

Scheme4

General text

Pradhan Mantri Suraksha Bima Yojana (PMSBY) is an essential social welfare initiative launched by the Government of India to provide financial protection to individuals in case of accidental injuries or death. The scheme is designed to offer a low-cost insurance solution that protects citizens, especially those in lower-income groups, from financial hardship caused by accidents. Through this scheme, the government aims to increase insurance coverage and financial inclusion among the Indian population, particularly for those who might not be able to afford traditional insurance policies.

1. **Overview of Pradhan Mantri Suraksha Bima Yojana (PMSBY):**

The **Pradhan Mantri Suraksha Bima Yojana (PMSBY)** provides **affordable accident insurance** to Indian citizens between the ages of **18 and 70 years**. This scheme offers protection against accidental death, disability, and injury at an extremely low premium, which makes it accessible to a large section of the Indian population. The scheme covers **accidental death** and **full disability** with a risk coverage of **Rs. 2 lakh**, while it offers **Rs. 1 lakh** coverage for **partial disability** resulting from an accident. By providing an easy and cost-effective way to secure financial protection, PMSBY aims to reduce the economic burden on families in case of such unforeseen events.

Launched in **2015** by Prime Minister Narendra Modi under the government's **financial inclusion program**, the scheme targets low-income groups, particularly those who have minimal access to formal financial services. The aim is to offer them the peace of mind that their families will have some financial support if something happens to them due to an accident.

2. **Eligibility Criteria for PMSBY:**

In order to avail of the benefits of PMSBY, individuals must meet specific eligibility criteria. These criteria ensure that the scheme reaches the intended demographic while maintaining the integrity of the system.

****Eligibility Criteria:****

1. **Indian Citizenship:** The scheme is available only to **Indian citizens**. Non-resident Indians (NRIs) and foreign nationals are not eligible for this insurance scheme. This helps to ensure that the scheme's benefits are directed toward the Indian population, particularly the economically weaker sections.

2. **Age Group:** Individuals must be between the ages of **18 and 70 years** to enroll in the scheme. This age range ensures that the scheme provides insurance to people in their working years, who are most likely to be engaged in activities with a higher risk of accidents. The minimum age of 18 ensures that only individuals who are legally adults can sign up, while the upper age limit of 70 ensures that elderly individuals, who may be more vulnerable to accidents, can also be covered under the scheme.

3. **Bank Account and Aadhaar Linkage:** To apply for PMSBY, applicants must have an **active Jandhan or savings bank account** that is linked with **Aadhaar**. The linkage of Aadhaar ensures proper identification and reduces fraud, while the use of bank accounts ensures that premiums can be collected automatically through the **auto-debit** feature. This mechanism makes it easier for individuals to maintain their insurance coverage year after year.

4. **Auto-Debit Consent:** Enrollment in the scheme requires **auto-debit consent** from the participant's bank account. This feature ensures that the premium is paid automatically from the bank account at the time of renewal, making it easier for policyholders to continue their coverage without manual intervention.

3. **Benefits of PMSBY:**

The Pradhan Mantri Suraksha Bima Yojana offers financial protection to individuals against accidents, which may cause loss of life, permanent disability, or partial disability. The scheme is designed to reduce the financial burden on families who suffer due to accidents and ensure that individuals who may not have access to traditional insurance are still covered.

1. Accidental Death and Full Disability Coverage of Rs. 2 Lakh:

The primary benefit of PMSBY is its coverage in case of **accidental death** or **full disability**. If an individual meets with an accident resulting in death or permanent total disability (where the individual is left completely disabled and unable to work), the nominee or the insured person is entitled to a **Rs. 2 lakh insurance payout**. This amount serves as financial support to the family of the deceased or to the insured person who has lost the ability to work due to the accident.

This coverage is especially important for families that rely on a single income source, as it ensures they do not face financial difficulties in the absence of the breadwinner.

2. Partial Disability Coverage of Rs. 1 Lakh:

In the case of **partial disability**, where the individual experiences an injury that partially disables them but does not result in complete inability to work, the scheme provides a coverage of **Rs. 1 lakh**. Partial disability can include injuries such as the loss of a limb, loss of vision in one eye, or other injuries that affect an individual's ability to perform certain tasks but not all activities. This financial compensation helps the individual to cope with the loss of income or the increased medical expenses associated with rehabilitation.

