

Advocating for Citizen's Rights in Maharashtra

A Manual for Engaging Ordinary Citizens

*Version # 7
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Advocacy Works – Some real stories

Raju gets a Disability Pension

Raju, 35, lives in a shack by the side of a railway track. A father of 5 children, he struggles to make ends meet working as a recycler. Despite having a substantial physical disability – his left leg is largely paralysed in a bent position – he manages to cycle several kilometres to his work. When our community worker met Raju, he asked him to apply for the disability pension for him (page 31 of this manual). He was the first person our community worker had applied for, so it took some time to learn the system – taking photos of his documents, uploading them through the online portal, and submitting hard copies in the District Disability Welfare Office. After several months' waiting, Raju received his first instalment in November 2020! The Rs 500 (USD \$7) per month is not much, but it's something to help tide the family over. Since Raju's success, numerous other people have come forward asking to apply for various types of pensions (disability, widow and old age).

Ruby gets a Gas Connection

Ruby, 24, is a single mum parenting a 3 year-old-daughter in a shack by the side of the railway. She cooked on a wood stove indoors; which was unpleasant and time consuming for her, and also contributed to respiratory issues for her daughter and elderly father. She was very keen to apply for gas (page 44 of this manual), but did not have a PAN card or bank account (prerequisites for a government gas connection) or sufficient money. We helped her apply for both a PAN card (page 71 of this manual) and a bank account (page 72 of this manual), and then submitted photocopies of her documents to the local gas distributor, as well as giving a small gift to help her pay the upfront cost. She's now saving time, money, her lungs – and the planet – by cooking on a cleaner, cheaper and more convenient fuel.

Meeta gets an Aadhaar card

Meeta, 35, is a mother of 5 kids struggling to make ends meet while her husband is a bonded labourer in Saudi Arabia and her oldest daughter struggles with a life-threatening case of abdominal tuberculosis. To make matters worse, several units were struck off her ration card because some of her children did not have Aadhaar cards, and others had Aadhaar cards with a different address. When she had gone to a local cyber-cafe, they tried to charge her Rs 500 per Aadhaar card; well beyond her means. We filled the Aadhaar enrolment form (page 70 of this manual), she got it signed by the local municipal councillor, and we took an online appointment for the Aadhaar office. Her job was done with minimal difficulty and expense, and she has since been able to fix her ration card to receive the full quota of rations her family deserves and needs.

Savita's life is saved from TB

Savita, 28, suffered terribly from headaches and nausea for several months. She was diagnosed with TB meningitis just prior to the start of the Covid lockdown in March 2020. Her husband, a mochi, did not know that free TB treatment was available from government DOTS centres (page 30 of this manual) and so spent tens of thousands of rupees on private doctors, some of whom prescribed painkillers and cough syrups without the antitubercular drugs she needed. Despite some difficulty due to the lockdown, we helped Savita enrol in the nearby DOTS centre and start receiving free treatment. While on correct medication, her condition continued to deteriorate as she became bedridden and her weight dropped to 21 kg. She was hospitalised for 3 months in a government TB hospital, receiving free treatment and food. Gradually she started recovering, is now mobile again, has regained weight to 38 kg, and is no longer suffering from headaches or nausea.

Introduction

1. About this Manual

Maharashtra has a surprising number of government services available to its residents. Many of those services should, by rights, be available to the poor residents of villages & urban slums.

Unfortunately however, many poor residents are not able to get these services because:

- residents don't know about the schemes;
- residents lack the necessary identity documents;
- residents lack the confidence to apply; or
- some government officials behave poorly.



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

The information in this manual is only a part of a bigger strategy to empower India's poor residents. Empowerment involves not only giving the poor the **knowledge** of services available (pages 7-78 of this manual), but also the **skills** in writing and presenting applications (pages 82-84). Perhaps the most important aspect to empowerment however, is the **heart** to *want* to act selflessly for the benefit of the whole community. Appendix 1 on page 79 provides a comprehensive ten step strategy to **empowerment** of residents with this knowledge, skills and heart. But be warned – it is difficult, and can take years!

For each of the services in this manual (listed in the **Table of Contents**), we give:-

a) The relevant Maharashtra and Central Government Department which delivers this service (with its website).

b) The Entitlement/Right to residents as per that department's policy.

- We give the 'Best Reference' website, where those entitlements can be clearly seen.
- The strongest rights are those in law. If you know the name of the law, many laws are available at the government site [here](#) or NGO site [here](#).
- Many entitlements are also listed in a "Citizens Charter" which many government departments now have on their websites (see [here](#)). Many schemes can be found on the government website [here](#) and NGO [here](#).
- A summary of services, which is available to 'priority'(poor) and non-poor residents, and the scheme/legislation name is in Appendix 2 (page 81).
- Maharashtra has a Right to Public Services Act ([here](#)) which requires Government officials to provide certain services (listed [here](#)) within a set time frame. If they fail to do that, they will be liable to be fined. These services often include: Ration Cards; Pensions; Disability Certificates; Admission in school; Birth Certificates; and Caste certificates.

c) An Application Procedures to apply for that entitlement.

- Where possible apply on-line to avoid the possibility of bribes. In some states you can also apply at your local Common Service Centre [here](#) or Jan Seva Kendra [here](#).
- If that's not possible, apply on a paper form, many of which can be found [here](#) & [here](#). Some hard copies of forms can be found in Section K on page 88.
- We also give hints on writing effective applications and a sample application letter in Appendix 3 (page 82).
- Appendix 4 (page 83) also gives some useful tips for how to deal with government officers when presenting an application.

d) Advocacy methods

The application may not *initially* succeed because the officer might:-

- Be away on leave, or be on 'election duty'; or
- Claim that you've come to the wrong office; or
- Say he has no authority to deal with your application; or
- Claim the officer with authority is away; or
- Claim that there is no 'budget' this year; or that there are not sufficient staff available; or
- Ask for a bribe. Appendix 5 (page 84) has suggestions for dealing with corruption.

Should the application not succeed, some advocacy methods include (in order of difficulty):-

- If possible, check the status of your application on-line ([here](#)); then
- Complaining once more to the original officer; then
- Complain under Maharashtra's Right to Public Services Act, for rights covered (listed [here](#)); then
- For State schemes, use the Maharashtra grievance redressal mechanism ([here](#)); then
- For Central government schemes, using the Central Government's on-line grievance redressal mechanism [here](#) (go to 'Click here to sign up' on bottom of screen). You should get a reply within 45 days (see FAQ #13 [here](#)); then
- Contacting lawyers at the Delhi Justice Resource Centre. (Phone 011-4050170 or email delhi@justiceventures.org); then
- Lodging a **Right To Information (RTI)** Act application to the department where you applied. For central government bodies, this can be done on-line [here](#). For state bodies this can be on-line [here](#). Notes on the effective use of the RTI, with an example, are given in Appendix 6 (page 85); then
- Contacting the media.

e) A success story (when available)

- Showing where this has actually worked in real situations for people to get the services to which they are entitled.

This manual has been initiated by Emmanuel Hospital Association, and further refined by Justice Ventures International and EFICOR. If you're reading this as a hard copy, you can find a soft copy in English or Hindi at EHA's website [here](#), JVI's website [here](#), or EFICOR's website [here](#).

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- Attribute it to EHA, JVI and EFICOR;
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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 or inaccuracies in this manual, or have any suggestions for additions, kindly write to us, and we'll make the alterations.

Emmanuel Hospital Association www.eha-health.org

Justice Ventures International www.justiceventures.org

EFICOR www.eficor.org

2. A first Step – Identifying your area's government officers

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

- Maharashtra is divided into 48 **Lok Sabha** Constituencies. Each constituency has an elected Member of Parliament (MP) responsible to an electorate of about 24 lakh people. Click [here](#) to find your constituency's name and your MP. Click on the name to find the contact details.
- Maharashtra **state government** is divided into 288 Assembly Constituencies (ACs). Each AC has an elected Member of the Legislative Assembly (MLA)(*Vidhayak*). To identify your MLA click [here](#) then on your constituency to find the name of your MLA and his/her party.
- **Local government** is divided into Gram Panchayats. On average a gram panchayat is home to 2,500 people and has 2 villages. Each Gram Panchayat elects a Pradhan. In Mumbai the local authorities are divided between the Municipal Corporation Great Mumbai (MCGM) [here](#) and Navi Mumbai Municipal Corporation [here](#).
- For **administrative purposes**, Maharashtra is divided into 6 Divisions. Each under the authority of a Divisional Commissioner (DC). Click [here](#) for a map of the divisions.
- Each division is further divided into several **Districts (Jilas)**, totalling 36 Districts for Maharashtra. Click [here](#), then on your district, to see details of your district. Each District is overseen by a District Magistrate DM.
- Each district is further sub divided into several **sub-districts (taluk/tehsils)**. Each sub-district is under the authority of a Sub Divisional Magistrate (SDM). Each sub-district is further subdivided into Development Blocks & Town Areas. To find names of Sub-Districts, Blocks & Town Areas, see [here](#), and click on your district, to go to your district's website.
- To identify other officers such as the Chief Medical Officer, Superintendent of Police, the websites are given on the relevant page of this manual. As you find that information, insert it in the table below.

<u>Division/Service</u>	<u>Page #</u>	<u>Area name</u>	<u>Officer's Name/Address/Phone no.</u>
Political divisions			
Lok Sabha Constituency	4		Member Parliament (MP)
Assembly Constituency	4,74		Member Legislative Assembly (MLA)
Panchayat	47		Pradhan
Administrative Divisions			
Division	4		Divisional Commissioner (DC)
District (Jila)	4,76		District Magistrate (DM), or District Collector
Sub district (Tehsil)	4,75		Sub District Magistrate (SDM)
Development Block	4,15,22		Block Development Officer (BDO)
Specific services in this Manual			
Nearest District Hospital	25		Chief Medical Officer (CMO)
Nearest CHC	25,29		Medical Officer in Charge (MOIC)
Nearest PHC	25,29		Medical Officer in Charge (MOIC)
Basic Shiksha Adhikari	38,40		Basic Shiksha Adhikari (BSA)
District Education Officer	38,40		District Education Officer
Local Gas Agency	44		
Police Headquarters	58-68		Superintendent of Police (SP)
Local Police Station	58-68		Station House Officer (SHO)

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A) Food

1. Food – Rations

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

1. Relevant Department

Central Government

- National Food Security Act 2013 (NFSA) Sec. 3(1) (Act is [here](#)).
- Ministry of Consumer Affairs, Food & Public Distribution - Department of Food & Public Distribution (website [here](#)).



Maharashtra Government

- Department of Food, Civil Supplies and Consumer Protection ([here](#)).

2. Entitlements

(Best Reference: National Food Security Act 2013 Sec. 3(1) [here](#). Also Right To Food campaign [here](#) and [here](#) (scroll to Maharashtra), and [here](#) for RTF primer.

a) National Food Security Act

- Every person in 'priority households' (whose name figures in priority list produced by every state govt), to receive 5 kg of food grain at a subsidised price. (National Food Security Act Sec. 3(1)).
- Destitute residents (such as disabled or widowed) can be issued with an Antyodaya Anna Yojana (AAY) Ration Card and entitled to 35kg grains/month. (See (National Food Security Act Sec. 3(1)).
- Rates & Monthly Quantities** of Rations (National Food Security Act Schedule 1 ([here](#))).

	Coarse	Wheat	Rice
'Eligible Households' (5kg/person)	Rs1	Rs2	Rs3
Antyodaya (35kg per household)	Rs1	Rs2	Rs3

b) PM Garib Kalyan Package (PMGKP) ([here](#))

- Due to Covid 19, 80 crore poor people will to get 5 kg wheat or rice and 1 kg of preferred pulses for free every month for the next three months until November 2021 ([here](#)).

3. Application Procedure

- Eligibility is based on Socio Economic Caste Census (SECC) in 2011. Criteria for exclusion and inclusion are [here](#).
- Each state government must publish a list of eligible families (NFSA Sec. 10) & display that list prominently Sec. 11). Check whether your name is on the list [here](#) and [here](#).
- Households whose name on the list as either priority or Antyodaya can apply for a NFSA card. Application form is [here](#).
- If you think you are eligible according to the criteria, but are not on the list, you can still apply.
- Apply at your local Govt Ration Shop, Circle Office, or at your Common Service Centre ([here](#)).
- Need attested photo of head of family, residence proof (or house visit with witness of 2 neighbours)
- Applications should be processed within 30 days.
- Once you have your card, get rations from nearest ration shop.

4. Advocacy (if your application doesn't succeed)

- If possible, check the status of your application on-line ([here](#)) (scroll down); then
- Complain under the Maharashtra grievance redressal mechanism ([here](#)); then
- RTI to Department of Food, Civil Supplies and Consumer Protection on-line [here](#).

2. Food – Anganwadis

Millions of children in India are malnourished. The Anganwadi scheme aims to give all young children (6 months-6 years – before they go to school) a nutritious meal, basic immunisations & vitamins. Once they are at school, the children are eligible for the Midday Meal Scheme (see Mid Day Meal on page 9).



The central government has recently enshrined this right into law in the National Food Security Act 2013 which guarantees Anganwadi meals.

1. Relevant Department

Central Government

- National Food Security Act (NFSA) Sec. 5(1)(a) ([here](#)).
- Ministry of Women & Child Development (website [here](#)).

Maharashtra Government

- Women & Child Development Department Integrated Child Development Services ([here](#)).

2. Entitlements

(Best Reference: National Food Security Act 2013 Sec. 5(1)(a) [here](#). Also the Right To Food campaign brochure (2016) [here](#).)

a) Under the National Food Security Act (NFSA)

- Every child from 6 months to 6 years has the right to a cooked meal at the Anganwadi each day. Sec. 5(1)(a)

b) Under the ICDS (see [here](#) and scroll down)

- There should be one Anganwadi Centre (AWC) for every 40 children under the age of 6. It should be opened within 3 months of demand. (RTF brochure [here](#) page 7).
- Children under 6, adolescent girls and pregnant women can attend the AWC (brochure [here](#) page 7)
- Children 6 months – 3 years receive a 500 calorie nutritious take-home snack; (NFSA Sched II(1))
- Children 3 years – 6 years receive a 500 calorie cooked meal; (NFSA Sched II(2))
- Malnourished children (6 months – 6 years) receive an 800 calorie take-home snack; (Sched II (3))
- For pregnant and nursing mothers a 600 calorie, take-home snack; (NFSA Sched II(6))
- Children to receive basic education, immunisations & undergo growth monitoring (RTF brochure [here](#) page 4).

3. Application Procedure

- Check if there is an Anganwadi centre near you. If so, go there.
- If there is not an Anganwadi centre near you, make a list of 40, 3-6 year-olds in your village including:-Name, Address, Gender, DOB and parents' acceptance.
- Submit this request for 'AWC on Demand' to Maharashtra's Dept of Women & Children ([here](#)).

4. Advocacy (if application doesn't succeed)

- Written complaint to the Department of Women & Children where you applied; then
- Complain under the Maharashtra grievance redressal mechanism ([here](#)); then
- RTI to Maharashtra's Department of Women & Children (on-line [here](#) and PIOs [here](#)).

5. Success story

Local social workers found that there was no Anganwadi in all of Janta Colony in Delhi's north east. They did a survey to find 40 children between 3-6 years of age and submitted it to the Department of Women and Child Development. After many phone calls, eventually in June 2011, 17 new Anganwadis started in Janta Colony, with hundreds of children now benefiting.

3. Food – Mid Day Meal Scheme

The Mid Day Meal Scheme (MDMS) aims to give all school-going children up to Standard 8, one nutritious meal a day. Serving over 100 million children, it is the biggest nutrition programme in world!

The central government has recently enshrined this right into law in the National Food Security Act 2013 which guarantees midday meals.



1. Relevant Department

Central Government

- National Food Security Act (NFSA) Sec. 5(1)b ([here](#)).
- Ministry of Education (website [here](#)).

Maharashtra Government

- School Education and Sports Dept - ([here](#))

2. Entitlements

(Best Reference: National Food Security Act 2013 Sec. 5(1)(b) [here](#). Also Right To Food Campaign brochure (2016) [here](#) and Mid Day meal plan (2021 [here](#).)

a) As per National Food Security Act (NFSA) Sec. 5(1)b:-

- Every child up to class 8 or between ages of 6-14 is entitled to a free mid-day meal;
- At every government or government funded school;
- On every school day; and
- Meal should be of at least 450 calories for Classes 1-5 & 750 for Classes 6-8 (NFSA Sched II(4,5)).

3. Application Procedure

- All Government schools Classes (1-8) should have a Mid-day Meal Scheme already.
- If they don't, parents of children can apply directly to the school.

4. Advocacy (if application doesn't succeed)

2 parents per day have a right to inspect the food. If there is no mid-day meal at the school, or if there's a problem in the quantity or quality of the food then:-

- Complain directly to the school; then
- Complain under the Maharashtra grievance redressal mechanism ([here](#)); then
- RTI to Maharashtra's School Education and Sports Department on-line [here](#).

5. Success Story

In Gurpara village, teachers and students reported that the school wasn't receiving sufficient quantities of food for the mid day meal. A committee of local residents made an application and after some time, the students started receiving the proper mid day meal.

B) Income

1. Income – Rural Employment Scheme

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



1. Relevant Department

Central Government

- Ministry of Rural Development (website [here](#)).
- NREGA (website [here](#)).

Maharashtra Government:

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

2. Entitlements

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

a) Mahatma Gandhi National Rural Employment Guarantee Act (NREGA)

- 100 days employment per year per rural family (for any adult over 18yrs). (NREGA Sec. 3(1)).
- Should get work within 15 days of applying, or else get paid unemployment benefit. (Sec. 7(1) & Sch II, Sec. 6).
- At least one third of beneficiaries should be women (Schedule II, Sec. 6).
- If women workers at one site together have more than 5 children under 6 years old, then one woman is to be appointed to care for the children, and she will be paid the same wage. (Schedule II, Sec. 28)
- Paid at minimum wage as set. This is Rs238 per day for Maharashtra (See [here](#) dated March 2020).
- If no work, should receive unemployment allowance of 25% for 30 days & 50% thereafter Sec. 7(2).
- Work should be within the same block as where the applicant lives (Schedule II, Sec. 12) and if more than 5km from home, then travel allowance of 10% extra paid (Schedule II, Sec. 14).
- Worksite facilities of clean drinking water, first aid box, shade, and periods of rest (Schedule II, Sec. 27).
- Family of any NREGA worker who dies, or permanently disabled from NREGA work is eligible for Rs25,000 compensation (Schedule II, Sec. 26).
- All NREGA workers who have worked more than 15 days in the preceding financial year are eligible for Pradhan Mantri Jan Arogya Yojana (see page 25).

3. Application Procedure

- Check whether your name is on the list [here](#).
- If you don't already have a Job Card, apply for one (valid for 5 years) at your local Panchayat (Schedule II, Sec. 1 & 3); then
- Apply to the panchayat for work (Schedule II, Sec. 9); then
- Get work within 15 days. (Schedule II, Sec. 6); and Get paid within 14 days (Sec. 3(3)).

4. Advocacy (if application doesn't succeed)

- Complain directly to MGNREGA grievance redressal mechanism [here](#); then
- Use the Central Government's on-line grievance redressal mechanism (register [here](#)); then
- Complain under the Maharashtra grievance redressal mechanism ([here](#)); then
- RTI to Ministry of Rural Development (contacts [here](#)) or on-line [here](#).

5. Success Story

The women in Jagir village didn't know whether women were eligible to work under the NREGA scheme or not. Their husbands had a 'Job Card' under the scheme, but they didn't know if they, as women, were eligible. A local NGO's project staff informed them that indeed they were entitled to work in the scheme. Knowing this, the women went to the Gram Pradhan to ask for work. They eventually got work (and income) in road construction under MGNREGA.

2. Income – Pensions

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



1. Relevant Department

Central Government

- Ministry of Rural Development (website [here](#)).
- National Social Assistance Programme (website [here](#)).

Maharashtra Government

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

2. Entitlements

(Best Reference: Social Justice & Special Assistance Department [here](#). NSAP 2017 Guidelines [here](#). Right to Food [here](#) & primer (2016) [here](#).)

a) Widows Pension Schemes

- **Indira Gandhi National Widows Pension Scheme:** BPL Widows aged 40-59 years, Rs.300/month
- **Sanjay Gandhi Niradhar Anudan (Pension) Yojana ([here](#)):** For widows below 65 years of age, RS400 per month including destitute windows including those of farmers who committed suicide, destitute divorced women and women in process of divorce, women freed from prostitution and outraged women. Not limited to BPL
- Thus the total is Rs 700 per month (Rs300+Rs400)

b) Old Age Pension Schemes

- **Indira Gandhi National Old Age Pension Scheme:** If BPL, aged 60-79 years, Rs.200# per month. If aged 80 years or more, Rs 500 per month. States are encouraged to contribute a similar amount, so the pension is higher in some states. (NSAP page 6).
- **Shravan Bal Seva Rajya Nivruttivetan Yojana ([here](#)):** *Category A* - Every destitute person aged 65 years & above & whose annual family income is below Rs21,000 & 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 Rs400 per month from the state government and the same beneficiary also receives pension of Rs300 per month from the central government, under Indira Gandhi National Old Age Pension Scheme, so a total of Rs700.
- Should be processed within 30 days (see [here](#)).

c) Disability Pension Schemes:

- **Indira Gandhi National Old Age Pension Scheme:** If aged 18-59, BPL, Rs.300 per month. If aged 80 years or more, Rs 500 per month ([here](#) para 1.3). Disability needs to be more than 80% according to NSAP (see page 6 [here](#)), but only 40% according to PWD Act Sec. 2(r) (see [here](#) and [here](#)).
- BPL families only. (However someone should not be excluded just because not on the BPL list - see NSAP guidelines [here](#) and go to 3.2 on page 14).
- **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 Rs21,000. For destitute persons below 65 years of age including PwDs, persons suffering from critical illness like TB, cancer, AIDS and leprosy. Not limited to BPL.

d) Other destitute people under 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/-.
- For destitute persons below 65 years of age, orphan children, persons suffering from critical illness like TB, cancer, AIDS and leprosy.
- Not limited to BPL

3. **Application Procedure**

- For all pensions, the applicant must not be receiving any other pension.
- Apply online ([here](#)) by creating an account and then following further procedure as directed.; or
- You may also be able to submit through your local Common Service Centre ([here](#)); or
- Submitting documents (listed below) to the local Panchayat, Municipality, Block office or Tehsil.
- Panchayat/Block/Tehsil will do verification with 15 days (see NSAP doc [here](#) at 2.10 page 13).
- Ratification should be within 20 days of verification (see NSAP doc [here](#) at 2.10 page 13).
- The Social Welfare Dept should sanction the application within 10 days of ratification.
- Pension should be deposited in PO/Bank account and back-paid to the approval date.

Documents for each Central government pension (see [here](#))

a) Old age pension Pension

- Form apply on-line or hard copy from Gram Panchayat /Nagar Nigam.
- Proof of age (usually birth certificate) (see page 75);
- BPL proof; (However someone should not be excluded just because not on the BPL list - see NSAP guidelines [here](#) and go to 3.1.3 on page 10). May require income certificate (see page 78).
- Proof of 5 years of residence. (Aadhaar, Voters ID, Ration Card, or 2 neighbours' witness);
- Numbers of the Bank Account (9 digit MICR # and 7 digit IFCS #);
- 1 photo; &
- Affidavit stating: Name; Address and fact that you're not receiving any other pension.

b) Widows Pension

- Form apply on-line or hard copy from Gram Panchayat /Nagar Nigam.
- Death certificate (see page 75) of husband;
- BPL proof; (However someone should not be excluded just because not on the BPL list - see NSAP guidelines [here](#) and go to 3.1.3 on page 10). May require income certificate (see page 78).
- Proof of 5 years of residence. (Aadhaar, Voters ID; Ration Card; or Witness of neighbour, MLA, or local shopkeeper on photocopy of their Card);
- Numbers of the Bank Account (9 digit MICR # and 7 digit IFCS #);
- 1 photo; and
- Affidavit stating: Name; Address; All family members in household; the fact that not receiving any other pension; the fact that you haven't been remarried since husband's death; and a promise to notify government if re-marry.)

c) Disability pension (see also 'Services for People with Disabilities' on page 31)

- Form from gram panchayat or Nagar Nigam office.
- UDID or Disability Certificate (requires over 80% disability for IGNDPS [here](#), but 40% according to PWD Act Sec. 2(r) (see [here](#) and [here](#)).
- Residential proof. (Aadhaar, Voters ID, Ration Card or 2 neighbours' witness);
- Bank Account
- Photo
- Affidavit stating Name, address, Not receiving any other pension.
- Additionally for IGNDPS need age proof and BPL certificate; (However someone should not be excluded just because not on the BPL list – see NSAP guidelines [here](#) and go to 3.1.3 on page 10).
- Completely filled forms verified by Sabhasad/Parshad. Application should be verified within 15 days, ratified with 20 days and sanctioned within 10 days (see NSAP doc [here](#) at 2.10 page 13)

4. **Advocacy (if application doesn't succeed)**

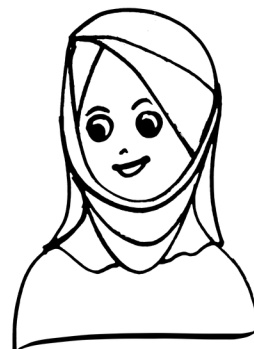
- Enquire again of the Panchayat, local Block or Tehsil office (wherever you applied); then
- Check on-line on the status of your application [here](#) (need application number); then
- Complain under Maharashtra's Right to Public Services Act ([here](#)); then
- Complain under the Maharashtra grievance redressal mechanism ([here](#)); then
- RTI to Maharashtra's Social Justice & Special Assistance Department on-line [here](#).

