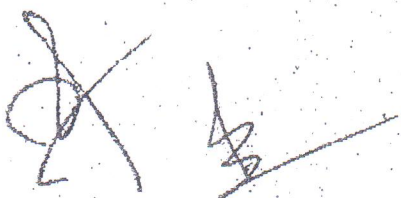


OPERATIONAL GUIDELINES
FOR
SOCIAL ASSISTANCE SCHEME
"AASRA"

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SOCIAL ASSISTANCE SCHEME "AASRA"

Introduction:

The "Aasra" is a comprehensive scheme of Financial Inclusion covering following groups deprived of basic financial services scheme:

1. All bread winners of families whose total annual income is less than Rs.75000/-
2. All widows and destitute residing in the State.

The scheme aims at to provide social and financial security to eligible beneficiaries and entails to provide a zero balance Saving Bank account to every eligible beneficiary to avail the insurance cover benefits under which, State Government would pay or reimburse premium for a period of five years for the following two schemes:

- i. Prime Minister Suraksh Bima Yojna.
- ii. Prime Minister Jeevan Jyoti Bima Yojna

The Scheme is the outcome of the Govt. Order No. 150-F of 2015 dated ~~20.08.2015~~ issued by the Finance Department, ~~purson~~ Decision No. 102/08/2015 dated 19.08.2015.

A. Basic eligibility conditions.

1. The beneficiary shall have to apply through an prescribed application form, appended as Form-1 to the guidelines.
2. All bread winners of families whose total annual income is less than Rs.75000/.
3. Intending family must establish that he/she has no source of income quantified as per the prescribed income certificate forming annexure "B" to the guidelines i.e less than Rs75000/annum.
4. All widows and destitute residing in the State.
5. The life /accident cover under the scheme will be paid only to the prescribed nominee in case of death of the beneficiary or as per the guidelines outlined in the schemes referred heretofore.

B. Implementing Agencies

The scheme will be made operational in all the districts across the state through the respective Divisional Level Agencies. The following Divisional Committee(s) will determine the selection of families/widow/destitute as per the laid down norms:-

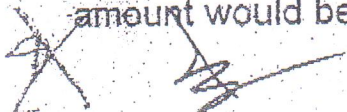
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|---|--------------------|
| 1. Director Social Welfare, Kashmir/Jammu | (Chairman) |
| 2. Dy. Director, Scheme, Social Welfare Department(J/K) | (Member) |
| 3. Chief Accounts Officer, Social Welfare Department(J/K) | (Member) |
| 4. District Social Welfare Officer, Concerned | (Member Secretary) |
| 5. Any other member to be co-opted by the Chairman. | Member |

Terms and references of the Committee

- Hassle free identification and enrolment of the beneficiary as defined in the Order.
- To facilitate the beneficiary in filling up of the prescribed form as per the guidelines of the scheme.
- For diffusion of wide publicity of the scheme at various levels with assistance of PRI/ Village Committees/councils, to be utilized to make the scheme more responsive and transparent
- The Committee shall meet atleast twice in a month. After determining the eligibility, the Committee may sanction the genuine cases, on spot and thereafter recommend/reject the case of a beneficiary as "covered under the scheme" or "not covered under the scheme". The Member Secretary shall forward the consolidated list of "covered cases" to the listed branches of the bank or the i.e within 10 days alongwith sanction order/ allied documents of each beneficiary(s).
- For monitoring of the scheme and to capture its tangible impact.

C. Funding pattern:

The "Aasra" is a State sponsored scheme for which assistance will be made available to provide benefit to all bread winners of the family, whose total annual income does not exceed Rs 75000/ and all widows or destitute residing in the State according to the norms, guidelines & laid down conditions, outlined in the insurance schemes referred heretofore. The funds will be provided by the Finance Department under Non-Plan expenditure, in lump sum or on annual basis to implement the scheme and further upward revision in the amount would be considered, if so required.

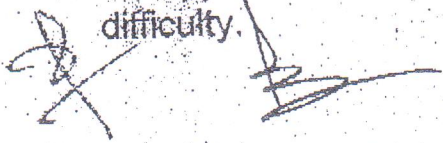


D. Annual Action Plan

The scheme shall remain a continual process through Directorate of Social Welfare for next five years commencing from the year 2015-16 and assistance of PRI/ Village Committees/councils, shall be utilized to make the scheme more responsive and transparent. After giving wide publicity to the scheme through electronic and print media, Director Social Welfare, Kashmir and Jammu shall submit an annual action plan of their respective Divisions to Social Welfare Department for its onward submission to the Finance Department.

E. Power to remove difficulty:

If any difficulty arises in giving effect to the provisions of the scheme, the Government may amend through medium of an executive order, as appear to it to be necessary or expedient, for removing the difficulty.





Government of Jammu and Kashmir
Social Welfare Department

(Form-I)

Aasra

Application for obtaining financial assistance under the Scheme titled "Aasra"

Passport
Size
Photograph

1. Name of the applicant _____
2. Spouse name _____
3. Father's name _____
4. Mother's name _____
5. Name of the nominee(s) _____
6. Resident of _____
7. Date of Birth of applicant _____
8. Occupation _____
9. Identification mark _____
10. Annual Income _____
11. Name of the bank _____
12. Account No. (16 digit) _____
13. Contact Number _____

Declaration: I hereby declare that all particulars stated above are true to the best of my knowledge and belief and no material information has been concealed or misstated. I further state that if any inaccuracy is detected in the application, I shall be liable to forfeiture of any benefits derived and other action as per law.

Dated:

(Signature or thumb impression)
of the applicant.

lace:

Note: The applicant should accompany a proof of residence/ income certificate and two recent passport size photographs alongwith prescribed document with this application form.

Form -II

Income Certificate

Passport Size
Photograph
duly affixed

Name and address of the authority issuing the certificate

Certificate No.

Date:

This is to certify that annual income of Mr/

Ms/Mrs _____

wife/S/o/daughter

of

Mr. _____ R/o _____

who has applied for

financial assistance under "Aasra" Scheme vide application dated _____ and whose photograph

is affixed above, does not exceed Rs.75000/- from all sources.

Tehsildar

With seal and signature

