



सत्यमेव जयते

Ministry of Housing and Urban Affairs
Government of India



Training of Trainers Module on

Social Security Provisions and Schemes for Ground Functionaries

Sustainable Cities Integrated Approach Pilot in India





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About the Project

"Sustainable Cities Integrated Approach Pilot in India" is one of the projects under the Global Environment Facility's Sustainable Cities Programme. The project is led by the United Nations Industrial Development Organization (UNIDO). The aim of the project is to integrate sustainability strategies into urban planning and management in order to create a favourable environment for investment in infrastructure and service delivery, thus building the resilience of cities. The project has three main components—Sustainable urban planning and management; Investment projects and technology demonstration; and Partnerships and knowledge management. The National Institute of Urban Affairs (NIUA) has been engaged to undertake the implementation of tasks outlined under the third component, i.e. Partnerships and knowledge management.

NIUA will help build a multi-sectoral partnership platform to ensure the implementation of sustainable city strategies based on an understanding of the various technical, financial, political, social and business issues and challenges of different stakeholders/partners. The project aims to enhance capacity for urban governance in general, and in particular, sustainable energy and environmental management, investment and finance, ICT integration for efficient service delivery, and transformative urban planning approaches. It focuses on the three sectors of solid waste management, used water management and water management. As a first step, NIUA conducted a Training and Assistance Need Analysis (TANA) to understand the requirements of various stakeholders in the five pilot cities (Bhopal, Guntur, Jaipur, Mysuru, and Vijayawada). This analysis provided the necessary information for developing an on-the-job training program. Based on the findings of the TANA, NIUA prepared the training modules and curriculum for various stakeholders in the cities mentioned above. The training modules will be used to deliver training in the cities and then scaling up the capacity building activities of the project.

About the Module

A set of Training of Trainers (TOT) Modules and Handbook are developed based on the findings of TANA that was conducted for the front line workers & ground functionaries. It comprises the following:

1. ToT Module on Social Social Security Provisions and Schemes for Ground Functionaries.
2. ToT Module on Enhancing Leadership Skills in Ground Functionaries and Creating an Inclusive Work-place
3. ToT Module on Occupational Health and Safety of Ground Functionaries
4. Handbook on Social Security Provisions and Schemes for Ground Functionaries

This module aims to train the workers about various social security provisions and schemes available for ground functionaries. The participants will learn about Employee State Insurance, Employee Provident Fund and pension, credit and other social security programmes in India. This module can be used for training of frontline workers like sanitation workers, desludging operators, waste pickers, street sweeper, cleaners of public toilets and other ground functionaries. The Master trainer of this module should be well versed with the various social protection programmes available for the workers in formal, contractual or informal employment relations.

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What is Social Security

Meaning of Social Security

Social security is the protection that a society provides to individuals and households to ensure well being. It includes health care, income security and other forms of protection and support systems in cases of old age, unemployment, sickness, invalidity, work injury, maternity or loss of a breadwinner.¹

Impact of Social Security

Social security has a powerful impact on all levels of society. It provides workers and their families with access to health care and with protection against loss of income, whether it is for short periods of unemployment or sickness or maternity or for a longer time due to invalidity or employment injury. It provides older people with income security in their retirement years. Children benefit from social security programmes designed to help their families cope with the cost of education. For employers and enterprises, social security helps maintain stable labour relations and a productive workforce. Social security can also contribute to social cohesion and a country's overall growth and development by bolstering living standards, cushioning the effects of structural and technological change on people and thereby providing the basis for a more positive approach toward globalization.²

¹*Facts on Social Security* published by International Labour Organization <http://www.ilo.org/public/english/protection/socsec/pol/campagne/files/factsheet.pdf>

²*ibid*

Getting Started



Objective of the training

The objective of the training is that the ground functionaries understand the social security paradigm in India and utilize this understanding for accessing various social security schemes. To ensure that the workers take the benefit of entitlements, it is necessary that they have the knowledge and are aware of the background of the given entitlements and social security framework at large.



Outcome of the training

By the end of the training, the workers should have clear knowledge about the enrollment and provisions of three major social security schemes: Employee Social Insurance, Employee Provident Fund and E-Shram portal, and ways to access them.



How was the module developed

This module was developed after a thorough review of training modules and guidelines of social security schemes in India. In addition to the secondary literature, the authors relied on their past experience of working with the waste pickers for developing the module.