5. Success Story

Kiran moved to the city from her village as a young married woman. She, her husband and 4 children lived in a makeshift 'jhuggi' (hut) in an unauthorised colony in the city's outskirts. In 2008 Kiran's 11 month old baby girl died – probably from diarrhoea. A couple of months later Kiran lost her husband. This time it was probably TB. Kiran was now left with 3 children, no income, living in a tiny hut and incredibly vulnerable. The state government has a widows pension of Rs1,000 a month but Kiran wasn't getting it. Some simple enquiries found that it was the Department of Social Welfare that administers pensions (see page 12 of this manual). The department said Kiran wasn't eligible for a pension because she didn't have a bank account. Kiran had never had a bank account, so some community worker friends went to the local bank to find out about opening one. “No,” the manager informed them, “we need some identity documentation to open an account” (see page 72 of this manual). Kiran had no such documentation, so the next step was the Electoral Commission. The community workers asked the Commission to issue an Electoral Identity Card (I Card) for Kiran. After several days the officials visited her at her hut. They shook their heads and said; “No, sorry, because she lives in a slum hut, we won't give her an I card.” The community workers protested and cited the rule that all Indian residents are eligible for Election Identity Cards whether they live in a palace or a slum hut (see page 74 of this manual). After a little more protesting, they finally agreed. A week or so later, now with the Election Identity Card, the community workers went back to the bank, which thankfully opened the account. Next they went back to Social Welfare Department, confident they'd succeed. “No!” came the answer. “Even with the Bank account, she still needs some official government document proving she's been resident here for 5 years!” Exasperated, they wrote a letter of appeal to the head of the Social Welfare Department (see guidelines for letters on page 82), which finally agreed to their request. So after 6 months of battling with the bureaucracy, Kiran finally got her pension, back-paid for 5 months, so now she had Rs5,000 in her own bank account! She beamed! It wasn't much, but the regular amount might be enough for Kiran and her children to survive.

3. Income – Financial Incentive for having a Girl Child

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



1. Relevant Department

Central Government

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

Maharashtra Government

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

2. Entitlements

(Best Reference: Women & Child Development Department [here](#), PMIL site (2020) [here](#) and Beti Bachao Beti Padhao guidelines [here](#))

a) Manjhi Kanya Bhagyashree Scheme ([here](#)):

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

b) Balika Samridhi Yojana (details [here](#))

- The scheme provides for cash transfer of Rs500 to the mother for all girl children and further payments for various stages of education: Class 1-3 Rs300 per year; Class 4 Rs500; Class 5 Rs600; Class 6 & 7 Rs700 per year; Class 8 Rs800; Class 9 & 10 Rs1,100 per year.
- Can withdraw the money (with interest) once girl reaches 18 and is not married.

3. Application Procedure

a) Manjhi Kanya Bhagyashree Scheme ([here](#)):

- Fill out application form ([here](#))

b) Balika Samridhi Yojana (details [here](#))

- Need Aadhaar, BPL card (or income certificate see page 78), birth certificate (page 75), Bank a/c, Passport photo
- Submit it to the local Anganwadi Centre, Gram Panchayat Office or Municipal Corporation.

4. Advocacy (if application doesn't succeed)

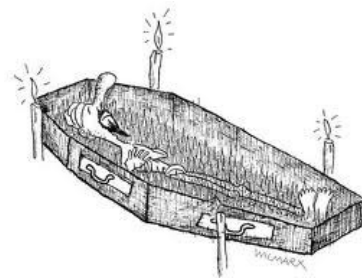
- Check again with the Anganwadi worker or Child Development Project Officer, or wherever you applied; then
- Complain under the Maharashtra grievance redressal mechanism ([here](#)); then
- RTI to Department of Women and Children on-line [here](#).

5. Success Story

Put yours here.

4. Income – Life Insurance

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



1. Relevant Department

Central Government

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

Maharashtra Government

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

2. Entitlements

(Best Reference: Pradhan Mantri Jeevan Jyoti Bima Yojana PMJJBY 2020 (details [here](#)), National Social Assistance Programme 2017 [here](#))

a) Pradhan Mantri Jeevan Jyoti Bima Yojana PMJJBY 2020 (details [here](#))

- Life cover of 2 lacs for yearly premium of Rs330
- For any Indian resident 18-50 years with a bank account.

b) Pradhan Mantri Suraksha Bima Yojana ([here](#)):

- The Scheme is available to people between 18 to 70 years with a bank account.
- The premium of Rs.12 per annum deducted from bank account through 'auto-debit' facility.
- Rs 2 lakhs for accidental death and full disability and Rs 1 lakh for partial disability.

c) National Family Benefit Scheme (details [here](#) on page 6)

- Rs 20,000 (may be more in some states) (Rs10k from Central & Rs10K from state) assistance for BPL families whose primary breadwinner, including the woman home-maker, dies aged 18-60.

d) Aam admin Bima Yojana ([here](#) and [here](#))

- For poor landless rural families
- Premium of Rs100 per year-old-daughter
- Pay out of Rs30,000 on natural death
- Pay out of Rs75,000 on accidental death

3. Application Procedure

a) Pradhan Mantri Jeevan Jyoti Bima Yojana PMJJBY 2020 (details [here](#))

- Need bank account; and Fitness certificate (showing don't have terminal illness)

b) Pradhan Mantri Suraksha Bima Yojana ([here](#)):

- Aadhaar would be the primary KYC for the bank account.

c) National Family Benefit Scheme 'Death of Breadwinner' (NFBS)

Form (download [here](#) or see hardcopy on page 88).

Submit documents to the Panchayat or local Block office. Required documents are:

- Death certificate (see page 75) of breadwinner;
- BPL certificate (or income certificate) (see page 78);
- 5 yrs of residence proof. (Aadhaar, Voters ID; Ration Card; or Witness of neighbour, MLA, etc)
- Numbers of the Bank Account (9 digit MICR # and 7 digit IFCS #);
- 1 photo; and
- Affidavit stating: Name, Address, Age, Not receiving any other pension and the fact that the surviving adult was 18-64 years at time of death of the breadwinner.

4. Advocacy (if application doesn't succeed)

- Check again with the Panchayat or local Block office, or wherever you applied; then
- Use the Maharashtra grievance redressal mechanism ([here](#)); then
- RTI to Social Justice & Special Assistance Department on-line [here](#).

5. Income – Vocational Training

The Indian government is attempting to give skills training for those who have dropped out of school so that they may still be employed. Jan Shiksha Sansthan and PMKVY have training centres throughout the country which give reasonable quality vocational skills and technical knowledge at 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 and Entrepreneurship (website [here](#)) (for JSS and PMKVY)
- Ministry of Rural Development (website [here](#)) (for Deen Dayal).

Maharashtra Government

- Social Justice and Special Assistance Dept ([here](#)).
- Maharashtra State Skill Development Society – (For implementation of PMKVY ([here](#)))

2. Entitlements

(Best Reference: JSS [here](#) 2019, PMKVY [here](#) 2020, and DDUGVY [here](#) 2021).

a) JSS (details [here](#))

- The Jan Shiksha Sansthan offers varieties of vocational courses (approx 371) from candle making and sewing to computer courses.
- There are many JSSs in each state. For their locations click [here](#) then ‘Find JSS’ (top left), then ‘Search by Location’, then on Maharashtra)

b) Pradhan Mantri Kaushal Vikas Yojana (details [here](#))

- Thousands of centres (for locations click [here](#) and ‘Search by Location’ then on Maharashtra).
- All fees paid by the government
- For college or school dropouts or unemployed.
- Skills training in short courses (150-300 hours)
- Includes training in Soft Skills, Entrepreneurship, Financial & Digital Literacy.
- Provision for recognition of previous learning.
- Attempts to set up placement for all trainees.
- Many different courses to choose from.

c) Deen Dayal Upadhyaya Grameen Kaushal Yojana (website [here](#)).

- Skills training for youth (15-35 years) from poor rural families in many different trades.
- In 28 states. Find a centre near you [here](#) and scroll down and enter Maharashtra, then ‘Apply’

d) Vocational Training for VJNT and SBC students ([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.1,000 is provided to trainee by the I.T.I.

3. Application Procedure

a) Jan Shiksha Sansthan

- Admission opens in April and October for 6 months course each. Fee is Rs. 100.
- For direct admission contact Training Centre (click [here](#) then For their locations click [here](#) then ‘Find JSS’ (top left), then ‘Search by Location’, then on Maharashtra.)
- Documents required for admission are: Ration Card, 2 ID Certificates, 4-5 passport –size photos.

b) Pradhan Mantri Kaushal Vikas Yojana

- Apply directly to the nearest Training Centre (Click [here](#) and click on ‘Search by Location’)

c) Deen Dayal Upadhyaya Grameen Kaushal Yojana (website [here](#)).

- Go to the Gram Panchayat or Gram Rozgar Sewak, who will recommend a nearby Training Centre;
- Find a centre near you (see [here](#), scroll down and enter Maharashtra) and apply there; or
- Apply on line [here](#).

d) Vocational Training for VJNT and SBC students ([here](#))

- Apply directly to the Industrial Training Institute (I.T.I.).
- Supply income and caste certificate.

4. Advocacy (if application doesn't succeed)

- Complain again to wherever you applied; then
- Use the Central Government's on-line grievance redressal mechanism (register [here](#)); then
- For JSS and PMKVY, RTI to Ministry of Skill Development on-line [here](#); or
- For Deen Dayal, RTI to Human Resource Development on-line [here](#).

5. Success Story

Put yours here.

6. Income – Construction Workers



Construction workers make up one of the largest unorganized sectors of India. They are exposed to many 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 to avail the various welfare schemes.

1. Relevant Department

Central Government

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

Maharashtra Government

- Department of Labour ([here](#))
- Maharashtra Building and Other Construction Workers Welfare Board ([here](#)).

2. Entitlements

(Best Reference: National Portal for Building and Other Construction Workers (BOCW) ([here](#)) and Maharashtra schemes under BOCW [here](#))

a) Social Security ([here](#) #1)

Pradhan Mantri Shram Yogi Maandhan Yojana

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

Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)

- Provides life insurance cover of Rs 2 lakhs on payment of Rs. 330 per annum. Available to people 18 to 50 years.
- For further details refer section – Refer ‘Income - Life Insurance’ on page 16

Atal Aahar Yojana

- The beneficiaries 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’ on page 16

Reimbursement

- Reimbursement of Rs. 30,000 for first marriage expenses.
- Assistance of Rs. 5,000 for purchase of tools.
- Providing Safety and Essentials Kit including protective shoes, a dust mask, a safety helmet, hand gloves and reflective jacket, among other items free of cost to registered construction workers.

b) Education Schemes ([here](#) #2)

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 (Govt approved courses only).
- Reimbursement of the MS-CIT course fees to the children of registered worker.
- Fixed Deposit of Rs. 1 lakh till girl child attains her age of 18.

c) Health care schemes ([here](#) #3)

- Financial Assistance of Rs1 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.
- Under Mahatma Jyotiba Phule Jan Arogya Yojana, construction workers in the state can avail the benefits of free and cashless health insurance.

d) Financial Schemes ([here](#) #4)

- Rs.2 lakh to the registered worker in case of 75 % or more permanent disability
- 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. 10,000
- Financial Assistance of Rs 24,000/- 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 and get Labout Card see Identity Docs on page 77

Registration form is ([here](#)) has to be completed and submitted along with following documents:

- Aadhaar (or other Identity proof, other address proof and age proof); and
- Bank a/c details; and
- Employment details (including proof that working more than 90 days in previous 12 months); and
- Mobile number
- 3 passport-sized photographs

a) 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.

b) Education Schemes

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

c) Healthcare Schemes

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

d) Insurance 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 applied; then
- For Central schemes, use the Central Government's on-line grievance ([here](#)); then
- For state schemes use the Maharashtra grievance redressal mechanism ([here](#)); then
- For Central schemes, RTI Ministry of Labour & Employment on-line [here](#); then
- For state schemes, RTI to Maharashtra Building and Other Construction Workers Welfare Board on-line [here](#).

5. Success Story

Put yours here

7. Income – Driver’s Licence

Driving can be a good income for someone without much education.



1. Relevant Department

Central Government

- Central Motor Vehicles Rules ([here](#)).

Maharashtra Government

- Motor Vehicles Department (RTO) ([here](#))

2. Entitlements

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

a) Learner Driving License – valid only for six months.

b) Permanent Driving License – after at least one month on Learners Driving Licence.

Age Eligibility (information [here](#) under “What you need to do to obtain a drivers licence?”)

- At least 18 years of age with two exceptions:
 - 16 years for two wheelers/vehicle up to 50cc and without gears and with parental consent; and
 - 20 years for a commercial vehicle.

3. Application Procedure

- For guidelines for applications (see [here](#) under “What you need to do to obtain a drivers licence?”)

a) Learners permit (process is set out [here](#))

- Can apply on-line [here](#) and enter Maharashtra, then ‘Apply for Learners Licence’.
- Documents needed include:
 - Form 2 for Learners Licence [here](#) or hard copy on page 90.
 - Certificate of fitness (Form 1 [here](#))
 - Proof of residence, age, citizenship & passport photos.
- Go to RTO office at the appointed day/time and verify documents, get biometrics and sit test about: the traffic signs, traffic signals and the rules of the road regulations made under Sec. 11 of [Rules](#);
- Learn to drive!

b) Full licence.

- Must wait at least 1 month after getting learner’s permit.
- Apply on-line (see [here](#) and enter Maharashtra, then ‘Apply for Driving Licence’).
- Submit application Form 4 ([here](#)) to the RTO together with:-
 - Driving test pass result (for aspects which will be (or could be) tested see Sec.15 of [Rules](#));
 - Learners licence;
 - 3 Passport- sized photographs;
 - Fee;
 - Proof of age;
 - Proof of address; and
 - Parental consent if under 18.

4. Advocacy (if application doesn't succeed)

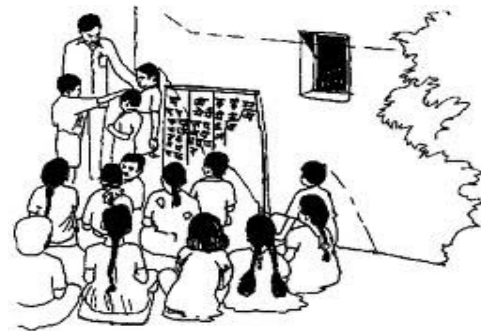
- Complain again to the RTO where you applied; then
- Use the Central Government's on-line grievance redressal mechanism (register [here](#)); then
- RTI to Maharashtra Transport Commissioner on-line [here](#):
 - MTNL Building, Fountain 2 building, 5th Floor,
 - M.G. Road, Fort, Mumbai - 400 001. Phone: 22615074

5. Success Story

Put yours here.

8. Income – 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 (website [here](#)).
- Ministry of Housing and Urban Poverty Alleviation ([here](#)).

Maharashtra Government

- Rural Development and Panchayat Raj Dept ([here](#))

2. Entitlements

(Best Ref: Deen Dayal Antyodaya Yojana DAY (2018) [here](#)) (DAY is integration of National Rural Livelihood Mission (2021) [here](#) & Nat'l Urban Livelihood Mission)

a) (Rural) DAY Aajeevika Gramin Express Yojana ([here](#))

- Loans to SHG members to provide public transport services in backward rural areas in 220 blocks. In 13 blocks of Maharashtra (see Annexure A [here](#))
- States can choose whether vehicle financed by CBO and leased to SHG member, who pays monthly lease or CBO provides interest-free loan to SHG member for purchase of vehicle, with loan being repaid over 6 years.

b) (Urban) The DeenDayal Antyodaya Yojana (DAY) [here](#)

- **Self-Help Groups** (SHG) for training members and hand holding, an initial support of Rs10,000 for each group. Assistance of Rs50,000 is provided to Registered Area Level Federations.
- **Skill training and job placement** – Rs15,000 per person is allowed on training of urban poor in market-oriented skills through City Livelihood Centres.
- **Interest subsidy** to urban poor – An interest subsidy of 5% - 7% for setting up individual micro-enterprises with a loan of up to 2 lakh.

3. Application Procedure

a) Aajeevika Gramin Express Yojana (guidelines [here](#) see page 5)

- Beneficiary is selected using criteria of poverty status based on SECC data and capability to operate and manage the service. SHG member must:
- Be literate; and
- Possess a valid commercial driving license; or alternatively, she should identify a family member with a commercial license or employ a person with a commercial driving license. The salary of the driver paid by the SHG member out of earning from the operation of the vehicle.

b) (Urban) The Deen Dayal Antyodaya Yojana (DDAY)

- To Ministry of Housing and Urban Poverty Alleviation ([here](#)).

4. Advocacy (if application doesn't succeed)

- Complain again to wherever you applied; then
- Use the Central Government's on-line grievance redressal mechanism (register [here](#)); then
- RTI to Ministry of Rural Development (website [here](#)) or on-line [here](#).

5. Success Story

In Khairo village, Chhatarpur district, a Self Help Group was formed. Under the Swarn Jayanti Rozagar Scheme, the group got a loan from a Rural bank of Rs 1,00,000 from which they purchased 48 female and 2 male goats. Now they have 103 goats which they can sell for Rs2,000 each. The women are very happy.

9. Income – Finance for Micro enterprises

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



1. Relevant Department

Central Government

- Micro Units Development & Refinance Agency (MUDRA) (website [here](#)).
- National Scheduled Castes Finance and Development Corporation (NSFDC) [here](#)

Maharashtra State Government

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

2. Entitlements

(Best Reference: MUDRA [here](#) 2021, NSFDC [here](#) and Social Justice Dept [here](#))

a) Microenterprise loans (for anyone) MUDRA loans [here](#)

- Loans for small business enterprises of up to Rs50,000 for small units (Shishu); or
- Loans of Rs50,000 – 5,00,000 for medium units (Kishor).
- No collateral
- No processing fees
- Repayments over 5 years.

b) Central Microenterprise loans for SC [here](#)

- A range of loans from very small (under 1.25 lakh - Mahila Samriddhi Yojana (MSY) to large schemes (27 Lakh) (Stand Up India);
- Available through Public Sector Banks PSB's banks;
- Relative low interest.

c) Maharashtra microenterprise loans for marginalised groups [here](#)

- A range of loans available especially for SC, especially leather workers (Charmakars) [here](#).

3. Application Procedure

a) Microenterprise loans (for anyone) MUDRA loans

Or file application on-line [here](#) (click on 'New login' (top right)); or

Apply at any bank. The following documents will be needed:-

- Filled up form (Shishu form [here](#) or hard copy on page 92);
- Proof of identity; Proof of residence;
- 2 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; and
- Proof of applicant's category (SC/ST/minority etc).

b) Microenterprise loans for SC community [here](#)

- Apply directly to NSFDC ([here](#)).
- Need poof of Identity, residence, caste, bank account etc.

c) Maharashtra Microenterprise loans for marginalised groups

- Apply to District Social Welfare Office ([here](#)), or for Charmakars direct to LIDCOM [here](#).

4. Advocacy (if application doesn't succeed)

- For central schemes, use Central Government's on-line grievance redressal mechanism ([here](#)); then
- For Maharashtra schemes use the Maharashtra grievance redressal mechanism ([here](#)); then

a) For MUDRA loans

- RTI on-line [here](#) or in person at MSME Development Centre, C-11 G Block, Bandra Kurla Complex, Bandra E, Mumbai 400 051.

b) For central loans for SC women:

- RTI to National Scheduled Castes Finance and Development Corporation NSFDC ([here](#)).

c) Maharashtra Microenterprise loans for marginalised groups

- RTI to Maharashtra Social Justice & Special Assistance Department on-line [here](#).

5. Success Story

Put yours here.

C) Health

1. Health – Government Hospitals

Government hospitals should provide consultations, treatment, investigations and medicines for all, for free. Unfortunately, the public hospital system is very poorly funded, leading to a lack of hospitals, doctors & medicines. Hence, hospitals are very crowded, so most of the middle class go to private hospitals. The government is attempting to assist the poor by transforming Primary Health clinics to Health and Wellness Centres (HWCs) and offering a health insurance scheme the Pradhan Mantri Jan Arogya Yojana.



1. Relevant Department

Central Government

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

Maharashtra Government

- Public Health Department ([here](#))
- State Health Assurance Society ([here](#))

2. Entitlements

(Best Reference: PMJAY [here](#) 2019, NHM handbook [here](#) 2013 & Mahatma Jyothirao Phule Jan Arogya Yojana MJPJAY [here](#))

a) Government hospitals

High quality affordable treatment for all residents at Govt health facilities (see NHM handbook [here](#)):-

- District hospital – 1 per district, population 2,00,000, multiple doctors and investigations (p7 [here](#));
- Community Health Centres (CHCs) – 1 per sub-district, population 1,20,000, staffed by 5-6 Doctors (page7 [here](#));
- Primary Health Centres (PHCs) – 1 per block, population 30,000, staffed by 1 doctor (p6 [here](#)); and
- Sub Centres (1 per panchayat, population 5,000, staffed by 1 ANM) (page 6 [here](#)).

For numbers of health facilities in each district click [here](#). (Need to register to download).

b) Pradhan Mantri Jan Arogya Yojana (PMJAY) (details [here](#) and guidebook [here](#) page 23)

- All poor families (as per Socio-Economic Caste Census (SECC) 2011 data, should be eligible. To check eligibility call 14555 or 1800 111565.
- In rural areas all of these categories of people are eligible:
 - Only one room with kuccha walls and kuccha roof (D1)
 - No adult member between age 16 to 59 (D2)
 - Female headed households with no adult male member between age 16 to 59 (D3)
 - Disabled member and no able-bodied adult member (D4)
 - Scheduled Caste/Scheduled Tribe households (D5)
 - Landless households deriving major part of their income from manual casual labour (D7)
- Also automatically included:
 - Households without shelter
 - Destitute/ living on alms
 - Manual scavenger families
 - Primitive tribal groups
 - Legally released bonded labour
- For **urban areas**, the government has also made a list of these 11 occupational categories of workers who are automatically included in the list:
 - Ragpicker
 - Beggar
 - Domestic worker

- Street vendor/cobbler/ hawker/ other service provider working on streets
- Construction worker/ plumber/ Mason/ labour/ painter/ welder/ security guard/ coolie and other head-load workers
- Sweeper/ sanitation worker/gardener
- Home-based worker/ artisan/ handicrafts worker / tailor
- Transport worker/ driver/ conductor/ helper to drivers and conductors/ cart puller/ rickshaw puller
- Shop worker/ assistant/ peon in small establishment/ helper/ delivery assistant / attendant/ waiter
- Electrician/ mechanic/ assembler/ repair worker
- Washer-man/ chowkidar

Benefits

- Eligible families get an e-Card.
- Up to Rs5,00,000 treatment per year, per family.
- No cap on family size and age of members. All members of designated families get coverage.
- Covers secondary and tertiary care hospitalization.
- 1,350 medical packages covering surgery, medical, day care treatments, cost of medicines & tests.
- All pre-existing diseases covered.

c) 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 empanelled hospital (subject to package rates [here](#)) on a cashless basis (Click [here](#) for list of empanelled hospitals).

3. Application Procedure

a) Government hospitals

- Some major hospitals now have an on-line registration system to save waiting in queue. See [here](#) and click on Maharashtra to see the hospitals where you can book on-line.
- Otherwise go to any Govt district hospital, CHC, PHC or sub centre and wait in queue.

b) For (PMJAY) e-Card holders:- (for the whole process see page 6 on guidebook [here](#).)

- Check eligibility by phoning 1800111565 or 14555.
- ASHA workers BDOs have bar-coded sheet of each household included in the scheme.
- If name is on the list, or you are in the eligible categories above, go to an on-line registration centre.
- Get your card within 7 days.
- Once you have your card you can go to an empanelled hospital for treatment.

c) MJPJAY

- Along with the appropriate ration card, a list of other ID proofs are required for availing benefits under this scheme ([here](#))
- Otherwise procedure is the same as PMJAY
- Aarogyamitras have been placed in each empanelled hospital who shall assist the beneficiary families once they reach the hospital.

4. Advocacy (if application doesn't succeed)

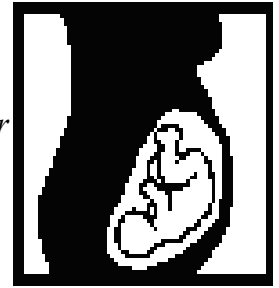
- Complain to the Medical Superintendent of the hospital in question; then
- Complain to the Chief Medical Officer (CMO) of the district where the hospital is; then
- Use the Maharashtra grievance redressal mechanism ([here](#)); then
- RTI to Maharashtra State Health Assurance Society on-line [here](#).

5. Success Story

Put yours here.

2. Health – Pregnancy and Delivery

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



1. Relevant Department

Central Government

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

Maharashtra Government

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

2. Entitlements

(Best References: Asha & JSY (2016) [here](#), National Food Security Act [here](#) & PM MV (2017) [here](#) and JSSK (2011) ([here](#)))

a) ASHAs (Accredited Social Health Activist) (overview of ASHAs see [here](#))

- ASHAs are local women selected at a village level who interface between pregnant women and the government health institutions.

b) Under National Food Security Act (details [here](#)) (under PM Matru Vandana Yojana [here](#)).

