

Module - 3

Facilitating Access to Citizen Services



INTRODUCTION

In today's digital age, it is essential to ensure that citizens have easy and convenient access to government services. Facilitating access to citizen services not only improves the overall efficiency of government processes but also enhances citizen satisfaction.

This module provides an overview of various digital solutions that can be used to facilitate access to citizen services. The module covers topics such as online portals, mobile applications, digital identity authentication, and e-payment systems, among others.

The module also highlights the importance of user-centric design in ensuring that digital solutions are accessible and easy to use for all citizens, including those with disabilities.

By the end of this module, learners will have a solid understanding of the key concepts and technologies involved in facilitating access to citizen services, and how they can be applied to improve government service delivery.

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TRAINING METHODOLOGY



Short explanations to introduce benefits of a service



Practical exercises using laptops, phones, knowledge kit



To encourage trainees to consider the relevance in their lives



To reinforce lessons of each module



Though the trainees may be familiar with laptops, smartphones, internet and their uses, they will have gaps in their knowledge.



Use short and non-technical explanations.



MAKE IT RELEVANT

Use personal interests to keep trainees engaged.



ENCOURAGE ACTION

Focus on getting trainees onto the laptop/ phone to practise.



APPRECIATE TRAINEES

Reward the trainees with regular positive encouragement.



INTERACT WITH TRAINEES

Encourage two-way communication between the trainees and their trainer.



EASY TO DIGEST

The content is divided into byte sized learning material to encourage conducting training in shorter durations.

LEARNING OUTCOME

This module will introduce the learner on how to use various digital channels for facilitating access to Citizen Services.

DURATION

16 Hours

DEMONSTRATION

Explaining the content by providing hands-on training

RESOURCES REQUIRED

Laptop, smartphone, internet connection, handouts of the training content, fevicol, sketchpens, pens, whiteboard, bold markers, scissors

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PRE-ASSESSMENT

Ask the following questions from trainees in order to know more about them.

- Do you face any challenges in accessing government services? **Yes / No**
- Do you think digital solutions such as online portals and mobile applications improve access to citizen services? **Yes / No**
- Do you know some of the key technologies involved in facilitating access to citizen services? **Yes / No**
- Do you think user-centric design important in the development of digital solutions for citizen services? **Yes / No**
- Do you think e-payment systems have improved the delivery of government services to citizens? **Yes / No**

UNIT 1

Understanding Citizen Services






UNIT 1: UNDERSTANDING CITIZEN SERVICES

Notes to trainer: Start by asking question to participants if they know anything about Citizen Services.

Facilitating access to citizen services means providing citizens with easy and convenient access to government services that meet their needs.

Activity 1: Match the citizen services with their beneficiary

- Distribute participants in two groups.
- Share the list of citizen service to one group of participants.
- Share the list of beneficiaries to other group of participants
- Ask the participants to make pair with their respective match.

BENEFICIARY	CITIZEN SERVICE
 Low-income patient	Cashless care at private facilities under the National Health Protection Scheme (PM-JAY)
 Economically weaker students	Free education up to the age of 14 years, scholarships and interest free student loans
 Un-employed workers	Free Vocational courses, job placement assistance. Compensation for being unemployed
 Senior Citizens, Widow, Disabled person	Providing pensions and financial assistance and subsidized food
 Low income no home families	Subsidy on Home loans from banks, low interest rates on home loans

Notes to trainer: Explain after the activity.

Citizen services in India can broadly be divided into healthcare, education, employment, and social welfare. Under healthcare services, all Indian citizens can access free outpatient and inpatient care at government facilities, and low-income individuals can receive cashless care at private facilities under the National Health Protection Scheme (PM-JAY). Education services include providing free education up to the age of 14 years, and there are various schemes to support higher education for economically disadvantaged students, such as scholarships and student loans. Employment services include job placement assistance, vocational education, and training programs to enhance employability. Social welfare services include providing pensions and financial assistance to senior citizens, widows, and disabled individuals, and subsidized food and housing programs for low-income families. These citizen services have benefitted millions of people in India, especially those from underprivileged backgrounds.

Activity 2: Play the video

Notes to trainer: Show the video



Citizen Services

https://youtu.be/_IHF7ZOXLPo

Notes to trainer: Explain after the video

Digital solutions have made it possible to provide citizen services on a 24/7 basis, allowing citizens to interact with government agencies at any time and from anywhere.

- User-centric design is also an essential aspect of citizen services, as it ensures that government services are designed with the end user in mind.
- Accessibility is another crucial aspect of citizen services, as it ensures that all citizens can access and use government services irrespective of their abilities or disabilities.

Citizen services include a wide range of services, such as

- Social Services
- Tax-related Services,
- Services For Refugees,
- Land-related Services, And Many More.

Activity 3: Show and Tell

Notes to trainer: Show the coasters to participants



Social Service



Tax related services



Services for refugees



Land related services

Notes to trainer: Explain the participants

Here are some examples of citizen services in India and their beneficiaries:

Healthcare: The National Health Mission is a citizen service which aims to provide accessible, affordable, and quality health care to all citizens. The program has benefitted millions of people, particularly those in rural areas and the economically weaker sections of society.

Education: The Sarva Shiksha Abhiyan is a citizen service which aims to provide universal access to elementary education. This program has benefited millions of children, particularly in rural areas, who were previously unable to attend school due to lack of infrastructure or financial constraints.

Employment: The Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) is a citizen service which provides employment opportunities to rural households. The program has benefited millions of people, particularly women and marginalized communities, by providing them with a means of livelihood.

Social Welfare: The Pradhan Mantri Jan Dhan Yojana is a citizen service which aims to provide financial inclusion to all citizens. The program has benefited millions of people, particularly those in rural areas and the economically weaker sections of society, by providing them with access to banking services.

These citizen services have had a significant impact on the lives of people in India, particularly those who were previously marginalized or excluded from government services. By providing access to healthcare, education, employment, and social welfare, these programs have helped to improve the quality of life for millions of people.

Activity 4: Jigsaw Puzzle

- Distribute the Jigsaw puzzle amongst the participants. Make 4 teams.
- Ask them to solve the jigsaw.
- After solving, ask them to talk about the government scheme.
- If they want, allow them to research on internet also about it.

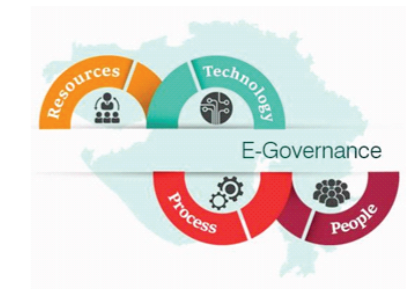


UNIT 2

E Governance

UNIT 2: E GOVERNANCE

Introduction to E-Governance



Notes to trainer: Explain to participants

Building trust between governments and citizens is fundamental to good governance. It is globally recognized that Information and Communications Technology (ICT) promotes good governance. ICT can help build trust by enabling citizen engagement in the policy process, promoting open and accountable governance. Through e-governance, government services can be made available to citizens in a convenient, efficient and transparent manner. ICT can help in improving efficiency in mass processing tasks and public administration operations.

Activity 5: Play the video

Notes to trainer: Show the video to participants



https://youtu.be/_IHF7ZOXLPo

Why E-Governance is important?

Notes to trainer: Ask participants:

- Do they feel e-governance is important?
- How can e-governance help them?

Notes to trainer: Explain participants:

E-governance has been playing an increasingly significant role in promoting rural development and successful implementation of various welfare policies for the development of the rural mass. Good policymaking or rural development policy management often requires the sharing of information between the people and the administration to improve collaboration, up-to-date information, analysis and monitoring of different rural developmental projects.

The motto behind e-governance is to provide SMART (Simple, Moral, Accountable, Responsible and Transparent) government to the common people. E-governance not only includes electronic interaction and exchange of information between the citizen and government but also the exchange of information between the governments (i.e., government to government). The goal of any government is to provide services to the citizens for the betterment of society through the smooth conduction of administrative operations and the use of E-governance as a system makes the government more user-centric.

Indian Government, at all levels, announces Welfare Schemes for a cross section of the society from time to time. These schemes could be either Central, State specific or a collaboration between the Centre and the States. They are launched for the purpose of improving the livelihood of the people and providing security for leading a better life. Each scheme is launched to provide benefits to the individual in certain areas of their life. Some schemes grant financial security while others aim to provide socio-economic measures.

Activity 6: Pandora Box

- Select any 4 participants.
- Give the first clue chit (as given in the activity sheet) to each selected participant.
- Give all the remaining clue chits to all the other participants.
- Each selected participant (from 4) must announce their clue in their chit one by one.
- Other sitting participants must listen and collaborate with the announcing participant if they feel the clue is most matching to their clue in the chit.
- This way, all participants will be distributed in 4 groups.
- Now in group, they need to identify the correct scheme, and pick that scheme from the front.
- The most correct team with minimum time in solving the puzzle will be the winner.

