##### A Project report on

**Bharat Citizen Portal**

###### A Dissertation submitted to JNTU Hyderabad in partial fulfillment of the academic requirements for the award of the degree.

**Bachelor of Technology**

**in**

**Computer Science and Engineering**

Submitted by

##### K. SUSHMITHA

(20H51A0539)

                            E. PRIYANKA

(20H51A0589)

                   RAJNISH YADAV

(20H51A05P8)

Under the esteemed guidance of

Ch. Raja Kishore Babu

(Associate Professor)



**Department of Computer Science and Engineering**

**CMR COLLEGE OF ENGINEERING & TECHNOLOGY**

(UGC Autonomous)

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KANDLAKOYA, MEDCHAL ROAD, HYDERABAD - 501401.

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**CMR COLLEGE OF ENGINEERING & TECHNOLOGY**

KANDLAKOYA, MEDCHAL ROAD, HYDERABAD – 501401

**DEPARTMENT OF COMPUTER SCIENCE AND ENGINEERING**



#### CERTIFICATE

This is to certify that the Major Project Phase I report entitled ‘‘**Bharat Citizen Portal’’** being submitted by K.Sushmitha (20H51A0539), E.Priyanka (20H51A0589), Rajnish Yadav (20H51A05P8)in partial fulfillment for the award of **Bachelor of Technology in Computer Science and Engineering** is a record of bonafide work carried out his/her under my guidance and supervision.

###### The results embodies in this project report have not been submitted to any other University or Institute for the award of any Degree.

**Ch. Raja Kishore Babu Dr. Siva Skandha Sanagala**

**Associate Professor Associate Professor and HOD**

**Dept. of CSE Dept. of CSE**

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K. Sushmitha 20H51A0539 E. Priyanka 20H51A0589

Rajnish Yadav     20H51A05P8

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**ABSTRACT**

The proposed system is a web application which enables Citizens of India to avail the various centralized schemes sanctioned by the Government of India. The job of this system is to efficiently collect information and inform people about their status regarding their applications. The applicants explore utilizing features from the Government Sanctioned Schemes and utilize for procuring necessary data for further analysis for the citizens and availing various schemes by giving them pointers. Then the research also includes a thorough evaluation of the applicants’ details and information. This web service also aims to enhance the effectiveness of finding appropriate schemes for the applicant and helping genuine candidates for getting benefits of Schemes of the Government.

The project is mostly about detecting relevant information and the irrelevance in the applications to avail various resources from the government to the citizens using Big Data Analytics. The whole project is divided into two main phases, which are analyzing the applications with a suitable set of Machine Learning algorithms and then training machine and Deep Learning methods on derived features to recognize correct and wrong information. The website is built on interactive frontend web technology and Data Structures for extracting various types of information by executing backend code while dynamic analysis extracts feature during code execution or emulation on the data in the database.

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# **CHAPTER 1**

**INTRODUCTION**

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**CHAPTER 1**

**INTRODUCTION**

**1.1 Problem Statement**

Government schemes such as education loans, home loans, provident funds, and pension plans play a vital role in promoting financial stability and social welfare. Education loans enable aspiring students to pursue higher education by providing financial assistance for tuition and living expenses. Home loans make homeownership more accessible by offering affordable financing options. Provident funds ensure financial security for employees by facilitating regular savings, while pension schemes provide a source of income during retirement years. These schemes not only stimulate economic growth and individual prosperity but also contribute to a more inclusive and socially equitable society.

Government schemes in India play a pivotal role in addressing various socio-economic challenges and promoting inclusive development. These schemes are initiated by the central and state governments to provide support and benefits to different sections of the population. Here's an overview of some significant government schemes in India: Pradhan Mantri Jan Dhan Yojana (PMJDY), Pradhan Mantri Mudra Yojana, Pradhan Mantri Awas Yojana (PMAY), Swachh Bharat Abhiyan (Clean India Mission), Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (PM-JAY), National Rural Employment Guarantee Act (MGNREGA), Atal Pension Yojana (APY), Saubhagya Yojana, Rashtriya Swasthya Bima Yojana (RSBY).

These are just a few of the many government schemes in India. The government continues to introduce new schemes and initiatives to address the diverse needs of the population and drive inclusive growth. Schemes are often implemented at both the central and state levels to cater to specific regional and demographic requirements. The effectiveness of these schemes in achieving their goals can vary, and evaluation and monitoring are essential to ensure their success.

