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### Kerala Zero Unemployment Scheme 2020 Incentives for Industries in Kerala Removal of Building Curbs to Facilitate Investment in Kerala

Kerala government has launched Zero Unemployment Scheme 2020 for the welfare of jobless youth. Under this 0 unemployment scheme, the state govt. will provide 5 years subsidy for new industries on the basis of creation of new employment opportunities. The industries registering in Kerala from 1 April 2020 to 31 March 2025 will be eligible for Wage Incentive Scheme. Moreover, industry launched on 31 March 2025 will get five years to implement the project and the subsidy scheme will end in five years.

The main objective is to realize the vision of zero employment in Kerala in the next 10 years. Kerala Zero Unemployment Scheme will ensure social security for 37 lakh families.

The state govt. is focusing on ease of doing business and making Kerala an investor friendly state. This scheme will ensure that youths get employment opportunities as per their educational qualification.

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### Kerala Zero Unemployment Scheme 2020

The important features and highlights of Zero Unemployment Scheme 2020-25 in Kerala are as follows:-

To achieve 0 unemployment in the next 10 years in Kerala.

5 years Subsidy for new industries based on creation of new employment opportunities for unemployed candidates.

Kerala govt. will give substantial amount as subsidy for each job opportunity during 5 year time frame.

For women empowerment, each women employee will fetch Rs. 2,000 more than her male counterpart.

Industries registered b/w 1 April 2020 to 31 March 2025 are eligible.

All of these registered industries will get 5 years to implement Zero Unemployment Scheme.

This scheme is going to ensure social security coverage to around 37 lakh families.

Kerala govt. will remove restrictions on women to work during night hours.

Industries would be able to employ women workers for night duty if they can ensure their security.

The woman workers should be provided safe accommodation and travel facilities.

### Kerala 5 Year Subsidy New Industries

All this information is given by CM Pinarayi Vijayan while inaugurating ASCEND 2020, the second Global Investors Meet in Kochi.

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### Incentives for Industries in Kerala

Kerala government is planning to ease the restrictions on private land holdings in order to facilitate big industrial investment. The Land Reforms Act introduced by the state in 1963 had limited the maximum land holding by a private individual to 15 acres. But this was posing hurdles in bringing big industries in the state. So, Kerala govt. will relax restrictions for industries that invest more than Rs. 250 crore and provide employment to more than 1,000 people.

The state govt. of Kerala wants to make Kerala one among the top 5 investor-friendly states in the country. Kerala government has identified 1,500 acres of land in Palakkad for development of industries under the Kochi-Coimbatore Industrial Corridor project. KSIDC has drawn project to develop life science parks, medical devices park, an electronics & hardware park and a light engineering park. Govt. will also explore possibilities of development in the tourism sector so that each resident in the state can host a tourist.

Chief Minister Pinarayi Vijayan inaugurated Ascend Kerala 2020, the global investors meet. The focused efforts of the Government have helped to improve the "Ease Of Doing Business" in the State. The meet is being held at Lulu Bolgatty International Convention Centre in Kochi. [pic.twitter.com/mIRDkgN11J](https://pic.twitter.com/mIRDkgN11J)  
â€” CMO Kerala (@CMOKerala) January 9, 2020

All villages in the Kerala state have the potential to grow as tourism destinations. To facilitate the development, we have to improve basic amenities including hotels and homestays. The whole network would be brought under a centralized monitoring system.

#### Removal of Building Curbs to Facilitate Investment in Kerala

Various industrial parks would be established in private sector and common facilities would be provided. To address the complaints of investors regarding non-cooperation of local bodies, Kerala govt. has set target of creating 5 employment opportunities per 1,000 population per year for each local body. The restrictions on construction of buildings with more than 18,000 sq m space along panchayat roads will be removed.

The state govt. will initiate steps to provide power connection to new business ventures within 30 days from the date of application. Moreover, all the industrial units will be allowed to source water from the nearest water body if they install rainwater harvesting units. In addition to this, Environment approval for buildings with a built-up area of more than 20,000 sq m will be provided through a single-window system.

The deposit amount for upgrading the power connection will be returned by the state government of Kerala in installments. The loan amount extended by KSIDC to industries will be raised to Rs. 100 crore from the present Rs. 35 crore.

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Content Source / Reference Link: <https://www.newindianexpress.com/states/kerala/2020/jan/10/5-year-subsidy-for-new-industries-govt-eyes-zero-unemployment-2087590.html>

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Kerala State Literacy Mission Authority will launch a continuous Sama Education Plan for Kudumbashree members. Chief Minister Pinarayi Vijayan will inaugurate this new Sama Education programme in Thiruvananthapuram at 4:30 p.m on 17 December 2019. All the participants would be enrolled in Class 10th and Class 12th equivalency courses. In 1st phase, around 1 lakh Kudumbashree workers who were unable to complete their school education will be registered in Sama edu programme.

The main objective of Sama Education Plan is to provide minimum educational qualification of 10th class to all Kudumbashree workers in Kerala. Till date, there are 48 lakh Kudumbashree members in the state. The Sama Edu Plan Registration will start on 17 Dec 2019 and last date to apply online for course is 31 December 2019.

The classes for Kudumbashree members under Kerala Sama Edu programme will start in the month of January 2020.

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#### Kerala Sama Education Plan for Kudumbashree Workers

Out of 48 lakh Kudumbashree workers in Kerala, around 1 lakh members will be enrolled in class 10 & class 12 equivalency courses in Sama Edu Plan. Literacy Mission has introduced Sama Education Plan as a part of its women empowerment project in association with Kudumbashree. All the interested persons can apply online for enrollment in Sama education programme b/w 17 Dec to 31 December 2019 to attend classes in January next year.

Sama Education programme aims to provide min. 10th class qualification to members of Kudumbashree mission. Literacy Mission will arrange classes in 1,000 local bodies across the state. There would be 2 batches of 50 members each attending the classes. There will be 2,000 central coordinators for Kerala Sama Education Scheme 2019-2020, one for each equivalency course at each centre.

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The course fee and examination fees for the candidates would be paid by the respective self governing bodies. Kudumbashree members who were qualified to teach will be given preference in order to conduct the classes efficiently. Kerala State Literacy Mission is already collecting the details of candidates from Kudumbashree. These includes workers who could not complete their education due to various reasons and are willing to make registration for Sama Education Plan.

Equivalency programmes are organised in view of providing an alternative education that is equivalent to the existing formal system of education, be it related to formal or vocational education. This programme is targeted towards those neo-literates who aspires to continue their education and acquire certificate that would place them equal standing with others who have successfully completed their studies from the formal system of education.

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Content Source / Reference Link: <https://timesofindia.indiatimes.com/city/thiruvananthapuram/cm-to-launch-sama-edu-plan-tomorrow-to-benefit-1l-workers/articleshow/72702273.cms>

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India Skills Kerala 2020 Competition Online Registration  
India Skills Kerala Competition 2020 Levels  
India Skills Kerala 2020 Important Dates (Schedule)  
India Skills Kerala 2020 – Skill Name  
Winners 2020 of India Skill  
Kerala Competition  
References

Kerala government is inviting online applications for India Skills Kerala 2020 Competition at [indiaskillskerala.com](http://indiaskillskerala.com). The winners will represent the state at the national skill competition “IndiaSkills 2020”, which will open gates to the “WorldSkills Shanghai 2021”. Interested people can fill India Skills Kerala 2020 Competition Online Registration Form at the official website.

This Battle of Skills is conducted by Kerala Academy for Skills Excellence (KASE) which is Skill Development Mission of Kerala. India Skills Kerala 2020 competition will be an arena for celebrating world class excellence in skills and an avenue to the youngsters to showcase their functional and vocational skills.

This competition will be conducted in 3 levels i.e district (1st level – preliminary), zonal (2nd level) and state level (3rd level – finals). There are 42 skills in which the competition would be held. Check India Skills Kerala 2020 important dates (schedule) and List of Winners 2020.

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### India Skills Kerala 2020 Competition Online Registration

Below is the complete process for making registration for India Skills Kerala 2020 competition online:-

Firstly visit the official website at [indiaskillskerala.com](http://indiaskillskerala.com)

At the homepage, click at the “Register” option present in main menu or directly click this link

Afterwards, the registration page for India Skills Kerala 2020 will appear as shown below:-

India Skills Kerala 2020 Registration Form

Here applicants will have to enter their mobile phone number, e-mail id and click at “Verify” button. Then enter OTP to open the complete India Skills Kerala 2020 Online Registration Form as shown below:-

India Skills Kerala 2020 Registration Online

Here candidates can enter date of birth, select skill name, district, venue, address of venue and click at “Register” button to complete India Skills Kerala 2020 registration process.

After making registration, candidates can make India Skills Kerala 2020 Competition Login.

This event is inspired from the resounding success of Nypunyam International Skill Summit Fiesta 2016 and India Skills Kerala 2018 competition. Online Registrations for India Skills Kerala 2020 are open from 8 November 2019 and last date to apply online is 4 December 2019.

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### India Skills Kerala Competition 2020 Levels

India Skills Kerala 2020 competition is scheduled to be conducted at 3 levels:-

**District Level** – All eligible applicants will compete in the preliminary competition at all the 14 districts of the state.

**Zonal Level** – The second level of competition will be conducted in 3 zones i.e North, Central and South. Winners from district level shall compete in respective zones.

**State level Finals** – Winners and runner-ups of each competition skill from the three zones will stand off at the grand finale organized at Swapna Nagari Ground, Calicut.

### India Skills Kerala 2020 Important Dates (Schedule)

The tentative dates for India Skills Kerala 2020 are as follows:-

Event  
Start Date  
Last Date

Preliminary level Competition at district level  
14 December 2019  
19 December 2019

Zonal Level Competition, divided into 3 zones i.e North, Central, South  
10 January 2020  
15 January 2020

Final Competition  
15th February 2020  
17th February 2020

India Skills Kerala 2020 – Skill Name

Here is the complete list of skills under India Skills Kerala 2020 competition:-

1. 3D Digital Game Art
2. Auto Body Repair
3. Automobile Technology
4. Bakery
5. Beauty Therapy
6. Brick Laying
7. CNC Milling
8. CNC Turning
9. Cabinet Making
10. Car painting
11. Carpentry
12. Cloud Computing
13. Cooking
14. Cyber Security
15. Electrical Installations
16. Electronics
17. Fashion Technology
18. Floristry
19. Graphic Design Technology
20. Hair Dressing
21. Health and Social Care
22. Hotel Reception
23. IT Network System Administration
24. IT Software Solutions for Business
25. Information Networking Cabling
26. Jewellery
27. Joinery
28. Landscape Gardening
29. Mechanical Engineering CAD
30. Mobile Robotics
31. Painting and Decorating
32. Patisserie and Confectionery
33. Plastering and Drywall System
34. Plastic Die Engineering

35. Plumbing and Heating
36. Print Media Technology
37. Refrigeration and Air Conditioning
38. Restaurant Service
39. Wall and Floor tiling
40. Water Technology
41. Web Technologies
42. Welding

Winners 2020 of India Skill Kerala Competition

The India Skills Kerala Winners 2020 list is not available yet as the competition is yet to be commenced. After the competition is conducted, people can check the List of Winners through the link:-

<http://indiaskillskerala.com/winners2020>

References

— For more details, visit the official website at <http://indiaskillskerala.com/contact>

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Content Source / Reference Link: <http://indiaskillskerala.com/>  
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Kerala School Sasthrolsavam Application Form Online  
Download Kerala School Sasthrolsavam Portal

Kerala Infrastructure and Technology for Education (KITE) has started a new School Sasthrolsavam online portal at [www.schoolsasthrolsavam.in](http://www.schoolsasthrolsavam.in). This Science Fair will be organized from sub-district level as per the revised manual. School Sasthrolsavam 2019-2020 is a combination of the five fests i.e Science, Maths, Social Science, work experience and IT fairs which are part of the Sasthrolsavam including the pre-fair, fair and post fair modules. Now people can make Kerala School Sasthrolsavam Online Registration & login at official website.

The complete details of students as present in the KITE school management software – Sampoorana will be directly mapped to [schoolsasthrolsavam.in](http://schoolsasthrolsavam.in) portal. The concerned authorities will have to simply put the admission number of the student in School Sasthrolsavam portal. This would list out all the necessary details of the students and need for additional data entry and resultant errors would be avoided.

Each participating student of School Sasthrolsavam 2019-20 is going to get a unique number at the time of registration.

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Kerala School Sasthrolsavam Application Form Online

All the interested candidates who wants to download the KITE School Sasthrolsavam application form online can follow the procedure below:-

Firstly visit the Kerala School Sasthrolsavam official portal at [schoolsasthrolsavam.in](http://schoolsasthrolsavam.in)

At the homepage, click at the "Instructions" tab in the main menu or directly click this link

In the next window, go the 'Sample Application Forms' sections where application forms of Science Fair, Mathematics Fair, Socialscience Fair, Workexperience Fair on the spot & IT Fair are present.

All the interested candidates can download Kerala School Sasthrolsavam registration forms through the link given below:-

Science Fair Application Form Download

Mathematics Fair Online Application Form

Social Science Fair Registration Form Download

Work Experience Fair Online Registration Form

IT Fair Apply Online Form

Interested candidates can download these forms from KITE School Sasthrolsavam portal to participate, win and enjoy the colorful eve. The objective of such a massive event is to nurture the talents of students in areas such as Science, Maths, Work Experience etc. This is done through the learning processes which eventually benefits the whole society at large.

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The School level online data entry for kerala school sasthrolsavam 2019 has already started from 24 September 2019. Schools can Login with Sampoorana username and password then register participants. Accordingly, schools have to verify that all the participants have been entered and confirm it. If all schools have been confirmed there entries then they can generate PDF files.

KITE School Sasthrolsavam 2019-20 Manual Download

The direct link to download the user manual of Kerala School Sasthrolsavam 2019-20 is given below:-

Download Kerala Sasthrolsavam User Manual

Download Sasthrolsavam User Guide for Schools

Download Sasthrolsavam User Guide for Sub-District

Kerala State Education Department organizes Sasthrolsavam which includes students from lower primary, secondary, higher secondary and vocational higher secondary levels. It is a unique model for the world apart from being the venue for numerous experiments and findings.

Kerala School Sasthrolsavam Portal

Various call sheets, score sheets, tabulation sheets extra which are required for the judges and committee members will be available at KITE School Sasthrolsavam portal. Along with this, fixing of competition stages, details of students in each item and the process of determining their places is completely automated at official portal which can be accessed through the link below:-

<http://schoolsasthrolsavam.in/>

The online Kerala School Sasthrolsavam portal is enabled in such a manner that even the public can get access to comprehensive information from sub-district level. Also, the complete list of winners of each item and school-wise positions is also available. This year, total number of 3,67,842 students will participate in the fest at sub-district level to be held on 2,3 and 4 November in 163 sub-districts.

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Content Source / Reference Link:

<http://www.newindianexpress.com/cities/thiruvananthapuram/2019/oct/22/online-portal-introduced-for-school-sasthrolsavam-2051018.html>

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Kerala govt. will start She Pad Scheme Phase 2 from 16 July 2019 as an awareness programme on menstrual hygiene. Under this She-Pad Scheme Phase II, govt. will provide free sanitary napkins to girl students of govt. / govt. aided schools in Kerala. This 2nd phase of awareness program would be extended to 500 schools this year. The Kerala State Women Development Corporation (KSWDC) will implement this She Pad Scheme 2019 for govt. school girls. Health Minister K.K Shailaja will inaugurate 2nd phase of Menstrual Hygiene Awareness Scheme at Govt. Girls Higher Secondary School at Malayinkeezhu. The state govt. of Kerala is also planning to organize a workshop on latest available menstruation products. Doctors and other experts in this field would be a part of this workshop on menstrual hygiene.

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#### Kerala She Pad Scheme Phase II

She Pad Scheme Phase II in Kerala to start today for adolescent girls in govt. and aided schools to promote good hygiene practices and to improve their quality of life. In the last academic year 2018-19, KSWDC had implemented the scheme in 1200 schools. Now the phase 2 of She-Pad Scheme would be extended to 560 government schools in 2019-20. Along with the awareness classes, sanitary pads, incinerator and storage box are provided to schools absolutely free of cost.

This project would be implemented with funds provided by local self government bodies. A survey was conducted in 110 schools in the district before the launch of project in 2016. This survey reveals that awareness among adolescent girls about healthy practices with regard to menstruation was poor.

