

Worried about old age and how will you survive?

Read more to learn more about how the Atal Pension Yojna has got you covered.

This scheme could be the key to your startup needs kohj!

Read more to learn about the startup India scheme and its features!

Bank accounts for all & helping transform India!

Learn about the Pradhan Mantri Jan Dhan Yojna and how it can transform the Indian economy!



THE FINANCIAL MINUTE

A Student Initiative of DSEU Dwarka

Govt. Schemes: A better option!

Government Schemes a comprehensive solution to your problems **READ MORE**

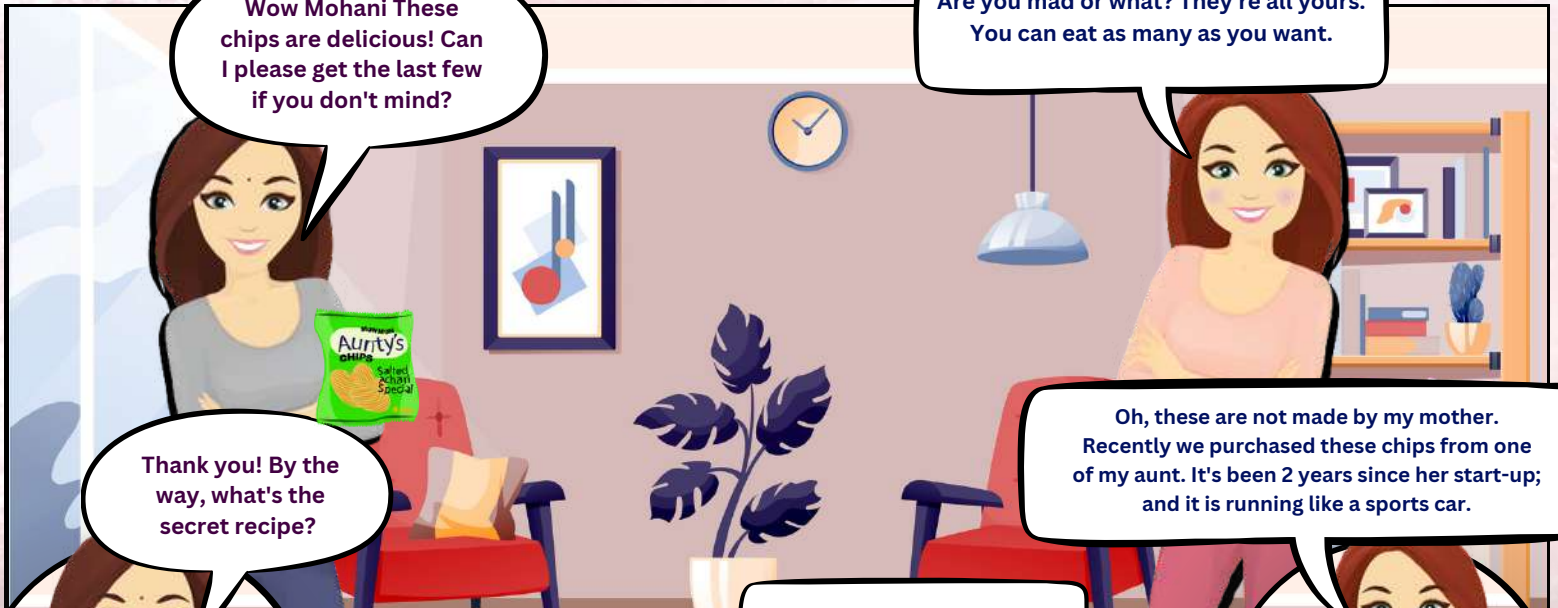


Features of APY

- The minimum age to join this yojna is 18 Years and the maximum is 40 Years. The person will start receiving the pension upon attaining the age of 60 years.
- Subscribers for this scheme are required to opt for a monthly pension of ₹1000 to ₹ 5000 and ensure payment of money (monthly/quarterly/half yearly).
- This scheme also provides the feature of auto debit(Subscription amount will be automatically deducted from the subscriber account).
- Tax exemption is available on contributions made by individuals in the Atal Pension Scheme under Section 80CCD of the Income Tax Act, 1961.
- Subscribers can participate in this yojna by visiting the nearest bank. All banks in India are empowered to open pension accounts under this scheme.



