

# SchemesTap

Your One-stop Guide to  
**GOVERNMENT SCHEMES**



## October 2022



# About the document – Read me!

## Why Government Schemes are important?

Government schemes play a very important role in **Phase 1 + Phase 2 of RBI Gr B and NABARD Gr A/B**, their weightage is especially high in Phase 2 of both these exams. Almost **one-third questions** are directly or indirectly linked to the schemes, **previous year papers** are the eyewitness.

## What to cover for Government Schemes?

All the **newly launched schemes** in past one year and **the old schemes that have been in news** and are directly/indirectly related to the syllabus of the examination.

## How are we covering it?

We advise you to refer to this document for the coverage of the above-mentioned Government schemes. It contains **summary + latest data/current information** of all the schemes that are newly launched and also the old schemes that have been in news (either any update or mention in parliamentary sessions/media).

# Let's understand this document!!

The whole document has been **divided into 3-sections** i.e. **First Section, Second Section, and Reference Section**. Let's understand about the three sections.

- First Section:** This section comprises of the schemes which were in the news recently **for any of the following reasons-**
  - It is a **newly launched scheme**. For example: Government of India launched NAMASTE Scheme.

- There is an **update** in the **core structure** or the **key features of the scheme**. For example the tenure of the below mentioned scheme has been extended till 31<sup>st</sup> March 2024.

- Some data regarding the scheme was released recently.

Ministry of Jal Shakti



In 35 months, Over 6.56 Crore new tap water connections Provided under Jal Jeevan Mission

Over 51% Rural Population in the Country getting potable water

MyGov organizes Sabka Vikas Mahaquiz on JJM

- The details of the scheme were mentioned in the article itself.

Ministry of Education



### Salient features of samagra shiksha abhiyan

Posted On: 03 AUG 2022 3:58PM by PIB Delhi

The major features of Samagra Shiksha for improving the access, infrastructure and quality of education throughout the country are:

- Universalising access to quality education by provision for new/ upgradation of schools from **pre-primary** to senior secondary level and strengthening of existing schools including provision of barrier free access for Divyang children. **Addition of new subjects** instead of Streams in existing senior secondary schools.
- Support for mainstreaming of out of school children extended from elementary level to children in the age group of **16-19 years** through open schooling.
- Provision of upgradation of **Kasturba Gandhi Balika Vidyalayas (KGBVs)** to provide residential and schooling facilities upto Class-XII. Provision of Incinerator and sanitary pad vending machines in all girls' hostels.
- Provision of free textbooks to all children and free uniforms to all girls, SC, ST and BPL boys at elementary level including primers/textbooks for tribal languages with bridging materials.

- 2. Second Section:** This section contains the scheme which was in the news and **only the name of the scheme was mentioned** in the article **without any update/change** and the scheme had not been covered in SchemesTap document of the last 3 months. Then the scheme will be covered in the tabular form.

Health Regulator geared up for smooth transition to licensing of Class A and B Medical Devices w.e.f 1st October 2022

National Medical Devices Promotion Council takes up important issues of MedTech Industry

Posted On: 14 SEP 2022 8:00PM by PIB Delhi

The reconstituted National Medical Device Promotion Council (NMDPC) under the Department of Pharmaceuticals, in its first meeting held today at Dr Ambedkar International Centre in New Delhi, was updated on the steps taken up by Central Drugs Standards and Control Organisation (CDSCO) and the State Licensing Authorities (SLAs) for the smooth transition to licensing of Class A and B Medical Devices w.e.f 1<sup>st</sup> October 2022. The Council under the chair of the Secretary, Department of Pharmaceuticals has members from stakeholder departments / organizations, functions of which have a bearing on the growth of the sector and has representation from several medical device industry associations, representing the sector in India. The NMDPC deliberated on the Important issues of the MedTech Industry.

At the outset, the Department of Pharmaceuticals presented the latest status of the various initiatives taken by the Department for the sector to the Council such as 100% FDI in MedTech Sector on automatic route, **PLI scheme for Medical Devices**, Medical Devices Parks in four States, Assistance for common infrastructure facility of

### 3. Reference Section: What will be covered in this section??

The schemes which have already been covered in any of the SchemesTap Document of the last three months, will be covered in tabular form with reference to the old document in which it has been covered.

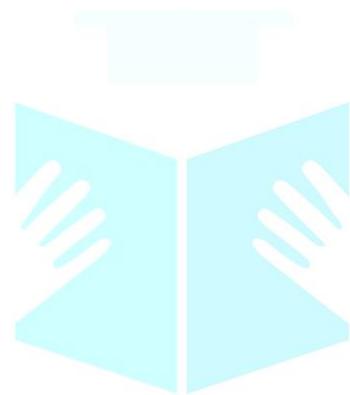
## What's New in this document?

