

Schemes launched by Narendra Modi

New Schemes launched by Narendra Modi

- AMRUT
- Housing For All
- Smart City
- Jan Dhan Yojana
- Digital India
- Pradhan Mantri Jeevan Jyoti Bima Yojana
- Pradhan Mantri Suraksha Bima Yojana
- Atal Pension Yojana
- MUDRA Bank Yojana
- Digital Locker
- E- Basta
- Pradhan Mantri Kaushal Vikas Yojana (PMKVY)
- Skill India
- Beti Bachao, Beti Padhao
- One Rank One Pension
- Sukanya Samriddhi

AMRUT

UPA's (JNNURM) Jawaharlal Nehru National Urban Renewal Mission renamed as AMRUT ' Atal Mission for Rejuvenation and Urban Transformation. The Govt. has sanctioned Rs.50000 Cr. for constructing 2 Crore houses in all the 40411 statutory towns and cities .It will provide basic infrastructure like water & electricity supply,sewerage,transport and green space park .



- Ensure basic infrastructure and sanitation
- Focus on water supply and sewerage
- Promoting Public Transport
- Enabling walking, cycling, greenery and open spaces
- Improving Urban governance through reforms
- Capacity Building

Housing for All

Housing for All Mission

**Housing for All
Across India
by 2022**

Housing for All Programme

- Affordable House for Urban Poor Household
- 2 Crore houses to be built for Urban Poor
- Central assistance ranging from Rs.1 Lakh to Rs.2.30 Lakh per house
- Promote slum free cities
- Promote slum free cities
- House in the name of woman or with jointly with husband

Smart Cities Mission

The govt. has planned to invest Rs.48000 for 100 Smart cities which will going to choose through 'City Challenge Competition' followed by 'Intra State' and 'Inter State' Competition . 20 cities that meet the criteria will be going to fund for the first year of implementation, followed by 40 each over the next two years.



- High quality core infrastructure
- Application of smart solution for better services
- Enhanced quality of living
- Drives economics growth benefiting all section
- Promotes clean and sustainable environment

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- Selection of cities through competition

Pradhan Mantri Jan Dhan Yojna (PMJDY) - Scheme Details

Prime Minister Shri Narendra Modi on 15-august 2014 announced a financial inclusion scheme known as Pradhan Mantri Jan-Dhan Yojna (PMJDY). This scheme was formally launched on 28-Aug-2014, through this scheme financial inclusion is taken as mission mode.



In order to achieve financial inclusion various initiatives were taken by previous governments and RBI like expansion of bank branches network, opening of no frills account, mandatory financial inclusion plans by banks, adoption of business correspondent model (BC) but still vast section of our country out of reach of financial services, So to provide basic financial services like saving account, Remittance, Credit, Insurance, Pension in an affordable manner to common man PMJDY was launched.

Popular Government welfare schemes

How PMJDY is different from previous Financial Inclusion schemes

PMJDY focus on opening bank account in every family where as previous scheme focus on providing banking services with population more than 2000.

PMJDY focus on rural and urban area as same where as previous scheme concentrate more on rural areas.

Thrust of this scheme is on providing not just account opening but also addition services like insurance, overdraft facility, remittances, RuPay debit card.

USSD based mobile banking to be utilized where as in previous scheme there is not use of mobile banking.

Financial literacy is focus in PMJDHY where as in previous scheme financial literacy was neglected.

In PMJDY, KYC needed to open bank account was made simpler.

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PMJDY envisages provision of affordable financial services within reasonable distance. It comprises of the following six pillars

1. Universal access to banking services-It aims at providing banking services to all inhabitants within reasonable distance of 5 k.m. by 14th-Aug-2015.
2. Providing Basic Banking Accounts, RuPay debit card and overdraft facility to all households
3. Financial Literacy Programme –Financial literacy is integral part of PMJDY. By providing financial literacy people will be able to judge right financial product for them.
4. Creation of Credit Guarantee fund –It propose the creation of credit guarantee fund to cover the defaults in overdraft accounts.
5. Micro insurance –To provide micro insurance to all willing and eligible persons by August 2018
6. Unorganised sector Pension Schemes like Swavalamban but August-2018.

PMJDY will be implemented in two phases

Phase I

(from 15-August-2014 to 14-August 2015)- In this phase first three pillars of PMJDY will be implemented ,this include

- Universal access to banking facilities
- Providing basic bank account with RuPay debit card with inbuilt accidental insurance cover of 1lakh.
- Financial literacy programmes

Phase II

(from 15th-Aug-2015 to 14th-Aug-2018)-In this last three pillars of PMJDY will be implemented this include:

- Creation of credit guarantee fund
- Micro Insurance
- Overdraft facility
- Unorganized sector Pension Schemes like swavalamban.