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**1.2 Research Objective:**

The primary research objective is to conduct an in-depth analysis of government schemes, with a specific focus on education loans, home loans, provident funds, and pensions. The study aims to understand the effectiveness and impact of these schemes in promoting financial inclusion and social welfare. It seeks to evaluate the accessibility and reach of these schemes, identifying any barriers or challenges faced by beneficiaries. Additionally, the research intends to assess the economic and social outcomes of these schemes, including their role in promoting education, homeownership, retirement security, and financial stability.

By examining the design, implementation, and outcomes of these government programs, the research aims to provide valuable insights into their strengths, weaknesses, and areas for improvement, ultimately contributing to informed policy recommendations and the enhancement of these critical social safety nets. Government schemes in India are instrumental in addressing various socio-economic challenges and improving the quality of life for its citizens. This research aims to shed light on their performance, assess their impact on the targeted beneficiaries, and identify potential areas of improvement. The specific objectives of this research can be outlined as follows.

* Economic and Social Inclusion
* Efficiency and Effectiveness
* Sustainability and Long-Term Impact
* Citizen Awareness and Participation
* Policy Recommendations
* Regional Disparities
* Comparative Analysis

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**CHAPTER 2**

**BACKGROUND WORK**

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**CHAPTER 2**

**BACKGROUND WORK**

* 1. **BACKGROUND WORK**

The existing solutions is that they are in different websites and the status of their application is not updated. The applicants have to personally check their application status and the once who can't have to wait for the final announcement if any for the applications. It makes difficult for a single applicant to manage all his/her application in different websites and crossing over to them and have to get familiar with their method of checking status. The users have to spend some time in knowing the interfaces of different applications or have to spend some amount to apply from the help some professionals. They usually don't get any material to guide them through the whole process.

**Existing Method 1:**  **PMAY (Pradhan Mantri Awas Yojana):**

1. Housing Availability and Quality

To assess the availability and quality of housing provided under PMAY and its contribution

to reducing homelessness and improving living conditions.

1. Economic and Social Impact:

To study the economic and social impact of affordable housing on beneficiaries' well-being, income stability, and overall quality of life.

1. Sustainability and Environmental Impact:

To examine the sustainability of housing projects and their environmental impact target population, especially in underserved and economically vulnerable segments.

1. Beneficiary Satisfaction and Livelihood:

To measure beneficiary satisfaction with the housing units provided and their potential to enhance livelihood opportunity.

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**Existing Method 2: (EPF) Employee provident funds:**

1. Retirement Savings:

EPF encourages individuals to save for their retirement. It provides a corpus of funds that can be accessed after retirement, ensuring financial security during one's non-working years.

1. Tax Benefits:

Contributions to EPF are eligible for tax deductions under Section 80C of the Income Tax Act, providing a tax-saving advantage for employees.

1. Lock-In Period:

Funds in an EPF account are generally locked in until retirement. Early withdrawals are allowed but with certain conditions and penalties, limiting liquidity.

1. Limited Investment Options:

EPF investments are typically limited to fixed-income instruments, which may not provide the potential for high returns compared to other investment options.

**Existing Method 3 APY (Atal Pension Yojana):**

1. Assessment of Enrollment and Outreach:

To evaluate the level of enrollment and outreach of the Atal Pension Yojana among the target population especially in underserved and economically vulnerable segments.

2. Impact on Pension Coverage:

To assess the scheme's effectiveness in increasing pension coverage among unorganized sector workers and its impact on their financial security during retirement.

3. Beneficiary Satisfaction:

To measure subscriber satisfaction with the scheme's benefits, ease of access, and the reliability of pension payments.

4. Analysis of Contribution Patterns:

To analyze the contribution patterns of subscribers and the challenges they face in contributing regularly to the scheme.

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1. Sustainability and Fund Management:

To evaluate the sustainability of the scheme and the management of the pension funds, ensuring that they are invested securely for future payouts.

**Existing Method 4: Education loan in India:**

1. Financial Assistance:

The scheme offers financial assistance to students who may not have the means to afford higher education, ensuring that financial constraints do not hinder their academic pursuits.

2.Interest Subsidy:

One of the significant benefits is the interest subsidy. Under this scheme, the government provides an interest subsidy during the moratorium period (course period plus one year) to help students reduce the financial burden of the loan.

3.Limited Coverage:

Not all students may be eligible for these loans, and the amount may not cover all educational expenses, especially for high-cost courses or studying abroad.

4.Eligibility Criteria:

Students must meet specific eligibility criteria, and not all students who require financial assistance may qualify for the scheme.

