18BPA45S - CITIZEN AND CIVIC AWARNESS

- **SUBJECT CODE: 18BPA45S**
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The content is prepared according to the text book and reference book given in the syllabus.

CITIZEN AND CIVIC AWARNESS

Year	Subject Title	Sem.	Sub Code
2018 -19 Onwards	Citizen and civic awareness	IV	18MPA45S

UNIT – I: INTRODUCTION

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UNIT – II: GOVERNMENT SERVICES

Approaching Government Agencies for various welfare Programmes – Appling for Ration Card – Birth and Death Certificates – Voter Registration – Voter Identity Card – PAN Card – Enrolling Membership for Central and State Government Programme– Employment Registration — Consumer forum and its uses for citizens – Redressing of Citizen Grievances.

UNIT – III: CITIZEN CHARTER

Citizens Charter – Meaning, Origin – Need for Citizen Charter.–E .Governance – Delivery of Services

UNIT – IV: NON–GOVERNMENTAL ORGANIZATIONS

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UNIT – V: RIGHT TO INFORMATION ACT

Right to Information Act 2005–.Right to Education and Employment–MGNREGA– Entrepreneurship.

Books Recommended for Study:

1. Hoveyda.A. Indian Government And Politics Dorling KindersLey India Pvt.Ltd, New Delhi–2011.

2. Mehra.A.K. Party system in India Lancer Publisher, New Delhi.2013.

3. Sankndher.M.M. Democratic Politics and Governance in India , Deep & Deep Publication ,New Delhi,2003.

CITIZEN AND CIVIC AWARNESS

SEMESTER: IV **SUB.CODE:18BPA45S**

UNIT-II

GOVERNMENT SERVICES

Approaching Government Agencies for various welfare Programmes

Welfare is a type of government support intended to ensure that members of a society can meet basic human needs such as food and shelter.[1] Social security may either be synonymous with welfare,[a] or refer specifically to social insurance programs, which provide support only to those who have previously contributed (e.g. most pension systems), as opposed to social assistance programs, which provide support on the basis of need alone (e.g. most disability benefits). The International Labour Organization defines social security as covering support for those in old age, support for the maintenance of children, medical treatment, parental and sick leave, unemployment and disability benefits, and support for sufferers of occupational injury.

More broadly, welfare may also encompass efforts to provide a basic level of well-being through free or subsidized social services such as healthcare, education, vocational training and public housing. In a welfare state, the State assumes responsibility for the health, education, and welfare of society, providing a range of social services such as those described.

The first welfare state was Imperial Germany (1871–1918), where the Bismarck government introduced social security in 1889. In the early 20th which provides assistance to families with children. century, the United Kingdom introduced social security around 1913, and adopted the welfare state with the National Insurance Act 1946, during the Attlee government (1945–51). In the countries

of western Europe, Scandinavia, and Australasia, social welfare is mainly provided by the government out of the national tax revenues, and to a lesser extent by non-government organizations (NGOs), and charities (social and religious). A right to social security and an adequate standard of living is asserted in Articles 22 and 25 of the Universal Declaration of Human Rights.

The ministries of the Government of India have come up with various government programs called schemes or plans (Yojana) from time to time. These schemes could be formed either by the This article has multiple issues. Please help improve it or discuss these issues on the talk Learn more central government, state government specific or joint collaboration between the centre and the states. They are detailed below:

The Central Government of India's social programmes and welfare expenditures are a substantial portion of the official budget, and state and local governments play roles in developing and implementing social security policies. Additional welfare measure systems are also uniquely operated by various state governments. The government uses the unique identity number (Aadhar) that every Indian possesses to distribute welfare measures in India. As of 2020, the government's expenditure on social programme and welfare (direct cash transfers, financial inclusion, benefits, health and other insurances, subsidies, free school meals, rural employment guarantee), was approximately 14 lakh crore rupees ($192 billion), which was 7.3% of gross domestic product (GDP).

Ration card

Ration cards are an official document issued by state governments in India to households that are eligible to purchase subsidised food grain from the Public Distribution System under the National Food Security Act (NFSA). They also serve as a common form of identification for many Indians.

Under the NFSA, all state governments in India have to identify households that are eligible for purchasing subsidised food grain from the Public Distribution System and provide them with ration cards. There are two types of ration cards under NFSA:

- Priority Household (PHH) ration cards are issued to households that meet the eligibility criteria set by their state government. Each priority household is entitled to 5 kilograms of food grain per member per month.
- Antyodaya Anna Yojana (AAY) ration cards are issued to "poorest of poor" households. Each AAY household is entitled to 35 kilograms of food grain per month.

Before the NFSA was enacted, there were three types of ration cards:

- Above Poverty Line (APL) ration cards that were issued to households living above the poverty line (as estimated by the Planning Commission). These households received 15 kilogram of food grain (based on availability).
- Below Poverty Line (BPL) ration cards that were issued to households living below the poverty line. These households received 25-35 kilograms of food grain.
- Antyodaya Anna Yojana (AAY) ration cards that were issued to "poorest of poor" households. These households received 35 kilograms of food grain.

Application Process

Section 10 (1a and 1b) of the National Food Security Act requires states governments to identify households to be covered under priority and AAY

categories within a year from the commencement of NFSA and place the list of identified eligible households in the public domain.[2] After the enactment of NFSA, all state governments developed a set of eligibility criteria to identify households for issuing ration cards.

