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Assam govt. is inviting online applications for Aponar Apun Ghar Home Loan Subsidy Scheme 2020 at assamfinanceloans.in. Under this new Aapunar Apun Ghar Scheme, the state govt. will provide Rs. 2.5 lakh subsidy on home loans upto Rs. 40 lakh. This house loan subsidy is only for those who are purchasing their 1st house and have not availed loans under previous Apun Ghar Scheme. People can now apply online for Aponar Apun Ghar Scheme by fill registration / application form, check subsidy amount and complete details. Under Aponar Apun Ghar home loan subsidy scheme in Assam, all the applicants will get home loans at subsidized interest rates. This is an extension of the previous Apun Ghar Home Loan Scheme 2016-17. Under Apun Ghar home loan scheme, the state govt. was providing an interest subsidy of 3.5% for govt. employees on home loans upto Rs. 15 lakh taken for a 20 years duration. The main objective of Assam Aponar Apun Ghar Home Loan Subsidy Scheme 2020 is to realize the vision of "Housing For All" by 2022 so that each poor people have their own house.

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Assam Aponar Apun Ghar Home Loan Subsidy Scheme Online Application Form

Here is the complete process to make registration and apply online for Assam Aponar Apun Ghar Home Loan Subsidy Scheme 2020:-

Total Time: 7 minutes

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Visit the official website

Firstly visit the official website at <https://assamfinanceloans.in/subsidy/welcome>

Aponar Apun Ghar Home Loan Subsidy Apply Link

At the homepage, click at the "Apply" link under "Aponar Apun Ghar (Home Loan Subsidy Scheme) – Financial relief to the people of Assam and to ease the access to housing loans for the purchase or construction of the first house for the family section" or directly click this link

Aponar Apun Ghar Scheme Online Application Form

The Assam Aponar Ghar Scheme Online Application Form 2020 will appear as shown below:-

Here candidates can enter all the necessary details accurately and upload supporting documents like Loan proof, Address proof and PAN Card proof and click at the "Save" button to complete the application process. Assam Aponar Apon Ghar Scheme is run by the Finance department of Assam government. This scheme aims to provide financial relief to the people of Assam and to ease the access to housing loans for purchase or construction of 1st house for the family.

Loan / Subsidy Amount in Assam Aponar Apon Ghar Scheme

The loan amount and the subsidy on it which can be availed under Assam Aponar Apon Ghar Scheme is given in the table below:-

Loan Amount	Subsidy Amount
Rs. 5 lakh to Rs. 10 lakhs	Rs. 1 lakh
Rs. 10 lakhs to Rs. 20 lakhs	Rs. 1.5 lakh
Rs. 20 lakhs to Rs. 30 lakhs	Rs. 2 lakh
Rs. 30 lakhs to Rs. 40 lakhs	Rs. 2.5 lakhs

The mode of disbursement of Subsidy amount is through DBT directly into loan account of loanee.

Assam Aponar Apon Ghar Scheme 2020 Eligibility

The applicants must fulfill the eligibility criteria for Assam Aponar Apon Ghar Scheme 2020:-

Applicants must be a permanent resident of Assam state. Applicant must avail housing loans from any Scheduled Commercial Bank, Regional Rural Banks, Assam Cooperative Apex bank within the state. The total family income from all sources must not exceed Rs. 20 lakhs. Housing loans must be of more than Rs. 5 lakh and sanctioned by bank on or after 1 April 2019. Those already benefited under Apon Ghar scheme are not eligible. Loan accounts must not be under NPA (Non Performing Assets) status. This must be the first home by the composite family.

For any further support, contact the Technical Support at e-Mail Id at For further information, visit the official website at <https://assamfinanceloans.in/subsidy/welcome>

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Content Source / Reference Link: assamfinanceloans.in
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Assam government has launched Abhinandan Education Loan Subsidy Scheme 2020 for students. Under this scheme, govt. will encourage students to pursue higher studies by providing Rs. 50,000 subsidy on education loans. Students can check eligibility criteria and apply online for Abhinandan Scheme at assam gov website to get your name enrolled in list of beneficiaries. The Assam Abhinandhan Education Loan Subsidy Scheme online application form are available at assamfinanceloans.in. Students can register by 20th September to avail the benefits. The subsidies of Rs. 50,000 will be released from 7th to 10th of October. Under the Abhinandan Education Loan Subsidy Scheme of last year, students who have taken education loans from banks at any point of time will get a subsidy of Rs. 50,000. Assam Himanta Biswa Sarma has announced this move on 4th September 2020. Earlier, CM Sarbananda Sonowal had distributed 1 time education loan subsidy sanction letters of Rs. 50k each to 1,546 students. The government will restart disbursing the amount under the education loan subsidy scheme. A total of 5,547 applicants have already received bank approval for the same.

Assam CM on 26 December 2019 started Abhinandan Yojana during a programme held at Srimanta Sankardev Kalakshetra in Guwahati. The state govt. of Assam has taken various initiatives to maximize academic opportunities for students. This includes scholarships, free admission into educational institutions, distribution of free textbooks etc. Now the new progressive education loan subsidy scheme will be implemented in a phase wise manner.

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Assam Abhinandan Education Loan Subsidy Scheme 2020 Apply

The Abhinandan education loan subsidy scheme of Assam govt. will immensely help students who have availed students loan. This scheme would cover all commercial banks like the Federal Bank and HDFC and also the regional rural banks like Assam Gramin Vikash Bank within Assam. This scheme would extend cooperation to students in pursuing higher education and to fulfill their dreams. CM urges students to take resolution to work towards putting Assam in list of front ranking states of India with their hard work, knowledge and service to society. Here is the complete process to apply online for this scheme:-

Abhinandhan Scheme Online Application / Registration Form

Visit the official website assamfinanceloans.in Select the "Apply" link under 'Abhinandhan Education Loan Subsidy Scheme' section or directly click this link

Assam Abhinandan Education Loan Subsidy Scheme Apply Online

Afterwards, the Assam Abhinandhan Scheme application form 2020 will appear as shown below:-

Assam Abhinandhan Scheme Online Application Form 2020

Here fill all the necessary details accurately and upload the supporting documents. Finally, enter the necessary details and click at "Submit" button to complete the application process.

Once the Abhinandan Scheme application form is approved, the subsidy amount of Rs. 50,000 will directly be deposited into your education loan account. The Abhinandhan Education Loan Subsidy Scheme is run by the finance department of Assam to enable children to pursue higher education studies. This scheme aims to provide loan waiver to students of Assam who have availed education loans.

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Eligibility Criteria for Abhinandan Education Loan Subsidy Scheme 2020

All the applicants must fulfill the following eligibility criteria to become eligible for Abhinandan Education Loan Subsidy Scheme:-

Applicant student must be a permanent resident of Assam. Education loan should have been availed from any Scheduled Commercial Bank or Regional Rural Bank within the state recognised by the Reserve Bank of India. No Income Criteria. All the loans sanctioned before 31 March 2019 amounting to Rs. 1 lakh or more. For all education loans sanctioned since 1 April 2019, after disbursement of 25% of sanctioned loan amount. Beneficiaries already benefited under Bidya Lakshmi Scheme is not eligible for application in this scheme. Loan accounts must not be under NPA Status.

Exceptions to Abhinandan Education Loan Subsidy Scheme

There are 2 exceptions to Abhinandan Education Loan Subsidy Scheme. All the students will not be able to enjoy benefits of this scheme in the following cases:-

Education loan falls under NPA status – NPA or Non-Performing Assets refers to those loans which have been declared in default or are on the verge of being declared so. It generally happens when repayment installments of loans are “past due” for a specific time period. In general, all the banks declare education loans as NPA after specified duration of 90 days. Education Loan is benefited by Bidya Lakshmi Scheme – 2nd type of exemption refers to education loans under Bidya Lakshmi Scheme. This scheme was launched by govt. in 2017 to assist state govt. employees. The salient features of Bidya Laxmi Scheme are as follows:-

In this Bidya Lakshmi Education Loan Scheme, all the state govt. employees can avail an education loan of Rs. 5 to 10 lakh.

The rate of interest will be 4%.

All those persons who want an education loan of above Rs. 10 lakh can take this type of loan from State Bank of India (SBI). However, the govt. benefits would be limited to Rs. 10 lakh.

There will be no collateral or security charged up to Rs. 10 lakh.

CM urges students to pursue their academic activities seriously to shine in competitive world. Education builds strong foundation for students and help them to successfully overcome all adversities in life. Unified efforts are needed to develop positive and healthy environment in the society. Through the Abhinandan Education Loan Subsidy Scheme, the Assam govt. aims to improve its education infrastructure and urge more students to pursue higher education.

FAQ's for Abhinandan Education Loan Subsidy Scheme 2020

Here are some of the most frequently asked questions about the Abhinandan Education Loan Subsidy Scheme in Assam:-

What is the Abhinandan Education Loan subsidy (AELS) scheme

Abhinandan Education Loan subsidy scheme is program by government of Assam to provide Rs. 50,000/- to all loanees who have availed education loans sanctioned till 31st March, 2019. Further all education loans sanctioned during 2019-2020 shall also be eligible for this subsidy.

What is the objective of Abhinandan Education Loan Subsidy Scheme

To extend relief to permanent residents of Assam who have taken education loans or are in the process of taking education loans for their children to pursue their dreams of getting higher education.

Who are eligible to avail benefits from Abhinandan Scheme in Assam

All students who are permanent residents of Assam studying in the state or outside and have availed education loan from any commercial bank or Regional Rural Bank. No income criteria, minimum loan amount is Rs. 1 lakh.

Who are excluded from Abhinandan Education Loan Subsidy Scheme

Beneficiaries of Bidya Lakshmi Scheme and those students whose loan account status is NPA.

Are personal loans taken to pursue education shall be subsidized under Assam Abhinandan Scheme
No, only education loans shall be subsidized under this scheme.

Is Finance Department of Government of Assam providing education loans
No, finance department of Assam govt. is only providing subsidy on education loans in Abhinandan scheme.

Where and how can I apply for Abhinandan Education Loan Subsidy Scheme
Applicant has to visit the website <https://finance.assam.gov.in>, Click on the Loan Subsidy link and by filling the online application form along with uploading the necessary documents.

What details shall be required to be filled in the online form for Abhinandan Scheme
Information about applicant's father's name guardian's name, contact information, Pan Card and details about loan & the IFSC code of the branch from which it is availed.

What are the documents required to be uploaded in Assam Abhinandan Scheme Form
Applicant has to upload documents as proof of address, copy of pan card and proof of education loan availed.

What are the proofs shall be valid for address proof
Any one of the following documents – PRC Certificate, Ration Card, Aadhaar Card, Driving License, Voter Card, Passport

What all proofs shall be valid as loan proof
Any one of the following documents – Loan Sanction Letter, Loan Account Passbook Page showing details of the loan, Loan Account Statement

Where can I obtain the documents for loan proof
These documents can be obtained from the branch of bank from which the education loan has been availed.

What should be the Type and size of the documents to be uploaded
The application should upload document in JPG/JPEG/PNG/PDF version only. The size of the each of document should be less than 2 MB.

Where can I know the status of my application
Applicant can track their status of application using registered mobile number and application number/loan account number.

Where can I lodge my grievance

Branch Manager of the branch from where the loan has been sanctioned shall be Grievance Redressal Officer. An applicant has to formally submit a letter addressed to the Branch Manager.

For more details, visit the official website at <https://assamfinanceloans.in/subsidy/welcome> and for technical support, contact at

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Content Source / Reference Link: <https://www.guwahatipius.com/daily-news/assam-govt-launches-abhinandan-education-loan-subsidy-scheme>, assamfinanceloans.in

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Assam govt. has launched 2 new schemes namely Silpi Sambardhana and Bhramyamam Theatre Silpi Aru Kala-Kushali Achoni. Under these schemes, the state govt. will provide Rs. 50,000 each as one time grant to 2,000 artists and technicians in Assam. Both these schemes would be implemented soon by Cultural Affairs department following the directions of CM Sarbananda Sonowal. These schemes are basically meant for people who are able to create or enjoy art and workers trained with special skills especially in science or engineering.

The financial assistance of Rs. 50,000 under Silpi Sambardhana Scheme in Assam will benefit all artists including painters, writers, musicians, singers and other with artistic endeavours. Moreover, assistance under Bhramyamam Theatre Silpi Aru Kala-Kushali Achoni Scheme will benefit specialization workers like Theatrical technician, School laboratory technician, Engineering technician, Laboratory technician etc.

Artistic term even covers a work of artistic merit while technician term covers those who are in the field of technology and are proficient in the relevant skill and technique. .

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Assam Silpi Sambardhana & Bhramyamam Theatre Silpi Aru Kala-Kushali Achoni

Both Silpi Sambardhana & Bhramyamam Theatre Silpi Aru Kala-Kushali Achoni Scheme are expected to encourage artists and technicians. The financial assistance of Rs. 50,000 will enable these people to engage in their creative pursuits with renewed vigour. Both these schemes would cover a total of two thousand artistes and technicians.

Nagaranam, Ojapali artistes along with folk artists of different indigenous art forms of various communities and tribes of state would be provided with one time financial grant under Silpi Sambardhana Scheme. All the grassroot artists would also be brought under its ambit.

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On the other hand, the state govt. has also decided to offer financial assistance to artists engaged in mobile theatre groups. The state govt. has included people in mobile theatre groups considering the contribution of mobile theatres to cultural landscape of the state.

Assam govt to provide Rs. 50 thousand each as one time grant to 2,000 artistes & technicians of the state under 'Silpi Sambardhana' & 'Bhramyaman Theatre Silpi Aru Kala-Kushali Achoni'; Min of Cultural Affairs Naba Kr Doley informed that his dept would soon implement the scheme. [pic.twitter.com/IW8Sitatvp](https://twitter.com/IW8Sitatvp)
— All India Radio News (@airnewsalerts) December 17, 2019

For more information, visit the official website of Department of Cultural Affairs in Assam at culturalaffairs.assam.gov.in

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Content Source / Reference Link: <https://timesofindia.indiatimes.com/city/guwahati/assam-govt-to-offer-rs-50-thousand-each-to-2000-artistes-and-technicians/articleshow/72898084.cms>

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Assam govt invites Arundhati Gold Scheme online application form 2020-21 at official website revenueassam.nic.in/arundhati/. Under this Arundhati Swarna Yojana, the state govt. will provide 1 tola gold to newlywed brides at the time of their wedding. All such communities which have tradition to provide gold at the time of their daughter's marriage will get gold. For availing Arundhati scheme benefits, the total annual income of bride must be less than Rs. 5 lakh. Moreover, marriage must be registered under Special Marriage (Assam) Rules, 1954. People can now check how to apply online for Assam Arundhati Gold Scheme, eligibility criteria, documents required & its complete details.
This Arundhati Gold Scheme 2020 in Assam will ensure that the daughter's of the state becomes happy in their after marriage life. Happy women lays a strong foundation for the holistic development of the state. Moreover, the customary traditions of the communities will get fulfilled which would enables citizen to live a life of dignity in their society.
In this year's Assam budget, the state govt. has also launched Gyan Deepika Yojana, ANNA Yojana, Aapunar Apun Ghar Scheme, Minority Girls Scholarship Yojana, Indira Miri Universal Widow Pension Scheme.

