



ACTION RESEARCH &
RESOURCE CENTRE

GUIDEBOOK

How To Apply For Laxmi Yojana.



CREDITS

About Guidebook

This guide is the result of our experience supporting DV survivors in applying for the Delhi Laxmi Yojana. It provides a detailed overview of the application process, highlights potential challenges you may encounter, and offers practical ways to navigate the same.

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What Is Laxmi Yojana

The Delhi Lakshmi Yojana is a financial assistance welfare scheme run by the Department of Women and Child Development, Government of NCT of Delhi. In this scheme, only the eldest woman of the family is provided ₹2,500/- per month. It is meant to be a household-level welfare scheme and not an individual level welfare scheme.

Eligibility

Eligible	Not Eligible
The applicant should be the eldest female member of the household.	Families where a member receives a government pension.
The applicant's age must be between 21 and 60 years at the time of application submission.	Families where a member pays income tax or GST
The annual family income should not exceed ₹2,50,000.	Families with a member in government employment or holding public office.
The applicant should be a registered voter in Delhi.	Families owning a 4-wheeler

Eligibility

Eligible	Not Eligible
The applicant, her husband, or either of her parents must have been a resident of Delhi for a atleast 10 years as on the date of application.	Families employed in specified government bodies
Total household electricity consumption in last 12 months less than 2,400 units.	Applicant with more than 3 living children
	Applicant or any member of household with criminal antecedents or criminal records

Documents Required

Mandatory documents	Residence proof (any one)	Age proof (any one)
Aadhaar Card	Delhi Voter ID Card	Birth Certificate
Delhi Voter ID Card	Ration Card	School Leaving Certificate
Applicant photograph and signature	Driving Licence	Class 10 / Matriculation Certificate
Endorsement letter from the constituency MP/MLA	Electricity / gas connection	Driving Licence

Documents Required

Mandatory documents	Residence proof (any one)	Age proof (any one)
Bank Account Details of the Applicant.		PAN Card
		Aadhaar Card

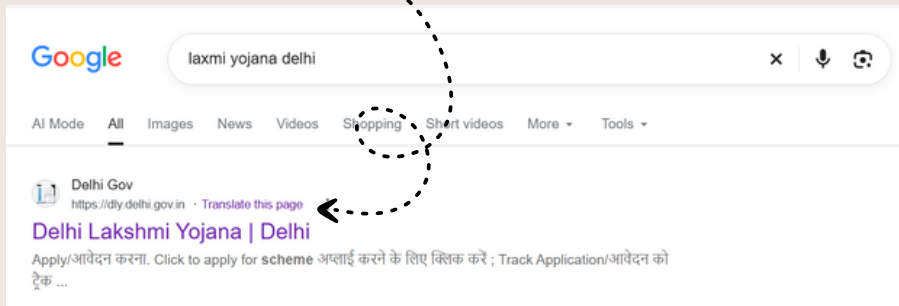
How will the monthly amount be paid?

Choice	Method of Payment
Option 1 — part cash, part savings	₹1,000 is credited to a digital (CBDC / e-Rupee) wallet for everyday use, & ₹1,500 goes into a recurring deposit (RD) or fixed deposit (FD) in the beneficiary's own name.
Option 2 — full savings	The entire ₹2,500 is placed each month into a recurring deposit (RD) or fixed deposit (FD) in the beneficiary's name, building a larger corpus over time.

Process of Applying for Laxmi Yojana.

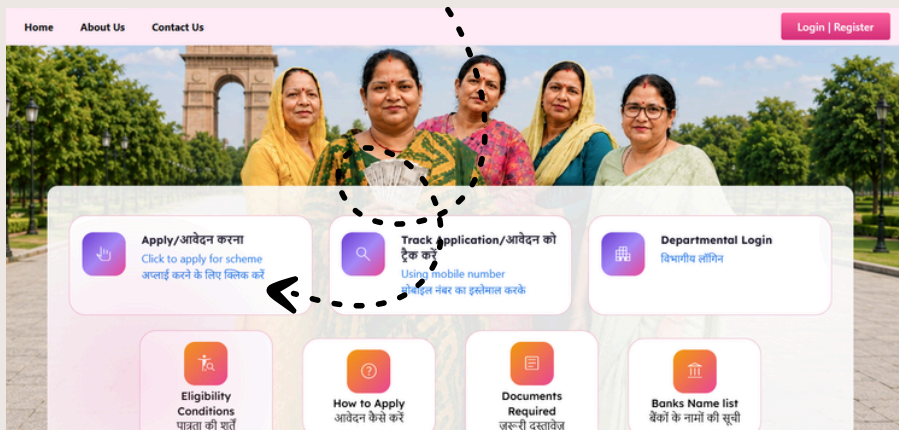
Step 1:

Go to website <https://dly.delhi.gov.in/>



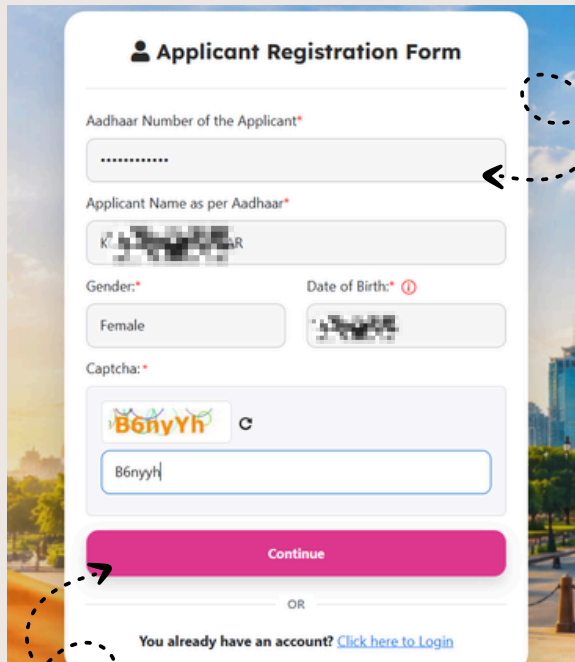
Step 2:

Click on Apply



Step 3:

Register to make your account.



Applicant Registration Form

Aadhaar Number of the Applicant*

.....

Applicant Name as per Aadhaar*

K. [REDACTED] R

Gender:* Date of Birth:* ⓘ

Female [REDACTED]

Captcha: *

B6nyYh ⓘ

B6nyYh

Continue

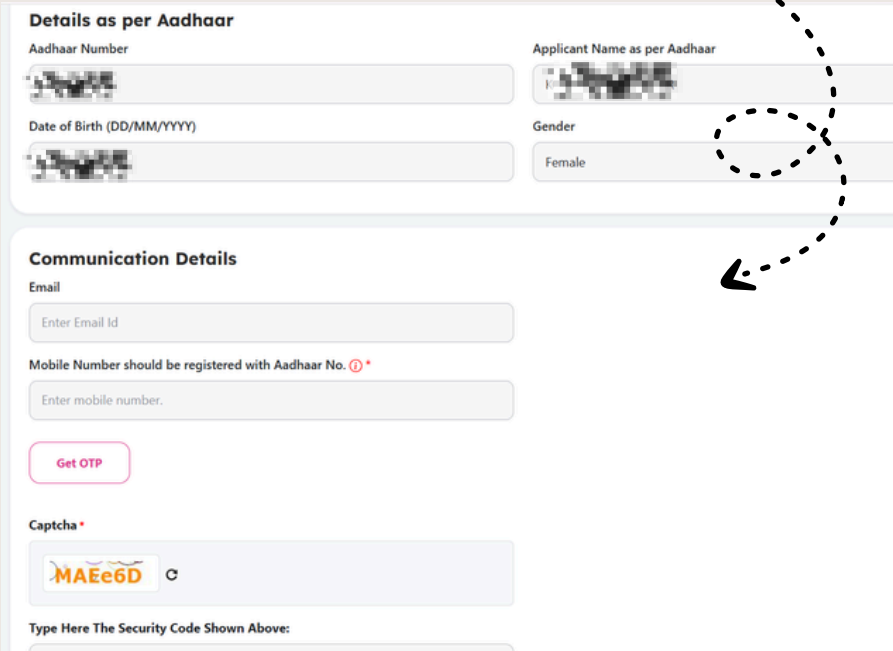
OR

You already have an account? [Click here to Login](#)

After Filling all details, click on continue.
It will take you to 2nd page of registration

Step 4:

Fill 2nd page of registration.



