



Schemes and Programmes for Unorganized Sector workers



DATTOPANT THENGADI NATIONAL BOARD FOR WORKERS EDUCATION AND DEVELOPMENT

Ministry of Labour & Employment, Government of India



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Central Govt Schemes
Pradhan Mantri Jan-Dhan Yojana (PMJDY)

S. No.	Particulars	Details
01	Nodal Department	<ul style="list-style-type: none"> • All banks • Ministry of Finance, Govt of India
02	Gist of Benefits	<ul style="list-style-type: none"> • To provide easy access to financial services such as Remittance, Credit, Insurance, Pension, Savings and Deposit Accounts to poor and needy section of our society. • Savings Bank account is opened for unbanked person. • There is no requirement to maintain any minimum balance in PMJDY accounts. • Interest is earned on the deposit in PMJDY accounts. • Rupay Debit card is provided to PMJDY account holder. • Accident Insurance Cover of Rs.1 lakh (enhanced to Rs. 2 lakh to new PMJDY accounts opened after 28.8.2018) is available with RuPay card issued to the PMJDY account holders. • An overdraft (OD) facility up to Rs. 10,000 to eligible account holders is available. • PMJDY accounts are eligible for Direct Benefit Transfer (DBT), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), Pradhan Mantri Suraksha Bima Yojana (PMSBY), Atal Pension Yojana (APY), Micro Units Development & Refinance Agency Bank (MUDRA) scheme.
03	Eligibility Criterion	<ul style="list-style-type: none"> • Must be a citizen of India • Should be at least 10 years of age • Should not have a bank account
04	Required Documents	<ul style="list-style-type: none"> • Permanent Account Number (PAN) Card • AADHAR • MGNREGA job card/Valid driving licence/Voter ID
05	How to apply/ Online/Offline (Office)	<ul style="list-style-type: none"> • https://www.pmjdy.gov.in/scheme • Contact nearby Bank
06	Contact place	<ul style="list-style-type: none"> • Public and private sector banks
07	Helpline Number	<ul style="list-style-type: none"> • 1800 11 0001

Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)

S. No.	Particulars	Details
01	Nodal Department	<ul style="list-style-type: none"> Banks Ministry of Finance, Govt of India
02	Gist of Benefits	<ul style="list-style-type: none"> The scheme will be a one-year cover, renewable from year to year, Insurance Scheme offering life insurance cover for death due to any reason. Subscriber will get insurance cover of Rs. 200000/- on receipt of premium by Insurance Company. On death due to any reason of the subscriber, registered nominee will be eligible to get Rs 200000 (Rs. Two lacs) in his/her saving account
03	Eligibility Criterion	<ul style="list-style-type: none"> All savings bank account holders in the age 18 to 50 years in participating banks will be entitled. A 30 Days lien clause may be imposed in PMJJBY scheme whereby the claim cases during the first 30 days from the date of enrolment will not be paid. However, deaths due to accident would be exempted from the lien clause. The premium of Rs 330 will be deducted annually from the account holder's savings bank account through 'auto debit' facility in one instalment, as per the option given, on or before 31st May of each annual coverage period under the scheme subject to availability of the fund in the Bank's account.
04	Required Documents	<ul style="list-style-type: none"> Bank account, Form to be filled at Bank
05	How to apply/ Online/Offline (Office)	<ul style="list-style-type: none"> https://www.jansuraksha.gov.in/
06	Contact place	<ul style="list-style-type: none"> Nearest Bank
07	Helpline Number	<ul style="list-style-type: none"> 18001801111

Pradhan Mantri Suraksha Bima Yojana (PMSBY)

S. No.	Particulars	Details
01	Nodal Department	<ul style="list-style-type: none"> • Banks • Ministry of Finance, Govt of India
02	Gist of Benefits	<ul style="list-style-type: none"> • Accident Insurance Scheme that offers accidental death and disability cover for death or disability on account of an accident. Pradhan Mantri Suraksha Bima Yojana age limit is 70 years. The applicant must be 18 years old minimum and have a bank account as well as give their consent to join/enable auto-debit to avail of PMSBY. Primary KYC details for this account will be the AADHAR CARD. • Apply in online mode for PMSBY and get a life cover of Rs. 2 lakhs which shall be available for a one-year period beginning 1st June and ending on 31st May and will be renewable. Risk coverage under this scheme is Rs. 2 Lakhs in case of accidental death or full disability of the insured and Rs. 1 Lakh in case of partial disability. • The scheme will be a one year cover, renewable from year to year. • Subscriber will get insurance cover of Rs. 200000/- on receipt of premium by Insurance Company. • On death due to any reason of the subscriber, registered nominee will be eligible to get Rs 200000/- in his/her saving account • The premium of Rs. 12 per annum is to be deducted from the account holder's bank account through 'auto-debit' facility in one instalment. The scheme is being offered by Public Sector General Insurance Companies or any other General Insurance Company
03	Eligibility Criterion	<ul style="list-style-type: none"> • All savings bank account holders in the age 18 to 50 years in participating banks will be entitled to join.

