

Andhra Pradesh Government Schemes (2025)

Aadabidda Nidhi Scheme

Description

The Aadabidda Nidhi scheme was launched by the Andhra Pradesh government under Chief Minister N. Chandrababu Naidu to promote women's empowerment in the state. This scheme supports women by providing direct financial assistance, allowing them to become financially independent and self-reliant^{[1][2]}.

Eligibility Criteria

- Must be a permanent resident of Andhra Pradesh state^{[1][2][3]}
- Must be a female citizen between 18-59 years of age^{[1][4]}
- Must belong to economically weaker sections of society^[1]
- Annual family income should not exceed Rs. 1.5 lakhs^[3]
- Beneficiaries of similar schemes are not eligible to apply^[3]

Benefits

- Monthly financial assistance of Rs. 1,500 directly transferred to bank accounts^{[1][2][3]}
- Free transportation services for women to travel for work, education, etc.^[1]
- Promotes self-confidence and independence among women^[1]

Application Process

1. Visit the official website of the Aadabidda Nidhi Scheme (www.sthreenidhi.ap.gov.in)^[3]
2. Click on the "Apply Online" button on the homepage^{[2][3]}
3. Enter personal details including name, father's name, mother's name, and gender^[3]
4. Provide mobile number and email ID^[3]
5. Enter bank account details for direct benefit transfer^[3]
6. Upload required documents and passport-size photo^[3]

7. Click on the submit button to complete the application^[3]

Documents Required

- Aadhar Card^{[1][2][3][4]}
- PAN Card^{[2][3][4]}
- Domicile Certificate^{[2][3][4]}
- Age Proof^{[2][3][4]}
- Bank Passbook^{[2][3][4]}
- Mobile Number^{[2][3][4]}
- Passport Size Photo^{[2][3][4]}
- Income Certificate^{[2][3][4]}
- Email ID^[2]
- Electricity bill^{[2][4]}
- Address Proof^{[2][4]}

AP Annadata Sukhibhava Scheme

Description

The AP Annadata Sukhibhava Scheme was launched by Chief Minister Chandrababu Naidu to provide financial assistance and other facilities to farmers of Andhra Pradesh. The scheme aims to help financially unstable farmers raise crops without financial troubles by providing monetary support, seeds, fertilizers, and compensation for natural disasters^{[5][6][7]}.

Eligibility Criteria

- Must be a permanent resident of Andhra Pradesh state^{[5][6][7][8]}
- Must be a farmer by profession^{[5][7][8]}
- Must be registered under PM Kisan Yojana^{[7][9]}
- Both landowners and landless tenant farmers are eligible^{[7][9]}
- Only one farmer from each household is eligible^{[7][8][9]}
- No member of the family should be an income taxpayer^[8]

- Only small and marginal farmers (with land below 5 hectares) are eligible^[6]

Benefits

- Financial assistance of Rs. 20,000 per year^{[5][6][7][8][9]}
- Rs. 14,000 provided by state government and Rs. 6,000 under PM Kisan Yojana^{[8][9]}
- Assistance given in three installments^{[5][9]}
- Provision of seeds, fertilizers, and compensation for natural disasters^{[5][7][8]}
- Helps increase the social status and standard of living of economically poor farmers^[7]

Application Process

1. Visit the official website of the Annadata Sukhibhava Scheme (annadathasukhibhava.ap.gov.in)^{[6][7]}
2. Click on the "Apply Now" option on the home page^[7]
3. Fill in the required information on the application form^[7]
4. Attach all necessary documents^[7]
5. Review the information and documents provided^[7]
6. Click on the submit button to complete the application process^[7]

Documents Required

- Aadhar Card^{[6][7][8]}
- Ration Card^{[6][7][8]}
- Domicile Certificate^{[6][7][8]}
- Mobile Number^{[5][6][7][8]}
- Income Certificate^{[5][6][7]}
- Bank Account details^{[5][7][8]}
- Passport Size Photo^{[6][7][8]}
- Land Documents^{[6][7][8]}
- Tenant documents (if applicable)^[9]
- Address Proof^{[8][9]}
- PAN Card^{[8][9]}

- Email ID^[6]^[9]

Nirudyoga Bruthi (Unemployment Allowance)

Description

The Andhra Pradesh State government launched the Nirudyoga Bruthi scheme to provide allowance to all unemployed citizens of the state. This scheme ensures that unemployed citizens do not have to depend on others for their expenses until they find a job^[10].

Eligibility Criteria

- Must be a permanent resident of Andhra Pradesh state^[10]
- Must be an unemployed citizen^[10]

Benefits

- Allowance of up to Rs. 3,000 per month^[10]
- Financial assistance transferred directly to the selected applicant's bank account^[10]
- Helps unemployed citizens maintain financial independence while searching for employment^[10]

NTR Bharosa Pension Scheme

Description

The NTR Bharosa Pension Scheme was launched by the Andhra Pradesh State government to provide pensions to financially unstable citizens and senior citizens of the state. The scheme aims to help beneficiaries become self-dependent through regular financial assistance^[10].

Eligibility Criteria

- Must be a permanent resident of Andhra Pradesh state^[10]
- Must be a financially unstable citizen^[10]
- Annual family income must not exceed Rs. 10,000 per month in rural areas and Rs. 12,000 per month in urban areas^[10]
- Applicants must be old-age citizens, widows, or disabled persons^[10]

Benefits

- Pension of up to Rs. 4,000 to old-age citizens, widows, weavers, transgender individuals, etc.^[10]
- Financial assistance of Rs. 15,000 for disabled persons^[10]
- Regular pension payments to help beneficiaries become financially independent^[10]

APSRTC Free Bus Scheme

Description

The APSRTC Free Bus Scheme was launched by the Andhra Pradesh State government to provide free bus traveling facilities to all female citizens of the state. This scheme aims to encourage citizens to use public transport instead of private vehicles while supporting women's mobility^[10].

Eligibility Criteria

- Must be a permanent resident of Andhra Pradesh state^[10]
- Must be a female citizen^[10]

Benefits

- Free travel in buses across Andhra Pradesh state^[10]
- No payment required for female citizens traveling from one place to another within the state^[10]
- Improves mobility and access to education, employment, and other services for women^[10]

Chandranna Pelli Kanuka Scheme

Description

The Chandranna Pelli Kanuka Scheme was launched by the Andhra Pradesh State government to provide financial assistance to citizens who want to get married. The main aim is to decrease discrimination among citizens who belong to SC, ST, or OBC categories in the state and encourage inter-caste marriages^[10].

Eligibility Criteria

- The bride and groom must be above the age of 18 and 21 years respectively^[10]

- The bride and groom must have passed the class 10th examination^[10]
- The annual income of the bride's and groom's family must not exceed Rs. 10,000 in rural areas and Rs. 12,000 in urban areas^[10]
- The bride's and groom's family must not own a four-wheeler vehicle except a taxi or tractor^[10]
- No family member of the bride must be an income taxpayer^[10]
- One of the spouses must belong to the SC, ST, or OBC category^[10]

Benefits

- Financial assistance of Rs. 100,000 for inter-caste marriages^[10]
- Promotion of social equality and reduction of caste-based discrimination^[10]

AP Free Power Supply Scheme

Description

The AP Free Power Supply Scheme was launched by the Andhra Pradesh State government to reduce the electricity bill of farmers in the state. The scheme ensures that farmers can continue their farming activities without worrying about power cuts during the day^[10].

Eligibility Criteria

- Must be a permanent resident of Andhra Pradesh^[10]
- Must be a farmer or fisherman^[10]
- Must belong to SC, ST, or EWS (Economically Weaker Section) category^[10]

Benefits

- Free electricity or reduced cost of electricity for 9 hours to eligible farmers^[10]
- Protection from power cuts during farming activities^[10]
- Reduced operational costs for agricultural activities^[10]

Thalliki Vandanam Scheme

Description

The Thalliki Vandanam Scheme was part of the six guarantee schemes introduced by the TDP government in Andhra Pradesh. This scheme provides financial assistance to every school-age child in the state to ensure they can complete their education without financial troubles^[10].