3. Extremely Low Premium:

One of the standout features of PMSBY is its affordability. The annual premium for this insurance scheme is just **Rs. 12 per year**, which is deducted from the bank account linked with the scheme via the auto-debit mechanism. This nominal amount ensures that even individuals in the lower-income brackets, including workers in the informal sector, can avail themselves of the benefits of the scheme. By offering such an affordable option, the government makes accident insurance accessible to a vast number of people who may otherwise not have been able to afford conventional insurance policies.

4. Simplified Enrollment and Claim Process:

The enrollment process for PMSBY is simple, requiring minimal documentation. An individual only needs to have a **valid Aadhaar card**, a **bank account**, and the ability to give **auto-debit consent** for premium payments. Additionally, the **claim process** is straightforward, and the **claim amount** is paid directly to the nominee or the insured individual's bank account in the case of death or disability. This direct payment system ensures a fast and hassle-free claims process.

5. Automatic Renewal:

Once an individual has enrolled in the scheme, the **auto-debit** feature ensures that the premium is paid every year automatically, without the need for the individual to manually renew the policy. This ensures continuous coverage and reduces the chances of accidental lapses in insurance due to missed payments.

4. **Key Features of PMSBY:**

The **Pradhan Mantri Suraksha Bima Yojana (PMSBY)** comes with several features that make it accessible and beneficial for individuals, particularly those in economically weaker sections of society:

- **Premium Payment Mode:** The premium is automatically deducted from the insured individual's linked bank account. This system ensures that the

policyholder does not have to remember to make annual payments, thereby ensuring continuous coverage.

- **Simple and Transparent Process:** The enrollment process is simple and transparent. Individuals can enroll by visiting their bank branch or online banking portal, and the claim process is straightforward with minimal documentation.
- **Renewal of Policy:** The policy automatically renews every year, as long as the premium is paid via auto-debit. The renewal process ensures that the insured remains covered throughout the year without having to actively engage in the renewal process.
- **Wide Accessibility:** The scheme is available through **all banks** that participate in the scheme, which increases its accessibility, especially in rural and remote areas.
- **Inclusion of Low-Income Groups:** The scheme specifically targets the low-income and informal sector workers, ensuring that individuals who may not have access to traditional insurance options can still protect themselves and their families from financial risk due to accidents.

5. **Conclusion:**

The **Pradhan Mantri Suraksha Bima Yojana (PMSBY)** is an affordable and comprehensive insurance scheme designed to provide financial protection to individuals and their families in the event of an accidental death or disability. By offering such wide coverage at a very low premium, the scheme has made insurance accessible to millions of Indians who otherwise may not have had the financial resources to buy traditional insurance policies. With its simple enrollment process, automatic renewal, and direct bank account transfer for claims, PMSBY ensures that citizens can easily access the protection they need in times of crisis.

Through this scheme, the government is empowering citizens, particularly those from economically disadvantaged backgrounds, by providing them with a safety net in case of unforeseen accidents. With the low premium and easy accessibility, PMSBY has become a vital tool for improving the financial security of India's population, and it continues to serve as a model for future social welfare schemes.

Write up

Beneficiary and Problem Statement:

Beneficiary and Challenges:

Beneficiary: The beneficiary of the Pradhan Mantri Suraksha Bima Yojana (PMSBY) is any **Indian citizen between the ages of 18 and 70 years** who may face financial hardship due to accidental injuries or death.

Challenges: This scheme specifically targets individuals who are in **lower-income groups** and may not have access to traditional insurance policies. Therefore, the scheme addresses the challenges faced by individuals who are:

- * **Vulnerable to accidents** due to their work or lifestyle.
- * **Unable to afford traditional insurance policies**.
- * **Lacking financial security** to cope with the financial burden of accidental injuries or death.

Application Process and Benefits:

Pradhan Mantri Suraksha Bima Yojana (PMSBY): Application and Benefits

1. Steps to Apply:

- * Be an Indian citizen between 18 and 70 years old.
- * Have an active Jan Dhan or savings bank account linked to Aadhaar.
- * Provide auto-debit consent from your bank account.
- * Visit your bank branch or enroll through online banking.

