

Claiming our Rights

A Manual for Accessing Government Entitlements

*Version # 2
November 2019*



Advocacy Works - Some real stories

Kareen gets a widows Pension

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



The state government has a widows pension of Rs1,000 a month but Kareen wasn't getting it. Some simple enquiries found that it was the Department of Social Welfare that administers pensions (see page 12 of this manual). The department said Kareen wasn't eligible for a pension because she didn't have a bank account. Kareen had never had a bank account, so some community worker friends went to the local bank to find out about opening one. "No," the manager informed them, "we need some identity documentation to open an account" (see page 55 of this manual). Kareen 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 Kareen. After several days the officials visited her at her hut. They shook their heads and said; "No, sorry, because she lives in a slum hut, we won't give her an I card." They protested 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 51 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 60), which finally agreed to their request. So after 6 months of battling with the bureaucracy, Kareen 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 Kareen and her children to survive.

Women get MGNREGA jobs

The women in Jagir village didn't know whether women were eligible to work under the MGNREGA scheme or not (see page 11 of this manual). 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.

Guddan gets a Gas Connection

Guddan had been trying for two years to get a 'pakka' (legal) gas connection. The staff at the gas office always gave some excuse for not being 'able' to give her the connection. Then Guddan attended an advocacy workshop about this manual during which she learned about her right to a gas connection (page 35 of this manual) and ways to create pressure, especially on using the Right To Information Act, should the application be stalled. Having that teaching in mind Guddan went back to the gas office. Again the officer gave some excuses, but this time Guddan threatened to complain to his superior officer in the state capital, if she didn't get her connection quickly. The officer was shocked. That simple threat of action was enough and Guddan got her gas connection within weeks!

Introduction

1. About this Manual

India has a surprising number of government services available to its residents. Many of those services should, by rights, be available to the poor residents of villages & urban slums. Unfortunately however, many poor residents are not able to get these services due either:

- not knowing about the scheme;
- a lack of identity documents;
- a lack of confidence; or
- the corruption of some officials.



Often when NGO's find these government services not functioning, they attempt to provide those services themselves, opening schools, clinics, vocational training programmes etc. Such service provision has the advantage that it may endear people to 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 77-56 of this manual), but also the **skills** in writing and presenting applications (pages 60-62). Perhaps the most important aspect to empowerment however, is the **heart** to *want* to act selflessly for the benefit of the whole community. Appendix 1 on page 57 provides a comprehensive 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:-

1. The relevant **Central Government Department** which delivers this service (with its website).
2. The **Entitlement/Right** to residents as per that department's policy. We also give the 'Best Reference' website where those entitlements can be clearly seen. Many entitlements can be found [here](#). Many entitlements are also listed in a "Citizens Charter" which many government departments now have on their websites (see [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 59).
3. An **Application Procedure** to apply for that entitlement. Many application procedures & forms can be found [here](#) & [here](#). Some hard copies of forms can be found in Section K on page 66. We give hints on writing effective applications and a sample application letter in Appendix 3 (page 60). Appendix 4 (page 61) also gives some useful tips for how to deal with government officers when presenting an application. Many states (Assam, Bihar, Chhattisgarh, Delhi, Goa, Gujarat, Haryana, Himachal Pradesh, J&K, Jharkhand, Karnataka, Kerala, Maharashtra, MP, Odisha, Punjab, Rajasthan, Uttar-Pradesh, Uttarakhand, West Bengal) also have a Right to Public Services Act ([here](#)) which requires Government officials to provide certain services 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.

4. Ways to Create Pressure

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 & the officer with authority is away; or
- Claim that he has no 'budget' this year; or
- Claim that he doesn't have sufficient staff available; or
- Ask for some 'chai pani' (bribe). Appendix 5 (page 62) has suggestions for dealing with corruption.

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

- Complaining once more to the original officer;
- Complain under your states Right to Public Services Act;
- Using the Central Government's on-line grievance redressal mechanism [here](#) (go to 'Click here to sign up' on bottom left of screen). You should get a reply within 60 days (see FAQ #13 [here](#)).
- Lodging a **Right To Information (RTI)** Act application to the department where you applied. Notes on the effective use of the RTI, with an example, are given in Appendix 6 (page 63);
- Contacting lawyers at the Delhi Justice Resource Centre. (Phone 011-4050170 or email delhi@justiceventures.org);
- Conducting a 'dharna' (protest); or
- Contacting the media.

5. 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. If you're reading this as a hard copy, you can find a soft copy in English at EHA's website [here](#), at Justice Ventures' website [here](#) and the Right to Food Campaign [here](#).

At the EHA site you'll also find similar Advocacy Manuals for many north Indians states including; Assam, Bihar, Chhattisgarh, Delhi, Harayana, Jharkhand, Maharashtra, MP, Odisha, Rajasthan, Uttarakhand, Uttar Pradesh and West Bengal.

At the EHA site [here](#) you'll also find a simpler (16 page) manual entitled '*The Ordinary People's Advocacy Manual*' for the basic Central Government entitlements valid all over India, as well as a specialised ones on Disability and Women.

We'll attempt to update these manuals every two years. We're also hoping to create Hindi versions of many of these manuals.

We've issued Creative Copyright on these manuals, which means, if you find it useful in your work, please feel free to use it however you see fit, to create any other materials from it, or share it with anyone else, as long as you follow 3 rules:

- Attribute it to EHA, JVI and EFICOR;
- Don't use this, or other material based on it, for profit; and
- Allow other people to use any materials you create from this material.



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 offices

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

- India is divided into 543 **Lok Sabha** Constituencies. Each constituency has an elected Member of Parliament (MP) responsible to an electorate of about 24 lakh people. Click [here](#), then on your state to find your constituency's name and your MP. Click on his name to find his contact details.
- **Each state** is divided into Assembly Constituencies (ACs). Each AC has an elected Member of the Legislative Assembly (MLA)(*Vidhayak*). To identify your MLA click [here](#) then on your state to see a map (if there is one). Then click on your district 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.
- For **administrative purposes**, each state is divided into Divisions. Each under the authority of a Divisional Commissioner (DC).
- Each division is further divided into several **Districts (Jilas)**. Click [here](#), then click on your state for details on 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](#), click on your state, then 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			
National Lok Sabha	4		Member Parliament (MP)
Assembly Constituencies	4,51		Member Legislative Assembly (MLA)
Panchayat	36		Pradhan
Administrative Divisions			
Division	4		District Commissioner (DC)
District (Jila)	4,53		District Magistrate (DM), or District Collector
Development Block	4,14,18		Block Development Officer (BDO)
Specific services in this Manual			
Chief Medical Officer	20		Chief Medical Officer (CMO)
Nearest District Hospital	20		
Nearest CHC/PHC	20		
Basic Shiksha Adhikari	31,32		Basic Shiksha Adhikari
Local Gas Agency	35		
Local Police Station	44-49		Station House Officer (SHO)
Police Headquarters	44-49		Superintendent of Police (SP)

Table of Contents (click on item to go directly to page)

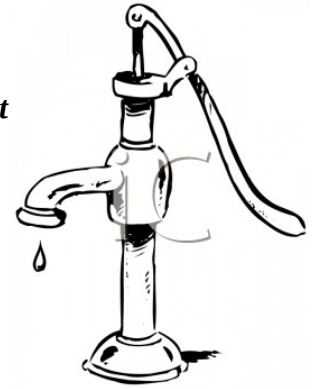
Introduction	2
1. About this Manual.....	2
2. A first Step - Identifying your area's government offices.....	4
A) Food and Water	7
1. Food & Water - Drinking Water.....	7
2. Food & Water - Ration Cards.....	8
3. Food & Water - Anganwadis.....	9
4. Food & Water- Mid Day Meal Scheme.....	10
B) Income	11
1. Income – MGNREGA.....	11
2. Income – Pensions.....	12
3. Income – Financial Incentive for having a Girl child.....	14
4. Income – Life Insurance.....	15
5. Income - Vocational Training.....	16
6. Income - Drivers Licences.....	17
7. Income – Self Help Groups.....	18
8. Income – Finance for Micro enterprises.....	19
C) Health	20
1. Health - Government Hospitals.....	20
2. Health - Pregnancy and Delivery.....	21
3. Health – Immunisations.....	23
4. Health - TB.....	24
5. Health – Services for People with Disabilities.....	25
6. Health – Mental Health.....	27
7. Health - Drug Rehabilitation.....	29
8. Health – HIV.....	30
D) Education	31
1. Education - Government Schools.....	31
2. Education – Scholarships, books and uniforms.....	32
3. Education - Open Schooling.....	33
E) Energy	34
1. Energy – Electricity.....	34
2. Energy – Gas.....	35
F) Village Facilities	36
1. Village Facilities – Toilets.....	36
2. Village Facilities - Paved alleys and drains.....	37
3. Village facilities - Housing.....	38
4. Village facilities – Land for the landless.....	39
5. Village facilities – Roads.....	40
G) Farming	41
1. Farming – Irrigation.....	41
2. Farming – Crop Insurance.....	42
3. Farming – Subsidies and loans.....	43

H) Human Rights Abuse	44
1. Human Rights Abuse - Domestic Violence.....	44
2. Human Rights Abuse - Child Labour.....	45
3. Human Rights Abuse - Child Marriage.....	46
4. Human Rights Abuse – Trafficking of children.....	47
5. Human Rights Abuse – Sex Trafficking.....	48
6. Human Rights Abuse – Bonded/Forced Labour.....	49
I) Identity Documents	50
1. Identity Documents - Unique Identification Card.....	50
2. Identity Documents - Elector Identity Card.....	51
3. Identity Documents – Birth & Death Certificates.....	52
4. Identity Documents – SC/ST/OBC Certificate.....	53
5. Identity Documents – Labour Card.....	54
6. Identity Documents - Bank Account.....	55
7. Identity Documents – PAN Card.....	56
J) Appendices	57
1. A 10 Step Process for Empowering a Community.....	57
2. Table of Services with Relevant Schemes and Laws.....	59
3. Writing Effective Applications (with example).....	60
4. Tips on Effectively Lodging Applications.....	61
5. Dealing with Corruption.....	62
6. Notes on effective use of the RTI (with example).....	63
7. ACRONYMS used.....	65
K) Application Forms	66
1. Forms – Pensions (Widows, Old Age & Disability) (see page 12).....	66
2. Forms - National Family Benefit Scheme (see page 15).....	69
3. Forms - Driver's Licence Learners Permit (see page 17).....	71
4. Forms – Micro Enterprise Loan (see page 19).....	73
5. Forms - Railway Concession for Disabled People (see page 25).....	74
6. Forms - Aadhaar Card Form (see page 50).....	75
7. Forms – Election I Card (see page 51).....	77
8. Forms - PAN Card Form (see page 56).....	79

A) Food and Water

1. Food & Water - Drinking Water

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



1. Relevant department

Central Government

- Ministry of Drinking Water & Sanitation (website [here](#)).

State Government

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

Local Authorities

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

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

Under National Rural Drinking Water Programme the goal is to:-

- Provide 55 litres of drinkable water, per person, per day:
 - Drinking 3litres,
 - Cooking 5litres,
 - Bathing 15litres,
 - Washing utensils 10litres,
 - Toileting 10litres,
 - Washing clothes 12litres)
 - (See page 29 of Rural Sanitation & Drinking Water E-book [here](#)).
- Provide that source at a distance of not more than 1.6km or 100m elevation, and one hand pump per 250 people (See Wikipedia document [here](#) under 'Access').
- By 2022 ensure that at least 90% people are provided with access to piped water and 80% with a household connection. (See page 27 of Rural Sanitation & Drinking Water E-book [here](#)).

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 the Public Health Engineering Department of your state.

4. Ways to Create Pressure (if application doesn't succeed)

- Complain to the PHED office where you applied once again; then
- Use the Central Government's on-line grievance redressal mechanism (register [here](#)) (should get a reply within 60 days); then
- RTI to the Ministry of Drinking Water & Sanitation (website [here](#)) or on-line [here](#) (should get a reply within 30 days).

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. Food & Water - Ration Cards

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

State Government

- Department of Food and Supplies (or similar wording).

2. Entitlement (Best Reference: National Food Security Act 2013 Sct 3(1) here. Also the Right To Food campaign [here](#) (click on your state), [here](#) (scroll to your state) and [here](#).

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

ii) Destitute Residents (such as disabled or widowed) with no means of support can be issued with an Antyodaya Anna Yojana (AAY) Ration Card and entitled to 35kg foodgrains. (See (National Food Security Act Sct 3(1)).

iii) Rates & Monthly Quantities of Rations (National Food Security Act Schedule 1 ([here](#))).

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

3. Application Procedure

- Eligibility is based on Socio Economic Caste Census (SECC) in 2011. Criteria for exclusion and inclusion are [here](#) (scroll down to your state).
- Each state government must publish a list of eligible families (NFSA Sct 10) & display that list prominently Sct 11). Check whether your name is on the list [here](#) (currently this is not working).
- Households whose name on the list as either priority or Antyodya can apply for a NFSA card. Application form is [here](#) (scroll down to your state).
- If you think you are eligible according to the criteria, but are not on the list, you can still apply for a card. Applications should be processed within 30 days.
- Once you have your card, get rations from nearest ration shop.

