Government's Flagship Schemes, which can be of benefit to RPF/RPSF officials and their families

There are several schemes launched by Govt. Of India in the last few years, which can be of benefit to RPF Staff and their families. Due to lack of awareness, sometimes the RPF officials are unable to take benefit of these schemes. Therefore, it has been decided to put features of some important schemes on this page, for creating awareness amongst officers and staff of RPF/RPSF, so that they can take benefit of these schemes.

The following schemes are presently available:-

1. Pradhan Mantri Suraksha BimaYojana (PMSBY)
2. Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)
3. Pradhan Mantri Surakshit Matritva Abhiyan
4. Sukanya Samriddhi Account Scheme
5. Kishori Shakti Yojana
6. Pradhan Mantri Kaushal Vikas Yojana (PMKVY)
7. Senior Citizen Saving Scheme
8. National Sports Talent Contest Scheme- NSTC
9. Pradhan Mantri Mudra Yojana
10. Atal Pension Yojana (APY)
11. Stand Up India Scheme
12. Pradhan Mantri Vaya Vandana Yojana.

All the staff are advised to go through the schemes given above. If they want to know further details of any of these schemes, they may go to the websites of the respective ministry, or may approach their Inspectors/ GOs to guide them further.

The above schemes are operational at present. It is possible that some schemes beneficial to staff or their families have not been included above. Further, some new schemes may also be launched in future. If any such scheme comes to the notice of anyone, they may inform DIG/R&T through their respective GOs, for inclusion, if deemed fit.

Further, there may be several such schemes launched by State Govts., which may be of use for RPF officials or their families. All PCSCs/ Sr. DSCs/DSCs are requested to share details of such schemes with the staff of the respective states, so that they may take benefits out of the scheme. They may share such details with adjoining railways, where such scheme is applicable, for benefit of the staff of that Railway also.

Brief details of these schemes are given below:-

1. **Pradhan Mantri Suraksha BimaYojana(PMSBY)**

The Scheme is available to people in the age group 18 to 70 years with a bank account who give their consent to join / enable auto-debit on or before 31st May for the coverage period 1st June to 31st May on an annual renewal basis. Aadhar would be the primary KYC for the bank account. **The risk coverage under the scheme isRs.2 lakh for accidental death and full disability and Rs. 1 lakh for partial disability**. The premium of Rs. 12 per annum is to be deducted from the account holder's bank account through 'auto-debit' facility in one installment. The scheme is being offered by Public Sector General Insurance Companies or any other General Insurance Company who are willing to offer the product on similar terms with necessary approvals and tie up with banks for this purpose.

This scheme has been launched by वित्तीय सेवाएं विभाग DEPARTMENT OF FINANCIAL SERVICES of GOI.

2. **Pradhan Mantri Jeevan Jyoti Bima Yojana(PMJJBY)**

The PMJJBY is available to people in the age group of 18 to 50 years having a bank account who give their consent to join / enable auto-debit. Aadhar would be the primary KYC for the bank account. The life cover of Rs. 2 lakhs shall be for the one year period stretching from 1st June to 31st May and will be renewable. **Risk coverage under this scheme is for Rs. 2 Lakh in case of death of the insured, due to any reason.** The premium is Rs. 330 per annum which is to be auto-debited in one installment from the subscriber's bank account as per the option given by him on or before 31st May of each annual coverage period under the scheme. The scheme is being offered by Life Insurance Corporation and all other life insurers who are willing to offer the product on similar terms with necessary approvals and tie up with banks for this purpose.

This scheme has also been launched by वित्तीय सेवाएं विभाग DEPARTMENT OF FINANCIAL SERVICES of GOI.

3. **Pradhan Mantri Surakshit Matritva Abhiyan**

The Pradhan Mantri SurakshitMatritva Abhiyan has been launched by the Ministry of Health & Family Welfare (MoHFW), Government of India. The program aims to provide assured,

comprehensive and quality antenatal care, free of cost, universally to all pregnant women on the 9th of every month.