Audience

The module is intended for the trainers engaged in training frontline workers and ground functionaries, which include sanitation workers, workers engaged in door-to-door collection of segregated solid waste, waste-pickers who are involved by the municipal authorities for the collection and management of dry waste (including recyclables), workers engaged in organic waste management and workers engaged in desludging operations or liquid waste management. In addition, this module will be useful for the municipal corporations and state urban departments and civil society organizations for planning training sessions for the workers as a part of Swachh Bharat Mission (SBM).



Note for the trainers

- The trainer needs to be well-versed with the social security norms in India. Knowledge of other updated Labour Codes will be an advantage.
- Before organizing the training, the trainer should note down the terms used in common parlance for social security schemes or translate them in local language and use the same in the training while referring to the schemes.
- Using personal anecdotes of the experience of accessing the schemes or requesting participating workers to share their experience in usage of these schemes will make the workshop more engaging.
- In case, the trainer is not well versed with the language spoken by the workers, it is important that a translator is involved.



Time required

The training would require approximately 03 to 04 hours. In case, the trainer involves a translator, it will increase the length of the workshop to 05.

Material required

- Powerpoint Presentation prepared as a part of this module,
- Copies of the Handbook in regional Language
- White Board and White Board Marker,
- Chocolates,
- Projector, Laptop,
- Microphone and speakers, and
- Copies of guidelines of UAN document (EPF), ESI and E-shram.



Initial steps for Training

1. The trainer and small group facilitators should reach the training venue at least an hour before the timing of the training and check whether all the required materials and translation support are in place.
2. In case, participating workers reach before time, having an informal chat about their well-being and interest in the given theme will help the trainer and small group facilitator to break the ice with them before starting the workshop.
3. The trainers and organizers should ensure appropriate arrangement for ventilation, illumination and physical distancing in the training session. Similarly, it is important to make an arrangement for soaps in the toilets, drinking water for the participants and sanitizer at the entry point of the workshop.
4. Before starting the workshop, the trainer and small group facilitators should introduce themselves to the participants. The module outlines the process of introduction of participants and the same can be used.



Abbreviations

EPF	Employee Provident Fund
ESI	Employee State Insurance
NSKFDC	National Safai Karmacharis Finance & Development Corporation
OTP	One Time Password
PAN	Permanent Account Number
SHG	Self Help Groups
UAN	Universal Account Number



Session

1

Introduction to Social Security



Time required: 30-45 minutes



Objective

To introduce the topic of social security for the discussion throughout the day and set the context for the following sessions.



Outcome

Participants have grasped the concept of social security and can make connections between the various schemes and the wider topic of social security



Facilitation

The master trainer uses the socratic mode of facilitation where instead of giving a presentation on the topic, the trainer asks the participants to share their thoughts. The master trainer uses those inputs to build the understanding about the given topic and co-produce knowledge. The first session is conducted in a large group.



Material Required

- White board and white board marker or chalk and blackboard,
- Microphone and speaker
- Projector and laptop.

Procedure

1 Step

The trainer asks the participants in their language: 'What comes to your mind when someone refers to social security?' This step will help the participants think about the concept of social security, reflect on their past experiences and understanding of the concept. They may not know everything about the concept of social security, but they may have heard about it in bits and pieces in various spaces. The question and subsequent discussion will help the participants and the trainer to paint the overall picture of social security.

2 Step

The trainer captures the responses of the workers on the whiteboard.

3 Step

The master trainer writes the definition of social security on the board (in the language of participants) or shares it as a slide. 'Social security means the measures of protection afforded to employees, unorganised workers, gig workers and platform workers to ensure access to health care and to provide income security, particularly in cases of old age, unemployment, sickness, invalidity, work injury, maternity or loss of a breadwinner by means of rights conferred on them and schemes framed, under The Code on Social Security 2020³'.

³The Code on Social Security 2020 notified by the Government of India on 29th September 2020.



4 Step

The master trainer asks the participants about the social security schemes: 'What are the social security schemes and the programmes that you know about?' The possible answers given by the participants will be 'Health insurance to cover medical expenses, ESI, Employee Provident Fund, Safety gear, Life insurance.' The trainer compiles all the responses on the whiteboard.

