



# Advocating For Citizens' Rights

A Manual for Bihar  
2022

**अनिल किशोर यादव**

भा.पु.से.

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Justice Ventures International (JVI) is an organization which focuses on freedom, justice, and restoration of victims of human trafficking and extreme forms of injustice. It has done commendable work in the direction of combating the menace of human trafficking.

Based on its work at grass root level, JVI conducted the research titled **“Advocating for Citizen’s Rights- a Manual for Bihar”**. The information in this manual is only part of a bigger strategy to empower India’s poor residents by giving the poor the knowledge of services available, but also the skills to write and present applications.

I am immensely pleased to introduce this manual explaining all the entitlements/rights available for the citizens of Bihar. This manual consists of most of the prevalent welfare schemes of the Govt. of Bihar and the Central Government. It provides important information and a set of guidelines on the entitlements to residents, application procedures and the advocacy methods. The manual has been created as a ready reference for Civil Society Organizations and other government stakeholders as an instructional tool for the development of self-advocacy skills and to know the documents and procedures available.

I am sure that the manual would be of a great help to all who need to know about their entitlements/rights as per the governments departments' policy and help to serve as a ready reckoner for all stakeholders, individuals and organizations that are working to consolidate human rights, democracy, and social justice through advocacy in Bihar and may be used as a best practice in the rest of the country. The manual will help the citizens to be more informed about their rights and the processes to avail those rights.

The efforts undertaken by JVI and its partners are praiseworthy and deserve commendation for issuing this manual.

with the best wishes for the future endeavours,

*All*  
22.6.2022  
(Anil Kishore Yadav)

**OM PRAKASH**

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I have privilege to have a careful glance of the soft copy of the manual 'Advocating for Citizen's Right' prepared by the NGO "Justice Ventures International" and I am of the firm opinion that this manual is very important, useful and practical guide book not only for the persons working for upliftment of weaker section but for every citizen of this country. The manual has identified several new areas as right of citizens which are normally considered as compassion or graciousness of the government. Midday meal, vocational training, immunisation, drug rehabilitation, construction of toilets, drains, subsidies etc are not a favour made by a welfare government but these are foundational stones on which a democratic country may stand. Empowerment of every citizen is essential feature of our Constitution. The manual has not only identified these features as right of every citizen but has demonstrated the procedure of seeking such rights vis a vis the forums responsible for its implementation.



**Om Prakash**

District Judge (Retd)

State Information Commissioner (Retd.)

## Anil Kumar Parashar

(Former Joint Registrar & Focal Point For Human Rights  
Defenders National Human Rights Commission)

19 April 2022

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I am happy to know about the hard efforts put in by Justice Ventures International (JVI) towards preparing Manuals curated for citizens of Delhi, West Bengal, Bihar and Maharashtra. It gives me immense pleasure to write a congratulatory note to the JVI which focuses on freedom, justice and rehabilitation of victims of human trafficking and extreme forms of injustice. JVI has been doing a commendable work in combating the menace of human trafficking.

Based on its work at grass root level, JVI has conducted research titled "Advocating for citizen's rights- manuals for Delhi, West Bengal, Bihar and Maharashtra" by employing scientific methodology and established means of data collection and collation, it has derived very insightful information. The information in these manuals is only part of a bigger strategy to empower India's poor. Empowerment involves not only giving the poor the knowledge of services available, but also the skills to write and present applications. Perhaps the most important aspect to empowerment, however, is the heart to act selflessly for the benefit of the whole community.

I am immensely pleased to introduce these manuals explaining all the entitlements/rights available for the citizens of Delhi, West Bengal, Bihar, and Maharashtra. These manuals consist of most of the prevalent welfare schemes applicable in these four States and the Central Government. The manuals provide important information and a set of guidelines on the entitlements to residents as per the Delhi, West Bengal, Bihar and Maharashtra States policies, application procedures and the advocacy methods. The manuals have been created as a ready reference for Civil Society Organizations, HRDs and other government stakeholders as an instructional tool for the development of self-advocacy skills and to know the documents and procedures available.

I am sure that these manuals would be of a great help to all who need to know about their entitlements/rights as per the State's policy. Further these manuals will help formulate the backbone of the process and serve as a ready reckoner for all Stakeholders. I hope these manuals will be helpful to all individuals organizations and HRDs who are working to consolidate and promote human rights, democracy, and social justice through advocacy in these four States, and be used as a guideline for other States. These manuals will be of immense help to the citizens to be more informed about their rights and the processes to avail rights.

The efforts undertaken by JVI and its partners are praiseworthy and deserve commendation and I would highly recommend these manuals to be adopted in all other states of India



**Anil Kumar Parashar**

**Dr PM Nair, IPS (Retd.)**  
**Former DGP, NDRF, Govt. of India**

**Advocating For Citizens' Rights**

The Manual titled 'Advocating For Citizens' Rights' by JVI is a comprehensive document which contains in itself, the rights, the entitlements, the methods to access them, the accountability of the agencies concerned and the benefits that would accrue to the end-user, all under one umbrella. It is a veritable resource book which supplies all that are required to be in one's ken, in respect of rights and duties. Indeed a great contribution in public service.

The presentation is inviting to the reader and user, moving from one right to another and from one entitlement to another. The clarity in presentation is commendable. The electronic links provided at every step and stage is amazing, as the user need not go around in circles for various references. The document has been well choreographed and presented, in a user-friendly format.

This manual will be of an immense help to the beneficiaries, public at large, service providers, stakeholders, administrators, policy makers, besides academic and media. In short, it is a holistic document prepared in a concise and compact manner for the benefit of all. Appreciate the painstaking research that has gone into its making.

Best wishes to the smart team involved in making and shaping of this manual. Over to the users, it is indeed a delight for you.

Chennai

16.06.2022



PM Nair



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## True Stories of Advocacy at Work

### **Raju Gets a Disability Pension**

Raju, 35, lives in a shack by the side of a railway track. The father of five struggles to make ends meet working as a recycler. Despite having a substantial physical disability – his left leg is largely paralysed in a bent position – he manages to cycle several kilometres to his work. Raju asked a community worker to apply for the disability pension for him (see [page 24](#) of this Manual). This was the first time that the community worker had applied for a disability pension, so it took some time to learn the system – taking photos of his documents, uploading them through the online portal, and submitting hard copies to the District Disability Welfare Office. After several months of waiting, Raju received his first instalment in November 2020. The Rs 500 (USD \$7) per month is not much but helps the family to manage. After Raju's success, numerous other people came forward seeking assistance in applying for various types of pensions (disability, widow and old age).

### **Meeta Obtains an Aadhaar Card**

Meeta, 35, is a mother of five struggling to make ends meet while her husband is a bonded labourer in Saudi Arabia and her oldest daughter struggles with a life-threatening case of abdominal tuberculosis. To make matters worse, several units were struck off her ration card because some of her children did not have Aadhaar cards and others had Aadhaar cards with a different address. When she went to a local cyber-cafe, they tried to charge her Rs 500 per Aadhaar card, which was well beyond her means. A community worker completed the Aadhaar enrolment form ([page 142](#)), she got it signed by the local municipal councillor, and an online appointment was made for the Aadhaar office. This process was completed with minimal difficulty and expense, and Meeta was able to fix her ration card to receive the full quota of rations needed by her family.

### **Ruby gets a Gas Connection**

Ruby, 24, is single mother who lives in a shack by the side of a railway with her three-year-old daughter. She cooked indoors on a wood stove, which was unpleasant, time consuming, and caused respiratory issues for her daughter and elderly father. She was eager to apply for a gas connection ([page 68](#)) but did not have a PAN card or bank account (prerequisites for a government gas connection) or enough money. A community organization helped her apply for both a PAN card ([page 113](#)) and a bank account ([page 111](#)), submitted photocopies of her documents to the local gas distributor, and provided a small gift to help her pay the upfront cost. She is now saving time, money, her lungs, and the planet by cooking with cleaner, cheaper and more convenient fuel.



## *A. Introduction*



## 1. ABOUT THIS MANUAL

Bihar provides a surprising number of government services that should be available to poor residents of villages and urban slums. Unfortunately, many poor residents are not able to obtain these services due to:

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



Often, when NGO's find these government services not functioning, they attempt to provide those services themselves by opening schools, clinics, vocational training programmes, etc. Such service provision has the advantage of endearing people to the NGO and producing results quite quickly. However, the NGO cannot provide these services forever. Sooner or later, they will need to help residents access government services for the long term.

The information in this manual is only part of a bigger strategy to empower India's poor residents. Empowerment involves not only giving the poor the **knowledge** of services available, but also the **skills** to write and present applications. Perhaps the most important aspect to empowerment, however, is the **heart** to want to act selflessly for the benefit of the whole community. Appendix 1 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 listed in the **Table of Contents**, we provide:

1. The relevant Central and Bihar **government department** which delivers this service (with website).
2. The **entitlement/right** to residents as per that department's policy. We also give the "Best Reference" website where those entitlements are laid out. Many entitlements (both State and Central government) can be found [here](#). Many entitlements are also listed in a "Citizens Charter" which many government departments now have on [their websites](#). A summary of services available to Above & Below Poverty Line residents and the scheme/legislation name is in Appendix 2.
3. An **application procedure** to apply for that entitlement. Many application procedures and forms can be found [here](#) and [here](#). Some hard copies of forms can be found in Section L ([page 130](#)). We provide tips on writing effective applications and a sample application letter in Appendix 3. Appendix 4 also gives some useful tips for dealing with government officers when presenting an application. The Right to Public Services

requires Bihar government officials to provide 20+ services (including caste, domicile and income certificates, driving licenses, new ration cards, and social security pensions) within 21 to 60 days ([see statute](#)). If they fail to do so, they will be liable for a fine.

4. An **advocacy process**: The application may not *initially* succeed because the officer might:
- Be away on leave, on ‘election duty’;
  - Claim that you’ve come to the wrong office;
  - Say he has no authority to deal with your application and the officer with authority is away;
  - Claim that he has no ‘budget’ this year; or
  - Claim that he does not have sufficient staff available.

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

- Complaining once more to the original officer;
- Filing a complaint through the Bihar Public Grievance Redressal System [here](#);
- Using the Central Government’s on-line grievance redressal mechanism [here](#) (go to ‘Click here to sign up’). You should get a reply within 60 days.
- 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;
- Contacting lawyers at the Delhi Justice Resource Centre (Phone 011-4050170 or email [delhi@justiceventures.org](mailto:delhi@justiceventures.org));
- Conducting a ‘dharna’ (protest); or
- Contacting the media.

5. A **success story** (when available) showing how this process has succeeded on the ground.

This manual has been initiated by Emmanuel Hospital Association and further refined by Justice Ventures International and EFICOR. If you are reading this as a hard copy, you can find a soft copy in English at [EHA’s website](#), at [Justice Ventures’ website](#) and the [Right to Food Campaign](#). At those sites you will also find similar Citizens Rights Manuals for most other north Indians states including Delhi, Uttar Pradesh, West Bengal, MP, Jharkhand, Chhattisgarh, Haryana, Manipur, Uttarakhand, Assam, Maharashtra, Rajasthan and Odisha. At the [EHA site](#) you will also find a simpler (16 page) manual for the basic Central Government entitlements valid all over India as well as a specialised one on disability and women. We attempt to update these manuals every two years. We are also hoping to create Hindi versions of many of these manuals.

We have issued Creative Copyrights on these manuals, which means that if you find them useful in your work, you are free to use them however you see fit, create other materials from them, or share them with others, as long as you:

- Provide attribution to EHA, JVI, and EFICOR;
- Do not profit financially from the use of the manuals or derivations thereof; 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/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](http://www.eha-health.org)

**Justice Ventures International**

[www.justiceventures.org](http://www.justiceventures.org)

**EFICOR**

[www.eficor.org](http://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.

- Bihar is divided into 40 **Lok Sabha** Constituencies. Each constituency has an elected Member of Parliament (MP) responsible to an electorate of about 26 lakh people. Go [here](#) to find your constituency and your MP’s name. Then go [here](#) and choose ‘Bihar’ to find his/her contact details.
- Bihar **State Government** is divided into 243 Assembly Constituencies (ACs). Each AC has an elected Member of the Legislative Assembly (MLA) (*Vidhayak*) responsible to an electorate of about 4.3 lakh people. To identify your MLA & her/his contact details, go [here](#), then click on ‘Constituency’ to put the list in constituency order, then find the name and contact details of your MLA. Currently the Janata Dal (United) Party is in power in Bihar headed by Chief minister Nitish Kumar.
- Bihar **local government** is divided into Gram Panchayats. On average a gram panchayat is home to 2,500 people and has two villages. Each Gram Panchayat elects a Pradhan. For administrative purposes, Bihar is divided into nine **Divisions** each under the authority of a Divisional Commissioner (DC). Go [here](#) for a map of the divisions.
- Each division is further divided into several **Districts (Jilas)** totalling 38 districts in all in Bihar. Go [here](#) (and scroll down) for map, headquarters and population of all 38 districts. Each District is overseen by a District Magistrate DM (go [here](#) for list of DM’s and contacts in Bihar).
- Each district is further subdivided into several **sub-districts (taluk/tehsils)**. Each sub district is under the authority of a Sub Divisional Magistrate (SDM). Each district is further subdivided into Development Blocks & Town Areas. To find names of Sub-Districts, Blocks & Town Areas go [here](#). Click on Bihar, then click on your district, to go to your district’s website.
- To identify other officers such as Chief Medical Officers, etc, the websites are given on the relevant page of this manual. As you find that information, insert it in the table below.

Division/Service	Page #	Area name	Officer's Name/Address/Phone no.
<b>Political divisions</b>			
National Lok Sabha			Member Parliament (MP)
Assembly Constituencies			Member Legislative Assembly (MLA)
Panchayat			Pradhan
<b>Administrative Divisions</b>			
Division			District Commissioner (DC)
District (Jila)			District Magistrate (DM)
Development Block			Block Development Officer (BDO)
<b>Specific services in this Manual</b>			
Chief Medical Officer			Chief Medical Officer (CMO)
Nearest District Hospital			
Nearest CHC/PHC			
Local Gas Agency			
Local police Station			Station House Officer (SHO)
Police Headquarters			Superintendent of Police (SP)



## *B. Food and Water*



# 1. DRINKING WATER

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

## 1. Relevant Department

### Central Government

- Ministry of Drinking Water and Sanitation [here](#)
- One Nation One Ration Card

### Bihar Government

- Bihar State Water and Sanitation Mission (BSWSM) [here](#)
- Public Health Engineering Dept. (PHED) [here](#)
- Bihar Food and Consumer Protection Department [here](#)
- Bihar Water Resource Department [here](#)
- FSSAI (Bihar) information about food safety department [here](#)
- Har Ghar Nal Ka Jal, Government of Bihar [here](#)

### Local Authorities

- In city areas the Nagar Nigam is 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 potable water per person per day (drinking 3L, cooking 5L, bathing 15L, washing utensils 10L, toileting 10L, washing clothes 12L) (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% are provided with access to piped water and 80% with a household connection (see page 27 of Rural Sanitation & Drinking Water E-book [here](#) and BSWSM [here](#)).
- If you are in one these Districts - Nalanda, Patna, Saran, Munger, Begusarai, West Champaran, Muzaffarpur, Banka, Nawada and Purnia - you can apply under the RWSS-LIS Project (Rural Water Supply and Sanitation Project for Low Income States [here](#)).

### 3. Application Procedure

- If applying under the RWSS-LIS Project apply to the BSWSM, Vishveshwarya Bhanwan Complex, Bailey Road, Patna – 800015.  
**Phone:** 0612 - 2545087, 2546005, 2545705, 2545503, 2545031
- If quantity or quality of water source is unsatisfactory, make an application for testing or new source to [BSWSM](#) or the [PHED](#).

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

- Complain to the office where you applied once again;
- Phone BSWSM 0612 - 2545087, 2546005, 2545705, 2545503, 2545031;
- E-mail Chief Secy. Bihar Public Grievance Cell: [secy-pubgriv-bih@nic.in](mailto:secy-pubgriv-bih@nic.in);
- Use the Bihar Public Grievance Redressal System [here](#);
- RTI to wherever you applied: [BSWSM](#) or [PHED](#).

### 5. Success Stories

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

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



## 2. 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 under the National Food Security Act 2013, which guarantees 5kg of food grains at subsidised rates for 75% of rural and 50% of urban households.

### 1. Relevant Department

#### Central Government

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

#### Bihar Government

- Bihar Food and Consumer Protection Department [here](#).

### 2. Entitlement

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

- **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, Sec. 3(1).
- **Destitute Residents** (such as disabled or widowed) with no means of support can be issued an Antyodaya Anna Yojana (AAY) Ration Card and are entitled to 35 kg food grains. See National Food Security Act, Sec. 3(1).
- **Rates & Monthly Quantities** of Rations (National Food Security Act Schedule 1 [here](#)).

	Coarse	Wheat	Rice
<b>Under NFSA</b>			
'Eligible Households' (5kg/person)	Rs1	Rs2	Rs3
Antyodaya (35kg per household)	Rs	Rs2	Rs3

### 3. Application Procedure

- Eligibility is based on the Socio Economic Caste Census (SECC) of 2011. For Bihar the eligibility criteria are [here](#).
- Each state government must publish a list of eligible families and display that list prominently. NFSA Sec. 10 and 11. Search the NREGA list [here](#). Households whose name appears on the list as either priority or Antyodaya can apply for an NFSA card.
- If you think you are eligible according to the criteria but are not on the list, you can still apply for a card at any Right to Public Service counter [here](#).

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

- Complain directly to the Panchayat or circle office where you applied;
- Complain to the Bihar Public Grievance Redressal System [here](#) (click on 'Submit New Petition' bottom left);
- Use the Central Government's on-line grievance redressal mechanism [here](#);
- File RTI to Bihar Food and Consumer Protection Department.



### 3. ANGANWADIS

Millions of children in India are malnourished. The Anganwadi scheme aims to give all young children ages 6 months–6 years (before they go to school) a nutritious meal, basic immunisations and vitamins. Once they are in school, the children are eligible for the midday meal scheme (see Food – Mid Day Meal, [page 19](#) in this Manual). The right to food security for children is enshrined in the National Food Security Act 2013 which guarantees Anganwadi meals.

