

# Master Card

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DOI: <https://doi.org/10.26438/ijcse/v7i9.8690> | Available online at: [www.ijcseonline.org](http://www.ijcseonline.org)

Accepted: 08/Sept/2019, Published: 30/Sept/2019

**Abstract-** The master card project is all about integrating the currently available provisions by government of India along with few enhancements like linking DNA (Deoxyribonucleic Acid) of Humans with their permanent account number (PAN), QR code which assists a person in various ways like knowing his/her details, payments etc. and Integrated chip which can be read in a device when scanned. These are the provisions of the project which are partially taken from the existing services of government of India like Aadhar and few are additionally added from my end to improve effective administration. It helps the citizens of India to effectively connect with the government and avail its services. It helps the government of India to reduce corruption, ensures its schemes are implemented in proper way (delivering services to right means of people), It helps Indian judicial services to sort out pending cases and in giving judgment quickly likewise things etc. It creates a platform for government of India to bring all the citizens of India on one page and administer them effectively.

**Keywords** - ATM magnetic strip, integrated chip, QR Code, DNA Number, PAN Number.

## I. INTRODUCTION

Master card works on integrated technological basis. It integrates Aadhar, Pan, and adds to it some extra features which will be shown below. The following are the features of the master card.

1. Aadhar card number interlinked with master card.
2. ATM card allocated by GOI (Mandatory account).
3. An integrated chip which can be read in a device.
4. QR code (which can be read through an application).
5. DNA proposal (Number interlinked with PAN).

Master card has two sides as shown in the picture. On one side it contains the person's photograph, name, Date of birth, Gender, and his Aadhar number. The other side of the card had ATM magnetic black stripes, integrated chip, QR code, DNA number interlinked with PAN.

### ATM card provision

Its aim is to provide a bank account to every citizen of India. And to this account it would give an ATM card which would be included in this master card. All the government allotted service funds like MGNREGA (Mahatma Gandhi National Rural Employment Guarantee Act) amounts, pensions, Disaster relief funds, government employee salaries are to be credited in this account only.

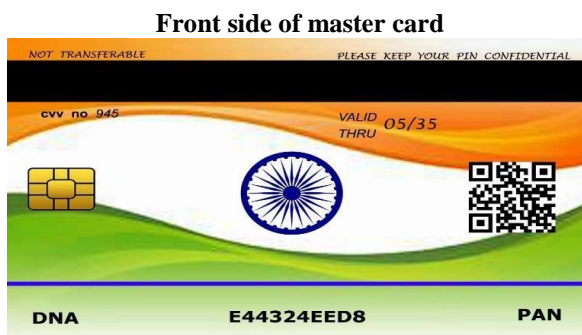


Figure 1 Back side of master card



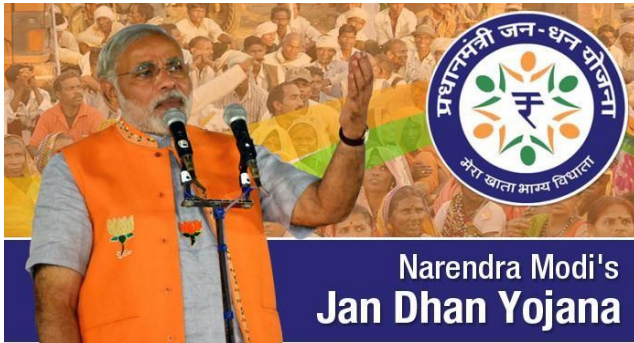
Figure 2 A photograph with some basic details.



Figure 3

It makes compulsory for every citizen of India to have an account and whatever the government related funds a person receives are to be deposited in this account only to ensure effective service delivery. However it is not done for the benefit of trade of government of India, meaning one can have any number of bank accounts and he can transfer the amount from his government allotted bank account to any of his accounts.

This integrated chip is a part of this master card. It opens a window on the desktop when read on a device. In this all the documents of a person can be preserved.



Narendra Modi's Jan Dhan Yojana



Figure 4

It is mainly provided for correct monitoring of service delivery through government.

As India is a highly populated country it has educated and uneducated people living in it. This ATM card can be used with authentication of PIN or fingerprint basis to avail provisions to one and all.