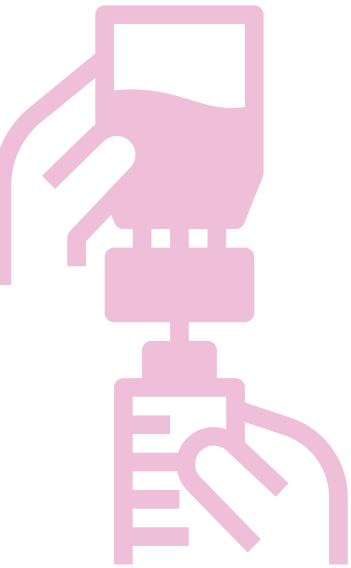
The master trainer asks the participants the following questions on social security to nuance the understanding of the participants.

1. Is COVID 19 vaccination an extension of social security? If yes, why? If not, why?

The answer is yes, as it ensures that we are healthy and safe, and we can do our work without the fear of the severe impact of exposure to the SARS COV-2 virus. Some may say no, as the vaccine is not provided by the employer but the government. In that instance, the trainer explains to the participants that government, employer and employee, all three are responsible and will make a contribution to social security.

2. Is occupational safety gear (protective equipment) an extension of social security?

The answer is yes, as it makes the working conditions for sanitation workers safer. The employer is responsible to provide the safety gear.



3. Is ration given through Public Distribution System a part of social security?

The answer is No. Ration through Public Distribution System is a right of all citizens and is covered under the social welfare programmes of the government. That said, many municipal corporations like Bengaluru, Mysore provide mid-day meals to sanitation workers. That is counted as social security.

4. Are employers mandated to organize health camps for the workers under social security provisions?

The answer is yes, the employers are mandated to organize health camps under Swachh Bharat Mission Guidelines and Social Security & Occupational Health Safety Code 2020.

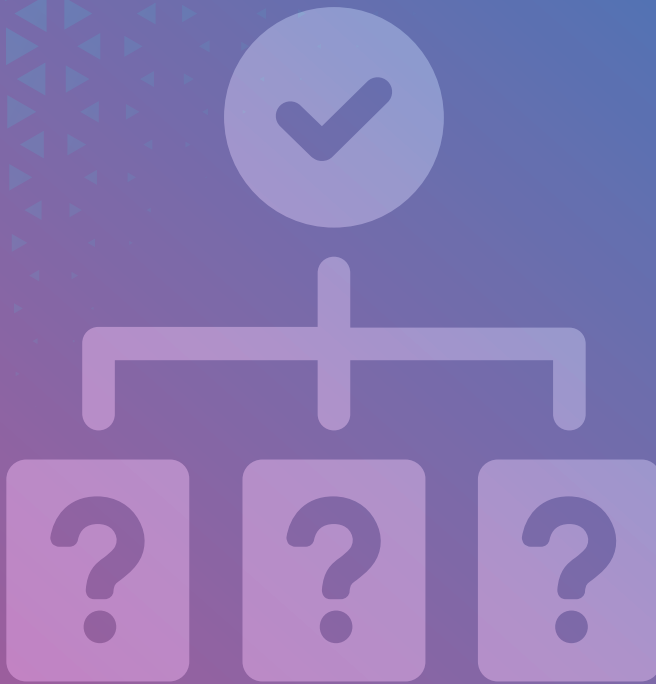
5. Is skill up-gradation counted as social security?

Yes, employers and government both provide skill up-gradation training as a part of social security, so that the workers and their work stay relevant in the changing times.

6. Is housing part of social security?

Housing is considered part of social security in India. It is also considered as a right in many parts of the world. The employer is asked to provide for housing of the workers or to make arrangements for the accommodation of workers, or create a mechanism with which workers can get a house at an affordable price. One can use Employees Provident Fund (EPF) for taking a loan (read advance for building the house).





Session

2

Quiz on Social Security Programmes



Time required: 30-45 minutes



Objective

Learning about the existing knowledge of participating workers on social security, before sharing the details of social security programmes.



Outcome

The trainer gets a sense of what workers already know about various schemes. It will help the trainer to plan the next session and ensure that workers are engaged throughout the workshop. The trainer can use this session as a baseline test for existing understanding before sharing any new information.



Facilitation

The session will be undertaken in a larger group and the master trainer asks questions to all the participants and gives chocolates to all those who give the right answer.