		<ul style="list-style-type: none"> • Savings Bank (SB) Account holders between age of 18 to 70 years who give their consent to join/enable auto-debit, as per the modality, will be enrolled into the scheme • the annual premium for the PMSBY is Rs. 12 • A 30 Days lien clause may be imposed in PMJJBY scheme whereby the claim cases during the first 30 days from the date of enrolment will not be paid. However, deaths due to accident would be exempted from the lien clause.
04	Required Documents	<ul style="list-style-type: none"> • Bank account, Form to be filled at Bank
05	How to apply/ Online/Offline (Office)	<ul style="list-style-type: none"> • https://www.jansuraksha.gov.in/
06	Contact place	<ul style="list-style-type: none"> • Nearest Bank
07	Helpline Number	<ul style="list-style-type: none"> • 18001801111

श्रमिक जायजे

Atal Pension Yojana (APY)

S. No.	Particulars	Details
01	Nodal Department	<ul style="list-style-type: none"> • Banks • Ministry of Finance, Govt of India
02	Gist of Benefits	<ul style="list-style-type: none"> • APY is open to all saving bank/post office saving bank account holders in the age group of 18 to 40 years and the contributions differ, based on pension amount chosen. • Subscribers would receive the guaranteed minimum monthly pension of Rs. 1,000 or Rs. 2,000 or Rs. 3,000 or Rs. 4,000 or Rs. 5,000 at the age of 60 years. Under APY, the monthly pension would be available to the subscriber, and after him to his spouse and after their death, the pension corpus, as accumulated at age 60 of the subscriber, would be returned to the nominee of the subscriber. The minimum pension would be guaranteed by the Government and the contributions differ, based on pension amount chosen. • In the event of pre-mature death of the subscriber, Government has decided to give an option to the spouse of the subscriber to continue contributing to APY account of the subscriber, for the remaining vesting period, till the original subscriber would have attained the age of 60 years. The spouse of the subscriber shall be entitled to receive the same pension amount as that of the subscriber until the death of the spouse. • The minimum pension would be guaranteed by the Government
03	Eligibility Criterion	<ul style="list-style-type: none"> • APY is open to all saving bank/post office saving bank account holders in the age group of 18 to 40 years and the contributions differ, based on

		pension amount chosen.
04	Required Documents	<ul style="list-style-type: none"> • Bank account, Form to be filled at Bank
05	How to apply/ Online/Offline (Office)	<ul style="list-style-type: none"> • Apply at Bank & Post Office where the beneficiary holds the account.
06	Contact place	<ul style="list-style-type: none"> • Concerned Bank
07	Helpline Number	<ul style="list-style-type: none"> • 1800 110 069



Pradhan Mantri Mudra Yojana (PMMY)

S. No.	Particulars	Details
01	Nodal Department	<ul style="list-style-type: none"> • Banks • Ministry of Finance, Govt of India
02	Gist of Benefits	<ul style="list-style-type: none"> • Under the scheme a loan of upto Rs. 50,000 is given under sub-scheme 'Shishu'; • Between Rs. 50,000 to 5.0 Lakhs under sub-scheme 'Kishore'; • Between 5.0 Lakhs to 10.0 Lakhs under sub-scheme 'Tarun'. • Loans taken do not require collaterals. These measures are aimed at increasing the confidence of young, educated or skilled workers who would now be able to aspire to become first generation entrepreneurs; existing small businesses, too, will be able to expand their activities.
03	Eligibility Criterion	<ul style="list-style-type: none"> • Any Indian Citizen who has a business plan for a non-farm income generating activity such as manufacturing, processing, trading or service sector whose credit need is up to 10 lakhs can approach either a Bank, MFI or NBFC for availing of MUDRA loans under PMMY.
04	Required Documents	<ul style="list-style-type: none"> • Valid photo identity proof. • Current address proof. • Proof of income - Latest ITR Financial Docs of Income. • Last 6 months Bank statement. • Ownership proof of residence/office. • Proof of continuity of business. • Trade references.
05	How to apply/ Online/Offline (Office)	<ul style="list-style-type: none"> • Apply at Bank where the beneficiary holds the business account.
06	Contact place	<ul style="list-style-type: none"> • Concerned Bank
07	Helpline Number	<ul style="list-style-type: none"> • 18001801111