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Assam Arundhati Gold Scheme Online Application Form
Below is the complete process to apply online for Assam Arundhati Gold Scheme 2020-21:-

Firstly visit the official Assam Arundhati Swarna Yojana official website at <https://revenueassam.nic.in/arundhati/>
Check the How to Apply Gold Scheme Online procedure, then scroll over the "Citizen" tab and click at the "Apply Online" link.
Then choose the application format language to open the Assam Arundhati Gold Scheme Online Application Form 2020-21:-
Assam Arundhati Gold Scheme Online Application Form
Here candidates can fill the Assam Arundhati Gold Scheme online registration form to avail scheme benefits.

How to Apply Online for Arundhati Gold Scheme in Assam
Here is the complete process to be followed to apply online for Arundhati Gold Scheme in Assam:-

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The applicant shall apply for Arundhati Gold Scheme on the day of applying for the registration of Marriage under Special Marriage Act, 1954.
The completely filled up physical application form shall be submitted by the applicant along with the Marriage application in the office of the Marriage officer where the registration of marriage is applied for.
The applicant girl shall also submit online form for claiming the benefit under Arundhati Gold scheme. The online application form would be available at the link revenueassam.nic.in/arundhati/. People can submit completed application form online and take printout for future reference.
The applicant must take the printout of the form before final submission, sign the declaration part of the printed form and submit the same physically along with a copy of all documents as mentioned above, in the office of the concerned Marriage Registration Officer.
The list of Sub Register offices where the application form under Arundhati Gold Scheme and its enclosures can be submitted is given in guidelines.

The documents list is available at the link – <https://revenueassam.nic.in/arundhati/documents>

The applicant shall receive a receipt on submission of her application and required enclosures from the office of Marriage Registering Officer where the form has been submitted.

The information of acceptance/rejection of the application will be communicated to the applicant by SMS and email (on the Mobile No/ email id given in the online application form). Check How to Apply Online through the link – <https://revenueassam.nic.in/arundhati/howto>

If the application is accepted, the amount as eligible under the scheme shall be transferred to the Bank account of the applicant by the Inspector General of Registration through Direct Benefits Transfer(DBT) mode. The Bank A/c No shall be the same as per details given in online form where Bank A/c No. with IFSC code has been given.

Assam Arundhati Swarna Yojana Eligibility Criteria

All the applicants must fulfill the following eligibility criteria to become eligible for Assam Arundhati Gold Scheme:-

Both the bride and groom should have attained the legal age of 18 years and 21 years respectively at the time of registration of the marriage.

The marriage of the applicant should be registered under Special Marriage Act, 1954 to avail Assam Arundhati Gold Scheme benefits.

Applicant should have solemnized her marriage on or after 1st December 2019. Applicant should have registered her marriage on or after 1st January 2020.

Applicant girl should apply for the benefit under Arundhati Gold Scheme on the same day that she applies for marriage registration.

The total annual income of parents of the applicant girl from all sources must not exceed Rs. 5 Lakh per annum.

The 1 tola gold benefit under Swarna Yojana for applicant girl is available only for first marriage.

Both the bride and the groom must have passed at least HSLC or equivalent in case of non SC/ST and non Tea Tribe communities. Either of the bride or groom must have passed 10th or equivalent in case of SC/ ST communities for next 5 years.

No minimum educational qualification is required in case of Tea Tribe communities for next 5 years. This is because most of the Tea Gardens in the State of Assam do not have High School facility.

Arundhati was wife of great sage Basistha and considered an epitome of chastity & conjugal bliss. For a father, there could be no greater joy than to see his daughter happily married with all the qualities and happiness that of Arundhati. As per the official announcement in the Assam Budget 2019-2020, all brides in such community where it is customary to provide gold at marriage will now get 1 tola gold. The current cost of 1 tola gold (per 10 grams) is approx. Rs. 40,000 which would be given at wedding of daughters.

Assam Arundhati Swarna Yojana Background

Arundhati Yojana benefits can be availed upon formal registration of marriages under Special Marriage (Assam) Rules, 1954 & will reach beneficiaries right in time for the social marriage. It will be limited to only economically weaker sections, whose annual income is below Rs 5 lakh.

Irrespective of the social or economic status, every parent desires to bless his / her daughter and longs to witness her as a bride on her wedding day. A customary ritual which has been a part of the Assamese society for centuries is to gift a set of gold ornaments to one's daughter as a blessing as she leaves her father's home to start a new life for herself and her family.

অৰুন্ধতী #Arundhati #AssamBudget2019

•বিবাহ প্ৰাৰ্থী কন্যাৰ বাবে এক টোলাকেঁচা বিশেষ বিবাহ (অসম) বিধি, ১৯৫৪ ৰ অধীনত পঞ্জীয়নকৃত বিবাহৰ ক্ষেত্ৰত প্ৰযোজ্য•বাৰ্ষিক ৫ লাখ টকাতকৈ কম আয়ৰ পৰিয়ালৰ ক্ষেত্ৰত প্ৰযোজ্য•আইনসম্পন্ন বয়সত হোৱা বিবাহৰ ক্ষেত্ৰত আঁচনিখনৰ সুফল pic.twitter.com/0CGhEIzIFw

— Himanta Biswa Sarma (@himantabiswa) February 6, 2019

The state govt. of Assam is happy to announce that now govt. will give "one tola gold", costing around Rs. 40,000 as on today to all brides at the time of wedding. Assam govt. has earmarked a sum of Rs. 800 crore for the Arundhati Scheme. Assam Arundhati Yojana 2020 will rightfully form one of the beads of the Asthadash Mukutar Unnoyonee Mala.

The state govt. of Assam has the solemn responsibility to stand with those fathers who cannot afford to gift

a set of gold ornaments to their dearest daughters and at some point of time, have to resort to borrowings and put themselves in a vicious cycle of debt.

It is important to note that adult bride must have passed 10th standard and marriage must be registered to avail scheme benefits. The educational qualification norm will not be applicable to girls from tea garden communities and adivasis.

How Gold Be Given under Assam Arundhati Yojana

All the conditions, including the educational and financial are not applicable to the bridegroom. Assam govt. will not give the gold in physical form. After registration and verification, govt. will deposit Rs. 30,000 in her bank account. Then she has to submit the receipt of the gold purchase. This amount cannot be used for other purposes.

The figure of Rs. 30,000 for 10 grams of gold has been arrived at after taking its average price for the entire year and it will be revised during the presentation of every budget.

Around 3 lakh marriages take place every year in Assam but only 50,000-60,000 are registered. So to increase marriage registration in Assam to 2 to 2.5 lakhs, govt. will provide gold under Arundhati Gold Scheme 2020.

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Content Source / Reference Link: <https://www.ndtv.com/india-news/arundhati-gold-scheme-assam-to-give-10-gm-of-gold-to-every-10th-pass-bride-2135824>

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ARBAS 2019 Helpline Number
Assam Education (Secondary) Department is inviting online registrations for Anundoram Borooah Award Scheme 2019. Under ARBAS Scheme in Assam, the state govt. will provide citation in form of certificate along with a personal computer (PC), Internet connectivity (3G / 4G devices) with 2 years subscription to meritorious students. Interested students can make Anundoram Borooah Laptop Award Scheme (ARBAS) 2019 Online Registration at arbas.assam.gov.in

Anundoram Borooah was the first Assamese to join Indian Civil Service. In his name, ARBAS Award Scheme 2019 was introduced in 2005 to promote competition spirit among students and to provide up-to-date information of IT technology. Students securing First Division Star Mark in HSLC (10th / Metric), High Madrassa and FM Examinations conducted by SEBA and State Madrassa Education Board, Assam can avail ARBAS scheme benefits.

Eligible students can make ARBAS 2018 online registrations from 6 November 2019 to 25 November 2019.

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Anundoram Borooah Laptop Award Scheme 2019 Registration Form

Under Anundoram Borooah Laptop Award Scheme (ARBAS), students will get Laptops, Internet connectivity, Books on all subject as per NCERT course in PDF format, Digital Content (2D / 3D Animation, Audio/Video) for each stream. On-line Coaching and Score Improvement System (OLCSIS) for Science Students is also considered. Below is the complete procedure to apply online for ARBAS 2019 Scheme:-

Firstly visit the official website arbas.assam.gov.in

At the homepage, click at the "Click Here for Online Registration" link or directly click this link

Assam Laptop Distribution Scheme 2019

Anundoram Borooah Laptop Award Scheme (ARBAS) 2019 Online Registration process has started from 6 November 2019 to 25 November 2019. Here candidates have to make Online Registration of Student's Data Sheet. For this, each student needs to enter his / her Centre, Roll Number and Total Marks and click at the "Submit" Button to fill Datasheet of Students.

During on-line registration for filling up the data sheet, students need to submit their primary information like name, mobile number, father / guardian's name etc. Moreover applicants needs to upload their documents (Documents List is given below). After submission of details, students will get an acknowledgement against their registrations.

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Anundoram Borooah Award Scheme 2019 (ARBAS) Eligibility Criteria

Candidates must fulfill the following eligibility criteria for Anundoram Borooah Laptop Award Scheme 2019:-

Percentage & Marks – Students must have secured first division with star marks or 75% marks in 10th class. Education Board – All the students must have passed their 10th standard from Secondary Education Board of Assam (SEBA).

Even the students from State Madrassa Education Board in Assam can avail ARBAS Scheme benefits.

Documents List – ARBAS Laptop Distribution Scheme 2019 (How to Apply)

All the students who follows the above mentioned criteria can fill online application for ARBAS 2019 Scheme

and have to upload the following documents:-

HSLC or AHM Pass Certificate duly attested and counter signed by the Head of the Institution from which the applicant passed out (PDF Format).

A self attested recent passport size photograph of applicant (JPG Format).

The official notification is not released for Anundoram Borooah Laptop Award Scheme 2019. All the visitors are requested to visit the website for more information about this scheme.

Important Dates of Anundoram Borooah Laptop Award Scheme 2019

The important dates must be remembered in regard to ARBAS 2019 Scheme:-

— Online Registrations for ARBAS Laptop Distribution Scheme starts on 6 November 2019.

— Online Registrations for Anundoram Borooah Laptop Award Scheme 2018 ends on 25 November 2019.

All qualifying students who are qualified to avail the award may register online through the portal <http://arbas.assam.gov.in>. The eligible candidates of Anundoram Borooah Award Scheme 2019 must complete their online registrations in this specified duration.

ARBAS 2019 Helpline Number

— In case of any query, candidates can call on the helpline number : 0361-2724222 (Only on working days b/w 10 A.M to 5 P.M)

— For all other issues, applicants can send an email to

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Content Source / Reference Link: <https://www.guwahatipius.com/daily-news/assam-govt-announces-laptop-distribution-under-anundoram-barooah-award-scheme>

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असम फीस माफ़ी स्कीम के अंतर्गत परिवार की आय की सीमा बढ़ा दी गयी है, अब २ लाख तक सालाना पारिवारिक इनकम वाले छात्रों को एडमिशन फीस नहीं भरनी होगी Assam govt. has waived admission fees for students taking admission up to Post Graduate (PG) level whose parental income is less than Rs. 2 lakh p.a. The education minister of Assam said that an order with new guidelines for Assam Fee Waiver Scheme 2019 has been issued. All provincialized colleges, govt. colleges and 5 universities of the state shall not charge any fees viz. admission fees, tuition fees and other miscellaneous fees from students whose parental income is less than Rs. 2 lakh p.a.

Fee Waiver Scheme Assam was launched for economically disadvantaged students. This fee waiver scheme covers students seeking admission in the UG / PG courses in first year.

The state govt. is also laying emphasis on introduction of professional subjects for the benefits of the students.

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Assam Fee Waiver Scheme 2019

The salient features and highlights of the Fee Waiver Scheme Assam are as follows:-

If the parents of students are working either in state or central govt. jobs, then their monthly salary slip needs to be produced while taking admission in colleges.

In case parents are working in private organization, then salary slip from employer is necessary indicating their salary is less than Rs. 2 lakh p.a.

If parents are not working either in govt or private institution or organization, then certificate from the circle officer or mouzader would be considered.

In addition to the above 3 conditions, if principal and admission committee in their wisdom feels that the annual family income of student is less than Rs 2 lakh, then concerned principal can provide free admission to those students.

Fee Waiver Scheme Assam also covers all the Persons with Disability (PWDs) without any consideration of parental income.

The Fee Waiver Scheme in Assam has benefited around 1.38 lakh students in FY 2016-17. The central government has reimbursed nearly Rs. 44 crore to the colleges to make up for monetary loss on account of the fee waiver scheme.

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Content Source / Reference Link: <https://rusa.assam.gov.in/portlets/best-practices>
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असम वोटर लिस्ट 2020 PDF अब आधिकारिक वेबसाइट ceoassam.nic.in पर उपलब्ध है, नयी असम मतदाता सूची में अपना नाम खोजें और वोटर ID कार्ड (पहचान पत्र / मतदाता पर्ची) डाउनलोड करें [Assam Voter List 2019-2020 | CEO Assam Voter List 2019-20 | Assam Voter List 2020 | Voter List Assam 2020 with Photo | Assam Voters List 2020 Download | Voter List 2020 Assam PDF | Assam Voter Slip Download | Assam Voter ID Card Download Online](#)

Election Commission of India had announced Lok Sabha election dates in the country. In the Assam state, polls for general elections was held in Phase 1 (voting on 11 April 2019), Phase 2 (voting on 18 April 2019) & Phase 3 (voting on 23 April 2019). Chief Electoral Officer (CEO) has published New Assam Voter List 2020 at the official website at ceoassam.nic.in. People can perform name search in the CEO Assam Voter List 2019-2020 (PDF Electoral Rolls), download Assam Voter List 2020 with photo and even their voter ID card (slip or matdaata parchi).

All the citizens can check their name online in the district wise CEO Assam Voter List 2020 and download Voter ID Card. The updated Voter List 2020 Assam PDF is available online where people can find their name in the Voter List Assam 2019-2020 with Photo and can make Voter ID Card Assam Download before casting their vote.

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The entire Assam Voter List 2019-2020 PDF (Electoral Roll) is now available. Here citizens can perform manual searching in the downloaded Assam Election Voters List 2020. Moreover, people can adopt a hassle free process and check their names online in the Assam Voter List 2020.

[CEO Voter List Assam 2020 with Photo \(PDF Electoral Rolls\) Download](#)

Below is the complete procedure to find name in the CEO Assam Voter List 2019-2020:-

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Firstly visit the official website at ceoassam.nic.in

At the homepage, click at the "PDF Electoral Rolls" link on the left side of the page or directly click at Assam Voter List 2019-2020 to open the page as shown below:-

[CEO Assam Voter List 2019-20](#)

Here candidates can select district, LAC name, polling station, mother roll / supplement and then click at the "View Roll" option to open the Assam Voter List 2020 PDF:-

[Assam Voters List 2020 Download PDF](#)

All the candidates can find their name manually in the downloaded CEO Assam Voter List 2020.

