Remarks : \_\_\_\_\_

\_\_\_\_\_

**Verification Remark by Verifying Authority :**

\_\_\_\_\_  
\_\_\_\_\_

*(Signature, Full Name & Designation of Verifying Authority)*

Name :

Designation :

**Remarks by Scrutinizing Authority :**

\_\_\_\_\_  
\_\_\_\_\_

*(Signature, Full Name & Designation of Scrutinizing Authority)*

Name :

Designation :

**Remarks by Approving Authority :**

\_\_\_\_\_  
\_\_\_\_\_

*(Signature, Full Name & Designation of Approving Authority)*

Name :

Designation :

## 2. FINANCIAL INCENTIVE FOR HAVING A GIRL CHILD (Manjhi Kanya Bhagyashree Scheme) (Here in manual)

संशोधन निर्देश क्रमांक भा.सं.प्री-२०-१६/प्र.सं.१०६/क.३

प्रपत्र - अ

“नाझी कान्वा भाय्शी सुधारित योचना”  
योजनेंतर्गत लगन मिकविण्यासाठी मुलीच्या घरीने शिष्या पालकांनी  
करायच्या अर्जाचा नमुना

अर्थ

१) अर्जादाराचे पूर्ण नाव  
(आधार नंबर) : \_\_\_\_\_  
(लग्नाची मुलीशी असलेले नाते) : \_\_\_\_\_

२) पत्ता (संभाव्य) : \_\_\_\_\_  
: \_\_\_\_\_

(कायनाम)

३) लग्नाची मुलीच्या आईचे पूर्ण नाव : \_\_\_\_\_  
आधार नंबर

४) लग्नाची मुली/मुलीची माहिती :

पूर्ण नाव	जन्म दि-तांक	जन्म शिक्षण	जन्माची नोंद कोठे केली आहे	नोंद केल्याची तारीख व क्रमांक (असल्यास)	आधार नंबर

५) कुटुंबातील एकूण उभ्यांची माहिती

अ.क्र.	अपत्यांची नावे	पु/शी	जन्म दि-तांक	वय	आधार नंबर

६) अर्जादार गृहस्थान्तु सध्याचा रहिवासी असल्याचा : \_\_\_\_\_

दस्तावेज जोडल्या आहेत काय.

७) लग्नाची कुटुंबाने एक/दोन अपत्यांच्या जन्मानंतर कुटुंब नियोजन शक्तीच्या केंद्री आहे काय? होय/नाही

पृष्ठ १२ पैकी ९

८) बापुवी सावित्रीबाई फुले कन्या पारितोषिक योजनेचा लाभ घेतलेला आहे काय होय/नाही

अर्जात दिलेली बरील प्रमाणे रहिवास पत्ता, कुटुंबातील एकूण अपत्यांची संख्या इ. व इतर माहिती सरी असून याबाबत कोणतीही माहिती खोटी आढळून आल्यास माझी कन्या भाग्यशी योजनेअंतर्गत भरलेली रक्कम / मिळालेले अनुदान वसूल करण्यास मी पात्र राहील.

अर्जासोबत जोडावयाच्या कागदपत्रांची यादी :-

- १) कुटुंब नियोजन जाळक्रिया प्रमाणपत्र
- २) उत्पन्नाचा दाखला
- ३) रेशनिंग कार्ड
- ४) सावित्रीबाई फुले योजनेचा लाभ न घेतल्याचे प्रमाणपत्र
- ५) लग्नाची मुल्लिचे आधार कार्ड

(अर्जदाराची सही/अंगठा)

दिनांक:

कार्यालयीन बापसासाठी

श्री/श्रीमती \_\_\_\_\_ यांनी सादर केलेल्या अर्जाची तपासणी करण्यात आली असून अर्ज शासन निर्णयानुसार परिपूर्ण आहे. (१) कु. \_\_\_\_\_

(२) कु. \_\_\_\_\_ हिचा/ह्यांच्या नावे रुग्णे \_\_\_\_\_

मुदत ठेव प्रमाणपत्र मिळवण्यासाठी शिफारस करण्यात येत आहे.

स्वाक्षरी

( नाव )

बाल विकास प्रकल्प अधिकारी

दिनांक -

प्रति,

गहिला व बाल विकासा अधिकारी (जिल्हा परिषद)

**प्रपत्र - ब**

(“माझी कन्या भाग्यश्री” या योजनेअंतर्गत बालगृहे/शिमुगृहे किंवा महिला व बाल विकास विभागांतर्गतच्या इतर निवासी संस्था वेशील संस्थेच्या अधिकाऱ्याने जिऱ्हा महिला बाल विकास अधिकारी यांचेकडे करावयाच्या अर्जाचा नमुना) अर्ज

१) बालगृह/शिमुगृह इ. संस्थेचे नाव व पत्ता: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

२) मुलीची माहिती  
 (उपलब्ध असलेली माहिती भरावी) :

नाव	जन्म दिनांक	जन्म ठिकाण	जन्माची नोंद कोठे केली आहे	नोंद केल्याची तारीख व क्रमांक(असल्यास)

३) मुलीची संस्थेत दाखल होण्याची कारणे :- \_\_\_\_\_

४) संस्थेत दाखल करणा-या व्यक्तीचे नाव पत्ता: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

५) मुलीने आधारकार्ड काढले असल्यास: आधारकार्ड क्र. \_\_\_\_\_

६) बाल कल्याण समितीने सदर मुलीस अग्राधिकार घोषित केले असल्यास बालकल्याण समितीचा आवेश क्रमांक व दिनांक (सोबत बालकल्याण समितीने दिलेले प्रमाणपत्र जोडावे)

**प्रमाणपत्र**

प्रमाणित करण्यात येते की, “माझी कन्या भाग्यश्री” या योजनेअंतर्गत या संस्थेत दाखल असलेल्या मुलीची वरील प्रमाणे दिलेली माहिती खरी असून याबाबत कोणतीही माहिती खोटी आढळून आल्यास “माझी कन्या भाग्यश्री” या योजनेअंतर्गत मिळालेले अनुदान वसूल करण्यास मी पात्र राहिल.

(स्वाक्षरी)

दिनांक: \_\_\_\_\_ संस्था अधिकारी/व्यवस्थापक,  
 कार्यालयीन बापरासाठी

श्री/श्रीमती \_\_\_\_\_ यांनी सादर केलेल्या अर्जाची तपासणी करण्यात आली असून अर्ज शासन निर्णयानुसार परिपूर्ण आहे. (१) कु. \_\_\_\_\_

(२) कु. \_\_\_\_\_ दिवा/ह्यांच्या नावे रुपये \_\_\_\_\_  
 मुदत ठेव प्रमाणपत्र मिळव्यासाठी शिफारस करण्यात येत आहे.

स्वाक्षरी/नाम

दिनांक :- \_\_\_\_\_ जिऱ्हा महिला बाल विकास अधिकारी

प्रति,  
 गठित व बाल विकास अधिकारी (जिऱ्हा परिषद)

प्रपत्र - क  
पालकाने हुनीपत्र

प्रति,

बाल विकास प्रकल्प अधिकारी,  
बाल विकास प्रकल्प कार्यालय, \_\_\_\_\_

मी श्री / श्रीगती \_\_\_\_\_ राठपार, \_\_\_\_\_  
\_\_\_\_\_ ता \_\_\_\_\_  
\_\_\_\_\_ जिल्हा \_\_\_\_\_ वसे हुनीपत्र  
लिहून देतो की, मी माझी मुलगी कु. \_\_\_\_\_ जन्म दिनांक  
विला गाडी कन्या गायत्री पुषारित योजनेतर्गत \_\_\_\_\_  
— लाभासाठी आपल्याकडे, दिनांक / /२०११ रोजी सर्ज सादर केलेला  
आहे.

मी दिनांक रोजी कुटुंब नियोजन शासकिया केली आहे.

सदर योजनेतर्गत मला मिळवारी लाभाची रक्कम ज्या कारणासाठी देण्यात  
आलेली आहे, ( मुलीने शिक्षण/आरोग्य/आडाए ) इ. त्यान कारणासाठी मी सपयोगात आणील.  
तरी न आल्यास मला मिळालेले लाभाची रक्कम व्याजारात चलनाहारे शासनारा परत  
करण्याची हुमी देत आहे.

दिनांक ( आई/वडील दोगांची सही)  
पालकानी सही

समाप्त - उपरोक्त हुनीपत्र माझ्या समाप्त लिहून दिलेले आहे.

सही /-  
संगणवादी सेविका

# 3. FINANCIAL INCENTIVE FOR HAVING A GIRL CHILD (Sukanya Samridhi Yojana)

**FORM SSA -1**

**APPLICATION FOR OPENING AN ACCOUNT UNDER 'SUKANYA SAMRIDHI ACCOUNT'**

To,  
The Postmaster/Manager  
.....  
.....

Sir,

I .....[name of parent/guardian] hereby apply for opening an account under 'Sukanya Samridhi Account' scheme ..... in the name of Kinsuri..... of whom I am the guardian and tender herewith Rs...../ [Rs.....] in cash/Cheque/DD. No..... date..... in initial subscription.

- 1. Name of Account holder [girl child] Ks. ....
- 2. Daughter of (father /mother's name) .....
- 3. Date of Birth .....  
(DD / MM / YYYY)

[In words] .....

- 4. Details of Birth Certificate  
(copy may please be enclosed) .....
- a) Certificate No. ....
- b) Date OF Issue .....
- c) Issuing authority .....

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

- 6. ID details of parent/guardian  
(copy may please be enclosed) .....
- a) Certificate No. ....
- b) Date OF Issue .....
- c) Issuing authority .....

- 7. Address [Present] .....
- [Permanent] .....

- 8. Details of other KYC documents attached .....

I hereby undertake to abide by the provisions / rules of the 'Sukanya Samridhi Account' and amendments issued therein from time to time.

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

Signature or thumb impression of Parent/guardian

Additional Specimen signatures

**For use of Post Office/Bank**


The account has been opened in the name of Ks..... on..... with Rs..... Under 'Sukanya Samridhi Account' scheme

Signature and seal of competent authority.



# 4. FINANCE FOR MICRO ENTERPRISES (MUDRA LOAN – SHISHU)

Application No. : \_\_\_\_\_ Date : \_\_\_\_\_



**प्रधानमंत्री  
मुद्रा  
योजना**

Name of Bank

Photo  
(Signature across photo)

**Application Form for Loan under Pradhan Mantri MudraYojana (PMMY)  
(For Loan upto Rs.50000/- underShishu)**

Name of Bank & Branch from where Loan is required \_\_\_\_\_  
I hereby apply for Cash Credit / Over Draft / Term Loan of Rs. \_\_\_\_\_ for \_\_\_\_\_

Name of Applicant(s)	1. _____ 2. _____	Father's/ Husband's Name	1.Sh. _____ 2.Sh. _____
Constitution (✓)	Individual	Joint	Proprietor
Residential Address	_____		
Business Address	_____		
Date of Birth	Age	Sex : Male / Female	
Education Qualification (✓)	Illiterate	Upto 10th	12th
KYC Document(s)	Voter ID No.	Aadhaar No.	Driving License No.
ID proof(pl. specify)	_____		
Address Proof(pl. specify)	_____		
Telephone No. :	Mobile No. :	E-mail :	
Line of Business	Existing	Period	
Activity (Purpose)	Proposed	_____	
Annual Sales (Rs. in lakh)	Existing :	Proposed :	
Experience, if any	_____		
Social Category (Pls. tick ✓)	General	SC	ST
If Minority (✓)	Buddhists	Muslims	Christians
			Sikhs
			Jains
			Zoroastrians
			Others
Loan Amount Required	CC / OD-Rs _____	Term Loan – Rs _____	
Detail of Existing Account(s), if any	Type (Pls. tick ✓) (Deposit/Loan)	Name of Bank & Branch	
A/c. No.	If Loan A/c, amount of loan taken	Rs.	