Details as per Aadhaar

Aadhaar Number

Date of Birth (DD/MM/YYYY)

Applicant Name as per Aadhaar

Gender

Communication Details

Email

Mobile Number should be registered with Aadhaar No. ⓘ *

Captcha *

Type Here The Security Code Shown Above:

A dashed arrow points from the text 'Fill 2nd page of registration.' to the Gender field in the 'Details as per Aadhaar' section.

Once you fill in all details. Click on continue to complete the registration process.

Step 5:

A window like this will be displayed, showing that your registration is complete.

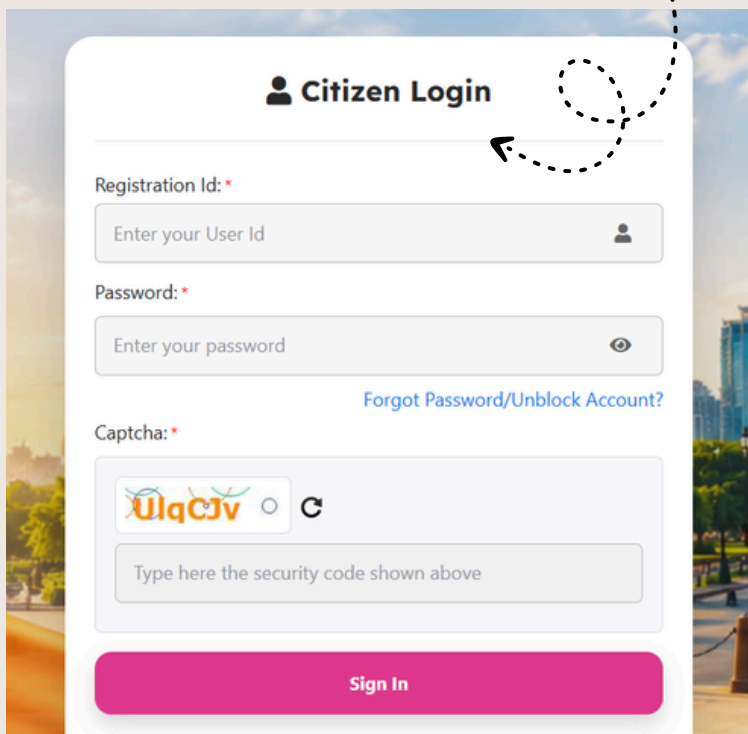


Please save your registration ID from here and keep the ID and password sent to your mobile number handy for the next steps.

After that, click on '[Click here to log in](#)' and proceed with the application process.

Step 6:

A login window like this will be displayed. Sign in here using the registration ID and password sent to your registered mobile number



The image shows a 'Citizen Login' form. At the top, there is a header with a person icon and the text 'Citizen Login'. Below this, there are three main input sections: 'Registration Id: *' with a text box containing 'Enter your User Id' and a person icon; 'Password: *' with a text box containing 'Enter your password' and an eye icon; and 'Captcha: *' with a captcha image showing 'U1qCJv' and a refresh icon, followed by a text box containing 'Type here the security code shown above'. A link 'Forgot Password/Unblock Account?' is located to the right of the password field. At the bottom, there is a large pink button labeled 'Sign In'. A dashed arrow points from the text 'Sign in here' in the preceding paragraph to the 'Registration Id' field.

Citizen Login

Registration Id: *

Enter your User Id

Password: *

Enter your password

[Forgot Password/Unblock Account?](#)

Captcha: *

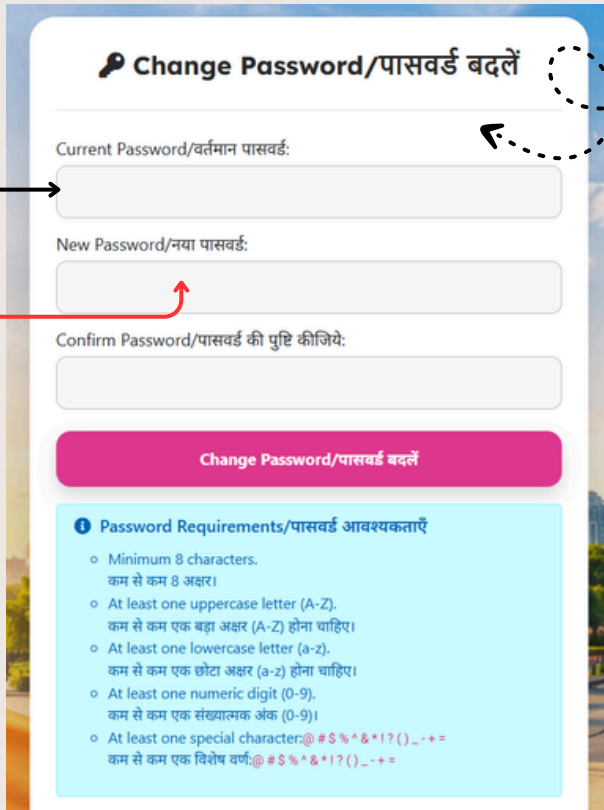
U1qCJv

Type here the security code shown above

Sign In

Step 7:

Once you log in, the portal will ask you to change password.



The screenshot shows a 'Change Password' form with the following fields and sections:

- Change Password/पासवर्ड बदलें** (Title)
- Current Password/वर्तमान पासवर्ड:** (Field)
- New Password/नया पासवर्ड:** (Field)
- Confirm Password/पासवर्ड की पुष्टि कीजिये:** (Field)
- Change Password/पासवर्ड बदलें** (Submit Button)
- Password Requirements/पासवर्ड आवश्यकताएँ** (Section)
 - Minimum 8 characters. कम से कम 8 अक्षर।
 - At least one uppercase letter (A-Z). कम से कम एक बड़ा अक्षर (A-Z) होना चाहिए।
 - At least one lowercase letter (a-z). कम से कम एक छोटा अक्षर (a-z) होना चाहिए।
 - At least one numeric digit (0-9). कम से कम एक संख्यात्मक अंक (0-9)।
 - At least one special character: @ # \$ % ^ & * ! ? () _ - + = कम से कम एक विशेष वर्ण: @ # \$ % ^ & * ! ? () _ - + =

Annotations: A dashed circle highlights the title. A black arrow points to the 'Current Password' field. A red arrow points to the 'New Password' field. A red arrow points to the 'Password Requirements' section.

Here - Put the password sent to your registered mobile number

Here - put the password of your choice. Please read the 'password requirements' section carefully to create your own password.

Step 8:

A display like this will appear showing your password has been updated.



Click on '[click here to login](#)' and log in again using your registration ID and your new updated password.

Step 9:

Log in Again!

Once you log in - a window like this will display.

The screenshot shows the 'dly.delhi.gov.in/Home/CitizenDashboard' interface. It is divided into two main sections: 'Applicant Profile/आवेदक प्रोफाइल' and 'Eligibility Conditions/पात्रता शर्तें'.