PRADHAN MANTRI SURAKSHA BIMA YOJNA	ATAL PENSION YOJNA	ONE STOP CENTRE	DEENDAYAL ANTYODAYA YOJANA
Ram is a daily wage labourer from a small village in Bihar. He is sole breadwinner for his family.	Shweta, a 35-year-old homemaker, had always been dependent on her husband's income.	Rani, a young woman from a rural area was a victim of domestic violence. She had been married for a few months when her husband began to abuse her physically and emotionally.	In a small village in Uttar Pradesh, a group of women started a small business of making and selling pickles.

Notes to trainer: Explain participants

E-governance has brought about a revolution in the way government services are delivered in India. It has enabled citizens to access government services anytime, anywhere, and has made governance more transparent, efficient, and effective. The benefits of e-governance are numerous, including improved service delivery, increased citizen participation, reduced corruption, and enhanced accountability. E-governance has also helped in promoting digital literacy and bridging the digital divide. Overall, e-governance has played a key role in transforming India into a more inclusive, democratic, and technologically advanced society, and its importance cannot be overstated.

UNIT 3

Financial Inclusion

UNIT 3: FINANCIAL INCLUSION

Notes to trainer: Start by asking, do they know, how government is facilitating to promote more online payments, bank accounts, better financial services to everyone?

Notes to trainer: Now explain the topic

Financial inclusion is the process of ensuring access to financial products and services needed by vulnerable groups at an affordable cost in a transparent manner by institutional players. Financial inclusion is a method of offering banking and financial services to individuals. It aims to include everybody in society by giving them basic financial services regardless of their income or savings.



It focuses on providing financial solutions to the economically underprivileged. The term is broadly used to describe the provision of savings and loan services to the poor in an inexpensive and easy-to-use form.

It aims to ensure that the poor and marginalized make the best use of their money and attain financial education. With advances in financial technology and digital transactions, more and more startups are now making financial inclusion simpler to achieve.

Activity 7: Watch the video



Financial Inclusion

https://www.youtube.com/watch?v=_N05_OFGLhQ&ab_channel=BRAC

Financial Inclusion is a critical indicator for development and well-being of the society around the globe. Providing inclusive financial services, that is, financial services affordable for all, has become a basic priority in many countries including India. To have access to a transaction account is a first step toward broader financial inclusion since a transaction account allows people to store money and send and receive payments. A transaction account serves as a gateway to other financial services, which is why ensuring that people worldwide can have access to a transaction account. The concept of financial inclusion was first introduced in India in 2005 by the Reserve Bank of India.

Activity 8: Fill in the blanks

- Trainer will distribute the fill in the blank sheet to the participants
- Participants need to fill in the blanks with correct answers
- Trainers can discuss the answers after the activity

Answers to Fill in the blanks.

- 1 The **Pradhan Mantri Jan Dhan Yojna (PMJDY)** provides access to basic financial services to over 47.16 crore beneficiaries
- 2 The government has implemented digital payment systems, such as the **Digital Benefit Transfer** program, to make the transfer of welfare payments more efficient and transparent
- 3 **Sukanya Samridhi Yojna (SSY)** is a scheme that supports for girl children's education and marriage expenses
- 4 The **Rajiv Gandhi Jeevandayee Arogya Yojana (RGJAY)** is a scheme that was launched for providing free medical care to the economically backward
- 5 **Pradhan Mantri Jeevan Jyoti Bima Yojna (PMJJBY)** provides life insurance coverage to savings bank account holders aged between 18 and 50 years

Notes to trainer: Now explain

Objectives of Financial Inclusion

The objectives of Financial Inclusion are to provide the following:

- A basic no-frills banking account for making and receiving payments
- Saving products (including investment and pension)
- Simple credit products and overdrafts linked with no-frills accounts
- Remittance, or money transfer facilities
- Micro insurance (life) and non-micro insurance (life and non-life)
- Micro pension

Financial Inclusion in India

Financial inclusion strengthens the availability of economic resources and builds the concept of savings among the poor. Financial inclusion is a major step towards inclusive growth. It helps in the overall economic development of the underprivileged population. In India, effective financial inclusion is needed for the uplift of the poor and disadvantaged people by providing them with the modified financial products and services.

The larger aim of financial inclusion is to provide deeper penetration of banking services across the country, including privileged and disadvantaged people, at affordable terms and conditions. With similar focus, the Reserve Bank of India has been continuously stimulating the banking sector to extend the banking network by setting up of new brick-and-mortar branches, widening the scope of business correspondents and installing new ATMs/WLAs in every tier.

Over a decade, various measures like opening of no-frills zero balance Jan Dhan accounts, DBT schemes, issuance of RuPay cards, issuance of Kisan Credit Cards, Aadhaar-enabled schemes and unified payment interface have already been implemented by the government.



Activity 9: Play the video



Benefits_Fin Inclus

https://www.youtube.com/watch?v=EQ7hEBmvrOo&ab_channel=DNAIndiaNews

Awareness of schemes for Financial Inclusion

S.No	Government Schemes (Individual)	Government Schemes (Business)
1	Pradhan Mantri Jan Dhan Yojana	Stand up India Scheme
2	Atal Pension Yojana	Venture Capital Funds
3	Pradhan Mantri Suraksha Bima Yojana	Pradhan Mantri MUDRA Yojana
4	Pradhan Mantri Vaya Vandana Yojana	Credit Enhancement Guarantee Scheme
5	Sukanya Yojana Samridhi Yojana	
6	Pradhan Mantri Jeevan Jyoti Bima Yojana	
7	Varishtha Pension Bima Yojana	

Activity 10: Research the Government Schemes

- Divide all the participants in the groups of 3 members each
- Make sure at least one member has mobile phone along with internet access in the group
- Now give one scheme to every group and ask them to read on it
- After participants are done reading, ask one member of each group to discuss about the scheme

UNIT 4

Insurance

UNIT 4: GOVERNMENT SCHEMES

Government Schemes (Individual)

A. Pradhan Mantri Jan Dhan Yojna (PMJDY)

PMJDY is a National Mission on Financial Inclusion encompassing an integrated approach to bring about comprehensive financial inclusion of all the households in the country. The plan envisages universal access to banking facilities with at least one basic banking account for every household, financial literacy, access to credit, insurance and pension facilities

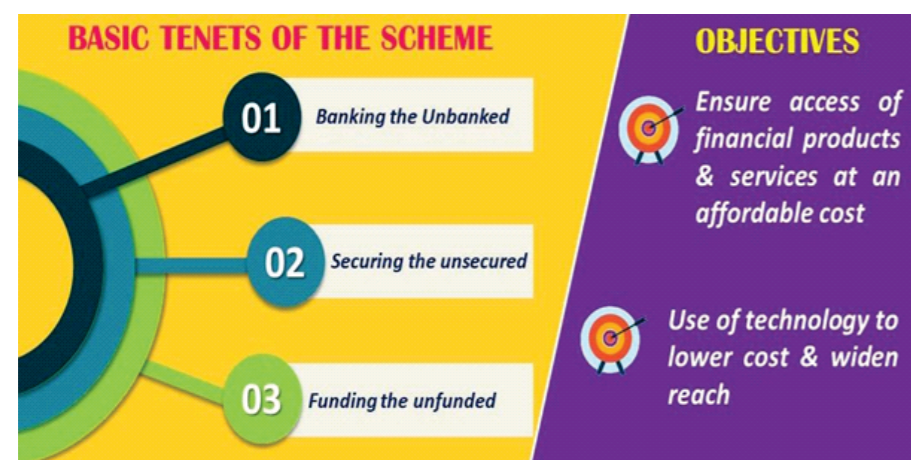


Image Source: <http://surl.li/axrei>

In addition, the beneficiaries would get RuPay Debit card having inbuilt accident insurance cover of 1 lakh. The plan also envisages channeling all Government benefits (from Centre / State / Local Body) to the beneficiaries

accounts and pushing the Direct Benefits Transfer (DBT) scheme of the Union Government. The technological issues like poor connectivity and on-line transactions will be addressed. Mobile transactions through telecom operators and their established centres as Cash Out Points are also planned to be used for Financial Inclusion under the Scheme. Also, an effort is being made to reach out to the youth of this country to participate in this Mission Mode Programme.

Benefits under PMJDY

- One basic savings bank account is opened for unbanked person.
- There is no requirement to maintain any minimum balance in PMJDY accounts.
- Interest is earned on the deposit in PMJDY accounts.
- RuPay Debit card is provided to PMJDY account holder.
- Accident Insurance Cover of Rs.1 lakh (enhanced to Rs. 2 lakh to new PMJDY accounts opened after 28.8.2018) is available with RuPay card issued to the PMJDY account holders.
- An overdraft (OD) facility up to Rs. 10,000 to eligible account holders is available.
- PMJDY accounts are eligible for Direct Benefit Transfer (DBT), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), Pradhan Mantri Suraksha Bima Yojana (PMSBY), Atal Pension Yojana (APY), Micro Units Development & Refinance Agency Bank (MUDRA) scheme.