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The success of the She-Pad Scheme could be seen in the 2018-19 survey which reveals that students are now aware about menstrual hygiene. KSWDC will provide a video and booklet to school authorities to help them continue awareness programme for new students. One teacher in the school is selected as coordinator and activities are monitored by KSWDC staff.

Still some girls depends on unhygienic alternatives like cloth, ash, sand and husk which makes them prone to risk of reproductive diseases. So, Kerala She Pad Scheme women friendly initiative which will help girls to lead a life of confidence, dignity and honour.

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Content Source / Reference Link: <https://timesofindia.indiatimes.com/city/thiruvananthapuram/2nd-phase-of-she-pad-scheme-to-begin-today/articleshow/70235543.cms>

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Kerala Ration Card New Beneficiary List 2020 Download Visit the official website Ration Card List Checking Link Open District Level Ration Card Report Open TSO Level Ration Card Report ARD Level Report of Ration Cards Check Name in the Kerala Ration Card List How to Download Ration Card Application Forms Online What is the Eligibility Criteria for Kerala Ration Card List of Documents Required for New Ration Card in Kerala How To Check Kerala Ration Card Application Status Online An Overview of Kerala Ration Card Kerala Ration Card – ePDS Helpline

Kerala Ration Card New List 2020 | Kerala Ration Card Suchi Download | Kerala APL / BPL List 2020 Name Find Online | Kerala NFSA Beneficiary List Download | Kerala BPL / Antyodaya Ration Card Holder List 2020 | Kerala PDS Ration Card Holder List 2020

Civil Supplies Department of Kerala government has released the district wise Kerala Ration Card New List 2020 online at [civilsupplieskerala.gov.in](http://civilsupplieskerala.gov.in) (केरल राशन कार्ड सूची ऑनलाइन). All the citizens who had previously made fresh registrations for ration card 2020 can now check their name online or by downloading the list of eligible APL / BPL / NFSA beneficiaries.

Kerala state govt. has made this ration card new list 2020 public in order to make the process of finding name of ration card beneficiaries easier. People can also find their name online in the Kerala NFSA eligible beneficiaries list 2020. People can now even find their name in the ration cards for below poverty line (BPL) / Antyodaya beneficiaries generated by PDS department.

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Ration Card is an essential document for the APL / BPL people in Kerala to take benefits of most govt. schemes. All the ration card holders can purchase Ration at subsidized rates from Ration Shops located nearby.

Kerala Ration Card New Beneficiary List 2020 Download

All the candidates who had previously applied for the new ration card now check their name in Kerala ration card list 2020 for NFSA beneficiaries as per the procedure below:-

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Total Time: 6 minutes

Visit the official website

Firstly visit the official website at [civilsupplieskerala.gov.in](http://civilsupplieskerala.gov.in)

Ration Card List Checking Link

At the homepage, click at the "Total Cards" section or directly click this link

Open District Level Ration Card Report

The district level report of ration cards in Kerala will appear as shown below.

### Open TSO Level Ration Card Report

The TSO level report of ration cards in Kerala will appear. For instance, we have clicked the Thiruvananthapuram district under District name, so TSO level report of the Thiruvananthapuram district is shown below.

### ARD Level Report of Ration Cards

Here candidates will have to click the at link under the "TSO Name". Consequently in next window, ARD level report will open, then click at the "ARD Owner Name".

### Check Name in the Kerala Ration Card List

Finally, the Kerala Ration Card New List of beneficiaries will appear as shown below:-

Till date, around 88,22,752 ration cards have already been distributed to the ration card holders in the state of Kerala. For more details, visit the official website.

### How to Download Ration Card Application Forms Online

Here is the direct link to download Kerala Ration Cards online application forms:-

<https://civilsupplieskerala.gov.in/index.php/content/index/ration-card-application-forms>

### Application Fees

There is no application form filling fee and there is no requirement to pay any fees while applying online for new ration card in Kerala. However, applicants can collect their ration cards from the concerned authorities on making a payment of Rs. 5 per copy.

### Timelines for Issuing Ration Card in Kerala

All the applicants can submit the complete Kerala Ration Card online application form and new ration cards would be issued within 15 days of submission of application. However in certain cases, 1 month time is required to issue a new ration card.

### Linking of Aadhaar Card with Ration Card

People can now link their Unique Identification Number or Aadhaar Card with their ration card. This can be done online by visiting the official portal and then clicking at the "Link to UID" link.

### What is the Eligibility Criteria for Kerala Ration Card

All the applicants must meet the basic eligibility criteria to get a new ration card in Kerala:-a) Applicants who are permanent resident of Kerala can apply.b) Households not already having ration card in the state are eligible.c) Newly married couples can apply for new ration card.d) Citizens having temporary ration cards whose date has been expired are eligible.

It is important to note that the issue of new ration card in Kerala would be based on the household income as well as economic conditions of the family.

### List of Documents Required for New Ration Card in Kerala

Below is the complete list of documents required to apply online for new ration card in Kerala:-

Residential proof such as Voter ID, Driving License, Aadhaar Card (Scanned Copy)Age Certificate (Scanned Copy)Caste Certificate (Scanned Copy)Identity Proof like Voter ID, PAN Card, Driving Licence, Aadhar Card (Scanned Copy)Income proof of the family (Scanned Copy)Recent Passport Size Photograph of the applicantValid Mobile Number / E-mail IDPrevious Electricity BillsBank PassbookGas Connection DetailsSelf Declaration and Certificate issued by Ward Councillor/ PradhanTenancy Agreement (if applicable)

In case of non-possession of above mentioned documents, applications for new ration cards are liable to get rejected.

### How To Check Kerala Ration Card Application Status Online

People can now check the Kerala Ration Card application status online through the link given below:-Kerala Ration Card Application Status

### An Overview of Kerala Ration Card

Here is an overview of Kerala Ration Card which is mentioned in the table below:-

Service TypeRation CardState NameKeralaArticle CategoryList / Status / Application FormConcerned  
DepartmentFood, Civil Supplies and Consumer Affairs Department, Govt. of KeralaApplicable Year2020Types  
of Ration CardsAAY, Priority, Subsidy, Non-PriorityMode of Checking Status / List / ApplicationOnlineOfficial  
Portalcivilsupplieskerala.gov.inHighlights of Ration Card in Kerala  
Kerala Ration Card – ePDS Helpline  
Any state resident who need any kind of help about the ration card or ration distribution can contact the  
ePDS helpline numberLandline number: 011-24608801Toll Free Number: 1967Official Website:  
civilsupplieskerala.gov.in

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Content Source / Reference Link: [civilsupplieskerala.gov.in](http://civilsupplieskerala.gov.in)  
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केरल वोटर लिस्ट 2020 (PDF) अब सीईओ की आधिकारिक वेबसाइट [ceo.kerala.gov.in](http://ceo.kerala.gov.in) पर उपलब्ध है, नयी मतदाता सूची में अपना नाम अपनी जानकारी या EPIC नंबर के आधार पर खोजें और वोटर ID कार्ड डाउनलोड करें

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Kerala Election Commission Voters List with Photo  
Kerala CEO Voter List 2020 (PDF Electoral Rolls) Download  
[www.ceo.kerala.gov.in](http://www.ceo.kerala.gov.in) Voters List Search – Voter ID Card Download  
Kerala Voters List with Photo E-Registration

Election Commission of India had announced Lok Sabha (General) Elections Dates for voting in the country. In the Kerala state, voting for 20 Loksabha seats was held in 3rd Phase i.e voting on 23rd April 2019. Chief Electoral Officer has published Kerala CEO Voters List 2020 where people can perform name search in the New PDF Electoral Roll and download Voter ID Card at [ceo.kerala.gov.in](http://ceo.kerala.gov.in)

All the citizens are required to download Kerala Election Commission Voters List with Photo. From this downloaded CEO Voter List 2020 (PDF electoral rolls), people can check their name manually to caste their important vote. Now all voters can find their name online by performing voters list search and by downloading their Voter ID Card.

People who have still not applied for new voter card or their name is not in the voter's list can make e-registration for voter ID card.

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Kerala Election Commission Voters List with Photo

Below is the complete procedure to check name in the Election Commission Voters List with Photo:-

<http://www.ceo.kerala.gov.in/electoralrolls.html>

On clicking this link, the Booth Wise Voter's List of Kerala will appear as shown below:-

Kerala Booth Wise Voters List

Here candidates can enter the district name, legislative assembly constituency name and then click at "Get Booth List" button to open the page which will appear as shown below:-

[www.ceo.kerala.gov.in](http://www.ceo.kerala.gov.in) Voters List

Then click at the "Download Draft / Supplementary Roll (PDF format)" to open the Download Electoral Roll page. Then enter the captcha and click at the download button to open the PDF Electoral Rolls of Kerala.

Kerala Voters List with Photo

Candidates can download this voter list pdf file as per their polling station and booth name.

The entire PDF file of the Kerala Electoral Roll (Voter List) 2020 is now available online. Here citizens can perform manual searching in the Kerala Voter List 2020. Moreover, people can adopt a hassle free process and check their names online.

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Kerala CEO Voter List 2020 (PDF Electoral Rolls) Download

All the citizens can download Kerala CEO Voters List 2019-2020 (PDF Electoral Rolls) through the link given below:-

<http://lsgelection.kerala.gov.in/public/search/voterlist>

After clicking this link, the View Electoral Roll page will appear as shown below:-

Kerala Voters List View Electoral Rolls

Here candidates can enter the name of district, local body, ward, polling station and then click at the "Submit" button to open the CEO Voter List 2020 as shown below:-

Kerala Voters List 2020 ID Card Wise

[www.ceo.kerala.gov.in](http://www.ceo.kerala.gov.in) Voters List Search – Voter ID Card Download

People can now find their name online in the Voters List 2019-2020 of Kerala and can download their Voter ID Card through the link below:-

<http://ceo.kerala.gov.in/rollsearch.html?lang=en>

The name search page for Kerala Voters List 2020 will appear as shown below:-

Kerala Voters List Search Name

People can now find their name online in the Kerala CEO Voters List 2020 and download ID Card.

All the citizens can now check their name in the district wise CEO Kerala Voters List 2020 with Photo and download Voter ID Card. The updated Kerala Electoral Rolls with Photo is available in the PDF format where people can find their name in the CEO Kerala Voters List 2019-2020 and can Download Voter ID Card before casting their vote. To get further assistance, citizens can call on the Voter's helpline number 1950.

Kerala Voters List with Photo E-Registration

All the citizens whose name is not present in the Kerala Voters List 2020 can make registration for name inclusion in CEO Voter List through the link below:-

<http://www.ceo.kerala.gov.in/eregistration.html>

Voter List 2020 Kerala e-Registration

For more details visit the official website [ceo.kerala.gov.in](http://ceo.kerala.gov.in). Alternatively, people can also apply online to get their name included in the voters list at [nvsp.in](http://nvsp.in).

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Content Source / Reference Link: [ceo.kerala.gov.in](http://ceo.kerala.gov.in)  
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Kerala govt. has launched School Database Portal at [sametham.kite.kerala.gov.in](http://sametham.kite.kerala.gov.in) website. Sametham is an initiative of from KITE which aims to share the authentic data of schools, approved classes, details of students in each class, teachers, non-teaching staff (without personal details). This Kerala School Database Portal is on Testing mode for schools to verify and confirm their details till 20 February 2019. Sametham initiative of KITE gives information on academic and infrastructural details of govt. / govt. aided / recognized unaided schools in Kerala. Sametham also opens the doors to view the basic details of schools including its physical infrastructure, governing mechanisms etc. This data can be used to generate various reports at school, educational sub-district, educational district, revenue district and state level.

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Sametham KITE Kerala School Database Portal (Data)  
This Sametham KITE portal has all the details and figures of the staff, type of schools, students. Kerala School Database Portal has info. about 15,441 schools, 45,29,662 students, 1,81,290 teaching staff and 21,466 non teaching staffs. Below is the data available at the [sametham.kite.kerala.gov.in](http://sametham.kite.kerala.gov.in) which is shown in the table below:-

Schools	
Type	
LP Schools	
UP Schools	
HS Schools	
HSS Schools	
VHSE Schools	
Total	
Govt.	
2675	
942	
1232	
852	
261	
5962	
Aided	
3918	
1871	
1436	
846	
128	
8199	
Un-Aided	
229	
203	
469	

379  
NA  
1280

Total  
6822  
3016  
3137  
2077  
389  
15441

Students

Type  
LP Schools  
UP Schools  
HS Schools  
HSS Schools  
VHSE Schools  
Total

Govt.  
2,34,533  
2,23,711  
6,87,735  
3,28,291  
38,396  
15,12,666

Aided  
4,39,207  
5,88,137  
11,26,538  
3,88,066  
20,634  
25,62,582

Un-Aided  
64,505  
65,422  
2,74,036  
50,451  
NA  
4,54,414

Total  
7,38,245  
8,77,270  
20,88,309



7,66,808  
59,030  
45,29,662

Teaching Staff

Type  
LP Schools  
UP Schools  
HS Schools  
HSS Schools  
VHSE Schools  
Total

Govt.  
12,607  
9,882  
30,334  
13,508  
2,585  
68,916

Aided  
22,052  
26,148  
47,377  
15,102  
1,695  
1,12,374

Total  
34,659  
36,030  
77,711  
28,610  
4,280  
1,81,290

Non Teaching Staff

Type  
LP Schools  
UP Schools  
HS Schools  
HSS Schools  
VHSE Schools  
Total

Govt.

2,429  
1,418  
4,852  
1,008  
1,083  
10,790

Aided  
36  
1,825  
6,356  
1,877  
582  
10,676

Total  
2,465  
3,243  
11,208  
2885  
1665  
21,466

At this portal, all the people can view State Wise consolidation of LP, UP, HS, HSS and VHSE Schools through "Schools-Section". In addition to this, there is also "Schools-District" option to view district wise list of all schools.

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Moreover, all the information can be searched using the "Advanced School Search" option. This option requires the name of district, edu-district, sub-district, school type, section, parliamentary constituency, assembly constituency, block panchayat, local body type, local body name and name / code of school.  
Contact Number & e-mail ID

- In case of any query, candidates can call on the helpline number – 0471 2529800 or can send an e-mail at [email protected]
- For more details, visit the official website <https://sametham.kite.kerala.gov.in/>

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Kerala government has launched Pravasi Dividend Pension Scheme to provide pension to Non Resident Keralites (NRKs). All the NRIs would now be able to avail regular pension on making a one-time payment of Rs. 5 lakh. The honorable governor of the Kerala state, Mr. P. Sathasivam has made this announcement for the launch of NRI Pension Scheme in his address to the state assembly on 25 January 2019.

The state govt. has launched Pension Scheme for NRI Keralites to ensure that the Pravasi Malayalis gets immensely benefited. This deposited amount would be deposited with Kerala Infrastructure Investment Fund Board (KIIFB) for financing of infrastructure development projects.

A special dedicated portal for NRI Pension Scheme in Kerala would be setup to provide all information about the pension to the Pravasi Malayalis.

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#### Kerala Pravasi Dividend Pension Scheme

The state govt. of Kerala has introduced this Pravasi Dividend Pension Scheme for the holistic development and welfare of Pravasi Malayalis. All the Non-Resident Indian (NRIs) particularly Keralities residing in other countries would get regular pension on single time payment of Rs. 5 lakh. This one time payment amount is going to be deposited with the Kerala Infrastructure Investment Fund Board (KIIFB) to finance infrastructure development projects.

There are approx. 21 lakh migrants from Kerala state who are residing in various parts of the world. As per the official report, it is estimated that the total annual remittances of these NRKs to the state is around Rs. 1,52,348 crore at March 2017. Out of these, around 90% of NRKs resides in the Middle East countries like Bahrain, Egypt, Cyprus, Iran, Iraq, Israel, Jordan, Kuwait, Oman, Qatar, Saudi Arabia etc.

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The state govt. of Kerala is also going to setup a call centre along with an International Toll Free Line. This toll free number is going to provide information, register complaints and details about action taken on various issues faced by the NRIs.

#### Kerala NRI Pension Scheme Portal

The state govt. will launch a comprehensive and interactive portal for the NRI Pension Scheme in Kerala. This portal is going to provide all the latest news on job opportunities in various countries, online attestation and recruitment processes.

Kerala govt. has also started Loka Kerala Sabha (LKS) whose primary objective is to use the expertise, talent and resources of NRIs from Kerala. LKS would help in the overall growth and development of the Kerala state. LKS platform would offer an opportunity to the NRI community in implementation of scheme to build new Kerala. The state govt. is also going to hold a regional LKS meeting in the United Arab Emirates (UAE).