Applicant Profile/आवेदक प्रोफाइल:

- Registration Id/पंजीकरण पहचान: [Redacted]
- Full Name/पूर्ण नाम: [Redacted]
- Gender/लिंग: Female
- Date Of Birth/जन्म तिथि: [Redacted]
- Email/ईमेल: [Redacted]
- Mobile Number/मोबाइल नंबर: [Redacted]
- Registration Date/पंजीकरण की तारीख: [Redacted]

Eligibility Conditions/पात्रता शर्तें:

- 1** Applicant must satisfy all eligibility conditions before applying.
आवेदन करने से पहले आवेदक को सभी पात्रता शर्तों को पूरा करना होगा।
- 1** Applicant must be Female.
आवेदक महिला होनी चाहिए।
- 2** Applicant should be the eldest female member in the family.
आवेदक परिवार की सबसे बड़ी महिला सदस्य होनी चाहिए।
- 3** The applicant's age must be between 21 to 60 years as on date of submission of application.
आवेदन जमा करने की तारीख पर आवेदक की उम्र 21 से 60 साल के बीच होनी चाहिए।
- 4** Annual family income should not exceed ₹2,50,000.
वार्षिक परिवारिक आय ₹2,50,000 से अधिक नहीं होनी चाहिए।

Buttons at the bottom of the eligibility section:

- View All Eligibility/सभी पात्रता देखें
- How To Apply/आवेदन कैसे करें
- Apply Now/अभी अप्लाई करें

A dashed arrow points from the 'Apply Now' button to the text 'Click on \'Apply Now\''.

Click on 'Apply Now'

Step 10:

The portal will ask for the following details to check if you're eligible for this scheme or not

1. Are you, your spouse, or your parents residents of Delhi for at least 10 years?
क्या आप, आपके पति या आपके माता-पिता कम से कम 10 वर्षों से दिल्ली के निवासी हैं?

☒ Yes / हाँ ☐ No / नहीं

2. Is your annual family income above ₹ 2,50,000?
क्या आपकी वार्षिक पारिवारिक आय ₹2,50,000 से अधिक है?

☐ Yes / हाँ ☒ No / नहीं

3. Does your family's annual electricity consumption during the 12 months preceding the application exceed 2,400 units?
क्या आपके परिवार की आवेदन से पहले के पिछले 12 महीनों की वार्षिक बिजली खपत 2400 यूनिट से अधिक है?

☐ Yes / हाँ ☒ No / नहीं

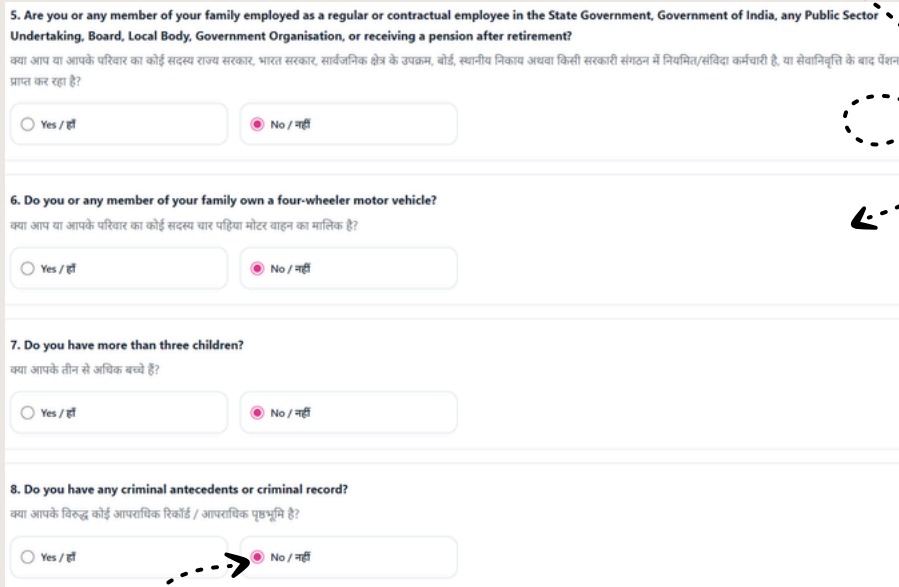
4. Are you receiving financial assistance such as a pension under any welfare scheme of the Central or State Government?
क्या आपको केंद्र या राज्य सरकार की किसी कल्याणकारी योजना के अंतर्गत पेंशन अथवा अन्य वित्तीय सहायता प्राप्त हो रही है?

☐ Yes / हाँ ☒ No / नहीं

Ensure to select answers (red dots) as shown in this screenshot to pass the eligibility stage.

Step 11:

The portal will ask for the following details to check if you're eligible for this scheme or not



5. Are you or any member of your family employed as a regular or contractual employee in the State Government, Government of India, any Public Sector Undertaking, Board, Local Body, Government Organisation, or receiving a pension after retirement?

क्या आप या आपके परिवार का कोई सदस्य राज्य सरकार, भारत सरकार, सार्वजनिक क्षेत्र के उपक्रम, बोर्ड, स्थानीय निकाय अथवा किसी सरकारी संगठन में नियमित/संविदा कर्मचारी है, या सेवानिवृत्ति के बाद पेंशन प्राप्त कर रहा है?

☐ Yes / हाँ ☒ No / नहीं

6. Do you or any member of your family own a four-wheeler motor vehicle?

क्या आप या आपके परिवार का कोई सदस्य चार पहिया मोटर वाहन का मालिक है?

☐ Yes / हाँ ☒ No / नहीं

7. Do you have more than three children?

क्या आपके तीन से अधिक बच्चे हैं?

☐ Yes / हाँ ☒ No / नहीं

8. Do you have any criminal antecedents or criminal record?

क्या आपके विरुद्ध कोई आपराधिक रिकॉर्ड / आपराधिक पृष्ठभूमि है?

☐ Yes / हाँ ☒ No / नहीं

Ensure to select answers (red dots) as shown in this screenshot to pass the eligibility stage.

Step 12:

After the eligibility form, fill in the details below.

🔖 dly.delhi.gov.in/Application/BasicPersonalEntry

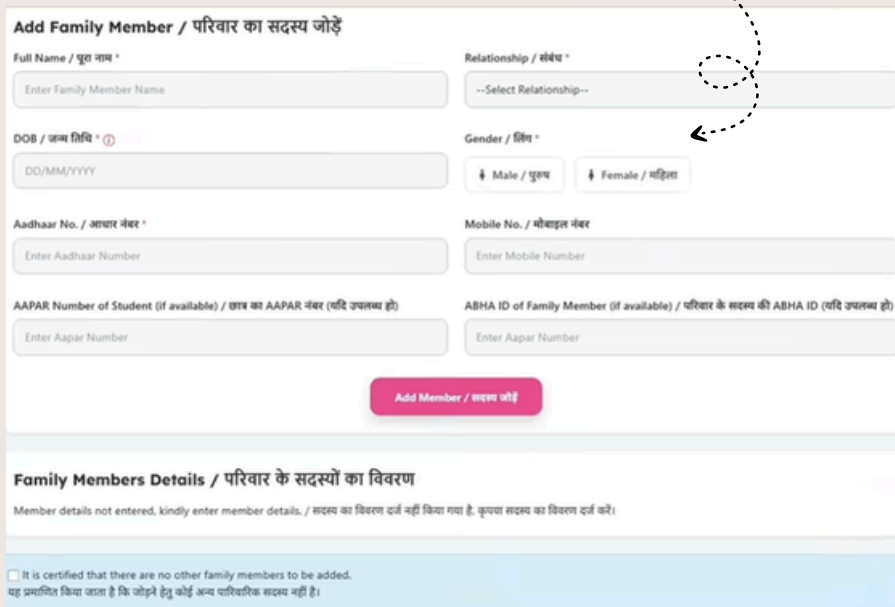
Applicant Details / आवेदक का विवरण

Father Name / पिता का नाम *	Mother Name / माता का नाम *
Enter Father Name	Enter Mother Name
Marital Status / वैवाहिक स्थिति *	Number of Children / बच्चों की संख्या * ⓘ
--Select--	--Select--
Occupation (if any) / व्यवसाय	Annual Family Income / वार्षिक पारिवारिक आय * ⓘ
--Select--	Enter Annual Income
Ration Card Number (if available) / राशन कार्ड संख्या	Voter Card Number / मतदाता कार्ड संख्या *
Enter Ration Card Number	Enter Voter Card Number
Confirm Voter Card Number / मतदाता कार्ड संख्या की पुष्टि करें *	
Re-enter Voter Card Number	
Current Address / वर्तमान पता *	
Enter Current Address	

Question marked with * are compulsory.

