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GRAHAK SATHI

Central Government Schemes

Every Consumer Should Know About



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The Government of India has numerous schemes to support and empower its citizens, including elders and those from economically weaker sections. These schemes aim to improve the quality of life by providing better access to healthcare, education, financial services, and energy. They are designed to ensure that no one is left behind, offering assistance to people across urban and rural areas.

For example, healthcare schemes like Ayushman Bharat help families access free medical treatment, while financial schemes such as Jan Dhan Yojana promote financial security by encouraging people to open bank accounts. Additionally, programs like Ujjwala Yojana provide clean cooking fuel to rural families, improving health and safety.

By addressing critical needs like affordable healthcare, financial security, and clean energy, these government initiatives play a key role in protecting the rights of consumers. These efforts not only address immediate needs but also work towards long-term development by creating opportunities for education, employment, and economic growth. The goal is to promote inclusivity, make essential services accessible, affordable, and equitable for everyone, ensuring no one is excluded.

Additionally, many schemes focus on providing support to farmers, women, and youth, helping them access better opportunities for growth and development.

This e-book highlights some of the important government schemes every consumer should know about. It explains their objectives, benefits, eligibility, and how consumers can participate to take full advantage of these programs. By understanding these schemes, consumers can improve their lives and make use of the available resources to secure a better future for themselves and their families.

Atal Pension Yojana (APY)



Objective

A pension scheme for citizens of India focused on the unorganized sector workers. Under the APY, guaranteed minimum pension of Rs. 1,000 to Rs. 5,000 per month will be given after the age of 60 years depending on the contributions by the subscribers.

Benefits/Features

- Pension amounts range from Rs. 1,000 to Rs. 5,000 per month based on the contribution.
- Government co-contribution for eligible subscribers up to Rs. 1,000 per annum.
- Low contribution amounts with flexible contribution timelines.

Eligibility

- Indian citizens aged 18 to 40 years.
- Workers in the unorganized sector or self-employed individuals.

How to Avail

- Interested individuals can open an account with any bank or post office and start contributing towards the scheme.

Contact/Online Resources

- Website: <https://www.india.gov.in/spotlight/atal-pension-yojana>
- Helpline: 1800 889 1030

Key Tips

- Start contributing early to maximize your pension amount by the time you reach 60.
- Link your APY account to your Aadhaar and bank account to ensure smooth contributions and withdrawals.

Pradhan Mantri Kisan Samman Nidhi (PM-KISAN)



Objective

To provide income support to all eligible land-holding farmers and their families. PM-KISAN scheme also aims to supplement the financial needs of the farmers in procuring various inputs to ensure proper crop health and appropriate yields, commensurate with the anticipated farm income.

Benefits/Features

- A total of Rs. 6,000 is provided annually in three instalments to small and marginal farmers.
- The amount can be used for purchasing agricultural inputs and improving farm productivity.

Eligibility

- Small and marginal farmers with landholding of up to 2 hectares.
- Farmers registered in the PM-KISAN database.

How to Avail

- Farmers can apply through the official PM-KISAN portal or via local government offices and rural development centres.

Contact/Online Resources

- Website: <https://pmkisan.gov.in/>
- Helpline: 155261

Key Tips

- Ensure that your land records are up-to-date and linked to your PM-KISAN registration to avoid delays in receiving benefits.
- Regularly check the PM-KISAN portal to confirm the status of your payments and upcoming instalments.

Ayushman Bharat – Pradhan Mantri Jan Arogya Yojana (PMJAY)



Objective

To provide health insurance cover of Rs. 5 lakh per family per year for secondary and tertiary care hospitalization to over 12 crores poor and vulnerable families (approximately 55 crore beneficiaries) that form the bottom 40% of the Indian population.

Benefits/Features

- Provides free health insurance to economically vulnerable families.
- Coverage for hospitalization, surgery, and medical procedures.
- Beneficiaries can avail treatment in both private and public hospitals.

Eligibility

- Families identified under the SECC (Socio-Economic Caste Census) 2011 are eligible.
- Priority is given to low-income households, tribal populations, and vulnerable groups.

How to Avail

- Eligible families will be identified through the SECC (Socio-Economic Caste Census) 2011 database.
- Beneficiaries can visit empanelled hospitals to avail services under PMJAY.

