

## PM CARES for Children Scheme

### Guidelines (05.10.2021)

#### Contents

1. Name of the Scheme: PM CARES for Children .....	2
2. Vision: .....	2
3. Objective: .....	2
4. Period: .....	2
5. Eligibility: .....	2
6. Entitlements: .....	2
i. Support for Boarding and Lodging: .....	2
ii. Assistance for Pre-school and School Education .....	3
iii. Health Insurance: .....	4
iv. Financial Support: .....	4
7. Nodal Agencies - National, State, and District: .....	5
i. Role of the Ministry of Women and Child Development: .....	5
ii. Role of State/UT Governments: .....	5
iii. Role of District Magistrate: .....	6
8. Process Flow: .....	7
i. Beneficiary Identification .....	7
ii. Beneficiary Registration: .....	7
iii. Beneficiary Verification: .....	7
iv. Opening of Account: .....	8
v. Transfer of funds to the account of the beneficiary of PM CARES: .....	8
vi. Fund Flow: .....	8
vii. Linking with Schemes .....	9
viii. Role of Other Ministries .....	10
ix. Grievance Redressal: .....	10
x. Monitoring & Supervision .....	11
xi. Feedback Facility for children: .....	11
xii. Digitally driven processes for PM CARES for Children Scheme .....	11
xiii. Training and Capacity Building .....	12
Annexure -1: Facilities available for children under the schemes of Department of School Education .....	13
Annexure -2: Benefit cover available to children under Ayushman Bharat Pradhan Mantri-Jan Arogya Yojana .....	15
Annexure -3: Responsibility Matrix for Stakeholder Ministries .....	16
Annexure- 4: Indicative Investment Amount .....	17
Annexure – 5 : Brief description of envisaged functionalities of the portal .....	18
Annexure – 6 : Process flow for Beneficiary registration, validation and account opening .....	20
Annexure – 7 : Mechanism of fund flow for beneficiaries under PM CARES for Children Scheme .....	21
Annexure- 8 : Mechanism of fund flow for Institutions .....	22

1. **Name of the Scheme: PM CARES for Children**
2. **Vision:**  
Hon'ble Prime Minister of India on 29.05.2021 has announced comprehensive support for children who have lost both their parents due to COVID 19 pandemic.
3. **Objective:**  
To ensure comprehensive care and protection of children who have lost their parent(s) to COVID pandemic, in a sustained manner, enable their wellbeing through health insurance, empower them through education and equip them for self-sufficient existence with financial support on reaching 23 years of age. The PM CARES for children scheme inter alia provides support to these children through convergent approach, gap funding for ensuring education, health, monthly stipend from the age of 18 years, and **lump sum amount of Rs. 10 lakh on attaining 23 years of age.**
4. **Period:**  
The eligible children shall be enrolled from 29.05.2021 (date of announcement of Hon'ble PM) to 31.12.2021 to avail benefits of PM CARES for Children Scheme. The Scheme is expected to continue till the year when every identified beneficiary<sup>1</sup> shall turn 23 years of age.
5. **Eligibility:**  
All children who have lost
  - i) Both parents or
  - ii) Surviving parent or
  - iii) legal guardian/adoptive parents/single adoptive parentdue to COVID 19 pandemic, starting from 11.03.2020 the date on which WHO has declared and characterized COVID-19 as pandemic till 31.12.2021, shall be entitled to benefits under this scheme.
  - iv) Child should not have completed 18 years of age on the date of death of parents
6. **Entitlements:**
  - i. **Support for Boarding and Lodging:**
    - a) Efforts will be made by the District Magistrate with the assistance of Child Welfare Committee (CWC) to explore the possibility of rehabilitating the child within her/his extended family, relatives, kith, or kin.
    - b) If the extended family, relatives, kith or kin of the child are not available/not willing/not found fit by CWC or the child (aged 4 -10 years or above) is not willing to live with them, the child should be placed in foster care, after due diligence as prescribed under the Juvenile Justice Act, 2015 and rules made thereof as amended from time to time.
    - c) If the Foster family is not available/not willing /not found fit by CWC, or the child (aged 4 -10 years or above) is not willing to live with them, the child

---

<sup>1</sup>Beneficiary/ Beneficiaries means eligible child beneficiaries under the PM CARES for Children Scheme.

should be placed in age appropriate and gender appropriate Child Care Institution (CCI).

- d) Children more than 10 years old, not received by extended families or relatives or foster families or not willing to live with them or living in child care institutions after the demise of parents, may be enrolled in Netaji Subhash Chand Bose Awasiya Vidyalaya, Kasturba Gandhi Balika Vidyalaya, Eklavya Model Schools, Sainik School, Navodaya Vidyalaya, or any other residential school by the District Magistrate, subject to the respective scheme guidelines.
- e) It may be ensured that the siblings stay together, as far as possible.
- f) For non-institutional care, financial support at the prevailing rates prescribed under the Child Protection Services (CPS) Scheme shall be provided to Children (in account with guardian). For child in institutional care, a maintenance grant at the prevailing rates prescribed under the Child Protection Services (CPS) Scheme shall be given to Child Care Institutions. Any provision for subsistence support under the State scheme may also be provided additionally to the children.

## **ii. Assistance for Pre-school and School Education**

### **a. For children below 6 years of age**

Identified beneficiaries will receive support and assistance from the Anganwadi services for supplementary nutrition, pre-school education/ ECCE, immunization, health referrals, and health check-up.

