

Saathi: Government Scheme Information Handbook

1. Pradhan Mantri Awas Yojana (PMAY)

About the Scheme:

An initiative by the Government of India aimed at providing affordable housing for all by the year 2025. It targets urban and rural poor populations with financial assistance to build or purchase a home.

Eligibility Criteria:

Indian citizen aged 18 or above

Annual household income below ₹18 lakhs

Beneficiary should not own a pucca house in any part of India

Priority given to women, SC/ST, and economically weaker sections

Key Benefits:

Interest subsidy of 3%-6.5% on housing loans

Up to ₹2.67 lakh subsidy directly to the beneficiary's loan account

Support for new construction or enhancement of existing homes

Why is it beneficial?

Helps the underprivileged get safe and secure housing, reduces homelessness, and empowers women through property ownership.

2. Ayushman Bharat - Pradhan Mantri Jan Arogya Yojana (PM-JAY)

About the Scheme:

A flagship health protection scheme offering cashless treatment of up to ₹5 lakh per family per year to over 10 crore poor and vulnerable families.

Eligibility Criteria:

Families listed in the SECC 2011 database

No age, income, or family size restrictions

Not already covered under any other government-funded health insurance

Key Benefits:

Covers hospitalization, surgery, diagnostics, and post-hospital care

Applicable across public and empaneled private hospitals

No enrollment required for eligible families

Why is it beneficial?

Provides financial protection from catastrophic health expenses and reduces out-of-pocket healthcare costs for the poor.

3. Pradhan Mantri Kisan Samman Nidhi (PM-KISAN)

About the Scheme:

A government income support scheme for small and marginal farmers, offering ₹6,000 per year directly to their bank accounts in three equal installments.

Eligibility Criteria:

Farmers owning up to 2 hectares of cultivable land

Excludes income tax payers, professionals, and government employees

Must have Aadhaar-linked bank account

Key Benefits:

₹2,000 transferred every four months

No intermediaries — direct DBT to farmer accounts

Supports farmers with basic income for seeds, fertilizers, etc.

Why is it beneficial?

Stabilizes the income of small farmers and helps with crop production planning and debt management.

4. National Social Assistance Programme (NSAP)

About the Scheme:

A welfare program aimed at providing financial assistance to elderly, widows, and persons with disabilities living below the poverty line.

Eligibility Criteria:

Indian citizens below the poverty line (BPL)

Aged 60+ (for old age pension), widowed women aged 40-59, or persons with 80%+ disability

No regular source of income

Key Benefits:

₹200-₹500 per month depending on the category

Disbursed through DBT to the beneficiary's bank or post office account
Additional state top-ups in many regions

Why is it beneficial?

Ensures a basic minimum livelihood for the most vulnerable sections of society — especially senior citizens and disabled persons.