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Karnataka government has launched Saptapadi Vivah Yojana on 10 January 2020. Under this Mass Marriage Scheme, the state govt. will provide Rs. 55,000 to newly wed couples. For this assistance, the candidates will have to make Karnataka Saptapadi Vivah Yojana 2020 registration at the temples. So, check the complete details of this Mass Wedding Scheme launched by CM B.S. Yediyurappa.  
Chief Minister of Karnataka has released the logo and pamphlets of the 'Saptapadi' mass wedding ceremony. The answers to question such as how to avail Saptapadi Vivah Yojana 2020 assistance, how & where to make registration and what is the eligibility criteria is given in this post. Moreover, the state govt. has announced dates for twice postponed mass marriage which will be held at Grade A temples coming under Religious Endowment Department.  
All those couples who are going to be married in the next few days can avail benefits of Saptapadi Vivah Yojana. The plan is to conduct about 1,000 marriages in 90-100 temples.

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### Karnataka Saptapadi Vivah Yojana 2020 Assistance Amount

In this section, we will describe the amount of assistance which a couple would receive on their marriage under Karnataka New Mass Wedding Scheme:-

Mangalsutra worth Rs. 40,000 for bride.

Rs. 5,000 in Cash to Groom

Rs. 10,000 in Cash to Bride

Total Assistance Amount (Rs. 55000) – The total assistance amount for both bride and groom would stand at Rs. 55,000 under Karnataka Saptapadi Vivah Yojana 2020.

### Karnataka Saptapadi Vivah Yojana Eligibility Criteria

All the applicants must fulfill the following eligibility criteria to avail assistance amount under Karnataka Saptapadi Vivah Yojana 2020:-

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Applicants must be a permanent resident of Karnataka state.

Only those mass marriages which are scheduled to take place at shortlisted temples are eligible.

Both the Parents of the couple should attend the ceremony if duo wants to avail assistance.

In case the applicants wants to marry without their parents permission, then those couples are NOT eligible.

Also, those wanting a love marriage are NOT eligible and will not be able to reap the benefits of the scheme.

### Karnataka Saptapadi Vivah Yojana Registration

All those couples who wants to tie the knot are expected to register themselves 30 days before the scheduled date of marriage in the temple. Afterwards, a list of all the eligible couples will be prepared. Then all the applicants will have to perform marriage in the Mass Marriage Ceremony. At the mass wedding event, the state govt. will provide this assistance under Saptapadi Vivah Yojana 2020.

ಮುಖ್ಯಮಂತ್ರಿ @BSYBJP ಅವರು 'ಸಪ್ತಪದಿ' ಸಾಮೂಹಿಕ ವಿವಾಹ ಕಾರ್ಯಕ್ರಮದ ಲೋಗೋ ಹಾಗೂ

ಕರಪತ್ರಗಳನ್ನು ಬಿಡುಗಡೆ ಮಾಡಿದರು.

ಮುಜರಾಯಿ ಸಚಿವ ಕೋಟ ಶ್ರೀನಿವಾಸ ಪೂಜಾರಿ, ಕಂದಾಯ ಇಲಾಖೆ ಕಾರ್ಯದರ್ಶಿ ಅನಿಲ್ ಕುಮಾರ್, ಮುಜರಾಯಿ

ಇಲಾಖೆ ಆಯುಕ್ತರಾದ ರೋಹಿಣಿ ಸಿಂಧೂರಿ ಮೊದಲಾದವರು ಉಪಸ್ಥಿತರಿದ್ದರು pic.twitter.com/pzCsCsxzt  
— CM of Karnataka (@CMofKarnataka) January 10, 2020

### Check Mass Marriage New Dates

The mass marriage ceremony which has been slated to be held on 26 April and 24 May was postponed due to COVID-19 lockdown. Now the mass marriage ceremony will take place on the following dates:-

23 July 2020  
26 July 2020  
29 July 2020  
6 August 2020  
10 August 2020  
14 August 2020  
17 August 2020

Previously, govt. had received over 4,000 applications but due to lockdown, these marriages have been performed in a low key manner. Now the state govt. has again invited applications from couples wanting to tie knot. Muzrai department through temples will provide 8 gram gold "Mangalya" to the bride while groom will get dhoti, shirt and shalya. A sum of Rs. 55000 will be given to the temples to buy things required for marriage ceremony.

Karnataka state government has also informed that the department has shortlisted some temples where the mass marriages will be held. CM B.S. Yediyurappa also confirmed that the government will help communities like Muslim and Christians to organize mass marriage as per their respective rituals.

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Content Source / Reference Link: <https://www.newindianexpress.com/states/karnataka/2020/jan/10/cm-yediyurappa-launches-mass-marriage-programme-in-bengaluru-2087811.html>

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### Kaushalya Karnataka Online Registration / Application Form 2020Kaushalya Karnataka Scheme – Who can ApplyKaushalya Karnataka Scheme Training Provider Registration

Kaushalya Karnataka is an ambitious skill development scheme of state government of Karnataka under which unemployed youth would be provided skill training. The main objective of the scheme is to enhance the employability of youth by enhancing the skill through industry ready skill development programs. People can now fill Kaushalya Karnataka Online Registration / Application Form 2020 at [www.kaushalkar.com](http://www.kaushalkar.com) official website

The government has launched a dedicated website [www.kaushalkar.com](http://www.kaushalkar.com) where the detailed information can be found about the Karnataka Koushalya scheme. Through the Kaushalya Karnataka scheme, the interested youth can acquire necessary skills required for employment and earn their livelihood.

### Kaushalya Karnataka Online Registration / Application Form 2020

Online registrations for Kaushalya Karnataka scheme can be done through the official portal at [www.kaushalkar.com](http://www.kaushalkar.com). Online registrations for both aspirant, training providers and employers are being invited through the same official website. Below is the detailed procedure of how to apply/register online for Kaushalya Karnataka scheme for skill, apprenticeship, employment or self employment opportunities.

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### Kaushalya Karnataka Scheme Aspirant Registration

STEP 1: The interested, unemployed candidates first need to visit the official website at [www.kaushalkar.com](http://www.kaushalkar.com).

STEP 2: Scroll over the “Registration” tab and then click the “Aspirant” link in the main menu.

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STEP 3: Then the registration form type page for aspirant will appear for which applicant is making

Kaushalya Karnataka Registration:-

Koushalya Karnataka Registration Form Aspirant

Step 4: Candidates can select the type as skill, apprenticeship, employment or self employment opportunities. As reference, we have clicked “Employment” link. The Kaushalya Karnataka registration verification form will appear as shown below:-

Kaushalya Karnataka Registration Form Verify Aadhar No.

STEP 5: Here candidates can enter their aadhaar number to proceed to fill Kaushalya Karnataka online application form similar to below image.

Kaushalya Karnataka Online Application Form 2020

STEP 6: Fill all the required details in the application/registration form such as personal details, guardian details, address details, education details.

STEP 7: Click on the “Send/Resend OTP” button to receive the One Time Password for verification. You will receive OTP on your mobile number given in the personal details.

STEP 6: Enter the received OTP and click the “Submit” button at the bottom right of the online application / registration form. Your application is now submitted.

Register through Kaushalya Karnataka Android App

The interested applicants can also register themselves through the android mobile app of Kaushalya Karnataka scheme which can be downloaded from Google Play Store using the following link.

Download Kaushalya Karnataka Mobile App

Kaushalya Karnataka Scheme – Who can Apply

The scheme is especially designed for unemployed youth between the age of 18 to 35 years. Unemployed youths, who have dropped out of their schools/colleges without completing their education can also enroll

themselves for the skill training programs under the scheme.

There is 20% reservation for ST candidates, 7% for SCs and 15% for OBCs. All the applicants are required to have Aadhar Card and residence proof document such as ration card or voter ID card.

The government aims to provide employment to about 70% of the youth through this scheme.

Kaushalya Karnataka Scheme Training Provider Registration

The candidates/institutions who wish to open a training center under the Kaushalya Karnataka Scheme can also register their interest using the below registration link

<https://www.kaushalkar.com/app/vtp>

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Karnataka govt. is going to provide Interest Free Home Loans for people in rural and urban areas. Under this scheme, govt. will revise the subsidies on home loans under certain specific conditions. In the mega Housing For All Scheme, the state govt. is planning to build around 19 lakh homes in next 2 and half years (30 months).

In Karnataka Interest Free Home Loan Scheme, govt. is offering to pay interest for home loans of upto Rs. 12 lakh in urban areas. Moreover for rural areas, govt. will pay interest for home loans of upto Rs. 6 lakh.

After the revision in the home loan subsidies in Karnataka, people will just have to pay back their principal loan amount to the banks.

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#### Karnataka Interest Free Home Loan Scheme 2019

Now the state govt. of Karnataka will revise current subsidies on home loans under various Housing Schemes in form of new interest-free home loans. Karnataka govt. will construct nearly 19 lakh houses over the next 30 months under Housing For All Scheme. Under new Home Loan Subsidy Scheme, govt. will pay interest on principal of upto Rs. 12 lakh for urban beneficiaries while Rs. 6 lakh for those in rural areas.

As per the revised plan, beneficiaries are needed to only payback principal amount to banks. Karnataka govt. is going to handle interest expenses of housing loans for maximum loan tenure of 15 years. In this Interest Free Home Loan Scheme, govt. will pay an interest of 6.5% on Rs. 12 lakh loan in urban areas. Accordingly, govt. will pay an interest of 8% on Rs. 6 lakh loan in rural areas.

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The housing scheme would be implemented by the Karnataka Housing Board, local bodies, Nimithri Kendras and the Karnataka Road Infrastructure Development Corporation along with associated bodies. The loans are going to be funded in 3 ways on the basis of the investing parties.

Under the first model, loans would be rolled out under the Pradhan Mantri Awas Yojana (PMAY). In the second model, all the homes would be built in public-private partnership (PPP). In the third model, private contractor would develop the land and hand over 50% share of the land to the government. The state govt. of Karnataka will then, in turn, will dispatch this land to the beneficiaries.

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Content Source / Reference Link: <https://www.99acres.com/articles/karnataka-plans-to-introduce-interest-free-home-loans-nid.html>

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Karnataka govt. has launched Taali Bhagya Scheme to bear increasing cost of wedding expenses to help poor Hindu families. This scheme is a sequel of sorts of former CM Siddaramaiah's Shaadi Bhagya Scheme which is a flagship scheme for minorities. Mass marriages will be held on auspicious days of 26 April & 24 May next year. These marriages would be organized in selected temples which fall under Muzrai department. All the temples will spend Rs. 55,000 per couple including an 8 gram gold taali (mangalasutra) worth Rs. 40,000. Under Karnataka Taali Bhagya Scheme, Rs. 5,000 will be given to groom and Rs. 10,000 for bride for clothing and other wedding experience. The cash will be deposited in the Taali Bhagya Scheme beneficiaries bank accounts just after the wedding.

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#### Karnataka Taali Bhagya Scheme 2019

The state govt. of Karnataka has launched Taali Bhagya Scheme 2019 to provide money for traditional wedding attire. Previously, the Shaadi Bhagya Scheme was limited to BPL families. However, the Taali Bhagya Scheme has no income limit. Mass marriages are going to held on 90 to 100 select A category temples which have good income and good resources. This includes Kukke Subramanya and Chamundeshwari temples. All the couples who want to marry under Taali Bhagya Scheme under Hindu Marriage Act can register their names with department before 30 days of marriage. Karnataka govt. will release Taali Bhagya Scheme List of Beneficiaries which include names of couples who will get married. All the objections pertaining to scheme implementation would be invited to ensure that scheme is not misused.

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Taalies are going to be procured in transparent manner and district deputy commissioners will be responsible for their distribution. The dept. will invite applications from 1000 couples who want to get married state wide. To avail benefits of Taali Bhagya Scheme, it is compulsory for parents of bride and groom to remain present on wedding. This is a mandatory condition to be fulfilled to ensure that there are no runaway couples. The state govt. has considered conditions in setting date and those getting married can opt for either date. Previously, CM Ramakrishna Hegde has announced a similar scheme in FY 1983-84 for poor and BPL families. Karnataka govt. had given 10 gram taali while hosting mass marriages.

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Content Source / Reference Link: <https://timesofindia.indiatimes.com/city/bengaluru/karnataka-government-to-launch-taali-bhagya-for-poor-hindus/articleshow/71847174.cms>  
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Karnataka Free Laptop Scheme 2020 registration form available at [dce.karnataka.gov.in](https://dce.karnataka.gov.in). All the applicants who have passed their 12th class can now apply online for free Laptop Yojana. In this article, we will tell you about the important aspects of the Karnataka Free Laptop Scheme.  
After reading this article, you will get to know about the eligibility criteria, application form filling process, documents required, how to complete registration and other information about Karnataka Free Laptop Scheme for year 2020.  
Karnataka Free Laptop Scheme 2020  
Karnataka Free Laptop Scheme was launched by the state govt. of Karnataka to provide laptops to all students who have passed their 12th examinations with merit. In addition to this, various higher education fields such as medical, engineering etc were finalized to distribute the laptops among the students. If you are also a student currently studying in Karnataka state, then you can even apply for laptop scheme in order to avail scheme benefits in a hassle free manner.

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### Details of Free Laptop Scheme

Name of Scheme  
Karnataka Free Laptop Scheme  
Launched by  
State Government of Karnataka  
Major Beneficiaries  
Students  
Objective  
To providing free laptops  
Official website  
<https://dce.karnataka.gov.in/> (earlier <https://dce.kar.nic.in/>)  
Karnataka Free Laptop Scheme 2020  
Karnataka Free Laptop Scheme Registration – How to Apply  
Here we are going to tell you about the complete how to apply online process for free Laptop scheme 2020. Also people will be able to download Karnataka Free Laptop Scheme registration form in PDF format through online mode by following the steps below:-  
Firstly, visit the official website of Department of Collegiate Education at <https://dce.karnataka.gov.in/> At the homepage, click at the "Laptop Scheme" tab present on the official website. Applicants can directly click the link here to download Karnataka Free Laptop Scheme Application Form – [https://drive.google.com/file/d/1PosJS3NEY3LhsOc-hgFxDI\\_rjFt4oOY/view](https://drive.google.com/file/d/1PosJS3NEY3LhsOc-hgFxDI_rjFt4oOY/view) Accordingly, the Karnataka Free Laptop Registration Form will appear as shown below:-  
Karnataka Free Laptop Scheme Apply Form  
Applicants can easily download the Free Laptop PDF file and thus the application form. Candidates can then enter all the asked details accurately to completely fill up the apply form for Muft Laptop Yojana. Attach all the documents with the form as mentioned in the list of documents section. Finally, applicants must "Submit" it to the Karnataka educational board.  
Eligibility Criteria for Free Laptop Scheme  
Only those candidates fulfilling the below mentioned eligibility criteria for Karnataka Free Laptop Scheme 2020 would be eligible:-

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Applicant must be a permanent resident of Karnataka state. The applicant can be of any category. However, students from SC / ST / OBC category will be given preference. The student must have passed class 12th with good grades.  
List of Documents Required  
In case the candidate is applying for Karnataka Free Laptop Scheme 2020, then following documents are

required to be produced along with the application form:-

Domicile Certificate of Karnataka.Aadhaar Card as an Identification Proof.Bank Account linked with Aadhaar Card.Caste Certificate.Income Certificate.Recent Passport size photographEducational Certificate

Objectives of Karnataka Free Laptop Distribution Scheme

The main aim of Karnataka Free Laptop Distribution Scheme 2020 is to promote digital learning (online education to students). Another major focus of the state govt. is to encourage students to pursue technical / higher education who are not able to do so due to financial crisis. Karnataka govt. will encourage brilliant students who performed well in 12th class board exams.

Features Of Free Laptop Scheme in Karnataka

In Karnataka Free Laptop Scheme, many incentives would be provided to all of the students of the Karnataka state. The students who are pursuing professional courses from reputable colleges and Polytechnic institutes will be able to take the benefit. Over 1.50 lakh state students who belong to ST and SC categories would be benefited from the Karnataka Free Laptop Scheme. The scheme aims to help students belonging to ST/SC category. Laptops of around Rs 32,000 to Rs 35,000 will be provided to the students.

List of Courses Applicable for Karnataka Free Laptop Scheme

The complete list of courses which are applicable under the Karnataka Free Laptop Scheme are as follows:-

Medical studiesEngineeringPolytechnic collegesPostgraduate coursesStudying in First Grade Colleges

List of Colleges Participating in Free Laptop Scheme

Below is the complete list of colleges where free laptops would be supplied with a number of total counts.

Check the list of the college's region-wise:-

Private First Grade Colleges –

<https://dce.karnataka.gov.in/page/Colleges/Private+Aided+First+Grade+Colleges/en>

Government First Grade Colleges –

<https://dce.karnataka.gov.in/page/Colleges/Government+First+Grade+Colleges/en>

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कर्नाटक राशन कार्ड ऑनलाइन एप्लीकेशन फॉर्म अब [ahara.kar.nic.in](http://ahara.kar.nic.in) पर उपलब्ध है, आवेदन पत्र भरने की पूरी प्रक्रिया PDF फॉर्मेट में डाउनलोड करें

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Helpline Number (Toll Free) for Karnataka Ration Card  
Karnataka ration card form pdf | ration card Karnataka online application 2019-2020 | apply ration card online Karnataka | bpl card online application in Karnataka 2020

Food and Civil Supplies department is inviting Karnataka Ration Card online application form 2020 at [ahara.kar.nic.in](http://ahara.kar.nic.in). People can now apply online for new ration card in Karnataka & can also check complete application procedure in PDF format. All those people whose name does not appears in the Karnataka Ration Card List 2019-2020 can now check documents required and how to apply for new APL / BPL ration card in Karnataka. Moreover, people can also track status of Application for Inclusion of Name in Ration Card Karnataka.

All the candidates can check the process of how to apply ration card online Karnataka by filling ration card Karnataka online application 2019-2020. In addition to this, people can perform Karnataka Ration Card Form PDF download and submit it to the concerned authorities to get their name included in the new Ration Card List.