Eligibility Criteria

- Must be a resident of Andhra Pradesh state^[10]
- Must come from a household without a stable income^[10]
- Program intended for the underprivileged^[10]

Benefits

- Financial assistance of Rs. 15,000 per student^[10]
- Helps students complete their education without financial constraints^[10]
- Supports educational development for underprivileged children^[10]

NTR Vidyonnathi Scheme

Description

The NTR Vidyonnathi Scheme was launched by the Government of Andhra Pradesh to provide financial assistance to students for higher education. The scheme is specifically designed for students from backward classes, supporting their educational pursuits and paving the way for social upliftment^{[10][11]}.

Eligibility Criteria

- Must be a permanent resident of Andhra Pradesh^{[10][11]}
- Must possess a Bachelor's Degree from a recognized University/Institute of State/Central government (final-year students can also apply)^[11]
- Annual family income must not exceed Rs. 2 lakhs^{[10][11]}
- Age should be between 21-37 years^[10]
- Must belong to economically weaker sections of society^{[10][11]}

- Specific criteria for students from SC, ST, and OBC backgrounds^[11]

Benefits

- Financial assistance of Rs. 10,000 for books, stationery, lodging allowance, etc.^{[10][11]}
- Disbursement in two installments: first after institute verification and second upon completing the coaching program^[11]
- Enables students to pursue higher education without financial constraints^[11]
- Supports career growth and quality education^[11]

Application Process

- Eligible applicants can visit the official website to complete the application process^{[10][11]}
- The financial assistance will be disbursed in various installments^[10]

Post Metric Scholarships Scheme

Description

The Government of Andhra Pradesh has implemented the Post Metric Scholarships scheme for eligible students belonging to SC, ST, BC, EBC (other than Kapu), Kapu, Minority, and Differently Abled categories on a saturation basis^[14].

Eligibility Criteria

- All students pursuing Polytechnic, ITI, and Degree & above level courses in Government/Aided/Private colleges affiliated to State Universities/Boards^[14]
- Day scholar students, students in College Attached Hostels (CAH) and Department Attached Hostels (DAH)^[14]
- 75% of the aggregate attendance is mandatory for release of scholarships^[14]
- Total family annual income to be less than or equal to Rs. 2.50 lakhs^[14]

Ineligible Students

- Studying in Private Universities/Deemed Universities^[14]
- Pursuing Correspondence/Distance education courses^[14]

- Admitted under Management/Spot Quota^[14]

Benefits

The disbursal of scholarship is categorized into two schemes:

1. RTF (Reimbursement of Tuition Fee)^[14]:
 - Provides full fee reimbursement to every eligible student
 - Covers Tuition Fee, Special Fees, Other Fees & Exam Fees
 - Full fee credited to the respective College accounts on behalf of students
2. MTF (Maintenance Fee)^[14]:
 - Rs. 10,000 per person to ITI students
 - Rs. 15,000 per person to Polytechnic students
 - Rs. 20,000 per person for other Degree and above courses per year
 - MTF credited into the respective account of the mother of the eligible student
 - In case of the demise or absence of the mother, amount credited to the account of the natural guardian

Financial Assistance to Tailors, Dhobhis and Barbers

Description

This scheme provides one-time support to barbers, washermen, and tailors in Andhra Pradesh^[15].

Eligibility Criteria

Not specified in available information.

Benefits

Financial assistance of Rs. 5,000 per year^[15].

Application Process

Not specified in available information.

Documents Required

Not specified in available information.

Bala Sanjeevani Scheme

Description

The Bala Sanjeevani Scheme provides nutritious food to women and children in Andhra Pradesh^[15].

Eligibility Criteria

Not specified in available information.

Benefits

Provision of nutritious food for women and children.

Application Process

Not specified in available information.

Documents Required

- Domicile certificate^[15]
- Positive pregnancy reports for pregnant women^[15]
- Birth certificate for children 0-5 years^[15]
- White Ration Card^[15]

Beti Bachavo – Beti Padavo

Description

This scheme aims to prevent pre-termination after pre-natal diagnosis to save female children, encourage female education, and ensure social security for girls^[15].

Eligibility Criteria

Not specified in available information.

Documents Required

- Bank account of child^[15]
- Aadhar card of Mother^[15]
- Ration card^[15]
- Income certificate^[15]

AP Career Portal

Description

The AP Career Portal was established by the Andhra Pradesh government's Department of School Education in conjunction with UNICEF for secondary and higher secondary students^[13].

Eligibility Criteria

Secondary and higher secondary students in Andhra Pradesh^[13].

Benefits

Makes it simple to access career-related data and guidance^[13].

Application Process

Visit the official website: <https://apcareerportal.in/>^[13]

Sports Incentive Scheme

Description

The Sports Incentive Scheme was enacted by decree of the Andhra Pradesh Chief Minister to promote sports. It aims to encourage real sportsmanship by providing grants to gifted athletes who have won national medals^[13].

Eligibility Criteria

Gifted athletes who have won national medals^[13].

Benefits

- First place winners: Rs. 5 lakhs for seniors, Rs. 1,244,000 for juniors^[13]
- Second place winners: Rs. 4 lakhs for seniors, Rs. 75,000 for juniors^[13]
- Third place winners: Rs. 3 lakhs for seniors, Rs. 50,000 for juniors^[13]
- Funds transferred through Direct Benefit Transfer^[13]

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1. <https://cleartax.in/s/aadabidda-nidhi-scheme>
2. <https://harichandguruchanduniversity.com/aadabidda-nidhi-scheme-apply-online/>
3. <https://kendriyavojana.com/ap-aadabidda-nidhi-scheme/>
4. <https://sarkarihelp24.in/aadabidda-nidhi-scheme/>
5. <https://pmgovtschemehub.com/ap-annadata-sukhibhava-scheme/>
6. <https://kendriyavojana.com/annadata-sukhibhava-scheme-apply-online/>
7. <https://harichandguruchanduniversity.com/ap-annadata-sukhibhava-scheme/>
8. <https://dehaat.in/en/blog/annadata-sukhibhava-scheme>
9. <https://www.govtschemes.in/andhra-pradesh-annadata-sukhibhava-scheme>
10. <https://pmgovtschemehub.com/ap-government-schemes-list/>
11. <https://cleartax.in/s/ntr-vidyonnathi-scheme>
12. <https://vakilsearch.com/blog/ap-government-schemes/>

Active Government Schemes in Telangana 2025:

This report provides comprehensive data on active government schemes in Telangana as of April 2025, specifically formatted for implementation in a Retrieval-Augmented Generation (RAG) chatbot. The following information includes complete details about eligibility criteria, benefits, application processes, and other essential aspects of each active scheme.

Rajiv Yuva Vikasam Scheme 2025

Description

The Rajiv Yuva Vikasam Scheme 2025 is an initiative launched by the Telangana government to support economic development of youth from marginalized communities. The scheme is designed to provide financial assistance to eligible individuals from SC, ST, BC, Minority, and EBC/EWS communities to establish their own businesses^{[1][2]}. The scheme is implemented through respective community development corporations and focuses on enhancing entrepreneurship skills and promoting economic self-reliance among beneficiaries^[2].