Material Required

Rewards such as chocolates for all the participants who give the right answer.

Procedure

1 Step

Asking the following questions

1. Name three major social security schemes that a worker is entitled to in India?

Employee State Insurance (ESI) Scheme, Employee Provident Fund (EPF), Health Check-up Camps, Pension, Pension as a part of EPF, General pension by the government, Credit (Advance) as a part of EPF, Mid-day meal at work, occupational safety gear, scholarships for children, low rate of interest credit schemes by NSKFDC, skill-up-gradation training.

2. What are the key benefits of ESI?

All employees and their families registered in the ESI scheme will get free treatment in ESI hospitals or hospitals empanelled for ESI. To avail the benefits of ESI for the family members, the workers have to add the details of their family members while applying for ESI.

3. Can we take a loan under Employee Provident Fund (EPF)? What is the loan called? How much interest rate is charged on the loan.

Yes, all employees who are registered under EPF can take the loan for the education of their children, building, repairing homes, weddings and medical emergencies. 1% rate of interest is charged on the loan and it's referred to as 'Advance.' It is to be paid back as instalments within the duration of 36 months.

4. Which government agency provides loans for up-grading the work of the sanitation workers?

National Safai Karmacharis Finance & Development Corporation (NSKFDC), and the loan can be given to an individual, self-help groups (SHGs.) and

cooperatives. The amount can range from 15 lakh for individuals, to 40 Lakh for SHGs, cooperatives. The maximum rate of interest charged is 4%. There is a 1% rebate in interest for women and a 0.5 % rebate for everyone who repays timely.

5. Who is responsible for the provisioning of occupational safety gear?

If the sanitation workers are working directly on the payroll of the municipal corporation, then municipal authorities are responsible for the provisioning of the occupational safety gear. If they are working under a contract, then the said contractor or private firm employer needs to provide safety gear as per SWM Rules 2016.

6. What all documents are required for enrolling in social security programmes?

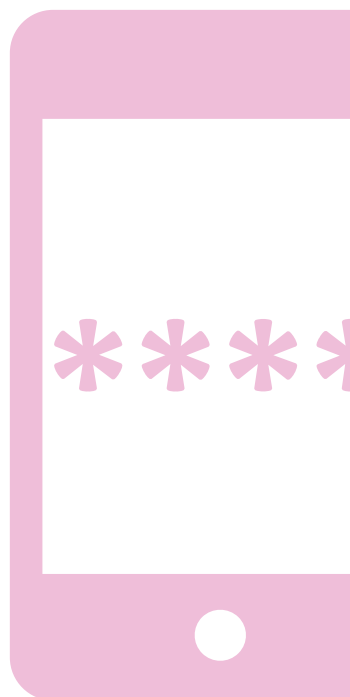
Aadhar Number (written on Aadhar Card), PAN Card, Bank Account Number, Occupational Identity Card or Employer's details.

7. What happens if all the documents have different spelling of name, parents or spouse name and different addresses?

This can create problems while accessing social security programmes as the identity of the given person cannot be proven. This is why all documents should have same spelling for names and correct address. In case, they differ, get them corrected.

8. What is the role of phone number in social security?

In India registration in all the social security programmes is online. To access them one needs to have access to online interface. The easiest way to access the online system is phone. One can use the phone number to receive One Time Password. Phone number needs to be connected with PAN Card, Aadhar, Bank Account and other systems, this is why it is not advised to change mobile number frequently.





Session

3

Snapshot of Social Security Schemes



Time required: 60 minutes



Objective

To inform the participants about the various social security schemes in India that are available for the workers.



Outcome

Workers are informed about the social security policy landscape in India and the requirements in applying for various schemes.



Facilitation

Master trainer shares the details through a power-point presentation.



Material Required

Presentation annexed at the end of the document as annexure 1.