Your preparation is half-baked till you master the **skill of solving questions**. We are providing you **MCQs** based on the **core features of schemes**. Curated with precision, these MCQs will help you assess your understanding of the concepts.

**We have integrated direct link to the questions after each scheme** in this document.

**It's simple** - you read a scheme, go through the Mind-map for easy retention, then click on the link to practice MCQs.

**Happy learning!**



EduTap

# SchemesTap

## Document



(1<sup>st</sup> to 20<sup>th</sup> October 2022)

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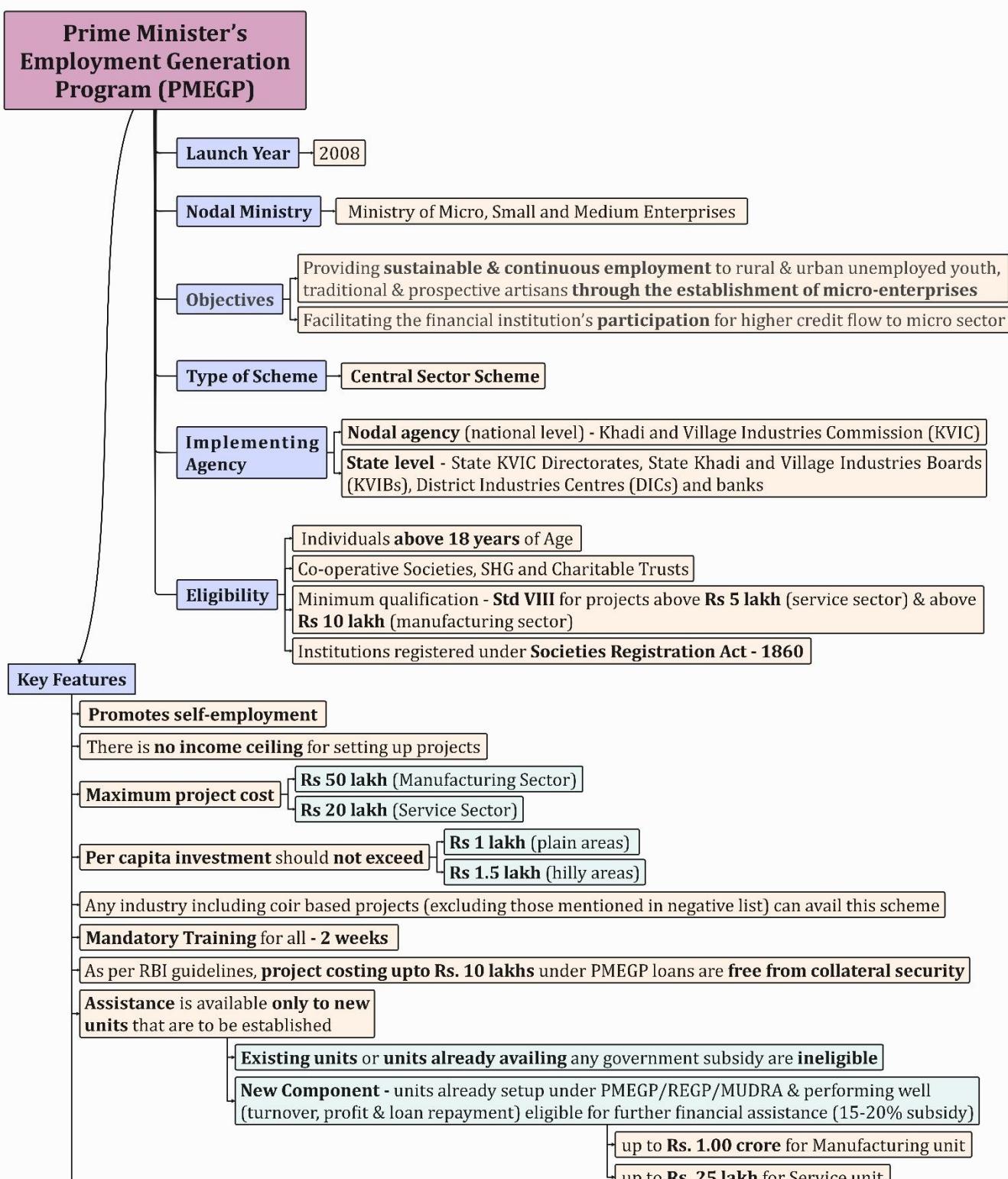
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## First Section

### 1.1 Prime Minister's Employment Generation Programme (PMEGP)

#### What's in News?

- Khadi and Village Industries Commission (KVIC) has inaugurated **72 Units** assisted under **PMEGP** and Disbursed Margin Money Subsidy to 720 PMEGP Beneficiaries.
- KVIC has also begun **geo-tagging of all PMEGP units** so as to verify the actual physical status of the units and their performance at any point of time.
- Till 15<sup>th</sup> September 2022, under PMEGP scheme, KVIC has sanctioned 25,105 projects, released more than 802 crore margin money and has generated employment for 2,00,840 people.