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Rashan Card is an essential document issued by ePDS department in Karnataka to avail benefits of most of the state sponsored government schemes. Also, people can get ration at subsidized rates through these ration cards from fair price shops (FPS) located nearby.

Ration Card Karnataka Online Application Form 2020

Aadhar is mandatory to apply for new Ration Card in Karnataka. Below is the complete process on how to apply for new ration card in Karnataka:-

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Firstly visit the official website at [ahara.kar.nic.in](http://ahara.kar.nic.in)

At the homepage, click at the "E-Services" section in the main menu or directly click this link

Here scroll over the "E-Ration Card" option and then click at the 'New Ration Card' option as shown below:-

Apply Karnataka E-Ration Card Online

In the newly opened page, choose the "language (Kannada or English)" and then click at the "New Ration Card Request" to open the page as shown below:-

Karnataka Ration Card Online Application Form

Here select the card type applying for i.e either Priority Household (PHH) for BPL Ration Card or Non-Priority Household (NPHH) for APL Ration Card. Then click at the "Proceed" button.

Then mark the correct option against the question asked – Do you applied for BPL Ration card before and you want to link with this New application?

After selecting the option, the new page for bpl card online application in Karnataka 2019-2020 will appear as shown below:-

BPL Card Online Application in Karnataka 2019-2020

Here enter the Aadhaar number and Aadhaar seeded mobile number and then click at the "Go" option. Finally the registration form for ration card will appear as shown below:-  
Karnataka Ration Card Registration Form Apply

#### Karnataka Ration Card Form PDF – Offline Process

People can now check the procedure for filing application for new ration card in Karnataka. This PDF contains the detailed online / offline procedure to apply for new ration card in Karnataka. Here is the direct link to download Karnataka Ration Card Form PDF which is mentioned below:-

<https://ahara.kar.nic.in/Doc/newaplr.pdf>

#### 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 Karnataka. However, applicants can collect their ration cards from the concerned authorities on making a payment of Rs. 100 per copy.

#### Timelines for Issuing Ration Card in Karnataka

All the applicants can submit the complete Karnataka Ration Card online application form and new ration cards would be issued within 15 days of submission of application.

#### 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 Karnataka Ration Card

All the applicants must meet the basic eligibility criteria to get a new ration card in Karnataka:-

- a) Applicants who are permanent resident of Karnataka 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 Karnataka would be based on the household income as well as economic conditions of the family.

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

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

Residential proof such as Voter ID, Driving License, Aadhaar Card (Scanned Copy)

Age Certificate (Scanned Copy)

Identity Proof like Voter ID, Driving Licence, Aadhaar Card (Scanned Copy)

Income proof of the family (Scanned Copy)

Recent Passport Size Photograph of the applicant

Valid Mobile Number / E-mail ID

Self Declaration and Certificate issued by Ward Councillor/ Pradhan

Tenancy 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 Name in Karnataka New Ration Card List 2020

All those people who had already applied online can now check their name in the Karnataka new ration card list 2020 through the link given below:-

#### Karnataka Ration Card List 2020

#### Check Karnataka Ration Card Application Status Online

Upon submission of the application form, applicants can track the application status till the issue of new ration card in Karnataka. In order to check the ration card application status, applicants will have follow the given steps:-

Visit the official link at [https://ahara.kar.nic.in/e\\_services.aspx](https://ahara.kar.nic.in/e_services.aspx)

At this page, click at the "E-Status" link and then click at the "Status of the new / defending ration card" link. Click at the respective links of district for Ration Card Status.

Afterwards, click at the "Application Status of New Ration Card" option and verify details.

Finally, the new ration card status of the applicants in Karnataka will appear online.

## Types of Ration Card Issued in Karnataka

There are 4 different types of ration cards which are issued to citizens on the basis of their financial conditions as well as income level. The different types of ration cards issued to citizens of Karnataka are as follows:-

**Priority House Hold (PHH) Ration Cards** – This type of PHH ration cards are issued to citizens belonging to rural areas of the state. PHH category RCs are further divided into 2 sub-groups to provide food grains at subsidized rates on monthly basis. People will now get rice at Rs. 3 per Kg, wheat at Rs. 2 per Kg and coarse grains at rate of Rs. 1 per Kg.

**Annapurna Yojna (AY) Ration Cards** – Annapurna Yojana ration cards are issued to poor citizens who are above the age of 65 years. The state govt. provides them with 10 Kg of food grains on monthly basis.

**Antyodaya Anna Yojna (AAY) Ration Cards** – AAY ration cards are issued to those households having annual income below Rs. 15,000. Such families gets food grains at cheaper rates than other ration card holders. These households gets rice at Rs. 3 per Kg rate and wheat at Rs. 2 per Kg rate.

**Non-Priority House Hold (NPHH) Ration Cards** – NPHH ration cards are issued to such families having stable annual income. NPHH ration card holder families doesn't get food grains at subsidized prize like above mentioned RC holders.

## An Overview of Karnataka Ration Card

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

1.

Service Type  
Ration Card

2.

State Name  
Karnataka

3.

Article Category  
List / Status / Application

4.

Concerned Department  
Food, Civil Supplies and Consumer Affairs Department, Govt. of Karnataka

5.

Applicable Year  
2020

6.

4 Types of Ration Cards  
Priority Households (PHH), Non-Priority Households (NPHH), Annapurna Yojana (AY), Antyodaya Anna Yojana (AAY)

7.

Mode of Checking Status / List / Application  
Online

8.

Official Website

<https://ahara.kar.nic.in/>

Helpline Number (Toll Free) for Karnataka Ration Card

People can now contact the Food, Civil Supplies & Consumer Affairs Department and the Department of Legal Metrology, Evolution Soudha, Bangalore – 560001. The contact details are given below:-

Helpline number – 1967

Toll free contact no. – 1800-425-9339

Official website – [ahara.kar.nic.in](https://ahara.kar.nic.in)

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Content Source / Reference Link: [ahara.kar.nic.in](https://ahara.kar.nic.in)

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Karnataka govt. is inviting online applications for Chief Minister Self Employment Scheme at [cmegp.kar.nic.in](http://cmegp.kar.nic.in) to provide govt. subsidy on loans to individual entrepreneurs in rural areas. Each beneficiary can avail subsidy ranging from 25% to 35% on a single project costing upto Rs. 10 lakh. Interested candidates can check CMEGP details, documents before filling cm self employment scheme online application form 2019 at the official website.

The state government of Karnataka provides government loans to individual entrepreneurs to generate self employment opportunities under chief minister's self employment generation programme. Beneficiaries can start a new project by making own contribution of just 5% (special category) and 10% (general category) of the total project cost.

Department of Commerce, Industry and Tourism is the nodal agency for implementation of CMEGP scheme in Karnataka. Candidates can apply through either online or offline mode to avail scheme benefits.

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### 1. Chief Minister Self Employment Scheme (CMEGP) Online Application Form

Below is the complete procedure to apply online for cm self employment generation programme:-

Firstly visit the official website [cmegp.kar.nic.in](http://cmegp.kar.nic.in)

At the homepage, click at the "Apply Online" link

Next the CMEGP online application submission page will appear as follows:-

CM Self Employment Scheme Apply Online

Here candidates needs to select the agency and enter the aadhaar number and click at the "Proceed" button.

Afterwards, CM Self Employment scheme online application form will appear as shown below:-

CMEGP Online Application Form 2019

In this CMEGP application form, candidates needs to enter the basic details, address, qualification, EDP training, proposed unit, project cost, means of finance, bank details, details of loan, grants & subsidy details and click at the "Save" button to complete the application process.

Furthermore, candidates can take a printout of the completed application form of Chief Minister Self Employment scheme.

This printout of the CMEGP application form along with the detailed project report and supporting documents needs to be submitted to the respective offices. To check further details, candidates can make Login using the username and password. Applicants can also check how to apply online for CMEGP in case of any difficulty in understanding the online application process.

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### 2. Download CM Self Employment Scheme (CMEGP) Application Form

This is the offline process for Chief Minister Self Employment scheme where candidates can download the application form in PDF format. To download the CMEGP offline application form in PDF format, click the link below:-

Download CMEGP Application Form (PDF)

The CM Self Employment scheme application form (PDF) will appear as follows:-

Download CM Self Employment Scheme Application Form

Here candidates need to fill all the necessary details, affix recent photograph and submit the completed application form to the respective offices.

### 3. Check CMEGP Application Status Online

After the final submission of CMEGP application form, candidates can also check their CMEGP application status online at the official website. The application status page for Chief Minister Self Employment Generation Programme will appear as below:-

#### Karnataka CMEGP Application Status Online

Here candidates need to enter the application ID, click at the captcha button and click at the "View" button to check the application status.

#### Chief Minister Self Employment Generation Programme (CMEGP) Documents

Below is the list of the documents which are required to take the benefit of Chief Minister Self Employment Scheme 2019:-

Recent passport photograph  
Detailed project report (DPR)

Age proof  
Educational qualifications

EDP training certificate  
Voter ID / Ration card

Rural certificate for proposed unit  
Ex-servicemen certificate

Permission from Gram Panchayat  
Caste certificate for SC / ST / OBC / MIN

List of machineries to be purchased  
Physically handicapped certificate

#### CMEGP Details & Eligibility Criteria

All the applicants can check the CMEGP details and eligibility criteria before filling the CMEGP online application form:-

Individual entrepreneurs in rural areas can avail margin money or govt. subsidy ranging from 25% to 35% of total project cost.

Under CMEGP, the maximum allowed project cost is Rs. 10 lakh for any single unit.

Availability of the capital expenditure loan will be only for manufacturing and service activities only.

All general category entrepreneurs can avail subsidy upto Rs. 2.5 lakh while entrepreneurs belonging to SC / ST / OBC / PH / Women / Minorities category can avail subsidy upto Rs. 3.5 lakh.

Public sector banks and Regional rural banks (RRB) are the financial agencies to provide margin money to entrepreneurs.

The entrepreneurs must fulfill the age criteria to become eligible for CMEGP. For general category candidates, the age must lie between 21 to 35 years while for special category candidates, the specified age group is 21 to 45 years.

Entrepreneurship Development Training (EDP) to the beneficiary is compulsory at CEDOK – Centre for Entrepreneurship Development of Karnataka or at RUDSET – Rural Development & Self Employment Training.

Only one unit can be setup by a family to get assistance under CMEGP in order to provide benefits to a large

number of families.

The govt. subsidy is available only for a single new unit which is setup in rural area with a lock-in period of 3 years and even there is no income limit.

General category beneficiaries needs to contribute 10% of the total project cost while the special category beneficiary entrepreneurs needs to contribute 5% of the project cost.

Chief Minister Self Employment Scheme Helpline Numbers

In case of any query regarding CMEGP application process, applicants can contact the Head office / Corporate Office at – Department of Industries and Commerce, #49, South Block, Khanija Bhavan, Race Course Road, Bengaluru – 560001.

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कर्नाटक वोटर लिस्ट 2020 (PDF) अब सीईओ की आधिकारिक वेबसाइट [ceokarnataka.kar.nic.in](http://ceokarnataka.kar.nic.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। Election Commission is going to conduct Lok Sabha Elections and has already announced the LS election dates. Voting for LS Chunav in the state was held in 2 phase i.e phase 2 (voting on 18th April 2019) & phase 3 (Voting on 23 April 2019). The citizens of Karnataka state can check their name in the district wise CEO Karnataka Voters List 2020 with Photo and download Voter ID Card. The district wise Photo Electoral Rolls are available in the PDF format at [ceokarnataka.kar.nic.in](http://ceokarnataka.kar.nic.in). Chief Electoral Officer (CEO) of Karnataka has published the updated final voter list (electoral roll) prior to elections. Accordingly, people can now find their name in the CEO Karnataka Voter List 2020 and can Download Voter ID Card before casting their vote. People can now download the entire PDF file of the Electoral Roll (Voter List) and perform manual searching in the Voter List 2020. Moreover, people can adopt a hassle free process and check their names online.

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### CEO Karnataka Voter List 2020 (Electoral Roll) Download

The complete procedure to search and download the District-Wise CEO Karnataka Voters List 2019-2020 (Final Electoral Roll) has been specified as follows:-

Firstly, visit the official CEO Karnataka website at [ceokarnataka.kar.nic.in](http://ceokarnataka.kar.nic.in)

Scroll down on the homepage, click the "View Electoral Rolls" under "I want to" section and then click the "Final Electoral Rolls – 2020" link as shown below:-

CEO Karnataka Final Electoral Rolls

Afterwards, the district-wise CEO Karnataka Voters List 2020 will get opened as shown below:-

CEO Karnataka Voters List 2020 District Wise

Accordingly, people can click their District Name, then Assembly Constituency, Polling Station Name and then can enter a captcha to download the Voter List in PDF format along with their photograph as shown below:-

CEO Karnataka Voter List with Photo 2020

Finally candidates can perform manual search in the downloaded CEO Karnataka Voter List with Photo to find there name and download Voter ID Card.

### Karnataka Voter ID Card Download – Find Name in CEO Voters List

Below is the complete procedure to find your name online and download the Voter ID Card in Karnataka:-

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Candidates can search their name online at the official website of CEO Karnataka.

Accordingly, candidates have to click "Search my Name in Voter List" under 'I want to' sections and then click at the "Search Name Final Roll 2020"

A new window for finding name in the Karnataka Voter List 2020 online appears as shown below:-

Karnataka Voter ID Card Download

Here candidates can find their name online using the EPIC Number, Name and Other details. Moreover, candidates can register their mobile number and can track their application status using registered mobile number.

Finally, after finding their name online, candidates can download the Voter ID Card and take a printout to caste their important vote.

**Search with EPIC Number –** Here people can Find Name in CEO Karnataka Voters List 2020 using EPIC Number or Voter ID Card with Photo. Candidates can select their district, enter their EPIC Number and click on the Search button. Then all the details of the citizen will get displayed on the screen. Finally can download this file and take a printout of their Voter ID Card.



Search with Name and Other Details – Candidates can directly search their name in the electoral roll using their name and other details through the link given below. Here candidates have to enter their District, Name, Relation Name, Sex and Assembly Constituency and click on the “Search” button to fetch their complete details.

Search Status of Application through your Mobile number – Moreover, candidates can search status of application through your mobile number. Furthermore, all those people whose name does not appears in the list does not have to worry. They can make online enrollment for the Karnataka Voter List and can then download their Voter ID Card.

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Content Source / Reference Link: [ceokarnataka.kar.nic.in](http://ceokarnataka.kar.nic.in)

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Karnataka govt. has announced MSME Sarthak Scheme 2019 for the job creating Micro, Small and Medium Enterprises (MSMEs). This new industrial policy would attract investment, new technologies and would also generate additional employment. In addition a new policy named "Kalpavruksha Kayaka Niti" will be implemented to promote manufacture of ready use goods.

MSME Sarthak Scheme will be rolled out for the comprehensive development of industries, especially to the priority sectors in backward areas of tier 2 and tier 3 centers. The existing industrial policy (2014-2019) in Karnataka would expire in September 2019.

The announcement to launch this new scheme named "MSME-Sarthak" and "Kalpavruksha Kayaka Niti" was made by CM H.D Kumaraswamy while presenting the state budget for FY 2019-20.

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#### MSME Sarthak Scheme 2019 in Karnataka

As the duration of the existing industrial policy 2014-2019 is going to expire, CM has announced a new MSME – Sarthak Scheme in Karnataka. This new scheme would ease the problems faced by the MSME sector which is an essential component for providing employment to the youths of the state.

In this MSME Sarthak scheme in Karnataka, govt. will create a "ready to use" system. In this system, govt. will provide quality raw materials, loans and advances, working capital and identifiable brand across the state.

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#### Kalpavruksha Kayaka Niti Policy

The state govt. of Karnataka is going to implement a new comprehensive coir policy named Kalpavruksha Kayaka Niti policy. This scheme will promote manufacture of ready to use goods by utilizing available raw materials in the state. Under this policy, govt. will provide 10% subsidy to self help groups to procure coir. In addition to this, govt. will provide 90% subsidy to the self help groups or private units establishing coir processing unit, subject to a maximum of Rs. 25 lakh.

Moreover, Karnataka govt. will also provide subsidy of Rs. 1 crore to private industry undertaking manufacture of value added goods using coir. Furthermore, coir clusters would be established to provide common facilities to the small and micro coir industries. For successful implementation of all the schemes, the state govt. will provide a grant of Rs. 80 crore.

In order to facilitate manufacture of new design products in traditional industries, a new design clinic would be established in collaboration with the national level design institutes. In Karnataka Budget 2019-20 speech, CM announced that the state govt. is committed to achieve the target by promoting the manufacturing sector. For this purpose, a multipurpose scheme named "Compete with China" has been introduced. Under this scheme, govt. will establish 9 industrial clusters in 9 districts.

The state govt. would also constitute vision groups relating to such industries and is currently acting upon the reports of such vision groups. Various investors are showing interest to establish industries in Koppal, Ballari and Kolar districts. In the upcoming 4 and half years, the state govt. expects that 9 lakh employment opportunities would be created (1 lakh in each district). To continue the scheme in the current FY 2019, govt. will provide Rs. 110 crore.

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Karnataka govt. has announced Gruhalaxmi Crop Loan Scheme in the recent Budget 2019-20 presented by CM H.D Kumaraswamy. Under this scheme, all the farmers would be able to get loans at lesser interest rates on the mortgage of ornaments like gold, silver, platinum etc.

Gruhalaxmi Crop Loan Scheme 2019 in Karnataka would help all the farmers in distress and enable them to avail soft loans for their crops. Now farmers will not have to roam here and there to avail loans for crops, they can simply mortgage their ornaments to get loans at even lower interest rates.

This move of the state govt. will reduce the number of suicidal deaths of farmers who die because of their inability to get loans.

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#### Karnataka Gruhalaxmi Crop Loan Scheme 2019

The entire farming community has welcomed the move of the state govt. to launch Gruhalaxmi Crop Loan Scheme 2019. Under this scheme, farmers can now obtain loans at just 3% interest. For this, farmers will have to mortgage their ornaments / jewellery. However in the recent budget, no specific allocation has been made by the state govt.