PMJDY is highly successful. Provision of social security by pension and insurance cover is a significant policy intervention. RuPay enable debit card provides transaction security and overdraft facility , subsidies transfer to bank account will provide economic security. Enthused by the success the target for opening basic account target has been revised form 7.5 Crore to 10 Crore by January 26 and this target is also met and banks have issued 7.28 Crore RuPay debits cards. So will combine efforts of GOI,RBI ands Banks, PMJDY will able to provide financial inclusion to every section of our society.

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Digital India - The blue print of a Futuristic India

“Tell me what on earth is ‘Digi India’?” – shouts my exasperated sister, appearing from under the mountains of her CLAT books, “Is Modi coming up with these things just to make the life of examinees tough?! – Every week there is something!”

I hear you lil sister, as do I hear the collective groan of hundred others obsessing over ‘current affairs’ – does it feel like the new Government is giving us extra homework with all these schemes?! ;)

Well – anyway – this brings us to our new-est ‘currently-making-news’ topic :-

‘DIGITAL INDIA’

Prime Minister Modi’s vision ... The Department of Electronics and Information Technology of the Government of India’s pet project ... Old Generation’s bane ... and the Next Generation’s boon - we present to you – Deege India! (I hope that was dramatic enough...drumrolls and all!)

As put in words by the Ministry, Digi India “is a programme to transform India into a digitally empowered society and knowledge economy.”

When we think of Digi India key words like broadband, digital, e-Courts, mobile, banking, e-Police etc should come to mind ... these are the unique selling points of the whole thing!

So,

What is Digi India?

We know the basic premises of Digital India – India finally going 21st Century with informations technology (IT).

It is nothing but India’s coming of age – where IT will be in the daily lives of common people and not only of the IT people of Silicon Valley (Bangalore!).

Imagine everything online! Everything happening at the touch of your keypad and click of your mouse – with broadband speed – imagine government services being rendered to you like that – and that dear friends is the vision of Digital India.

Laying down all the specs:-

Very important for the ‘current affairs’ ... so high speed specifications coming up ...take note ...

- Project proposed to be completed by 2019. It is a top priority project.
- Every Indian to have a smartphone by 2019 – I hear ya!
- Slogan going around these days – IT + IT = IT; which means India Today + Information Technology = India Tomorrow.
- Expected to generate more than 5 crore jobs!
- The project’s estimated cost – minimum – is 1 lakh crores... !
- The three D’s – digital services, digital infrastructure and digital literacy.

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A little elaboration is warranted here –

The aim of this ginormous project is to bring the whole of India under the IT umbrella and provide all government services through the internet – for which there will be massive need for an IT infrastructure covering the whole of India (rural India being the most important area for immediate development) and encouraging the masses to utilize and embrace these changes by educating them about the technology, its benefits, the processes etc.

Services/ USPs can be listed as follows:

1. High Speed Internet to all and everywhere – which means rural India too.
2. All Banking services – by all banks – via the internet.
3. All Government serves – by all Government Departments – via the cyber space – less paperwork – no queues or lesser of those anyways!
4. All citizen documents – details – apart from the usual PAN/ AADHAR etc. – to be available online.

Nine Pillars of Digital India movement:

- (1) **Broadband Highways** – rural, urban – by 2017.
- (2) **Universal Access to Phones** – mainly to get the rural people on the loop – 42300 villages are still uncovered – est time of completion 2018 – integration of State Wide Area Networks (SWANs) and National Knowledge Networks (NKNs) ...
- (3) **Public Internet Access Programme** – National Rural Internet Mission – with Post Offices becoming multi-services centres.
- (4) **E-Governance** – all Government services routed through the internet – no or lesser paperwork – all processes within the Government automated – records will be held in databases and not in physical dusty files! – easy and simple user interface to government portals etc.
- (5) **E-Kranti** – delivery of services electronically – if you are patient you can get your health reports and insurance coverage informations online – if you are a farmer you can get your queries, market prices and trends online, payment making, ordering of inputs etc all online – for students – free wifi in ALL schools (erm...ok!) – also we have – e-Police, e-Courts, e-Prosecution and e-Jails in perfect e-order!
- (6) **Information for all** – two way communication between government and people and like it says – information far all.
- (7) **Electronics manufacturing in India** – Make in India + empowerment of domestic manufacturing units = zero imports by 2020! (Team India all the way!)
- (8) Jobs = jobs = jobs = India really needs this one!
- (9) Early harvest programmes ... huh? ...this one is actually ... well it means getting some 9-10 particular programmes/ initiatives quickly done and delivered to the people – early harvest! (Mentioned below)

Services required for Digital India

- First one is get the **mass messaging application** ready and working, so that the Government can reach people via emails.
- Second one is to ready the **e-Greeting** templates done – Governemnt's personalise greeting cards to the common man!
- Third is secured inter-Government, **inter-Government Department e-mailsystem** designing of common Government template – this is important too.
- Fourth one is **bio-metric attendance** counter for all Government employees – you know finger print access ... running of the card keys before entering offices – all very high tech!