- Every pregnant woman entitled to Anganwadi meals (NFSA Sec. 4(a)); and
- Payment of Rs 6,000 in instalments (NFSA Sec. 4(b)). (As of Dec 2018 reduced to Rs5,000). This scheme is now known as Pradhan Mantri Matritva Vandana Yojana (formerly IGMSY) (see [here](#)).
- Under PMMVY, (details on page 3 of document [here](#)) payments are:
 - The first transfer of Rs.1,000 made if Registration of pregnancy at the Anganwadi Centre (AWC) or Government hospital;
 - The second transfer of Rs.2,000 will be made if: Mother has received at least one session of ANC (Ante Natal Care) during pregnancy (can be claimed after 6 months of pregnancy); and
 - The third transfer of Rs. 2,000 made if; Birth is registered; and the child has received first round of immunisations (including BCG, OPV DPT and Hep B).

c) Payment for delivery in a hospital Under Janani Suraksha Yojana (JSY) (website [here](#) 2016)

- Mother receives Rs700 in rural areas and Rs600 in urban areas (see 'Scale of Cash Assistance' [here](#))

d) Janani–Shishu Suraksha Karyakram: ([here](#) 2011)

For every pregnant woman entitled to:-

- Free and cashless delivery and C-Section (if necessary);
- Free drugs and consumables and tests;
- Free food during stay in hospital/CHC (up to 3 days for normal delivery & 7 days for C-Section);
- Free blood if needed; &
- Free transport to, from and between government hospitals/CHCs.

Free entitlements for sick newborns till 30 days after birth (now expanded to cover sick infants)

- Free treatment; Free drugs, consumables & tests;
- Free provision of blood; &
- Free transport to, from and between government hospitals/CHCs

3. Application Procedure

a) ASHAs (Accredited Social Health Activist) (overview of ASHAs see [here](#))

- Find your local ASHA by asking neighbours or your local Anganwadi.

b) PM Matru Vandana Yojana ([here](#))

- Contact your nearest ASHA or Anganwadi.

c) Janani Suraksa Yojana (JSY) ([here](#))

- At time of discharge receive JSY payment should happen automatically.

d) Janani–Shishu Suraksha Karyakram: ([here](#) 2011)

- For free delivery, and treatment under Janani–Shishu Suraksha Karyakram, simply go with the ASHA to the PHC, CHC or District hospital for delivery.

4. Advocacy (if application doesn't succeed)

- Complain to the Medical Officer In Charge (MOIC) of Sub Centre, PHC or CHC; then
- Complain to the Chief Medical Officer (CMO) of the district where the hospital is; then
- Use the Central Government's on-line grievance redressal mechanism (register [here](#)); then
- RTI to Ministry of Health & Family Welfare (website [here](#)) or on-line [here](#).

5. Success Story

Put yours here!

3. Health – Immunisations

India still has a high Infant Mortality Rate. A significant factor in this is the lack of immunisations 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 (website [here](#)).
- National Health Mission (within Ministry of Health & Family Welfare) (website [here](#))

Maharashtra Government

- Public Health Department ([here](#))

2. Entitlements

(Best Reference: National Immunisation Schedule [here](#) 2021 or [here](#) 2018).

The government aims to give universal immunisations as per the Government schedule [here](#).

Age	Immunisation
Early in pregnancy	Tetanus toxoid 1 (TT1)
4 weeks after TT-1	TT-2 (but unnecessary if got 2 doses in previous pregnancy which was less than under 3 years ago)
Delivery	TT booster ((if not given during pregnancy)
Within 24 hours of birth	OPV (Polio 1st), Hepatitis B (1st)
Birth (up to 1 year)	BCG (TB)
1.5 months (6 weeks)	DPT 1st, OPV (Polio 2nd), Hepatitis B (2nd)
2.5 months (10 weeks)	DPT 2nd, OPV (Polio 3rd), Hepatitis B (3rd)
3.5 months (14 weeks)	DPT 3rd, OPV (Polio 4th), Hepatitis B (4th)
9-12 months	Measles (1 st) + Vitamin A (1 st)
16-24 months	DPT (1st booster), OPV (Polio booster), Measles (2 nd), Vit A (2 nd)
2.5, 3, 3.5, 4, 4.5 (6 monthly)	Vitamin A
5 years	DPT (2nd Booster)
10 years	TT (Tetanus toxoid) 1st)
16 years	TT (Tetanus toxoid) 2nd)

- Immunisations happen in rural areas at either at Village Health Days; or Sub Centre; or Primary Health Centres (PHCs); or Community Health Centres (CHCs); or
- In urban areas: at government hospital or dispensaries.

3. Application Procedure

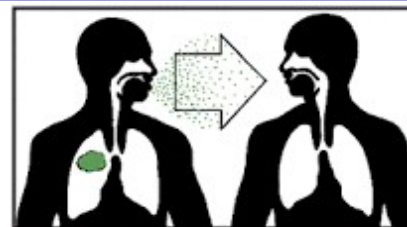
- Simply take the child to the Village Health Day, Sub Centre, PHC, CHC, or Government hospitals or dispensary.

4. Advocacy (if application doesn't succeed)

- Complain to the Medical Officer In Charge (MOIC) of Sub Centre/PHC/CHC; then
- Use the Maharashtra grievance redressal mechanism ([here](#)); then
- RTI to Maharashtra Public Health Department on-line [here](#).

4. Health – TB

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



1. Relevant Department

Central Government

- Ministry of Health and Family Welfare, Central Tuberculosis Division (website [here](#)).

Maharashtra Government

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

2. Entitlements

(Best Reference: National Health Portal [here](#) 2017).

- Free Diagnosis and treatment at government DOTS centres. (For overview see [here](#) and scroll down to ‘Detect’, then ‘Free drugs and diagnostic test’.)
- If found to have TB, free treatment on DOTS programme
- Receive Rs500/month while on DOTS (see [here](#) scroll down to ‘Treat’ and Nikshya Poshak Yojana)
- The complete WHO standards of care are [here](#).

3. Application Procedure

If you or anyone you know has:

- Cough for 3 weeks or more;
- Fever, especially at night;
- Loss of weight; or
- Loss of appetite. (see FAQ #3 [here](#) for more):-

Go to your nearest DOTS centre to be tested.

If found to have TB, enrol in DOTS and take full course of treatment.

Simply need your Aadhaar Card and bank account details (to receive the Rs500 per month)

4. Advocacy (if application doesn't succeed)

- Phone TB Helpline 1800 11 6666; or
- Complain to District TB Officer (DTOs) for your district (for directory of all DTOs see [here](#)); then
- Complain to State TB Officer for your district (for directory of all STOs see [here](#)); then
- Use the Central Government's on-line grievance redressal mechanism (register [here](#)); then
- RTI to Maharashtra Public Health Department on-line [here](#).

5. Success Story

Savita, 28, suffered terribly from headaches and nausea for several months. She was diagnosed with TB meningitis just prior to the start of the Covid lockdown in March 2020. Her husband, a mochi, did not know that free TB treatment was available from government DOTS centres and so spent tens of thousands of rupees on private doctors, some of whom prescribed painkillers and cough syrups without the antitubercular drugs she needed. Despite some difficulty due to the lockdown, local community workers helped Savita enrol in the nearby DOTS centre and start receiving free treatment. Initially, while on correct medication, her condition continued to deteriorate as she became bedridden and her weight dropped to 21 kg. She was hospitalised for 3 months in a government TB hospital, receiving free treatment and food. Gradually she started recovering, is now mobile again, has regained weight to 38 kg, and is no longer suffering from headaches or nausea.

5. Health – Services for People with Disabilities

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



1. Relevant Department

Central Government

- Rights of Persons with Disability Act 2016 ([here](#)).
- National Social Assistance Programme (NSAP) (2017) [here](#).
- Ministry of Social Justice and Empowerment ([here](#)).

Maharashtra Government

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

2. Entitlements

(Best Reference: Rights of Persons with Disability Act 2016 ([here](#)).

a) Disability Certificate (RPwD Act Sec. 58(1) and guidelines in NSAP [here](#) (go to 3.2 on page 14 & 15).

- PwD defined as “person with long term physical, mental, intellectual or sensory impairment which, in interaction with barriers, hinders his full and effective participation in society equally with others”; (RPwD Act Sec. 2(s)).
- Disability Certificate is granted by Central government authority (RPwD Act Sec. 58(1)).
- Extent of disability must be: (see [here](#))
 - Minimum 35% for mental disability
 - Minimum 40% for orthopaedic disability
 - Between 90 db & 100 db for deafness
 - More than 90% for visual impairment
 - 40% disability necessary for anything else (see RPwD Act Sec. 2(r)) and [here](#).
- Valid for 5 years for child under 18 and life for adults over 18.
- Unique Disability ID [here](#) is designed to replace the need for all other Disability IDs.

b) Disability Pension

- (see Pensions on page 12)

c) Aids and Appliances (ADIP) (see website [here](#))

- Full of cost of the appliance (up to Rs10,000) for families with income less than Rs15,000/mth and 50% for family income more than Rs15,000 but less than Rs20,000/mth (see 7.01 in 2017 doc [here](#)).

d) Scholarships (see page 52-56 in 2019 Compendium of schemes [here](#))

Level	Parents' income cut off	Amount (hosteller)	Amount (day student)	Disability allowance	Book allowance
Pre matric (9 & 10)	2.5 lakh	Rs800	Rs500	Rs2,000(Hearing/physical) Rs4,000(Visual/intellectual)	Rs1,000
Post matric (11, 12, degree)	2.5 lakh	Rs1,600	Rs750	Rs2,000(Hearing/physical) Rs4,000(Visual/intellectual)	Rs1,500

e) Travel concession on train

- Train: (see page 2 of rules [here](#) 2008)
 - Orthopaedically, blind & mental retardation: 75% for all classes, except 50% in 2AC & 1AC, and 25% in Rajdhani/Shatabdi). Concession for both PWD and carer.
 - Auditory and speech impaired: 50% for the disabled person and carer.

f) Various other schemes

- As listed on the Purniva site [here](#).

- Under the Ministry of Social Justice and Empowerment [here](#): Details of the various schemes in 2019 Compendium of schemes [here](#).
- Under the Social Justice & Special Assistance Department [here](#)
 - Financial Assistance to disabled for self-employment: Financial assistance up to Rs1,50,000. 80% loan amount is provided from Nationalized Bank and 20% or up to Rs30,000 subsidy from Social Welfare Department.
 - Special Education and Vocational Training through Government institutions: Child with a disability has access to free education in an appropriate environment till he / she is 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: Free facilities of food, shelter and care & protection.
 - 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**

a) **Disability Certificate (For procedure click [here](#) and (#3.2 on page 14 of NSAP document [here](#)).**

- For Disability certificate: Go to district hospital with:
 - Identity proof (Aadhaar card, I Card etc); 2 photos showing the disability; All relevant medical reports; If 40% and more disability verified by Govt Doctors then disability certificate issued on the same day (#3.2 on page 14 of NSAP document [here](#)).
- For Unique Disability ID, apply on-line [here](#) or see form [here](#) (see hard copy on page 93);
 - Submit at the District Disability Rehabilitation Centres (DDRC) along with required documents.
 - Need ID (Aadhaar, Ration card, voter ID, PAN or DL), photo and Disability Cert (if have one).
 - Should be processed in 30 days (see [here](#) and click on 'Social Justice & Special Assistance Dept)

b) **Disability Pension**

- See Pensions on page 12

c) **Aids and Appliances (ADIP)**

- Implementing Agency applies for the PwD. Procedures are [here](#) and [here](#).
- May need income certificate (see page 78)

d) **Education scholarship (see page 83 of 2019 document [here](#)).**

- Application form is available with the Implementing Agency.

e) **Rail concessions (need certificate)**

For forms see website [here](#) or hard copy for orthopaedic on page 96. With application also need:-

- One passport size photograph; and
- Disability Certificate.

Submit form to the concerned government hospital. Disability is verified by doctor; and Railway Concession form is issued. Attach a photocopy of disability certificate to the railway concession form when purchasing tickets.

f) **Other schemes**

- Follow the procedures on the Ministry of Social Justice and Empowerment site [here](#) and 2019 document [here](#).
- As listed on the Purniva site [here](#).

4. **Advocacy (if application doesn't succeed)**

- For review of a refusal to issue a disability pension:- (see pages 13 of NSAP document [here](#)); then
- Complain to Maharashtra's Commissioner for Persons with Disabilities ([here](#)); then
- For state schemes, use the Maharashtra grievance redressal mechanism ([here](#)); then
- For central schemes, use the Central Government's on-line grievance mechanism ([here](#)); then
- RTI to Maharashtra Commissioner for Persons with Disabilities on-line [here](#).

5. Success story

Raju, 35, lives in a shack by the side of a railway track. A father of 5 children, he struggles to make ends meet working as a recycler. Despite having a substantial physical disability – his left leg is largely paralysed in a bent position – he manages to cycle several kilometres to his work. When our community worker met Raju, he asked him to apply for the disability pension for him. He was the first person our community worker had applied for, so it took some time to learn the system – taking photos of his documents, uploading them through the online portal, and submitting hard copies in the District Disability Welfare Office. After several months' waiting, Raju received his first instalment in November 2020! The Rs 500 (USD \$7) per month is not much, but it's something to help tide the family over. Since Raju's success, numerous other people have come forward asking to apply for various types of pensions (disability, widow and old age).

6. Health – Mental Health

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



1. Relevant Department

Central Government

- Mental Healthcare Act 2017 ([here](#)).
- Ministry of Social Justice and Empowerment ([here](#)).

Maharashtra Government

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

2. Entitlements

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

a) Right to health care

- People with mental health problems have the right to access quality treatment at affordable cost at mental health services run by government (or government funded) (Mental Healthcare Act Sec. 18).

b) No ill-treatment (Mental Healthcare Act Sec. 101(3)).

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

c) Disability Certificate (RPwD Act Sec. 58(1) and guidelines in NSAP [here](#) (go to 3.2 on page 14 & 15).

- PwD defined as “person with long term physical, mental, intellectual or sensory impairment which, in interaction with barriers, hinders his full and effective participation in society equally with others”; (RPwD Act Sec. 2(s)).
- In some cases, a person with a mental disorder or psycho-social disability can apply for a Unique Disability ID [here](#) or Disability Certificate and get the disability pension and other entitlements listed in this manual under ‘Services for People with Disabilities’ (page 31).
- A Disability Certificate is issued if the disorder is rated as above 40% (see RPwD Act Sec. 2(r)). as per scoring in the Indian Disability Evaluation and Assessment Scale (IDEAS) ([here](#) in Appendix 12a on page 70) which includes:-
 - **Self Care:** Includes taking care of body hygiene, grooming and health, including bathing, toileting, dressing, eating, taking care of one's health.
 - **Interpersonal Activities (Social Relationships):** Includes initiating and maintaining interactions with others in contextual and social appropriate manner.
 - **Communication and Understanding:** Includes communication and conversation with others by producing and comprehending spoken/written/non-verbal messages.
 - **Work:** Three areas are Employment/Housework/Education:
 - Performing in Work/Job: Ability to perform tasks at employment completely and efficiently and in proper time. Includes seeking employment.
 - Performing in Housework: Maintaining household including cooking, caring for other people at home, taking care of belongings etc. Ability to take responsibility for and perform household tasks completely and efficiently and in proper time.
 - Performing in school/college.

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

- See Pensions on page 12

e) 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 (MH Act Sec. 86).
- In the case of minors (below 18), the application must be given by a Guardian (Sec. 87(2)).
- 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 to any indignity or cruelty during treatment (Sec. 20(2)).
- 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), 88(3)).

f) Special rights

- Every mentally ill person has a right to legal representation in court (MH Act Sec. 27(1)).

3. Application Procedure (Phone free 24 hour Mental Health Line: 1800 266 2345)

a) Disability Certificate (For procedure click [here](#) and (#3.2 on page 14 of NSAP document [here](#)).

- For Disability certificate: Go to district hospital with:
 - Identity proof (Aadhaar card, I Card etc); 2 photos showing the disability; All relevant medical reports; If 40% and more disability verified by Govt Doctors then disability certificate issued on the same day (#3.2 on page 14 of NSAP document [here](#)).
- For Unique Disability ID, apply on-line [here](#) or see form [here](#) (see hard copy on page 93);
 - Submit at the District Disability Rehabilitation Centres (DDRC) along with required documents.
 - Need ID (Aadhaar, Ration card, voter ID, PAN or DL), photo and Disability Cert (if have one).
 - Should be processed in 30 days (see [here](#) and click on 'Social Justice & Special Assistance Dept')

b) Disability Pension

- See Pensions on page 12

4. Advocacy (if application doesn't succeed)

- Phone the free 24-hour Mental Health Help Line: 1800 266 2345; then
- For review of a refusal to issue a disability pension:-(see page 13 of NSAP document [here](#)); then
- Complain to Maharashtra's Commissioner for Persons with Disabilities ([here](#)); then
- For state schemes, use the Maharashtra grievance redressal mechanism ([here](#)); then
- For central schemes, use the Central Government's on-line grievance mechanism ([here](#)); then
- RTI to Maharashtra Commissioner for Persons with Disabilities on-line [here](#).

5. Success Story

Put yours here!

7. Health – 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 the NGO and private sectors, which run de-addiction centres.



1. Relevant Department

Central Government

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

Maharashtra Government

- Public Health Department Maharashtra [here](#).

2. Entitlements

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

- Free de-addiction treatment at some government hospitals.
- 381 de-addiction centres in India run by NGOs 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](#).
- Minimum standard for drug rehabilitation centres (2018) [here](#).

3. Application Procedure

- Phone the National Toll Free Drug de-addiction helpline Number: 1800-11-0031
- Go to the government hospital, private or NGO run rehab centre, which is affordable and with the best reputation for rehabilitation.

4. Advocacy (if application doesn't succeed)

- Complain to Chief Medical Officer (CMO) of the hospital in which the facility is located; then
- Use the Central Government's on-line grievance redressal mechanism (register [here](#)); then
- RTI to Ministry of Social Justice and Empowerment (on-line [here](#)).

5. Success Story

Put yours here!

8. Health – HIV

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



1. Relevant Department

Central Government

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

Maharashtra Government

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

2. Entitlements

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

- **HIV testing:** Confidential, free testing done at Integrated Counselling and Testing Centres (ICTC)s (see a list of all ICTC centres in Maharashtra [here](#)).
- **Treatment:** A person diagnosed with HIV can receive free treatment at ART centres. A list of all 86 ART centres in Maharashtra [here](#).
- **Care and support:** This is provided for people living with HIV AIDS at various NGO's (see [here](#)).
- **Protection of rights:** Right to informed consent, confidentiality & no discrimination (website [here](#)).
 - Adults and children have a right to access medical care and education at Government institutions without any discrimination.
 - A government/ public sector employer cannot deny employment or terminate the service of an HIV-positive employee solely because of their HIV positive status.

3. Application procedure:

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

- ICTC centre: (see a list of all ICTC centres in Maharashtra [here](#)).; or
- ART Centre: (see 87 locations in ART centres in Maharashtra [here](#))

Documents required before registration in ART centre:

- A positive HIV test result from an ICTC; and
- A photo ID card (most normally an Aadhaar Card).

4. Advocacy (if application doesn't succeed)

- Phone the Government's AIDS helpline: 1097 (details [here](#)); then
- Contact the Delhi Network of Positive People DNPP
 - Website <http://www.dnpplusindia.com/>
 - Tel: 011-29535239
- Contact the Lawyers Collective HIV/AIDS Unit.
 - Website: <https://lawyerscollective.org/>
 - Tel: 022-22852543,
 - Email: aidslaw@lawyerscollective.org; then
- Register a complaint with the National Human Rights Commissions Network (website [here](#)); then
- Use the Central Government's on-line grievance redressal mechanism (register [here](#)); then
- RTI to Maharashtra State AIDS Control Society (MAHASACS) on-line [here](#).

5. Success Story

A young child who had a fracture was refused surgery in a Government hospital in Delhi because he was HIV positive. The child's family approached DNPP with their problem. DNPP advocated for the right of the child to health care and the child was finally operated in the hospital.

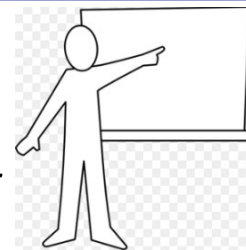
D) Education

1. Education – Government Schools

The schooling system is one of the main ways that the gap between the rich and the poor continues to grow in India. The poor can generally only access government schools which are often Hindi-medium, overcrowded and under-resourced.

The middle class can send their children to English-medium private schools, where the class sizes are smaller and teaching is better. From there, those students often go to college and in to formal sector employment, whereas few government-school educated students do.

The measures below aim to improve the quality of government education for the poor.



1. Relevant Department

Central Government

- Right of Children to Free & Compulsory Education Act 2009 click (website [here](#)).
- Ministry Human Resource Development – Dept of School Education & Literacy (website [here](#)).
- Shagun (renamed from Sarv Shiksha Abhiyan) (details [here](#)).

Maharashtra Government

- Maharashtra Prathamik Shikshan Parishad ([Here](#)).
- Department of School Education and Sport ([here](#)).

2. Entitlements

(Best Reference: Right to Education Act 2009 ([here](#))).

a) Under Right to Education Act

- All Children (includes children with a disability) have the right to free elementary (up to 8th) education at a local school (Sec. 3).
- Usually this means from the age of 6-14, but if a child admitted late, and takes longer, then still has right to finish 8th (Sec. 4).
- All parents/guardians must admit their child in a local school (Sec. 10).
- All schools (government & private) must:-
 - Not use any screening procedure (for child or parents) or capitation fee for admission (Sec. 13).
 - Not expel a child until end of Class 8 (Sec. 16).
 - Not make a child repeat a class, or pass board exam until end of Class 5 (Sec. 16).
 - Not do 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 (Sec. 19 & Schedule).
 - Have all teachers attend school regularly & 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 teachers can do private tuitions (Sec. 28).

All private schools must reserve 25% seats in Class 1 for children from:

- 'disadvantaged groups' (PwD, SC, ST or OBC); or
- EWS (usually annual income less than 1 lakh).

See (Sec. 12(1)(c) and website specifically on this topic [here](#) and [here](#).

b) Muslim education

- Scheme for providing quality education to Madrasas and Minorities (SPEMM) Government aiming to provide educational support to Madrasas to bring them up to national standards in Science Math's etc (details [here](#)).

3. **Application Procedure**

a) **Admission in government schools**

- Try for admission by taking child to a nearby school when the new session starts (usually April).
- Normally, you only need the child's Birth Certificate (see page 75) or, if you don't have the birth certificate, then an affidavit, but under the RTE Act, no child shall be denied admission for lack of proof of age (Sec. 14(2)).
- If child is more than 7 years old, then he/she should be put in an age appropriate grade and given special classes to get him/her up to standard of the others (Sec. 4).

b) **Admission in private schools**

If member of a disadvantaged (SC, ST or EWS (usually annual income less than 1 lakh) and resident in Maharashtra for 3-5 years then:

- Apply directly to the local (within 1km) school in which admission is desired
- Quoting RTE Sec. 12(1)(c).
- Need proof of residence, & proof of disadvantaged status (Caste Certificate 76 or Income certificate 78)
- Some state may have on-line applications. Maharashtra's is [here](#).
- If there are more applicants than seats in a particular school, then a 'lottery' will be held and available seats given according to the results.

4. **Advocacy (if application doesn't succeed)**

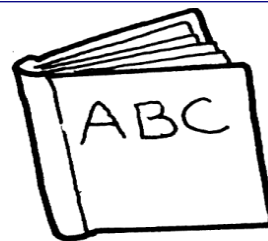
- Initially approach the principal of the school; then
- Complain to the Basic Shiksha Adhikari (responsible for primary schools in that district); then
- Complain to the District Education Officer (go to your district's website [here](#)).
- For Maharashtra schemes, use the Maharashtra grievance redressal mechanism ([here](#)); then
- RTI to Maharashtra Department of School Education and Sport on-line [here](#).

5. **Success Story**

In Delhi, Roshan and Gulhsan's child was successful in the 'lottery' for free admission to a local private school under the RTE Sec.12(1)c. The child is now receiving free education at the private school.

2. Education – Scholarships, books and uniforms

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



1. Relevant Department

Central Government

- Right of Children to Free & Compulsory Education Act 2009 click (website [here](#)).
- Ministry of Human Resource Development - Dept of Schools Education and Literacy (website [here](#)).
- Shagun (renamed from Sarv Shiksha Abhiyan) (website [here](#)).

Maharashtra Government

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

2. Entitlements

(Best References: Shagun site [here](#) and scholarship portal [here](#)).

a) Midday meal up till 8th

- (see Mid-Day Meal in this manual on page 9).

b) For free uniform and textbooks

- For children at primary & upper primary level (Maharashtra RTE Rules [here](#) Sec. 5).

c) Poor students

- Students whose family income is less than 1.5 lakh and pass a merit test are eligible for the National Means cum Merit Scholarship Scheme (NMMSS) for Rs12,000 per year in Classes 9-12. Test conducted in grade 8. Need 55% (50% for SC/ST) (details [here](#)).

d) Religious minorities

- Scholarship of admission fee (Rs500), tuition fee (Rs350/month) for class 6-10 and maintenance allowance of Rs100 per month. Family income limit 1 lakh (details [here](#)).

e) OBC students

- OBC students whose family income is less than Rs 44,500 per year may be eligible for scholarships (details [here](#) scroll down to “Pre-matric scholarships for OBC students”).

f) SC/ST Girls in Secondary Education

- National Scheme of Incentive to Girls for Secondary Education(NSIGSE) Rs3,000 as fixed deposit after passing Gr 8 and enrolling in Grade 9. Available for SC/ST girls and those in KGBV schools. The girls can withdraw the sum along with interest on reaching 18 years and on passing 10th class. For more information (see details [here](#) and [here](#)).

g) Residential schools Kasturba Gandhi Balika Vidyalaya (KGBV)

- Schools with boarding facilities at elementary level for girls. 75% girls should be from SC, ST, OBC or minority communities & only thereafter, 25% girls from families below poverty line (see more info in guidelines page 4 [here](#) 2010).

h) Other schemes for PwD students in the 2016 Compendium of schemes ([here](#)).

i) Many other Central scholarships, including post-matric scholarships, on the Government portal [here](#).

j) Other Maharashtra scholarships under Social Justice & Special Assistance Department ([here](#))

- Girl students studying in 5th to 7th standard from V.J.N.T. and S.B.C. communities are entitled to receive scholarship of Rs60 per month for 10 months under the Savitribai Phule Scholarship ([here](#)).