Visit <https://www.npscra.nsdl.co.in/scheme-details.php> to learn more about the scheme.



Wow Mohani These chips are delicious! Can I please get the last few if you don't mind?

Are you mad or what? They're all yours. You can eat as many as you want.

Thank you! By the way, what's the secret recipe?

Oh, these are not made by my mother. Recently we purchased these chips from one of my aunt. It's been 2 years since her start-up; and it is running like a sports car.

What's the problem?

Oh wow! I was planning to do a start-up. But there is a huge problem.

"Investment" - The biggest problem.

If that's the problem then I am here for you. Go for Stand Up India Scheme. It's a government scheme with a lot of benefits.

Oh wow can you please share some more details?

Yeah Sure! I Will WhatsApp you all the details. Right now I am getting late for a meeting. Bye. Will meet at 2.

Features of Stand Up India

- This scheme is started by the Indian Government to promote the entrepreneurial project. The scheme states that each bank needs to facilitate at least 2 entrepreneurial projects.
- An amount ranging from 10 lakh to 1 crore is to be provided under this scheme.
- SC/ST and/ or Women entrepreneurs above the age group of 18 Years are eligible for this scheme.
- Credit history should be maintained by the bank so that usage of the loan money can be easily tracked.
- A Rupay debit card would be provided for the withdrawal of the credit.

Babu Rao who is a driver at Mukesh's house just heard that there is no need to maintain the minimum account balance in the bank account.