Based on this eligibility criteria, new ration cards were issued. In some states (such as Bihar and Madhya Pradesh), the state governments used existing data (such as the Socio-Economic Caste Census) to identify households and issue new ration cards. In other states (such as Chhattisgarh and Odisha), eligible households had to apply for new ration cards through a self-declaration process.

Fake ration cards

Many problems with the PDS ration system exist. There are millions of ineligible and fraudulent ration cards; at the same time, millions of poor families have no ration card. PDS shop owners in collusion with government officials divert the subsidized food supply and petroleum to the black market. Card numbers are inflated by those held under false or duplicate names, in the names of dead or fake people.

Ration card eligibility is cross-checked with other related, Aadhaar-linked databases. This approach is designed to improve the audit trail, add efficiency and prevent corruption. It results in direct benefit access for eligible people and annually saves billions of rupees from corruption. Tangible benefits became visible from 2014; a report by UBS published in January 2014 showed Aadhaar DBT can save 1.2% of GDP .

The finance minister informed the Parliament during Vote on Account that as of 31 January 2014, under DBT ₹33 billion for 21 million LPG subsidy and ₹6.28 billion (628 crores) have been transferred for various social programs in 5.4 million transactions.

e-Ration Card Services

With the help of e-Ration service, applicants can obtain ration cards and check their costs and food grain availability online. This will help end the corrupt practice of holding back rations and ensure cards reach the needy.

Aadhaar card holders can apply for eration cards. The Department of Food Supplies and Consumer Affairs website provides eligibility details for the food security plan. This service was first introduced in Delhi. Later this has been followed by the state Govt of Tamil Nadu.

PDS ration in Andhra Pradesh

PDS rationing in districts of Andhra Pradesh can be an illustrative example of using modern technology to prevent retail corruption. Ration cards and corresponding bank accounts of the heads of families (HoF) have been linked with Aadhaar Numbers of family members.

When a beneficiary buys rations from a PDS shop, their eligibility is authenticated through an Aadhaar KYC handheld device. The PDS computer system reads out the quantity eligibility and balance of each item in the local language. After purchase, the balance quantities for that month are read out. The buyer pays the open market rate to the PDS shop. A computer prints a receipt showing all items purchased, balance items, money paid and subsidy amount. The subsidy amount is credited to the beneficiary's bank account under the DBT program. Because the PDS computer system is connected to a central server, beneficiaries can buy ration items from any PDS shop. The system is flexible and provides access and options to the public that was not seen before in PDS.

The state government is preparing to replace about 1,29,00,000 ration cards with the new AP rice card. According to Food and Civil Supplies Andhra

Pradesh, around 18 lakh beneficiaries have been found suspicious. The beneficiary for the new AP Ration Card has been identified by a volunteer through door-to-door survey.

Now the beneficiary has been identified as the beneficiary will get the YSR Rice Card. While submitting application for Ration Card in Andhra pradesh, Form D1 needs to be submitted to the nearest rationing office.

m-Ration Mitra in Madhya Pradesh

Difficult times call for innovative solutions. While the pandemic wreaks havoc, governments all over the world have been finding ways to deal with the situation. Among such attempts is the interesting proposition by the National Food Security Act with the Madhya Pradesh Government, which is aiming to provide food grains at really affordable prices to those who cannot possibly afford it in the current circumstances.

M Ration Mitra is a smartphone application that allows people to register for Ration cards through mobile phones, which essentially fast tracks the whole process exponentially. You can download it here.This is primarily done to make sure that those below the Poverty Line do not have to wait for the procedures before getting access to food grains. Through the M-Ration Mitra application, consumers can avail food grains at ration shops and can also receive notification regarding the status of the POS machine in ration shops. They can even receive the address of the nearest ration shops and the benefits of the M-Ration card can be availed by anyone in the family.

The M-Ration Mitra will also serve as a consumer complaint forum, which will allow consumers to complain about the closure of shops, short-weighing, or non distribution of certain food items.

Birth Certificate

A birth certificate is a vital record that documents the birth of a person. The term "birth certificate" can refer to either the original document certifying the circumstances of the birth or to a certified copy of or representation of the ensuing registration of that birth. Depending on the jurisdiction, a record of birth might or might not contain verification of the event by such as a midwife or doctor.

The United Nations Sustainable Development Goal 17, an integral part of the 2030 Agenda, has a target to increase the timely availability of data regarding age, gender, race, ethnicity, and other relevant characteristics which documents like a birth certificate has the capacity to provide.

History and contemporary times

The documentation of births is a practice widely held throughout human civilization. The original purpose of vital statistics was for tax purposes and for the determination of available military manpower. In England, births were initially registered with churches, who maintained registers of births. This practice continued into the 19th century. The compulsory registration of births with the United Kingdom government is a practice that originated at least as far back as 1853.The entire United States did not get a standardized system until 1902. A Soviet birth certificate from 1972.

Most countries have statutes and laws that regulate the registration of births. In all countries, it is the responsibility of the mother's physician, midwife, hospital

administrator, or the parent(s) of the child to see that the birth is properly registered with the appropriate government agency.

The actual record of birth is stored with a government agency. That agency will issue certified copies or representations of the original birth record upon request, which can be used to apply for government benefits, such as passports. The certification is signed and/or sealed by the registrar or other custodian of birth records, who is commissioned by the government.

The right of every child to a name and nationality, and the responsibility of national governments to achieve this are contained in Articles 7 and 8 in the United Nations Convention on the Rights of the Child: "The child shall be registered immediately after birth and shall have the right from birth to a name, the right to acquire a nationality..." (CRC Article 7) and "States Parties undertake to respect the right of the child to preserve his or her identity, including nationality, name and family relations..." (CRC Article 8).