Step 13:

Add details of your family members



Add Family Member / परिवार का सदस्य जोड़ें

Full Name / पूरा नाम *

Relationship / संबंध *

DOB / जन्म तिथि * 

Gender / लिंग *

Aadhaar No. / आधार नंबर *

Mobile No. / मोबाइल नंबर

AAPAR Number of Student (if available) / छात्र का AAPAR नंबर (यदि उपलब्ध हो)

ABHA ID of Family Member (if available) / परिवार के सदस्य की ABHA ID (यदि उपलब्ध हो)

Family Members Details / परिवार के सदस्यों का विवरण

Member details not entered, kindly enter member details. / सदस्य का विवरण दर्ज नहीं किया गया है, कृपया सदस्य का विवरण दर्ज करें।

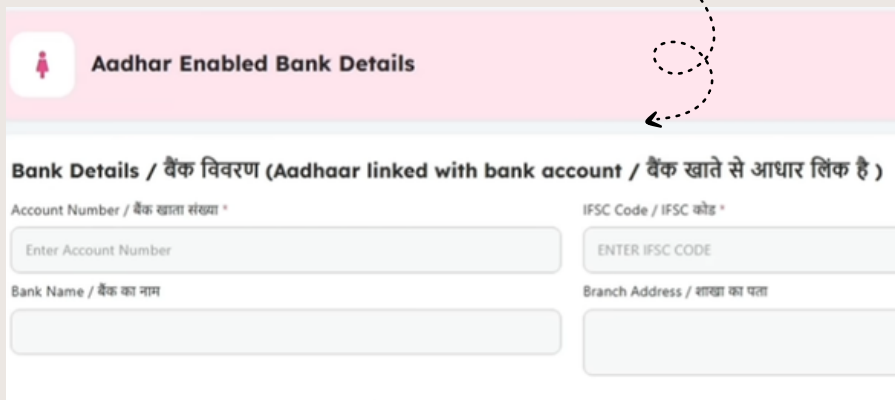
☐ It is certified that there are no other family members to be added.
यह प्रमाणित किया जाता है कि जोड़ने हेतु कोई अन्य पारिवारिक सदस्य नहीं है।

Click on 'add member' to add details of all family members one by one.

Note: Family member in this context means only those family members who are living in one household unit.

Step 14:

Add details of your bank account



Aadhar Enabled Bank Details

Bank Details / बैंक विवरण (Aadhaar linked with bank account / बैंक खाते से आधार लिंक है)

Account Number / बैंक खाता संख्या *

IFSC Code / IFSC कोड *

Enter Account Number

ENTER IFSC CODE

Bank Name / बैंक का नाम

Branch Address / शाखा का पता

Note:

1. *Ensure the bank account is in the name of the applicant herself.*
2. *Ensure that the bank account is linked with aadhaar card and a registered mobile number.*

Step 15:

After adding your bank details, choose how do you want to receive 2500/-

Payment Option / भुगतान विकल्प

☒ An amount of ₹2,500 Recurring Deposit (RD) / FD account which shall be credited in a CBDC Wallet upon maturity.
₹2,500 की निवर्तित डिपॉजिट (RD) / FD अकाउंट की रकम, जो मैच्यूरिटी पर CBDC वॉलेट में जमा की जाएगी।

☐ An amount of ₹1,500 Recurring Deposit (RD) / FD account and ₹1,000 CBDC wallet on monthly basis.
हर महीने ₹1,500 की निवर्तित डिपॉजिट (RD) / FD और ₹1,000 का CBDC वॉलेट।

☐ Smartphone available for CBDC wallet / CBDC वॉलेट हेतु स्मार्टफोन उपलब्ध है *

[Recurring Deposit (RD) / FD account, subject to a fixed, pre-defined lock-in period of 3 years]
[आवर्ती जमा (RD) / FD खाता, जो 3 वर्ष की एक निश्चित, पूर्व-निर्धारित लॉक-इन अवधि के अधीन है]

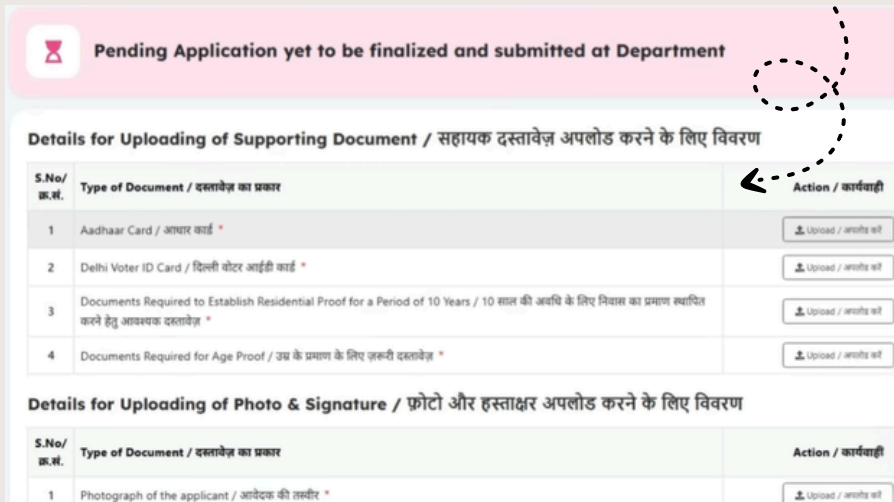
Note / नोट :

The CBDC Wallet cannot be used to purchase alcoholic beverages, tobacco products, narcotic drugs and psychotropic substances, lottery tickets, gambling and betting services, or any other goods or services prohibited by the Government from time to time.
CBDC वॉलेट से मादक पेय पदार्थ, तंबाकू उत्पाद, मादक एवं मनोप्रभावी पदार्थ, लॉटरी टिकट, जुआ एवं सट्टेबाजी सेवाएँ तथा समय-समय पर सरकार द्वारा प्रतिबंधित अन्य वस्तुओं या सेवाओं की खरीद नहीं की जा सकेगी।

☐ Bank details are correct / बैंक विवरण सही है *

Step 16:

After choosing a payment option. You will have to submit all the supporting documents.



Pending Application yet to be finalized and submitted at Department

Details for Uploading of Supporting Document / सहायक दस्तावेज़ अपलोड करने के लिए विवरण

S.No/ क्र.सं.	Type of Document / दस्तावेज़ का प्रकार	Action / कार्यवाही
1	Aadhaar Card / आधार कार्ड *	Upload / अपलोड करें
2	Delhi Voter ID Card / दिल्ली वोटर आईडी कार्ड *	Upload / अपलोड करें
3	Documents Required to Establish Residential Proof for a Period of 10 Years / 10 साल की अवधि के लिए निवास का प्रमाण स्थापित करने हेतु आवश्यक दस्तावेज़ *	Upload / अपलोड करें
4	Documents Required for Age Proof / उम्र के प्रमाण के लिए ज़रूरी दस्तावेज़ *	Upload / अपलोड करें

Details for Uploading of Photo & Signature / फोटो और हस्ताक्षर अपलोड करने के लिए विवरण