B. Atal Pension Yojna (APY)

Atal Pension Yojna is a social security scheme introduced by Govt. of India, aimed at providing a steady stream of income after the age of 60 to all citizens of India. It is based on National Pension Scheme (NPS) framework. Permanent Retirement Account Number (PRAN) will be provided to the subscriber immediately by the branch.

The goal of the scheme is to ensure that no Indian citizen has to worry about any illness, accidents or diseases in old age, giving a sense of security. Private sector employees or employees working with such an organization that does not provide them pension benefit can also apply for the scheme.

There is an option of getting a fixed pension of Rs 1000, Rs 2000, Rs 3000, Rs 4000 or Rs 5000 on attaining an age of 60. The pension will be determined based on the individual's age and the contribution amount. The contributor's spouse can claim the pension upon the contributor's death and upon the death of both the contributor and his/her spouse, the nominee will be given the accumulated corpus. However, if the contributor dies before completing 60 years of age, the spouse is also given an option to either exit the scheme and claim the corpus or continue the scheme for the balance period.

The Government would also make a co-contribution of 50% of the total contribution, or Rs. 1000 per annum, whichever is lower, to all eligible subscribers who had joined between June 2015 and December 2015 for a period of 5 years i.e., for financial years 2015-16 to 2019-20. The subscribers should not be part of any other statutory social security schemes (For eg: Employee's provident fund), or should not be paying income taxes to avail Government's co-contribution

Eligibility for APY

To avail benefits from the Atal Pension Yojana, you must fulfil the below requirements:

- Must be a citizen of India.
- Must be between the age of 18-40.
- Should make contributions for a minimum of 20 years.
- Must have a bank account linked with your Aadhar, Must have a valid mobile number

How to Apply for APY?

Follow these steps to avail the benefits of APY

- All nationalized banks provide the scheme. You can visit any of these banks to start your APY account.
- APY forms are available online and at the bank. You can download the form from the official website.
- The forms are available in English, Hindi, Bangla, Gujarati, Kannada, Marathi, Odia, Tamil, and Telugu.
- Fill up the application form and submit it to your bank.
- Provide a valid mobile number, if you haven't already provided it to the bank.
- Submit a photocopy of your Aadhaar card, you will be sent a confirmation message when the application is approved.

Monthly Contributions

The monthly contribution depends upon the amount of pension you want to receive upon retirement and also the age at which you start contributing. The following table tells you how much you need to contribute per annum based on your age and pension plan.

ATAL PENSION YOJANA – Contribution Chart																
		Minimum Guaranteed Pension of Rs. 1000/month			Minimum Guaranteed Pension of Rs. 2000/month			Minimum Guaranteed Pension of Rs. 3000/month			Minimum Guaranteed Pension of Rs. 4000/month			Minimum Guaranteed Pension of Rs. 5000/month		
Return of Corpus Amount to the Nominee		Rs. 1.7 Lakh			Rs. 3.4 Lakh			Rs. 5.1 Lakh			Rs. 6.8 Lakh			Rs. 8.5		
CONTRIBUTIONS																
Age at entry	Vesting period	Rs. 1000/month			Rs. 2000/month			Rs. 3000/month			Rs. 4000/month			Rs. 5000/month		
		Monthly	Quarterly	Half Yearly	Monthly	Quarterly	Half Yearly	Monthly	Quarterly	Half Yearly	Monthly	Quarterly	Half Yearly	Monthly	Quarterly	Half Yearly
18	42	42	125	248	84	250	496	126	376	744	168	501	991	210	626	1239
19	41	46	137	271	92	274	543	138	411	814	183	545	1080	228	679	1346
20	40	50	149	295	100	298	590	150	447	885	198	598	1169	248	739	1464
21	39	54	161	319	108	322	637	162	483	956	215	641	1269	269	802	1588
22	38	59	176	348	117	349	690	177	527	1046	234	697	1381	292	870	1723
23	37	64	191	378	127	378	749	192	572	1133	254	757	1499	318	948	1877
24	36	70	209	413	139	414	820	208	620	1228	277	826	1635	346	1031	2042
25	35	76	226	449	151	450	891	226	674	1334	301	897	1776	376	1121	2219
26	34	82	244	484	164	489	968	246	733	1452	327	975	1930	409	1219	2414
27	33	90	268	531	178	530	1050	268	799	1582	356	1061	2101	446	1329	2632
28	32	97	289	572	194	578	1145	292	870	1723	388	1156	2290	485	1445	2862
29	31	106	316	626	212	632	1251	318	948	1877	423	1261	2496	529	1577	3122
30	30	116	346	685	231	688	1363	347	1034	2048	462	1377	2727	577	1720	3405
31	29	126	376	744	252	751	1487	379	1129	2237	504	1502	2974	630	1878	3718
32	28	138	411	814	276	823	1629	414	1234	2443	551	1642	3252	689	2053	4066
33	27	151	450	891	302	900	1782	453	1350	2673	602	1794	3553	752	2241	4438
34	26	165	492	974	330	983	1948	495	1475	2921	659	1964	3889	824	2456	4853
35	25	181	539	1068	362	1079	2136	543	1618	3205	722	2152	4261	902	2688	5323
36	24	198	590	1169	396	1180	2337	594	1770	3506	792	2360	4674	990	2950	5843
37	23	218	650	1287	436	1299	2573	654	1949	3860	870	2593	5134	1087	3239	6415
38	22	240	715	1416	480	1430	2833	720	2146	4249	957	2852	5648	1196	3564	7058
39	21	264	787	1558	528	1574	3116	792	2360	4674	1054	3141	6220	1318	3928	7778

Image Source: <http://surl.li/axrhi>

C. Pradhan Mantri Suraksha Bandhan Yojana (PMSBY)

The PM Suraksha Bandhan Yojana is a Fixed Deposit scheme being started at all nationalized banks that would offer a handsome interest rate of 8 per cent on fixed deposit investments.

Features of PMSBY

- The Fixed Deposits under this Scheme would be in the form of Gift Cards or Banker's Cheque that anyone can gift their loved ones on any occasions.
- The Gifts would carry a fixed value of Rs 201, Rs 351 and Rs 5,001.
- The Gift cards would be attached to other special features of various governmental schemes like Pradhan Mantri Suraksha Bima Yojana or Pradhan Mantri Jeevan Jyoti Bima Yojana, etc. The balance amount out of the gift card would be deposited as fixed deposit and would offer an interest rate of 8 per cent.
- If the receiver of the gift card has a bank account, they can deposit these gift cards to their saving accounts and enjoy the interest rates.

Features:

This scheme is mainly driven by Jeevan Suraksha Gift Cheques issued by various banks. One who wants to gift these to their beloved ones can buy these from the banks directly and gift them to their sisters. The person who receives this cheque can visit their banks and deposit them into their account. Currently they are available with only those bankers who are offering PMSBY and PMJJBY.

3. Denominations:

These cheques are available in 3 denominations as Rs 201, 351 and 5001.

Scheme	Amount(A) in Rs	Type of Instrument	Premium for PMSBY(B)	Premium for PMJJBY(C)	Total (D=B+C) amount in Rs	Balance to be retained by the issuing Branch as Service Charge (A-B-C)	FDR to be Issued for Balance Amount in Rs.	Remarks
JeevanSuraksha Gift Cheque	351	DD	Rs.12/- for 1 Year	Rs.330/- for 1 Year	Rs.342/-	9		NO TDR should be issued, one year premium only
Suraksha Deposite Scheme	201	FDR	Rs.12/- for 1 Year + Rs.12/- for 2nd year = Rs. 24/	NA	Rs.24/-	NA	Rs.177/-(Interest of Rs14.16/- yearly @ applicable ROI (8%p.a)	TDR to be issued for 10 years, yearly interest to be credited to SB account for insurance premium payment.
Suraksha Deposite Scheme	5001	FDR	12*2=24	330*2=660	Rs.684/-	NA	Rs 4317/-(Rs.345.36/- year @ applicable ROI (8%p.a)	TDR to be issued for 5/10 years yearly interest to be credited to SB account for insurance premium payment.

Suraksha bandhan Rs.201 gift card:

A deposit of Rs. 201/- can be deposited in cash or by cheque and anyone, a gifter or beneficiary (giftee), can open the account. This will facilitate premium payment for Pradhan Mantri Suraksha Bima Yojana (PMSBY) over a period of several years.

In this out of the total 201 Rs 12 per annum will be allocated to the insurance premium towards Pradhan Mantri Suraksha Bima Yojna for two years. And the balance amount will be set aside as a fixed deposit earning an interest of 8% p.a. The interest earned as such will be used to pay the premium of Pradhan Mantri Suraksha Bima Yojna, which gives a coverage of 2,00,000 accidental insurance.