### **b. For children below 10 years of age**

- i) Admission shall be provided in any nearest school as a day scholar i.e. Government/ Government aided School/ Kendriya Vidyalayas (KVs)/ Private Schools.
- ii) In Government Schools, two sets of free uniform and textbooks shall be provided, under Samagra Shiksha Abhiyan, as per the scheme guidelines.
- iii) In private schools, tuition fees shall be exempted under section 12(1)(c) of RTE Act.
- iv) Under circumstances where child is unable to receive above benefits, the fees, as per the RTE norms, will be given from the PM CARES for Children scheme. The Scheme will also pay for expenditure on uniform, textbooks, and notebooks. A matrix of such entitlements is detailed out in **Annexure-1**.

### **c. For children between 11-18 years of age**

- i) If the child is living with the extended family, then admission in the nearest Government/ Government aided School/ Kendriya Vidyalayas (KVs)/ Private Schools as a day scholar may be ensured by the DM.
- ii) The child may be enrolled in Netaji Subhash Chand Bose Awasiya Vidyalaya/ Kasturba Gandhi Balika Vidyalaya/ Eklavya Model Schools/Sainik School/ Navodaya Vidyalaya/ or any other residential school, by the DM, subject to the respective scheme guidelines.
- iii) The DM may make alternative arrangements for accommodation of such children during vacations at CCIs or any appropriate place.

- iv) Under circumstances where child is unable to receive above benefits, the fees, as per the RTE norms, will be given from the PM CARES for Children scheme. The scheme will also pay for expenditure on uniform, textbooks, and notebooks. A matrix of such entitlements is detailed out in **Annexure-1**.

**d. Assistance for Higher Education:**

- i) The child will be assisted in obtaining education loan for Professional courses /Higher Education in India
- ii) Under circumstances where beneficiary is unable to avail interest exemption from extant Central and State Government scheme, then the interest on the educational loan will be paid from PM CARES for Children Scheme.
- iii) As an alternative, scholarship as per the norms will be provided to the beneficiaries of the PM CARES for Children Scheme from the schemes of Ministry of Social Justice and Empowerment, Ministry of Tribal Affairs, Ministry of Minority Affairs, and Department of Higher Education. Beneficiaries will be assisted through National Scholarship portal for availing such entitlements. The scholarship awarded to the beneficiaries will be updated on the PM CARES for Children portal.

**iii. Health Insurance:**

- a. All children will be enrolled as a beneficiary under Ayushman Bharat Scheme (PM-JAY) with a health insurance cover of Rs. 5 lakhs.
- b. It shall be ensured that the child identified under PM CARES for Children scheme receives benefits under PM JAY
- c. The benefits available to children under the scheme are at **Annexure-2**.

**iv. Financial Support:**

- a. The lump sum amount will be transferred directly in the post office account of beneficiaries upon opening and validation of the account of the beneficiaries. A pro-rata amount will be credited upfront in the account of each identified beneficiary such that the corpus for each beneficiary becomes Rs. 10 lakhs at the time of attaining 18 years of age<sup>2</sup>.
- b. Children will receive monthly stipend once they attain 18 years of age, by investing the corpus of Rs 10 lakhs. The beneficiary will receive stipend till they attain 23 years of age.
- c. They will receive an amount of Rs. 10 lakh on attaining 23 years of age.

---

<sup>2</sup>Age of the eligible beneficiary shall be number of completed years on the upcoming date of birth. For example, if a child lost his/ her parent(s) on the 3rd of August, 2021 and he/she is 4 months old at that time, the age of the child for calculation of premium should be taken as one (1) year. Similarly, the upfront lumpsum contribution amount for 12 years 9 months old eligible beneficiary, shall be the amount specified for 13 years old. Any number of months and days shall be rounded off to the next complete year.

**7. Nodal Agencies - National, State, and District:**

Ministry of Women and Child Development shall be the nodal Ministry for execution of the scheme at the central level. Department of Women and Child Development or Department of Social Justice in the State/UT Government, dealing with the Child Protection Services scheme in the State/UT shall be the nodal agency at State level. The District Magistrates (DM) shall be the nodal authority at District level for execution of the scheme.

**i. Role of the Ministry of Women and Child Development:**

- a) The Ministry shall implement the scheme in coordination with the State and District nodal agencies.
- b) The Ministry shall provide oversight and guidance to the State and district authorities.
- c) The Ministry shall host and maintain the portal containing the details of beneficiaries, with the assistance of National Informatics Centre (NIC).
- d) The Ministry shall coordinate with the PM CARES Fund for release of funds to account of the District Magistrates.
- e) The Ministry shall coordinate with the DMs for transferring corpus amount to the post office account of beneficiaries and for other expenses related to education, health, and other activities.
- f) The Ministry shall leverage PM CARES for Children portal to coordinate with stakeholder ministries such as Ministry of Education, Ministry of Health and Family Welfare, Ministry of Social Justice and Employment, Ministry of Tribal Affairs, Ministry of Minority Affairs or any other ministry, department or organisation for facilitating the scheme.
- g) The Ministry shall submit reports to PM CARES Fund regarding the beneficiaries, as and when required.
- h) The Ministry shall be assisted by a Program Management Unit (PMU), for managing the portal, for overall coordination, including, coordinating with the States/Districts authorities, release of funds, chartering growth of children, generating required reports and monitoring the process. Joint Secretary (Child Welfare) in the Ministry shall supervise the PMU.

**ii. Role of State/UT Governments:**

- a) The department of Women and Child development or the department of Social Justice in the State/UT implementing the Child Protection Services scheme shall be the nodal department for the scheme. Additional Chief Secretary/ Principal Secretary/ Secretary of the department shall be the State Nodal Officer for implementation of PM CARES for Children Scheme.
- b) The said department shall supervise the actions taken by all the districts for care and protection of the children receiving support under this Scheme on a long-term basis, till they attain 23 years of age.
- c) The department shall coordinate with health, education, and other State departments in order to help district magistrates in facilitating services and benefits for children.
- d) The departments shall monitor the progress made in case of every child and facilitate inter-state transfer for the purpose of higher studies, sports, professional training, or any other purpose in the best interest of child.