3. Application Procedure

- For free uniform and text books for SC/ST, application is submitted to the principal of the school.
- All central scholarships, apply at the Scholarships portal [here](#).
- Kasturba Gandhi Balika Vidyalaya residential schools. Apply directly to the school.

- For Maharashtra scholarships for VJNT and SBC students, the Head-Master of the school should submit the list of VJNT and SBC girl students to the District Social Welfare Officer, Zilla Parishad of concerned district for sanction of this scholarship.

4. Advocacy (if application doesn't succeed)

- Initially approach the **principal** of the school; then
- Complain to the Basic Shiksha Adhikari (responsible for primary schools in that district); then
- Complain to the District Education Officer (go to your district's website [here](#)); then
- For Central Govt scholarships use on-line grievance redressal mechanism (register [here](#)); then
- For Maharashtra scholarships, use the Maharashtra grievance redressal mechanism ([here](#)); then
- RTI to Maharashtra Department of School Education and Sport on-line [here](#).

5. Success Story

In Chhatarpur district only the girls were receiving free school uniforms. The NGO staff applied to the District Education Officer. That was successful, and the boys started receiving the same benefits.

3. Education – Open Schooling

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



1. Relevant Department

Central Government

- National Institute of Open Schooling (website [here](#)).

2. Entitlements

(Best Reference: NIOS [here](#) 2017).

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

3. Application Procedure

a) For OBE (Class 3, 5 or 8):

- Find the centre nearest you from the website [here](#).
- Go to the centre and process the application.

b) For Secondary (10th) and Senior Secondary (12th) all applications are now done on-line:-

- Go to the website [here](#) and complete the on-line application yourself. Procedure is [here](#). You'll need to upload these documents (click [here](#) and on 'Documents Required' on left) including: mobile number; a way to pay on-line; Aadhaar card or other ID proof; address proof; upload passport photo; and upload evidence of previous study; or
- Go to the local Accredited Institution (AI) which will help do the application on-line. For list of AIs click [here](#); or
- Visit the Regional Centre which will help you do the on-line application. For list of Regional Centres click [here](#) and scroll down to see all Regional Centres.

c) Fees [here](#) are:-

Class	Men	Women	SC/ST /Handicapped
OBE	Free	Free	Free
Secondary (10 th)	1,800	1,450	1,200
Sr Secondary (12 th)	2,000	1,650	1,300

4. Advocacy (if application doesn't succeed)

- For 3rd, 5th, 8th application, approach the centre where you applied; then
- For 10th & 12th, check the status of your on-line application by logging in [here](#); then
- Complain to the Regional Centre. For list of Regional Centres click [here](#); then
- Use the Central Government's on-line grievance redressal mechanism (register [here](#)); then
- RTI to National Institute of Open Schooling (website [here](#)).

5. Success story

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

E) Energy



1. Energy – Electricity

The Government claims that every village in India (although not every home) is now on the electricity grid. The schemes below aim to help families that don't yet have an electricity connection, to get one.

1. Relevant Department

Central Government

- Ministry of Power (website [here](#))
- Rural Electrification Corporation of India - Saubhagya scheme (website [here](#)).
- UDAY (Ujjwal Discom Assurance Yojana) ([here](#))

Maharashtra Government

- Mahavitaran (Maharashtra State Electricity Distribution Co Ltd) MSEDCL ([here](#))

2. Entitlements

(Best Reference: Saubhagya FAQs [here](#) 2018). (Recently discontinued)

- All un-electrified households in rural areas, as well as poor un-electrified households in urban areas, are eligible for electricity (see FAQ #1, #2 and #14).
- Even if no power line to your house, can still apply (see FAQ #12).
- Get LED, power socket for free (see FAQ #8 & #9).
- Even if house very remote can apply for solar connection, under which get 5 LEDs, 1 fan and 1 socket (see FAQ #15).
- Any ID is sufficient to apply (Voter ID; Ration Card etc – need not have Aadhaar)(see FAQ #5, #6).
- Can't be in arrears when applying (see FAQ #11).
- 'Non-poor' pay only Rs50 each bill for 10 bills (10×50 = Rs500) (see FAQ #3).
- Must pay whatever bill comes for your electricity use (no flat rate available any more)(see FAQ #13)

3. Application Procedure

a) For a new connection in a town or village which has electric connection:

- File an application [here](#) (free of cost) for new connection to local branch of MSEDCL.

b) Saubhagya (see FAQ #4 [here](#))

- MSEDCL will organise camps in villages / cluster of villages.
- Approach MSEDCL officials in the camp. Your application should be registered on the spot.
- Electricity connection shall be released by the MSEDCL after due verification, mostly on spot.
- Alternatively apply directly to MSEDCL ([here](#)).

4. Advocacy (if application doesn't succeed)

- Phone Mahavitaran Consumer line 1800 102-3435/1800 233-3435 or 22619100, 9820201888; then
- E-mail Mahavitaran: chairman@mahadiscom.in, md@mahadiscom.in; then -
- Use the Maharashtra grievance redressal mechanism ([here](#)); then
- RTI to MSEDCL on-line [here](#). List of PIO's [here](#).

5. Success story

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

2. Energy – Gas

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



1. Relevant Department

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

- Indian Oil Corporation Ltd (Indane) ([here](#)); or
- HP Gas (click [here](#)); or
- Bharat Gas (click [here](#)).

2. Entitlements

(Best Reference: PM Ujjwala Yojana 2.0 [here](#))

a) All households

- Every household with a separate cooking area is entitled to one gas connection ([here](#)).
- 12 gas refills in each 12 month period (see website [here](#)) with a subsidy of approx Rs400 (non-subsidised price is approx Rs884 (see [here](#))).

b) Under MPM Juijwala Yojana

Any adult (18 years) woman, not having another LPG connection in the house, and being:

- SC/ST Households; or
- Antyodaya Anna Yojana (AAY); or
- SECC Households; or
- Migrant family (form [here](#)); or
- Poor Household (not excluded on the 14-point declaration [here](#)).

3. Application Procedure

a) For new connection ([here](#))

Documents required:

- Fill out the form [here](#) or hard copy on page 44;
- KYC form ([here](#));
- Bank subsidy form ([here](#)); and
- Submit proof of identity & residence (Either Aadhaar etc Acceptable documents [here](#));

Cost here :-	Regular	(subsidised for Ujjwala here)
• Refundable Security Fees	Rs.1,450;	(Rs200 for PM Ujjwala - subsidy Rs1250)
• Regulator	Rs150	(Free for PM Ujjwala - subsidy Rs150)
• Gas refill:	(Approx Rs884 as of 2021- see here and scroll to table of prices).	
• Checking of your stove	Rs236 (can use your own stove if it is ISI mark, original receipt).	
• Hose	Rs190;	(Rs90 for PM Ujjwala - subsidy Rs100)
• Admin	Rs118	
• Installation	Rs118	(Rs43 for PM Ujjwala); (subsidy Rs75)
• Card	Rs60	(Rs35 for PM Ujjwala). (subsidy Rs25)
• Hot plate	Varies	(Free for PM Ujjwala);
• Total approx	Rs 3,200	Rs1600 for PM Ujjwala)

Submit documents and fees to nearest distributor. My nearest gas supplier is _____ (enter on page 4).
Receive letter through registered post (to check address). Take that back to distributor to get connection.

b) For PM Ujjwala connection

Documents needed ([here](#)) under 'Documents required:

- KYC form ([here](#));
- Ration Card;
- Aadhaar of beneficiary and other adult family members;

- Aadhaar is good enough for Proof of Identity& Proof of Address if same address; and
- Bank Account Number and IFSC

Cost approx Rs1,600 (see above for details)

Apply on-line [here](#) or take documents above to nearest distributor.

c) To get subsidy

- The first 12 refills in a year at subsidised rate.
- Middle class consumers are encouraged to ‘Give up’ the subsidy [here](#).

4. Advocacy (if application doesn't succeed)

- Complain to the dealer from where you got the connection;
- Phone toll free number 1800 2333 555 (for regular connections, or 1800-266-6696 (Ujjwala)
- Use the Central Government's on-line grievance redressal mechanism (register [here](#)); then
- RTI to Indane [here](#), HP [here](#) or Bharat Gas [here](#).

5. Success story

Ruby, 24, is a single mum parenting a 3 year-old-daughter in a shack by the side of the railway. She cooked on a wood stove indoors; which was unpleasant and time consuming for her, and also contributed to respiratory issues for her daughter and elderly father. She was very keen to apply for gas, but did not have a PAN card or bank account (prerequisites for a government gas connection) or sufficient money.

Community workers helped her apply for both a PAN card (page 71 of this manual) and a bank account (page 72 of this manual), and then submitted photocopies of her documents to the local gas distributor, as well as giving her a small gift to help her pay the upfront cost. She's now saving time, money, her lungs – and the planet – by cooking on a cleaner, cheaper and more convenient fuel.

F) Village & Slum Facilities

1. Village and Slum Facilities – Drinking Water

Drinking water is fundamental to human life and health. The Indian government, through the schemes below, is committed to providing adequate clean drinking water to every Indian.



1. Relevant department

Central Government

- Ministry of Jal Shakti, Dept of Drinking Water & Sanitation (website [here](#)).
- Indian Sanitation Portal [here](#).

Maharashtra Government

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

Local Authorities

- In city areas, the Nagar Nigam is generally responsible for water supply.
- In Mumbai, the Municipal Corporation of Greater Mumbai (MCGM)([here](#)), is responsible for water supply.

2. Entitlements

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

- Goal of having a Functional Household Tap Connection (FHTC) for every rural household by 2024 providing 55 litres of drinkable water, per person, per day (see bottom of page 1 [here](#)).
- Until every household has FHTC, then water supply should be at a distance of not more than 1.6km or 100m elevation, and there should be one hand pump per 250 people (See Wikipedia document [here](#) under ‘Access’).

3. Application Procedure

- If quantity or quality of water source is unsatisfactory, according to the entitlements above, make an application for testing or a new source to Maharashtra Water Supply and Sanitation Department ([here](#)) quoting the goals in the Jal Jeevan Mission.
- For new connection in Mumbai click [here](#).

4. Advocacy (if application doesn't succeed)

- Complain to the office where you applied once again; then
- Use the Maharashtra grievance redressal mechanism ([here](#)); then
- RTI to Maharashtra Water Supply and Sanitation Department on-line [here](#)

5. Success Story

The hand pump in Parva village was not working. The village Health and Sanitation committee wrote an application to Department of Public Health and Engineering. After three days the hand pump was fixed.

2. Village and Slum Facilities – Toilets

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



1. Relevant Department

Central Government

- Ministry of Jal Shakti, Dept of Drinking Water and Sanitation (Swachh Bharat Rural) (website [here](#))
- Ministry of Housing and Urban Affairs: (Swachh Bharat Urban) (website [here](#)).

Maharashtra Government

- Maharashtra Water Supply and Sanitation Department ([here](#)).
- (Rural) Rural Development and Panchayati Raj Department ([here](#))
- (Urban) Maharashtra Housing and Area Development Authority (MHADA) ([here](#))

Local Government

- Panchayat's Village, Health, Sanitation & Nutrition Committee ([here](#)).
- Greater Mumbai Municipal Corporation – Solid Waste Management Department ([here](#))

2. Entitlements

(Best Ref: Swachh Bharat Mission (Rural) 2018 [here](#) and (Urban) [here](#) 2017).

a) Rural Households

- Priority households are: BPL households, APL households which are either SC, ST families, physically handicapped, landless labourers with homestead, small farmers, marginal farmers, and women-headed households (see SBM Rural guidelines, page 22 point 6.4.5 [here](#)).
- Those eligible can construct toilet (Individual HouseHold Latrine IHHL) with cash incentive of Rs12,000 (see page 23 point 6.4.6) (Rs7,200 from central and Rs4,800 from state) (point 6.4.7).
- Beneficiary encouraged to contribute his/her own labour (see page 23 point 6.4.8).

b) Urban households

- Urban households without a proper toilet also eligible for subsidy to help build toilet (pg13 4.4 [here](#))
- Scheme available whether the house is in a legal or illegal colony (page 13 point 4.3.2 [here](#)).
- Subsidy is Rs 6,667 (Central 4,000 & state 2,667) (SBM Urban Guidelines page 14 point 4.4.6 [here](#))
- Community toilets to be built in urban areas, where open defecation is happening, and people don't have enough space to construct their own toilet (page 15, point 5 [here](#)).
- If there is any kind of problems with the existing toilets (e.g. light, water connection, etc.) then the local government or MHADA, are bound to repair or upgrade the toilets for free.

3. Application Procedure

a) Rural IHHL

- Apply to the Panchayat's Village Health and Sanitation Committee; then
- In the Gram Sabha, a resolution will be passed on behalf of the potential beneficiary.

b) Urban IHHL

- Apply at your local Common Service Centre ([here](#)); or
- Apply online [here](#) (register on the portal by first creating login ID).
- Need scanned copy of photo, bank account details, scanned copy of first page of bank passbook.
- Once an application is submitted, the urban local body should verify it within 7 working days; or
- Submit a request letter to the corporator, local government or MHADA.

4. Advocacy (if application doesn't succeed)

- Complain directly to wherever you applied (Panchayat, CSC, Corporator, MAHADA etc); then

- Use the Maharashtra grievance redressal mechanism ([here](#)); then
- (Rural) RTI to Maharashtra Water Supply and Sanitation Department on-line [here](#)
- (Urban) RTI to Maharashtra Housing and Area Development Authority (MHADA) on-line [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).

3. Village and slum Facilities – Paved alleys and drains

During monsoon, moving in and around villages 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 the honesty or otherwise of that committee, whether a village gets 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) (website [here](#)).

Maharashtra Government

- (Rural) Rural Development and Panchayati Raj Department ([here](#))
- (Urban) Maharashtra Housing and Area Development Authority (MHADA) ([here](#))

Local

- Panchayat's Village Health, Sanitation & Nutrition Committee (VHSNC) ([here](#)).
- In city areas, the Nagar Nigam is responsible for paving of alleys, drains & sweepers.
- In Mumbai, the Municipal Corporation of Mumbai ("MCGM") [here](#) is responsible for paving of alleys & drains.

2. Entitlements

(Best Reference: Village Health, Sanitation & Nutrition Committees ([here](#)) 2013).

- The Village Health, Sanitation & Nutrition Committee gets Rs10,000 annually (page 17, point 3.2 [here](#)) in an untied fund which can be used for anything to improve the health of the village including public health measures such as paved alleys if this is for the good of the village.
- The untied fund should *not* be for something for which there is a budget in other government departments (like Rural Development and Panchayati Raj Department).
- Committees must have 50% women. SC/ST residents should be well represented, and there should be representatives of every hamlet (see item C on page 9, [here](#)).

3. Application Procedure

- (Rural) Directly to the Panchayat's Village Health, Sanitation & Nutrition Committee (VHSNC).
- (Urban) Apply directly to the Municipal Corporation or Municipal Council.

4. Advocacy (if application doesn't succeed)

- Complain directly to wherever you applied (Panchayat, CSC, Corporator, MAHADA etc); then
- Use the Maharashtra grievance redressal mechanism ([here](#)); or
- (for Mumbai) Complain to the Municipal Corporation of Mumbai "MCGM" by:
 - Filling an online [complaint registration form](#)
 - Visiting the nearest Citizen Facilitation Center (CFC)
 - Calling the telephone number 1916; then
- (Rural) RTI to Rural Development and Panchayati Raj Department on-line [here](#) or
- (Urban) RTI to Maharashtra Housing and Area Development Authority (MHADA) on-line [here](#).

5. Success Stories

The Sathe Nagar Community in Digha, Mumbai, the community had overflowing sewage. The JVI field workers helped the community submit an application to the local municipal authorities. After the application did not yield any results, JVI then trained the community to file an RTI with the Navi Mumbai Mahanagar Palika (NMMC) in February, 2018. Following the RTI, the authorities were compelled to start work immediately as they had already sanctioned. 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.

4. Village and slum Facilities – Housing

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



1. Relevant Department

Central Government

- Ministry of Rural Development (website [here](#)).
- Ministry of Housing and Urban Affairs (website [here](#)).
- Ministry of Panchayati Raj (website [here](#)).

Maharashtra Government

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

2. Entitlements

(Best Ref: PM Awaas Yojana–Gramin [here](#) 2018, and urban [here](#) 2015).

a) Pradhan Mantri Awaas Yojana (Grameen)

- For households with with kaccha walls & roof from 2011 SECC (page viii, point 5 of book [here](#))
- Rs1,20,000 (1,30,000 in hilly areas) for building pakka house (page 27, point 5.1.1).
- House to be at least 25m², including separate cooking area (page 28, point 5.1.4).
- Eligible for 90 worker-days of MGNREGA (page 7, point 2.2 f. & page 27, point 5.1.2).
- Houses built also eligible to receive 12,000 for construction of toilet under Swachh Bharat Mission or NREGA (see page 47 or 10 of this manual, and page 7, point 2.2 e. & page 28, point 5.1.3 [here](#)).

b) Pradhan Mantri Awaas Yojana (urban) (See 'Citizen Assessment' and 'Apply on-line' tab [here](#))

- 'In Situ' slum rehabilitation (ISSR): To make a slum house pakka, Rs1,00,000 (p2, #4 of book [here](#))
- Beneficiary-led construction (BLC): EWS families can upgrade existing non-slum kaccha house on legal land to pakka with 1.5lakh assistance (page 10, point 7).
- Affordable Housing in Partnership (AHP): Get a pre-built flat with large government subsidy. Usually decided by lottery.

c) 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

a) Pradhan Mantri Awaas Yojana Rural

- Using participatory process a 5 yr priority list of people who need to be given housing is prepared using the Socio-Economic and Caste Census (SECC) baseline data (page 19-24 of book [here](#));
- Gram Sabha meets to approve annual select list (meeting attended by District Collector & videoed);
- List of new inclusions and list of exclusions if any shall be marked as such with reasons;
- Finalised list sent to the Jila Parishad before 31st December.
- If on the list, or believe you should be, apply at your local Common Service Centre ([here](#)) if you have one, otherwise the Panchayat, BDO or District Rural Development Agency.

b) Pradhan Mantri Awaas Yojana Urban

- Apply on-line at website [here](#). Click on 'Citizen Assessment' 'Apply on-line' then the scheme.
- Apply at your local Common Service Centre ([here](#)); or
- Or apply directly to District Urban Development Agency (DUDA)

c) MHADA Lottery Scheme ([here](#))

- Go to MHADA Lottery Scheme ([here](#)) 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 (if application doesn't succeed)

- Complain directly wherever you applied (Gram Panchayat, District RDO MHADA etc); then
- For central schemes, use the Central Government's on-line grievance redressal mechanism (register [here](#)); then
- For Maharashtra schemes, use the Maharashtra grievance redressal mechanism ([here](#)); or
- (Rural) RTI to Ministry of Rural Development (contacts [here](#)) or on-line [here](#).
- (Urban) RTI to the Ministry of Housing and Urban Development on-line [here](#).

5. Success Story

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 after a prolonged legal battle of almost eight years, he got possession of his house in August 2018. He has been living in his house peacefully since the August 2018 order.

5. Village and slum Facilities – Land for the landless

Through generations of caste-based discrimination, corruption, deceit & debt, many families have become landless. This consigns them to a life of renting accommodation & manual labour on other people's land.

The schemes below, under the Pradhan Mantri Awaas Yojana, aims to give destitute people some land, even if only enough for a house. As with all other schemes, it is only as good as the SECC list itself.



1. Relevant Department

Central Government

- Ministry of Rural Development (website [here](#)).
- Ministry of Housing and Urban Affairs (website [here](#)).
- Ministry of Panchayati Raj (website [here](#)).

Maharashtra Government

- (Urban) Maharashtra Housing and Area Development Authority (MHADA) ([here](#))

2. Entitlements

(Best Reference: PM Awaas Yojana–Gramin [here](#) 2018, and Urban [here](#) 2015).

a) Urban

- **Affordable Housing in Partnership (AHP):** (See page 9, point 6 of document [here](#)). When living illegally in a slum (not on your own land), may be able to get a pre-built flat with large government subsidy. Usually decided by lottery.

3. Application Procedure

a) Rural (Pradhan Mantri Awaas Yojana-Grameen)

- Using participatory process a 5 year priority list of people who need to be given housing is prepared using the Socio-Economic and Caste Census (SECC) baseline data (page 19-24 of book [here](#));
- The Gram Sabha meets to approve the annual select list (meeting attended by District Collector & videoed);
- List of new inclusions and list of exclusions if any shall be marked as such with reasons;
- Finalised list sent to the Jila Parishad before 31st December each year.
- If on the list, or believe you should be, apply to the Panchayat, BDO or District Rural Development Agency.

b) Urban: (Pradhan Mantri Awaas Yojana – Urban)

- Apply on-line at website [here](#). Click on ‘Citizen Assessment’ ‘Apply on-line’ then ‘AHP’.
- Apply at your local Common Service Centre ([here](#)); or
- Or apply directly to District Urban Development Agency (DUDA).
- Need Aadhaar Card and bank account

4. Advocacy (if application doesn't succeed)

- Complain directly to Gram Panchayat, District Rural Development Officer, or Jila Parishad.
- Use the Central Government's on-line grievance redressal mechanism (register [here](#)); then
- (Rural) RTI to Ministry of Rural Development (contacts [here](#)) or on-line [here](#).
- (Urban) RTI to the Ministry of Housing and Urban Development on-line [here](#).

5. Success Story

Put yours here.

6. Village and slum Facilities – Roads

Many of India's villages don't have sealed roads. This creates problems, especially during the rainy season. The Indian government prioritises its road building to connect villages to agricultural markets, high schools and hospitals.



1. Relevant Department

Central government

- Ministry of Rural Development, National Rural Infrastructure Agency, PM Gram Sarak Yojana ([here](#)).

Maharashtra Government

- Public Works Department ([here](#))
- Rural Development and Panchayati Raj Department ([here](#))

2. Entitlements

(Best Reference: Pradhan Mantri Gram Sarak Yojana [here](#) 2019)

Government makes a priority list of roads based on criteria/scoring below (see page 37 [here](#)).

S.No.	Parameter	Category weight	Sub-category weights
1.	Population (Census 2011) of the Habitation/village connected by the Through Route (score of the highest category)	30	
	• 5000 and above		30
	• 3000 to 4999		20
	• 1000 to 2999		10
	• Less than 1000		05
2.	Market facilities (cumulative score)	30	
	• Mandi/GrAMs/Rurban Growth Cluster		15
	• Warehouse/Cold Storage/Sugar Mills/Agro Industry		10
	• Collection Centre or pack house		5
3.	Educational facilities (score of the highest category)	15	
	• High School		10
	• Higher Secondary School/Girls High School/ITIs		12
	• Degree College		15
4.	Medical facilities (score of the highest category)	15	
	• Primary Health Centre/Veterinary Hospital		10
	• Bedded Hospital/Community Health Centre		15
5.	Transport infrastructure (cumulative score)	10	
	• Bus Stand		4
	• Administrative Centre (Block, Panchayat Hqr)		4
	• Bank/Fuel Station		2

3. Application Procedure

- Score your village (maximum 100 points) using the above table.
- Apply to Maharashtra's Department of Public Works, detailing the score your village achieved.

4. Advocacy (if application doesn't succeed)

- Complain directly to wherever you applied (Maharashtra Public Works Department etc); then
- Use the Central Government's on-line grievance redressal mechanism (register [here](#)); then
- RTI to Ministry of Rural Development on-line [here](#).

G) Farming

1. Farming – Kisan Credit Card

Much of India's population still relies on farming for a living. Often obtaining credit to buy farming supplies has been very difficult for small farmers. The Kisan Credit Card (KCC) allows farmers to purchase supplies at low interest and protects them from exorbitant interest charges



1. Relevant department

Central Government

- NABARD (National Bank for Agriculture and Rural Development) [here](#).

2. Entitlements

(Best Reference: Bank Bazaar [here](#)).

a) Who is eligible?

- Any individual farmer who is an owner-cultivator;
- Joint borrowers who are owner-cultivators;
- Sharecroppers, tenant farmers, or an oral lessee;
- Self-help groups (SHG) or joint liability groups (JLG) of sharecroppers, tenant farmers, etc; or
- Farmers involved in the production of crop or allied activities such as animal husbandry along with non-farm activities such as fishermen.

b) Benefits

- Loans up to 3 lakh.
- No collateral required for loans up to Rs.1.60 lakh.
- Farmers with KCC exempt from the high interest rates of the regular loans offered by banks. The interest rate for KCC starts as low as 2% and averages at 4%.
- The repayment period may be fixed by banks as per the anticipated harvesting and marketing period for the crops for which the loan has been granted. Loans normally repayable within 5 years.
- Beneficiaries issued a Smart card cum Debit card
- Insurance coverage for KCC holders up to Rs.50,000 in the case of permanent disability or death and a cover of Rs.25,000 is given in the case of other risks.