This Gruhalaxmi Crop Loan Scheme in Karnataka is going to help farmers in crisis situation. Multiple farmer leaders said that the cheapest institutional interest rate is 9% and this scheme is a good move to boost agriculture sector.

However, farmers expects more from the chief minister.

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Karnataka has the most dry land after Rajasthan and is affected by drought for 14 to 18 years since 2001. All the farmers have been desperate due to repeated losses. So, the state govt. wants that the financial conditions of the farmers gets improved.

#### Karnataka Farmers to Get Mortgage Loans

The state govt. has also announced Rs. 5,500 crore for crop insurance, 50% subsidy for agri-startup entrepreneurs and special package worth Rs. 150 crore to improve condition of pomegranate and grape growers. Karnataka govt. has also announced Raitha Siri Scheme to provide Rs. 10,000 per hectare to millet growers to promote millet farming.

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Karnataka govt. has announced a new scheme named Raitha Siri in recent Budget 2019-2020. Under this Raitha Siri Scheme in Karnataka, the state govt. will provide Rs. 10,000 per hectare to all the millet growers. The primary objective of this scheme is to promote millet farming in Karnataka. In addition to this, CM has also announced Raith Kanaja Scheme and Gruhalaxmi Crop Loan Scheme for the welfare of farmers. Raitha Kanaja Scheme in Karnataka is going to provide minimum support price to 12 notified farm produce. Under Gruhalaxmi Crop Loan Scheme, farmers can avail loans at just 3% interest on mortgage of loans. The state govt. of Karnataka expects the Gross State Domestic Product (GSDP) to grow a bit slower than the previous financial year due to prevailing drought situation.

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#### Karnataka Raitha Siri Scheme 2019

The important features and highlights of major schemes to boost agriculture sector in Karnataka Budget 2019-20 are as follows:-

Rs. 250 crore subsidy for Krushi Bhagya Scheme to construct farm ponds to provide conserved water to dry land farmers.

Rs. 40 crore has been allocated to continue Zero Budget Natural Farming (ZBNF).

The state govt. has allotted Rs. 35 crore to encourage organic farming.

Rs. 145 crore to adopt Israel model of micro irrigation system to grow crops profitability with minimum usage of water. A new Raitha Siri Scheme to encourage growing minor millets by providing assistance of Rs. 10,000 per hectare through DBT.

Assistance of Rs. 7,500 per hectare to motivate farmers to cultivate paddy under Karavali Package Scheme with allocation of Rs. 5 crore.

Karnataka govt. also announced a special package of Rs. 150 crore to improve economic condition of grapes and pomegranate growers.

The state govt. of Karnataka has launched Raitha Siri Scheme to promote millet farming. In the Karnataka Budget 2019-20, millet growers were the main focus of the state government.

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Now all the millet growers will get cash incentive of Rs. 10,000 per hectare. This amount is to be given through Direct Benefit Transfer (DBT) mode directly into the bank accounts of the millet farmers.

In the current FY 2019-20 year, GSDP is expected to grow at 9.6% against 10.4% in 2017-18. However, industrial sector is expected to grow to 7.4% from 4.7% last year. Moreover, the services sector is expected to remain flat at 12.3% which is same as the last fiscal year.

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### Karnataka Yeshasvini Health Insurance Scheme Yeshasvini Cooperative Farmers Health Care Scheme (YCFHS) Implementation Karnataka Yeshasvini Scheme Medical Benefits

Karnataka govt. has decided to reintroduce the Yeshasvini Health Insurance Scheme for Farmers. This Yeshasvini Cooperative Farmers Health Care Scheme (YCFHS) was previously introduced on 14 November 2002 (implemented w.e.f 1 Jun 2003) for the co-operative farmers of Karnataka. Yeshasvini Scheme is one of the largest self funded healthcare scheme in the country and CM said that the scheme is going to replace the Ayushman Bharat “ PM Jan Arogya Yojana.

Yeshasvini Self Funded Health Care Scheme is based on the concept of rural health care scheme and is implemented through network hospitals. This Yeshasvini Scheme provides cost effective quality healthcare facilities to the co-operative farmers spread across the state. Now this scheme would be reintroduced in the Karnataka Budget 2019-20. This health insurance scheme in Karnataka offers a low price product for a wide range of surgical cover to farmer cooperators and their family members. The beneficiary contribution is small and cashless treatment is provided at all the network hospitals.

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### Karnataka Yeshasvini Health Insurance Scheme

The important features and highlights of this Cooperative Farmers Health Care Scheme are as follows:-

In order to avail benefit of Yeshasvini Scheme, a person should be a member of Rural Cooperative society of the state. All the family members of the farmers can avail the benefit of this Yeshasvini Self Funded Health Care Scheme though they are members (with 3 members) of rural cooperative society.

Every beneficiary is required to make a prescribed annual contribution. In 2017-18, member contribution was Rs. 300 p.a for Rural Yeshasvini and Rs. 710 p.a for Urban Yeshasvini.

Scheme starts from 1st June and ends on 31st May of financial year. The period of enrollment commences from July and closes by October every year.

Yeshasvini Health Insurance Scheme is open to all rural co-operative society members, members of self help group / stree shakti groups which possess financial transaction with the cooperative societies or banks, members of weavers, beedi workers and fisherman cooperative societies.

Yeshasvini Scheme covers the entire state of Karnataka with main focus on the rural areas and urban cities.

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### Yeshasvini Cooperative Farmers Health Care Scheme (YCFHS) Implementation

Karnataka Yeshasvini Scheme is implemented through recognized Network Hospitals of the Trust. There are around 730 network hospitals throughout the state which includes private and government hospitals. The trust identifies and approves network hospitals in order to provide medical / surgical facilities as per the approved empanelment criteria. Yeshasvini Scheme beneficiaries can avail treatment and cashless hospitalization facility at any network hospitals.

For availing treatment, beneficiaries have to approach the nearest network hospital. The coordinator at the hospitals examines the UHID card of the beneficiary, enrollment fee paid by the beneficiaries and will facilitate patients to undergo preliminary diagnosis and basic tests. In case the surgical intervention is required, hospital admits the patients and send pre-auth request to Management service providers (MSP) with proof of documents.

The network hospitals will then provide cashless treatment and surgeries to the beneficiaries as per the limits prescribed under Yeshasvini Scheme. All the network hospitals after discharge forwards original bill, discharge summary

along with signature of patient and other documents to MSP for processing and settlement of claims. The the trust makes payment to all network hospitals through MSP within 45 days of receipt of bills.

#### Karnataka Yeshasvini Scheme Medical Benefits

Around 823 types of surgical procedures as identified by the Yeshasvini Trust which is defined in list of surgeries. This is subject to certain exclusions at tariffs pre-negotiated with participating hospitals. From 2006-07, the state govt. has included the following medical benefits – Medical emergencies such as dog bite, snake bite, drowning, and accidents occurred while operating agricultural implements, bull gore injures and electric shocks, normal delivery, neo-natal care and angioplasty procedure.

The surgery package includes cost of medicines, consumables, cost of operation theater, anesthesia, surgeons fee, professional charge, consultant fee, nursing fee, general ward bed charge etc. Package rates for each of the surgery is fixed under the Yeshasvini scheme in Karnataka.

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Karnataka CM has announced that the state govt. will fulfill commitment of paying Rs. 46,000 crore under Farm Loan Waiver Scheme. Now the state govt. is going for one stroke implementation to completely waive off loans of farmers under Farmer Loan Waiver Scheme in the upcoming Karnataka second Budget 2019-20 scheduled to be presented on 8th February 2019.

Previously, the state govt. planned to complete the farm loan waiver scheme in 4 stages. But after the relentless attack on CM by PM Narendra Modi, who termed it as only a "lollipop" for insignificant number of farmers, the state govt. has decided to do so.

The state govt. is working hard to resolve the long term demand of waiving loans of farmers. In the upcoming budget, CM will clear the complete loan waiver and now it will not take 4 years. Hence the primary focus is to make it clear that it is not only a lollipop but it is a major step towards the welfare of farmers.

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#### Karnataka Farm Loan Waiver Scheme – Single Phase Implementation

Now the Karnataka Farm Loan Waiver Scheme is going to be implemented in one stroke with required allocation in the second budget for FY 2019-2020. While the state govt. had earlier decided to complete the Farmer Loan Waiver process 4 stages. CM Kumaraswamy also reacted to the comment of Union minister Rajnath Singh which stated that the state govt. had promised complete loan waiver to farmers but was only issuing notice to farmers for loan recovery.

CM said that notices are only being issued by the various nationalized banks which comes under the control of central govt. which shows the mean mentality of the central government. This shows that the Modi led NDA govt. is taking the issue of solving farmers worries so lightly. On 8 February 2019, the state govt. will present its new budget of 2019-2020 and now loan waiver will not be taken to 4 stages, instead it would be completed in a single phase.

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It is imperative to note that it would be done without violating the fiscal responsibility. CM will prove that with complete allocation of money for Farmer Loan Waiver Scheme, govt. is committed to the welfare of farmers. The state govt. had announced Rs. 46,000 crore loan waiver scheme in July 2018 but it was having certain issues particularly related to nationalized banks. After its complete implementation, the state's scheme will become a role model for other states in the days to come.

Till date, there is a tedious task of waiving off Rs. 46,000 crore farm loan from nationalized and cooperative banks. For this purpose, CM has created a separate cell and even appointed an IAS officer to work on this for 24 hours. CM office (CMO) is consistently tracking the progress on a daily basis and is working effectively to ensure that loan waiver benefits reaches every farmer across the state.

Till 11 January 2019, the farm loan waiver has already reached around 1,70,000 farmers and the state govt. has already released Rs. 900 crore. In the 1st Budget, the state govt. has allocated Rs. 9,000 crore for loan waiver scheme in the first year. By 31 January 2019, approx. 11 to 12 lakh farmers will get the loan waiver benefits. CM said that a comparison should be made between the farm loan waiver schemes of various states like Uttar Pradesh, Maharashtra, Andhra Pradesh. Karnataka Farm Loan Waiver Scheme is surely a role model as the farmers got benefited in a lesser time span.

The state govt. was holding discussions with the nationalized banks, and the govt. was expecting some relaxation in the backdrop of one time settlement plan. Out of the Rs. 9,500 crore loan waiver details of the cooperative banks that the state govt. has, some were false claims. According to the guidelines, farmers needs to submit some documents in order to find out the people who are misusing it and to eliminate them. Karnataka Farm Loan Waiver Scheme implementation is the biggest achievement of the state government so far.

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Kayak Yojana in Karnataka

Karnataka CM H.D Kumaraswamy kicks off Kayaka Yojana Loan Scheme to encourage skill development through self Help groups (SHGs). Under this Kayaka Scheme, the state government will provide loans upto Rs. 10 lakh to these SHGs from cooperative sector banks. People can apply online for this interest free loan scheme by filling the Kayaka Yojane online application form which will start soon.

The state govt. plans to purchase products prepared by women associations under Karnataka Kayaka Yojana Loan Scheme. For this purpose, govt. will impart necessary training to woman associations to prepare various products and marketing them under the Kayak Scheme. In addition to this, Karnataka govt. will also ensure marketing facility for the prepared products.

Loans upto Rs. 5 lakh under Kayaka Yojane will be given at 0% interest rate, while the loans between Rs. 5 lakh to Rs. 10 lakh would be given at 4% interest rate.

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Karnataka Kayaka Yojana Loan Scheme Online Application Form

As mentioned in the Karnataka Budget 2018-19, CM Kumaraswamy has announced to launch Kayaka Scheme in January 2019. This announcement was made while unveiling the Badavara Bandhu Scheme for street vendors on 20 December 2018. Under Kayaka Yojana Loan Scheme, the state govt. will provide loans to 3,000 SHGs where each SHG will get Rs. 10 lakh. Out of this amount, Rs. 5 lakh will be interest free while the remaining will draw 4% interest.

All the interested and eligible applicants would be able to fill Karnataka Kayaka Yojana Loan Scheme online application form to avail interest free loans. However, the official date to start the online applications for Kayaka Yojane is still not known but it is expected that the online application process will start soon.

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The new government loan scheme of Karnataka will target towards the progress of financial and trade in the state. Kayaka Scheme is going to be implemented soon to offer financial assistance to self help groups. SHGs will utilize the funds to provide training to the people who desire to do something on their own.

How to Apply Online for Kayaka Yojane

The state govt. of Karnataka will soon declare the official launch of the scheme. After the official launch of Kayaka Yojane, all details regarding the application form filling procedure, enrollment process will be highlighted clearly. This would make all the interested self help groups to get this financial assistance of upto Rs. 10 lakh.

To ensure overall development of small and marginal businessmen, proper training is a must. Assistance to SHGs will ensure that these people get the guidance they require.

Eligibility Criteria for Kayaka Scheme

The scheme has just been mentioned in the state budget and the official announcement is still awaited. But on 21 December 2018, CM said that this scheme would be rolled out from next month. Till date, nothing concrete is known about the eligibility criteria of Kayaka Scheme application form.

Only self-help groups which are located and working within the borders of the state will be able to apply and receive this loan.

Kayak Yojana in Karnataka

The key features and highlights of Kayak Yojana in Karnataka are as follows:-

Development of SHGs – Kayak Scheme has been designed to bring about development of SHGs operating in the state. SHGs will utilize money to increase the skill development and entrepreneurship among the people.

Easy availability of loan – After the implementation of Kayaka Yojane, SHGs can get easy loans from banks and raise their activities for the betterment of skill development among people.  
Loan amount – The state government will provide loans between Rs. 1 lakh and Rs. 10 lakhs to SHGs.  
Interest on credit – For loans less than Rs. 5 lakh, there will be 0% interest under Karnataka Kayaka Yojana Loan Scheme. For loan amount between Rs. 5 lakh to Rs. 10 lakh, interest rate would be charged at 4% interest.

The first phase of the Kayaka Scheme implementation will take place in 5 urban areas. In the primary implementation phase, the credit will be offered to as many as 3000 SHGs.

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Karnataka govt. launches Prabuddha Scheme to help students from scheduled caste (SC) & schedule tribe (ST) communities to study abroad. Prabhudha Scheme is going to cover a student's course fees, lodging & boarding expenditure and airfare to the country in which student pursue their studies. Moreover, there is 33% reservation for women candidates and 4% reservation for the differently abled students per year.

SC / ST students can now pursue their undergraduate, post graduate and Ph.D programmes in international universities at little or no cost. The state govt. has earmarked an annual budget of Rs. 120 crore for this scheme.

Around 400 students from SC / ST communities will get an opportunity to study abroad this academic year.

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#### Karnataka Prabuddha Scheme for SC / ST Students

SC / ST communities will now get access to the world's best universities through the Prabuddha scheme.

Department of Social Welfare will administer the implementation of Prabhudha scheme. This scheme would cover tuition fees, travel and accommodation expenses and there is 33% reservation for women & 4% reservation for disabled candidates. Students who wish to avail benefit under the Prabuddha scheme will have to apply online. Applications will be open from December 15 at [www.scholarshipwebsiteaddress.gov.in](http://www.scholarshipwebsiteaddress.gov.in). This scheme is going to cover upto:-

100% of education expenses for students whose annual family income is less than Rs. 8 lakhs.

50% of expenses of students whose annual family income is between Rs. 8 lakhs to Rs. 15 lakhs.

33% of the expenses of students whose annual income exceeds Rs 15 lakhs.

This scheme is going to cover those students who have been selected in foreign universities to study graduate programmes. This includes engineering, basic sciences, agricultural sciences, social sciences, commerce, economics, psychology, law, fine arts and others. The state govt. will fund at-least 400 students (250 for UG courses & 150 for PG courses) annually at a cost of Rs. 120 crore.

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SC / ST students who have cleared Graduate Record Examinations (GRE), Graduate Management Admission Test (GMAT), Scholastic Aptitude / Assessment Test (SAT) and other qualifying examinations are eligible for Prabuddha Scheme.

#### Background for Prabhudha Scheme

Though there was funding for SC/ST students to study abroad since 2001, only 287 students have availed benefits till 2018. This is because the students with 49% to 51% score in qualifying exams like GRE / GMAT / SAT were funded. The state government had spent around Rs. 58 crore under the Prabuddha scheme so far. This is a pioneering move and the Prabhudha scheme will enable students from depressed classes to realize their dream.

Access to education for SC / ST is limited due to lack of funds and social pressures. With this Prabuddha scheme, govt. wants that more students can avail scheme benefit and contribute towards improving their own lives as well as the communities from where they comes from and of the entire state.

The scholarship funds would be distributed equally to ensure that the scheme remains fair and transparent to all applicants. A student is eligible to apply for the scheme for 1 time only whether it is for UG, PG or PhD courses. From a single family, maximum 2 students can apply for the scholarship scheme. This scheme will realize the dream of Dr. B.R. Ambedkar of an enlightened India, Prabhuddha Bharat and would enable students to broaden their horizons for the betterment of the society.

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- Chief Minister Self Employment Generation Programme (CMEGP) Documents
- CMEGP Details & Eligibility Criteria
- Chief Minister Self Employment Scheme Helpline Numbers

Karnataka govt. is inviting online applications for Chief Minister Self Employment Scheme at [cmegp.kar.nic.in](http://cmegp.kar.nic.in) to provide govt. subsidy on loans to individual entrepreneurs in rural areas. Each beneficiary can avail subsidy ranging from 25% to 35% on a single project costing upto Rs. 10 lakh. Interested candidates can check CMEGP details, documents before filling cm self employment scheme online application form 2019 at the official website.

The state government of Karnataka provides government loans to individual entrepreneurs to generate self employment opportunities under chief minister's self employment generation programme. Beneficiaries can start a new project by making own contribution of just 5% (special category) and 10% (general category) of the total project cost.

Department of Commerce, Industry and Tourism is the nodal agency for implementation of CMEGP scheme in Karnataka. Candidates can apply through either online or offline mode to avail scheme benefits.