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- Fifth is to get the **Universities and Colleges to have WiFis** – I ask where was Modi in my time?!
- Sixth is public **Wifi hotspots** – seriously where was Modi in my time?!
- Seventh is to have all **school books converted into PDFs!** That is to have 'e-books', so that any student from anywhere can access any book.
- Eighth is to have e-weather reports and **national natural calamities alert messages.**
- Ninth is to have an **online portal for lost and found children** – this I vehemently support!

Phew! This is a lot to take in one article and in one day – even I can't.

What I've put up here in this article is just the facts of the Digi India Programme that anyone ought to know of the top of their head.

This topic should be on your finger tips

But there are a lot more information to cover on this one and I'll follow it up with another articles giving the numbers and some more facts and some current developments etc.

All the computer hardware and software companies [Intel](#), Microsoft, Adobe and Google are going to play a big role to make "Digital India" a reality.

Social Security Schemes launched by Narendra Modi– Summary

On his first visit to West Bengal after becoming Prime Minister of India, Narendra Modi surprised financial analysts by declaring three social security schemes for 1.25 billion people. Now accidental insurance is available at mere Rs.12 for a coverage of Rs.200,000. Read summary of schemes :-

Schemes launched by Narendra Modi

Today

- Only **11%** Workers have Pension Schemes
- Only **20%** Citizens have Life Insurance
- Only **4%** Citizens have Accident Insurance

This will now change

To Increase the Coverage Prime Minister now dedicates 3 Schemes for Universal Social Security today, 9th May, 2015 at 6 pm in Nazrul Mancha, Kolkata

Shri Narendra Modi

Department of Financial Services
Ministry of Finance
Government of India

Pradhan Mantri Suraksha Bima Yojna

Eligibility

- 18 to 70 years of age
- Having a savings account with a public sector bank
- Insurer allows auto withdrawal for the payment of annual premium

Policy cost and coverage

- Rs.12 per subscriber for a coverage of Rs.2,00,000

Maturity

- Death due to accident or total physical disability due to accident

Pradhan Mantri Jeevan Jyoti Yojana

Eligibility

- 18 to 50 years of age
- Having a savings account with a public sector bank

Schemes launched by Narendra Modi

- Insurer allows auto withdrawal for the payment of annual premium

Policy cost and coverage

- Rs.330 per subscriber for a coverage of Rs.2,00,000

Maturity

- Death due to any reason

Atal Pension Yojana

- Subscriber should have saving account
- Eligible age for entering into scheme - 18 to 40 years
- Provides subscribers a fixed minimum pension of Rs.1,000, Rs.2,000, Rs.3,000, Rs.4,000 or Rs.5,000 per month starting at the age of 60 years
- Period of contribution by subscriber should be equal to or more than 20 years
- Central government will contribute 50% of the contribution by subscriber or Rs.1000 per annum, whichever is lower for 5 years.

Mudra Bank Yojana

What is Mudra Bank?



- MUDRA means Micro Units Development and Refinance Agency (known as the MUDRA bank)
- Mudra bank is being set up through a statutory enactment and will be responsible for developing and refinancing through a PradhanMantri Mudra Yojna.

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- It is first set up as a subsidiary of the **Small Industries Development Bank of India(SIDBI)**. It will later be converted into full-fledged bank through an act of the parliament.
- **MUDRA** Bank is a public sector financial institution in India, It provides loan at low rates to small entrepreneurs.

OBJECTIVE -

- It was launched in 8th April 2015 with the objective of regulating micro and small enterprise financing business, and supporting them particularly those members who belongs from scheduled castes and scheduled tribes.
- MUDRA Bank will also register **MFIs(Micro Finance Institutions)** and will be responsible for accreditation and rating of MFI.
- It will also make proper last mile practices to be followed by MFI to provide proper client protection and to prevent from indebtedness.

AIM -

- The finance ministry said measures to be taken up by the MUDRA are targeted mainly on young, educated or skilled workers and entrepreneurs including women entrepreneurs.
- Basically small entrepreneurs and small businessman are often cut from banking system because of limited branch presence, so MUDRA bank will partner with local coordinators and provide finance to small and micro businesses.