Stand Up India Scheme

S. No.	Particulars	Details
01	Nodal Department	Banks Ministry of Finance, Govt of India
02	Gist of Benefits	<ul style="list-style-type: none"> • Scheme facilitates bank loans between Rs.10 lakh and Rs.1 crore to at least one Scheduled Caste/Scheduled Tribe borrower and at least one Woman borrower per bank branch for setting up greenfield enterprises. • This enterprise may be in manufacturing, services or the trading sector activities allied to agriculture. The scheme which is being implemented through all Scheduled Commercial Banks is to benefit at least 2.5 lakh borrowers. The scheme is operational and the loan is being extended through Scheduled Commercial Banks across the country. • Stand Up India scheme caters to promoting entrepreneurship amongst women, SC & ST category i.e those sections of the population facing significant hurdles due to lack of advice/mentorship as well as inadequate and delayed credit. The scheme intends to leverage the institutional credit structure to reach out to these underserved sectors of the population in starting greenfield enterprises. It caters to both ready and trainee borrowers. • To extend collateral free coverage, Government of India has set up the Credit Guarantee Fund for Stand Up India (CGFSI). Apart from providing credit facility, Stand Up India Scheme also envisages extending handholding support to the potential borrowers. It provides for convergence with Central/State Government schemes.
03	Eligibility Criterion	<ul style="list-style-type: none"> • Company Age. Existence and operations should not

		<p>be exceeding 10 years from the Date of Incorporation.</p> <ul style="list-style-type: none"> • Company Type • Annual Turnover • Original Entity • Innovative & Scalable
04	Required Documents	<p>Any valid photo identity proof acceptable to the bank.</p> <p>Address Proof: Any valid address proof document of the individual and the business firm.</p> <p>Memorandum of Articles of the Association of the Company.</p> <p>Partnership deed in the case of a partnership firm.</p>
05	How to apply/ Online/Offline (Office)	<ul style="list-style-type: none"> • Applications under the scheme can also be made online on the dedicated Stand Up Indiaportal(www.standupmitra.in)
06	Contact place	<ul style="list-style-type: none"> • Concerned Bank
07	Helpline Number	<ul style="list-style-type: none"> • 1800115565

Pradhan Mantri Vaya Vandana Yojana (PMVVY)

S. No.	Particulars	Details
01	Nodal Department	<ul style="list-style-type: none"> • Banks • Ministry of Finance, Govt of India
02	Gist of Benefits	<ul style="list-style-type: none"> • PMVVY is an insurance policy-cum-pension scheme that provides security to senior citizens. This pension plan is provided by Life Insurance Corporation (LIC) which caters to need for post-retirement financial planning. • The 'Pradhan Mantri Vaya Vandana Yojana (PMVVY)' has been launched by the Government to protect elderly persons aged 60 years and above against a future fall in their interest income due to uncertain market conditions, as also to provide social security during old age. The scheme is implemented through the Life Insurance Corporation of India (LIC) and open for subscription upto 31st March, 2023. • PMVVY offers an assured rate of return 7.40% per annum for the financial year 2020-21 for policy duration of 10 years. In subsequent years, while the scheme is in operation, there will be annual reset of assured rate of return with effect from April 1st of the financial year in line with applicable rate of return of Senior Citizens Saving Scheme(SCSS) upto a ceiling of 7.75% with fresh appraisal of the scheme on breach of this threshold at any point. • Mode of pension payment under the Yojna is on a monthly, quarterly, half-yearly or annual basis depending on the option exercised by the subscriber. Minimum purchase price under the scheme is Rs. 1,62,162/- for a minimum pension of Rs. 1000/- per month and the maximum purchase price is Rs. 15 lakh per senior citizen for getting a pension amount of Rs. 9,250/- per month.
03	Eligibility Criterion	<ul style="list-style-type: none"> • The individual must be 60 years or higher. Maximum age of entry: There is no limit. Duration of the policy: The tenure of the policy is 10 years. Minimum pension that is earned: The minimum pension for a

		month, quarter, half-yearly, and yearly
04	Required Documents	<ul style="list-style-type: none"> Aadhaar card. PAN card. Details of the preferred bank where the pensioner wants the pension to be credited every month.
05	How to apply/ Online/Offline (Office)	<ul style="list-style-type: none"> LIC Branch CSC
06	Contact place	<ul style="list-style-type: none"> Contact to nearest LIC Branches
07	Helpline Number	<ul style="list-style-type: none"> 02267819281, 1800227717