Despite 191 countries ratifying the Convention, the births of millions of children worldwide go unregistered. By their very nature, data concerning unregistered children are approximate. About 29% of countries don't have available or sufficient data to assess global progress towards the SDG goal of universal coverage. However, from the data that is available, UNICEF estimates that more than a quarter of children under 5 worldwide are unregistered. The lowest levels of birth registration are found in sub-Saharan Africa (43 percent). This phenomenon disproportionately impacts poor households and indigenous populations. Even in many developed countries, it contributes to difficulties in fully accessing civic rights.

Birth registration opens the door to rights to children and adults which many other human beings take for granted: to prove their age; to prove their nationality; to receive healthcare; to go to school; to take exams; to be adopted;

to protection from under-age military service or conscription; to marry; to open a bank account; to hold a driving licence; to obtain a passport; to inherit money or property; and to vote or stand for elected office.

There are many reasons why births go unregistered, including social and cultural beliefs and attitudes; alternative documents and naming ceremonies; remote areas, poor infrastructure; economic barriers; lack of office staff, equipment and training; legal and political restrictions; fear of discrimination and persecution; war, conflict and unrest or simply the fact that there is no system in place.

Retrospective registration may be necessary where there is a backlog of children whose births have gone unregistered. In Senegal, the government is facilitating retrospective registration through free local court hearings and the number of unregistered children has fallen considerably as a result. In Sierra Leone, the government gave the National Office of Births and Deaths special permission to issue birth certificates to children over seven. In Bolivia, there was a successful three-year amnesty for the free registration of young people aged between 12 and 18. Statelessness, or the lack of effective nationality, impacts the daily lives of some 11–12 million people around the world. Perhaps those who suffer most are stateless infants, children, and youth. Although born and raised in their parents' country of habitual residence, they lack formal recognition of their existence.

Death certificate

A death certificate is either a legal document issued by a medical practitioner which states when a person died, or a document issued by a government civil registration office, that declares the date, location and cause of a person's death, as entered in an official register of deaths.

An official death certificate is usually required to be provided when applying for probate or administration of a deceased estate. They are also sought for genealogical research. The government registration office would usually be required to provide details of deaths, without production of a death certificate, to enable government agencies to update their records, such as electoral registers, government benefits paid, passport records, etc.

Nature of a certificate

Before issuing a death certificate, the authorities usually require a certificate from a physician or coroner to validate the cause of death and the identity of the deceased. In cases where it is not completely clear that a person is dead (usually because their body is being sustained by life support), a neurologist is often called in to verify brain death and to fill out the appropriate documentation. The failure of a physician to immediately submit the required form to the government (to trigger issuance of the death certificate) is often both a crime and cause for loss of one's license to practice.

This is because of past cases in which dead people continued to receive public benefits or voted in elections. A full explanation of the cause of death includes any other diseases and disorders the person had at the time of death, even though they did not directly cause the death.

History

Historically, in Europe and North America, death records were kept by the local churches, along with baptism and marriage records. In 1639, in what would become the United States, the Massachusetts Bay Colony was the first to have the secular courts keep these records. By the end of the 19th century, European countries were adopting centralized systems for recording deaths. In the United States, a standard model death certificate was developed around 1910.

In most of the United States, death certificates are considered public domain documents and can therefore be obtained for any individual regardless of the requester's relationship to the deceased. Other jurisdictions restrict to whom death certificates are issued. For example, in the State of New York, only close relatives can obtain a death certificate, including the spouse, parent, child or sibling of the deceased, and other persons who have a documented lawful right or claim, a documented medical need, or have a New York State court order.

Voter registration

In electoral systems, voter registration (or enrolment) is the requirement that a person otherwise eligible to vote must register (or enroll) on an electoral roll, which is usually a prerequisite for being entitled or permitted to vote. The rules governing registration vary between jurisdictions. In most jurisdictions, voting and registration is optional, while in others (such as in Australia) registration and voting are compulsory for citizens of voting age.

In some jurisdictions, enrollment may require an application being made by an eligible voter and registered persons to reregister or update registration details when they change residence or other relevant information changes. In some jurisdictions, an enrollment agency may receive change of address information from other government agencies, which is used to automatically update voter details; for example, when a person registers a change of residence with a government agency for, say, a driver's license, the government agency may forward the information to the electoral agency to update voter registration details. Some jurisdictions have "election day registration" and others do not require registration, or may require production of evidence of entitlement to vote at time of voting. In jurisdictions where registration is not mandatory, an effort may be made to encourage persons otherwise eligible to vote to register, in what is called as a voter registration drive. In countries where resident

registration is compulsory, voter registration usually does not exist, since voter eligibility can be determined from the residence register.

Even in countries where registration is the individual's responsibility, many reformers, seeking to maximize voter turnout, argue for a wider availability of the required forms, or more ease of process by having more places where they can register. The United States, for example, the National Voter Registration Act of 1993 ("Motor Voter Law") and similar laws require states to offer voter registration at motor vehicle departments (driver's license offices) as well as disability centers, public schools, and public libraries, in order to offer more access to the system. State authorities are also required to accept mail-in voter registrations. Many jurisdictions also offer online registrations.

Effects and controversy

Registration laws making it harder for voters to register correlate strongly with lower percentages of people turning out to vote where voting is voluntary. Historically in the United States, the southern states of the former Confederacy passed new constitutions and laws at the turn of the century that created barriers to voter registration, such as poll taxes, literacy tests, grandfather clauses, and complicated record keeping requirements.