IMPORTANT FIGURES ABOUT MUDRA BANK

- The bank will be set up with the initial corpus of Rs.20000 Cr and a credit guarantee corpus of Rs.3000 Cr.
- The bank have categorized the amount of loan to be given in three different categories-
- **SHISHU**- This is the first stage and in it the loan will be given for upto 50000 Rs.
- **KISHOR**- In the second stage a loan amount will be ranging from 50,000 to Rs.5 lakh.
- **TARUN**- This is last category which will provide upto Rs 10 lakh.
- The bank will cater to 5.77 Crore small business units that spread all across India who currently find it difficult to access credit from the regular banking system.
- According to Mr. NARENDRA MODI the bank would help over 6 Cr families out of which 65% of them belongs to scheduled caste and scheduled tribes.

Digital Locker

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Digi Locker is yet another Digital India initiative launched by the Government of India in February 2015. Released by the Department of Electronics & Information Technology (DEITY), Ministry of Communications & IT, Digi Locker is actually an e-locker to save your official and other documents.

A secured personal online storage space where you can store your documents.

A service open to all Indian citizens with Aadhaar cards

You will be allotted a storage space of 1 GB linked with his or her Aadhaar number.

You can not only store your official documents like mark sheets, Pan cards, Passports, certificates, voter id cards, etc. but also store Uniform Resource Identifier (URI) link of the e-documents issued by various departments.

You can digitally sign e-documents with the e-sign facility provided by this system.

Section within the Digital Locker

My Certificates:

(a) Digital Documents: This contains the URIs of the documents issued to the user by the various government departments or other agencies.

(b) Uploaded Documents: This subsection contains all the documents uploaded by the user. Each file should not be more than 1 MB in size. Only pdf, jpg, jpeg, bmp, gif, png file types can be uploaded.

My Profile: The user's complete profile is seen here.

My Issuer: The issuers' names and the documents issued to the user are available here.

My Requester: The requesters' names and the documents requested by the requesters are available here.

Directories: Complete list of registered issuers and requesters along with their URIs are available here.

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Signing Up Process: How Does it Work?

In the text box “Enter Aadhaar Number”, type your Aadhaar number.

For user authentication, there are two options to choose: “Use OTP (One Time Password)” and “Use Fingerprint”.

OTP

If you choose OTP, the password will be sent to the mobile number and email-id registered with your Aadhaar.

Once the OTP is entered, click on ‘Validate OTP’ button.

Once the OTP is validated, the user can complete sign up by setting his username and password.

Fingerprint

If you choose fingerprint, you will have to put the thumb print on the finger print device. If it is valid, your identification is authenticated and you can set your own username and password to complete the sign up.

Using Social Media

You can also sign in using your Gmail ID or Facebook ID.

Using Social Media

Advantages of Digi Locker System

- Empowers the citizens digitally.
- Ensures easy availability of documents online.
- Reduces the use of physical documents and fake documents.
- Offers authenticity of the e-documents.
- Provides a secured access to documents issued by the government.
- Reduces administrative costs of government departments and agencies.
- Provides fast access to documents anytime and from anywhere.
- Enables easy sharing of documents across departments and agencies.
- Ensures complete privacy of residents’ data.

e-Basta: New Portal for Students to Download School Books

Schemes launched by Narendra Modi



e-Basta

The Government of India has now extended a helping hand to the students of India in the form of the eBasta platform. This is a collaborative platform where students, teachers and book retailers can come together and help each other.

How it works?

The stakeholders of eBasta are the students, teachers, eBasta app, and the publishers.

The eBasta app has to be installed to get access to the portal.

The school/teachers customise the contents of the eBasta for the students.

The publishers upload the content as per the requirement of the eBastas.

The students, with the help of the app, can access the portal and download content of interest.

Features of eBasta

'Basta' in Hindi means a school bag. As the name suggests, eBasta is literally a digital schoolbag with the digital version of school books and study material. The various features of eBasta are as follows:

- This programme will make all school books available in the digital format and can be accessed on laptops and tablets.
- Resources available in the digital form include text, simulation, animations, audio books, and videos among many other features.