4. Ways to Create Pressure (if your application doesn't succeed)

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

5. Success story

Put yours here.

3. Food & Water - Anganwadis

Millions of children in India are malnourished. The Anganwadi scheme aims to give all young children 6 months-6 years (before they go to school) a nutritious meal, basic immunisations & vitamins. Once they are at school, the children are eligible for the midday meal scheme (see Mid Day Meal on page 10). The central government has recently enshrined the right to food security for children in law in the National Food Security Act 2013 which guarantees Anganwadi meals.



1. Relevant Department

Central Government

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

State Government

- Department of Women & Children (listed [here](#)).
- Integrated Child Development Services (or similar wording).

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

Under the National Food Security Act (NFSA) Sct 5(1)(a) every child from 6 months to 6 years has the right to a cooked meal at the Anganwadi each day. Furthermore:

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

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 your state's Department of Women & Children (listed [here](#)).

4. Ways to Create Pressure (if application doesn't succeed)

- Written complaint to the Department of Women & Children where you applied; then
- Use the Central Government's on-line grievance redressal mechanism (register [here](#)); then
- RTI to your state's Department of Women & Children (details [here](#)).

5. Success story

Put yours here.

4. Food & Water- Mid Day Meal Scheme

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



1. Relevant Department

Central Government

- National Food Security Act (NFSA) Sct 5(1)b ([here](#)).
- Ministry of Human Resource Development, Dept of School Education & Literacy (website [here](#)).

State Government

- Department of School Education (or similar wording).

2. Entitlement (Best Reference: National Food Security Act 2013 Sct 5(1)(b) [here](#). Also the Right To Food campaign brochure [here](#)).

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

- Every child up to class 8 or between ages of 6-14 is entitled to a free mid-day meal;
- 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 concerned.

4. Ways to Create Pressure (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
- Use the Central Government's on-line grievance redressal mechanism (register [here](#)); then
- RTI to your state's Department of School Education.

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 – MGNREGA

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



1. Relevant Department

Central Government

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

State Government:

- Department of Rural Development (or similar wording).

2. Entitlement (Best Ref: National Rural Employment Guarantee Act [here](#) 2005).

Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA).

- 100 days employment per year per rural family (for any adult over 18yrs). (NREGA Sct 3(1)).
- Should get work within 15 days of applying. (Sct 7(1) and Schedule II, Sct 6)
- At least one third of beneficiaries should be women (Schedule II, Sct 6).
- Provision of child care for children under 6. (Schedule II, Sct 28)
- Paid at minimum wage as set. This varies from Rs171 (for Bihar and Jharkhand) up to Rs284 (for Haryana) per day (See Sct 6 and [here](#) – dated March 2019).
- If no work, should receive unemployment allowance within 15 days. 33% for 30 days & 50% after 1 days. Sct 7(1) & Sct 7(2).
- Work should be within the same block as where the applicant live (Schedule II, Sct 12) and if more than 5km from home, then travel allowance paid (Schedule II, Sct 14).
- Worksite facilities of clean drinking water, emergency health care, child care & shade for rest (Schedule II, Sct 27).
- Family of any MGNREGA worker who dies, or permanently disabled from MGNREGA work is eligible for Rs25,000 compensation (Schedule II, Sct 26).
- All MNREGA workers who have worked more than 15 days in the preceding financial year are eligible for Pradhan Mantri Jan Arogya Yojana (see page 20).

3. Application Procedure

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

4. Ways to Create Pressure (if application doesn't succeed)

- Use the Central Government's on-line grievance redressal mechanism (register [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 MGREGA scheme or not (see page 11 of this manual). 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 they can, through no fault of their own, no longer earn a regular income.



1. Relevant Department

Central Government

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

State Government

- Department of Social Welfare (or similar wording).

2. Entitlement (Best Reference: NSAP 2014 Guidelines [here](#). Right to Food [here](#) and [here](#).)

- Indira Gandhi National Old Age Pension Scheme** Aged 60-79, Rs.200# per month. Aged 80 years or more, Rs 500 per month (NSAP 2014 Guidelines page 6, para 2.3).
- Indira Gandhi National Widows Pension Scheme*** Widows aged 40-79, Rs.300# per month. 80 years or more, Rs 500 per month (NSAP 2014 Guidelines page 6, para 2.3).
- Disability Pension*:** Aged 18-79 with more than 80% disability, Rs.300# per month. Aged 80 years or more, Rs 500 per month (para 2.3). Also see Disability page on page 25.
- Many other pensions listed [here](#) (change to your state in top right, then click on 'pensions' on the left).

*NB. Pension schemes marked * have a set yearly budget, so satisfying the qualifying criteria doesn't necessarily mean you will succeed in the current financial year.

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

3. Application Procedure

NB. For all pensions, the applicant must not be receiving any other pension.

For all schemes follow this procedure:-

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

Documents for each Central government pension (see [here](#) and click on your state)

i) Old age pension Pension

- Form (download [here](#) or see hard copy on page 66).
- Proof of age (usually birth certificate);
- BPL proof;
- Proof of 5 years of residence. (Voters ID, Ration Card, or 2 neighbours' witness);
- Numbers of the Bank Account (9 digit MICR # and 7 digit IFCS #);
- 1 photo; &
- Affidavit stating: Name; Address and fact that you're not receiving any other pension.

ii) Widows Pension

- Form (download [here](#) or see hard copy on page 66).
- Death certificate of husband;
- BPL proof;
- Proof of 5 years of residence. (Voters ID; Ration Card; or Witness of neighbour, MLA, or local shopkeeper on photocopy of their Card);
- Numbers of the Bank Account (9 digit MICR # and 7 digit IFCS #);
- 1 photo; and
- Affidavit stating: Name; Address; All family members in household; the fact that not receiving any other pension; the fact that you haven't been remarried since husband's death; and a promise to notify government if re-marry.)

iii) Disability pension

- Form (download [here](#) or see hard copy on page 66).
- Disability Certificate showing more than 80% disabled;
- BPL proof;
- 5 years of residential proof. (Voters ID, Ration Card, or 2 neighbours' witness);
- Numbers of the Bank Account (9 digit MICR # and 7 digit IFCS #);
- 1 photo; and
- Affidavit stating Name, address, and the fact that you're not receiving any other pension.

4. Ways to Create Pressure (if application doesn't succeed)

- Enquire again of the Panchayat or local Block office (wherever you applied); then
- Check on-line on the status of your application [here](#) (need application number); then
- Appeal to the District Probation Officer, who has some power in pensions matters; then
- Use the Central Government's on-line grievance redressal mechanism (register [here](#)); then
- RTI to your state's Department of Social Welfare.

5. Success Story

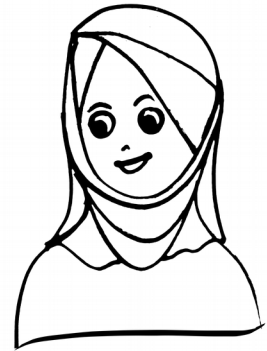
Kareen moved to the city from her village as a young married woman. She, her husband and 4 children lived in a makeshift 'jhuggi' (hut) in an unauthorised colony in the city's outskirts. In 2008 Kareen's 11 month old baby girl died - probably from diarrhoea. A couple of months later Kareen lost her husband.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

The state government has a widows pension of Rs1,000 a month but Kareen wasn't getting it. Some simple enquiries found that it was the Department of Social Welfare that administers pensions (see page 12 of this manual). The department said Kareen wasn't eligible for a pension because she didn't have a bank account. Kareen had never had a bank account, so some community worker friends went to the local bank to find out about opening one. "No," the manager informed them, "we need some identity documentation to open an account" (see page 55 of this manual). Kareen 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 Kareen. After several days the officials visited her at her hut. They shook their heads and said; "No, sorry, because she lives in a slum hut, we won't give her an I card." They protested 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 51 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 60), which finally agreed to their request. So after 6 months of battling with the bureaucracy, Kareen 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 Kareen 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](#)).

State Government

- Department of Women & Children (listed [here](#)).

2. Entitlement (Best Ref: Women & Child Development (1997) [here](#), and Childline [here](#))

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 Rs1,000 per year (see Childline site [here](#)).

3. Application Procedure

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

- Get Form from the Anganwadi workers (or get the form [here](#)).
- Submit it to the Anganwadi worker, or directly to the Child Development Project Officer.

4. Ways to Create Pressure (if application doesn't succeed)

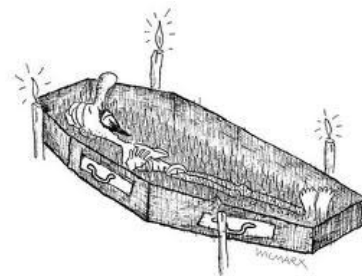
- Check again with the Anganwadi worker or Child Development Project Officer, or wherever you applied; then
- Use the Central Government's on-line grievance redressal mechanism (register [here](#)); then
- RTI to your state's Department of Women and Children.

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 (website [here](#)).

2. Entitlement (Best Reference: Life Insurance Company of India [here](#) 2013)

a) Aam Aadmi Bima Yojana (see information [here](#)).

- The applicant should be aged between 18 to 59 years (see Eligibility Criteria #1 [here](#)).
- Family should be BPL or marginally above BPL in certain vocational groups or Rural Landless Household (RLH)(see Eligibility Criteria #2 [here](#)).
- The Applicant should be the head of the family or a earning member in the family (see Eligibility Criteria #2).
- Premium of Rs200 per year paid 50% by the government and %100 for RLHs (see Premium [here](#)).
- In the event of death of that person, family receives Rs30,000 (see Benefits #i [here](#)).
- In case of an accident causing death or permanent total disability (loss of 2 eyes or 2 limbs), family receives Rs. 75,000 (see Benefits #ii [here](#)).
- In the case of partial permanent disability due to accident (loss of one eye or one limb) the amount is Rs. 37,500 (see Benefits #ii [here](#)).
- Scholarship benefits: Free Add-on benefit to a maximum of two children of beneficiary who are studying between 9th to 12th Standard at Rs.100 per month for each child, every year (see Benefits #iii [here](#)).

b) National Family Benefit Scheme (details [here](#)).

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

3. Application Procedure

a) Aam Admin Bima Yojana

Apply directly to LIC on form [here](#).

Required documents for age proof are:- (see information [here](#))

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

b) Death of Breadwinner (NFBS)

Form (download [here](#) or see hardcopy on page 69).

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

- Death certificate of breadwinner;
- BPL certificate;
- 5 yrs of residential proof. (Voters ID; Ration Card; or Witness of neighbour, MLA, shopkeeper etc);
- Numbers of the Bank Account (9 digit MICR # and 7 digit IFCS #);
- 1 photo; 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. Ways to Create Pressure (if application doesn't succeed)

- For Aam Aadmi, Complain to the LIC office; For NFBS to Panchayat or local Block office; then
- Use the Central Government's on-line grievance redressal mechanism (register [here](#)); then
- RTI to LIC (for Aam Aadmi) or to your state's Department of Social Welfare (for NFBS).

5. Success Story

Put yours 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 Human Resource Development, Dept. of School Education & Literacy, National Literacy Mission Authority (website [here](#)).
- Ministry of Skill Development and Entrepreneurship (website [here](#)).
- Ministry of Rural Development (website [here](#)).

2. Entitlement (Best Reference: JSS [here](#) & PMKVY [here](#) 2016 and DDUKVY [here](#) 2014).

a) JSS

- The Jan Shiksha Sansthan offers varieties of vocational courses (approx 371) from candle making and sewing to computer courses.
- There are many JSS's in each state. For their locations click [here](#).

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

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

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

- Skills training for youth (15-35 years) from poor rural families.
- In 21 states, 330 trades. Find a centre near you [here](#).

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](#) and then click on your region).
- 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 Training Centre. Find the nearest Training Centre [here](#).

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 or a trade you want [here](#) and apply there; or
- Apply on line [here](#).

4. Ways to Create Pressure (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 JSS (contact details [here](#)); Ministry of Skill Development (contacts [here](#)), Ministry of Rural Development [here](#) or on-line [here](#).

6. Income - Drivers Licences

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



1. Relevant Department

State Government

- State Transport Department (*or similar wording*).

2. Entitlement (Best Reference: Advocate Khoj [here](#))

Types of Driving License (information [here](#) under “What is a drivers licence?”)

- Learner Driving License – valid only for six months.
- 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 yrs for two wheelers/vehicle up to 50cc and without gears and with parental consent; and
- 20 yrs for a commercial vehicle.

3. Application Procedure

- For guidelines for applications (see [here](#) under “What you need to do to obtain a drivers licence?”)
- Form 2 for Learners licence [here](#) or hard copy on page 71.
- You will also need to pass a test about:-
 - the traffic signs, traffic signals and the rules of the road regulations made under section-118;
 - the duties of a driver when his vehicle is involved in an accident resulting in the death or bodily injury to a person or damage to property of a third party;
 - the precautions to be taken while passing an unmanned railway crossing; and
 - the documents he should carry with him while driving a motor vehicle.
- Learn to drive!
- Apply for full licence. Submit application form 4 ([here](#)) to the RTO together with:-
 - Driving test pass result;
 - Learners licence;
 - Medical certificate (Form 1A [here](#));
 - 3 Passport- sized photographs;
 - fee;
 - proof of age;
 - proof of address; and
 - parental consent if under 18.