### iii. Role of District Magistrate:

- a) The District Magistrate shall anchor the scheme in the District
- b) The DM (by designation) shall act as the guardian<sup>3</sup> of these children, under this scheme, for all practical purposes.
- c) **Identification, registration, and verification** - The DM shall identify the beneficiaries with the assistance of Child Welfare Committee (CWC) and District Child Protection Unit (DCPU). After satisfying themselves regarding the authenticity of the beneficiary, she/he will verify and confirm the details of the child on the PM CARES for Children portal.
- d) For the purpose of this scheme, DM may include an ADM, who has been duly authorized by the DM.
- e) **Account identification** - For receiving of funds from MoWCD, DM will either identify an existing account or open a new account and map the account details on the PM CARES for Children portal.
- f) **Opening of account** - DM shall be responsible for opening of account of the beneficiaries with assistance of concerned district authorities.
- g) **Transfer of funds to the PM CARES beneficiaries account** – Upon opening of the account and its validation, DM shall transfer the eligible corpus amount to the beneficiaries account.  
(Para no. 8(iv)&(v) refer)
- h) DM shall also raise request for funds, through the portal, to the concerned Ministries/Departments for educational, health, and other activities for children. These funds shall be utilized for expenditure on activities not covered under the existing schemes.
- i) **Annual activities –**
  - i. Update the Child's profile on the portal
  - ii. DM may interact personally with the children atleast once in a year
  - iii. Review their education and health parameters
  - iv. Organize supplementary education and career counselling facility to the beneficiary
- j) **Additional key activities -**
  - i. Provide immediate assistance in terms of boarding and lodging, if required
  - ii. Satisfy herself/himself before placing the child with non-institutional care or within CCI, that the action is being taken in the best interest of child
  - iii. May ensure that the siblings stay together, as far as possible.
  - iv. Change the residence of the child if it is found that the child is under duress in the present circumstances
  - v. Provide benefits to the child under existing schemes of the Government, as per the eligibility

---

<sup>3</sup>The term 'guardian' in the Scheme is used in the aforesaid context for the purpose of the role, functions, duties envisaged under the PM CARES for Children Scheme which would be complimentary to the role of 'guardian' if any, appointed at any stage by the court or other competent authority under any law.

**8. Process Flow:**

The sequential process flow for beneficiary identification, registration, verification, opening of account, depositing PM CARES amount, and linking beneficiaries with schemes is as under:

**i. Beneficiary Identification**

- a) The District Magistrate to conduct a drive for identification of these children, with the assistance of Police, DCPU, Childline & Civil Society Organisations.
- b) Gram Panchayats, Anganwadi & ASHA network may be sensitized to report such children to the CWC.
- c) Sufficient publicity about the identification drive may be made in local language, to inform general public in this regard and to encourage them to produce such children before CWC or report their whereabouts through Childline (1098) or DCPU.
- d) Children who have lost both parents or Surviving parent or legal guardian/adoptive parents/single adoptive parent due to COVID 19 pandemic, requiring support under the scheme, may be produced before CWC by Childline (1098), District Child Protection Unit (DCPU) or any other agency or individual, within 24 hours of noticing the Child, excluding journey time.

**ii. Beneficiary Registration:**

Upon beneficiary identification the request form for seeking support under the scheme, to be filled up on the PM CARES for children portal by the child or caregiver or any other agency producing child before CWC. All such children identified under the Scheme shall be registered on the portal in a week's time.

**iii. Beneficiary Verification:**

- a) After registration of beneficiary on the portal, CWC with the help of DCPU shall gather the facts regarding the Child who has lost both parents or Surviving parent or legal guardian/adoptive parents/single adoptive parent due to COVID 19 pandemic, including details of deceased parents, home address, school, contact details, and credentials. CWC shall verify the cause of death of the parents by way of their death certificate or by field enquiry. The information may be uploaded by the CWC on PM CARES for children portal, while submitting it for DM's consideration. The activity of beneficiary verification shall be completed in 15 days.
- b) CWC will upload details of all children produced or reported to them by other agencies on the portal and this activity shall be completed in a week time.
- c) **CWC recommendation** - After ascertaining the facts of each case, CWC to submit its recommendations to the DM regarding the child. In case the CWC does not recommend a particular child, reasons should be recorded in the space provided at the portal, for DM to take a view.
- d) DM may accept the recommendations of CWC or seek a review through CWC or DCPU. DM to make an independent assessment about every child recommended or not recommended by the CWC. The DM may be assisted by the Child Protection staff, Police, Childline or any other agency deemed fit for the purpose.

- e) **Confirmation of eligibility of the beneficiary on the portal** - After satisfying himself/ herself of the eligibility of the beneficiary the confirmation will be done on the portal. Decision taken by DM regarding the eligibility of a child under the scheme shall be final. Refer to **Annexure-6** for flow on beneficiary registration on the PM CARES for Children portal.
- f) **Time period** – It shall be ensured by the DM that process of beneficiary identification to final approval of eligible beneficiaries to be completed in one-month period. Whether child eligible to avail the due benefits of the scheme or rejected for the same should be decided in one-month time.

**iv. Opening of Account:**

It shall be the responsibility of the DM as regards opening of account of eligible beneficiaries. He will be supported and assisted by district level authorities, namely, CWC, DCPU, postal authorities, and others. In both the cases below the account shall be opened in the Post Office.

- a) **Opening of account for children below 18 years of age:** An account shall be opened in the name of a beneficiary under the “PM CARES for Children Scheme, 2021” with the District Magistrate (by designation)<sup>4</sup> as joint account holder for an eligible beneficiary who has not attained the age of 18 years on the date of opening of account.
- b) **Opening of account for children attained 18 years of age:** In case of beneficiaries who have attained 18 years of age on the date of opening of account a single account shall be opened for the beneficiary for receiving financial support under the PM CARES for Children Scheme.