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- Web based applications will be available to access and navigate the framework of eBasta.
- Teachers or the school can log on to the portal and customise the eBasta contents according to the requirement, standard, and syllabus of their students.
- Students can access the content included by the teachers or the school on the same portal. They can use eBasta application by downloading them on their computers or android phones.
- The android app is like a eBook reader. Once the student has access he/she will have the content as required by the teachers.
- The content is easily transferable.
- eBasta is also beneficial for the publishers. It will be easier for them to penetrate into schools and students in every nook and corner of India and sell books in the digital format. All they need to do is register on to the eBasta portal.
- Benefits of eBasta for Students and Publishers
- The publishers and the students both benefit because feedback on the online material available online comes directly and thus, any action required concerning the content will also be more prompt.
- Thanks to DRM (Digital Rights Management), the publishers do not have to worry about piracy of the content that they upload.

Even though this platform has been newly launched, there are many eBooks available on the portal. With an increase in demand and popularity, this initiation of the Government is surely going to achieve success, and thus benefit the future generation of India.

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PradhanMantriKaushalVokasYojana : Skill Development Scheme



What is Pradhan Mantri Kaushal Vikas Yojana

- a key measure to impart skills-based training to young men and women, making them capable of earning and supporting the nation's anti-poverty endeavours.
- Indian society which has the world's largest youth population that requires employable skills (356 million population between 10 and 24 years of age – The Hindu, Nov 2014).
- Earlier this year, on 20 March 2015, the government of India implement the Pradhan Mantri Kaushal Vikas Yojana (PMKVY) through the National Skill Development Corporation.
- With a total outlay of about INR 1,500 Crore, the PMKVY is likely to impart skills training to 24 lakh youth of the country, focusing on the Class X/XII dropouts and lower income groups.
- The scheme was developed over a period of almost three months and its implementation started in select states (primarily Bihar) by early June 2015.
- The scheme will be launched in all states of the country on 15 July – National Skills Day. India's unemployment rate averaged about 4.9 percent by early 2014. This scheme should bring that number down by a reasonable measure.

Skills Needs Assessment

- One of the key objectives of the scheme was to cover the skills training of about 24 lakh people.
- The specific skills imparted would be decided based on the National Skill Qualification Framework (NSQF) and on the basis of feedback from the various industries that would potentially employ the trainees.

Schemes launched by Narendra Modi

- The specific skills trainings to be imparted have been assessed by the National Skill Development Corporation (NSDC) on the basis of demand in recent skills gap by a study for 2013-17 period.
- Central ministries and state governments departments were consulted and the inputs of various industry and business heads were also considered. Skills needed to implement various other flagship schemes such as Digital India were also assessed. Currently, about 428 job roles are being catered to by the skills training imparted under the scheme.

Enrollment Process

The government has partnered with various telecom operators to create awareness about the PMKVY. After the nationwide launch telecom operators are likely to send out mass SMS about the scheme and will provide potential candidates a number to call. Candidates need to give a missed call to this toll free number, following which they shall receive an automated call back connecting them to an IVR. The potential candidate will, at this stage, need to input his/her details into the system. These details will be recorded, and screened. Candidates eligible to enroll for the training programmes will be provided details of the nearest training centre and will be asked to report on the training dates.

Implementation of the PradhanMantriKaushalVikasYojana

In keeping with the draft plan, the scheme was launched (in Bihar) and the NSDC partnered with about 24 sector skill councils.

As of 1 July 2015, about 1,17,564 people from all parts of the country have already enrolled for skills training. Training has commenced for some 1,07,080 trainees already.

The scheme's implementation is being undertaken by NSDC's training partners. The NSDC has some 187 listed training partners with 2300 training centres spread out in almost all the states of India. While the scheme is on a pilot mode in select states, a nation-wide launch is expected by mid-July.

The total outlay planned for the scheme is over INR 1,500 crore, of which INR 1120 crore is likely to be allocated towards the skill training of some 14 lakh youth. Additionally, INR 220 crore will be spent towards the "recognition of prior learning". The scheme budget includes INR 67 crore that shall be spent on spreading awareness and encouraging enrolment.

This includes implementation of the website and running awareness campaigns. In this effort to create awareness about the PMKVY, the NSDC will partner with state governments and municipal organisations and use the administrative machinery extensively to mobilise candidates from the grassroots level.

The NSDC has also partnered with various business houses and corporates in an effort to garner mentorship for the candidates and to secure placements once their training is completed.