4. Ways to Create Pressure (if application doesn't succeed)

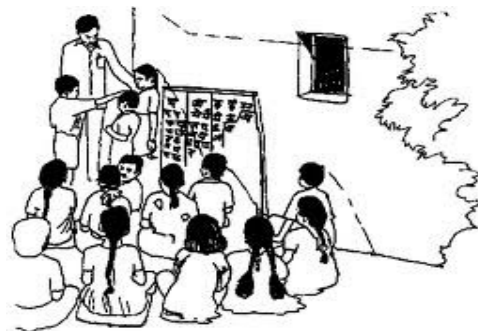
- Complain again to wherever you applied; then
- Use the Central Government's on-line grievance redressal mechanism (register [here](#)); then
- RTI to your state's State Transport Department.

5. Success Story

Put yours here!

7. 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](#)).

State Government

- Department of Rural Development (or similar wording).

2. Entitlement (Best Ref: Deen Dayal Antyodaya Yojana 2014 [here](#)).

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

- **Skill training and job placement** - Rs.15,000 per person is allowed on training of urban poor in market-oriented skills through City Livelihood Centres (see Vocational Training on page 16).
- **Self-Help Groups (SHG)** for training members and hand holding, an initial support of 10,000 for each group. Assistance of Rs.50, 000 is provided to Registered Area Level Federations.
- **Interest Subsidy to urban poor** - An interest subsidy of 5% - 7% for setting up individual micro-enterprises with a loan of up to 2 lakh.
- Many other loans listed [here](#) (change to your state in top right then click on 'Livelihood and Business' on the left).

3. Application Procedure

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

4. Ways to Create Pressure (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 your state's Department of Rural Development.

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.

8. 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
www.mudra.org.in

2. Entitlement (Best Reference: MUDRA [here](#) 2019).

Two types of loans:

- 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).

Easy terms:

- No collateral
- No processing fees
- Repayments over 5 years.

3. Application Procedure

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

- Filled up form ([here](#) or generic hard copy on page 73);
- 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 applicants category (SC/ST/minority etc).

Or File application on-line at www.mudramitra.in

4. Ways to Create Pressure (if application doesn't succeed)

- Complain again to the manager of the bank where you applied; then
- E-mail help@mudra.org.in ; then
- Use the Central Government's on-line grievance redressal mechanism (register [here](#)); then
- RTI on-line [here](#) or in person at:
 - MSME Development Centre
 - C-11 G Block
 - Bandra Kurla Complex
 - Bandra E, Mumbai 400 051.

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 has recently tried to help BPL families access medical care through private hospitals in the Pradhan Mantri Jan Arogya Yojana.



1. Relevant Department

Central Government

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

State Government

- Department of Health and Family Welfare (or similar wording).

2. Entitlement (Best Reference: PMJAY [here](#) 2019 and NHM handbook [here](#) 2013).

i) High quality affordable treatment for all residents at gov't health facilities (see NHM handbook [here](#)):-

- **District hospital** – 1 per district, population 2,00,000, multiple doctors and investigations (page 7 [here](#));
- **Community Health Centres (CHC's)** – 1 per sub-district, pop'n 1,20,000, staffed by 4 Doctors (page7 [here](#));
- **Primary Health Centres (PHC's)** – 1 per block, population 30,000, staffed by 1 doctor (page 6 [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](#). For maps of all PHC's in India see [here](#) (and go to 'Health data' then 'District Wise health facility'). Click on your state then your district for map.

ii) **Pradhan Mantri Jan Arogya Yojana (PMJAY)** (details [here](#) and guidebook [here](#)).

- All poor families should be eligible (to check eligibility click [here](#)) and enter your mobile number.
- 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 & diagnostics.
- All pre-existing diseases covered.

iii) Other financial assistance for cancer, sterilisation, pregnancy and other patients listed [here](#) (change your state top right then click on 'Healthcare' on the left).

3. Application Procedure

- For **regular residents**: Go to any govt district hospital, CHC, PHC or sub centre and wait in queue. My nearest District hospital is _____ & CHC is _____ enter on table on page 4).
- For **(PMJAY) e-Card holders**:- (for the whole process see page 6 on guidebook [here](#)).
 - Check eligibility [here](#) or by phoning 1800111565.
 - If eligible go to a registered hospital for treatment. (To check on which hospitals are registered see [here](#)).
- Other financial assistance**: go [here](#) and change your state at the top right. Then click on 'Healthcare' on the left. Then click on 'Read more' on the scheme of interest to find application procedure.

4. Ways to Create Pressure (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 Central Government's on-line grievance redressal mechanism (register [here](#)); then
- RTI to your state's Department of Health and Family Welfare.

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 (website [here](#)).
- National Food Security Act (Sct 4(b)) ([here](#)).

State Government

- Department of Health and Family Welfare (or similar wording).
- Department of Women & Children (listed [here](#)).

2. Entitlements: (Best Reference: Pradhan Mantri Matritva Vandana Yojana [here](#) 2018).

i) ASHA's (Accredited Social Health Activist) (overview of ASHA's see [here](#)).

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

ii) Under National Food Security Act (details [here](#)).

- Every pregnant woman entitled to Anganwadi meals (NFSA Sct 4(a)); and
- Payment of Rs 6,000 in instalments (NFSA Sct 4(b)). (As of Dec 2018 reduced to Rs5,000). This scheme is now know as Pradhan Mantri Matritva Vandana Yojana (formerly IGMSY) (see [here](#)).

Under PMMVY, (details [here](#)) the first transfer of Rs.1,500 (at the end of second trimester) made if:

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

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

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

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

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

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

- Higher payments for all births of all women in the 10 Low Performing States (LPS's) listed [here](#) (see 'Important Features of JSY').
- Payments are at the rates below (seen [here](#) (see 'Scale of Cash Assistance').

State	Rural		Urban	
	Mother	Asha	Mother	Asha
High Performing States	700		600	
Low Performing States	1400	600	1000	200

iv) 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/CHC's.

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/CHC's

3. Application Procedure

- For payments under NFSA (Pradhan Mantri Matritva Vandana Yojana), contact your nearest ASHA or Anganwadi.
- At time of discharge receive JSY payment according to the schedule above.
- 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. Ways to Create Pressure (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 your state's Department of Health and Family Welfare.

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 immunisation coverage leading to thousands of children dying every year of preventable diseases. The scheme below aim to increase the immunisation coverage.



1. Relevant Department

Central Government

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

State Government

- Department of Health and Family Welfare (or similar wording).

2. Entitlement (Best Reference: Universal Immunisation Programme [here](#) 2011).

The government aims to give universal immunisations as per the Government schedule on page 5 & 6 [here](#).

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

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

Immunisations happen at either:-

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

My nearest CHC is _____, and PHC is _____, & Sub Centre is _____ enter on table on page 4).

3. Application Procedure

Simply take the child to the:-

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

4. Ways to Create Pressure (if application doesn't succeed)

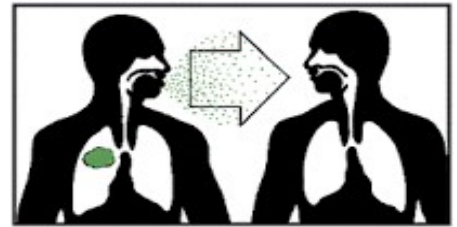
- Complain to the Medical Officer In Charge (MOIC) of Sub Centre/PHC/CHC; then
- Complain to the Chief Medical Officer (CMO) of the district where the hospital is; then
- Use the Central Government's on-line grievance redressal mechanism (register [here](#)); then
- RTI to your state's Department of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

5. Success Story

Put yours here!

4. Health - TB

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



1. Relevant Department

Central Government

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

State Government

- Department of Health and Family Welfare (or similar wording).

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

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

3. Application Procedure

If you or anyone you know has: (see FAQ #3 [here](#) for more):-

- Cough for 3 weeks or more;
- Fever, especially at night;
- Loss of appetite; or
- Loss of weight

Go to your nearest DOTS centre to be tested.

Complete WHO standards of care [here](#).

4. Ways to Create Pressure (if application doesn't succeed)

- Complain to District TB Officer for your district (for directory of all DTO's see [here](#)); then
- Complain to State TB Officer for your district (for directory of all STO's see [here](#)); then
- Use the Central Government's on-line grievance redressal mechanism (register [here](#)); then
- RTI to your state's department of Health and Family Welfare.

5. Success Story

Put yours here!

5. Health – Services for People with Disabilities

People With Disabilities (PWDs) are still regarded as 2nd class citizens in our country. The schemes below are designed to ease the burden of the disability. EHA has now produced a whole manual on accessing schemes for People with Disabilities. See the EHA website www.eha-health.org under 'Downloads' 'Advocacy Manuals' 'All India' 'A Manual for People Living with Disabilities'.



1. Relevant Department

Central Government

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

State Government

- Department of Health and Family Welfare (or similar wording).
- Department of Social Welfare (or similar wording).
- State Office of the Commissioner for Persons with Disabilities (or similar wording).

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

i) Disability Certificate (RPwD Act Sct 58(1) and guidelines in NSAP [here](#) go to 3.1.3 on page 11).

- 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 Sct 2(s)).
- Disability Certificate is granted by Central government authority (RPwD Act Sct 58(1)).
- 40% disability necessary for most benefits, including travel concession ([here](#) in Appendix 12a on page 70).

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

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

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

iii) Aids and Appliances (ADIP)

- For appliances like wheelchairs etc (see [here](#) and continuation document [here](#)).
- Full cost of appliance (up to Rs10,000) for families with income up to Rs15,000 per month (see pg13 of 2018 document [here](#)).

iv) Scholarships

- Day scholars Rs350 (Hostellers Rs600) per month for 10 months (see pg30 of 2018 document [here](#)).
- Annual book allowance of Rs1,000.

v) Travel concession on train

- Train: (see page 2 of rules [here](#) 2006)
 - Orthopeadically, 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.

vi) Various other schemes under the Ministry of Social Justice and Empowerment

- See details of the various schemes in 2018 Compendium of schemes [here](#) 2018.

vii) Other financial assistance for PWD's

- Such as free artificial limbs listed [here](#) (change your state top right then click on 'Healthcare' on the left).

3. Application Procedure

i) Disability Certificate (see procedure [here](#)).

- Fill out forms available at Govt. Hospital;
- 2 passport size photos;
- Address proof, (Ration or I Card);
- If 40% and more disability verified by Govt. Doctors then disability certificate issued on the same day (#3.1.3 on page 11 of NSAP document [here](#)).

ii) Disability Pension

- Form (download [here](#) or see hard copy on page 66);
- BPL certificate;
- Disability Certificate of >80%;
- 5 years of residential proof. (Voters ID, Ration Card or 2 neighbours' witness);
- Numbers of the Bank Account (9 digit MICR # and 7 digit IFCS #);
- Copy of age proof (Voter ID Card, academic certificate, Aadhaar card etc.).
- 1 photo; and
- Affidavit stating Name, address, Not receiving any other pension.

Completely filled forms verified by Sabhasad/Parshad. Verified form submitted to Tehsil. (for further process).

iii) Aids and Appliances (ADIP)

- Implementing Agency applies.
- Procedures [here](#) and page 13 of 2018 document [here](#).

iv) Education scholarship

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

v) Rail concessions (need certificate)

For forms see website [here](#) or hard copy for orthopaedic on page 74. 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.

vi) Other schemes under Ministry of Social Justice & Empowerment

- Procedures for the various others schemes see site [here](#) and 2018 document [here](#).

vii) Other financial assistance for PWDs

- See [here](#) and change your state top right then click on 'Healthcare' on the left. Then go to the scheme of interest and click on 'Read More'.

4. Ways to Create Pressure (if application doesn't succeed)

- Use the Central Government's on-line grievance redressal mechanism (register [here](#)); then
- (For Disability Certificate and Appliances) RTI to your state's Department of Health and Family Welfare; or
- (For pensions) RTI to your state's Department of Social Welfare.

5. Success story

Put yours here.

6. Health – Mental Health

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



1. Relevant Department

Central Government

- Ministry of Social Justice and Empowerment – Dept of Empowerment of PWDs ([here](#)).

State Government

- Department of Health and Family Welfare (or similar wording).

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

a) Right to health care

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

b) No ill-treatment (Mental Healthcare Act Sct 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 mentally ill person.
- Where the family wilfully neglects to comply with the order, they can be punished with fine.

c) Disability Certificate

In some cases, a person with a mental disorder or psycho-social disabilities can apply for a disability certificate and avail of the disability pension and other entitlements listed in Services for People with Disabilities (page 25).