In practice, in their system of Jim Crow, these elements were used to disenfranchise most African Americans and many poor whites from voting, excluding thousands of people in each state from the political system. The minority of white Democrats in these states controlled the political process and elections, gaining outsize power locally and in Congress as the Solid South. The states maintained such exclusion of most African Americans for more than 60 years. Other minority groups have also been discriminated against by other states at various times in voter registration practices, such as Native Americans, Asians, Hispanics, and other language minorities.

Because of this history, voter registration laws and practices in the United States have been closely scrutinized by interest groups and the federal government, especially following passage of the Voting Rights Act of 1965. It authorized federal oversight of jurisdictions with a history of under-representation of certain portions of their populations in voting. Such laws are often controversial. Some advocate for their abolition, while others argue that the laws should be reformed, for instance: to allow voters to register on the day of the election. Several US states - Connecticut, Idaho, Iowa, Maine, Minnesota, Montana, New Hampshire, Wisconsin and Wyoming have adopted this approach, called Election Day Registration. For the 2012 election year, California joined this list.

The Government of India conducts a revision of the voters list every 5 years. An additional summary revision is conducted every year. Apart from this, citizens can request their inclusion in the voters list by applying through Form 6. If the application is valid, the applicant's name will get included in the list. At 18 years old, completed person should be eligible for voter list (for Indian citizens only).

Voter ID

The Indian voter ID card is an identity document issued by the Election Commission of India to adult domiciles of India who have reached the age of 18, which primarily serves as an identity proof for Indian citizens while casting their ballot in the country's municipal, state, and national elections. It also serves as general identity, address, and age proof for other purposes such as buying a mobile phone SIM card or applying for a passport. It also serves as a Travel Document to travel to Nepal and Bhutan by Land or Air It is also known

as Electors Photo Identity Card (EPIC). It was first introduced in 1993 during the tenure of the Chief Election Commissioner T. N. Seshan.

Physical appearance

Initially, voter IDs were printed with black ink on regular paper and laminated. Starting in 2015, the Indian government started rolling out a less perishable PVC colour version, compliant with the ISO/IEC Physical appearance 7810 size standard used by most payment and ATM cards.

On the front, the Elector Photo Identity Card contains the voter's name, the name of a relative they have chosen (such as their father or mother), and the voter's picture, along with the voter's ID number. On the back of the card, the voter's home address is printed, along with an image of their Electoral Registration Officer's signature. The back also mentions the voter's electoral district and their assembly constituency. The newer series also contains a 'part number', which lets voters and election officials locate voters on their electoral roll.

Obtaining voter card

The voter card is issued to all Indian citizens who have attained the age of 18 years and qualify to be a voter. One has to apply on prescribed Form-6 of Election Commission attached with proof of ID, Indian nationality, age and residence. Those of "unsound mind", convicted of "corrupt practices", or offenses related to elections are ineligible to vote. Applicants have to submit paper Form-6 to their Booth Level officer (BLO) of the area. Applicants can also apply online on the website of the chief electoral officer given for that State or can directly apply to the website named National Voter Service Portal (NVSP).

How to apply for Voter ID or Make Correction Online

Applying for Voter ID or make changes in existing Voter ID is also possible online via NVS Portal. Online process is more convenient than offline process. Correction to existing voter ID can be done via NVS Portal using EPIC number. Voter Helpline App also can be used for online application. Applicant does not have to visit the electoral office and online tracking of application status also possible. Online application process is quicker than offline process.

Fake and defunct voter cards

Fake voter id cards have occasionally been used fraudulently for other purposes by dubious parties and individuals to suit their personal needs.

Validity

If a person moves his/ her residence to another assembly constituency then he does not remain a valid voter of previous constituency. The person has to register afresh as voter in the new assembly constituency. Hence a new card is issued to him/her and the old card becomes invalid.

Enrolling Membership for Central and State Government Programme :

Centrally Sponsored Schemes (CSSs) are special purpose grants (or loans) extended by the **Central Government to States** to encourage and motivate State governments to plan and implement programmes that help attain **national goals and objectives**.

Examples of national goals and objectives include extending clean drinking water and sanitation to every habitation, eradicating polio and tuberculosis, making primary education universal for every female and male child, and so on.

Centrally Sponsored Schemes (CSS) are again divided into Core of the Core Schemes and Core Schemes.

Centrally Sponsored Schemes are different from Central Sector Schemes in the sense that Central Sector Schemes are implemented by Center directly while Centrally Sponsored Schemes are implemented by states.

CSS are extended by the Union Government to States under Article 282 of the Constitution. The mainly cover items listed in states list.

Restructuring of Centrally Sponsored Schemes – Chaturvedi Committee Recommendations (2014)

In 2014, the UPA-2 government approved Planning Commission's proposal to merge the 147 Centrally Sponsored Schemes (CSS) and bring it down to 66 across various sectors for effective implementation and monitoring of the 12th Five Year Plan. The merger proposal was in line with the recommendations of the **Chaturvedi committee**, which had suggested bringing down CSS to avoid overlap.

CSS, Flagship Schemes and ACA: CSSs are backed by Central government grant money. They have been implemented by State governments over at least ten Five Year Plans. Out of the Centrally sponsored schemes, Government gives priority to certain special schemes to achieve social objectives. These schemes are called **Flagship schemes**. Schemes covered under additional central assistance are known as **ACA**. Conceptually both CSS and Additional Central Assistance (ACA) Schemes have been passed by the Central Government to the State governments. The difference between the two has arisen because of the historical evolution and the way these are being budgeted and controlled and release of funds takes place. In case of CSS, the budgets are allocated under ministries concerned themselves and the entire process of release is also done by them.

