

AASRA Scheme

Details (AASRA Scheme)

The scheme "AASRA Scheme" is an insurance scheme and it was launched by the Department of Social Welfare, Government of Jammu & Kashmir in 2015 to provide Social Security cover to widows, Destitute, Below Poverty Line (BPL) families, and Breadwinners of such families whose annual income is less than ₹75000/-. The scheme has already been notified by the Cabinet vide decision No. 102/08/2015 dated 19.8.2015 to launch a comprehensive Social Security Scheme namely "AASRA Scheme" and vide Government Order No. 150-F of 2015 dated 20.08.2015 under which the UT government would pay or reimburse premium for the following two insurances scheme. linked to the Bank account are to be covered and who can give a simple form every year before the 1st of June in order to join the scheme. e) Terms of Risk Coverage: A person has to opt for the scheme every year he can also prefer a long-term option of continuing in which case his account will be auto-debited every year by the bank.

Objectives (AASRA Scheme)

- Objective: The main objective of the scheme "AASRA Scheme" is to provide social and financial security to eligible beneficiaries and entails providing a zero balance saving Bank account to every eligible beneficiary to avail of the insurance coverage benefits under which the UT Government would pay or reimburse premium for a period of five years for the above two schemes.

Important Features (AASRA Scheme)

- The scheme "AASRA Scheme" is an insurance scheme and it was launched by the Department of Social Welfare, Government of Jammu & Kashmir in 2015 to provide Social Security cover to widows, Destitute, Below Poverty Line (BPL) families, and Breadwinners of such families whose annual income is less than ₹75000/
- . The Government of Union Territory will bear the premium of all these policies and will cover the entire segment of the destitute and BPL families in the Union Territory. The scheme has already been notified by the Cabinet vide decision No. 102/08/2015 dated 19.8.2015 to launch a comprehensive Social Security Scheme namely "AASRA Scheme" and vide Government Order No. 150
- F of 2015 dated 20.08.2015 under which the UT government would pay or reimburse premium for the following two insurances scheme. 1.

Benefits (AASRA Scheme)

- Under this scheme, Social Security cover is provided to widows, Destitute, Below Poverty Line (BPL) families, and breadwinners of such families whose annual income is less than ₹75000/
- . The Government of Union Territory will bear the premium of two policies (PMSBY & PMJJBY) for a period of five year. Under this scheme, the government will cover the entire segment of the destitute and BPL families in the Union Territory.

Eligibility (AASRA Scheme)

- The applicant should be a permanent resident of the Union Territory of Jammu & Kashmir. All breadwinners of families whose total annual income is less than ₹75000/
- are eligible under the scheme. All widows and destitute residing in the Union Territory are eligible under the scheme. All breadwinners of Below Poverty Line (BPL) families are eligible under the scheme. The intending family must establish that he/she has no source of income quantified as per the prescribed income certificate. The life/accident cover under the scheme will be paid only to the prescribed nominee in case of the death of the beneficiary as per the guideline outlined in the scheme.

Application Process (AASRA Scheme)

- Registration Process: Step 01: Before applying the under scheme, User has to register using the Citizen Registration Link given on the login Screen.
- (Already Registered Citizens can avail of the Service Using Login ID and Password generated after Citizen) Step 02: Applicant has to upload the Passport size scan photo (jpg image) in a clear

background of size less than 50 KB.

- Step 03: Please, note the User ID and Password entered by the applicant during registration for Login and availing the service.
- Step 04: Please, select the role type Citizen while entering login credentials by the Applicant using Citizen Users ID and Password.
- Step 05: After Login, the applicant has to click on the e-services tab in the left menu and thereafter click on the department to which he has to avail of the service.
- Step 06: Please, note the Citizen ID, Username, and Password after successful registration of Citizen as it will be required at the time of availing the service.
- Application Process: Step 01: First of all, the applicant needs to visit the official website and login with their credentials.
- <https://www.jk.gov.in/jkeservices/home> ■ Step 02: At the homepage, click on Apply button for applying under "Aasra Scheme".
- Step 03: Fill all the mandatory details as required in the application form.
- Step 04: The applicant must ensure that all the filled information should be correct before clicking on submit button.

Documents Required (AASRA Scheme)

- Proof of Residence of the UT of Jammu & Kashmir. Proof of Identity. Proof of Age Income Certificate Passport-size photographs. Aadhaar Card. Details of the Bank Account BPL Card (in the case of BPL family) Death Certificate of Husband bearing name of legal wife/widow (If applicant is widow)

Document generated on 2025-11-15.