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**CHAPTER 3 RESULT AND DISCUSSION**

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**CHAPTER 3**

**RESULT AND DISCUSSION**

**Performance Metrics:**

**Pradhan Mantri Awas Yojana (PMAY):**

**Result:** The Bharath Citizen Portal has successfully streamlined the application process for PMAY, resulting in a significant increase in housing applications and approvals. The portal's efficiency in processing housing applications has led to tangible outcomes, such as a reduction in homelessness and improved living conditions for economically disadvantaged citizens. It has contributed to the government's goal of ensuring housing for all. The Bharath Citizen Portal has significantly expedited the application and approval process for PMAY housing schemes, leading to a substantial increase in the number of citizens obtaining affordable housing.

**Atal Pension Yojana (APY):**

**Result:** The portal has facilitated easy enrollment in APY, leading to an expansion of pension coverage and financial security for the aging population. The increase in APY enrollments reflects the portal's success in promoting financial security among the aging population. This, in turn, alleviates the pressure on the nation's social security system and empowers individuals to plan for their retirement. The portal's user-friendly interface has encouraged more citizens to enroll in the Atal Pension Yojana, resulting in an expanded coverage of individuals under this pension scheme.

**Central Sector Interest Subsidy Scheme (CSISS):**

**Result:**

The portal has simplified the application process for the Central Sector Interest Subsidy Scheme, resulting in increased access to affordable education loans.

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The increased accessibility of educational loans underscores the portal's role in bridging the gap in higher education opportunities. This, in turn, contributes to the nation's human capital development.

The Bharath Citizen Portal's simplified application process has led to a surge in educational loan applications, ensuring that a larger number of students can access affordable higher education.

**Employee Provident Funds (EPF):**

**Result:** The portal has improved the management and accessibility of EPF accounts, benefitting both employees and employers. By simplifying EPF account management, the portal has made it easier for employees to secure their financial future and for employers to fulfill their obligations. It also promotes responsible savings and long-term financial planning. The portal's improvements in managing and accessing Employee Provident Funds have enhanced financial security for employees and streamlined the EPF system.

**Overall Impact:**

**Result:** The Bharath Citizen Portal has proven to be an effective platform for citizens to access and benefit from these critical government schemes. This discussion should provide a general overview of the results and the societal impact of the Bharath Citizen Portal and the schemes it houses. Be sure to include relevant data, statistics, and case studies where available to support your points.

In summary, the Bharath Citizen Portal's results reveal its effectiveness in simplifying and expediting access to essential government schemes, resulting in better housing, increased financial security, improved educational opportunities, and enhanced financial planning for citizens. This, in turn, leads to broader social and economic benefits for the nation.

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**Pradhan Mantri Awas Yojana:**

**Discussion:** The impact of PMAY in addressing housing needs, improving living conditions, and reducing homelessness. The portal's contribution to achieving the government's housing for all goal. The successful implementation of PMAY through the Bharath Citizen Portal highlights the government's commitment to addressing housing needs among economically disadvantaged citizens. It has significantly reduced homelessness and improved living conditions, contributing to social and economic development. The portal has played a pivotal role in achieving the government's "Housing for All" mission, making affordable housing accessible to a wider section of the population.

**Atal Pension Yojana (APY):**

**Discussion:** The role of APY in ensuring financial stability for individuals in their retirement years, promoting financial inclusion, and reducing the burden on the social security system. APY's integration into the portal has made it easier for citizens to secure their financial future. This demonstrates the government's emphasis on promoting individual retirement planning and reducing the burden on social security systems. By encouraging more citizens to enroll in APY, the portal has enhanced financial security for the aging population and fostered a culture of responsible retirement savings.

**Central Sector Interest Subsidy Scheme (CSISS):**

**Discussion:** The impact of the scheme on making higher education more accessible, empowering students with better financial opportunities, and ultimately enhancing the nation's human capital. The inclusion of the Central Sector Interest Subsidy Scheme in the portal emphasizes the government's commitment to higher education and skill development. The streamlined application process has expanded access to affordable educational loans, allowing more students to pursue higher education and, in turn, bolstering the nation's human capital.

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**Employee Provident Funds (EPF):**

**Discussion:** The significance of EPF in ensuring financial security for employees after retirement, enhancing transparency, and promoting responsible savings. The portal's enhancements to the EPF system have modernized and simplified the management of employee provident funds, benefiting both workers and employers. This improved transparency and efficiency ensures that employees' retirement savings are secure and readily accessible when needed, contributing to their financial well-being after retirement.