Pradhan Mantri Jeevan Suraksha Deposit Scheme Rs.201

Total	PMSBY Premium- Year 1	PMSBY Premium- Year 2	Balance (FD)
RS 201	RS 12	RS 12	RS 177

D. Pradhan Mantri Vaya Vandana Yojana (PMVVY)

PMVVY is a retirement cum pension scheme announced by the Indian Government. The plan is subsidized by the government and was launched in May 2017.



Image Source: <http://surl.li/axrhi>

The money invested by the purchasers of the scheme is called the purchase price. As the sovereign guarantees back the scheme, it offers an assured rate of return on investment.

The scheme pays out regular pension and the frequency can be monthly, quarterly, or yearly. The PMVVY is an excellent alternative to traditional bank deposits.

Eligibility for PMVVY

There are no specific eligibility criteria as such for PMVVY scheme except that the subscriber must be a senior citizen (above the age of 60 years). The applicant must be an Indian citizen.

There is no maximum entry age for PMVVY scheme. Also, the applicant must be ready to avail the policy term of ten years. The minimum purchase price is Rs 1.5 lakh, and it offers a monthly pension of Rs 1,000.

The maximum purchase price is Rs 15 lakh, and it offers a monthly pension of Rs 10,000.

Documents Required for PMVVY

The following are the requisite documents to subscribe under the PMVVY scheme:

- Aadhaar card
- Proof of age
- Proof of address
- Passport size photo of the applicant
- Documents indicating that the applicant has retired from employment

Benefits of PMVVY

The following are some of the key benefits of subscribing to PMVVY scheme:

The PMVVY scheme provides subscribers with an assured return at the rate of 8% to 8.3% for 10 years

The PMVVY scheme provides a fixed sum regularly

The entire amount (including the final pension and the purchase price) would be paid out once the policy term of 10 years is completed

Loan of up to 75% of the purchase price can be availed after three years to cover emergencies

Due to medical emergencies (self and

spouse), the subscribers can withdraw 98% of the purchase price.

If the subscriber passes away within the term of the policy, then the nominee would be paid out with the purchase price

Application Procedure

One can subscribe to the PMVVY scheme in the following ways:

Online procedure:

- Log onto the official website of LIC
- Select 'pension plans' under products and proceed
- Fill the relevant application form
- Submit the online application and upload the documents as request

Offline Procedure:

- Collect the application form at any of the LIC branches
- Duly fill the application form

Submit the duly filled application form by attaching all relevant documents

Pension mode	Minimum amount of pension	Minimum amount of investment	Maximum amount of pension	Maximum amount of investment
Monthly	Rs 1,000	Rs 1,50,000	Rs 10,000	Rs 15,00,000
Quarterly	Rs 3,000	Rs 1,49,068	Rs 30,000	Rs 14,90,684
Bi-annually	Rs 6,000	Rs 1,47,601	Rs 60,000	Rs 14,76,014
Annually	Rs 12,000	Rs 1,44,578	Rs 1,20,000	Rs 14,45,784

E. Sukanya Samriddhi Yojana (SSY)

Sukanya Samriddhi Yojana (SSY) scheme was launched by Prime Minister Narendra Modi under the Beti Bachao Beti Padhao campaign with the main aim of securing the future of a girl child. The main benefits of the SSY scheme is mentioned below:

- Interest rate was reduced from 8.4% to 7.6%
- Tax benefits of up to Rs.1.5 lakh
- Account can be transferred

Investments made towards the scheme can be used for the girl child's marriage and education. An SSY account can be opened at banks and post offices. Under Section 80C of the Income Tax Act, 1961, tax benefits of up to Rs.1.5 lakh are provided for contributions made towards the scheme.

Features of SSY

The main features of the SSY account are mentioned in the table below:

Features	Details
Operation of the account	The guardian or parents can operate the account until the girl reaches the age of 10 years. The girl must operate the account once she attains the age of 18 years.
Deposits made towards the account	The minimum and maximum deposit that can be made in an account in a financial year is Rs.500 and Rs.1.5 lakh, respectively. The deposits can be made in multiples of 100.
Duration of the scheme	Deposits towards the scheme should be made for a period of 15 years. However, the scheme matures after 21 years.
Transfer of account	An SSY account can be transferred from post offices to banks and vice versa anywhere within India. No charges will be levied for the transfer of the account. However, a proof for change in residence must be produced. In case no proof is produced, a Rs.100 charge will be levied.
Mode of deposits	Deposits towards the account can be made in the form of online transfer, demand draft, cheque, or cash.

Sukanya Samridhi Account Eligibility

The eligibility of Sukanya Samridhi Yojana is not more than 10 years. It is a great option for someone who is looking to secure his/her daughter's future without having to spend a large chunk of money.

Sukanya Samridhi Scheme Eligibility for the girl child

The eligibility for Sukanya Samridhi account includes:

- Only girl children are eligible to hold Sukanya Samridhi account.
- The maximum age of a girl child should not be more than 10 years.
- A proof of age of the girl child needs to be attached.

Sukanya Samridhi Yojana eligibility for parents

- Parents and legal guardians are eligible to open Sukanya Samridhi account on behalf of their children.
- One legal guardian/parent is eligible to open maximum two accounts.

How many accounts can be opened by parents?

Usually, the Sukanya Samridhi scheme allows only one account to be opened against one girl child. The maximum number of accounts allowed under this scheme is two. In the case of triplets or twins, there is a provision of opening three accounts by the same parents or legal guardian.

Not only the Sukanya Samridhi account ensures a secure financial future for the girl child, parents or legal can also enjoy income tax benefits on the contribution made towards this scheme under section 80C of the Indian Income Tax Act, 1961. Besides, the maturity benefits received at the end of this scheme are also tax-free.

Who can open a Sukanya Samridhi Account?

The Sukanya Samridhi account can be opened by parents or legal guardian of a girl child. The account can be opened in any post office or authorized commercial banks. A minimum deposit of Rs. 250 is required to open this account. The maximum deposit accepted by this account is Rs. 1, 50,000. The account provides a grace period of 1 year. For example, a girl born between 2nd December, 2003 and 1st December, 2004, can open a Sukanya Samridhi Account by 1st December, 2015. The Sukanya Samridhi account can be closed after completion of 21 years.

F. Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)

The PMJJBY is available to people in the age group of 18 to 50 years having a bank account who give their consent to join / enable auto-debit. Aadhar would be the primary KYC for the bank account. The life cover of Rs. 2 lakhs shall be for the one-year period stretching from 1st June to 31st May and will be renewable. Risk coverage under this scheme is for Rs. 2 Lakh in case of death of the insured, due to any reason. The premium is Rs. 330 per annum which is to be auto debited in one instalment from the subscriber's bank account as per the option given by him on or before 31st May of each annual coverage period under the scheme. The scheme is being offered by Life Insurance Corporation and all other life insurers who are willing to offer the product on similar terms with necessary approvals and tie up with banks for this purpose.

G. Varishtha Pension Bima Yojana Plan (VPBY)

The LIC Varishtha Pension Bima Yojana benefits senior citizens during their retirement. With a lump sum payment, pensioners can buy a policy at the purchase price. A pension will then be payable monthly, quarterly, half-yearly or annually.

With great flexibility, policyholders can choose a pension payment frequency according to their needs and convenience.

Eligibility Conditions for LIC VPBY

Minimum entry age	60 years
Maximum entry age	No Limit

How the LIC VPBY works?

A pensioner can purchase an LIC Varishtha Pension Bima Yojana policy at the purchase price. A lump sum payment is required to purchase the LIC policy. During the lifetime as a pensioner, a pension will be paid monthly, quarterly, half-yearly or annually as opted by the policyholder. The pension will also be payable to the policyholder's family. There is a limit on the minimum and maximum pension that will be paid. In case the policyholder dies, the purchase price of the pension will be refunded. Loans are available after completing 3 years of the policy. Interest will be charged as determined by LIC. The interest will be recovered from the pension payable. The outstanding loan amount will be recovered from the claim proceeds when the policyholder exits. Taxes as required by the Government will be applicable from time to time.

Pension granted under LIC VPBY

The eligibility of Sukanya Samridhi Yojana is not more than 10 years. It is a great option for someone who is looking to secure his/her daughter's future without having to spend a large chunk of money.