**v. Transfer of funds to the account of the beneficiary of PM CARES:**

Upon successful verification of beneficiary and validation of post office account, the requisite amount will be credited in the beneficiary account. It shall be ensured by the DM, that within one-month of receipt of funds from the MoWCD, the amount is credited to the account of the beneficiaries. An indicative investment amount as per age profile of Children can be referred to in **Annexure-4**.

**vi. Fund Flow:**

**a) PM CARES fund to MoWCD**

- i. Upon receiving approved list of beneficiaries on the portal, MoWCD will send a requisition to PM CARES fund through the PM CARES for Children portal for releasing a lump sum amount to the Ministry. The fund from the PM CARES fund will be credited in a dedicated account which will be maintained and operated by the MoWCD.
- ii. This dedicated account will be opened by MoWCD, in the name of PM CARES for Children scheme, in a bank, for the purpose of managing the fund.

---

<sup>4</sup>The term ‘guardian’ in the Scheme is used in the aforesaid context for the purpose of the role, functions, duties envisaged under the PM CARES for Children Scheme which would be complimentary to the role of ‘guardian’ if any, appointed at any stage by the court or other competent authority under any law.



**b) MoWCD to District Magistrate**

- i. MoWCD will transfer the lump sum amount to either the existing account or new account opened by DM for crediting upfront contribution to the beneficiaries' account.
- ii. MoWCD will also transfer the recurring amount validated by the concerned Ministries/ Department, annually, to the account of DM, for education, health, or other activities of the children, as the case may be.

**c) District Magistrate to Beneficiaries and Institutions**

- i. A one-time contribution, varying in each case as depending on the age of the child (**Annexure-4**) would be deposited in the account of the child from this identified account of the DM in such a manner that the total corpus accumulates to Rs. 10 lakhs upon child attaining the age of 18 years<sup>5</sup>.
  - ii. DM would provide necessary funds to the institutions responsible for education, health, or other activities of the children, as the case may be.
- d) **For minor account holder** - In the unfortunate event of death of beneficiary, the account shall be closed, and the lump sum upfront contribution shall be paid to the joint account holder for further transmission to the PM - CARES Fund.
- e) **For major account holder** - In the unfortunate event of death of beneficiary, the account will be operated as per the provisions of the National Savings (Monthly Income Account) Scheme, 2019, as notified by Central Government from time to time.

**vii. Linking with Schemes**

- a) CWC will ensure Aadhaar registration of eligible children to receive support under the scheme. If the beneficiary does not have Aadhaar registration, DM will facilitate the Aadhaar registration.
- b) A certificate in the UIDAI prescribed format can be issued by the DM or any appropriate officer/ Authority as PoA /Pol for enrolling the Children for new Aadhaar or updating demographic data in existing Aadhaar.
- c) After completion of 5 years/15 years, mandatory biometric update is required for the children. It can be carried out with the consent of the present Guardian at the time of update, and the Guardian can be a different person from who had acted as Guardian at the time of initial Enrolment. In addition, any demographic update can also be carried out with the consent of the present Guardian which may be a relative or any Officer duly authorized by DM (by designation)<sup>6</sup>.

---

<sup>5</sup> Age of the eligible beneficiary shall be number of completed years on the upcoming date of birth. For example, if a child lost his/ her parent(s) on the 3rd of August, 2021 and he/she is 4 months old at that time, the age of the child for calculation of premium should be taken as one (1) year. Similarly, the upfront lumpsum contribution amount for 12 years 9 months old eligible beneficiary, shall be the amount specified for 13 years old. Any number of months and days shall be rounded off to the next complete year.

<sup>6</sup> For enrolment/ update, the Superintendent/ Warden/ Matron/ Head of Institution of recognized shelter homes or orphanages is also one of the authorized person to issue such certificate on UIDAI standard certificate format. In case of Aadhaar Enrolment of Children in 0 to 5 age group (In such case, Finger print & Iris of Child is not captured), but the Aadhaar Number of the Guardian shall be captured.

- d) Based on CWC recommendations, DM shall issue appropriate orders for the following:
  - i. Rehabilitation of the child with extended family, in foster care or in CCI, as deemed fit.
  - ii. Financial support for non-institutional care (child living with extended family or foster family) under Child Protection Services (CPS)
  - iii. Continuation of the school education as per the provisions described under section 2 of these guidelines, while linking the child to existing schemes for school education as per the relevant scheme guidelines.
  - iv. Linking the child with PM-JAY scheme under Ayushman Bharat
  - v. Link the child with any other welfare scheme of Centre or State as per the eligibility
  - vi. Support the Child for higher education by way of securing scholarships under the existing schemes or by arranging suitable loan

### **viii. Role of Other Ministries**

The Ministries and departments i.e. Department of School Education and Literacy, Department of Higher Education, Ministry of Education, Ministry of Health and Family Welfare, Ministry of Social Justice and Employment, Ministry of Tribal Affairs, Ministry of Minority Affairs or any other Ministry, Department or Organisation required for facilitating the scheme, shall ensure that the facilities and services due to the children under the PM CARES for Children Scheme under their schemes and programmes are delivered to the children as per their needs. The respective Ministries/ Departments shall issue enabling orders for extending benefits/ services to the beneficiaries of PM CARES for Children scheme. The responsibility matrix is given at **Annexure-3**.

Ministry of Finance through its Small Savings Scheme and the monthly investment plan will leverage support for the PM CARES beneficiaries.