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

Date : \_\_\_\_\_  
Place : \_\_\_\_\_

**Thumb impression/Signature of Applicant(s)**

(For Office use only)

Acknowledgement Slip No. .... loan Application No. .... dated \_\_\_\_\_  
Received by \_\_\_\_\_

**Place and Date** **Authorized Signatory (Branch Seal and sign)**

----- Cut here -----

Acknowledgment slip no. .... for loan application under PMMY (Applicants copy)  
Received with thanks from Sh./Smt. .... loan application dated \_\_\_\_\_ for Rs \_\_\_\_\_

**Place and Date** **Authorized Signatory (Branch Seal and sign)**

# 5. FINANCE FOR MICRO ENTERPRISES (MUDRA LOAN – KISHOR & TARUN)

Bank's Logo



Name of the Bank: .....

## LOAN APPLICATION FORM PRADHAN MANTRI MUDRA YOJANA (To be submitted along with documents as per the check list)

### A. For office Use:

Enterprise Name	Application Sl. No.	Name of the Branch	Category
			Shiksha/Kishor/Tarun

### B. Business Information:

Name of the Enterprise						
Constitution	<input checked="" type="checkbox"/> Proprietary	<input type="checkbox"/> Partnership	<input type="checkbox"/> Pvt. Ltd.	<input type="checkbox"/> Ltd. Company	<input type="checkbox"/> Any Others (specify)	
Current Business Address	State			PIN Code		
	Business Premises			<input checked="" type="checkbox"/> Rented	<input type="checkbox"/> Owned	
Telephone No.	Mobile No.		or			
E-mail:						
Business Activity	Existing					
	Proposed					
Date of Commencement (DD/MM/YYYY)						
Whether the Unit is Registered	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No				
If Registered (Please mention Registration no. And the Act under which registered)						
Registered office Address						
Social Category	<input checked="" type="checkbox"/> SC	<input type="checkbox"/> ST	<input type="checkbox"/> OBC	<input type="checkbox"/> Minority Community		
If Minority Community	<input checked="" type="checkbox"/> Buddhist	<input type="checkbox"/> Muslims	<input type="checkbox"/> Christian	<input type="checkbox"/> Sikhs	<input type="checkbox"/> Jains	<input type="checkbox"/> Zoroastrians

### C. Background Information of Proprietor/ Partners/ Directors:

S.No	Name	Date of Birth	Sex	Residential Address with Mobile No.	Academic Qualification	Experience in the line of activity (Years)
1.						
2.						

S.No	Id proof	Id proof no	Address proof	Address proof no	PAN Card/DIN No	Relationship with the officials/ Director of the bank if any
1.						
2.						

**D. Names of Associate Concerns and Nature of Association:**

Names of Associate Concern	Address of Associate Concern	Presently Banking with	Nature of Association Concern	Extent of Interest as a Prop./Partner/ Director or Joint Investor in Associate Concern

**E. Banking/Credit Facilities Existing: (In Rs.)**

Type of Facilities	Presently Banking with	Limit Availed	Outstanding As on .....	Security lodged	Asset classification status
Savings Account		N A		N A	
Current Account		N. A.		N. A.	
Cash Credit					
Term Loan					
LC/BG					
If banking with this bank, customer ID to be given here:					
It is certified that our unit has not availed any loan from any other Bank / Financial Institution in the past and I/we am/are not indebted to any other Bank / Financial Institution other than those mentioned in column no. E above.					

**F. Credit Facilities Proposed:(In Rs.)**

Type of Facilities	Amount	Purpose for which Required	Details of Primary Security Offered (with approx. value to be mentioned)
Cash Credit			
Term Loan			
LC/BG			
Total			

**G.In case of Working Capital: Basis of Cash Credit Limit applied:(In Rs.)**

Actual Sales		Projected						
FY-	FY-	Sales	Working Cycle in Months	Inventory	Debtors	Creditors	Promoter's Contribution	Limits

**H. In case of Term loan requirements, the details of machinery/equipment may be given as under:**

Type of machine / Equipment	Purpose for which required	Name of Supplier	Total Cost of Machine	Contribution being made by the promoters(Rs.)	Loan Required (Rs.)
Total					

Repayment period with Moratorium period requested for	
---	--

**I Past Performance / Future Estimates: (In Rs.)**

Past Performance / Future Estimates (Actual performance for two previous years, estimates for current year and projections for next year to be provided for working capital facilities. However for term loan facilities projections to be provided till the proposed year of repayment of loan)				
	Past Year-II (Actual)	Past Year-I (Actual)	Present Year (Estimate)	Next Year (Projection)
Net Sales				
Net Profit				
Capital (Net Worth in case of Companies)				

**J. Status Regarding Statutory Obligations:**

Statutory Obligations	Whether Complied with (select Yes/No) If not applicable then select N. A.	Remarks (Any details in connection with the relevant obligation to be given)
1. Registration under Shops and Establishment Act		
2. Registration under MSME (Provisional /Final)		
3. Drug License		
4. Latest Sales Tax Return Filed		
5. Latest Income Tax Returns Filed		
6. Any other Statutory dues remaining outstanding		

**K. Declaration:**

I/We hereby certify that all information furnished by me/us is true, correct and complete. I/We have no borrowing arrangements for the unit except as indicated in the application form. There is/are no overdue / statutory dues owed by me/us. I/We shall furnish all other information that may be required by Bank in connection with my/our application. The information may also be exchanged by you with any agency you may deem fit. You, your representatives or Reserve Bank of India or Mndra Ltd., or any other agency as authorised by you, may at any time, inspect/ verify my/our assets, books of accounts etc. in our factory/business premises as given above. You may take appropriate safeguards/action for recovery of bank's dues.

Space for Photo	Space for Photo	Space for Photo
(Signature of Proprietor/partner/ director whose photo is affixed above)		

Date: \_\_\_\_\_

Place: \_\_\_\_\_

**CHECK LIST:** (The check list is only indicative and not exhaustive and depending upon the local requirements at different places addition could be made as per necessity)

- 1) Proof of identity - Self certified copy of Voter's ID card / Driving License / PAN Card / Aadhar Card/Passport.
- 2) Proof of Residence - Recent telephone bill, electricity bill, property tax receipt (not older than 2 months), Voter's ID card, Aadhar Card & Passport of Proprietor/Partners/Directors.
- 3) Proof of SC/ST/OBC/Minority.
- 4) Proof of Identity/Address of the Business Enterprise -Copies of relevant licenses/registration certificates/other documents pertaining to the ownership, identity and address of business unit.
- 5) Applicant should not be defaulter in any Bank/financial institution.
- 6) Statement of accounts (for the last six months), from the existing banker, if any.
- 7) Last two years balance sheets of the units along with income tax/sales tax return etc. (Applicable for all cases from Rs.2 Lacs and above).
- 8) Projected balance sheets for one year in case of working capital limits and for the period of the loan in case of term loan (Applicable for all cases from Rs.2 Lacs and above).
- 9) Sales achieved during the current financial year up to the date of submission of application.
- 10) Project report (for the proposed project) containing details of technical & economic viability
- 11) Memorandum and articles of association of the company/Partnership Deed of Partners etc.
- 12) In absence of third party guarantee, Asset & Liability statement from the borrower including Directors& Partners may be sought to know the net-worth.
- 13) Photos (two copies) of Proprietor/ Partners/ Directors.

**Acknowledgement Slip for loan Application under PradhanMantri MUDRA Yojana**

Office Copy:

Application (system generated/manual) Number		Date of Application	
Name of the Applicant(s)		Loan Amt. Requested for	
Signature of Applicant(s)		Signature of Branch official	



**Acknowledgement Slip for loan Application under PradhanMantri MUDRA Yojana**

Applicants Copy:

Application (system generated/manual) Number		Date of Application	
Name of the Applicant(s)		Loan Amt. Requested for	
Signature of Applicant(s)		Signature of Branch official	

# 6. MICRO CREDIT FINANCE

प्र.का. वि.का. वि.का.

No. 001



अर्जाची क्र. २,९०



संत रोहिदास चर्मोद्योग व चर्मकार विकास महामंडळ मर्यादित, मुंबई

(महाराष्ट्र शासनचा उपक्रम)

लघु ऋण वित्त योजने (MICRO FINANCE) अंतर्गत व्यवसायासाठी कर्ज मागणी अर्ज  
अर्जदाराची वैयक्तिक माहिती

APPL. No. : SRIJCDG / VIRAS / DIVN / PURE

फोटो

- १) अर्जदारी संदर्भ क्र. (आवक वार्षिक) \_\_\_\_\_
- २) पत्नीसंबंधी संदर्भ क्र. \_\_\_\_\_
- ३) व्यवसाय पत्ता (गिऱ्याबंद पत्ता राहिले) \_\_\_\_\_ अर्जदारी क्र. : \_\_\_\_\_  
 \_\_\_\_\_ वार : \_\_\_\_\_  
 \_\_\_\_\_ पेटवत : \_\_\_\_\_
- व्यवसाय पत्ता (गिऱ्याबंद पत्ता राहिले) \_\_\_\_\_
- विवरण : \_\_\_\_\_
- ४) वडीलसंबंधी/पत्नीसंबंधी अर्जक्रमांक : \_\_\_\_\_ फोनक्रमांक क्र. : \_\_\_\_\_  
 \_\_\_\_\_ निवडणूक अर्जदारी क्र. विधानसभे अर्जक्रमांक क्र. \_\_\_\_\_
- ५) अर्जदारी एवढ्या वेळीस (आवक वार्षिक) \_\_\_\_\_ वार्षिक उत्पन्न \_\_\_\_\_ (सहोदारांसह/सहोदारीसह/सहोदारीसह उत्पन्न उत्पन्न)
- ६) कुटुंबातील विधानसभे सदस्यीस वार्षिक उत्पन्न : \_\_\_\_\_ राहता येणे दिला : \_\_\_\_\_

अ.क्र.	अर्जदारी क्र.	वार	उत्पन्न	व्यवसाय/विक्री	वार्षिक उत्पन्न	वार्षिक उत्पन्न	टीप

१) एच.एच.एच.डी.सी./प्राथमिक/बिम्बटून कार्य अथवा यासाठी अनुदान देतले आहे का? अशाप्रकारे खालील तक्त्यात यशिली घाटी.