Benefits

- Concessional subsidized loans of up to Rs 4 lakh to start a business^[1]
- Financial support for youth to establish entrepreneurial ventures^[1]
- Economic empowerment and self-reliance opportunities^[2]

Eligibility Criteria

- **Income limit:**
 - Rural areas: Annual income not exceeding Rs 1.5 lakh
 - Urban areas: Annual income not exceeding Rs 2 lakh (municipalities, municipal corporations, nagar panchayats)^{[1][2]}
- **Age limit:**
 - 21-55 years for non-agricultural schemes (as of July 1st of the implementation year)
 - 21-60 years for agriculture and allied sectors^[1]

Required Documents

- Aadhaar card
- Ration card or income certificate
- Caste certificate (issued after Telangana formation)
- Permanent driving license (for transport sector schemes)
- Pattadar passbook (for agricultural schemes)
- SADAREM Certificate (for Persons with Disabilities)
- Passport sized photograph
- Vulnerable group certification (certified by the Mandal level committee)[\[1\]](#)[\[2\]](#)

Application Process

1. Register on the OBMMS portal within the stipulated time frame
2. Download the completed application form
3. Submit a hard copy along with required documents at:
 - Mandal Praja Palana Seva Kendralu (MPDP) office in Rural Areas
 - Municipal Commissioner's office/Zonal Commissioner Office in Urban Areas
4. A helpdesk is available at Mandal Praja Palana Seva Kendralu to assist with the online registration process
5. Beneficiaries can choose any financially viable activity of their choice[\[1\]](#)[\[2\]](#)

Special Considerations

- One household is limited to one self-employment scheme within a period of five years
- Preference given to:
 - First-time applicants
 - Women candidates (minimum 25% of total target) particularly single and widowed women

- Persons with disabilities (minimum 5%)
- Family members of Martyrs of Telangana agitation and SC sub-classification agitation
- Candidates with existing skills in self-employment^{[1][2]}

Gruha Jyoti Scheme

Description

The Gruha Jyoti Scheme is a free electricity initiative by the Telangana government aimed at providing relief on electricity bills for domestic consumers. The scheme was launched on March 1, 2024, and continues to be active in 2025^[3].

Benefits

- Free electricity for up to 200 units of power consumption for domestic purposes
- Any consumption above 200 units is chargeable at regular rates
- Families consuming less than 200 units monthly receive completely free electricity^[3]

Eligibility Criteria

- Must be a citizen of Telangana
- Must possess a white ration card^[3]

Required Documents

- Details to be filled in the application form include:
 - Name
 - Aadhaar number
 - Address
 - Electricity Service Connection Number
 - Mobile number
 - Other relevant personal details^[3]

Application Process

1. Download the Gruha Jyoti scheme application from the Praja Palana official portal
2. Fill out the application with all required details
3. Attach the necessary documents
4. Submit the completed application and documents to the Municipal Corporation Office^[3]

Cheyutha Scheme (Rajiv Arogyasri)

Description

The Cheyutha scheme was launched by Chief Minister Shri A Revanth Reddy to provide free medical and healthcare services under the Rajiv Arogyasri initiative. The program aims to ensure that economically disadvantaged citizens have access to quality healthcare without financial burden^[4].

Benefits

- Free medical and healthcare coverage up to Rs 10 lakh per family
- Access to free corporate medical treatment in all empanelled hospitals
- Coverage for 1,672 different medical packages
- 21 specialty services for patients with physical ailments^[4]

Eligibility Criteria

- Must be from economically backward sections in Telangana state
- Must be a family below the poverty line^[4]

Coverage

Approximately 90.10 lakh families below the poverty line in Telangana are estimated to benefit from this scheme^[4].

Maha Lakshmi Scheme

Description

The Maha Lakshmi Scheme is a comprehensive women empowerment initiative by the Telangana government designed to provide financial independence and support to women across the state^[4].

Benefits

The scheme offers three main benefits:

1. Financial assistance of Rs 2,500 for women who are heads of their families
2. Subsidized gas cylinders at Rs 500
3. Free travel on TSRTC buses across Telangana^[4]

Telangana Crop Loan Waiver Scheme

Description

The Telangana Crop Loan Waiver Scheme aims to provide financial relief to farmers by waiving their outstanding short-term agricultural loans. This initiative helps reduce the financial burden on farmers and supports agricultural sustainability in the state^[5].

Benefits

- Waiver of agricultural loans up to Rs 2 lakh per farmer
- Relief from outstanding short-term loan obligations^[5]

Eligibility Criteria

- Must be a permanent resident of Telangana state
- Must be a farmer by profession
- Must have taken a loan between December 11, 2018, and December 9, 2023
- Only short-term loans qualify for waiver under this scheme^[5]

Application Process

Applicants must fill out the application form online to avail the benefits of the Crop Loan Waiver Scheme^[5].

Telangana Kalyana Lakshmi Scheme

Description

The Telangana Kalyana Lakshmi Scheme was introduced to support financially disadvantaged families with marriage expenses for their daughters. The scheme aims to prevent early marriages and promote education among girls by providing financial assistance for marriages of adult women^[5].

Benefits

- Financial assistance of Rs 1 lakh to selected female citizens for their marriage^[5]

Eligibility Criteria

- Must be a resident of Telangana state
- The bride must be at least 18 years of age
- The bride must belong to a below-poverty-line category
- The bride must belong to a minority group
- Annual family income must not exceed:
 - Rs 2 lakh for SC, ST, or OBC urban families
 - Rs 1.5 lakh for OBC rural families^[5]

Telangana Rs 500 Gas Cylinder Scheme

Description

The Telangana Rs 500 Gas Cylinder Scheme was launched to provide affordable cooking gas to economically disadvantaged families. The program ensures access to clean cooking fuel at subsidized rates for eligible households^[5].

Benefits

- LPG gas cylinders available at a subsidized rate of Rs 500
- Significant savings compared to market rates
- Approximately 40 lakh financially unstable families can benefit from this scheme^[5]

Eligibility Criteria

- Must be a permanent citizen of Telangana state

- Must be categorized as needy and financially unstable
- Must have limited consumption of cylinders for the past 3 years
- Must hold a white ration card^[5]

Indiramma Housing Scheme

Description

The Indiramma Housing Scheme addresses the housing needs of homeless citizens in Telangana by providing financial assistance for construction of permanent houses. The scheme aims to ensure dignified and safe housing for all residents^[5].

Benefits

- Financial assistance of Rs 5 lakh to build a house on a 250-square-foot site
- Support for achieving safe and respectable housing^[5]

Eligibility Criteria

- Must be a resident of Telangana state
- Must be homeless with limited income
- Must belong to a lower-class or middle-class family^[5]

Gruhalakshmi Scheme Telangana

The Gruhalakshmi Scheme is mentioned as part of the active Telangana Schemes List 2025. However, detailed information about its specific benefits, eligibility criteria, and application process is not provided in the available search results^[5].

Telangana Rythu Bharosa

Telangana Rythu Bharosa is included in the list of active schemes in Telangana for 2025. While it is confirmed to be an active program, specific details about its benefits, eligibility requirements, and application procedures are not available in the current search results^[5].

1. <https://economictimes.com/wealth/save/rajiv-yuva-vikasam-scheme-2025-to-give-up-to-rs-4-lakh-concessional-loan-know-who-is-eligible-and-how-to-apply/articleshow/120205796.cms>
2. <https://www.news18.com/business/tehrangana-rolls-out-rajiv-yuva-vikasam-scheme-2025-know-about-eligibility-benefits-and-deadline-aa-9300048.html>
3. <https://cleartax.in/s/gruha-jyoti-scheme-tehrangana>
4. <https://www.tehrangana.gov.in/Government-Initiatives/>
5. <https://pmgovtschemehub.com/tehrangana-schemes-list/>

Maharashtra Government Schemes Database

Housing and Infrastructure Schemes

Pradhan Mantri Awas Yojana-Urban 2.0 (PMAY-U 2.0)

Description:

PMAY-U 2.0 is an ambitious housing initiative by the Government of India, aimed at ensuring affordable housing for all in urban areas. This program builds on the success of the earlier PMAY-U and introduces new features for improved implementation and outreach^[1].

Objective:

To provide housing for all in urban areas by 2025^[1].

Target Beneficiaries:

Over 1 crore families, including Economically Weaker Sections (EWS) and Low-Income Groups (LIG)^[1].

Benefits:

Financial assistance for housing, with specific subsidies based on income categories and housing requirements. The scheme addresses housing needs through multiple verticals including in-situ slum redevelopment and credit-linked subsidy^[1].

Eligibility:

- Families that do not own a pucca house
- Different income categories (EWS, LIG) with specific definitions
- Urban residents meeting prescribed criteria^[1]

How to Apply:

Applications can be submitted through the official PMAY-U portal or through municipal corporations and urban local bodies in Maharashtra^[1].

Maharashtra Modi Awas Gharkul Yojana

Description:

A state-level housing scheme aimed at providing affordable housing options to eligible residents of Maharashtra^[2].