PMSMA guarantees a minimum package of antenatal care services to women in their 2nd / 3rd trimesters of pregnancy at designated government health facilities.

Key Features of PMSMA

- PMSMA is based on the premise — that if every pregnant woman in India is examined by a physician and appropriately investigated at least once during the PMSMA and then appropriately followed up — the process can result in reduction in the number of maternal and neonatal deaths in our country.
- Antenatal checkup services would be provided by OBGY specialists / Radiologist/physicians with support from private sector doctors to supplement the efforts of the government sector.
- A minimum package of antenatal care services (including investigations and drugs) would be provided to the beneficiaries on the 9th day of every month at identified public health facilities (PHCs/ CHCs, DHs/ urban health facilities etc) in both urban and rural areas in addition to the routine ANC at the health facility/ outreach.
- Using the principles of a single window system, it is envisaged that a minimum package of investigations (including one ultrasound during the 2nd trimester of pregnancy) and medicines such as IFA supplements, calcium supplements etc would be provided to all pregnant women attending the PMSMA clinics.
- While the target would reach out to all pregnant women, special efforts would be made to reach out to women who have not registered for ANC (left out/missed ANC) and also those who have registered but not availed ANC services (dropout) as well as High Risk pregnant women.
- OBGY specialists/ Radiologist/physicians from private sector would be encouraged to provide voluntary services at public health facilities where government sector practitioners are not available or inadequate.
- Pregnant women would be given Mother and Child Protection Cards and safe motherhood booklets.

- One of the critical components of the Abhiyan is identification and follow up of high risk pregnancies. A sticker indicating the condition and risk factor of the pregnant women would be added onto MCP card for each visit:
    - Green Sticker- for women with no risk factor detected
    - Red Sticker – for women with high risk pregnancy
- A National Portal for PMSMA and a Mobile application have been developed to facilitate the engagement of private/ voluntary sector.
- 'IPledgeFor9' Achievers Awards have been devised to celebrate individual and team achievements and acknowledge voluntary contributions for PMSMA in states and districts across India.

For further details, kindly refer to the detailed operational framework for the Pradhan Mantri Surakshit Matritva Abhiyan (PMSMA).

4. <u>Sukanya Samriddhi Account Scheme</u>

Main features of the scheme are as under:-

- Account can be opened in the name of a girl child till she attains the age of 10 years.
- Only one account can be opened in the name of a girl child.
- Account can be opened in Post office and branches of authorised banks.
- Birth certificate of girl child in whose name the account is opened must be submitted.
- Account can be opened with a minimum of Rs. 250/- and thereafter any amount in multiple of Rs. 100/- can be deposited. A minimum of Rs. 250/- must be deposited in a Financial year.
- Maximum Rs. 1,50,000/- can be deposited in a financial year.
- Interest @ as may be notified by the government from time to time will be calculated on yearly compounded basis and credited to the account.
- One withdrawal shall be allowed on attaining the age of 18 years of account holder to meet education expenses upto 50 % of the balance at the credit of preceding financial year.
- The account can be transferred anywhere in India from one post office/bank to another.
- The account shall mature on completion of 21 years from the date of opening of account or on the marriage of Account holder whichever is earlier.

- This is a scheme of Dept of Post, and operated through Post offices.

5. <u>Kishori Shakti Yojana</u>

Kishori Shakti Yojana (KSY) seeks to empower adolescent girls, so as to enable them to take charge of their lives. It is viewed as a holistic initiative for the development of adolescent girls. The programme through its interventions aims at bringing about a difference in the lives of the adolescent girls. It seeks to provide them with an opportunity to realize their full potential.

This scheme is a redesign of the already existing Adolescent Girls (AG) Scheme being implemented as a component under the centrally sponsored Integrated Child Development Services (ICDS) Scheme. The new scheme dramatically extends the coverage of the earlier scheme with significant content enrichment, strengthens the training component, particularly in skill development, aspects aimed at empowerment and enhanced self-perception. It also fosters convergence with other sectoral programmes, addressing the interrelated needs of adolescent girls and women.