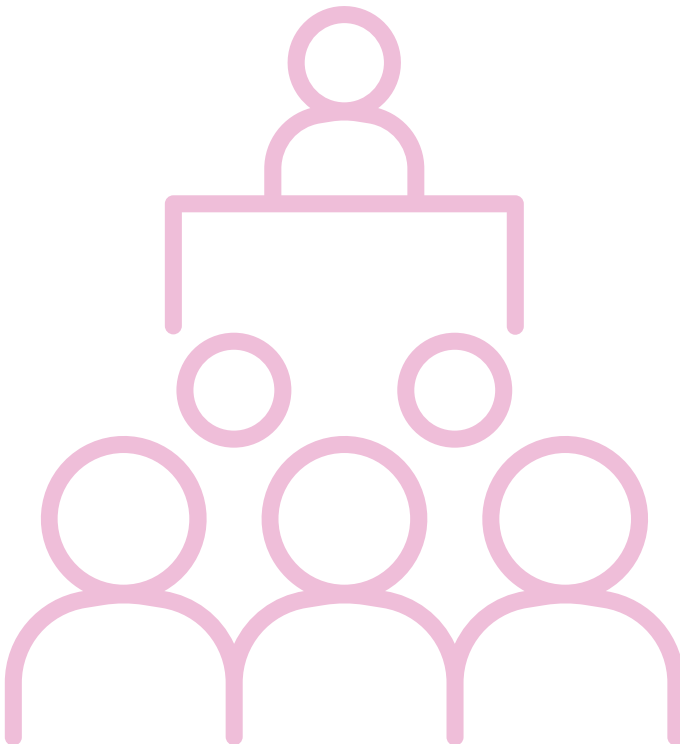
Procedure

1 >> Step

The master trainer gives a PowerPoint presentation about the various social security schemes available in India for the sanitation workers. These schemes include insurance, pension, credit, training, savings, occupational safety gear and others.

2 >> Step

Make sure that the presentation is not a monologue. Trainer should keep probing participants for their reflection on every scheme mentioned.







Session

4

Application Process of Social Security Programmes



Time required: 60 minutes



Objective

To make the participating workers aware of the application process and the documents required for the same.



Outcome

The participants are well versed with the application process of three social security schemes in India: Employee Provident Fund, Employee State Insurance and E-Shram.



Facilitation

Trainer divides all the participants into groups of 5 with each of the group having 8 members. There has to be one group facilitator per group.



Material Required

Each group should have copies of the following documents:

- 5 copies of the UAN document
- 5 copies of ESI guidelines
- 5 copies of E-shram guidelines

Procedure

1 Step

The group facilitators share the copies of the UAN document, ESI guidelines and E-Shram document. The trainer can inform the participants that they will not go through the application process of all the social security schemes, instead, will be shown a sample of them.

2 Step

Start with the UAN document. Share with them that the employer registers its employees as in the EPF portal and with that Universal Account Number (UAN) is generated. Show them the UAN document, and assist them if one does not know one's UAN. Explain them to visit the EPF website for employees, and provide their phone number (the one which they gave to their employer) in the column given. Once an OTP is generated, add that OTP to generate the UAN number. In case, they would like to know their balance, they have to add the phone number and receive an OTP and then access their account to know the EPF balance. In case they would like to activate their UAN number, they have to add the following details, UAN Number, PAN Card, Aadhar Card, Phone number and Email. Every employee will have his/her Provident Fund deducted from their salary. Employers and Government will also contribute to the EPF. EPF provides pension, advance and insurance and also serve as a savings platform with a high rate of interest.

3 Step

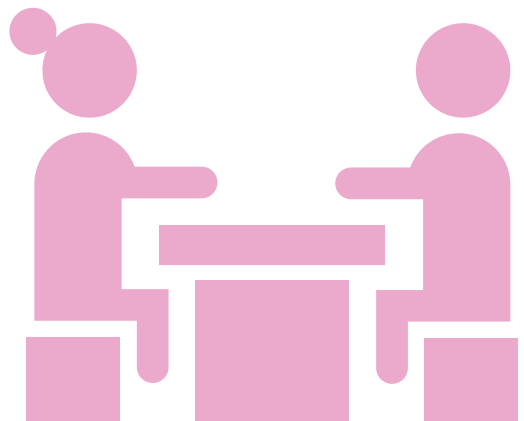
Share the copies of ESI guidelines with the participants and inform them that the Employer registers them in the ESI system and makes the contribution. Employees need to share the following details with the employer for registration in ESI: Name, Gender, Date of Birth, Phone, Email, Address, Aadhar

Number, Nearest Dispensary and Hospital details and details of nominees: Name, Gender, Phone, Date of Birth, Phone and Aadhar Number and a declaration, which says that all the information shared is true. The facilitator can show the columns in the ESI guidelines for the workers to become familiar with.