The government has allocated INR 67 Crore towards this. The scheme has the youth of the North Eastern region of India in special focus. This region has been traditionally neglected

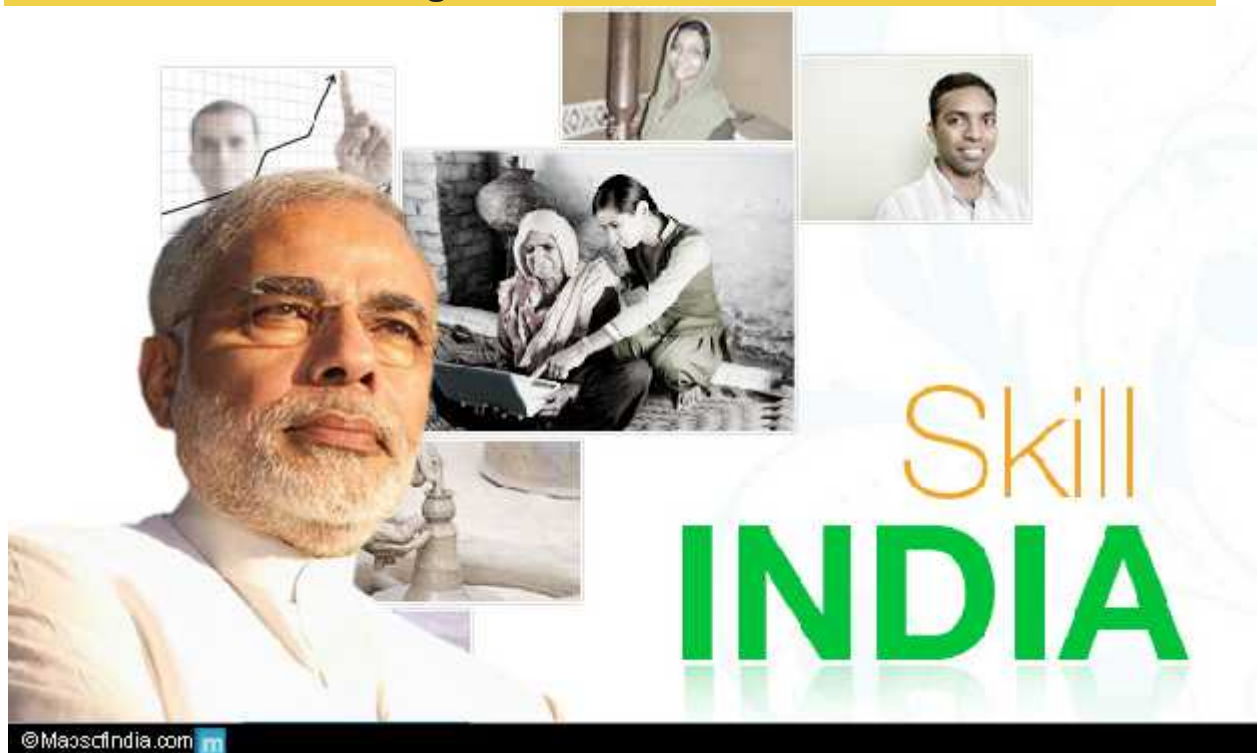
Schemes launched by Narendra Modi

and hence a separate allocation of INR 150 Crore has been made towards the training of youth in this region.

Apart from training, the candidates shall also go through an assessment at the end of the training schedule. A certificate of merit shall also be issued to candidates at the end of this training period based on the assessment. 'Third party assessment bodies' have been roped in by the NSDC to assess the candidates on the skills acquired and a monetary incentive or reward is given to exemplary candidates. The average monetary reward that each successful candidate is likely to get is about INR 8000.

The scheme has placed much focus on the training partners. These partner institutions have been studied and assessed before enrolment. Digital training facilities and able instructors are highly valued by the NSDC for the training sessions. The curriculum developed is highly relevant and efficient in practical employability. Training sessions and the training institutes will be constantly monitored by state government agencies and by the sector skill councils. Feedback from the candidates themselves will also be sought.

Skill India : A New Programme to be Launched in March 2015



After 'Digital India' and '**Make in India**', the NaMo Government is to launch yet another programme. This one is a revised version of programmes launched earlier under the skill development policy. This new programme, called 'Skill India', is supposed to be a multi-skill programme. It will be launched in March 2015. Like all other programmes, 'Skill India' too is a dream project of Narendra Modi and the work to launch this programme has already been initiated.

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Objective

The main goal is to create opportunities, space and scope for the development of the talents of the Indian youth and to develop more of those sectors which have already been put under skill development for the last so many years and also to identify new sectors for skill development. The new programme aims at providing training and skill development to 500 million youth of our country by 2020, covering each and every village. Various schemes are also proposed to achieve this objective.