A Disability Certificate is issued if the disorder is rated as above 40% 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, health including bathing, toileting, dressing, eating, taking care of one's health.
- Interpersonal Activities (Social Relationships): Includes initiating and maintaining interactions with others in contextual and social appropriate manner.
- Communication and Understanding: Includes communication and conversation with others by producing and comprehending spoken/written/non-verbal messages.
- Work: Three areas are Employment/Housework/ Education Measures on any aspect.
 - Performing in Work/Job: Ability to perform tasks at employment completely and efficiently and in proper time. Includes seeking employment.
 - Performing in Housework: Maintaining household including cooking, caring for other people at home, taking care of belongings etc. Ability to take responsibility for and perform household tasks completely and efficiently and in proper time.
 - Performing in school/college.

d) Admission and discharge of mentally ill patients

- Anyone over 18 who feels the need to be admitted in a psychiatric hospital, can do so by lodging an application to the Medical Officer In-Charge (MOIC) of the district hospital. MOIC must do the necessary inquiries within 24 hours and admit if necessary (Sct 86).
- In the case of minors (below 18), the application must be given by a Guardian (Sct 87(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 (Sct 90(8)).
- No mentally ill person can be subjected during treatment to any indignity or cruelty (Sct 20).
- Any request to be discharged, by the applicant (in case of major), or the guardian (in case of minor) must be processed immediately and the patient discharged within 24 hours (Sct 86(7), 87(8), 88(3)).

e) Special rights

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

3. Application Procedure

For Disability Certificate -

- Documents required: -
 - Proof of residence, and
 - Two recent passport size photographs.
- Submit the application to the CMO of the district hospital.
- If CMO satisfied that applicant is a person with disability, he issues a disability certificate.
- The certificate shall be issued as far as possible, within a week from the date of receipt of the application, but in any case, not later than one month.
- If an applicant is found ineligible for issue of disability certificate, the CMO shall explain to him the reasons for rejection of his application, and give the reasons to him in writing.

4. Ways to Create Pressure (if application doesn't succeed)

- For review of a refusal to issue a disability certificate:-
 - Any applicant for a disability certificate, who is refused, may request a review of the decision.
 - The application for review shall be accompanied by a copy of the certificate or letter of rejection being appealed against.
 - On receipt of an application for review, the medical authority shall, after giving the appellant an opportunity of being heard, pass such orders on it as it may deem appropriate.
 - An application for review shall, as far as possible, be decided within a fortnight from the date of its receipt, but in any case, not later than one month from such date.
- Complain to Ministry of Social Justice and Empowerment (contacts [here](#)).
- Use the Central Government's on-line grievance redressal mechanism (register [here](#)); then
- RTI to your state's Department of Health and Family Welfare.

5. Success Story

Put yours here!

7. Health - Drug Rehabilitation

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



1. Relevant Department

Central Government

- Ministry of Social Justice and Empowerment (website [here](#)).
- List of government approved NGO's [here](#).

State Government

- Department of Health and Family Welfare (or similar wording).

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

- Free de-addiction treatment at some government hospitals.
- 381 de-addiction centre in India run by NGO's in cooperation with the government. For a list of de-addiction centres in your state see pages 8-27 in this document [here](#).
- Free 24 hour Mental Health Help Line 1800 266 2345

3. Application Procedure

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

4. Ways to Create Pressure (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 your state's Department of Health and Family Welfare.

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](#))

State Government

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

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

- **HIV testing:** Confidential, free of cost testing done at Integrated Counselling and Testing Centres (ICTC)'s (see website [here](#)).
- **Treatment:** A person diagnosed to have HIV can receive free treatment at ART centres. A list of ART centres is [here](#) (scroll to bottom of page and click on 'List of ART centres').
- **Care and support:** This is provided for people living with HIV AIDS at various NGO's listed [here](#).
- **Protection of rights:** to informed consent, confidentiality & no discrimination (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, and any act of discrimination towards an employee on the basis of their HIV positive status is a violation of Fundamental Rights.

3. Application procedure:

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

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

Documents required before registration in ART centre:

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

4. Ways to Create Pressure (if application doesn't succeed)

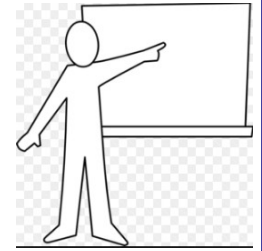
- Phone AIDS helpline: 1097; then
- Register a complaint with the National Human Rights Commission (website [here](#)); then
- Use the Central Government's on-line grievance redressal mechanism (register [here](#)); then
- Contact the Lawyers Collective HIV/AIDS Unit. website: www.lawyerscollective.org,
 - Tel: 011-24377101/2, Email: aidslaw1@lawyerscollective.org; then
- RTI to your state's State AIDS Prevention and Control Society.

5. Success Story

Put yours here!

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, whereas few government-school educated students do so. The measures below aim to improve the quality of education for the poor.

1. Relevant Department

Central Government

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

State Government

- Department of School Education (or similar wording).

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

Under Right to Education Act

All Children (includes disabled) have right to Free elementary (up to 8th) education at a local school. (Sct 3). Usually this means from the age of 6-14, but if a child admitted late and takes longer, then still right to finish 8th (Sct 4). All parents/guardians must admit their child in a local school (Sct 10).

All schools (government & private) must:-

- Not make a child repeat a class, be expelled, or pass board exam until completion of Class 8 (Sct 16).
- Not do any physical punishment or mental harassment (Sct 17).
- Meet minimum infrastructure requirements (all-weather building, separate classrooms for each teacher, playground, library, separate boys'/girls' toilets, drinking water, play/sports equipment (See Sct 19 & Schedule).
- Have all teachers attend school regularly & punctually & complete the curriculum on time (Sct 24).
- Have Teacher-student ratio of 1:40 at primary (Class 1-5) & 1:35 for Class 6-8 (Sct 25 & Schedule, Item 1).
- NB No teachers can do private tuitions (Sct 28).

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

3. Application Procedure for Admission

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 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 (Sct 14(2)).
- If child is more than 7 years old, then he/she should be put in an age appropriate grade and given special classes to get him/her up to standard of the others (Sct 4).

b) Admission in private schools

- If member of a disadvantaged (SC, ST or EWS (annual income less than 1 lakh)), and resident in your state for 5 years.
- Apply directly to the school in which admission is desired, quoting RTE Sct 12(1)(c).
- If there are more applicants than seats in a particular school, then a 'lottery' will be held and those successful notified.

4. Ways to Create Pressure (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
- Use the Central Government's on-line grievance redressal mechanism (register [here](#)); then
- RTI to your state's Department of Education.

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 Sct12(1)c. The child is now receiving free education at the 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

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

State Government

- Department of School Education (*or similar wording*).
- RTE rules for your state (website [here](#) and click on your state).

2. Entitlement (Best References: RTE Act 2009 [here](#) & RTE Rules [here](#).)

- Midday meal up till 8th (see Mid-Day Meal page on page 10).
- For free uniform for SC/ST (RTE Rules [here](#)).
- Pre and post matric scholarship schemes for SC and OBC students (websites [here](#) and [here](#)).
- Incentives to Girls for Secondary Education: Rs3,000 as fixed deposit after passing Grade 8 and enrolling in Grade 9. Available for SC/ST girls and those studying in KGBV schools. The girls are entitled to withdraw the sum along with interest on reaching 18 years and on passing 10th class. For more information see website [here](#).
- Kasturba Gandhi Balika Vidyalaya (KGBV) residential schools with boarding facilities at elementary level for girls. 75% girls should be from SC, ST, OBC or minority communities & only thereafter, 25% girls from families below poverty line. (See more info [here](#) & guidelines p.4 [here](#)).
- Many other scholarships listed [here](#) (change to your state in top right then click on 'education and training' on the left).

3. Application Procedure for Benefits

- For **free uniform** for SC/ST, application is submitted to the principal of the school.
- **Pre & Post Matric Scholarship** schemes for SC, OBC: Apply to the Principal / Head of the School, along with SC/ST/OBC Certificate and Birth Certificate, or at the Scholarships portal [here](#).
- **Incentives to Girls for Secondary Education**. Apply to the Principal / Head of the School, along with SC/ST/OBC Certificate and Birth Certificate, or at the Scholarships portal [here](#).
- **Kasturba Gandhi Balika Vidyalaya** residential schools. Apply directly to the school.
- **Other scholarships**: At the website [here](#), change to your state in top right then click on 'education and training' on the left, then on 'Apply Filter' (bottom left), then on the particular scheme click on 'Read More' for required documents and application procedures).

4. Ways to Create Pressure (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
- Use the Central Government's on-line grievance redressal mechanism (register [here](#)); then
- RTI to your state's Department of Education.

5. Success Story

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

3. Education - Open Schooling

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



1. Relevant Department

Central Government

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

2. Entitlements (Best Reference: NIOS [here](#) 2016).

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

3. Application Procedure for Admission

For OBE (Class 3, 5 or 8);

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

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

- Go to the website [here](#) and complete the on-line application yourself. Procedure is [here](#). You'll need to upload these [documents](#): 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.
- Go to the local Accredited Institution (AI) which will help do the application on-line. For list of AIs click [here](#); or
- Visit the Regional Centre which will help you do the on-line application. For list of Regional Centres click [here](#) and scroll down to see all Regional Centres.

Fees [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. Ways to Create Pressure (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 your state's Department of Education.

5. Success story

In Delhi, Rukhsana was a housewife who 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.

1. Relevant Department

Central Government

- Ministry of Power (website [here](#)).
- Saubhagya scheme (website [here](#)).

State Government

- State Electricity Distribution Company Ltd (or similar wording).

2. Entitlement (Best Reference: Saubhagya FAQs [here](#) 2018).

- 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 yet, 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 (need not have Aadhaar) (see FAQ #5 & #6).
- Can't be in arrears when applying (see FAQ #11).
- Pay only Rs50 each bill for 10 bills (10 x 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 for Connection

See FAQ #4 at Saubhagya site [here](#).

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

4. Ways to Create Pressure (if application doesn't succeed)

- Use the Central Government's on-line grievance redressal mechanism (register [here](#)); then
- RTI to your state's Electricity Distribution Company Ltd.

5. Success story

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

2. Energy – Gas

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



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](#)).
- Pradhan Mantri Ujjwala Yojana ([here](#)).

2. Entitlement (Best Ref: Indian Oil Corporation 2010 [here](#) & Pradhan Mantri Ujjwala Yojana 2016 [here](#)).

- Every household with a separate cooking area is entitled to one gas connection (FAQ#1 [here](#)).
- 12 gas refills in each 12 month period (see website [here](#)) at a subsidised rate of approx Rs 500 [here](#) (scroll down to effective cost after subsidy).
- Under Pradhan Mantri Ujjwala Yojana (website [here](#)) - new connection for women members of BPL households who suffers from at least one 'deprivation' (as per the SECC) census in 2011. Rs 1600 subsidy to cover cylinder security deposit and regulator.

3. Application Procedure

a) For new Indane connection (See FAQ#1 [here](#))

- Fill out the form and submit to nearest distributor. My nearest local Indane gas supplier is _____ (enter on the table on page 4).
- Submit proof of identity & residence (Either I Card, Ration Card, Electricity bill etc).
- Receive letter through registered post (to check address). Take that to distributor.
- Cost (see FAQ # 2 [here](#)):-
 - Refundable Security Fees Rs.1450;
 - Subsidised gas refill: (Approx Rs500 as of June 1st 2019- see [here](#) and scroll down to table of prices).
 - Refundable deposit for Regulator Rs.150; Hose 170;
 - Admin 89; Installation. Rs118; Card Rs59, checking of your stove Rs177.
- **Total Rs 2,713 (without stove) (NB get a receipt)**

(NB You can use your own stove & pipe if it has ISI mark & original receipt of purchase and checked (see [here](#) and FAQ #3).

b) To get subsidy

The first 12 refills will automatically be at the subsidised rate. Middle class users encouraged to 'Give up' their subsidy to allow others to get connection [here](#). Non-subsidised price approx Rs750 [here](#) (scroll down).

c) Pradhan Mantri Ujjwala Yojana

- Apply to local gas distributor who will check to see if you're eligible (your name on the SECC list).
- If can't afford the stove or the refill, can apply for loan (form available [here](#)).

4. Ways to Create Pressure (if application doesn't succeed)

- Phone Indane toll free number 1800 2333 555; or
- On line complaints for Indane [here](#), or HP [here](#).
- For Ujjwala, contact the district Nodal Officer [here](#).
- 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

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

F) Village Facilities

1. Village Facilities – Toilets

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



1. Relevant Department

Central Government

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

State Government

- Department of Public Health Engineering (or similar wording).

Local

- Panchayat's Village Health, Sanitation & Nutrition Committee.

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

- 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 page 22 point 6.4.5 [here](#)).
- Those eligible can construct toilet with cash incentive of Rs12,000 (Rs7,200 from central and Rs4,200 from state) (see page 23 point 6.4.7).
- Beneficiary encouraged to contribute his/her own labour (see page 23 point 6.4.8)
- Urban households also eligible for subsidy of Rs 4,000 under Swachh Bharat Mission (page 13 point 4.4 [here](#)).
- Community toilets to be built in urban areas, where open defecation, and people don't have enough space to construct own toilet (page 15, point 5 [here](#)).

3. Application Procedure

See example procedure for Madhya Pradesh (see page 71 [here](#)).