Contact/Online Resources

- Website: <https://pmjay.gov.in>
- Helpline: 14555

Key Tips

- If you don't have a bank account, open a PMJDY (Jan Dhan Yojana) account at any public or private sector bank to benefit from government schemes.
- Link your account with Aadhaar for faster access to benefits.

Pradhan Mantri Ujjwala Yojana



Objective

To provide clean cooking fuel (LPG) to families living below the poverty line.

Benefits/Features

- Free LPG connection with stove to BPL households.
- Free first refill.
- Financial assistance for refilling cylinders at subsidized rates.
- Improved health and safety by replacing traditional cooking methods.

Eligibility

- Families identified under the SECC (Socio-Economic Caste Census) 2011 are eligible.
- Priority is given to low-income households, tribal populations, and vulnerable groups.

How to Avail

- Beneficiaries need to apply through LPG distributors or through the official Ujjwala portal

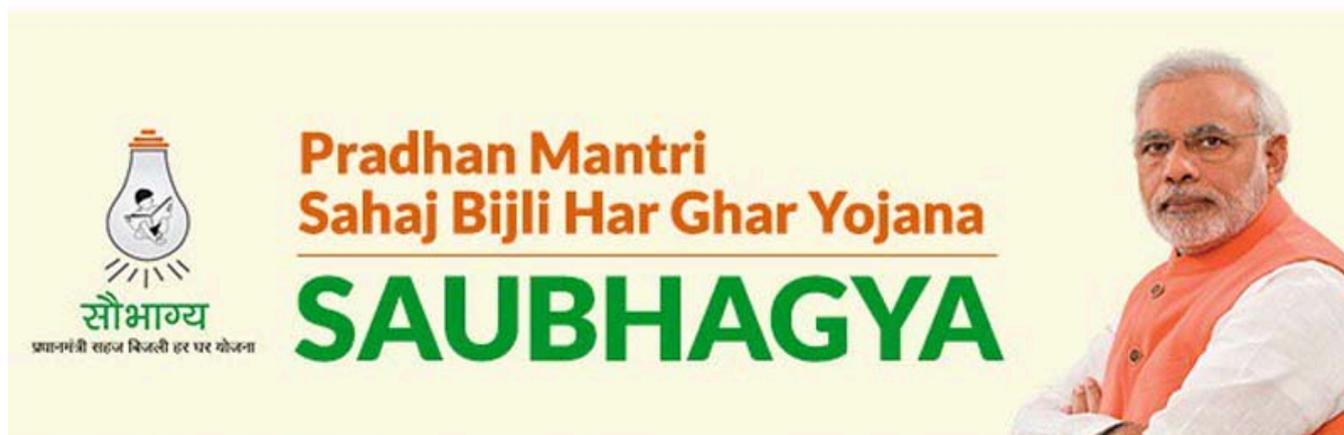
Contact/Online Resources

- Website: <https://pmuy.gov.in>
- Helpline: 1800-266-6696

Key Tips

- Make sure to get your LPG connection through an authorized distributor to avoid any fraud.
- Regularly check if your LPG refills are being provided at subsidized rates as per the scheme.

Saubhagya Scheme (Pradhan Mantri Sahaj Bijli Har Ghar Yojana)



Objective

To provide electricity connections to all households in rural and urban areas.

Benefits/Features

- Free electricity connections for below-poverty-line (BPL) households.
- Improves living standards and productivity by ensuring 24x7 electricity.

Eligibility

- BPL households as identified under the SECC (Socio-Economic Caste Census) 2011.
- All rural and urban households without electricity connections.

How to Avail

- Eligible households can apply for new electricity connections through the DISCOM (Distribution Company).

Contact/Online Resources

- Website: <https://www.india.gov.in/spotlight/pradhan-mantri-sahaj-bijli-har-ghar-yojana-saubhagya>
- Helpline: 1800-121-5555

Key Tips

- Check eligibility and apply with necessary documents.
- Ensure safe installation and follow up for timely connection.
- Pay bills regularly and use energy-efficient appliances.

Pradhan Mantri Awas Yojana – Urban (PMAY - U)



Objective

To provide affordable and quality housing in urban areas by supporting eligible families to build or buy a permanent, all-weather pucca house. This includes enabling slum redevelopment, rental housing, and interest subsidy on home loans.

