

## **Prelim Bits 02-02-2017**

### **DARPGSEVA**

\n\n

\n

- The Department of Administrative Reforms and Public Grievances (DARPG), Ministry of Personnel, Public Grievances and Pensions has started its Twitter Seva.

\n

- The Twitter Handle is '**DARPGSEVA**'. The Twitter Seva aims to address issues relating to the DARPG like Public Grievances and Administrative Reforms etc.

\n

- It promotes citizen-centric governance with emphasis on grievance redressal.

\n

\n\n

### **Central sector schemes and Centrally Sponsored Scheme**

\n\n

\n

- Central sector schemes are 100% funded by the Union government and implemented by the Central Government machinery.

\n

- Central sector schemes are mainly formulated on subjects from the Union List. They account for 11% of the Central Government's expenditure.

\n

- In Centrally Sponsored Scheme (CSS) a certain percentage of the funding is borne by the States and the implementation is by the State Governments.

\n

- Centrally Sponsored Schemes are formulated in subjects from the State List to encourage States to prioritise in areas that require more attention. They account for 10% of Central governments expenditure.

\n

\n\n

## Credit Linked Subsidy Scheme (CLSS)

\n\n

\n

- Beneficiaries of Economically Weaker section (EWS) and Low Income Group (LIG) seeking housing loans from Banks, Housing Finance Companies and other such institutions would be eligible for an interest subsidy at the rate of 6.5 % for a tenure of 20 years.

\n

- This Scheme is being implemented through two central nodal agencies - National Housing Bank (NHB) and Housing Urban Development Corp (HUDCO).

\n

- The CLSS is aimed at increasing the institutional credit flow to the housing needs of the urban poor as a demand side intervention.

\n

\n