### **ix. Grievance Redressal:**

- a) DM shall appoint an officer of ADM level, for dealing with grievances, if any
- b) Grievance redressal mechanism will be built in the PM CARES for Children portal. The portal will allow for raising and addressing grievance. The PM Cares of Children portal is envisaged to allow end-to-end tracking of resolution provided for each grievance.
- c) The PM Cares of Children portal will also provide alerts for pending grievances/ actions and will escalate pending grievances automatically in the order - district to State level and then State to Central level. Due action shall be taken within a fortnight and intimated to the complainant through the portal.
- d) The portal will also have built in grievance dashboard and maintain historical grievance redressal records. Due action shall be taken within a fortnight and intimated to the complainant through the portal.
- e) Grievances, if pending for more than 15 days shall be escalated to the State/UT level automatically. In such cases, the State nodal Officer may consult the concerned DM and ensure suitable action.

- f) Grievances, if not attended for 30 days shall be escalated to the Ministry of Women and Child Development automatically. Ministry may consult concerned State nodal Officer, DM or nodal Ministries and take appropriate action.

**x. Monitoring & Supervision**

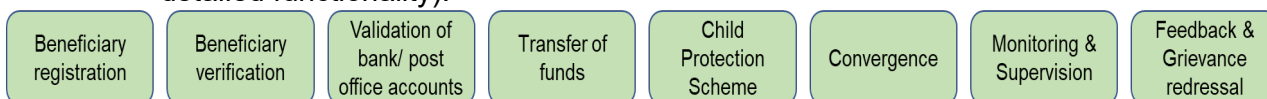
- a) Nodal State departments, which are, Department of Women and Child development, the Department of Social Justice, and any other department dealing with Child Protection Scheme will monitor and facilitate the scheme implementation and progress.
- b) The stakeholder Departments & Ministries such as Department of School Education & Literacy & Department of Higher Education in Ministry of Education, National Health Authority under Ministry of Health and Family Welfare, Ministry of Social Justice and Employment, Ministry of Tribal Affairs, Ministry of Minority Affairs or any others, shall also monitor delivery of facilities and services to children identified under PM CARES for Children scheme at State and district level.
- c) The Ministry of Women and Child Development shall continue to monitor the well-being of the children. The Ministry will also monitor the fund flow and benefits provided under this Scheme through the portal, while continuing to leverage Juvenile Justice set up, in collaboration with State and District administration.
- d) The support provided to the beneficiaries through institutional and non-institutional care under the Child Protection Scheme will be updated on the PM CARES for Children portal.

**xi. Feedback Facility for children:**

Children/guardian will be given a login id for viewing a personal dashboard on the PM CARES for Children portal, indicating their entitlements, services being provided, important contact numbers of CWC members, DCPU, and DM.

**xii. Digitally driven processes for PM CARES for Children Scheme**

PM CARES for Children Scheme will have an integrated portal for beneficiary registration, validation, fund transfer, beneficiary and fund monitoring, and grievance redressal. The portal is envisaged to facilitate end to end support to the beneficiaries and comprehensive functionalities for smooth implementation and monitoring of the scheme (refer to **Annexure – 5** for detailed functionality).



- a. **Beneficiary** – Registration and validation of beneficiaries will be done on the portal. Only verified beneficiaries will be eligible for financial assistance under the Scheme.
- b. **Bank/ Post office account** – Beneficiary, DMs, and all related accounts identified for the fund flow will be validated on the portal. Funds will be transferred only to the validated accounts.
- c. **Funds transfer** – All requisition for funds will be shared through the portal. DMs will share requisition to concerned Ministries/ Departments

and the MoWCD. MoWCD will then share a consolidated requisition for funds to PM CARES fund. Approval and disbursement of funds will be also directed through the portal.

- d. **Convergence** – All scheme linkages, including benefits under Child Protection Scheme, for the beneficiaries of the PM CARES for Children Scheme can be accessed on the portal. MoWCD will have a consolidated view of beneficiaries linked to different schemes of Ministries/ Department.
- e. **Monitoring and Supervision** – The portal will enable end to end supervision of benefits transferred to each beneficiary, fund utilization, beneficiary report card, among others. DMs, concerned Ministries/ Departments will also be able to view the progress and status of convergences.
- f. **Feedback and Grievance redressal** – Beneficiaries/ guardians will be able to access the portal to provide feedback and/or register grievance online.

**xiii. Training and Capacity Building**

For smooth roll out and implementation of the scheme, a one-time capacity building training for orientation and sensitization of all stakeholders would carried out by respective ministries/ departments through online e-learning module(s).

**Facilities available for children under the schemes of Department of School Education, Government of India**

#.	Type/Name of School	Facilities already being Provided	Facilities not covered under the Scheme of DoSEL (funds for these may be claimed from PM CARES for Children scheme by DM)
<b>A. For Children Aged up to 10 years:</b>			
1.	Government Schools under Samagra Shiksha	School Fees-Free Education	Stationary
		Uniform to all girls, SC, ST, and BPL children	
		Textbooks	Uniform for boys belonging to General and OBC category
2.	Kendriya Vidyalayas (For Children admitted under Section 12 (1) (c) of RTE Act)	School Fees-Free Education	-
		Uniform	
		NCERT Textbooks	
		Notebooks	
		Stationary	
		Transport	
3.	Private Schools (For Children admitted under Section 12 (1) (c) of RTE Act)	School Fees-Reimbursement as per RTE norms	Uniform
			Textbooks
			Stationary
			Admission can be given only in the entry level class- Class 1 or pre-school
<b>B. For Children Aged between 11-18 years:</b>			
<b>I. Schools as Day Scholar:</b>			
1.	Government Schools under Samagra Shiksha	School Fees-Free Education	Stationary for all children.
		Uniform to all girls, SC, ST, and BPL children ( <b>up to class VIII</b> )	Uniform to boys belongs to General and OBC category (up to class VIII) and to all children of class IX to XII
		Textbooks ( <b>up to Class VIII</b> )	Textbooks to all children of class IX to XII
2.	Kendriya Vidyalayas (For Children admitted under Section 12 (1) (c) of RTE Act) ( <b>up to class VIII</b> )	School Fees-Free Education	All facilities (Reimbursement of fees, Uniform, Textbooks and Stationery) for children of Class IX to XII
		Uniform	
		NCERT Textbooks	
		Notebooks	
		Stationary	
Transport			