2. Benefits:

- * **Accidental Death and Full Disability Coverage:** Rs. 2 lakh paid to the nominee or insured person.
- * **Partial Disability Coverage:** Rs. 1 lakh paid to the insured person.
- * **Extremely Low Premium:** Rs. 12 per year, automatically deducted from your bank account.
- * **Simplified Enrollment and Claim Process:** Minimal documentation required, direct payment to bank account.
- * **Automatic Renewal:** Policy renews annually as long as premiums are paid via auto-debit.

Outcome and Impact:

Expected Outcomes and Impact of PMSBY

****1. Expected Outcomes:****

- * **Increased insurance coverage:** PMSBY aims to significantly increase insurance penetration in India, especially among lower-income groups who traditionally lack access to insurance.
- * **Financial inclusion:** The scheme promotes financial inclusion by providing a low-cost, easily accessible insurance solution.
- * **Reduced financial burden:** By providing financial support in case of accidental death or disability, PMSBY reduces the financial burden on families affected by such incidents.
- * **Improved financial security:** The scheme enhances the financial security of individuals and their families, offering peace of mind against unexpected accidents.

****2. Positive Impact on Beneficiary's Life:****

- * **Financial protection:** In case of an accident, the beneficiary receives financial compensation that can help cover medical expenses, loss of income, and other financial needs. This prevents families from falling into debt or facing financial hardship.
- * **Peace of mind:** The assurance of insurance coverage offers peace of mind, knowing that their family will be financially supported in case of an unfortunate event.
- * **Improved quality of life:** Financial stability allows beneficiaries to focus on recovery without worrying about financial burdens. This improves their overall quality of life, especially during a difficult time.
- * **Empowerment:** PMSBY empowers individuals, particularly those from lower-income backgrounds, by providing them with financial security and a safety net.

Generated Prompts

Generated Prompts for Scheme: Pradhan Mantri Suraksha Bima Yojana (PMSBY):

Beneficiary and Problem Prompt:

Image Prompt:

An illustration depicting the challenges faced by a lower-income Indian citizen, potentially a construction worker, working on a precarious scaffolding, emphasizing the risk of accidents. The background shows a bustling city with a text overlay stating "30% of Indian workers in informal sectors are exposed to occupational hazards."

In the foreground, another panel shows a smiling individual holding a mobile phone, showcasing the simplified enrollment process for PMSBY via a mobile app. Text overlay: "Rs. 12 annual premium, accessible through mobile app."

Finally, the image concludes with a representation of a family with a text overlay stating "Rs. 2 lakh accidental death benefit - a financial safety net for families." This panel could depict a happy family with a child holding a piggy bank.

The image should use bold colors and contrasting imagery to highlight the stark difference between the challenges and the benefits provided by PMSBY.

Application Process and Benefits Prompt:

Image Prompt:

Scene: A vibrant illustration depicting a diverse group of individuals from different backgrounds (farmer, construction worker, shopkeeper, etc.) representing the target beneficiaries of the Pradhan Mantri Suraksha Bima Yojana (PMSBY). They are all smiling and looking towards a large, colourful banner displaying the PMSBY logo.

Banner: The banner prominently displays the PMSBY logo and reads "Pradhan Mantri Suraksha Bima Yojana: Securing Your Future".

Central Figure: A young woman, wearing a saree and holding a smartphone, is shown completing the online enrollment process through a mobile banking app. The phone screen displays the PMSBY logo and the step-by-step application procedure.

Visual Elements Highlighting Benefits:

- * **Financial Security:** A large, golden shield symbol, representing the financial protection offered by PMSBY, is placed behind the group of individuals.
- * **Accidental Coverage:** A graphic depicting a car accident, a construction worker falling from scaffolding, and a farmer injured by a farm implement symbolizes the wide range of accidental scenarios covered by the scheme.
- * **Low Premium:** A ₹12 coin is visually linked to the beneficiary's smartphone, highlighting the low premium of Rs. 12 per year.
- * **Coverage Amount:** Two large numbers "₹2 lakh" and "₹1 lakh" are displayed, indicating the death and disability benefits respectively.
- * **Simplified Enrollment:** A simplified graphic showcasing the easy enrollment process through mobile banking or bank branches is presented.