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Union Ministry of Tourism announces to provide Rs. 85.23 crore financial assistance to develop spiritual tourism circuits in Kerala under Swadesh Darshan Scheme. This amount will enable development of tourism circuits and will cover 133 places of worship in the state. The central govt. had selected shrines belonging to different faiths from all of the 14 districts.

All the destinations had been chosen after considering their historic, cultural and religious significance. It is the 6th project which has been sanctioned for the Kerala state under the Swadesh Darshan Scheme.

PM Narendra Modi is going to visit the Sree Padmanabhaswami temple on 21 January 2019 where he will dedicate the amenities developed at the temple as part of the Swadesh Darshan scheme. Around 95% of the project work has already been completed.

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### Swadesh Darshan Scheme Kerala

The union govt. has sanctioned Rs. 85.23 crore assistance in order to develop spiritual tourism circuits in 14 districts covering 133 places in Kerala. To get more details, visit Swadesh Darshan Scheme official website at [swadeshdarshan.gov.in](http://swadeshdarshan.gov.in). Under this Swadesh Darshan Scheme in Kerala, govt. will focus on creating annadana mandapam, community hall, multipurpose hall, toilets, cafeteria, parking space, landscaping, pathways, illumination of the campus and signage at the tourism destinations.

Till date, the central govt. has sanctioned a total of Rs. 550 crore for the Kerala state under the Swadesh Darshan and Prasad schemes. Moreover, there are 6 projects under the Swadesh Darshan Scheme and 1 project under the Prasad Scheme with Rs. 175 crore sanctioned so far.

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### Development of Spiritual Tourism Circuits

Union minister of Tourism said that the state govt. can't put blame on floods for non-implementation of previous developmental works of spiritual tourism circuits. Till date, the state govt. has not implemented Rs. 99.99 crore project for Sabarimala, Erumeli and Pampa under the Swadesh Darshan project.

The first installment for development of tourism circuits was sanctioned 2 years ago. The state govt. is yet to submit details of utilizing the first installment under Swadesh Darshan Scheme. The second installment for spiritual tourism circuits development can only be sanctioned after receiving the details of utilization of 1st installment amount.

### Target of 40 Million Tourists by 2026

The central govt. has set a target of around 40 million tourists annually across the country by FY 2026. Union govt. aims to develop Kerala as a must visit destination as the current ranking of the state in terms of domestic tourists arrivals is 16th and 8th in foreign tourists arrivals. The neighboring Tamil Nadu state currently holds 1st and 3rd spot respectively.

Central govt. is providing wide publicity for Kerala to get over the post flood crisis. From then onward, there is shortage of around 18.5% in tourist arrivals to the state. Many people outside the state has an opinion that tourism destinations in Kerala are yet to recover from the havoc caused by the deluge. Tourism ministry is working hard to convince tourists that Kerala's tourism sector is back on track.

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Kerala govt. has launched Gau Samridhi Plus Scheme to provide insurance coverage to the dairy farmers. This is a govt. subsidized scheme in order to ensure that farmers can get coverage at low premium rates. All the farmers who belongs to the general category will get 50% subsidy on premiums while those belonging to scheduled caste (SC) or scheduled tribe (ST) category would get 70% subsidy on premium. Insurance coverage policy under Gau Samridhi Plus scheme is available in 2 versions – first is for 1 year and second is for 3 years. Now cattles and owners of these cows will get insurance at less premium rates. Animal Husbandry Department is going to implement this scheme across the state. Here we are providing you the complete details regarding the premium amount, govt. subsidy on premium for both versions.

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### Kerala Gau Samridhi Plus Scheme

The Gau Samridhi Plus Scheme has been started in the Kerala state to provide insurance coverage to cattle and their owners. This scheme aims to provide govt. subsidy on premium rates for the insurance of 1 year and 3 years. The insurance premium on 1 year insurance policy is 2.8% of the total price of the livestock while for insurance policy of 3 years, premium amount is 6.54% of the total price of the livestock. Subsidy will be given to 50% of the premium amount for the general category and 70% for the SC / ST category. For general category, govt. will provide 1 year insurance cover at a premium amount of Rs. 700/- per year and 3 year insurance cover at Rs. 1635 for three years. For SC / ST category, govt. will provide insurance at a premium rate of Rs. 420 for 1 year and Rs. 981 for 3 years. The cow with a value of more than Rs. 50,000 has additional policy facility.

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This scheme will also cover accidental death insurance cover of Rs 2 lakh for farmers. For this accidental insurance, the farmer needs to pay Rs. 42 for a year and Rs. 114 for 3 years.

Gau Samridhi plus scheme, which gives insurance coverage to dairy farmers, has commenced. The Govt subsidized scheme provides coverage at low premium rates. Farmers in General category will get 50% subsidy on premiums and those in SC/ST category will get 70% subsidy. [pic.twitter.com/QC1eMZyMun](https://pic.twitter.com/QC1eMZyMun) — CMO Kerala (@CMOKerala) November 15, 2018

This Kerala Gau Plus project will be implemented through the online portal of Animal Husbandary Department. All the dairy farmers will get claim (remuneration) amount directly into their bank accounts. The state government has allocated Rs 5 crore for this project.

### Kerala Gau Samriddhi Scheme in Kannada

സംസ്ഥാനത്തു കന്നുകാലികളെക്കും ഉടമകളെക്കും ഇൻഷുറൻസ് പരിരക്ഷ ഉറപ്പുവരുത്തുന്ന ' ഗോസമൃദ്ധി പദ്ധതി ' പദ്ധതിക്ക് തുടക്കമായി. സർക്കാർ സബ്സിഡിയോടെ കുറഞ്ഞ പ്രീമിയം നിരക്കിലെ ഇൻഷുറൻസ് പരിരക്ഷ ഉറപ്പുവരുത്തുന്നതാണ് പദ്ധതി. ഒരു വർഷം, മൂന്ന് വർഷം എന്നീ കാലയളവുകളിലേക്ക് പദ്ധതി പ്രകാരം ഇൻഷുറൻസ് പരിരക്ഷ ലഭ്യമാണ്. ഒരു വർഷത്തേക്ക് കന്നുകാലി വിലയുടെ 2.8% വുമാണ് മൂന്ന് വർഷത്തേക്ക് 6.54% വും പ്രീമിയം തുക അടച്ചാൽ മതി. ജനറൽ വിഭാഗത്തിന് പ്രീമിയം തുകയുടെ 50% വും എസ്.സി/എസ്.ടി വിഭാഗത്തിന് 70% വും സബ്സിഡി നൽകും. ജനറൽ വിഭാഗത്തിന് അൻപതിനായിരം രൂപ വിലയുള്ള പശുവിന് ഒരു വർഷത്തേക്കായി 700 രൂപയും മൂന്നുവർഷത്തേക്കായി 1635 രൂപയും പ്രീമിയം നൽകിയാൽ മതി. എസ്.സി/എസ്.ടി വിഭാഗത്തിന് ഇതേ നിരക്കിൽ യഥാക്രമം 420 രൂപയും 981 രൂപയും പ്രീമിയമായി നൽകണം. അൻപതിനായിരം രൂപയിൽ കൂടുതൽ വിലയുള്ള പശുവിന് അഡീഷണൽ പോളിസി സൗകര്യവുമുണ്ട്.

പദ്ധതി അനുസരിച്ച് കർഷകനും 2 ലക്ഷം രൂപയുടെ അപകട മരണ ഇൻഷുറൻസ് പരിരക്ഷ ലഭിക്കും. ഒരു വർഷത്തേക്ക് 42 രൂപയും മൂന്ന് വർഷത്തേക്ക് 114 രൂപയും മാത്രം കർഷകൻ ഇതിനായി നൽകിയാൽ മതി. മൃഗസംരക്ഷണ വകുപ്പിന്റെ ഓൺലൈൻ

പോർട്ടൽ വഴിയാണ് പദ്ധതി നടുപ്പിലാക്കുക. സമയബന്ധിതമായി നഷ്ടപരിഹാര തുക (ക്ലെയിം) കർഷകനെ ബാങ്ക് എക്കൗണ്ടിലേക്ക് നൽകും. ക്ഷീരകർഷകരെ പൂർണ്ണമായും 'ജിയോമാപ്പിംഗ്' ചെയ്യുന്നു എന്നതും ഈ പദ്ധതിയുടെ പ്രത്യേകതയാണ്. സംസ്ഥാന സർക്കാർ 5 കോടി രൂപയാണ് പദ്ധതിക്കായി വകയിരുത്തിയിരിക്കുന്നത്. (Source: <https://www.facebook.com/pg/CMOKerala/posts/>)

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Kerala govt. has launched Ente Koodu (My Nest) Scheme to provide free night shelter facility to women and children below 12 years of age. This facility is equipped with air conditioned rooms, free accommodation, free food, full time security, television, kitchen & bathrooms. Initially, this scheme is being implemented in Thiruvananthapuram and Kozhikode by the department of Social Justice in Kerala. Minister for Social Justice K.K. Shylaja announces that this night lodging facility is functional on the 8th floor of Kerala State Road Transport Corporation (KSRTC) bus terminal, Thampanoor and will be extended to other important cities across the state. All the women reaching the city for various purposes finds difficulty in getting safe lodging facility, so this Ente Koodu Scheme will address these concerns. Previously, My Nest scheme was launched in FY 2015 to provide night lodging facility where destitute women and girls and boys up to 12 years could stay at night in complete safety for free.

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#### Kerala Ente Koodu (My Nest) Scheme for Women & Children

The state govt. of Kerala has launched Ente Koodu scheme to ensure safety of women, girls and children. On reaching the city, all the visitors can avail night shelter facility from 5 p.m to 7 a.m. Around 50 inmates can stay at a time in the night having full AC rooms, locker facility, free of cost food, television with cable connection, washing machine, kitchen, washrooms, computer with internet facility. For this My Nest scheme, the state govt. has allocated Rs. 25 lakh which includes maintenance, recurring expenses and salary of the staff. The shelter in Thampanoor has been set up with the support of Costford and Sidco. An person can avail the AC facility for 3 consecutive nights and the night shelters have 25 bunk beds which can accommodate 50 people at a time.

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This Ente Koodu project is being implemented by district social justice officer in coordination with department of police, district administration and other voluntary organizations. This project will have a manager, a cleaning staff and two security personnel which will be posted at the shelter. A separate counter would be there for registration purposes.

Ente Koodu ("My Nest") scheme will provide free accommodation to women and children who arrive in the city. The first such space is now open at the KSRTC bus terminal in Thiruvananthapuram. Women and children who accompany them can avail facility under My Nest Scheme between 5 p.m to 7 a.m.  
[pic.twitter.com/orMu5iFqHY](https://pic.twitter.com/orMu5iFqHY)

— CMO Kerala (@CMOKerala) November 8, 2018

A cheque for Rs. 1.31 lakh raised by anganwadis and other shelter homes towards the CM's Distress Relief Fund (CMDRF) was handed over to the Minister on this occasion. Visit the official website for Ente Koodu Scheme complete details.

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Kerala govt. is going to roll out Sarathi scheme to unify licensing across the country by 31 December 2018. This scheme was previously launched by the Union Ministry of Road Transport & Highways. This scheme will curb the malpractices and reduce the rush at the Transport authorities.

The Motor Vehicles Department has already started the project on a pilot basis at its 3 centers in the state. In the present day scenario, the state govt. is finding it difficult to verify the authenticity of the laminated paper licences which are being issued in the state. The new smart card driving licences will be more durable and unique.

Till date, there are around 1.5 crore driving licence holders in the state and the department issues around 6 to 8 lakh new licenses every year.

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#### Kerala Sarathi Scheme for Unified Licensing

Sarathi scheme aims to issue smart card driving licences to drivers. These smart cards will have a number of security features which includes QR code and hologram. Each of the district office in the state of Kerala issues around 40,000 licences (on an average) every year. Now all the new applicants would be given these smart cards with more security features.

The plan is to bring uniformity in the design of licence issued across the state. For this purpose, the state govt. is planning a centralised printing system to ensure the uniformity in the design of the licences. The design of the new licence is going to be finalised soon.

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All the new applicants would get high quality smart cards which are going to more durable (more resistant to wear and tear) than the current paper licences. Even all the existing licence holders would get new smart driving licences when they come for renewal.

#### Kerala New Smart Card Driving Licence

The VAHAN & SARATHI schemes are conceptualized in such a way which to enable them to capture the functionalities as mandated by Central Motor Vehicle Act, 1988 as well as State motor vehicle rules. These schemes would be implemented in a customized manner in the core product to suit the requirements of 29 states & 7 union territories of India.

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Furniture Manufacturers and Merchants Association (FuMMA) of Kerala has launched a free insurance scheme for all furniture dealers to cover them from natural calamities and theft. The insurance package will be introduced in tie-up with the New India Assurance Company which will give an insurance coverage of Rs. 12 lakh to small scale furniture merchants.

This Free Insurance scheme for furniture dealers has been devised following the reports that several FuMMA members suffered huge losses during the recent deluge in the state.

The membership to avail this insurance cover is absolutely free and all the dealers with minimum stock of Rs. 10 lakh will be eligible.

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#### Kerala Free Insurance Scheme for Furniture Dealers

All those dealers engaged in manufacturing and sale of furniture who suffered losses during the recent floods can avail this free insurance. All the dealers need not pay any membership for insurance scheme and the premium for the insurance scheme will be mobilized through furniture festivals to be conducted annually and through sponsorship from furniture raw material suppliers.

This Free Insurance Scheme in Kerala will cover around 90% of the FuMMA members which does not have any insurance coverage against the losses suffered during such calamities. In this scheme, only association members are eligible for the insurance coverage but FuMMA has kept the association membership open for fresh applicants.

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Furniture merchants were hugely affected by the recent natural calamity in the state. The insurance package which FuMMA is going to introduce is in tie-up with the New India Assurance Company which will provide Rs. 12 lakh insurance cover to small scale furniture merchants. The plan is to provide free insurance coverage to a minimum of 100 members in each district and a total of 1,500 members in the state.

All the furniture dealers having the insurance policy will get a huge relief as the natural calamities and theft are the 2 major reasons for the damage of furniture. Now each dealer will get this insurance coverage which will further lead to the development of furniture dealers and will thus boost the furniture sector.

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Kerala govt. has decided to extend the Free Rice Scheme for the flood affected victims till December 2018. Under this scheme, the state govt. will distribute 5 Kg rice at zero cost to all the non-priority cardholders in flood affected areas till the end of this year. The previous decision includes free rice distribution for the months of only September and October 2018.

Each food kit of supplyco costs around Rs. 500 which includes 6 food items including rice and grains. The state govt. has procured 89,540 tonnes of rice at the rate of Rs. 25 per kilogram and these rice would be distributed absolutely free of cost.

The kits are going to be distributed as per the revenue department headed by the district collector.

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#### Free Rice Scheme for Flood Victims in Kerala Extended

The state govt. is going to provide 5 kg rice at zero cost to each needy and poor flood victims under the Free Rice Scheme in Kerala. All the priority card holders are already receiving rice and other grains absolutely free of cost. All the members of weaker and economically backward classes in the flood affected areas are also being issued free food kits. Now all the non-priority cardholders will get supply of free rice and grains till December 2018.

Free rice for the flood affected: The distribution of 5kg rice at zero cost to the non-priority cardholders in flood affected areas will be extended till December. The previous decision covered only September and October months.

[pic.twitter.com/sbPbX9aL3D](https://pic.twitter.com/sbPbX9aL3D)

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â€” CMO Kerala (@CMOKerala) October 22, 2018

Each food kit of supplyco which is worth Rs. 500 will contain 6 items including rice and other grains. All the priority ration cardholders, workers listed in employment guarantee scheme, scheduled castes (SC), scheduled tribes (ST), widows and differently-abled people are the beneficiaries of this scheme.

The Kerala government had asked the central govt. for around 1.14 lakh tons of rice for flood affected victims. This amount is equivalent to the rice distributed through the stateâ€™s public distribution network in a month. Central govt. has allocated around 89,540 tonnes of rice but these rice will be charged at the rate of Rs. 25 per kilogram.

The rice thus procured from the central govt. is going to be distributed for free to poor and needy people. This cost would be deducted either from the national disaster relief fund or Keralaâ€™s flood relief fund.