Objective: The broad objectives of the Scheme are to improve the nutritional, health and development status of adolescent girls, promote awareness of health, hygiene, nutrition and family care, link them to opportunities for learning life skills, going back to school, help them gain a better understanding of their social environment and take initiatives to become productive members of the society.

The scheme has been launched by Ministry of Women and Child Development.

Pradhan Mantri Kaushal Vikas Yojana (PMKVY)

Pradhan Mantri Kaushal Vikas Yojana (PMKVY) is the flagship scheme of the Ministry of Skill Development & Entrepreneurship (MSDE) implemented by National Skill Development Corporation. The objective of this Skill Certification Scheme is to enable a large number of Indian youth to take up industry-relevant skill training that will help them in securing a better livelihood. Individuals with prior learning experience or skills will also be assessed and certified under Recognition of Prior Learning (RPL).

Guidelines for the scheme can be seen in the website https://pmkvyofficial.org/

6. Senior Citizen Saving Scheme

A scheme for senior citizens and for those who have retired either from service, to provide security in old age.

Features of the scheme are as under:-

- An individual who has attained the age of 60 year or above on the date of opening of an account or an individual who has attained the age of 55 years or more but less than 60 years and has retired under superannuation or otherwise.
- A retired Personnel of Defence Services (Excluding Civilian Defence Employees), who has attained the age of 50 years can also subscribe to the scheme subject to fulfilment of other specified conditions.
- A depositor may open an account individually or jointly with spouse.
- The deposit in the account shall be in the multiples of 1000/- and not exceeding Rs. 15 lakh.
- Interest shall be payable from the date of deposit to 31st march/ 30th June/ 30th September/ 31st December on 1st working day of April/July/October/January as the case may be, in the first instance and thereafter, interest shall be payable on 1st working day of April/July/October/January on quarterly basis.
- Current Rate of Interest Payable.
- The account can be closed after expiry of 5 year from the date of opening of account.
- The depositor may extend the account for further period of 3 years.
- Premature closure is permissible after expiry of one year from the date of opening account subject to certain conditions.
- Deposits in SCSS qualify for deduction u/s 80-C of Income Tax Act.
- This is a scheme of Dept of Post, and operated through Post offices.

The **interest rate** on **SCSS** is currently 7.4% (as of Q1 FY 20-21)

7. National Sports Talent Contest Scheme- NSTC

National Sports Talent Contest, (NSTC) Scheme is being implemented to scout sports talent in the age group of 8-14 years from schools and nurture them into future medal hopes by providing scientific training.

Under the Scheme, schools having good sports infrastructure and record of creditable sports performances are adopted by SAI. The Scheme enables the budding sportsperson to study and play in the same school. In addition to the main scheme of NSTC (launched 1985) wherein regular schools are adopted, a few distinct sub-schemes were launched to further reach out to sports talent in India, even those participating in indigenous sports and games.

The scheme has been launched by Sports Authority of India (SAI).

8. Pradhan Mantri Mudra Yojana

The scheme was launched on 8th April 2015. 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'; and 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 activates.

The scheme has been launched by Department of Financial Services of GOI.

9. Atal Pension Yojana (APY)

APY was launched on 9th May, 2015 by the Prime Minister. 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, i.e., if the accumulated corpus based on contributions earns a lower than estimated return on investment and is inadequate to provide the minimum guaranteed pension, the Central Government would fund such inadequacy. Alternatively, if the returns on investment are higher, the subscribers would get enhanced pensionary benefits.

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. After the death of both the subscriber and the spouse, the nominee of the subscriber shall be entitled to receive the pension wealth, as accumulated till age 60 of the subscriber.

The scheme has been launched by Department of Financial Services of GOI.

10. <u>Stand Up India Scheme</u>

Government of India launched the Stand Up India scheme on 5th April, 2016. The 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. 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. Applications under the scheme can also be made online on the dedicated Stand Up India portal(www.standupmitra.in).

The scheme has been launched by Department of Financial Services of GOI.

11. Pradhan Mantri Vaya Vandana Yojana

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.

The scheme has been launched by Department of Financial Services of GOI.

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