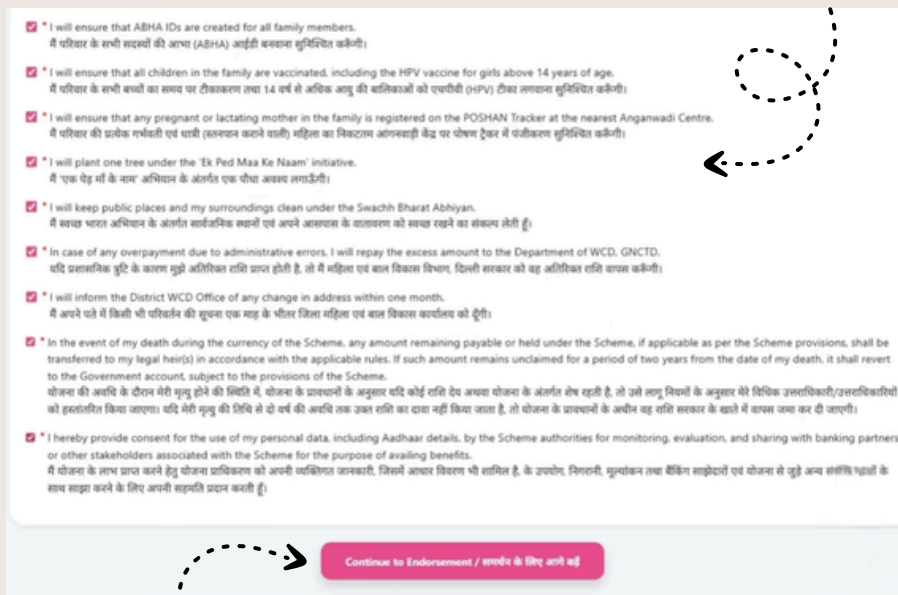
S.No/ क्र.सं.	Type of Document / दस्तावेज़ का प्रकार	Action / कार्यवाही
1	Photograph of the applicant / आवेदक की तस्वीर *	Upload / अपलोड करें

- *The format for the soft copy of the documents is .jpg, .jpeg, or .pdf, and the size must be under 500 KB*
- *Keep a soft copy of your passport-size photograph and signature ready. The format for the same is .jpg, .jpeg, or .pdf, and the size must be under 200kb*

Step 17:

Once you submit all the documents, a preview window will be displayed. Here check if all the details you have written are correct.

Scroll down in the preview window. You will find the consent section. Tick all boxes to give your consent.



☒ * I will ensure that ABHA IDs are created for all family members.
मैं परिवार के सभी सदस्यों की आभा (ABHA) आईडी बनवाना सुनिश्चित करूँगी।

☒ * I will ensure that all children in the family are vaccinated, including the HPV vaccine for girls above 14 years of age.
मैं परिवार के सभी बच्चों का समय पर टीकाकरण तथा 14 वर्ष से अधिक आयु की बालिकाओं को एचपीवी (HPV) टीका लगवाना सुनिश्चित करूँगी।

☒ * I will ensure that any pregnant or lactating mother in the family is registered on the POSHAN Tracker at the nearest Anganwadi Centre.
मैं परिवार की प्रसव कर रही महिला (सम्भ्रम करने वाली) महिला का निबटारा आंगनवाड़ी केंद्र पर पोशन ट्रैकर में पंजीकरण सुनिश्चित करूँगी।

☒ * I will plant one tree under the 'Ek Ped Maa Ke Naam' initiative.
मैं 'एक पेड़ माँ के नाम' अभियान के अंतर्गत एक पेधा अवसर लगऊँगी।

☒ * I will keep public places and my surroundings clean under the Swachh Bharat Abhiyan.
मैं स्वच्छ भारत अभियान के अंतर्गत सार्वजनिक स्थानों एवं अपने आसपास के वातावरण को स्वच्छ रखने का संकल्प लेती हूँ।

☒ * In case of any overpayment due to administrative errors, I will repay the excess amount to the Department of WCD, GNCTD.
यदि प्रशासनिक त्रुटि के कारण मुझे अतिरिक्त राशि प्राप्त होती है, तो मैं महिला एवं बाल विकास विभाग, दिल्ली सरकार को वह अतिरिक्त राशि वापस करूँगी।

☒ * I will inform the District WCD Office of any change in address within one month.
मैं अपने घरे में किसी भी परिवर्तन की सूचना एक माह के भीतर जिला महिला एवं बाल विकास कार्यालय को दूँगी।

☒ * In the event of my death during the currency of the Scheme, any amount remaining payable or held under the Scheme, if applicable as per the Scheme provisions, shall be transferred to my legal heir(s) in accordance with the applicable rules. If such amount remains unclaimed for a period of two years from the date of my death, it shall revert to the Government account, subject to the provisions of the Scheme.
योजना की अवधि के दौरान मेरी मृत्यु होने की स्थिति में, योजना के प्रावधानों के अनुसार यदि कोई राशि देय अथवा योजना के अंतर्गत रोक रक्खी है, तो उसे मृत्यु विधानों के अनुसार मेरे विधिक उत्तराधिकारी/उत्तराधिकारी को हस्तांतरित किया जाएगा। यदि मेरी मृत्यु की तिथि से दो वर्ष की अवधि तक उक्त राशि का दावा नहीं किया जाता है, तो योजना के प्रावधानों के अधीन वह राशि सरकार के खाते में वापस जमा कर दी जाएगी।

☒ * I hereby provide consent for the use of my personal data, including Aadhaar details, by the Scheme authorities for monitoring, evaluation, and sharing with banking partners or other stakeholders associated with the Scheme for the purpose of availing benefits.
मैं योजना के अंतर्गत प्राप्त करने हेतु योजना प्राधिकरण को अपनी व्यक्तिगत जानकारी, जिसमें आधार विवरण भी शामिल है, के उपयोग, निगरानी, सुसंगठन तथा बैंकिंग साझेदारों एवं योजना से जुड़े अन्य संबंधित पक्षों के साथ साझा करने के लिए अपनी सहमति प्रदान करती हूँ।

[Continue to Endorsement / समर्थन के लिए आगे बढ़ें](#)

Click on 'continue to endorsement'
to submit your application.

Step 18:

A final submission window will be displayed on your screen. Click on 'Yes, submit' to submit your application.

Final Submission / अंतिम सबमिशन

Please review your application carefully before proceeding.
कृपया आगे बढ़ने से पहले अपने आवेदन की सावधानीपूर्वक जाँच कर लें।

Important / महत्वपूर्ण:

After clicking **Submit**, you will **NOT** be able to edit or modify your application or uploaded documents.

सबमिट बटन पर क्लिक करने के बाद आप अपने आवेदन अथवा अपलोड किए गए दस्तावेज़ों में कोई संशोधन नहीं कर पाएंगे।

1. Verify applicant details.
आवेदक का विवरण जाँच लें।
2. Verify bank account information.
बैंक खाते का विवरण जाँच लें।
3. Verify family member details.
परिवार के सदस्यों का विवरण जाँच लें।
4. Verify uploaded supporting documents.
अपलोड किए गए दस्तावेज़ों की जाँच कर लें।
5. Ensure all information is correct and complete.
सुनिश्चित करें कि सभी जानकारी सही एवं पूर्ण है।

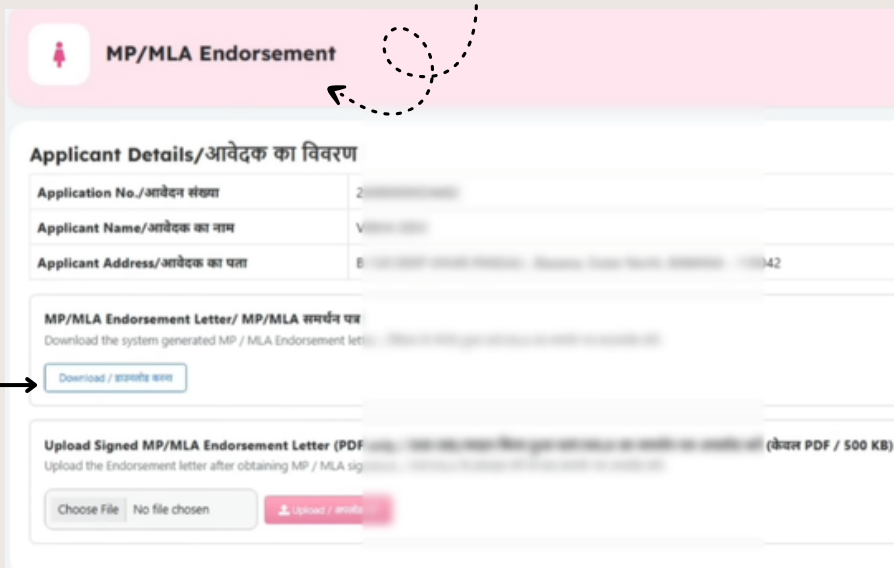
Do you want to continue?
क्या आप आगे बढ़ना चाहते हैं?