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Kerala govt. is planning to provide Interest Free Loans for Refurnishing Flood Hit Houses. After massive devastation due to floods in Kerala, govt. is focusing on rehabilitation of people. CM Pinarayi Vijayan has informed that these loans which can go upto Rs. 1 lakh will be provided on an Interest free basis to female head of the family. All the interest will be borne by the state government.

The state has recently witnessed a massive destruction due to floods. Around 13 out of the total 14 districts were under red alert and this is the huge fury which the state has seen in the previous 100 years. All the houses have been destroyed and are not fit for living. In this hour of need, Central govt. and people across the country has given Donations for Flood Relief in Kerala.

Now the major task is to rehabilitate people and so govt. is planning to offer loans to the people for rebuilding houses. This announcement was made on 23 August 2018.

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Interest Free Loans to Women for Flood Hit Houses in Kerala

Till date, there are 10,40,688 people belonging to 2,78,761 families in 2,774 relief camps. To refurnish the destructed or repairable houses, govt. is planning to provide loans to the people. The state govt. would provide Interest Free Loans for Refurnishing Flood Hit Houses to female head of the family.

These loans will go upto Rs. 1 lakh and the complete interest will be borne by the state government. In addition to this, when people will return to homes after being sanitized, each one of them will get a kit comprising 5 Kg of rice. At present, relief camps are mainly setup at schools and colleges, which are on vacation. However, people will have to be relocated from here once the vacation ends.

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CM has given instructions to the DCs to find suitable alternatives. Simultaneously, rebuilding or repairing the flood stricken houses needs to be carried out. People residing in disaster prone areas will be shifted to safer locations. This will be done after consultations and their consensus.

Kerala Interest Free Loans Flood Affected Women

Restoration Electricity work affected by floods is in progress. Out of 50 substations that were affected, 41 are already back in service. Similarly, 13,477 transformers have been recharged from total 16158 affected. Around 21.61 lakh have been restored out of 25.6 lakh service connections which were disrupted.

People must celebrate Onam festival this year by helping others who are suffering. More than 1 million are taking shelter in relief camps. This was the worst disaster in the history of the state. People must set an example in rebuilding efforts.

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Kerala government has decided to provide Onam Kits with food items to 5.95 lakh families under Antyodaya Anna Yojana (AAY). Govt. has taken this decision in a cabinet meeting headed by CM Pinarayi Vijayan. The state govt. will implement the distribution of Free Food Kits with an outlay of Rs. 6.91 crore. The state govt. will implement distribution of Onam Kits to around 6 lakh households through State Civil Supply Corporation outlets.

These kits will be provided free of cost and will contain vegetables and provisions for a feast. The primary objective is to celebrate and enjoy Onam festival which brings a lots of happiness in the life of people. Onam is a festival where people enjoys vegetarian feast on Thiruvonam which is the second day of Onam. Onam in 2018 is on 24 August 2018.

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Kerala Free Onam Kits – Food Items under Antyodaya Anna Yojana (AAY)

The important features and highlights of Free Onam Food Kits Scheme under Antyodaya Anna Yojana are as follows:-

Onam Kits Distribution –

Cabinet Committee has taken this decision in a meeting presided over by CM Pinarayi Vijayan.

The state govt. of Kerala has decided to supply Free Food Item Kits during Onam Festival under Antodaya Anna Yojana Scheme.

State Civil Supply Corporation has been given the responsibility to distribute Onam Kits.

The state govt. has allocated an amount of Rs. 6.91 crore for Food Kits.

Distribution of Sugar –

Kerala govt. will also distribute 1 kg sugar at a rate of Rs. 22 to 81 lakh ration card holders.

To successfully implement the sugar distribution scheme, the state govt. has allocated Rs. 14.72 crore.

Setting Up of Madrasa Teacher Welfare Fund Board –

Cabinet Committee has also decided to send a recommendation to Governor to put forward an ordinance for Bill to constitute a Welfare Fund Board for Madrasa teachers.

This board will be further responsible for the speedy disbursement of pension, treatment allowance, financial assistance for the marriage of daughters of madrasa teachers and maternity benefits for women members.

All the madrasa teachers who have now become Board members will now have to pay Rs. 50 per month as premium amount.

Kerala Fish Auctioning, Marketing and Quality Control Act. –

The state cabinet committee also approves a Bill to regulate fish auction and sale. This bill would also comprise of provisions which would ensure the quality of sold fish.

Till date, there was no such regulation to auction the fish at fish landing center, harbour and market which results in auctioneers playing the role of middlemen. These middlemen charges exorbitant commissions from fish workers.

The state govt. will soon put forward a mechanism in place to ensure that all the fishermen gets reasonable prices for their fish.

Cabinet Committee has also decided to form a Sea Rescue Squad for conducting rescue operations in 222 fishing villages. In the first phase, govt. will provide training to 5 groups containing 15 members. This squad will involve fishermen who would receive training in power boat operation and operating sea safety equipment.

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Training would be provided with a daily stipend of Rs. 700 and through govt. recognized establishment. Govt. has allocated Rs. 7.5 crore for this purpose. This will be sanctioned from the Chief Minister's Disaster Relief Fund.

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Social Justice Department (SJD) of Kerala is going to launch Vayomadhuram Scheme for diabetic patients to monitor blood glucose level. Under this scheme, govt. will provide free kits comprising of 1 Glucometer and 25 Test Strips to every senior citizen above 65 years suffering from diabetes and belonging to Below Poverty Line (BPL) Category. Govt. will launch this scheme on 18 July 2018.

The primary objective is to help the diabetic patients in their old age who are at higher risk of diseases. People can utilize this kit for regular monitoring of their blood sugar levels. The Glucometers price in the market varies from Rs. 450 to Rs. 2500 depending on their brands. So, this scheme will assist poor people of BPL Category.

Govt. has acquired these kits from Kerala Medical Service Corporation Limited (KMSCL) and the state govt. will formally tie-up with this company after the official launch event.

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#### Kerala Vayomadhuram Scheme for Poor Senior Citizens Affected from Diabetes

The important features and highlights of this scheme for diabetes affected Senior Citizens are as follows:-

All the Senior Citizens above 65 years of age and belonging to BPL Category and affected from Diabetes are eligible.

All the eligible people will get free kits containing one Glucometer and 25 testing strips.

At the formal launch event on 18 July 2018, govt. will provide 10 kits to 10 eligible people for blood glucose monitoring.

In the first phase, govt. will provide free glucometer kits to around 800 beneficiaries.

Initially, this scheme will focus on poor elderly diabetic patients in Old Age Homes. In the next phase, govt. will extend this scheme to all other eligible beneficiaries.

Minimum price of Glucometer kit with 25 strips is around Rs. 450 and varies as per the brand.

All the diabetic elderly people can apply online for this scheme. They must fill the Vayomadhuram Scheme Application Form and submit it with other documents. Supporting Documents includes a Certificate from a Doctor certifying that they are diabetic and other certificate of BPL Category.

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Kerala govt. has launched Muttathe Mulla Loan Scheme. Under this scheme, the state govt. will provide loans at lower interest rate to rural families especially women. Now, women will not have to take loans from private dealers and micro-finance companies whose interest rate varies between 24% to 30% per annum (2% to 2.5% per month). There is also a provision of loan repayment on weekly basis.

This scheme will benefit common people who are being exploited by the private financiers charging higher interest rates from poor people. This is an ambitious micro finance programme in the co-operative sector to help people.

Mannarkkad Rural Service Cooperative Bank has organized the programme for inauguration of this loan scheme. In the first phase, govt. will implement this scheme in Palakkad district as a pilot project.

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#### Kerala Muttathe Mulla Loan Scheme 2018-19 – Interest Rate & Features

Women will get liberated from the vicious circle of interest on loans from blade mafia and also from other micro finance companies. Govt. will implement this scheme with the help of Kudumbashree. Govt. will provide loans upto Rs. 10 lakh to these Kudumbashree units at 7% interest rate p.a. The government is taking several steps to regulate loan sharks through a joint initiative of cooperative banks and Kudumbashree.

Each woman can apply for a loan amount of Rs. 1,000 to Rs. 25,000. They can also take loans to make payment of loans taken from other dealers / micro finance companies and to close old loans. Such loans can be settled on a One-Time basis for which the interest rate is 12% per annum. This accounts to interest rate of 1% per month i.e women will have to only pay Rs. 1 as interest for a loan amount of Rs 100 for one month.

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This scheme will disburse loans at lower interest rates and will ease the process on how to make repayment on weekly basis. There are various loans category and facility for loans which can be repaid in 10 weeks were also available.

#### Implementation of Muttathe Mulla Loan Scheme

First 3 units of Kudumbashree will implement this scheme in every ward. Govt. will select Kudumbashree units on the basis of their efficiency in working and credibility. The members of these Kudumbashree units will reach the houses of the people who are in need of such loans and disburse it to them.

Moreover, these members will also visit the houses of the loan beneficiaries on a weekly basis for loan repayment. As per the loan demand, primary cooperative societies will disburse loans upto Rs. 10 lakh to Kudumbashree units at around 7% interest rate. These units can give loans to women in the neighbourhood network at 12% per annum interest rate. The first phase will start from Palakkad district on 29 June 2018.

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Kerala KSFE Pravasi Chitty 2018 Online Registration Form  
Kerala Pravasi Chit Scheme / KSFE NRI Online Chitty Scheme  
KSFE Pravasi Chitty Complaint – Helpline Number

KSFE Pravasi Chitty Scheme 2018 is unique financial savings scheme launched by the Kerala govt. for the welfare of Malayalees abroad. This Chitty scheme in Kerala comes with an insurance coverage and pension plan. The state govt. has launched a new software to join pravasi chitty, pay installments, take part in chitty auction. Accordingly, all the interested Non Resident Keralites (NRKs) can fill the Kerala Pravasi Chitty 2018 Online Registration Form at [pravasi.ksfe.com](http://pravasi.ksfe.com)

This is a fund-mobilization platform to solve the problem of infrastructure in Kerala. The remittances of NRIs plays an important role essential for the growth of Kerala's economy. This scheme will promote savings among NRIs to improve economic stability. The registration forms are now available from 19 June 2018. Pravasi Chits also has many features which makes it different from other financial instruments. Out of the total Rs. 50,000 crore for developmental activities in next 5 years in Kerala, govt. wants to generate Rs. 10,000 crore from these Pravasi Chitties.

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### Kerala KSFE Pravasi Chitty 2018 Online Registration Form

Visit the official website [pravasi.ksfe.com](http://pravasi.ksfe.com)

On the KSFE Chitty Default homepage, click at the "Register Now" tab

Direct Link for Registration – Candidates can directly click the link given here to open the Customer Registration Form

Afterwards, KSFE Pravasi Chitty 2018 Online Registration Form will appear as follows:-

KSFE Pravasi Chitty Online Registration Form

Here candidates have to enter their Personal details, Passport Number, E-Mail Id, ISD Code, NRK ID & National Identification Number.

Now Candidates have to click at the "Verify with NORKA" button to complete the registration process.

Moreover, all the registered candidates can make "Customer Login" using the Username and Password.

Kerala Pravasi Chit Scheme / KSFE NRI Online Chitty Scheme

Large scale migration of malayalees to gulf region plays a major role in Kerala's economy. These Malayali Pravasis plays an important role in the social, economic and cultural development of the state. As per the report, Remittances sent by diaspora support at least 50 lakh people out of total population of Kerala (3.15 crore). Kerala Govt. will utilize all the generated investment for the development of health, education, public works & services, social security etc.

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Moreover, Migrants also lives under unstable and insecure working conditions and the jobs of NRI's are also not certain. So, KSFE has launched a financial scheme for the betterment of Malayali population abroad. This scheme will provide financial support for their risky businesses and also provides an opportunity for participation in the infrastructure development in the state. To know more about KSFE (Kerala State Financial Enterprises) and KIIB (Kerala Infrastructure Investment Fund Board) – Click Here  
Pravasi Chit Features

Internet and mobile-based chits

Android mobile app

Online chit selection & Auction  
Application security tested as per international standards

Online installment remittance  
Safe, secure and transparent bidding process

Integrated chat-bot, e-mail, SMS, social media support  
24X7 contact centre for customer support

Pravasis can help the govt. to realize the dreams of development through joining ksfe pravasi chitty. It is also important to note that all Non Resident Keralites (NRKs) will not have to contribute any money (even a single paise) to the state government. All NRKs just have to Join Pravasi Chitty. KSFE NRI Online Chitty Scheme is a safe deposit and 100% trusted investment option along with 24\*7 assistance. Chit Insurance Cover and an optional Pension Deposit Scheme are most striking features of this KSFE Pravasi Chitty Scheme. For more details, click the link given here – [KSFE Pravasi Chit Features](#)

KSFE Pravasi Chitty Complaint – Helpline Number

Kerala govt. will address all the Complaints / Grievances on Registration & KYC or Installment. People can now get answers to questions like “How to join KSFE – Pravasi Chitts”, “Is NORKA Registration Mandatory”, “Necessity of KYC”, “Modes of Payment, Monthly Dues, Penalty” in FAQ’s (Frequently Asked Questions). To make complaint, candidates can call on the Helpline Number:-

— Registered Office – It is located at Bhadratha, Museum Road, P.B. NO.510, Thrissur – 680 020.

— Helpline Number – People can call on the Helpline Number : 0471-6661888 (8 a.m to 8 p.m), Whatsapp Number : +91 9447097907 or can send and e-mail to [email protected]

— For UAE Applicants – For UAE, candidates can give a missed call to 04-8189669 or send an SMS : KSFE to 3707.

— Official Website – For all other information, visit the official website <https://pravasi.ksfe.com/>

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Saranya Loan Scheme Application Form Download  
Eligibility Criteria for Saranya Loan Scheme  
Processing of Application  
Monitoring  
References

Kerala govt. has launched Saranya scheme for unemployed women. The main motive of this self employment scheme to uplift backward and segregated women like widow, uneducated, divorced women and those who are above the age of 30 yrs and unwedded mothers belonging to Schedule Tribe. Under this scheme banks will give interest-free loan up to Rs. 50,000 to start self business.

Under Saranya scheme, 50% loan amount up to maximum limit of Rs 25,000 will be given as Government subsidy by Employment department. To return loan amount under Saranya self employment scheme, there will be 60 equal monthly installments.

Saranya scheme is applicable for all individual entrepreneurs. Still this loan scheme is applicable for those women who wants to start joint business by more than one entrepreneur. Each woman in this joint startup would benefit the business more amount of loan than single one and receive maximum amount of loan and its subsidy.

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Saranya Loan Scheme Application Form Download

Candidate can download the application form official website or physically from Employment Exchange. Then they have to fill complete details and submit application form with the detailed project report and income certificate to the village officer. People can easily download the Saranya Scheme Application Form in PDF format through the link given below:-

Official Website – [employmentkerala.gov.in](http://employmentkerala.gov.in)

Download Saranya Loan Scheme Application Form PDF

The Application for Loan under Saranya Scheme will appear as follows:-

Kerala Saranya Loan Scheme Registration

Employment exchange officers will verify the correctness of application and supporting documents. Then finally it will be forwarded to District Employment Exchange.

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Eligibility Criteria for Saranya Loan Scheme

All unemployed, widow, divorced, spinsters and unwedded mothers belonging to Schedule Tribe will be registered in the Kerala Employment Exchange. These women must belong to the age group of 18-55 years except spinsters to become eligible. If any woman needs loan amount more than limit of Rs. 50,000, she will have to exempt her 10% beneficiary contribution. Besides, the beneficiary must send 3% interest for the amount she avails.

List of Eligible Candidates

Widow

Widows women are those whose husbands is died and has not remarried till the scheme is applied by the govt. Chairman of the Municipal Corporation or the Mayor of the Corporation or Village/President of Gram Panchayat will provide certificates on a case to case basis.

## Divorced Woman

Divorced women are those women who are divorced / received divorcee certificate by court or by their religious organization. She can belong to any religion. That divorcee certificate will show that she has not remarried until the Village Officer forwards the application.

## Deserted Woman

Deserted women are those women whose husband is missing for at-least 7 years. All such women must obtain certificate from Tehsildar that she had not undergone remarriage.

## Spinsters

Women above the age of 30 years (as on 1 April) and has not been married yet along with a proof from Village Officer.

## Unmarried Mother

Women of ST category who have become mother without any marriage. Village Officer certificate with regard to caste and community must be produced. Annual family income of such women must not exceed Rs. 1 lakh.

