



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 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 ₹,175000/-. 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 ₹,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 ₹,12.00 lakh and for partial disability ₹,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 ₹,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: ₹,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 ₹,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 LinksAbout UsContact UsScreen ReaderAccessibility StatementFrequently Asked QuestionsDisclaimerTerms & ConditionsUseful LinksGet in touch4th Floor, NeGD, Electronics Niketan, 6 CGO Complex, Lodhi Road, New Delhi - 110003, Indiasupport-myscheme[at]digitalindia[dot]gov[dot]in(011) 24303714Last Updated On : 28/03/2024 | v-2.1.1