व्यक्तीचे नांव	पत्ती	बिंबटून नांव व ताळू	बिंबटून कार्य	परक्याची	प्राथमिक/बिम्बटून कार्य	
					अनुदान	दिवस/दिवस
एकूण						

२) इतिहास  
 ये कार्य इतिहास लिहून देणे की, याला संदर्भ यशिली घाटी आहे. ये व.पु.व.वि.प. किंवा या प्राथमिक/बिम्बटून कार्य यशिली घाटी आहे. एच.एच.एच.डी.सी. संस्था अशाप्रकारे त्यात काय काय यशिली घाटी अशाप्रकारे कोण व त्यात काय काय यशिली घाटी अशाप्रकारे कार्य यशिली घाटी आहे. यात काय काय यशिली घाटी अशाप्रकारे कार्य यशिली घाटी आहे. यात काय काय यशिली घाटी अशाप्रकारे कार्य यशिली घाटी आहे. यात काय काय यशिली घाटी अशाप्रकारे कार्य यशिली घाटी आहे.

अर्थदाराची स्वाक्षरी/अंश

अर्थदाराचे नांव \_\_\_\_\_

अर्थदाराच्या यशिली घाटी अशाप्रकारे कार्य यशिली घाटी आहे.

सहाय्य

- १) संदर्भ नंबर : \_\_\_\_\_
- पत्ती : \_\_\_\_\_
- वरील \_\_\_\_\_
- २) संदर्भ नंबर : \_\_\_\_\_
- पत्ती : \_\_\_\_\_
- वरील \_\_\_\_\_

**उद्योगाच्या अहवाल**

- १) उद्योगाचे नाव \_\_\_\_\_
- २) उद्योगाचे वित्तिये कार्य आहे की नाही \_\_\_\_\_
- ३) उद्योगाचे वित्तिये कार्य यशिली घाटी अशाप्रकारे कार्य \_\_\_\_\_
- ४) उद्योगाच्या यशिली घाटी अशाप्रकारे कार्य \_\_\_\_\_

ठिकाण : \_\_\_\_\_ अर्थदाराची स्वाक्षरी/अंश  
 दिनांक : \_\_\_\_\_ (अर्थदाराचे नांव \_\_\_\_\_)

### कार्यालयीन उपयोगकालिता

- 1) यो दि. \_\_\_\_\_ तेथे प्रकल्प संचालन वेळ दिली असून संपूर्ण यंत्रिती सगळ्यांसाठी कार्यालयीन आहे.
- 2) अर्थसंचालक कार्यालयीन व पु.वा.वि. महाराष्ट्र/एन.एन.एन.डी.डी. मिनर वा कार्यालयीन कार्यालयीन वेळेतले आहे/राही. वेळेत अर्थसंचालक कार्यालयीन सुटीत प्रकल्प आहे.  
 कार्य र. \_\_\_\_\_ असून र. \_\_\_\_\_ एकूण र. \_\_\_\_\_  
 परा वेळ र. \_\_\_\_\_ कार्य र. \_\_\_\_\_ असून र. \_\_\_\_\_ एकूण र. \_\_\_\_\_
- 3) अर्थसंचालक कार्यालयीन पूर्णतः वेळेतले आहे. त्यामुळे परा र. १ रें \_\_\_\_\_ वेळेत कार्यालयीन वेळेतले आहे.
- 4) परा अर्थसंचालक प्रकल्प अर्थसंचालक कार्यालयीन आहे परा र. रें \_\_\_\_\_ कार्यालयीन वेळेतले आहे. परा वेळेतले परा प्रकल्प संपूर्ण वेळेतले आहे.
- 5) परा अर्थसंचालक \_\_\_\_\_ वा कार्यालयीन कार्यालयीन वेळेतले आहे. (अर्थसंचालक र. \_\_\_\_\_ )  
 परा अर्थसंचालक प्रकल्प कार्यालयीन वेळेतले आहे.

दिनांक :

(पर \_\_\_\_\_ )

दिनांक :

विशेष कार्यालयीन \_\_\_\_\_

(पर \_\_\_\_\_ )

विशेष अधिकारी \_\_\_\_\_



# 7. LIFE INSURANCE

(Pradhan Mantri Suraksha Bima Yojana)

**LDNO**  
(Name of the Insurance Company)

**LDNB**  
(Name of the Bank)

(I, sign of PFRRY)

**PRADHAN MANTRI SURAKSHA BIMA YOJANA**

## Consent-on-Declaration Form

(To be filled in by members joining the scheme during the specified "Treatment Period")

Agency / DC Code \_\_\_\_\_

Savings Bank Account No.

Date of Entry into the Scheme: <sup>1</sup> June / July / August / September, 2015

<b>1. Name in Full</b> _____	<b>3. Mobile / Contact Number</b> _____
<b>2. Address</b> _____ _____	<b>5. Author No. (if available)</b> _____
<b>3. Date of Birth (As per KYC documents) (dd/mm/yyyy)</b> _____	<b>7. Whether suffering from any disability</b> _____ If yes, details thereof _____
<b>4. Fiscal ID</b> _____	<b>8. Name &amp; Address of the Member, if any, and Relationship with him / her</b> _____
<b>9. Name &amp; Address of Guardian, if member is minor</b> _____	

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

I hereby authorize you to debit my Savings Bank Account with your Branch with Rs.125 (Rupees: Twelve only) plus Service Tax, if applicable, and on or before 31<sup>st</sup> May every subsequent year until further instructions to the contrary (delete out whichever is not applicable) a sum of Rupees: Twelve or a revised amount that may be decided with immediate intimation to me.

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

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

I agree that the cover shall commence from the 1<sup>st</sup> of the month subsequent to the date of enrollment in the scheme.

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

I agree that my membership in the Scheme will remain in force as long as all premiums due are paid and until I have attained age 75 years as on Annual Renewal Date.

I agree to abide by the terms and conditions of the above Scheme. I agree to your conveying my personal details, as required, regarding my enrollment into the Pradhan Mantri Suraksha Bima Yojana to \_\_\_\_\_ (Name of the Insurance Company, to be prepared).

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

Date: \_\_\_\_\_

Signature of the Account Holder

Signature verified  
(Bank Branch Official)

## ACKNOWLEDGEMENT CUM CERTIFICATE OF INSURANCE

We hereby acknowledge receipt of "Consent-on-Declaration Form" from Shri / Smt. \_\_\_\_\_ holding Savings Bank Account No. \_\_\_\_\_, Author No. (if available) \_\_\_\_\_, consenting and authorizing withdrawal from the specified Savings Bank Account to join the Pradhan Mantri Suraksha Bima Yojana with \_\_\_\_\_ (Name of the Insurance Company) under Scheme Policy No. \_\_\_\_\_ covering coverage as per the Scheme, subject to correctness of information provided regarding eligibility and receipt of consideration amount.

**Dist. A Signature of Authorized Bank Official**

# 8. LIFE INSURANCE

(Pradhan Mantri Jeevan Jyoti Bima Yojana)

## PRADHAN MANTRI JEEVAN JYOTI BIMA YOJANA

NAME OF INSURER

NAME OF BANK / POST OFFICE

LOCO

LOCO OF  
SCHEME

LOCO

### CONSENT-AND-DECLARATION FORM

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

I hereby authorize you to debit my account with your Branch with Rs. \_\_\_\_\_ (applicable premium\*) towards premium of life insurance cover of Rs two lakhs under PMJJBY. I further authorize you to deduct in future after 25<sup>th</sup> May and not later than on 1<sup>st</sup> of June every year until further instructions, an amount of Rs.436/- (Rupees four hundred thirty-six only), or any amount as decided from time to time, which may be intimated immediately if and when revised, towards renewal of coverage under the scheme.

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

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

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

\* If the enrolment takes place on any day during the months of -

- June, July & August - Annual premium of Rs. 436/- is payable
- September, October & November - 3 quarters of premium @ Rs. 114.00 i.e. Rs. 342/- is payable.
- December, January & February - 2 quarters of premium @ Rs. 114.00 i.e. Rs. 228/- is payable.
- March, April & May - 1 Quarterly premium @ Rs. 114.00 is payable.

Risk cover will start from the date of auto-debit of premium from the account of the subscriber.

Name of the account holder**		Father's / husband's name**	
Address of the account holder		Name of City / town / village	
Name of District		Name of State	
Pin Code		Mobile number of account holder	
Bank/Post office Account No. **		IFSC Code of Bank Branch**	
Name of the KYC *document submitted		KYC* Id number	
PAN Number, if available**		AADHAAR Number, if available**	
Date of birth **		E-mail Id**	
Name and address of nominee		Date of Birth of nominee	
		Relationship of nominee with the account holder	
Name and address of Guardian / appointee (if nominee is minor)		Relationship of the guardian / appointee with the nominee	
Mobile number of nominee		Mobile number of guardian / appointee	
Email id of nominee		Email id of guardian / appointee	

I hereby enclose a copy of my \_\_\_\_\_ as proof of my identity (KYC\*) and nominate my nominee as above under this scheme. Nominee being minor, his / her guardian is appointed as above.

\* Either of AADHAAR card or Electoral Photo Identity Card (EPIC) or MGNREGA card or Driving License or PAN card or Passport

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

Date: \_\_\_\_\_

Signature

\*\* Confirmed that the applicant's details and signature have been verified from the records available with this Bank / Post Office (or KYC document submitted\* by the applicant, in case it is not available with the bank / Post Office).

Signature of the Bank / Post Office Official

Date:

(Rubber Stamp with bank/ Post office branch name and code)

**For Office Use**

Agent/BC's Name		Agency/BC Code No.	
Bank A/c details of Agent/BC		Signature of Agent/Banking Correspondent	

**ACKNOWLEDGEMENT SLIP CUM CERTIFICATE OF INSURANCE**

We hereby acknowledge receipt of "Consent-cum-Declaration Form" from Shri / Ma. \_\_\_\_\_ holding Bank /Post Office Account No. \_\_\_\_\_ consenting and authorizing auto-debit from the specified Bank /Post Office account to join the Pradhan Mantri Jeevan Jyoti Bima Yojana with \_\_\_\_\_ (Name of the Insurer) for cover under Master Policy No. \_\_\_\_\_, subject to correctness of information provided regarding eligibility and receipt of consideration amount.