Features

- The emphasis is to skill the youths in such a way so that they get employment and also improve entrepreneurship.
- Provides training, support and guidance for all occupations that were of traditional type like carpenters, cobblers, welders, blacksmiths, masons, nurses, tailors, weavers etc.
- More emphasis will be given on new areas like real estate, construction, transportation, textile, gem industry, jewellery designing, banking, tourism and various other sectors, where skill development is inadequate or nil.
- The training programmes would be on the lines of international level so that the youths of our country can not only meet the domestic demands but also of other countries like the US, Japan, China, Germany, Russia and those in the West Asia.
- Another remarkable feature of the 'Skill India' programme would be to create a hallmark called 'Rural India Skill', so as to standardise and certify the training process.
- Tailor-made, need-based programmes would be initiated for specific age groups which can be like language and communication skills, life and positive thinking skills, personality development skills, management skills, behavioural skills, including job and employability skills.
- The course methodology of 'Skill India' would be innovative, which would include games, group discussions, brainstorming sessions, practical experiences, case studies etc.

'Beti Bachao, Beti Padhao' Scheme – To Ensure the Rights of the Girl Child



Schemes launched by Narendra Modi

After the successful implementation of innovative schemes like the 'Jan Dhan Yojana,' 'Make in India' and 'Swachh Bharat Abhiyan,' Prime Minister Narendra Modi now launched one more scheme, 'Beti Bachao, Beti Padhao' (save the girl child, educate the girl child), on January 22 in Panipat in Haryana.

With an initial corpus of Rs 100 crore, the scheme has been launched in a hundred districts across the country.

In Haryana where the child sex ratio (CSR) has been dismally low, 12 districts have been chosen: Rewari, Mahendergarh, Bhiwani, Jhajjar, Ambala, Kurukshetra, Sonapat, Rohtak, Karnal, Kaithal, Panipat and Yamuna Nagar.

The scheme aims at making girls independent both socially as also financially through education. This approach of the Government can facilitate in generating awareness and improving the efficiency of delivery of welfare services meant for the women.

Why the scheme ?

The latest census of 2011 reveals a declining trend in CSR in the age group of 0 to 6 years, the figure for girls having gone down to 919 per 1,000 boys, from what it was in the 2001 census – 927.

The practice of aborting female foetus has become more rampant with the availability of modern diagnostic tools for sex determination of the unborn. With the social biases favouring the male child on consideration of economic advantages and the deep-rooted attitude of labelling the girl child as more of a liability, the sex ratio in the country has been skewed.

The process of elimination continues even after birth in various forms of discrimination in matters of health, nutritional and educational needs of the girl child.

Therefore, it has been rightly stated that women's disempowerment begins even before birth. Concomitantly, the fact remains that empowerment of women leads to allround progress and emancipation from backwardness of beliefs and unscientific practices in the society. And towards driving this home among the rural folks confined to superstitious beliefs and practices, the new media and communication methods need to be fully utilised. The 'BetiBachao, BetiPadhao,' campaign has been launched to achieve this objective, of bringing about the awareness and the change.

What Modisaid

Lamenting that we have an 18th century mindset, the Prime Minister called for an end to the discrimination between sons and daughters. He said this is the key to ending female foeticide.

Modi reminded the medical fraternity which also contributed to female foeticide, that their medical education had been for the purpose of saving lives, and not killing daughters.

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The Prime Minister also launched the 'Sukanya Samridhi Account' for the benefit of the girl child. He released a stamp on the theme of 'Beti Bachao, Beti Padhao,' and administered the 'Beti Bachao, Beti Padhao' pledge on the occasion.

Today the society as a whole needs to change the attitude towards the girl child to end female foeticide. The practice is prevalent among every strata of the society. Although there was a healthy sex ratio in the north-eastern region and tribal areas, in many parts of the country the incidence of female foeticide is high.

The Government has initiated this innovative scheme to save the lots of the girl children.

Scheme is boon not only for girls but also for society

In this scheme, the Ministry of Women and Child Development is functioning in collaboration with various other Ministries like Education Ministry and Health Ministry.

It can be a boon not just for the girl children but also for the whole society. Moreover, 'Beti Bachao, Beti Padhao' yojana comes at a time when the nation is confronted with problems associated with women's safety like rape and other forms of assault. The Government also projected Rs.150 Crore to be spent by the Ministry of Home Affairs on a scheme to extend the security of women in large cities.

The Union budget has also allocated to the Ministry of Road Transport and Highways Rs.50 Crore for pilot schemes to safeguard the safety of women on public road transport. That may be a welcome step as this can facilitate to restore women's faith in the system.

The formidable project can embrace a number of the most effective practices for better initiation and implementation.

For example,

- West Bengal has a system for enabling money transfers at periodic intervals for the child's education.
- In Punjab, pregnant girls are registered in their first trimester in order that the authorities may follow up and monitor cases of foeticide.
- Another example is Tamil Nadu's Amma Baby Care Kit.