Pension granted under LIC VPBY

Particulars	Period	Amount
Minimum Pension	Monthly	Rs. 500
	Quarterly	Rs. 1,500
	Half-yearly	Rs. 3,000
	Yearly	Rs. 6,000
Maximum Pension	Monthly	Rs. 5,000
	Quarterly	Rs. 15,000
	Half-yearly	Rs. 30,000
	Yearly	Rs. 60,000

Purchase price of LIC VPBY

Pension Frequency	Minimum Purchase Price	Maximum Purchase Price
Monthly	Rs. 63,960	Rs. 6,39,610
Quarterly	Rs. 65,430	Rs. 6,54,275
Half-yearly	Rs. 66,170	Rs. 6,61,690
Yearly	Rs. 66,665	Rs. 6,66,665

Key features of LIC VPBY

Listed below the key features of LIC VPBY:

Plan type	Pension Plan
Plan basis	Individual
Premium paying terms	Monthly, quarterly, half-yearly and yearly
Maturity benefits	Guaranteed Pension
Premium payment frequency	Monthly, quarterly, half-yearly and annually
Mode of Pension Payment	ECS/NEFT only
Pension payment frequency	Monthly, quarterly, half-yearly and annually
Free-look period	15 days (about 2 weeks) from the date of receipt of the purchased policy
Defaults	Defaults
Policy coverage	Death benefits and maturity benefits.

Benefits/Advantages of LIC VPBY

The LIC VPBY provides you with the following key benefits:

- Policies can be purchased by payment of a lump sum known as Purchase Price.
- Pensioner can choose between the pension amount and the purchase price.
- Guaranteed benefits: Pension will be paid depending on the mode of pension payment selected. The first pension will be paid after 1 month, 3 months, 6 months or 1 year from the date of purchase.
- Family Benefits: Pension can also be received by family including spouse and dependants.

- Loan: After completing 3 years of the policy, loan facility is available for a maximum of 75% of the purchase price. Interest on the loan will be recovered from the pension.
- Death benefits: Upon the death of the pensioner, the purchase price will be refunded.
- Surrender value: After 15 years of the policy, the pensioner can opt to surrender the policy and the Purchase Price will be refunded. In case the policy is surrendered before completing 15 years, then only in case the pensioner needs the money for terminal or critical illnesses of self or spouse, 98% of the Purchase Price will be refunded.
- Free look period: This LIC pension plan offers a 15-day period from the date of receipt of the policy as a free look period. In case the policyholder is not satisfied, the amount will be refunded after deducting stamp duty charges.

Government Schemes (Business)

A. Stand Up India Scheme

The objective that this scheme plans to fulfill is to provide bank loans within the range of Rs. 10 lakh up to Rs. 1 crore to at least one SC / ST and one-woman borrower from every bank branch to set up a greenfield enterprise which may involve services, manufacturing or trade. If it is a group enterprise, then a minimum of 51% of the controlling and shareholding stake must be held by an entrepreneur who is either a woman or someone who belongs to SC or ST community.

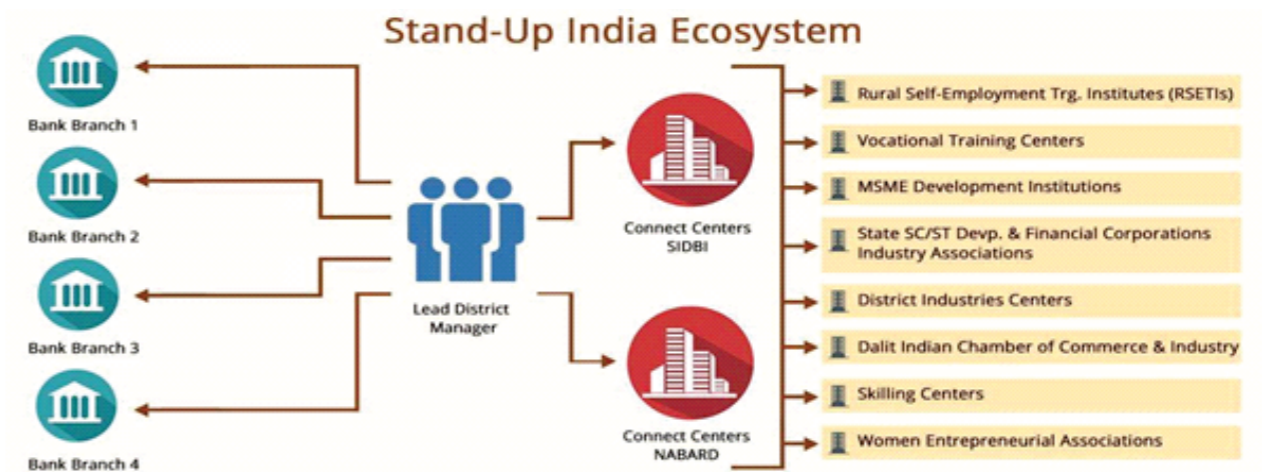


Image Source: <http://surl.li/axrhi>

The Stand-Up India Loan Scheme will be available at all branches of Scheduled Commercial banks.

Features of Stand-Up India Loan Scheme

- Nature of loan- The loan provided under this scheme is a composite loan which includes a term loan and the working capital.
- Availability of Scheme- This scheme will be provided by all Scheduled commercial bank branches and can be accessed either directly at the bank branch, via SIDBI's Stand Up India portal or via the Lead District Manager.
- Quantum of loan- The loans provided under this scheme will range between the amounts of Rs 10 lakh and up to Rs 1 crore. the composite loan amount will cover 75% of the cost of the project. This includes the amount of working capital and the term loan. However, the condition that the loan shall cover 75% of the cost of the project will not be applicable in case the contribution of the borrower, along with

financial support being provided from any other scheme amounts to more than 25% of the overall cost of the project.

- Purpose of loan- The loan will be provided to any woman, SC or ST entrepreneur who is undertaking a venture for the first time under the services, trading or manufacturing sector.
- Rate of Interest- The Stand-Up India scheme interest rate shall be the lowest interest rates which are offered by the bank for the particular category. The interest rate however must not exceed the Tenor premium + 3% + MCLR.
- Security for loan- In addition to primary security, the loan may require the applicant to provide collateral security or a guarantee of CGFSIL (Credit Guarantee Fund Scheme for Stand-Up India Loans), as is required by the bank.
- Repayment of loan- The maximum tenure allowed for repayment of loans taken under this scheme is 7 years, along with a moratorium period of 18 months.
- Working Capital- For drawing working capital up to an amount of Rs 10 lakh, the funds will be sanctioned in the form of overdrafts. A RuPay debit card can also be issued to the borrower for added convenience of withdrawing funds easily. If the working capital required is above Rs. 10 lakh, the same will be provided by cash credit limit.
- Margin Money- While this scheme operates under the assumption that 25% of the margin money for the project will be provided by other state/central government schemes which provide subsidies, the loan applicant is expected to contribute a minimum of 10% of the cost of the project from their own funds.

Eligibility for Stand-Up India Loan Scheme

To be eligible for obtaining a loan under the Stand-Up India Loan scheme, an individual must comply with the following eligibility criteria:

- The individual must be above 18 years of age.
- The entrepreneur must either be a woman or belong to the SC or ST community.
- Loans will be provided under this scheme only for funding green field projects, which implies that the venture is the very first one ever being undertaken by the applicant under the trade, services or manufacturing sector.
- If the loan is being taken for a non-individual enterprise, then it is compulsory that a minimum of 51% of the shareholding / controlling stake be held by a woman, SC or ST entrepreneur.

- The loan applicant must not be an existing defaulter to any bank or financial organization.

Factors required to avail Stand-Up India loan Scheme

There are certain factors which will directly influence the availability/approval of loans under Stand-Up India Scheme. These are:

- The borrower's location of place of residence.
- Which category they belong to -SC, SC or woman.
- Nature of business for which loan is required.
- Whether the planned business premises are available or not.
- Whether the borrower required any assistance to prepare their project plan.
- The amount that the borrower is investing from their own pocket towards the set-up of the business venture.
- Does the borrower require financial aid to raise the amount of margin money.
- Whether the borrower has any prior experience in handling a business.

B. Venture Capital Funds for Scheduled Caste

The Government of India has initiated the Venture Capital Funds with the initial capital of Rs.200 crore to promote entrepreneurship and to provide financial assistance for the Scheduled caste entrepreneurs. The Industrial Finance Corporation of India will act as Sponsor, Settler and Asset Management

Company (AMC) or Nodal Agency to function the scheme. The Industrial Finance Corporation of India would contribute Rs 50 crore which would comprise Rs.5 crore as the sponsor and Rs 45 crore as the investor. Under this scheme, assistance up to Rs.15 crore for a period up to 6 years will be provided to Scheduled caste entrepreneurs. In this article, we look at the venture capital funds for scheduled caste entrepreneurs in detail.

Objectives of the scheme

The objectives of the Venture Capital Fund are mentioned below:

- It is a social initiative to be performed to promote entrepreneurship amongst the Scheduled Caste who are determined towards innovation and growth technologies.
- To provide financial assistance to the SC entrepreneurs, who will build wealth and value for society and promote profitable businesses.
- The assets so provided will produce forward or backward linkage. It will further build a chain effect in the locality.
- To increase the financial structure for SC entrepreneurs and to motivate them for further growth of SC communities.
- To develop scheduled caste entrepreneurs economically.
- To improve direct and indirect employment generation for the SC in India.