Pradhan Mantri Shram Yogi Maan-dhan (PM-SYM)

S. No.	Particulars	Details
01	Nodal Department	<ul style="list-style-type: none"> Ministry of Labour & Employment through LIC
02	Gist of Benefits	<ul style="list-style-type: none"> After attaining the age of 60 yrs, beneficiaries are entitled to receive minimum monthly assured pension of Rs.3000/-. On death of the beneficiary, spouse is eligible for 50% monthly pension. If a beneficiary has given regular contribution and died due to (before age of 60 years), his/her spouse will be entitled to join and continue the scheme subsequently by payment of regular contribution or exit the scheme as per provisions of exit and withdrawal If husband and wife, both joins the scheme, they are eligible for Rs. 6000/- monthly pension jointly.
03	Eligibility Criterion	<ul style="list-style-type: none"> Should be an Indian Citizen Unorganised Workers (working as street vendors, agriculture related work, construction site workers, workers in industries of leather, handloom, midday meal, rickshaw or auto wheelers, rag picking, carpenters, fisherman's etc. Age group of 18-40 years Monthly income is below Rs.15000 and not a member of EPFO/ESIC/NPS (Govt. funded).
04	Required Documents	<ul style="list-style-type: none"> AADHARNumber Savings Bank Account / Jan Dhan account number with IFSC
05	How to apply/ Online/Offline (Office)	<p>Visit the Common Services Centres (csc e-Governance Services India Limited (CSC SPV))</p> <p>Visit the PM-SYM web portal and self-register using Aadhar number</p>
06	Contact place	Through CSC and self-registration
07	Helpline Number	1800 267 6888

Ayushman Bharat-Pradhan Mantri Jan Arogya Yojana (AB-PMJAY)

S. No.	Particulars	Details
01	Nodal Department	<ul style="list-style-type: none"> Ministry of Health & Family welfare, Govt of India
02	Gist of Benefits	<ul style="list-style-type: none"> Health coverage of Rs. 5 lakhs per family per year for secondary and tertiary care hospitalization free of cost Medical examination, treatment and consultation Pre-hospitalization Medicine and medical consumables Non-intensive and intensive care services Diagnostic and laboratory investigations Medical implantation services (where necessary) Accommodation benefits Food services Complications arising during treatment Post-hospitalization follow-up care up to 15 days The benefits of INR 5,00,000 are on a family floater basis which means that it can be used by one or all members of the family.
03	Eligibility Criterion	<ul style="list-style-type: none"> Below Poverty Line (BPL Card holders) Beggars and those surviving on alms Not holding pucca house
04	Required Documents	<ul style="list-style-type: none"> AADHAR/ other Identity Card Ration Card of Below Poverty Line
05	How to apply/ Online/Offline (Office)	<ul style="list-style-type: none"> Through CSC Nearest Govt. hospitals or dispensary
06	Contact place	<ul style="list-style-type: none"> Through state government
07	Helpline Number	<ul style="list-style-type: none"> 14555

National Pension Scheme for Traders and Self employed

S. No.	Particulars	Details
01	Nodal Department	<ul style="list-style-type: none"> • Ministry of Labour & Employment, Govt. of India • Ministry of Agriculture and Farmers welfare, Govt. of India
02	Gist of Benefits	<ul style="list-style-type: none"> • A pension scheme for shopkeeper's/ retail traders and self-employed persons between the age of 18 to 40, for providing monthly minimum assured pension of Rs 3000/- after attaining the age of 60 Years. • Matching Contribution :The Government of India will contribute the same amount which the subscriber has to contribute, decided as per the entry level age. • Benefits on disablement: Option is available to continue the scheme by the spouse of the subscriber in case of disablement and inability to continue the scheme. The option of Exit from the scheme is also available if the spouse desires so with the refund of his contribution with simple interest earned. • Benefits to the family on death of an eligible subscriber. During the receipt of pension, if an eligible subscriber dies, his spouse shall be only entitled to receive fifty per cent. of the pension received by such eligible subscriber, as family pension and such family pension shall be applicable only to the spouse.