**Signature of authorized official of Bank / Post Office**

**Date:**

**Office Seal**

# 9. LIFE INSURANCE

(Aam Aadmi Bima Yojana)



भारतीय जीवन बीमा निगम

आम आदमी बीमा योजना

परिशिष्ट - V

मास्टर पॉलिसी संख्या आ03आ0बी0यो0 /

दावा प्रपत्र  
(Claim Form)

**भाग-अ** (लाभार्थी द्वारा पूर्ण किया जाना है)

1. मृतक सदस्य का नाम व पता :
2. नोटल एजेंसी का नाम व पता :
3. सदस्यता संख्या :
4. योजना में प्रवेश की तिथि :
5. पिता/पति का नाम :
6. (अ) मृत्यु की तिथि : (ब) मृत्यु की तिथि पर आयु :
7. (अ) मृत्यु का स्थान : (ब) मृत्यु का कारण :
8. नामित व्यक्ति का नाम :
9. नामित व्यक्ति का पूर्ण पता :
10. नामित सदस्य के साथ सम्बन्ध :
11. बैंक का नाम व पता और बचत बैंक खाता संख्या

मैं एतद्द्वारा घोषित करता हूँ कि उपरोक्त प्रश्नों के उत्तर पूर्ण रूपेण सत्य है।

(लाभार्थी के हस्ताक्षर)

साक्षी : हस्ताक्षर

नाम : \_\_\_\_\_

स्थान : \_\_\_\_\_

पता : \_\_\_\_\_

तिथि : \_\_\_\_\_

**भाग-ब :** (नोडल एजेंसी द्वारा पूर्ण किया जाना है)

प्रमाणित किया जाता है कि उपयुक्त प्रश्नों के उत्तर पूर्ण रूपेण सही हैं। यह भी प्रमाणित किया जाता है कि मृतक जिला \_\_\_\_\_ राज्य \_\_\_\_\_ का निवासी था, जिसकी उम्र 18 से 50 वर्ष की थी और आम आदमी बीमा योजना का सदस्य था। प्रमाणित है कि लाभार्थी का विवरण सत्यापित है।

गोहर

नोडल एजेंसी / मास्टर पालिसी धारक  
के अधिकृत हस्ताक्षरी के हस्ताक्षर

**भाग-स :**

### प्राप्ति रसीद

हम \_\_\_\_\_ एतद्वारा भारतीय जीवन बीमा निगम से उपरोक्त मास्टर पालिसी के अन्तर्गत सदस्य के जीवन पर देय सभी दावों के पूर्ण, संतोषप्रद एवं अन्तिम रूप से रु० \_\_\_\_\_ (शब्दों में \_\_\_\_\_ ) की प्राप्ति की अभिस्वीकृति देते हैं।

दिनांकित स्थान \_\_\_\_\_ दिवस \_\_\_\_\_ माह \_\_\_\_\_ सन् 20\_\_\_\_\_

गोहर

रसीद टिकट  
नोडल एजेंसी / मास्टर पालिसी धारक  
के अधिकृत हस्ताक्षरी के हस्ताक्षर

**भाग-द :**

कृपया दाना राशि का भुगतान लाभार्थी के बचत बैंक खाता संख्या \_\_\_\_\_ में जमा करने हेतु चेक द्वारा बैंक को प्रेषित करें।

बैंक का नाम एवं पता \_\_\_\_\_

गोहर

नोडल एजेंसी / मास्टर पालिसी धारक  
के अधिकृत हस्ताक्षरी के हस्ताक्षर

# 10. LIFE INSURANCE

(National Family Benefit Scheme)

## FORM

### APPLICATION FORM FOR FAMILY BENEFIT SCHEME

I (To be filled up by the Applicant)

District : ..... Block/Municipality/Panchayat Samiti.

Village/Panchayat/Mohalla/Ward/House No.

1. Name of the Applicant : .....
2. Father's/Husband's name : .....
3. Full Address : .....
4. Category : SC/ST/Armmn/Ladiless/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 :-
  - (1) The total income of my family does not exceed Rs. 5,000/- per annum or more.
  - (2) 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 : .....

Date : ..... Signature or Thumb impression of the Applicant.

II (To be filled up by the Enquiry Team)

Result of Preliminary Enquiry by the Village Panchayat Level team.

1. Age : .....
2. Income : .....
3. Category, domicile : .....
4. Whether applying for the first time? If not, the decision on the last application : .....

Contd. 2

5. **Recommendation :**

Date : .....

Signature of verifying persons at the Village Level  
Panchayat/Urban Local Body.

Full Address : .....

Note : This application should be sent with full particulars to the B.D.O./Municipal Commissioner concerned.

**RECOMMENDATION OF THE B.D.O./MUNICIPAL COMMISSIONER**

Date : .....

Signature of B.D.O./Municipal Commissioner.

**FORM MB - II**

Municipality/Gram Panchayat-wise list of applications 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. Order of the Sanctioning Authority : .....



# 11. SERVICES FOR PEOPLE WITH DISABILITIES (Rail Concession)

## Concession Certificate for Persons with Disabilities(Divyangian)

Concession certificate form for orthopaedically handicapped/paraplegic person/patients/ mentally retarded person/ person with visual impairment with total absence of sight/ person with hearing and speech impairment totally(both afflictions together in the same person)

Paste passport size photograph  
Duly signed and stamped by the issuing Doctor

This is to certify that Km/Shri/Smt. \_\_\_\_\_ whose particulars are furnished below is a benafide ORTHOPAEDICALLY HANDICAPPED/ PARAPLEGIC PERSON/ PATIENTS WHO CANNOT TRAVEL WITHOUT THE ASSISTANCE OF AN ESCORT / MENTALLY RETARDED PERSON WHO CANNOT TRAVEL WITHOUT AN ESCORT/ PERSON WITH VISUAL IMPAIRMENT WITH TOTAL ABSENCE OF SIGHT / PERSON WITH HEARING AND SPEECH IMPAIRMENT TOTALLY (BOTH AFFLICTIONS TOGETHER IN THE SAME PERSON)\*

Particulars:

- a) Address: \_\_\_\_\_  
 b) Father's/Husband's Name: \_\_\_\_\_  
 c) Age: \_\_\_\_\_  
 d) Sex: \_\_\_\_\_  
 e) Nature of Handicap: (To be written by doctor whether the disability is temporary or permanent). : \_\_\_\_\_  
 f) Signature or thumb impression of the person seeking concession ( not necessary for those with both hands missing or non-functional): \_\_\_\_\_

\_\_\_\_\_  
(Signature of Government Doctor#)

Place: \_\_\_\_\_

Date: \_\_\_\_\_

Clear seal of Government Hospital#

Seal containing full name and Registration Number of the Doctor#

\*Strike out where not applicable.

#For PERSON WITH VISUAL IMPAIRMENT WITH TOTAL ABSENCE OF SIGHT, RMP/Head of institution for the blind recognized can also issue certificate for visual impairment(with total absence of sight).

1) The certificate should be issued only to those ORTHOPAEDICALLY HANDICAPPED/ PARAPLEGIC PERSON/ PATIENTS WHO CANNOT TRAVEL WITHOUT THE ASSISTANCE OF AN ESCORT / MENTALLY RETARDED PERSON WHO CANNOT TRAVEL WITHOUT AN ESCORT/ PERSON WITH VISUAL IMPAIRMENT WITH TOTAL ABSENCE OF SIGHT / PERSON WITH HEARING AND SPEECH IMPAIRMENT TOTALLY (BOTH AFFLICTIONS TOGETHER). The photo must be signed and stamped in such a way that doctor's signature and stamp appears partly on the photo and partly on the certificate.

2) For mentally retarded person/ PERSON WITH VISUAL IMPAIRMENT WITH TOTAL ABSENCE OF SIGHT / PERSON WITH HEARING AND SPEECH IMPAIRMENT TOTALLY (BOTH AFFLICTIONS TOGETHER), the certificate will be valid for five years from the date of issue. For temporary disability in the case of orthopaedically/ paraplegic persons, the certificate will be valid for 5 years and in case of permanent disability, the certificate will remain valid for (i) five years, in case of persons upto the age of 25 years, (2) ten years, in case of persons in the age group of 26 to 35 years and (3) in case of persons above the age of 35 years, the certificate will remain valid for whole life of the concerned persons. After expiry of the period of validity of the certificate, the person is required to obtain a fresh certificate.

3) Photocopy of this certificate is accepted for the purpose of grant of concession. The original certificate will have to be produced for inspection at the time of purchase of concessional ticket and during the journey, if demanded.

4) No alteration in the form is permitted.

**दिव्यांगजन के लिए रिवायत प्रमाण पत्र**

कार्यिक रूप से अश्वि विकृति से दिव्यांगजन/अधरंग स्वकितागरीजीमानसिक रूप से कमजोर व्यक्ति/पूर्ण रूप से दृष्टिहीनता वाले व्यक्ति/पूर्ण रूप से श्रवण और बाक हीन व्यक्ति(एक ही व्यक्ति में दोनों अक्षमताएं एक साथ) के लिए रिवायती प्रमाणपत्र संबंधी फार्म

जारी करने वाले डॉक्टर  
द्वारा विपियत रूप से  
हस्ताक्षर किया गया एवं  
मोहर लगाया हुआ  
पासपोर्ट आकार का फोटो  
विचक्षण

यह प्रमाणित किया जाता है कि कुमारी/श्री/श्रीमती \_\_\_\_\_ जिसका विवरण नीचे दिया गया है भारत में अश्वि विकृति से दिव्यांग/अधरंग व्यक्ति/अश्वि है, जो बिना किसी सहायता की सहायता से याच नहीं कर सकता/मानसिक रूप से कमजोर व्यक्ति है, जो सहायता के बिना याच नहीं कर सकता/ पूर्ण रूप से दृष्टिहीन व्यक्ति/ पूर्ण रूप से श्रवण और बाक हीन व्यक्ति (एक ही व्यक्ति में दोनों अक्षमताएं एक साथ)।

विवरण:

- क) पता : \_\_\_\_\_  
 ख) पिता/पति का नाम : \_\_\_\_\_  
 ग) आयु : \_\_\_\_\_  
 घ) लिंग : \_\_\_\_\_  
 ङ) दिव्यांगता किस प्रकार की है: (डॉ. द्वारा लिखा जाए कि अस्थायी या स्थायी है) \_\_\_\_\_  
 च) रिवायत मांगने वाले व्यक्ति का हस्ताक्षर या अंगूठे का निशान (जिनके दोनों हाथ नहीं हैं या काम नहीं कर सकते, उनके लिए आवश्यक नहीं): \_\_\_\_\_

(सरकारी डॉ. के हस्ताक्षर #)

स्थान: \_\_\_\_\_

दिनांक: \_\_\_\_\_

सरकारी अस्पताल की स्पष्ट मोहर #

मोहर में डॉ. का पूरा नाम और रजिस्ट्रेशन सं. #

\* जहां लागू नहीं हो उसे कट दें।

# पूर्ण दृष्टिहीन व्यक्ति के लिए, आरक्षण/अधरंग/अश्वि के लिए मान्यता प्राप्त संस्था का पत्रान भी दृष्टिदोष के लिए (पूर्ण दृष्टिहीनता के साथ) प्रमाणपत्र जारी कर सकता है।

- 1) यह प्रमाणपत्र केवल अश्वि विकृति से दिव्यांग/अधरंग स्वकितागरीजी जो बिना किसी सहायता की सहायता से याच नहीं कर सकता/मानसिक रूप से कमजोर व्यक्ति, जो सहायता के बिना याच नहीं कर सकता/ पूर्ण रूप से दृष्टिहीन व्यक्ति/ पूर्ण रूप से श्रवण और बाक हीन व्यक्ति (दोनों अक्षमताएं), को जारी किया जाना चाहिए। फोटो पर हस्ताक्षर और मोहर इस प्रकार लगनी होनी चाहिए कि डॉक्टर के हस्ताक्षर और मोहर आंशिक रूप से एक साथ फोटो पर और आंशिक रूप से प्रमाणपत्र पर हो।
- 2) मानसिक रूप से कमजोर व्यक्ति/पूर्ण रूप से दृष्टिहीन व्यक्ति/ पूर्ण रूप से श्रवण और बाक हीन व्यक्ति/ (दोनों अक्षमताएं एक साथ), के लिए यह प्रमाण पत्र जारी की गई तरीक से पांच वर्ष के लिए मान्य होगा। अश्वि विकृति से दिव्यांग और अधरंग स्वकितागरीजी के मामले में अस्थायी अक्षमता के लिए यह प्रमाणपत्र 5 वर्ष के लिए मान्य होगा और स्थायी अक्षमता के मामले में यह प्रमाणपत्र (1) 25 वर्ष आयु तक के व्यक्तियों के मामले में 5 वर्ष (2) 26 से 35 वर्ष तक की आयु वाले व्यक्तियों के लिए 10 वर्ष (3) 35 वर्ष से अधिक आयु वाले व्यक्तियों के लिए यह प्रमाणपत्र संबंधित व्यक्तियों के पूरे जीवन के लिए मान्य रहेगा। प्रमाणपत्र की विधिमाम्यता की अवधि समाप्त होने के बाद, व्यक्ति को नया प्रमाणपत्र प्राप्त करना अपेक्षित है।
- 3) रिवायत देने के लिए इस प्रमाण पत्र की फोटोकॉपी भी स्वीकार की जाएगी। मूल प्रमाणपत्र रिवायती रिक्त की खरीद के समय और याच के दौरान, गंदि मांगा जाता है, प्रस्तुत किया जाना आवश्यक होगा।
- 4) इस फॉर्म में किसी प्रकार का परिवर्तन किए जाने की अनुमति नहीं है।

# 12. POST OFFICE RELATED INVESTMENTS/SCHEMES

(Kisan Vikas Patra)

**Form A**  
**[See rule 7(1)]**  
**FORM OF APPLICATION FOR PURCHASE OF KISAN VIKAS PATRA**

Serial No .....