Centrally Sponsored Schemes and Flagship Schemes during UPA-2 regime

Towards the end of the UPA-2 rule (after restructuring), there were 66 Centrally Sponsored Schemes. 17 schemes out of the 66 schemes were called Flagship schemes. Flagship schemes correspond to a few major schemes, with higher fund allocation and rigorously pursued by the Government to achieve its national objectives.

Please see below the list of 66 Centrally Sponsored Schemes (CSS) including the 17 flagship schemes.

66 Centrally Sponsored Schemes (CSS) including the 17 flagship schemes: UPA-2 regime

1. Jawaharlal Nehru National Urban Renewal Mission (JNNURM) *.
2. Accelerated Irrigation Benefit Programme (AIBP) *.
3. National Social Assistance Programme (NSAP) *.
4. Rashtriya Krishi Vikas Yojana (RKVY) *.
5. Rajiv Gandhi Grameen Vidyutikaran Yojana (RGGVY) *. *[Central Sector Scheme]*

6. Restructured-Accelerated Power Development and Reform Programme (R-APDRP) *. *[Central Sector Scheme]*
7. Backward Regions Grant Fund (BRGF) *.
8. National Food Security Mission.
9. National Horticulture Mission.
10. National Mission on Sustainable Agriculture.
11. National Mission on Seeds and Planting Material.
12. National Oilseed and Oil Palm Mission.
13. National Mission on Farm Mechanization and Energy.
14. Managing Livestock.
15. National Plan for Dairy Development.
16. Development of Fisheries.
17. ASIDE.
18. Special Package for industrial development of NE & other Special Category States.
19. National River Conservation Programme (NRCP).
20. Conservation of Natural Resources & Environment Protection.
21. Integrated Development of Wildlife.
22. Intensification of Forest Management.
23. National Rural Health Mission *.
24. Non-Communicable Diseases.
25. Human Resources and Medical Education.
26. National Urban Health Mission.
27. District Hospital.
28. National Mission on AYUSH.
29. National AIDS Control Programme, including STD Control.
30. National Scheme for Capacity Development of Police and other forces.
31. Swarna Jayanti Shahari Rozgar Yojana (SJSRY)/National Urban Livelihoods Mission (NULM)
32. Integrated Low Cost Sanitation (ILCS).
33. Sarva Shiksha Abhiyan (SSA) *.
34. National Programme Nutritional Support to Primary Education (MDM) *.
35. Rashtriya Madhyamik Shiksha Abhiyan(RMSA) *.
36. Support for Educational Development.
37. Scheme for setting up of 6000 Model Schools at Block level as Benchmark of Excellence.
38. Scheme for providing education to Madrasas, Minorities and Disabled.

39. Setting up of New Polytechnics and Strengthening of Existing Polytechnics.
40. Social Security for Unorganized Workers.
41. Skill Development.
42. Scheme for development of infrastructure facilities for judiciary.
43. Multi Sectoral Development Programme for Minorities (includes Scholarship schemes for Minorities).
44. Strengthening of Panchayati Raj Institutions (PRIs) *.
45. National Rural Employment Guarantee Scheme *.
46. Pradhan Mantri Gram Sadak Yojana (PMGSY) *.
47. Rural Housing – IAY *.
48. Swarnajayanti Gram Swarozgar Yojana/National Rural Livelihood Mission (NRLM)/Aajeevika *.
49. Integrated Watershed Management Programme (IWMP).
50. Modernizing Land Records.
51. Accelerated Rural Water Supply Scheme / National Rural Drinking Water Prog.
52. Central Rural Sanitation Scheme (Convergence with IAY).
53. E&I for States & UTs from CRF 'D'.
54. Empowerment of Scheduled Castes.
55. Empowerment of OBC.
56. Scheme for Development of Denotified Tribes.
57. Scheme for persons with disabilities.
58. Scheme for social welfare groups.
59. Support for Statistical Strengthening.
60. Catalytic Development Programme (Sericulture).
61. Handloom Export Scheme.
62. Development and Empowerment of Tribal Communities.
63. ICDS *.
64. National Mission for Empowerment of Women.
65. ICPS.
66. PYKKA.

NB: CSS with an asterisk symbol (*) are Flagship Schemes of Indian Government.

Enrolment of all the above schemes are enrolled through online mode

https://services.gov.in

State Schemes

1 Tamil Nadu Village Habitation Improvement Scheme (THAI)

2 Chief Minister Solar Powered Green House Scheme (CMSPGHS)

3 Energisation of Street Lights with Solar Energy

4 Comprehensive School Infrastructure Development Scheme (CSIDS)

5 Member of Legislative Assembly Constituency Development Scheme (MLACDS)

6 Rural Buildings Maintenance and Renovation Scheme (RBMRS)

7 Self Sufficiency Scheme (SSS)

8 Rural Infrastructure Scheme (RIS)

9 Renovation of Integrated Sanitary Complex for Women

10 Integrated Men Sanitary Complex (IMSC)

11 Clean Village Campaign

12 Socio - Economic Development Programme (SEDP)

13 THANE

14 Rural Roads under NABARD - Rural Infrastructure Developement Fund (RIDF-XVII)

15 Tamil Nadu Rural Roads Improvement Scheme (TNRRIS)

16 Scheme Component of Pooled Assigned Revenue (SCPAR)

17 Solid Waste Management System (SWMS)

Enrolment of all the above schemes are enrolled through online mode https://tnrd.gov.in/schemes_states.html