#### 1. Relevant Department

##### Central Government

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

##### Bihar Government

- Department of Social Welfare [here](#)
- Integrated Child Development Services [here](#)

#### 2. Entitlement

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

Under the National Food Security Act (NFSA), Sec. 5(a), every child from 6 months to 6 years has a 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. See ICDS Scheme information [here](#).
- Children under six, adolescent girls and pregnant women can attend the AWC. SC order page 16, point 3.
- Children six months to three years old receive a 500-calorie nutritious take-home snack. NFSA Sched II(1).
- Children three to six-years old receive a 500-calorie cooked meal. NFSA Sched. II(2).
- Malnourished children receive an 800-calorie take-home snack (NFSA Sched. II(3)).
- Pregnant and nursing mothers receive a 600-calorie take-home snack. NFSA Sched II(6).
- Children receive basic education, immunisations, medicines (e.g., worm tabs), and vitamins (e.g., iron) and undergo weight/height monitoring which is recorded on their chart. SC order, page 16 point 3.

#### 3. Application Procedure

- Check [here](#) if there is an Anganwadi centre near you.
- If there is no Anganwadi centre near you, make a list of 40 three- to six-year olds in your village with the following details: Name, Address, Gender, DOB and

and parents' acceptance. Submit this request for 'AWC on Demand' to the ICDS office in your district and copy the head office in Patna (address [here](#)).

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

- File written complaint to the ICDS office where you applied;
- Complain to the Bihar Public Grievance Redressal System [here](#) (click on 'Submit New Petition' bottom left);
- Use the Central Government's on-line grievance redressal mechanism [here](#);
- RTI to PIO for Bihar ICDS programme (Patna address [here](#)).



### 3. MID DAY MEAL SCHEME

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

#### 1. Relevant Department

##### Central Government

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

##### Bihar Government

- Department of Education [here](#)

#### 2. Entitlement

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

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

- Every child up to class 8 or between ages 6-14 is entitled to a free mid-day meal on each school day.
- Meals should be at least 450 calories for Classes 1-5 and 750 calories for Classes 6-8. NFSA Schedule II (4,5).
- As per [MDM](#) quantities of food are:

Item	Primary	Wheat
(Class I to V)	Upper Primary (Class VI to VIII)	
Calories	450	700
Protein (in Grams )	12	20
Rice / Wheat (in Grams )	100	150
Dal (in Grams )	20	30
Vegetables (in Grams )	50	75
Oil and Fat (in Grams )	5	7.5

### 3. Application Procedure

- All Government schools Classes 1-8 should have a Midday Meal Scheme already.
- If they do not, parents of children can apply directly to the school concerned.

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

Two parents per day have a right to inspect the food. If there is a problem in the quantity or quality of the food then:

- Complain directly to the school;
- Contact Sri Vinod Kumar Singh (Director of Mid Day Meal) at Ph: 0612-223 1005 ([here](#));
- Complain to the Bihar Public Grievance Redressal System [here](#) (click on 'Submit New Petition' bottom left);
- Use the Central Government's on-line grievance redressal mechanism [here](#);
- File RTI to PIO for Bihar Mid Day Meal Authority (Dopahar).







*C. Income*

## 1. MGNREGA

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

### 1. Relevant Department

#### Central Government

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

#### Bihar Government

- Rural Development Department [here](#)
- Bihar State Scheduled Caste Co-operative Development Corporation
- Bihar State Backward Classes Finance and Development Corporation

### 2. Entitlement

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

Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA)

- 100 days employment per year per rural family (for any adult over 18yrs). MGNREGA Sec. 3(1).
- Should get work within 15 days of applying. Sec. 7(1) and Schedule II, Sec. 6.
- At least one third of beneficiaries should be women. Schedule II, Sec. 6.
- Childcare provided for children under six. Schedule II, Sec. 28
- Paid at minimum wage as set but at least Rs 171 per day. See Sec. 6 and [here](#) – March 2019.
- If no work, should receive unemployment allowance within 15 days – 33% for 30 days and 50% thereafter. Sec. 7(1) and (2).
- Work should be within the same block where the applicant works and if more than 5 km from home travel allowance paid. Schedule II, Sec. 12.
- Worksite facilities of clean drinking water, emergency health care, childcare and shade for rest. Schedule II, Sec. 27.
- Family of any MGNREGA worker who dies or is permanently disabled from MGNREGA work eligible for Rs25,000. Schedule II, Sec. 26.

- All MGNREGA workers who have worked more than 15 days in the preceding financial year are eligible for Pradhan Mantri Jan Arogya Yojana.

### 3. Application Procedure

#### MGNREGA

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

### 4. Advocacy

- Complain directly to MGNREGA grievance redressal mechanism [here](#);
- Complain to the Bihar Public Grievance Redressal System [here](#) (click on 'Submit New Petition' bottom left);
- Use the Central Government's on-line grievance redressal mechanism [here](#);
- File RTI to Ministry of Rural Development (contacts [here](#) or on-line [here](#)).



## 2. PENSIONS

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

### 1. Relevant Department

Central Government

- Ministry of Rural Development [here](#)
- Atal Pension Yojana [here](#)

Bihar Government

- Department of Social Welfare [here](#) and [here](#)

### 2. Entitlement

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

- **Indira Gandhi National Old Age Pension Scheme** Ages 60–79, Rs.200# per month; 80 or older, Rs 500 per month. NSAP 2014 Guidelines page 6, para 2.3.
- **Indira Gandhi National Widows Pension Scheme\*** Widows ages 40–79, Rs.300# per month; 80 or older, Rs 500 per month. NSAP 2014 Guidelines page 6, para 2.3.
- **Disability Pension\***: Ages 18–79 with more than 80% disability, Rs.300# per month; 80 or older, Rs 500 per month (para 2.3). Also see Disability Section of this manual ([page 49](#)).

**NB.** Pension schemes marked \* have a set yearly budget, so satisfying the criteria does not guarantee you will obtain benefits 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

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 to PO/Bank account and back paid to the approval date.

#### Documents for each scheme

##### a. Old age pension

- Form (download [here](#))

- Proof of age (usually birth certificate)
- BPL proof
- Proof of 5 years of residence (voters ID, ration card or two neighbours' witness)
- Bank account number (9-digit MICR # and 7-digit IFSC #)
- One photo
- Affidavit stating name, address and the fact of not receiving any other pension.

#### **b. Widows Pension**

- Form (download [here](#))
- Death certificate of husband
- BPL proof
- Proof of 5 years of residence (voters ID, ration card, or witness of neighbour, MLA, or local shopkeeper on photocopy of their card)
- Bank account number (9-digit MICR # and 7-digit IFSC #)
- One photo
- Affidavit stating name, address, all family members in household, the fact of not receiving any other pension, the fact of not having remarried since husband's death, and a promise to notify government if remarry.

#### **c. Disability pension**

- Form (download [here](#))
- Disability certificate showing more than 80% disabled
- Proof of 5 years of residence (voters ID, ration card or two neighbours' witness)
- Bank account number (9-digit MICR # and 7-digit IFSC #)
- One photo
- Affidavit stating name, address, and the fact that of not receiving any other pension.

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

- Enquire again of the Panchayat;
- Appeal to the District Probation Officer who has some power in pensions matters;
- Complain to the Bihar Public Grievance Redressal System [here](#) (click on 'Submit New Petition' bottom left);
- Use the Central Government's on-line grievance redressal mechanism [here](#);
- File RTI to PIO of Bihar Dept of Social Welfare (RTI info [here](#)).

#### **5. Success Story**

- See the story of Raju obtaining a disability pension in the Introduction ([page 5](#)).

### 3. FINANCIAL INCENTIVE FOR HAVING A GIRL CHILD

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

#### 1. Relevant Department

Central Government

- Ministry of Women & Children [here](#)

#### 2. Entitlement

Best Reference: Ministry of Women & Children [here](#) and Childline [here](#).

- a. **Balika Samridhhi Yojan:** Provides for cash transfer of Rs500 to 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 Rs 700 each, Class 8 Rs800, Class 9 & 10 Rs1,000 each ([see here](#)).
- b. **Dhanalaxmi:** This is only being implemented in certain blocks, including Sono in Bihar (see page 11 of book [here](#)). The scheme provides for cash transfer of Rs5,000 for all girl children born after 19 Nov. 2008 and further payments as follows:
  - **Immunisations:** At six weeks Rs200, 14 weeks Rs200, 9 months Rs200, 16 months Rs200, 24 months Rs200 and on completion of full immunisation Rs250.
  - **Education:** On enrollment to Primary School – Rs1,000; Class 1 (with attendance) Rs500; Class 2 (with attendance) Rs500; Class 3 (with attendance) Rs500;
  - Class 4 (with attendance) Rs500; Class 5 (with attendance) Rs500; On enrollment to Secondary School Rs1,500; In class 6 (with attendance) Rs750; Class 7 Rs750; Class 8 Rs750.
- c. **Mukhya Mantri Kanya Vivah Anudan Yojana (MMKVY):** For BPL families and those families whose income is below Rs. 60,000 per annum, Rs 5,000 is given for a girl's marriage (see here under "RTPS Services/Social Welfare Department").
- d. **Mukhya Mantri Kanya Suraksha Yojana:** Bond from Unit Trust of India (UTI) for Rs 2,000 in favour of a girl child (belonging to BPL family) in the Children Career Balanced Fund of UTI Mutual Fund. The Anganwadi Centre implements this Scheme ([see here](#)).
- e. **Sukanya Samridhhi Yojana or Sukanya Samridhhi Yojana (SSY):** Account can be opened in the name of a girl child until she attains the age of 10 ([see here](#)).
  - Only one account can be opened in the name of a girl child, at post office and branches of authorised banks.
  - Maximum Rs. 1,50,000/- can be deposited in a financial year.

- Interest as may be notified by the government from time to time will be calculated on yearly compounded basis and credited to the account.
- One withdrawal shall be allowed on attaining the age of 18 years of account holder to meet education expenses up to 50 % of the balance at the credit of preceding financial year.
- The account can be transferred anywhere in India from one post office/bank to another.
- The account shall mature on completion of 21 years from the date of opening of account or on the marriage of account holder whichever is earlier.

### 3. Application Procedure

- Balika Samriddhi Yojan:** Apply to Children Development Project Officer using the form [here](#).
- Dhanalaxmi:** See page 11 of booklet [here](#) to see whether your block is covered. If so.
  - Register the girl's birth at Panchayat
  - Mother opens zero balance bank account at Post office
  - Get immunisations recorded by Anganwadi worker
  - Get enrollment recorded by the Headmaster.
- MMKVY:** Submit the application form [here](#) to the Block Development Officer.
  - Documents required: 1) BPL Certificate, or 2) Income Certificate.
- MMKSY:** Submit the application form to the Child Development Project Officer.
  - Documents required: 1) BPL Certificate of the family, 2) birth registration.
- SSY:** Submit birth certificate of girl child in whose name the account is opened must be submitted. Account can be opened with a minimum of Rs. 250/- and thereafter any amount in multiple of Rs. 100/- can be deposited. A minimum of Rs. 250/- must be deposited in a Financial year.

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

- Check again with the Child Development Project Officer, BDO, or wherever you applied;
- Complain to the Bihar Public Grievance Redressal System [here](#) (click on 'Submit New Petition' bottom left);
- Use the Central Government's on-line grievance redressal mechanism [here](#);
- File RTI to PIO of Bihar Dept of Social Welfare (RTI info [here](#)).

## 4. LIFE INSURANCE

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

### 1. Relevant Department

#### Central Government

- Life Insurance Corporation of India (LIC) [here](#)
- Pradhan Mantri Jeevan Jyoti Bima Yojana [here](#)
- Pradhan Mantri Suraksha Bima Yojana [here](#)
- Pradhan Mantri Jan Dhan Yojana [here](#)

#### Bihar Government

- Department of Social Welfare [here](#)

### 2. Entitlement

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

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

- Family should be BPL or marginally above BPL (see #4 [here](#))
- Applicant should be the head of the family or one earning member in the family should be of certain vocational group or Rural Landless Household (RLH) ([see here](#)).
- Applicant should be ages 18 to 59 years ([see here](#)).
- In the event of death of applicant, family receives Rs30,000 ([see here](#)).
- In case the death has occurred due to accident or permanent total disability due to accident (loss of 2 eyes or 2 limbs) family receives Rs. 75,000 (see Benefits #ii [here](#)).
- In the case of partial permanent disability due to accident (loss of one eye or one limb) the amount is Rs. 37,500 (see Benefits #ii [here](#)).
- Scholarship benefits: Free add-on benefit to a 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](#)).
- Premium of Rs200 per year paid 50% by the government (see Premium [here](#)).

#### b. National Family Benefit Scheme (NFBS) ([here 2014](#))

- 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 Aadmi Bima Yojana

- Apply directly to LIC on form [here](#).
- Required documents (see information [here](#)):
  - Ration Card
  - Extract from Birth Register
  - Extract from School Certificate
  - Voter's List
  - Identity card issued by reputed employer/Government Department.
  - Unique Identification Card (Aadhar Card)

#### b. Death of Breadwinner (NFBS)

- Form (download [here](#))
- Death certificate of breadwinner
- Five years residence proof (voter ID, ration card, or witness of neighbour, MLA, shopkeeper, etc.)
- Bank account number (9-digit MICR # and 7-digit IFSC #)
- Photo
- Affidavit stating name, address, age, not receiving any other pension and the fact that the surviving adult was 18-64 years at time of death of the breadwinner.

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

- For Aam Aadmi complain to the LIC office; For NFBS, complaint to Panchayat or local Block office;
- Complain to the Bihar Public Grievance Redressal System [here](#) (click on 'Submit New Petition' bottom left);
- Use the Central Government's on-line grievance redressal mechanism [here](#);
- RTI to LIC (for Aam Aadmi) or Bihar Dept of Social Welfare for NFBS (info [here](#) or [here](#)).

## 5. 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 gives reasonable quality vocational skills and technical knowledge at very low cost without needing prior education qualifications. It is designed for people from slums and remote rural areas.

### 1. Relevant Department

#### Central Government

- Ministry of Skill Development and Entrepreneurship, Jan Sikshan Sansthan National Literacy Mission Authority [here](#)
- Ministry of Skill Development and Entrepreneurship, Pradhan Mantri Kaushal Vikas Yojana [here](#)

### 2. Entitlement

Best Reference: Jan Sikshan Sansthan [here](#) & PMKVY [here](#) 2016.

#### a. JSS

- JSS offers quality vocational skills and technical knowledge at very low cost without insisting on prior education qualifications.
- Designed for people from slums and remote rural areas.
- Offers varieties of vocational courses (approx. 371) from candle making and sewing to computer courses [here](#).
- There are 13 JSS's in Bihar, including in Arwal, Aurangabad, Buxar, East Champaran, Gaya, Kishanganj, Munger, Muzaffarpur, Nalanda, Patna, Samastipur, Sonapur and Vaishali (for their locations go to "Find JSS" [here](#)).

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

- All fees paid by the government.
- For college or school dropouts or unemployed (see [here](#) under 'Short Term Training').
- Skills training in short courses, including soft skills, entrepreneurship, financial and digital literacy (see PMKVY Guidelines [here](#))
- 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 and Post Training Support').

#### c. Pradhan Mantri Kaushal Rin Yojana (Skill Loan Scheme [here](#))

- Provides loan facility guaranteed under National Credit Guarantee Trust

Company Ltd. to support youth who wish to go through skill development and vocational courses.

- Loans ranging from Rs.5000-Rs.1,50,000 will be disbursed to applicant. The monthly fees/tuition fees for courses depending upon the sector under which they can be categorized and their NSQF level will be decided as per the NSDC guidelines. This is the amount that will then be provided by the bank in the form of loan.
- Any other reasonable expenditure necessary for the completion of the course will also be included under expenses considered for the loan. But the banks have freedom in choosing such expenditures, based on merit.
- The banks/MFIs can charge a nominal amount as down payment from the student to keep him/her serious about the course. But the down payment and the interest amount paid during the loan period together will not exceed 10% of the total loan amount.
- An interest rate of 1.5% above the base rate of the bank will be charged on this loan. Penal interest rate up to 2% will be levied on amount overdue.

### **3. Application Procedure**

#### **a. Jan Sikshan Sansthan**

- Admission opens in April and October for six-month courses. Fee is Rs. 100.
- For direct admission contact Training Centre (go to “Find JSS” [here](#) and click on your region).
- Documents required for admission are: ration card, 2 ID certificates, 4-5 passport-sized photos.

#### **b. Pradhan Mantri Kaushal Vikas Yojana**

- Apply directly to the Training Centre (find the nearest Training Centre [here](#)).

#### **c. Pradhan Mantri Kaushal Rin Yojana**

- Any student who has secured admission in a vocational or skill-based program from any of the specified institutes or training centres can apply for a loan under this scheme.
- Applicant must get an application form (available at nationalized banks) circulated by the Ministry of Skill Development and Entrepreneurship and submit to closest branch of any nationalized bank or any Micro Finance Institution (MFI) which is regulated by RBI.
- An Aadhaar Card number or something equivalent as identity and address proof must be submitted with form, along with admission certificate.

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

- Complain again to wherever you applied;
- Complain to the Bihar Public Grievance Redressal System [here](#) (click on 'Submit New Petition' bottom left);
- Use the Central Government's on-line grievance redressal mechanism [here](#);
- RTI to the JSS concerned (contact details [here](#)) or RTI to the Ministry of Skill Development and Entrepreneurship (contacts [here](#)) or on-line [here](#).



## 6. DRIVERS LICENCES

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

### 1. Relevant Department

Bihar Government

- Bihar State Transport Department ([here](#))

### 2. Entitlement

Best Reference: Bihar State Transport ([here](#))

**Types of Driving License** ([here](#))

- Learner Driving License – valid only for six months.
- Permanent Driving License – after at least one month on Learners Driving Licence.

**Age Eligibility**

At least 18 years of age with two exceptions:

- 16 years for two wheelers/vehicles up to 50cc and without gear.
- 20 years for commercial vehicles.

### 3. Application Procedure

- For guidelines for applications see [here](#) or [here](#).
- 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!
- Go [here](#) and click on “Apply for Driving License” and have the following documents:
  - Driving test pass result;
  - Learners licence;
  - Medical certificate;
  - Three passport-size photographs;
  - Fee;
  - Proof of age;
  - Proof of address; and
  - Parental consent if under 18.

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

- Complain again to wherever you applied;
- Complain to the Bihar Public Grievance Redressal System [here](#) (click on 'Submit New Petition' bottom left);
- Use the Central Government's on-line grievance redressal mechanism [here](#);
- RTI to the Bihar Transport Department [here](#).



## 7. SELF-HELP GROUPS

The District Rural Development Agency aims to form people into Saving Groups which can access funds to start small businesses.