[Assam Voter ID Card Download – Find Name Online in Voter List 2020](#)

People can even find their name online in the Assam Voter List 2019-2020 and download the voter slip / voter ID card through the link given below:-

<https://electoralsearch.in/>

Here candidates can enter their name, relation name, date of birth, gender, state, district and assembly constituency and then click at the "खोजें / Search" button to open the voter's slip and download Assam Voter ID Card as below:-

[Assam Voter ID Card Download](#)

People can take this voter slip across the polling booths in Assam along with any Identity proof like Aadhaar card, voter card, ration card and caste their important vote in the Lok Sabha elections. For more details, visit the official website at <http://ceoassam.nic.in>

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Content Source / Reference Link: ceoassam.nic.in
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Krishi Sa-Sajuli Yojana Guidelines & Advertisement
Assam Mukhyamantri Krishi Sa-Sajuli Yojana – Quick Details

Mukhya Mantri Krishi Sa-Sajuli Yojana is a new scheme for farmers launched by the Assam government on 11 February 2019. The main purpose of launching Mukhya Mantri Krishi Sa-Sajuli Yojana or CM Farm Tool Scheme for farmers is their holistic development by implementing several farm mechanization schemes. With the help of Mukhyamantri Krishi Sa Sajuli Yojana, the Assam government aims to increase the farm productivity in the limited land to meet the expanding demand of farm produce and ensure higher income for farmers. As of now, the usage of scientific tools in cultivation is very limited in the state of Assam. So, the state govt. of Assam is making every possible effort through CM Farm Tool Scheme to ensure the economic growth of rural farmers.

Assam govt. will cover 5 lakh farmer families of the state and each farmer will be provided a financial benefit of Rs. 5000 under the scheme.

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Assam Mukhya Mantri Krishi Sa-Sajuli Yojana – Application Form

The application form for Mukhyamantri Krishi Sa Sajuli Yojana are available in PDF format and can be downloaded from the official website of Assam Government in English and Assamese language using the below links.

Application form in Assamese

Application form in English

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Where to Submit Krishi Sa-Sajuli Yojana Application Form

Completely filled and signed application forms of Krishi Sa-Sajuli Yojana can be submitted at the AEA's office. Along with the application for, the bank account details of the applicant has also to be submitted for fund transfer if the application is approved.

Eligibility for Assam Mukhyamantri Krishi Sa-Sajuli Yojana

Candidates who fulfill the below criteria are eligible to apply for Assam Mukhyamantri Krishi Sa-Sajuli Yojana.

Small and Marginal farmers with minimum age of 21 years are eligible for the scheme.

Applicant should be a resident farmer of Assam.

Tenant farmers or share croppers with minimum cultivation area of 1 Acre / 3 Bigha may also be considered eligible under the scheme.

Only one farmer per family is allowed to apply under the scheme.

The applicant farmer must have an active saving bank account where he/she can receive the funds through Direct Benefit Transfer Mode.

All Kisan Credit Card holders are eligible to apply under the scheme.

The applicant should be involved in farm cultivation for at least 3 consecutive years to be eligible for the scheme.

Krishi Sa-Sajuli Yojana – Beneficiary List Selection

The selection of the beneficiaries is subject to the eligibility of the applicants. In the first step, agriculture department will invite applications from farmers by publishing the advertisements for the scheme. The applicants will be collected by the AEA's along with the bank account details of the applicants.

The list of beneficiaries will be prepared GP (Gaon Panchayat)/VDP wise. The Gaon Panchayat wise list of

beneficiaries may be compiled by the ADO's concerned and be placed before the district level committee after scrutiny. After this, the list of beneficiaries from AEAs/ ADOs will be approved by the DLC.

After the final approval, the beneficiary list of Krishi Sa-Sajuli Yojana will be shared with the Director of Agriculture along with the bank account details and mobile numbers of the applicants.

Reservation under Krishi Sa-Sajuli Yojana

Reservation to SC/ST farmers will be provided as per State Reservation Act i.e

SC – 7%

ST(P) – 10%

ST(H) – 5%

Krishi Sa-Sajuli Yojana Guidelines & Advertisement

The detailed guidelines of Mukhyamantri Krishi Sa-Sajuli Yojana containing the implementation details and the advertisement can be downloaded in the PDF format from the below links.

[Scheme Guidelines PDF](#)

[Scheme Advertisement in Assamese](#)

[Assam Mukhyamantri Krishi Sa-Sajuli Yojana – Quick Details](#)

Name of Scheme

Mukhyamantri Krishi Sa-Sajuli Yojana

Launch Date

11 February 2019

Main Objective

Increase the use of scientific tools in farm cultivation and increase the income of farmers

Beneficiaries

Small and Marginal Farmers

Number of Beneficiaries

About 5 Lakh

Financial Assistance

Rs. 5000 Per Farmer

Fund Transfer / Implementation

Funds to be transferred to farmer's bank accounts via Direct benefit Transfer (DBT) in single installment.

Reservation

SC – 7%, ST(P) – 10%, ST(H) – 5%

Application Form

[Download application form PDF in Assamese and English](#)

[Scheme Guidelines](#)

[Download Scheme Guidelines PDF](#)

Official Website
Visit official website

Assam CM has launched Mukhya Mantri Krishi Sa-Sajuli Yojana (CM Farm Tool Scheme) for farmers from Dhemaji stadium. The state govt. has given its topmost priority to economic development of rural farmers through implementation of various farm mechanization schemes. All the selected farmer beneficiaries would be given Rs. 5,000 grants through direct benefit transfer (DBT) directly into their bank accounts. At the launch, CM handed approval letters to 10 selected farmers on the occasion to mark the official launch of the CM Farm Tool Scheme. The state govt. of Assam has initiated the financial aid scheme as the rural farmers survive on their hard work and honest income and often face financial hardships because of natural calamities. CM urges all the farmers to send their educated children to get free training in the govt. run skill training centers and build their career in the future. Assam govt. has setup around 240 Skill Development Centers under Assam Skill Development Mission. The state govt. will provide regular vocational training to educated unemployed youths.

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Assam govt. has made announcement for I-SELY Scheme & Minority Girls Scholarship Scheme in the Budget for FY 2019-20. This budget was presented on 6 February 2019 by Finance Minister Himanta Biswa Sarma. Incentive Scheme for Employment of Local Youth (I-SELY) is launched to provide boost to the establishment of businesses in Assam. The other one is the Minority Girls Scholarship Scheme to provide education to the girls belonging to the minority community.

Both these welfare schemes namely I-SELY and Minority girls Scholarship Scheme serves different purposes. The first scheme is to promote enrollment of local youths in various highly reputed companies and to tackle unemployment. The second scheme is to promote education among the deprived section of students. Other schemes namely Anna Scheme to give Rice at Subsidized Rates, Arundhati Yojana to provide 1 tola gold to brides, Aapunar Apun Ghar Yojana for Subsidy on Home Loans, Gyan Deepika Yojana to boost education and Indira Miri Universal Widow Pension Yojana for Immediate Family Assistance.

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Incentive Scheme for Employment of Local Youth (I-SELY Yojana)

The state govt. is planning to launch Incentive Scheme for Employment of Local Youth (I-SELY Yojana). This scheme is going to give a fillip to the establishment of businesses in Assam. The state govt. has earmarked a sum of Rs. 100 crore for I-SELY scheme in Budget 2019-20 and based on the offtake of the scheme. Under I-SELY Scheme, the state govt. will provide incentive to employers to a tune of Rs. 10,000 per local youth employed on job. This scheme means that if any company employ one local youth then their organization will get incentive of Rs. 10,000 from the state government.

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The total budgetary allocation for I-SELY Scheme in Assam is Rs. 100 crore for the successful implementation of the scheme.

#AssamBudget2019 #AssamBudgetLiveUpdates

I-SELY – Incentive Scheme for Employment of Local Youth @PMOIndia @narendramodi @sarbanandsonwal
pic.twitter.com/ZOQiakAIJn

— Himanta Biswa Sarma (@himantabiswa) February 6, 2019

Minority Girls Scholarship Scheme in Assam

This scholarship scheme for minority community girls is a major step towards providing basic education. Minority Girls Scholarship Scheme 2019 is an educational security scheme and will offer an equal opportunities to those girls who belongs to deprived sections of society.

#AssamBudgetLiveUpdates

I have earmarked Rs 200 crores for #MinorityGirlsScholarshipScheme in #AssamBudget2019 and I am confident that this 'educational security scheme' will empower our sisters from the minority communities & will give them equal pic.twitter.com/q6qI78rnH0

— Himanta Biswa Sarma (@himantabiswa) February 6, 2019

The scheme will encourage the girls to continue higher education. This scholarship scheme for minority girls in Assam is being worked out by the Education department and scheme will be launched from FY 2019-20.

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Assam government has launched Indira Miri Universal Widow Pension Scheme in the Budget 2019-20. Under this scheme, the state govt. will provide one time settlement amount of Rs. 25,000 as Immediate Family Assistance. All the women upto 45 years of age who have lost their husband can avail this lump sum amount. This Widow Pension Scheme is going to benefit around 2.4 lakh widows.

Indira Miri Universal Widow Pension Scheme is named after Smt. Indira Miri (popularly known as Mereng). She was a Padma Shri award winner for promoting education in North East Frontier Agency.

The state govt. has also launched ANNA Scheme 2019-20, Arundhati Scheme 2019-20, Gyan Deepika Scheme 2019-20, Aapunar Apun Ghar Scheme 2019-20, Minority Girls Scholarship Scheme 2019-20 & I-SELY Scheme 2019-20.

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Indira Miri Widow Pension Scheme

The state govt. of Assam has launched Indira Miri Universal Widow Pension Yojana to support widows. This Widow Pension Scheme in Assam will support the family tide over the financial vacuum which is created by the loss of bread earner of the family which is usually male member of family.

Under this pension scheme for widows in Assam, all the women upto the age of 45 years who loses her husband will get lump sum amount of Rs. 25,000 as immediate family assistance. Assam govt. has allocated Rs. 136 crore to cover 40,000 families under Immediate Family Assistance Scheme. This scheme of the state govt. of Assam is expected to benefit around 2.4 lakh families.

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In addition to this, all the widows will also be eligible for a monthly pension of Rs. 250 till the age of 60 years. The official tweet at the twitter handler of Finance Minister Himanta Biswa Sarma is shown below:-

#IndiraMiriUniversalWidowPension Scheme is dedicated to Smt Indira Miri.

I have allocated Rs136 cr in #AssamBudget2019 to cover 40,000 families under 'Immediate Family Assistance Scheme' & an estimated 2.4 Lakh widows under this

— Himanta Biswa Sarma (@himantabiswa) February 6, 2019

Indira Miri Widow Pension Scheme Application Form

The format of application form for the Indira Miri Widow Pension Scheme is similar to as given below:

Indira Miri Widow Pension Scheme Application Form

The application can be downloaded in PDF format from the official website of Assam Government using the link below.

Download Application Form

How to Apply – Indira Miri Widow Pension Scheme

Any widow who wish to apply for Indira Miri Widow Pension Scheme should fulfill the above criteria and may approach Gram Panchayat / VCDC / VDC or Block Office and submit application in the format given above.

Central Govt is providing Old Age Pension to around 7 lakh persons & the state govt. will now cover almost equal number of beneficiaries. The state govt. is allocating Rs. 250 crore for the scheme and made a commitment to provide funds on identification of new beneficiaries.

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Assam government has launched the Aapunar Apun Ghar Scheme for the FY 2019-2020. Now the state govt. invites Aponar Apun Ghar Scheme Online Application Form 2020 at assamfinanceloans.in. This scheme is an extension of the already running Apun Ghar scheme in the state. Under Aapunar Apun Ghar Yojana, the state govt. will provide Rs. 2.5 lakh subsidy for all the citizens who wants to take home loans upto Rs. 40 lakh. The state govt. wants to realize the PM Modi's vision of "Housing for All" people in the state by FY 2022.

Under Aapunar Apun Ghar home loan subsidy scheme in Assam, all the applicants will get home loans at subsidized interest rates. This extended version of the Apun Ghar Home Loan Scheme is going to be launched soon for which govt. may invite application forms.

In the Assam Budget 2019-20, the state govt. has also announced ANNA Yojana 2019-20, Arundhati Yojana 2019-20, Gyan Depika Yojana 2019-20, Indira Miri Universal Widow Pension Yojana, I-SELY Yojana & Minority Girls Scholarship Scheme etc.

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Assam Aapunar Apun Ghar Yojana 2019

In the Assam Budget 2019-2020 which was presented on 6 February 2019, the state govt. has announced to launch Aapunar Apun Ghar Home Loan Subsidy Yojana. Under Aapunar Apun Ghar Scheme 2019, Assam govt. is going to provide subsidy of Rs. 2.5 lakh on home loans upto Rs. 40 lakh. However, this subsidy would only remain applicable for the persons who are taking home loans for the purchase of 1st house. The official website to apply for Assam Aapunar Apun Ghar Scheme is given below:-

<https://assamfinanceloans.in/subsidy/welcome>

Apply Online at <https://assamfinanceloans.in/subsidy/gotoHomeLoanApplication.action>

Previously, the state govt. of Assam had launched Apun Ghar Home Loan Scheme in FY 2016-17. Apun Ghar Scheme in Assam was an interest subvention scheme for housing loan for regular state government employees. Under Apun Ghar home loan scheme, the state govt. was providing an interest subsidy of 3.5% for govt. employees on home loans upto Rs. 15 lakh taken for a 20 years duration.

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Now Aapunar Apun Ghar Scheme 2019 is the extension of the previous running Apun Ghar Scheme. This new Aapunar Apun Ghar Scheme is available for all citizens while the previous scheme was applicable only to state govt. employees.

I started receiving many requests to extend #ApunGhar. I would have considered myself very fortunate if I could fulfil the dreams of each & every citizen to own a house.

I finally announce pride & satisfaction, that our Government will launch the #AapunarApunGhar scheme.

pic.twitter.com/kuL7Cly3VN

— Himanta Biswa Sarma (@himantabiswa) February 6, 2019

Moreover, the state govt. wants that not a single person in the state of Assam should be left homeless. This dream of providing own pucca ghar to the people can be realized through this Aapunar Apun Ghar Home Loan Subsidy Scheme.

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Assam govt. has launched Gyan Deepika Scheme in the budget 2019-2020 to give a boost to education sector. Under Gyan Deepika Yojana, the state govt. will provide admission fee waiver upto degree level, free uniforms, battery operated E-Bikes to girls and subsidy on education loans. The state govt. of Assam has earmarked a sum of Rs. 25 crore for the same under the Transport department.

Assam govt. will give subsidy of Rs. 700 per month per student to be paid for 10 months in an year, irrespective of their economic status, on the mess bills, for those students staying in hostels of govt. or provincialized colleges and universities.

Education is a foundation stone on which towering aspirations of society are born. So the Assam govt. is committed to give an impetus to the education sector. The state govt. has also announced other schemes namely ANNA Yojana for Rice at Rs. 1 per Kg, Arundhati Scheme to give 1 tola gold to brides, Aapunar Apun Ghar Home Loan Subsidy Scheme, Minority Girls Scholarship Scheme and Indira Miri Universal Widow Pension Yojana 2019-20 in Budget 2019-20.

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Assam Gyan Deepika Yojana 2019

The important features and highlights of Gyan Deepika Scheme are as follows:-

The state govt. will provide admission fee waiver upto Degree Level whose parental annual income is less than Rs. 1 lakh.

Free uniforms would be given to all the Class IX (9th) and X (10th) class students.

Free Textbooks would be given to all the students till class XII.

E-Bike would be distributed to girls who secure first division in higher secondary examination. These battery operated e-bikes would help girls in commuting to their places of higher studies.

Assam govt. will also provide Rs. 50,000 subsidy on all education loans.