****Text Overlay:****

- * **Headline:** "Pradhan Mantri Suraksha Bima Yojana: Peace of mind for every Indian."
- * **Key Information:**
 - * "Covers any Indian citizen between 18 and 70 years."
 - * "Accidental Death: ₹2 Lakh. Partial Disability: ₹1 Lakh."
 - * "Premium: ₹12 per year (automatically deducted from your bank account)."
 - * "Simplified enrollment through mobile banking or bank branches."
 - * "Over 10 crore beneficiaries enrolled."

****Overall Tone:**** The image should convey a sense of hope, security, and empowerment, highlighting the ease of access and the significant benefits of the PMSBY scheme.

Outcome and Impact Prompt:

Image Prompt:

A family sits together in their home, surrounded by warm light and comfortable furniture. The father, a construction worker, smiles confidently as he holds a document showing a "PMSBY" logo. His wife and children also smile, looking relaxed and content. A text overlay displays:

- * ***"Financial security achieved for the family"**
- * ***"Peace of mind from accidental risks"**
- * ***"PMSBY: A lifeline for lower-income families"**

In the background, a vibrant and bustling city scene can be seen through a large window, highlighting the potential for a brighter future.

Generated Prompts for Scheme: Atal Pension Yojana (APY):

Beneficiary and Problem Prompt:

Image Prompt:

An illustration depicting a bustling marketplace filled with street vendors and laborers, representing the unorganized sector. In the foreground, a worker (perhaps a construction worker or street vendor) stands with a worried expression, clutching a worn-out wallet. A text box above him reads "Unorganized Sector Worker: No access to formal pension schemes, low income." Behind him, a large, faded poster displaying the Atal Pension Yojana (APY) logo offers a glimmer of hope. Above the poster, a text box reads "APY: Guaranteed Monthly Pension (Rs. 1,000 to Rs. 5,000) from age 60, Government co-contribution, Tax benefits." The image should highlight the stark contrast between the worker's current financial insecurity and the potential for a secure retirement through APY.

Application Process and Benefits Prompt:

Image Prompt:

Scene: A bustling marketplace with a backdrop of a vibrant city. In the foreground, a street vendor (representing an unorganized sector worker) is happily interacting with a bank representative. The vendor holds a pamphlet with the Atal Pension Yojana logo and a QR code for enrollment.

Visual Elements:

* **Banner:** Above the vendor, a banner proudly displays "Atal Pension Yojana" with the tagline "Secure Your Future, Pension for All!"

* **Visual Representation of Benefits:**

* **Guaranteed Pension:** A stylized image of a stack of coins with a monthly calendar highlighting the 60th birthday, symbolizing the monthly pension starting at age 60.

* **Government Co-contribution:** A small hand holding a coin with a symbol of the government, indicating the 50% contribution for 5 years.

* **Tax Benefits:** A hand holding a magnifying glass over a tax form with a green checkmark, signifying tax benefits.

* **Spouse and Nominee Benefit:** A happy family enjoying their time together, highlighting the financial security for dependents.

* **Numbers:**

* **"Rs. 1,000 - Rs. 5,000"** displayed on the pamphlet, indicating the pension amount range.

* **"18-40 years"** written near the vendor, emphasizing the age eligibility.

* **"60 years"** displayed prominently, representing the pension commencement age.

* **Text Overlay:**

* "Join Atal Pension Yojana for a Secure Retirement!"

* "Apply Online or at any Bank Branch!"

* "Eligibility: Indian Citizen, 18-40 years, Aadhaar-linked Bank Account"

Overall Tone: The image should convey a positive and hopeful atmosphere, highlighting the ease of application and the various benefits offered by the APY scheme, leading to a brighter and more secure future for unorganized sector workers.

Outcome and Impact Prompt:

Image Prompt:

Scene: A vibrant, bustling market scene in a rural village. Sunlight streams through the open-air market, illuminating colorful stalls overflowing with fresh produce.

Central Figure: An elderly woman, dressed in traditional attire, stands proudly at the front of her stall, surrounded by customers. She is smiling warmly, her eyes reflecting a sense of contentment and security.