### 1. Relevant Department

#### Central Government

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

#### Bihar Government

- Rural Development Department ([here](#))
- Bihar Rural Livelihoods Promotion Society (BRLPS) ([here](#))

### 2. Entitlement

Best Reference: Bihar Rural Livelihoods Promotion Society [here](#) 2010 and [here](#) and Aajeevika Gramin Express Yojana Guidelines [here](#)

**a. The National Rural Livelihood Mission (NRLM)** (formerly known as the Swarnjayanti Gram Swarozgar Yojana – SGSY) (for overview see [here](#))

- Families (often BPL) in each block are invited to form Self-Help Groups of 10-20 people.
- After saving for some time, the group is eligible for loan from banks or the government in order to start a business.

**b. Aajeevika Gramin Express Yojana** ([here](#))

- Sub-scheme under Deendayal Antyodaya Yojana-National Rural Livelihoods Mission (DAY-NRLM) to provide alternative source of livelihood to members of SHGs under DAY-NRLM by facilitating their operation of public transport services in backward rural areas, as identified by the States.
- Also intended to provide safe, affordable and community-monitored rural transport services to connect remote villages with key services and amenities (including access to markets, education and health) for the overall economic development of the area by making use of the supports available within the framework of DAY-NRLM.
- Under programme, the Community Investment Fund (CIF) provided to community-based organisations (CBOs) under the existing provisions of DAY-NRLM scheme will be utilised to support the SHG members in operating the public transport services. There are two options that States can choose:
  - Vehicle financed by CBO out of its CIF corpus and leased to SHG member, who pays monthly lease for operating vehicle
  - CBO provides interest-free loan to SHG member for purchase of vehicle, with loan being repaid over 6 years.

### 3. Application Procedure

**NLRM:** To Block Development Officers

#### **Aajeevika Gramin Express Yojana**

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

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

- Complain again to wherever you applied;
- Complain to the Bihar Public Grievance Redressal System [here](#) (click on 'Submit New Petition' bottom left);
- Use the Central Government's on-line grievance redressal mechanism [here](#);
- RTI to wherever you applied: District Rural Development Agency or Block Development Office.

### 5. Success Story

In Khairo village, Chhatarpur district, a Self Help Group was formed. Under the Swarn Jayanti Rozgar Scheme, the group got a loan from a rural bank for Rs 1,00,000 with 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. FINANCE FOR MICRO ENTERPRISES

The Indian government is helping the informal enterprise sector access loans to improve their business.

### 1. Relevant Department

#### Central Government

- Micro Units Development & Refinance Agency (MUDRA) ([here](#))
- Ministry of Micro, Small and Medium Enterprises – Khadi and Village Industries Commission (KVIC [here](#))

### 2. Entitlement

Best Reference: MUDRA [here](#) 2019

#### a. MUDRA

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

#### b. Stand-Up India

- Scheme to finance SC/ST or female entrepreneurs setting up a new enterprise in manufacturing, trade or services sector
- Composite loan amount between 10 lakh and 1 crore

#### c. Pradhan Mantri Mudra Yojana

- Provides loan of Rs. 5 lakh to 10 lakh to entrepreneur or business which is established but requires support to expand. No collateral required.

#### d. National Apprenticeship Promotion Scheme (NAPS)

- Financial support to establishments (especially MSMEs) undertaking apprenticeship training (see information [here](#))
- Sharing of basic training cost with basic training providers to a maximum limit of Rs. 7500 for 500 hours/3 months per apprentice
- Government reimburses 25% of stipends paid to apprentice, up to Rs. 1500 per month

#### e. Prime Minister's Employment Generation Programme (PMEGP [here](#))

- Financial assistance to set up new enterprise, implemented by KVIC at the national level and State KVIC Directorates, State Khadi and Village Industries Boards (KVIBs), District Industries Centres (DICs) and banks at state level.

- Maximum cost of project in manufacturing sector is 25 lakhs and business/service sector 10 lakhs.
- Moratorium, interest rate and tenure of loan will be determined by the bank

### 3. Application Procedure

#### a. MUDRA: Apply at any bank with the following documents:

- Completed form [here](#)
- Proof of identity and residence
- Two photos
- Quotations of machines, etc. to be purchased with the loan
- Name of supplier of machinery, etc.
- Proof of identity /residence of the business enterprise
- Proof of applicants' category (SC/ST/minority etc)

#### b. Stand-Up India

- Information available on the website [here](#); find “Stand up India Scheme” on the menu and follow links to apply online [here](#)
- Eligibility:
  - SC/ST or female entrepreneur above 18 years of age
  - Loans available only for green field project (defined as first-time venture in manufacturing, trade or services sector)
  - For non-individual applicants, 51% of the enterprise shares must be held by either SC/ST or female entrepreneur
  - Applicant should not be in default to any bank or financial institution.

#### c. Pradhan Mantri Mudra Yojana

- Visit nearest MUDRA bank (see list [here](#)) and complete loan application
- Submit business proposal along with supporting documents:
  - Proof of identity: voter card/Aadhaar card/passport, etc. (self-attestation required)
  - Proof of residence: voter card/Aadhaar card/passport/bank account/landline telephone bill/electricity bill, etc. (self-attestation required)
  - Two passport-size photographs
  - Income Tax Returns (Self)
  - Registered address proof
  - Business registration certificate
  - Caste certificate for SC/ST/OBC
- The Bank manager approves the loan after verification.

#### d. NAPS

- A specially designed [online portal](#) is used for administering implementation of apprenticeship training online.
- Apprentices must have contract for apprenticeship training and be one of the following ([see here](#)):
  - Trainees passed out from ITI courses
  - Trainees under dual-learning mode from ITI
  - Trainees who have completed any NSQF aligned Short Term Course including PMKVY/DDUGKY/MES
  - Graduates /candidates, pursuing graduation courses/diplomas courses in any stream or 10+2 vocational certificate holders.
  - Candidates who possess minimum educational qualification required for a trade and have not undergone any formal trade training (Fresher apprentices).
- Apprentice must possess minimum of 14 years age, educational and physical qualification prescribed for the trade and other requirements of the Apprentices Act, 1961, register on the portal, and have an aadhaar number.

#### e. PMEGP

- Beneficiaries identified and selected at district level by Task Force consisting of representatives from KVIC, State KVIB, State DICs, and banks and headed by the District Magistrate, Deputy Commissioner or Collector concerned.
- Approach bank or DIC to complete form or complete online application [here](#)
- Eligibility:
  - Any individual above 18 years of age
  - At least VIII standard pass for projects costing above Rs.10 lakh in the manufacturing sector and above Rs. 5 lakh in the business/service sector.
  - Only new projects are considered for sanction under PMEGP.
  - Self Help Groups (including those belonging to BPL) who have not availed benefits under any other Scheme

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

- Complain again to the manager of the bank where you applied;
- E-mail [help@mudra.org.in](mailto:help@mudra.org.in) or get help using [Stand-Up India site](#)
- Complain to the Bihar Public Grievance Redressal System [here](#);
- Use the Central Government's on-line grievance redressal mechanism [here](#);
- RTI on-line [here](#) or in person at:
  - MSME Development Centre
  - C-11 G Block
  - Bandra Kurla Complex
  - Bandra E, Mumbai 400 051.



*D. Health*



## 1. GOVERNMENT HOSPITALS

Government hospitals should provide free consultation, treatment, and medicine for all. Unfortunately, in India the public hospitals are poorly funded, leading to a lack of hospitals, doctors and medicine. Hence, hospitals are very crowded, and the middle-class community prefers 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 ([here](#))
- National Health Authority ([here](#))

#### Bihar Government

- Bihar Health Department ([here](#))
- State Health Society Bihar ([here](#))

### 2. Entitlement

Best Reference: PMJAY [here](#) 2019 and NHM document 2013 [here](#)

#### a. High quality affordable treatment for all residents at government health facilities:

- **District hospital** (1 per district, Population 20 lakh, multiple doctors and investigations) (p. 7 [here](#))
- **Community Health Centres** (CHC's) (1 per sub-district, population 1 lakh, staffed by 4 Doctors) (p. 7 [here](#))
- **Primary Health Centres** (PHC's) (1per block population 30,000, staffed by 1 doctor) (p. 6 [here](#))
- **Sub Centres** (1 per 5,000 population staffed by 1 ANM) (p. 6 [here](#))

Go [here](#) and to 'Health data,' then 'District Wise health facility' for maps of all PHC's in India. Click on 'Bihar', then your district for a map.

#### b. Pradhan Mantri Jan Arogya Yojana (PMJAY)

- All poor families should be eligible (check eligibility [here](#)) and enter your mobile number.
- Eligible families get an e-Card.
- Up to Rs50,0,000 treatment per year per family.
- Treatment in registered hospitals (to check which hospitals are registered see [here](#)).

### 3. Application Procedure

- For **regular residents**: Go to any government hospital or CHC and wait in line ([here](#) for map).

- b. For **(PMJAY)** e-Card holders (for the whole process see page 6 of [this document](#)):
- Check eligibility [here](#) or by phoning 1800111565.
  - No cap on family size and age of members. All members of designated families get coverage.
  - Covers secondary and tertiary care hospitalization.
  - Free treatment available at all public and empanelled private hospitals.
  - Benefits of national portability. Eligible beneficiaries can avail services across India.
  - 1,350 medical packages covering surgery, medical, day care treatments, cost of medicines & diagnostics.
  - All pre-existing diseases covered.

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

- Written complaint to the **Medical Superintendent** of the hospital in question;
- Complain to **Chief Medical Officer (CMO)** of the district where the hospital is;
- Complain to the Bihar Public Grievance Redressal System [here](#) (click on 'Submit New Petition' bottom left);
- Use the Central Government's on-line grievance redressal mechanism [here](#);
- RTI to the Bihar Department of Health.



## 2. PREGNANCY AND DELIVERY

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

### 1. Relevant Department

#### Central Government

- Ministry of Health & Family Welfare ([here](#))
- National Health Mission ([here](#))
- Ministry of Women and Child Development ([here](#))

#### Bihar Government

- Bihar Department of Health ([here](#))

### 2. Entitlement

Best Reference: National Food Security Act 2013 [here](#)

#### a. ASHA's (Accredited Social Health Activist)

- ASHAs are local women selected at a village level who interface between pregnant women and the government health institutions.
- For an overview of ASHAs see [here](#).

#### b. National Food Security Act ([here](#))

- Every pregnant woman entitled to Anganwadi meals. NFSA Sec.4(a).
- Payment of Rs 6,000 in instalments (reduced to Rs 5,000 as of Dec 2018). NFSA Sec. 4(b).

#### c. Pradhan Mantri Matru Vandana Yojana (formerly IGMSY) [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 prenatal care session and taking IFA tablets and TT (tetanus injection)
  - 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
  - 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:
  - Exclusively breastfeeding for six months and complementary feeding as certified by the mother
  - The child receiving OPV and the third dose of DPT immunisation
  - 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.

**d. Payment for delivery in a hospital under Janani Suraksha Yojana (JSY) [here](#)**

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

State	Rural		Urban	
	Mother	Asha	Mother	Asha
LPS	1,400	600	1,000	200

**e. Janani–Shishu Suraksha Karyakram [here](#) 2011**

- For every pregnant woman the free entitlements under JSSK include:
  - Free and cashless delivery and C-Section;
  - 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, drugs, consumables & tests
  - Free provision of blood
  - Free transport to, from and between government hospitals/CHC's.

### 3. Application Procedure

- a.** For free delivery, and treatment under **Janani–Shishu Suraksha Karyakram**, simply go with the ASHA to the PHC, CHC or District hospital for delivery.
- At time of discharge receive JSY payment according to the schedule above.



- a. For payments under **Pradhan Mantu Matritva Vandana Yojana**, contact your nearest ASHA or Anganwadi. Applicant must first register at the AWC or approved health facility, get Mother and Child Protection Card (MCP) and have:
- Pregnancy card
  - MCP
  - Bank account statement
  - Aadhaar card (both self and spouse)
  - Birth certificate (proof of age)
  - Electricity bill or landline phone bill (proof of residence)

#### 4. Advocacy

- Written complaint to **Medical Officer In Charge (MOIC) of Sub Centre/PHC/CHC**;
- Complain to **Chief Medical Officer (CMO)** of the district where the hospital is;
- Complain to the Bihar Public Grievance Redressal System [here](#) (click on 'Submit New Petition' bottom left);
- Use the Central Government's on-line grievance redressal mechanism [here](#);
- RTI to the Bihar Department of Health.



### 3. IMMUNISATIONS

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

#### 1. Relevant Department

##### Central Government

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

##### Bihar Government

- Bihar Department of Health ([here](#))

#### 2. Entitlement

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

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

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

**Note:** In some states (mainly in south India), Japanese Encephalitis (brain fever) and Hib (given as pentavalent) are also given.

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

### 3. Application Procedure

Simply take the child to the Village Health Day, Sub Centre, Primary Health Centre PHCs, or CHC.

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

- Written complaint to **Medical Officer In Charge (MOIC) of Sub Centre/PHC/CHC**;
- Complain to **Chief Medical Officer (CMO)** of the district where the hospital is;
- Complain to the Bihar Public Grievance Redressal System [here](#) (click on 'Submit New Petition' bottom left);
- Use the Central Government's on-line grievance redressal mechanism [here](#);
- RTI to the Bihar Department of Health.



## 4. TB

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

### 1. Relevant Department

Central Government

- Ministry of Health and Family Welfare Central Tuberculosis ([here](#))

### 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

Go to your nearest DOTS centre to be tested if you have these symptoms ([see FAQ #3](#)):

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

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

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

- Complain to District TB Officer for your district
- Complain to State TB Officer for your district (directory of all STO's is [here](#))
- Complain to the Bihar Public Grievance Redressal System [here](#)
- Use the Central Government's on-line grievance redressal mechanism [here](#)
- RTI to the Bihar Department of Health.

### 5. Success Story

Savita, 28, suffered from headaches and nausea for several months. She was diagnosed with TB meningitis just prior to the start of the Covid lockdown in March 2020. Her husband, a mochi, did not know that free TB treatment was available from government DOTS centres, so he spent tens of thousands of rupees on private doctors, some of whom prescribed painkillers and cough syrups rather than the anti-tubercular drugs she needed. Despite some difficulty due to the lockdown, we helped Savita enroll in the nearby DOTS centre and start receiving free treatment. While on correct medication, her condition continued to deteriorate as she became bedridden and her weight dropped to 21 kg. She was hospitalised for three months in a government TB hospital, receiving free treatment and food. Gradually she started recovering, is now mobile again, has regained weight to 38 kg, and is no longer suffering from headaches or nausea.

## 5. SERVICES FOR PEOPLE WITH DISABILITIES

People with Disabilities (PWDs) are still regarded as second-class citizens in India. These schemes are designed to ease the burden on differently-abled people. EHA has released a manual on accessing schemes for People with Disabilities. See the [EHA website](#) 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 ([here](#)) – Dept of Empowerment of Persons with Disabilities ([here](#))
- Rights of Persons with Disability Act 2016 ([here](#))

#### Bihar Government

- Bihar Department of Health ([here](#))
- Bihar Social Welfare Dept ([here](#))

### 2. Entitlement

Best Reference: Rights of Persons with Disability Act 2016

#### a. Disability Certificate (For guidelines see NSAP [here](#), page 11, 3.1.3)

- Need to be greater than 80% disabled as assessed by government doctors. Rights of PwD Act, Sec. 56(4).
- Disability Certificate is necessary for most other benefits including pension & travel concession.

#### b. Disability Pension (Indira Gandhi National Disability Pension Scheme (IGNDPS))

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

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

#### c. Bihar State Disability Pension Scheme ([here](#)):

- To cover older persons who are destitute and not covered under IGNDPS.
- Only need to be 40% disabled.
- A sum of Rs. 300 is provided to an eligible person.
- The applicant must be physically disabled and possess a certificate of disability.
- No age limit and no annual income defined for availing the benefits of the scheme.
- The applicant should be a resident of Bihar or have resided in the State for at least past 10 years.

**d. Travel concession on train**

- Train: (see page 2 of rules [here](#) 2006)
  - Orthopaedically, blind & mental retardation: 75% for all classes except 50% in 2AC & 1AC and 25% in Rajdhani/Shatabdi), for PwD and caregiver
  - Auditory and speech impaired: 50% for the PwD and caregiver

**e. Aids and Appliances (ADIP)**

- ADIP (central govt) [here](#)
- Mukhya Mantri Samarthya Yojana (state govt) [here](#). For tricycles, hearing aids, calipers.
  - Age 14-60 years and resident of Bihar.
  - Only needs to be 40% disabled.
  - Annual income limit of one lakh rupees.

**f. Education scholarship**

- Day scholars Rs95-Rs330 per month, and hosteliars Rs360-740 per month (section 13.5.1 [here](#)).

**3. Application Procedure****a. Disability Certificate** (see procedure [here](#))

- Fill out forms available at government hospital.
- 2 passport size photos;
- Address proof (ration or I card).
- If 40% or greater disability verified by government doctors, then disability certificate issued on the same day (page 11 of NSAP document [here](#)).

**b. Disability Pension**

- Form (download [here](#) or see hard copy on [page 131](#) of this manual)
- Disability Certificate of >80%
- Five years proof of residence (voters ID, ration card or two neighbours' witness)
- Bank account number (9-digit MICR # and 7-digit IFSC #)
- Copy of proof of age (voter ID card, academic certificate, Aadhaar card etc.)
- Photo
- Affidavit stating name, address, not receiving any other pension
- Completed forms verified by Sabhasad/Parshad. Verified form submitted to Tehsil. (for further process).

**c. Bihar State Disability Pension Scheme**

- Submit two copies of duly filled application form [here](#).
- The identification of beneficiaries is done by the village head (Mukhiya) or the

- Panchayat Secretary.
- Beneficiaries can be recommended through the Gram Sabha.
- Disbursement of pensions through the Post Office Saving Bank account of the pensioners.

#### d. Rail concessions (Need certificate)

- For forms see [here](#) or hard copy on [page 139](#) of this manual
- One passport size photograph plus Disability Certificate
- Submit form to the concerned govt. hospital
- Disability verified by doctor
- Railway concession form is issued
- Attach a photocopy of disability certificate to the railway concession form when purchasing tickets

#### e. Aids and Appliances (ADIP)

- ADIP (Central Gov.) procedures [here](#).
- For Mukhya Mantri Samarthya Yojana Bihar
  - Application form from the Assistant Director of Social Security cell, Zila Parishad.
  - Submit application to the office of the Assistant Director along with a disability certificate.