Target Beneficiaries:

Low and middle-income families without permanent housing^[2].

Maharashtra Yashwantrao Chavan Mukta Vasahat Yojana

Description:

Housing development scheme named after former Chief Minister Yashwantrao Chavan, focusing on creating self-sufficient housing colonies^[2].

Maharashtra Aadim Awas Yojna

Description:

Housing scheme specifically designed for tribal and indigenous communities in Maharashtra^[2].

Maharashtra Ramai Awas Yojana

Description:

Housing scheme named after social reformer Ramabai Ambedkar, primarily targeting Scheduled Caste communities^[2].

Health and Wellness Schemes

Ayushman Bharat – Pradhan Mantri Jan Arogya Yojana

Description:

A flagship scheme of the Government of India, launched as recommended by the National Health Policy 2017, to achieve the vision of Universal Health Coverage (UHC). This initiative has been designed to meet Sustainable Development Goals (SDGs) and its underlining commitment to "leave no one behind."^[1]

Benefits:

Provides cashless cover of up to ₹5,00,000 per family per year for secondary and tertiary care hospitalization^[1].

Coverage:

Covers medical and hospitalization expenses for almost all secondary care and most tertiary care procedures. The scheme has empaneled hospitals across the state for cashless treatment^[1].

Eligibility:

Economically vulnerable families identified through socio-economic criteria. The scheme specifically targets poor and vulnerable populations^[1].

How to Apply:

Eligible beneficiaries can apply through Common Service Centers, Ayushman Bharat Kiosks, or empaneled hospitals with required documentation^[1].

Mahatma Jyotirao Phule Jan Arogya Yojana**Description:**

Maharashtra's state health insurance scheme named after social reformer Mahatma Jyotirao Phule, providing health coverage to eligible residents^[2].

Maharashtra Aapla Dawakhana Yojana**Description:**

An initiative to establish community clinics providing accessible healthcare services in urban and semi-urban areas^[2].

Maharashtra Mata Surakshit Tar Ghar Surakshit Abhiyan**Description:**

A maternal health campaign focusing on ensuring safe pregnancy and childbirth for women across Maharashtra^[2].

Maharashtra Swami Vivekananda Youth Health Card Scheme

Description:

Health insurance and medical support program for young residents of Maharashtra, named after Swami Vivekananda^[2].

Women Empowerment Schemes

Mukhyamantri – Majhi Ladki Bahin Yojana

Description:

Launched by the Women and Child Development Department, Government of Maharashtra, this scheme aims to give economic freedom to women in the state in the age group of 21 to 65 years, improving their health and nutrition and strengthening their decisive role in the family^[1].

Benefits:

Women receive a financial benefit of ₹1,500 per month through direct benefit transfer (DBT)^[1].

Eligibility:

- Women between 21-65 years of age
- Resident of Maharashtra
- Meeting prescribed income criteria^[1]

How to Apply:

Applications can be submitted online through the dedicated portal or through local government offices with required documentation^[1].

Maharashtra Majhi Kanya Bhagyashree Scheme

Description:

Financial support scheme for girls, aiming to improve their educational and developmental outcomes^[2].

Maharashtra Lek Ladki Scheme

Description:

Program designed to promote girl child welfare and gender equality in Maharashtra^[2].

Maharashtra Chief Minister Mazhi Ladki Bahin Scheme

Description:

Comprehensive welfare scheme for sisters and daughters in Maharashtra families, addressing multiple aspects of their well-being^[2].

Maharashtra Pink E Rickshaw Scheme**Description:**

Initiative to provide pink e-rickshaws operated by women drivers, supporting women's employment and safe transportation^[2].

Maharashtra Punyashlok Ahilya Devi Holkar Women Start Up Scheme**Description:**

Entrepreneurship support program for women, named after the historic ruler Ahilyabai Holkar, providing funding and mentorship for women-led startups^[2].

Mahila Samridhi Yojana (Maharashtra)**Description:**

Economic empowerment scheme for women through self-help groups^[3].

Target Beneficiaries:

Women seeking economic independence^[3].

Benefits:

Financial assistance and skill development support to help women establish sustainable livelihoods^[3].

Agricultural Schemes**Mukhyamantri Saur Krushi Pump Yojana****Description:**

Solar-powered agricultural pump scheme to reduce electricity costs for farmers and promote sustainable agriculture practices^[2].

Maharashtra Namo Shetkari Maha Samman Nidhi Yojana**Description:**

Financial assistance program for farmers in Maharashtra, providing regular income support^[2].

Maharashtra Mukhyamantri Baliraja Free Electricity Scheme

Description:

Provides free or subsidized electricity to farmers for agricultural purposes^[2].

Maharashtra Mukhya Mantri Baliraja Vij Savlat Yojana

Description:

Electricity subsidy scheme for farmers, reducing operational costs for agricultural activities^[2].

Maharashtra Atal Bamboo Samruddhi Yojana

Description:

Initiative to promote bamboo cultivation and related industries, named after former Prime Minister Atal Bihari Vajpayee^[2].

Energy Schemes

PM-Surya Ghar: Muft Bijli Yojana

Description:

A solar power scheme for residential households to promote clean energy adoption and reduce electricity bills^[1].

Benefits:

- Rs. 30,000 per kW up to 2 kW
- Rs. 18,000 per kW for additional capacity up to 3 kW
- Rs. 78,000 total subsidy for systems larger than 3 kW
- Special provisions for Group Housing Societies/Resident Welfare Associations: Rs. 18,000 per kW for common facilities, including EV charging, up to 500 kW capacity^[1]

Eligibility:

Residential households and housing societies willing to install rooftop solar systems^[1].

How to Apply:

Applications can be submitted through the dedicated PM-Surya Ghar portal with required technical specifications and documentation^[1].

Education and Skill Development Schemes

Maharashtra Student Stipend Scheme

Description:

A scheme for providing financial assistance to students in Maharashtra announced by Chief Minister Eknath Shinde^[4].

Benefits:

- Students who passed 12th class: ₹6,000 per month
- Diploma students: ₹8,000 per month
- Graduates: ₹10,000 per month^[4]

How to Apply:

Visit the official website of the scheme to apply and avail the benefits^[4].

Maharashtra Chief Minister Fellowship Program

Description:

Prestigious fellowship program offering opportunities for young professionals to work with the state government on key development initiatives^[2].

Maharashtra Mukhyamantri Yuva Karyaprashikshan Yojana

Description:

Youth apprenticeship and professional training program to enhance employability among Maharashtra's young population^[2].

Maharashtra Maza Ladka Bhau Yojana

Description:

Educational and developmental support scheme for boys, complementing similar schemes for girls^[2].

Senior Citizen and Social Welfare Schemes

Shravanbal Seva State Pension Scheme

Description:

Monthly pension scheme for elderly citizens in Maharashtra^[3].

Target Beneficiaries:

Elderly citizens meeting age and income criteria^[3].

Benefits:

Monthly pension as per government norms to provide financial security to senior citizens^[3].

Maharashtra Mukhyamantri Vayoshri Yojana**Description:**

Comprehensive welfare scheme for senior citizens, providing various benefits including healthcare and social security^[2].

Maharashtra Mukhyamantri Teerth Darshan Yojana**Description:**

Pilgrimage support scheme for senior citizens, facilitating visits to religious sites across the country^[2].

Aam Aadmi Bima Yojana (Maharashtra)**Description:**

Insurance scheme providing coverage to economically disadvantaged families^[3].

Target Beneficiaries:

Low-income families^[3].

Benefits:

Insurance coverage for death and disability, providing financial security to vulnerable families^[3].

National Family Benefit Scheme (Maharashtra)**Description:**

Provides financial assistance to families upon the death of the primary breadwinner^[3].

Target Beneficiaries:

Families of deceased breadwinners from economically vulnerable sections^[3].

Benefits:

One-time financial aid to support the family through the crisis period^[3].

Indira Gandhi National Disability Pension Scheme

Description:

Pension scheme for individuals with disabilities implemented in Maharashtra^[3].

Target Beneficiaries:

Differently-abled individuals meeting prescribed disability criteria^[3].