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### 1. Chief Minister Self Employment Scheme (CMEGP) Online Application Form

Below is the complete procedure to apply online for cm self employment generation programme:-

Firstly visit the official website [cmegp.kar.nic.in](http://cmegp.kar.nic.in)

At the homepage, click at the "Apply Online" link

Next the CMEGP online application submission page will appear as follows:-

CM Self Employment Scheme Apply Online

Here candidates needs to select the agency and enter the aadhaar number and click at the "Proceed" button.

Afterwards, CM Self Employment scheme online application form will appear as shown below:-

CMEGP Online Application Form 2019

In this CMEGP application form, candidates needs to enter the basic details, address, qualification, EDP training, proposed unit, project cost, means of finance, bank details, details of loan, grants & subsidy details and click at the "Save" button to complete the application process.

Furthermore, candidates can take a printout of the completed application form of Chief Minister Self Employment scheme.

This printout of the CMEGP application form along with the detailed project report and supporting documents needs to be submitted to the respective offices. To check further details, candidates can make Login using the username and password. Applicants can also check how to apply online for CMEGP in case of any difficulty in understanding the online application process.

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### 2. Download CM Self Employment Scheme (CMEGP) Application Form

This is the offline process for Chief Minister Self Employment scheme where candidates can download the application form in PDF format. To download the CMEGP offline application form in PDF format, click the link below:-

Download CMEGP Application Form (PDF)

The CM Self Employment scheme application form (PDF) will appear as follows:-

Download CM Self Employment Scheme Application Form

Here candidates need to fill all the necessary details, affix recent photograph and submit the completed application form to the respective offices.

### 3. Check CMEGP Application Status Online

After the final submission of CMEGP application form, candidates can also check their CMEGP application status online at the official website. The application status page for Chief Minister Self Employment Generation Programme will appear as below:-

#### Karnataka CMEGP Application Status Online

Here candidates need to enter the application ID, click at the captcha button and click at the "View" button to check the application status.

#### Chief Minister Self Employment Generation Programme (CMEGP) Documents

Below is the list of the documents which are required to take the benefit of Chief Minister Self Employment Scheme 2019:-

Recent passport photograph  
Detailed project report (DPR)

Age proof  
Educational qualifications

EDP training certificate  
Voter ID / Ration card

Rural certificate for proposed unit  
Ex-servicemen certificate

Permission from Gram Panchayat  
Caste certificate for SC / ST / OBC / MIN

List of machineries to be purchased  
Physically handicapped certificate

#### CMEGP Details & Eligibility Criteria

All the applicants can check the CMEGP details and eligibility criteria before filling the CMEGP online application form:-

Individual entrepreneurs in rural areas can avail margin money or govt. subsidy ranging from 25% to 35% of total project cost.

Under CMEGP, the maximum allowed project cost is Rs. 10 lakh for any single unit.

Availability of the capital expenditure loan will be only for manufacturing and service activities only.

All general category entrepreneurs can avail subsidy upto Rs. 2.5 lakh while entrepreneurs belonging to SC / ST / OBC / PH / Women / Minorities category can avail subsidy upto Rs. 3.5 lakh.

Public sector banks and Regional rural banks (RRB) are the financial agencies to provide margin money to entrepreneurs.

The entrepreneurs must fulfill the age criteria to become eligible for CMEGP. For general category candidates, the age must lie between 21 to 35 years while for special category candidates, the specified age group is 21 to 45 years.

Entrepreneurship Development Training (EDP) to the beneficiary is compulsory at CEDOK – Centre for Entrepreneurship Development of Karnataka or at RUDSET – Rural Development & Self Employment Training.

Only one unit can be setup by a family to get assistance under CMEGP in order to provide benefits to a large

number of families.

The govt. subsidy is available only for a single new unit which is setup in rural area with a lock-in period of 3 years and even there is no income limit.

General category beneficiaries needs to contribute 10% of the total project cost while the special category beneficiary entrepreneurs needs to contribute 5% of the project cost.

Chief Minister Self Employment Scheme Helpline Numbers

In case of any query regarding CMEGP application process, applicants can contact the Head office / Corporate Office at – Department of Industries and Commerce, #49, South Block, Khanija Bhavan, Race Course Road, Bengaluru – 560001.

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Karnataka govt. is going to launch a new loan scheme to encourage entrepreneurship among the members of self-help groups (SHGs). This new scheme of the state govt. will provide loans upto Rs. 10 lakhs to SHGs to boost entrepreneurial activities among the members of these SHGs. This scheme is in accordance with the long pending demand of self-help groups to provide them with zero interest loans to boost their activities. CM HD Kumaraswamy will also launch Badavara Bandhu scheme to provide one day loans upto Rs. 1000 to street vendors and small traders to free them from menace of meter baddi.

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#### Karnataka New Loan Scheme for Self-Help Groups (SHGs)

The important features and highlights of this new loan scheme for SHGs as planned by the state govt. of Karnataka are as follows:-

To promote and encourage entrepreneurship activities in self help group members, govt. will provide loans upto Rs. 10 lakh.

Out of this total loan amount of Rs. 10 lakh, govt. will not charge any interest for loans upto Rs. 5 lakh amount.

The remaining amount of Rs. 5 lakh would attract an interest rate of 4% per annum.

The state govt. is working on the preparation of policy guidelines for this loan scheme for SHGs. CM has announced that the state govt. will launch this scheme across various districts very soon. Various SHGs were demanding interest free loans to boost their efforts. This proposed scheme is an advancement to encourage entrepreneurial activities among SHG members.

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#### Karnataka Badavara Bandhu Loan Scheme for Street Vendors

Besides the launch of new loan scheme for self-help groups, govt. is also planning to help street vendors and small traders. For this purpose, govt. will launch Badavara Bandhu loan scheme to provide loans upto Rs. 1000 for one day without an interest to the street vendors. There is no requirement for any guarantor and this assistance amount would be interest free. The state govt. is planning to implement this scheme before Diwali festival.

This scheme will free urban poor people including street vendors, small traders and footpath hawkers from being exploited by private money lenders who charges 2% to 10% interest for one day. Now around 53,000 beneficiaries across the state will be given financial assistance for their day to day assistance.

To streamline the operation of PACS (Primary Agricultural Cooperative Societies) through computerisation, govt. plans to bring 5,300 PANS in the state under a common software. The state govt. has also ensured that steps have been taken to waive around Rs. 9,448 crore loans in the cooperative sector under Karnataka Farm Loan Waiver scheme.

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Karnataka govt. has launched an ambitious Unnati scheme to promote technology startups being run by SC / ST youths and those who are developing a product or solution with strong rural focus. Karnataka Unnati Scheme Application Form will remain available from 10 October 2018 at [www.kalyanakendra.com](http://www.kalyanakendra.com). The state govt. will support these startups by providing funds which can go upto Rs. 50 lakh.

The state govt. has allocated a budget of Rs. 20 crore to encourage startups which would result in job creation and skill development among Dalit and Adivasi youth. The official statement said "Funds are not an issue if startups come up with good ideas. If the response is good, the budget can go up to Rs 100 crore". Karnataka Unnati scheme is a major push for a real change on the ground level.

The primary objective to start such kind of scheme for startups is to find new ideas to solve old age issues.

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#### Karnataka Unnati Scheme 2018 to Fund Startups

The state govt. has launched Unnati scheme to provide funds upto Rs. 50 lakh to technology startups run by SC / ST entrepreneurs and those startups which possess a product or solution with rural focus. The beneficiaries would be categorized into 2 categories:-

**First Category** – Those startups where SC / ST entrepreneurs have substantial stake with hands on-role in management. For this category, there is only 1 criteria which is that the idea has to be good enough regardless of the sector.

**Second Category** – This includes all those startups which can be run by any community, but the idea must be a satisfactory one. The idea must be working to solve a real world problem in areas such as health, education, sanitation, waste segregation, and mechanised scavenging (replacement of manual scavenging) in rural areas.

The invention of these startups must have a lasting social impact and must bring change in the life of citizens.

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#### Unnati Scheme Application Form & Selection Process in Karnataka

The state govt. has made an announcement that the Karnataka Unnati scheme online application form will be available at the official website [http://adcl.karnataka.gov.in/en/unnati\\_scheme.html](http://adcl.karnataka.gov.in/en/unnati_scheme.html). A 3 member screening committee presided over by the minister will screen proposals and evaluate them on their practicality basis to sanction funding upto Rs. 50 lakh to the selected startups.

For now, the state govt. has allocated a budget of Rs. 20 crore for this scheme but in case the response is good, then the funds could reach upto Rs. 100 crore. In second category, the shortlisted startups will be eligible to run pilot tests of their ideas in rural areas. Moreover, selected startups would be able to receive mentorship from social welfare department as well as industry experts. On successful completion of pilots, their products would be guided through Proof-of-Concept and Market ready stage.

Dept. would share governance and social problems which are believed to need an immediate and sustainable solution. All the startups that are under 4 years, registered as an entity in Karnataka, with half of workforce employed in the state are eligible.

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Karnataka govt. is going to launch Poushtika Karnataka Yojana which will implement Centre's Poshan Abhiyan Programme. This scheme will converge multiple schemes for women and children and will be implemented in 11 districts in the 1st phase. The primary focus would be on ensuring proper nutrition to women and children and to reduce malnutrition, stunting, under-nutrition, anaemia, low birth weight and other growth related problems.

Ministry of Women and Child Development has launched this Poushtika Karnataka Yojana on 24 September 2018. The primary objective is to provide strategic intervention in child and women welfare. Most of the children and women belonging to remote rural areas will get benefited from this scheme.

The state govt. will ensure proper nutrition to realize the vision of "Kuposhan Mukh Bharat". Also better monitoring, supervision, target fixing, issuance of alerts for timely actions and guidance of nutrition related interventions across ministries will be ensured.

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Poushtika Karnataka Yojana under Poshan Abhiyan (National Nutrition Mission)

The state govt. of Karnataka will launch Poushtika Karnataka Yojana under National Nutrition Mission (Poshan Abhiyan) of the central government. Malnutrition and stunted growth always remain a concern among children where 46% of women in Karnataka were anaemic. The main aim of this programme was to provide strategic intervention in children and women welfare. This programme will cover various schemes which includes:-

Integrated Child Development Services (anganwadis)

Mathrupoorna (one full meal programme)

Srushti scheme (providing eggs to children)

Ksheera Bhagya (milk)

Janani Suraksha Yojana

Janani Shishu Suraksha Karyakram

Poushtika Karnataka programme also see inter-departmental collaboration between the State Women and Child Development, Health and Family Welfare and Rural Development and Panchayat Raj. For real-time monitoring, a mobile application named SNEHA will be used where anganwadi workers can fill information related to ICDS services and its impact on nutrition outcomes. Officials will monitor the complete data through central dashboard.

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This initiative will create awareness about nutrition among children, adolescent girls, pregnant women, and lactating mothers. Various community workshops will also be organized to ensure better reach of the Poushtika Karnataka Yojana. Flip books, posters on health and nutrition will be disbursed among people in each district.

In the first phase, the programme will be implemented in the following districts – Belagavi, Chamarajanagar, Chickballapur, Dharwad, Gadag, Kodagu, Kolar, Raichur, Shivamogga and Uttara Kannada districts.

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After the official launch of Pradhan Mantri Jan Arogya Yojana by PM Modi at Ranchi (Jharkhand), Karnataka govt. will launch PMJAY scheme in integration with Arogya Karnataka Yojana. Suvarna Arogya Suraksha Trust will be the implementing agency for Ayushman Bharat Yojana in Karnataka to provide cashless treatment upto Rs. 5 lakh to BPL families and upto Rs. 1.5 lakh for APL families. Ayushman Bharat – Arogya Karnataka Health Scheme (integrated) will cover 1628 treatment procedures.

Cabinet committee has decided to integrate Ayushman Bharat Yojana & Arogya Karnataka Yojana in the state and an MoU has been sent to the central govt. for approval. PMJAY-Arogya Karnataka will be implemented with budgetary allocation of approx. Rs. 1000 crore.

Latest Update – Check PM Jan Arogya Yojana Hospitals List to find Ayushman Bharat empanelled hospitals.

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There would be no limit on age and income and the eligibility criteria would be based on deprivation rather than caste or religion. This Pradhan Mantri Jan Arogya Yojana (PMJAY) in Karnataka would benefit around 1.34 crore families in the state.

**Ayushman Bharat – Arogya Karnataka Health Scheme (PM-JAY)**

Karnataka cabinet has decided to implement integrated Ayushman Bharat-Arogya Karnataka Yojana in the state. Arogya Karnataka scheme has 1,516 procedures and Ayushman Bharat – National Health Protection Mission (AB-NHPM) has 1,349 procedures. By integration of these 2 schemes, the total number of procedures would become 1,628. The important features and highlights of this AB-Arogya Karnataka Yojana are as follows:-

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**Financial assistance for BPL families** – For BPL beneficiaries, the financial assistance under Arogya Karnataka was Rs. 2 lakh p.a. This amount has now been increased from Rs. 2 lakh to Rs. 5 lakh per family per year under Ayushman Bharat – Arogya Karnataka integrated health scheme.

**Financial assistance for APL families** – For APL beneficiaries, the financial assistance would still remain Rs. 1.5 lakh per family per annum. In case of emergency tertiary treatment, if a family member is suffering from acute illness then an additional amount of Rs. 50,000 would be given. For APL / General families who are not covered under NFSA 2013, financial assistance of 30% would be given.

**Budgetary Allocation** – Ayushman Bharat – Arogya Karnataka is estimated to cost Rs. 1,000 crore. In this cost, the central govt. will bear Rs. 286 crore while the remaining amount 714 crore would be borne by the state government.

**Type of care covered** – AB-Arogya Karnataka Yojana will cover beneficiaries for specified secondary care, emergency care, complex secondary care and tertiary care.

**PM Jan Arogya Yojana PMJAY Karnataka**

Ayushman Bharat Yojana covers all the people whose name appears in Socio-Economic Caste Census (SECC) data 2011. This yojana entitle people to avail cashless and paperless treatment of Rs. 5 lakh for secondary and tertiary hospitalization.

**No. of Beneficiaries under Arogya Karnataka – PM Jan Arogya Yojana**

In Karnataka, there are around 62 lakh families which are identified from SECC-2011 data under Rashtriya Swasthya Bima Yojana (RSBY), govt. will provide 60% of expenditure and 40% will be borne by the state government. Under Arogya Karnataka Yojana, the state govt. is already providing health care to 1.15 crore BPL families and 19 lakh APL families totalling to 1.34 crore families. Any person can check their name in PMJAY beneficiary list through the link given below:-

**Check Your Name in PMJAY Final Beneficiaries List**

Under Ayushman Bharat – Arogya Karnataka Health Scheme, central govt. will bear 60% of expenditure for 62 lakh RSBY families and 40% would be borne by the state government. For remaining 72 lakh families, the state govt. will bear 100% of the total expenditure incurred. People can visit the official website [pmjay.gov.in](http://pmjay.gov.in)

for any further information on PM Jan-Arogya Yojana.

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Karnataka govt. has decided to introduce a new Badavara Bandhu One Day Loan Scheme for Street Vendors / Small Time Traders / Footpath Hawkers. Under this Badavara Bandhu Scheme, all the people of urban poor segment (रेहड़ी पटरी वाले) will now get loans most likely upto 1000 for a single day without interest or nominal interest. Now, all these poor people will not have to take money from money lenders who provides loans at 2% to 10% per day.

The state govt. is soon going to make formal announcement for Karnataka Badavara Bandhu One Day Loan Scheme. All the poor footpath vendors and small-time traders needs working capital on a day to day basis and thus are being exploited. These loans are taken in the morning and needs to be returned in the evening with upto 10% interest along with principal amount.

So, CM Kumarasamy has decided to reach out these poor people and to provide them with money to stop their exploitation. Cooperation department will be releasing mobile banks to give loans in prominent markets.

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Karnataka Badavara Bandhu One Day Loan Scheme for Street Vendors / Small Traders

CM H.D. Kumaraswamy had promised to free urban poor people including Street Vendors, Small Traders and Footpath Hawkers from the "fleecing clutches of money lenders". They provide loans at interest rate ranging from 2% to 10% interest per day. The state govt. has finalized a Badavara Bandhu – One Day Loan Scheme to provide loans upto Rs. 1,000 without interest or nominal interest. Badavara Bandhu Scheme is going to be formally announced soon.

Private money lenders takes advantage of poor footpath vendors, small-time traders and exploits them. These people requires working capital on a day to day basis. Street Vendors / Small-Time Traders / Footpath Hawkers have to pay higher interest rate of 10% per day. Vendors takes these loans in the morning and has to return them in the evening. 10% interest is deducted along with the lending amount itself. This proposed Badavara Bandhu One Day Loan Scheme will provide a huge relief for these small-time vendors.

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Necessary infrastructure to implement the new loan scheme is being created. This scheme will lure huge low-rung business community and footpath vendors. Now all the Street Vendors who requires single day loan can go to these mobile banks and deposit their Identity Card, Aadhar Card, PAN Card, Driving Licence early in the morning. These vendors can repay the loan by evening after the day sales and retrieve their identity card. In case the vendor fails to repay the loan in the evening, then their ID Card will be retained till the time loan is repaid. This will also blacklist the person for further day loans anywhere in the state. Recently the state govt. has waived off all crop loans of farmers taken from co-operative banks, regional rural banks and nationalised banks. CM has unveiled a mechanism to deliver on promise of Farmer Loan Waiver Scheme and is now reaching out to pushcart vendors, footpath hawkers.

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Karnataka govt. has cleared the plan for Farm Loan Waiver Scheme to waive off Nationalised Banks Loans of Farmers. Under this scheme, all crop loans of the farmers taken from nationalized banks will be waived. Even the farmers who have repaid loans on time will get incentives. The state govt. will provide Rs. 30,160 crore to the banks including Rs. 7,419 crore interest to benefit around 23 lakh loan bank account holders. With all the nationalized banks refusing to accept the zero interest bonds or waiver of interest on current loans, the state govt. expects an additional burden of Rs. 30,160 crore to waive off crop loans. Moreover, all the banks have agreed to accept payment in installments but with interest calculated for all 4 years over which the loan reimbursement will be spread. After the CM H.D. Kumaraswamy meeting with banks official on 25 August 2018, it is decided that banks are ready to issue "No-Debt Certificate" to farmers immediately.