#### f. Education scholarship

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

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

- Complain to Chief Commissioner for Persons with Disabilities for Bihar; Dr. Shivajee Kumar, Commissioner, Disabilities, Government of Bihar, Deptt. of Social Security, Sinchai Bhawan, Old Secretariat, Patna - 800 015.Tel (0612) 2215041
- Other schemes: Complain to the **Ministry of Social Justice and Empowerment** [here](#)
- Complain to the Bihar Public Grievance Redressal System [here](#) (click on 'Submit New Petition' bottom left);
- Use the Central Government's on-line grievance redressal mechanism [here](#);
- RTI to the Bihar Department of Health.

## 6. 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, have rights as outlined below.

### 1. Relevant Department

#### Central Government

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

#### Bihar Government

- Bihar Department of Health ([here](#))
- Department of Social Welfare ([here](#))

### 2. Entitlement

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

#### a. Right to health care

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

#### b. No ill-treatment – Mental Healthcare Act Sec. 101(c)

- Any neighbour or friend who thinks someone is mentally ill and 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 a fine.

#### c. Disability Certificate: In some cases, a person with a mental disorder or psychosocial disabilities can apply for a disability certificate and avail of the disability pension and other entitlements listed in this manual under “Services for People with Disabilities”. A Disability Certificate is issued as per scoring in the Indian Disability Evaluation and Assessment Scale (IDEAS) which includes:

- Self-care: Includes taking care of 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 contextually and socially appropriate manner.



- Communication and Understanding: Includes communication and conversation with others by producing and comprehending spoken/written/non-verbal messages.
- Work: Three areas are Employment/Housework/ Education Measures on any aspect.
  - Performing in Work/Job: Ability to perform tasks at employment completely and efficiently and in proper time. Includes seeking employment.
  - Performing in Housework: Maintaining household including cooking, caring for other people at home, taking care of belongings etc. Ability to take responsibility for and perform household tasks completely and efficiently and in proper time.
  - Performing in school/college.

### c. Admission and discharge of mentally ill patients

- Anyone over 18 who feels the need to be admitted to 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. Sec. 86.
- In the case of minors (below 18), the application must be given by a Guardian. Sec. 87.
- If any mentally ill person is unable to express an interest to be admitted, then a friend, or relative may make the request on his/her behalf.
- No person can be admitted for more than 90 days, except under special circumstances. Sec. 90(8).
- No mentally ill person can be subjected during treatment to any indignity or cruelty. Sec. 20.
- Any request to be discharged by the applicant (in case of adult) or the guardian (in case of minor) must be processed immediately and the patient discharged within 24 hours. Sec. 86(7), 87(8).

### e. Special rights

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

## 3. Application Procedure

### For Disability Certificate

- Documents required: Proof of residence and two recent passport-size photographs.
- Submit application to CMO of district hospital.
- If CMO is satisfied that applicant is a person with disability, he issues a disability certificate.

- The certificate shall be issued within a week from the date of receipt of the application, if possible, but in any case, not later than one month.
- If an applicant is found ineligible for issue of disability certificate, the CMO shall explain the reasons for rejection of his application and give the reasons in writing.

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

- For review of a refusal to issue a disability certificate:
  - Applicant may request a review of the decision.
  - The application for review shall be accompanied by a copy of the certificate or letter of rejection being appealed.
  - On receipt of an application for review, the medical authority shall, after giving the appellant an opportunity of being heard, pass such orders 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 the Ministry of Social Justice and Empowerment [here](#);
- Complain to the Bihar Public Grievance Redressal System [here](#) (click on 'Submit New Petition' bottom left);
- Use the Central Government's on-line grievance redressal mechanism [here](#);
- RTI to the Bihar Department of Health.



## 7. DRUG REHABILITATION

*In desperation or without hope, many of the poor turn to drugs or alcohol. Addiction ruins not only the lives of many addicts but also makes life difficult for their families and neighbours. The government has essentially delegated de-addiction programs to various NGOs and private organizations, who provide rehabilitation services for those addicted to drugs or alcohol.*

### 1. Relevant Department

#### Central Government

- Ministry of Social Justice and Empowerment ([here](#))
- List of government approved NGOs ([here](#))

#### Bihar Government

- Bihar Department of Health ([here](#))
- Department of Social Welfare ([here](#))

### 2. Entitlement

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

- Free de-addiction treatment at some government hospitals.
- 381 de-addiction centres in India run by NGOs in cooperation with the government. For a list of 13 de-addiction centres in Bihar see pages 9-10 in [this document](#).
- 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. Advocacy (if application doesn't succeed)

- Complain to Chief Medical Officer (CMO) of the hospital in which the facility is located;
- RTI to the CMO of the district in which facility is located;
- Complain to the Bihar Public Grievance Redressal System [here](#) (click on 'Submit New Petition' bottom left);
- Use the Central Government's on-line grievance redressal mechanism [here](#);
- RTI to the Bihar Department of Health.

## 8. HIV

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

### 1. Relevant Department

#### Central Government

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

#### Bihar Government

- Bihar State AIDS Control Society (BSACS) ([here](#))

### 2. Entitlement

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

- HIV testing:** Confidential, free testing done at Integrated Counselling and Testing Centres (ICTC) ([here](#)).
- Treatment:** A person diagnosed with HIV can receive free treatment at ART centres. The list of ART centres is [here](#) (scroll to bottom of page and click on ‘List of ART centres’). Bihar has 16.
- Care and support** Provided for people living with HIV AIDS at various NGOs listed [here](#).
- Protection of rights:** to informed consent, confidentiality & no discrimination ([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 go [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.

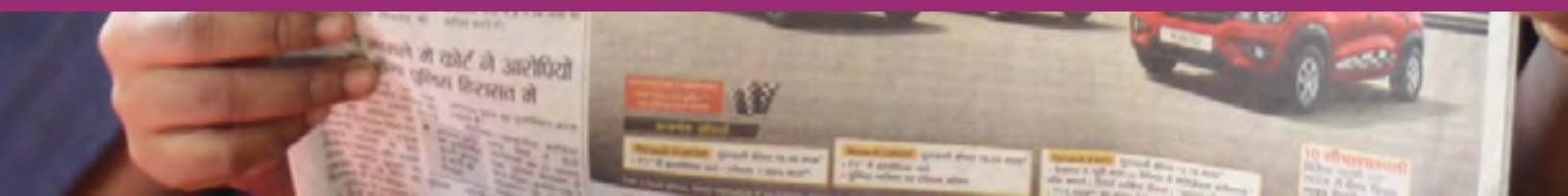
#### 4. Advocacy Suggestions

- Phone AIDS helpline: 1097;
- Complain to Bihar State AIDS Control Society [here](#). State Institute of Health & Family Welfare Building Sheikhpura, Patna - 800 014. Tel 91-612-2290278;
- Contact Lawyers Collective HIV/AIDS Unit. [website](#), Tel: 011-24377101/2, Email: [aidslaw1@lawyerscollective.org](mailto:aidslaw1@lawyerscollective.org);
- Can register a complaint with the [National Human Rights Commission Website](#);
- Complain to the Bihar Public Grievance Redressal System [here](#) (click on 'Submit New Petition' bottom left);
- Use the Central Government's on-line grievance redressal mechanism [here](#);
- RTI to the Bihar Department of Health.





## E. Education



# 1. GOVERNMENT SCHOOLS

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

## 1. Relevant Department

### Central Government

- Ministry Human Resource Development - Dept of School Education & Literacy ([here](#))
- Right of Children to Free & Compulsory Education Act 2009 ([here](#))
- Samagra Siksha ([here](#))

### Bihar Government

- Department of Education ([here](#))
- Bihar Education Project Council ([here](#))
- Bihar Vikas Mission ([here](#))

## 2. Entitlement

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

**a. Under Constitution of India:** Article 21-A provides free and compulsory education of all children between six to fourteen years.

### **b. Under Right to Education Act**

- **All children** (including children with disability) have a right to free elementary (up to 8th) education at a local school from the age of 6-14 (Sec. 3).
- **All parents/guardians** must admit their child to a local school (Sec. 10).
- **All schools (government and private) must:**
  - Not make a child repeat a class, be expelled, or pass board exam until completion of Class 8 (Sec.16).
  - Not engage in physical punishment or mental harassment (Sec. 17).
  - Meet **minimum infrastructure** requirements (all-weather building, separate classroom for each teacher, playground, library, separate boys'/girls' toilets, drinking water, play/sports equipment (see Sec. 19 and schedule).
  - Have all teachers attend school regularly and punctually and complete the curriculum on time (Sec. 24).
  - Have teacher-student ratio of 1:40 at primary (Class 1-5) and 1:35 for Class 6-8 (Sec. 25 and Schedule, Item 1).
  - Forbid a teacher from taking private tuition (Sec. 28).

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

### 3. Application Procedure

#### a. Admission to government schools

- Take child to a nearby school when the new session starts (usually April).
- Normally, you only need the child’s birth certificate or if you don’t have the birth certificate then an affidavit, but under the RTE Act, no child shall be denied admission for any reason, including not having a birth certificate/transfer certificate/proof of age or seeking admission late during the school year. Sec. 14(2).
- If a child is older than seven, he/she should be put in an age-appropriate grade and given special classes to get him/her up to the standard of the others. (Sec. 4).

#### b. Admission to private schools

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

### 4. Advocacy (if application doesn’t succeed)

- Initially approach the principal of the school;
- School Management Committee, as per RTE Act 2009 [here](#)
- Try the Bihar Education Helpline 0612 2215143;
- Complain to the Basic Shiksha Adhikari (responsible for primary schools in that district);
- Complain to the Bihar Public Grievance Redressal System [here](#) (click on ‘Submit New Petition’ bottom left);
- Use the Central Government’s on-line grievance redressal mechanism [here](#);
- RTI to the Bihar Department of Education [here](#)
- Complaint to the NCPDR, under Ministry of Women & Child Development [here](#)
- Report grievance online [here](#).



## 2. SCHOLARSHIPS, BOOKS AND UNIFORMS

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

### 1. Relevant Department

#### Central Government

- Ministry of Human Resource Development (here) – Dept. of Schools Education and Literacy ([here](#))
- Right of Children to Free & Compulsory Education Act 2009 ([here](#))
- Beti Bachao Beti Padhao Yojana ([here](#))
- Samagra Siksha ([here](#))

#### Bihar Government

- Department of Education ([here](#))
- RTE rules for Bihar ([here](#))
- Bihar Education Project Council ([here](#))
- Bihar Vikas Mission ([here](#))

### 2. Entitlement

Best Reference: RTE Act 2009 [here](#) & RTE Rules in Hindi [here](#)

- **Midday meal** scheme for children up to class 8th (see Mid-Day Meal Scheme in on [page 19](#) of this manual).
- **Free uniform and textbooks** for all girls and all Scheduled Caste/Scheduled Tribe children at primary and upper primary level, see sections 4-6 of RTE Rules [here](#).
- **Pre- and Post-Matric Scholarship** schemes for SC, OBC and students with disabilities [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. Girls are entitled to withdraw the sum along with interest on reaching 18 years and on passing 10th class. For more information go [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 and only thereafter, 25% girls from families below poverty line. (See more info [here](#) and guidelines p.4 [here](#)).

### 3. Application Procedure

- For a free uniform for SC/ST, an application is submitted to the principal of the school.
- **Pre- and Post-Matric Scholarship** schemes for SC, OBC & students with disabilities apply [here](#).
- **Incentives to Girls for Secondary Education:** Apply to the Principal / Head of the School, along with SC/ST/OBC Certificate and Birth Certificate.
- **Kasturba Gandhi Balika Vidyalaya** residential schools: Apply directly to the school.

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

- Initially approach the principal of the school;
- Try the Bihar Education Helpline 0612 2215143;
- Complain to the Basic Shiksha Adhikari (responsible for primary schools in that district);
- Complain to the Bihar Public Grievance Redressal System [here](#) (click on 'Submit New Petition' bottom left);
- Use the Central Government's on-line grievance redressal mechanism [here](#);
- RTI to the Bihar Department of Education [here](#).



### 3. OPEN SCHOOLING

Many people wish to study but are unable to attend a formal education. In some circumstances, they dropped out of school at an early age or were unable to attend school due to family responsibilities but wish to resume studies as a young adult. For such people, Indian Open Schools plays a vital role in allowing them to study from home. It currently has an enrolment of about 1.5 million students at the Secondary and Senior Secondary levels, which makes it the largest open schooling system in the world.

#### 1. Relevant Department

##### Central Government

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

##### Bihar Government

- Bihar Board of Open Schooling and Examination ([here](#))
- NIOS Patna ([here](#))

#### 2. Entitlement

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

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

#### 3. Application Procedure for Admission

For OBE (Class 3, 5 or 8):

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

For Secondary (10th) and Senior Secondary (12th) all applications are now online:

- Go to the [website](#) and complete the on-line application yourself, or
- Go to the local Accredited Institution (AI) which will help do the application on-line. For list of AIs go [here](#); or
- Visit the regional Centre which will help you do the on-line application. For list of Regional Centres go [here](#) and scroll down to see all Regional Centres.

Fees are:

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

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

- For 3rd, 5th, 8th application, approach the Centre where you applied;
- For 10th & 12th check the status of your on-line application [here](#);
- Complain to the Regional Centre. For list of Regional Centres go [here](#);
- Complain to the Bihar Public Grievance Redressal System [here](#) (click on 'Submit New Petition' bottom left);
- Use the Central Government's on-line grievance redressal mechanism [here](#);
- RTI to the Bihar Department of Education [here](#).

#### 5. Success Story

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





## *F. Energy*

## 1. ELECTRICITY

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

### 1. Relevant Department

#### Central Government

- Ministry of Power ([here](#)) – Saubhagya Scheme ([here](#))
- Bureau of Energy Efficiency ([here](#))
- UDAY (Ujjwal Discom Assurance Yojana) ([here](#))

#### Bihar Government

- Energy Department ([here](#))
- Bihar State Power Holding Company (previously known as Bihar State Electricity Board) ([here](#))
- Bihar Electricity Regulatory Commission ([here](#))
- UDAY BIHAR ([here](#))

### 2. Entitlement

Best Reference: Saubhagya [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 and #14 at [Subhagya site](#)).
- Pay only Rs50 each bill for 10 bills (total Rs500) (see FAQ #3 at [Subhagya site](#)).
- Get LED, power socket for free (see FAQ #9 at [Subhagya site](#)).
- Any ID (need not have Aadhaar) but cannot be in arrears (see FAQ #6 at [Subhagya site](#)).

### 3. Application Procedure for Connection

See FAQ #4 at [Subhagya site](#)

- DISCOM of your area organises camps in villages / clusters of villages.
- Prior information about such camps would be widely publicised.
- Approach DISCOM officials in the camp and your application for the connection shall be registered on spot.
- Electricity connection shall be released by the DISCOM after due verification, mostly on spot.
- In case you are unable to get information about the camp, you can also approach the nearest DISCOM office for necessary guidance.

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

- Complain to the Bihar Electricity Regulatory Commission Electricity Ombudsman Shri Birendra Mohan Shrivastava  
Bihar Electricity Regulatory Commission  
Ground Floor, Vidyut Bhawan-II  
B.S.E.B. Campus, Jawahar Lal Nehru Marg, Bailey Road, Patna - 800021  
Phone : 091-612-2504470
- Complain to the Bihar Public Grievance Redressal System [here](#) (click on 'Submit New Petition' bottom left);
- Use the Central Government's on-line grievance redressal mechanism [here](#);
- File grievance to Bihar State Power Holding Company [here](#).

#### 5. Success Story

Kadagdoni is a very remote 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 requests for favors from the 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 yield to the requests and to work together to pressure the government for electricity. They applied to their Panchayat leader and did a lot of manual work to clear up the road to help the materials reach their village. Eventually they got their connection.



## 2. GAS

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

### 1. Relevant Department

Central Government

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

- Indian Oil Corporation Ltd (Indane) ([here](#))
- HP Gas ([here](#))
- Bharat Gas ([here](#))

### 2. Entitlement

Best Reference: Indian Oil Corporation 2010 [here](#) & Pradhan Mantri Ujjwala Yojana 2016 [here](#)

**Indane**

- 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 here) at a subsidised rate of approximately Rs 500 ([here](#)).

**Pradhan Mantri Ujjwala Yojana**

- New connection for women members of BPL households who suffer from at least one 'deprivation' (as per the SECC) census in 2011. Rs 1600 subsidy to cover cylinder security deposit and regulator ([here](#)).

### 3. Application Procedure for Connection

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

- Fill out the form and submit it to the nearest distributor.
- Submit proof of identity and residence (I card, ration card, electricity bill, etc.).
- Receive letter through registered post (to check address). Take that to the distributor.
- Cost (see FAQ#2 [here](#)):
  - Refundable security fees Rs.1450
  - Subsidised gas refill (approx. Rs500 as of April 1st 2019 – go [here](#) and scroll down to table of prices)
  - Refundable deposit for regulator Rs.150
  - Hose 170, admin 89, installation Rs118, Gcard Rs59
  - **Total Rs 2,036 (without stove) – make sure to get a receipt**



**NB:** You can use your own stove and pipe if it has ISI mark and original receipt of purchase and checked by Indane staff for Rs177 (for 2 burner); Go [here](#) and see ‘Frequently asked Question #3).

#### **b. To get subsidy**

- Apply [here](#) to have subsidy paid directly to the bank account.
- Middle-class users are encouraged to ‘Give up ‘ their subsidy to enable BPL consumers to get a gas connection [here](#).
- Non-subsidised price Rs680-740 [here](#).

#### **c. Pradhan Mantri Ujjwala Yojana**

- Apply to a local gas distributor who will check your eligibility or use [form](#).
- Applicant must mention which type of gas connection they prefer, between 15.5 kg and 5 kg. 4. The connection is to be fixed within 15 days of stipulated time
- Subsidies to be transferred to bank account
- Must have the following:
  - Proof of bank account (bank passbook)
  - Ration card
  - Proof of Below Poverty Line (Self)
  - Proof of identity
  - An attested copy of BPL list from Municipal Corporation or Gram Panchayat

#### **4. Advocacy (if application doesn’t succeed)**

- Phone toll free number 1800 2333555; or
- Online complaints for Indane [here](#) or HP [here](#).
- Complain to the Bihar Public Grievance Redressal System [here](#)
- Use the Central Government’s on-line grievance redressal mechanism [here](#);
- RTI to [Indane](#), [HP](#) or [Bharat Gas](#).

#### **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 advocate should the application be stalled – especially on using the Right to Information Act. Armed with the information, 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!