Bank Name.....

To  
Branch Manager,  
.....

I/We hereby tender Rs. .... (Rupees .....  
only) in cash or by cheque/demand draft No. .... dated .....  
drawn on bank ..... for the purchase  
of Kisan Vikas Patra of the type Single/Joint A/Joint B

(a) In the name(s) of ..... S/o/W/o/D/o  
..... and ..... S/o/W/o/D/o  
..... Resident of  
.....

(b) In case of minor, date of birth ..... encashable by  
the minor's Parent/guardian Shri/Smt. ....

2. I nominate the person(s) named below who shall, on my death, receive payment.

Sr. No	Name of Nominee	Full Address	Date of Birth of minor Nominee
1			
2			
3			

3. I/We hereby agree to abide by the Kisan Vikas Patra Rules, 2014.

4. I/We hereby submit copies of following documents relating to my identification and proof of residence.

- .....
- .....
- .....
- .....

5. The Certificate(s) may be made over to we/our agent Authority No .....



**Signature and address of  
Witness of nomination**

.....  
.....

**Signature/Thumb impression of investor  
Date:**

**Address** .....

.....  
.....  
.....

Delete whichever is not applicable

Received the Certificate(s)  
Signature of investor/authorized agent

Date:

**TO BE COMPLETED BY THE BANK**

Serial Nos. of Certificate	Issue Price Rs.....	Date of encashment	Initials of the Bank Official	Remarks like transfer, issue of duplicate etc. with initials
<b>Total</b>				

1. Know Your Customer (KYC) documents as mentioned at Sr. No. 4 above have been received.

Date:

Signature of Branch official

**Round date stamp of Bank  
Signature and designation and stamp of Bank Officer**

# 13. ELECTION CARD

Date of Notification _____									
<b>ELECTION COMMISSION OF INDIA</b> <b>Form 6</b> <b>Application Form for New Voters</b> <i>(See Rules 13(2) and (26) of the Registration of Electors Rules, 1960)</i>									
FORM No. _____ <i>(To be filled by officer)</i>									
<b>To,</b> The Electoral Registration Officer, No. & Name of Assembly Constituency No. <input type="text"/> Name _____ Or No. & Name of Parliamentary Constituency <sup>(*)</sup> No. <input type="text"/> Name _____ <i>(*) Only for Union Territories not having Legislative Assembly</i> I submit application for inclusion of my name in the electoral roll for the above constituency.									
<b>(1)(a) Name (in Official Language of State)</b> First Name followed by Middle Name <input type="text"/> <input type="text"/> Surname (if any) <input type="text"/>									
SPACE FOR PASTING ONE RECENT UNCLIPPED PASSPORT SIZE COLOR PHOTOGRAPH (AS ON 3.5.21 CM) SHOWING FRONTAL VIEW OF FULL FACE WITH WHITE BACKGROUND									
<b>(1)(b) Name (in English in BLOCK LETTERS)</b> First Name followed by Middle Name <input type="text"/> <input type="text"/> Surname (if any) <input type="text"/>									
<i>Disclaimer: If name not filled in English, it will be transcribed by software.</i>									
<b>(2)(a) Name and Surname (in official language of State) of any one of the relatives:-</b> <input type="checkbox"/> Father Or <input type="checkbox"/> Mother Or <input type="checkbox"/> Husband Or <input type="checkbox"/> Wife Or <input type="checkbox"/> Legal Guardian in case of orphan/Third Gender <input type="text"/>									
<b>(2)(b) Name and Surname (in English in BLOCK LETTERS) of the relative mentioned above</b> <input type="text"/>									
<b>(3) Mobile No. of Self (if available) (or)</b> <input type="text"/> Or relative mentioned at Item No. 2									
<b>(4) Email ID of Self (if available) (or)</b> _____ Or relative mentioned at Item No. 2									
<b>(5) Aadhaar Details:- please tick the appropriate box</b> (a) <input type="checkbox"/> Aadhaar Number <input type="text"/> or (b) <input type="checkbox"/> I am not able to furnish my Aadhaar Number because I don't have Aadhaar Number.									
<b>(6) Gender</b> <input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Third Gender									
<b>(7) (a) Date of Birth</b> <input type="text"/>									
<b>(b) Self attested copy of document supporting age proof attached (anyone of the following)</b> <b>(i) Document for Proof of Date of Birth :- (Any one of these)</b> 1. <input type="checkbox"/> Birth certificate issued by Competent Local Body/Municipal Authority/Registrar of Births & Deaths 2. <input type="checkbox"/> Aadhaar Card      3. <input type="checkbox"/> PAN Card      4. <input type="checkbox"/> Driving License 5. <input type="checkbox"/> Certificates of Class X or Class XII issued by CBSE/KCSE/ State Education Boards, if it contains Date of Birth      6. <input type="checkbox"/> Indian Passport <b>(ii) Any Other Document for Proof of Date of Birth:- (If none of the above documents is available) [Pl. Specify]</b>									
<b>(8) (a) Present Ordinary Residence (Full Address)</b> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;">House/Building/Apartment No.</td> <td style="width: 50%;">Street/Area/Locality/ Mohalla/Road</td> </tr> <tr> <td>Town/Village</td> <td>Post Office</td> </tr> <tr> <td>Pin Code</td> <td>Tehsil/Taluka/Mandal</td> </tr> <tr> <td>District</td> <td>State/UT</td> </tr> </table>		House/Building/Apartment No.	Street/Area/Locality/ Mohalla/Road	Town/Village	Post Office	Pin Code	Tehsil/Taluka/Mandal	District	State/UT
House/Building/Apartment No.	Street/Area/Locality/ Mohalla/Road								
Town/Village	Post Office								
Pin Code	Tehsil/Taluka/Mandal								
District	State/UT								

(b) Self-attested copy of address proof either in the name of applicant or any one of parents/spouse/adult child, if already enrolled as elector at the same address. (Attach copies of them)

(i) Document for proof of residence :- (Any one of these)

1. <input type="checkbox"/> Water/Electricity/Gas connection Bill for that address (atleast 1 year)	2. <input type="checkbox"/> Aadhaar Card
3. <input type="checkbox"/> Current passbook of Nationalized/Scheduled Bank/Post Office	4. <input type="checkbox"/> Indian Passport
5. <input type="checkbox"/> Revenue Department's Land Owning records including Khas Bahi	
6. <input type="checkbox"/> Registered Rent Lease Deed (in case of tenant)	7. <input type="checkbox"/> Registered Sale Deed (in case of own house)

(ii) Any Other document for Proof of residence :-  
 (If none of the above documents is available) (Pl. Specify) # \_\_\_\_\_

(9) Category of disability, if any (Optional)  Locomotive  Visual  Deaf & Dumb  
 If any other (Give description) \_\_\_\_\_

Percentage of disability:  %; Certificate attached (tick the appropriate box)  Yes  No

(10) The details of my family member already included in the electoral roll at current address with whom I currently reside are as under:  
 Name of family member: \_\_\_\_\_ Relationship with applicant \_\_\_\_\_  
 His/Her EPIC no.: \_\_\_\_\_

**DECLARATION**

I HEREBY DECLARE that to the best of my knowledge and belief:-

(i) I am a citizen of India and place of my birth is- Village/Town \_\_\_\_\_  
 District \_\_\_\_\_ State/UT \_\_\_\_\_

(ii) I am ordinarily a resident at the address mentioned at Sr. No. 8(a) in Form 6 since \_\_\_\_\_ (mention month and year)

(iii) I am applying for inclusion in Electoral Roll for the first time and my name is not included in any Assembly Constituency/ Parliamentary Constituency.

(iv) I don't possess any of the mentioned documents for proof of Date of Birth/Age. Therefore, I have enclosed \_\_\_\_\_ (Name of the document) in support of age proof (Strike off, if not applicable).

(v) I am aware that making the above statement or declaration in relation to this application which is false and which I know or believe to be false or do not believe to be true, is punishable under Section 31 of Representation of the People Act, 1950 (43 of 1950) with imprisonment for a term which may extend to one year or with fine or with both.

Date: \_\_\_\_\_  
 Place: \_\_\_\_\_ Signature of Applicant/Left Hand Thumb Impression \_\_\_\_\_

*Accessibility Instructions:- In the light of provisions of Rights of Persons with Disabilities Act 2016 and Rights of Persons with Disabilities Rules, 2017, in case of persons with intellectual disability, autism, cerebral palsy and multiple disabilities etc., signature or left hand thumb impression of person with disability, or signature or left hand thumb impression of his/her legal guardian will be required.*

**Notes-**

- \* In case of a married female applicant, name of Husband may preferably be mentioned.
- \* Submission of self-attested copy of mentioned documents will ensure speedy delivery of services.
- † In case none of the mentioned documents is available, field verification is must. As for example, category like homeless Indian citizens who are otherwise eligible to become electors but do not possess any documentary proof of ordinary residence, Electoral Registration Officer shall designate an officer for field verification.

☑ Acknowledgement/Receipt for application ☑

Acknowledgment Number \_\_\_\_\_ Date \_\_\_\_\_  
 Received the application in Form 6 of Shri/Smt./Ms. \_\_\_\_\_  
 [Applicant can refer the Acknowledgment No. to check the status of application.]

Name/Signature of ERO/AERO/BLO

**GUIDELINES FOR FILLING UP THE APPLICATION**  
**FORM-6**

**1. General Instructions:-**

(a) The application will be addressed to the Electoral Registration Officer (ERO) of the Assembly Constituency (AC)/Parliamentary Constituency (PC) in which the applicant is ordinarily residing. In case the applicant does not know or has any doubt about number and name of Assembly Constituency / Parliamentary Constituency, assistance may be extended by the Electoral Registration Officer and the applications will not be rejected on the ground of not mentioning of number and name of Assembly Constituency / Parliamentary Constituency.

(b) The applicant can fill entries of the application either in English or official language of the state and this will not be a ground for rejection of application.