03	Eligibility Criterion	<ul style="list-style-type: none"> 1. National Pension Scheme for Traders and Self-Employed Persons is a government scheme meant for old age protection and social security of Shopkeeper's, Retail traders and Self-Employed persons within the Age group of 18-40 years 2. Laghu Vyapari whose annual turnover does not exceed Rs 1.5 crore, based on self-declaration. GSTIN is required only for those with turnover above Rs. 40 lakhs. 3. Who has a savings bank account in his/her name and Aadhar number. <p>The Traders Should not be</p> <ul style="list-style-type: none"> • Covered under any National Pension Scheme contributed by the Central Government or member of EPFO/NPS/ESIC • An income tax payer • Enrolled under Pradhan Mantri Shram Yogi Maandhan Yojana or Pradhan Mantri Kisan Maandhan Yojana
04	Required Documents	<ul style="list-style-type: none"> • Aadhaar card • Savings Bank Account number with IFSC • Mobile Phone
05	How to apply/ Online/Offline (Office)	<ul style="list-style-type: none"> • Self-Enrolment : Self-Enrolment online is possible for mobile savvy by visiting https://maandhan.in/auth/login • Enrolment through CSC: CSC-SPV through its over 3.50 lakh common service centers across the country will enrol the beneficiary.
06	Contact place	<ul style="list-style-type: none"> • State Labour Department • Any nearby CSC Centre / VLE
07	Helpline Number	<ul style="list-style-type: none"> • 18002676888 / 14434 E-Mail : vyapari@gov.in / shramyogi@nic.in

DeenDayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY)

S. No.	Particulars	Details
01	Nodal Department	<ul style="list-style-type: none"> Ministry of Rural Development, Govt of India
02	Gist of Benefits	<ul style="list-style-type: none"> DDU-GKY is the demand-driven placement-linked skill training initiative of the Ministry of Rural Development, Government of India (MoRD). Free uniform, books and learning material. Free access to a computer at the computer lab with a working internet, one computer per person. Free access to a tablet PC at the training centre to use and learn. DDU-GKY Skill Training Certificate from NCVT or SSC upon successful completion of the training program. Currently, the program provides training in 82 sectors that covers 450 trades
03	Eligibility Criterion	<ul style="list-style-type: none"> Rural poor youth between 15 and 35 years of age, with the purpose to create income diversity in poor families and help rural youth realize their career aspirations. BPL Card of self or your household (where your name is also mentioned) MGNREGA worker card of any member of your household, with a minimum of 15 days of completed work. Antyodaya Anna Yojana (AAY)
04	Required Documents	<ul style="list-style-type: none"> BPL Card/MGNREGA worker card of any member of your household, with a minimum of 15 days of completed work/ Antyodaya Anna Yojana (AAY) or BPL PDS card of your household.
05	How to apply/ Online/Offline (Office)	<ul style="list-style-type: none"> Gram Panchayat or Gram Rozgar Sewak, who in turn will recommend the nearby Training Centre or its mobilization staff to meet and offer counselling and guidance.
06	Contact place	<ul style="list-style-type: none"> Gram panchayat
07	Helpline Number	<ul style="list-style-type: none"> 011-23782373 and 23782327

National Database for Unorganised Workers : E-Shram

S. No.	Particulars	Details
01	Nodal Department	<ul style="list-style-type: none"> Ministry of Labour & Employment, Govt. of India
02	Gist of Benefits	<ul style="list-style-type: none"> The E-Shram portal is for enrolment, registration, collection and identification of the required data of all the unorganised workers. After Registration, the beneficiary will receive a 2 lacs accidental insurance cover under Pradhan Mantri Suraksha Bima Yojana(PMSBY) after enrolling. All unorganized worker social security benefits will be given through this platform in the future. This database might be used to give critical support to qualified unorganized employees in emergency and pandemic-like conditions. It helps in Creation of a centralized database of all unorganized workers (UWs), to be seeded with Aadhaar. It helps in improving the implementation efficiency of the social security services for the unorganized workers. It Integrates the Social Security Schemes meant for UWs being administered by MoLE and subsequently those run by other ministries as well. It shares information in respect of registered unorganised workers with various stakeholders such as Ministries/Departments/Boards/Agencies/Organisations of the Central & State Governments through APIs for delivery of various social security and welfare schemes being administered by them. It helps in Portability of the social security and welfare benefits to the migrant and construction workers is possible.