However, the initiative although sensible has been for the most part criticized by many people. It's not enough to allot funds and formulate schemes, it is said. There is need to amend the laws and penalise those who harm the girl children. There's also need to educate the grass roots about the rights of the girl child to exist.

One Rank One Pension



Schemes launched by Narendra Modi

The Indian government has come up with the One Rank One Pension (OROP) in what is being seen as a final effort to get the attention of the defence community of the country – at the present moment there are 14 lakh soldiers and officers serving in various capacities in different wings of the national armed forces. There are also in excess of 25 lakh military officers in India who have retired. Incidentally, this has been demanded for a long time now and has also been promised but till now it had not been implemented. This is also being regarded as an important step taken by the ruling government before the national assembly elections come calling a few months later.

Recent Developments

- According to government sources, the long-pending OROP scheme is likely to be rolled out ahead of the Bihar assembly polls.
- On 15 June 2015, a group of about 55 ex-servicemen who belong to Jalandhar district began their relay-hunger strike at Jantar Mantar in New Delhi, demanding the government to announce a date to introduce the OROP policy.
- On 10 June 2015, a group of ex-servicemen met Finance Minister Arun Jaitley and expressed their concerns regarding the delay in the OROP scheme which is likely to benefit as many as 22 lakh retired defence personnel.
- On 3 June 2015, a group of ex-servicemen led by Maj Gen Satbir Singh (retd) met Dalbir Singh Suhag and discussed about the early implementation of 'one rank one pension' scheme.

SukanyaSamriddhiAccount : New Scheme for a Girl Child in India



Save for every girl child in India. Reinforcing this idea, Prime Minister Narendra Modi launched 'Sukanya Samriddhi Account Scheme', a small savings scheme as a part of the 'Beti Bachao Beti Padhao' campaign. It is also considered a part of the government's initiative to increase the percentage of domestic savings, which has reduced from 38% of the GDP in 2008 to 30% in 2013. This scheme will encourage parents to save for the education and future of their girl child.

Schemes launched by Narendra Modi

How to Open the SukanyaSamriddhiAccount ?

Guardian to open the account: The account can be opened only by parents or legal guardians for upto two girl children. In case of twins or triplets, an exemption will be made on production of a certificate from authorised medical institutions.

Age Eligibility: A Sukanya Samriddhi account can be opened for a girl child till she attains the age of 10. The scheme started from 2 December, 2014. An initial grace period of one year has been announced for convenience. A girl child, who is born between 2 December, 2003 and 1 December, 2004, can open account by 1 December, 2015.

Account in the name of the beneficiary: Sukanya Samriddhi Scheme can only be opened in the name of the girl child. The depositor (guardian) will be an individual, who deposits amount in the account on behalf of the minor girl child.

One Girl One Account: Only one account can be opened per girl child.

Where to open Account: Sukanya Samriddhi account can be opened in Post Offices or authorised Banks (State Bank of India, Bank of Baroda, Punjab National Bank, Bank of India, Canara Bank, Andhra Bank, UCO Bank, and Allahabad Bank, to name the few).

More Information on Sukanya Samriddhi Account

Account Transferability: The account can be opened with an amount of Rs.1000. It can be transferred from the original location to anywhere in India as the girl child relocates.

Minimum Contribution: A minimum contribution of Rs.1000 per account has to be deposited per year. A maximum of Rs.1, 50,000 per account can be deposited. There is no limit in the number of deposits in a financial year. The money can be deposited through cash, cheque or draft.

Penalty: A penalty of Rs.50 will be imposed if the account is not credited with the minimum amount.

Rate of Interest: The scheme is offering an interest rate of 9.1% per year. However, it will be revised in April every year and the change will be communicated subsequently. The interest will be compounded yearly and directly credited to the account.

Term Period: The guardian is expected to deposit amount in the account only till the completion of 14 years. No deposits after that is required till the maturity of the account.

Withdrawal: A premature withdrawal (at the end of the previous financial year) of 50% of the accumulated amount is allowed after the girl child turns 18.

Closure of Account: The account can be closed only after the child turns 21. If the money is not withdrawn even after that, it will continue to earn the interest.

Schemes launched by Narendra Modi

Taxation: As per Section 80C of Income Tax Act, the investment (up to Rs.1.5 lakhs) under the scheme, all the payments including the interest payment and the total maturity amount will be fully exempted from taxation.

What are the Documents Required Opening Account

Birth Certificate of the girl child.

Address and photo identity proof (PAN Card, Voter ID, Aadhar Card) of the guardian.