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

4. Ways to Create Pressure (if application doesn't succeed)

- Complain directly to Panchayat's Village Health and Sanitation committee; then
- Using the Ministry of Drinking Water and Sanitation on-line grievance mechanism [here](#); then
- Use the Central Government's on-line grievance redressal mechanism (register [here](#)); then
- RTI to your state's Department of Public Health Engineering.

5. Success story

Put your story here.

2. Village Facilities - Paved alleys and drains

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



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](#)).

State Government

- Department of Rural Development (or similar wording).

Local

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

2. Entitlement (Village Health, Sanitation & Nutrition Committees ([here](#) 2013).

- Village Health and Sanitation Committees get Rs10,000 (page 17, point 3.2 [here](#)) untied funds annually which can be used to build paved alleys & drains.
- Committees must have 50% women, SC/ST residents should be well represented, and there be representatives of every hamlet (see item C on page 9, [here](#)).

3. Application Procedure

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

4. Ways to Create Pressure (if application doesn't succeed)

- Complain to the Panchayat; then
- Use the Central Government's on-line grievance redressal mechanism (register [here](#)); then
- RTI to your state's Department of Public Health Engineering.

5. Success Stories

Put yours here!

3. Village facilities - Housing

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

1. Relevant Department

Central Government

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

State Government

- Department of Rural Development (or similar wording).



2. Entitlement (Best Ref: Pradhan Mantri Awaas Yojana–Gramin (PMAY-G) [here](#) 2016.

a) Pradhan Mantri Awaas Yojana (Grameen)

- Scheme for households with 'housing deprivation' 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 under this scheme also eligible to receive 12,000 for construction of toilet under Swachh Bharat Mission, or NREGA (page 7, point 2.2 e. & page 28, point 5.1.3).
- Rs 70,000-1,20,000 to upgrade existing structure (page 7, point 2.2 c).

b) Pradhan Mantri Awaas Yojana (urban)

- To make a slum house pakka, Rs1,00,000 under 'Insitu' slum rehabilitation (ISSR) (page 2, #4 of book [here](#))
- EWS families can upgrade existing non-slum kaccha house to pakka with 1.5lakh assistance (called 'beneficiary-led construction) (page 10, point 7).

c) Credit-cum-Subsidy Scheme for Rural Housing (CSRH) (website [here](#)).

- Rural poor just above the poverty line having an annual income up to Rs. 32,000/- are entitled.
- Sanitary latrines and smokeless chulhas must be an integral part of the house to qualify.
- Can get a loan of Rs40,000.

d) Many other housing schemes listed [here](#) (change to your state in top right, then click on 'housing' on the left, then 'Apply Filter' below that).

3. Application Procedure

a) Pradhan Mantri Awaas Yojana

- Anyone with 0,1 or 2 room house with kaccha wall and roof is eligible (page viii, point 5 of book [here](#)).
- 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](#));
- 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.
- If on the list, or believe you should be, apply to the Panchayat, BDO or District Rural Development Agency.

b) Pradhan Mantri Awaas Yojana Urban

- List made by government agencies after doing survey (page 12, point 8.3 of book [here](#)).

c) Credit-cum-Subsidy Scheme for Rural Housing: (website [here](#)).

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

4. Ways to Create Pressure (if application doesn't succeed)

- 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
- RTI to Pradhan Mantri Awaas Yojana (contacts [here](#)).

4. Village facilities – Land for the landless

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

The ambitious “Homestead Site’ scheme below, under the 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 Urban Housing and Poverty Alleviation (website [here](#)).

State Government

- Department of Rural Development (or similar wording).

2. Entitlement (Best Ref: Pradhan Mantri Awaas Yojana–Gramin (PMAY-G) [here](#) 2018).

- In some states, landless people may be eligible for Rs60,000 to buy land for PM Awaas Yojana house (see article [here](#)) (article about Bihar).

3. Application Procedure

Pradhan Mantri Awaas Yojana

- Using participatory process a 5 yr priority list of people who need to be given housing prepared using the Socio-Economic Caste Census SECC baseline data (page 19-24 of book [here](#)).
- Apply to the Panchayat, BDO or District Rural Development Agency.

4. Ways to Create Pressure (if application doesn't succeed)

- Directly to Gram Panchayat, District Rural Development Officer, or Jila Parishad.
- Use the Central Government's on-line grievance redressal mechanism (register [here](#)); then
- RTI to Pradhan Mantri Awaas Yojana (contacts [here](#)).

5. Success Story

Put yours here!

5. Village 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 based on a score out of 100 (see the table below).



1. Relevant Department

Central government

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

State Government

- Department of Public Works (or similar wording).
- Department of Rural Development (or similar wording).

2. Entitlement (Best Reference: Pradhan Mantri Gram Sarak Yojana [here](#) 2013)

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

	Parameter	Category/Weight	Sub-cat weight/s
A.	POPULATION (as per 2011 Census)	50	
	A score of 1 for each 150 population subject to a maximum of 50		50
B.	EDUCATIONAL FACILITIES (Score of the highest category)	10	
	Primary School		2
	Middle School		3
	High School		5
	Pre-University Course(PUC),/ 10+2 institute		7
	ITI		8
	Degree College		10
C.	MEDICAL FACILITIES (Score of the highest category)	7	
	Sub Centre / ANM Centre		2
	Primary Health Centre (PHC)		4
	Community Health Centre (CHC)		7
D.	VETERINARY FACILITIES	3	
E.	TRANSPORT AND COMMUNICATION INFRASTRUCTURE	15	
	Railway Station		4
	Bus Stand		3
	Notified Tourist Centres		2
	Post- Office, PCO/ Bank/ Regional Rural Banks		2
	One diesel / petrol authorized Outlet 1		1
	Additional Authorized Diesel Outlet 1		1
	Electric Sub Station 11 KVA 2		1
	Electric Sub Station above 11 KVA 1		1
F.	MARKET FACILITIES (Cumulative Score)	12	
	Mandi (based on Turn Over)		7
	Ware house/ cold storage		3
	Retail shops selling agricultural inputs and items of daily consumption		2
G.	ADMINISTRATIVE CENTRES (Score of the Highest)	3	
	Panchayat HQ		1
	Sub Tehsil		2
	Tehsil/ Block headquarter		3
		100	100

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

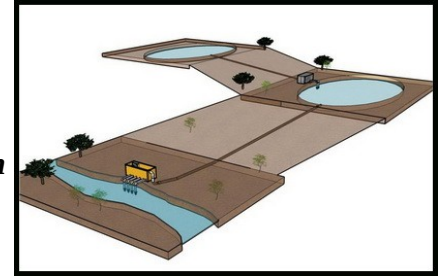
3. Application Procedure

If your village is priority 1, 2 or 3, apply to the Department of Public Works in your state.

4. Ways to Create Pressure (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
- RTI to your state's Department of Public Works.

G) Farming



1. Farming – Irrigation

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

1. Relevant department

Central Government

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

State Government

- Department of Water Resources (*or similar wording*).

2. Entitlements (Best Reference: National Mission on Micro Irrigation 2010 ([here](#))).

National Mission on Micro Irrigation (website [here](#) and see page 8, point 6.1).

Subsidy assistance for the cost of the drip / sprinkler irrigation system for up to 5 hectares.

- For small & marginal farmers subsidy is 60% (50% borne by the Central government, 10% by State government) and the remaining 40% borne by the farmer.
- In case of general category farmers, subsidy assistance will be @ 50% of the cost of the system which will be shared in the ratio of 40:10:50 by the Central Government, State Government and the beneficiary.

DRDAs (District Rural Development Agencies) and the Panchayat will be involved in selecting the beneficiaries.

National Food Security Mission (click [here](#) and see page 38).

- Incentive for Pump sets (for wheat, rice or pulses): Assistance @ 50% of the cost limited to Rs. 10,000/-per machine, whichever is less.
- Distribution of sprinkler sets (only for wheat or rice): Incentive: lesser of 50% of the cost or Rs 7,500 per hectare.
- Priority for small and marginal farmers and women (website [here](#) page 7, point 11.2).

3. Application Procedure

For National Mission on Micro Irrigation apply to:-

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

For National Food Security Mission schemes apply to:-

- Gram Panchayat; or
- District Collector Office.

4. Ways to Create Pressure (if application doesn't succeed)

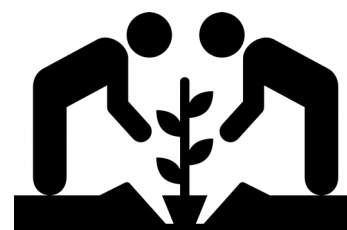
- Complain directly to Gram Panchayat, District Rural Development Officer, or Jila Parishad; then
- Use the Central Government's on-line grievance redressal mechanism (register [here](#)); then
- RTI to your state's Department of Water Resources.

5. Success Story

Put yours here!

2. Farming – Crop Insurance

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



1. Relevant Department

Central Government

- Ministry of Agriculture and Farmers Welfare
 - Dept of Agriculture & Cooperation and Farmers Welfare (website [here](#)).
- Agricultural Insurance company of India (website [here](#)).

State Government

- Department of Agriculture (or similar wording).

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

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

3. Application Procedure

- For eligibility and documents required see [here](#).
- At the beginning of each crop season, the State Government notifies the crops and defines the areas which will be covered under the scheme during the season.
- The farmer 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.
- Alternatively fill out the hard copy of the form [here](#) and submit the same along with premium in the village branch of commercial bank or Regional Rural Bank or PACS of Cooperative Bank.

4. Ways to Create Pressure (if application doesn't succeed)

- Phone PMFBY on 011-23381092 (see [here](#) and click on 'Helpline'); then
- At PMFBY website [here](#) and click on 'Technical Grievance'; then
- E-mail PMFBY at help.agri-insurance@gov.in ; then
- Contact Agricultural Insurance Company of India's grievance redressal person for your state [here](#);
- Use the Central Government's on-line grievance redressal mechanism (register [here](#)); then
- RTI to Ministry of Agriculture & Farmers Welfare (website [here](#)).

5. Success Story

Put yours here!

3. 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](#)).
 - National Food Security Mission 2009 (website [here](#)).

State Government

- Department of Agriculture (or similar wording).

2. Entitlement (Best Ref: National Food Security Mission Guidelines 2009 [here](#) page 37,38)

Subsidies (see page 37 & 38 [here](#)):-

- **Seeds (Item 3):** Rs500 per 100kg for High Yielding varieties of wheat & rice & Rs1,200 per 100kg for pulses. **Seed Mini-kits:** Full cost of 10 kg wheat (for 50Hectares), 5 kg High yielding varieties of rice (for 50Hectares) and 6 kg Hybrids of rice (for 50Hectares):
- **Implements (Item 3):** Rs3,000 for Condo weeder, Rs3,000 for Knapsack Sprayer, Rs15,000 for seed drills, 30,000 for Rotavator.
- Other subsidies listed on page 37 & 38 [here](#).

Loans

- Many other loans, especially for fishing and livestock listed [here](#) (change to your state in top right then click on 'Livelihood and Business' on the left, then below on 'Apply Filter').

3. Application Procedure

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

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

Loans

- Go to website [here](#). Change to your state in top right then click on 'Livelihood and Business' on the left, then below on 'Apply Filter'). Then click on 'Read More' for the scheme of interest to see application procedures.

4. Ways to Create Pressure (if application doesn't succeed)

- Phone Kisaan Call Centre toll free 1800-180-1551; then
- Contact NFSM CELL,
 - Vivek Agarwal, (I.A.S.),
 - Joint Secretary (Crops), NFSM,
 - Dept. of Agriculture & Cooperation,
 - Phone No.: 011 2338 1176 (O), [here](#) ; then
- Use the Central Government's on-line grievance redressal mechanism (register [here](#)); then
- RTI to Ministry of Agriculture & Farmers Welfare (website [here](#)).

5. Success Story

Put yours 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 being unacceptable is now reflected in the Domestic Violence Act of 2005.



1. Relevant Department

Central Government

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

State Government

- State Women's Commission (click [here](#) and scroll down to your state.)
- State Department of Women and Children (listed [here](#)).
- State Police. My nearest police station is _____ (enter details on page 4).

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

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

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

Indian Penal Code

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

Remedies available

- Under the Domestic Violence Act the abused woman can apply for living in safe shelter (Sct 6), a Protection Order (Sct 18), a Custody Order for her children (Sct 21), and compensation (Sct 22).

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

3. Application / Accessing Relief

It is important that another woman (a relative, or from the community or an NGO) be present with the abused woman in the presentation of the application in one of the following ways:-

- Talk to **Gram Panchayat** (preferably the women members) which may solve problem locally; or
- Inform the **District Probation Officer (DPO)** who has some power in domestic violence; or
- Alert the local **Protection Officer** (DVA Sct 8); or
- Contact another non-Gov't **women's support organisation** in your state (contacts [here](#)); or
- Talk to the Women's Commission for your state (click [here](#) and scroll down to your state. There, the woman gives a statement. The Commission calls the abuser. If he doesn't appear, the Commission forwards the complaint to the **court**; or

The abused woman, the Protection Officer, or Women's Commission can then:

- Lodge an FIR at the local Police Station (after which police must arrange for medical examination/ certificate & will investigate the abuse); or
- Apply to court for Safe Shelter, Protection Order, Custody Order for children, or compensation.