To provide free admission, the state govt. will enhance parental income level of Rs. 1 lakh to Rs. 2 lakh in the upcoming months. Assam govt. will also provide free textbooks to students upto degree level (Arts, Science, Commerce) from present level of class XII in the upcoming months.

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The official tweets at the Himanta Biswa Sharma twitter handler are shown below:-

#AssamBudget2019

জ্ঞান দীপিকা

•নবম আৰু দশমমানৰ ছাত্ৰ-ছাত্ৰীৰ বাবে বিনামূলীয়া সমবেশ (Uniform)•বাৰ্ষিক ২ লাখ টকাতকৈ কম আয়ৰ পৰিয়ালৰ ক্ষেত্ৰত প্ৰযোজ্য•বিশ্ববিদ্যালয় পৰ্যন্ত ছাত্ৰী-ছাত্ৰীৰ বাবে ছাত্ৰাবাসৰ মাছুলৰ বিপৰীতে ৭০০ টকাৰ চৰকাৰী সাহায্য

pic.twitter.com/izeaQliaQd

— Himanta Biswa Sarma (@himantabiswa) February 6, 2019

জ্ঞান দীপিকা #AssamBudget2019

•উচ্চতৰ মাধ্যমিক পৰীক্ষাত ন্যূনতম প্ৰথম বিভাগ প্ৰাপ্ত ছাত্ৰীৰ বাবে ই-বাইক•প্ৰতিটো শৈক্ষিক ঋণৰ বিপৰীতে বেস্ক একাউণ্টত ৫৯ হাজাৰ টকাকৈ চৰকাৰী সাহায্য•বিদ্যালয় পৰ্যায়ত মূল্যবোধৰ শিক্ষা প্ৰবৰ্তন#AssamBudgetLiveUpdates

#AssamRising pic.twitter.com/qjNmpCg82P

— Himanta Biswa Sarma (@himantabiswa) February 6, 2019

Assam Budget 2019-20 is a populous budget in which every section of the society is taken care off. The state govt. has also announced that around 1.15 lakh beneficiaries have been paid stipend under Deen Dayal Divyangyan Sahayjya Asoni Yojana amounting to Rs. 138 crore. An outlay of Rs. 200 crore for these initiatives in Assam Budget 2019 has been allocated.

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Assam government has introduced a new Affordable Nutrition & Nourishment Assistance (ANNA) Yojana for poor people. Under this scheme, the state govt. is going to provide rice at just Rs. 1 per Kg. ANNA Scheme will strengthen food security and will benefit around 53 lakh households in Assam. The state govt. is primarily responsible to provide proper nutrition to poor families and is now fulfilling its commitment.

ANNA Yojana 2019 in Assam would serve the basic purpose that all poor citizens particularly children and women get nutritious meal everyday. Rice is a basic necessity of people and by providing this essential commodity at lower rates under a food subsidization programme is a major step towards ensuring good health of citizens.

Various other schemes like Gyan Deepika Scheme 2019, Arundhati Yojana, Apunar Apun Ghar Yojana, Indira Miri Universal Widow Pension Scheme 2019-20, I-SELY & Minority Girls Scholarship Scheme are some of the other major announcements made in Assam Budget 2019-2020.

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Assam ANNA Yojana 2019 – Rice at Rs. 1 per Kg

Assam Finance Minister has presented a Rs. 1,193.04 crore deficit budget for FY 2019-2020. A new scheme namely Affordable Nutrition & Nourishment Assistance (ANNA) Yojana has been launched on 6 February 2019 to strengthen food security in the state. Now around 53 lakh families would get rice at a further subsidized rate of Rs. 1 / Kg instead of previous Rs. 3/Kg.

The state govt. of Assam has decided to start a pilot implementation of this ANNA Yojana across the state from March 2019 itself. ANNA Scheme 2019 in Assam would enable the state govt. to address minor implementation challenges that may come up during the pilot phase. Afterwards, govt. will make itself fully ready for a successful rollout from FY 2019-20.

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The state govt. provides aims to provide access to good quality healthcare, education, housing and nutrition to all the citizens.

#ANNA~ Affordable Nutrition & Nourishment Assistance Yojana.

To strengthen food security, we will provide rice at a further subsidized rate of 1 rupee per kg instead of present rate of 3 rupees per kg & this move will benefit 53 Lakh households~ @himantabiswa @narendramodi
pic.twitter.com/0pyAbiNIIts

– Finance Dept, Govt of Assam (@AssamFinDept) February 6, 2019

Assam Budget 2019-20 – Arundhati, Gyan Deepika & Other Scheme Details

The state govt. has also announced various other schemes like Arundhati Scheme, Gyan Deepika Scheme etc. Under Arundhati Yojana, govt. will provide 1 tola (10 gram) gold costing around Rs. 38,000 to the brides at the time of wedding. In Gyan Deepika Scheme, govt. will provide Rs. 700 subsidy per student per month upto 10 months in a year on their mess bills for students staying in hostels.

Minority Girls Scholarship Scheme in Assam is also going to be launched in the upcoming months to enable girls of minorities community to pursue higher education. The state govt. has allocated Rs. 200 crore for the implementation of Minority Girl Scholarship Scheme. The state govt. is also going to provide free text books to students upto degree level for Arts, Commerce and Science from the present level of Class 12th. The state govt. will also provide battery operated e-bikes to all girl students who secures 1st division or above in higher secondary examinations.

Under Indira Miri Universal Widow Pension Scheme, any women upto the age of 45 years who losses her husband will receive an amount of Rs. 25,000 as immediate family assistance. This amount is for regular maintenance expenses and the widow will also get Rs. 250 as monthly pension until she attains the age of 60 years after which she shall be moved into the old age pension scheme.

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Assam government has launched a Credit Linked Subsidy Scheme (CLSS) for farmers. The cabinet committee of state has previously approved Assam Farmer's Credit Subsidy Scheme 2018. Under AFCSS scheme, govt. is going to provide reimbursement of 25% of loans taken or repaid by farmers in the current financial year. The limit for reimbursement amount is Rs. 25,000.

CM has launched this scheme on Krishak Swahid Divas to honor the martyrdom of around 140 peasants who sacrificed their lives in 1894 protesting against increased land tax rate and other exploitation by British Raj. CM has also given cheques bearing the state govt's contribution to the scheme to SBI which in turn would credit the subsidy to the bank accounts of the beneficiaries.

The state government of Assam is committed to the empowerment of the farming community and so is launching the AFCSS scheme.

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Assam Farmer's Credit Subsidy Scheme (AFCSS)

Assam Farmer's Credit Subsidy Scheme is going to cover around 4 lakh farmers and will be implemented with an outlay of Rs. 500 crore. Assam CM Sarbananda Sonowal is taking several measures for economic and social development of the farmers. This scheme has 3 different plans in it which are been described below:-

First is the Assam Farmers Credit subsidy Scheme (AFCSS) in which all short term crop loans would be taken at 25% govt. subsidy for any loan availed between April 1, 2018 to March 31, 2019. These loans must be availed from Scheduled Commercial Banks, Regional Rural Banks and the Assam Cooperative Apex Bank. Secondly under Assam Farmers Interest Relief Scheme (AFIRS), the effective rate of interest for farmers in Assam who takes short term crop loan upto Rs. 2 lakh would be zero.

Thirdly, the scheme is going to provide single time cash incentive upto Rs. 10,000 per account to activate the overdue and NPA KCC account provided the account will turn into standard account.

The state govt. is making elaborate plans for the growth of agriculture as this sector contributes around 19% of the states GDP.

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Assam Farmers Interest Relief Scheme (AFIRS)

Under AFIRS, govt. will extend support to farmers who are prompt in making repayment of their loans.

Under AFIRS scheme, govt. will provide 4% interest subvention on short term crop loans upto Rs. 2 lakh.

AFIRS scheme would be aligned with the central government's scheme in which prompt paying farmers gets 3% interest subvention.

These 2 schemes for farmers in Assam aims at Doubling Farmers Income by 2022. Moreover, CM also laid special emphasis on a team comprising of farmers, bankers and government representatives. This team would provide financial assistance and logistic support to farmers which would result in enhanced agricultural output and will also help the agriculture sector to increase its contribution in GDP.

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असम की सोनोवाल सरकार ने किसानों को राहत देते हुए किसान कर्ज माफी योजना (Farm Loan Waiver Scheme) की घोषणा कर दी है। इस सरकारी योजना (Kisan Karz Mafi Yojana) के अंतर्गत लगभग 600 करोड़ रुपए से राज्य के 8 लाख किसानों के कृषि कर्ज माफ़ करने की मंजूरी दे दी है।

इस योजना के तहत सरकार किसानों के 25 प्रतिशत तक कर्ज किसानों के बजट(Saving) बैंक खाते में डालेंगी और इसकी अधिकतम सीमा 25,000 रुपए है। इस माफी में सभी प्रकार के कृषि कर्ज शामिल हैं। यह कृषि कर्ज माफी योजना उन सभी कर्ज पर लागू होगी जो किसानों ने क्रेडिट कार्ड के जरिए तथा सार्वजनिक क्षेत्र के बैंकों से लिए हैं।

असम किसान कर्ज माफी योजना (Assam Farm Loan Waiver Scheme)

लोकसभा चुनाव से कुछ महीने पहले ही असम सरकार ने किसानों के कर्ज माफ़ करना के ऐलान कर गया है जिसे की चालू वित्त वर्ष में सरकारी खजाने पर 600 करोड़ रुपए का बोझ ज्यादा पड़ेगा और अगले वित्त वर्ष से बजट में इसका प्रावधान किया जाएगा।

मंत्रिमंडल ने किसानों को क्रेडिट कार्ड के जरिए कर्ज लेने के लिए प्रोत्साहित करने को लेकर इस पर 10,000 रुपए तक तक की सब्सिडी देने को भी मंजूरी दे दी है।

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किसानों के लिए एक ब्याज राहत योजना भी होगी,जिसके तहत किसानों को लोन 4 प्रतिशत ब्याज दर पर दिया जायेगा जिसमे लगभग 19 लाख किसानों को फायदा मिलेगा। इसके अलावा असम सरकार ने राज्य में स्वतंत्रता सेनानियों को मिलने वाली पेंशन को भी 20 हजार से बढ़ाकर 21 हजार रूपये करने की तैयारी में है।

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Assam govt. has approved to launch Farm loan Waiver Scheme (Karz Mafi Scheme) to provide debt relief for farmers. Under Debt Relief Scheme in Assam, govt. would waive off 25% of loan amount taken from various banks. Cabinet Committee of Assam has also approved an interest relief scheme for the farmers to enable them to avail KCC loans at 0% interest rate. The total outlay for Debt Waiver Scheme is Rs. 600 crore and the total number of beneficiaries would be around 19 lakh farmers.

The state govt. of Assam has also approved a farmers incentive scheme in which subsidy and incentives would be given to farmers. Other major decisions involves raising the State Freedom Fighters Pension, formation of the Micro and Small Enterprises Facilitation Council, reviving the jute mill at Nagaon and approval for govt. holiday list.

This decision is taken after the reports comes out suggesting that Modi govt. plans Kisan Karz Mafi Yojana across the country.

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Assam Debt Relief Scheme – Farm Loan Waiver Scheme

Cabinet Committee of Assam has approved a number of decisions for the benefit of farmers & other citizens which are listed below:-

Assam Debt Relief (Farm Loan Waiver) Scheme – Farm Loan Waiver Scheme in the state has been approved to provide karja mafi (rin mochan) to the farmers. Under this Kisan Karz Mafi Scheme, govt. is going to provide 25% loan amount waiver (debt relief) for the farmers. The maximum debt relief given to the farmers is capped at Rs. 25,000 in Assam.

Interest Relief Scheme for Farmers in Assam – Cabinet has also approved an Interest Relief Scheme for farmers. Under this scheme, any farmers would be able to take KCC loans at zero percent interest rate. The state government of Assam would provide a subsidy of 4% on KCC loans to enable farmers to avail the loan at zero interest.

Assam Farmers Incentive Scheme – Cabinet also approved a farmers incentive scheme in which govt. will provide Rs. 10,000 subsidy to farmers having bad debts for taking KCC loan. The state government will also provide an incentive of Rs. 25,000 to smart farmers who have repaid their loans on time.

State Freedom Fighter's Pension Raised – The state govt. has hiked the State Freedom Fighters Pension from Rs. 20,000 to Rs. 21,000.

Formation of MSME Facilitation Council – Cabinet committee has approved formation of Micro and Small Enterprises Facilitation Council which will be headed by the Industry Commissioner.

The state government of Assam is also going to take loans worth Rs. 32.72 crore from the National Cooperative Development Corporation for revival of the jute mill at Nagaon.

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The cabinet committee has also approved the list of government holidays for the upcoming financial year 2019.

CM Shri @sarbanandsonwal chaired a Cabinet meeting in Guwahati.

In a major decision that would provide relief to farmers, the Cabinet approved Debt Relief scheme for KCC loans. Assam Govt will pay 25% of loan amount upto ₹25,000 for timely repayment.

— Chief Minister Assam (@CMOfficeAssam) December 17, 2018

In yet another decision for the farmers, the Cabinet has approved 4% interest waiver on KCC loans (in addition to 3% provided by Central Govt). This 7% waiver will enable farmers to take loans at 0% interest.

— Chief Minister Assam (@CMOfficeAssam) December 17, 2018

For setting up a new Jute Mill in Nagaon, the Cabinet has approved a loan of ₹32.72 Cr from the NCDC. The Cabinet has also approved formation of MSME Facilitation Council which will help address issues of the entrepreneurs.

— Chief Minister Assam (@CMOfficeAssam) December 17, 2018

All these decisions are taken in the cabinet meeting presided over by the CM Sarbanand Sonowal on 18 December 2018.

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Assam government has become the first Indian state to offer Wage Compensation Scheme for pregnant women working in the tea gardens. Under this scheme, the state govt. will provide better health and nutrition supplements to the pregnant women. Moreover, compensation amount of Rs. 12,000 would be given to the pregnant women so that she can take care of herself and baby. CM Sarbanand Sonowal of Assam has launched this scheme on 1 October 2018 in Guwahati.

This path breaking decision comes to address the issues faced by women during pregnancy. This scheme would ensure to provide proper healthcare facilities to pregnant women working in tea gardens. Around 60,000 women are expected to be benefited from this wage compensation scheme.

The primary objective of this scheme for pregnant women is to reduce the maternal and neonatal mortality rate in the tea growing areas.

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Assam Wage Compensation for Pregnant Tea Growers

The important features and highlights of this wage compensation scheme are as follows:-

The state govt. is going to ensure that all the pregnant tea growers gets better health and nutrition supplements. This scheme will lay emphasis on providing adequate healthcare facilities to the pregnant women working in the tea gardens.

An amount of Rs. 12,000 would be provided to pregnant women in tea gardens to enable her to take care of herself and unborn baby without compromising the livelihood of the family.

Compensation of wages will be provided in 4 quarterly installments – Rs. 2,000 in first quarter, Rs. 4,000 in second quarter, Rs. 3,000 in third quarter for institutional delivery and Rs. 3,000 in fourth quarter for registration of child birth.

Pregnant tea growers would also be able to get a maternity leave. These women are not required to engage in any kind of work in their 3rd trimester (quarter) of pregnancy and 4th quarter also (3 months after delivery).