For detailed guidelines, click the link – [Saranya Scheme Application Guidelines](#)

### Processing of Application

All the application are then submitted by District Employment Officer to the District Committee for loans approvals. Loan sanctioning authority is the District Committee for Saranya where District Employment is Convener and District Collector is Chairman.

After the loan is approved under Saranya Scheme, demand draft for the loan amount is directly sent to the applicant's bank account from Employment Department.

### Monitoring

The Director of Employment has all the control on the scheme. The scheme is directly monitored by the District Employment Officer and officers of Town Employment Exchanges.

If no response is received, Revenue recovery action to recover loan amount with interest would be initiated.

If the Department found that the loan amount is utilized for other purposes then the project will be sanctioned. The entire amount along with subsidy will be recovered by revenue recovery procedures.

### References

- [Press Release – View Details](#)
- [Government Order 1 – View Details](#)
- [Government Order 2 – View Details](#)

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Kerala Maternity Benefit / Pregnancy Aid Scheme Registration  
Maternity Benefit Act, 1961 (Kerala Maternity Benefit Rules 1964)  
References  
Social Justice Department, Kerala has launched Maternity Benefit Programme (MBP). Under this pregnancy aid scheme, Kerala govt. will provide cash incentive of Rs. 5000 on child birth to Pregnant Women and Lactating Mothers (PW & LM). This will improve health seeking behaviour and nutrition among PW & LM and will also reduce effects of under-nutrition such as stunting, wasting & other problems. This scheme will benefit 1.42 lakh mothers in the state for which women have to make online registration. Integrated Child Development Services (ICDS) platform will be used to implement this scheme. Earlier the state govt. has made amendment in the Kerala Maternity Benefit Act, 1961 and has revised the rules and provisions of the act. Now the Maternity Benefit (Amendment) Act, 2017 is undertaken which includes the provision of child care leave / maternity leave of 26 weeks rather than 12 weeks. Kerala govt. has sanctioned Rs. 34.34 crore for this Maternity benefit Scheme. All the women must fulfill the criteria given below to be able to receive this cash incentive directly into their Bank or Post Office account.

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Kerala Maternity Benefit / Pregnancy Aid Scheme Registration  
All the pregnant and lactating women will receive the cash incentive of Rs. 5000 on fulfilling certain specific conditions given below:-

Transfer of Cash Incentive  
Conditions for Cash Transfer  
Amount

1st Installment  
Early Registration of Pregnancy  
Rs. 1,000/-

2nd Installment  
Received at-least one Antenatal Checkup (after 6 months of pregnancy)  
Rs. 2,000/-

3rd Installment  
Child Birth is registered and child has received first cycle of BCG, OPV, DPT and Hepatitis-B or its equivalent / substitute  
Rs. 2,000/-

On fulfillment of these conditions, the state govt. will transfer all the 3 installments directly into the bank /post office accounts of pregnant and lactating mothers. This scheme is also known as Conditional Maternity Benefit Programme (CMB).

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Maternity Benefit Act, 1961 (Kerala Maternity Benefit Rules 1964)

This is a centrally sponsored scheme whose funds are shared in the ratio of 60 : 40 for Centre : State. This scheme aims to provide partial compensation to the wage loss in terms of cash incentive so that women can take adequate rest before and after delivery of 1st child.

All the candidates can see the original Maternity Benefit Act, 1961 and the Kerala Maternity Benefit Rules, 1964 through the link – [Maternity Benefit Act, 1961 / Kerala Maternity Benefit Rules 1964](#)

In the previous year, central govt. has made an amendment to the existing Maternity Benefit Scheme, see the details of the Amendment Act, 2017 through the link – [Maternity Benefit \(Amendment\) Act, 2017](#)

References

— For more detailed guidelines on the Maternity Benefit Scheme, please click the link – [Guidelines](#)

— Central Govt. is also going to launch a new scheme, please see details – [Social Security Scheme 2018](#)

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Kerala govt. is going to launch Free School Uniform Distribution Scheme in the state. Under this scheme, around 4.5 lakh govt. school students studying in Class I to Class VII will get handloom uniforms. This Free Handloom School Uniform Scheme will boost the education sector as well as the handloom sector. Govt. will start this uniforms distribution in the state from 2 May 2018.

This free school uniforms will cover around 3, 701 schools in the state. Under this handloom uniforms scheme, govt. will distribute 23 lakh metres of cloth for Class 1st to 7th students in government schools.

This scheme is a major initiative of the state govt. to improve education standards in the state along with that of labourers working in handloom industry.

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#### Kerala Free Handloom School Uniform Distribution Scheme

The important features and highlights of this free school uniform scheme are as follows:-

The state govt. will start distribution of free handloom school uniforms from 2 May 2018.

School Uniforms made of approx. 23 lakh metres of cloth (for shirting, suiting and skirting) will be given to around 4.5 lakh students.

Only the students studying in Class 1st to 7th are applicable for this scheme. This scheme will cover 3,701 schools in the state.

Free Handloom School Uniform will help the general education sector and handloom sector.

Kerala LDF govt. successfully rehabilitates various traditional handloom labourers by hiking the basic wages from Rs. 400 to Rs. 600 on daily basis.

Several labourers get jobs only under the handloom school uniform scheme. For this scheme, govt. has already dispensed around Rs. 40 crore to the workers.

The current state govt. is working consistently to protect the labourers and for the welfare of the handloom sector.

Hantex will distribute handloom school uniforms from Thiruvananthapuram to Ernakulam districts. Hanweave will distribute the school uniforms from Thrissur to Kasargod districts.

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Kerala Life Mission / Housing Scheme – Cabinet Orders  
Kerala Life Mission – Beneficiaries Government List  
Life Mission Kerala Survey – Phase 1 List  
Life Mission Kerala – House Progress Report  
Kerala Life Mission References

Kerala govt. is going to build 5.13 Lakh more affordable houses absolutely free for home-less people under Kerala Life Mission. Subsequently, the state govt. will construct 500 sq. ft houses at a cost of Rs. 4 lakh each. Accordingly, Life Housing Scheme is the twisted form of Pradhan Mantri Awas Yojana and is the flagship scheme of Communist govt.

LIFE stands for Livelihood inclusion and Financial Inclusion. Cabinet committee has approved proposal on constructing more than half a million (5,13,000) houses for homeless people. Accordingly, govt. will invite online application forms for this Housing Scheme through the official website [lifemission.lsgkerala.gov.in](http://lifemission.lsgkerala.gov.in). The state govt. has earmarked Rs. 2500 crore for this Life Mission Housing Scheme in Kerala Budget 2018-19. In addition, the new decisions of cabinet committee meeting (27 February 2018) will add additional burden of Rs. 459 crore on the state govt.

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Kerala Life Mission / Housing Scheme – Cabinet Orders

Cabinet Committee has modified the PMAY Scheme of the Central govt. on 27 February 2018. Under PMAY Scheme, the cost of each house is Rs. 3 Lakh out of which Central govt. provides Rs. 1.5 lakh, State govt. share is Rs. 50,000. Moreover, Local govt. contribution is Rs. 50,000 and user also contributes Rs. 50,000. However, the state govt. has removed the user's share. Under this new Life Mission – Housing Scheme, the total cost of the 500 sq. ft house is Rs. 4 Lakh out of which Central govt. will provide Rs. 1.5 lakh, State govt. contribution will remain Rs. 50,000 and Local Govt. share is Rs. 2 Lakh. Applicants will not have to pay any amount for new house.

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For houses which are not eligible under PMAY, State govt. will provide Rs. 1 lakh and Local govt. must raise the remaining amount. In order to help the local govt. to raise their share, Kerala govt. is going to set up a new financial company to increase debt amount from market. Accordingly, local govt. will repay the principal amount of loan using deductions from future plan funds. Moreover, state govt. will bear the cost of loan interest. Moreover, Cabinet Action Plan as decided in the previous meeting of 27 January – [Click Here](#)

Kerala Life Mission – Beneficiaries Government List

Kerala CM Pinarayi Vijayan is personally monitoring this Housing Scheme. As per the life mission kerala government list, state govt. has identified 5,13,000 beneficiaries. In the initial phase, govt. will construct 1,76,000 houses in 2018-19. Out of these, govt. will finish the construction work of around 66,750 houses till March 2018.

These beneficiaries includes 75,065 from scheduled castes (SC), 14,085 from scheduled tribes (ST) and 6,000 are fisher-folk. This Housing project is a part of Larger Mission LIFE.

Various Private Sector Companies like Confederation of Indian Industry (CII) are also keen to contribute in this housing project. CII has approved to provide cement at subsidized rates.

Life Mission Kerala Survey – Phase 1 List

Candidates can see the Life Mission Survey List of Phase 1 through the link given below:-

[Life Mission Survey List](#)

Here candidates can make the life mission login and see their name in the Survey List.

Life Mission Kerala – House Progress Report

Candidates can see the Unpacked Homes Progress Report in the PDF Format (28 February 2018) through the link given below:-



<https://lifemission.lsgkerala.gov.in/ml/basic-page/282>

Furthermore, candidates can also see the Unpune Houses Progress Report Pdf as on 1 March 2018 through the link:-

<https://lifemission.lsgkerala.gov.in/ml/basic-page/281>

Kerala Life Mission

LIFE Mission Kerala focus on the 4 major thrust areas which are as follows:-

Affordable Housing

Improvement of public Infrastructure

Strengthening of Agriculture

Proper management of Natural Resources

After the completion of First phase (next year), Kerala govt. will start procuring land and house construction for remaining 3 lakh homeless people.

Life Mission is the Flagship Scheme of Kerala govt. after Literacy Campaign and People's plan Campaign which turns out into successful people's movement.

References

— For more details on LIFE Project Kerala, please visit official website – [lifemission.lsgkerala.gov.in](https://lifemission.lsgkerala.gov.in)

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Kerala govt. has proposed a new Health Policy 2018 in which govt. will make vaccination cards mandatory for students seeking admission in 1st standard. Subsequently, parents must get their child vaccinated for admissions in school which will reduce the Mortality Rate of children. Moreover, Kerala Health policy 2018 also contains provision of strict legal action against people who discourage parents from getting their children vaccinated.

The state govt. has planned this move after several vaccination programmes facing resistance in Kerala. Most recent example is the Measles Rubella (MR) vaccination drive in few districts. In addition to this, govt. will also make standard treatment guidelines compulsory for doctors at govt. hospitals and also at private hospitals. Subsequently, Kerala govt. will also take efficient steps to curb corruption and strengthen vigilance system in hospitals. Moreover, this policy will ensure that all the children below the age of 5 are immunized and will achieve total immunization.

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### Kerala Health Policy 2018 – Details

The important features and highlights of this Kerala New Health Policy are as follows:-

This new health policy will make vaccination cards essential to get admissions in schools.

Subsequently, govt. is planning to open special clinics for transgenders in various taluk and district level hospitals. In addition this, govt. will also provide sex reassignment surgery for transgenders under the state health insurance scheme. Although Maternal Mortality Rate is lesser in Kerala as compared to other states but still govt. will focus on reducing this number. For this, govt. will conduct survey to assess the cause and will take corrective measures.

All the doctors at govt. / private hospitals must follow the standard treatment guidelines. Moreover, govt. will strengthen vigilance system in hospitals. The primary objective is to ensure rationale, effective and affordable treatment.

Kerala Health Policy 2018 also contains provision of comprehensive trauma care facility at every 10 KM through coordination of services of govt., private and cooperative hospitals.

Kerala govt. will also improve facilities at various trauma care units and provide training to locals on Trauma Care. This training will cover aspects on handling situations after an accident and first aid facilities.

Accordingly, this health policy also proposes division of state health department into 2 parts. This policy will replace Director of Health Services with separate directors for clinical services and public health. However, the Director of Medical Educations will still hold its office.

Kerala govt. will grant Administrative autonomy to the medical colleges under Kerala Health Policy 2018. Now principals and hospital superintendents will be able to carry out administrative work effectively. Accordingly, this policy will minimize the complicated procedures and will provide them with administrative freedom.

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The draft policy also has a provision to form an antibiotics guidelines committee to frame an antibiotic policy. Under this antibiotic policy, doctors will have to compulsorily specify the generic names of medicines in their prescription. Govt. will also form a comprehensive Health Information System which will contain medical records of all patients from all hospitals without compromising their privacy.

Moreover, new health policy also ensures to provide a major boost to research activities in several medical colleges. Furthermore, govt. will also put a ban on the private practice of doctors.

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Kudumbashree Programme – List of 20 Programs  
Kudumbashree Programme Domains  
Kudumbashree Community Network – 3 Tiers

Kerala government is going to continue Kudumbashree programme for Women Empowerment and eradication of Poverty. Subsequently, State Poverty Eradication Mission (SPEM) will implement this programme. Accordingly, the state govt. has allotted Rs. 200 crore for this Kudumbashree Mission in Kerala Budget 2018-19 and has announced list of 20 programs under this welfare scheme. People can check the announcements made in the Budget 2018-19 through the official website [kudumbashree.org](http://kudumbashree.org)

Kudumbashree in Malayam means “Prosperity for Family” which either means Kudumbashree Mission or Kudumbashree Community Network. This programme provides directions and guidelines to various other programmes according to the government policy.

Ministry of Rural Development (MoRD) recognizes Kudumbashree as State Rural Livelihoods Mission (SRLM) under the Central govt. National Rural Livelihoods Mission (NRLM).

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Kudumbashree Programme – List of 20 Programs

Kerala govt. has announced a complete list of 20 programs to be carried out under Kudumbashree programme. People can see the list of announcements which are as follows:-

Setting Up of Micro Enterprise Parks  
Startup Village Entrepreneurship Program  
Nano Markets For Products  
Online Portal For Marketing  
Technology Hub For Micro Enterprises  
Chit Funds in Association with KSFE  
Legal Clinics For Women In All Districts  
2018-19 will be the year for Neighbourhood Groups (NHGs)  
Training Centers in All Districts  
Agro Service Teams  
Special Team For Well Recharge  
Tribal Micro plan to All Districts  
200 New Buds School  
1000 Broiler Chicken Units  
500 Coir Defibering Units  
1000 New Geriatric Care Executives  
Livelihood For Vulnerable Groups  
Loans For Units in Crisis  
20 Memoirs on Kudumbashree  
14 Model Women Friendly Villages

These programmes will strengthen women across the state and thus help in reducing poverty.

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Kudumbashree Programme Domains

Kudumbashree along with central objectives of Women Empowerment and Poverty Eradication also includes 3 strategic domains which are as follows:-

## Domain Programme

### Economic Empowerment

Micro-Finance, Collective Farming, Livestock Farming, Micro Enterprises, Market Development, Value Chain Based Strategies, Collectives and Consortiums

### Social Empowerment

Destitute Identification and Rehabilitation, Children's Programmes, Rehabilitation of Mentally Challenged Persons

### Women Empowerment

Gender Self Learning Programme, Programmes for Elimination of Violence Against Women

### Kudumbashree Community Network – 3 Tiers

This is the largest women network in the world. For women community network, this programme consists of 3 tiers which are as follows:-

Lowest Level (Primary Level) – Neighbourhood Groups (NHGs)

Middle Level (Ward level) – Area Development Societies (ADS)

Local Government Level – Community Development Societies (CDS)

Besides removal of poverty and empowerment, this programme also includes democratic leadership and several other support structures which are formed from Kudumbashree family. Moreover, Kudumbashree Mission consists of a State Mission (System Support, Organisation & Social Development, Livelihood Development) and 14 District Missions.

For more details, visit the official website [kudumbashree.org](http://kudumbashree.org)

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Kerala government is going to launch Pravasi Chitty Scheme for Non Residential Keralites. Subsequently, Kerala govt. aims to deploy Rs. 10,000 crore in the span of 3 years through Kerala State Financial Enterprises (KSFE). The state govt. is going to implement this scheme in the first week of March after the approval of National Informatics Center (NIC). KIIFB will play important role in utilizing these collected funds. KSFE is a non-banking Finance Company and Kerala govt. fully own this company. Kerala govt. will launch this scheme after the announcement of budget in February. Most of the NRKs who make investments in KSFE Chitties through their relatives or themselves when they come home are waiting for the official launch of this scheme.

Latest Update – Kerala Govt. has started the online registration process for Pravasi Chitty Scheme, now fill the KSFE Pravasi Chitty Registration Form through the link – [Click Here](#)

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Kerala govt. hopes to exceed the target collection of Rs 10k crore by a huge margin. Moreover, this scheme will benefit around 2 lakh investors in the 1st year after its official launch.