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**Karnataka Farm Loan Waiver Scheme for Nationalised Bank Loans**  
As per the official statement said "We have decided on the quantum to be set aside for Karnataka Farm Loan Waiver Scheme for Nationalised Bank loans over the next 4 years. Total loans from nationalised banks are to the tune of Rs. 30,160 crore. This is apart from the loans availed from co-operative banks. All put together, the waiver package is worth Rs. 42,000 to 43,000 crore". The interest alone on the total waiver will run upto Rs. 7,419 crore. The govt. intends to repay the loans from budgetary allocations. Karnataka govt. will make repayment in less than 4 years. Now the farmers will not have to deal with banks anymore. Now it is only between banks and the state government. Farmers can now avail fresh loans from banks.

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This move will benefit 16.94 lakh loan account holders in addition to 6.23 lakh account holders who will receive incentives for having their repaid loans. The plan is to waive off loans of farmers from nationalised banks and incentivise account holders to benefit 23 lakh loan account holders.  
**Karnataka Crop Loan Waiver Scheme Nationalised Banks**  
While 30,163 crore is the estimated amount including the interest for the next 4 years. But 2 IAS officers who have been appointed as nodal officers will work out the actual cost to the govt. after consultation with the banks. These officials will also ensure that the loan waiver scheme only benefits the farmers and neither the banks nor the middlemen. Finance Dept is soon going to issue a government order for Farm Loan Waiver Scheme. After this notification, farmers are likely to get "No-Debt Certificates" from banks which will make them eligible for fresh loans.  
**Nationalised Bank Loans Farmers Waived Karnataka**  
**When Banks will be Paid Back**  
The state govt. will make payments to the banks in the next 4 years. The amount to be paid is shown in the table below:-

Financial Year  
Amount

2018-19  
Rs. 6500 crore

2019-20  
Rs. 8656 crore

2020-21  
Rs. 7621 crore

2021-22  
Rs. 7131 crore

Previously, the state govt. has waived off the crop loans of farmers from Regional Rural Banks, Co-operative banks.

Also Read – MP Farm Loan Waiver Scheme

Now the state govt. has waived off the loans from nationalized banks also to complete the farm loan waiver process. From today onward, any bank cannot harass farmers for the loan amount as it was promised during elections.

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Karnataka Mathrushree Scheme 2018 – Rs. 6000 Maternity Benefit Scheme  
Other Schemes for Pregnant Women in Karnataka – Maternity Benefit Scheme  
Sandhya Suraksha Yojana – Monthly Pension for Senior Citizens

Karnataka Govt. has announced the launch of Mathrushree Scheme 2018. Under this Maternity Benefit Scheme, the state govt. will provide a total allowance of Rs. 6,000 as pregnancy aid to mother of Below Poverty Line (BPL) families. This amount will be given to the pregnant women for 3 months before delivery and 3 months after delivery at Rs. 1,000 p.m.

Govt. will implement this scheme from 1 November 2018 with an allocation of Rs. 350 crore in phased manner. Govt. will increase this monthly amount from Rs. 1,000 in the upcoming 5 years in phases. This scheme is applicable for first 2 deliveries.

The state govt. will transfer this amount directly into the Aadhaar-linked bank accounts of the eligible expecting mothers.

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Karnataka Mathrushree Scheme 2018 – Rs. 6000 Maternity Benefit Scheme

The important features and highlights of this Mathrushree Scheme are as follows:-

The state govt. will provide Rs. 6,000 to all the pregnant mother from BPL Families.

This amount would be given in 6 installments at Rs. 1,000 p.m.

Govt. will start implementing this scheme from 1 November 2018 with an outlay of Rs. 350 crore.

This scheme will remain applicable only to the first two babies. Mothers having their 3rd baby will not be eligible for this scheme.

Govt. will transfer this amount directly through DBT.

All the pregnant mothers from poor families will be benefited from this scheme and this amount will assist them while their delivery.

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Other Schemes for Pregnant Women in Karnataka – Maternity Benefit Scheme

The following schemes for pregnant women are currently running in Karnataka:-

— Janani Suraksha Yojana (JSY)

— Thayi bhagya

— Pradhan Mantri Matru Vandana Yojana

— Rashtriya Swasthya Bima Yojana

— Janani Suraksha Yojane

Sandhya Suraksha Yojana – Monthly Pension for Senior Citizens

In Karnataka Budget 2018-19, HD Kumaraswamy has also announced that Sandhya Suraksha Yojana 2018. Govt. will increase the monthly pension from Rs. 600 to Rs. 1,000 from 1 November 2018 for the next 5 years. This scheme will benefit a total number of 32.92 lakh senior citizens. Govt. has allotted a budgetary provision of Rs. 660 crore for this scheme to the Revenue department.

All the senior citizens earning upto Rs. 20,000 per annum and who are currently not availing any other benefits like family pension, widow pension, physically handicapped pension and old age pension are eligible. This scheme will particularly benefit small farmers, marginal farmers, agricultural labourers, weavers, fishermen, labourers from unorganised sectors (excluding building and other construction workers).



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**Karnataka Farm Loan Waiver Scheme Eligibility**  
**Implementation of Karnataka Farm Loan Waiver Scheme**  
**Background**  
Karnataka govt. has announced the launch of Crop / Farm Loan Waiver Scheme (Karj Mafi Yojana) for farmers. In the 1st phase of Karz Mafi scheme, govt. will waive off all the crop loans upto Rs. 2 lakh of defaulter farmers till 31 December 2017. This Farm / Crop Loan Waiver Scheme will cost Rs. 34,000 to the state government. Even the state govt. is going to repay Rs. 25,000 or full loan amount (whichever is lower) to all the farmers who have repaid their loans on time. This repayment amount will serve as encouragement for all non-defaulting farmers. Update – Karnataka Farmers Loan Waiver Scheme for Nationalised Bank loans is started on 25 August 2018.

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The state govt. has earmarked Rs. 6,500 crore for this scheme in 2018-19 budget. Govt. will issue clearance certificates to the defaulter farmers whose loans have been waived off. This will make farmers eligible for taking a new loan from banks.

### Karnataka Farm Loan Waiver Scheme Eligibility

The state govt. fixes the maximum principal loan amount to be waived off at Rs. 2 lakh. In his maiden budget speech, CM gives hints that the farm loan waiver scheme will be applicable on the loans taken from Nationalised and co-operative banks. However, there are certain restrictions on who could avail this loan waiver scheme benefits:-

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Families of officials of the cooperative sector are not eligible.

All the families of government officials and other ineligible farm loan recipients are not allowed to take the benefits of this scheme.

Farmers who have not paid income tax for past 3 years are also not eligible.

CM HD Kumaraswamy announced that a new Farmers Advisory Committee will be formed. He also allocated Rs. 50 crore for zero-capital natural farming project (on lines of AP Model).

### Implementation of Karnataka Farm Loan Waiver Scheme

This would be done by increasing taxes and rising the prices of petrol and diesel. Govt. says that the Excise Duty will be increased to generate funds for Farm Loan Waiver Scheme.

Karnataka Budget 2018-19 proposes an increase in petrol prices by Rs. 1.14 and diesel by Rs. 1.12. Moreover, the budget also proposes that the tax on electricity consumption will also be increased from 6% to 9%.

### Karnataka Crop Loan Waiver Scheme

#### Background

Previously, Siddaramaiah govt. had started a loan waiver scheme for farmers who have taken loans from co-operative banks with an allocation of Rs. 8,165 crore. Out of this amount, Rs. 4,165 crore have already being paid to the farmers. The existing govt. will pay the remaining amount separately to all such co-operative banks.

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Individual Borewell – Eligibility for Ganaga Kalyana Scheme 2018  
Ganga Kalyana Borewell Selection List and Procedure  
References

Karnataka Minority Development Corporation Ltd. is now inviting online application form for Ganga Kalyana Scheme 2018. Under this scheme, all the beneficiaries will get one drilled borewell / open well with pump set from KDMC or lift irrigation facility. The beneficiaries in the selection list must belong to the minority community and must be a small / marginal farmer. Candidates can download the online application form through [kmdc.karnataka.gov.in](http://kmdc.karnataka.gov.in)

Karnataka Farmers will get appropriate irrigation facilities through utilization of perennial sources of water or lifting water through pipelines. In case the perennial water sources are not available then KDMC will provide loans for individual borewell construction on water points recommended by expert geologists. KDMC will bear the total expenditure of Rs. 1.5 lakh for construction of borewells to promote the agricultural activities.

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Ganga Kalyana Scheme 2018 Application Form Download  
KDMC aims to provide proper irrigation facilities to dry land through Open Wells / Borewells or other Lift Irrigation Schemes. All the candidates can download ganga kalyana scheme application form in PDF format in kannada language to take loan for borewell through the link given below:-  
Ganga Kalyana Borewell Application Form 2018 Kannada

The application form for Ganaga Kalyana Yojana 2018 appears as follows:-  
Ganga Kalyana Scheme Application Form 2018

For more details of application forms, please visit the link – Ganga Kalyana New Application Forms

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Lift Irrigation Scheme – Eligibility for Ganga Kalyan Scheme 2018  
This type of irrigation facility is given to the agricultural land through efficient utilization of perennial water sources like rivers. To provide adequate water supply for irrigation, water is lifted through pipe lines. The candidates applying for Lift Irrigation facility must fulfill the following eligibility criteria to avail benefits under Ganga Kalyana Yojana 2018:-

All the beneficiaries must belong to the minority community as per the government order.  
Applicant must be a permanent resident of Karnataka.  
Candidates must be a small or marginal farmer.  
The annual family income of the farmers from all sources must not exceed Rs. 22,000 p.a

Farmers having less than 5 acres of land in addition to the precondition that the land of 7 minority persons is adjacent can avail Lift Irrigation Scheme benefits under Ganga Kalyana Scheme 2018.

Individual Borewell – Eligibility for Ganaga Kalyana Scheme 2018

In case of non-availability of perennial water sources to irrigate land, KDMC provides subsidy for individual borewells construction. Expert geologists identify water points inside the ground appropriate for construction of borewell. KDMC then maintains these borewells for 5 years and then transfers them to consumer co-operatives of beneficiaries.

For farmers having land holding between 2 to 5 acres, KDMC will drill a single borewell / open well and

supply pump sets. This scheme cost Rs. 1,50,000 per beneficiary which also includes the pump and energization cost. The eligibility criteria is same as mentioned above.

#### Ganga Kalyana Borewell Selection List and Procedure

In each district, district managers invites application through advertisement in newspapers. Afterwards, District Manager will screen the received applicants and forward it to the Taluk Committee headed by MLA. Afterwards, committee will forward the proposal to the concerned department.

#### References

- For any further query, candidates can call on the helpline number – +91 08022864720 or can send an e-mail to [email protected]
- For more details, visit the official website [kmdc.karnataka.gov.in](http://kmdc.karnataka.gov.in)

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Karnataka govt. has now released the CM 1 Lakh Houses Selection Letter under the Bengaluru Housing Scheme. Subsequently, all the candidates who have earlier applied for Karnataka CM 1 Lakh Bengaluru Housing Scheme can download selection letters. Accordingly, CM one lakh houses selection letters are now available at [ashraya.kar.nic.in](http://ashraya.kar.nic.in)

This One Lakh Housing Scheme is a major initiative of Siddharamaiah govt. to provide affordable houses to poor people. Moreover, the state govt. will also provide subsidy of Rs. 2.70 lakh to Rs. 3.50 lakh for houses. Karnataka govt. has also released the City Wise List of Residential Performance Beneficiaries for both Rural and Urban Areas. Interested candidates can download city wise list and check their names to avail benefits.

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Download Karnataka CM 1 Lakh Houses Selection Letter

Below is the complete procedure to download CM 1 Lakh Houses Selection Letter:-

Firstly, candidates can visit the official website <http://164.100.133.123/> ([ashraya.kar.nic.in](http://ashraya.kar.nic.in))

On the homepage, click the “ಮುಖ್ಯಮಂತ್ರಿಗಳೊಂದು ಲಕ್ಷ ಬಹುಮಹಡಿ ಬೆಂಗಳೂರು ವಸತಿ ಯೋಜನೆಯ ಆಯ್ಕೆ ಪತ್ರವನ್ನು ಡೌನ್ ಲೋಡ್ ಮಾಡಿ” link under “ಮುಖ್ಯಮಂತ್ರಿಗಳೊಂದು ಲಕ್ಷ ವಸತಿ ಯೋಜನೆ ಅರ್ಜಿ – ಬೆಂಗಳೂರು” section or directly click CM 1 Lakh Houses Selection Letter

Afterwards, CM One Lakh Houses Selection Letter window will appear as shown below:-

CM 1 Lakh Housing Scheme Selection Letter

Here candidates have to enter their applicant id and then click at the view option to check their allotment status under Bengaluru Housing Scheme.

Finally candidates can download the selection letter in PDF Format to avail new house under CM One Lakh Housing Scheme.

Now all the selected candidates who possess these selection letters will be given the date and time of moving in to their new homes.

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Housing Schemes Achievement (Beneficiary Wise)

Karnataka govt. has released the list of selected beneficiaries (city wise) to showcase its pro-poor behaviour. Now, the state govt. has presented its Housing Scheme achievement (Rural and Urban) in lieu of the upcoming elections. People can see the “ವಸತಿ ಯೋಜನೆ ಸಾಧನೆ ಫಲಾನುಭವಿವಾರು (ನಗರ)” using the link given below:-

Residential Planning Performance Beneficiary (City Wise) – Urban

Residential Planning Performance Beneficiary (City Wise) – Rural

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Karnataka govt. is going to launch Rajiv Gandhi Entrepreneurship Encouragement Scheme (RGEES) to boost Information Technology (IT) sector. Subsequently, this new scheme will offer a better chance for new innovators and entrepreneurs to enhance their future skills. Under RGEES scheme, govt. will provide fellowship amount of Rs. 30,000 to graduate students and professionals (having experience) to pursue entrepreneurship for 12 months. The primary focus of RG Entrepreneurship Encouragement Scheme is to build an innovation driven entrepreneurial ecosystem. Moreover, creation of jobs and wealth are the most important aspects for socio-economic development for which govt. will encourage young entrepreneurs. The main motto is "Driving Innovation Through Disruption". RGEES will provide this initial fellowship for risk mitigation for a new business idea. Furthermore, this scheme also aims to make entrepreneurship a more attractive and lucrative career opportunity to bring positive momentum in science and technology. In the first phase, around 1000 young entrepreneurs will get selected.

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#### Rajiv Gandhi Entrepreneurship Encouragement Scheme (RGEES)

Minister of IT of state, Priyank Kharge has launched this scheme for entrepreneurs at the startup level on 12 March 2018. The important features and highlights of RGEES are as follows:-

RGEES will help in creating a new team of innovators and entrepreneurs to bring IT Revolution in Karnataka. Accordingly, govt. will provide fellowship to the candidates offering business idea to the govt. Under this scheme, govt. will provide a grant of Rs. 30,000 to each individual entrepreneur having innovative ideas. In addition to this, govt. will also provide 30 percent as mentorship to youths for their ideas if the idea becomes successful after implementation. Henceforth, RGEES will also provide foster innovative ideas and will generate job opportunities and thus lead to the development of karnataka. Subsequently, graduate students and new young IT Students can offer their ideas and innovations for the growth of IT sector.

#### Rajiv Gandhi Entrepreneurship Encouragement Scheme Karnataka

RGEES scheme will provide financial support to the new innovators and entrepreneurs in the IT sector. Accordingly, govt. has named this scheme in the honour of former PM Rajiv Gandhi who ushered in IT revolution in the country to build a momentum on the IT front.

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Karnataka govt. has finally presented the Karnataka Budget 2018-19. The total cost of the budget is around Rs. 2.1 lakh crore. Subsequently, state govt. has announced various schemes and initiatives for the welfare of farmers, women, youths, merchants and other sections of the society.

This budget includes new schemes like Raita Belaku Scheme (Farmers), Mukhyamantri Anila Bhagya Yojana (LPG Gas Connections), Madhyama Sanjeevani Scheme (Journalists), Arogya Karnataka Scheme – Universal Health Coverage (Health Care), Free Bus Pass Scheme (Students), Disha Scheme (Entrepreneurs), Udyogini Scheme (Women) etc.

This budget of Karnataka govt. is high of populism and pro-farmers and pro-women as the state elections are going to held this year.

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## Karnataka Budget 2018-19 – Schemes & Initiatives

Below are the highlights and important features of this year's Karnataka Budget:-

### Farmers –

Karnataka govt. has launched Raita Belaku Scheme for Dry Land Farmers to encourage them along with their economic independence. This scheme will ensure guaranteed annual income of Rs. 5000 – Rs. 10000 per hectare to the farmers. Subsequently, this scheme will benefit around 70 lakh farmers with a total outlay of Rs. 3500 crore. This is the biggest national programme in terms of area covered (64 lakh hectares) and no of farmers impacted.

#### Karnataka Budget 2018-19 Farmers

The state govt. has allotted Rs. 845 crore for Karnataka Raitha Suraksha Pradhan Mantri Fasal Bima Yojana.

As a major step towards uplifting of farmers, govt. allots Rs. 600 crore for Krishi Bhagya Yojana.

Govt. will extend the area under organic farming to 1.5 lakh hectares with a total outlay of Rs. 50 crore.

Moreover, govt. will also set up an agricultural college in Chamrajanagar.

Henceforth, govt. has allocated Rs. 24 crore to promote Millet Farming to around 60,000 hectares.

Furthermore, govt. has also announced Farm Loan Waiver of upto Rs. 1 Lakh from cooperative banks in case of death of the farmers.

### Health Care –

Karnataka govt. has launched Arogya Karnataka Scheme for citizens. This scheme will ensure primary, secondary and tertiary healthcare facilities to all the citizens. Subsequently, this scheme will provide Universal Health Coverage through the UHC Cards. Govt. is going to launch this scheme in February 2018.