 Review Again / पुनः जाँच करें

 Yes, Submit / हाँ, सबमिट करें

Step 19:

Once you submit the application, download the MP/MLA endorsement letter and get it signed by your MP/MLA of your constituency.



The screenshot shows a web form titled "MP/MLA Endorsement" with a female icon. Below the title is a section "Applicant Details/आवेदक का विवरण" containing three rows: "Application No./आवेदन संख्या" with value "20200000000000000000", "Applicant Name/आवेदक का नाम" with value "Vijay Kumar", and "Applicant Address/आवेदक का पता" with value "E-101, 101st Street, New Delhi, India 110001". Below this is a section "MP/MLA Endorsement Letter/ MP/MLA समर्थन पत्र" with the text "Download the system generated MP / MLA Endorsement letter" and a "Download / डाउनलोड करना" button. The final section is "Upload Signed MP/MLA Endorsement Letter (PDF)" with the text "Upload the Endorsement letter after obtaining MP / MLA signature" and a file upload area showing "Choose File", "No file chosen", and an "Upload / अपलोड" button. A dashed arrow points from the text "get it signed by your MP/MLA of your constituency" to the "Upload Signed MP/MLA Endorsement Letter (PDF)" section. A solid arrow points from the text "download the MP/MLA endorsement letter" to the "Download / डाउनलोड करना" button.

Once you get the MP/MLA letter signed. scan it and make it into a PDF (keep the size of the PDF under 500 KB)

Step 20:

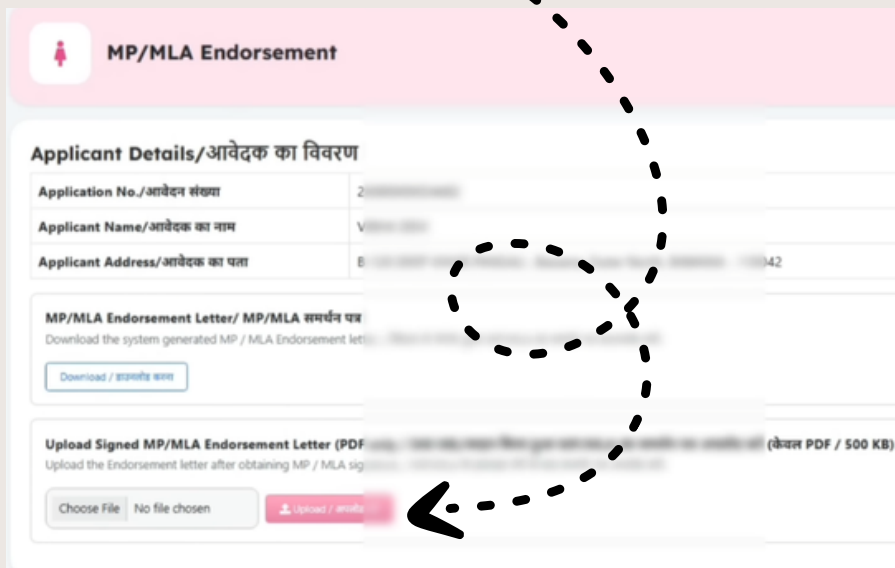
To upload the signed copy of the MP/MLA Endorsement letter, you will need to sign in again and click on Apply. It will take you to a window as shown below

Pending Application yet to be finalized and submitted at Department						
S. No./ क्र.सं.	Applied For/ आवेदन हेतु	File Id/Reference No./ फ़ाइल आईडी/संदर्भ क्रमांक	Applicant Name/ आवेदक का नाम	Initiated Date/ प्रारंभ तिथि	Pending Since (in days)/ लंबित (दिनों में)	Process Further/Status आगे की कार्यवाही स्थिति
1	Delhi Lakshmi Yojna	[REDACTED]	KUMARI	[REDACTED] AM	0	Pending for Recommendation

Click here to submit the MP/MLA Endorsement letter.

Step 21:

Upload the endorsement letter here.



The screenshot shows a web form titled "MP/MLA Endorsement" with a pink header. Below the header, there is a section for "Applicant Details/आवेदक का विवरण" containing fields for Application No., Applicant Name, and Applicant Address. Below this is a section for "MP/MLA Endorsement Letter/ MP/MLA समर्थन पत्र" with a "Download" button. The final section is "Upload Signed MP/MLA Endorsement Letter (PDF)" with instructions to upload the letter after obtaining a signature. It includes a "Choose File" button, a "No file chosen" status, and a pink "Upload / अपलोड" button. A dashed black arrow originates from the text "Upload the endorsement letter here." and points directly to the "Upload / अपलोड" button.

Ensure that the size of PDF is under 500 KB

Step 22:

Once the endorsement letter is submitted.
Your application for Laxmi Yojana is registered.
You can check the status of your application
and make a final submission here.

Please ensure these things to avoid facing any challenges:

- Save your registration number and password
- Ensure your name on your Aadhaar card and Voter ID card is the same
- Ensure your phone number is linked with your Aadhaar card
- Please find out your PIN code, assembly constituency, District, and Sub-division before you fill the form
- Ensure your Aadhaar number is linked to your bank account
- Registration and submission are separate steps, so check the status.
- Keep copies and notes of every visit to the MP/MLA office

Please ensure these things to avoid facing any challenges:

- Check the voter roll early, as Form 6 takes time.
- Keep a soft copy of your documents ready. The format for the soft copy of the same is .jpg, .jpeg, or .pdf, and the size must be under 500 KB
- Keep a soft copy of your passport-size photograph and signature ready. The format for the same is .jpg, .jpeg, or .pdf, and the size must be under 200 KB
- You will need to have a debit card / ATM card to make a CBDC account (check the list of approved banks on the next page)
- You will have to register for a CBDC account using your phone number that is linked to your bank account (check the list of e-₹ app names on the next page)

Approved Banks For CBDC Account and e-₹ app names

Pilot Banks	Name of the App
SBI	eRupee by SBI
ICICI Bank	Digital Rupee by ICICI
IDFC First Bank	IDFC First Bank Digital Rupee
YES BANK	Yes Bank Digital Rupee
HDFC Bank	HDFC Bank Digital Rupee
Union Bank of India	Digital Rupee by UBI
Bank of Baroda	Bank of Baroda Digital Rupee
Kotak Mahindra Bank	Digital Rupee by Kotak Bank
Canara Bank	Canara Digital Rupee

Approved Banks For CBDC

Account and e-₹ app names

Pilot Banks	Name of the App
Axis Bank	Axis Mobile Digital Rupee
IndusInd Bank	Digital Rupee by IndusInd Bank
PNB	PNB Digital Rupee
Federal Bank	Federal Bank Digital Rupee
Karnataka Bank	Karnataka Bank Digital Rupee
Indian Bank	Indian Bank Digital Rupee
IDBI Bank	IDBI eRupee
Bank of Maharashtra	eRupee by Bank of Maharashtra
Bank of India	Bank of India Digital Rupee

FAQ

- **What is a CBDC wallet and how does it work?**

Central Bank Digital Currency (CBDC), also called the Digital Rupee (e₹) in India, is simply a digital version of the physical cash you carry in your wallet. Unlike regular money in a bank account, CBDC is issued directly by the Reserve Bank of India (RBI). Think of it as a digital cash note- it has the exact same value as a physical ₹100 or ₹500 note, but it lives entirely on your smartphone inside a secure digital wallet app.

- **If I choose to get Laxmi Yojana benefits in a CBDC wallet, how will that work?**

A. Once your application is approved, the government will automatically split and send your ₹2,500 benefit via Direct Benefit Transfer (DBT):

- ₹1,500 goes directly into a Recurring Deposit (RD) or Fixed Deposit (FD) created in your name to build long-term savings.
- ₹1,000 is credited straight into your e₹ (CBDC) mobile wallet app. You will receive a notification on your phone just like a normal SMS text message.