Agents for Selling the Pravasi Chitty Scheme in Gulf Countries

Kerala govt. will allow various agents such as banks and others to sell this scheme to the investors residing in the Gulf Countries. Moreover, these agents will have to acquire the required permission from the regulation agency of those countries.

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Govt. is going to make provisions such that NRKs are able to join this Chitty scheme online. Moreover, govt. will develop a mobile app for this purpose. Accordingly with this online facility, any person can get involved in chitty activities. People can enroll for memberships, make payment of monthly subscription and enrollment for auctions through online mode. Furthermore, govt. is also going to setup a 24\*7 grievance redressal office which will operates at Infopark.

Role of Kerala Infrastructure Investment Fund Board (KIIFB)

As per the survey reports, the funds sent by the people (online transfer) to our country through diaspora provides support to at-least 50 lakh people in Kerala out of the total population of 3.15 crore. NRI Chitties will raise a fund of Rs. 10,000 crore which the state govt. will use for developmental activities.

Kerala Infrastructure Investment Fund Board (KIIFB) will get these collected funds. KIIFB is a technical partner of KSFE Pravasi Chitties. The total amount of NRI deposits is around Rs 1.52 trillion with several public sector and private sector banks in Kerala. Furthermore, Pravasi Chitty Scheme will raise the amount of NRI deposits which the state govt. will utilize in various developmental activities.

References

— For more details on Kerala State Financial Enterprises (KSFE), visit the official website using the link given below:-

[ksfe.com](http://ksfe.com)

— Furthermore for details of Kerala Infrastructure Investment Fund Board (KIIFB), please click the link given below:-

[kiifb.kerala.gov.in](http://kiifb.kerala.gov.in)

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Cochin Cancer Research Center (CCRC), Kerala is going to launch Free Lifetime Cancer Treatment Scheme to provide cancer treatment to each family in the state. Under the scheme, interested candidates can make their registrations in the scheme by paying a certain amount and cover the whole family for cancer treatment. Subsequently, If any family member requires cancer treatment, it will be given free of cost.

According to the notification, the family member of BPL category are already taking the benefits of free treatment up to Rs. 8 lakh under various government schemes like Karunya and Comprehensive Health Insurance Scheme.

The children up to the age of 12 years will also get free of cost cancer treatment. Hence, this scheme will mainly target the families which belong to APL (Above Poverty Line) category.

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#### Free Lifetime Cancer Treatment Scheme

The officials of CCRC had completed the preliminary round of negotiation with some insurance companies of the state. The CCRC department will provide many options to subscribe the benefits of the scheme. The interested family can choose the option for different types of benefits under the scheme.

It should be remembered that the cost of each plan of the scheme would vary. For instance, if an interested family subscribes the plan of Rs. 20,000 which is a one time payment, it will be eligible only for the treatment up to a few lakhs. However, if the premium amount goes up, the benefit amount of the treatment cost also will go up.

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Moreover, the government has informed that during the discussion with an insurance company, they found some certain problems which will have to be sorted out before starting the scheme. In addition, the government has started consultation with the banks of the state which had associated with a similar scheme introduced by Regional Cancer Centre (RCC).

The government is also planning to procure medicines required for the treatment from Kerala Medical Services Corporation Ltd (KMSCL). The CCRC department will complete the framework of this scheme in few months. However, the scheme has not been officially launched yet, as soon as this scheme is launched, all the details would be updated here.

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The state government of Kerala has launched She Pad scheme to provide free sanitary napkins for girls students. Initially, this scheme will be executed in about 300 government schools of the state. This is a first of kind scheme across the country to provide sanitary napkins for free in government schools. Under the She pad scheme, the government will also provide napkin storage and disposal space in schools. Accordingly, thousands of female teachers and students will get the benefit of the scheme. The benefit of the scheme will be extended to all government schools in the state by next year. The government has informed that this move came after running such arrangements in certain government schools in last two years. In addition, both the current and the previous governments have considered the scheme.

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#### She Pad Scheme Free Sanitary Napkin Scheme in Kerala

The objective of the scheme is to enable free distribution of sanitary napkins to girl students in government schools. The scheme is an attempt to normalize public debates about menstrual hygiene. This is a good initiative of the government because menstrual hygiene is every girl's right.

This scheme will also help raise the awareness about the need for menstrual hygiene. The government has allotted about Rs. 30 crores to implement the scheme. This fund will be given by local panchayats and Kerala State Women's Development Corporation.

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According to the latest National Family Health Survey of 2015-16, nine out of 10 young women in Kerala already use personal hygiene products. She pad scheme is the battle for last mile menstrual hygiene in Kerala. Moreover, the government will conduct awareness camps in various schools for boys to create a healthy mindset on menstruation in the opposite sex. The government will also make sanitary pads easily accessible to the girls in the schools.

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The state government of Kerala has launched Trauma Care Scheme in the state to provide free treatment to the accident victims in first 48 hours. Total expense of treatment of accident victims in first 48 hours will be initially paid by the government but will due to be reimbursed by the respective insurance companies later.

Under Trauma care scheme, the government will pay all expenses incurred by a hospital for the emergency care of an accident victim for the first 48 hour. Subsequently, the families of accident victims shall not pay the money to the hospitals for the emergency care which is being provided to the victim for the first 48 hours.

However, the complete details and operational part of the scheme will be revealed after the government holds discussion with insurance companies, as per officially released notification. The beneficiary can avail the benefit in all government medical colleges & hospitals, district hospitals, taluk hospitals, and major private sector hospitals.

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#### Kerala Trauma Care Scheme

The government has informed that any hospital should not be denied to provide emergency care to accident victims, In addition, the treatment should not be restricted only to those people who have the capacity to pay for treatment.

Moreover, If the accident victim is being taken care in any private hospital, the government will pay the cost of immediate emergency care from the Road Safety Fund. In addition, a special ambulance with all advanced life-support care facilities will also be arranged to evacuate accident victims from the accident site without delay to reach at the nearest hospital.

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Moreover, a centralized call center facility will also be managed and coordinated to the service for the accident victims under the Trauma care scheme. The government is also planning to arrange the ambulance service by calling for proposals from private agencies. A separate software will be available for choosing the nearest ambulance and hospital to reach the accident victim.

Besides all, special training will be given to those healthcare workers who are personally involved at the time of transporting the accident victim. The government will provide the funds for the scheme by utilizing the Road Safety Fund, the Corporate Social Responsibility Fund of the Kerala State Transport Project and the governmentâ€™s budgetary allocation.

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The state government of Kerala has launched Aawaz health insurance scheme for migrant workers in the state. The objective of this scheme is to provide a health insurance coverage for migrant laborers working across the state. This is a first of its kind scheme in the country that is providing health insurance to all migrant laborers. Under the scheme, labourers aged between 18 and 60 will be covered.

The labour and skills department of Kerala is preparing a comprehensive database of migrant labourers in the state. After the collection of data, the department will enroll them under a health insurance scheme. As per the notification, the registration process for migrant workers has been started.

However, the benefits of the scheme will be started from January 2018 itself. On the inauguration day of the scheme, about one lakh migrant labourers were registered for the scheme in all the districts of the state.

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#### Aawaz Health Insurance Scheme

Under the Aawaz scheme, each migrant laborer will get an accident and death insurance coverage. The beneficiary will get a free health insurance cover of Rs. 15,000 and the government would also provide a death insurance coverage of Rs. 2 lakh. The benefit of this medical insurance scheme can be availed in government hospitals of the state as well as empaneled private hospitals.

Moreover, the government will record personal details and bio-metric data of individual migrant labourers. The state government of Kerala has taken several initiatives for the welfare of migrant workers in the state. The government is also about to complete the first housing project for migrant workers at Kanjikode in Palakkad which will be opened in January 2018. In addition, the Social Justice Department is planning for setting up crushers for migrant labourers at the work site.

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As per the report of Gulati Institute of Finance and Taxation (GIFT), In 2013, around 25 lakh migrant labourers were working in the state while 2.35 lakh being added every year in labour force. Under the scheme, the labour department is planning to complete the first phase of registration till December 31. Besides, the government has fixed the target to enroll five lakh inter-state migrant labourers.

#### Aawaz Scheme Registration and Smart Cards

Furthermore, a Kolkata-based private based Smart IT Private Limited has been given the responsibility to complete the task of registration, recording the details and issuing smart cards to the labourers. The cards will include their name, photo and address. In addition, thumb impression will be recorded separately of each migrant labour in the government's database for security reasons.

The government has started the negotiation with insurance companies for choosing the insurance provider. However, until the process of negotiation is complete with the insurance company, the government will continue the benefits of existing scheme for all those workers who have registered. For this, government has allotted Rs. 10 crore for offering the benefits.

Although, the labour department will register only those migrant labourers who have a valid identity proof. The valid proof will be cross checked from the 14 documents listed by the Center. The registration process will be held at 200 locations of the state. However, the department has already collected details from one lakh migrant labourers across the state.

The labour department will also spread the awareness about the scheme through the FM radio advertisements in Hindi, Bengali and Oriya.

SOURCE: <https://timesofindia.indiatimes.com/city/thiruvananthapuram/cm-to-launch-aawaz-scheme-for-migrant-workers-tomorrow/articleshow/61348916.cms>

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The state government of Kerala has launched health insurance scheme for jobless cashew workers of the state. The objective of this scheme is to provide an insurance cover to all jobless cashew workers so that they can feel financially strong in times of any health issues.

The health insurance scheme is being implemented by Kerala cashew workers relief and welfare fund board with the help of the comprehensive health insurance agency of Kerala. The problems of health with cashew workers industry is on the peak in the state. Therefore, the government has launched health insurance scheme for such jobless workers of the state.

Moreover, the cashew worker will have to be made registration on Akshaya Centres to avail the benefits of health insurance scheme. This scheme is only to those cashew workers who have left their job. They are owing to the non-operation of 290 private cashew factories in the state.

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### Cashew Workers Health Insurance Scheme

Below given are the highlights and details of the insurance scheme for jobless cashew workers:-

The state government of Kerala will provide free health insurance to all jobless cashew workers in the state.

This scheme will cover jobless cashew workers according to the socio-economic condition of the cashew worker.

The cashew worker will have to submit Welfare Fund Board card, ESI card, Aadhaar card and ration card at the time of registration on Akshaya centers.

The documents of cashew workers will be notified by the offices of the Welfare Fund Board Inspectors.

The inspectors will issue a certificate that will have to be registered through the Akshaya Centres.

The Comprehensive Health Insurance Agency of Kerala will issue the insurance policy to the registered cashew workers under the scheme.

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A lot of cashew workers has unemployed due to 290 non-functional private cashew factories. Keeping in mind the problems of jobless cashew workers, government is providing an insurance cover so that in case of any medical emergency the life of workers could be saved.

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Last date for submitting online application for Kerala Education Loan Repayment Scheme has been extended by the state government. The new last date for the scheme is 21st December 2017. Earlier, the last date for submission of application and claim forms for the scheme was 31st October.

Online registration for the Kerala Education Loan repayment scheme are being invited through the official website of the scheme at [www.elrs.kerala.gov.in](http://www.elrs.kerala.gov.in). All eligible students can register themselves at the portal and submit application form for the claim of repayment of their education loan.

Under the scheme, the state government is re-paying the education loans of students whose annual household income is not more than 6 Lakh per annum. However, only the students who have taken loans of up to Rs. 9 Lakh will be benefited under the scheme. The total budget of the scheme is Rs. 900 Crore.

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#### Kerala Education Loan Repayment Scheme Last Date

The last date of application submission for education loan repayment scheme has been extended by 2 months. Now the new last date is 31st December 2017.

The state government has also added the option to edit the application form after submission in the website. Students can also edit their Matriculation details after the submission.

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Out of the total loan repayment amount eligible under the scheme, state government would borne 60% while rest 40% will have to be borne by the students themselves. Students belonging to households whose annual household income is more than 6 Lakh are not eligible to apply for the scheme.

For any query about the scheme, interested candidates can contact at the below mentioned contact details

Email â€“ [emailÂ protected]

Contact Number â€“ 0471-2517187 (All working days)

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The State Government of Kerala is considering to launch an insurance scheme for the disabled people across the state. The government has named the insurance scheme as "Savalambam". This scheme was announced on the occasion of loan Mela for disabled people at Parasaala district by Chief Minister of Kerala State.

The aim of Savalambam scheme is the inclusion of the disabled people into the mainstream of society. The state govt. has already taken many steps to make all the public facilities disabled friendly like offices, public place, tourist centers etc. The insurance scheme is a step further in providing social and financial security to the disabled in the state.

The Savalambam scheme has been announced but not launched yet, once the scheme is launched, all the information would be updated here.

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#### Eligibility Criteria for Savalambam Scheme

Below is the basis eligibility criteria for the disabled people to take the benefits of the Savalambam insurance scheme

Disabled person who have completed 65 years of age.

The person with more than 40% disability is eligible for this scheme.

The Kerala State Handicapped Persons' Welfare Corporation had organized the loan Mela for the disabled people during which the scheme was announced. This program will surely improve the condition of disabled people. Under the loan scheme, loans up to Rs 25 lakhs will be provided by the Welfare corporation for starting small scale ventures based on their ability.

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There are about 7,61,843 disabled people in Kerala state, out of which, the male population is 51.81% and female population is 48.19%. Those persons with disability requires proper care, protection, training, employment and rehabilitation etc, hence the scheme is being taken into consideration.

The various government departments in co-ordination with Kerala state Handicapped Persons' Welfare Corporation, will implement the Swavalamban scheme across the state. This Scheme will increase confidence and create a feeling of equality among disabled persons of society.

According to the official data, the population of disabled people in the country is continuously increasing. In a decade between two Censuses — that of 2001 and 2011 — the country's disabled population has increased by 22.4 per cent even as the total households having disabled persons in the country have increased by 20.5 lakh.

The urban cities are the major causes to increase the number of disabled person. The road and industrial accidents are the major cause of rendering the many incidents in urban area.

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The state government has launched "Samagra" a question bank portal at [samagra.itschool.gov.in](https://samagra.itschool.gov.in) developed by the [email protected] This portal would provide digital content like discussions and videos on a particular subject and solutions to posted questions etc. The portal can be accessed at <https://samagra.itschool.gov.in>. It is a joint initiative of [email protected] Project and the State Council of Educational Research and Training (SCERT) Kerala to implement ICT enabled education in Kerala State. The portal will surely provide quality education and increase the level of education in the state.

In addition, this portal will also provide the students an option to download e-books (text books). It is an advancement in the digital education and providing services online. This portal will provide information about all related topics of class 1st to class 12th at a single platform.

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At Samagra [email protected] School Portal, the school exam question papers can also be prepared for the term and annual examinations from the question bank. This portal will conduct public examinations on the basis of this question bank. Anyone like students, teachers, schools, experts can register to provide solutions and interact with each other.

Registration at Samagra [email protected] Portal

Visit the official website [www.samagra.itschool.gov.in](http://www.samagra.itschool.gov.in) or click this link

Click on the 'Sign Up' link.

Enter all required information in the sign up form.

Samagra Sign Up Form

After filling all the details, click "Sign Up" button at the bottom of the form.

Now you are successfully registered for the Samagra portal.

After login on the website students can get services offered by the by Kerala school department.

The students can click on e-resources icon on the portal. After clicking, this portal would provide services in Malayalam, Tamil, Kannada and English language. The students can download e-textbook of all subjects in these four languages from 1st Class to 12th Class.

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E-Resources section provides the students audio, video, image instructions, discussion forum, and other sections for discussion on topics. The students can view the content about any topic in any required subject as given in the image below.

Samagra Portal E-Resources

The students can click on the textbook icon or the below link and then select medium, class and subject to download the textbooks as given in the image below.

Download Textbooks

Download Textbook Section

In the main menu of the Samagra portal, registered candidates can click on Moodle link to access the question bank and practice papers. This is a public exams where mostly most of the questions are based on the pattern of competitive exams.

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Kerala state government has launched the education loan repayment scheme 2017 today in the state to help repay the education loans of students. The state government is inviting online registrations and claim application forms from the students for availing the scheme benefits through its newly launched portal at [www.elrs.kerala.gov](http://www.elrs.kerala.gov).

Students can do the online registration for the education loan repayment scheme at [elrs.kerala.gov](http://elrs.kerala.gov) and fill the claim application form along with attaching the required documents. The scheme may also be termed as "Education Loan Repayment Support Scheme" or "Education Loan Repayment Subsidy Scheme".