#### Karnataka Budget 2018-19 Health

The state govt. will upgrade 9000 sub centers as Health and Wellness Centers.

As a major step towards quality healthcare, govt. will open 100 bed ward in Bengaluru Medical College and Research institute..

Moreover, govt. is going to construct hospital buildings in Gadag, Koppal & Chamrajnagar Medical Colleges.

Furthermore, govt. will certify all the district and taluk hospitals under National Accreditation Board.

### Education –

Karnataka govt. is going to provide free higher education to the girls of govt. colleges. This scheme will provide free education to girls studying in PUC, Degree and Post Graduate (PG) courses in government colleges. Subsequently, this scheme will improve the overall quality of education. This scheme will benefit 3.7 lakh girl students with total outlay of Rs. 95 crore

#### Karnataka Budget 2018-19 Education

The state govt. will open 100 Karnataka Public Schools (up to 12th standard) at Gram Panchayat level with



total outlay of Rs. 5 crore.

As a major step towards quality education, govt. will open science centers in all Govt. High Schools and PU Colleges with total outlay of Rs. 7.5 crore.

Moreover, Karnataka govt. is going to open Basava Study Center in Mysuru University with Rs. 2 crore budget.

Henceforth, all the govt. schools which have completed 100 years will get declared and developed as Heritage Schools.

Karnataka govt. is going to provide free bus pass to all the students. The state govt. will distribute free bus passes in Karnataka in order to remove the hindrance of transport expenses for students going to various schools and colleges.

Karnataka Budget 2018-19 Free Bus Pass

Furthermore, the state govt. will install CCTV cameras at all the govt. schools to ensure safety of students.

## Youth Skill Development –

The state govt. is going to provide computer lab facilities in 120 ITIs with total outlay of Rs. 10 crore under PPP Model.

Department of Skill Development, Entrepreneurship & Training will provide training to 2.5 lakh people.

Furthermore, govt. is going to extend DISHA Scheme to all districts to provide training to 1 lakh entrepreneurs with total cost of Rs. 2 crore.

Karnataka Budget 2018-19 Youth

## Women –

Karnataka govt. is going to launch Mukhyamantri Anila Bhagya Yojana to provide free LPG connections to women. Subsequently, this scheme will encourage them towards a smoke free India. Under this scheme, women will get gas connection with 2 Burner Gas Stove and 2 Refill Cylinders absolutely free of cost. The state govt. has allotted Rs. 1350 crore for the successful implementation of this scheme. Accordingly, this scheme will benefit 30 lakh women.

Karnataka Budget 2018-19 Women

Karnataka govt. is going to provide Incentive of Rs. 3 lakh to SC Boy who marries a girl from other caste.

Moreover, govt. will provide Rs. 5 lakh as incentive to an SC Girl for marrying a boy of any other caste.

For women empowerment, govt. will provide Rs. 50,000 loan to the women and fisherman at 0% interest rate.

Furthermore, govt. will provide skill training to women working in IT Sector who are making return after long break / maternity leave.

## Digital Karnataka –

Karnataka govt. has launched E-Kshana to ease down the process of getting Caste, Residence and Income Certificate online.

Accordingly, govt. has launched Moulya App in order to find the guidance value of any immovable property.

Karnataka govt. will also develop Samyojane App to obtain citizen services of the Department. Furthermore, govt. will also develop Dishank App in order the Survey Number and Map of the spot where a citizen stands.

## Towards a Socially Just Society –

Post Matric Hostel Students can now avail Suchi Sambhrama Kits.

Accordingly, to avail the benefit of reservation for backward classes, the state govt. has increased the Creamy Layer Income Limit from 6 lakh to Rs. 8 lakh.

Karnataka govt. has also announced that it will provide loans of upto Rs. 10 lakh to various unemployed backward class graduates. Furthermore, candidates will get these loans at just 6% interest rate for self employment.

The state govt. will reserve 25% of seats for Backward classes and minority students in SC / ST Post Matric Hostel.

Karnataka govt. will provide subsidy in the form of share capital to 100 eligible SC / ST cooperative societies. Furthermore in Karnataka Budget 2018-19, there is a provision of providing loan and subsidy to 680 Manual Scavengers for Land purchase.

#### Minorities –

Karnataka govt. is going to launch a new scheme to provide loan and subsidy under the Professional Incentive Scheme of Minority development Corporation (MDC). This scheme will cost Rs. 30 crore to the state exchequer.

Moreover, the state govt. has allocated Rs. 200 crore for the welfare of Christian Community.

In Karnataka Budget 2018-19, govt. also decides to implement Start-Up Loan Facility Scheme for women with total outlay of Rs. 15 crore through MDC. Furthermore, govt. will also open 25 new Morarji Desai Residential schools.

#### Inclusive Society Building – Opportunities for All –

Karnataka govt. is going to open 250 Urban Anganwadis with total cost of Rs. 17.5 crore. In addition to this, there is a provision to open 100 mobile anganwadis and creches at work places with cost of around Rs. 10 crore for the benefit of labourers.

Moreover, the loan amount under Udyogini Scheme is now Rs. 3 lakh (previously Rs. 1 lakh).

Furthermore, there is 4% reservation in Grade A & Grade B jobs for Persons with Disabilities (PWDs).

Karnataka Budget 2018-19 covers all of these important sections of the society. Moreover, this budget also includes some other schemes which are described below.

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#### Karnataka Budget 2018-19 – Other Important Schemes & Initiatives

Govt. will establish Karnataka Innovation Authority which is presided over by the Chief Minister.

Accordingly for Designing of products and enterprises, govt. will establish a Center for Excellence in Design.

Accordingly, govt. will soon develop a Karnataka New Logistics Policy in order to create Multi Modal Transport system. In addition to this, govt. will set up Special Purpose Vehicle for Suburban Rail. In Karnataka Budget 2018-19, govt. has allocated Rs. 17000 crore and will complete this work in partnership with Indian Railways.

Karnataka govt. is going to develop 40 lakes and also 250 kms of footpath. Moreover, govt. will develop 110 villages which are included in BBMP.

The state govt. will revise the wages for 5.9 lakh government employees and an equal number of pensioners. Accordingly, govt. will spend Rs. 10,508 crore on this wage revision.

The state govt. has announced Rs. 2500 crore special package for Bengaluru.

Henceforth, govt. decides to waive off the penalties on property taxes for growth of industries. However for this move, industries must pay their principal amount in a single installment.

Monthly pension of the state, national and international level sportsperson is increased which now stands at Rs. 1000 (earlier 750), Rs. 1500 (previously Rs. 1000) and Rs. 2000 (earlier Rs. 1500) respectively.

Monthly pension of the state, national and international level wrestlers is increased which now stands at Rs. 2500 (earlier 750), Rs. 3000 (previously Rs. 1000) and Rs. 4000 (earlier Rs. 1500) respectively.

For Journalists, govt. has launched "Madhyama Sanjeevani Scheme". This is a group insurance facility where govt. will provide Rs. 5 lakh to the family of the journalist in case of untimely deaths (due to accidents / casualties) while the person is on duty.

Moreover, the state govt. will establish "Kshema Nidhi" for the welfare of news paper distributors. For this,

there is a provision of Rs. 2 crore in the budget.

Thanks & Credit : The data for this post is collected from the official twitter account of @CMofKarnataka – #NavaKarnatakaBudget2018.

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Karnataka govt. has launched Raita Belaku Scheme for dry land farmers. Subsequently, this scheme is going to encourage farmers along with economic independence. Accordingly, the state govt. has announced this scheme in Karnataka Budget 2018-19. This scheme will benefit around 70 lakh dry land farmers. This primary objective of this scheme is to raise the living standards of the farmers. As per the estimate, this scheme will provide guaranteed annual income of Rs. 5,000 to Rs. 10,000 per hectare to the farmers. Raita Belaku Scheme, if implemented successfully, will prove a boon for farmers as this is the nation's biggest programme in terms of coverage and number of farmers to get benefited.

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#### Raita Belaku Scheme – Details

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

Karnataka govt. has announced this scheme in the Karnataka Budget 2017-18 to benefit farmers. Subsequently, this scheme will encourage and empower dry land farmers along with their economic independence as they can generate additional income. Accordingly, the state govt. has allotted Rs. 3500 crore for the successful implementation of this scheme. This scheme will cover around 64 hectares land which makes it the biggest national programme in terms of area coverage. Moreover, Raita Belaku is also the biggest scheme in terms of number of farmers benefited. Accordingly, this scheme will benefit approx. 70 lakh Dry Land Farmers. Furthermore, this Raita Belaku Scheme is going to generate guaranteed Rs. 5000 to Rs. 10000 per hectare income for the farmers. Raita Belaku Scheme Karnataka Budget 2018

This scheme will benefit farmers in the state and lure them as the state elections are nearby.

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#### Other Announcement for Farmers

Karnataka state govt. has taken various other measures to uplift farmers in the state:-

The state govt. has earmarked Rs. 845 crore for Karnataka Raitha Suraksha Scheme. Subsequently, govt. will provide Rs. 600 crore for Krishi Bhagya Scheme to benefit farmers. Karnataka govt. has earmarked Rs. 50 crore for area under organic farming to get extended by 1.5 lakh hectares. In addition to this, govt. will set up new agricultural college in chamrajanagar. Furthermore, govt. has allotted Rs. 24 crore to increase Millet Farming to 60,000 hectares.

To ensure health for all, govt. has also announced Arogya Karnataka Scheme in Karnataka Budget 2018-19

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Arogya Karnataka – Karnataka govt. is going to launch Universal Health Coverage Scheme (UHC) – Arogya Karnataka to provide health care facilities to every family. Subsequently all the families, irrespective of their income can avail the benefits of UHC Scheme. Accordingly, all the govt. schemes of the state govt. will come under a single umbrella under this Arogya Bhagya Scheme. This scheme will benefit all the residents i.e 1.43 crore people across the state.

This is a first of its kind initiative in the country. Accordingly, all the residents can avail cashless medical treatment in all government or govt. empaneled hospitals. Moreover, there is no cap on the medical expenditure on treatment in govt. hospitals. For this reason, govt. will issue UHC Cards to every family /individual.

Arogya Karnataka – Latest Update – Finally, the state govt. has launched Arogya Karnataka Scheme. Under this scheme, Below Poverty Line (BPL) families will get free treatment upto Rs. 1.5 lakh while for Above Poverty Line (APL) families govt. will bear 30% of the total bills upto Rs. 1.5 lakh. Nearly, 1.05 crore households will get free of cost treatment.

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People can avail primary, secondary as well as tertiary hospitalization benefits under this scheme. For this scheme, Karnataka govt. has allocated a budget of Rs. 1500 crore and has launched this scheme on 2nd March 2018. Moreover, the cost of Arogya Karnataka Scheme is Rs. 2000 crore and the state govt. will implement this scheme from 5 March 2018 in all govt. hospitals.

Karnataka Universal Health Coverage (UHC) Scheme / Arogya Karnataka

The important features and highlights of Arogya Karnataka Scheme (Karnataka Budget 2018-19) are as follows:-

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This scheme is applicable for all people in Karnataka and is not dependent on their income.

Subsequently, the primary objective of UHC Scheme is to ensure "Health For All".

Accordingly, people can avail cashless medical treatment in any govt. hospital without an maximum limit of expenditure. In addition to this, aarogya karnataka scheme will also remain applicable to other govt. empaneled hospitals.

Karnataka Govt. will issue UHC Cards to all families / individuals to enable them to avail the benefits of this scheme. Moreover, govt. will issue separate Health Cards to people who are suffering from non-communicable diseases.

Various department such as Rural Development and Panchayati Raj, Urban Local Bodies (ULBs) and Bruhat Bengaluru Mahanagara Palike (BBMP) dept will participate to successfully execute Arogya Karnataka Scheme. Karnataka govt. will take every possible step to ensure that patients would receive tertiary care facilities in govt. hospitals. This will reduce dependence of people on private hospitals for surgeries and other utilities.

### Arogya Karnataka Scheme

Under this health scheme, people will have to firstly go to government hospital. In case the treatment is not available in govt. hospital, only then on the recommendation of doctors, people will get referred to private hospitals. Accordingly, state govt. will reimburse the expenditure amount to the private hospitals through Suvarna Arogya Suraksha Trust (SAST). In addition to this, people will have to make declaration that the person is not a beneficiary of any other govt. health scheme.

Arogya Bhagya Scheme is an after effect of National Health protection Scheme announced by the Modi govt. which ensures "Health For All". Furthermore, Karnataka govt. is likely to implement this scheme from 23 February 2018.

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Karnataka government is going to launch Surya Raitha Scheme to provide solar water pump sets to the farmers. Subsequently, the state govt. will replace the existing irrigation pump sets (IP Pumps) with these solar water pumps in order to produce excess energy. Accordingly, govt. had launched this scheme on the pilot basis in Kanakapura on 19 January 2019.

In the initial phase, Karnataka govt. will replace 310 IP sets with solar water pump sets. These solar pumps have around 1.5 times the capacity to pump more water than the existing IP Pump Sets. Moreover, these pumps will supply 1/3rd of the total energy generated to the nearby electricity grid (assembly). Earlier, the state govt. announces this scheme in the FY 2014 to fulfill the need of day time power supply for farmers.

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### Surya Raitha Scheme

Karnataka Surya Raitha Scheme helps farmers in irrigation purposes as the farmers need not switch on their IP Sets during night. Subsequently, the solar water pumps keep a check on the power and water wastage. Karnataka govt. will launch this scheme through funds collected from combination of farmers investment, Central & State govt. subsidy and soft-loans from Bangalore Electricity Supply Company (BESCOM). BESCOM will recover the loan amount through the cost of excess energy exported in the grid. After the recovery of loan amount, BESCOM will deposit the excess amount in farmers bank account. Accordingly, the payback period will be around 12 to 14 years as the amount of generated electricity and its utilization will take this amount of time.

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Karnataka Electricity Regulation Commission (KERC) will fix the tariff plans and thus the net meter revenues will get deposited in the Escrow Account. Govt. will use this tariff for repayment of loan, generation based incentives and also provide certain amount to the society for maintenance.

### BSECOM Initiatives

Under this scheme, BESCOM will perform the following functions:-

Creation of Farmer's Cooperatives. Subsequently, BESCOM will also provide channel subsidies. To provide soft-loans to the farmers. Signing Power Purchase Agreements for a span of 25 years. To ensure proper power supply to the Pump Sets.

Moreover, farmers will have to give shadow free lands to successfully install such systems. In addition to this, farmers will have to safeguard the installed solar photo-voltaic (PV) system.

### Karnataka Suryan Rath BSECOM

The loan amount will be corrected through the cost of additional energy exported in the BESCOM grid. After recovery of loan amount, BESCOM will deposit additional amount in farmers bank account. The repayment period of the loan amount should be around 12 to 14 years, because the amount of electricity generated and its utility will be charged on the basis of income.

Karnataka Electricity Regulatory Commission (KERC) will fix tariff plans and thereby deposit net meter revenue in escrow account. The government will use this tariff to provide some amount to society for debt repayment, production based incentives and for maintenance.

Surya Raitha Scheme – Kanakapura: Karnataka govt. will form "Harobele Surya Raitha Vidyuthchakthi Balakedarara Sangha Niyamitha Society" for the successful implementation of this pilot project. The primary task of this society is to get payment from BESCOM and distribute these funds among the farmers.

Surya Raitha Scheme Karnataka Solar Water Pump Sets Farmers

Benefits of Surya Raitha Scheme

The farmers can avail the following benefits:-

Increase in the Agricultural Production. Steady and Sufficient power supply during daytime. Steady Source of Income for Farmers even in the adverse climatic conditions.

This scheme will eliminate the need of providing energy subsidy to the farmers. Furthermore, solar water pump scheme will also reduce the BESCOM's infrastructure cost and will also minimize their demand and technical loss.

For more details, visit the official website at

<https://www.kredlinfo.in/Solaroffgrid/Surya%20raitha%20eng.pdf>

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Karnataka Government is going to launch Indira Vastra Bhagya Scheme for Below Poverty Line (BPL) Families. Subsequently, the state govt. will provide free sarees and panches to the poor households. Accordingly, people from the economically weaker sections will get these clothes from the fair price shops. This scheme will benefit around 1.10 crore BPL families.

Vastra Bhagya Scheme is going to add in the list of other popular schemes like Anila Bhagya, Ksheera Bhagya, Laptop Bhagya etc. of the state government. Karnataka govt. will implement this scheme with a total outlay of Rs. 550 crore. Textile department has proposed this scheme for the welfare of common people. This scheme is inspired from the Indira Gandhi Society Saree-Dhoti Scheme.

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### Indira Vastra Bhagya Scheme

Here are the important features and highlights of this scheme which are as follows:-

This scheme will provide free sarees and panches to the people belonging to BPL families.

Under this scheme, Men will get a set of poly cotton panche and poly viscose shirt piece.

In addition to this, Women will get polyester saree and poly cotton blouse piece.

Moreover, this scheme will also benefit the households whose livelihood depends on the Handloom sector as the govt. will directly procure these clothes from weavers at appropriate prices.

Accordingly, the state govt. will launch this scheme on the lines of Indira Gandhi Saree-Dhoti Scheme.

This scheme will benefit around 1.10 crore BPL households.

Karnataka govt. has allotted a budget of Rs. 550 crore for this scheme.

Govt. will use various fair price shops for the distribution process of these clothes (saree and panches). Govt. has sent the proposal to the Finance Department for clearance purposes. After clearance, Cabinet committee is going to implement this scheme before the upcoming elections.

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This scheme is of paramount importance for the BPL families along with people working in the Handloom sector.

Accordingly, this scheme will also benefit weavers as they will get fair prices for their produced clothes.

Recently, Tamil Nadu govt. has also launched a similar Free Saree Dhoti Scheme for celebration of Thai Pongal â€“

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Karnataka government has launched Sidda Sarkarada Nade Sevegala Kade Scheme (march of state government towards services for citizens). Subsequently, the state govt. will make use of the un-utilized funds for construction work of schools, anganwadi centers and other health scheme. For these welfare activities, Karnataka govt. will spend Rs 406 crore before March 2018.