#.	Type/Name of School	Facilities already being Provided	Facilities not covered under the Scheme of DoSEL (funds for these may be claimed from PM CARES for Children scheme by DM)
3.	g. Private Schools For Children admitted under Section 12 (1) (c) of RTE Act	School Fees- Reimbursement as per RTE norms ( <b>up to class VIII</b> )	Reimbursement of School fees for children of Class IX to XII Uniform, Textbooks, and Stationary for all children
	h. For other children		Reimbursement of School fees Uniform, Textbooks, and Stationary for all children
<b>II. Residential Schools:</b>			
1.	Kasturba Gandhi Balika Vidyalayas (Residential Schools only for <b>Girls</b> from class VI to XII)	School Fees-Free Education	---
		Free Lodging and boarding	
		Uniform	
		Textbooks	
		Stationary	
		Stipend @ Rs. 100 per month	
2.	Netaji Subhash Chandra Bose Residential School for boys and girls from class VI to XII	School Fees-Free Education	---
		Free Lodging and Boarding	
		Uniform	
		Textbooks	
		Stationary	
		Stipend	
3.	Jawahar Navodaya Vidyalayas* for boys and girls from class VI to XII	School Fees-Free Education	--
		Free Lodging and Boarding	
		Uniform	
		Textbooks	
		Notebooks	
* Admission in JNVs is done through entrance exams in Class VI and IX. Admissions in Class IX are subject to vacant seats in schools.			

## **Benefit cover available to children under Ayushman Bharat Pradhan Mantri-Jan Arogya Yojana**

### **Key Features of PM-JAY**

- PM-JAY provides a cover of Rs. 5 lakhs per family per year for secondary and tertiary care hospitalization, across public and private empanelled hospitals in India.
- In case of child identified for support under PM CARES for Children, he/she shall be entitled to the cover of Rs. 5 lakh.
- PM-JAY provides cashless access to health care services for the beneficiary at the point of service, that is, the hospital.
- It covers up to 3 days of pre-hospitalization and 15 days post-hospitalization expenses such as diagnostics and medicines.
- End to end paperless
- All pre-existing conditions are covered from day one.
- Benefits of the scheme are portable across the country i.e. a beneficiary can visit any empanelled public or private hospital in India to avail cashless treatment.
- Services include approximately more than 1600 procedures covering all the costs related to treatment, including but not limited to drugs, supplies, diagnostic services, physician's fees, room charges, surgeon charges, OT, and ICU charges etc.
- Public hospitals are reimbursed for the healthcare services at par with the private hospitals.

### **Benefit Cover under PM-JAY**

The cover under the scheme includes all expenses incurred on the following components of the treatment.

- Medical examination, treatment, and consultation
- Pre-hospitalization
- Medicine and medical consumables
- Non-intensive and intensive care services
- Diagnostic and laboratory investigations
- Medical implantation services (where necessary)
- Accommodation benefits
- Food services
- Complications arising during treatment
- Post-hospitalization follow-up care up to 15 days

The details can be accessed at PM CARES for Children portal.

### Responsibility Matrix for Stakeholder Ministries

S.No.	Ministry	Role
1.	Department of School Education and Learning	<ul style="list-style-type: none"> <li>To ensure convergence with U-DISE</li> <li>To ensure that the children identified for support under PM CARES for Children receive educational assistance as mentioned in para 2 of these guidelines</li> </ul>
2.	Department of Higher Education	<ul style="list-style-type: none"> <li>To facilitate loans and scholarships under its scheme and programmes</li> </ul>
3.	Ministry of Health and Family Welfare	<ul style="list-style-type: none"> <li>To ensure data synchronization with Ayushman Bharat system</li> <li>To ensure insurance cover of Rs. 5 lakh to children under PM-Jan Arogya Yojana for children identified for support under PM CARES for Children</li> </ul>
4.	Ministry of Social Justice and Employment	<ul style="list-style-type: none"> <li>To accommodate children identified for support under PM CARES for Children under scholarship programme</li> </ul>
5.	Ministry of Tribal Affairs	<ul style="list-style-type: none"> <li>To accommodate children identified for support under PM CARES for Children under scholarship programme</li> </ul>
6.	Ministry of Minority Affairs	<ul style="list-style-type: none"> <li>To accommodate children identified for support under PM CARES for Children under scholarship programme</li> </ul>
7.	Department of Economic Affairs	<ul style="list-style-type: none"> <li>Facilitating investment of the fixed deposit in an instrument to ensure stipend after 18 years of age and lump-sum payment of Rs. 10 lakh at 23 years of age.</li> </ul>