Permanent account number

A permanent account number (PAN) is a ten-character alphanumeric identifier, issued in the form of a laminated "PAN card", by the Indian Income Tax Department, to any "person" who applies for it or to whom the department allots the number without an application. It can also be obtained in the form of a PDF file. A PAN is a unique identifier issued to all judicial entities identifiable under the Indian Income Tax Act, 1961. The income tax PAN and its linked card are issued under Section 139A of the Income Tax Act. It is issued by the Indian Income Tax Department under the supervision of the Central Board for Direct Taxes (CBDT) and it also serves as an important proof of identification. It is also issued to foreign nationals (such as investors) subject to a valid visa, and hence a PAN card is not acceptable as proof of Indian citizenship. A PAN is necessary for filing income tax returns.

Structure of PAN

The PAN (or PAN number) is a tencharacter long alpha-numeric unique identifier. The PAN' structure is as follows: Fourth character [P — Individual or Person] Example: AAAPZ1234C

- The first five characters are letters (in uppercase by default), followed by four numerals, and the last (tenth) character is a letter.
- The first three characters of the code are three letters forming a sequence of alphabets letters from AAA to ZZZ.
- The fourth character identifies the type of holder of the card. Each holder type is uniquely defined by a letter from the list below:
  A — Association of persons (AOP)
  B — Body of individuals (BOI)
  C — Company

F — Firm

G — Government

H — HUF (Hindu undivided family)

L — Local authority

J — Artificial juridical person

P — Individual or Person

T — Trust (AOP)

- The fifth character of the PAN is the first character of either:
    - of the surname or last name of the person, in the case of a "personal" PAN card, where the fourth character is "P" or
    - of the name of the entity, trust, society, or organisation in the case of a company/HUF/firm/AOP/trust/BOI/l ocal authority/artificial judicial person/government, where the fourth character is "C", "H", "F", "A", "T", "B", "L'' " J" G".
- The last (tenth) character is an alphabetic digit used as a check-sum to verify the validity of that current code.

In recent times, the DOI (date of issue) of the PAN card is mentioned at the right (vertical) hand side of the photo on the PAN card if issued by NSDL and will not be mentioned if issued by UTI-TSL. The central government has introduced a new online service called "Know Your PAN", to for knowing your PAN number, verify your PAN for new and existing PAN numbers. Failure to comply with the provisions of Section 139A of Income Tax Act, a penalty of ₹10,000/- for each default is payable u/s.272B to the assessing officer.

Uses of PAN

The primary purpose of the PAN is to bring a universal identification to all financial transactions and to prevent tax evasion by keeping track of monetary transactions, especially those of high-net-worth individuals who can impact the economy.

Quoting the PAN is mandatory when filing income tax returns, tax deduction at source, or any other communication with the Income Tax Department. PAN is also steadily becoming a mandatory document for opening a new bank account, a demat account, a new landline telephone connection / a mobile phone connection, purchase of foreign currency, bank deposits above ₹50,000, purchase and sale of immovable properties, vehicles etc.

Obtaining a PAN

Obtaining a PAN may be optional or voluntary like a passport, driving license, Aadhaar etc. However, its use is mandatory at required places, like PAN for high-value financial transactions, driving Obtaining a PAN license for motor driving, passport for foreign travel etc..

One can apply for PAN by submitting the prescribed PAN application to the authorized PAN agency of the district or through online submission to NSDL Website , UTI along with 2 recent passport size color photographs, proof of ID, Address and Date of Birth and fee. In case of re-print (re-issue), a photocopy of the old PAN is also required. It takes about 10–15 days to receive the card. A user with an Aadhaar card can also submit e-KYC.

Prescribed PAN application forms

There are two types of PAN applications:

1. Application for allotment of PAN: This application should be used when the applicant has never applied for a PAN or does not have PAN allotted to him.[9] FORM 49AA: - To be filled by foreign citizens.

2. Application for new PAN Card or/and Changes or Corrections in PAN Data: Those who have already obtained the PAN and wish to obtain the new PAN card or want to make some changes/corrections in their PAN data, are required to submit their applications in the following form prescribed by ITD:

'REQUEST FOR NEW PAN CARD OR/AND CHANGES OR CORRECTION IN PAN DATA': - The same form(49A/49AA) can be used by Indian as well as foreign citizens. A new PAN card bearing the same PAN but updated information is issued to the applicant, in such a case.

3. Pan allotment based on Aadhar is free of cost. pan pdf will be generated and issued to applicant. This is easy and paperless process. Get pan within 10 minutes. Holds same value as Physical pan card. Pan card allocated date can be checked from official website of UTI.

Operating model

The issuance of PAN, verification, delivery and maintenance works on public-private partnership (PPP) model like Passport Seva Kendra (PSK) for reasons of economy, efficiency, and effectiveness. The reputed entities like NSDL eGovernance Infrastructure Limited (formerly National Securities Depository Limited) and UTI Infrastructure Technology Services Limited (UTIITSL) has been entrusted by Income Tax Department as managed service providers for processing of applications, collecting, handling and verifying personal documents like proof of ID, age and address, clarification with the applicants, printing the card and the letter and then mailing it. The processing agencies obtain the new PAN number online from the server of the income tax department after successful processing of the application documents. Some critics in India may call the handling, processing, and delivery of personal ID and financial documents by private contractors as a violation of privacy.