Below is the complete procedure to register online as student and fill claim application form for the education loan repayment scheme.

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Kerala Education Loan Repayment Scheme Online Registration

STEP 1: Visit the official website of Kerala Education Loan Repayment Scheme at [elrs.kerala.gov](http://elrs.kerala.gov)

STEP 2: Click on the "Student Registration" button and fill the registration form as seen below.

Education Loan Repayment Registration Form

STEP 3: After Registration, a user ID and password would be sent to the registered mobile number of the applicant which will be used to fill the online application form.

Apply Online for Education Loan Repayment Claim

On completion of the registration, a user ID and password will be sent to the registered mobile number of the applicant. For filing claim application, the applicant has to login to the portal and enter the following information using this user ID and password.

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Full permanent address of the applicant

Name of parent/spouse/guardian

Details of co borrower(in the case of student deceased or suffered 80% & more disability)

Details of the professional course studied (for which the education loan was availed)

Whether Management & NRI Quota or not

Date of completion of course

Category of the student

Details of the bank from which loan was availed

Details of the loan availed

Amount repaid (interest subvention shall not be treated as repayment for this scheme)

Present Annual income of the family

Present employment details of student (not applicable for deceased student/student with 80% or more disability)

Present Annual income of the student (not applicable for deceased student/student with 80% or more disability)

Date of occurrence of disability/death in the case of deceased student /student with 80% or more disability

Details of relief availed under any other scheme (if any)

Choosing Govt Support category

List of Required Documents

The applicant is required to upload copies (in PDF format) of the following certificates.

i) At the time of Registration

- 1) Copy of 10th pass certificate of student ,
- 2) Copy of Aadhaar of student (of co borrower in the case of student deceased/suffered 80 % or more disability) ,
- 3) Income Tax PAN of student (of co borrower in the case of student deceased/suffered 80 % or more disability)

ii) At the time of filing application

- 1) Eligibility certificate issued by the Village Officer and countersigned by a gazetted Officer.(The format can be downloaded from the portal)
- 2) Death Certificate issued by the Registrar of Deaths of the concerned local body (in the case of deceased student)
- 3) Disability certificate by competent authority as stipulated in the Persons with Disabilities Act 1995 (in the case of a student borrower suffering permanent physical/mental disability of 40 % or more)
- 4) Course Completion certificate pertaining to the course for which the education loan was availed). (If the student discontinued the course for medical or other valid reasons, a certificate from the head of institution, stating the reason for discontinuation)
- 5) Salary certificate in the case of a student employed in formal sector (not applicable for deceased/student with % or more disability)

After filling the mandatory fields and uploading the certificates, the registration form is to be submitted.

After filling all the fields and uploading the certificates, the applications can be submitted online in the portal

The last date for submission of application has been extended to 31 December 2017, read more at below link

Kerala Education Loan Repayment Scheme Last Date Extended  
Eligibility Criteria

The student should be an individual permanent resident of Kerala

The KYC records should match with that provided with the bank

Only those education loans availed from a branch situated in Kerala, of, a scheduled commercial bank, Kerala Gramin bank Kerala State Co operative Bank, KSCARD Bank or any of the 14 District Co operative banks in the state are covered under the scheme

Students who secured admission under Management seats/management quota/NRI Quota are not eligible. Management seats /management quota refers to seats in private education institutions for which the management has discretion to give admission on factors other than merit as explained in IBA's "Revised guidance notes on model educational loan scheme for pursuing higher education in India and abroad -2015 (Amended 2016)

However, Students who secured admission under Management quota/Management seat for nursing courses are also eligible.

Loans taken for study abroad are not eligible

Income Tax Permanent Account Number (PAN) for the student borrower (for co borrower, in the case of a deceased student ) is a pre requisite for registration

Upper limit for present annual gross family/parental income is Rs.9 lakhs for deceased students, and students with disability of 40 % or more and 6 lakhs for all other categories.

In addition to the above , the present Annual Income of student should be within 4 times of the scheduled annual repayment amount in the loan

Student borrowers who become permanently mentally/physically disabled with 80% or more disability due to accident/ illness or expired during the course of study/tenure of the loan after availing the loan will be eligible for financial assistance irrespective of date and sanctioned amount of loan and classification of loan account.

Under the Kerala education loan repayment scheme 2017 Scheme, education loans sanctioned to students are classified into two categories namely

1. Education Loan Non-NPA/standard account
2. Education loan turned to NPA account on or before 31st March, 2016

Annual repayment amount (Principal plus Interest) will be shared between the Government and the borrower in the specified ratio during the 4 year relief period for the first category. In the case of the second category, Government will assist the borrower to settle and close the loan account by paying specified amount as per

eligibility.

Important Links

Operational Guidelines of Scheme

Certificate of Eligibility – Annexure 2 Format

HELPLINE

For any query about the scheme, interested candidates can contact at the below mentioned contact details

Email – [email protected]

Contact Number – 0471-2517187 (All working days)

Or visit the contact page on official website.

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The kerala state govt. has given approval to the Startup Village Entrepreneurship Program (SVEP) for all districts across the state. Recently, kerala govt. has introduced new 12 startup projects under the State Poverty Eradication Mission's Kudumbashree programme.

The Ministry for rural development has informed that these new projects will be an integrated part of the Startup Village Entrepreneurship Program (SVEP). The new startup project will increase the no. of entrepreneurs and more employment opportunities in the country.

The startup program has already been implemented in Parakkode block in the southern district of Pathanamthitta and in Ernakulam's Vadavukodu block. According to officials, around Rs. 6.5 crore has been allocated for each block. The projects for start ups are being implemented to provide the financial and technical help to the new start ups and also to the existing start ups.

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#### Objective Under Startup Village Entrepreneurship Program (SVEP)

The state govt. has made an announcement that SVEP Scheme aims to support over 2,000 startups in the state. These projects would provide the opportunities to the new startup owners.

The new SVEP project, the Kerala government is promoting the startup culture in smaller cities, towns, and villages. The state government of Kerala will also conduct Performance improvement programme to assist the existing companies on their daily basis operations.

Under this scheme, the young generation who wants to make their career in the business can borrow financial assistance.

After the successful implementation of the projects, Kerala state would emerge as the only state in the country that have introduced the SVEP project in all its districts. The project will help evaluate the viability of entrepreneurial ventures, especially in rural areas.

According to the official notification, the govt. would set up the Kudumbashree National Resource Organisation. The organisation will be setting up as a resource hub for new and struggling startups. In the organisation, around 60% of the total fund will be provided by the Union Government.

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In June 2017, govt. had set up a government-partnered funding system for startups. The initiative of this fund is to help entrepreneurs network with investors and gain further mentoring on funding and marketing their products.

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Kerala state govt. is planning to introduce a housing scheme for transgenders in the state. This initiative is aimed at assisting the sexual minority to fight discrimination and overcome social stigma. The housing scheme would be implemented with the help of local bodies and NGOâ€™s that would ensure a safe dwelling environment for the financially weak among the transgender community.

The objective of this housing scheme is to provide a shelter for transgender community because the unavailability of house was a major concern for Kerala state govt. This project will be implemented under the supervision of Social Justice Department. SJD has worked toward ensuring shelter for all homeless transgenders.

#### Housing Scheme for Transgenders in Kerala

Two types of housing schemes for transgenders are being considered by the government. Govt. is providing short-term shelter homes and housing colony exclusively for the sexual minority. The purpose of this scheme is to ensure transgender people in Kerala get a dignified livelihood.

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According to the census of 2011, total population of transgender is 3902 in Kerala. Out of this population, children counting is 295 and literacy rate is 84.61%. Literacy rate is good in state but they donâ€™t get opportunity in all types of jobs and good standard in society.

Transgenders have marginalized and alienated for so long despite being a part of the society. They have all the constitutional rights like any other resident of the country and state. It becomes the duty of center and state to provide them all opportunity and give a dignified life.

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Kerala state government has launched the “Education Loan Repayment Scheme” with an aim to reduce the financial burden on families belonging to lower income group. The Rs. 900 crore scheme would benefit the students who have availed loans of upto Rs. 9 Lakh and whose annual household income is not more than Rs. 6 Lakh. The scheme aims to extend help to those financially weaker students who didn’t get a job after their studies and unable to repay their education loan. The state government may extend the scheme by by infusing more funds in future. The current budget was set for the scheme on the basis of preliminary collected data. The government would conduct a detailed survey later to help all those students who are in real need of this scheme.

RELATED READING:

[Kerala Education Loan Repayment Scheme Online Applications](#)

[Kerala Education Loan Repayment Scheme Last Date](#)

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### Highlights of Kerala Education Loan Repayment Scheme

The scheme will apply to loans whose repayment began before April 1, 2016.

The government will bear 90 percent of the amount repayable during the first year and 75 percent in the second year.

50 percent of the repayable amount in the third year and 25 percent in the fourth year would be borne by govt.

For loans up to Rs 4 lakh which were deemed non-performing assets before March 31, 2016, the government will bear 60 per cent of the principal amount. The remaining 40 per cent has to be borne by the loanee.

For loans between Rs 4 lakh and Rs 9 lakh that have turned NPAs, the state government will shoulder 50 percent of the principal amount, subject to a maximum of Rs 2.4 lakh.

### Kerala ELRS Guidelines

The detailed guidelines of Kerala education loan repayment scheme can be downloaded from the official website at [elrs.kerala.gov.in](http://elrs.kerala.gov.in) using the below link.

#### Operational Guidelines of Scheme

The education loan repayment scheme of Kerala Government would benefit those with total household income of not more than Rs. 6 Lakh per annum and have availed no more than Rs. 9 Lakh in education loan. Under the scheme, 60% of the loan repayment amount would be borne by the state government while rest 40% would have to be borne by the student itself.

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The banks would have to waive interest on the loan and penal interest to avail repayment from the bank.

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The state government has given a green signal to continue the rubber production incentive scheme in Kerala. In the Kerala Budget 2017-18, the government has allocated Rs. 500 Crore for another one year. The scheme is benefiting the small-scale rubber farmers by providing them the incentive for the growth of rubbers.

Under the Rubber Subsidy scheme, if the wholesale prices of rubber fall down below Rs. 150 per kilo gram then the balance amount will be paid by the government in the bank accounts of the beneficiaries through direct bank transfer. Small-scale farmers, having rubber plantation in an area up to 5 acres will get the benefits of the rubber production incentive scheme. 50% planter in Kerala state comprises in the range of small-scale planter of rubber and producing large amount of rubber across the country.

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As per the information, 90% of all rubber is produced by Kerala planter and the state stands in the first place of natural rubber producer in the country.

Application form for registration of rubber farmers

The interested rubber farmers can register themselves to avail the benefits of the scheme by filling up the application form using the link below.

Rubber farmer registration form link: <http://ebt.kerala.gov.in/SoftDownloads/RBApplicationFormnew.pdf>

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The list of beneficiaries of rubber production incentive scheme can be checked at the below link

<http://ebt.kerala.gov.in/index.php/user/benifmastersearch>

Helpline Numbers

9446002557: 10 AM – 5 PM (except Sunday and public Holidays)

7356388959: 10 AM – 8 PM (except Sunday)

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Karunya Health Scheme in Kerala is an ambitious scheme of state government under which it provides a health cover of up to Rs. 2 Lakh at a nominal premium. The scheme was launched by the previous UDF government, however the in-Power Kerala State government has confirmed the continuation "Karunya Health Scheme" for the state residents.

#### Karunya Health Scheme – Introduction

Karunya Health Scheme is a special kind of health scheme conceived and implemented by UDF government. The scheme provides health cover of Rs. 2 Lakh to the residents of Kerala at a very low premium. The state government has hundreds of private and government hospitals in its list where cashless treatment under the scheme is provided to the beneficiaries.

The list of empaneled hospitals is available on the official website of Karunya Health Scheme. To view the district wise list of empaneled hospitals, you just need to visit this link and select your district and hospital type and then click View List button.

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#### Karunya Health Scheme – How to Apply

The detailed procedure to apply for the scheme is also given on the official website at <http://karunya.kerala.gov.in>. The applicants can also check the status of their application by entering their reference number or file number on the same website.

The application forms for claims, declaration, refund & others can be downloaded in PDF format from the downloads section in the official website.

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The list of beneficiaries is also available on the website which can be viewed on the basis of district, name of hospital and the date range.

According to some speculations, the scheme was to be scrapped but the state government has cleared that there are no plans to abandon the Karunya health scheme.

In the next financial year's budget, the government has already allocated around Rs. 250 crore for the scheme. The funds for Karunya Health Scheme has already been released by the government to provide more benefits of the scheme. The dues of Rs. 25 crore of private hospitals with regards to Karunya Benevolent Fund Scheme has also released by the government.

As per information of the scheme, a financial assistance of Rs. 2 lakh was being given to patient but later the government was thinking to revamp the scheme by covering the cost of patient's treatment.

There are some issues raised by the public hospitals regarding to the funds under Karunya Funds Scheme but the government is working to sort these.

Official Website for Karunya health scheme: <http://karunya.kerala.gov.in>

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Chief Minister of Kerala, Pinarayi Vijayan has launched e-Health Kerala Scheme to create a framework to ensure the effectual health care to common citizen through a centralized database of health care information. The project has been launched by the state health department in association with the state IT Mission.

The inauguration of e-health Kerala was done by Vijayan by handing over the electronic medical record (EMR) to Shanthakumari, a resident of Peroorkada. During the function, Health Minister, K.K. Shylaja also inaugurated the public health survey under which 8,000 tablet computers will be distributed to health workers for creating the database.

Almost all the funds for e-Health Kerala would be provided by central government. Under the project, the government has set a target to create a cloud that will have the complete healthcare records of all the citizens of Kerala state and the project would get help in accuracy of data through the digitization of government hospitals.

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e-health Kerala will be a revolutionary change for Kerala state and it will cost around Rs. 96 crore. The project will help in the creation of a patient-friendly interface for the public healthcare institutions all over the state.

The implementation process of the project will be made successful by the support of hospitals and institutional staff and general public of Kerala.

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e-health Kerala will provide a strong base for Aardram Mission, one of the flagship projects of Kerala government under which the government has set a target to improve the facilities in government hospitals. These projects will also help in providing treatment at a reasonable price.

#### Key Features of e-Health Kerala

A Unique Health ID would be provided to the patients which will enable them to access every documents related to their health from anywhere anytime.

The project will shorten the length of queues at hospitals and laboratories.

The project will also help in the monitoring of the people's health which further help in taking effective control measures over contagious diseases.

The database of e-health Kerala will have every detail with regards to a person's health like lab details, medicines they take, treatment they undergo. It will also have the details about their residences including drinking water facility, waste management etc.

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The state government of Kerala is planning to launch a new scheme for cattle insurance in the state. The state government would soon start cattle insurance scheme to provide insurance cover to 40,000 cows in the state. The announcement of the scheme was made by animal husbandry minister K Raju while inaugurating a state-level programme for prevention of foot and mouth disease on 15th December.

Under the cattle insurance scheme, every cattle brought from other state will be examined for diseases at animal husbandry check posts. The check posts will be equipped with latest facilities for detailed inspection of risks of disease outbreak and examining the livestock.

The state is coming with the scheme after observing that youths and NRKs are coming forth to invest in agriculture and animal husbandry sectors in the state.

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More details about the scheme would be available once it is launched.

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Project LIFE – Livelihood, Inclusion, Financial Empowerment, an ambitious mission of the state government of Kerala has been announced. The mission is to provide homes to 2 Lakh homeless families in the state within next 5 years through a comprehensive housing scheme.

The project was announced by the Chief Minister of Kerala two days after the CPM-led government completed 100 days in power. The mission is not just to provide homes to the homeless but also to provide the occupants with opportunities to integrate with the mainstream by bringing in social security schemes.

The government, under the Project LIFE would construct homes by keeping in mind the sensitivity of acquiring land the scarcity in the state.

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Under the first phase of the mission, the government would provide homes to 600 families in the first year on pilot basis. The government would build housing complexes with all residential facilities such as skill training centres, common study rooms for students, meeting hall, cr che, gymnasiums and palliative care units to take care of the elderly.

The government would also ensure facilities such as power supply & backup, water supply, sanitation facilities, cooking fuel and other amenities are being taken care of in the complexes.

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Each complex build under the Project LIFE housing scheme would offer flats to about 100 families. Under the housing scheme, priority would be given to families run by women, single women, households which have ill or old people, girl students below 15 years of age, and victims of riots, natural calamities and domestic violence.