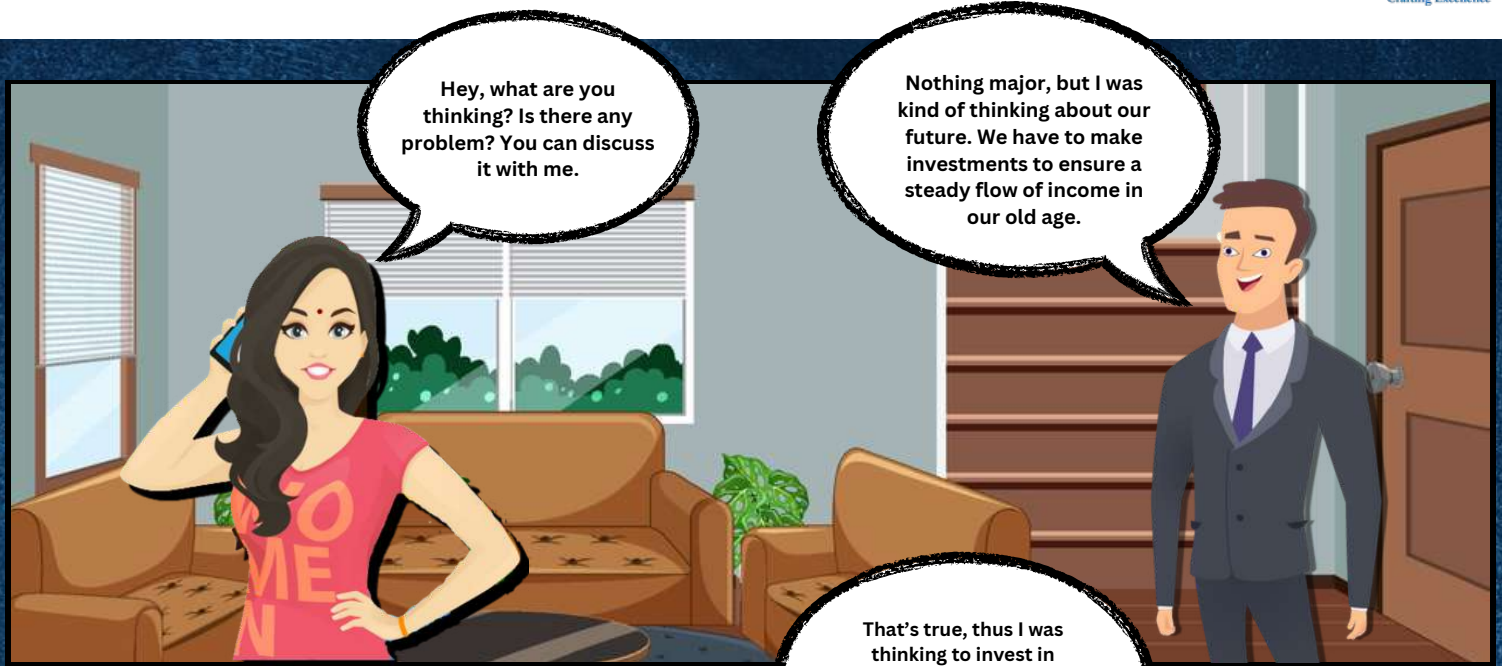


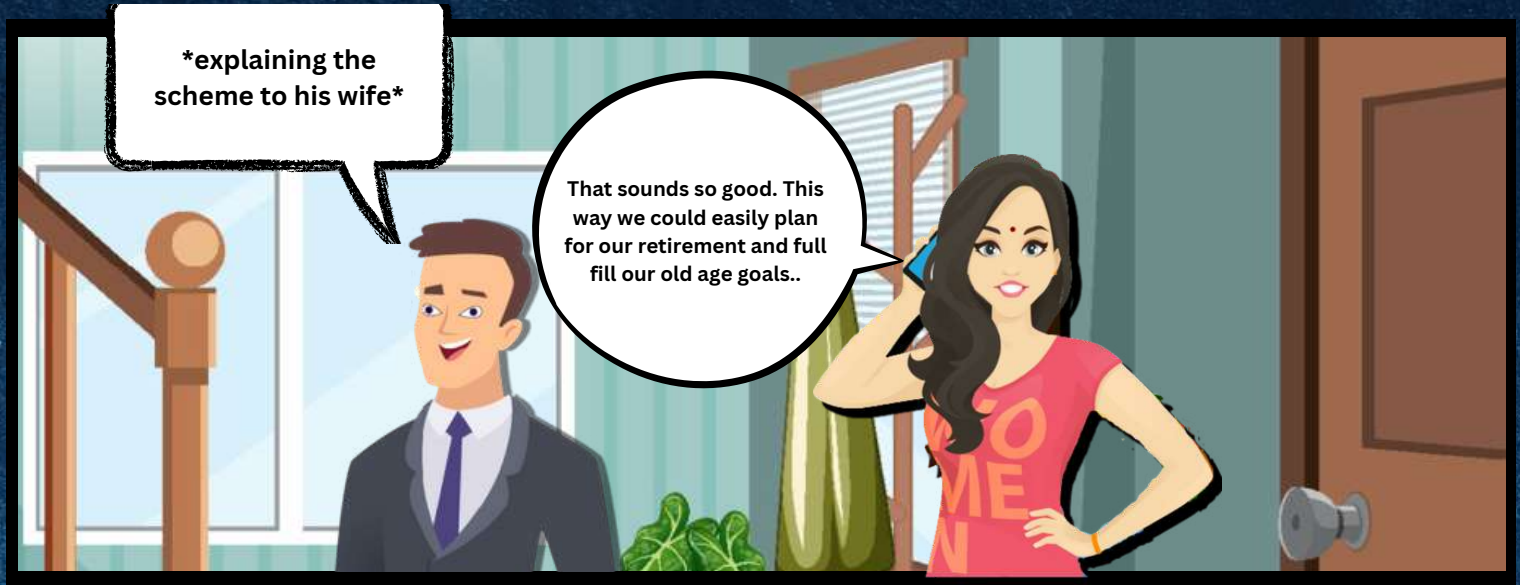
Features of PMJDY

- It encourages a person to open a basic savings bank account.
- There is no requirement to maintain any minimum balance in the PMJDY accounts.
- A Rupay card is also made available to all account holders.
- Accidental insurance of Rs 2 lakh is tagged along with the Rupay card issued to PMJDY account holders.
- Rs 10,000 overdraft facility is also made available to eligible account holders.