Benefits:

Monthly pension as per government guidelines to support persons with disabilities^[3].

Indira Gandhi National Old Age Pension Scheme**Description:**

Pension scheme aimed at providing financial support to senior citizens^[3].

Target Beneficiaries:

Senior citizens meeting age and income eligibility criteria^[3].

Benefits:

Monthly pension based on eligibility criteria to ensure financial security in old age^[3].

Employment and Entrepreneurship Schemes**Chief Minister Employment Generation Programme (CMEGP)****Description:**

Program aimed at creating self-employment opportunities through financial assistance and training programs^[3].

Target Beneficiaries:

Unemployed youth seeking to establish their own businesses^[3].

Benefits:

Financial assistance for starting small businesses, along with training and mentorship support^[3].

Maharashtra Akshay Anna Yojana**Description:**

Food security program ensuring sustainable access to nutritious food for vulnerable populations^[2].

Additional Active Schemes

Maharashtra Mukhyamantri Annapurna Yojana

Description:

Food security scheme providing subsidized or free food grains to eligible beneficiaries^[2].

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1. <https://pune.gov.in/schemes/>
2. <https://www.govtschemes.in/allschemes/Maharashtra>
3. <https://www.policybazaar.com/investment-plans/maharashtra-government-schemes/>
4. <https://pmgovtschemehub.com/maharashtra-student-scheme/>

Comprehensive Guide to Active Kerala Government Schemes (2025)

Karunya Arogya Suraksha Padhathi (KASP)

Description

KASP is a comprehensive health insurance scheme that provides coverage to underprivileged families in Kerala. The scheme aims to cover approximately 42 lakh impoverished and vulnerable families (around 64 lakh beneficiaries) comprising the bottom 40% of Kerala's population^{[1][2][3]}. It was formed by converging multiple government health insurance schemes including RSBY, CHIS, SCHIS, and Karunya Benevolent Fund along with Ayushman Bharat – PMJAY^[2].

Eligibility

- Permanent resident of Kerala
- Belonging to below poverty line (BPL) family
- Annual family income should not exceed ₹3 lakh for receiving benefits^[3]

Benefits

- Health insurance coverage of up to ₹5 lakh per family per year for secondary and tertiary care hospitalization^{[2][3]}
- Cashless treatment at empanelled hospitals and healthcare facilities
- Comprehensive coverage for major surgeries, cancer treatments, and organ transplants
- No limitations on family size, age, or gender
- Coverage for all pre-existing conditions from day one
- Coverage for up to 3 days of pre-hospitalization costs and 15 days of post-hospitalization costs
- Benefits are transferable throughout the nation^[3]

How to Apply

1. Visit the Karunya Arogya Suraksha Padhathi website
2. Click on the "Apply Now" button
3. Fill in all relevant information on the application form
4. Submit the application^[3]

Required Documents

- Aadhaar card or Voter ID
- PAN Card
- Domicile Certificate
- Bank account details
- Proof of residence
- Mobile number^{[1][3]}

Budget Allocation

₹700 crore allocated for the 2025-26 fiscal year^[4]

Implementing Agency

State Health Agency (SHA), Kerala^[2]

Helpline Number

0471-4063121^[3]

Kerala Vidyajyothi Scheme 2025

Description

This scheme is an initiative of the Social Justice Department, Government of Kerala, designed specifically for differently-abled students. It provides financial assistance to support their educational needs based on a district-wise selection process^[5].

Eligibility

- Differently-abled students
- Selection depends on family financial background, disability level, and academic record
- Students are selected district-wise as per the allocation^[5]

Benefits

The scheme provides two types of assistance:

1. Support for study materials
2. Support for uniforms

Number of Scholarships

- 9th to 10th Standard: 50 children from each district for study materials; 30 children for uniforms
- +1, +2, ITI, Polytechnic, VHSC: 50 children from each district for study materials; 30 children for uniforms
- Degree, Diploma, Professional Courses: 25 children from each district for study materials
- Post-Graduation: 20 children from each district for study materials^[5]

Required Documents

- Bank passbook
- BPL certificate

- Disability certificate
- Duly filled application form checked by the head of the institution^[5]

How to Apply

Apply online through the Kerala Social Justice Department's official website.

Margadeepam Scholarship Scheme 2025-26

Description

The Margadeepam Scholarship is a financial support program by the Kerala government for students in primary and middle school education. It aims to reduce the financial burden on students and enable them to continue their education without financial stress^[6].

Eligibility

- Students studying in classes 1st to 8th
- Enrolled in government-aided schools in Kerala^[6]

Application Process

- Applications must be submitted online through the official government portal
- The application form for the 2025-26 academic year is currently active (as of April 15, 2025)^[6]

Implementing Agency

Government of Kerala

Entrepreneur Support Scheme (ESS)

Description

The ESS aims to provide extensive support to micro, small, and medium enterprises in Kerala. It consolidates previous entrepreneurship schemes to give one-time support to entrepreneurs, with special consideration for disadvantaged categories^[7].

Objectives

- Provide extensive support to micro, small, and medium enterprises
- Provide one-time support to entrepreneurs, with special attention to disadvantaged categories
- Optimal utilization of funds with more operational flexibility^[7]

Eligibility

- Micro, small, and medium enterprises set up in Kerala
- 30% of the earmarked assistance is reserved for micro enterprises^[7]

Benefits

- Assistance of 15% of fixed capital investment, limited to ₹20 lakh for all micro, small, and medium enterprises set up in the state
- Enterprises established by entrepreneurs belonging to Women, SC/ST, and differently-abled categories may receive additional benefits^[7]

Elements of Fixed Capital Investment

- Land and land development costs
- Building and essential office infrastructure
- Plant and machinery
- Electrification costs and generators
- Testing equipment
- Pollution control equipment
- Water recycling and rainwater harvesting investments^[7]

Implementing Agency

Directorate of Industries & Commerce, Government of Kerala^[7]

Kerala Labour Welfare Fund Board Schemes

The Kerala Labour Welfare Fund Board offers several welfare schemes for workers registered with the board:

1. Education Grant for High School Students

- Financial assistance of ₹600 each to children of workers from standards 8 to 10
- Eligibility based on merit
- Applications must be received by August 30th each year
- Grants awarded to 3,945 students annually^[8]

2. Cash Awards for SSLC Students

- 25 cash awards distributed in each district
- ₹1,000 for students who obtain 'A+' grade in all subjects
- ₹600 for others based on the number of 'A+' grades obtained
- Two special cash awards (one each for a boy and a girl) for highest marks in SC/ST category^[8]

3. Higher Education Grant

- Financial assistance for students from Plus One to Post Graduation
- Grants ranging from ₹800 to ₹3,600 depending on the course
- Applications must be submitted in the first year of each course
- Grants are renewed annually until course completion^[8]

4. Industrial Training Programme

- Admission to industrial training courses in 13 trades across 12 Government ITIs
- Selection based purely on merit
- Monthly stipend of ₹300
- 20% of seats reserved for SC/ST students^[8]

5. Computer Training Programme

- Computer training for children of subscribers
- DCA course offered to 50 students through LBS Centre for Science and Technology^[8]

State-Specific Schemes

1. Subhiksha Keralam

Description

A comprehensive agricultural and food production initiative launched by the Government of Kerala to address financial challenges following the COVID-19 pandemic. The scheme focuses on agriculture and allied sectors to increase production and generate income, enterprises, and employment^{[9][10]}.

Implementation

The project is implemented under the leadership of multiple departments including Agriculture, Local Government, Animal Husbandry, Dairy Development, Fisheries, Water Resources, Co-operation and Industry, and local governments on a campaign mode^[9].

Partnerships

The scheme ensures collaboration with Mahatma Gandhi NREGA, Haritha Kerala and Kudumbasree Missions, Agricultural, Veterinary and Fisheries Universities, Educational Institutions, Public Sector Undertakings, Co-operative Societies, Youth Clubs, Public Organizations, and Residents Associations^[9].

2. Sanitation Campaign

Description

A project under the Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) in convergence with Suchitwa Mission to popularize and install bio-inorganic waste collection/treatment facilities like mini MCFs, compost pits, and soak pits^[9].