## INDICATIVE INVESTMENT AMOUNT

Table

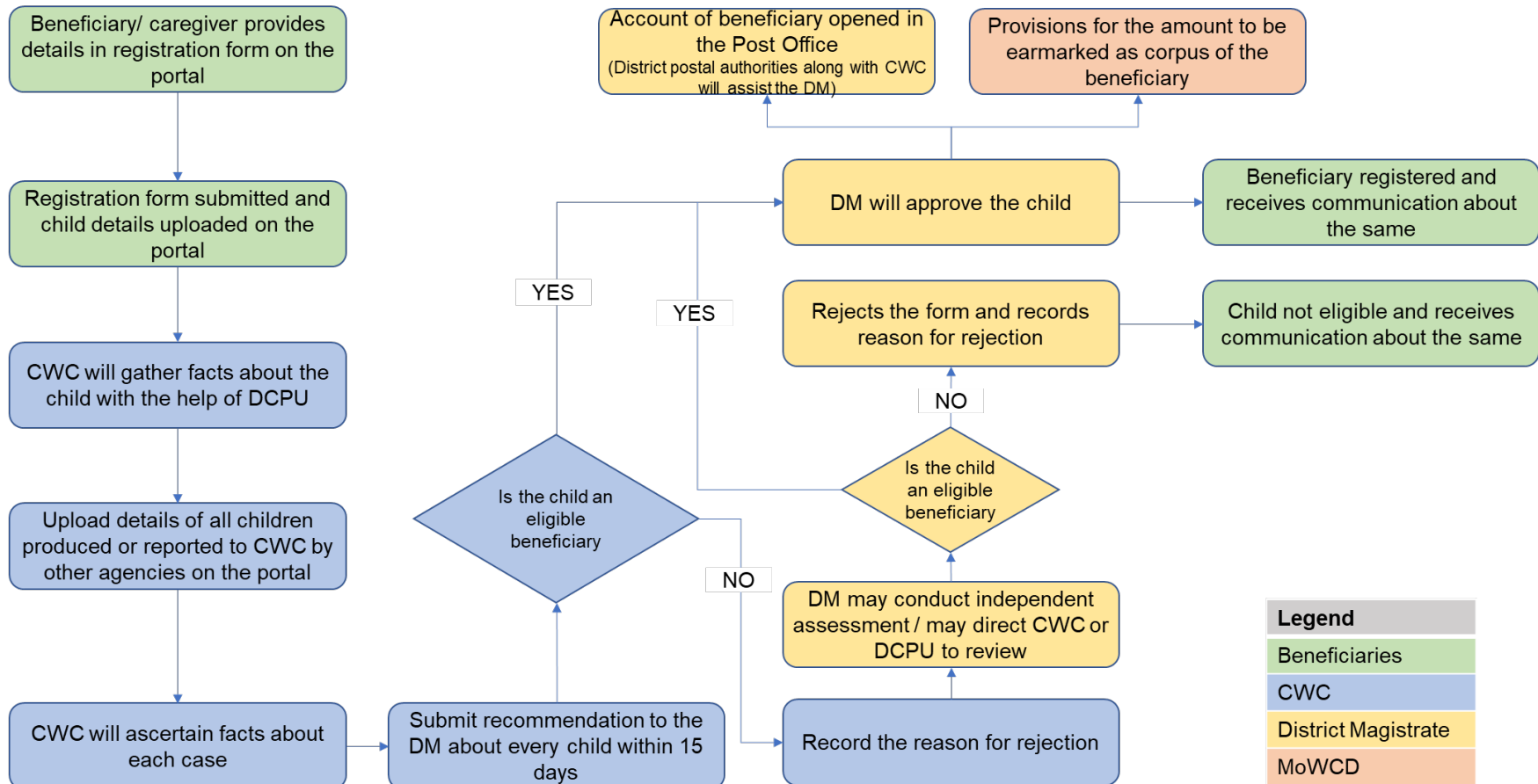
<b>Age of the eligible beneficiary at the time of opening of account</b>	<b>Maturity (No. of Years)</b>	<b>Upfront Lumpsum contribution (in Rupees) Rounded off</b>
1 Yr	17	2,87,870
2 Yr	16	3,09,750
3 Yr	15	3,33,290
4 Yr	14	3,58,620
5 Yr	13	3,85,870
6 Yr	12	4,15,200
7 Yr	11	4,46,750
8 Yr	10	4,80,710
9 Yr	9	5,17,240
10 Yr	8	5,56,550
11 Yr	7	5,98,850
12 Yr	6	6,44,360
13 Yr	5	6,93,330
14 Yr	4	7,46,030
15 Yr	3	8,02,720
16 Yr	2	8,63,730
17 Yr	1	9,29,370
18 Yr and above	0	10,00,000