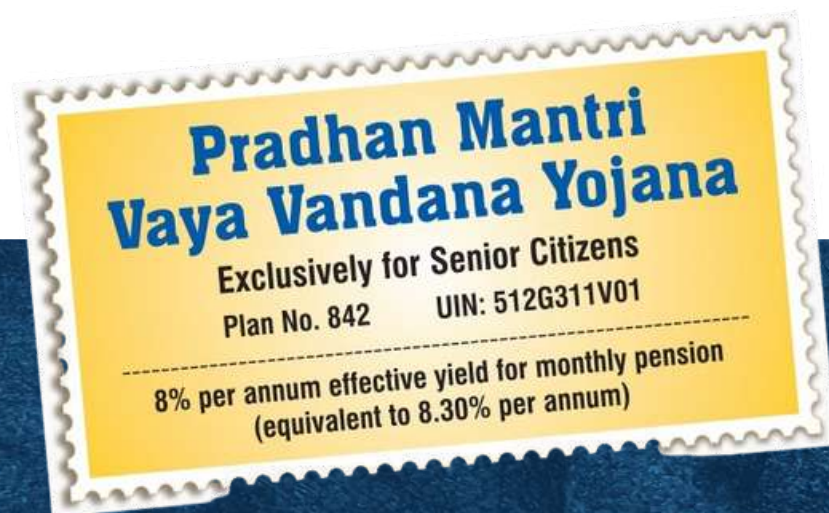
Pradhan Mantri Vaya Vandana Yojna

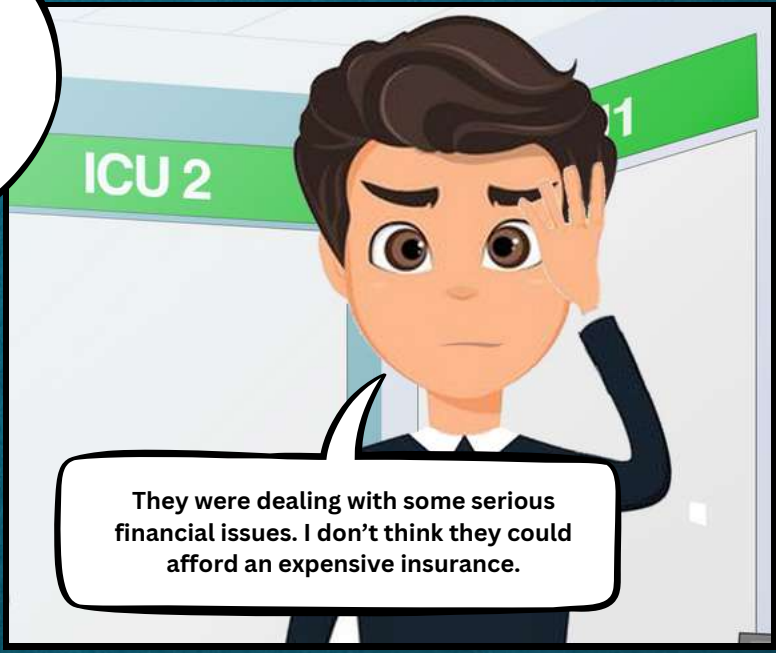


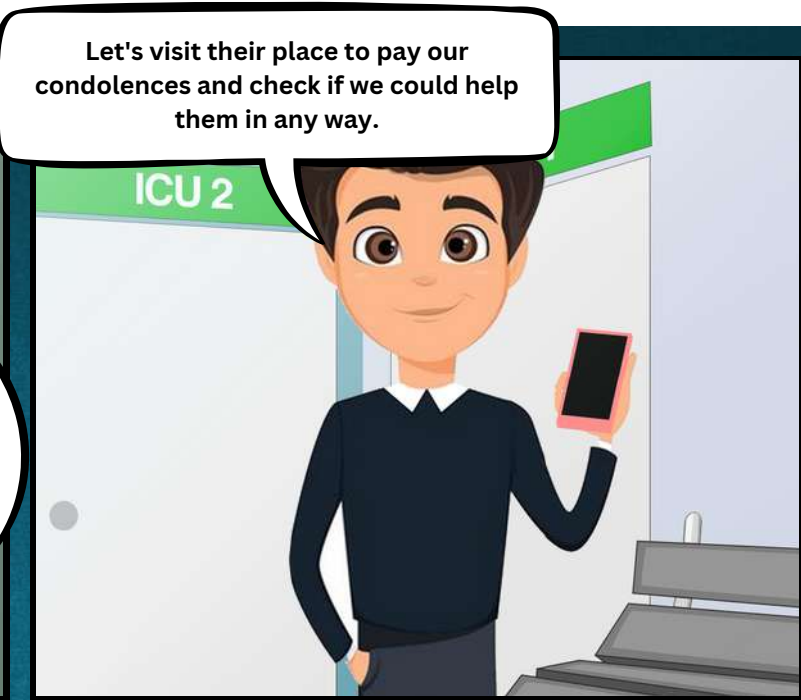


Features of PMVVY

- It is a scheme launched by the government to protect elderly persons aged 60 years and above against future uncertainties.
- It provides an assured pension of 8%.
- An initial lump sum amount is to be deposited with a minimum value of ₹ 1,50,000 for a pension of ₹ 1,000 per month and a maximum value of ₹ 7,50,000 for a pension of ₹ 5,000 per month.
- On death of the pensioner the purchase price is returned to the beneficiary.







Features of Jeevan Jyoti Beema Yojana

- The Pradhan Mantri Jeevan Jyoti Beema Yojna is for the people in the age group of 18 to 50 years having a bank account.
- It provides a life cover of ₹ 2 lakh for one year time period ranging from 1st June to 31st may and could easily be renewed.
- The premium for PMJJBY is only ₹ 436 p.a. Which is auto debited from the bank account of the insured.