Objective

To make Kerala exemplary in waste management by ensuring mass participation under the leadership of Local Self Government Institutions^[9].

3. Kerala Tribal Plus

Description

A scheme providing additional employment days to tribal communities beyond the 100 days guaranteed by the Mahatma Gandhi National Rural Employment Guarantee Scheme^[9].

Major Kerala Budget 2025 Schemes

1. LIFE (Livelihood Inclusion and Financial Empowerment) Project

Description

A comprehensive housing project aimed at providing homes to the homeless.

Budget Allocation

₹1,160 crore allocated for the LIFE project in 2025-26.

Target

At least one lakh houses will be completed under the LIFE project in 2025-26^[4].

2. Wayanad Rehabilitation Project

Description

A rehabilitation initiative for victims of the Wayanad disaster.

Budget Allocation

₹750 crore allocated for the first phase of rehabilitation efforts^[4].

3. K-Homes Project

Description

An initiative to maximize the potential of unoccupied houses in the state and enhance tourism infrastructure. The project aims to provide affordable accommodation within a 10-kilometer radius of major tourist destinations including Fort Kochi, Kumarakom, Kovalam, and Munnar in its pilot phase^[4].

4. Metro Projects

Description

Development and extension of Metro rail projects in Kochi, Kozhikode, and Thiruvananthapuram. The existing Kochi Metro line will be extended, and new Metro projects will be implemented in Kozhikode and Thiruvananthapuram^[4].

5. Marg Deepam Project

Description

A scholarship program for minority students of classes 1 to 8.

Budget Allocation

₹200 crore allocated for providing scholarships^[4].

Social Justice Department Schemes

1. Vayomadhuram Scheme

Description

A scheme providing glucometers free of cost to elderly diabetic persons in the BPL category.

How to Apply

Application form available for download in PDF format at sjd.kerala.gov.in^[11].

2. Varnam Scheme

Description

Financial assistance up to ₹24,000 per annum for Transgender students pursuing Degree/Diploma/PG courses through distance education.

How to Apply

Application form available for download at sjd.kerala.gov.in^[11].

3. Sabhalam Scheme

Description

Financial assistance for Transgender students pursuing Degree/Diploma level professional courses.

How to Apply

Application form available at sjd.kerala.gov.in^[11].

4. CM Helping Hand Loan Scheme (CMHLS)/Sahayahastham

Description

Interest-free loans for Kudumbashree women neighborhood groups.

Impact

Around 22.77 lakh women have benefited with an allocation of ₹2,000 crore^[11].

5. Abhayakiranam Scheme

Description

Financial assistance of ₹1,000 to close relatives who provide protection and shelter to destitute widows.

Budget

₹99 lakh approved by the state cabinet.

How to Apply

Online application at sjd.kerala.gov.in^[11].

6. Sahachari Scheme

Description

Incentives for NCC/NSS/SPC units assisting Children with Disabilities (CWDs).

How to Apply

Application form available at sjd.kerala.gov.in^[11].

7. Transgender Scholarship Scheme

Description

Scholarships for Transgender students from 7th standard onwards studying in State Government/Government-aided/Self-Financing schools.

How to Apply

Application form available at sjd.kerala.gov.in^[11].

8. Jeevanam Scheme

Description

Financial aid to dependents and victims of crime.

How to Apply

Application form available at sjd.kerala.gov.in^[11].

9. Snehayanam Scheme

Description

Provision of electric auto-rickshaws free of cost to mothers of persons with disabilities who suffer financially.

How to Apply

Application form available at sjd.kerala.gov.in^[11].

10. Mandahasam Scheme

Description

Provision of artificial dentures to senior citizens.

How to Apply

Online application at sjd.kerala.gov.in^[11].

Vaathilppadi Sevanam

Description

A doorstep service delivery scheme implemented through ASHA workers and Sannadhasena Volunteers to provide government services to those who cannot access them easily^[12].

Beneficiaries

- Elderly persons aged 60 years and above
- Differently-abled persons
- People under medical and palliative assistance
- Anyone with mobility restrictions^[12]

Services (Phase I)

- Life Certificate
- Mustering
- Social Security Pension
- CMDRF Application
- Emergency Medicines^[12]

Implementing Agency

Department of Local Self Government (LSGD) in coordination with:

- Department of Health
- Department of Social Justice
- Directorate of Samoohika Sannadhasena^[12]

Implementation Method

Committees are formed in each Local Self Government Institution to implement the scheme. ASHA workers serve as the primary point of contact, with Sannadhasena volunteers assisting in service delivery^[12].

KWA BPL Water Supply Scheme

Description

A scheme by the Kerala Water Authority (KWA) providing free water supply to BPL households.

Benefits

15KL of free water supply every month to eligible households.

Eligibility

Households in the Below Poverty Line (BPL) category.

How to Apply

Applications can be submitted through the KWA official website^[11].

1. <https://www.acko.com/health-insurance/karunya-health-insurance-scheme/>
2. <https://sha.kerala.gov.in/karunya-arogya-suraksha-padhathi/>
3. <https://pmgovtschemehub.com/karunya-arogya-suraksha-padhathi-scheme/>
4. <https://economictimes.com/news/india/kerala-budget-2025-highlights-high-speed-rail-corridor-metro-projects-and-it-park-in-kannur-check-all-key-announcements/articleshow/118004880.cms>
5. <https://scholarshiplearn.com/kerala-vidyayothi-scheme/>
6. <https://saralportalhub.com/kerala-margadeepam-scholarship-scheme/>
7. https://industry.kerala.gov.in/images/pdf/ESSGuidelines_1.pdf
8. <https://labourwelfarefund.in/scheme>
9. <https://nregs.kerala.gov.in/en/state-specific-schemes/>
10. <https://keralaagriculture.gov.in/wp-content/uploads/2020/06/Annual-Plan-2020-21.pdf>
11. <https://sarkariyojana.com/kerala/>
12. <http://lsgkerala.gov.in/en/vaathilppadi-sevanam/2855>

Comprehensive Guide to Active Haryana Government Schemes (2025)

Employment and Youth Development Schemes

Saksham Yuva Yojana (Educated Youth Allowance and Honorarium Scheme)

Description:

Saksham Yuva Yojana is an evolving initiative by the Haryana Government focused on providing financial assistance and employment opportunities to educated but unemployed youth. The scheme aims to place these youth in various state government departments while providing them with monthly financial support^[1].

Eligibility Criteria:

- Must be a domicile of Haryana
- Age between 21-35 years
- For Unemployment Allowance:
 - Must possess 10+2, graduation, or post-graduation qualification
 - Must be registered in the Employment Exchange in Haryana
 - Should not be dismissed from Government Service
 - Not currently employed in any sector
 - Annual family income below ₹3 lakhs from all sources^{[2][3]}
- For Honorarium:
 - Must have completed education through regular courses from recognized universities in Haryana, UT Chandigarh, NCT Delhi, or Punjabi University, Patiala^[2]

Benefits:

- Unemployment Allowance:
 - 10+2 qualified: ₹900 per month
 - Graduate qualified: ₹1,500 per month

- Post-Graduate qualified: ₹3,000 per month^{[1][3]}
- Honorarium: Additional ₹6,000 per month for up to 100 hours of honorary assignment monthly^[2]
- Total benefit for deployed Saksham Yuva:
 - 10+2 qualified: ₹6,900 monthly
 - Graduate qualified: ₹7,500 monthly
 - Post-Graduate qualified: ₹9,000 monthly^[3]

Duration: Maximum period of 3 years (36 months) or until age 35, whichever comes first^[2].

Application Process:

1. Visit the Haryana Employment Department's official portal (www.hrex.gov.in)
2. Select 'Free Job Seekers Registration'
3. Fill out the registration form
4. Submit required documents within 15 days of registration
5. Navigate to the Saksham Yuva page and complete the additional form^[1]

Required Documents:

- Identity proof (PAN Card, Aadhaar Card)
- Address proof (Aadhaar Card, utility bills, Domicile Certificate)
- Bank account details linked with Aadhaar
- Passport-sized photographs
- Educational qualification certificates^[1]

Social Security and Pension Schemes

Old Age Samman Allowance Scheme

Description:

A pension scheme providing financial security to elderly citizens of Haryana to ensure their dignity and welfare in old age^[4].