Govt. will release these Local Area Development (LAD) funds of the legislators for the department of health, education, health and women & child development.

Under this programme, govt. will carry forward the process of building classrooms, basic infrastructure development in hospitals and development of several anganwadi centers for workers.

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Sidda Sarkarada Nade Sevegala Kade Scheme

The important features and highlights of this programme are as follows:-

Karnataka govt. will now utilize the unused Local Area Development funds of the legislators.

Subsequently, these funds worth Rs 406 crore are unspent for the past one decade. Henceforth, these are present in the account of Deputy Commissioners of the districts.

Accordingly, govt. will now spend money for construction / repair of the classrooms, anganwadi centers and to provide better health services.

All the funds lying inoperative under the Legislators Local Area Development Scheme from the duration of 2012-13 will now get utilized.

Henceforth, Commissioners will receive guidelines to fully spend the dormant funds for the welfare activities.

Henceforth, this is a first of its kind initiative of the state government to utilize LAD funds.

Furthermore, now legislators does not have any authority to use these funds as their terms have ended.

Distribution of Funds

Karnataka govt. is going to distribute these funds among various departments for specific projects as given below in the table:-

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Department  
Amount  
Purpose

Education  
Rs 243 crore  
Construction / Repair of 2719 classrooms in government schools

Health  
Rs 122 crore  
Improve basic infrastructure of 309 Government hospitals

Women and Child Development

Rs 40 crore  
Construction of 346 Anganwadi centers

Karnataka govt. is going to spend the entire un-utilized money for the welfare activities of citizens in the state.

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Karnataka CM's 1 Lakh Bengaluru Housing Scheme Application Form  
Eligibility Criteria  
Important Features of this Bengaluru Housing Scheme  
Application Fees  
Necessary Documents  
List of Applicants – Applicant Details & Applicant Search  
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References

Karnataka state govt. is inviting online applications for the CM's 1 lakh Bengaluru Housing Scheme. Subsequently, this scheme will provide one lakh multi-storied houses to the economically weaker sections of the society. Accordingly state govt. will provide a subsidy of Rs 2.70 lakh- Rs 3.50 lakh for houses. Accordingly, interested candidates can apply online through the official website [ashraya.kar.nic.in](http://ashraya.kar.nic.in). All those candidates who aspire to realize their dream of getting an own house in the state can apply through the online mode. However, one family can submit one entry application. Below is the complete procedure to apply online. The Last Date to apply online for the CM's One Lakh Bengaluru Housing Scheme has now extended till 15 February 2018.

Latest Update (27 March 2018) – Karnataka govt. has released the CM One Lakh Houses Selection Letter. Candidates can check their name and download the selection letter through the link – [CM 1 lakh Houses Selection Letter](#).

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People can also see Residential Planning Performance Beneficiary (City Wise). Please check your name through link – [http://164.100.133.123/Report/frmMpic\\_Urban.aspx](http://164.100.133.123/Report/frmMpic_Urban.aspx) for Urban Areas and [http://164.100.133.123/Report/frmMpic\\_Rural.aspx](http://164.100.133.123/Report/frmMpic_Rural.aspx) for Rural areas.

Karnataka CM's 1 Lakh Bengaluru Housing Scheme Application Form

Under this scheme, houses will get built on the land of Revenue Department (at outskirts of Bengaluru). The Rajiv Gandhi Rural Housing Corporation Ltd. (RGRHCL) is going to implement this scheme and so is inviting online applications. Now candidates can proceed for online form filling:-

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Firstly visit the official website [ashraya.kar.nic.in](http://ashraya.kar.nic.in)

On the homepage, click the "Online Application Form" link under "CM's One Lakh Houses-Bengaluru" section or directly click this link

Next click the "One Lakh Houses Application Entry Form" link to open the application form which appears as shown below:-

Bengaluru Housing Scheme Application Form

Henceforth candidates have to fill all the details correctly and complete the application process.

Furthermore, candidates have to submit the application forms to the Bangalore One Centers (Click Here for List), all ward offices of BBMP and can also submit online from any browsing center.

Moreover, one family can submit only one application. Karnataka govt. is inviting Ration Card Details Updation. Interested candidates can update their Ration Card details through the link:-

[http://164.100.133.123/cmonelakh/OneLakh\\_HouseRationCard.aspx](http://164.100.133.123/cmonelakh/OneLakh_HouseRationCard.aspx)

Eligibility Criteria

The candidate must fulfill the following eligibility criteria to apply for the houses in Karnataka:-

- The maximum income of the candidate from all sources must not exceed Rs 87,000.
- Subsequently, the candidate must be a permanent resident of Bengaluru for the previous 5 years.
- All the candidates must possess an Aadhaar Card.
- In addition to this, candidate must not have a house of their own (on their own name).
- Moreover, candidate should not be enrolled or have taken subsidy from any other scheme.

## Important Features of this Bengaluru Housing Scheme

Reservation – The state govt. will provide different reservations for different categories as follows:-

Category	Percentage of Reservation
----------	---------------------------

Scheduled Castes	30%
------------------	-----

Scheduled Tribes	10%
------------------	-----

Minorities	10%
------------	-----

General	50%
---------	-----

Subsidy – The cost for each house is Rs 5.50 lakhs to Rs 6.00 lakhs on which govt. will provide subsidy as given below:-

Scheduled Caste / Scheduled Tribes	Rs 3.50 lakhs
------------------------------------	---------------

General	Rs 2.70 lakhs
---------	---------------

However, the candidate has to deposit the balance amount (after subsidy) as and when informed by RGRHCL.

For more details, read – Karnataka CM 1 Lakh Houses Selection Letter Download – Bengaluru Housing Scheme

### Application Fees

The application fees is Rs 250 to fill the online application. The candidates can pay this fees through Debit Card / Credit Card / Net banking. Moreover, candidates can also pay fees in cash at the Bangalore One Centers (Axis and HDFC bank).

### Necessary Documents

Caste Certificate Number of Revenue Department.

Number of Income Certificate of Revenue Department.

Domicile Certificate Number from Revenue Department.

Ration Card

Aadhaar Card Number

Labor Department Registration Number (only for Construction workers).

Voter Card Number

## List of Applicants – Applicant Details & Applicant Search

Karnataka govt. has released the list of applicants for the Karnataka CM 1 lakh housing scheme. Subsequently, all the applicants can check their details in the list using the link given below:-

### List of Applicants – Applicant Details

Furthermore, if candidates are unable to search their name in the List of applicants, then applicants can make an advance search using either their Name or Mobile Number or Ration Card Number using the link –

### Applicant Search

### Important Links

Candidates can also see the following links for Bengaluru Housing Scheme:-

- Government Order – [Click Here](#)
- Survey Number and Availability – [Click Here](#)
- Floor Model (Tentative) – [Click Here](#)
- Individual Unit Tentative Model – [Click Here](#)

### References

- Furthermore for any query, candidates can contact the RGRHCL through the link given below:-

### Contact Us

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The state government of Karnataka is going to introduce Shrama Samarthya scheme in the state. The objective of the scheme is to provide various benefits to the construction workers in Karnataka. The beneficiaries will get a toolkit under the scheme. This scheme will help to enhance the skills of construction workers.

As per the released notification, the government has earmarked Rs. 99.98 crore in its budget to implement the Shrama Samarthya Scheme. About 37,440 construction workers will be trained under the scheme in various skill sets required in the construction industry.

Shrama Samarthya scheme was announced by State Law Minister during Cabinet meeting. The aim of this scheme is to provide skills and innovated ideas for the workers who are working in construction sector.

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### Shrama Samarthya Scheme Karnataka

The Shrama Samarthya Scheme is a welfare scheme for the workers who are working in the construction sector in the Karnataka state. This scheme will boost the life cycle of the construction workers and their skill sets. The construction workers will get the tools related to their work that can be used in the field of construction.

Moreover, the state government will also amend the Mineral concession rules 2016. This amendment will ensure the supply of sand at the time to meet the demand. Currently, about 2000 application forms are pending from private players for M &“ sand production. In addition, another amendment in the rules will help to allow import of sand by state &“ run MSIL and also private players.

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However, Shrama Samarthya scheme has not been officially launched yet, as soon as this scheme is launched, we will update it here.

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### Indira Canteens in KarnatakaName of government HospitalsRelated Content

The state government of Karnataka is going to launch Indira Canteens for providing food to the needy and poor people of the state. The primary objective of this canteen is to provide a cheap and healthy diet to the poor people and labour force for consumption. This canteen program will start on the day of new year, 1 January 2018.

The Indira canteens will spread all over the state. Moreover, the state government has made an announcement that the shortage of doctors in rural areas will be resolved very soon. Therefore, the government is going to start two-year diploma course and DNB (Diplomate of National Board). The MBBS doctors who are working in the government aided hospital can also join this course. Moreover, the state government will provide Rs. 185 crore for setting up Indira canteens in every district and Taluka hospitals along with bus stands of the state. The official notification regarding the Indira Canteens timing, Location has not yet been specified.

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### Indira Canteens in Karnataka

According to the notification, the first stage of Indira canteens will start from 1 January 2018. Initially, the canteens will provide food at a cheaper cost at 246 centers spread over the 171 regions of the state. The state government will spend Rs 9 crore per month on these canteens. As per the official data, around one lakh poor citizens of the state will get healthy diet every day.

The state government has given directions to identify the places where these canteens have to be set up before 17 Dec 2017. Moreover, the government also announces that those people who are living in rural areas and using one litre kerosene, they should return the ration card. Those who are returning their ration card will also get a rechargeable LED bulb under Punar beluka scheme.

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In addition to this, to overcome the shortage of doctors in rural areas government will open DNB (Diplomate of National Board) in 10 government hospitals of the state. The list of the government hospitals is given below.

### Name of government Hospitals

Chitradurga

Kolar

Tumakuru

Ballari

Bagalkote

Dharwad



Kalaburagi

Vijayapura district hospitals

Jayanagar government hospital

Bengaluru's K.C general hospitals

The DNB course is also available for the post graduate medical courses. However, the government will recruit only 1,065 doctors every year in the DNB course. Furthermore, those doctors who are working in government hospitals can continue their job along with their study.

Related Content

— Candidates can also see the Mukhyamantri Anila Bhagya Scheme – Free LPG Connection for BPL Families in Karnataka.

— Furthermore, candidates can also see the Karnataka Aarogya Bhagya Health Insurance Scheme.

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Karnataka Free Laptop Scheme 2020 registration form available at [dce.karnataka.gov.in](https://dce.karnataka.gov.in). All the applicants who have passed their 12th class can now apply online for free Laptop Yojana. In this article, we will tell you about the important aspects of the Karnataka Free Laptop Scheme.  
After reading this article, you will get to know about the eligibility criteria, application form filling process, documents required, how to complete registration and other information about Karnataka Free Laptop Scheme for year 2020.  
Karnataka Free Laptop Scheme 2020  
Karnataka Free Laptop Scheme was launched by the state govt. of Karnataka to provide laptops to all students who have passed their 12th examinations with merit. In addition to this, various higher education fields such as medical, engineering etc were finalized to distribute the laptops among the students. If you are also a student currently studying in Karnataka state, then you can even apply for laptop scheme in order to avail scheme benefits in a hassle free manner.

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### Details of Free Laptop Scheme

Name of Scheme  
Karnataka Free Laptop Scheme  
Launched by  
State Government of Karnataka  
Major Beneficiaries  
Students  
Objective  
To providing free laptops  
Official website  
<https://dce.karnataka.gov.in/> (earlier <https://dce.kar.nic.in/>)  
Karnataka Free Laptop Scheme 2020  
Karnataka Free Laptop Scheme Registration – How to Apply  
Here we are going to tell you about the complete how to apply online process for free Laptop scheme 2020. Also people will be able to download Karnataka Free Laptop Scheme registration form in PDF format through online mode by following the steps below:-  
Firstly, visit the official website of Department of Collegiate Education at <https://dce.karnataka.gov.in/> At the homepage, click at the “Laptop Scheme” tab present on the official website. Applicants can directly click the link here to download Karnataka Free Laptop Scheme Application Form – [https://drive.google.com/file/d/1PosJS3NEY3LhsOc-hgFxDI\\_IrjFt4oOY/view](https://drive.google.com/file/d/1PosJS3NEY3LhsOc-hgFxDI_IrjFt4oOY/view) Accordingly, the Karnataka Free Laptop Registration Form will appear as shown below:-  
Karnataka Free Laptop Scheme Apply Form  
Applicants can easily download the Free Laptop PDF file and thus the application form. Candidates can then enter all the asked details accurately to completely fill up the apply form for Muft Laptop Yojana. Attach all the documents with the form as mentioned in the list of documents section. Finally, applicants must “Submit” it to the Karnataka educational board.  
Eligibility Criteria for Free Laptop Scheme  
Only those candidates fulfilling the below mentioned eligibility criteria for Karnataka Free Laptop Scheme 2020 would be eligible:-

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Applicant must be a permanent resident of Karnataka state. The applicant can be of any category. However, students from SC / ST / OBC category will be given preference. The student must have passed class 12th with good grades.

### List of Documents Required

In case the candidate is applying for Karnataka Free Laptop Scheme 2020, then following documents are

required to be produced along with the application form:-

Domicile Certificate of Karnataka.Aadhaar Card as an Identification Proof.Bank Account linked with Aadhaar Card.Caste Certificate.Income Certificate.Recent Passport size photographEducational Certificate

Objectives of Karnataka Free Laptop Distribution Scheme

The main aim of Karnataka Free Laptop Distribution Scheme 2020 is to promote digital learning (online education to students). Another major focus of the state govt. is to encourage students to pursue technical / higher education who are not able to do so due to financial crisis. Karnataka govt. will encourage brilliant students who performed well in 12th class board exams.

Features Of Free Laptop Scheme in Karnataka

In Karnataka Free Laptop Scheme, many incentives would be provided to all of the students of the Karnataka state. The students who are pursuing professional courses from reputable colleges and Polytechnic institutes will be able to take the benefit. Over 1.50 lakh state students who belong to ST and SC categories would be benefited from the Karnataka Free Laptop Scheme. The scheme aims to help students belonging to ST/SC category. Laptops of around Rs 32,000 to Rs 35,000 will be provided to the students.

List of Courses Applicable for Karnataka Free Laptop Scheme

The complete list of courses which are applicable under the Karnataka Free Laptop Scheme are as follows:-

Medical studiesEngineeringPolytechnic collegesPostgraduate coursesStudying in First Grade Colleges

List of Colleges Participating in Free Laptop Scheme

Below is the complete list of colleges where free laptops would be supplied with a number of total counts.

Check the list of the college's region-wise:-

Private First Grade Colleges –

<https://dce.karnataka.gov.in/page/Colleges/Private+Aided+First+Grade+Colleges/en>

Government First Grade Colleges –

<https://dce.karnataka.gov.in/page/Colleges/Government+First+Grade+Colleges/en>

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The state government of Karnataka is planning to introduce a new housing scheme for BPL families across the state. The intention of state government is to provide houses for one lakh people who are living under BPL category in Karnataka as per the official data.

According to the official notification, Housing department of Karnataka will soon get parcels of land of around 662 acres reclaimed on the outskirts of the city from the state government. The house will measure 300 square feet with a single bedroom which will be provided to each beneficiary.

Moreover, state government is continuously talking with banks to provide long term housing loans (20 years) with an EMI of Rs. 2,000 per month to each beneficiary.

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#### Categories of Beneficiaries

Following are the main categories of the BPL beneficiaries who will be provided houses under the scheme

- Vegetable Vendors
- Auto Rickshaw Drivers
- Domestic Servants
- Slum Dwellers
- People living in rented homes

#### Feature of Karnataka Housing Scheme for BPL Families

Below are some of the salient features of the housing scheme for BPL families

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The scheme will provide housing only to people belonging to Below Poverty Line category.

Each applicant will have to provide his/her Aadhaar number at time of registration.

Eligible applicants will be selected through a lottery system.

Applicants should have to their domicile in the city for at least five years.

The handicapped applicants will get a discretionary quota ostensibly.

The detailed information about the BPL housing scheme will be out only after the scheme is launched.

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The Karnataka government has launched ‘Guru Chetana Scheme’ to improve the quality of education in the state. This scheme was launched at a function organized at the District Institute of Training and Education (DIET) by the state govt.

The objective of this scheme is to provide opportunities to the teachers to enhance their skills, ability to learn and increase the base of knowledge to improve the quality of education. The officers of the Department of Public Instructions will design the framework and strive for the successful implementation of Guru Chetana Scheme.

#### Guru Chetana Scheme

The state government is committed to bring reforms and ensure the quality education in all government aided schools across the state. As per the notification, this scheme contains 29 modules across 8 subjects including Science, English, Social Science and Mathematics.

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In addition to this, teachers can choose a subject in any of these modules of their interest to receive specialized training. Teachers can take the full benefit of this scheme and check the performance of their students. This scheme is being launched simultaneously across the State.

Under the scheme, nearly 50,000 teachers will get selected across the state. Furthermore, the government has fixed the target to provide training to 1,400 teachers at district level.

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For the success of Guru Chetana Scheme, the state government will select some experts along with teachers as resource persons to implement the scheme across the state. All persons will get benefited from this scheme.

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The state government of Karnataka is implementing “Mathru Purna Scheme” or “Matru Poorna Scheme” for pregnant and lactating poor women across the state. The aim of the scheme is to provide at least one nutritious meal every day to pregnant women particularly those living in rural areas of the state. The guideline and framework of Mathru Purna Scheme (Matru Poorna) has been operated by the department of women and child welfare, government of Karnataka. This scheme includes rice, dal or sambar, green vegetables, pulses, egg and groundnut-jaggery chikki to meet the nutritional needs of pregnant and lactating women in rural areas. In addition, this scheme is providing two kinds of sprouts for those pregnant women who don’t eat eggs. The responsibility to implement this scheme is of all the anganwadis working among rural women across the State.