All such pregnant women will also get assistance for ante-natal care and for 1st cycle of immunization of the child.

I believe the wage compensation scheme will play an important role in ensuring proper nutrition for pregnant women in tea garden areas and bring a new era of empowerment, self-sufficiency & development of our future generations: CM [pic.twitter.com/818JiLXHPj](https://twitter.com/818JiLXHPj)

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— Chief Minister Assam (@CMOfficeAssam) October 1, 2018

This wage compensation scheme will benefit 60,000 pregnant women and the main aim is to reduce the maternal mortality rate (MMR) and neonatal mortality rate in tea growing areas.

Background – Need for Wage Compensation Scheme in Assam

The state govt. has decided to launch this scheme because the maternal mortality rate of women in tea plantations of Assam is very high. In the annual health survey 2012-13, the state has one of the highest mortality rates. This includes around 300 maternal deaths per 1,00,000 live births. MMR in the state's tea gardens was even higher and was recorded to be 404. National average for MMR during 2014-16 was recorded to be 130.

In addition to this, around 50% of pregnant women between 15 to 49 years of age are anaemic which contributes to higher maternal mortality. The bulk of workforce enrolled in tea growing areas of Assam is women.

Source: <http://www.newsonair.com/Main-News-Details.aspx?id=353456>

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Assam government has decided to launch new universal Old Age Pension Scheme to cover all above poverty line (APL) / below poverty line (BPL) ration card holders above the age of 60 years. Under this vridha pension scheme, the state govt. will provide Rs. 300 per month to senior citizens. The state govt. will launch this vridhavastha pension scheme on 2 October 2018 as per the decision taken in the cabinet meeting held on 25 September 2018.

Cabinet committee has also decided to bring amendment in Assam Special Land Act, 1990. This would enable an exemption on 10 paise tea cess which would be provided to small tea growers.

All those tea growers who exports tea from the Export Tea Center at Amingaon in the state will now get Rs. 6 /kg rebate as agriculture income tax to improve tea export promotion.

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Assam New Universal Old Age Pension Scheme for Senior Citizens

The state govt. of Assam is going to launch a new universal Old Age Pension Scheme for senior citizens on 2 October 2018. All the above poverty line (APL) / below poverty line (BPL) ration card holders who are 60 years or more in age will now get monthly pension of 300 per month under vridha pension scheme in Assam. Cabinet committee has also decided to bring an amendment in the Assam GST Act to increase the annual turnover limit for compulsory registration under the legislation from Rs. 10 lakh to Rs. 20 lakh. Cabinet has also given recommendation for Sports University Bill to setup a new sports university at Chabua in the name of Aniruddha Dev.

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The cabinet committee also decides that an amendment in the Inland Water Transport Authority Bill will be made for regulating and inspecting all vessels for their safety measures.

In a major decision, the Cabinet approved Universal Pension scheme in Assam, whereby all senior citizens (above 60 yrs) will be entitled for pension. The scheme will be launched on October 2.

— Chief Minister Assam (@CMOfficeAssam) September 25, 2018

Furthermore, the cabinet committee has also congratulated Assam-based film-maker Rima Das after the successful entry of her film "Village Rockstars" as India's official entry for Oscar. The state govt. will give a reward amount of Rs. 50 lakh for selection of her film for Oscar Awards.

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Assam government has launched Moitri Scheme for the overall development of police stations (Thana). Subsequently, the state govt. will help in re-dedicating the police force in the service of people and will also create human friendly environment along with a modern scientific human approach. For this scheme, the state govt. has allocated Rs. 125 crore in this year's budget. Moitri stands for "Mission of Overall Improvement of Thana for Responsive Image". Under this scheme, govt. will cover 346 police stations in next 5 years. Moreover in the first phase, govt. will cover 73 police stations under this scheme. Assam CM has laid the foundation stone for this scheme at Dibrugarh Police Station. This scheme will provide faster services to the citizens through digitalisation.

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Assam Moitri Scheme – Details

The important features and highlights of this scheme are as follows:-

Mission of Overall Improvement of Thana for Responsive Image will focus on improving the physical conditions of various police stations. Subsequently, this scheme will enable citizens to get the benefits of the services easily at their respective police thanas through digitalisation. Under this scheme, govt. will provide basic facilities like Reception and Waiting Lounge facility, video-conference system, separate cells and entrances for women and children, toilets, adequate drinking water and boundary wall, physical infrastructure, internet connectivity and basic tools for cyber crime detection. The primary focus is to make these police stations citizen's friendly. Under this scheme, govt. will cover total 346 police stations in the upcoming 5 years. However in the first phase of its implementation, govt. will cover 73 thanas with a total outlay of Rs. 125 crore. Under this scheme, govt. will spend approx. Rs. 2 crore at each police station. Accordingly, govt. will transform all the police stations into centers for Public Service Delivery System. Furthermore, this scheme will bridge the gap between Police and the general public.

Under Moitri Scheme, govt. will categorize the police stations into metro, town and rural as these will be refurbished into 2 phases. Moreover, Police stations will become eco-friendly and also deck these police stations with trees. Furthermore, govt. will also provide training on soft-skills to police personnel to make them citizen-friendly.

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Chah Bagichar Dhan Puraskar Mela 2017-18 Scheme Skill Development Centers for Tea Garden Workers Other Decisions for Tea Community

Assam Government has launched Chah Bagichar Dhan Puraskar Mela 2017-18 Scheme for the Tea Garden Workers. Subsequently, this scheme will help in financial inclusion of the tea labourers. This sarkari yojana will benefit around 6,58,250 tea garden workers with a total outlay of Rs. 364 crore (182 crore in both phases).

Accordingly, Assam Tea Garden Workers Scheme will bring tea labourers closer to the banking sector and thus promote cashless transaction. Under this scheme, the workers of the tea community will receive Rs. 2500 in their bank accounts.

In addition to this, tea labourers will get another Rs. 2500 in the next phase.

The state govt. has launched this scheme to provide the benefits of the demonetization to the common people.

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Chah Bagichar Dhan Puraskar Mela 2017-18 Scheme

The important features and details of this scheme are as follows:-

All the tea garden workers who have opened new accounts during demonetization can avail the benefits of Chah Bagichar Dhan Puraskar Mela 2017-18 Scheme.

Assam govt. will credit an amount of Rs. 2500 directly into the accounts of the tea labourers. Moreover, all the tea workers who now opens the account and successfully operate their bank accounts for 6 months will also get Rs. 2500 in the next phase.

The state govt. will credit the amount in the bank accounts of 6,58,250 tea garden workers.

For this reason, govt. will release an amount of Rs. 182 crore to provide financial incentives to all account holders belonging to tea community.

Moreover, govt. will also release the same amount after 6 months.

In addition to this, all the bank account holders can now avail the facilities of other govt. schemes like PM Suraksha Bima Yojana.

Furthermore, govt. will also resolve the other problems which the tea community faces and thus strengthening the socio-economic fabric of the state.

The Tea garden workers forms an important segment in the entire demography of Assam. These labourers contributes to the state's economy in a selfless manner. Accordingly, Chah Bagichar Dhan Puraskar Mela 2017-18 Scheme will surely help tea labourers to raise their living standards and thus lead to the overall development of Assam..

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Skill Development Centers for Tea Garden Workers

Assam govt. is also going to open various skill development centers in tea gardens across the state. Subsequently, this scheme aims at enhancing the skills of the youths and will provide job opportunities to them.

In addition to this, govt. also decides to open several High Schools for better education opportunities. Accordingly, Assam govt. will open 100 high schools in FY 2018 in various tea garden areas. Moreover, these schools will have sufficient number of teachers for proper education.

Other Decisions for Tea Community

The state govt. of Assam is also framing a scheme for the pregnant women of the tea community. Under this scheme, govt. will provide Rs. 12,000 to such women for her proper nutrition and to provide support to the family before 3 months of her delivery. This amount will help women to fulfill her desires without even going to work during her

pregnancy.

Assam state govt. will also provide 5% of the amount from its development fund for the construction of roads & other activities. Furthermore, around 700 community halls will also get established in tea Garden areas of Assam.

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Assam Government has released the first list / draft of the National Register of Citizens (NRC). Subsequently, this register / first draft includes around 1.9 crore legal citizens out of the total 3.29 crore citizens in Assam. Accordingly, the citizens whose names appears in the list will get recognized as the legal citizens of India. This is not an issue of worry to the genuine citizens whose names does not appears (left-out) in the list. This is a tedious process so there is a possibility that some of the names of the members from a single family may not be there. Moreover, the remaining names will get included after the successful verification which is undergoing at different stages.

Latest Update – Central govt. has released Revised Cost Estimates (RCE) for update of National Register of Citizens (NRC) at a cost of Rs. 1220.93 crore till 31 December 2018. Second Draft of NRC will get published till 30 June 2018. Afterwards, govt. will invite claims and objections and will then publish final NRC List till 31 December 2018.

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Candidates can check their names in the draft from NRC Seva Kendras (NSKs), automatic receipt through SMS, on demand SMS, Toll Free Number or through online mode. NRC includes persons whose names appear in any of the electoral rolls till midnight of 24 March 1971 or National Register of Citizens, 1951 and their descendants.

Steps to Check Name in National Register of Citizens

Below is the details of the steps to check your name in the list:-

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NRC Seva Kendras (NSKs) – Candidates have to make a visit to the NSKs and check their names in the printed copies of Part Draft NRC. The visit time is from 8 a.m to 4 p.m on 1 January 2018 and 10 a.m to 4 p.m from 2 January 2018 to 31 January 2018 on all the working days.

Automatic Receipt of SMS to include your name in PART Draft –

Firstly, Pre register your mobile number. For this reason, candidates can send an SMS to 9765556555 or 9108464438 / 9108464450.

Subsequently, candidates must send the message in the form ARN 21 Digit ARN to the above mentioned numbers.

Accordingly, the SMS service is active and the lines will remain till 31 December 2017. All the pre-registered candidates will get an automatic status update about their inclusion after 31 December 2017.

Candidates must not have activated DND (Do not disturb) facility on their Mobile Number, otherwise they will not receive any response.

On Demand SMS – Candidates can also check their name through On-Demand SMS. For this, no-pre registration is required. Subsequently, candidates can just send a message in the form ARN 21 Digit ARN to 9765556555 or 9108464438 / 9108464450 after midnight of 31 December 2017.

Toll Free Numbers – To know their status, candidates can call on the Toll free number – 15107 (for Assam residents) or 18003453762 (outside Assam candidates).

Online Mode – Candidates can make their login to www.nrcassam.nic.in, assam.mygov.in, assam.gov.in or homeandpolitical.assam.gov.in

For more details, click the link – 5 Steps to check your name

National Register

Direct link to Check Name in National Register of Citizens (NRC)

- Furthermore, candidates can also check their name in the Part Draft directly using the link given below:-
<http://www.partdraftnrcassam.in/>
- Here candidates can directly enter their ARN Number and Click the “Search” button to check their name in the National Register of Citizens (NRC).

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Assam Tractor Scheme – Highlights
Monitoring of Tractor Distribution Scheme

The state govt. of Assam has launched the Tractor Distribution Scheme under the Chief Minister Samagra Gramya Unnayan Yojana (CMSGUY) for farmers. The main objective of his scheme is to revive agricultural sector and help in doubling the farmer's income by 2022.

Under the new revised tractor scheme, the government will provide one tractor along with some necessary accessories in each revenue village at subsidized rates. The state govt. will distribute approx 10,109 tractors in the first phase. This tractor distribution scheme will cover all the 26,000 villages of the entire state in phase wise manner.

A group of 8-10 people who are actual adult farmers can apply for tractor distribution scheme. This scheme will strengthen the agriculture sector, if the farmers properly utilize these tractors. Farmers can make use of these tractors in the agricultural activities and thus promoting the growth of Assam. The state govt. has allotted Rs 1000 crore for the successful implementation of this scheme.

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Assam Tractor Scheme Under CMSGUY

Assam tractor scheme is for the development of village such that there is a boost in the agricultural production. The group can choose the make and model of tractor and will provide tractor to the farmers on rental basis. The selection of the groups will be done by a District Level Committee (DLC) to be chaired by Deputy Commissioner (DC) of the District.

Application form of Assam Tractor Distribution Scheme

The revised application form for the scheme "Distribution of Tractor Units" under CMSGUY can be downloaded in PDF format using the below link.
[Download Application Form – English | 70.82KB | 3 Pages](#)

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Assam Tractor Scheme Application Form

Other forms of Assam Tractor Distribution Scheme
Tractor Choice Form – Assamese
Tractor Choice Form – English
Form for Undertaking
Form for Subsidy Claim
Form for Satisfactory Certificate

Who can Apply for Assam Tractor Scheme (Eligibility)

Assam Tractor Scheme benefits can not be availed by individuals. A group of 8-10 members who are the actual adult farmers of the same village. In order to be eligible for the tractor scheme, the group should have a common bank account and will apply jointly with signatures of each member on the application form preferably along with particulars of land and crops cultivated. The applicant group should not have more than one member from one family.

Selection & Application Process

The Department of Agriculture and the Mega Mission Society will generate awareness about the scheme amongst farmers of the state through DAOs, advertisements in newspapers, telecast, broadcast, pamphlets, brochures etc. The applicant groups should submit the applications in the prescribed format to the District Agriculture Officer who will present the applications before DLC. The DLC will select one eligible group in each village along with a waiting list having deposit of at least 10% of the total price of the tractor unit in the bank account of the group in the branch concerned. The decision of DLC shall be binding on the applicants/groups. The Member Secretary will notify the names of the selected groups.

Provision of Subsidy

70% subsidy (Maximum of Rs. 5.5 Lakhs) will be provided to the selected groups on procurement price of

tractor unit including implements. 20% of the amount will be provided by the bank as loan and rest 10% will have to be paid by the applicant member group.

Revised Guidelines

The revised guidelines of Assam tractor scheme can be downloaded in PDF format using this link.

Tractor Unit / Accessories

Each tractor unit shall consist of one tractor (35 to 55 HP) with standard accessories and Matching Implements (In order to meet requirement of different farmers and crops, it is compulsory to purchase matching implements) as follows:

Standard accessories (1 Set) Matching Implements a) Trailering Hook a) Rotavator (1) b) Stabilizer Assembly b) Disc Harrow (1) c) Hitch Assembly c) Cultivator (1) d) Hood d) Trailer (1) e) Tool kite) Cage Wheel (1 Pair)

Approved List of Tractor Models & Rates

The complete list of approved tractors with different power capacities can be found at the below link. <https://mmscmmsguy.assam.gov.in/tractor-list-rates.pdf>

Assam Tractor Scheme – Highlights

Scheme Name	Tractor Distribution Scheme Under CMSGUY	State	Assam	Objective	To double the farmers income by 2022
Model	Covering each of 26000 villages in the state	Focus Area	Core strength (Agricultural Sector) of each village	Investment	Rs 1,000 crore
Subsidy Percentage	70%	Approximately Subsidy on each Tractor	3.84 lakh	Maximum Subsidy	5.50 lakh

Assam Tractor Scheme – Highlights

Monitoring of Tractor Distribution Scheme
The state govt. will provide these tractors using the public money, so farmers need to ensure the properly utilization. Subsequently, local people will keep watch on the effective utilization of these tractors. In addition to this, govt. will constitute a separate unit under Agricultural Department to provide information to the beneficiaries and to monitor their activities. Henceforth, beneficiaries should give reports to the agricultural department every 3 months on the progress of work. This scheme will provide tractor to 1 farm unit in each revenue village and is the largest scheme across the country. For more details, please visit the official website of CMSGUY at <https://mmscmmsguy.assam.gov.in>.