Eligibility:

- Permanent residents of Haryana

- Age 60 years and above
- Family annual income below ₹2 lakh^[4]

Benefits:

- Monthly pension of ₹2,000^[4]

Application:

- Available through local government offices
- Online application through state portal
- Application verification by local authorities^[4]

Haryana Pension to Widow and Destitute Women Scheme

Description:

Monthly pension scheme providing financial support to widows and destitute women who lack stable income sources^{[5][4]}.

Eligibility:

- Women aged 18 years and above
- Permanent residents of Haryana
- Annual income below ₹3,00,000^[4]

Benefits:

- Monthly pension of ₹3,000^[4]

Application Process:

- Apply online through state portal
- Applications also accepted at designated centers
- Verification of documents by local authorities^[4]

Haryana Divyang Pension Scheme

Description:

Financial assistance program for differently-abled persons who cannot sustain themselves through their own means and require social security support^[6].

Eligibility:

- Persons with disabilities as recognized under Section 2(zc) of Rights of Person With Disability Act (RPwD), 2016
- Permanent residents of Haryana
- Disabilities include: Locomotor Disability, Leprosy Cured, Cerebral Palsy, Muscular Dystrophy, Blindness, Low Vision, Hearing Impairment, Speech and Language Disability, Intellectual Disability, Specific Learning Disability, Autism Spectrum Disorder^[6]

Benefits:

- Monthly pension of ₹3,000^{[4][6]}

Application:

- Apply online through state portal
- Applications also accepted at authorized government centers
- Disability certification required from authorized medical board^[6]

Ladli Social Security Allowance Scheme**Description:**

Financial support scheme for unmarried girls and women to promote their education, welfare and reduce financial vulnerability^{[5][4]}.

Purpose:

Supports families with daughters to encourage education and reduce school dropout rates among girls^[4].

Eligibility:

- Unmarried females above a certain age
- Family income below the prescribed threshold
- Permanent residents of Haryana^[4]

Benefits:

- Monthly allowance for educational and living expenses
- Social security coverage^[4]

Application:

- Apply through designated government offices
- Online application also available
- Required documentation includes identity proof, income certificate, and domicile proof^[4]

Financial Assistance to Destitute Children Scheme (FADC)

Description:

Provides financial support to children who have lost parental support or are from extremely vulnerable households^{[5][7]}.

Eligibility:

- Children without parental support
- Children from extremely poor households
- Permanent residents of Haryana

Benefits:

- Monthly financial assistance
- Educational support where applicable

Application Process:

- Applications through local Child Welfare Committee
- Documentation requirements include proof of destitution status, identity proof, and residential proof

Financial Assistance to Non-School Going Disabled Children

Description:

Financial assistance program for disabled children under 18 years who are unable to attend school due to their disability^{[5][7]}.

Eligibility:

- Children with disabilities under 18 years
- Not attending any formal educational institution due to disability
- Permanent residents of Haryana

Benefits:

- Monthly financial assistance
- Additional support for therapy and medical needs if applicable

Application:

- Applications through Department of Social Justice and Empowerment
- Disability certificate required from authorized medical board

Healthcare Schemes**Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (PM-JAY)****Description:**

Flagship healthcare scheme aimed at providing financial protection to underprivileged sections for healthcare costs, promoting health equity and enhancing quality of healthcare services^{[8][9]}.

Components:

- Health and Wellness Centres (HWCs)
- Pradhan Mantri Jan Arogya Yojana (PM-JAY)^[8]

Benefits:

- Cashless cover up to ₹5,00,000 per eligible family annually
- Covers secondary and tertiary care conditions
- Includes medical examination, treatment, consultation
- Pre-hospitalization and post-hospitalization coverage
- Medicines and medical consumables
- Non-intensive and intensive care services
- Diagnostic and laboratory investigations
- Medical implantation services when necessary
- Accommodation benefits
- Food services

- Coverage for complications during treatment
- Post-hospitalization follow-up care up to 15 days^[8]

Eligibility:

- Families with annual income below approximately ₹5 lakh
- Priority to socio-economically disadvantaged categories (SC/ST/OBC)
- Covers families including parents, children, and siblings living together
- Proof of Haryana residence required^[9]

Application Process:

1. Visit the official Ayushman Bharat website or Haryana state portal
2. Register with basic details (name, contact information, address)
3. Complete the application form with accurate information
4. Upload required documents (income proof, identification, etc.)
5. Submit application and save acknowledgment receipt
6. Track application status through the official website^[9]

Education and Scholarship Schemes

Monthly Stipend for BC-A Students

Description:

Monthly stipend program for Backward Class (A) category students enrolled in Haryana Government schools to support their educational expenses^[10].

Benefits:

1. For BC(A) Girl Students:
 - Class 1 to 5: ₹150 per month
 - Class 6 to 8: ₹200 per month
 - Class 9 to 12: ₹300 per month
 - Class 11 to 12 (Science stream): ₹400 per month^[10]
2. For BC(A) Boy Students:

- Class 1 to 5: ₹75 per month
- Class 6 to 8: ₹100 per month
- Class 9 to 12: ₹150 per month
- Class 11 to 12 (Science stream): ₹200 per month^[10]

Eligibility:

- Must belong to the Backward Class (A) category
- Must be enrolled in Classes 1 to 12 in a Haryana Government school
- Must maintain at least 50% attendance
- Must have an active bank account for Direct Benefit Transfer (DBT)^[10]

Disbursement:

- Monthly stipends with funds transferred quarterly
- Stipend applicable for entire academic session^[10]

Application Process:

1. Contact school administration for application details
2. Complete the prescribed form
3. Submit all necessary documents
4. School verifies eligibility and attendance
5. Upon approval, stipend is transferred directly to student's bank account^[10]

Required Documents:

- BC(A) Category Certificate from competent authority
- School Enrollment Certificate
- Attendance record
- Bank account details for DBT
- Parent/Guardian identity proof
- Additional documents as required by school authorities^[10]

Dr. Ambedkar Medhavi Chattar Sansodhit Yojna

Description:

Scholarship scheme for meritorious students from SC, BC, and other communities to support higher education in professional or technical courses^[4].

Target Group:

SC, BC, and Denotified, Nomadic, and Semi-Nomadic Tribes in Haryana^[4]

Financial Aid:

Up to ₹25,000 based on academic performance in professional or technical courses^[4]

Eligibility:

- Minimum 65% marks (urban) and 60% marks (rural) in graduation
- Family income below ₹4 lakh per annum^[4]

Application:

- Online application with required documents including ID proof and academic certificates
- Verification of educational qualifications
- Income verification^[4]

Haryana Merit Cum Means Scheme For Minority**Description:**

Financial aid program for minority students based on both academic merit and financial need to promote higher education among minority communities^[4].

Objective:

To provide financial assistance to minority students pursuing higher education^[4]

Scholarship Amount:

Varies based on course and level of study^[4]

Eligibility:

- Minority students with demonstrated academic merit
- Family income below ₹2.5 lakh annually^[4]

Application Process:

- Online application with supporting documents
- Income and academic document verification required^[4]

Haryana Pre-Matric Scholarship For Minority

Description:

Scholarship program supporting minority students in Classes 1-10 with educational expenses to reduce dropout rates and ensure continuous education^[4].

Financial Aid:

Covers tuition fees, books, and essential school supplies^[4]

Eligibility:

- Minority students with family income below government-specified limit
- Enrolled in recognized schools^[4]

Application:

- Online application through education portals or local schools
- Verification of minority status and income^[4]

Labor Welfare Schemes

HBOCWFB Free Travelling Facility Yojana (Nishulk Safar Yojana)

Description:

Free travel facility for registered construction workers and their family members to visit religious or historical places, managed by the Haryana Building and Other Construction Workers Welfare Board^[11].

