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## Sub-public Service Centers | Madhya Pradesh | 08 Oct 2021

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### Why in News

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On October 7, 2021, Madhya Pradesh Chief Minister Shivraj Singh Chouhan announced to set up **sub-public service centers in Gram Panchayats** having a population of more than five thousand in the coming one year **to expand the Public Service Centers from Tehsil to Gram Panchayat level.**

### Key Points

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- Through these sub-public service centers, services will be provided to the citizens at their doorsteps. A copy of Khasra will be provided to the citizens at just Rs 10 per page. The facility of sending this service to the registered WhatsApp number on 181 Jansewa will also be started.
- It is noteworthy that the Chief Minister made this announcement on the concluding day of Jan Kalyan and Suraj Abhiyan, which lasted from 17 September to 7 October. On this occasion, the Chief Minister started 7 new portals and 8 Lok Seva Kendras.
- In these, new portals of General Administration, Urban Development, Planning and Statistics, Home and Energy Departments were started. These portals will increase the public facilities available to the citizens and their work will be easier. Now e-FIR can be done on the portal of the Department of Home.

- On this occasion, the Chief Minister also made some other important announcements-
  - In Madhya Pradesh, the system of '**e-rupee**' will be implemented in the form of e-voucher. For the payment of treatment amount and scholarship of patients under **Ayushman Bharat**, cash benefit transfer can be done directly to the beneficiaries through 'e-rupee' for specific purposes.
  - **The parents of the newborn will be provided with the birth certificate at the time of the birth of the child along with the caste certificate in case of SC/ST classes.**
  - Some specific civic services like fitness of vehicles, renewal of driving license, vehicle registration, certified copy of documents, septic tank, sewage cleaning and water tank services will also be provided through private service providers.
  - Applications regarding citizen services like income certificate, residence certificate, khasra/land records, scholarship, pension etc. will be received on social media platforms such as WhatsApp/Telegram/Ku App. Online service will be provided to citizens through chatbot and they can get these services without reaching the government office.
  - In all government recruitments, appointment and joining will be given only on the basis of an affidavit, simplifying the current prevailing process regarding character verification of selected candidates.
- Along with this, the Chief Minister also released a booklet related to the usefulness of the health promotion program by the Department of Women and Child Development and integrated nutrition of severely malnourished children and the importance of coarse cereals and the dishes prepared from them.

## Lump sum Settlement Scheme | Madhya Pradesh | 08 Oct 2021

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### Why in News

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On October 7, 2021, the Madhya Pradesh State Co-operative Housing Federation implemented a '**Lump sum settlement scheme**' for recovery of outstanding loans to primary housing institutions and their members. A provision has been made in the scheme to give **100% rebate in penal interest**.

### Key Points

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- Under the lump sum settlement scheme loans worth **Rs. 421 crore 54 lakh** can be recovered in loan cases of more **than 15 years**.
- At present, the rate of interest on the amount given by the union, including penal-interest, becomes excessive in the present circumstances. This is increasing the burden on the account holders. At the same time, recovery is also not easy and there is a situation of legal complications.

- Under the lump sum settlement scheme the defaulters will become eligible for settlement by depositing **25 percent** of the total demand within a period of **30 days** from the date of application. After this, the defaulter will have to deposit the **entire loan amount in the next six months**.
- To take advantage of this scheme, the institution can get the application in the prescribed format from the loanee members and the regional office housing association. On the application of the institution to the loanee members, the Regional Manager will be informed about the recovery of the entire outstanding amount in the scheme and the remaining balance after giving the benefit of the scheme.
- Recommendation on the application will be sent to the housing union headquarters. The matter will be resolved within 30 days from the date of receipt of the application in the housing union headquarters. The entire process of lump sum settlement has been kept transparent.