Documents Required

The specified documents to be submitted along with the application form are as follows:

- MOA and AOA of the company.
- Scheduled Caste Certificate of the Promoters.

- KYC documents such as three years' IT returns of the company (including promoters PAN card, Address proof, two Passport Photographs etc.).
- Certified Shareholding Pattern of the Company.
- Chartered Accountant certified the Net worth statement of promoters.
- Latest Sanction letter of the current banker, if any.
- Due diligence report of the banker, if any.
- Last three years' Annual Report of the company.
- Quarterly results post last available annual report.
- Other, if any, as required at the time of proposal submission.

Online application procedure for scheme

To apply for the venture capital fund scheme for scheduled caste, follow the steps mentioned below:

Visit Official Portal.

Step 1: The applicant must visit the official portal of Venture capital fund for scheduled castes.

Apply Online

Step 2: Click on the "Apply Online" tab which is present on the homepage of the portal. Venture Capital Funds for Scheduled Caste -Image 1

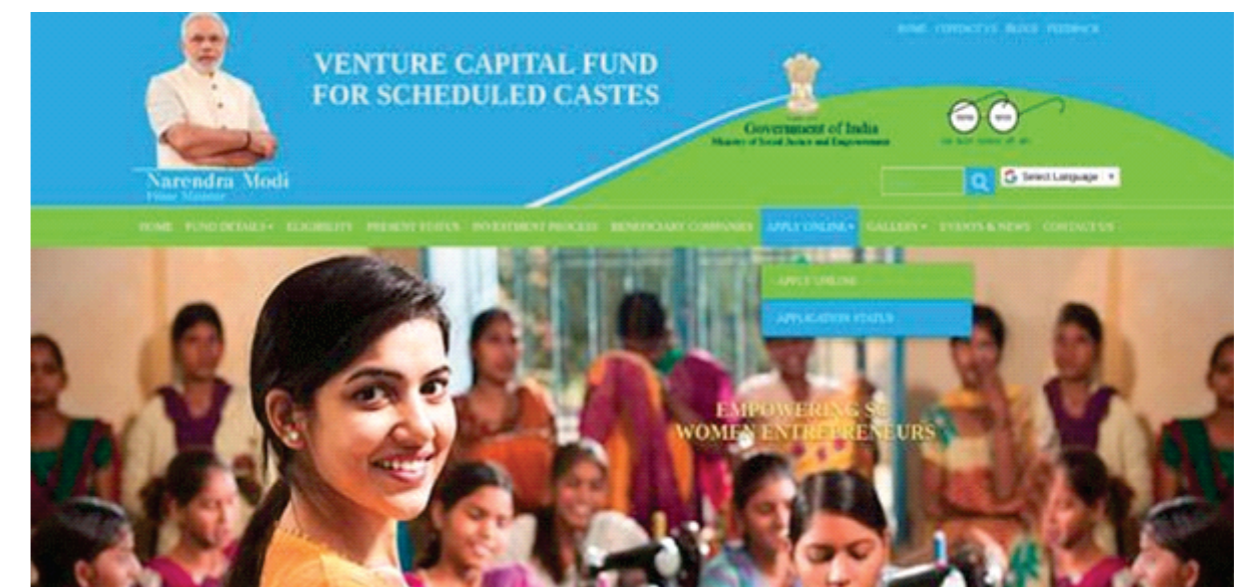


Image Source: <http://surl.li/ayjaz>

Step 3: Now, the user will be redirected to the next page where you need to click on the "Apply online" button. Venture Capital Funds for Scheduled Caste -Image 2



Step 4: On the next screen, the online application form will open fill the application form with the required details. Venture Capital Funds for Scheduled Caste -Image 3

The image displays the 'ON LINE Application Form' for the Venture Capital Fund for Scheduled Castes. The form is titled 'ON LINE Application Form For availing financial assistance under 'Venture Capital Fund for Scheduled Castes''. It is divided into sections for data entry. The first section is 'I. Particulars of the Company', which includes fields for 'Name of the Applicant Company', 'Proprietor Details', 'Constitution of the business company', 'Sector', and 'Industry'. Each field has a dropdown menu or a text input area. A 'Full Name' button is visible at the bottom right of the form.

Upload Documents

Step 5: After filling in the application form upload the specified documents along with the application and click on the "Submit the Application" button for successful registration.

Receive Reference Number

Step 6: Upon submission, you will be provided with the acknowledgement number for further reference.

Notes : After receiving the application and information from the company your request for financing a project will be processed within two or three months from the date of application.

Applying through Email

The user can download the application form from the same portal.

Fill the application form with necessary information and attach the documents along with the form and forward the completed application form to the mail id specified here.

C. Pradhan Mantri MUDRA Yojana (PMMY)

Pradhan Mantri MUDRA Yojana (PMMY) is a scheme launched by the Hon'ble Prime Minister on April 8, 2015 for providing loans up to 10 lakhs to the non-corporate, non-farm small/micro enterprises. These loans are classified as MUDRA loans under PMMY. These loans are given by Commercial Banks, RRBs, Small Finance Banks, MFIs and NBFCs. The borrower can approach any of the lending institutions mentioned above or can apply online through this portal www.udyamimitra.in. Under the aegis of PMMY, MUDRA has created three products namely 'Shishu', 'Kishore' and 'Tarun' to signify the stage of growth / development and funding needs of the beneficiary micro unit / entrepreneur, and also provide a reference point for the next phase of graduation / growth.

Under the aegis of Pradhan Mantri Mudra Yojana (PMMY), MUDRA has created products/ schemes. The interventions have been named 'Shishu', 'Kishore' and 'Tarun' to signify the stage of growth / development and funding needs of the beneficiary micro unit / entrepreneur, and also provide a reference point for the next phase of graduation / growth to look forward to :

- Shishu: covering loans upto 50,000/-
- Kishor: covering loans above 50,000/- and upto 5 lakh
- Tarun: covering loans above 5 lakh and upto 10 lakh

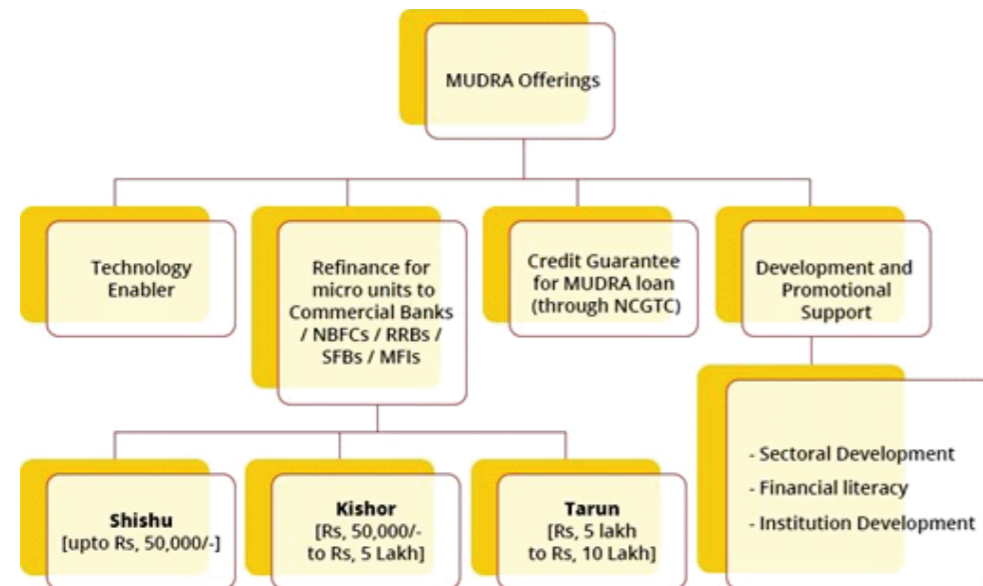


Image Source: <http://surl.li/ayizn>

With an objective to promote entrepreneurship among the new generation aspiring youth, it is ensured that more focus is given to Shishu Category Units and then Kishore and Tarun categories.

Within the framework and overall objective of development and growth of micro enterprises sector under Shishu, Kishore and Tarun, the products being offered by MUDRA are so designed, to meet requirements of different sectors / business activities as well as business/ entrepreneur segments.

The funding support from MUDRA are of two types:

- Micro Credit Scheme (MCS) for loans up to 1 lakh finance through MFIs.
- Refinance Scheme for Commercial Banks / Regional Rural Banks (RRBs) / Small Finance Banks / Non Banking Financial Companies (NBFCs).