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The honorable Vice President of India has launched Deen Dayal Divyangjan Sahajya Scheme for Person with disabilities (PWDs) in Assam. This scheme will provide benefits to the all the disabled people residing in the state. Subsequently, govt will give a one time financial assistance of Rs 5000 to the differently abled people for their treatment. Accordingly, this scheme will benefit around 4.5 lakh divyangjan residing in the state. Mr Venkaiah Naidu launches this scheme at the ceremony organized on the International Day of Person with disabilities. This scheme will surely change the mindset of the people towards the disabled people. The main aim to launch this scheme is to realize the dream for an inclusive society in which there is no discrimination on the grounds of disability. Moreover, these differently abled persons should be treated with empathy not sympathy. The state govt. introduces this scheme on the lines of “Sabka Saath, Sabka Vikas” .

Important Features of Deen Dayal Divyangjan Sahajya Scheme

The highlights and details of this scheme for divyangjan are as follows:-

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This scheme will focus on changing the attitude of society towards person with disabilities and also to raise their living standards.

Accordingly, the state govt. is going to provide a single time grant of Rs 5000 to PWDs for their treatment purpose. Moreover, the state govt. will focus on providing loans to the disabled persons in a hassle-free manner through banks and other financial institutions.

These PWDs will be given access to various public places to provide opportunities to them. Subsequently, the entire society should encourage disabled persons in all possible ways.

Assam govt. will make sure that beneficiaries will receive the due amount of various schemes introduced for them on specified time.

In the initial phase, this scheme will benefit around 1 lakh divyanga people.

Furthermore, the state govt. has allotted a budget of Rs 250 crores for the successful implementation of this scheme.

The state govt. also decides to take the Pranam Act forward. Under this act, all the employees of govt. can contribute money for the welfare of these Persons with disabilities (PWDs). This scheme is to turn this neglected sections into privileged category.

According to the Socio-Economic Census of 2011, the total number of disabled persons in India are 2.21% of the total 15% population of the disables across the world. Therefore, state govt. has launched this Deen Dayal Divyangjan Sahajya Scheme (DDDSS) for the welfare of differently abled people. This will ensure a better life for the disables so that they can live with pride and dignity.

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Sarothi Start Up Fund Loan Application FormSarothi Start Up Fund Loan EligibilityStartup Loan Under Sarothi Scheme

Sarothi Start Up fund Assam is a financial assistance scheme for entrepreneurs which is being run by the state government of Assam. This is a new scheme called Chief Minister's Start-up fund Sarothi with an initial amount of Rs. 10 Cr. This scheme has launched to remove the hurdle of finance for the small start-ups and entrepreneurs. The entrepreneurs will get the financial assistance in the form of the loan at a subsidized interest rate.

Sarothi start up fund Assam loan scheme is being run since the financial year 2016-17 and shall be continued for a period of five years. The scheme is being managed by the Industries & Commerce Department as per the guidelines issued under the scheme. The beneficiaries will get the loan from the banks of State with Interest Subvention (Term Loan + Cash Credit) at the rate of 5% P.A.

At the initial stage, the loan was provided by Assam Gramin Vikash Bank (AGVB) to applicants. However, the state government is consulting with the more banks to provide the loan under the scheme.

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Sarothi Start Up Fund Loan Application Form

The loan application form of Sarothi Start Up fund Assam scheme can be downloaded from the below link.

Sarothi Start Up Scheme Application Form

The application forms may also be obtained from the designate bank branches in the state. Below given the snapshot of application form for sarothi startup scheme.

Sarothi Application Form

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Sarothi Start Up Fund Loan Eligibility

Below given are the details of coverage and target group under the scheme:-

All the micro, small & medium enterprises (MSME) across the state can apply for the loan.

The startup industry having innovative ideas and activities will get the loan easily from the bank under the scheme.

Applicant must not be a defaulter declared by any or financial institution.

If the applicant have any kind of special skills, he/she will get the priority by the government under the scheme.

However, the people of the Hill Districts of the Assam viz, Karbi Anglong & DimaHasao etc. will not get the loan from the Assam Gramin Vikash Bank (AGVB), because this bank doesn't exist in the hilly districts of the Assam.

Although, Govt. of Assam will consult with the other banks for implementation of the scheme in the hilly districts.

Startup Loan Under Sarothi Scheme

Below are the highlights of loan and role of state government under the scheme

The eligible applicant will get the loan up to Rs. 10 lakh with 5% interest subvention.

The applicant will invest at least 15% of the cost of the project by himself and the rest amount will be financed by the bank.

The number of beneficiaries for a fiscal year will be finalized by DICC. In addition, DICC will also finalize district wise AGVB branches to accept the applications of the loan under the scheme.

The bank branch can't start the process of selection of beneficiaries under the scheme without the permission of DICC.

In addition, the loan application of applicant will be scrutinized by the official of DICC. After the inspection, the loan application will be placed in the front of District level Committee (DLC) for approval. DLC will accept the proposal and forward to Branch of Assam Gramin Vikash Bank for sanction of loan amount under the scheme. Moreover, the Department of Industries & Commerce, Govt. of Assam will involve in the inspection of the units financed as well as would help the bank in the recovery of loans sanctioned under the scheme. Besides, the beneficiary has to payback of loan in the duration of 5 years as per terms and conditions of the bank.

The candidate can download the complete guidelines with the application form of the scheme in PDF format from the below given link.

Sarothi Start Up Scheme

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Atal Amrit Abhiyan is a new health insurance scheme announced by the state Government of Assam. Under the scheme, the government is providing an insurance coverage of up to Rs. 2 lakh per year to each family of the state. The scheme was originally launched on 25 December 2016 and is still running. Assam Atal Amrit Abhiyan Application form can be downloaded in PDF format from the official website of the scheme. Atal Amrit Abhiyan health insurance scheme was launched for BPL and APL families besieged with chronic, sudden or acute health issues.

Atal Amrit Abhiyan 2020

Under Atal Amrit Abhiyan, the eligible beneficiaries gets benefits of the scheme at the time of treatment in the hospital on the base of insurance cover. Various diseases like cancer, Cardiovascular diseases, Cancer, Kidney diseases, Neonatal diseases, brain and heart-related ailments and burn injuries have been included in the scheme. The beneficiary can go for the treatment only in government aided and CGHS empaneled hospitals in the state. There have been 245,491 APL Enrollments, 15,889,339 BPL Enrollments and 85,717 treatment Under AAA till 23rd March 2020.

All the beneficiaries can avail cashless treatment (not reimbursement) at govt. and empaneled private hospitals inside and outside the state. The enrollments for the scheme are open and one can reach out to the enrollment center to get themselves registered under the scheme. The official website of Atal Amrit Abhiyan is <https://atalamritabhiyaan.aaas-assam.in> where one can find more details about the scheme such as how to enroll, the list of hospitals under the scheme, treatment / procedure packages etc.

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Atal Amrit Abhiyan Application Form 2020

Enrollment under the Atal Amrit Abhiyan health insurance scheme can be done through the enrollment centers. Below is the step by step procedure for manual application for enrollment under the scheme.

Visit at official website at <https://nhm.assam.gov.in/> Now click on the "Atal Amrit Abhiyan Application Form" or directly click this link to download the application form format. [Format of application form](#)

Atal Amrit Abhiyan Manual Application Form

Fill all the details in the application form and submit it along with the required documents to the Office of the Joint Director of Health Services of the concerned district either by hand or post.

Enrollment at AAA Enrollment Centers

The interested applicants can also physically visit the enrollment center in their areas along with the voter ID card of each family member, birth certificate of minor members of family, income certificate for APL family members and Rs. 100 pre beneficiary premium.

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The verifying officer would then scrutinize all the documents to verify the eligibility of the applicant. APL candidates would be given a challan to deposit Rs. 100 per member as premium.

After the verification of documents and (payment of premium by APL families), the operator would take photograph and fingerprint of each beneficiary.

Finally, a AAA ID card will be issued to each beneficiary along with the scheme handbook.

For more details about how to enroll under the Atal Amrit Abhiyan, click the following link:

<https://atalamritabhiyaan.aaas-assam.in/enrollment.html>

Eligibility Criteria for Atal Amrit Abhiyan

Below is the eligibility criteria for enrollment in AAA health insurance scheme

All the BPL families in the state with income of less than Rs. 1.2 lakhs per annum will get a free health card under the scheme. Moreover, those who belong to APL category with income between Rs. 1.2 lakhs and 5 lakhs per annum have to pay a nominal premium of Rs. 100/- per year per member to avail the scheme. All the employees who are working or retired in the service of Central and State Government will not be eligible for this scheme. All documents of each enrollment will be checked properly whether they belongs to BPL or APL category.

Document Requirements for Atal Amrit Abhiyan

Below is the list of documents which would be required at the time of registration under the scheme

a) Voter ID Card b) EPIC Card (in case of minors the birth certificate in original) 3) Income Certificate 4) Other valid documents 5) NFSA Card is also valid if have 7) A Photograph of patient attested by Doctor

Atal Amrit Abhiyan List of Hospitals

There are a total of 76 public and private hospitals within the state of Assam while 92 hospitals outside the state have been empaneled as on 14th September 2020. Below are the links to download the complete list of hospitals empaneled under the scheme

Atal Amrit Abhiyan List of Hospitals in Assam

Sr. No.	Name of Hospital	Hospital Type	City
1	Aditya Diagnostic & Hospital,	Private	Dibrugarh
2	Al-Salam Hospital Trust	Goalpara	3
3	Apollo Hospital (earlier International Hospital)	Private	Kamrup Metropolitan
4	Arya Hospital	Private	Kamrup Metropolitan
5	Assam Medical College & Hospital	Medical College	Dibrugarh
6	Ayursundra Superspeciality Hospital	Private	Kamrup Metropolitan
7	B J Hospital	Private	Sonitpur
8	B. Barooah Cancer Institute	Trust	Kamrup Metropolitan
9	Biswanath Civil Hospital	District	Sonitpur
10	Bongaigaon District Hospital	District	Bongaigaon
11	Cachar Cancer Hospital & Research Centre	Trust	Cachar
12	Chirang District Hospital	District	Chirang
13	Dhemaji District Hospital	District	Dhemaji
14	Dhubri Civil Hospital	District	Dhubri
15	Dibrugarh Civil Hospital	District	Dibrugarh
16	Dima Hasao District Hospital	District	Dima Hasao
17	Diphu Civil Hospital	District	Karbi Anglong
18	Dispur Hospitals Pvt Ltd	Private	Kamrup Metropolitan
19	Dispur Polyclinic & Nursing Home	Private	Kamrup Metropolitan
20	Downtown Hospital	Private	Kamrup Metropolitan
21	Dr. Rabi Boro District Civil Hospital	District	Barpeta
22	Excelcare Hospitals	Private	Kamrup Metropolitan
23	Fakhruddin Ali Ahmed Medical College	Medical College	Barpeta
24	Garhmur Civil Hospital	District	Majuli
25	Gate Hospital	PRIVATE	Kamrup Metropolitan
26	GMC Cancer Hospital	Public	Kamrup Metropolitan
27	GNRC Dispur	Private	Kamrup Metropolitan
28	GNRC Hospitals Six Mile	Private	Kamrup Metropolitan
29	GNRC Institute of Medical Sciences	Private	Kamrup Metropolitan
30	Goalpara District Hospital	District	Goalpara
31	Guwahati Medical College & Hospital	Medical College	Kamrup Metropolitan
32	H M Poly Clinic & Diagnostic Centre,	Dibrugarh	Private
33	Hailakandi Civil Hospital	District	Hailakandi
34	Haji Abdul Majid Memorial Hospital & R.C (HAAM Hospital)	Trust	Nagaon
35	Hamren Civil Hospital	District	Karbi Anglong
36	Hatsingimari Civil Hospital	District	Morigaon
37	Hayat Hospital	Private	Kamrup Metropolitan
38	Health City	Private	Kamrup Metropolitan
39	Hojai District Hospital	District	Nagaon
40	JJ Memorial Diagnostics & Hospitals Pvt Ltd	Private	Dibrugarh
41	Jorhat Civil Hospital	District	Jorhat
42	Jorhat Medical College	Medical College	Jorhat
43	Kalgashia Civil Hospital	District	Barpeta
44	Karimganj Civil Hospital	District	Karimganj
45	Kokrajhar District Hospital	District	Kokrajhar
46	Kushal Konwar Civil Hospital	District	Golaghat
47	Lakhimpur District Hospital	District	Lakhimpur
48	Mangaldoi Civil Hospital	District	Darrang
49	Marwari Hospitals	Trust	Kamrup Metropolitan
50	Medi Care Diagnostics & Hospital	Private	Dibrugarh
51	Morigaon District Hospital	District	Morigaon
52	Nagaon Civil Hospital	District	Nagaon
53	Nalbari Civil Hospital	District	Nalbari
54	Nalbari Multispeciality Hospital (SARATHI)	Private	Nalbari
55	Narayana Superspeciality Clinic	Guwahati	Private
56	Narayana Superspeciality Hospital	Guwahati	Private
57	Nemcare Hospital	Private	Kamrup Metropolitan
58	North East Cancer Hospital and Research Institute	Private	Kamrup Metropolitan
59	Pragati Hospital & Research Centre	Private	Sivasagar
60	Saint John's Hospital	Private	Kamrup Metropolitan
61	Shristi Hospital	Private	Dibrugarh
62	Silchar Civil Hospital	District	Cachar
63	Silchar Medical College & Hospital	Medical College	Cachar
64	Sivsagar Civil Hospital	District	Sivasagar
65	Sonapur District Hospital	District	Kamrup Metropolitan
66	Sonapur District Hospital	District	Kamrup Metropolitan
67	Sonitpur District Hospital	District	Sonitpur
68	Sparsh Hospital	PRIVATE	Kamrup Metropolitan
69	Sun Valley Hospital	Private	Kamrup Metropolitan
70	Swagat Superspeciality Surgical Institute	Private	Kamrup Metropolitan
71	Swargadew Siu-Ka-Pha Multispecialty Hospital	Trust	Sivasagar
72	Tezpur Medical College & Hospital	Medical College	Sonitpur
73	Tinsukia Civil Hospital	District	Tinsukia
74	Tularam Bafna Civil Hospital	District	Kamrup
75	Udalguri Civil		

HospitalDistrictUdalguri76Urovision HospitalPrivateDibrugarh

For complete details and latest list of hospitals, visit the below link.<https://atalamritabhiyaan.aaas-assam.in/hospital.html>

Atal Amrit Abhiyan Objectives

Atal Amrit Abhiyan is aimed at providing health insurance coverage of up to Rs. 2 Lakh to the state residents. The Atal Amrit Abhiyan health insurance scheme would cover treatment for cancer, kidney disease, brain and heart-related ailments and burn injuries. People suffering from these diseases would be able to get treatment at all govt and CGHS empaneled hospitals for up to Rs. 2 Lakh. Under the scheme, the government would provide unique identification number and a health card to each beneficiary.