The project LIFE would be launched on November 1, 2016.

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State Government of Kerala is planning to introduce a new scheme for migrant labourers in the state. The scheme will cover over 2.5 million migrant labourers mostly from West Bengal, Bihar and the northeast.

According to the latest survey undertaken in 2013, there were about 2.5 million migrant labourers in the state who have come from other states to work here. The government is planning to capture the details of the migrant labourers through the insurance scheme. However, there are rules in the state that every migrant labourer should register himself/herself in the police station nearest to their residence.

At present, the number of migrant labourers is even high and increasing, so are the cases registered against them. About 10% of all the migrant labourers have criminal records in their home states and that is repeated here.

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The proposed insurance scheme is aimed to get the proper registration of all these labourers since the state does not have any proper registration programme.

The government also plans to give the migrant labourers a decent standard of basic amenities by considering them an integral part of the Kerala Society. Special medical camps and basic sanitation facilities at the labour camps will be the part of the basic amenities to be provided to migrant labourers.

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State Wise BPL List Download – Find Your Name  
MGNREGA Convergent Planning List  
SECC-2011 Data Summary – Deprivation Households Data

If you are looking to check your name in the BPL list upto 2020-2021 to avail benefits of social welfare schemes such as Pradhan Mantri Awas Yojana (Gramin), PM Ujjwala Yojana (PMUY), PM Sahaj Bijli Har Ghar Yojana (Saubhagya) or any other, you are at the right place. The selection of beneficiaries for may social welfare schemes is done on the basis of BPL households in the state/country.

The inclusion or exclusion of a family in the BPL list is already decided in the Socio-Economic Caste Census-2011 data and the complete state wise list of BPL households can be downloaded from the respective websites of state departments. The BPL list is is must for those who are looking to enroll themselves for availing the benefits of welfare schemes in 2019-2020, especially designed for the BPL families.

The complete state wise list of BPL families / households / candidates can be seen at the official websites of state government departments or in SECC-2011 data. Other than the BPL list, government may decide few other parameters for the selection of beneficiaries for various schemes. It is important to note that there is no proper BPL List 2020-21 which is publicly available, as the list is a part of Socio-Economic Cast Census Data – 2011.

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BPL List (Till 2020-2021) Based on (SECC-2011) NREGA Data

People can check their name in the BPL list through any of the 2 methods described below:-

1. Based On Inclusion & Exclusion in NREGA Scheme

In Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA Scheme), under this scheme most of the BPL households are covered / included, hence, you one can check name in BPL list by looking at the list of NREGA job cards at its official website. For checking name in the all India final BPL list, based on NREGA job cards list, below is the complete procedure:-

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STEP 1: To download the BPL List from SECC 2011 Data (based on MGNREGA data), candidates can directly click this link – <https://nrega.nic.in/>.

All India BPL List Based on NREGA

STEP 2: To check your name in the IPPE2 final BPL list, candidates can click the “State Name” to reach to the next page which will be displayed as below.

Find Name in NREGA BPL List

STEP 3: On this screen, users have to select the financial year (Up to 2020-2021), district, block, panchayat and then click on the “Proceed” button which will take you to the list of NREGA job cards (Almost all of those belongs to the BPL families).

On the next page, you will see the complete list of all NREGA Job Cards or the most of the BPL candidates as shown below.

BPL List Based on NREGA

STEP 5: Finally, candidates can click the “Job Card Number / जॉब कार्ड संख्या” to check the complete details of that particular candidate.

However, there is no option to download this IPPE2 SECC list / BPL list file in MS Excel or PDF format.

Moreover, candidates can print it also using “Print” command in Windows (ctrl+P). If any person belonging to BPL category is able to find their name in the downloaded SECC 2011 data list (All India Final BPL List 2020-2021), then person would be eligible to avail benefits of various govt. schemes.

Candidates can can press ctrl+F buttons to open the find dialog and search their name in the BPL list based

on NREGA upto 2020-2021. If there are multiple entries with the same name, then match it with the address, name of parents and other details.

#### State Wise BPL List Download – Find Your Name

BPL list based on SECC Data 2011 or later inclusions can also be found in the BPL ration card list which is available for all the 35 states and UTs and can be checked through the respective state/UT department website's links given below. All the candidates can find their name in the Gram Panchayat Wise BPL Suchi 2020-21.

Name of State Total Households Link BPL List for 28 States (NREGA Job Cards)

Andhra Pradesh	1,22,70,164	View
List Arunachal Pradesh	2,60,217	View
List Assam	64,27,614	View
List Bihar	2,00,74,242	View
List Chhattisgarh	57,14,798	View
List Goa	3,02,950	View
List Gujarat	1,16,29,409	View
List Haryana	46,30,959	View
List Himachal Pradesh	14,27,365	View
List Jammu and Kashmir	20,94,081	View
List Jharkhand	60,41,931	View
List Karnataka	1,31,39,063	View
List Kerala	76,98,556	View
List Madhya Pradesh	1,47,23,864	View
List Maharashtra	2,29,62,600	View
List Manipur	5,78,939	View
List Meghalaya	5,54,131	View
List Mizoram	2,26,147	View
List Nagaland	3,79,164	View
List Odisha	99,42,101	View
List Punjab	50,32,199	View
List Rajasthan	1,31,36,591	View
List Sikkim	1,20,014	View
List Tamil Nadu	1,75,21,956	View
List Tripura	8,75,621	View
List Uttarakhand	19,68,773	View
List Uttar Pradesh	3,24,75,784	View
List West Bengal	2,03,67,144	View
List Union Territories BPL List (NREGA Job Cards)		
Andaman & Nicobar Islands	92,717	View
List Chandigarh	2,14,233	View
List Dadra & Nagar Haveli	66,571	View
List Daman & Diu	44,968	View
List NCT of Delhi	33,91,313	View
List Lakshadweep	10,929	View
List Puducherry	2,79,857	NA

Telangana is a new state which got separated from Andhra Pradesh after FY 2011, so BPL List of Telangana People is not present separately. People of Telangana state can check their name by selecting their district in the Andhra Pradesh BPL List.

#### MGNREGA Convergent Planning List

All the people can also check their name in the MGNREGA convergent planning list. This list is prepared by the central govt. after inclusion of National Rural livelihood Mission (NRLM), Indira Awas Yojana (IAY), Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY) and National Social Assistance Programme (NSAP) beneficiaries. The MGNREGA Convergent Planning list can be accessed through the link:-

<http://mnregaweb4.nic.in/The MGNREGA Convergent Planning List will appear as shown below:->

#### MGNREGA Convergent Planning List SECC 2011 Data

Here candidates can select the State, District, Tehsil / Taluk, Gram Panchayat and click at "Submit" button to open the MGNREGA Convergent Planning Households List as shown below:-

#### MGNREGA Convergent Planning Households List

This list would contain the SECC TIN Number, district, tehsil / taluk, block, gram panchayat, village name, household size, age, gender, social category and job card details.

#### SECC-2011 Data Summary – Deprivation Households Data

People can check SECC 2011 Data Summary at the official website – [secc.gov.in](http://secc.gov.in) and the entire summary report can be checked at the link below:- <http://secc.gov.in/statewiseSeccDataSummaryReport?reportType=SECC%20Data%20Summary#>

Click at the option of "Save Report" to save the entire SECC-2011 data report in "Microsoft Office Excel Worksheet" file. Candidates can even check the zone wise list which comprises of the type of households, gender, disability, education, caste, income and employment profile along with assets and land ownership. In addition, category wise list is available for SC / ST / Female / Disabled and other category people. All the displayed data is on the basis of income source, salaried jobs, house type, exclusion, inclusion and deprivation.

The total number of households belonging to Below Poverty Line (BPL) which is an economic benchmark in India stands at about 107.4 million (10.74 crore) in 2011 as per the official data.

Candidates can also check SECC Family Member Details to get Socio Economic Caste Census (SECC) family member details.

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प्रधानमंत्री आवास योजना 2019-2020 ऑनलाइन पंजीकरण और आवेदन प्रधानमंत्री आवास योजना की आधिकारिक वेबसाइट [pmaymis.gov.in](http://pmaymis.gov.in) पर उपलब्ध है। जानें प्रधानमंत्री आवास योजना के फायदे, पात्रता और अन्य जानकारी

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PM Awas Yojana Online Application Forms 2020 PMAY Eligibility Take Printout of Online Application Form of PMAY PMAY Online Application Edit/Change/Update

[pmaymis.gov.in](http://pmaymis.gov.in) – PMAY Online Application Forms 2020 | PMAY Online Registration CSC | Pradhan Mantri Awas Yojana Online Application Form 2020

Pradhan Mantri Awas Yojana 2020 online application forms are being accepted through the official website of PM Awas Yojana at [pmaymis.gov.in](http://pmaymis.gov.in). The online application process for Pradhan Mantri Awas Yojana is very simple and here we will guide you on how to fill online application forms for Pradhan Mantri Awas Yojana 2019-2020 through [pmaymis.gov.in](http://pmaymis.gov.in).

The online registration process for PM Awas Yojana is very simple, you just need to make sure that you are entering the correct information. If you are eligible to apply for PMAY, you can follow the below step by step PMAY online application procedure along with screenshots.

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**LATEST UPDATE:** Online applications for the PM Awas Yojana have been started again after the general elections 2019. Below is the complete procedure to apply online for PMAY-U. The central government has recently extended the timeline to avail the interest subsidy on home loans under CLSS component of Pradhan Mantri Awas Yojana – Urban by 15 Months. However the PMAY Last Date has been extended for the MIG applicants only.

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PM Awas Yojana Online Application Forms 2020

Below is the complete step by step procedure to apply online for Pradhan Mantri Awas Yojana – Urban through the official website.

**STEP 1:** Open the official website of PMAY at [pmaymis.gov.in](http://pmaymis.gov.in) and select one of the two options of Pradhan Mantri Awas Yojana application from “Citizen Assessment” menu, as given in the below screenshot.

PMAY HFA Urban Online Registration

You have to select one of the two links as per the following criteria

– If you are currently living in slum area, then select “For Slum Dwellers” otherwise select “Benefits under other 3 Components” from the drop down menu.

OR You can directly click the following links to apply online for PMAY

For Slum Dwellers: [https://pmaymis.gov.in/Open/Check\\_Aadhar\\_Existence.aspx?comp=a](https://pmaymis.gov.in/Open/Check_Aadhar_Existence.aspx?comp=a)

For benefits under other 3 Components: [https://pmaymis.gov.in/Open/Check\\_Aadhar\\_Existence.aspx?comp=b](https://pmaymis.gov.in/Open/Check_Aadhar_Existence.aspx?comp=b)

**STEP 2:** On the next page as seen below, you will have to enter your Aadhar number or Virtual ID and Name as per Aadhar Card and click the “Check” button.

PMAY Urban Apply Online Aadhaar Virtual ID Name

**STEP 3:** If your Aadhar number is correct, a new page will open which will look like the below image. If your Aadhar number is incorrect, try again by entering your correct Aadhar number. If you do not have Aadhar number, you will not be able to apply for PMAY.

PMAY Online Application Form | Source: [pmaymis.gov.in](http://pmaymis.gov.in)

**STEP 4:** Fill the details correctly including your personal details, contact details, current residential address, Aadhar Number, Bank Account details and income details in the application form.

**STEP 5:** Click the checkbox which says “I am aware of...” and then click the “Save” Button at the end of application form.

PMAY Online Application Form Submit | Source: [pmaymis.gov.in](http://pmaymis.gov.in)



STEP 6: Once you click "Save", you will see a new screen where a system generated application number will be given to you, you can either print this directly if a printer is attached with your computer or save it for your future reference.

Your application is now complete. You can track status of PMAY application on the same website at [pmaymis.gov.in](http://pmaymis.gov.in).

#### PMAY Eligibility

Before applying for PM Awas Yojana online, please make sure that

- You are eligible to apply for the scheme (Check your name in the PMAY beneficiary list).
- You have your Aadhar Number with you, Aadhar is mandatory for PMAY online application.
- Your computer is connected to a reliable internet connection.
- You have the details of your saving bank account with you.
- You have the actual details of your household income.

#### Eligibility PM Awas Yojana

##### Take Printout of Online Application Form of PMAY

You can take a printout of the PMAY online application form filled by you by entering your name, father name & ID type or just the application number. Click the link below to take print out of PMAY application form.

[https://pmaymis.gov.in/Open/Print\\_Application\\_By\\_applicationNo.aspx](https://pmaymis.gov.in/Open/Print_Application_By_applicationNo.aspx)

The PMAY HFA Urban print assessment form page by application number will appear as shown below:-

PMAY Urban Online Application Form Print Name Mobile No.

People can also take printout of their PMAY Urban application form online through assessment ID which will appear as below:-

PMAY Urban Online Application Form Print Assessment ID

##### PMAY Online Application Edit/Change/Update

After submission of online application form on [pmaymis.gov.in](http://pmaymis.gov.in), you can also edit the details just by entering your application number and Aadhar number. The facility has been provided to the applicants in case they entered any detail incorrectly or wish to change their contact details.

##### PMAY Urban Apply Online Form Edit Update

To change or update the information of your PMAY application, please visit this link.

[https://pmaymis.gov.in/Open/Format\\_A\\_B\\_Edit.aspx](https://pmaymis.gov.in/Open/Format_A_B_Edit.aspx)

Online applications for Pradhan Mantri Awas Yojana are also being invited through Common Service Centers, to know the procedure to apply through CSC, please follow the links below

IN ENGLISH: Apply Online for Pradhan Mantri Awas Yojana (Urban) through CSC

IN HINDI: प्रधान मंत्री आवास योजना के लिए ऑनलाइन आवेदन कैसे करें – पूरी जानकारी

NOTE: These applications for PMAY are being invited by Ministry of Housing and Urban Poverty Alleviation for assessment purpose, the final approval to the application would be given by State Government / Urban Local Body.

See PM Awas Yojana List of Beneficiaries 2020

IMAGE CREDITS AND SOURCE: [pmaymis.gov.in](http://pmaymis.gov.in)

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Pradhan Mantri Awas Yojana â€“ Gramin (PMAY-G) has finally been launched by the Prime Minister Shri Narendra Modi in Agra on 20th November 2016. Under the PM Awas Yojana Gramin affordable housing scheme, central government aims to develop 3 Crore homes by the year 2022 in rural areas for poor families including BPL. PMAY-G is the revamped version of Indira Awas Yojana which was renamed earlier this year with some pro-poor changes in the scheme. Housing units under the PMAY-G scheme are already being offered to the beneficiaries in rural areas across the country. Pradhan Mantri Narendra Modi also handed over the allotment letters to the beneficiaries during the launch event.

The minimum area of home under the new scheme has been increased to 25 Square meter (267 Square foot) from 20 Sq.Mt. in earlier scheme.

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Government has also released the scheme logo and a video

<http://iay.nic.in/netiay/Video/PMAYGLaunch.mp4>

The objective of the scheme is to provide homes to every Indian by the year 2022. Pradhan Mantri Awas Yojana â€“ Gramin will be implemented across the country except Delhi and Chandigarh. The immediate target of PMAY-G is to construct 1 Crore affordable homes in rural areas by the year 2018-19.

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#### Financial Assistance Under PMAY-G

The central government would be providing a financial assistance of Rs. Rs. 120,000 in plain areas and Rs. 130,000 in eastern, hilly and IAP areas to the beneficiaries. Along with this, an additional Rs. 12000 will also be provided to build toilet to each beneficiary under the Swachh Bharat Mission. The beneficiaries will also be provided daily wages of up to 90-95 days (Rs. 18000) through MGNREGA.

Hence, the total financial assistance amount will be 1 Lakh 50 thousand for plain areas and 1 Lakh 60 thousand for eastern, hilly and IAP areas. Interested beneficiaries can also avail a loan of upto Rs. 70000 from any of the nationalized banks for the construction of home.

Selection of beneficiaries under the Pradhan Mantri Awas Yojana â€“ Gramin will be done on the basis of SECC-2011 data. The government has also launched AwaasApp for beneficiaries to know the status of their application, funding or share the progress of construction.

To know more about the PMAY-G, please visit the following links

IN ENGLISH: <https://sarkariyojana.com/pradhan-mantri-awas-yojana-gramin/>

IN HINDI: Pradhan Mantri Gramin Awas Yojana in Hindi

OR visit the official website at <http://iay.nic.in>

Video & Image Source and Credits: <http://iay.nic.in>

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