Visit [https://financialservices.gov.in/insurance-divisions/Government-Sponsored-Socially-Oriented-Insurance-Schemes/Pradhan-Mantri-Jeevan-Jyoti-Bima-Yojana\(PMJJBY\)](https://financialservices.gov.in/insurance-divisions/Government-Sponsored-Socially-Oriented-Insurance-Schemes/Pradhan-Mantri-Jeevan-Jyoti-Bima-Yojana(PMJJBY)) to learn more about the scheme.



Credits

DESIGN TEAM

Adyot Huria
Hardik Seth
(Students of BBA-BFSI)

CONTENT TEAM

Kavya Trivedi
Archit Puri
(Students of BBA-BFSI)

CO-ORDINATION

Kavya Trivedi
Archit Puri
Adyot Huria
*Founding Members,
External Relations
Committee*

GUIDANCE

Dr. Parul Kumar
*Assistant Professor,
BBA-BFSI Department
External Relations
Incharge*

If you wish to contribute to The Financial Minute, kindly reach out to us at newsletter_dwarka@dseu.ac.in.

Contact DSEU



www.dseu.ac.in



1800-309-3209



admissions@dseu.ac.in



G/Floor, Delhi Skill and Entrepreneurship University, Sector-9, Dwarka, New Delhi- 110077

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