4. Ways to Create Pressure (if application doesn't succeed)

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

2. Human Rights Abuse - Child Labour

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



1. Relevant Department

Central Government

- Ministry of Labour & Employment (website [here](#)).

State Government

- Department of Labour (or similar wording).
- State Human Rights Commission (or similar wording).
- State Police. My nearest police station is _____ (enter details on page 4).

2. Entitlement (Best Reference for relevant laws: Child Line page [here](#)).

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

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

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

- Sct 374: Prohibition against compelling a person to labour

Child Labour (Prohibition & Regulation) Act 1986 [here](#) and 2016 [here](#).

- No child under the age of 14 (completed) can be employed in a 'hazardous occupation' (Sct 3).
- Since 2016 now prohibits adolescents (15-18 years) being employed in a 'hazardous occupation' (Sct 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 (Sct 7(2)), not more than 6 hours in a day (Sct 7(1)), not between 7pm and 8am (Sct 7(4)), and have a whole day off (Sct 8) each week.
- Exempts child/adolescent labour in non-hazardous family business after school. 2016 amendment [here](#) Sct 3(2)(a).

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

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

Factories Act 1948

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

Remedies available

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

3. Application / Accessing Relief

- Activist lodges an FIR at the local Police Station after which police will investigate the abuse; or
- Phone the toll-free helpline 'Childline' (1098) (website [here](#)) to receive distress calls about employing children in the banned sectors. This number is manned 24 hours a day by NGO's and is supported by the union Ministry of Women and Child Development. 1098 is operational in many cities in your state (listed [here](#) - click on 'Childline Locations').

4. Ways to Create Pressure (if application doesn't succeed)

- Phone Childline 1098 again; then
- Lodge a complaint at the Human Rights Commission [here](#); then
- Use the Central Government's on-line grievance redressal mechanism (register [here](#)); then
- RTI to your state's Department of Labour.

5. Success story

Put yours here.

3. Human Rights Abuse - Child Marriage

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



1. Relevant Department

Central Government

- Prohibition of Child Marriage Act 2006 [here](#).

State Government

- State Human Rights Commission (or similar wording).
- State Police. My nearest police station is _____ (enter details on page 4).

2. Entitlement (Best Ref for relevant laws: Child Line page [here](#) & handbook [here](#)).

Under the Prohibition of Child Marriage Act:-

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

Remedies available

- **Nullifying a child marriage:** If the marriage has occurred then either girl or boy who was a child at time of marriage, can, if they wish, have it nullified after they turn 18, by applying to the district court Sct 3(1).
- **Punishment:** for anyone 'promoting' or 'permitting' the child marriage. This assumes to include parents or guardians but may also include groom (if over 21), the priest, relatives or friends (Sct 11).

3. Application / Accessing Relief

Reporting Child marriage:

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

- Phone the **toll-free helpline 'Childline' (1098)** (website [here](#)). This number is manned 24 hours a day by NGO's and supported by the union Ministry of Women and Child Development. 1098 is operational in many cities in your state (listed [here](#) - click on 'Childline Locations'); or
- Report it to the police who must make a Daily Diary entry and register an FIR based on the complaint.

4. Ways to Create Pressure (if application doesn't succeed)

- Phone Childline 1098 again; then
- Lodge a complaint at the Human Rights Commission [here](#); then
- Use the Central Government's on-line grievance redressal mechanism (register [here](#)); then
- RTI to the Police SP or SSP for your district.

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. Often these children however, are then denied contact with their families and mistreated. Many end up in bonded labour (see page 49) and even prostitution (see page 48). 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 the police or Childline.



1. Relevant Department

Central Government

- Ministry of Labour & Employment (website [here](#)).

State Government

- Department of Labour (or similar wording).
- State Human Rights Commission (or similar wording).
- State Police. My nearest police station is _____ (enter details on page 4).

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

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

The Indian Penal Code defines 'trafficking' as:-

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

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

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

Remedies available

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

3. Application Procedure

If a child is missing then:

- Lodge an FIR at the local Police Station. Give a recent photo of the child and your mobile phone number for contact. Police are then obliged to investigate; or
- Phone the toll-free helpline 'Childline' (1098) (website [here](#)) to receive distress calls about possible trafficking of children. This number is manned 24 hours a day by NGO's and supported by the union Ministry of Women and Child Development. 1098 is operational in many cities in your state (listed [here](#) - click on 'Childline Locations'); or
- Report the missing child to the Village Child Protection Committee (VCPC); or
- Register the missing child (with a photo) on the website www.trackthemissingchild.gov.in This is an NGO website with information on missing and found children and is India-wide; or
- Register the missing child (with a photo) on the website <http://khoyapaya.gov.in/mpp/home> This is a government website where anyone can upload information on any missing or located child, (even a child suspected of being trafficked); or
- Contact Operation Muskaan, which is specifically designed for finding missing children [here](#); or Contact the Ghazibad police station (which began the programme (details [here](#).)

4. Ways to Create Pressure (if application doesn't succeed)

- Phone Childline 1098 again; then
- Lodge a complaint at the Human Rights Commission [here](#); then
- Use the Central Government's on-line grievance redressal mechanism (register [here](#)); then
- RTI to the Police SP or SSP for your district.

5. 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

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

State Government

- State Human Rights Commission (or similar wording).
- State Police. My nearest police station is _____ (enter details on page 4).

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

Indian Penal Code ([here](#))

- Prohibition on importation of girl below 21 years for sexual exploitation (Sct 366B).
- Prohibition of selling or buying minor for purposes of prostitution (Sct 372,373).

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

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

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

- Criminalises sexual offences against children (Sct 4-12).
- Compulsory for media, hotels, photo studios, hospitals to report child sexual abuse to police (Sct 20)

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 (Sct 3(1)(xii)).

Remedies available

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

3. Application

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

- Lodge an FIR at the local Police Station; or
- Phone the toll-free helpline 'Childline' (1098) (website [here](#)). 1098 works in many cities in your state (listed [here](#) - click on 'Childline Locations'); or
- Contact Justice Ventures International, an NGO which specialised in working (with the government) on prevention of sex-trafficking info@justiceventures.org

4. Ways to Create Pressure (if application doesn't succeed)

- Phone Childline 1098 again; then
- Lodge a complaint at the Human Rights Commission [here](#); then
- RTI to the Police SP or SSP for your district.

5. Success story

Put yours here.

6. Human Rights Abuse – Bonded/Forced Labour

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

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



1. Relevant Department

Central Government

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

State Government

- State Human Rights Commission (or similar wording).
- State Police. My nearest police station is _____ (enter details on page 4).

2. Entitlement (Best Reference for relevant laws: Child Line page [here](#)).

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

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

Indian Penal Code ([here](#))

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

Bonded Labour System (Abolition) Act of 1976 ("BLA") ([here](#))

- Nobody can be forced to do labour. Every bonded labourer now considered "free" (Sct 4).
- Any custom, tradition or agreement by which anyone bonded/forced to work shall be 'void' (Sct 5).

Juvenile Justice (Care and Protection of Children) Act, 2000 ([here](#))

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

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 Subsection 3(1)(vi).

Minimum wage Act

- Minimum wage set by State governments for many types of employment (see your state [here](#)).

Remedies available

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

3. Application

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

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

4. Ways to Create Pressure (if application doesn't succeed)

- Phone Childline 1098 again; then
- Lodge a complaint at the Human Rights Commission [here](#); then
- RTI to the Police SP or SSP for your district.

I) Identity Documents

1. Identity Documents - Unique Identification 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 card, 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. Entitlement (Best Reference: Aadhaar site [here](#))

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

3. Application Procedure

- Details on enrolment procedure are [here](#).
- Fill in the application form ([here](#) or see on page 75).
- Submit at the nearest enrolment camp.
- Documents required for enrolment are: Proof of identity (POI) and proof of address (POA) (list of acceptable documents is on page 2 of the application form [here](#) or [here](#)).
- In the case of people who do not have documents for proof, there is an introducer system. The Registrar for enrolment can designate individuals who can vouch for the validity of a person's information. Introducers can be government agencies, banks, teachers, village postmen, elected representatives and NGOs. Introducers will be enrolled first and given training. Their UID will be mentioned among the details of the person who gets enrolled.
- Get Aadhaar card within 60-90 days.

4. Ways to Create Pressure (if application doesn't succeed)

- Phone toll free number 1947; then
- Email – help@uidai.gov.in; then
- Use the Central Government's on-line grievance redressal mechanism (register [here](#)); then
- RTI to the Regional office for UIDAI [here](#) (scroll down to 'Regional Offices' at bottom of page and click on your state to find the regional office address).

5. Success Stories

Put yours here!

2. Identity Documents - Elector Identity Card



Until the Aadhaar Card, the most basic identity proof is the Elector Identity Card. Every Indian over the age of 18 has a right to this card.

1. Relevant Department

Central Government

- Election Commission of India (website [here](#)).

State Government

- State Chief Electoral Officer.

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

- Can have name added to the electoral role if completed 18 years old on 1st Jan of year of application (#6 Guidelines on page 3 of Form [here](#)).
- Can get an Electors Photo Identity Card (EPIC) (if name is on the electoral roll) (see Guideline #10.1 on page 4 of Form 6 [here](#)).

3. Application Procedure

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

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

- Register when house to house update occurs from time to time; or
- Fill up Form 6 on-line [here](#); or
- Fill up the hard copy (download [here](#)) (or hard copy on page 77) any time. If using the hard copy, post it 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 parent declaration (see Guideline # 6.1 on page 3 of Form 6).
- **Proof of residence.** 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 current Pass Book; or
 - (ii) Applicants Ration Card / Passport / Driving License / Income Tax Assessment Order; or
 - (iii) Latest Water / Telephone / Electricity / Gas Connection Bill for that address, either in the name of the applicant or that of his / her immediate relation like parents etc, or
 - (iv) Postal department's letters received / delivered in the applicant's name at the given address.

ii) Electors Photo Identity Cards (EPIC)

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

4. Ways to Create Pressure (if application doesn't succeed)

- Phone 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 your state's Chief Electoral Officer.

5. Success Stories

Put yours here!

3. Identity Documents – Birth & Death Certificates

Birth certificates are very important to access other schemes for children like Balika Samridhi Yojana (page 14) & school admission (page 31).

Death certificates are necessary for getting widows pensions & National Family Benefit Scheme (NFBS) (page 12).



1. Relevant Department

State Government

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

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

- Birth certificate: For anyone born in your state.
- Death certificate: For anyone whose family member dies in your state.

3. Application Procedure

Birth certificate

For overview of procedure click [here](#). On-line procedure explained on You-Tube video [here](#).

If application is within 21 days of birth and 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 (Sct 8 of Act).

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

NB. In some places you can register a birth which occurred at home if it is within 21 days of birth. Try signing in [here](#) and entering the state, district, sub district, and village where the birth happened. If 'Registration Unit' appears then you can register, after which you will get an e-mail with details by which to login again to the page [here](#) at which point you can enter child's name etc. Then within 24 hours you can print out a slip. Take that to Municipal Authority to get the birth certificate.

* 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 (Sct 13(3) of Act). Click [here](#) and then on your state and district to see your DM.

- Go to your local DM/SDM; (*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.

Death certificate

For overview of procedure click [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 (Sct 8 of Act).

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

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

NB. In some cities can register a death occurring at home, on-line, if it is within 21 days of the death. Try signing in [here](#) and entering the state, district, sub district, and village where the birth happened.

4. Ways to Create Pressure (if application doesn't succeed)

- Check ([here](#)) if your state has a Right to Services Act. If so, complain using that Act.
- Use the Central Government's on-line grievance redressal mechanism (register [here](#)); then
- RTI to DM/SDM. Click [here](#) and then on your state and district to see your DM.

4. Identity Documents – SC/ST/OBC Certificate

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



1. Relevant Department

State Government

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

2. Entitlement (Best Reference: Advocate Khoj [here](#))

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

- i. University entrance
- ii. 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 Caste Certificate, a local enquiry is conducted before issuing the Certificate to you.
- Need proof of residence in your state for a minimum specified period.
- Need an affidavit stating that you belong to a Scheduled Caste/ Scheduled Tribe.
- 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 get enquiry within 21 days.

4. Ways to Create Pressure (if application doesn't succeed)

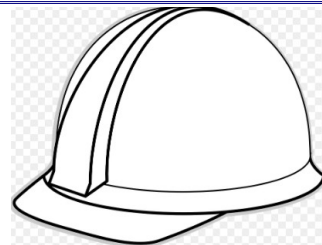
- Enquire at the DM/SDM's office where submitted application; then
- Check ([here](#)) if your state has a Right to Services Act. If so, complain using that Act.
- Use the Central Government's on-line grievance redressal mechanism (register [here](#)); then
- RTI to DM/SDM. Click [here](#) and then on your state and district to see your DM.

5. Success Story

Put yours here!

5. Identity Documents – Labour Card

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



1. Relevant Department

Central Government

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

State Government

- Department of Labour (or similar wording).