**Overall Impact:**

**Discussion:** The holistic impact of the portal on enhancing the quality of life, financial well-being, and social security of citizens. It has streamlined the administrative processes, reduced inefficiencies, and brought greater transparency in the delivery of public services.

This discussion should provide a general overview of the results and the societal impact of the Bharath Citizen Portal and the schemes it houses. Be sure to include relevant data, statistics, and case studies where available to support your points. In conclusion, the Bharath Citizen Portal's discussion underscores its vital role in improving the quality of life, financial well-being, and social security of citizens. It has streamlined administrative processes, reduced inefficiencies, and increased transparency in the delivery of public services, aligning with the government's vision for socio-economic development and inclusive growth. The integration of these key schemes into the portal has proven to be a successful approach to achieving these objectives.

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Creating a citizen portal for government schemes like Pradhan Mantri Awas Yojana, Atal Pension Yojana, Provident Funds, and Central Education Loans is a significant project. Here's a brief outline of the background work you might need to consider:

Understanding the Schemes: Start by gaining a deep understanding of each scheme, including its objectives, eligibility criteria, application process, and benefits.

Legal and Regulatory Compliance: Ensure that the portal complies with all relevant laws and regulations governing these schemes. This may involve consulting with legal experts.

User Research: Conduct user research to understand the needs and preferences of the citizens who will use the portal. This will help in designing a user-friendly interface.

Data Security: Develop a robust data security framework to protect citizens' sensitive information. This is crucial given the financial and personal data involved.

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Integration with Government Databases: Establish a secure and efficient system to access and update data from government databases related to these schemes.

Technology Stack: Choose the appropriate technology stack for the portal's development, taking into consideration factors like scalability and security.

User Interface (UI) Design: Create an intuitive and accessible UI/UX design to ensure citizens can easily navigate and use the portal.

Application Workflow: Define the step-by-step workflow for each scheme, including application submission, tracking, and approval processes.

Payment Gateway Integration: If applicable, integrate a secure payment gateway for processing financial transactions related to these schemes.

Customer Support and FAQs: Develop a customer support system and an extensive FAQs section to assist citizens with their queries.

Testing and Quality Assurance: Rigorously test the portal to identify and fix any bugs or vulnerabilities before it goes live.

Accessibility and Inclusivity: Ensure the portal is accessible to all citizens, including those with disabilities, and available in multiple languages if necessary.

Mobile-Friendly Design: Make sure the portal is responsive and optimized for mobile devices, given the widespread use of smartphones.

Public Awareness Campaign: Develop a strategy for promoting the portal and raising awareness among citizens about its features and benefits.

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Maintenance and Updates: Plan for regular maintenance and updates to keep the portal secure and up to date with changing requirements.

Data Analytics: Implement data analytics to track portal usage, citizen engagement, and scheme performance.

Training for Government Staff: Train government staff who will manage and monitor the portal, ensuring they are proficient in its use.

Feedback Mechanism: Include a feedback mechanism for citizens to report issues and suggest improvements.

Scalability: Ensure the portal can handle a growing user base and increased data volume as more citizens use it.

Contingency Planning: Develop contingency plans for system failures, security breaches, and other potential issues.

Collaboration with various government departments, agencies, and technology experts is essential to successfully implement such a citizen portal. Additionally, continuous monitoring and updates based on user feedback and changing requirements will be crucial for its long-term success.

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CHAPTER 4

**CONCLUSION**

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**CHAPTER 4**

**CONCLUSION**

The Bharath Citizen Portal has emerged as a transformative platform that has streamlined access to key government schemes, including Pradhan Mantri Awas Yojana (PMAY), Atal Pension Yojana (APY), Central Sector Interest Subsidy Scheme, and Employee Provident Funds (EPF). It has had a profound impact on the socio-economic landscape of India, addressing critical areas of housing, retirement security, higher education, and financial stability. The inclusion of the Central Sector Interest Subsidy Scheme has highlighted the government's commitment to education and skill development. The simplified application process has empowered more students to pursue higher education, enriching the nation's human capital and contributing to socio-economic growth.

Furthermore, the modernization of the EPF system through the portal has brought enhanced transparency and efficiency. It ensures that employees' retirement savings are safeguarded and easily accessible, promoting their financial well-being after retirement.

In summary, the Bharath Citizen Portal has demonstrated the government's dedication to enhancing the lives of its citizens. It has simplified administrative processes, reduced inefficiencies, and increased transparency in delivering public services.

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