3. Application Procedure

On-line

- Visit the website of the bank you wish to apply for the KCC scheme.
- From the list of options, choose the Kisan Credit Card.
- On clicking the option of 'Apply', the website will redirect you to the application page.
- Fill the form with the required details and click on 'Submit'.
- On doing so, an application reference number will be sent.
- If you are eligible, the bank will get back to you for the further process within 3-4 working days.

Off-line

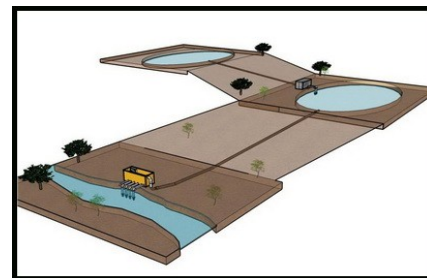
- Visit the branch of the bank of your choice (first download the application form from the website of the bank); or.
- Apply at a Common Service Centre [here](#).

4. Advocacy (if application doesn't succeed)

- Complain directly to the bank from where you applied; then
- Use the Central Government's on-line grievance redressal mechanism (register [here](#)); then
- RTI to NABARD (National Bank for Agriculture and Rural Development) [here](#).or on-line [here](#).

2. Farming – Irrigation

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



1. Relevant department

Central Government

- Ministry of Jal Shakti, Dept of Water Resources, River Development & Ganga Rejuvenation (website [here](#)) Central Water Commission (website [here](#)).
- Agriculture Information Portal [here](#).
- Farmer's Portal [here](#)
- Ministry of Agriculture and Farmers Welfare (website [here](#)).
 - Dept of Agriculture, Cooperation and Farmers Welfare (website [here](#)).
 - National Food Security Mission 2009 (Rashtriya Khasadya Surakhsha Mission) (website [here](#)).
 - National Committee on Precision Agriculture and Horticulture (website [here](#)).

Maharashtra Government

- Water Resources Department ([here](#))
- Rural Development and Panchayat Raj Department ([here](#))

2. Entitlements

(Best Reference: Pradhan Mantri Krishi Sinchayee Yojana ([here](#)) and National Food Security Mission 2009 ([here](#))).

a) Pradhan Mantri Krishi Sinchayee Yojana ([here](#))

- Applicant must own the land
- Purchased irrigation equipment and
- Not have got this benefit in last 10 years

b) Also see National Food Security Mission (click [here](#) and see page 103).

- Pump sets (for wheat, rice or pulses): Assistance 50% of the cost limited to Rs. 10,000/-per machine, whichever is less.
- Sprinkler Irrigation (wheat or pulses): Incentive: approx Rs 20,000 per hectare.

3. Application Procedure

a) For National Food Security Mission schemes apply to:-

- Gram Panchayat; or
- District Collector Office.

4. Advocacy (if application doesn't succeed)

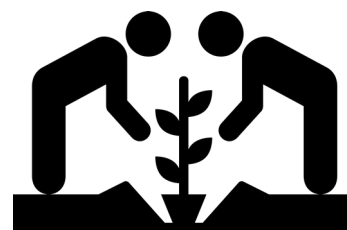
- Complain directly to Gram Panchayat, District Rural Development Officer, or Jila Parishad; then
- Use the Central Government's on-line grievance redressal mechanism (register [here](#)); then
- Use the Maharashtra grievance redressal mechanism ([here](#)); then
- RTI to Water Resources Department on-line [here](#).

5. Success Story

Put yours here!

3. Farming – Crop Insurance

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



1. Relevant Department

Central Government

- Ministry of Agriculture and Farmers Welfare Dept of Agriculture, Cooperation and Farmers Welfare (website [here](#)).
- Agriculture Information Portal [here](#).
- Farmer's Portal [here](#)
- Agricultural Insurance Company of India (website [here](#)).

Maharashtra Government

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

2. Entitlements

(Best Reference: PM Fasal Bima Yojana [here](#)).

a) PM Fasal Bima Yojana (see details [here](#)).

- Provides insurance coverage and financial support to farmers in the event of failure of any of the notified crops as a result of natural calamities, pests and diseases.
- Compulsory for 'loanee' farmers (taking Seasonal Agricultural Operations (SAO) loans from Financial Institutions). Optional for non loanee farmers.
- Coverage of all food crops (cereals, millets and pulses), oilseeds and some horticultural crops including cotton & potato (see [here](#) page 4, #4, and page 22, #17.4.4).
- Insurance premium rates are: - (see page 13 [here](#)).
 - Kharif (Monsoon: July-Oct): 2% for all foodgrain and oilseeds;
 - Rabi (Winter Oct- March): 1.5% for all foodgrain and oilseeds;
 - Horticultural crops 5%.
- Above rates are maximums. If actuarial rate is less than above rate, then only it will be charged. The rest will be covered by government as a subsidy.

3. Application Procedure

- For eligibility and documents required see [here](#) (and scroll down to 'Necessary Documents').
- At the beginning of each crop season, the Maharashtra Government notifies the crops and defines the areas which will be covered under the scheme during the season.
- The farmer can apply on-line (procedure [here](#) under 'How to apply for PMFBY on-line'). Go [here](#) and click on 'Farmers Corner', then click on 'Guest farmer', then fill out the form.

4. Advocacy (if application doesn't succeed)

- Complain directly to the branch of the bank where you lodged the application; then
- Phone Agricultural Insurance Company on toll free 1800-103-0061; then
- E-mail PMFBY help.agri-insurance@gov.in (see [here](#) and click on 'Helpline'); then
- At PMFBY website [here](#) and click on 'Technical Grievance'; then
- Use the Central Government's on-line grievance redressal mechanism (register [here](#)); then
- RTI to Ministry of Agriculture & Farmers Welfare (website [here](#)) or lodge RTI on-line [here](#).

5. Success Story

Put yours here!

4. Farming – Subsidies and loans

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



1. Relevant Department

Central Government

- Ministry of Agriculture and Farmers Welfare Dept of Agriculture Cooperation and Farmers Welfare (website [here](#)).
- Farmer's Portal [here](#)
- Agriculture Information Portal [here](#).
- National Food Security Mission 2018 [here](#)

Maharashtra Government

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

2. Entitlements

(Best Ref: National Food Security Mission Guidelines 2018 [here](#) page 92-105)

a) Subsidies :-

- **Seeds (page 93-95):** 50% of cost up to Rs2,000 per 100kg for High Yielding Varieties of wheat & rice & 50% of cost up to Rs5,000 per 100kg for pulses.
- **Seed Mini-kits (page 21):** Full cost of minikits (6 kg of gram, 8 kg seed of lentil and 4 kg each for moong, urd and pigeon pea).
- **Soil managements (page 95-96):** up to 50% of cost of nutrients, fertilisers, weedicides etc
- **Implements (Page 96-103):** up to 50% of cost for many different implements including: Cono weeder, Knapsack Sprayer, seed drills, 30,000 for Rotavator.
- Other subsidies listed on (see page 92-105 [here](#)).

b) Pradhan Mantri Kisan Samman Nidhi (PM Kisan) ([here](#)) and scroll to 'PM Kisan Samman Nidhi'

- Central sector scheme that provides farmers with financial support of Rs.6,000 for crop investment.
- Available to all small farmers. Excludes those who have held government positions and anyone who paid income tax (see [here](#)).

3. Application Procedure

a) Subsidies See NFSM guidelines [here](#) (page 3: Item 4C 'District Level')

- Apply to the District Food Security Mission; or
- The District Collector; or
- Executive Officer of the Jila Parishad.

b) Pradhan Mantri Kisan Samman Nidhi (PM Kisan) ([here](#))

- Application process is ([here](#) - scroll to 'PM Kisan Samman Nidhi')

4. Advocacy (if application doesn't succeed)

- Phone Kisaan Call Centre toll free 1800-180-1551 [here](#); then
- Contact NFSM CELL [here](#), Ms. Shubha Thakur, Joint Secretary (Crops and Oilseeds), NFSM,
 - Room No :155, Department of Agriculture, Cooperation & Farmers Welfare
 - Ministry of Agriculture & Farmers Welfare, Krishi Bhawan, New Delhi, 110 001
 - Phone : 011 23383744 (O), Email-ID : sthakur@nic.in
- Use the Central Government's on-line grievance redressal mechanism (register [here](#)); then
- RTI to Ministry of Agriculture & Farmers Welfare (website [here](#)) or lodge RTI on-line [here](#).

H) Human Rights Abuse

1. Human Rights Abuse – Domestic Violence

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



1. Relevant Department

Central Government

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

Maharashtra Government

- Women & Child Development Department ([here](#))
- Maharashtra State Commission for Women ([here](#))
- Maharashtra Police ([here](#)) For local police scroll down to map and click on your district.
- Protection Officers ([here](#))
- Maharashtra State Human Rights Commission (MSHRC) ([here](#))
- Women Social Service Cell ([here](#))

2. Entitlements

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

a) The Domestic Violence Act 2005 [here](#) prohibits domestic violence, which includes:-

- Abuse, whether that be physical, sexual, verbal, emotional or economic (Sec. 3(a)).
- Any pressure over dowry (Sec. 3(b)).
- The threat of the types of abuse listed above (Sec. 3(c)).
- Woman has a right to free legal advice (Sec. 5(d)) (through the Legal Services Authority).

b) Indian Penal Code ([here](#))

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

c) Remedies available

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.

d) 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.

3. Application / Accessing Relief

A woman suffering domestic violence, or a friend, relative, or anyone else who has reason to believe that domestic violence has happened, is happening, or is likely to happen, can:-

- Talk to Gram Panchayat (preferably the women members) which may solve problem locally; or
- Talk to the Maharashtra Women's Commission (Helpline Number – 07477722424); or
- Call 103 or call Maharashtra Police Helpline 100, 022-22621855; or
- Go to a One Stop Centre (OSC) ([here](#)). These support women affected by sexual harassment, domestic violence, trafficking, honour related crimes, acid attacks etc. There are 37 OSC centres in Maharashtra ([here](#)), often located in Govt hospital complexes and the district court complex; or
- Contact another NGO women's support organisation in your state (contacts [here](#)); or
- Register a complaint under the DV Act. 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 above-mentioned relief. (DIR is essentially a complaint format provided under the DV Act); or
- 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; or
- 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 ([here](#)); or
- Talk Maharashtra State Commission for Women ([here](#)). There, the woman gives a statement. The Commission calls the abuser. If he doesn't appear, the Commission forwards the complaint to the court.

4. Advocacy (if application doesn't succeed)

- Contact another NGO support organisation in Maharashtra [here](#); 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](#)); then
- Use the Central Government's on-line grievance redressal mechanism ([here](#)).
- Complain to Police SP or SSP for your district. For contacts click [here](#). Scroll down to map and click on your district; then
- File RTI to the Maharashtra Women's Commission on-line [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.)

5. Success Story

Put yours here.

2. Human Rights Abuse – Child Marriage

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



1. Relevant Department

Central Government

- Prohibition of Child Marriage Act 2006 [here](#).
- Ministry of Women and Child Development ([here](#)).
- National Human Rights Commission ([here](#)).
- National Commission for Protection of Child Rights (NCPCR) (website [here](#)).

Maharashtra Government

- Women & Child Development Department ([here](#))
- Maharashtra State Commission for Women ([here](#))
- Maharashtra State Human Rights Commission (MSHRC) ([here](#))
- Child Welfare Committee ([here](#)).
- Maharashtra Police ([here](#)) For local police scroll down to map and click on your district. My nearest police station is _____ (enter details on page 4).

2. Entitlements

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

a) Under the Prohibition of Child Marriage Act:-

- Any female under 18 and male under 21 is a 'Child' Sec. 2(a).
- Child marriage is any in which either party was a 'child' at time of marriage Sec. 2(b).

b) Indian Penal Code 1860 ([here](#))

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

c) Remedies available

- **Nullifying a child marriage:** If the marriage has occurred, then either girl or boy who was a child at time of marriage, can, if they wish, have it nullified, by applying to the district court Sec. 3(1).
- Need to apply before girl married reaches 20 years or boy 23 years (2 years of majority) Sec. 3(3).
- **Dowry:** 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 if he is a minor), to pay maintenance to the female until she remarries. 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).
- **Punishment:** for anyone 'promoting' or 'permitting' the child marriage. Assumed to include parents or guardians, but may also include groom (if over 21), the priest, relatives or friends (Sec. 11).

3. Application / Accessing Relief

Reporting Child marriage:

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

- Call 103 or;
- Phone the **toll-free helpline 'Childline' (1098)** (or lodge on the website [here](#)). Childline is manned 24 hours a day by NGOs. 1098 is operational in many cities in each state; or

- Report it to the National Commission for Protection of Child Rights (NCPCR) ([here](#) and scroll down and right to 'Register Complaint'); or
- Request the CWC to take a suo-motu (without request by either party) action; or
- Report it to the police who must make a Daily Diary entry & register an FIR based on the complaint.

4. Advocacy (if application doesn't succeed)

- 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 to take any action on your complaint ([here](#)); then
- Complain to the Police SP or SSP for your district ([here](#)). Scroll down to map and click on your district; then
- RTI Women & Child Development Department on-line [here](#).

5. Success Story

Put yours here.

3. Human Rights Abuse – Child Labour

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



1. Relevant Department

Central Government

- Child Labour (Prohibition & Regulation) Act 1986 ([here](#)).
- Ministry of Women and Child Development ([here](#)).
- Ministry of Labour & Employment (website [here](#)).
- National Human Rights Commission ([here](#)).
- National Commission for Protection of Child Rights (NCPCR) (website [here](#)).

Maharashtra Government

- Department of Labour ([here](#))
- Women & Child Development Department ([here](#))
- Maharashtra State Human Rights Commission (MSHRC) ([here](#))
- Child Welfare Committee ([here](#)).
- Maharashtra Police ([here](#)) For local police scroll down to map and click on your district. My nearest police station is _____ (enter details on page 4).

2. Entitlements

(Best Reference: Child Labour (Prohibition & Regulation) Act 1986 ([here](#)).

a) Constitution of India 1949 ([here](#))

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

b) Indian Penal Code 1860 ([here](#))

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

c) Child Labour (Prohibition & Regulation) Act 1986 [here](#), 2016 Amend't [here](#), (Sched [here](#)), all acts [here](#).

- No child under the age of 14 (completed) can be employed in a 'hazardous occupation' (Sec. 3).
- Since 2016 now prohibits adolescents (15-18 years) being employed in a 'hazardous occupation' (Sec. 3A).
- Hazardous occupations include railways, plastics factories, auto-mobile garages, manufacturing crackers, hand loom industry, mines, domestic servants, in dhabas, restaurants, hotels, tea shops, beedi making, carpet making, tanning, soap manufacture, brick kilns and roof tiles units, building & construction (updated schedule [here](#)).
- Even in a permitted industry, no child can work more than 3 hours before a break of 1 hour (Sec. 7(2)), not more than 6 hours in a day (Sec. 7(1)), not between 7pm and 8am (Sec. 7(4)), and have a whole day off (Sec. 8) each week.
- Exempts child/adolescent labour in non-hazardous family business after school. Sec. 3(2)(a). Added by 2016 Act, S5 [here](#)

d) Juvenile Justice (Care and Protection of Children) Act 2015 [here](#)

- An offence to use a juvenile (under 18) for the purpose of bonded labour. Sec. 79

e) Factories Act 1948 [here](#).

- Forbids the employment of children below fourteen years of age in all factories. Sec. 67
- Adolescents (14-18yrs) need certificate from authorised doctor to be employed in factory. Sec. 69
- Even if adolescent employed legally, can't do night shifts and maximum 4.5 hours a day Sec. 79

f) The Bonded Labour System (Abolition) Act, 1976 ([here](#))

- Entire families are often made bonded labourers, which includes children.
- Therefore, in bonded labour rescues, provisions of this act apply to children.

- The vigilance committee must return property to the bonded labourers, their family and their dependents (minors also).

g) Relief available

Educational Rehabilitation: Children rescued from labour or adolescents rescued from hazardous employment are eligible for education under the National Child Labour Project (NCLP) Scheme ([here](#)):

- 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.

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

- Immediate assistance of Rs 5,000 to be provided to the rescued person by the District Administration from the District Bonded Labour Rehabilitation Fund. DM can order higher amount.
- 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.

h) Punishment

- Person using child labour can be punished under IPC, or Child Labour Act for up to 2 years (S14(2));
- Person using adolescents for work can be punished for up to two years and fined (Section 14 (1A))
- The labouring child can be given compensation of Rs20,000 payable by the perpetrator (case [here](#)).

3. Application / Accessing Relief

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

- Call 103 or any of the other helpline numbers [here](#)
- Phone the **toll-free helpline 'Childline' (1098)** (or lodge on the website [here](#)). Childline receives distress calls about employing children in the banned sectors. This number is manned 24 hours a day by NGO's. 1098 is operational in many cities in each state; or
- Report it to the National Commission for Protection of Child Rights (NCPCR) ([here](#) and scroll down and right to 'Register Complaint'); or
- Complain online on the **"PENCIL PORTAL"** of the Ministry of Labour & Employment ([here](#)); or
- Call Maharashtra Police Helpline 100, 022-22621855; or
- Lodge an FIR at the local Police Station after which police should investigate the abuse, and if correct, conduct raid, rescue the child victims and apprehend the employer.

4. Advocacy (if application doesn't succeed)

- Call 103 or Childline 1098 again, or any of the other helpline numbers [here](#); then
- Lodge a complaint at the MSHRC if the police or any public authority doesn't entertain your complaint or refuses to take any action on your complaint ([here](#)); then
- Complain to the Police SP or SSP for your district ([here](#)). Scroll down to map and click on your district; then
- If the police don't respond positively, one can directly approach the CWC and request it to take up the matter suo-motu (without application by the parties) and direct the police to conduct investigation; then
- RTI to the Police SP or SSP for your district on-line [here](#).

5. Success Story

Put yours here.

4. Human Rights Abuse – Trafficking of children

Many children are given or sold by a family member, believing the child will get work or study opportunities. Often these children however, are then denied contact with their families and mistreated. Many end up in bonded labour (see page 66) and even prostitution (see page 68). The life for a trafficked child is horrific, yet it happens to thousands of children in our own country every year. The only way to stop it is for ordinary people, like you and me to act if we see anything suspicious. Any missing child or any suspicious activity that you think could be related to trafficking should be reported to Childline or police.



1. Relevant Department

Central Government

- Immoral Trafficking Prevention Act 1956 (click [here](#)).
- Ministry of Women and Child Development ([here](#)).
- National Commission for Protection of Child Rights (NCPCR) (website [here](#)).
- National Human Rights Commission ([here](#)).

Maharashtra Government

- Women & Child Development Department ([here](#))
- Maharashtra State Human Rights Commission (MSHRC) ([here](#))
- Child Welfare Committee ([here](#)).
- Maharashtra Police ([here](#)) For local police scroll down to map and click on your district. My nearest police station is _____ (enter details on page 4).

2. Entitlements

(Best Reference: Immoral Trafficking Prevention Act 1956 (click [here](#))).

a) Constitution of India 1949 ([here](#))

- Prohibits traffic in human beings. Article 23

b) Under Indian Penal Code (IPC) ([here](#))

The Indian Penal Code (Sec. 370) 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.
- Prohibition on procuring minor girls; (Sec. 366A)
 - Prohibition on importation of girl from foreign country (Sec. 366B)
 - Prohibition on sexual exploitation of a trafficked person (Sec 370A (1))
 - Prohibition on Selling minor for purposes of prostitution, etc. (Sec. 372)
 - Prohibition on Buying minor for purposes of prostitution, etc. (Sec. 373)

c) Under Immoral Trafficking Prevention Act (ITPA) (click [here](#)).

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

d) Remedies: Safety and compensation

- 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 (ITPA (Sec. 17(4))).

Under 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 deposited in an annuity scheme and Rs 1 lakh directly transferred to the beneficiary's account. (see Sec. 5 (ii), (iii) & (iv))

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

- Financial support to victims of various crimes especially sexual offences trafficking etc (Annexure 1)
 - Minimum Rs. 1 lakh compensation 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%.

Under 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;
- The scheme also aims to facilitate reintegration of the victims into the family and society; and
- It also facilitates repatriation of cross-border victims and places them in safe custody.

Under Manodhairya Scheme ([here](#))

- Minor Girls (under 18) rescued in police raids under the ITPA, 1956 are entitled to receive compensation for 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).

e) Punishment

- Trafficking of a minor carries minimum 10 year prison. IPC Sec. 370 (4):
- Anyone trafficking a child is subject to minimum of 7 year imprisonment (up to life). ITPA (Sec. 5)

3. Application Procedure

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

- Phone the **toll-free helpline ‘Childline’ (1098)** (or lodge on the website [here](#)). Childline is manned 24 hours a day by NGO's. 1098 is operational in many cities in each state; or
- Call Maharashtra Police Helpline 100, 022-22621855 or at Maharashtra's Police Anti Human Trafficking Unit (Contact details [here](#)); or
- Report the missing child to the Village Child Protection Committee (VCPC); or
- Take a sexually abused child to a hospital as soon as possible. Apart from immediate medical assistance, the doctor must prepare a medical report and inform the nearest police station; or
- Lodge an FIR at the local Police Station or the Special Police Unit. When doing so, provide a recent photo of the missing child and your mobile number. Police are then obligated to investigate; or
- Report it to the National Commission for Protection of Child Rights (NCPCR) ([here](#) and scroll down and right to ‘Register Complaint’); or
- Register the missing child (with a photo) on the Track Child website [here](#) or the Koya Paya website [here](#). These are government sponsored websites where anyone can upload information on any missing or located child, (even a child suspected of being trafficked).

NB. A trafficked woman/child can get legal assistance from the Legal Services Authority (Victims of Trafficking and Commercial Sexual Exploitation) Scheme, 2015 [here](#).

4. Advocacy (if application doesn't succeed)

- Call 103 or Childline 1098 again, or any of the other helpline numbers [here](#); then
- Approach NGOs working on anti-human trafficking, such as JVI (Delhi Justice Resource Centre. (Phone 011-4050170 or email delhi@justiceventures.org); then
- Complain to Police SP or SSP for your district ([here](#)). Scroll to map and click on your district; then
- Lodge a complaint at the MSHRC if the police or any public authority doesn't entertain your complaint or refuses to take any action on your complaint ([here](#)); then
- If the police don't respond can directly approach the CWC and request it to take up the matter suo-motu (without application by the parties) and direct the police to conduct investigation; then
- RTI to the Police SP or SSP for your district on-line [here](#).

5. Success story

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.

5. Human Rights Abuse – Bonded/Forced Labour

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



1. Relevant Department

Central Government

- Bonded Labour System (Abolition) Act 1976 (“BLA”) ([here](#))
- Ministry of Labour and Employment – MoLE (website [here](#))
- National Human Rights Commission ([here](#)).

Maharashtra Government

- Department of Labour ([here](#))
- Maharashtra State Human Rights Commission (MSHRC) ([here](#))
- Maharashtra Police ([here](#)) For local police scroll down to map and click on your district. My nearest police station is _____ (enter details on page 4).

2. Entitlements

(Best Reference: Bonded Labour System (Abolition) Act 1976 (“BLA”) ([here](#))

a) Constitution of India ([here](#)).

- Prohibits forced labour (Article 23(1)).

b) Indian Penal Code ([here](#))

- Prohibition on compelling a person to labour (Sec. 374).

c) Bonded Labour System (Abolition) Act of 1976 (“BLA”) ([here](#)).

- Defines bonded labour as an ‘agreement’ to provide 'forced labour'.
- An 'agreement' is broadly defined and could be an agreement to get a payment, an advance; to fulfil a customary or social obligation; to repay relative's debt; or just by birth into a particular community
- Labour is deemed 'forced' if there is; restricted freedom of; 1) employment; 2) movement; 3) sale goods and services in the marketplace; or 4) payment is below minimum wage.
- Nobody can be forced to do labour. Every bonded labourer now considered “free” (Sec. 4).
- Any custom, tradition or agreement by which anyone bonded/forced to work shall be ‘void’ (Sec. 5).

d) Juvenile Justice (Care and Protection of Children) Act, 2015 ([here](#))

- An offence to use a juvenile (under 18) for the purpose of bonded labour. Sec. 79

e) The Scheduled Castes and Scheduled Tribes (Prevention of Atrocities) Act 1989 ([here](#))

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

f) Minimum wage Act

- Minimum wage set by State governments for many types of employment (see Maharashtra [here](#)). Under MGNREGA min wage for Maharashtra is Rs238 per day (See [here](#) dated March 2020).

g) Remedies available

- The bonded labourer can be freed of any debt/obligation (BLSA Sec. 6);
- The person bonding the labourer can be prosecuted under the IPC (Sec.374) or other Acts (above) &
- The bonded labourer can get assistance in re-joining mainstream life (See Central Scheme for Rehabilitation of Bonded Labourer 2016 ([here](#), modification [here](#) and press release [here](#)) including:-
 - Immediate assistance of Rs20,000 regardless of status of the conviction
 - Cash: Rs1 lakh for ordinary cases, Rs2 lakh for children rescued from begging & Rs3 lakh for ‘extreme’ cases such as women rescued from brothels (see Sec. 5 (ii), (iii) & (iv))
 - Allotment of house-site, agricultural land, house, livestock or employment; (see Sec. 5 (v))

3. **Application**

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

- If to do with a child, call ‘**Childline**’ (1098) (or lodge on the website [here](#)). Childline is manned 24 hours a day by NGO's. 1098 is operational in many cities in each state; or
- Call Maharashtra Police Helpline number **100, 022-22621855** or;
- Report it to the District Vigilance Committee (comprises District Magistrate, 2 social workers, representatives from SC/ST community); or
- Contact Justice Ventures International an NGO which specialises in working (with the government) to free bonded labourers info@justiceventures.org; or
- Lodge an FIR at the local Police Station.