## *G. Village Facilities*



## 1. TOILETS

Sanitation facilities are vital in bastis, especially for women. The Indian government aims for every household to have its own toilet by 2019 ([see here](#)). However, if toilet blocks do not have proper running water and cleaning, they are worse than having no toilet.

### 1. Relevant Department

#### Central Government

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

#### Bihar Government

- Bihar State Water and Sanitation Mission (BSWSM) ([here](#))

#### Local

- Panchayat's Village Health, Sanitation & Nutrition Committee

### 2. Entitlement

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

- BPL households, SC/ST families, small and marginal farmers, landless labourers with homestead, physically handicapped, and women-headed households can construct toilet with cash incentive of Rs12,000 (Rs7,200 from central and Rs4,200 from state) (see page 23 point 6.4.7 [here](#)).
- Beneficiary encouraged to contribute his/her own labour (see page 23 point 6.4.8)
- Urban households are also eligible for a subsidy of Rs 4,000 under Swachh Bharat Mission (page 8 [here](#)).
- Community toilets to be built in urban areas, where open defecation occurs and people do not have enough space to construct their own toilet (page 9 point 5 [here](#)).

### 3. Application Procedure (see page 70 [here](#) for Bihar)

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

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

- Complain directly to Panchayat's Village Health and Sanitation committee;
- Use the Ministry of Drinking Water and Sanitation on-line grievance mechanism [here](#);

- Complain to the Bihar Public Grievance Redressal System [here](#) (click on 'Submit New Petition' bottom left);
- Use the Central Government's on-line grievance redressal mechanism [here](#);
- RTI to the BSWSM [here](#).

## 5. Success Story

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



## 2. PAVED ALLEYS AND DRAINS

During monsoon season, moving in and around villages is difficult on dirt muddy roads, so paving and drains are very useful. The Village Health, Sanitation and Nutrition Committee has responsibility for this, so the honesty of such committee will determine whether a village gets paving and drains.

### 1. Relevant Department

#### Central Government

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

#### Bihar Government

- BSWSM (Bihar State Water and Sanitation Mission) ([here](#))
- Public Health Engineering Department ([here](#))

#### Local

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

### 2. Entitlement

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

- Village Health and Sanitation Committees get Rs10,000 (page 17, point 3.2 [here](#)) untied funds annually which can be used to build paved alleys and drains.
- Committees must be comprised of 50% women, 30% NGOs, representatives of every hamlet (including SC/ST hamlets) and women SHGs (page 8 [here](#)).

### 3. Application Procedure

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

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

- Complain to the Panchayat;
- Complain to the Bihar Public Grievance Redressal System [here](#) (click on 'Submit New Petition' bottom left);
- Use the Central Government's on-line grievance redressal mechanism [here](#);
- RTI to the Public Health Engineering Dept. [here](#) (use 'Contact Us' on menu bar).

### 3. HOUSING

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

#### 1. Relevant Department

##### Central Government

- Ministry of Rural Development ([here](#))
- Ministry of Urban Housing and Poverty Alleviation ([here](#))

##### Bihar Government

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

#### 2. Entitlement

Best Reference: Pradhan Mantri Awas Yojana Gramin (PMAY-G) [here](#) 2016

##### a. Pradhan Mantri Awas Yojana (Gramin)

- Scheme for households with 'housing deprivation' from 2011 SECC (p. viii, point 5 of [book](#))
- Rs1,20,000 (1,30,000 in hilly areas) for building a pucca house (p. 27, point 5.1.1 of [book](#)).
- House to be at least 25m<sup>2</sup> including separate cooking area (p. 28, point 5.1.4 of [booklet](#)).
- Eligible for 90 worker days of MGNREGA (p. 7, point 2.2 f. & page 27 of [booklet](#)).
- Houses built under this scheme are also eligible to receive 12,000 for construction of toilet under Swachh Bharat Mission or NREGA (p. 7, point 2.2 e. & page 28 of [booklet](#)).
- Rs 70,000-1,20,000 to upgrade existing structure (p. 7, point 2.2 c of [booklet](#)).

##### b. Pradhan Mantri Awas Yojana (urban)

- To construct a slum house pakka Rs1,00,000 under in situ slum rehabilitation ISSR (p. 2, point 4 of [book](#)).
- EWS families can upgrade existing non-slum kaccha houses to pacca with 1.5lakh assistance (Beneficiary Led Construction) (p. 10, point 7 of [book](#)).

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

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

to qualify.

- Can obtain a loan up to Rs.40,000.

### 3. Application Procedure

#### a. Pradhan Mantri Awas Yojana (Gramin)

- Anyone with 0,1- or 2-room houses with a kuccha wall and roof is eligible.
- Using participatory process a five-year priority list of people who need to be given housing is prepared using the Socio-Economic Caste Census (SECC) baseline data (p. 17-24 of [book](#)).
- The Gram Sabha meets to approve the annual select list (meeting attended by District Collector and videoed).
- List of new inclusions and list of exclusions if any shall be marked as such with reasons.
- Finalised list sent to the Zilla Parishad before 31st December.
- If on the list, or believe you should be, apply to the Panchayat, BDO or District Rural Development Agency.

#### b. Pradhan Mantri Awas Yojana (urban)

- List made by government agencies (p. 12, point 8 of [book](#)).

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

- Apply to the State Housing Board, a bank that supports the scheme, the District Rural Development Officer or Zila Parishad.

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

- Complain directly to Gram Panchayat, District Rural Development Officer, or Zila parishad.
- Complain to the Bihar Public Grievance Redressal System [here](#) (click on 'Submit New Petition' bottom left);
- Use the Central Government's on-line grievance redressal mechanism [here](#);
- RTI to Pradhan Mantri Awas Yojana (contacts [here](#)).

## 4. LAND FOR THE LANDLESS

The Pradhan Mantri Awaas Yojana (renamed from Indira Awaas Yojana) aims to give basic housing to needy families.

### 1. Relevant Department

#### Central Government

- Ministry of Rural Development ([here](#))
- Ministry of Urban Housing and Poverty Alleviation ([here](#))

#### Bihar Government

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

### 2. Entitlement

Best Reference: Pradhan Mantri Awas Yojana-Gramin (PMAY-G) [here](#) 2018

- Landless may be eligible for Rs60,000 to buy land for Awas Yojana house (see article [here](#)).

### 3. Application Procedure

- Anyone without land is eligible.
- Using participatory process a five-year priority list of people who need to be given housing is prepared using the Socio-Economic Caste Census SECC baseline data (page 17-24 of [book](#)).
- Apply to the Panchayat, BDO or District Rural Development Agency.

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

- Directly to Gram Panchayat, District Rural Development Officer, or Zila parishad.
- Complain to the Bihar Public Grievance Redressal System [here](#) (click on 'Submit New Petition' bottom left);
- Use the Central Government's on-line grievance redressal mechanism [here](#);
- RTI to Pradhan Mantri Awaas Yojana (contacts [here](#)).



## 5. ROADS

Many of India's villages lack sealed roads, which creates problems especially during the rainy season. The Indian government prioritises 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 ([here](#))

#### Bihar Government

- Road Construction Department [here](#) and Rural Development Department ([here](#))

### 2. Entitlement

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

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

	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	

	Parameter	Category/ Weight	Sub-cat weight/s
	Railway Station		4
	Bus Stand		3
	Notified Tourist Centres		2
	Post- Office, PCO/ Bank/ Regional Rural Banks		2
	One diesel / petrol authorized Outlet 1		1
	Additional Authorized Diesel Outlet 1		1
	Electric Sub Station 11 KVA 2		1
	Electric Sub Station above 11 KVA 1		1
F.	MARKET FACILITIES (Cumulative Score)	12	
	Mandi (based on Turnover)		7
	Warehouse/ cold storage		3
	Retail shops selling agricultural inputs and items of daily consumption		2
G.	ADMINISTRATIVE CENTRES (Score of the Highest	3	
	Panchayat HQ		1
	Sub Tehsil		2
	Tehsil/ Block headquarter		3
		100	100

### 3. Application Procedure

If your village is priority 1, 2 or 3 then apply to the Bihar Rural Works Dept. (address on page 23 [here](#)).

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

- Complain directly to Gram Panchayat, District Rural Development Officer, or Zila parishad;
- Complain to the Bihar Public Grievance Redressal System [here](#) (click on 'Submit New Petition' bottom left);
- Use the Central Government's on-line grievance redressal mechanism [here](#);
- RTI to the Ministry of Rural Development (address [here](#)).



## *H. Farming*



# 1. IRRIGATION

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

## 1. Relevant Department

### Central Government

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

### Bihar Government

- Water Resources Department ([here](#))

## 2. Entitlement

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

For canal, reservoir and weir schemes by Water Resources Dept. see [here](#) under 'Irrigation Projects' then 'Ongoing Schemes'.

### a. National Mission on Micro Irrigation

- Subsidy assistance for the cost of a drip / sprinkler irrigation system for up to 5 hectares. For small and marginal farmers, the subsidy is 60% (50% borne by the Central govt, 10% by State gov't) and the remaining 40% will have to be borne by the farmer.
- For general category farmers, subsidy assistance will be @ 50% of the cost of the system which will be shared in the ratio of 40:10:50 by the Central Government, State Government and the beneficiary
- DRDAs (District Rural Development Agencies) and the Panchayat will be involved in selecting the beneficiaries.

### b. National Food Security Mission (page 38 [here](#))

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

**c. Jaal Jeevan Hariyali ([see here](#))**

- Subsidy of Rs 75500 provided to farmers in Bihar for the construction of ponds, pokhras and irrigation of one acre of land.
- Farmers divided into two categories - individual (farmers who want to irrigate one acre of land) and collective (those who have less than one acre of land and will apply in groups).
- Farmers who want to take advantage of this scheme together in more than 5 hectares of land will be given full subsidy of cost.

### 3. Application Procedure

**a. For National Mission on Micro Irrigation apply to:**

- Gram Panchayat Office or
- District Rural Development Agency.

**b. For National Food Security Mission schemes apply to:**

- Gram Panchayat or
- District Collector Office.

**c. For Jaal Jeevan Hariyali**

- Go [here](#)
- Mark the farmer group or the farmer yourself, then click on your farmer registration number for the application form to open. Complete all information asked in the registration form like the name of the farmer, father's name, the name of the panchayat, etc.
- After completing click on GATE OTP, after which OTP will come on your registered mobile number, which you will have to enter in the application form and then submit.

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

- Complain directly to Gram Panchayat, District Rural Development Officer, or Zila parishad;
- Complain to the Bihar Public Grievance Redressal System [here](#) (click on 'Submit New Petition' bottom left);
- Use the Central Government's on-line grievance redressal mechanism [here](#);
- File RTI to Department of Water Resources [here](#).

## 2. CROP INSURANCE

One feature of climate change is the increased frequency of natural disasters, cyclones, floods and droughts, all of which make farming riskier. The insurance schemes below aim to protect farmers from some of these risks.

### 1. Relevant Department

#### Central Government

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

#### Bihar Government

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

### 2. Entitlement

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

#### PM Fasal Bima Yojana National Agricultural Insurance Scheme (see details [here](#))

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

### 3. Application Procedure

- For eligibility and documents required see [here](#).
- At the beginning of each crop season, the State Govt. notifies the crops and defines the areas which will be covered under the scheme during the season.
- A farmer who desires to join the scheme completes form online [here](#) and submits the same along with premium in the village branch of commercial bank or Regional Rural Bank or PACS of Cooperative Bank.

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

- Phone PMFBY on 011-23381092 (see [here](#) and click on 'Helpline');
- At [PMFBY website](#) click on 'Technic Grievance';
- E-mail PMFBY at [help.agri-insurance@gov.in](mailto:help.agri-insurance@gov.in);
- Contact Agricultural Insurance Company of India's grievance redressal person for Bihar [here](#):  
Mr.B .P. Jena, Manager Manager/RM, Yunus Corporate, 1st Floor, Near Sukriti Apartment, S P Verma Road, Patna – 800001, E-mail: [bpjena@aicofindia.com](mailto:bpjena@aicofindia.com);
- Complain to the Bihar Public Grievance Redressal System [here](#) (click on 'Submit New Petition' bottom left);
- Use the Central Government's on-line grievance redressal mechanism [here](#);
- RTI to Ministry of Agriculture & Farmers Welfare [here](#).



### 3. SUBSIDIES

*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 encourage farming.*

#### 1. Relevant Department

##### Central Government

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

##### Bihar Government

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

#### 2. Entitlement

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

**Rates of subsidies** (see page 37 and 38 [here](#)).

##### a. Seeds

- Rs 500 per 100kg for high-yielding varieties of wheat and rice
- Rs 1,200 per 100kg for pulses
- **Seed Minikits:** Full cost of 10 kg wheat (for 50 Hectares), 5 kg high-yielding varieties of rice (for 50 Hectares) and 6 kg Hybrids of rice (for 50 Hectares)

##### b. Implements

- Rs3,000 for condo weeder
- Rs3,000 for Knapsack Sprayer
- Rs15,000 for seed drills
- 30,000 for Rotavator

c. Other subsidies listed on page 37 and 38 [here](#).

#### 3. Application Procedure

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

- Apply to the District Food Security Mission, or
- The District Collector or Chief, or
- Executive Officer of the Zilla Parishad.



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

- Phone Kisan Call Centre toll free 1800-180-1551;
- Contact NFSM CELL Vivek Agarwal, (I.A.S.), Joint Secretary (Crops), NFSM, Dept. of Agriculture & Cooperation, Phone No.: 011 2338 1176 (O), [here](#);
- Complain to the Bihar Public Grievance Redressal System [here](#) (click on 'Submit New Petition' bottom left);
- Use the Central Government's on-line grievance redressal mechanism [here](#);
- RTI to Ministry of Agriculture & Farmers Welfare [here](#).





## *I. Human Rights Abuse*



## 1. DOMESTIC VIOLENCE

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

### 1. Relevant Department

#### Central Government

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

#### Bihar Government

- Bihar State Women's Commission (go [here](#) and scroll down to Bihar)
- Bihar Police ([here](#))
- Bihar Legal Services Authority ([here](#))
- Women Development Corporation ([here](#))

### 2. Entitlement

Best Reference: Domestic Violence Act 2005 [here](#).

The **Domestic Violence Act 2005** prohibits domestic violence, which includes:

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

#### Indian Penal Code

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

#### Remedies available

- Under the Domestic Violence Act, the abused woman can apply for the following relief: Living in safe shelter (Sec. 6); protection order (Sec. 18); residence orders (Sec. 19), monetary relief (Sec. 20), custody order for her children (Sec. 21), and financial compensation (Sec. 22).
- EHA has now produced a whole manual on accessing schemes for Women. See the [EHA website](#) under Downloads / Advocacy manuals / All India / Women's Advocacy Manual.

### 3. Application Procedure / Accessing Relief

- a. According to section 4 of the Domestic Violence Act, any person who has reason to believe that an act of domestic violence has been, or is being, or is likely to be committed, may give information about it to the concerned Protection Officer.
- b. It is important that another woman (relative or from community or NGO) be present with the abused woman when presenting the application. The applicant can:
  - 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 Sec. 8); or
  - Contact another non-government women's support organisation in your state (contacts [here](#)); or
  - Talk to the **Bihar Women's Commission** (address below). The woman gives a statement. The Commission calls the abuser. If he does not appear, it forwards the complaint to **court**.
- c. 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 for safe shelter, a protection order, custody order for children or compensation from courts.
  - Approach women helpline ([here](#))
  - Seek help from the superintendent of short stay home ([see here](#)).

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

- Contact another NGO support organisation in your state [here](#);
- Complain to the Police SP or SSP for your district ([details here](#));
- Complain to the Bihar Public Grievance Redressal System [here](#) (click on 'Submit New Petition' bottom left);
- Use the Central Government's on-line grievance redressal mechanism [here](#);
- RTI to Bihar State Commission for Women: Ms. Dalmani Mishra (Chair, 1 South, Bailey Road, Patna, Bihar Ph: 0612-2507 800, Mob: 9430 226 303; 9386 259823; E-mail: [biharswc@gmail.com](mailto:biharswc@gmail.com)).

## 2. CHILD LABOUR

Many people treat children, especially girls, as commodities to be bought and sold. Child labour is defined as work that deprives children of their childhood, potential and dignity and is harmful to their physical and mental development. Such labour robs children of their childhood and is illegal.

### 1. Relevant Department

#### Central Government

- Ministry of Labour and Employment ([here](#))
- National Commission for Protection of Child Rights ([here](#))
- National Human Rights Commission ([here](#))

#### Bihar Government

- Bihar Labour Resources Department ([here](#))
- Bihar Human Rights Commission ([here](#))

### 2. Entitlement

Best Reference: Child Labour (Prohibition & Regulation) Act 1986 [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 39e:** No one can be forced to do work unsuited to their age by economic necessity.

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

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

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

- No child under the age of 14 years (completed) can be employed in a 'hazardous occupation.' (Sec. 3).
- Adolescents (15-18 years) are prohibited being employed in a 'hazardous occupation' (Sec. 3A).
- Hazardous occupations includes working at 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 etc.
- Even in a permitted industry, no child can work for more than three hours before a break of one hour (Sec. 7(2)); not more than six hours in a day (Section 7(1)), not between 7pm and 8am (Section 7(4)), and have a whole day off (Section 8) each week.

- Exempts child/adolescent labour in non-hazardous family business after school. (as under 2016 amendment [here](#) - Section 3(2)(a)).

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

- Sec. 75: Punishment for cruelty to child (under 18) for the purpose of bonded labour
- Sec. 79: “Whoever engages a child or keeps him in bondage for the purpose of employment or withholds his earnings or uses such earnings for his own purposes shall be punishable with rigorous imprisonment for a term which may extend to five years and shall also be liable to a fine of INR. One Lakh.”
- Bihar Juvenile Justice (Care and Protection of Children) Rules 2017 [here](#).

### 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, cannot do night shifts and only maximum 4.5 hours a day.

### Remedies/Penalties available

- Person using child labour can be punished under IPC or Child Labour Act for up to 2 years. Sec. 14(2).
- Person using adolescents for work can be punished for up to two years and fined. Sec. 14 (1A).
- A victim of child labour can get a compensation of Rs 20,000 payable by the perpetrator (case [here](#)).

Immediate Relief@3000/CL, CMRF@25000/CL as Annuity based FD  
If bonded child labourer – IA@20,000/CL; 1-3 Lakh Claim to GoI.