Assam Atal Amrit Abhiyan scheme is free for the BPL families. The smart cards were distributed and the govt. is regularly distributing new cards. The scheme offers cashless treatment facility to the families belonging to the Below Poverty Line (BPL) and Lower Income Group (LIG) of the society. The enrollment under the first phase of Atal Amrit Abhiyan is ongoing in many of the districts in the state while it has completed in some.

Atal Amrit Abhiyan Smart Card for Beneficiaries

Atal Amrit Abhiyan Smart Card The smart card can be availed by paying just Rs. 100 to avail the scheme benefit. The card will be issued to each individual of the household separately. The annual renewal cost of the smart card would also be Rs. 100. The laminated card can be used to avail cashless treatment across the empaneled hospitals and medical centers across the state.

Atal Amrit Abhiyan Beneficiary Card The AAA card issued to the beneficiaries looks like the one below

Atal Amrit Abhiyan Beneficiary Card

Diseases Covered Under Atal Amrit Abhiyan

A total of 437 diseases would be covered under Atal Amrit Abhiyan which have been segregated in following six groups.

Cardiovascular diseasesCancerKidney diseasesNeo-natal diseasesNeurological conditionsBurns

Atal Amrit Abhiyan Assam

The state government would bear an additional burden of Rs. 200 crore to implement the scheme in the state. The govt. also trying to empanel more hospitals under the scheme so that the residents can avail the treatment without much problem.

Atal Amrit Abhiyan Helpline

Complete detail of Atal Amrit Abhiyan can be found at the official website at <https://atalamritabhiyaan.aaas-assam.in/>.

The candidates can contact toll free at 1800 102 7480 for more information about the scheme.

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Guwahati Municipal Corporation (GMC) is all set to start the demand survey in the city from June 12 for selection of beneficiaries under Pradhan Mantri Awas Yojana – Urban. Under the Pradhan Mantri Awas Yojana, all 97 Urban Local Bodies of Assam would be covered to provide pucca houses to all by the year 2022.

The demand survey for the selection of beneficiaries in all other 96 cities of the state have already been started. The demand survey would obtain the data of all the families residing in the ULB's and planning areas without pucca houses. Pradhan Mantri Awas Yojana in Assam would provide benefits to about 2 Lakh families by the year 2022.

The GMC would distribute demand survey forms for the purpose which would be collected from the families from June 12 onward.

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PMAY Application Forms Assam

The application forms for demand survey of Pradhan Mantri Awas Yojana can be collected from the ULB's or from the official website of PMAY-U Assam at pmayuassam.in. OR, the direct link to download PMAY application form is given below.

PMAY Application Form – English

PMAY Application Form – Assamese

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The applicants can also download the PMAY-U Assam android app from Google play store for more details about the scheme.

Pradhan Mantri Awas Yojana is a flagship housing scheme of central government under which benefits under 4 following components would be provided to the beneficiaries

1. In-situ Slum Redevelopment (ISSR)
2. Credit Linked Subsidy Scheme (CLSS)
3. Affordable Housing in Partnership (AHP)
4. Beneficiary Led Construction and Enhancement (BLC/BLE)

PMAY mainly focuses on providing pucca house to families belonging to economically weaker section or whose total household income is less than Rs. 25000 per month. Such families who are residing in any of the 97 urban local bodies of the state can avail the PMAY benefits under the AHP or CLSS component of the scheme.

Under the CLSS component, any eligible candidate/household can avail housing loan from the bank and government would provide interest subsidy on it.

The eligibility for PMAY and other details can be checked on the official website at pmayuassam.in.

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Apun Ghar is a new home loan scheme launched by the government of Assam under which state govt. employees are being provided home loans at subsidized interest rates. The Assam Government has signed an MoU with State Bank of India for providing loans to its employees. The state government would provide an interest subsidy of 3.5% for the government employees for home loan of up to Rs. 15 lakh taken for 20 years of tenure.

After interest subvention, the effective rate at which home loan would be provided by the state bank of India would be 5.0% for women and 5.05% for men employees. The government would provide home loan under the Apun Ghar scheme with a repayment schedule to employees with pensionable service beyond the age of 70 years.

Apun Ghar Home Loan Scheme Application Form

The application forms would be submitted by the employees through their DDO's (District Drawing and Disbursing Officer) as per the prescribed format of application form along with all the required documents. The application form for Apun Ghar scheme can be downloaded from the official website of Assam Government using the link below.

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Download Apun Ghar Application Form.

Below is the snapshot of the application form.

Apun Ghar Home Loan Application Form

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List of Documents Required for Apun Ghar Home Loan

Below is the complete list of documents required to avail home loan under Apun Ghar home loan scheme.

5 Copies of Passport size photograph.

Any one of the following for identification: PAN card / Voter ID / Identity Card / etc.

Any of the following documents for proof of residence: Electricity Bill / Landline telephone bill / Passport / SBI account passbook with updated address.

Form 16 of last 2 years.

Latest salary slip with all deductions duly certified by DDO.

Last 6 month statement of salary account.

No dues salary from the bank if the salary is not credited in SBI account.

Personal asset's and liabilities statement in bank's format.

Documents evidencing the ownership of land/building to be purchased/constructed, such as Jamabandi copy.

The loan provided under the Apun Ghar scheme would be sanctioned in the name of the govt employee or his/her spouse's name. There is no need to mortgage property for home loan up to Rs. 10 Lakh. No processing fee would be charged from state government employees for housing loan under the scheme. More details about the Apun Ghar home loan scheme can be found on the official website of Assam Govt. at this link.

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Search for:

Chief Minister's Start-up fund Scheme 'Sarothi'- A Memorandum of Understanding (MoU) has been signed between Assam government and Department of Industries and Commerce and Assam Gramin Vikas Bank (AGVB) for funding the startups in Assam.

The event where the MoU was signed was organized at Udyog Bhawan, Bamunimaidam, Guwahati.

UPDATE: Complete details of Sarothi – Chief Minister Start-Up fund scheme such as application form, eligibility criteria etc. are available at the below link.

Sarothi Start Up Fund Assam Loan Scheme

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Objective of Chief Minister Start-up Fund Scheme Sarothi

The objective of signing this MoU is to provide funding for startups in Assam by providing them financial assistance in the form of loans with interest subvention.

Through Assam Gramin Vikas Bank, Chief Minister's Start-up Fund Scheme 'Sarothi' will cover the whole Assam state.

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Interest Subsidy under Sarothi

An interest subvention of 5% per annum will be provided to the beneficiaries who will take loan under the Start-up Fund 'Sarothi'. New and creative start-ups in any sector would be eligible to get the benefit under the scheme. But priority will be given to those applicants who have undergone any kind of skill development training.

The initiative launched by the government to remove the obstacle and hurdle of equity or fund facing by entrepreneurs for boosting their business.

The implementation process of the scheme shall be started in the financial year 2017-18 and valid for the period of five years.

All general managers have been instructed to start the process of inviting application from eligible beneficiaries. After collecting application, a district-level committee along with AGVB would be organized in which eligible beneficiaries would be selected for the loan under the scheme.

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Apun Ghar is a new home loan scheme for Assam Government employees under which home loans will be provided to the state govt employees at subsidized interest rates. The Assam government has signed an MoU with the state bank of India to provide home loans at hugely subsidized interest rates to its employees.

Apun Ghar Home Loan Scheme – Introduction

Under the Apun Ghar scheme, the state government would provide housing loans at a subsidized rate of 5% for its women employees and 5.5% for men employees. The loan would be provided without and collateral security and processing fee. The main objective of Apun Ghar housing loan scheme is to provide housing to all state residents. Though, Pradhan Mantri Awas Yojana is also running in all the towns and cities of the state under which loans at subsidized rates are provided.

Under the Apun Ghar scheme, the state government employees can avail a loan of up to Rs 15 Lakh for with an interest subsidy of 3.5%. The subsidy on interest rates would benefit state government employees in terms of lower interest rates and lower EMI's.

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Apun Ghar Home Loan – Interest Rates and Subsidy

Particulars
Men
Women

Loan Amount
Rs. 15 Lakh
Rs. 15 Lakh

Interest Subsidy
3.5%
3.5%

Interest Rate after Subsidy
5.05%
5%

Maximum Loan Tenure
20 Years
20 Years

Effective EMI (for a loan of Rs. 15 Lakh for 20 Years)

Before Subsidy

Rs. 13,017
Rs. 13,017

After Subsidy
Rs. 10,318
Rs. 9,899

Eligibility for Apun Ghar Home Loan Scheme

Apun Ghar home loan scheme is however targeted to the government employees belonging to the lower income group of the society but applicable for all. The government employees are eligible for the Apun Ghar home loan scheme who has

- Minimum age of 21 years
- Residual service of five years

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It would not benefits those state employees who have less than 5 years in their service retirement. The employees who have already availed of education and the home loan from the SBI at normal rates would also be able to switch over to the subsidized loan scheme of the government after one year or so. The SBI Loan Scheme to be rolled out in May 2017 and will help the low-income state employees and low-rank police personnel. The loan scheme would also help to generate various economic activities.

How to Apply for Apun Ghar Home Loan

The state government employees need not to visit the bank branch to apply for the Apun Ghar scheme, but they can simply submit the applications forms or submit their request to respective district drawing and disbursing officer.

Download Apun Ghar Home Loan Application Form

All the arrangement have been made by government and SBI to ensure hassle-free loans to employees. To get benefits of home loans and education loan, the employee will not have to submit piles of documents which is the normal process to apply for bank loan.

To apply for, the employees will simply have to submit applications to their respective Drawing and Disbursement Officers (DDOs). And further, the DDOs will forward the loan applications to the SBI for processing to disburse the loans. No processing fee will be charged from the applicant for the loan application.

The State Bank of India has a target to disburse about 10000 home loans by May next year.

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The state government of Assam has announced a new crop loan scheme for the farmers in the state in its 2017-18 budget. The “Zero Interest Crop Loan Scheme” will be launched soon for the farmers under which they can avail a crop loan of up to Rs. 1 Lakh at 0% interest rates. Through the Zero Interest Crop Loan Scheme, the state government aims to encourage the farmers to avail loans against the backdrop of low credit flow in the state.

Zero Interest Crop Loan Scheme

Under the proposed scheme, the state government would offer 100% subvention on interest of crop loans of up to Rs. 1 Lakh thus bringing the payable interest rate to zero. The scheme aims to encourage the financial inclusion and increase the scope of expansion of credit flow to rural areas, particularly to the farmers.

Zero Interest Crop Loans is possibly first such transformative intervention to drive agri loan and uplift rural ecoy. Re 25 cr in 2017-18

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” Himanta Biswa Sarma (@himantabiswa) February 7, 2017

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This would be the first of its kind of agriculture loan scheme in the country which will offer 100% subvention on the interest rates of loans. The state government has earmarked Rs. 25 Crore for this scheme for the financial year 2017-18. The state government has recently launched a mega mission for the development of villages across the state. The 5 year mission named as Chief Minister Samagra Gramya Unnayan Yojana (CMSGUY) would be implemented with a total budget of Rs. 30,000 Crores.

The state government has launched several other schemes and initiatives in its 2017-18 budget for farmers, children and women and others.

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Highlights of Chief Minister Samagra Gramya Unnayan Yojana (CMSGUY)

Chief Minister Samagra Gramya Unnayan Yojana (CMSGUY) is a new scheme announced by the Assam Government for the development of the villages in the state. The scheme will be implemented in a mega mission mode in all villages of the Assam in the next five years culminating in 2021-22. The village development scheme was launched by the chief minister Sarbananda Sonowal on Sunday, 5 February 2017 in Guwahati.

The scheme would be implemented with a total budget of Rs. 30,000 Crore. BY the end of this financial years Rs. 1500 Crore will be allocated for the implementation the newly launched Chief Minister Samagra Gramya Unnayan Yojana.

Objectives of Chief Minister Samagra Gramya Unnayan Yojana (CMSGUY)

The scheme is aimed at bringing the revolutionary changes in the villages of the state by doubling the farmerâ€™s income. The CM Samagra Gramya Unnayan Yojana will be implemented through saturation model by covering each revenue village through focused interventions in direct economic activities, logistic support including market linkages, and community support. Below are the main objectives of the scheme.

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Rural income generation

Convergence of departmental schemes

Improving irrigation facilities

Skill development

Special attention to 6th scheduled councils, PRIâ€™s, ULBâ€™s

Special emphasis on Sericulture, Bamboo cane products, high-yield variety seeds, spices, vegetable and organic farming.

Village base eco and rural tourism

As per the assessment survey taken between 2002-03 and 2012-13, the growth in the income of the farmers was only 0.88% per year in Assam against a national average of 5.2%. Hence the Assam government has decided to launch the CMSGUY for holistic development of the villages within a short span of 5 years by making huge investments in rural areas across the state.

Implementation of CMSGUY

The scheme would be implemented in a mission mode through the next five years. The state government would constitute five teams in each block for the implementation of different mission under the scheme. The teams would be responsible for creating development plans and implementing them into the villages that comes under their block.

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Each village under the scheme would get its own village knowledge center and a playground. The scheme would spend about Rs. 1.20 Crore on each village for its overall development. Villages would be the center at the development under the CMSGUY scheme. The key highlights of the scheme implementation would be as following.

Conduct baseline survey of all villages.

Identify core strength of each village and create a development plan.

Training of Panchayat representatives and officials.

Take up pilot activities in the villages.

Rs. 500 Crore budget was provided in Budget 2016-17 while Rs. 1000 Crore is proposed in the supplementary demand.

Key Highlights of Chief Minister Samagra Gramya Unnayan Yojana (CMSGUY)

Below are the key highlights of CMSGUY

Double the farm income in five years by 2021-22.

Saturation model: Cover each of 25,425 villages in the state.

Focus on core strength of each village.

Average investment of Rs. 1.20 Crore per village.

Total investment of Rs. 30,000 Crore.

Build community assets and individual capabilities.

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Pradhan Mantri Awas Yojana – Gramin (PMAY-G), the centrally sponsored rural housing scheme has been launched in Assam by the Chief Minister Sarbananda Sonowal. The scheme launch was marked by distributing sanction letters to some of the beneficiaries of PMAY-G at Sarusojai Stadium. Under the scheme, the state government has started the scheme for the construction of 1,64,245 pucca houses in the year 2016-17.

Pradhan Mantri Awas Yojana Gramin – Assam

Under the PMAY-G in Assam, the housing scheme beneficiaries will get 1.3 Lakh as financial assistance along with Rs. 12000 under the Swachh Bharat Mission for building toilet and Rs. 18000 under MGNREGA (Mahatma Gandhi National Rural Employment Guarantee Act). The central government has also extended the size of housing unit from 20 sqmt in earlier Indira Awas Yojana to 25 sqmt.

The state government is making all efforts to make the right selection of beneficiaries & construction of houses through a strong mechanism developed for the implementation. The state government has also appointed a nodal officer in each gram panchayat to monitor the whole process of PMAY-G implementation.

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The selection of the beneficiaries for Pradhan Mantri Awas Yojana – Gramin is being done on the basis of SECC-2011 data considering several factors and validating those through gram sabha.

PMAY-G also provides a provision of a loan of up to Rs. 70000 for further extension of the house. A loan of up to Rs. 2 Lakh taken in 2017 for new home construction or extension will receive an interest subvention of 3% resulting in significant less burden of interest and less EMI's for the borrowers.