4. **Advocacy (if application doesn't succeed)**

- Call 103 or Childline 1098 again, or any of the other helpline numbers [here](#); then
- Approach NGOs working on anti-human trafficking, such as JVI (Delhi Justice Resource Centre. (Phone 011-4050170 or email delhi@justiceventures.org); then
- Complain to Police SP or SSP for your district ([here](#)). Scroll to map and click on your district; then
- Lodge a complaint at the MSHRC if the police or any public authority doesn't entertain your complaint or refuses to take any action on your complaint ([here](#)); then
- RTI to the Police SP or SSP for your district on-line [here](#).

5. **Success story**

** Renu Devi, wife of Rajkumar Manjhi, village Sarfarazbigha, Tekari, Gaya was released from bonded labour, elected ward parshad and took the initiative to get handpumps fixed for her co-villagers, also bonded labour survivors.*

** Seventeen families (around 62 people total) were trapped in bonded labour at a brick kiln, all of them belonging to the scheduled caste community “Manjhi/Musahar/ (Mahadalit)” from Jehanabad and Gaya districts of Bihar. The brick kiln owner was well connected with local political leaders. Justice Ventures International, with the aid of the NHRC and DM of Jehanabad and Gaya respectively, was able to rescue them and provide immediate compensation of Rs 20000/- for each family. Some of the survivors have been able to use that money for their livelihood.*

6. Human Rights Abuse – Sex Trafficking

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



1. Relevant Department

Central Government

- Immoral Traffic (Prevention) Act ([here](#)).
- Ministry of Women and Child Development (website [here](#)).
- National Human Rights Commission ([here](#)).

Maharashtra Government

- Women & Child Development Department ([here](#))
- Maharashtra State Human Rights Commission (MSHRC) ([here](#))
- Maharashtra Police ([here](#)) For local police scroll down to map and click on your district. My nearest police station is _____ (enter details on page 4).

2. Entitlements

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

a) Constitution of India 1949 ([here](#))

- Article 23 prohibits traffic in human beings.

b) Indian Penal Code ([here](#))

- Kidnapping, knowing woman will be trafficked for sex (Sec. 366B)
- Trafficking of person involves threats, force, abduction, fraud or inducement (Sec 370)
- Sexual exploitation of a trafficked person (Sec 370A(2))

c) Immoral Traffic (Prevention) Act (click [here](#))

- Running brothels is illegal. (Only legal form of prostitution is an adult from own home) (Sec. 3).
- Procuring, inducing or taking person for prostitution with or without consent (Sec. 5).

d) Protection of Children from Sexual Offences (POCSO) Act, 2012 ([here](#))

- Criminalises sexual offences against children (Sec. 4-12).
- Media, hotels, photo studios, hospitals etc must to report child sexual abuse to police (Sec. 20)

e) The Scheduled Castes and Scheduled Tribes (Prevention of Atrocities) Act 1989 ([here](#))

- 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 (Sec. 3(1)(xii)).

f) Remedies Safety and compensation

- 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 (ITPA Sec. 17(4)); and

Under Central Scheme for Rehabilitation of Bonded Labourer 2016 ([here](#)), can get assistance in re-joining mainstream life including:-

- Rs3 lakh for 'extreme' cases such as women rescued from brothels (see Para 5 (iv))
- Allotment of house-site, agricultural land, house, livestock or employment; (see Para 5 (v))

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

- Financial support to victims of various crimes especially sexual offences trafficking etc(Annexure 1)
 - Minimum Rs. 1 lakh compensation 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%.

Under 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;

- The scheme also aims to facilitate reintegration of the victims into the family and society; and
- It also facilitates repatriation of cross-border victims and places them in safe custody.

Under Manodhairya Scheme ([here](#))

- Minor Girls (under 18) rescued in police raids under the ITPA, 1956 are entitled to receive compensation for 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).

g) Punishment

- Traffickers can be punished under the IPC and or other Acts (above) up to life imprisonment, or even death, (for aggravated penetrative sexual assault (POSCO Sec 6))

3. Application

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

- If to do with a child, call 'Childline' (1098) (or lodge on the website [here](#)). Childline is manned 24 hours a day by NGO's. 1098 is operational in many cities in each state; or
- If to do with a child, report it to the National Commission for Protection of Child Rights (NCPCR) ([here](#) and scroll down and right to 'Register Complaint'); or
- Go to a One Stop Centre (OSC) ([here](#)). These support women affected by sexual harassment, domestic violence, trafficking, honour related crimes, acid attacks etc. There are 37 OSC centres in Maharashtra ([here](#)), located in Govt hospital complexes and district court complex; or
- Call Maharashtra Police Helpline 100, 022-22621855 or at Maharashtra's Police Anti Human Trafficking Unit (Contact details [here](#)); or
- Contact Justice Ventures International, an NGO which specialised in working with the government on prevention of sex-trafficking info@justiceventures.org ; or
- Take a sexually abused woman to a hospital as soon as possible. Apart from immediate medical assistance, the doctor must prepare a medical report and inform the nearest police station; or
- Lodge an FIR at the local Police Station or the Special Police Unit. When doing so, provide a recent photo of the missing child and your mobile number. Police are then obligated to investigate; or

Trafficked woman/child can get legal assistance from the Legal Services Authority (Victims of Trafficking and Commercial Sexual Exploitation) Scheme, 2015 [here](#).

4. Advocacy (if application doesn't succeed)

- If to do with a child, call Childline 1098 again or Complain to Childline Regional Offices listed [here](#) (scroll down); then
- Approach NGOs working on anti-human trafficking, such as JVI (Delhi Justice Resource Centre. (Phone 011-4050170 or email delhi@justiceventures.org); then
- Complain to Police SP or SSP for your district ([here](#)). Scroll to map and click on your district; then
- Lodge a complaint at the MSHRC if the police or any public authority doesn't entertain your complaint or refuses to take any action on your complaint ([here](#)); then
- If the police don't respond can directly approach the CWC and request it to take up the matter suo-motu (without application by the parties) and direct the police to conduct investigation; then
- RTI to the Police SP or SSP for your district on-line [here](#).

5. Success story

Bettiah, Bihar (4th July 2019): 11 female victims, including 4 minors, were rescued from 6 brothels in the Bettiah district of Bihar. 15 accused, including traffickers and customers, were arrested during the intervention, which was a collaborative effort of Justice Ventures India Trust (JVIT), NGO partner ADITHI, and the local police authorities.

I) Identity Documents



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

1. Relevant Department

Central Government

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

2. Entitlements

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

- Any Indian (including NRIs see #8 [here](#)) or anyone resident in India, whether or not he/she is a citizen can get an Aadhaar Card.
- Even if no identity documents, can use introducer to get Aadhaar ([here](#)).
- No age limit. Even babies can get Aadhaar ([here](#)). However, for children below 5 years, biometric details will *not* be taken and the Aadhaar will be linked to guardians/parents.
- When the child turns 5 years of age, he/she shall have to register biometrics. They shall be re-registered again when they turn 15 years of age, since biometrics change with age (website [here](#)).

3. Application Procedure

Details on enrolment procedure are [here](#).

- Go to nearest Common Service Centre [here](#) or at local Jan Seva Kendra (JSK) [here](#) or
- Fill in the application form ([here](#) or see on page 98); or
- Submit at the nearest enrolment camp or office.

Documents required for enrolment are:

- Proof of identity (POI) and proof of address (POA) (list of acceptable documents is on page 2 of the application form [here](#), or [here](#)).
- In the case of people who do not have documents for proof, there is an introducer system. Introducers can be government agencies, banks, teachers, village postmen, elected representatives and NGOs (see Qu 7 on form [here](#)).

Cost: Enrolment Free, Update details Rs50, Add biometrics Rs100

Get Aadhaar card within 60-90 days.

4. Advocacy (if application doesn't succeed)

- Phone toll free number 1947, or 1800 1806785; then
- E-mail – help@uidai.gov.in; (click [here](#) and scroll down to bottom of page); then
- Use the Central Government's on-line grievance redressal mechanism (register [here](#)); then
- RTI to the Regional office for UIDAI on-line [here](#).

5. Success Stories

Meeta, 35, was a mother of 5 children struggling to survive. Her husband was a bonded labourer in Saudi Arabia and her oldest daughter struggled with life-threatening tuberculosis. To make matters worse, several units were struck off her ration card because some of her children did not have Aadhaar cards, and others had Aadhaar cards with a different address. A local cyber-cafe, they tried to charge her Rs 500 per Aadhaar card; well beyond her means. Local community workers filled the Aadhaar enrolment form, she got it signed by the local municipal councillor, and the community workers got an online appointment for the Aadhaar office. Her job was done with minimal difficulty and expense, and she has since been able to fix her ration card to receive the full quota of rations her family deserves and needs.

2. Identity Documents – PAN Card

A PAN Card is compulsory for anyone paying income tax. Any other Indian adult can also apply for a PAN Card whether or not they pay tax. A PAN card may be useful in getting other services, like a bank account (page 72).



1. Relevant Department

Central government

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

2. Entitlements

(Best Reference: Income Tax Department [here](#)).

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

3. Application Procedure

Procedure is on page 5 of document [here](#) under 'How to Apply for PAN'.

- Fill out Form 49A on-line [here](#); or
- Fill out hard copy [here](#) (or on page 100). (Print the acknowledgement, sign it)
- Take form and required documents to your nearest Common Service Centre [here](#) or Jan Seva Kendra (JSK) [here](#); or
- Send to NSDL within 15 days at: - (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

Required documents:

- 2 photos;
- Identity Proof: Any one of School Certificate, Water Bill, Ration Card, I Card, Licence (more details below # 15 of document [here](#));
- Residence Proof: Any one of; Power or phone bill (recent), Rent receipt, Ration Card, I Card, Licence etc) (more details below # 15 of document [here](#));

Cost Rs107 (By draft or on-line)

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

4. Advocacy (if application doesn't succeed)

Details on page 8 of application form [here](#):-

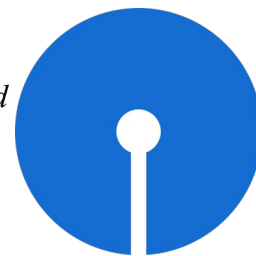
- SMS NSDL PAN <space> Acknowledgement No. & send to 57575 to obtain application status; then
- Call Call Centre at 020-27218080; then
- E-mail at: tininfo@nsdl.co.in; then
- Use the Central Government's on-line grievance redressal mechanism (register [here](#)); then
- RTI to Income Tax Department (details [here](#)) or on-line [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.

3. Identity Documents – Bank Account

A bank account is vital to be able to access other schemes like the widow's pension and other government payments (see page 12). Pradhan Mantri Jan Dhan Yojana, launched in 2014, aims to get 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

- Ministry of Finance – Department of Financial Services (website [here](#)).
- India Post (website [here](#)).

Government Banks

- Grameen Bank (website [here](#)).
- SBI ([here](#)), Union Bank ([here](#)), Bank of India (website [here](#)) or, Central Bank ([here](#)).

2. Entitlements

(Reference: Pradhan Mantri Jan Dhan Yojana [here](#) and India Post (website [here](#)).

a) Pradhan Mantri Jan-Dhan Yojana” (“PMJDY”) (details [here](#))

- Relaxation of usual KYC norms, so little documentation required.
- No minimum balance required.
- Accident insurance cover of Rs1,00,000 and life insurance coverage of Rs. 30,000 – payable on death of the beneficiary, (subject to fulfilment of the eligibility conditions) (details [here](#)).
- Beneficiaries of Government Schemes will get Direct Benefit Transfer into these accounts.

b) Post office account (details [here](#) under Post Office Savings account).

- Bank Account for any person over 10 with sufficient documentation.
- Min balance of Rs 500.

3. Application Procedure

a) Pradhan Mantri Jan-Dhan Yojana” (“PMJDY”) (see requirements [here](#)).

- An account can be opened by anyone over 10 years old at any bank branch using an Aadhaar Card.
- Proof of Identity & Address. Aadhaar will suffice for both. If Aadhaar is not available, other options [here](#).

b) For Postal Savings Account (details [here](#)) you need:

- Form available [here](#) or hard copy on page 102.
- Identity and address proof (Aadhaar will suffice for both);
- Proof of age if minor;
- Rs 500 minimum deposit.

c) For other banks: -

- Filled up Form including 'introducer' who already has had an account in that branch (except Allahabad Bank);
- Identity proof (Aadhaar Card, or if not Passport, driver's Licence, Election I-Card etc showing identity); and
- Address proof (Aadhaar Card, or if not Ration Card, Election I-Card etc showing address); and
- Rs500-Rs1,000 minimum deposit to open the account (depends on bank).

4. Advocacy (if application doesn't succeed)

- An appeal directly to the Bank Manager/Post Office Manager where you applied; then
- Use the Central Government's on-line grievance redressal mechanism (register [here](#)); then
- RTI to Ministry of Finance on-line [here](#).

5. Success Story

Kiran (from the story on page 12) only had the Voter I-Card (page 74) and death certificate (page 75) of her husband. The SBI Bank was asking for a Ration card with the same address. The Food and Supply officer wasn't issuing ration cards, so a local community worker made a special appeal to the SBI bank Manager, who agreed to open an account for Kiran.

4. Identity Documents – Elector Identity Card

Until the Aadhaar Card, the most basic identity proof was 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 (website [here](#)).

Maharashtra Government

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

2. Entitlements

(Best Ref: **SVEEP Systematic Voters Education & Electoral Participation** [here](#)).

- You can have your name added to the electoral role if you have completed 18 years of age on 1st Jan of year of application (#6 Guidelines on page 3 of Form [here](#)).
- You should get Electors' Photo Identity Card (EPIC) when your name is entered on electoral roll. If you're changing address, apply for a new EPIC (see Guideline #10 on page 4 of Form 6 [here](#)).

3. Application Procedure

a) For name to go on Electoral roll (for procedure see [here](#)).

Check if your name is already on the list [here](#) and if not:

- Fill up Form 6 on-line. First need to register [here](#); or
- Go to nearest Common Service Centre [here](#) or at local Jan Seva Kendra (JSK) [here](#); or
- Register when house to house update occurs from time to time; or
- Fill up 2 copies of the hard copy (download [here](#)) (in English or Hindi) (or hard copy on page 104) Post or submit it to your Electoral Registration Officer (ERO) (often ERO is same as the ADM).

You'll need the following documents:-

- **Proof of age:** If over 21, and appear over 21, then no proof necessary. If 18-21 then Birth Certificate, school certificate or parents' declaration (see Guideline # 6 on page 3 of Form 6 [here](#)).
- **Proof of residence.** No minimum time of residence is necessary, but you'll need some documentary proof that you live there such as: (see Guideline #8 II on page 3, of Form 6):-
 - i. Bank/Kisan/Post Office Pass Book (current); or
 - ii. Applicant's Ration Card / Passport / Driving License / Income Tax Assessment Order; or
 - iii. Latest Water/Telephone/Electricity/Gas Bill for that address, either in the name of the applicant, or that of his/her immediate relation like parents etc; or
 - iv. Postal department's letters received/delivered in the applicant's name at the given address.

b) For Electors Photo Identity Cards (EPIC)

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

c) Correction / Updating EPIC

- Fill up Form 6 on-line. First need to register [here](#); then
- Fill Form 8 online or download [here](#) and submit the application

4. Advocacy (if application doesn't succeed)

- Phone the Voter helpline (STD code) 1950; then
- Submit grievance direct to Election Commission Grievance portal [here](#); then
- Use the Central Government's on-line grievance redressal mechanism (register [here](#)); then
- RTI to Chief Electoral Officer Maharashtra on-line [here](#).

5. Identity Documents – Birth & Death Certificates

Birth certificates are very important to access other schemes for children like Balika Samriddi Yojana (page 15) and to make school admissions easier (page 38). Death certificates are necessary for getting schemes like the Widows Pension and the National Family Benefit Scheme (NFBS) (page 12).



1. Relevant Department

Maharashtra Government

- District Administration: Click [here](#) then on your district to see details of your district administration.

2. Entitlements

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

- Birth certificate: For anyone born in India. Death certificate: For anyone who dies in India.

3. Application Procedure

a) Birth certificate

For overview of procedure click [here](#) and explained on You-Tube video [here](#). Form for Mumbai [here](#).

If the birth was:-

- At hospital: Hospital should have given a slip to the Municipal authorities and the parents; or
- At home: Midwife (Dai) should have registered the birth with Gram panchayat (Sec. 8 of Act).

If applying within 1 year of the birth, go to Municipal Authority with:

- Aadhaar card
- Birth slip from hospital
- No fee should be charged (Sec. 12 of Act) (if application is within 21 days), otherwise late fee.
- Should be processed within 5 days (see [here](#)).

* If birth not registered at the time and the child is more than 1 year old, then need to go to SDM or District Magistrate (Sec. 13(3) of Act). (Procedure for Maharashtra [here](#), for Mumbai City District Magistrate see [here](#), for other districts [here](#) (and then on your district to see your DM).

(My village's DM/SDM is _____ insert on page 4).

You'll also need:

- An affidavit stating name of parents, name of child, DOB, address;
- Any other documentary proof you have to show that this child exists (school records etc); and
- Then there'll be a police inspection to check on the child's existence.

b) Death certificate

For overview of procedure click [here](#). Get form for Maharashtra [here](#).

The death should be registered within 21 days by: -

- Death at hospital: - slip will be given to Municipal authorities.
- Death at home: Head of house should register death at Municipal authorities (Sec. 8 of Act).

To get Death Certificate, go to Municipal Authorities with: -

- Cemetery/cremation slip; and
- Aadhaar card or other Identity proof.
- No fee (Sec. 12 of Act).
- Should be processed within 5 days (see [here](#)).

If death not registered at the time and more than 1 year old, then need to go to SDM or District Magistrate with affidavit and late fee (Sec. 13(3) of Act).

4. Advocacy (if application doesn't succeed)

- Call the 'Aaple Sarkar' toll free number on 1800-120-8040.
- Complain under Maharashtra's Right to Public Service Act ([here](#)); then
- Use the Maharashtra grievance redressal mechanism ([here](#)); then
- RTI to DM/SDM on-line [here](#).

6. Identity Documents – SC/ST/OBC Certificate

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



1. Relevant Department

Maharashtra Government

- District Administration: Click [here](#) then on your district to see details of your district administration.

2. Entitlements

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

Any member of a Scheduled Caste (listed [here](#)), Scheduled Tribe (page 7 [here](#)) or Other Backward Case (listed [here](#)) is eligible for a certificate which will then entitle the holder to apply for 'reservation' entry to:

- University entrance; and
- 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 for ST's click [here](#). For the procedure for SC click [here](#).

- The application forms are available either online, or from the SDM (Sub-Divisional Magistrate), or from the Tehsil or Revenue Department.
- In case none of your family members have earlier been issued a Scheduled Caste/Tribe/OBC, a local enquiry is conducted before issuing the Certificate to you.
- Need proof of residence in Maharashtra for a minimum specified period.
- Need an affidavit stating that you belong to a Scheduled Caste/Scheduled Tribe/OBC.
- The specified court stamp fee is required at the time of application.
- Then an enquiry will happen to check residence, income, caste/tribe and not in 'creamy layer'.
- Should be processed within 21 days (see [here](#)).

4. Advocacy (if application doesn't succeed)

- Enquire at the DM/SDM's office where submitted application; then
- Call the 'Aaple Sarkar' toll free number on 1800-120-8040; then
- Complain under Maharashtra's Right to Public Service Act ([here](#)); then
- Use the Maharashtra grievance redressal mechanism ([here](#)); then
- RTI to DM/SDM on-line [here](#).

5. Success Story

Put yours here!

7. Identity Documents – Labour Card

A Labour Card is available to anyone working in the construction industry. It helps the holder to get several benefits, including education for children.



1. Relevant Department

Central Government

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

Maharashtra Government

- Department of Labour ([here](#))
- Maharashtra Building and Other Construction Workers Welfare Board ([here](#)).

2. Entitlements

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

- Anyone in construction industry, 18-60 years old and actually working for more than 90 days in the previous 12 months (Sec. 12(1) of the Act) is entitled to registration.
- Everyone registered gets an identity card (BOCW Card) (Sec. 13(1) of the Act).
- Card holders can avail various benefits (including medical benefits) (Sec. 11 of the Act).
- See various benefits see page 19.

3. Application Procedure

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

- Aadhaar (or other Identity proof, other address proof and age proof); and
- Bank a/c details; and
- Employment details (including proof that working more than 90 days in previous 12 months); and
- Mobile number
- 3 passport-sized photographs

4. Advocacy (if application doesn't succeed)

- Complain to Maharashtra Building and Other Construction Workers Welfare Board ([here](#)); then
- Use the Maharashtra grievance redressal mechanism ([here](#)); then
- RTI to Department of Labour on-line [here](#).

5. Success Story

Put yours here!

8. Identity Documents – Income Certificate

An Income Certificate may be useful in applying for various schemes like Pensions (page 12), payment for a Girl Child (page 15), disability appliances (page 31), and admission to private schools (page 38).



1. Relevant Department

Maharashtra Government

- District Administration: Click [here](#) then on your district to see details of your district administration.

2. Entitlements

(Best Reference: All India Word [here](#))

If income is below certain levels, then may be entitled to:-

- Old Age Pension, if annual family income is less than 1,00,000 (page 12);
- Payment for a Girl Child (page 15);
- Disability appliances, if monthly family income is less than 15,000 (page 31); and
- Admission to private schools if annual family income is less than 1,00,000 (page 38).

3. Application Procedure

- Documents needed:-
 - One Identity proof
 - One Address proof
 - Affidavit as to residence, occupation, property and income.
- Submit it at your local SDM office any working day between 10:00am and 1:00pm. For SDM locations see [here](#) then on your district.
- Then there will be a police inspection to check on what you have said in the affidavit is true.
- Under Maharashtra's Right to Public Service Act, ([here](#)) Income Certificate should be issued within 15 days (see [here](#)).

4. Advocacy (if application doesn't succeed)

- Enquire at the DM/SDM's office where submitted application; then
- Call the 'Aaple Sarkar' toll free number on 1800-120-8040; then
- Complain under Maharashtra's Right to Public Service Act ([here](#)); then
- Use the Maharashtra grievance redressal mechanism ([here](#)); then
- RTI to DM/SDM on-line [here](#).

5. Success Stories

Put yours here!

J) Appendices



1. A 10 Step Process for Empowering a Community

1. Build deep relationships with residents in the community

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

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

2. Learn about the community – Observe & enquire

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

3. Analyse the problems yourself, and with your colleagues

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

4. Hold a community meeting to prioritise the problems

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

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

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

6. Plan action to solve the problem

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

7. Take the action agreed

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

8. Reflect on the action taken

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

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

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

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

10. Form a CBO

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

2. Table of Services with Relevant Schemes and Laws

Service	Page	Available for all	Available for poor	Main Scheme Name	Relevant legislation
Food security	7	*	*	Targetted Public Distribution Scheme	Nat'l Food Security Act 2013
Child nutrition	8	*	*	Anganwadi ICDS	Nat'l Food Security Act 2013
School meals	9	*	*	Mid Day Meal Scheme	Nat'l Food Security Act 2013
Employment	10	*	*	MGNREGA	Nat'l Rural Employ Guar 2005
Widows/Age pension	12		*	National Social Assistance Program	
Girl child incentives	15		*	Balika Samridhi Yojana	
Life insurance	16	*	*	PM Jeevan Jyoti Bima Yojana	
Vocational training	17	*	*	PM Kaushal Vikas Yojana	
Construct'n Workers	19	*	*	Building & Other Construct'n Workers	Building Workers Act 1996
Self Help Groups	22	*	*	Deen Dayal Antyodaya Yojana	
Micro finance	23	*	*	MUDRA	
Health insurance	25		*	Pradhan Mantri Jan Arogya Yojana	
Pregnancy & delivery	27	*	*	Janani Suraksha Yojana	Nat'l Food Security Act 2013
Immunisations	29	*	*	Universal Immunisation Programme	
TB	30	*	*	D.O.T.S.	
Disability benefits	31		*	National Social Assistance Program	Person W Disability Act 1995
Mental health	34	*	*		Mental Health Act 2017
Drug/rehab & HIV	36,37	*	*	National AIDS Control Programme	
Schooling	38,40	*	*	Sarv Shiksha Abhiyan	Right To Education Act 2009
Electricity & Gas	43,44	*	*	PM Ujjwala Yojana 2.0	
Drinking water	46	*	*	Rural Sanitation & Drinking Water	
Toilets	47		*	Swachh Bharat Mission	
Paving & drains	49	*	*	Village Health Committee (VHSNC)	
Housing	50		*	Pradhan Mantri Awaas Yojana	
Roads	53	*	*	Pradhan Mantri Gram Sarak Yojana	
Farmers' Credit	54	*	*	Kisan Credit Card	
Crop Insurance	56	*	*	Pradhan Mantri Fasal Bima Yojana	
Farming subsidies	57	*	*	National Food Security Mission	
Domestic violence	58	*	*	One Stop Centre (OSC)	Domestic Violence Act 2005
Child marriage	60	*	*	Child Line	Child Marriage Act 2006
Child Labour	62	*	*	Child Line	Child Labour Act 1986
Trafficking children	64	*	*	Child Line	Immoral Trafficking Act 1956
Bonded labour	66	*	*	Scheme Rehab of Bonded Labourers	Bonded Labour Act 1976
Aadhaar Card	70	*	*	Aadhaar	
Birth Certificate	75	*	*		Reg'n of Births/Deaths 1969
Labour Card	77	*	*		Building Workers Act 1996
Income Certificate	78		*		

3. Writing Effective Applications (with example)

Apply on-line if available, to avoid the chance of bribes: BOCW (page 19), Drivers licence (page 21), Micro enterprise (page 23), Disability Card (page 31), Private school quota (page 38), NIOS (page 42), Housing (page 50), Aadhar (page 70), PAN (page 71) and Voter card (page 74).
Otherwise try your local Common Service Centre ([here](#)) or Jan Seva Kendra [here](#) for Ration Cards, Drivers Licence Aadhar Cards, PAN, Voter Card, or Labour cards.