Benefits:

- Free travel for registered workers and up to four family members
- Visit to religious or historical places once every four years
- Travel expenses reimbursed based on Haryana Roadways ordinary fare or actual second-class train fare
- Trip duration not exceeding 10 days^[11]

Eligibility:

- Must be registered with the Haryana Building and Other Construction Workers Welfare Board
- Minimum two years of continuous board membership
- Active membership status required^[11]

Required Documents:

For registration with HBOCWFB:

- Valid identity proof (Aadhaar Card or Voter ID)
- Passport-sized photograph
- Attested work experience certificate
- Proof of residence
- Ration card
- Bank account details
- Family ID (Parivar Pehchan Patra)
- Additional documents as specified^[11]

For accessing scheme benefits:

- Proof of identity (ID card)
- Original travel ticket
- Signed undertaking^[11]

Application Process:

1. Registration as Construction Worker:
 - Visit Haryana Labour Department website
 - Complete registration process with Family ID verification
 - Pay registration fee
 - Add minimum 90 days of work experience from previous year
 - Wait for approval^[11]
2. Apply for travel scheme:
 - Login to Antyodaya-SARAL Portal

- Select scheme and apply
- Complete online application form
- Submit application^[11]

Family Pension Scheme (HBOCWWB)

Description:

Pension scheme for families of deceased construction workers to provide financial stability after the loss of the primary earner^[4].

Pension Amount:

Monthly amount based on the deceased worker's last earnings^[4]

Eligibility:

- Families of registered construction workers who have passed away
- Dependents must apply within the specified timeframe
- Required documentation must be submitted^[4]

Application:

- Online application or through local offices
- Verification of worker's registration and cause of death^[4]

Pension Scheme (HBOCWWB)

Description:

Regular pension for registered construction workers post-retirement or in case of disability^[4].

Pension Amount:

Monthly amount calculated based on contribution years^[4]

Eligibility:

- Registered construction workers with minimum contribution period
- Age criteria for retirement pension
- Medical certification for disability pension^[4]

Application Process:

- Apply through designated offices or online portal
- Verification of contribution history and eligibility^[4]

Widow Pension Scheme (HBOCWWB)

Description:

Monthly pension specifically for widows of construction workers to ensure financial security after losing spouse^[4].

Pension Amount:

Fixed monthly amount to cover basic needs^[4]

Eligibility:

- Widows of registered construction workers
- Haryana residents with income below government threshold
- Proof of worker's registration and death required^[4]

Application:

- Online application or through local labor offices
- Documentation of marital status and worker's death required^[4]

Special Category Schemes

Haryana Shubhra Jyotsna Pension Scheme

Description:

Monthly pension for Haryana residents who participated and were imprisoned during the Emergency period (1975-1977)^[12].

Official Name:

"The Haryana State Shubhra Jyotsna Pension and other Facilities Scheme, 2018"^[12]

Applicability:

Effective from November 1, 2017^[12]

Eligibility:

- Residents of Haryana who actively participated during the Emergency period (June 25, 1975 to March 21, 1977)
- Faced imprisonment even for one day under MISA Act, 1971 and/or Defence of India Act, 1962
- Also applicable to widows of such persons^[12]

Benefits:

- Monthly pension of ₹10,000^[12]

Application:

- Through designated government offices
- Proof of imprisonment during Emergency period required
- Verification of residency and participation claims

Scheme for Relief and Rehabilitation of Women Acid Victims

Description:

Support program for women acid attack victims who are residents of Haryana and have suffered acid attacks within the state^[13].

Objective:

To provide relief, rehabilitation, and support services to women who have been victims of acid attacks^[13]

Eligibility:

- Women residents of Haryana
- Victims of acid attacks that occurred within Haryana
- Police report of the incident required^[13]

Benefits:

- Medical treatment support
- Rehabilitation services
- Financial assistance
- Counseling services

Application:

- Through Department of Women and Child Development
- Police verification of incident required
- Medical documentation of injuries needed

Women and Child Development Schemes

Women Helpline Number 181

Description:

24/7 helpline service operational throughout the year to support women in distress situations^[13].

Services:

- Emergency response
- Information about women's rights and schemes
- Guidance for accessing support services
- Coordinates with police and protection officers
- Available 365 days a year^[13]

Beti Bachao Beti Padhao

Description:

Campaign aimed at improving the sex ratio through societal change, focusing on girl child protection and education^[13].

Objectives:

- Prevent gender-biased sex selective elimination
- Ensure survival and protection of girl child
- Promote education of girls
- Address declining child sex ratio in Haryana^[13]

Components:

- Awareness campaigns
- Community mobilization

- Incentives for girl child education
- Monitoring sex ratio at birth

Pradhan Mantri Matru Vandana Yojana

Description:

Maternity benefit program providing cash incentives to pregnant women and lactating mothers for their first living child^[13].

Benefits:

- Cash incentive of ₹5,000 in three installments
- Direct payment to beneficiaries
- Conditional on fulfilling specific health and nutrition requirements^[13]

Eligibility:

- Pregnant women and lactating mothers
- For first living child of the family
- Must fulfill specific conditions related to maternal and child health

Application:

- Through local Anganwadi centers
- Online registration also available
- Documentation of pregnancy and child birth required

One Stop Centre

Description:

Support center for women affected by violence in private and public spaces, including within family, community, and workplace^[13].

Services:

- Medical assistance
- Police assistance
- Legal aid

- Psycho-social counseling
- Temporary shelter
- Video conferencing facility for court proceedings^[13]

Haryana Kanya Kosh

Description:

Fund established for accepting donations from individuals and institutions specifically for the welfare and development of girls and women in Haryana^[13].

Purpose:

To mobilize resources for implementing and supplementing programs for girl child and women welfare^[13]

Utilization:

- Educational scholarships
- Skill development programs
- Health initiatives for women and girls
- Special projects for women empowerment

Rural Development Schemes

Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS)

Description:

Employment guarantee program providing at least 100 days of wage employment to rural households whose adult members volunteer for unskilled manual work^[14].

Benefits:

- Guaranteed 100 days of employment per rural household annually
- Wages as per state notification
- Unemployment allowance if work not provided within 15 days
- Worksite facilities including childcare

Eligibility:

- Adult members of rural households willing to do unskilled manual work
- Job card registration required

Application:

- Registration at Gram Panchayat
- Job card issuance
- Application for work submitted to Gram Panchayat

Haryana Gramin Vikas Yojana (HGVY)

Description:

Comprehensive rural development program focusing on infrastructure development and livelihood enhancement in villages^[14].

Components:

- Rural infrastructure development
- Basic amenities provision
- Livelihood enhancement activities
- Community asset creation

Implementation:

- Through Gram Panchayats
- District Rural Development Agencies
- Community participation emphasis

Haryana Rural Development Authority (HRDA)

Description:

Authority established to plan and execute rural development projects across the state^[14].

Functions:

- Rural planning and development
- Infrastructure creation

- Implementation of rural housing schemes
- Technical support to rural development initiatives

Agricultural Schemes

Haryana Fasal Suraksha Yojana

Description:

Crop insurance scheme providing security to farmers' crops in Haryana, particularly focusing on cotton crops in certain clusters^[15].

Coverage:

- Protection against crop losses
- Implemented in various clusters including Ambala, Karnal, Sonipat, Hisar, and others^[15]

Benefits:

- Compensation for crop losses
- Risk mitigation for farmers
- Financial security against natural calamities

Eligibility:

- Farmers growing notified crops in notified areas
- Both landowner farmers and tenant farmers

Scheme for Providing Implements/Machinery on Subsidy to SC Farmers

Description:

Program providing agricultural implements and machinery on subsidy to Scheduled Caste farmers to improve their agricultural productivity and income^[15].

Objectives:

- Employment generation for SC Farmers
- Making farming profitable for SC farmers
- Increasing farm power availability

- Reducing manual labor in farm operations
- Improving financial conditions and living standards of SC farmers^[15]

Benefits:

- Subsidized agricultural implements and machinery
- Technical training and support
- Improved access to modern farming techniques

Eligibility:

- Scheduled Caste farmers
- Resident of Haryana
- Land ownership or tenant farming documentation

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