NSDL e-Gov centres can be located at TIN website. It is now very easy to apply online using Aadhaar based eSignature at NSDL e-Gov's website. One can register first at NSDL e-Gov's website. After registration, the applicant receives a token number. One can continue with filling form. The applicant can save the details and complete the form at his convenience by logging using his/her

registered details. One can upload photo/signature and supporting documents and finally eSign the application using Aadhaar and OTP . After successful eSign one can download and keep copy of the signed form for his reference. An acknowledgement receipt and form is also received through e-mail at registered email ID.

Although there are only 58 million income tax payers in India, yet there are 445 million genuine PANs issued as of 31 March 2019. While the alphanumeric PAN number is unique, individuals and corporate entities have been able to obtain multiple PAN cards fraudulently. It is illegal to obtain multiple PANs and there is a penalty of ₹10,000 (US$140) when caught. In addition, there are fake PAN cards due to ubiquitous plastic card printers. Additionally, illegal immigrants have also got PAN cards issued to them; most have used the services of PAN card agents. There are only two entities in India that are authorized to accept PAN applications for processing on behalf of the Income Tax Department (India), i.e. NSDL eGovernance & UTIITSL.

Employment Registration:

An Employment Exchange is an organisation that provides employment assistance on the basis of qualification and experience. The Departments of Employment in various States of India allow unemployed educated youth residing in the respective States to pre-register for impending job vacancies occurring in different sectors of that State.

Employment Exchanges have been renamed as "Employment Guidance and Promotion Centres" as the focus is now on vocational guidance and career counselling besides registration, submission, placement, etc.

Employers can post their vacancies with employment exchanges and choose from among the registered candidates as per their requirements. Establishments in the private sector employing between 10–24 persons are being brought under

the purview of the Act-The Employment Exchanges (Compulsory Notification of Vacancies) Act, 1959 for the purpose of submission of returns. This is likely to result in a more realistic estimate of employment in the organised sector. The employer is being mandated to furnish information relating to the result of selection against the vacancies notified within thirty days from the date of selection, to make the registration data more rational. The definitions of employee and employer are being broad based to include contract labour who have worked for more than 240 days in a year.

Benefits

- Job seekers can search for suitable jobs based on their qualification
- The registered job seekers can check their status on the job waiting-list online.
- The unique Registration Number provided by Employment Exchange can be a reference while applying for jobs, especially government jobs.
- Whenever government vacancies are announced, list of registered members with suitable educational profiles are forwarded to respective employers for consideration.

Online Registration Process

- Please visit State Employment Exchange website for online registration.
- If you are not a registered member, you need to register to create your account.
- Log in to State Employment exchange website with your credentials.
- Select the district name. In case of certain states, your native state and district details are also asked for. Hence follow the instructions given in the respective state portal.

- Fill the profile form. On submission of the form, an acknowledgement containing the Registration Number, Registration Date and Name of the Employment Exchange is generated.

This acknowledgement may be printed and kept for future reference.

Produce all relevant certificates in support of education, experience, caste, sports, handicapped (issued by Medical Board/CMO), ex-serviceman, widow, freedom fighter and proof of residence etc. to the Employment Exchange mentioned within 15 days from the date registration. The time limit may vary from state to state.

Apart from the above documents you need to submit one of the following documents as residence proof :

- Ration Card.
- Voter ID Card.
- Certificate from Municipal Councilor/Sarpanch.
- Proof of job in the State of either of the parents.
- Certificate of Education in the State.
- Letter from gazetted officer or school head.
- Certificate issued by an MLA/MP.
- Domicile Certificate.

Finally, Employment Exchange will issue you a registration card carrying Registration No with date of renewal of that registration.

Offline Registration Process

For offline registration, users will have to visit their nearest Employment Exchange with all up-to-date qualification documents and experience certificates.

Visit nearest employment exchange office in your area of residence and fill up the required application form.

Submit attested photocopies of all your up-to-date education and experience-related certificates along with your resume.

Caste Certificate (optional) and photographs.

Experience Certificate, if you have

Produce any one of the following identity documents

- Voter's Identity Card
- Ration Card
- Passport
- Birth Certificate
- Domicile Certificate

After registration, you will be issued a registration number.

Consumer protection

Consumer protection is the practice of safeguarding buyers of goods and services, and the public, against unfair practices in the marketplace. Consumer protection measures are often established by law. Such laws are intended to prevent businesses from engaging in fraud or specified unfair practices in order to gain an advantage over competitors or to mislead consumers. They may also provide additional protection for the general public which may be impacted by a product (or its production) even when they are not the direct purchaser or consumer of that product. For example, government regulations may require

businesses to disclose detailed information about their products—particularly in areas where public health or safety is an issue, such as with food or automobiles.

Consumer protection is linked to the idea of consumer rights and to the formation of consumer organizations, which help consumers make better choices in the marketplace and pursue complaints against businesses. Entities that promote consumer protection include government organizations (such as the Federal Trade Commission in United States), selfregulating business organizations (such as the Better Business Bureaus in the US, Canada, England, etc.), and nongovernmental organizations that advocate for consumer protection laws and help to ensure their enforcement (such as consumer protection agencies and watchdog groups).

More consumer protection is not always a good thing, there is a optimal level of intervention, beyond which the net marginal benefit of interfering with the market becomes negative. A consumer is defined as someone who acquires goods or services for direct use or ownership rather than for resale or use in production and manufacturing. Consumer interests can also serve consumers, consistent with economic efficiency, but this topic is treated in competition law. Consumer protection can also be asserted via non-government organizations and individuals as consumer activism.