If you need to write your own application be sure to include the following:-

1. **A clear statement of your problem.** For example, there are many young children in your village, but there has never been an Anganwadi. A photo of the problem (e.g. many children) will make the letter even better.
2. **The right you have to this scheme** and the relevant law (see 'Best Reference' next to Entitlement on the relevant page). For example, under the **National Food Security Act 2013, Sec. 5(1)(a)** every child from 6 months to 6 years has the right to a cooked meal at the Anganwadi each day.
3. **Your request that is specific and clear.** What do you want by when? For example, you want several Anganwadis begun by 30th Sept 2021.
4. **Next Steps:** If you don't get this action, what you will do. For example, if the Anganwadi has not been begun by 30th Sept 2021, you'll lodge an RTI.

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

Thus an example letter might look like this:-

The Manager
Integrated Child Development Services
Bankura District
West Bengal

16th May, 2021.

Re: Anganwadi on Demand in Sivarampur village

Dear sir,

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

1. Our village has a population of 2350, of which 272 are children from 6 months – 6 years old. I have attached a list of the children of this age in our village, together with a photo of them.
2. I note from the **National Food Security Act 2013, Sec. 5(1)(a)** that every child from 6 months to 6 years has the right to a cooked meal at an Anganwadi each day.
3. I would therefore like to apply for several Anganwadis for our village. I would like these Anganwadis to begin by 30 Sept, 2021.
4. If the Anganwadis are not begun by 30 Sept 2021, I will lodge an application under the RTI Act 2005 to know what has happened with this application.

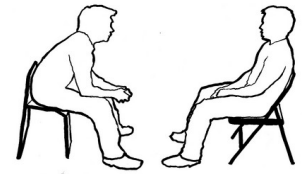
Kind regards,

Ramesh Kumar

Ramesh Kumar
H. No 6, Gali No7, Sivarampur Village
District Ahmednagar,
Maharashtra
Tel 9750 478598
cc ICDS State office, Mumbai

4. Tips on Effectively Lodging Applications

After writing the application, you can post it to the correct government department. If you do that, send it Registered Post so you have proof of it having been sent. However, sometimes it's better to present the application in person. If you do that, here's some tips on how to do it well:



1. Preparation for the meeting

- Take a key resident from the community (so they are directly involved and learn the process).
- Have the purpose of the visit clearly in mind.
- Get an appointment if possible (so as to not waste time).
- Dress formally (to make a good impression).
- Take your ID card & visiting card if you have them.
- Have your diary, paper & pen (to write down any information).
- Take 2 copies of any letter or document you want to present (to give one, and get a 'received stamp on the other).
- Take the original and copies of any document you may need (to show but not give, the original).
- Know where the office is (so you can get there on time).
- Have enough money for an auto rickshaw (if getting late).
- Get there on time.
- Know the rules & policies (including this officer's superior's name) before you go in.
- Decide what pressure you're prepared to apply *before* you go into the meeting.
- Decide who will speak (so you don't speak at the same time.)

2. During the meeting

- Introduce yourself and, if appropriate, check this officer's name and position.
- Clearly state your purpose for coming and assure the officer you won't take much time.
- Stay calm! If there's an argument or raised voices, you will lose!
- Repeat whatever s/he says to you (whether negative or positive). Often when the officer hears his unreasonable response repeated, he softens it.
- Present whatever letter or application you want to and get a 'received' stamp as proof.
- If you can't get him/her to 'receive' your application, then at least fix any future date in your diary. Don't accept "I'll do it later", because generally 'later' means 'never'.
- If the officer doesn't do what's reasonable, clearly state whatever follow up pressure you intend.
- Thank him/her!

3. Debrief the meeting

- Debrief the meeting with the person you went with by asking: - "How was that meeting for you?"
- Reflect on what went well, and what you could do better next time.

4. Record the meeting

Write down: -

- Date, time and place of the meeting and who was present.
- The result of the meeting (attach extra sheets if necessary).
- Attach the 'received' copy of any letter given.
- Put any follow up on the appropriate date in your diary/phone.

5. Follow up on the meeting

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

5. Dealing with Corruption



1. How does corruption work?

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

2. What are the problems with the system?

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

3. What can we do when faced with a request for a bribe?

a) Before the interaction:

- Know your rights, applicable fees etc (perhaps using this Manual), so you can't be deceived.
- Where possible, lodge applications on-line, through a Common Service Centre ([here](#)) or Jan Seva Kendra (JSK) ([here](#)), or by post, to avoid possible bribe requests.
- For written applications, use the format in Appendix 3 (page 82), so the officer knows you're serious
- Go with another person, so that there's a witness to any request for a bribe.

b) During the interaction, if an officer asks you for 'chai pani' or 'kuchch de do' then:-

- Ask him/her to show you where the fee is written down (to highlight its illegality).
- Say you'll happily pay the fee, if he gives you a receipt (also to highlight its illegality).
- Repeat his/her request loudly, so that others in the vicinity hear and s/he gets embarrassed.
- If he/she persists, make a show of noting the details of the interaction in a way that the officer knows you're noting it. Note the day, time, place & exact request. Note the officer's name 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's sitting at, or any physical features.

c) After the interaction, decide if this is an important enough issue to take further action on. If so:

- Type out concisely the details of what happened; date, place, time, officer, exact request etc; then
- Find the name of the bribe-taking officer's superior, (from others, websites, or this Manual); then
- Present your written complaint to the superior officer (or to any other complaint body listed in the 'Advocacy' section of each service in this Manual); then
- When making the complaint, get a 'received' stamp. Include a request that he notify you of what action s/he takes. Also include the threat that, if you don't hear anything within 2 weeks, you'll lodge an RTI to find out what happened. Then actually do whatever you threatened to do; then
- If still nothing happens, phone CBI anti-corruption number 1031, or 011-27357169; then
- Use the Central Government's on-line grievance redressal mechanism (register [here](#)); then
- If still nothing happens, contact an NGO working in this field; then Go to the media.

6. Notes on effective use of the RTI (with example)



1. When is the RTI useful?

When you have an **individual problem** (eg pension application not processed) or a **community problem** (eg Anganwadi not functioning); and

- You've applied for the problem to be fixed (using the 'Application Procedure' in this Manual); and
- A reasonable period has expired; and
- Other Advocacy suggestions (in this Manual) haven't worked.

2. How to write an RTI

a) Necessary information

- The name of the department you applied to, the relevant Public Information Officer, and his address
- Date;
- Mention of “The Right to Information Act 2005”;
- The information requested (see below, and example following);
- Fee Rs10 (remember to get the receipt) (for BPL Card holders, no fee, attach a copy of BPL card);
- Your signature (of the applicant);
- Your name; address; and telephone number.

b) In the body of your RTI, include these 5 points (see example below)

- State the date of your original application and attach a copy;*
- Ask the time that it should take to process an application according to the Right to Public Service Act ([here](#)) or other rules;*
- Ask what action has been taken, by which officers (with names), 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. To whom to lodge your RTI

- The RTI should be sent to the Public Information Officer (PIO) of the concerned government department. The relevant page in this manual gives links for PIOs.
- If it turns out NOT to be the correct government department, it's the PIO's responsibility to send the RTI to the correct place within 5 days (Sec. 6(3) of the RTI Act 2005 [here](#)).

4. How to lodge your the RTI?

On-Line: For Central Government Dept/Ministries, you can file/pay on-line at <https://rtionline.gov.in/>;
For state bodies you can file RTI on-line [here](#); 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 lodgement (Sec. 7(1)).

5. Possible results and actions

The 5 possible results of your RTI and corresponding actions as seen in the table below:-

Result	Action
1. You are not allowed to lodge RTI	Complain to Central Information Comm(CIC) here (within 90 days)
2. No response, but work done	None
3. Correct information	None
4. No information, or unrelated info	Complain to Central Information Commission (CIC) here .
5. Incomplete information (90% cases)	Lodge 1st Appeal; or Complain to CIC here ;

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

(Sample RTI)

(NB. Only the bold sections need to change)

Public Information Officer
Dy. Municipal Commissioner (Zone I) E-Ward Office Building,
10, Shaikh Hafizuddin Marg,
Mumbai

30 June, 2021

Sub: Application under the RTI act 2005

For information regarding application for birth certificate of Nazma Khatoum

Sir,

- i. I made an application for a **birth certificate for my daughter Nazma Khatoum (DOB 2nd Oct 2017) at the Dy. Municipal Commissioner (Zone I) office on 1st February 2020**. A copy of that application is attached. No satisfactory action has been taken on my application so far. Therefore kindly provide the following information: -
- ii. According to the rules and regulations of your department, or the Right to Public Service Act, what is the stipulated time within which a **birth certificate** should be issued after an application is made?
- iii. Please provide the daily progress made on my application. Please give the names and designations of the officials with whom my application was lying during this period. Please state the periods when it was lying with which officer, and what was the action taken by that official during that period.
- iv. What actions will be taken against such officer/employee who did not perform his/her duties on time and caused this delay? When will this action be taken?
- v. **When will I receive my daughter's birth certificate?**

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

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

Thank you.

Shazia Khatoum

Shazia Khatoum

125, Gali no 12

Shaikh Hafizuddin Marg,

Mumbai

Tel 9856 478345

7. ACRONYMS used

Acronym	Full form	Meaning	Page
AAY	Antyodaya Ann Yojana	Ration card for destitute people	7
ADM	Additional District Magistrate	Head of a district	74
ANM	Assistant Nurse Midwife	Nurses trained in deliveries	25,29
APL	Above Poverty Line	Ration cards for regular residents	81
ASHA	Accredited Social Health Advocate	Local woman trained in pregnancy issues	27,29
BDO	Block Development Officer	Block level development official	10,15,22
BOCW	Building & Other Construction Workers	Class of workers for whom benefits available	77
BPL	Below Poverty Line	Government measure of poverty	7,10,12,25
BSA	Basic Shiksha Adhikari	Officer for primary schooling in a district	38
CHC	Community Health Centre	Medical centre better equipped than PHC	25
CIC	Central Information Commission	Appellant body in RTI matters	86
CMO	Chief Medical Officer	Head of health at the district level	25
DM/DC	District Magistrate/Collector	Head of a district	4,75,76
DPO	District Probation Officer	Official with power in domestic violence	58
ERO	Electoral Registration Officer	Officer to whom apply to go on Voters list	4,74
EWS	Economically Weaker Sections	Criteria of poverty to access schemes	38,50
FIR	First Information Report	Report to police of a crime	58-68
ICDS	Integrated Child Develop Service	Scheme under which the Anganwadi falls	8
LPS	Low Performing States	Raj'n, UK, UP, MP, Bihar, Jhark, Chhattis, Odisha, Assam, J&K	27
MLA	Member of Legislative Assembly	Member of State parliament	4,12
MOIC	Medical Officer in Charge	Officer in charge of PHC or CHC	27,29,34
MP	Member of Parliament	Member of national parliament (Lok Sabha)	4
NHM	National Health Mission	Body incorporating NRHM & NUHM	25
OBC	Other Backward Caste	Lower castes eligible for some benefits	76
PHC	Primary Health Centre	Medical centre less equipped than CHC	25,29
PIO	Public Information Officer	Officer to whom an RTI is lodged	86
RTI	Right to Information	Act providing freedom of information	86
SC/ST	Scheduled Caste/Scheduled Tribe	Lower castes/tribes eligible for some benefits	76
SDM/O	Sub Divisional Magistrate/Officer	Head of a sub-division	4,31,75
SECC	Socio Economic Caste Census	Replaces BPL as eligibility for schemes	44,50
SP	Superintendent of Police	Senior officer in charge of police district	58-68
SSP	Senior Superintendent of Police	Most senior officer in charge of police dist	58-68
VJNT	Vimukta Jati Nomadic Tribes	Classification of caste in Maharashtra	40,76

K) Application Forms

1. Forms – National Family Benefit Scheme (see page 16)

FORM

APPLICATION FORM FOR FAMILY BENEFIT SCHEME

I (To be filled up by the Applicant)

District : Block/Municipality/Panchayat Samiti.

Village/Panchayat/Mohilla/Ward/House No.

1. Name of the Applicant :
2. Father's/Husband's name :
3. Full Address :
4. Category : SC/ST/women/Landless/Handicapped/General
5. Age on the date of application :
6. Identification mark of the applicant :
7. Name of deceased bread winner :
8. Age of the deceased :
9. Date of death :
10. Cause of death :
11. I solemnly affirm that :-
 - (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 application for Family Benefit.

1. Sl. No. :
2. Date of receipt from Gram Panchayat :
3. Name of the applicant with father's/husband's name :
.....
4. Full Address : Town/Village/Post Office/Taluk
5. Recommendation to the Pension Sanctioning Authority :
6. Date of sending of application form :
7. Orders of the Sanctioning Authority :

2. Forms – Driver's Licence Learners Permit (see page 21)

FORM 2

(See Rule 10)

FORM OF APPLICATION FOR THE GRANT OF LEARNER'S LICENCE

To,
The Licensing Authority

I hereby apply for a licence authorising me to drive as a learner the following motor vehicle(s) :-

- a) Motor cycle without gear
- b) Motor cycle with gear
- c) Invalid Carriage
- d) Light motor vehicle
- e) Transport Vehicle
- f) Road-roller
- g) Motor vehicle of a specified description, namely

Space for photograph
of the size
of 5 x 6 cms

PARTICULARS TO BE FURNISHED BY THE APPLICANT

1. Full Name	
2. Son / Wife / Daughter of	
3. Permanent Address (Electoral Roll/Life Insurance Policy/Passport/Pay slip issued by and office of the Central Government/State Government or a local body/Any other document or documents as may be prescribed by the State Government/Affidavit sworn before an Executive Magistrate or a First Class Judicial Magistrate or a Notary Public to be enclosed).	
4. Temporary address / Official address (if any)	
5. Duration of stay at the present address	
6. Date of Birth Birth Certificate/School certificate/affidavit sworn before an Executive Magistrate or a First Class Judicial Magistrate or a Notary Public to be enclosed	
7. Place of Birth	
8. If place of birth outside India, when migrated of India	
9. Educational Qualification	
10. Identification Mark (s)	1) 2)
11. Declaration of citizenship status (i) If deemed Citizen or Citizen by Birth (Birth Certificate and school certificate in support of Citizenship as Indian to be enclosed) (ii) If Citizenship is acquired by Descent / Registration (In case Citizenship acquired by Descent, Birth Certificate, Land property document of parent/in case of citizenship acquired by registration, certificate to be enclosed. (iii) If Citizenship by Naturalization (Certificate of Naturalization and Certificate of Registration to be enclosed) (iv) If non-Indian Citizen (Valid passport or other travel documents and such other document or authority as may be prescribed by law to be enclosed)	
12. Blood Group Rh (Rhesus) factor	

13. I hold an effective driving licence to drive : Motor cycle/Light motor vehicle/transport vehicle with effective from	
14. Particulars of any driving licence previously held by applicant whether it was cancelled and if so, for what reason	
15. Particulars of any learner's licence previously held by applicant in respect of the description of vehicle to which the applicant has applied	
16. Have you been disqualified for holding or obtaining driving licence or learner's licence, if so, for what reasons	
17. I enclose three copies of my recent photograph (passport size photograph)	
18. I enclose medical fitness certificate dated..... Issued by..... (Doctor)	
19. I have submitted along with my earlier application for learner's licence / I enclose the written consent of parent / guardian (in case of applicant being a minor)	

20. I enclose driving certificate dated.....Issued by.....
.....(Name and address of the driving school)
21. I have paid the fee of Rs.
22. I am exempted from the medical test under Rule 6 of the Central Motor Vehicle Rules, 1989
23. I am exempted from the preliminary test under Rule (11(2) of the Central Motor Vehicles Rules, 1989
* Strike out whichever is inapplicable.

Date :
(Specimen Signature or thumb impression of Applicant)

1 Signature or thumb impression of Applicant

2

DECLARATION UNDER SUB-SECTION (2) OF SECTION 7 OF THE MOTOR VEHICLE ACT, 1988

Shri/Kumari.....Son/Daughter of.....who is a
Minor under my care and I accept responsibility for his/her driving. If at a later date I decide not to accept
responsibility of his/her driving, I shall intimate the licence authority in writing for the cancellation of the licence.
I give my consent for his/her obtaining learner's License.

Signature.....
Name and full address of the Parent / Guardian

Relationship.....

(To be signed in the presence of the Licensing Authority or person authorised in this behalf by the Licensing
Authority)

FOR OFFICE USE

- ☐ The applicant is exempted from the medical test under Rule 6 and the preliminary test under rule 11(2)
of the Central Motor Vehicle Rules, 1989.
- ☐ Learner's Licence may be issued.
- ☐ The applicant was tested with reference of rule 11(1) of the Central Motor Vehicle Rules, 1989.
- ☐ He has passed the test. Learner's Licence may be issued.
- ☐ Learner's Licence may be refused.

* Strike out whichever is inapplicable.

Note : The application along with the scanned copies of the required documents may also
be sent to be concerned Licensing Authority through Electronic Mail, if allowed by the concerned
State Government/Union Territory Administration.

In such cases, the Licensing Authority shall scrutinise the application and intimate the applicant
about the acceptance /any discrepancy.

In case the application is accepted, the applicant shall be intimated through Electronic Mail
to report to the Authority concerned on an appointed date along with the documents for further
verification, submission of application fee and examination of the applicant.

Signature of Licensing
Authority or other Person
Authorised in this behalf

3. Forms – Micro Enterprise Loan (see page 23)



Application No. : _____ Date : _____

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	Rented/Owned		
Business Address	Rented/Owned		
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)	Any Others		
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
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 to any Bank. There is/are no overdue / statutory dueowed by me/us. I/We shall furnish all other information that may be required by Bank in connection with my/our application. The information may also be exchanged by you with any agency you may deem fit. You, your representatives or Reserve Bank of India or MUDRA Ltd., or any other agency as authorised by you, may at any time, inspect/ verify my/our assets, books of accounts etc. in our factory/business premises as given above. You may take appropriate safeguards/action for recovery of bank's dues.

Date : _____

Place : _____

Thumb impression/Signature of Applicant(s)

(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)

4. Forms – Unique Disability ID (see page 31)

	Unique Disability ID Department of Empowerment of Persons with Disabilities, Ministry of Social Justice and Empowerment, Government of India.
PERSON WITH DISABILITY REGISTRATION FORM	
1. Personal Details	
Applicant Name :	<div>First NameMiddle NameSurname</div>
Father's Name :	
Mother's Name :	
Date of Birth :	Age : <div>(DD/MM/YYYY)</div>
Mobile No :	E-mail ID :
Gender :	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Other
Mark of Identification :	<div>Signature / Thumb / Other Print</div>
Category :	<input type="checkbox"/> General <input type="checkbox"/> OBC* <input type="checkbox"/> SC* <input type="checkbox"/> ST* (*Attached cast certificate for OBC/SC/ST only)
Blood Group :	<input type="checkbox"/> O+ <input type="checkbox"/> O- <input type="checkbox"/> A+ <input type="checkbox"/> A- <input type="checkbox"/> B+ <input type="checkbox"/> B- <input type="checkbox"/> AB+ <input type="checkbox"/> AB-
Marital Status :	<input type="checkbox"/> Married* <input type="checkbox"/> Unmarried <input type="checkbox"/> Widow <input type="checkbox"/> Divorced <input type="checkbox"/> Divorcee & Widower
*If you are married give Spouse Name :	
Name of Guardian/ Caretaker /Attendant / Related Person :	His/Her Contact No. :
Relation with Person with Disability :	<input type="checkbox"/> Father <input type="checkbox"/> Mother <input type="checkbox"/> Wife <input type="checkbox"/> Husband <input type="checkbox"/> Uncle <input type="checkbox"/> Aunt <input type="checkbox"/> Sister <input type="checkbox"/> Other
Educational Details :	<div><input type="checkbox"/> Primary <input type="checkbox"/> Middle/Higher Primary <input type="checkbox"/> Senior Secondary <input type="checkbox"/> Higher Secondary <input type="checkbox"/> Diploma <input type="checkbox"/> Graduate <input type="checkbox"/> PG Diploma <input type="checkbox"/> Post Graduate <input type="checkbox"/> Doctorate</div>
2. Address Details	
Correspondence Address :	
	Pincode :
State/UTs :	District :
City/Sub District/Tehsil :	Village/Block :
Document for Address Proof :	<input type="checkbox"/> Driving Licence <input type="checkbox"/> Ration Card <input type="checkbox"/> Voter ID <input type="checkbox"/> Other (Domicile Certificate)

Page 1 of 3

Permanent Address : _____

 Pincode : _____
 State/UTs : _____ District : _____
 City/Sub District/Tehsil : _____ Village/Block : _____

3. Disability Details

Have disability Certificate : ☐ Yes* ☐ No (*If yes, please fill in the following details & attach disability certificate)

Sr./Reg. No. of Certificate : _____ Date of Issue : _____
 (DD/MM/YYYY)

Disability Percentage (%) : _____ (For example: 30%, 40%, 50%, 60%)

Details of Issuing Authority : ☐ Chief Medical Office ☐ Medical Authority

Disability Type : ☐ Blindness ☐ Muscular Dystrophy ☐ Hearing Impairment ☐ Hemophilia
☐ Low Vision ☐ Parkinson's Disease ☐ Intellectual Disability ☐ Thalassemia
☐ Leprosy Cured ☐ Sickle Cell Disease ☐ Acid Attack Victim ☐ Locomotor Disability
☐ Cerebral Palsy ☐ Dwarfism ☐ Mental Illness ☐ Multiple Sclerosis
☐ Specific Learning Disabilities ☐ Speech and Language Disability ☐ Autism Spectrum Disorder ☐ Chronic Neurological Conditions
☐ Multiple Disabilities including Deaf Blindness

Disability By Birth : ☐ Yes* ☐ No Disability Since : _____
 (in Year)

Pension Card Number : _____ Disability Scheme : _____

Hospital Treating Disability : _____

Disability Area : ☐ Chest ☐ Ears ☐ Head ☐ Left Eye ☐ Left Hand ☐ Left Leg ☐ Mouth
☐ Nose ☐ Shoulder ☐ Throat ☐ Right Eye ☐ Right Hand ☐ Right Leg ☐ Stomach

Disability Due to : ☐ Accident ☐ Congenital ☐ Hereditary

4. Employment Details

Employed : ☐ Yes ☐ No* Unemployed Since : _____

Occupation : ☐ Govt. Job ☐ Professional/Technical ☐ Agriculture ☐ Service & Shops
☐ Clerks ☐ Craft/Trade Workers ☐ Daily Wages Worker ☐ Plant/Factory
☐ Other Occupation _____

BPL/APL : ☐ N/A ☐ APL ☐ BPL ☐ Antodya

Personal Income (Annual) : ☐ Below 10,000 ☐ From 10,000 to 1,00,000 ☐ 1,00,000 to 5,00,000 ☐ > 5,00,000

Father Income (Annual) : ☐ Below 10,000 ☐ From 10,000 to 1,00,000 ☐ 1,00,000 to 5,00,000 ☐ > 5,00,000

Spouse Income (Annual) : ☐ Below 10,000 ☐ From 10,000 to 1,00,000 ☐ 1,00,000 to 5,00,000 ☐ > 5,00,000

5. Identity Details

Attached Identity Proof : ☐ Driving Licence ☐ PAN Card ☐ Ration Card ☐ Voter ID ☐ Aadhar Card

Identity Proof Number : _____

Aadhaar Card Number : _____ TIN (NPR) : _____

Any Other State/UTs ID : _____ Other State/UTs ID Value : _____

I _____, the applicant do hereby declare that what is stated above is true to the best of my own information and brief.

Date : _____ Applicant's Signature/Thumbprint : _____

5. Forms – Railway Concession for Disabled People (see page 31)

Concession Certificate for Persons with Disabilities(Divyangjan)

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 bonafide 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 alternation in the form is permitted.