Micro Credit Scheme:

Micro Credit Scheme is offered mainly through Micro Finance Institutions (MFIs), who deliver the credit up to 1 lakh, for various micro enterprise / small business activities. Although the model of delivery may be through SHGs/JLGs/ Individuals, the loans are given by the MFIs to individual entrepreneurs for specific income generating micro enterprise/ small business activities

Refinance Scheme for Banks/NBFCs

Different banks like Commercial Banks, Regional Rural Banks, Small Finance Banks and NBFCs are eligible to avail of refinance support from MUDRA for financing micro enterprise activities. The refinance is available for term loan and working capital loan up to an amount of 10 lakh per unit. The eligible banks/NBFC, who comply to the requirements as notified, can avail refinance from MUDRA for the loans given by them for eligible MUDRA compliant activities under Shishu, Kishore and Tarun categories. In order to encourage women entrepreneurs, the financing banks / MFIs may consider extending additional facilities, including interest reduction on their loan. At present, MUDRA extends a reduction of 25bps in its interest rates to MFIs / NBFCs, who are providing loans to women entrepreneurs.

Purpose of MUDRA loan

Mudra loan is extended for a variety of purposes which result in income generation and employment creation. The loans are extended mainly for:

- Business loan for Vendors, Traders, Shopkeepers and other Service Sector activities
- Working capital loan through MUDRA Cards
- Equipment Finance for Micro Units
- Transport Vehicle loans – for commercial use only
- Loans for agri-allied non-farm income generating activities, e.g. pisciculture, bee keeping, poultry farming, etc.
- Tractors, tillers as well as two wheelers used for commercial purposes only.

Following is an illustrative list of the activities that can be covered under MUDRA loans:

Transport Vehicle

Purchase of transport vehicles for transportation of goods and passengers such as auto rickshaws, small goods transport vehicles, 3 wheelers, e-rickshaws, taxis, etc. Tractors/Tractor Trolleys/Power Tillers used only for commercial purposes are also eligible for assistance under PMMY. Two Wheelers used for commercial purposes are also eligible for coverage under PMMY.

Community, Social & Personal Service Activities

Salons, beauty parlours, gymnasium, boutiques, tailoring shops, dry cleaning, cycle and motorcycle repair shops, DTP and Photocopying Facilities, Medicine Shops, Courier Agents, etc.

Food Products Sector

Activities such as papad making, achar making, jam/jelly making, agricultural produce preservation at rural level, sweet shops, small service food stalls and day to day catering / canteen services, cold chain vehicles, cold storages, ice making units, ice cream making units, biscuit, bread and bun making, etc.

Textile Products Sector / Activity

Handloom, powerloom, khadi activity, chikan work, zari and zardozi work, traditional embroidery and hand work, traditional dyeing and printing, apparel design, knitting, cotton ginning, computerized embroidery, stitching and other textile non garment products such as bags, vehicle accessories, furnishing accessories, etc.

Business loans for Traders and Shopkeepers

Financial support for lending to individuals for running their shops / trading & business activities / service enterprises and non-farm income generating activities with beneficiary loan size of up to 10 lakh per enterprise / borrower.

Equipment Finance Scheme for Micro Units

Setting up micro enterprises by purchasing necessary machinery / equipment's with per beneficiary loan size of up to 10 lakh.

Activities allied to agriculture

'Activities allied to agriculture', e.g. pisciculture, bee keeping, poultry, livestock-rearing, grading, sorting, aggregation agro industries, diary, fishery, agri-clinics and agribusiness centres, food & agro-processing, etc.(excluding crop loans, land improvement such as canal, irrigation and wells) and services supporting these, which promote livelihood or are income generating shall be eligible for coverage under PMMY in 2016-17.

MUDRA Card

MUDRA Card is a debit card issued against the MUDRA loan account, for working capital portion of the loan. The borrower can make use of MUDRA Card in multiple drawals and credits, so as to manage the working capital limit in cost-efficient manner and keep the interest burden minimum. MUDRA Card also helps in digitalization of MUDRA transactions and creating credit history for the borrower. MUDRA Card can be operated across the country for withdrawal of cash from any ATM / micro ATM and also make payment through any 'Point of Sale' machines.

D. Credit Enhancement Guarantee Scheme for Scheduled Castes (CEGS)

Credit Enhancement Guarantee Scheme for Scheduled Caste under its social sector initiatives. The objective of the Scheme is to promote entrepreneurship amongst the Scheduled Castes, by providing Credit Enhancement Guarantee to Member Lending Institutions (MLIs), who shall be providing financial assistance to these entrepreneurs.

The objectives of the scheme are as below:

- It is a Social Sector Initiative to be implemented nationally to promote entrepreneurship among the scheduled caste population in India.
- Promote entrepreneurship amongst the Scheduled Castes who are oriented towards innovation and growth technologies.
- To support, by way of providing Credit Enhancement Guarantee to Banks and Financial Institutions, who will be providing financial assistance to the Scheduled Caste Entrepreneurs, who in turn will create wealth, value for the society, create jobs and ultimately will develop confidence and at the same time promote profitable businesses. The assets so created will also create forward/ backward linkages. It will further create chain effect in the locality in specific and society in general.
- To promote financial inclusion for SC entrepreneurs and to motivate them for further growth of SC communities.
- To facilitate economic development of SC entrepreneurs.
- To enhance direct and indirect employment generation for SC population in India

Eligibility Criteria

- Enterprises, projects/units that are set up, promoted and run by Scheduled Castes in primary, manufacturing and services sector ensuring asset creation from the funds that are deployed in the unit under any State/ Central Government subsidy/ Grant scheme.
- Registered Companies and societies/ sole proprietorship firms/ registered partnership firms which provides 51% shareholding to Scheduled Caste entrepreneurs/ members/ promoters/ with management control of six months.

- Individual SC entrepreneurs are eligible for a guarantee cover of a loan amount up to Rs. 1 Crore.
- No Schedule Caste promoters/ partners/ society members should dilute their stake below 51% in the company/ enterprise during the currency of the loan.
- To be eligible for Guarantee Cover under the scheme, the FIs/ banks/ MLIs have to submit to the IFCI a copy of the valid sanction letters/ Lol issued to Scheduled Caste beneficiary/ enterprise/ company/ firm/ society/ sole proprietorship firms/ individuals. To save time, the information could be submitted in the web portal of CEGSSC. The indicative Appraisal Format and Due Diligence Module are furnished in Annexure-III and Annexure -IV. Therefore, the MLIs who have already developed their formats and modules are free to use their appraisal formats/ modules.

S.No	Government Schemes	Eligibility	Benefit
1	Pradhan Mantri Jan Dhan Yojana	Individuals with Indian nationality status are eligible to successfully open a Jan Dhan Yojana account.	Interest is offered on the deposits that are made towards the savings account opened under the scheme.
		An individual with no valid documents as proof for Indian nationality status can also open a Jan Dhan Yojana account, provided the concerned bank does the required background check on the individual and categorises him or her as 'low risk'	Individuals need not maintain a minimum balance under the scheme. However, in case they wish to avail cheque facilities, a minimum balance must be maintained.
		An individual with no valid documents as proof for Indian nationality status can also open a Jan Dhan Yojana account, provided the concerned bank does the required background check on the individual and categorises him or her as 'low risk'	In case individuals maintain the account in a good manner for 6 months, an overdraft facility is provided.
		Individuals who already have a basic savings account in operation with a bank can easily transfer or link their accounts to Jan Dhan Yojana accounts to avail of various benefits offered by the latter	Individuals receive Accidental Insurance cover of Rs.1 lakh under the RuPay scheme.
		Individuals who can submit any form of identity proof which is duly authorized by gazette officers can open a Jan Dhan Yojana account	In case the account was opened between 20 August 2014 and 31 January 2015, life cover of Rs.30,000 is provided in case the beneficiary passes away.
			Under the scheme, insurance products and pension access are provided.
			An overdraft facility of Rs.5,000 is provided to one account in the household. The facility is usually provided to the lady in the house.
			Account holders can check their balance using the mobile banking facility.

S.No	Government Schemes	Eligibility	Benefit
2	Atal pension Yojana	Must be a citizen of India.	As an individual, you will be entitled a guaranteed pension amount of
		Must be between the age of 18-40	
		Should make contributions for a minimum of 20 years.	
		Must have a bank account linked with your Aadhar	
3	Pradhan Mantri Suraksha Bandhan Yojana	Must have a valid mobile number	The benefit of the gift card is that it could cover accidental as well as life insurance and this way if you are gifting it to your loved one; you are securing them for any unforeseen accident in life.
		The Scheme is available to people in the age group 18 to 70 years with a bank account who give their consent to join / enable auto-debit on or before 31st May for the coverage period 1st June to 31st May on an annual renewal basis.	
4	Pradhan Mantri Vaya Vandana Yojana	the subscriber must be a senior citizen (above the age of 60 years). The applicant must be an Indian citizen. There is no maximum entry age for PMVVY scheme. Also, the applicant must be ready to avail the policy term of ten years.	The entire amount (including the final pension and the purchase price) would be paid out once the policy term of 10 years is completed. Loan of up to 75% of the purchase price can be availed after three years to cover emergencies
5	Sukanya Samridhi yojana	The eligibility for Sukanya Samridhi account includes: Only girl children are eligible to hold Sukanya Samridhi account. The maximum age of a girl child should not be more than 10 years. A proof of age of the girl child needs to be attached.	Need a small amount of INR 250 for opening a Sukanya Samridhi Yojana account. ...
			Helps save for your girl child's educational expenses. ...
			The Triple Tax Benefits you cannot ignore. ...
			Attractive interest rates. ...
			You only need to deposit for 15 years.