(c) A service personnel, applying for enrolment as general elector in the electoral roll at his place of posting at a post station, should ensure that he is not already enrolled as service elector or general elector in some other constituency.

\***(d) Photograph:** A recent good quality passport size unsigned colour photograph (4.5cm X 3.5cm) with white background should be pasted in the space provided. Eyes must be open and both edges of face must be clearly visible.

(e) Elector's Photo Identity Card (EPIC). EPIC will be delivered at given postal address after enrolment, free of cost through speed post under proper acknowledgment.

2. **Item (1) \* (Name):** The exact name and spelling should be furnished in both official language of the State and English. If filled in only one language, system will transliterate automatically in other language which may lead to spelling mistakes.

3. **Item (2a) & (2b) (Name and Surname of Relative):** In case of a married female applicant, name of husband may preferably be mentioned. (Strike off the inapplicable options in the column)

4. **Item (5) Aadhaar Details:** Aadhaar Number should be furnished for the purpose of authentication of entries. If the applicant does not have Aadhaar number, the same may be mentioned in box of item 5 (b).

**5. Item (6) (Gender):**

\***(a)** Gender in the appropriate box provided for 'Male' / 'Female' / 'Third Gender' should clearly be tick marked.

**(b)** Applicants belonging to Third Gender may indicate their sex as 'Male' or as 'Female' or as 'Third Gender'.

**6. Item 7(a)(b) (Date of Birth):**

\***(a)** A self attested copy of one of the documents mentioned in the form can be attached as age proof. Submission of a document mentioned in the form will ensure speedy registration and delivery of services.

**(b)** If none of the documents mentioned in the form is available, the applicant should enclose some other document in support of age proof; and name of the said document should be mentioned in item 7(a) and item (iv) of 'DECLARATION' part in Form. In such case, the applicant will have to appear personally before Electoral Registration Officer or any other officer designated by him for verification.

**7. Item 8 (Present Ordinary Residence):**

\***(a)** Complete postal address with PIN code should be mentioned along with a self attested copy of any of the mentioned documents in name of applicant/parents/spouse as proof of ordinary residence.

**(b)** Necessary field verification shall be made in cases of Homeless Indian Citizens living in slums/pavements and sex workers having no documentary proof of ordinary residence, provided they are otherwise eligible for enrolment.

**(c)** Students, who are eligible for enrolment, can be enrolled either at their parent's place or at the hostel/institution where they are ordinarily residing.

8. \***DECLARATION:** All entries in "DECLARATION" portion should be completed in all respects. Please note that giving any false statement made in the DECLARATION portion is a punishable offence under Section 31 of the Representation of People Act, 1950 with imprisonment with a fine which may extend to one year or with fine or with both.

\*\*\*\*\*







# 15. PAN CARD FORM

**INCOME-TAX RULES, 1962**  
Form No. 49A

**Application for Allotment of Permanent Account Number**  
(In the case of Indian Citizens/Indian Companies/Partnership Firms incorporated in India/  
Unincorporated entities formed in India)  
See Rule 114

To avoid mistake (s) please follow the accompanying instructions and examples before filling up the form

Only  
Individuals  
with PAN  
No. 49A  
23-05

Assessing officer (AO code)

Area code	AO type	Range code	AO No.

Only  
Individuals  
with PAN  
No. 49A  
23-05

Sign / Ink / Blue Ink/Indelible ink/Use blue ink

Signature (of Trust's trustee)

**61.**  
DATE NECESSARY REQUIRE ONE'S PERMANENT ACCOUNT NUMBER BE ALLOTTED TO HIM/HER.  
DATE ONE MUST BE NECESSARILY FURNISHED:

**1** Full Name (Full expanded name to be mentioned as appearing in proof of identity/date of birth/address documents; initials are not permitted)

Please select title,  as applicable  Shri  Smt  M/s  M/s

Last Name / Surname

First Name

Middle Name

**2** Abbreviations of the above name, as you would like it, to be printed on the PAN card

**3** Have you ever been known by any other name?  Yes  No (please tick as applicable)

If yes, please give the other name

Please select title,  as applicable  Shri  Smt  M/s  M/s

Last Name / Surname

First Name

Middle Name

**4** Gender (for individual applicants only) (please tick as applicable)  Male  Female  Transgender

**5** Date of Birth/Incorporation/Agreement of Partnership or Trust Date/Formation of Body of Individuals or Association of Persons

Day Month Year

**6** Details of Parents (applicable only for individual applicants)

Whether mother is a single parent and you wish to apply for PAN by furnishing the name of your mother only?  
Yes  No  (please tick as applicable)

If yes, please fill in mother's name in the appropriate space provide below

Mother's Name (Mandatory except where mother is a single parent and PAN is applied by furnishing the name of mother only)

Last Name/Surname

First Name

Middle Name

Mother's Name (optional except where mother is a single parent and PAN is applied by furnishing the name of mother only)

Last Name/Surname

First Name

Middle Name

Select the name of either father or mother which you wish to be printed on PAN card (Initial one only)  
 Father's name  Mother's name (Please tick as applicable)

(In case no option is provided then PAN card will be issued with father's name except where mother is a single parent and you wish to apply for PAN by furnishing name of the mother only)

**7** Address

Residence Address

Flat / Room / Door / Block No.

Name of Premises / Building / Village

Road / Street / Lane/Post Office

Area / Locality / Taluk/ Sub-Division

Town / City / District

State / Union Territory

Pincode / Zip code

Country Name

**Office Address**  
 Name of office  
 Flat / Room / Door / Block No  
 Name of Premises / Building / Village  
 Road / Street / Lane/Post Office  
 Area / Locality / Taluka/ Sub- Division  
 Town / City / District  
 State / Union Territory

Pincode / Zip code										Country Name									
--------------------	--	--	--	--	--	--	--	--	--	--------------	--	--	--	--	--	--	--	--	--

8 Address for Communication  Residence  Office (Please tick as applicable)

9 Telephone Number & Email ID details

Country code	Area/STD Code	Telephone / Mobile number
<input type="text"/>	<input type="text"/>	<input type="text"/>

Email ID

10 Status of applicant

Please select status.  as applicable

<input type="checkbox"/> Individual	<input type="checkbox"/> Hindu undivided family	<input type="checkbox"/> Company	<input type="checkbox"/> Partnership Firm	<input type="checkbox"/> Government
<input type="checkbox"/> Trusts	<input type="checkbox"/> Body of Individuals	<input type="checkbox"/> Local Authority	<input type="checkbox"/> Artificial Juridical Persons	<input type="checkbox"/> Association of Persons
			<input type="checkbox"/> Limited Liability Partnership	

11 Registration Number (for company, firms, LLPs etc.)

12 In case of a person, who is required to quote Aadhaar number or the Enrolment ID of Aadhaar application form as per section 135AA,  
 Please mention your **AADHAAR** number (if allotted)   
**If AADHAAR number is not allotted** please mention the Enrolment ID of Aadhaar application form:  
  
 Name as per AADHAAR letter or copy or as per the Enrolment ID of Aadhaar application form:

13 Source of Income Please select  as applicable

<input type="checkbox"/> Salary	<input type="checkbox"/> Income from Business / Profession	Business/Profession code <input style="width: 20px;" type="text"/>	[For Code: Refer Instructions]	<input type="checkbox"/> Capital Gains
<input type="checkbox"/> Income from House property				<input type="checkbox"/> Income from Other sources
				<input type="checkbox"/> NO INCOME

14 Representative Assessee (RA)  
 Full name, address of the Representative Assessee, who is assessable under the Income Tax Act in respect of the person, whose particulars have been given in the column 1-13.  
 Full Name (Full expanded name : Initials are not permitted)

Please select title,  as applicable  Sir  Smt.  Kumari  Ms.

Last Name / Surname  
 First Name  
 Middle Name

Address

Flat / Room / Door / Block No									
Name of Premises / Building / Village									
Road / Street / Lane/Post Office									
Area / Locality / Taluka/ Sub- Division									
Town / City / District									
State / Union Territory									
Pincode									

15 Documents submitted as Proof of Identity (POI), Proof of Address (POA) and Proof of date of Birth (POB)  
 I/We have enclosed  as proof of identity,   
 as proof of address and  as proof of date of birth  
 [Please refer to the instructions (as specified in Rule 41A of IT, Rules, 1962) for list of mandatory required documents to be submitted as applicable]

16 I/We  the applicant, in the capacity of   
 do hereby declare that what is stated above is true to the best of my/our information and belief.

Place

Date

D D M M Y Y Y Y

Signature / Left Thumb Impression of Applicant/Trade the box

**INSTRUCTIONS FOR FILLING FORM 48A**

- (a) Form to be filled legibly in **BLOCK LETTERS** and preferably in **BLACK INK**. Form should be filled in **English only**
- (b) Each box, wherever provided, should contain only one character (alphabet/number/punctuation sign) leaving a blank box after each word.
- (c) Individual applicants should affix two recent colour photographs with white background (size 3.5 cm x 2.5 cm) in the space provided on the form. The photographs should not be stapled or clipped to the form. The clarity of image on PAN card will depend on the quality and clarity of photograph affixed on the form.
- (d) Signature / Left hand thumb impression should be provided across the photo affixed on the left side of the form in such a manner that portions of signature/impression is on photo as well as on form.
- (e) Signature /Left hand thumb impression should be **within the box** provided on the right side of the form. The signature should not be on the photograph affixed on right side of the form. If there is any mark on this photograph such that it hinders the clear visibility of the face of the applicant, the application will not be accepted.
- (f) Thumb impression, if used, should be attested by a Magistrate or a Notary Public or a Gazetted Officer under official seal and stamp.
- (g) AO code (Area Code, AO Type, Range Code and AO Number) of the Jurisdictional Assessing Officer must be filled up by the applicant. These details can be obtained from the Income Tax Office or PAN Centre or websites of PAN Service Providers on [www.unicode.com](http://www.unicode.com) or [www.fin-nsdl.com](http://www.fin-nsdl.com)
- (h) Guidelines for filling the Form 48A:

Item No.	Item Details	Guidelines for filling the form																																																																																																																																																																																																																													
1	Full Name	<p><b>Please select appropriate title.</b> Do not use abbreviations in the First and the Last name/Surname. For example RAVIKANT should be written as :</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 25%;">Last Name/Surname</td> <td>R</td><td>A</td><td>V</td><td>I</td><td>K</td><td>A</td><td>N</td><td>T</td> <td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td> </tr> <tr> <td>First Name</td> <td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td> <td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td> </tr> <tr> <td>Middle Name</td> <td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td> <td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td> </tr> </table> <p>For example SURESH BARDHA should be written as :</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 25%;">Last Name/Surname</td> <td>S</td><td>A</td><td>R</td><td>D</td><td>A</td> <td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td> </tr> <tr> <td>First Name</td> <td>S</td><td>U</td><td>R</td><td>E</td><td>S</td><td>H</td> <td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td> </tr> <tr> <td>Middle Name</td> <td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td> <td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td> </tr> </table> <p>For example POONAM RAM NARAYAN should be written as:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 25%;">Last Name/Surname</td> <td>N</td><td>A</td><td>R</td><td>A</td><td>T</td><td>A</td><td>N</td> <td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td> </tr> <tr> <td>First Name</td> <td>P</td><td>O</td><td>O</td><td>N</td><td>A</td><td>M</td> <td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td> </tr> <tr> <td>Middle Name</td> <td>R</td><td>A</td><td>V</td><td>I</td> <td></td><td></td><td></td><td></td> <td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td> </tr> </table> <p>For example SATYAM VENKAT M. K. RAO should be written as :</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 25%;">Last Name/Surname</td> <td>R</td><td>A</td><td>O</td> <td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td> </tr> <tr> <td>First Name</td> <td>S</td><td>A</td><td>T</td><td>Y</td><td>A</td><td>M</td> <td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td> </tr> <tr> <td>Middle Name</td> <td>V</td><td>E</td><td>N</td><td>K</td><td>A</td><td>T</td><td>M</td><td>K</td> <td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td> </tr> </table>	Last Name/Surname	R	A	V	I	K	A	N	T											First Name																			Middle Name																			Last Name/Surname	S	A	R	D	A													First Name	S	U	R	E	S	H												Middle Name																			Last Name/Surname	N	A	R	A	T	A	N											First Name	P	O	O	N	A	M												Middle Name	R	A	V	I															Last Name/Surname	R	A	O															First Name	S	A	T	Y	A	M												Middle Name	V	E	N	K	A	T	M	K									
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		<p>For example <b>M. B. KANDASWAMY (MADURAI SOMASUNDRAM KANDASWAMY)</b> should be written as :</p> <table border="1" data-bbox="492 218 1421 415"> <tr> <td>Last Name/Surname</td> <td>K</td><td>A</td><td>N</td><td>D</td><td>A</td><td>S</td><td>W</td><td>A</td><td>M</td><td>Y</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td> </tr> <tr> <td>First Name</td> <td>M</td><td>A</td><td>D</td><td>U</td><td>R</td><td>A</td><td>I</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td> </tr> <tr> <td>Middle Name</td> <td>S</td><td>O</td><td>M</td><td>A</td><td>S</td><td>U</td><td>N</td><td>D</td><td>R</td><td>A</td><td>M</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td> </tr> </table> <p>Applicants other than "Individuals" may ignore above instructions.  <b>Non Individuals should write their full name starting from the first block of Last Name/Surname. If the name is longer than the space provided for the last name, it can be continued in the space provided for First and Middle Name.</b></p> <p>For example <b>XYZ DATA CORPORATION (INDIA) PRIVATE LIMITED</b> should be written as :</p> <table border="1" data-bbox="492 604 1421 802"> <tr> <td>Last Name/Surname</td> <td>X</td><td>Y</td><td>Z</td><td></td><td>D</td><td>A</td><td>T</td><td>A</td><td></td><td>C</td><td>O</td><td>R</td><td>P</td><td>O</td><td>R</td><td>A</td><td>T</td><td>I</td><td>O</td><td>N</td><td></td><td>{</td><td>I</td><td>N</td><td>D</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td> </tr> <tr> <td>First Name</td> <td></td><td></td><td></td><td></td><td>I</td><td>A</td><td></td><td></td><td></td><td>P</td><td>R</td><td>I</td><td>V</td><td>A</td><td>T</td><td>E</td><td></td><td>L</td><td>I</td><td>M</td><td>I</td><td>T</td><td>E</td><td>D</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td> </tr> <tr> <td>Middle Name</td> <td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td> </tr> </table> <p>For example <b>MANOJ MAFATLAL DAVE (HUF)</b> should be written as :</p> <table border="1" data-bbox="492 844 1421 1041"> <tr> <td>Last Name/Surname</td> <td>M</td><td>A</td><td>N</td><td>O</td><td>J</td><td></td><td>M</td><td>A</td><td>F</td><td>A</td><td>T</td><td>L</td><td>A</td><td>L</td><td></td><td>D</td><td>A</td><td>V</td><td>E</td><td></td><td>{</td><td>H</td><td>U</td><td>F</td><td>}</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td> </tr> <tr> <td>First Name</td> <td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td> </tr> <tr> <td>Middle Name</td> <td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td> </tr> </table> <p>In case of Company, the name should be provided without any abbreviations. For example, different variations of "Private Limited" viz. Pvt Ltd, Private Ltd, Pvt Limited, P Ltd, P. Ltd., P. Ltd are not allowed. It should be "Private Limited" only.  In case of sole proprietorship concern, the proprietor should apply for PAN in his/her own name.  Name should not be prefixed with any title such as Shri, Smt, Kumari, Dr., Major, M/s etc.</p>	Last Name/Surname	K	A	N	D	A	S	W	A	M	Y																									First Name	M	A	D	U	R	A	I																												Middle Name	S	O	M	A	S	U	N	D	R	A	M																								Last Name/Surname	X	Y	Z		D	A	T	A		C	O	R	P	O	R	A	T	I	O	N		{	I	N	D									First Name					I	A				P	R	I	V	A	T	E		L	I	M	I	T	E	D											Middle Name																																			Last Name/Surname	M	A	N	O	J		M	A	F	A	T	L	A	L		D	A	V	E		{	H	U	F	}										First Name																																			Middle Name																																		
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2	<p>Abbreviation of the full name to be printed on the PAN card</p>	<p>Individual applicants should provide full/abbreviated name to be printed on the PAN card. Name, if abbreviated, should necessarily contain the last name. For example:</p> <p><b>BATYAM VENKAT M. K. RAO</b> which is written in the Name field as :</p> <table border="1" data-bbox="492 1335 1421 1533"> <tr> <td>Last Name/Surname</td> <td>R</td><td>A</td><td>O</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td> </tr> <tr> <td>First Name</td> <td>S</td><td>A</td><td>T</td><td>Y</td><td>A</td><td>M</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td> </tr> <tr> <td>Middle Name</td> <td>V</td><td>E</td><td>N</td><td>K</td><td>A</td><td>T</td><td></td><td>M</td><td></td><td>K</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td> </tr> </table> <p>Can be written as in "Name to be printed on the PAN Card" column as  <b>BATYAM VENKAT M. K. RAO</b> or  <b>S. V. M. K. RAO</b> or  <b>SATYAM V. M. K. RAO</b></p> <p>For non Individual applicants, this should be same as last name field in Item no. 1 above.</p>	Last Name/Surname	R	A	O																															First Name	S	A	T	Y	A	M																												Middle Name	V	E	N	K	A	T		M		K																																																																																																																																																																																																																																											
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3	<p>Have you ever been known by any other name?</p>	<p>If applicant selects "Yes", then it is mandatory to provide details of the other name. Instructions in Item No. 1 with respect to name apply here. Title should be similar to the title mentioned in Item No. 1.</p>																																																																																																																																																																																																																																																																																																																										

4	Gender	This field is mandatory for Individuals. Field should be left blank in case of other applicants.																
5	Date of Birth/Incorporation / Agreement / Partnership or Trust Deed / Formation of Body of Individuals / Association of Persons	<p>Date cannot be a future date. Date: 2nd August 1975 should be written as:</p> <table border="1" style="margin-left: 20px;"> <tr> <td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td> </tr> <tr> <td>0</td><td>2</td><td>0</td><td>8</td><td>1</td><td>9</td><td>7</td><td>5</td> </tr> </table> <p>Relevant date for different categories of applicants is:            Individual: Actual Date of Birth; Company: Date of Incorporation; Association of Persons: Date of formation/creation; Trusts: Date of creation of Trust Deed; Partnership Firms: Date of Partnership Deed; LLPs: Date of Incorporation/Registration; HUFs: Date of creation of HUF and for ancestral HUF date can be 01-01-0001 where the date of creation is not available.</p>	D	D	M	M	Y	Y	Y	Y	0	2	0	8	1	9	7	5
D	D	M	M	Y	Y	Y	Y											
0	2	0	8	1	9	7	5											
6	Details of Parents (Applicable to Individuals only)	<p>Instructions in Item No.1 with respect to name apply here.</p> <p><u>Father's Name:</u> It is mandatory for Individual applicants to provide father's name. Married woman applicant should also give father's name and not husband's name.</p> <p><u>Mother's Name:</u> This is an optional field.</p> <p>Appropriate flag should be selected to indicate the name (out of the father's name and mother's name given in the form) to be printed on the PAN card.</p> <p>If none of the option is selected, then father's name shall be considered for printing on the PAN card.</p>																
7	Address - Residence and office	<p><b>R - RESIDENCE ADDRESS:</b>            For Individuals, HUF, AOP, BOI or AJP, residential address is mandatory. Other applicants should leave this field blank.</p> <p><b>O - Office Address:</b>            (1) Name of Office and address to be mentioned in case of individuals having source of income as salary or business/profession (Item No.13).            (2) In case of Firm, LLP, Company, Local Authority and Trust, name of office and complete address of office is mandatory.</p> <p>For all categories of applicants, it is necessary to mention complete address and the details of Town/ City/District, State/Union Territory and PINCODE are mandatory.</p> <p>In case, a foreign address is provided then it is mandatory to provide Country Name along with ZIP Code of the country.</p>																
8	Address for communication	Individuals/HUFs/AOP/BOI/AJP may indicate either 'Residence' or 'Office' and other applicants should necessarily indicate 'Office' as the Address for Communication. All communication will be sent at the address indicated in this field.																
9	Telephone Number and Email ID	<p>(1) Telephone number should include country code (ISD code) and STD code or Mobile No. should include Country code (ISD Code).</p> <p>For example :</p> <p>(i) Telephone number 23666706 of Delhi should be written as</p> <table border="1" style="margin-left: 20px;"> <tr> <td>Country code</td> <td>STD Code</td> <td>Telephone Number / Mobile number</td> </tr> <tr> <td>01</td> <td>11</td> <td>23666706</td> </tr> </table> <p>Where '01' is the country code of India and 11 is the STD Code of Delhi.</p> <p>(ii) Mobile number 9102511111 of India should be written as</p> <table border="1" style="margin-left: 20px;"> <tr> <td>Country code</td> <td>STD Code</td> <td>Telephone Number / Mobile number</td> </tr> <tr> <td>91</td> <td></td> <td>9102511111</td> </tr> </table> <p>Where '91' is the country code of India.</p> <p>(2) It is mandatory for the applicants to mention either their "Telephone number" or valid "e-mail id" so that they can be contacted in case of any discrepancy in the application and/or for receiving PAN through e-mail.</p> <p>(3) Application status updates are sent using the SMS facility on the mobile numbers mentioned in the application form.</p>	Country code	STD Code	Telephone Number / Mobile number	01	11	23666706	Country code	STD Code	Telephone Number / Mobile number	91		9102511111				
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10	Status of Applicant	This field is mandatory for all categories of applicants. In case of 'Limited Liability Partnership', the PAN will be allotted in 'Firm' status.																
11	Registration number	Not applicable to Individuals and HUFs. Mandatory for 'Company'. Company should mention registration number issued by the Registrar of Companies. Other applicants may mention registration number issued by any State or Central Government Authority.																