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

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

3. Application Procedure

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

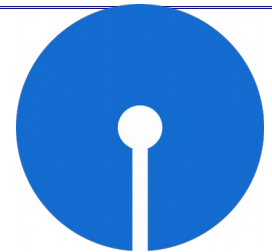
4. Ways to Create Pressure (if application doesn't succeed)

- Use the Central Government's on-line grievance redressal mechanism (register [here](#)); then
- RTI to your state's Department of Labour.

5. Success Story

Put yours here!

6. Identity Documents - Bank Account



A bank account is vital to be able to access other schemes like the widow's pension and other government payments (see page 12). Pradhan Mantri Jan Dhan Yojana, launched in 2014, aims to have everyone in India with a bank account. As of April 2019, 211 million accounts had been opened under PMJDY.

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

2. Entitlement (Ref: 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.
- Interest on deposits.
- Access to a RuPay debit card to withdraw money or make transactions at retail stores.
- Accident insurance cover of Rs1,00,000 and life insurance coverage of Rs. 30,000 - payable on death of the beneficiary, (subject to fulfilment of the eligibility conditions).
- Beneficiaries of Government Schemes will get Direct Benefit Transfer in these accounts.
- After satisfactory operation of the account for six months, an overdraft (credit) facility is available.

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

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

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

b) For Postal Savings Account you need:

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

c) Apply for an Aadhaar Card (page 50) as that will entitle you to a bank account as well.

d) For other banks: -

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

4. Ways to Create Pressure (if application doesn't succeed)

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

5. Success Story

Kareen (from the story on page 12) only had the Voter I-Card (page 51) and death certificate (page 52) 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 Kareen.

7. Identity Documents – PAN Card

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



1. Relevant Department

Central government

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

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

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

3. Application Procedure

- Procedure is on page 5 of document [here](#).
- Fill out Form 49A on-line [here](#) (or hard copy [here](#) or on page 79);
- Print the acknowledgement, sign it and attach: -
 - 2 photos;
 - Identity Proof: Any one of School Certificate, Water Bill, Ration Card, I Card, Licence (more details at item # 15 of document [here](#) or on page 7 of application form [here](#));
 - Residence Proof: Any one of; Power or phone bill (recent), Rent receipt, Ration Card, I Card, Licence etc) (more details at item # 7 of document [here](#) or on page 7 of application form [here](#));
 - Rs110 (By draft or on-line)

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

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

4. Ways to Create Pressure (if application doesn't succeed)

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

- SMS NSDLPAN <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](#)).

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 so much so that they passively accept their situations. Vital to a community being able to identify and solve its own problems then, is for a small group of residents to become empowered by developing their knowledge, skills, courage and self-confidence to become change agents within their own community. The best way to help key residents to develop this knowledge, skills, courage and self-confidence, is by the NGO's own staff forming strong mutual, caring relationships with several key community members. So, from the very beginning of the process, staff should be looking to form good relationships with key residents. In choosing with whom to make the relationships, deliberately look for key people with the right 'heart' who can potentially take the community forward in their development journey after the NGO's staff leave. An added advantage to forming good relationships with residents is that the NGO will tend to get the 'real' story about the community when doing research in Step 2.

2. Learn about the community - Observe & enquire

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

3. Analyse the problems yourself and with your colleagues

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

4. Hold a community meeting to prioritise the problems

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

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

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

6. Plan action to solve the problem

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

7. Take the action agreed

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

8. Reflect on the action taken

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

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

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

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

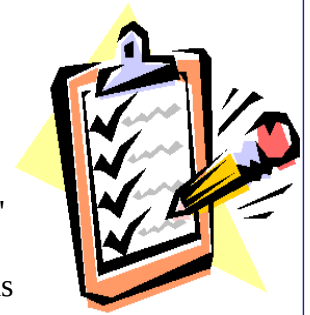
10. Form a CBO

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

2. Table of Services with Relevant Schemes and Laws

Service	Page	Available for all	Available 'priority'	Main Scheme Name	Relevant legislation
Drinking water	7	*	*	Rural Sanitation & Drinking Water	
Food security	8	*	*	Targetted Public Distribution Scheme	Nat'l Food Security Act 2013
Child nutrition	9	*	*	Anganwadi	Nat'l Food Security Act 2013
School meals	10	*	*	Mid Day Meal Scheme	Nat'l Food Security Act 2013
Employment	11	*	*	NREGA	Nat'l Rural Employ Guar 2005
Widows/Age pension	12		*	National Social Assistance Program	
Girl child incentives	14		*	Balika Samridhi Yojana	
Life insurance	15	*	*	Aam Aadmi Bima Yojana	
Vocational training	16	*	*	PM Kaushal Vikas Yojana	
Self Help Groups	18		*	National Rural Livelihood Mission	
Micro finance	19	*	*	MUDRA	
Health insurance	20		*	Pradhan Mantri Jan Arogya Yojana	
Pregnancy & delivery	21	*	*	Janani Suraksha Yojana	Nat'l Food Security Act 2013
Immunisations	23	*	*	Universal Immunisation Programme	
TB	24	*	*	D.O.T.S.	
Disability pension	25		*	National Social Assistance Program	Person W Disability Act 1995
Mental health	27	*	*		Mental Health Act 2017
Drug/rehab & HIV	29,30	*	*	National AIDS Control Programme	
Schooling	31,32	*	*	Sarv Shiksha Abhiyan	Right To Education Act 2009
Electricity	34	*	*	Saubhagya	
Gas connection	35	*	*	Pradhan Mantri Ujjwala Yojana	
Toilets subsidy	36		*	Swachh Bharat Mission	
Paving & drains	37	*	*	Village Health Committee (VHSNC)	
Housing	38		*	Pradhan Mantri Awaas Yojana	
Roads	40	*	*	Pradhan Mantri Gram Sarak Yojana	
Irrigation	41	*	*	National Mission on Micro Irrigat	
Crop Insurance	42	*	*	Pradhan Mantri Fasal Bima Yojana	
Farming subsidies	43	*	*	National Food Security Mission	
Domestic violence	44	*	*		Domestic Violence Act 2005
Child Labour	45	*	*	Child Line	Child Labour Act 1986
Child marriage	46	*	*	Child Line	Child Marriage Act 2006
Trafficking children	47,48	*	*	Child Line	Indian Penal Code
Bonded labour	49	*	*		Bonded Labour Act 1976
Aadhaar Card/ICard	50,51	*	*	Aadhaar	
Birth Certificate	52	*	*		Reg'n of Births/Deaths 1969
Caste Certificate	53	*	*		
Labour Card	54	*	*		Building Workers Act 1996

3. Writing Effective Applications (with example)



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

1. **A clear statement of your problem.** For example, There are many young children in your village but there has never been an 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, Sct 5(1)(a)** every child from 6 months to 6 years has the right to a cooked meal at the Anganwadi each day.
3. **Your request that is specific and clear.** What do you want by when? For example, you want several Anganwadis begun by 30th June 2019.
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 June 2019, you'll lodge an RTI.

NB Copy your application to your state 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, 2019.

Re: Anganwadi on Demand in Sivarampur village

Dear sir,

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

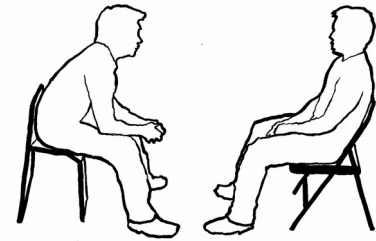
1. Our village has a population of 2,350 of which 272 are children from 6 months – 6 years old. I have attached a list of the children of this age in our village, together with a photo of them.
2. I note from the **National Food Security Act 2013, Sct 5(1)(a)** that every child from 6 months to 6 years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

Kind regards,
Ramesh Kumar

Ramesh Kumar
H. No 6, Gali No7
Sivarampur Village
Bankura District
West Bengal
Tel 9750 478598

cc ICDS State office
Kolkata

4. Tips on Effectively Lodging Applications



A. Preparation for the meeting

- Take someone from the community (so they are directly involved).
- Have the purpose of the visit clearly in mind.
- Get an appointment if possible (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 originals of any copies you may need to give (to show, but not give, the original).
- Know where the office is.
- Have enough money for an auto rickshaw (if getting late).
- Get there on time.
- Know the rules & policies (including this officer's superior's name) before you go in.
- Decide what pressure you're prepared to apply BEFORE you go in, so you know what you can threaten if he/she is unreasonable.
- Decide who will speak (so you don't speak over the top of each other.)

B. During the meeting

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

C. Debrief the meeting

- If you went with someone from the community then debrief the meeting by asking: - "How was that meeting for you?"
- Reflect on on what went well, and what you could do better next time.

D. Record the meeting

Write down: -

- Date & time of meeting.
- Who you met with.
- The result of the meeting (attach extra sheet if necessary).
- Any expenses incurred.
- Attach the 'received' copy of any letter given.

Put any follow up on the appropriate date in your diary/phone.

E. Follow up on the meeting

- Do whatever it was that you said to the officer you would do.
- If there was a promise for some action by the officer by a certain date, 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



How does corruption work?

Many times, a government officer will not accept or process your application, or simply delay working on it until s/he receives a bribe. Usually these requests are unspoken, or will have code words like 'chai pani' or 'kuchch de do' (give something). Sometimes, rather than taking bribes directly from the public, middlemen (dalaals) take 'service fees' from the public, 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.

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.

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 application on-line or by post, to avoid possible bribe requests.
- For written applications, use the format in Appendix 3 (page 60), 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 & 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 whether 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 'Ways to Create Pressure' 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 9968 081216,7,8; 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 some government service to solve the problem (using the 'Application Procedure' in this Manual); and
- A reasonable period has expired; and
- Other Ways to Create Pressure 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 Citizens Charter or 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 processed.*

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 relevant PIO.

If it turns out NOT to be the correct government department, it's the PIO's responsibility to send the RTI to the correct place within 5 days (Sct 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/>; 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 (Sct 7(1)).

5. Possible Results and actions

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

Result	Action
1. You are not allowed to lodge RTI by an official	Complain to the CIC (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 . Club Bldg, Old JNU Campus (near Munirka), Delhi 110067.
5. Incomplete information (90% of 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

Sub Divisional Magistrate

Bankura District

West Bengal

1st May, 2019

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 2011) at the Bankura SDM office on 1st October 2018**. A copy of that application is attached. No satisfactory action has been taken on my application so far. Therefore kindly provide the following information: -
- ii. According to the rules and regulations of your department, or the Right to Service Act, what is the stipulated time within which a **birth certificate** should be issued?
- 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

Weavers Colony

Bankura District

West Bengal

Tel 9856 478345

7. ACRONYMS used

Acronym	Full form	Meaning	Page
AAV	Antyodaya Ann Yojana	Ration cards for destitute	8
ANM	Assistant Nurse Midwife	Nurses trained in deliveries	20,23
APL	Above Poverty Line	Ration cards for regular residents	59
ART	Anti Retro-viral Therapy	Treatment for HIV+ve people	30
ASHA	Accredited Social Health Advocate	Local woman trained in pregnancy issues	21,23
BDO	Block Development Officer	Block level development official	11,14,18
BOCW	Building Other Construction Workers	Class of workers for whom benefits available	54
BPL	Below Poverty Line	Government's earlier measure of poverty	8,11,12,20
BSA	Basic Shiksha Adhikari	Officer for primary schooling in a district	31
CHC	Community Health Centre	Medical centre better equipped than PHC	20
CMO	Chief Medical Officer	Head of health at the District level	20
DM	District Magistrate	Head of a district	4,52,53
DPO	District Probation Officer	Has some powers in domestic violence	44
DRDA	District Rural Develop't Agency	Main district body overseeing development	11
DRDO	District Rural Development Officer	Main officer for housing schemes	38
ERO	Electoral Registration Officer	Officer to whom apply to go on Voters list	4,51
EWS	Economically Weaker Sections	Criteria of poverty to access schemes	31,38
FIR	First Information Report	Report to police of some crime	44-48
FSO	Food & Supply Officer	Officer dealing with Ration Cards	8
ICDS	Integrated Child Develop't Service	Scheme under which the Anganwadi falls	9
LPS	Low Performing States	Raj'n, UK, UP, MP, Bihar, Jhark, Chhattis, Orissa, Assam, J&K	21
MLA	Member of Legislative Assembly	Member of State parliament	4,12,15
MOIC	Medical Officer in Charge	Officer in charge of PHC or CHC	21,23,27
MP	Member of Parliament	Member of national parliament (Lok Sabha)	4
NHM	National Health Mission	Body incorporating NRHM & NUHM	20
OBC	Other Backward Caste	Lower Castes eligible for some benefits	53
PHC	Primary Health Centre	Medical centre less equipped than CHC	20,23
PIO	Public Information Officer	Officer to whom an RTI is lodged	64
RTI	Right to Information	Legislation providing freedom of inform'n	64
SC/ST	Scheduled Caste/Scheduled Tribe	Lower Castes eligible for some benefits	53
SDM/O	Sub Divisional Magistrate/Officer	Head of a sub-division	4,25,52
SECC	Socio Economic Caste Census	Replaces BPL as eligibility for schemes	35,38
SP	Superintendent of Police	Most senior officer in charge of police distrct	44-48

30. Approve Application : Accept Reject

Reasons with Remarks : _____

Verification Remark by Verifying Authority :

(Signature, Full Name & Designation of Verifying Authority)

Name :
Designation :

Remarks by Scrutinizing Authority :

(Signature, Full Name & Designation of Scrutinizing Authority)

Name :
Designation :

Remarks by Approving Authority :

(Signature, Full Name & Designation of Approving Authority)

Name :
Designation :

2. Forms - National Family Benefit Scheme (see page 15)

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 Thump 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 :

3. Forms - Driver's Licence Learners Permit (see page 17)

FORM2
(See Rule 10)

FORM FOR APPLICATION FOR THE GRANT OR RENEWAL OF LEARNER LICENSE

To

The Licensing Authority

.....