Benefits/Features

- Assistance for new house construction, in-situ slum redevelopment, and enhancement of existing houses.
- Interest subsidy on home loans to reduce financial burden.
- Priority given to women, Scheduled Castes/Scheduled Tribes, and differently-abled individuals.

Eligibility

- Urban families who do not own a pucca house anywhere in India.
- Families must meet income criteria as defined by the scheme.
- Must not have availed central assistance for housing under any other government scheme.

How to Avail

- Apply online through the official PMAY-Urban portal or visit Common Service Centres (CSCs)

Contact/Online Resources

- Website: <https://pmay-urban.gov.in/>
- Helpline: 1800-11-6163

Key Tips

- Ensure Aadhaar and bank account details are linked to receive subsidy benefits promptly.
- Check beneficiary lists regularly on the official website.

Swachh Bharat Mission (SBM)



एक कदम स्वच्छता की ओर

Swachh Bharat Mission

Objective

To promote cleanliness, hygiene, and the elimination of open defecation across India.

Benefits/Features

- Construction of toilets for rural households.
- Cleanliness drives and waste management solutions in urban areas.
- Ensures access to safe drinking water and improved sanitation facilities.

Eligibility

- Citizens who need sanitation facilities, especially in rural areas.

How to Avail

- Apply through the SBM website or local sanitation offices.

Contact/Online Resources

- Website: <https://swachhbharatmission.ddws.gov.in/>
- Helpline: 18001800404

Key Tips

- Participate in local cleanliness drives and encourage your community to adopt sustainable waste management practices.
- Keep yourself informed about the various initiatives under the Swachh Bharat Mission, such as toilet construction subsidies or solid waste management initiatives.

Kisan Credit Card (KCC) Scheme



Objective

To provide easy access to credit for farmers to meet their agricultural needs.

Benefits/Features

- Quick credit for buying seeds, fertilizers, and other farm inputs.
- Loan facilities for post-harvest expenses.
- Overdraft facility available.

Eligibility

- Indian farmers.
- Existing farmers with cultivable land.

How to Avail

- Apply at any bank that offers KCC services, or via the online portal.

Contact/Online Resources

- Website: <https://fasalrin.gov.in/>
- Helpline: 1800-115-526

Key Tips

- Keep updated records of your farming activities and land details to ensure smooth processing of your application.

Skill India Mission



Objective

To provide youth with skills and training in various trades and empower them for employment.

Benefits/Features

- Free vocational training across sectors.
- Job placement support after training.
- Focus on developing industry-ready skills.

Eligibility

- Indian citizens between 18-35 years.
- Basic education qualification (depends on the course).

How to Avail

- Enrol at registered training centres or apply through the official website.

Contact/Online Resources

- Website: <https://skillindiamission.in/>
- Helpline: 91 8013349298

Key Tips

- Check for available training centres near your location and choose courses based on your career goals.

Pradhan Mantri Fasal Bima Yojana (PMFBY)



Objective

To provide crop insurance coverage for farmers to protect them from natural calamities.

Benefits/Features

- Protection against yield loss due to unforeseen circumstances.
- Affordable premium rates.

Eligibility

- Farmers growing eligible crops.
- Coverage available for both seasonal and perennial crops.

How to Avail

- Apply via insurance companies or through the Ministry of Agriculture website.

Contact/Online Resources

- Website: <https://pmfby.gov.in/>
- Helpline: 14447

Key Tips

- Ensure timely submission of crop details to avoid claim rejections.

How to Effectively Utilize these Schemes



a. Double-Check Eligibility:

Before applying, ensure you meet all the eligibility criteria for the scheme to avoid delays or rejection.



b. Keep Documents Ready:

Prepare all necessary documents, such as Aadhaar, bank details, and proof of income, in advance for a smooth application process.



c. Apply Early and Track Progress:

Apply as soon as you're eligible and use online portals to check the status of your application and benefits.



d. Make Use of Online Resources:

Take advantage of digital platforms for registration, submitting documents, and tracking your benefits, saving time and effort.



e. Reach Out for Help:

Contact local authorities or helplines if you face any issues or need assistance with the application process.

FAQS

a) How do I check if I am eligible for a specific scheme?

The most reliable source of information is usually the official website of the specific scheme or the ministry/department that administers it. You can often find this by searching online for the scheme's name.