Share the copy of E-Shram guidelines with the participants and inform the participants that this registration is only for those workers who are not registered in ESI and EPF. E-Shram is a database of informal workers and the workers can self-register themselves in the E-Shram portal. The workers are to provide a phone number linked with Aadhar Card and make a declaration that they are not registered in EPF and ESI. After providing these details, an OTP will be generated, the workers need to add the OTP. Once on the platform, provide the Aadhar Number and agree to the point that you are registering in E-Shram. After that, another OTP will be generated on the Aadhar linked phone. The portal will ask for the following details: Name, Date of Birth, Address, Passport size photograph, nominee details and occupation details, and bank details.



4
Step



Social Security Programmes for Frontline Workers



Picture credit: Boss Baby Back in Business Series

SUSTAINABLE CITIES INTEGRATED APPROACH PILOT IN INDIA
NATIONAL INSTITUTE OF URBAN AFFAIRS



Contents

- Social Security Schemes (Programmes) in India:
 - Employee Provident Fund: Employees Deposit Linked Life Insurance Scheme, Pension Scheme, Partial fund withdrawal and Loan against Provident Fund
 - Employee State Insurance
 - Personnel Protective Equipment
 - Low rate of interest credit scheme for the workers
 - Insurance and other welfare schemes for workers not registered in ESI
- General documents required for accessing the social security schemes in India (Known as KYC documents)



2

Speaker's Note:

The trainer gives the snapshot of the schemes covered in the document. ESI & EPF are part of The Code on Social Security 2020. Personnel Protective Equipment is prescribed in Occupational Safety, Health and Working Conditions Code 2020 and Solid Waste Management Rules 2016. Low rate of interest credit schemes are managed by National Sefalikarmacharis Finance & Development Corporation and is under Union Ministry of Social Justice & Empowerment. Insurance and other welfare schemes, some are within the sphere of Social Security Code and some are mandated by Social Justice and Empowerment Ministry.

1. Employee Provident Fund

Contribution of Employer: 12%
Contribution of Employee: 12%

All employees in the scheme get Universal Account Number. It can be used to access the EPF account on Employee Provident Fund Organization portal and UMANG app.

Employees' Deposit Linked Insurance Scheme (EDLI)

Pension Scheme for EPF account holder

Partial Fund Withdrawals

Loan against PF (Advance)



Speaker's Note:

Every employee, including the one employed through a contractor (but excluding an apprentice engaged under the Apprentices Act or under the standing orders of the establishment and casual laborers), who is in receipt of wages upto Rs.15000 pm shall be eligible for becoming a member of the funds.

1.A. Employees' Deposit Linked Life Insurance Scheme

- Registered nominee receives a lump-sum payment in the event of the death of the person insured.
- The payment is calculated based on the salary of the employee
$$\text{Payment} = \text{Salary of Employee} \times 30 + \text{INR } 2,50,000$$
- Contribution of the employer 0.5% of the salary (dearness allowance is included in the salary) or INR 75 per employee per month.



4

Speaker's Note:

*Documents required for EDLI Scheme: To process the claim under EDLI, the following documents are to be submitted by the claimant: -
Duly completed Form 5 IF*

Death Certificate of the insured person.

Succession Certificate in case the legal heir files the claim.

Guardianship Certificate if the claim is filed on behalf of a minor by a person other than the natural guardian.

Copy of cancelled cheque for the account in which the payment is to be received.

1.B. Pension Scheme for EPF account holder

- Eligibility: Early pension 50 years of age, and regular pension 58 years of age (can be deferred for 2 years and availed at the age of 60 years. Completed 10 years of service.
- Employer contributes 12% of the salary of the worker to EPF of the worker, out of that 12%, 3.67% goes into the pension scheme of the worker. Government of India contributes 1.16% towards the pension of the given worker.
- Employees above the salary of INR 15000 can make voluntary contribution to the pension scheme.
- Employee can withdraw the amount saved after 10 years of service. The amount can be withdrawn from EPFO portal by writing the claim on Form 10C.



Speaker's Note:

For Employee Pension Scheme, the employee can withdraw the amount deposited after 10 years, and or after change in the job.

1.C. Partial fund withdrawal

- Partial withdrawal can be undertaken for wedding, building or renovation of home, or in any family emergency.