03	Eligibility Criterion	<ul style="list-style-type: none"> Any worker who is a home based-worker, self-employed worker or a wage worker in the unorganized sector including a worker in the organized sector who is not a member of ESIC or EPFO or not a Govt. employee between the age of 16 to 59 Years.
04	Required Documents	<ul style="list-style-type: none"> Aadhar Number Mobile number linked with Aadhaar. Savings Bank Account number with IFSC code
05	How to apply/ Online/Offline (Office)	<ul style="list-style-type: none"> Self-Registration Self-Enrolment online is possible for mobile savvy by visiting https://register.eshram.gov.in/#/user/self
06	Contact place	<ul style="list-style-type: none"> State Labour Department Any nearby CSC Centre / VLE – Village Level Entrepreneur
07	Helpline Number	<p>Tollfree Number: 14434 Email : eshramcare-mole@gov.in</p>

Pradhan Mantri Kisan Maan-dhan Yojana

S. No.	Particulars	Details
01	Nodal Department	<ul style="list-style-type: none"> Ministry of Agriculture, Govt of India Life Insurance Corporation of India
02	Gist of Benefits	<p>Pradhan Mantri Kisan Maan- dhan Yojana is a govt. scheme meant for old age protection and social security of Small and Marginal Farmers (SMF). All Small and Marginal Farmers having cultivable landholding up to 2 hectares, whose names appear in the land records of States/UTs as on 01.08.2019 are eligible to get benefit under the Scheme.</p> <p>Under this scheme, the farmers would receive a minimum assured pension of Rs 3000/- per month after attaining the age of 60 years and if the farmer dies, the spouse of the farmer shall be entitled to receive 50% of the pension as family pension. Family pension is applicable only to spouse.</p> <ul style="list-style-type: none"> On the maturity of the scheme, an individual will be entitled to obtain a monthly pension of Rs. 3000/-. The pension amount helps pension holders to aid their financial requirements. The applicants between the age group of 18 to 40 years will have to make monthly contributions ranging between Rs 55 to Rs 200 per month till they attain the age of 60. Once the applicant attains the age of 60, he/ she can claim the pension amount. Every month a fixed pension amount gets deposited in the pension account of respective individual.
03	Eligibility Criterion	<ul style="list-style-type: none"> For Small and Marginal Farmers Entry Age between 18 to 40 years Cultivable land up to 2 hectares as per record
04	Required Documents	<ul style="list-style-type: none"> Aadhaar card Savings Bank Account / PM- KISAN Account
05	How to apply/ Online/Offline (Office)	<ul style="list-style-type: none"> Through CSC
06	Contact place	<ul style="list-style-type: none"> Common Service Centre& LIC
07	Helpline Number	<ul style="list-style-type: none"> 1800 267 6888, 14434

PM Street Vendor's AtmaNirbhar Nidhi (PM SVANidhi)

S. No.	Particulars	Details
01	Nodal Department	<ul style="list-style-type: none"> Ministry of Housing & Urban Development
02	Gist of Benefits	<ul style="list-style-type: none"> To facilitate working capital loan up to `10,000 and more up to 50,000/- To incentivize regular repayment; To reward digital transactions Scheme Guidelines 01.06.2020 The scheme will help formalize the street vendors with above objectives and will open up new opportunities to this sector to move up the economic ladder. The vendors, availing loan under the scheme, are eligible to get an interest subsidy @ 7%. The interest subsidy amount will be credited into the borrower's account quarterly
03	Eligibility Criterion	<ul style="list-style-type: none"> Possess Certificate of Vending / Identity Card issued by Urban Local Bodies (ULBs); The vendors, who have been identified in the survey of street vendors but have not been issued Certificate of Vending / Identity Card; In case a vendor is left out of the survey, he/she need to produce one of the following documents to obtain the Letter of Recommendation (LoR) from Urban Local Bodies. Documents of past loan taken from a bank/ NBFC/ MFI for the purpose of vending; or Membership details, If member of street vendors' association like NASVI, NHF, SEWA etc.; or Any other documents to prove that s/he is a vendor
04	Required Documents	<ul style="list-style-type: none"> Aadhaar Card / Voter's Identity Card / Driving Licence / MNREGA Card / PAN Card.
05	How to apply/ Online/Offline (Office)	<ul style="list-style-type: none"> Online or through Nationalised Banks & NBFC recognized by RBI https://pmsvanidhi.mohua.gov.in/
06	Contact place	<ul style="list-style-type: none"> Nodal Officers in Urban Bodies
07	Helpline Number	<ul style="list-style-type: none"> 1800 11 1979