Concept of Consumer law

Consumer protection law or consumer law is considered as an area of law that regulates private law relationships between individual consumers and the businesses that sell those goods and services. Consumer protection covers a wide range of topics, including but not necessarily limited to product liability, privacy rights, unfair business practices, fraud, misrepresentation, and other consumers/business interactions.

It is a way of preventing frauds and scams from service and sales contracts, eligible fraud, bill collector regulation, pricing, utility turnoffs, consolidation, personal loans that may lead to bankruptcy. There have been some arguments that consumer law is also a better way to engage in largescale redistribution than tax law because it does not necessitate legislation and can be more efficient, given the complexities of tax law. The following lists consumer legislation at the nation-state level. In the EU member state Germany, there is also the applicability of law at the EU level to be considered; this applies on the basis of subsidiarity.

In India, consumer protection is specified in The Consumer Protection Act, 2019. Under this law, Separate Consumer Dispute Redress Forums have been set up throughout India in each and every district in which a consumer can file his/her complaint on a simple paper with nominal court fees and his/her complaint will be decided by the Presiding Officer of the District Level. The complaint can be filed by both the consumer of a goods as well as of the services. An appeal could be filed to the State Consumer Disputes Redress Commissions and after that to the National Consumer Disputes Redresal Commission (NCDRC). The procedures in these tribunals are relatively less formal and more people friendly and they also take less time to decide upon a consumer dispute[7] when compared to the yearslong time taken by the traditional Indian judiciary. In recent years, many effective judgments have been passed by some state and National Consumer Forums.

Indian Contract Act, 1872 lays down the conditions in which promises made by parties to a contract will be legally binding on each other. It also lays down the remedies available to aggregate party if the other party fails to honor his promise.

The Sale of Goods Act of 1930 act provides some safeguards to buyers of goods if goods purchased do not fulfill the express or implied conditions and warranties.

The Agriculture Produce Act of 1937 act provides grade standards for agricultural commodities and livestock products. It specifies the conditions which govern the use of standards and lays down the procedure for grading, marking and packaging of agricultural produce. The quality mark provided under the act is known as AGMARK-Agriculture Marketing.

Grievance redressal

Grievance Redressal is a managementand governance-related process used commonly in India. While the term "Grievance Redressal" primarily covers the receipt and processing of complaints from citizens and consumers, a wider definition includes actions taken on any issue raised by them to avail services more effectively.

Grievance Redressal mechanism is mandated in Government agencies and departments that are directly involved with serving citizens and organizations. Usually a Public Relations Officer (PRO) is designated with the role of receiving complaints and initiating corrective action, but this mechanism often fails on account of lack of authority vested in the PRO over officers of various capacities. The Government of India has made effort to systematize the nature of grievance redressal through legislation, being driven by civil society agitations under leadership of Anna Hazare and Arvind Kejriwal for enactment of the Jan Lokpal Bill into law.

Private businesses and Non-Profits engaged in service delivery, such as hotels, restaurants, colleges, etc. often tend to set up their own mechanisms, such as Feedback forms and Contact Us pages. Such means to get direct feedback enable businesses to take corrective action in time. Governments also often

accept the responsibility of Consumer protection from private organizations through Legislation as well as setting up Consumer Courts and Organizations for Dispute Resolution. Such consumer courts pursue quick action for redress, while maintaining affordability and ease to the consumer.

Grievance Redressal typically covers the following types of complaints:

- Service Unavailability
- Non-Delivery against Commitment
- Excessive Delays
- Injustice concerns (such as over race, caste, sex)
- Staff Misbehaviour
- Malpractice

Wider definition of grievance redressal covers:

- Malfunctions under Warranty coverage
- Product Support issues
- Citizen Vigilance reports
- Employee Disputes

Organizations define their own process flows for grievance redressal. These are rarely made known to the public in case of private businesses; governments and non profits usually share voluntarily or by mandate the hierarchy of officers Workflow for Grievance Redressal as handled by sites such as ActPlease.com responsible for taking corrective action. Some organizations maintain a custom developed ticketing software, while others count on SaaS Portals such as ActPlease.com. Feedback Portals such as TripAdvisor and Yelp are driven by consumers, and organizations / businesses have the option to join and participate. Depending on the desire to correct as well as level of transparency of the organization, grievance redressal flow can include the following steps:

Input acceptance

Customers convey their grievance to the organization through feedback forms, letters, registered communications, emails, etc. These inputs may be submitted by mail, over the Internet, or in person.

Anonymity

Customers are often reluctant to report grievances that target individual executives of the organization, especially those who may influence their future interactions or have the potential to take vengeance. Under such conditions, the organization needs to assure the customer that her identity will be hidden from executives, and preferably from everyone. This, however, opens the potential problem of deceitful negative inputs purposefully targeted against specific executives, as the people reporting are kept anonymous.

Feedback forms on website are prone to spam submissions. There are cases when employees themselves submit feedback positive for their professional gain, and negative if targeting colleagues. Some service centers make employees sign blank feedback forms to create positive statistics. Such situations can be prevented by seeking verification of identity of customers. This is especially possible on online setups, such as ActPlease.com, which uses SMS to verify the authenticity of the mobile number of reporter. Basic tools such as Captcha can prevent automatic spammers. Mass submission of false feedback becomes less likely and easy to detect in case of paper-based submission.