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AASRA SchemeAre you sure you want to sign out?CancelSign OutEngEnglish/हिसससीSign
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ReferencesFeedbackSomething went wrong. Please try again later.OkYou need to sign in before applying for schemesCancelSign
InSomething went wrong. Please try again later. OkIt seems you have already initiated your application earlier. To know more please visit
CancelApply NowCheck EligibilityJammu and KashmirAASRA SchemeBelow Poverty LineBread WinnerDestituteInsuranceSocial
SecuritySocial WelfareWidowDetailsThe 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 â, '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. Pardhanmantri Suraksha Bima Yojana
(PMSBY)2. Pardhanmantri Jeevan Jyoti Bima Yojana (PMJJBY)1. Pardhanmantri Suraksha Bima Yojana (PMSBY):Eligibility:a)
People in the age group of 18 to 70 years with bank accounts will be covered and a premium of â, 12/- per annum per beneficiary.b) Any
person in the age group of 18 to 70 years having a bank account and Aadhaar No. 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. Name of the nominee to be given in the form.c)
Payment Mode: The premium will be auto-debited by the Bank from the subscriber's account.d) Risk Coverage: For accidental death and
full disability â, 12.00 lakh and for partial disability â, 11.00 lakh.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.2.
Pardhanmantri Jeevan Jyoti Bima Yojana (PMJJBY): Eligibility: a) A person in the age group of 18 to 50 years and having a bank
account can however continue to have the risk of life up to the age of 55 years subject to payment of a premium of â, '333/- per annum.b)
Payment Mode: The payment of the premium will be directly auto-debited by the bank from the subscriber's account.c) Risk coverage:
â,¹2.00 lakh in case of death for any reason.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. Funding pattern: The "Aasra Scheme" is a scheme sponsored by the Government of Union Territory for which
assistance will be made available to provide benefit to all Breadwinners of families whose total annual income does not exceed
â, '75000/- and all widows or destitute residing in the UT according to the norms, guideline & laid down conditions, outlined in the
insurance schemes. The funds will be provided by the Finance Department under Non-Plan expenditure, in a lump sum or on an annual
basis to implement the scheme, and further upward revision in the amount would be considered if so required. Benefits 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 â, '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 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 â, 175000/- 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 ProcessOnline 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/homeStep 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
RequiredProof of Residence of the UT of Jammu & Kashmir.Proof of Identity.Proof of AgeIncome CertificatePassport-size
photographs. Aadhaar Card. Details of the Bank AccountBPL Card (in the case of BPL family) Death Certificate of Husband bearing name
of legal wife/widow (If applicant is widow)Frequently Asked QuestionsWhat is "AASRA Scheme�The "Aasra Scheme†is a
comprehensive social security scheme launched by the Union Territory (UT) Government under which the government would pay or
reimburse the premium of the two schemes (PMSBY & PMJJBY) in respect of beneficiaries. What is the objective of the scheme? The
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 two schemes (PMSBY & PMJJBY). By which
department was this scheme launched? Department of Social Welfare, Government of Jammu & Kashmir When was this scheme notified?
The Scheme "AASRA Scheme†was notified by the government vide Order No. 150-F of 2015 dated 20.08.2015.Is this scheme an
insurance scheme?Yes, The scheme "AASRA Scheme†is an insurance scheme.Is it a social security scheme?Yes, this scheme is a
social security scheme. Is this scheme fully sponsored by the government of Union Territory? Yes, this scheme is 100% sponsored by the
government of Union Territory. Is this scheme only for the resident of the Union Territory of Jammu & Kashmir? Yes, the applicant
should be a permanent resident of the Union Territory of Jammu & Kashmir. Who is covered under this scheme? This scheme is covering
Widows, Destitute, Below Poverty Line (BPL) families, and breadwinners of such families whose annual income is less than â, '75000/-
.Who will pay the premium of the policy? The Government of Union Territory will pay the full premium of the policies. Who will
provide the funding for the scheme? The funds will be provided by the Finance Department under Non-Plan expenditure, in a lump sum
or on an annual basis to implement the scheme, and further upward revision in the amount would be considered if so required. Who will
get the money in case of the death of the beneficiary? 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. How can I apply under the scheme? First, the
eligible applicants need to register themselves on the official website and then they are eligible to apply under the scheme.
(https://www.jk.gov.in/jkeservices/home)Sources And ReferencesOperational GuidelineOfficial WebsiteGuidelineNotificationOkWas
this helpful? This scheme is closed News and Updates No new news and updates available Share Something went wrong. Please try again
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later.OkYou need to sign in before applying for schemesCancelSign InSomething went wrong. Please try again later.OkIt seems you have already initiated your application earlier. To know more please visit Cancel Apply NowCheck Eligibility Jammu and KashmirAASRA SchemeBelow Poverty LineBread WinnerDestituteInsuranceSocial SecuritySocial WelfareWidowDetailsBenefitsEligibilityApplication ProcessDocuments RequiredFrequently Asked QuestionsThe 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 â, '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. Pardhanmantri Suraksha Bima Yojana (PMSBY)2. Pardhanmantri Jeevan Jyoti Bima Yojana (PMJJBY)1. Pardhanmantri Suraksha Bima Yojana (PMSBY):Eligibility:a) People in the age group of 18 to 70 years with bank accounts will be covered and a premium of â, 12/- per annum per beneficiary.b) Any person in the age group of 18 to 70 years having a bank account and Aadhaar No. 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. Name of the nominee to be given in the form.c) Payment Mode: The premium will be auto-debited by the Bank from the subscriber's account.d) Risk Coverage: For accidental death and full disability â, 12.00 lakh and for partial disability â, 1.00 lakh.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.2. Pardhanmantri Jeevan Jyoti Bima Yojana (PMJJBY):Eligibility:a) A person in the age group of 18 to 50 years and having a bank account can however continue to have the risk of life up to the age of 55 years subject to payment of a premium of â, 1333/- per annum.b) Payment Mode: The payment of the premium will be directly auto-debited by the bank from the subscriber's account.c) Risk coverage: â, 2.00 lakh in case of death for any reason. 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. Funding pattern:The "Aasra Scheme" is a scheme sponsored by the Government of Union Territory for which assistance will be made available to provide benefit to all Breadwinners of families whose total annual income does not exceed â,175000/- and all widows or destitute residing in the UT according to the norms, guideline & laid down conditions, outlined in the insurance schemes. The funds will be provided by the Finance Department under Non-Plan expenditure, in a lump sum or on an annual basis to implement the scheme, and further upward revision in the amount would be considered if so required.OkWas this helpful?ShareNews and UpdatesNo new news and updates available©2024Powered byDigital India Corporation(DIC)Ministry of Electronics & IT (MeitY)Government of India®Quick Links About Us Contact Us Screen Reader Accessibility Statement Frequently Asked Questions Disclaimer Terms & Conditions Useful LinksGet in touch4th Floor, NeGD, Electronics Niketan, 6 CGO Complex, Lodhi Road, New Delhi - 110003, Indiasupportmyscheme[at]digitalindia[dot]gov[dot]in(011) 24303714Last Updated On: 28/03/2024 | v-2.1.1