S.No	Government Schemes	Eligibility	Benefit
6	Pradhan Mantri Jeevan Jyoti Bima Yojana	An individual in the age group of 18-50 years having a savings bank account is eligible for the scheme.	It provides life coverage for one year, and the policy can be renewed every year
		The individual can join the scheme through one bank account only even if he has multiple bank accounts	It offers life insurance coverage of INR 2 lakh at nominal premium charges of INR 330 every year
		In the case of joint account holders, all holders are eligible to join the scheme	Since it is a pure term insurance plan, the policy does not offer maturity benefits and only covers life risks
		Linking of Aadhar card to the savings account is mandatory	The coverage begins 45 days after the enrollment date. However, the sum assured amount will be paid in case of death due to an accident
			The policy can be bought at any partnered banks having tie-ups with LIC and other private insurance companies in India
			The policyholder needs to have a savings bank account to avail this plan
7	Varishta Pension Bima Yojana	Minimum Entry Age: 60 years (completed)	The Varishta Pension Bima Yojana (VPBY) is a scheme for the benefit of senior citizens aged 60 years and above. The scheme is being administered through Life Insurance Corporation of India (LIC). It will remain open for a period of one year from the date of launch.
		Maximum Entry Age: No limit	

S.No	Government Schemes	Eligibility	Benefit
8	Stand Up India Scheme	1. SC/ST and/or women entrepreneurs; above 18 years of age	The barest minimum low-interest rate that the bank can offer. Reimbursement for amounts up to 3/4th of the total project costs. Long loan repayment period with especially long moratorium period. Minimal and very basic security.
		2. Loans under the scheme is available for only greenfield project. Greenfield signifies, in this context, the first-time venture of the beneficiary in the manufacturing or services or trading sector	
		3. In case of non-individual enterprises, 51% of the shareholding and controlling stakes should be held by either SC/ST and/or Women Entrepreneur	
		4. Borrower should not be in default to any bank or financial institution	
9	Venture Capital Funds	The projects/units being set up in manufacturing, services and allied sector, including start-ups and units being incubated in the technology business incubators, ensuring asset creation out of the funds deployed in the unit shall be considered.	The primary advantage of venture capital financing is an ability for company expansion that would not be possible through bank loans or other methods. This is essential for start-ups with limited operating histories and high upfront costs.
10	Pradhan Mantri MUDRA Yojana	Any Indian Citizen who has a business plan for a non-farm income generating activity such as manufacturing, processing, trading or service sector whose credit need is up to 10 lakh can approach either a Bank, MFI or NBFC for availing of MUDRA loans under PMMY.	Avail high loan amount under Mudra scheme
			No collateral required
			Hassle-free services
			Favorable for small or micro firms
			The loan amount can be utilized for multiple purposes

S.No	Government Schemes	Eligibility	Benefit
11	Credit Enhancement Guarantee Scheme	Registered Companies and Societies.	The CEGS financially assist the scheduled castes who, in turn, will create better job opportunities further. The Scheme creates forward/backward linkages that will further create a chain effect. The Scheme promotes financial inclusion for Scheduled castes entrepreneurs and to motivate them for future growth.
		Registered partnership firm.	
		Sole proprietorship firm.	
		Any Scheduled caste entrepreneur has more than 51% shareholding by scheduled caste entrepreneurs.	
		All the members with management control for the past six months are eligible for a guarantee from IFCI against the loans extended by MLI Banks.	

UNIT 5

Common Service Centre

Activity 11: Picture Dumb-Sharades

- Divide all the participants in two groups.
- Like how we play dumb-sharades, one participant will come forward, pick up a clue chit having the name of a government scheme.
- Participant can draw related images, enact and make other participants guess the name of the government scheme.
- There will be 3 rounds for each team.
- Team guessing maximum answers will win the game.

UNIT 5: COMMON SERVICE CENTRE

Introduction to Common Service Centre

Activity 12: Watch the video



https://www.youtube.com/watch?v=Hn2iWJIQ1cs&ab_channel=AISECTGroup

Common Services Centre (CSC) program is an initiative of the Ministry of Electronics & IT (MeitY), Government of India. CSCs are the access points for delivery of various electronic services to villages in India, thereby contributing to a digitally and financially inclusive society.

The Common Service Scheme has been introduced as part of the “good governance” paradigm. It is stated to be a two-in-one solution that will help to revamp the front-end delivery systems of the public services and at the same time will encourage rural entrepreneurship in order to create jobs.

CSCs are more than service delivery points in rural India. They are positioned as change agents, promoting rural entrepreneurship and building rural capacities and livelihoods. They are enablers of community participation and collective action for engendering social change through a bottom-up approach with key focus on the rural citizen.

The idea behind CSC is the digitization of several government schemes so that it becomes easier to carry out the process. This process includes the issuance of certificates, licenses and so on. The job will be handed over to the 'Village Level Entrepreneurs (VLEs)' who will run Common Service Centers. The aim is to have at least one CSC in each of the Gram Panchayats. At present, there are 2.5 lakh gram panchayats in the country. The entire thing will be a culmination of private and public partnership at the central level.



The above-mentioned scheme is implemented in PPP (Public Private Partnership) Framework. Some of the major attributes of this scheme are:

- Emphasis on entrepreneurship in rural areas
- Offering services to the private sector as well
- Community needs are given special importance
- Playing an important role in the development of rural India and offering livelihoods
- Offers to act as an agent to numerous Government and Non-Government Services
- One-stop solution for various G2C and B2C Services.
- One CSC will cover 6 villages, which is approximately 6,00,000 villages.

CSC Partner

- Village Level Entrepreneur (VLE) to provide service to the rural consumer in villages.
- The agency designated by the State - State Designated Agency (SDA)—to facilitate implementation of the Scheme within the State.
- Others include central ministries, their departments and other central agencies to offer various services to the citizens and partner banks (public and private sector) and regional rural banks to enable CSCs to become Banking Correspondent Agents / Customer Service Points to deliver various banking and financial services.

Role of CSC in empowering women

- Role of CSC Information and Communication Technology – (ICT) can play a vital role in empowering women. The government data suggest that the centers run by women have better management and revenue sustainability than those operated by male counterparts.
- A Common Service Center (CSC) is an information and communication technology (ICT) access point created under the National e-Governance Project of the Indian government. The purpose of the project is to provide much-needed information and services to underserved Indians in rural areas.
- CSC, Special Purpose Vehicle set up under the Department of Electronics to empower village-level entrepreneurs (VLE) are broadband enabled service delivery points established by private parties for aggregating content and offering various services including Government to Customers (G2C) services. By leveraging CSCs, women VLEs are creating livelihood for themselves by serving marginalized and underdeveloped communities in villages.
- The government, as a part of Pradhan Mantri Jan-Dhan Yojana is also eyeing to provide banking services to those unbanked through these Common Services Centres.
- Common service centers are providing various government services to people such as birth, death, domicile, caste and income certificates, MNREGA pay-outs, bank account opening, railways ticket booking, and mobile and DTH recharges, among others.

Activity 13: Share as Handout



Services offered

The CSCs would provide high quality and cost-effective video, voice and data content and services, in the areas of e-governance, education, health, telemedicine, entertainment as well as other private services. A highlight of the CSCs is that it will offer web-enabled e-governance services in rural areas, including application forms, certificates, and utility payments such as electricity, telephone and water bills. In addition to the universe of G2C services, a wide variety of content and services that are offered are:

- Agriculture Services (Agriculture, Horticulture, Sericulture, Animal Husbandry, Fisheries, Veterinary)
- Education & Training Services (School, College, Vocational Education, Employment, etc.)
- Health Services (Telemedicine, Health Check-ups, Medicines)
- Rural Banking & Insurance Services (Micro-credit, Loans, Insurance)
- Entertainment Services (Movies, Television)
- Utility Services (Bill Payments, Online bookings)
- Commercial Services (DTP, Printing, Internet Browsing, Village level BPO).

Activity 14: Watch the video



https://www.youtube.com/watch?v=rIL8JN35abw&ab_channel=DEFIndia

Post Assessment

- 1 How does ICT play a crucial role in citizen services in India?
- 2 What are some of the government schemes in India that provide financial solutions to the economically underprivileged?
- 3 How do digital payment systems benefit the underprivileged in India?
- 4 What are some of the schemes in India that focus on education, healthcare, and insurance for the underprivileged?
- 5 How does the Indian government ensure public participation and transparency in the administrative process?