## Brief description of envisaged functionalities of the portal

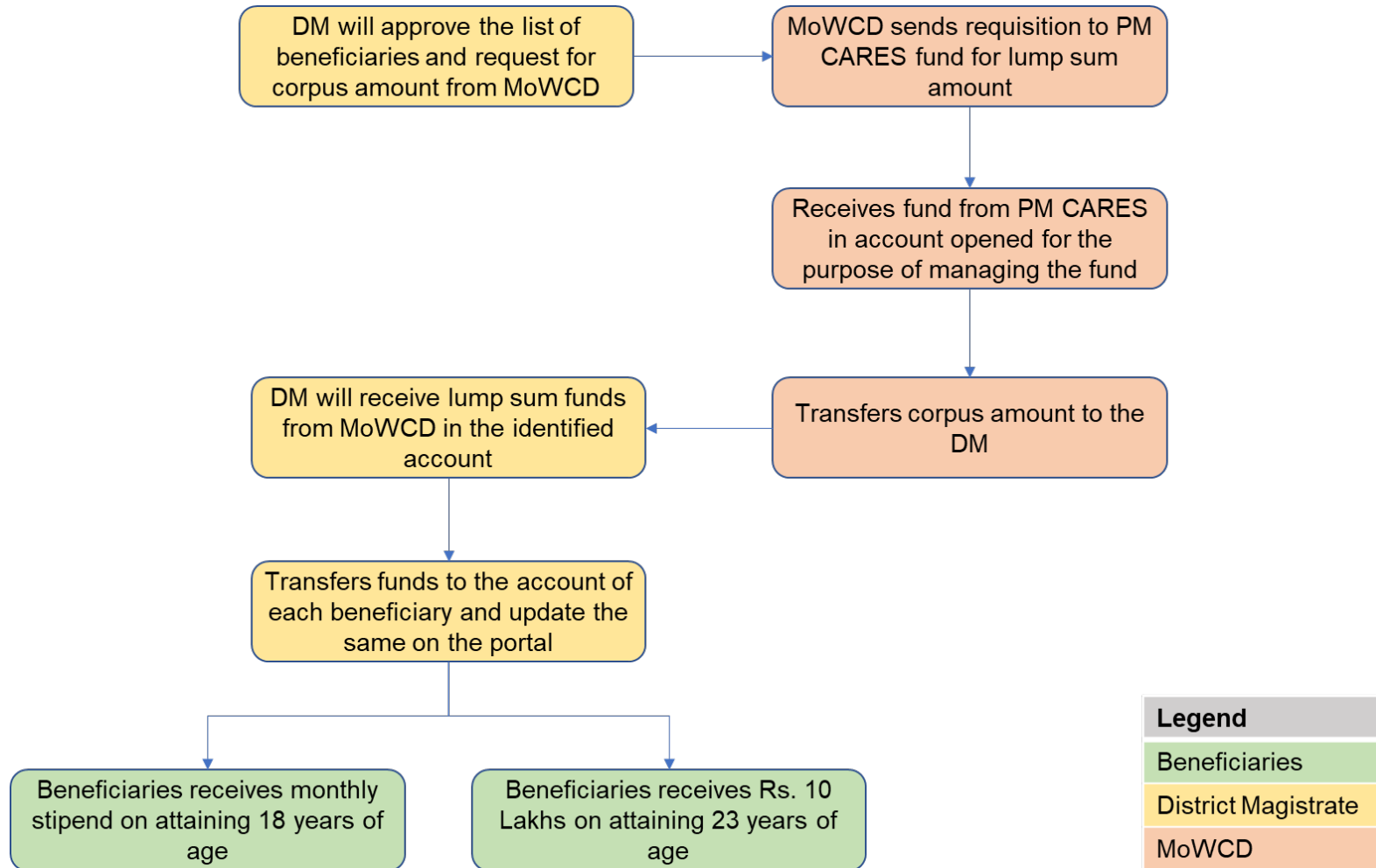
#	Functionality	Brief Description
A.	Registration and verification module	<ol style="list-style-type: none"> <li>1. Registration of beneficiaries</li> <li>2. Capturing supporting documents and essential data</li> <li>3. Verification of post office account details</li> <li>4. Authentication of Aadhaar details (Demographic authentication)</li> </ol>
B.	Child Protection Scheme (CPS)	<ol style="list-style-type: none"> <li>1. Linking beneficiaries to the CPS</li> <li>2. Account details with guardian to be mapped for non-institutional care</li> <li>3. Benefits provided to children under institutional and non-institutional care</li> </ol>
C.	Dashboards for monitoring	<ol style="list-style-type: none"> <li>1. Reports showing demographic and geographic spread of beneficiaries. Some of the reports envisaged are: <ol style="list-style-type: none"> <li>1.1. Age &amp; Gender wise reports</li> <li>1.2. Data entry report</li> <li>1.3. Verified list of beneficiaries (post office account and demographic authentication)</li> <li>1.4. Approved list of beneficiaries (by DM)</li> <li>1.5. Beneficiaries who have turned 18+</li> </ol> </li> <li>2. Payment report</li> <li>3. Historical record keeping</li> <li>4. Pendency and red flag reports</li> <li>5. KPI Monitoring <ol style="list-style-type: none"> <li>5.1. Annual health check-up</li> <li>5.2. Counsellor visit</li> <li>5.3. Book/Stationary etc. availability</li> </ol> </li> </ol>
D.	Grievance Redressal module	<p>The resolution of all grievances to be tracked through the PM CARES for children portal. Some of the functionalities for the module would be:</p> <ol style="list-style-type: none"> <li>1. Tracking resolution</li> <li>2. Alerts for pending actions</li> <li>3. Auto-Escalation feature</li> <li>4. Historical record keeping</li> <li>5. Monitor resolution provided for each beneficiary</li> </ol>
E.	Feedback module	Feedback directly from the guardian
F.	Convergence module	Facilitate convergence with schemes of other Ministries and States/UTs for whom the beneficiaries would be eligible
G.	SMS Facility	Suitable SMS alert facility to the beneficiaries
H.	Validation Checks	Validation check for checking eligibility before submission of form (such as age of child) to be introduced
I.	Rejection Report	<ol style="list-style-type: none"> <li>1. Predefined drop down for reasons for rejection</li> <li>2. "Other reason" drop down to ask for data entry of reason with a minimum character limit</li> </ol>

#	Functionality	Brief Description
		3. Allow correction in application in case of rejection due to wrong data entry to avoid filling up of whole forms multiple times and decrease number of rejections
J.	Payment module	<ol style="list-style-type: none"> <li>1. MoWCD will receive funds from the PM CARES in a dedicated account and further transfer to DMs for implementation of this scheme</li> <li>2. A one-time contribution, varying in each case as depending on the age of the child would be deposited in the account of the child by the DM in such a manner that the total corpus accumulates to Rs. 10 lakhs upon child attaining the age of 18 years</li> <li>3. DM would provide necessary funds to the institutions responsible for education, health, or other activities of the children, as the case may be</li> <li>4. Creation of Fund Transfer Orders</li> <li>5. Use of Digital Signature Certificates for approving payments</li> </ol>

Process flow for Beneficiary registration, validation and account opening



**Mechanism of fund flow for beneficiaries under PM CARES for Children Scheme**



Mechanism of fund flow for institutions