.....



I hereby apply for a license authorized 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) Medium Goods Vehicle.
- (f) Medium Passenger Motor Vehicle.
- (g) Heavy Goods Vehicle.
- (h) Heavy Passenger Motor Vehicle.
- (i) Road Roller.
- (j) Motor Vehicles of the following description.

.....

.....

PARTICULARS TO BE FURNISHED BY APPLICANT

- (1) Full Name
- (2) Son/Wife/Daughter of
- (3) Permanent Address
- Proof to be enclosed
- (4) Temporary Address (if any)
- (5) Date of Birth (proof age to be enclosed)
- (6) Educational Qualification:
- (6) Identification Marks :
- (7) Blood Group :.....
RH factor :
- (8) I hold an effective driving license to drive (a) Motor Cycle / Light Motor Vehicle /
Medium Passenger Motor Vehicle / Heavy Passenger Goods Vehicle.
- (9) Particulars of any driving license previously held by applicant. Whether it was
cancelled and if so for what reason. :
- (10) Particulars of any Learner's License previously held up by applicant in respect of
Vehicle to which the applicant has applied.
- (11) Have you been disqualified for holding or obtaining driving License or Learner's
License?

- (12) Recent photograph (photograph) to be the size of five centimeters by six centimeters.....
- (13) Enclosed medical Certificate dated issued by Doctor
- (15) I have submitted alongwith my earlier application for Learner's License/ enclose the written consent of parent/Guardian in the case of application being a minor.
- (16) I enclose Driving Certificate dated issued by (Name & Address of the Driving School)
- (17) I have paid the fee of Rupees
- (18) I am exempted from the Medical Test under the Rule 6 of Central Motor Vehicle Rules, 1989.
- (19) I am exempted from the preliminary test under Rule 11(2) of central Motor Vehicle Act 1989

Strike out whichever is inapplicable.

Dated :

Signature of applicant
Duplicate signature of applicant

DECLARATION UNDER SUB-SECTION (2) OF SECTION 7 OF MOTOR VEHICLES ACT, 1988.

Shri/Kumari Son/Daughter of who is a minor is under my care and I accept responsibility his/her driving. If at a later date intimate the Licensing Authority in writing for cancellation of the License. I give my consent for his/her obtaining Learner's License.

Signature
Name & Full Address of the Parent/Guardian

***(To be signed in the present 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 Central Motor Vehicle Rules 1989.

Learner's License may be issued.

*The applicant was tested with reference to rule 11(1) of the Central Motor Vehicles Rules, 1989. He has passed the test Learner's License may be issued.

*He has failed in the test (Reason should be specified)

Learner's License may be refused.

Signature of
Licensing Authority or other
person Authorised in this behalf.

Strike out whichever is inapplicable.

4. Forms – Micro Enterprise Loan (see page 19)



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
	Others		
Loan Amount Required	CC / OD-Rs _____	Term Loan – Rs. _____	
Detail of Existing Account(s), if any	Type (Pls. tick ✓) (Deposit/Loan)	Name of Bank & Branch	
A/c. No.	If Loan A/c, amount of loan taken	Rs.	

Declaration:

I/We hereby certify that all information furnished by me/us is true, correct and complete. I/We have no borrowing arrangements for the unit except as indicated in the application form. I/We have not applied 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)

5. Forms - Railway Concession for Disabled People (see page 25)

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

Appendix 1/36 CONCESSION CERTIFICATE

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

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

Particulars of the Orthopaedically Handicapped / paraplegic person / patient:

- (a) Address :
(b) Father's / Husband's Name :
(c) Age:..... (d) Sex:.....
(e) Nature of Handicap: (To be written by doctor whether the disability is Temporary or Permanent)
(f) Causes of loss of Functional capacity :
(g) Signature or Thumb impression of Orthopaedically handicapped / paraplegic person / patient : (not necessary for those whose both hands are missing..... or non-funtional).

.....
(Signature of Government Doctor)

Place

Date

.....
Clear seal of Government Hospital/Clinic

.....
Seal containing full name and Regd.No. Of the Doctor

* Strike out where not applicable.

Note :-

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

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 Pol is permissible as long as the change is minor spelling only, without altering the Name in Pol document. For Example: If Resident's Pol reads "Preet", 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 Pol and PoA. In case proof of Date of Birth is available, then write the name of Date of Birth document. If the resident is not holding a Proof of Identity & using the Head of Family based enrolment, then write the name of Proof of Relationship document. For Valid list of documents, please refer list of Documents below.
Field 9 INTRODUCER/HoF	Resident who does not have POI and POA may get enrolled through an Introducer/ Head of Family. Pl contact nearest enrolment centre or your Registrar, for further details.

List A. POI documents

- Passport
- PAN Card
- Ration/PDS Photo Card
- Voter ID
- Driving License
- Government Photo ID Cards/ service photo identity card issued by PSU
- NREGS Job Card
- Photo ID issued by Recognized Educational Institution
- Arms License
- Photo Bank ATM Card
- Photo Credit Card
- Pensioner Photo Card
- Freedom Fighter Photo Card
- Kissan Photo Passbook
- CGHS / ECHS Photo Card
- Address Card having Name and Photo issued by Department of Posts
- Certificate of Identity having photo issued by Gazetted Officer or Tehsildar on letterhead
- Disability ID Card/handicapped medical certificate issued by the respective State/UT Governments/Administrations

List B. POA documents

- Passport
- Bank Statement/ Passbook
- Post Office Account Statement/Passbook
- Ration Card
- Voter ID
- Driving License
- Government Photo ID cards/ service photo identity card issued by PSU
- Electricity Bill (not older than 3 months)
- Waterbill (not older than 3 months)
- Telephone Landline Bill (not older than 3 months)
- Property Tax Receipt (not older than one year)
- Credit Card Statement (not older than 3 months)
- Insurance Policy
- Signed Letter having Photo from Bank on letterhead
- Signed Letter having Photo issued by registered Company on letterhead
- Signed Letter having Photo issued by Recognized Educational Institution on letterhead
- NREGS Job Card
- Arms License
- Pensioner Card
- Freedom Fighter Card
- Kissan Passbook
- CGHS / ECHS Card
- Certificate of Address having photo issued by MP or MLA or Gazetted Officer or Tehsildar on letterhead
- Certificate of Address issued by Village Panchayat head or its equivalent authority (for rural areas)
- Income Tax Assessment Order
- Vehicle Registration Certificate
- Registered Sale / Lease / Rent Agreement
- Address Card having Photo issued by Department of Posts
- Caste and Domicile Certificate having Photo issued by State Govt.
- Disability ID Card/handicapped medical certificate issued by the respective State/UT Governments/Administrations
- Gas Connection Bill (not older than 3 months)
- Passport of Spouse
- Passport of Parents (in case of Minor)
- Allotment letter of accommodation issued by Central/State Govt. of not more than 3 years old
- Marriage Certificate issued by the Government, containing address.

List C. POR documents

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

List D. DOB documents

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

Illustration for filling up EID No.

Acknowledgement/Resident Copy - पावती / निवासी रसीद

AADHAAR


Enrolment No./आधार संख्या: 0008/12345/00020 Date/दिनांक: 28/04/2011 15:50:10

--- 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.

7. Forms – Election I Card (see page 51)

 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		SPACE FOR PASTING ONE RECENT PASSPORT SIZE PHOTOGRAPH (3.5 CM X 3.5 CM) SHOWING FRONTAL VIEW OF FULL FACE WITHIN THIS BOX
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:- Mandatory Particulars		
(a) Name <input type="text"/> (b) Surname(if any) <input type="text"/>		
(c) Name and surname of Relative of Applicant [see item (d)] <input type="text"/>		
(d) Type of Relation (Tick appropriate box) Father <input type="checkbox"/> Mother <input type="checkbox"/> Husband <input type="checkbox"/> Wife <input type="checkbox"/> Other <input type="checkbox"/>		
(e) Age [as on 1 st January of current calendar year.....] Years <input type="text"/> <input type="text"/> Months <input type="text"/> <input type="text"/>		
(f) Date of Birth (in DD/MM/YYYY format)(if known) <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>		
(g) Gender of Applicant (Tick appropriate box) Male <input type="checkbox"/> Female <input type="checkbox"/> Third Gender <input type="checkbox"/>		
(h) Current address where applicant is ordinarily resident		House No. <input type="text"/>
Street/Area/Locality <input type="text"/>		
Town/Village <input type="text"/>		
Post Office <input type="text"/>		Pin Code <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
District <input type="text"/>		State/UT <input type="text"/>
(i) Permanent address of applicant		House No. <input type="text"/>
Street/Area/Locality <input type="text"/>		
Town/Village <input type="text"/>		
Post Office <input type="text"/>		Pin Code <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
District <input type="text"/>		State/UT <input type="text"/>
(j) EPIC No. (if issued) <input type="text"/>		
Optional Particulars		
(k) Disability (if any) (Tick appropriate box) Visual impairment <input type="checkbox"/> Speech & hearing disability <input type="checkbox"/> Locomotor disability <input type="checkbox"/> Other <input type="text"/>		
(l) Email id (optional) <input type="text"/>		
(m) Mobile No. (optional) <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input 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

Office Address	
Name of office	
Flat / Room / Door / Block No.	
Name of Premises / Building / Village	
Road / Street / Lane/Post Office	
Area / Locality / Taluka/ Sub- Division	
Town / City / District	
State / Union Territory	
	Pincode / Zip code Country Name
8 Address for Communication <input type="checkbox"/> Residence <input type="checkbox"/> Office (Please tick as applicable)	
9 Telephone Number & Email ID details	
Country code	Area/STD Code
	Telephone / Mobile number
Email ID	
10 Status of applicant	
Please select status, <input checked="" type="checkbox"/> as applicable	
<input type="checkbox"/> Individual	<input type="checkbox"/> Hindu undivided family
<input type="checkbox"/> Truats	<input type="checkbox"/> Body of Individuals
<input type="checkbox"/> Company	<input type="checkbox"/> Local Authority
<input type="checkbox"/> Partnership Firm	<input type="checkbox"/> Artificial Juridical Persons
<input type="checkbox"/> Government	<input type="checkbox"/> Association of Persons
<input type="checkbox"/> Limited Liability Partnership	
11 Registration Number (for company, firms, LLPs etc.)	
12 In case of a person, who is required to quote Aadhaar number or the Enrolment ID of Aadhaar application form as per section 139 AA	
Please mention your AADHAAR number (if allotted)	
If AADHAAR number is not allotted, please mention the enrolment ID of Aadhaar application form	
Name as per AADHAAR letter or card or as per the Enrolment ID of Aadhaar application form	
13 Source of Income <i>Please select, <input checked="" type="checkbox"/> as applicable</i>	
<input type="checkbox"/> Salary	<input type="checkbox"/> Capital Gains
<input type="checkbox"/> Income from Business / Profession Business/Profession code [For Code: Refer instructions]	<input type="checkbox"/> Income from Other sources
<input type="checkbox"/> Income from House property	<input type="checkbox"/> No income
14 Representative Assessee (RA)	
Full name, address of the Representative Assessee, who is assessable under the Income Tax Act in respect of the person, whose particulars have been given in the column 1-13.	
Full Name (Full expanded name : initials are not permitted)	
Please select title, <input checked="" type="checkbox"/> as applicable	
<input type="checkbox"/> Shri	<input type="checkbox"/> Smt.
<input type="checkbox"/> Kumari	<input type="checkbox"/> M/s
Last Name / Surname	
First Name	
Middle Name	
Address	
Flat / Room / Door / Block No.	
Name of Premises / Building / Village	
Road / Street / Lane/Post Office	
Area / Locality / Taluka/ Sub- Division	
Town / City / District	
State / Union Territory	
	Pincode
15 Documents submitted as Proof of Identity (POI), Proof of Address (POA) and Proof of Date of Birth (POB)	
I/We have enclosed _____ as proof of identity, _____ as proof of address and _____ as proof of date of birth.	
[Please refer to the instructions (as specified in Rule 114 of I.T. Rules, 1962) for list of mandatory certified documents to be submitted as applicable] [Annexure A, Annexure B & Annexure C are to be used wherever applicable]	
16 I/We _____, the applicant, in the capacity of _____ do hereby declare that what is stated above is true to the best of my/our information and belief.	
Place :	
Date :	
	Signature / Left Thumb Impression of Applicant (inside the box)