The National Portal of India provides a central platform with information on various government schemes. You can search by category or ministry

<https://www.india.gov.in/my-government/schemes-0>

The myScheme portal is designed to help citizens discover government schemes they might be eligible for. You can answer a few questions about yourself to find relevant schemes <https://www.myscheme.gov.in/>

b) What documents are required to apply for government schemes?

The documents required to apply for government schemes in India can vary depending on the scheme, but commonly needed documents include:

- **Identity Proof:** Aadhaar card, Passport, Voter ID, or any government-recognized ID.
- **Address Proof:** Aadhaar card, Utility bills, Ration card, or Passport.
- **Income Proof:** Income certificate, Tax returns, Salary slips, or Bank statements.
- **Bank Account Details:** Bank passbook or a cancelled cheque for direct transfers.
- **Photographs:** Recent passport-sized photos.
- **Caste/Community Certificate (if applicable):** For schemes targeting specific communities (SC/ST/OBC).
- **Disability Certificate (if applicable):** For schemes benefiting people with disabilities.
- **Educational Certificates:** For schemes related to education or skill development.
- **Other Scheme-Specific Documents:** Some schemes may require additional documents, such as business registration for entrepreneur schemes or medical reports for health-related schemes.

c) Can I apply for more than one scheme at the same time?

Yes, you can apply for more than one government scheme at the same time, provided you meet the eligibility criteria for each scheme. However, keep in mind:

- **Different Schemes Have Different Criteria:** Ensure that you fulfil the requirements for each scheme separately.
- **No Conflict of Benefits:** Some schemes may have rules that prevent double benefits for the same purpose (e.g., multiple subsidies for the same type of assistance).
- **Documents:** You may need to provide different sets of documents depending on the schemes.

d) How long does it take to process an application for a scheme?

The time it takes to process an application for a government scheme in India can vary depending on the scheme and the complexity of the application. Typically:

- **Short-Term Schemes (e.g., subsidies, loans):** These can take anywhere from a few weeks to a couple of months for processing.
- **Long-Term Schemes (e.g., pension schemes, scholarships):** Processing might take 2-3 months or more, depending on the volume of applications and verification required.
- **Online vs. Offline Applications:** Online applications are generally processed faster compared to offline submissions.

e) What should I do if my application gets rejected?

If your application for a government scheme gets rejected, here's what you can do:

- **Check the Rejection Reason:** Review the rejection notice or communication for specific reasons. It may be due to missing documents, ineligibility, or incomplete forms.
- **Correct the Issues:** Address the reason for rejection, such as submitting missing documents or providing accurate information.
- **Appeal or Reapply:** Many schemes offer an appeal process or allow you to reapply after making necessary corrections. Follow the instructions provided.

- **Contact the Helpline:** Reach out to the scheme's support or helpline for guidance on how to resolve the issue.
- **Consult Local Authorities:** If the issue isn't resolved, visit the relevant local government office for further assistance.

f) Can I update my details after applying for a scheme?

Yes, you can update your details after applying for a government scheme, but it depends on the specific scheme. Here's what you can typically do:

- **Check the Scheme's Guidelines:** Some schemes allow you to update your details online through the application portal.
- **Contact the Helpline:** Reach out to the scheme's support centre for guidance on how to make changes.
- **Visit the Local Office:** For certain schemes, you may need to visit the relevant government office to update your information.
- **Reapply (if necessary):** In some cases, you may need to submit a new application with the correct details.

g) How do I avail benefits from the scheme once approved?

Once your application is approved for a government scheme, here's how you can typically avail of the benefits:

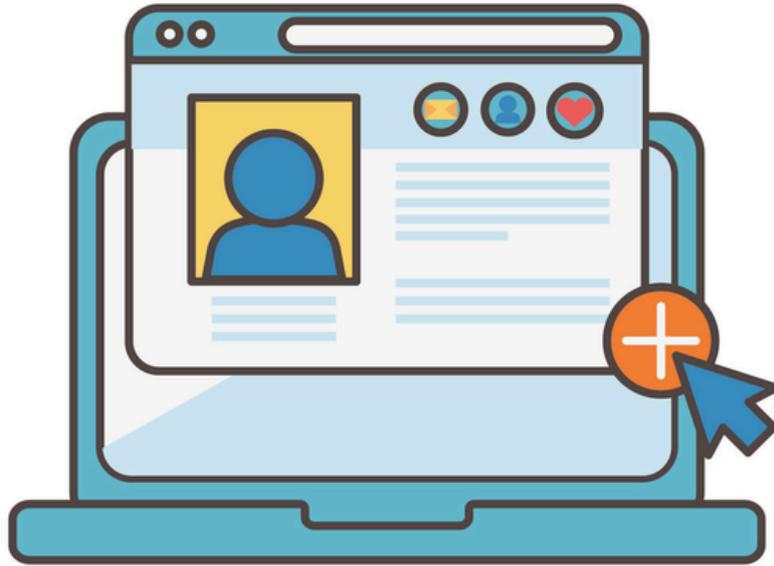
- **Direct Bank Transfer:** Many schemes transfer benefits directly to your bank account (e.g., subsidies, cash transfers). Ensure your bank details are updated in the application.
- **Physical Distribution:** Some schemes involve the distribution of benefits through physical channels, like ration cards, pension disbursements, or educational allowances.
- **Service Delivery:** For schemes involving services (e.g., healthcare, housing), you'll be notified of the next steps, such as receiving medical assistance or eligibility for housing.
- **Follow-up:** In some cases, you may need to complete additional steps, such as attending a training, submitting further documents, or verifying your details at a local office.

List of Helpline Nos



- **Atal Pension Yojana: 1800-889-1030**
- **Pradhan Mantri Kisan Samman Nidhi: 155261**
- **Pradhan Mantri Jan Arogya Yojana: 14555**
- **Pradhan Mantri Ujjwala Yojana: 1800-266-6696**
- **Saubhagya Scheme: 1800-121-5555**
- **Pradhan Mantri Awas Yojana - Urban: 1800-11-6163**
- **Swachh Bharat Mission: 18001800404**
- **Kisan Credit Card Scheme: 1800-115-526**
- **Skill India Mission: +91 8013349298**
- **Pradhan Mantri Fasal Bima Yojana: 14447**

Links to Government Portals



- **Atal Pension Yojana:** <https://www.india.gov.in/spotlight/atal-pension-yojana>
- **Pradhan Mantri Kisan Samman Nidhi:** <https://pmkisan.gov.in/>
- **Pradhan Mantri Jan Arogya Yojana:** <https://pmjay.gov.in>
- **Pradhan Mantri Ujjwala Yojana:** <https://pmuy.gov.in>
- **Saubhagya Scheme:** <https://www.india.gov.in/spotlight/pradhan-mantri-sahaj-bijli-har-ghar-yojana-saubhagya>
- **Pradhan Mantri Awas Yojana - Urban:** <https://pmay-urban.gov.in/>
- **Swachh Bharat Mission:** <https://swachhbharatmission.ddws.gov.in/>
- **Kisan Credit Card Scheme:** <https://fasalrin.gov.in/>
- **Skill India Mission:** <https://skillindiamission.in/>
- **Pradhan Mantri Fasal Bima Yojana:** <https://pmfby.gov.in/>

App/Sites for Government Schemes



- **UMANG:**
https://play.google.com/store/apps/details?id=in.gov.umang.negd.g2c&pcampaignid=web_share
- **JanSamarth:** <https://www.jansamarth.in/home>
- **National Portal for Government Services:** www.india.gov.in
- **MyGov Portal for scheme details and public participation:** www.mygov.in
- **PMO India:** www.pmindia.gov.in
- **e-Governance Services Portal:** <https://www.india.gov.in/e-governance-portal>
- **Consumer Affairs Department:** www.consumeraffairs.nic.in

About CERC

Consumer Rights protection and justice for consumers have been the focus of Consumer Education and Research Centre (CERC) since its inception in 1978. CERC is India's only Consumer Rights Organisation that provides 360° services to the consumer in terms of Education, Empowerment and Protection.

A broad range of activities are undertaken in the organization – grievance redressal through mediation and litigation, consumer education and awareness building through various publications and outreach activities, testing and analysis of consumer products in our in-house product testing laboratories, advocacy for laws and regulations that better protect consumers, as well as a number of projects executed in various areas pertinent to consumer protection and empowerment. Promoting environmental awareness, energy conservation and sustainable consumption are also major activity areas in CERC.

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