Figure 6

Now the government will allocate its services to the corresponding specialized institutions. Like a doctor (Hospital) can only access the health related documents, an interviewer can only check a person's educational documents. A CBI (Central Bureau of Investigation) can have access to all the provisions of the master card etc. But for each and every access user's finger print will be its authentication under recognized government institution.

II. INTEGRATED CHIP



Figure 5

QR CODE

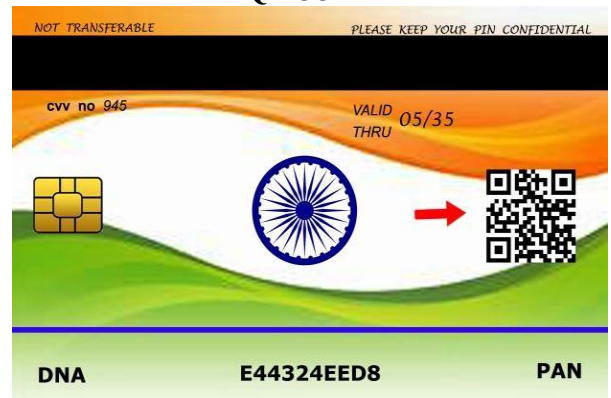


Figure 7



Figure 8

This QR code is a unique code given to every person with this card which is linked with the bank account. Its main use is when it is scanned through a cell phone using an application it gives the basic complete details of an individual like this full name, complete address, his/her blood group etc. Using this QR code one can also make payments just like paytm. As recently government is promoting for digital transactions, it can be helpful in achieving its objectives.



Figure 9

**DNA NUMBER**

Currently this provision is not available in our country. A bill has been introduced in the parliament however it was not passed yet. But when passed as per its provisions DNA data bank will be created and every individual's data DNA samples is to be stored with the DNA data bank which can be used under the provisions of law.

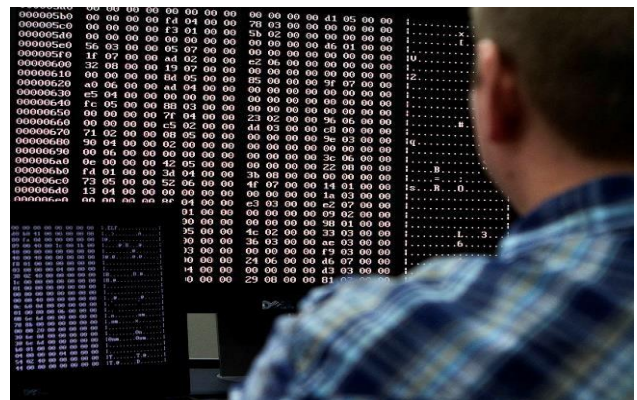


Figure 10

Here every DNA sample is to be given a number or code and it has to be interlinked with the PAN

**HOW DNA HELPS GOVERNMENT OF INDIA**

It helps the Government of India to assist its judicial Service o short out the pending cases

**Genetic test traps girls' killer**

By Paul Hoyland

A man who killed two 15-year-old girls and was caught as the result of the first mass screening for genetic fingerprints, was sent to prison for life yesterday. He had tried to avoid the test by talking a workmate into taking it instead.

Mr Justice Otton, sentencing Colin Pitchfork, aged 37, at Leicester Crown Court, said he was a danger to young women. Had it not been for the development of the genetic fingerprint test, which identifies unique chromosome patterns from a sample of blood or saliva, he might still be at large.

Pitchfork, of Littlethorpe, near Leicester, who is married with two children, admitted strangling teenagers Lynda Mann and Dawn Ashworth in 1983 and 1986. He was sentenced to life imprisonment on two counts of murder, and was also jailed for ten years on two counts of raping the girls.

He admitted two charges of indecently assaulting two other girls and was jailed for three years on each count. He also received three years for conspiring to pervert the course of justice by getting Ian Kelly to take his place on the genetic test. All sentences are to run concurrently.

Kelly, aged 33, of Leicester, admitted conspiracy and was jailed for two years, suspended for 18 months. The prosecution accepted that he did not know he was shielding the killer. The deception was repeated by another workmate.

The court heard that Pitchfork had killed Lynda Mann after driving his wife to an evening class. He left his four-month-old son in a carrycot in the car while he stalked the girl on a footpath near Harborough. He was alleged to have told police: "I ripped her clothes off and jumped on her and beat her up".