### 3. Application Procedure / 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 supported by the union Ministry of Women and Child Development. 1098 is operational in 24 cities in Bihar (listed [here](#) and click on ‘Childline Locations’) including: Araria, Aurangabad, Bhagalpur, Buxar, Banka, Darbanga, Gaya, Katihar, Kishangnj, Kaimur, Jamui, Mazaffarpur, Madhubani, Patna, Purnea, Purbi Champaran, Rohtas, Saharsa, Saran, Sitamarhi, Samastipur, Supaul, Vaishali, West Champaran.

- Informing “DHAVA DAL” of the Labour Resource Dept.
- Quick action via Information through Whatsapp (number-9471229133)
- The complaint can also be filed online on the “PENCIL PORTAL” of the Ministry of Labour & Employment Govt of India ([website here](#)).

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

- Phone Childline 1098 again;
- Complain to the Bihar Human Rights Commission ([here](#));
- Forward the copy of the complaint to National Commission for Protection of Child Rights (NCPCR) ([here](#)); or
- Complain to the Bihar Public Grievance Redressal System [here](#) (click on ‘Submit New Petition’ bottom left);
- Use the Central Government’s on-line grievance redressal mechanism [here](#);
- Lodge a complaint at the National Human Rights Commission faxed to 011-23382911/23382734 or through e-mail [covdnhrc@nic.in](mailto:covdnhrc@nic.in). No fee is chargeable on such complaints;
- RTI to the Police SP or SSP for your district ([details here](#));
- Advocacy with Labour Resource Department;
- Advocacy with State Legal Services Authority/District Legal Services Authority.



### 3. CHILD MARRIAGE

According to UNICEF, 47% of girls are married by 18 years of age, and 18% are married by 15 years of age. Young girls are forced into marriage, which puts pressure on them to do household work and bear children at an unsafe age. Girls between the ages of 15 to 18 are twice as likely to die during pregnancy and childbirth than women in their twenties. In effect, a child bride's childhood is cruelly cut short by marriage. The law prohibits girls from marrying before 18 and boys before 21.

#### 1. Relevant Department

##### Central Government

- Prohibition of Child Marriage Act 2006 ([here](#))
- National Human Rights Commission ([here](#))
- National Commission for Protection of Child Rights ([here](#))

##### Bihar Government

- Bihar Human Rights Commission ([here](#))
- Bihar Police ([here](#))
- Women Development Corporation ([here](#))

#### 2. Entitlement

Best Reference: Bihar Rules [here](#), Child Line handbook [here](#).

Under the Prohibition of Child Marriage Act:

- Any female under 18 and male under 21 is a “child” under Section 2(a).
- Under Section 2(b), “child marriage” is any marriage in which either party was a child at the time of marriage.

##### Remedies/Penalties available

- **Nullifying a child marriage:** If the marriage has occurred, then the girl or boy who was a child at the time of marriage can, if they wish, have it nullified after they turn 18, by applying to the district court (Section 3(1)).
- **Any dowry** given must be returned (Section 3(4)).
- **Punishment** for anyone “promoting” or “permitting” the child marriage, usually the parents or guardians but may also include groom (if over 21), the priest, relatives or friends (Section 11).



### 3. Application Procedure / 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) [here](#) to receive distress calls possible child marriage. 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 24 cities in Bihar (listed [here](#), click on 'Childline Locations') including: Araria, Aurangabad, Bhagalpur, Buxar, Banka, Darbanga, Gaya, Katihar, Kishangnaj, Kaimur, Jamui, Mazaffarpur, Madhubani, Patna, Purnea, Purbi Champaran, Rohtas, Saharsa, Saran, Sitamarhi, Samastipur, Supaul, Vaishali, West Champaran.
- Report it to the police who must make a Daily Diary entry and register an FIR based on the complaint.
- File application to the SLSA (state legal services authority) for free legal aid.

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

- Phone Childline 1098 again;
- Complain to the Bihar Human Rights Commission ([website here](#));
- Complain to the Bihar Public Grievance Redressal System [here](#) (click on 'Submit New Petition' bottom left);
- Use the Central Government's on-line grievance redressal mechanism [here](#);
- Lodge a complaint at the National Human Rights Commission faxed to 011-23382911/23382734 or through e-mail [covdnhrc@nic.in](mailto:covdnhrc@nic.in) No fee is chargeable on such complaints;
- RTI to the Police SP or SSP for your district ([details here](#)).



## 4. TRAFFICKING OF CHILDREN

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

### 1. Relevant Department

#### Central Government

- Ministry of Labour and Employment ([here](#))
- National Commission for Protection of the Child Rights (NCPCR) ([here](#))
- Central Bureau of Investigation (CBI) ([here](#))

#### Bihar Government

- Bihar Labour Resources Department ([here](#))
- Bihar Human Rights Commission ([here](#))
- Bihar Police ([here](#))
- Anti -Human Trafficking Unit

### 2. Entitlement

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

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

- Article 21 guarantees right to life, which includes right to live with dignity.
- Article 23 prohibits traffic in human beings.
- Article 39(e) directs that “the health and strength of women and the tender age of children shall not be abused and citizens shall not be forced by economic necessity to enter into avocations unsuited to their age or strength.”
- Article 39(f) directs that children should be given opportunities and facilities to develop in a healthy manner and in conditions of freedom and dignity and that childhood and youth are protected against exploitation and against moral and material abandonment.

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

The Indian Penal Code (Section 370) defines “trafficking” as:

- a. Recruiting, transporting, harbouring, transferring or receiving a person;
- b. By using threats, force, coercion, abduction, fraud, deception, abuse of power, or giving or receiving of benefits to anyone in control over the person;
- c. For the purpose of “exploitation” which includes prostitution, sexual exploitation, forced labour or services, slavery or similar to slavery or servitude.

- Section 366A: Prohibition on procuring minor girls
- Section 367: Prohibition on Kidnapping/Abduction.

### **Immoral Trafficking (Prevention) Act 1956 ([here](#))**

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

### **Penalties**

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

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

If a child is missing:

- Lodge an FIR at the local Police Station. Provide recent photo of child and your mobile phone number for contact. Police are then obliged to investigate; or
- Phone the toll-free helpline 'Childline' (1098) ([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 24 cities in Bihar (listed [here](#), click on 'Childline Locations') including: Araria, Aurangabad, Bhagalpur, Buxar, Banka, Darbhanga, Gaya, Katihar, Kishanganj, Kaimur, Jamui, Mazaffarpur, Madhubani, Patna, Purnea, Purbi Champaran, Rohtas, Saharsa, Saran, Sitamarhi, Samastipur, Supaul, Vaishali, West Champaran; or
- Report the missing child to the Village Child Protection Committee (VCPC); or
- Register the missing child (with a photo) [here](#). This is a website with information on missing and found children and is India-wide; or
- Register the missing child (with a photo) [here](#). This is a government website Contact Operation Muskaan, which is specifically designed for finding missing children [here](#); or Contact the Ghaziabad police station (which began the programme (details [here](#))).

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

- Phone Childline 1098 again;
- Complain to the Bihar Human Rights Commission ([here](#));
- Complain to the Bihar Public Grievance Redressal System [here](#);
- Use the Central Government's on-line grievance redressal mechanism [here](#);
- Lodge a complaint at the National Human Rights Commission faxed to 011-23382911/23382734 or through e-mail [covdnhrc@nic.in](mailto:covdnhrc@nic.in)  
No fee is chargeable on such complaints;
- RTI to the Police SP or SSP for your district ([details here](#)).

## 5. SEX TRAFFICKING

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

### 1. Relevant Department

#### Central Government

- Ministry of Women and Child Development ([here](#))
- Central Bureau of Investigation (CBI) ([here](#))
- National Commission for Protection of Child Rights ([here](#))
- National Human Rights Commission ([here](#))
- Ministry of Labour & Employment ([here](#))

#### Bihar Government

- Bihar Human Rights Commission ([here](#))
- Bihar Police ([here](#))

### 2. Entitlement

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

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

- Article 21 guarantees right to life, which includes right to live with dignity
- Article 23 prohibits traffic in human beings.
- Article 39(e) directs that “the health and strength of women and the tender age of children shall not be abused and citizens shall not be forced by economic necessity to enter into avocations unsuited to their age or strength.”
- Article 51A casts a duty upon every citizen, a fortiori, on the State itself, to renounce practices derogatory to the dignity of women and to develop humanism.

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

- Sec. 366A: Procurement of minor girl
- Sec. 366B: Importation of girl from foreign country
- Sec. 370: Trafficking of person
- Sec. 370A: Exploitation of a trafficked person
- Sec. 372: Selling minor for purposes of prostitution, etc.
- Sec. 373: Buying minor for purposes of prostitution, etc.

### **Immoral Traffic (Prevention) Act (ITPA) ([here](#))**

- Sec. 3: Running brothels is illegal. (*Only legal form of prostitution is an adult from own home*)
- Sec. 4: Living on the earnings of prostitution is illegal.
- Sec. 5: Procuring, inducing or taking person for prostitution with or without consent.
- Sec. 6: Detaining minor in the brothel
- Sec. 9: Seduction of person in custody, charge etc.

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

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

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

- Section 3(1)(xii): A person in position to dominate the will of a woman belonging to SC/ST who uses that position to exploit her sexually, where she would not have otherwise agreed, shall be punished.

### **Penalties**

- The traffickers can be punished under the IPC and/or other Acts with up to life imprisonment.

### **Remedies Available**

- a. A trafficked minor girl can be put under the care of the Child Welfare Committee, which may place the child in a safe house run by either the government or a registered agency (ITPA Sec. 17(4)); and
- b. The trafficked woman can be given assistance for repatriation and reintegration.
- c. Compensation
  - Bihar Victim Compensation Scheme, 2014 ([here](#)) and Amendment Schemes 2018 ([here](#)) and 2019 ([here](#))
  - Central Sector Scheme for the Rehabilitation of Bonded Labour, 2016 (which is extended to survivors of forced prostitution)
  - NALSA (Victims of Trafficking and Commercial Sexual Exploitation) Scheme, 2015 ([here](#))
  - Witness Protection Scheme
  - One Stop Centre (OSC) ([here](#)): One Stop Centres (OSCs) are intended to support women affected by violence, in private and public spaces, within the family, community and at the workplace. Women facing physical, sexual, emotional, psychological and economic abuse, irrespective of age, class, caste, education status, marital status, race and culture will be facilitated with support and

- redressal. Aggrieved women facing any kind of violence due to attempted sexual harassment, sexual assault, domestic violence, trafficking, honour related crimes, acid attacks or witch-hunting who have reached out or been referred to the OSC will be provided with specialized services.

### 3. Application Procedure / Accessing Relief

If you see something that you suspect may be sex trafficking:

- Lodge an **FIR at the local Police Station**; or
- Phone the toll-free helpline ‘Childline’ (1098) ([here](#)). 1098 works in 24 cities in Bihar (listed [here](#) under ‘Childline Locations’) including: Araria, Aurangabad, Bhagalppur, Buxar, Banka, Darbanga, Gaya, Katihar, Kishangnaj, Kaimur, Jamui, Mazaffarpur, Madhubani, Patna, Purnea, Purbi Camparan, Rohtas, Saharsa, Saran, Sitamarhi, Samastipur, Supaul, Vaishali, West Champaran; or
- Contact **Justice Ventures International**, an NGO which specialises in working with the government to fight sex trafficking, at [info@justiceventures.org](mailto:info@justiceventures.org).
- File application to respective DLSA (District Legal Services Authority) or BLSA (Bihar Legal Services Authority) for victim compensation ([here](#)).

### 4. Advocacy (if application doesn’t succeed)

- Phone Childline 1098 again;
- Complain to the Bihar Human Rights Commission ([here](#));
- Complain to the Bihar Public Grievance Redressal System [here](#) (click on ‘Submit New Petition’ bottom left);
- Use the Central Government’s on-line grievance redressal mechanism [here](#);
- RTI to the Police SP or SSP for your district ([details here](#)).

### 5. Success Story

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

## 6. BONDED/FORCED LABOUR

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

### 1. Relevant Department

#### Central Government

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

#### Bihar Government

- District Magistrates
- Labour Resources Department ([here](#))
- Bihar State Human Rights Commission ([here](#))
- Bihar Police ([here](#))

### 2. Entitlement

Best Reference: Bonded Labour System (Abolition) Act of 1976 ([here](#)).

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

- Article 23(1): Prohibits forced labour

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

- Section 374: Unlawfully compels any person to labour against the will of that person.

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

Sec. 2 (e): “bonded labour” means any labour or service rendered under the bonded labour system.

- Sec. 2 (f): “bonded labourer” means a labourer who incurs, or has, is presumed to have, incurred, a bonded debt
- Sec. 2 (d): “bonded debt” means an advance obtained, or presumed to have been obtained, by a bonded labourer under, or in pursuance of, the bonded labour system.
- Sec. 4: Nobody can be forced to do labour. Every bonded labourer is now

considered “free”.

- Sec. 5: Any custom, tradition or agreement by which anyone bonded/forced to work shall be void.

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

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

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

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

### Minimum Wage Act

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

### Remedies available

- The bonded labourer can be freed of any debt/obligation and given compensation (BLA Section 6);
- The person employing bonded labour 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.
- Compensation available under:
  - Central Sector Scheme for the Rehabilitation of Bonded Labourer – 2016 ([here](#))
  - Modification in the Central Sector Scheme for the rehabilitation of Bonded Labour, 2016 ([here](#))
  - BLR Scheme, Bihar ([here](#)).

## 3. Application Procedure / Accessing Relief

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

- File a complaint before the District Magistrate/Sub-Divisional Magistrate (DM/SDM) as they are the competent authority to rescue and rehabilitate the victims of Bonded Labour. Follow the Standard Operating Procedure issued by the MoLE ([here](#)), or
- File a complaint before the NHRC and track the status of the complaint ([here](#)); or
- Call the Childline **toll-free helpline (1098)** which is operational in 24 cities in Bihar listed [here](#).
- Report it to the District Vigilance Committee (comprised of District Magistrate, two social workers, representatives from SC/ST community). The Committee’s job is to locate and monitor the prosecution of perpetrators, defend freed bonded labourers in court and provide rehabilitation.



- Contact **Justice Ventures International**, an NGO which specialises in working with the government to free bonded labourers, at [info@justiceventures.org](mailto:info@justiceventures.org).

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

- Phone Childline 1098 again;
- Complain to the Bihar Human Rights Commission ([here](#));
- Complain to the Bihar Public Grievance Redressal System [here](#) (click on 'Submit New Petition' bottom left);
- Use the Central Government's on-line grievance redressal mechanism [here](#);
- RTI to the Police SP or SSP for your district ([details here](#)).

#### 5. Success Story

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





## *J. Identity Documents*

## 1. UNIQUE IDENTIFICATION CARD

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

### 1. Relevant Department

#### Central Government

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

### 2. Entitlement

Best Reference: [Aadhaar site](#).

- An individual who is a resident in India, irrespective of identity documentation, can get an Aadhaar.
- For children below three years of age, biometric details will not be taken and the Aadhaar will be linked to guardians/parents.
- When children turn five 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 ([see here](#)).

### 3. Application Procedure

- Details on enrolment procedure are [here](#).
- Fill in the application form ([here](#) or on [page 142](#) of this manual)
- Submit at the nearest enrolment camp.
- Proof of identity (POI) and proof of address (POA) required (list of acceptable documents is on page 2 of the application form [here](#) or [here](#)).
- For people without documents, there is an introducer system. The Registrar for enrolment can designate individuals who can vouch for the validity of a 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.
- Aadhaar card should be provided within 60-90 days.

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

- Phone toll free number 1947;
- Email – [help@uidai.gov.in](mailto:help@uidai.gov.in);
- Complain to the Bihar Public Grievance Redressal System [here](#) (click on 'Submit New Petition' bottom left);
- Use the Central Government's on-line grievance redressal mechanism [here](#);
- RTI to the Regional office for UIDAI (scroll down to Regional office at bottom of page and click on your state to find the regional office address).

#### 5. Success Story

See the story of Meeta obtaining her Aadhaar card in the Introduction on [page 5](#).



## 2. ELECTOR IDENTITY CARD

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

### 1. Relevant Department

Central Government

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

Bihar Government

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

### 2. Entitlement

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

- Can have name added to the electoral roll if over 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).

### 3. Application Procedure

**a. For name to be added to electoral list** (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
  - ▶ Complete Form 6 on-line [here](#); or
  - ▶ Complete the hard copy (download [here](#)) any time. If using the hard copy, post it or submit it to your Electoral Registration Officer (ERO) (often ERO is the same as the ADM).
- You will 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.** No minimum time of residence is necessary, but will need some documentary proof that you live there (see Guideline 8.1 on page 3 of Form 6) such as:
    - bank / kisan / post office current passbook, or
    - applicant's ration card / passport / driving license / income tax assessment order, or
    - latest water / telephone / electricity / gas connection bill for that address, either in the
    - name of the applicant or that of his / her immediate relation like parents etc, or

- postal department's posts received / delivered in the applicant's name at the given address.

#### b. Electors Photo Identity Cards (EPIC)

- When name is added to the electoral roll then EPIC cards should be automatically issued (see Guideline 10.1 on page 4 of Form 6).

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

- Phone Voter helpline (STD code 1950).
- Submit grievance directly to Election Commission Grievance portal [here](#);
- Complain to the Bihar Public Grievance Redressal System [here](#) (click on 'Submit New Petition' bottom left);
- Use the Central Government's on-line grievance redressal mechanism [here](#);
- File RTI to the Electoral Registration Office where you lodged the application.



### 3. BIRTH AND DEATH CERTIFICATES

Birth certificates are important to access schemes for children such as the financial incentive for girl children ([page 26](#) of this manual) and to facilitate school admission ([page 59](#) of this manual). Death certificates are necessary for getting benefits under schemes providing widows' pension and the National Family Benefit Scheme ([page 24](#)).

#### 1. Relevant Department

Bihar Government

- District Administration ([here](#))

#### 2. Entitlement

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

- Birth certificate** for anyone born in Bihar.
- Death certificate** for anyone whose family member dies in Bihar.

#### 3. Application Procedure

##### a. Birth certificate

- For overview of procedure go [here](#). On-line procedure [here](#).
- If it is within 21 days of birth and the birth was:
  - At hospital – slip should have been given to Municipal authorities and parents;
  - At home, Midwife (Dai) should have registered the birth with Gran Panchayat and given slip to the parents.
- To get a certificate, go to Register at Municipal Authority (Sec. 12 of Act).

**NB.** In some cities you can apply on-line (must within 21 days of birth). Try signing in [here](#) and entering the place where the birth happened. If 'Registration Unit' appears then you can register, after which you will get an email with details by which to login again to the page [here](#) at which point you can enter the child's name, etc. Then within 24 hours you can print out a slip. Take that to the Municipal Authority for sign & stamp.