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#### Matru Purna Scheme

The objective of Matru Poorna scheme is to improve maternal health that have a direct impact on the women and child’s nutrition. Under the scheme, the estimated cost of each meal could be around Rs. 21 per meal. The meal to pregnant women would be provided for 15 months that means it starts from the time of pregnancy to up to six months after delivery. This scheme will help in curb child malnutrition across the state.

During 2016-17 financial year, the state government had launched micro nutrients for pregnant and lactating women who are living in backward taluks at a cost of Rs 42 crore under Mathru Pushtivardhini Scheme, under National Health Mission (NHM).

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In 2017-18 financial budget, the government had made an announcement to extend the scheme to all 30 districts in the state and made a provision in budget and allocated funds of Rs. 302 crore for effective implementation of this scheme.

Moreover, the workers of anganwadis can change the diet in case the stipulated items aren’t easily available in the region and the food preference of beneficiary’s will be taken into consideration at time of providing meals.

The implementation process of matru poorna scheme will be started on October 2, 2017 at all anganwadis centers across the State. The state government is providing all requirement / grant to procure utensils and gas cylinder for cooking food at anganwadis.

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Prime Minister Narendra Modi has launched ‘Sankalpadinda Siddi programme’ in Karnataka state to empowering farmers throughout the country. This program organised by the University of Agricultural Sciences at Harobelavadi village in Dharwad taluk of Karnataka.

Under Sankalpadinda siddi programme, government will provide many opportunities like adequate water, quality power supply and link farmers to the market etc. to double the income of farmers till 2022.

Here are some important requirement for agriculture sector

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- Optimal utilization of water resources
- Create new infrastructure for irrigation
- Balanced use of fertilizer
- Conserve soil fertility
- Connectivity link farmers to the market

Moreover, government will provide drip irrigation facility, soil testing and providing micro nutrients in the scheme to rejuvenate the agriculture sector. The government is also planning to encourage the farmers to adopt online Procurement System will be undertaken through the food corporation of India (FCI).

According to the official notification, the government will link farmers to the domestic and international markets so that the farmers will get good price for their produce. Under the scheme, farmers will be introduced with the advent of information and technology because the lacking of sufficient knowledge of scientific tools for their produce.

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Through the scheme government has intention to address the issues with agriculture sectors and provide all the amenities for farmers to grow up their income and improve living standard.

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### Objectives of Aarogya Bhagya Scheme Schemes to be Merged in Aarogya Bhagya Insurance Premium of Aarogya Bhagya Scheme

The Karnataka state government is going to launch a healthcare scheme named "Aarogya Bhagya Scheme" for providing free medical treatment to poor across the state. The government has fixed the target to cover around 14 million state households as a part of universal health coverage (UHC) under the scheme.

The mainstream of the scheme is to provide free healthcare services particularly to needy households in the state. The targeted people under the Aarogya Bhagya scheme mainly will be from socially and economically backward classes in the society.

### Objectives of Aarogya Bhagya Scheme

The main objective of the Aarogya Bhagya health insurance scheme is to provide healthcare facilities especially to households belonging to socially and economically backward classes. The scheme will provide cashless treatment facilities at all the government hospitals across the state and selected empaneled private healthcare institutions and hospitals.

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Below are the main highlights of Karnataka Aarogya Bhagya Scheme

The Universal health coverage (UHC) scheme will cover around 14 million households.

The Aadhar card will be linked with the universal health card to leverage the healthcare facilities.

The scheme will start on 1 November at Kannada Rajyotsava day in all districts of the state.

The state government will merge seven different existing healthcare schemes in the Aarogya Bhagya scheme, accordingly to the official notification.

This scheme will provide benefits to everyone without any discrepancy among APL and BPL card holders.

The beneficiary of this scheme can get healthcare treatment in government as well as private hospitals.

### Schemes to be Merged in Aarogya Bhagya

Below is the list of 7 existing healthcare schemes which will be merged into the new Aarogya Bhagya scheme for the better efficiency and transparency in the whole implementation of the scheme.

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Rajiv Arogya Bhagya Scheme

Vajpayee Arogyashree Scheme

Mukhyamantri Santwana Harish scheme

Yeshasvini Health Insurance Scheme

janani shishu suraksha karyakram

Rashtriya Swasthya Bima Yojana

Jyothi Sanjeevini Scheme

According to the notification, Aarogya Bhagya scheme the free healthcare facilities will be provided in two category for needy households across the state.

In first category, about 10.5 million households will be covered from different categories including farmers, unorganized workers, Anganwadi (childcare center) workers, SC / ST, media professionals, teachers of aided schools,



public servants and even sanitation workers. Though, the beneficiaries of this category will not make any contribution towards the Aarogya Bhagya Scheme. The remaining three million households will be covered under the second category.

#### Insurance Premium of Aarogya Bhagya Scheme

The insurance premium amount of the Aarogya Bhagya Scheme has been decided and is different for households in rural and urban areas. People who are living in rural areas have to pay annually Rs. 300 per person and in urban areas Rs. 700 per person as insurance premium to avail the benefits of this scheme.

Moreover, the state government is also planning to fix the rates for various secondary and tertiary procedures under the Karnataka Private Medical Establishments rules which will be paid to the private hospitals.

Additionally, to ensure the services in emergency cases including for both accidents and medical / surgical emergencies, treatment will be provided at the nearest hospital whether government or private under Treatment first and Payment

Next program.

The government has taken effective measures to ensure the better health and well-being of the citizens which are living in the state.

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The Karnataka health department is introducing Home Health Care Services under the National Health Campaign with the help of Public Health Foundation of India in Hyderabad-Karnataka region. Under this scheme, poor families in selected six district will get free home health care services. The primary health services will be provided by the health department at their doorstep.

The aim of the scheme is to eliminate the diseases in the first stage by providing medicine at home for the welfare of patient. The health department will also recommend the better hospitals to patients. The campaign would also generate the awareness about the family planning in the state.

Initially the National health campaign will start the scheme in Bidar, Ballari, Kalaburgi, Rayachuru and Yadagiri district of Karnataka-Hyderabad region.

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### Home Health Care Service – Highlights

The main targets will be the poor families across the state.

The health department will provide medicines for flu, vomiting, diarrhea related diseases.

Many problems related eye, nose, throat, teeth and cancer, free health check-ups for diabetes, blood pressure, hemiplegia, lung diseases, will be covered under the scheme.

The program will also provide healthcare service for pregnant women and children.

Gradually, this campaign will be implemented in all districts across the state. Under the scheme, the state health department will provide fund to modify 105 sub-health centers in Mysuru's T Narasipura and Rayachuru's Lingasuguru talukas. For the home health care services, the department is hiring 105 BSc nursing graduates as medicare assistants. The eligible nurse will be trained for 6 months through IGNOU bridge course.

After completing the course at IGNOU, these Medicare assistants will provide the requisite service at patient's home. The home health care nurses can work alone in the field with support resources available from the health department. To remove the difficulties, the home health care services are to assist the patient to remain at home, avoiding hospitalization or admission.

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Karnataka Free Laptop Scheme 2020  
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Recently, Karnataka govt. has announced to construct 7 lakh more house under the Pradhan Mantri Awas Yojana in the state. Government has said that it has built 12.5 lakh house over the past 4 years. Under the scheme govt. has announced subsidy to each shelter-less beneficiary. The houses given will be owned by females or jointly with males. PMAY was launched in 2015 to provide a shelter to all with the help of state and UT by 2022. The main objective of the scheme to provide houses to the slum dwellers and urban poor by the year 2022. The affordable houses for weaker section are being provided under the PMAY scheme.

The govt. would offer a subsidy amount to Economically weaker section (EWS) for the purchase of Eco-friendly house for themselves and their family under the scheme. The subsidy amount limit may be from Rs. 1 lakh to Rs. 2.5 lakh.

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The survey has been conducted in many parts of the country to construct the houses under the scheme. The scheme aims to construct more than two crore houses throughout the country in seven years. The scheme would target poor families and people living under Economic weaker section in urban areas across the country.

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A new skill training scheme named as “Yuva Yuga” has been launched in the Karnataka state. The Yuva Yuga scheme is aimed at creating about 10 Lakh skilled jobs in the state by providing new-age technology skill training to the youth. In 2017-18 alone, under the Yuva Yuga scheme, the Karnataka state government would train about 1.10 Lakh youth.

Under the Yuva Yuga skill training scheme, youth would be trained to become job ready for about 328 job roles across industries. Yuva Yuga program was announced in 2015-16 financial budget but would be implemented from the current year.

#### Yuva Yuga Skill Training Scheme

Under the Yuva Yuga scheme, skill training centers across the state would be opened to provide skill training to youth and make them employable. Skill training in many cutting edge technologies such as artificial intelligence, machine learning, and others would be provided to the youth with the assistance of Karnataka Department of IT, Biotech and Science & Technology.

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The Yuva Yuga scheme would provide skills in line with the current industry demands. Skills would be provided to the youth to make them employable for entry and mid level job roles. People up to 10 years of experience can join the Yuva Yuga training programs and enhance their skills for better employment opportunities.

The state in near future to emerge as a leading growth state in other sectors such as manufacturing, animation, gaming, visual effects, telecom, etc. Therefore, new skilled talent would be required to meet the increasing demand.

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The state government of Karnataka is all set to launch "Anila Bhagya", a free LPG scheme for BPL families in the state. Instead of launching the flagship scheme of central government "Pradhan Mantri Ujjwala Yojana", the state govt has decided to launch its own free LPG connection scheme "Anila Bhagya" in the state. The Anila Bhagya free LPG scheme is expected to be launched in the Mid of July. Under the scheme, state government would offer free LPG connections to BPL card holder families in the state. The Anila Bhagya scheme would be launched from one of the backward districts of the Hyderabad – Karnataka region.

UPDATE: The Anila Bhagya free LPG scheme is expected to be launched in December this year while the online registrations for the scheme may start in 15 days.

READ MORE: [Anila Bhagya Scheme Online Application / Registration Forms](#)

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### Anila Bhagya Free LPG Scheme

The main objective of the scheme is to provide clean cooking fuel to the families belonging to Below Poverty Line and reduce the health hazards caused by the use of traditional fossil fuel.

The selection of beneficiaries under the central government's Ujjwala yojana is being done on the basis of SECC-2011 data while under the Anila Bhagya scheme, all the BPL card holders whether present in the SECC-2011 list or not would be entitled to get free LPG connection.

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The scheme was announced in the Karnataka state budget of 2017-18 by chief minister Siddaramaiah. Under the Anila Bhagya scheme, about 1 Crore families in the state whether eligible for Ujjwala Yojana or not would get free LPG connection.

### Benefits under Anila Bhagya Scheme

There are a few additional benefits being offered under the Anila Bhagya free LPG connection scheme over the Ujjwala Yojana as below.

An additional gas stove would be provided to all the eligible BPL card holders under Anila Bhagya scheme. Whether eligible or not for Ujjwala Yojana, all BPL card holders to get free LPG connection under the scheme.

No need to be present in SECC-2011 BPL list, just hold a BPL card and get a free LPG connection and a gas stove.

The total cost of the Anila Bhagya scheme implementation would be borne by the Karnataka state government and no central assistance would be provided.

Anila Bhagya scheme is not launched yet, however once the scheme is launched all the details would be updated.

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Information Technology (IT) Department of Karnataka has announced a fund of Rs. 10 crores to engage more women in entrepreneurship. The announcement was made during an event organized for the celebration of International Women's Day.

Idea2PoC (Proof of Concept) fund will benefit the women entrepreneurs by providing them a support of upto Rs. 50 Lakhs for ideas that disrupt technologies. Besides the complete funding, the scheme would also provide legal, and mentoring support to the women willing to start a business in the information technology space.

**Idea2PoC (Proof of Concept) Fund**

Female entrepreneurs would also be provided an assistance with Proof of Concept validation, certification, and cover costs in the manufacturing of pilot devices under the scheme.

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The purpose of promoting women entrepreneurship is to inculcating a culture of entrepreneurship among women and facilitating them by providing an environment to shape up their ideas into workable models of business. The scheme will also help improve confidence level of women entrepreneurs to face the society which always pillars an obstacle in achieving their target.

Under Multi-Sector Startup Policy of Karnataka, IT/BT department has introduced the Idea2PoC Fund which would enable the creative technology innovators and entrepreneurs to pursue a promising technology idea and validate proof of concept (PoC). The state government of Karnataka is actively participating in the task of encouraging the startups and also made the announcement to set up about four technology business incubators across the state in 2016-17.

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Last year in July month, a number of schemes were announced in the support the startup ecosystem in Karnataka state with the financial funding of \$60 Million along with the launch of a startup cell in Karnataka Biotechnology and Information Technology Services (KBITS).

Later, a fund of Rs. 8 crores was announced towards the Karnataka's Startup Cell and in the same month, the government has supported eight startups by providing them a fund of Rs. 2 crore. These startups built a unique tech solution for changing the tourism industry in India.

**Women Entrepreneurship in India**

India has a big count of women entrepreneurs and there are lots of developments being made towards increasing the participation of women in entrepreneurship.

In March 2016, the government launched 'Mahila E-Haat' program to strengthen women entrepreneurship in the country. Mahila E-Haat is an online marketing platform, offers a facility to women entrepreneurs to sell the products online across the country.

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The state government of Karnataka is all set to launch a new scheme for integrated development of selected villages in the state. Named as "Mukhya Mantri Adarsh Gram Yojana (CMAGY)", the scheme would be rolled out on the lines of central government's flagship "Pradhan Mantri Sansad Adarsh Gram Yojana (PMAGY)" scheme.

**Objective of Mukhya Mantri Adarsh Gram Yojana**

Integrated development of selected villages in the state is the core objective of CMAGY. The scheme aims to provide all physical and social infrastructure to these villages for their all round socio-economic development. The scheme would also target elimination of disparity between SCs and other communities when it comes to common socio-economic indicators such as literacy rate, elementary education, infant mortality rate/maternal mortality rate and ownership of productive assets.

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**Mukhya Mantri Adarsh Gram Yojana (CMAGY) – Facts & Figures**

Under the scheme, the state government aims to convert about 150 villages into "Adarsh Grams" (Model Villages). Karnataka government would develop at least 100 villages having a higher ratio (over 50%) of people belonging to the Scheduled Castes and 50 villages having higher ratio (over 50 %) of people belonging to Scheduled Tribe.

The state government has planned to fund each village by Rs. 1 Crore along with a total of 40 Crore released by central government under PMAGY for this financial year. Overall, the final figures would be about Rs. 3 Crore per village as the govt. plans to draw funds from several departments allocated for various social welfare scheme for SC/ST's.

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The funds released by state and central governments would be used to create adequate physical and institutional infrastructure to fulfill minimum needs of the village residents belonging to all communities. Mode details about CMAGY would be available once it is launched.

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A new scheme named as "Suvarna Krishi Grama Yojana" or "Golden Agriculture Village Scheme" has been launched by the state Government of Karnataka with an aim to increase farmers income by 20% in one year. The scheme has been launched along with International Crops Research Institute for the Semi-Arid Tropics (ICRISAT).

Under the "Suvarna Krishi Grama Yojana", the state government will cover a total of 1000 villages across the state. These villages will be developed as model villages and income of the farmers will be increased by 20% in one year through augmented productivity, diversification and market linkages. In the first phase of the scheme, 105 villages will be developed as model villages under the scheme.

**Objective of Suvarna Krishi Grama Yojana**

The main objective of the scheme is to transform rural areas by developing an impact oriented participatory model using state of the art technologies. More integrated and sustainable rural development can be achieved by scaling up the model in the state.

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Under the scheme, the state government will bring science-led development to farmer's doorstep with technical support from premier institutions such as ICRISAT and state universities.

ICRISAT is actively working with the state government to enhance the productivity, production and profitability of farmers through several initiatives.

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Suvarna Krishi Grama Yojana was announced in the financial budget of the year 2016-17. The government then planned to disburse Rs. 11,000 crore agricultural loans to 23 lakh farmers in 2016-17.

The government also planned to provide short term loans to farmers of up to Rs. 3 Lakh at zero percent interest. Long term loans of up to Rs. 10 Lakh also to be made available to farmers at interest rate of just 3%.

Read more details about the Suvarna Krishi Grama Yojana at <http://www.icrisat.org/golden-agriculture-village-scheme-for-karnataka-farmers/>

IMG CREDITS: [www.icrisat.org](http://www.icrisat.org)

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Karnataka State Government has launched a new scheme to help road accident victims get the treatment on time. Under the scheme, the government will provide free treatment to road accident victims for the first 48 hours in the nearest government or private hospital. The scheme was launched on 8 March 2016. The scheme is named after Harish Nanjappa, who donated his eyes moments before his death in a road accident in February 2016.

#### Key highlights of Mukhyamantri Santwana Harish Yojana

The scheme will provide treatment assistance to victims of road accidents across the state irrespective of their financial status or nationality.

Immediate medical relief will be provided to the victim during the Golden Hour with financial aid up to 25000 during the first 48 hours of treatment.

The victim will receive medical care for first 48 hours and get treatment at any hospital. All hospitals will be directed not to reject accident victims.

A software covering hospital registration, patient registration, claims submission and packages will be installed for the proper implementation of the scheme.

Emergency toll free helplines will also be set up to help accident victims.

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State Government of Karnataka is all set to launch a new scheme under the Bhagya schemes Outlay to provide free LPG connections to the women belonging to BPL households. The Karnataka government, under the Gas Bhagya scheme will provide a cooking stove and a domestic LPG connection to women members of each below poverty line (BPL) family.

The state government is also keen to implement the recently announced Pradhan Mantri Ujjwala Yojana by sharing the cost with Centre.

The Gas Bhagya scheme is expected to benefit about 40% of almost 1 Crore BPL families who use karosene, firewood, crop residue or cowdung cake to cook food.

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Karnataka Government had earlier launched such scheme to distribute the free LPG connections to those who get their quota of Karosene from fair price shops. But, under the new Gas Bhagya scheme, free LPG connections will be given to those relying on firewood, crop residue or cowdung cake to cook.

The Gas Bhagya scheme is expected to be launched soon, however no exact date has been mentioned yet.

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