C:\Users\Administrator\Desktop\Geetha folder\GEETA\Patients\concessio forms.docx

6. Forms – Gas Connection (see page 44)

Format for Declaration

(To be submitted by persons desirous of New LPG Connection or connection against Termination Voucher)

Declaration

I _____ son/daughter/wife of _____ Age _____ years, resident of _____
_____ desire to take domestic LPG connection in my name and affirm as under:

1. That I am an Indian citizen/Non Resident Indian /Staff of Foreign nationality serving in India/ Foreign national residing in India under valid visa / person returning to India on transfer of residence basis/ PIO
***Tick whichever is applicable. Only Indian citizens are eligible for subsidized LPG.**
2. That my date of birth is _____ (LPG connection cannot be provided to a person under 18 years of age)
3. That neither I, nor any other member of the household (household means a family consisting of husband, wife, unmarried children and dependent parents living together in a dwelling unit having common kitchen), possess any LPG connection from PSU Oil Companies or Piped Natural Gas Connection for domestic use in our dwelling unit. (**'Households' having Piped Natural Gas connection are not entitled for Subsidized LPG**)
4. @That I am enclosing a copy of Ration card number _____ including my name
Or
@That I do not have Ration Card in my name or in the name of any member of my 'household' as defined above. As and when a ration card is issued in my name or in the name of any of the members of the 'household', the same shall be produced to Oil Company LPG distributor for updating records.
@Delete, whichever is not applicable
5. That I am enclosing the KYC form duly filled in along with the Proof of Address (POA) and Proof of Identity(POI)
6. I confirm that the LPG connection issued to me will be used in my above mentioned address and for domestic cooking purpose only and I shall abide by all terms governing its use.
7. That I shall not position any other LP gas installations in the same kitchen
8. That as and when second cylinder is issued to me against this connection the same will also be used in the same kitchen and with the original installation.
9. That whenever I change my residence from present address to another, I will inform M/s. _____ (Name of Distributors/RGGLV) in writing in advance for change of address in the records.
10. That I am aware that the domestic subsidized LPG connection as shall be released by M/s. Indian Oil Corporation (IOCL) / Bharat Petroleum Corporation (BPCL) / Hindustan Petroleum Corporation (HPCL) on the basis of this declaration and information submitted by me in the Know Your Customer (KYC) form, Proof of Address, and Proof of Identity, shall later be subjected to de-duplication check for existence of any other domestic subsidized LPG connection with any govt. Oil Company, in my name or in the name of any other member of my 'household' as at para '3' above.
11. That if any information / declaration given by me in this undertaking, the "KYC" form or any document submitted in support of identity / residence proof shall be found untrue or incorrect or false, the Oil Company would be within its rights to withdraw the supply of Gas/Terminate the connection/ seize the equipments / forfeit the security deposit and that I would have no claim whatsoever against IOCL/ BPCL/ HPCL for such withdrawal / Termination / Seizure / Forfeiture.

I hereby declare that whatever has been stated above is true to the best of my knowledge, correct and nothing material has been concealed there from.

Date : _____

Signature of person giving the Declaration

Place : _____

Name : _____

7. Forms – Aadhaar Card Form (see page 70)



भारतीय विधिभूत प्रणाली
भारत सरकार

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



AADHAAR ENROLMENT / CORRECTION FORM

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

In case of Correction provide your EID No here: | | | | | | | | | | | | | | | | | | | | | | dd | mm | yyyy | hh: mm: ss |

Please follow the instructions overleaf while filling up the form. Use capital letters only.

1	Pre-Enrolment ID :	2	NPR Receipt/TIN Number :
3	Full Name:		
4	Gender: Male () Female () Transgender ()	5	Age: Yrs OR Date of Birth: dd mm yyyy Declared <input type="checkbox"/> Verified <input type="checkbox"/>
6	Address: C/o () D/o () S/o () W/o () H/o () NAME		
	House No/ Bldg./Apt.	Street/Road/Lane	
	Landmark	Area/locality/sector	
	Village/Town/City	Post Office	
	District	Sub-District	State
	E Mail	Mobile No	PIN CODE
7	Details of : Father () Mother () Guardian () Husband () Wife () <i>For children below 5 years Father/Mother/Guardian's details are mandatory. Adults can opt to not specify this information, if they cannot/do not want to disclose.</i>		
	Name		
	EID/ Aadhaar No.: dd mm yyyy hh: mm: ss		
Verification Type : Document Based () Introducer Based () Head of Family () Select only one of the above. Select Introducer or Head of Family only if you do not possess any documentary proof of identity and/or address. Introducer and Head of Family details are not required in case of Document based Verification.			
8	For Document Based (Write Names of the documents produced. Refer overleaf of this form for list of valid documents)		
	a. POI	b. POA	
	c. DOB (Mandatory in case of Verified Date of Birth)	d. POR	
9	For Introducer Based – Introducer's Aadhaar No.	For HoF Based - Details of : Father () Mother () Guardian () Husband () Wife () HoF's Eld/Aadhaar No.: dd mm yyyy hh: mm: ss	
I hereby confirm the identity and address of _____ as being true, correct and accurate.			
Introducer/HoF's Name:		Signature of Introducer/HOF	

Disclosure under section 3(2) of THE AADHAAR (TARGETED DELIVERY OF FINANCIAL AND OTHER SUBSIDIES, BENEFITS AND SERVICES) ACT, 2016

I confirm that I have been residing in India for at least 182 days in the preceding 12 months & information (including biometrics) provided by me to the UIDAI is my own and is true, correct and accurate. I am aware that my information including biometrics will be used for generation of Aadhaar and authentication. I understand that my identity information (except core biometric) may be provided to an agency only with my consent during authentication or as per the provisions of the Aadhaar Act. I have a right to access my identity information (except core biometrics) following the procedure laid down by UIDAI.

Verifier's Stamp and Signature:

(Verifier must put his/her Name, if stamp is not available)

Applicant's signature/Thumbprint

To be filled by the Enrolment Agency only :

Date & time of Enrolment: -----

"(Note: In case of minor, the signature will be done by parent/guardian. In case of incapacitated person, the signature will be done by Legal Guardian of Incapacitated Person)"

Instructions to follow while filling up the enrolment form

Field 2 NPR NUMBER	Resident may bring his/her National Population Register Survey slip (if available) and fill up the column.
Field 3 NAME	Write full name without salutations/titles. Please bring the original* Proof of Identity (POI) document. (See list A below). Variation in Resident's Name in contrast to PoI is permissible as long as the change is minor spelling only, without altering the Name in PoI document. For Example: If Resident's PoI reads "Preeti", then "Priit" can be recorded if Resident wants so.
Field 5 DOB / AGE	Fill in Date of Birth in DDMMYYYY format. If exact Date of Birth is not known, approximate age in Years may be filled in the space provided. Please bring the original Proof of Date of Birth (DoB), if available. (See list D below). Declared checkbox may be selected if Resident does not have a valid proof of Date of Birth document. Verified checkbox is selected where Resident has provided documents as proof of Date of birth.
Field 6 ADDRESS	Write complete address. Please bring the original Proof of Address (POA) document. (See list B below). Please note that the Aadhaar letter will be delivered at the given address only. <ul style="list-style-type: none"> To include Parent/ Guardian / Spouse name as part of the address, select the appropriate box and enter the name of the person. Minor Corrections / Enhancements are permissible to make the address complete without altering the base address as mentioned in the POA document.
Field 7 RELATIONSHIP	<ul style="list-style-type: none"> In case of children below 5 years, it is mandatory to provide father/mother/guardian details with their Aadhaar or EID number. If the resident is not holding a Proof of Identity & using the Head of the Family identity for enrolment, it is mandatory to provide Head of the family's details with his/her Aadhaar or EID number. Please refer illustration below for filling EID. Please bring the original Proof of Relationship (POR) document. (See list C below). For other cases, it is optional for the resident to fill up the relationship details.
Field 8 DOCUMENTS	Write the name of Documents for PoI and PoA. In case proof of Date of Birth is available, then write the name of Date of Birth document. If the resident is not holding a Proof of Identity & using the Head of Family based enrolment, then write the name of Proof of Relationship document. For Valid list of documents, please refer list of Documents below.
Field 9 INTRODUCER/HoF	Resident who does not have POI and POA may get enrolled through an Introducer/ Head of Family. PI contact nearest enrolment centre or your Registrar, for further details.

List A. POI documents

1. Passport
2. PAN Card
3. Ration/PDS Photo Card
4. Voter ID
5. Driving License
6. Government Photo ID Cards/ service photo identity card issued by PSU
7. NREGS Job Card
8. Photo ID issued by Recognized Educational Institution
9. Arms License
10. Photo Bank ATM Card
11. Photo Credit Card
12. Pensioner Photo Card
13. Freedom Fighter Photo Card
14. Kissan Photo Passbook
15. CGHS / ECHS Photo Card
16. Address Card having Name and Photo issued by Department of Posts
17. Certificate of Identity having photo issued by Gazetted Officer or Tehsildar on letterhead
18. Disability ID Card/handicapped medical certificate issued by the respective State/UT Governments/Administrations

List B. POA documents

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

List C. POR documents

1. PDS Card
2. MNREGA Job Card
3. CGHS/State Government/ECHS/ESIC Medical card
4. Pension Card
5. Army Canteen Card
6. Passport
7. Birth Certificate issued by Registrar of Birth, Municipal Corporation and other notified local government bodies like Taluk, Tehsil etc.
8. Any other Central/State government issued family entitlement document
9. Marriage Certificate Issued by the Government.

List D. DOB documents

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

Illustration for filling up EID No.

Acknowledgement/Resident Copy- पावती / निवासी रसीद

Enrolment No./निवासी संख्या: 0008/12345/00020 Date/दिनांक: 28/04/2011 15:50:16

--- This is not the Aadhaar number ---

OR EID No: 0008123450002028042011155016

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

8. Forms – PAN Card Form (see page 71)

Form No. 49A													
Application for Allotment of Permanent Account Number													
[In the case of Indian Citizens/Indian Companies/Entities 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													
<p style="text-align: center;">Only "Individuals" to affix recent photograph (3.5 cm x 2.5 cm)</p>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <th colspan="4" style="text-align: center;">Assessing officer (AO code)</th> </tr> <tr> <th style="width: 25%;">Area code</th> <th style="width: 25%;">AO type</th> <th style="width: 25%;">Range code</th> <th style="width: 25%;">AO No.</th> </tr> <tr> <td style="height: 20px;"></td> <td></td> <td></td> <td></td> </tr> </table>	Assessing officer (AO code)				Area code	AO type	Range code	AO No.				
Assessing officer (AO code)													
Area code	AO type	Range code	AO No.										
<p style="text-align: center;">Sign / Left Thumb impression across this photo</p>	<p style="text-align: center;">Only "Individuals" to affix recent photograph (3.5 cm x 2.5 cm)</p>												
<p>Sir,</p> <p>I/We hereby request that a permanent account number be allotted to me/us.</p> <p>I/We give below necessary particulars:</p>													
<p>1 Full Name (Full expanded name to be mentioned as appearing in proof of identity/date of birth/address documents: initials are not permitted)</p> <p>Please select title, <input checked="" type="checkbox"/> as applicable <input type="checkbox"/> Shri <input type="checkbox"/> Smt. <input type="checkbox"/> Kumari <input type="checkbox"/> M/s</p> <p>Last Name / Surname <table border="1" style="width: 100%; height: 20px;"></table></p> <p>First Name <table border="1" style="width: 100%; height: 20px;"></table></p> <p>Middle Name <table border="1" style="width: 100%; height: 20px;"></table></p>													
<p>2 Abbreviations of the above name, as you would like it, to be printed on the PAN card</p> <p><table border="1" style="width: 100%; height: 20px;"></table></p> <p><table border="1" style="width: 100%; height: 20px;"></table></p>													
<p>3 Have you ever been known by any other name? <input type="checkbox"/> Yes <input type="checkbox"/> No (please tick as applicable)</p> <p>If yes, please give that other name</p> <p>Please select title, <input checked="" type="checkbox"/> as applicable <input type="checkbox"/> Shri <input type="checkbox"/> Smt. <input type="checkbox"/> Kumari <input type="checkbox"/> M/s</p> <p>Last Name / Surname <table border="1" style="width: 100%; height: 20px;"></table></p> <p>First Name <table border="1" style="width: 100%; height: 20px;"></table></p> <p>Middle Name <table border="1" style="width: 100%; height: 20px;"></table></p>													
<p>4 Gender (for Individual applicants only) <input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Transgender (please tick as applicable)</p>													
<p>5 Date of Birth/Incorporation/Agreement/Partnership or Trust Deed/ Formation of Body of individuals or Association of Persons</p> <p>Day Month Year</p> <p><table border="1" style="width: 100%; height: 20px;"></table></p>													
<p>6 Details of Parents (applicable only for individual applicants)</p> <p>Father's Name (Mandatory. Even married women should fill in father's name only)</p> <p>Last Name / Surname <table border="1" style="width: 100%; height: 20px;"></table></p> <p>First Name <table border="1" style="width: 100%; height: 20px;"></table></p> <p>Middle Name <table border="1" style="width: 100%; height: 20px;"></table></p> <p>Mother's Name (optional)</p> <p>Last Name / Surname <table border="1" style="width: 100%; height: 20px;"></table></p> <p>First Name <table border="1" style="width: 100%; height: 20px;"></table></p> <p>Middle Name <table border="1" style="width: 100%; height: 20px;"></table></p> <p>Select the name of either father or mother which you may like to be printed on PAN card (Select one only)</p> <p>(In case no option is provided then PAN card will be issued with father's name)</p> <p><input type="checkbox"/> Father's name <input type="checkbox"/> Mother's name (Please tick as applicable)</p>													
<p>7 Address</p> <p>Residence Address</p> <p>Flat / Room / Door / Block No. <table border="1" style="width: 100%; height: 20px;"></table></p> <p>Name of Premises / Building / Village <table border="1" style="width: 100%; height: 20px;"></table></p> <p>Road / Street / Lane/Post Office <table border="1" style="width: 100%; height: 20px;"></table></p> <p>Area / Locality / Taluka/ Sub- Division <table border="1" style="width: 100%; height: 20px;"></table></p> <p>Town / City / District <table border="1" style="width: 100%; height: 20px;"></table></p> <p>State / Union Territory <table border="1" style="width: 100%; height: 20px;"></table></p> <p>Pincode / Zip code <table border="1" style="width: 100%; height: 20px;"></table></p> <p>Country Name <table border="1" style="width: 100%; height: 20px;"></table></p>													

9. Forms – Post Office Bank Account (see page 72)

SB-AOF

POST OFFICE SAVINGS BANK
APPLICATION FOR OPENING OF ACCOUNT/PURCHASE OF CERTIFICATE
FOR USE OF POST OFFICE



Post Office		Tran-ID		SOL ID		Date of Maturity	
Account Number				CIF-ID (1)			
CIF-ID (2)				CIF-ID (3)			

Instructions: i. Please tick (✓) the appropriate box, ii) Use CAPITAL LETTERS only while filling in the application form iii) Submit the self-attested copies of the Documents.

To
The Postmaster

Paste photograph
of applicant/s

Paste photograph
of applicant/s

Paste photograph
of applicant/s

Madam/Sir,

I/We (Applicant/guardian) hereby apply for opening of an account under (Savings/RD/ 1,2,3,5 Years TD/MIS/SCSS/PPF/SSA/KVP/NSC VIIIth Issue) scheme in your Post office in my/our name(s)/in the name of minor or person of unsound mind.

(i) **Additional Facilities available (For Post Office Savings Account)** (a) Cheque Book required:- ☐, (b) IPPB A/C ☐
(c) Aadhaar Seeding ☐ ATM Card ☐ Internet Banking ☐ Mobile Banking ☐ (Prescribed form to be enclosed)
(d) Insurance/Pension products:- PMSBY ☐ PMJJBY ☐ APY ☐ (Prescribed form to be enclosed)

(ii) Account Holder Type:- ☐ Self ☐ Minor through Guardian ☐ Person of unsound mind through guardian.

(iii) Account Type:- ☐ Single ☐ Either or Survivor (Joint B) ☐ All or Survivor(s) (Joint A)

1. In case of account opened in the name Minor/ Person of unsound mind.

Name of Minor/ Person of unsound mind	Date of Birth(DD/MM/YYYY) in words	Gender (M/F/O)	Name of Guardian, Relationship and status – Natural or Legal
1.			
2. Details of proof of age of minor along with its date of Issue and Issuing Authority (In case of SSA A/c Birth Certificate is mandatory)			

2. I/We tender herewith Rs. /-(Rs.) (In words) in cash/DD/Cheque No. date as initial deposit. My/Our particulars are as under:-

Particulars	1 st Applicant	2 nd Applicant	3 rd Applicant
Name of the Applicant/ Guardian			
Name of Husband/ Father/ Mother			
Gender (M/F/O)			
Date of Birth (DD/MM/YYYY) and In words (mandatory)			
Aadhaar Number			
PAN Number*			
CIF ID (existing A/Cs holders)			
Present Address:- House/Locality/Village & Post Office/City/District/ State/Pin Code			
Permanent Address:- House/Locality/Village & Post Office/ City/ District/ State/Pin Code			
Telephone No./Mobile No.*			
E-mail ID			
ID Proof (Document No./Date of Issue/ Issuing Authority)			
Address Proof (Document No./Date of Issue/ Issuing Authority)			
For SCSS Account details of proof of age (Doc. No., issue Date and Issuing Authority)			

(If Aadhaar Card/proof of enrolment of Aadhaar is not provided, any of the following documents can be accepted as valid documents for the purpose of identification and address proof) :- 1. Passport 2. Driving license 3. Voter's ID card 4. Job card issued by Mnrags signed by the State Government officer 5. Letter issued by the National Population Register containing details of name and address.

Note:- As per PMLA Act-2002, if balance/investment in all accounts are 10 Lakh & above, customer has to submit copy of document showing source of receipt of funds tendered for investment.

Specimen Signatures

1. 1. 1.
2. 2. 2.
3. 3. 3.

Name:- Name:- Name:-

3. Declarations

General:-(1) I/We hereby undertake to abide by the scheme provisions and Government Savings Promotion Rules, 2018 applicable on the Scheme and amendments issued thereto from time to time.

(Details available at <https://www.indiapost.gov.in/VAS/Pages/RTI/RTI-Manual-5.aspx>)

(2) I/We further declare that I/We/Minor/person of unsound mind is/are Resident citizen of India and undertake to inform the account office of any change in My/our residency/citizenship status in future.

(3) I hereby agree that account will be operated by me till account holder attained age of 18 years and thereafter, account holder will operate the account. (In case of SSA and Minor Account opened through Guardian).

(4) In case services of SAS/MPKBY Agent are taken: -

Name of Agent Authority No..... Date of validity.....

(5) Standing Instruction (i.e. MIS to SB, SB to RD etc.) if any.....

TD :- Extension/Renewal of account required after maturity :- ☐

☐ **SSA** :- I hereby declare that no other account has been opened under Sukanya Samridhi Account in the name of the depositor in any of the Post office/Bank in the country.

☐ **PPE** :- (1) I hereby declare that no other account has been opened under Public Provident Fund Account in the name of the myself/minor in any of the Post office/Bank in the country.

(2) I further declare that I will abide by the ceiling of maximum deposit in the accounts opened in my name and in the name of minors as per provision of the scheme and any deposit in excess of the ceiling will be treated as in contravention to the Scheme provisions.

☐ **MIS/SCSS** :- I/We hereby declare details of my/Our existing accounts* as on today under "National Savings Monthly Income Account/ Senior Citizen Savings Scheme" in any of the Post Office/Bank in the country.

Sl.No.	Name of Scheme (MIS or SCSS)	Date of opening of account	Amount deposited	Customer Identification Number (CIF No.)	Account Number	Name of Post Office/Bank
1						
2						

*If number of accounts is more, details of all accounts should be filled and attached as annexure duly signed.

Please tick (✓) the appropriate box

Date:-

Signature or thumb impression of Applicant(s)/Guardian

4. Nomination

I/We.....hereby nominate the person(s) mentioned below to whom to the exclusion of all other persons in the event of my death the amount standing to my credit in(Name of Scheme) at the time of my death would be payable.

S.No.	Name(s) of the nominee(s) and relationship	Full address (s)	Aadhaar number of nominee (optional)	Date of birth of nominee in case of minor nominee	Share of entitlement	Nature of entitlement Trustee or owner
1						
2						
3						
4						

As the nominee(s) at Serial No.(s).....specified above is/are minor(s), I/We appoint Shri/Smt/Kumari.....S/o,D/o,W/o.....to

Address.....to receive the sum due under the said account in the event of my/Our death during the minority of the nominee(s).

(In case, applicant(s) is/are illiterate)

1. Signature of witness.....
Name & Address.....

2. Signature of witness.....
Name & Address.....

Place:

Date:

Signature or thumb impression of Applicant(s)/Guardian

FOR USE OF POST OFFICE


I have carefully examined this application and Identification as well as address proof documents submitted. Opening of account is approved.

Account has been opened in the name of.....with Rs.....on..... (Date) underscheme vide A/c No. dated

Nomination registration details:-

Date Stamp	Signature of GDS Branch Post Master Name Stamp of EDBO	Date Stamp	Signature of Sub/Asst./Head Post Master Designation stamp
------------	---	------------	--

10. Forms – Election I Card (see page 74)

 ELECTION COMMISSION OF INDIA FORM-6 <small>(See Rules 13(1) and 26) of Registration of Electors Rule-1960</small>		Acknowledgement No. _____ (To be filled by office)
Application for Inclusion of Name in Electoral Roll for First time Voter OR on Shifting from One Constituency to Another Constituency.		
To, The Electoral Registration Officer,Assembly / Parliamentary Constituency I request that my name be included in the electoral roll for the above Constituency. (Tick appropriate box) As a first time voter <input type="checkbox"/> or due to shifting from another constituency <input type="checkbox"/> Particulars in support of my claim for inclusion in the electoral roll are given below:-		SPACE FOR PASTING ONE RECENT PASSPORT SIZE PHOTOGRAPH (3.5 CM X 3.5 CM) SHOWING FRONTAL VIEW OF FULL FACE WITHIN THIS BOX
Mandatory Particulars		
(a) Name <input style="width: 100%;" type="text"/>		
(b) Surname(if any) <input style="width: 100%;" type="text"/>		
(c) Name and surname of Relative of Applicant [see item (d)] <input style="width: 100%;" type="text"/>		
(d) Type of Relation (Tick appropriate box) <div style="display: flex; justify-content: space-around; margin-top: 5px;"> Father <input type="checkbox"/> Mother <input type="checkbox"/> Husband <input type="checkbox"/> Wife <input type="checkbox"/> Other <input type="checkbox"/> </div>		
(e) Age [as on 1 st January of current calendar year.....] <div style="display: flex; justify-content: space-between; margin-top: 5px;"> Years <input style="width: 20px;" type="text"/> Months <input style="width: 20px;" type="text"/> </div>		
(f) Date of Birth (in DD/MM/YYYY format)(if known) <div style="display: flex; justify-content: space-between; margin-top: 5px;"> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> </div>		
(g) Gender of Applicant (Tick appropriate box) <div style="display: flex; justify-content: space-around; margin-top: 5px;"> Male <input type="checkbox"/> Female <input type="checkbox"/> Third Gender <input type="checkbox"/> </div>		
(h) Current address where applicant is ordinarily resident <div style="display: flex; justify-content: space-between; margin-top: 5px;"> Street/Area/Locality <input style="width: 100%;" type="text"/> House No. <input style="width: 50px;" type="text"/> </div>		
Town/Village <input style="width: 100%;" type="text"/>		
Post Office <input style="width: 100%;" type="text"/>		
District <input style="width: 100%;" type="text"/>		
State/UT <input style="width: 100%;" type="text"/>		
(i) Permanent address of applicant <div style="display: flex; justify-content: space-between; margin-top: 5px;"> Street/Area/Locality <input style="width: 100%;" type="text"/> House No. <input style="width: 50px;" type="text"/> </div>		
Town/Village <input style="width: 100%;" type="text"/>		
Post Office <input style="width: 100%;" type="text"/>		
District <input style="width: 100%;" type="text"/>		
State/UT <input style="width: 100%;" type="text"/>		
(j) EPIC No. (if issued) <input style="width: 100%;" type="text"/>		
Optional Particulars		
(k) Disability (if any) (Tick appropriate box) <div style="display: flex; justify-content: space-around; margin-top: 5px;"> Visual impairment <input type="checkbox"/> Speech & hearing disability <input type="checkbox"/> Locomotor disability <input type="checkbox"/> Other <input type="checkbox"/> </div>		
(l) Email id (optional) <input style="width: 100%;" type="text"/>		
(m) Mobile No. (optional) <input style="width: 100%;" type="text"/>		
DECLARATION - I hereby declare that to the best of knowledge and belief – (i) I am a citizen of India and place of my birth is Village/Town.....District.....State..... (ii) I am ordinarily resident at the address given at (h) above since(date, month, year). (iii) I have not applied for the inclusion of my name in the electoral roll for any other constituency. *(iv) My name has not already been included in the electoral roll for this or any other assembly/ parliamentary constituency OR *My name may have been included in the electoral roll for Constituency in State in which I was ordinarily resident earlier at the address mentioned below and if so, I request that the same may be deleted from that electoral roll. * strike off the option not appropriate		

Address of earlier place of ordinary residence (if applying due to shifting from another constituency)			
House No.		Street/Area/Locality	
Town/Village			
Post Office		Pin Code	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
District		State/UT	

I am aware that making a statement or declaration 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 the Representation of the People Act, 1950 (43 of 1950).

Place.....

Date..... Signature of Applicant.....

Remarks of Field Level Verifying Officer:

Details of action taken
(To be filled by Electoral Registration Officer of the constituency)

The application of Shri / Shrimati/ Kumarifor inclusion of name in the electoral roll in Form 6 has been accepted/ rejected. Detailed reasons for acceptance [under or in pursuance of rule 18/20/26(4)] or rejection [under or in pursuance of rule 17/20/26(4)] are given below:

Place:

Date: Signature of ERO Seal of the ERO

Intimation of decision taken (to be filled by Electoral Registration Officer of the constituency and to be posted to the applicant on the address as given by the applicant)

The application in Form 6 of Shri/Shrimati/Kumari.....			Postage Stamp to be affixed by the Electoral Registration Authority at the time of dispatch
Current address where applicant is ordinarily resident	House No.		
Street/Area/Locality			
Town/Village			
Post Office		Pin Code <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	
District		State/UT	

Has been (a) accepted and the name of Shri/Shrimati/Kumari.....

Has been registered at Serial No.....in Part No..... of AC No.....

(b) rejected for the reason.....

Date: Electoral Registration Officer

Address.....

Acknowledgement/Receipt

Acknowledgement Number _____ Date _____

Received the application in form 6 of Shri / Smt. / Ms. _____

[Applicant can refer the Acknowledgement No. to check the status of application].

Name/Signature of ERO/AERO/BLO