B. Spending Your CBDC Money:

- **Daily Use:** You can open your bank's e₹ app to scan any merchant UPI QR code at local grocery shops, pharmacies, or retail stores to pay them instantly.

Note: The wallet cannot be used to purchase liquor, tobacco products, or online gambling services

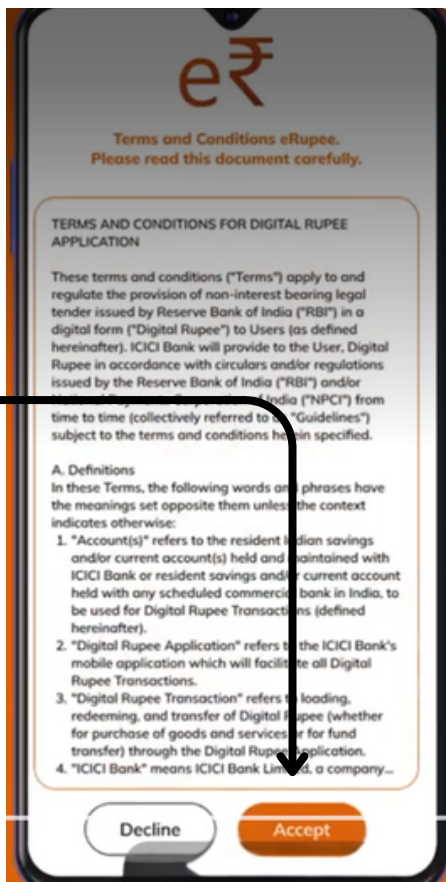
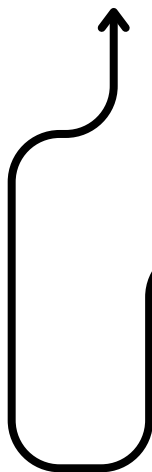
How to set up a CBDC account on the e-₹ app?

Step 1:

Download the e-₹ app and open it (check the list on page no. 30,31)

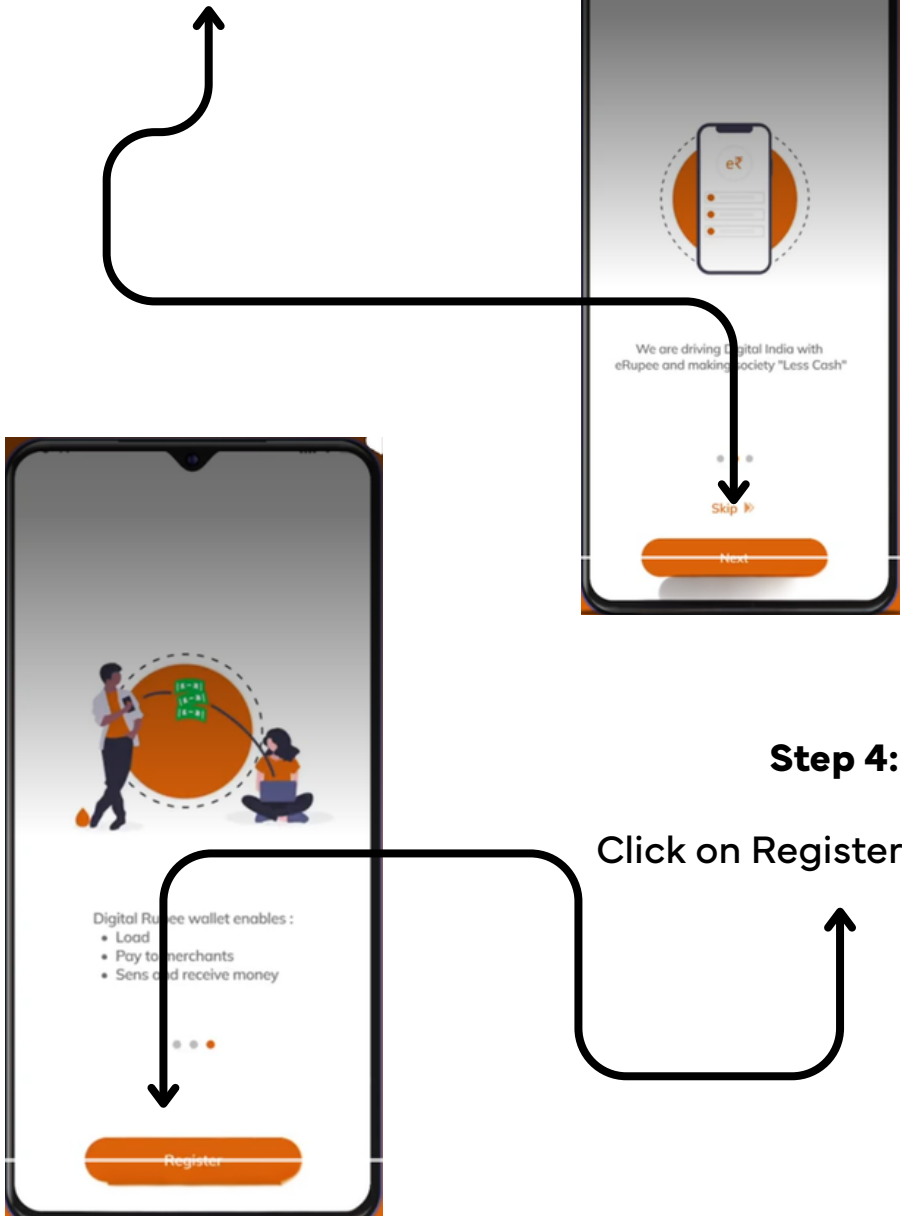
Step 2:

Click on Accept



Step 3:

Click on Next

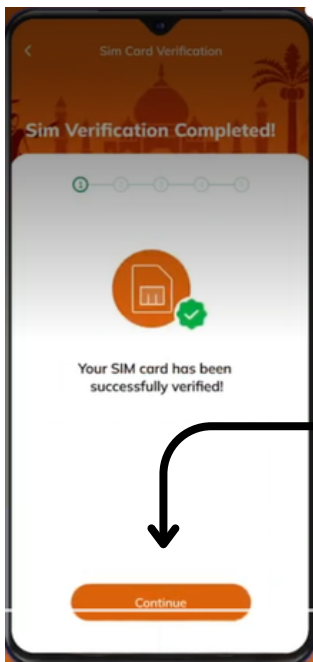
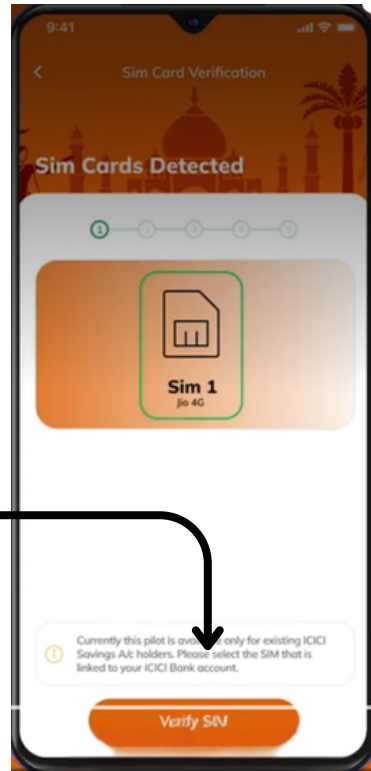


Step 4:

Click on Register

Step 5:

Click on verify your sim.
(ensure that this sim is of
same number as the one
linked with bank account
you have given for laxmi
yojana)