1.D. Loan against Provident Fund

- An EPF member can avail a short-term repayment-based loan for family emergency, building or renovation of home or wedding at the rate of 1%.
- Short term repayment must be done within 36 months of loan disbursal.



7

Speaker's Note:

Process of withdrawal of the loan: Withdrawals against the EPF account is more of an advance than a loan. Advances can be taken during the course of employment under certain conditions. Apart from the reason for the advance, the number of years of service that the employee has completed also plays a vital role. The advance form, Form 31, must be submitted with other required documents in order to avail a loan. The process to avail the loan can be completed on the EPFO portal. Employees must use their UAN login to the portal. However, individuals can login only if the UAN activation process is complete.

2. Employees' State Insurance

- Employer and Employee contribution to Employees State Insurance (ESI), provisioning of primary, secondary and tertiary care through ESI and other empanelled hospitals to insured workers and their families.
- Periodical payments to insured workers as sickness benefits after the receipt of sickness certificate by medical practitioner.
- Periodical payments for confinement rising out of pregnancy or miscarriage for insured women workers, for disablement rising of injury sustained during work or while commuting for work or contracting disease which can be ascribed to the occupation, for dependents in case of death rising out of injury during work.
- Vocational rehabilitation for permanently disabled workers.
- Physical rehabilitation
- Old age medical care for the workers at the premium of INR 120/-.



3. Personnel Protective Equipment

- Uniform
- Re-usable Gloves (Rubber or mixed fabric based on the work requirements)
- Re-usable masks
- Regular shoes or gum boots (based on the work requirements)
- Jacket or Apron
- Gas monitor
- Goggles or glasses for reducing the exposure of eyes to dust, pollutants and sewer gas.

To be provided by employer.



Speaker's Note:
As per the Swachh Bharat Abhiyaan, Occupational Health and Safety Code 2020

4. Low rate of interest credit schemes for the workers

- Swachtha Udyami Yojna, loan of INR 15 Lakh for individuals, SHGs and cooperatives to INR 40 Lakh for SHGs and cooperatives for constructing toilets under PPP model and for procurement of vehicles for procurement of sanitation related vehicles, at 4% rate of interest, provided by NSKFDC. Repayment period 10 years.
- Education loan for students from the Safai Karmacharis Community. 10 Lakh Rupees to study in India and 20 Lakh Rupees to study abroad. 4% rate of interest, Provided by NSKFDC, Repayment period 5 years after the completion of education.
- EPF partial withdrawal and Loan against PF.
- Loans for women (sanitation workers and their daughters) from 60,000 – 1,00,000 for income generating activities by NSKFDC at the rate of interest of 2-4% by NSKFDC.
- Loans for income generating activities upto INR 2,00,000 at the rate of interest of 4% by NSKFDC.



10

Speaker's Note:

Income generating activities are listed in the Compilation of Welfare Schemes for Sanitation Workers published by Indian Institute for Human Settlements and provided separately.

5. Insurance and other welfare schemes for workers not registered in ESI

- Registration in E-Shram portal, after enrolment, insurance coverage of INR 1 Lakh for partial disability and INR 2 Lakh for permanent disability or death.
- Ayushman Bharat: Pradhan Mantri Jan Arogya Yojna, INR 5,00,000 cashless cover for a family, all hospitalization expenses in the empanelled hospitals.
- Pension Scheme: Pradhan Mantri Shram Yogi Maandhan Yojna, Pension of INR 3000 per month for informal workers with income lower than INR 15000. Eligibility after the age of 60 years. Voluntary monthly contribution range from INR 55 to 200 per month. The applicant has to register with CSC in the area with the Aadhar Card and Savings Account/Jan Dhan Yojna account details.
- Pension Scheme: Atal Pension Scheme, INR 1000-5000 after the age of 60 years. Both the subscriber and government makes a contribution. The contribution starts from INR 42 to INR 1454, and is based on the age.
- Eligibility: Informal workers between the age 18-40 years.



6. General documents required for accessing various social security schemes

- These documents and other details can only be given to authorized personnel:
 - Aadhar Card includes your address.
 - PAN Card
 - Bank Account details
 - Occupational identity card (rarely needed)
 - E-Shram Card, Unique Account Number (UAN) for EPF, E-Pehchan Card for ESI.

Note: Never give any of these details to unauthorized personnel and never disclose these details on phone to anyone.





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