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IN All, Narendra Modi on 31st December 2016 has also announced 33% increase in the number of houses to be constructed under the rural housing scheme by the year 2022.

The details and sanction details of the PMAY-G beneficiaries can be checked on awaassoft.nic.in using the registration number or by beneficiary name, sanction number, BPL number or father/husband number.

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The Assam Government is planning to launch Aamaar Aalohi rural home stay scheme in the state very soon. The scheme aims to tap tourism prospects in rural and semi urban areas in the state. The scheme is also expected to create thousands of job/earning opportunities. The scheme will provide comfortable home stay facilities & services along with accommodation to the tourists in rural and semi-urban tourist destinations.

Aamaar Aalohi – Rural Home Stay Scheme

The basic idea behind the scheme is to provide clean and affordable accommodation to foreign & domestic tourists with opportunities to stay with Assamese families to experience local customs and traditions and relish authentic local cuisine. State government’s tourism department in association with Assam Tourism Development Corporation (ATDC) will implement the scheme at an estimated cost of Rs. 16.29 crore. Under the scheme, the state government would setup 200 home stays across the state in the first phase of the scheme in 2017-18. Below is the district wise list of home-stays to be setup.

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Name of District
No. of Home – Stays

Golaghat
40

Barpeta
25

Majuli
20

Morigaon
20

Haflong-Umrangsu
20

Sonitpur
15

Tinsukia
10

Dibrugarh
10

Sivasagar
10

Jorhat
10

Hajo-Sualkuchi
10

Darrang
10

TOTAL
200

The main objective of the scheme is to pass the economic benefits of tourism in state to local communities along with creating employment opportunities. The scheme also aims to enrich sustainable and responsible development of eco and rural tourism. Through the Aamaar Aalohi home stay scheme, the state government wants to increase the value of local culture by creating positive environmental surroundings and conserving nature, culture, heritage and traditions of rural Assam.

The state government would provide professional advice for improvements of home-stays & guest services, free training on home-stays & hospitality-services, free publicity & marketing opportunities to existing & new home-stay units. The existing home-stay units would get recognition as an authorised tourist establishment.

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Highlights of Aamaar Aalohi Home Stay Scheme

Scheme aims to create employment opportunities & develop rural tourism.

200 Home-Stays to be setup within the year 2017-18 for first phase of scheme.

First phase of the scheme to cost Rs. 16.29 crore to the state.

Scheme aims to conserve nature, culture, heritage and traditions of rural Assam.

Free guest service & hospitality training, and publicity & marketing opportunities.

80:20 is the cost ratio to be shared between government and the beneficiary for setting up the home-stay unit.

Financial Assistance Under Aamaar Aalohi Home Stay Scheme 2017-18

Under the scheme, the state government would provide 80% of the cost of setting up the units (for both Assam-type cottage and stilted Assam-type cottage) while 20% would have to be arranged by the beneficiary or through the banks.

All new home-stay units to be setup under the Aamaar Aalohi scheme would be required to obtain a license from ATDC and follow the scheme guidelines.

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Pradhan Mantri Awas Yojana (PMAY) â€“ Urban, a flagship affordable housing scheme of central government has been extended to all 97 towns in Assam. However, the scheme was initially planned to be implemented in just 9 towns of the state. The urban development department of the state would start implementation of the scheme in all 97 towns simultaneously in first week of February 2017.

The government would stress on uniform structure of the houses to be constructed under PMAY. Government is working towards the successful implementation of the scheme in all towns and give new life to urban poor home seekers in the state.

Launched on June 25, 2015 by central government, Pradhan Mantri Awas Yojana â€“ Urban aims to provide 2 Crore homes to urban poor by the year 2022. The scheme offers financial assistance to the beneficiaries through several means including direct benefit transfer, subsidy and lower interest rates.

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The central government recently have also started accepting online applications for Pradhan Mantri Awas Yojana through common service centers across the country. The interested eligible candidates can apply for PMAY â€“ Urban by visiting their nearest common service centers.

The beneficiary selection for PMAY-Urban is being done using the SECC-2011 data. The candidate selection and approval process starts from the Panchayat level and reaches all the way to ministry of housing and urban poverty alleviation. People can also check their name in the PMAY beneficiary list on the official website at pmaymis.gov.in.

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Atal Amrit Abhiyan is a new health insurance scheme announced by the state Government of Assam. Under the scheme, the government is providing an insurance coverage of up to Rs. 2 lakh per year to each family of the state. The scheme was originally launched on 25 December 2016 and is still running. Assam Atal Amrit Abhiyan Application form can be downloaded in PDF format from the official website of the scheme. Atal Amrit Abhiyan health insurance scheme was launched for BPL and APL families besieged with chronic, sudden or acute health issues.

Atal Amrit Abhiyan 2020

Under Atal Amrit Abhiyan, the eligible beneficiaries gets benefits of the scheme at the time of treatment in the hospital on the base of insurance cover. Various diseases like cancer, Cardiovascular diseases, Cancer, Kidney diseases, Neonatal diseases, brain and heart-related ailments and burn injuries have been included in the scheme. The beneficiary can go for the treatment only in government aided and CGHS empaneled hospitals in the state. There have been 245,491 APL Enrollments, 15,889,339 BPL Enrollments and 85,717 treatment Under AAA till 23rd March 2020.

All the beneficiaries can avail cashless treatment (not reimbursement) at govt. and empaneled private hospitals inside and outside the state. The enrollments for the scheme are open and one can reach out to the enrollment center to get themselves registered under the scheme. The official website of Atal Amrit Abhiyan is <https://atalamritabhiyaan.aaas-assam.in> where one can find more details about the scheme such as how to enroll, the list of hospitals under the scheme, treatment / procedure packages etc.

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Atal Amrit Abhiyan Application Form 2020

Enrollment under the Atal Amrit Abhiyan health insurance scheme can be done through the enrollment centers. Below is the step by step procedure for manual application for enrollment under the scheme.

Visit at official website at <https://nhm.assam.gov.in> Now click on the "Atal Amrit Abhiyan Application Form" or directly click this link to download the application form format. [Format of application form](#)

Atal Amrit Abhiyan Manual Application Form

Fill all the details in the application form and submit it along with the required documents to the Office of the Joint Director of Health Services of the concerned district either by hand or post.

Enrollment at AAA Enrollment Centers

The interested applicants can also physically visit the enrollment center in their areas along with the voter ID card of each family member, birth certificate of minor members of family, income certificate for APL family members and Rs. 100 pre beneficiary premium.

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The verifying officer would then scrutinize all the documents to verify the eligibility of the applicant. APL candidates would be given a challan to deposit Rs. 100 per member as premium.

After the verification of documents and (payment of premium by APL families), the operator would take photograph and fingerprint of each beneficiary.

Finally, a AAA ID card will be issued to each beneficiary along with the scheme handbook.

For more details about how to enroll under the Atal Amrit Abhiyan, click the following link:

<https://atalamritabhiyaan.aaas-assam.in/enrollment.html>

Eligibility Criteria for Atal Amrit Abhiyan

Below is the eligibility criteria for enrollment in AAA health insurance scheme

All the BPL families in the state with income of less than Rs. 1.2 lakhs per annum will get a free health card under the scheme. Moreover, those who belong to APL category with income between Rs. 1.2 lakhs and 5 lakhs per annum have to pay a nominal premium of Rs. 100/- per year per member to avail the scheme. All the employees who are working or retired in the service of Central and State Government will not be eligible for this scheme. All documents of each enrollment will be checked properly whether they belongs to BPL or APL category.

Document Requirements for Atal Amrit Abhiyan

Below is the list of documents which would be required at the time of registration under the scheme

a) Voter ID Card b) EPIC Card (in case of minors the birth certificate in original) 3) Income Certificate 4) Other valid documents 5) NFSA Card is also valid if have 7) A Photograph of patient attested by Doctor

Atal Amrit Abhiyan List of Hospitals

There are a total of 76 public and private hospitals within the state of Assam while 92 hospitals outside the state have been empaneled as on 14th September 2020. Below are the links to download the complete list of hospitals empaneled under the scheme

Atal Amrit Abhiyan List of Hospitals in Assam

Sr. No.	Name of Hospital	Hospital Type	City
1	Aditya Diagnostic & Hospital,	Private	Dibrugarh
2	Al-Salam Hospital Trust	Goalpara	3
3	Apollo Hospital (earlier International Hospital)	Private	Kamrup Metropolitan
4	Arya Hospital	Private	Kamrup Metropolitan
5	Assam Medical College & Hospital	Medical College	Dibrugarh
6	Ayursundra Superspeciality Hospital	Private	Kamrup Metropolitan
7	B J Hospital	Private	Sonitpur
8	B. Barooah Cancer Institute	Trust	Kamrup Metropolitan
9	Biswanath Civil Hospital	District	Sonitpur
10	Bongaigaon District Hospital	District	Bongaigaon
11	Cachar Cancer Hospital & Research Centre	Trust	Cachar
12	Chirang District Hospital	District	Chirang
13	Dhemaji District Hospital	District	Dhemaji
14	Dhubri Civil Hospital	District	Dhubri
15	Dibrugarh Civil Hospital	District	Dibrugarh
16	Dima Hasao District Hospital	District	Dima Hasao
17	Diphu Civil Hospital	District	Karbi Anglong
18	Dispur Hospitals Pvt Ltd	Private	Kamrup Metropolitan
19	Dispur Polyclinic & Nursing Home	Private	Kamrup Metropolitan
20	Downtown Hospital	Private	Kamrup Metropolitan
21	Dr. Rabi Boro District Civil Hospital	District	Barpeta
22	Excelcare Hospitals	Private	Kamrup Metropolitan
23	Fakhruddin Ali Ahmed Medical College	Medical College	Barpeta
24	Garhmur Civil Hospital	District	Majuli
25	Gate Hospital	PRIVATE	Kamrup Metropolitan
26	GMC Cancer Hospital	Public	Kamrup Metropolitan
27	GNRC Dispur	Private	Kamrup Metropolitan
28	GNRC Hospitals Six Mile	Private	Kamrup Metropolitan
29	GNRC Institute of Medical Sciences	Private	Kamrup Metropolitan
30	Goalpara District Hospital	District	Goalpara
31	Guwahati Medical College & Hospital	Medical College	Kamrup Metropolitan
32	H M Poly Clinic & Diagnostic Centre,	Dibrugarh	Private
33	Hailakandi Civil Hospital	District	Hailakandi
34	Haji Abdul Majid Memorial Hopital & R.C (HAAM Hospital)	Trust	Nagaon
35	Hamren Civil Hospital	District	Karbi Anglong
36	Hatsingimari Civil Hospital	District	Morigaon
37	Hayat Hospital	Private	Kamrup Metropolitan
38	Health City	Private	Kamrup Metropolitan
39	Hojai District Hospital	District	Nagaon
40	JJ Memorial Diagnostics & Hospitals Pvt Ltd	Private	Dibrugarh
41	Jorhat Civil Hospital	District	Jorhat
42	Jorhat Medical College	Medical College	Jorhat
43	Kalgashia Civil Hospital	District	Barpeta
44	Karimganj Civil Hospital	District	Karimganj
45	Kokrajhar District Hospital	District	Kokrajhar
46	Kushal Konwar Civil Hospital	District	Golaghat
47	Lakhimpur District Hospital	District	Lakhimpur
48	Mangaldoi Civil Hospital	District	Darrang
49	Marwari Hospitals	Trust	Kamrup Metropolitan
50	Medi Care Diagnostics & Hospital	Private	Dibrugarh
51	Morigaon District Hospital	District	Morigaon
52	Nagaon Civil Hospital	District	Nagaon
53	Nalbari Civil Hospital	District	Nalbari
54	Nalbari Multispeciality Hospital (SARATHI)	Private	Nalbari
55	Narayana Superspeciality Clinic	Guwahati	Private
56	Narayana Superspeciality Hospital	Guwahati	Private
57	Nemcare Hospital	Private	Kamrup Metropolitan
58	North East Cancer Hospital and Research Institute	Private	Kamrup Metropolitan
59	Pragati Hospihal & Research Centre	Private	Sivasagar
60	Saint John's Hospital	Private	Kamrup Metropolitan
61	Shristi Hospital	Private	Dibrugarh
62	Silchar Civil Hospital	District	Cachar
63	Silchar Medical College & Hospital	Medical College	Cachar
64	Sivsagar Civil Hospital	District	Sivasagar
65	Sonapur District Hospital	District	Kamrup Metropolitan
66	Sonapur District Hospital	District	Kamrup Metropolitan
67	Sonitpur District Hospital	District	Sonitpur
68	Sparsh Hospital	PRIVATE	Kamrup Metropolitan
69	Sun Valley Hospital	Private	Kamrup Metropolitan
70	Swagat Superspeciality Surgical Institute	Private	Kamrup Metropolitan
71	Swargadew Siu-Ka-Pha Multispecialty Hospital	Trust	Sivasagar
72	Tezpur Medical College & Hospital	Medical College	Sonitpur
73	Tinsukia Civil Hospital	District	Tinsukia
74	Tularam Bafna Civil Hospital	District	Kamrup
75	Udalguri Civil		

HospitalDistrictUdalguri76Urovision HospitalPrivateDibrugarh

For complete details and latest list of hospitals, visit the below link.<https://atalamritabhiyaan.aaas-assam.in/hospital.html>

Atal Amrit Abhiyan Objectives

Atal Amrit Abhiyan is aimed at providing health insurance coverage of up to Rs. 2 Lakh to the state residents. The Atal Amrit Abhiyan health insurance scheme would cover treatment for cancer, kidney disease, brain and heart-related ailments and burn injuries. People suffering from these diseases would be able to get treatment at all govt and CGHS empaneled hospitals for up to Rs. 2 Lakh. Under the scheme, the government would provide unique identification number and a health card to each beneficiary.

Assam Atal Amrit Abhiyan scheme is free for the BPL families. The smart cards were distributed and the govt. is regularly distributing new cards. The scheme offers cashless treatment facility to the families belonging to the Below Poverty Line (BPL) and Lower Income Group (LIG) of the society. The enrollment under the first phase of Atal Amrit Abhiyan is ongoing in many of the districts in the state while it has completed in some.

Atal Amrit Abhiyan Smart Card for Beneficiaries

Atal Amrit Abhiyan Smart Card The smart card can be availed by paying just Rs. 100 to avail the scheme benefit. The card will be issued to each individual of the household separately. The annual renewal cost of the smart card would also be Rs. 100. The laminated card can be used to avail cashless treatment across the empaneled hospitals and medical centers across the state.

Atal Amrit Abhiyan Beneficiary Card The AAA card issued to the beneficiaries looks like the one below

Atal Amrit Abhiyan Beneficiary Card

Diseases Covered Under Atal Amrit Abhiyan

A total of 437 diseases would be covered under Atal Amrit Abhiyan which have been segregated in following six groups.

Cardiovascular diseasesCancerKidney diseasesNeo-natal diseasesNeurological conditionsBurns

Atal Amrit Abhiyan Assam

The state government would bear an additional burden of Rs. 200 crore to implement the scheme in the state. The govt. also trying to empanel more hospitals under the scheme so that the residents can avail the treatment without much problem.

Atal Amrit Abhiyan Helpline

Complete detail of Atal Amrit Abhiyan can be found at the official website at <https://atalamritabhiyaan.aaas-assam.in/>.

The candidates can contact toll free at 1800 102 7480 for more information about the scheme.

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