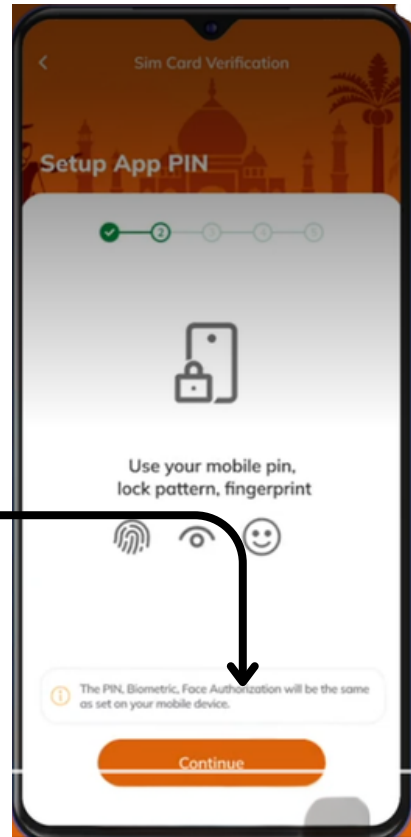


Step 6:

once verified. click on
continue

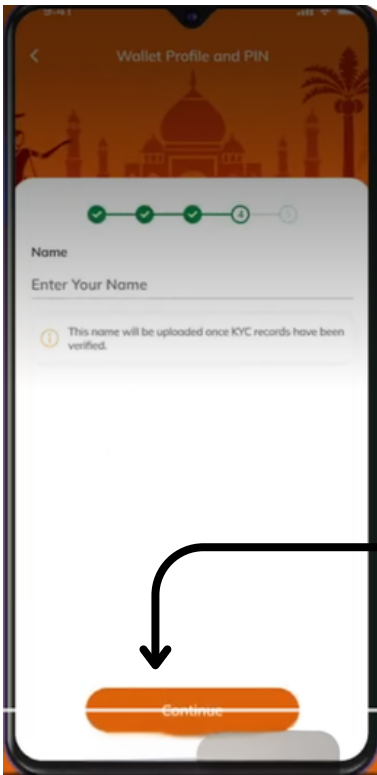
Step 7:

Set up a pin. Note down this pin as you will be asked for pin everytime you would want to open the app



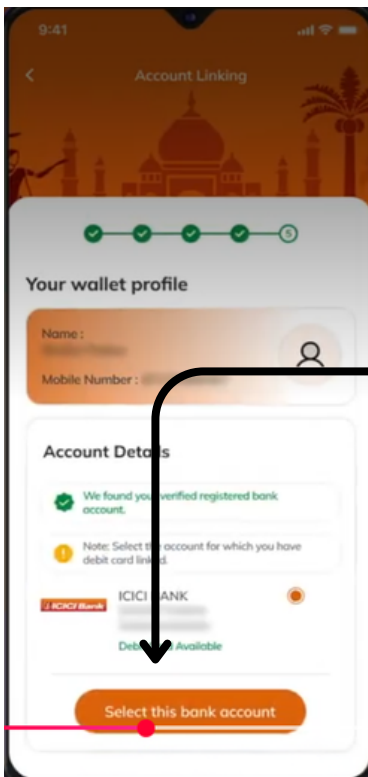
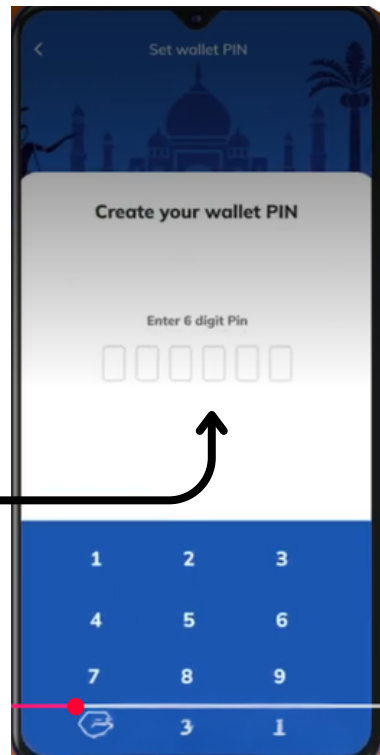
Step 8:

Write your name and click on continue



Step 9:

create your wallet pin.
this pin will be asked
every-time you would
want to make a
transaction. Just like in
any UPI app.

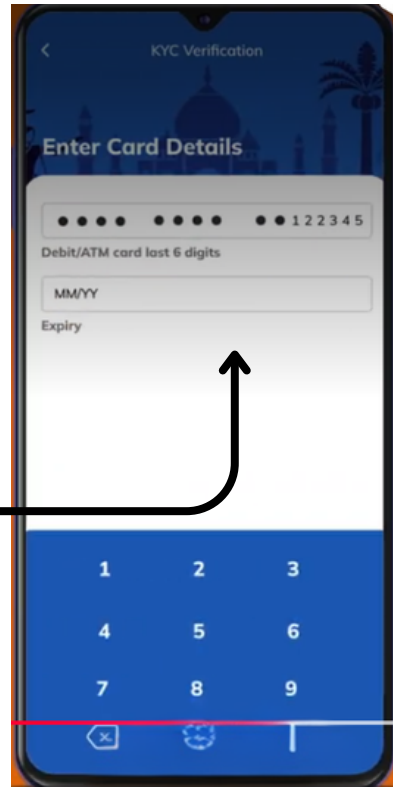


Step 10:

select a bank
account under your
(applicant) name, in
case you have
multiple accounts
linked to the same
number.

Step 11:

Enter your debit/credit card details and finish setting up your CBDC account



The image shows a mobile app interface for 'KYC Verification'. The screen has a dark blue header with a back arrow and the text 'KYC Verification'. Below the header is a decorative banner with the text 'Enter Card Details' and a background image of a city skyline. The main form area is white and contains the following fields: a card number field with 15 dots and the last four digits '1 2 2 3 4 5'; a label 'Debit/ATM card last 6 digits'; a month/year field labeled 'MM/YY'; and an 'Expiry' label. At the bottom of the screen is a blue numeric keypad with digits 1-9, 0, and a backspace icon. A red horizontal line is drawn across the bottom of the screen, just above the keypad. Two black arrows originate from the text 'Enter your debit/credit card details and finish setting up your CBDC account' on the left. One arrow points up and to the right towards the card number field, and the other points up and to the right towards the 'Expiry' label.

Case Study (Fictional)

Meena, 38, lives in a rented room in West Delhi with her husband, two children, and her 63-year-old mother-in-law. Her husband works as a daily-wage labourer, and the family earns about ₹1.8 lakh a year. They have no car, and their electricity use is low. She hears about the scheme and decides to apply.

But her Aadhaar card lists her name as "Meena," her bank account lists "Meenakshi," and she is also not on Delhi's voter roll. What will she need to do to fix these issues and apply?

1. She gets the name corrected at an Aadhaar centre, then updates her bank record so both match
2. She files Form 6 to be added to the Delhi voter list. On the portal, she submits her husband's voting details to prove she has lived in Delhi long enough to meet the 10-year residency requirement.

Meena's Case Study Cont'd

After submitting all the details on the portal, she now needs to submit an MP/MLA endorsement letter. So she went to the MP/MLA office to get their signature. The queue was long; she waited there, but by the time her turn came, the office had reached closing time, and they asked her to come back the next day. In such a case, what are a few things she should ensure to do?

1. She should go to a scheme camp with the filled form, Aadhaar, and voter ID, and keep a photocopy. She should note the date and the name of the person she met and take a receipt from them.



At present, our work focuses on identity-based discrimination and violence. We believe that all incidents of individual violence and discrimination are rooted in the structural and functional realities of society, and when persons/communities affected by systemic oppression lead the struggle for change, the Constitution can become a site of transformative justice.

We adopt a grassroots-informed, interdisciplinary approach where action informs research and research informs action. Through legal interventions, training, research, and advocacy, we work together with community-based organizations as well as victims of systemic and identity-based violence to strengthen their efforts for justice, dignity, and systemic accountability.

This guidebook is an independent publication and has no affiliation with the Government of Delhi.

Part III has offices in New Delhi and Patna. For more information about our work, please visit our website: www.part-three.org