Mr Brian Escott Cox, QC, prosecuting, said: "He exhibited great self control and what must have been a total lack of remorse — neither his wife, whom he picked up later, nor anyone else, suspected he had been involved in this terrible crime."

Three years later he carried out the identical rape and murder of Dawn Ashworth, who suffered "appalling injuries". A man working nearby heard her screams but thought someone was playing a joke.

Pitchfork told police he killed the girls because he feared they would identify him. The court heard he enjoyed exposing himself to young women and was a sexual psychotic.

Evasive double killer, page 4

Colin Pitchfork: tried to avoid DNA-test

Figure 11

And also deliver the judgment quickly in cases which are related biologically. It helps to identify the unrecognized Bodies living or dead. It helps to identify the new born babies when abducted.



**Figure 12**

### PAN

An individual can have any number of accounts but they are related through the PAN. It helps government to reduce corruption. It is an existing feature of government of India. Here the point which is to be noted is that Indian GDP is controlled by few members only. Recently demonetization is done and the statistics show that 96% of demonetized money is credited back into the bank accounts which show that the ideology behind demonetization is a complete failure. Also we see that sudden credits of huge amounts in middle class individual accounts. Now with integrating PAN with master card we would make it necessary for every individual to have a PAN through which the skeptical transaction can be monitored effectively.

Currently government is providing diverse schemes like PMJDY (Pradhan Mantri Jan Dhan Yojana), Aadhar implementation, PAN. But all these provisions are not bringing the compulsion of PAN, Aadhar and bank account to the full extent. Hence by integration such technologies with enhancements, an effective means of administration

can be brought in to the society with correct explanation to the public. Here DNA bill is not yet passed but apparently we can have clear opposition to such means of proposals. But we can overcome such opposition by ensuring strong institutional framework like Aadhar. Aadhar has recently been declared as a constitutional subject by Supreme Court with 99.7% accuracy laying a benchmark for effective control of government schemes. Hence providing such examples and by creating strong institutional framework we can believe the implementation of master card with its full provisions.

### III. RELATED WORK

The ground work is still going on various aspects of the master card. Like DNA bill is still pending in parliament. An enquiry committee has been put on DNA provisional bill. This is still under process. Government is encouraging the individuals to take bank accounts under PMJDY of any banks to introduce them to banking facilities. Government is also encouraging its citizens to go for cashless transactions by promoting digital money. Government is announcing the citizens to have a PAN but the current statistics say that about 60% of people in India do not have neither PAN cards nor they are linked with the respective bank accounts. By integrating such provisions of government we can make sure that all these are taken compulsorily and also can explain its advantages.

### IV. METHODOLOGY

Through the assistance of government of India master card can be implemented by integrating all its services to provide better resolutions in diverse subjects.

### CONCLUSION

For better services to the public, effective means of administration of government, to reduce corruption, for effective criminal judgments, to assist an individual at any instance with ease, for paperless and accurate depiction of details of citizen, to provide services for correct means of people master card helps both government of India and its citizens at every corner of its aspects.

#### Example:

If a person comes out only with master card in his hand, he can be assisted with master cards provisions in the following way.

If met with an accident, QR code can be scanned and information can be passed to his people.

If he forgets money he can withdraw cash using his master card.

An interviewer can check his educational documents by verifying and cross checking its numbers in corresponding web portals.

A doctor can check the history of one's health documents which can be updated at regular intervals.

Government can monitor one's property with his land documents with specified numbers (like bhodhar) along with latitude and longitude signals. It creates an effective tax administration.

Digital payments can be done using QR code interlinked with bank accounts.

PAN obviously keeps track on all bank accounts and on inappropriate transactions.

#### ACKNOWLEDGMENT

I express my profound gratitude and heartfelt Thanks to my research guides prof. B.Diwaka and prof. D.Suresh Kumar and prof. R Pavani

G.V.P College. And I express my grateful thanks to T.Satheesh (CSE), and N.Prasanth kumar (MCA) and S.Satyanarayana (BA) and S.Ashwini(BA) and B.Ramakrishna(BSC) and B.Durga Prasad (MCA) for all the cooperation and facilities provided in my course duration

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Mr. PASUPULETI JANAKIRAMAYYA. s/o P.Ramu is currently pursuing master of computer applications in Gayatri vidya Parishad College in Andhra Pradesh, India. Poster presentation on the topic Master card in National conference on future India science and technology. Paper presentation on the topic Master card in CSI State level student convention.