- If birth is not registered at the time of birth and the child is over one, go to SDM or District Magistrate (Sec. 13 of Act). See [here](#) for list of districts.

##### b. Death certificate

- **For overview of procedure** go [here](#).
- To get death certificate, the death should be registered within 21 days by:
  - Death at hospital – slip will be given to Municipal authorities.

- ▶ Death at home - head of house should register death at Municipal authorities (Sec. 8 of Act).
- To get Death Certificate, go to Municipal Authorities with:
  - ▶ Cemetery/cremation slip;
  - ▶ I-Card or Ration Card;
  - ▶ If over one year since death also need a certificate from DM or SDM (Sec. 12 & 13 of Act).

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

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

- Appeal under the state Public Services Delivery Guarantee Act (in effect in Bihar [here](#)) which guarantees the delivery of basic public services like issuing birth certificates to citizens within a stipulated time frame and a fine per day for officials who do not abide by that time-frame.
- Complain to the Bihar Public Grievance Redressal System [here](#) (click on 'Submit New Petition' bottom left);
- Use the Central Government's on-line grievance redressal mechanism [here](#);
- RTI to DM/SDM (see [here](#) for list of districts).





## 4. SC/ST/OBC CERTIFICATE

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

### 1. Relevant Department

Bihar Government

- District Administration (see [here](#) for a list of the DM’s in Bihar)
- See [here](#) for more info about your district which may include SDMs.

### 2. Entitlement

Best Reference: AdvocateKhoj [here](#).

- Any member of a **Scheduled Caste, Tribe or Other Backward Case** is eligible for a certificate entitling the holder to apply for ‘reservation’ entry to certain positions, such as **university entrance** and **some government jobs**.
- However, anyone in the ‘creamy layer’ of professions/income is excluded (see [here](#) for list of creamy layer).
- List of Scheduled Castes [here](#) and Tribes [here](#) or OBC [here](#).

### 3. Application Procedure

For details on the procedure go [here](#).

- The application forms are available either online, or from the SDM (Sub-Divisional Magistrate), or of the Tehsil or Revenue Department.
- In case none of your family members have earlier been issued a Caste Certificate, a local enquiry is conducted before issuing the Certificate to you.
- Need proof of residence in Bihar for a minimum specified period.
- Need an affidavit stating that you belong to a Scheduled Caste.
- The specified court stamp fee is required at the time of application.
- Then an enquiry will happen to check residence, income, caste and ‘creamy layer’.
- Should get enquiry within 21 days.

### 4. Advocacy (if application doesn’t succeed)

- Enquire at the DM/SDM’s office where submitted application;
- Appeal under the state Public Services Delivery Guarantee Act (in effect in Bihar [here](#)) which guarantees the delivery of basic public services like issuing caste certificates to citizens within a set time and allows a fine per day for officials who fail to hold to that timeframe;
- Complain to the Bihar Public Grievance Redressal System [here](#) (‘Submit New Petition’);
- Use the Central Government’s on-line grievance redressal mechanism [here](#); then
- RTI to DM/SDM (see [here](#) for list of districts).

## 5. LABOUR CARD

A *Labour Card* is available to anyone working in the construction industry and helps the holder obtain several benefits, including medical benefits.

### 1. Relevant Department

#### Central Government

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

#### Bihar Government

- Bihar Labour Resources Department ([here](#))

### 2. Entitlement

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

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

### 3. Application Procedure

- Apply to officer authorised by the Building and Other Construction Workers' Welfare Board. BOCW Act, Sections 12(2) and 18(1).

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

- Complain to the Bihar Public Grievance Redressal System [here](#) (click on 'Submit New Petition' bottom left);
- Use the Central Government's on-line grievance redressal mechanism [here](#);
- RTI to Ministry of Labour and Employment (for PIO's see [here](#)).

## 6. BANK ACCOUNT

A bank account is vital in order to access various schemes such as the widow's pension (see [page 24](#) of this manual) and other government payments. Pradhan Mantri Jan Dhan Yojana, launched in 2014, aims for everyone in India to have a bank account. As of April 2019, 211 million accounts had been opened under PMJDY.

### 1. Relevant Department

#### Central Government

- Ministry of Finance, Department of Financial Services ([here](#))
- India Post ([here](#))

#### Bihar Government

- Grameen Banks ([here](#))
- SBI ([here](#)), Corporation Bank, Bank of India, Central Bank.

### 2. Entitlement

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

#### a. Pradhan Mantri Jan-Dhan Yojana ("PMJDY") ([here](#))

- Relaxation of KYC (Know Your Customer) 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 condition).
- Beneficiaries of Government Schemes will get Direct Benefit Transfer in these accounts.
- After satisfactory operation of the account for six months, an overdraft (credit) is available.

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

- Bank account for any person older than 10 with sufficient documentation and an 'introducer'.

### 3. Application Procedure

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

- An account can be opened by anyone over 10 years old at any bank branch using an Aadhaar Card.

- If that is not available, then one of the following valid documents is required: voter ID card, driving license, PAN Card, passport and NREGA Card. If these documents also contain an applicant's address, it can serve as proof of both identity and address.

**b. For Postal Savings Account:**

- Form SB3, Pay in slip SB103, specimen, signature; introducer, and Rs 20 minimum deposit.

**c. Apply for an Aadhaar Card** (see procedure on [page 103](#) of this manual) as that will entitle you to a bank account as well.

**d. For other banks:**

- Completed form (including 'introducer' who has had an account in that branch for more than 6 months);
- Address proof (ration card and I card with same address); and
- Rs 500 minimum deposit to open the account.

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

- Appeal directly to the Bank Manager/Post office Manager;
- Complain to the Bihar Public Grievance Redressal System [here](#) (click on 'Submit New Petition' bottom left);
- Use the Central Government's on-line grievance redressal mechanism [here](#);
- RTI to the Ministry of Finance (for PIO's see [here](#)).

**5. Success Story**

Kareen only had a Voter I-Card and her husband's death certificate. The SBI Bank at Seelampur was requiring a ration card with the same address. The Food and Supply officer was not 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. PAN CARD

A PAN Card is compulsory for anyone paying income tax. Any adult can apply for a PAN Card regardless of whether they pay income tax. A PAN card may be useful in getting other services, like a bank account (see [page 144](#) of this manual).

### 1. Relevant Department

Central Government

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

### 2. Entitlement

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

- A PAN Card is compulsory for anyone paying income tax but any adult can obtain one, even if he/she does not pay income tax.

### 3. Application Procedure

- Procedure is on page 5 of document [here](#)
- Complete Form 49A on-line [here](#) (or hard copy [here](#) or [page 144](#) in this manual)
- Print the acknowledgement, sign and attach:
  - Two photos;
  - Identity proof (any one of school certificate, water bill, ration card, I Card, or licence – more details [here](#) or on page 7 of application form [here](#));
  - Residence proof (any one of recent power or phone bill, rent receipt, ration card, I card, licence, etc. – more details [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 online [here](#) (need 12-digit transaction number).

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

- SMS NSDL PAN Acknowledgement No. & send to 57575 to obtain application status;
- Call Centre at 020 – 27218080.
- Email at: [tininfo@nsdl.co.in](mailto:tininfo@nsdl.co.in);
- Complain to the Bihar Public Grievance Redressal System [here](#) (click on 'Submit New Petition' bottom left);
- Use the Central Government's on-line grievance redressal mechanism [here](#);
- RTI to Income Tax Department (details [here](#)).





## *K. Appendices*



# 1. A 10-STEP PROCESS FOR EMPOWERING A COMMUNITY

## 1. Build deep relationships with residents in the community.

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

## 2. Learn about the community by observing and inquiring.

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

## 3. Analyse the problems with your colleagues.

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



#### **4. Hold community meetings to prioritise the problems.**

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

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

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

#### **6. Create an Action Plan to solve the problem.**

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

#### **7. Move forward with Action Plan.**

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

## 8. Reflect on the action taken.

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

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

## 9. Continue the process with less involvement from the NGO and more from the residents.

After the resolution of the first problem, return to Step 4 and choose the next community problem to tackle. The NGO staff should take less responsibility and encourage residents to take more. In this way, the residents will gradually take ownership of the problem-solving process, especially those with leadership qualities, until the community can solve its problems without the NGO.

## 10. Form a CBO

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

## 2. TABLE OF SERVICES WITH RELEVANT SCHEMES AND LAWS

Service	Page	Available for APL	Available for BPL	Main Scheme Name	Relevant legislation
Drinking Water		*	*	Rural Sanitation & Drinking Water	
Food security		*	*	Targeted Public Distribution Sch	Nat'l Food Security Act 2013
Child nutrition		*	*	Anganwadi ICDS	Nat'l Food Security Act 2013
School Meals		*	*	Mid Day Meal Scheme	Nat'l Food Security Act 2013
Employment		*	*	NREGA	Nat'l Rural Empl Guar 2005
Widows/Age Pension			*	National Social Assistance Prog	
Girl child incentives			*	Balika Samridi Yojana	

Life Insurance		*	*	Aam Aadmi Bima Yojana	
Vocational Training		*	*	PM Kaushal Vikas Yojana	
Self Help Groups			*	National Rural Livelihood Mission	
Micro finance		*	*	MUDRA	
Health Insurance			*	Pradhan Mantri Jan Arogya Yojana	
Pregnancy & delivery		*	*	Janani Suraksha Yojana	Nat'l Food Security Act 2013
Immunisations		*	*	Universal Immunisation Programme	
TB		*	*	DOTS	
Disability Pension			*	National Social Assistance Prog	Person w Disability Act 1995
Mental Health		*	*		Mental Health Act 2017
Drug/rehab & HIV		*	*	National AIDS Control Programme	
Schooling	,	*	*	Sarv Shiksha Abhiyan	Right To Education Act
Electricity		*	*	Saubhagya	
Gas connection		*	*	Pradhan Mantri Ujjwala Yojana	
Toilets subsidy			*	Swachh Bharat Mission	
Paving & drains		*	*	Village Health Committee (VHSNC)	
Housing			*	Pradhan Mantri Awaas Yojana	
Land for Landless			*	Pradhan Mantri Awaas Yojana	
Roads		*	*	Pradhan Mantri Gram Sarak Yojana	
Irrigation		*	*	National Mission on Micro Irrigat	
Crop Insurance		*	*	Pradhan Mantri Fasal Bima Yojana	
Farming subsidies		*	*	National Food Security Mission	
Domestic violence		*	*		Domestic Violence Act 2005
Child Labour		*	*	Child Line	Child Labour Act 1986
Child marriage		*	*	Child Line	Child Marriage Act 2006
Trafficking children	,	*	*	Child Line	POCSO 2012
Boded Labour		*	*		Bonded Labour Act 1976
I Card/Aadhaar	,	*	*	Aadhaar	
Birth Certificate	,	*	*		Reg'n of Births/Deaths 1969
Labour Card		*	*		Building Workers Act 1996

### 3. WRITING EFFECTIVE APPLICATIONS (WITH EXAMPLE)

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

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



An example letter might look like this:

---

Manager  
Integrated Child Development Services  
Bhojpur District  
Bihar

16th May, 2019.

**Re: Anganwadi on Demand in Shivrampur village**

Dear Sir,

I live in Shivrampur village in District Bhojpur. I respectfully state the following:  
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.

1. I note from the National Food Security Act 2013, Sec. 5(1)(a) that every child from 6 months to 6 years has the right to a cooked meal at an Anganwadi each day.
2. I would therefore like to apply for several anganwadi for our village. I would like these anganwadi to begin by 30 June, 2019.
3. If the aanganwadi 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  
Shivrampur Village  
District Bhojpur  
Bihar  
Tel 9750 478598

cc ICDS State office  
Patna

## 4. TIPS ON EFFECTIVELY LODGING APPLICATIONS

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

### A. Preparation for the meeting

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

### B. During the meeting

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

### C. Debrief the meeting

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

### D. Record the meeting

Record the minutes of the meeting and make sure to highlight the following points:

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

### E. Follow up on the meeting

- Keep in constant contact with the officials and ask for an update on the request presented in the application.
- If there is no response from the authority, then follow the steps decided that were stated to the officials.

Once a positive result has been achieved, make sure to thank the officials with a phone call or visit.



## 5. NOTES ON EFFECTIVE USE OF THE RTI (WITH EXAMPLE)

### 1. When an RTI application is useful

- There exists a personal problem (e.g., pension application not being processed) or a community problem (e.g., Anganwadi not functioning) and
- You have applied for the government benefit at issue (using the “Application Procedure” in the Manual) but the stated period for receiving a response from the government has expired.

### 2. How to write an RTI application

#### a. Necessary information

- The relevant Public Information Officer, department, and address of the office;
- Date;
- Reference to “The Right to Information Act 2005”;
- The information requested (see below and example);
- Fee of Rs10 (remember to get a receipt) (for BPL Card holders, no fee if copy of BPL card attached);
- Signature of applicant; and
- Applicant’s name, address and telephone number.

#### b. In the body of your RTI request, include these five points (see example below):

- State the date of your original benefit application and attach a copy;
- Ask the time that it should take to process the benefit application according to the Citizens Charter or rules;
- Ask what action has been taken, by which officers (with names), and on which dates since you applied;
- Ask what punishment has been or will be given to the officers responsible for the delay; and
- Ask when your application will be finalised.

### 3. Where to file your RTI Application

- The RTI should be sent to the Public Information Officer (PIO) of the concerned government department. You might find the PIO [here](#), or check the relevant page in this Manual that gives links for PIOs.
- If the RTI happens to be sent to the incorrect government department, it’s the PIO’s responsibility to send the RTI to the concerned department within five days (Section 6(3) of the RTI Act 2005 [here](#)).



#### 4. Means of filing your RTI Application

- Online: For Central Government Department/Ministries, file/pay [online](#); or
- By Speed/Registered Post (so you have a record): For RTI fee, use Postal Order with Payee line blank; or
- In person at the department.

For all methods, the reply should still come within 30 days from the original RTI filing (Section 7(1)).

#### 5. Build deep relationships with residents in the community.

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

	Result	Next Step
1	You are not allowed to lodge RTI.	Complain to Central Information Commission (CIC) <a href="#">here</a> (within 90 days)
2	No response, but work done	None
3	Correct information given	None
4	No information or unrelated information given	Complain to CIC <a href="#">here</a> Club Bldg, Old JNU Campus (near Munirka), Delhi 110067.
5	Incomplete information given (90% of cases)	Lodge 1st Appeal; or Complain to CIC <a href="#">here</a>

**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  
**Samastipur District**  
**Bihar**  
**1st May, 2019**

Sub: Application under the RTI Act 2005

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

Sir,

1. I made an application for a **birth certificate for my daughter Nazma Khatoum (DOB 2nd Oct 2011) at the Samastipur 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:
2. According to the rules and regulations of your department, what is the stipulated time within which a birth certificate should be issued?
3. 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.
4. What actions will be taken against such officers/employees who did not perform their duties on time and caused this delay? When will this action be taken?
5. **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**  
**Samastipur Bihar**  
**Tel 9856 478345**

## 6. ACRONYMS USED

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



## *L. Application Forms*



# 1. PENSIONS (WIDOWS, OLD AGE & DISABILITY) (here in Manual)

## APPLICATION FORM FOR IGNOAPS / IGWPS / IGNDPS

(To be filled in BLOCK Letters)

<b>Application Form No.</b>	<input type="text"/>	Photo of Applicant
<b>Date of Application</b>	<input type="text"/> [DD/MM/YYYY]	
1. Scheme Name (Please √) :	IGNOAPS <input type="checkbox"/> IGWPS <input type="checkbox"/> IGNDPS <input type="checkbox"/>	
2. State :	<input type="text"/>	
3. District :	<input type="text"/>	
4. Area :	Rural <input type="checkbox"/> Urban <input type="checkbox"/>	
5. Block/Sub District/Municipal:	<input type="text"/>	
6. Gram Panchayat / Ward :	<input type="text"/>	
7. Village :	<input type="text"/>	
8. Habitation Name :	<input type="text"/>	
<b>9. Name of Applicant</b>		
First Name :	<input type="text"/>	
Middle Name :	<input type="text"/>	
Last Name :	<input type="text"/>	
10. Father / Husband Name :	<input type="text"/>	
11. Nominnee Name :	<input type="text"/>	
<b>12. Address of Applicant</b>		
House No :	<input type="text"/>	
Street :	<input type="text"/>	
Locality :	<input type="text"/>	
Pin Code :	<input type="text"/>	
<b>13. BPL Details</b>		
Year :	<input type="text"/>	
Location :	<input type="text"/>	
Family ID No. :	<input type="text"/>	
Member ID No. :	<input type="text"/>	

- Page 2 -

14. Sex : Male  Female

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

16. Age :       [Year/Months/Days]

17. Applicant Annual Income:

18. Category : SC  ST  OBC  Others

Minority : Yes  No

19. Widow : Yes  No

20. Disabled : Yes  No

21. Type of Disability - I :

22. Percentage of Disability :

23. Type of Disability - II :

24. Percentage of Disability :

25. EPIC No. :

26. Ration Card No. :

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

Bank / P.O. Name :

Name of the Branch :

Account No. :

28. Attested by :

29. Required Documents :

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

(Signature / Left Thumb Impression of the applicant)

- Page 3 -

30. Approve Application : Accept  Reject Reasons with Remarks : \_\_\_\_\_  
\_\_\_\_\_Verification Remark by Verifying Authority : \_\_\_\_\_  
\_\_\_\_\_*(Signature, Full Name & Designation of Verifying Authority)*

Name :

Designation :

Remarks by Scrutinizing Authority : \_\_\_\_\_  
\_\_\_\_\_*(Signature, Full Name & Designation of Scrutinizing Authority)*

Name :

Designation :

Remarks by Approving Authority : \_\_\_\_\_  
\_\_\_\_\_*(Signature, Full Name & Designation of Approving Authority)*

Name :

Designation :

## 2. NATIONAL FAMILY BENEFIT SCHEME (here in Manual)

### FORM

#### APPLICATION FORM FOR FAMILY BENEFIT SCHEME

I (To be filled up by the Applicant)

District : ..... Block/Municipality/Panchayat Samiti.

Village/Panchayat/Mohilla/Ward/House No.