Background: Behind the woman, a vibrant mural depicts a stylized version of the Atal Pension Yojana logo, with a text overlay that reads:

* ***APY: Securing a dignified retirement***

* ***Increased Retirement Savings***

* ***Reduced Poverty Among the Elderly***

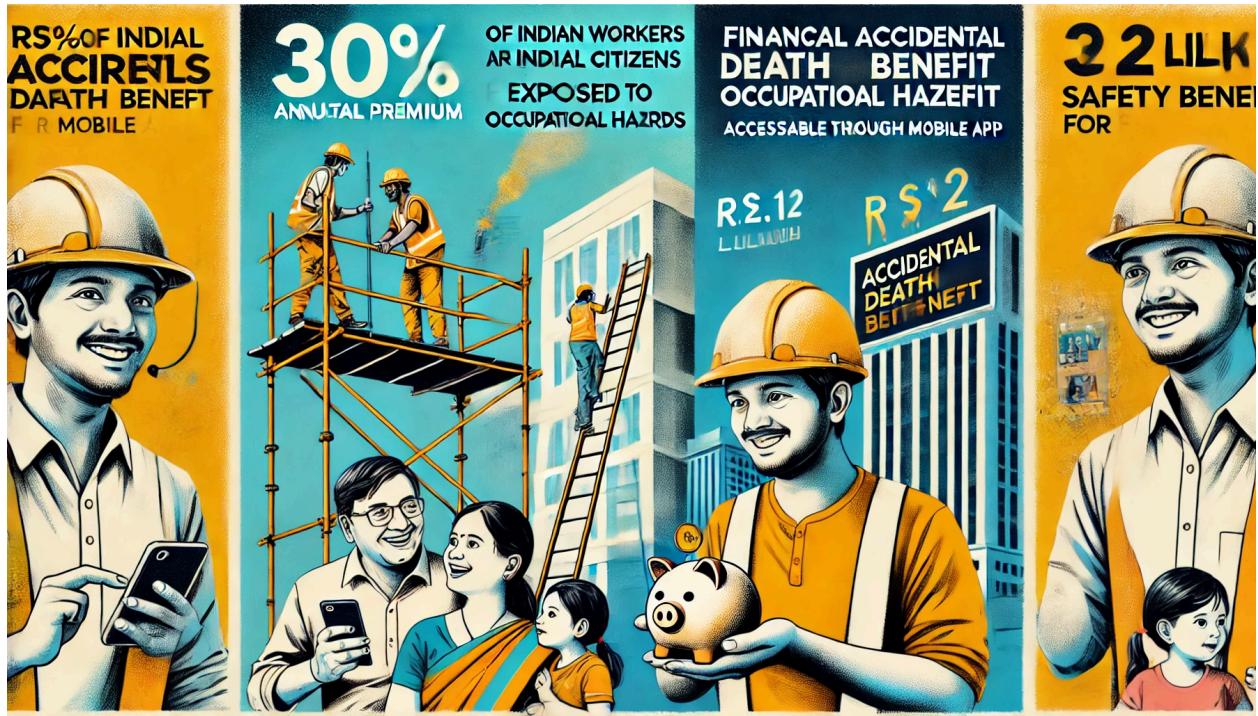
Foreground: A text overlay next to the woman displays:

* ***Monthly Pension: ₹3,000*** (adjust this amount to fit the prompt's narrative)

* ***Financial Security achieved***

* ***Enjoying a happy and healthy retirement***

Overall Tone: The image should exude a sense of accomplishment, community, and well-being. The vibrant colors, positive expressions, and celebratory atmosphere all contribute to a message of hope and opportunity.





Evaluation:

- Coherence Scores:

Image 1: 4/5 The image accurately depicts Ram as a construction worker with values(benefits) though the expression could be more pronounced.

Image 2: 5/5 The image clearly shows the PMSBY scheme and its benefits and people like Ram,getting various benefits from it.

Image 3: 4/5 The family is happy, and Raju is smiling, but some more details of the scheme can be added.

- Consistency Score: 4/5

Ram is consistently depicted across images, but minor variations in appearance exist.

- Comments:

Overall, the images effectively represent the prompts. The text-to-image model performed well in maintaining character consistency, with slight variations likely due to model limitations.