12	In case of citizen of India	AADHAAR number, if allotted, has to be quoted (supported by copy of AADHAAR lettercard)																																												
13	Source of Income	<p>It is mandatory to indicate at least one of the sources of income, as mentioned in the form. In case, the income from business/profession is selected by the applicant then an appropriate business/ profession code should be mentioned.</p> <p>Please refer the table given below to select the business/profession code:</p> <table border="1" data-bbox="456 653 1479 1129"> <thead> <tr> <th>Code</th> <th>Business/ Profession</th> <th>Code</th> <th>Business/ Profession</th> </tr> </thead> <tbody> <tr> <td>01</td> <td>Medical Profession and Business</td> <td>11</td> <td>Films, TV and such other entertainment</td> </tr> <tr> <td>02</td> <td>Engineering</td> <td>12</td> <td>Information Technology</td> </tr> <tr> <td>03</td> <td>Architecture</td> <td>13</td> <td>Builders and Developers</td> </tr> <tr> <td>04</td> <td>Chartered Accountant/ Accountancy</td> <td>14</td> <td>Members of Stock Exchange, Share Brokers and Sub-Brokers</td> </tr> <tr> <td>05</td> <td>Interior Decoration</td> <td>15</td> <td>Performing Arts and Yatra</td> </tr> <tr> <td>06</td> <td>Technical Consultancy</td> <td>16</td> <td>Operation of Ships, Hovercraft, Aircrafts or Helicopters</td> </tr> <tr> <td>07</td> <td>Company Secretary</td> <td>17</td> <td>Plying Taxis, Lorries, Trucks, Buses or other Commercial Vehicles</td> </tr> <tr> <td>08</td> <td>Legal Practitioner and Solicitors</td> <td>18</td> <td>Ownership of Horses or Jockeys</td> </tr> <tr> <td>09</td> <td>Government Contractors</td> <td>19</td> <td>Cinema Halls and Other Theatres</td> </tr> <tr> <td>10</td> <td>Insurance Agency</td> <td>20</td> <td>Others</td> </tr> </tbody> </table>	Code	Business/ Profession	Code	Business/ Profession	01	Medical Profession and Business	11	Films, TV and such other entertainment	02	Engineering	12	Information Technology	03	Architecture	13	Builders and Developers	04	Chartered Accountant/ Accountancy	14	Members of Stock Exchange, Share Brokers and Sub-Brokers	05	Interior Decoration	15	Performing Arts and Yatra	06	Technical Consultancy	16	Operation of Ships, Hovercraft, Aircrafts or Helicopters	07	Company Secretary	17	Plying Taxis, Lorries, Trucks, Buses or other Commercial Vehicles	08	Legal Practitioner and Solicitors	18	Ownership of Horses or Jockeys	09	Government Contractors	19	Cinema Halls and Other Theatres	10	Insurance Agency	20	Others
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14	Name and address of Representative Assessee	<p>Section 160 of Income Tax Act, 1961 provides that any 'specified person' (assessee) can be represented through Representative Assessee. Therefore, this column should be filled in by representative assessee only as specified in Section 160 of the Income-tax Act, 1961, such as, an agent of the non-resident, guardian or manager of a minor, lunatic or idiot, Court of Wards, Administrator General, Official Trustee, receiver, manager, trustee of a Trust including Will.</p> <p>This field will contain particulars of the Representative Assessee. This field is mandatory if applicant is minor, deceased, idiot, lunatic or mentally retarded. Columns 1 to 13 will contain details of person on whose behalf this application is submitted.</p> <p>Proof of Identity and Proof of address are also required for representative assessee.</p>																																												
15	Proof of Identity, Proof of Address and Proof of Date of Birth documents	<p>It is mandatory to attach proof of identity, proof of address and proof of date of birth with PAN application. Documents should be in the name of applicant. List of documents which will serve as proof of identity, address and date of birth for each status of applicant is as given below:</p>																																												

**Document acceptable as proof of identity, address and date of birth as per Rule 114 of Income Tax Rules, 1962**

Proof of Identity	Proof of Address	Proof of date of birth
Indian Citizens (including those posted outside India)		
<b>Individuals &amp; HUF</b>		
<p>(I) Copy of</p> <ol style="list-style-type: none"> <li>Aadhaar Card issued by the Unique Identification Authority of India; or</li> <li>Elector's photo identity card; or</li> <li>Driving License; or</li> <li>Passport; or</li> <li>Ration card having photograph of the applicant; or</li> <li>Arm's license; or</li> <li>Photo identity card issued by the Central Government or State Government or Public Sector Undertaking; or</li> <li>Pensioner card having photograph of the applicant; or</li> <li>Central Government Health Service Scheme Card or Ex-Servicemen Contributory Health Scheme photo card; or</li> </ol> <p>(II) Certificate of identity in Original signed by a Member of Parliament or Member of Legislative Assembly or Municipal Councillor or a Gazetted officer, as the case may be; or</p> <p>(III) Bank certificate in Original on letter head from the branch (along with name and stamp of the issuing officer) containing duly attested photograph and bank account number of the applicant</p>	<p>(I) Copy of</p> <ol style="list-style-type: none"> <li>Aadhaar Card issued by the Unique Identification Authority of India; or</li> <li>Elector's photo identity card; or</li> <li>Driving License; or</li> <li>Passport; or</li> <li>Passport of the spouse; or</li> <li>Post office passbook having address of the applicant; or</li> <li>Latest property tax assessment order; or</li> <li>Domicile certificate issued by the Government; or</li> <li>Allocation letter of accommodation issued by Central or State Government of not more than three years old; or</li> <li>Property Registration Document; or</li> </ol> <p>(II) Copy of following documents of not more than three months old</p> <ol style="list-style-type: none"> <li>Electricity Bill; or</li> <li>Landline Telephone or Broadband connection bill; or</li> <li>Water Bill; or</li> <li>Consumer gas connection card or book or piped gas bill; or</li> <li>Bank account statement or as per Note 2; or</li> <li>Depository account statement; or</li> <li>Credit card statement; or</li> </ol> <p>(III) Certificate of address in Original signed by a Member of Parliament or Member of Legislative Assembly or Municipal Councillor or a Gazetted officer, as the case may be; or</p> <p>(IV) Employer certificate in original.</p>	<p>Copy of the following documents if they bear the name, date, month and year of birth of the applicant, namely:-</p> <ol style="list-style-type: none"> <li>Aadhaar Card issued by the Unique Identification Authority of India; or</li> <li>Elector's photo identity card; or</li> <li>Driving License; or</li> <li>Passport; or</li> <li>Matriculation Certificate or Mark Sheet of recognized board; or</li> <li>Birth Certificate issued by the Municipal Authority or any office authorized to issue Birth and Death Certificate by the Registrar of Birth and Death or the Indian Consulate as defined in clause (d) of sub-section (1) of section 2 of the Citizenship Act, 1955 (57 of 1955); or</li> <li>Photo identity card issued by the Central Government or State Government or Public Sector Undertaking or State Public Sector Undertaking; or</li> <li>Domicile Certificate issued by the Government; or</li> <li>Central Government Health Service Scheme photo Card or Ex-Servicemen Contributory Health Scheme photo card; or</li> <li>Pension payment order; or</li> <li>Marriage certificate issued by Registrar of Marriages; or</li> <li>Affidavit sworn before a magistrate stating the date of birth.</li> </ol>
<p><b>Note:</b></p> <ol style="list-style-type: none"> <li>In case of minor, any of the above mentioned documents as proof of identity and address of any of parents/guardians of such minor shall be deemed to be the proof of identity and address for the minor applicant.</li> <li>For HUF, an affidavit made by the Karta of Hindu Undivided Family stating name, father's name and address of all the coparceners on the date of application and copy of any of the above documents in the name of Karta of HUF is required as proof of identity, address and date of birth.</li> </ol>	<p><b>Note:</b></p> <ol style="list-style-type: none"> <li>Proof of Address is required for residence address mentioned in item no. 7.</li> <li>In case of an Indian citizen residing outside India, copy of Bank Account Statement in country of residence or copy of Non-resident External (NRE) bank account statements (not more than three months old) shall be the proof of address.</li> </ol>	



Other than Individuals and HUF		
1	Company	Copy of Certificate of Registration issued by the Registrar of Companies.
2	Partnership Firm	Copy of Certificate of Registration issued by the Registrar of Firms or Copy of partnership deed.
3	Limited Liability Partnership	Copy of Certificate of Registration issued by the Registrar of LLPs
4	Trust	Copy of trust deed or copy of certificate of registration number issued by Charity Commissioner.
5	Association of Persons, Body of Individuals, Local Authority, or Artificial Judicial Person	Copy of Agreement or copy of certificate of registration number issued by charity commissioner or register of cooperative society or any other competent authority or any other document originating from any Central or State Government Department establishing identity and address of such person.
10	Signature / Thumb Impression	Application must be signed by (i) the applicant; or (ii) Karta in case of HUF; or (iii) Director of a Company; or (iv) Authorized Signatory in case of AOP, Body of Individuals, Local Authority and Artificial Judicial Person; or (v) Partner in case of Firm/LLP; or (vi) Trustee; or (vii) Representative Assessee in case of Minor/deceased/idiot/mentally retarded. Applications not signed in the given manner and in the space provided are liable to be rejected.

### GENERAL INFORMATION FOR PAN APPLICANTS

- (a) Applicants may obtain the application form for PAN (Form 49A) from any IT PAN Service Centres (managed by UTITSL) or TIN Facilitation Centres (TIN FCs)/PAN Centres (managed by NSDL e-Gov), or any other stationary vendor providing such forms or download from the Income Tax Department website ([www.incometaxindia.gov.in](http://www.incometaxindia.gov.in)) / UTITSL website ([www.utitsl.com](http://www.utitsl.com)) / NSDL e-Gov website ([www.tin-nsdl.com](http://www.tin-nsdl.com)).
- (b) The fee for processing PAN application is ₹ 107/- (including service tax). In case, the PAN card is to be dispatched outside India then additional dispatch charge of ₹ 997/- will have to be paid by applicant.
- (c) Those already allotted a ten digit alphanumeric PAN shall not apply again as having or using more than one PAN is illegal. However, request for a new PAN card with the same PAN or/and Changes or Correction in PAN data can be made by filling up 'Request for New PAN Card or/and Changes or Correction in PAN Data' form available from any source mentioned in (a) above. The cost of application and processing fee is same as in the case of Form 49A.
- (d) Applicant will receive an acknowledgment containing a unique number on acceptance of this form. This acknowledgment number can be used for tracking the status of the application.
- (e) For more information / Application status enquiry contact:

Mode	Income-tax Department	NSDL e-Gov
Website	<a href="http://www.incometaxindia.gov.in">www.incometaxindia.gov.in</a>	<a href="http://www.tin-nsdl.com">www.tin-nsdl.com</a>
Call Center	1800-180-1901	020-27218020
Email ID		<a href="mailto:tininfo@nsdl.co.in">tininfo@nsdl.co.in</a>
SMS		SMS NSDLPAN <space> Acknowledgement No. & send to 57675 to obtain application status. For example -> Type 'NSDLPAN 99101010101010' and send to 57675
Address		INCOME TAX PAN SERVICES UNIT (Managed by NSDL e-Governance Infrastructure Limited), 9th Floor, Marifi Sterling, Plot No. 341, Survey No. 997/B, Model Colony, Near Deep Bungalow Chowk, Pune - 411 016.





(202) 657-5225

[info@justiceventures.org](mailto:info@justiceventures.org)

P.O. Box 2834, Washington, D.C.

20013-2834

[www.justiceventures.org](http://www.justiceventures.org)