1. Name of the Applicant : .....
2. Father's/Husband's name : .....
3. Full Address : .....
4. Category : SC/ST/women/Landless/Handicapped/General .....
5. Age on the date of application : .....
6. Identification mark of the applicant : .....
7. Name of deceased bread winner : .....
8. Age of the deceased : .....
9. Date of death : .....
10. Cause of death : .....
11. I solemnly affirm that >
  - (1) The total income of my family does not exceed Rs. 5,000/- per annum or more.
  - (2) I have not applied previously for grant of Family Benefit.
  - (3) I declare that the information furnished in this application is true and correct to the best of my knowledge and belief.

Place : .....

Date : ..... Signature or Thumb impression of the Applicant.

II (To be filled up by the Enquiry Team)

Result of Preliminary Enquiry by the Village Panchayat Level team.

1. Age : .....
2. Income : .....
3. Category, domicile : .....
4. Whether applying for the first time? If not, the decision on the last application : .....

Contd. 2



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. DRIVER'S LICENCE LEARNERS PERMIT (here in Manual)

**FORM 2**  
(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. MICRO ENTERPRISE LOAN

(here in Manual)

	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)	_____		
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 dues owed by me/us. I/We shall furnish all other information that may be required by Bank in connection with my/our application. The information may also be exchanged by you with any agency you may deem fit. You, your representatives or Reserve Bank of India or MUDRA Ltd., or any other agency as 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 \_\_\_\_\_

**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. \_\_\_\_\_

**Authorized Signatory (Branch Seal and sign)**  
\_\_\_\_\_

## 5. RAILWAY CONCESSION FOR DISABLED PEOPLE (here in Manual)

<div style="border: 1px solid black; padding: 5px; margin-bottom: 10px;">           Paste Passport size Photograph duly signed &amp; stamped by the issuing Doctor.         </div>	<p><b>Appendix 1/36</b> <b>CONCESSION CERTIFICATE</b></p> <p>Form for the purpose of grant of rail concession to orthopaedically Handicapped / Paraplegic persons / patients to be used by the Government Doctor</p>
<p>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.</p>	
<p style="text-align: center;">Particulars of the Orthopaedically Handicapped / paraplegic person / patient:</p>	
<p>(a) Address : .....</p>	
<p>(b) Father's / Husband's Name :.....</p>	
<p>(c) Age:..... (d) Sex:.....</p>	
<p>(e) Nature of Handicap: ( To be written by doctor whether the disability is Temporary or Permanent)</p>	
<p>(f) Causes of loss of Functional capacity : .....</p>	
<p>(g) Signature or Thumb impression of Orthopaedically handicapped / paraplegic person / patient : (not necessary for those whose both hands are missing..... or non-functional).</p>	
<p>..... (Signature of Government Doctor)</p>	
<p>Place .....</p>	
<p>Date .....</p>	
<p>Clear seal of Government Hospital/Clinic</p>	<p>Seal containing full name and Regd.No. Of the Doctor</p>
<p>* Strike out where not applicable.</p>	
<p>Note : -</p>	
<p>(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.</p>	
<p>(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</p>	
<p>(3) No alteration in the form is permitted.</p>	

## 6. ELECTION I CARD

(here in Manual)

 <b>ELECTION COMMISSION OF INDIA</b> <b>FORM-6</b> <small>(See Rule 58 (2) of Representation of the People Act, 1950)</small>		Acknowledgement No. _____ (To be filled by office)
<b>Application for Inclusion of Name in Electoral Roll for First time Voter OR on Shifting from One Constituency to Another Constituency.</b>		
To, The Electoral Registration Officer, _____ Assembly / Parliamentary Constituency		SPACE FOR PASTING ONE RECENT PASSPORT SIZE PHOTOGRAPH (3.5 CM X 4.5 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. <small>(Tick appropriate box)</small> As a first time voter <input type="checkbox"/> or due to shifting from another constituency <input type="checkbox"/>		
Particulars in support of my claims for inclusion in the electoral roll are given below:-		
<b>Mandatory Particulars</b>		
(a) Name		
(b) Surname (if any)		
(c) Name and surname of Relative of Applicant <small>(see item (d))</small>		
(d) Type of Relation <small>(Tick appropriate box)</small> 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 <sup>st</sup> January of current calendar year) _____ Years <input type="checkbox"/> <input type="checkbox"/> Months <input type="checkbox"/> <input type="checkbox"/>		
(f) Date of Birth (in DD/MM/YYYY format) (if known) _____ / _____ / _____		
(g) Gender of Applicant <small>(Tick appropriate box)</small> Male <input type="checkbox"/> Female <input type="checkbox"/> Third Gender <input type="checkbox"/>		
(h) Current address where applicant is ordinarily resident.		House No. _____
Street/Area/Locality		
Town/Village		
Post Office		Pin Code <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
District		State/UT
(i) Permanent address of applicant		House No. _____
Street/Area/Locality		
Town/Village		
Post Office		Pin Code <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
District		State/UT
(j) EPIC No. (if issued)		
<b>Optional Particulars</b>		
(k) Disability (if any) <small>(Tick appropriate box)</small>		Visual impairment <input type="checkbox"/> Speech & hearing disability <input type="checkbox"/> Locomotor disability <input type="checkbox"/> Other _____
(l) Email id (optional)		
(m) Mobile No. (optional)		<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
<b>DECLARATION</b> 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		
<b>OR</b>		
* 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"/>	
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.....			
<b>Remarks of Field Level Verifying Officer:</b>						
<b>Details of action taken</b> (To be filled by Electoral Registration Officer of the constituency)						
The application of Shri / Shrimati/ Kumari .....for 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"/>	
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.....✂			
<b>Acknowledgement/Receipt</b>						
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						

## 7. AADHAR CARD FORM

(here in Manual)

  
 GOVERNMENT OF INDIA  
 Ministry of Social Justice and Empowerment  
 DEPARTMENT OF SOCIAL JUSTICE AND EMPLOYMENT  
 UNDER SECTION 3(2) OF THE AADHAAR (TARGETED DELIVERY OF FINANCIAL AND OTHER SUBSIDIES, BENEFITS AND SERVICES) ACT, 2016 (Aadhaar Act)

**AADHAAR ENROLMENT / CORRECTION FORM**

**Aadhaar Enrolment is free and voluntary. Correction within 90 hours of enrolment is also free. No charges are applicable for forms and Aadhaar Enrolment. In case of Correction provide your EID, Name and only that field which needs Correction.**  
 In case of Correction provide your EID No here: \_\_\_\_\_  
**Please follow the instructions overleaf while filling up the form. Use capital letters only.**

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

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

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

Verifier's Stamp and Signature:

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

Applicant's signature/Thumbprint

To be filled by the Enrolment Agency only :

Date & time of Enrolment: \_\_\_\_\_

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



**Instructions to follow while filling up the enrolment form**

<b>Field 2 NPR NUMBER</b>	Resident may bring his/her National Population Register Survey slip (if available) and fill up the column.
<b>Field 3 NAME</b>	Write full name without surnames/ies. Please bring the original <sup>1</sup> Proof of Identity (POI) document. (See list A below). Variation in Resident's Name in contrast to POI is permissible as long as the change is minor spelling only, without altering the Name in POI document. For Example: if Resident's POI reads "Preet", then "Prith" can be accepted if Resident wants so.
<b>Field 5 DOB / AGE</b>	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.
<b>Field 6 ADDRESS</b>	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"> <li>To include Parent/ Guardian / Spouse name as part of the address, select the appropriate box and enter the name of the person.</li> <li>Minor Corrections / Enhancements are permissible to make the address complete without altering the base address as mentioned in the POA document.</li> </ul>
<b>Field 7 RELATIONSHIP</b>	<ul style="list-style-type: none"> <li>In case of children below 5 years, it is mandatory to provide father/mother/guardian details with their Aadhaar or EID number.</li> <li>If the resident is not holding a Proof of Identity &amp; using the Head of 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 filing EID. Please bring the original Proof of Relationship (POR) document. (See list C below).</li> <li>For other cases, it is optional for the resident to fill up the relationship details.</li> </ul>
<b>Field 8 DOCUMENTS</b>	Write the name of Documents for POI and PoA. In case proof of Date of Birth is available, then write the name of Date of Birth document. If the resident is not holding a Proof of Identity & using the Head of Family based enrolment, then write the name of Proof of Relationship document. For Valid list of documents, please refer list of Documents below.
<b>Field 9 INTROUCER No F</b>	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**

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

**List B. POA documents**

- |  |   |
|--|---|
| <ol style="list-style-type: none"> <li>1. Passport</li> <li>2. Bank Statement/ Passbook</li> <li>3. Post Office Account Statement/Passbook</li> <li>4. Ration Card</li> <li>5. Voter ID</li> <li>6. Driving License</li> <li>7. Government/Photo ID cards/ service photo identity card issued by PSU</li> <li>8. Electricity Bill (not older than 3 months)</li> <li>9. Waterbill (not older than 3 months)</li> <li>10. Telephone Landline Bill (not older than 3 months)</li> <li>11. Property Tax Receipt (not older than one year)</li> <li>12. Credit Card Statement (not older than 3 months)</li> <li>13. Insurance Policy</li> <li>14. Signed Letter having Photo from Bank on letterhead</li> <li>15. Signed Letter having Photo issued by registered Company on letterhead</li> <li>16. Signed Letter having Photo issued by Recognized Educational Institution on letterhead</li> <li>17. NREGS Job Card</li> <li>18. Arms License</li> <li>19. Pensioner Card</li> <li>20. Freedom Fighter Card</li> </ol> | <ol style="list-style-type: none"> <li>21. Kisan Passbook</li> <li>22. CGHS / EOHS Card</li> <li>23. Certificate of Address having photo issued by MP or MLA or Gazetted Officer or Tehsildar on letterhead</li> <li>24. Certificate of Address issued by Village Panchayat/head or its equivalent authority (for rural areas)</li> <li>25. Income Tax Assessment Order</li> <li>26. Vehicle Registration Certificate</li> <li>27. Registered Sale / Lease / Rent Agreement</li> <li>28. Address Card having Photo issued by Department of Posts</li> <li>29. Caste and Domicile Certificate having Photo issued by State Govt.</li> <li>30. Disability ID Card/handicapped medical certificate issued by the respective State/UT Governments/Administrations</li> <li>31. Gas Connection Bill (not older than 3 months)</li> <li>32. Passport of Spouse</li> <li>33. Passport of Parents (in case of Minor)</li> <li>34. Allotment letter of accommodation issued by Central/State Govt. of not more than 3 years old</li> <li>35. Marriage Certificate issued by the Government, containing address.</li> </ol> |
|--|---|

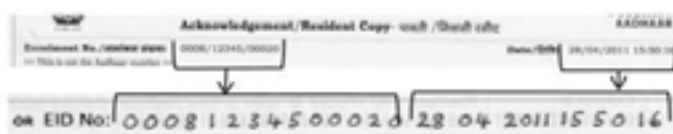
**List C. POR documents**

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

**List D. DOB documents**

- |   |  |
|---|--|
| <ol style="list-style-type: none"> <li>1. Birth Certificate</li> <li>2. SSLC Book/Certificate</li> <li>3. Passport</li> <li>4. Certificate of Date of Birth issued by Group A Gazetted Officer on Letterhead</li> </ol> | <ol style="list-style-type: none"> <li>5. PAN Card</li> <li>6. Marksheet issued by any Govt. Board or University</li> <li>7. Govt. Photo ID Card/Photo identity card issued by PSU containing DoB.</li> <li>8. Central/State Pension payment order.</li> <li>9. Central Govt. Health Service Scheme photo card or Ex-Servicemen</li> </ol> |
|---|--|

**Illustration for filling up EID No.**



<sup>1</sup>In instances where original documents are not available, copies attested / certified by a public notary / gazetted officer will be accepted.

## 8. PAN CARD FORM (here in Manual)

Form No. 49A										
Application for Allotment of Permanent Account Number [In the case of Indian Citizens/Indian Companies/Entities incorporated in India/ Unincorporated entities formed in India] <small>See Rule 154</small>										
<small>To avoid mistake (s), please follow the accompanying instructions and examples before filling up the form</small>										
<p style="text-align: center;"><small>Only "Individuals" to affix recent photograph (3.5 cm x 2.5 cm)</small></p>	<p style="text-align: center;"><b>Assessing officer (AO code)</b></p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 25%;">Area code</th> <th style="width: 25%;">AO type</th> <th style="width: 25%;">Range code</th> <th style="width: 25%;">AO No.</th> </tr> </thead> <tbody> <tr> <td style="height: 20px;"></td> <td></td> <td></td> <td></td> </tr> </tbody> </table>	Area code	AO type	Range code	AO No.					<p style="text-align: center;"><small>Only "Individuals" to affix recent photograph (3.5 cm x 2.5 cm)</small></p>
Area code	AO type	Range code	AO No.							
<p><small>Sign / Left Thumb impression across the photo</small></p>	<p>Sir,</p> <p>I/We hereby request that a permanent account number be allotted to me/us.</p> <p>I/We give below necessary particulars:</p>	<p style="text-align: center;"><small>Signature / Left Thumb Impression</small></p>								
<p><b>1 Full Name (Full expanded name to be mentioned as appearing in proof of identity/date of birth/address documents; initials are not permitted)</b></p> <p>Please select title, <input checked="" type="checkbox"/> as applicable <input type="checkbox"/> Shri <input type="checkbox"/> Smt. <input type="checkbox"/> Kumari <input type="checkbox"/> M/s</p> <p>Last Name / Surname <input style="width: 100%;" type="text"/></p> <p>First Name <input style="width: 100%;" type="text"/></p> <p>Middle Name <input style="width: 100%;" type="text"/></p>										
<p><b>2 Abbreviations of the above name, as you would like it, to be printed on the PAN card</b></p> <p><input style="width: 100%;" type="text"/></p>										
<p><b>3 Have you ever been known by any other name?</b> <input type="checkbox"/> Yes <input type="checkbox"/> No <span style="float: right;"><small>(please tick as applicable)</small></span></p> <p>If yes, please give that other name</p> <p>Please select title, <input checked="" type="checkbox"/> as applicable <input type="checkbox"/> Shri <input type="checkbox"/> Smt. <input type="checkbox"/> Kumari <input type="checkbox"/> M/s</p> <p>Last Name / Surname <input style="width: 100%;" type="text"/></p> <p>First Name <input style="width: 100%;" type="text"/></p> <p>Middle Name <input style="width: 100%;" type="text"/></p>										
<p><b>4 Gender (for individual applicants only)</b> <input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Transgender <span style="float: right;"><small>(please tick as applicable)</small></span></p>										
<p><b>5 Date of Birth/Incorporation/Agreement/Partnership or Trust Deed/ Formation of Body of individuals or Association of Persons</b></p> <p>Day <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> Month <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> Year <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/></p>										
<p><b>6 Details of Parents (applicable only for individual applicants)</b></p> <p><b>Father's Name (Mandatory. Even married women should fill in father's name only)</b></p> <p>Last Name / Surname <input style="width: 100%;" type="text"/></p> <p>First Name <input style="width: 100%;" type="text"/></p> <p>Middle Name <input style="width: 100%;" type="text"/></p> <p><b>Mother's Name (optional)</b></p> <p>Last Name / Surname <input style="width: 100%;" type="text"/></p> <p>First Name <input style="width: 100%;" type="text"/></p> <p>Middle Name <input style="width: 100%;" type="text"/></p> <p>Select the name of either father or mother which you may like to be printed on PAN card (Select one only)</p> <p><small>(In case no option is provided then PAN card will be issued with father's name)</small></p> <p><input type="checkbox"/> Father's name <input type="checkbox"/> Mother's name <span style="float: right;"><small>(Please tick as applicable)</small></span></p>										
<p><b>7 Address</b></p> <p><b>Residence Address</b></p> <p>Flat / Room / Door / Block No. <input style="width: 100%;" type="text"/></p> <p>Name of Premises / Building / Village <input style="width: 100%;" type="text"/></p> <p>Road / Street / Lane/Post Office <input style="width: 100%;" type="text"/></p> <p>Area / Locality / Taluk/ Sub- Division <input style="width: 100%;" type="text"/></p> <p>Town / City / District <input style="width: 100%;" type="text"/></p> <p>State / Union Territory <input style="width: 100%;" type="text"/></p> <p style="text-align: center;">Pincode / Zip code <input style="width: 100%;" type="text"/></p> <p style="text-align: center;">County Name <input style="width: 100%;" type="text"/></p>										

<b>Office Address</b>	
Name of office	
Fat / 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:      County Name
<input type="checkbox"/> Residence <input type="checkbox"/> Office      (Please tick as applicable)	
<b>8 Address for Communication</b>	
<b>9 Telephone Number &amp; Email ID details</b>	
Country code	Area/STD Code
Telephone / Mobile number	
Email ID	
<b>10 Status of applicant</b>	
Please select status, <input checked="" type="checkbox"/> as applicable	
<input type="checkbox"/> Individual	<input type="checkbox"/> Hindu undivided family
<input type="checkbox"/> Trusts	<input type="checkbox"/> Body of Individuals
<input type="checkbox"/> Company	<input type="checkbox"/> Local Authority
<input type="checkbox"/> Partnership Firm	<input type="checkbox"/> Artificial Judicial Persons
<input type="checkbox"/> Government	<input type="checkbox"/> Association of Persons
<input type="checkbox"/> (United Liability Partnership)	
<b>11 Registration Number (for company, firms, LLPs etc.)</b>	
<b>12 In case of a person, who is required to quote Aadhaar number or the Enrollment ID of Aadhaar application form as per section 136 AA</b>	
Please mention your AADHAAR number (if allotted)	
If AADHAAR number is not allotted, please mention the enrollment ID of Aadhaar application form	
Name as per AADHAAR letter or card or as per the Enrollment ID of Aadhaar application form	
<b>13 Source of income</b>	
<input type="checkbox"/> Salary	<input checked="" type="checkbox"/> as applicable
<input type="checkbox"/> Income from Business / Profession	Business/Profession code:      (For Code, Refer instructions)
<input type="checkbox"/> Income from House property	<input type="checkbox"/> Capital Gains
	<input type="checkbox"/> Income from Other sources
	<input type="checkbox"/> No income
<b>14 Representative Assessee (RA)</b>	
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	
<b>Address</b>	
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	
<b>15 Documents submitted as Proof of Identity (POI), Proof of Address (POA) and Proof of Date of Birth (POB)</b>	
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 Form 114 of I.T. Rules, 1962) for list of variously specified documents to be submitted as applicable) (Annexure A, Annexure B & Annexure C are to be used wherever applicable)	
<b>16 I/We _____ the applicant, in the capacity of _____</b>	
do hereby declare that what is stated above is true to the best of my/our information and belief.	
Name :	
Date :	
	Signature / Left Thumb Impression of Applicant (inside the box)



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