**Collateral guarantee for the project beyond Rs. 5 lakhs and upto Rs. 25 lakhs** is provided by Credit Guarantee Fund Trust for Micro and Small Enterprises (**CGTSME**)

**Credit-linked subsidy programme** launched after merging two schemes-

Prime Minister's Rojgar Yojana (PMRY)

Rural Employment Generation Programme (REGP)

Applicants from **Aspirational districts & Transgenders** have been included under the Special Category applicants for availing higher subsidies

**Test your conceptual clarity on this scheme – [Solve MCQs here](#)**

## 1.2 Promotion of Agriculture Mechanization for In-Situ Management of Crop Residue

### What's in News?

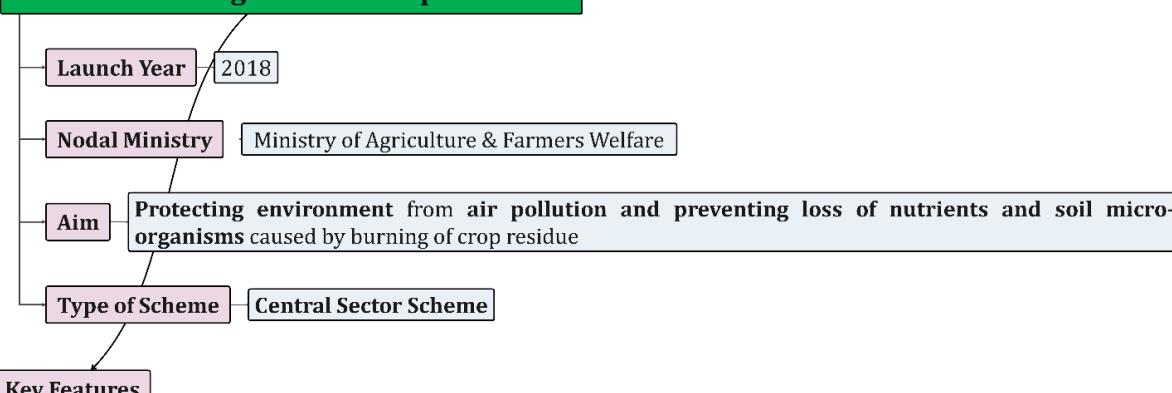
#### News-1

- During the period from **2018-19 to 2021-22**, **Rs. 2440.07 crores** (**Punjab** – Rs. 1147.62 crores, **Haryana** – Rs. 693.25 crores, **Uttar Pradesh** – Rs. 533.67 crores, **NCT of Delhi** – Rs. 4.52 Crores and **ICAR**– Rs. 61.01 crores) have been **released**.
- During the last 4 years, **Pusa Decomposer**, developed by Indian Council of Agricultural Research (**ICAR**) has been found effective for rapid in-situ decomposition of paddy straw.
  - Through satellite imaging and monitoring, it was observed that **92% area** of the **decomposer sprayed** plots has been **managed** through **decomposition** and **only 8% area** in these plots was **burned**.
- The **overall total burning events** recorded in these three states are **7.71% less than in 2020**.

#### News 2

- Department of Agriculture & Farmers Welfare is continuing the implementation of the Scheme during 2022-23 with an outlay of **Rs. 700 Crores**.
- So far, an amount of **Rs. 240.00 crores**, Rs. 191.53 crores, Rs. 154.29 crores and Rs. 14.18 crores have **already been released to the State of Punjab, Haryana, Uttar Pradesh and ICAR**, respectively as first instalment.

### Promotion of Agriculture Mechanization for In-Situ Management of Crop Residue



#### Key Features

Implemented in the states of **Punjab, Haryana, Uttar Pradesh and NCT of Delhi**

Financial assistance @ **50%** of the cost of machinery is provided to the farmers for **purchase of crop residue management machinery**

Financial assistance @ **80%** of the project cost is provided to the **Cooperative Societies of Farmers, Farmers Producers Organization, Registered Farmers Societies and Panchayats** for establishment of **Custom Hiring Centres** of crop residue management machinery

**Available central funds** under the scheme are **allocated to States** based on annual action plans of States duly approved by State Level Executive Committee and funds utilization status of State

**Test your conceptual clarity on this scheme – [Solve MCQs here](#)**

### 1.3 National Means cum Merit Scholarship Scheme (NMSS)

#### What's in News?

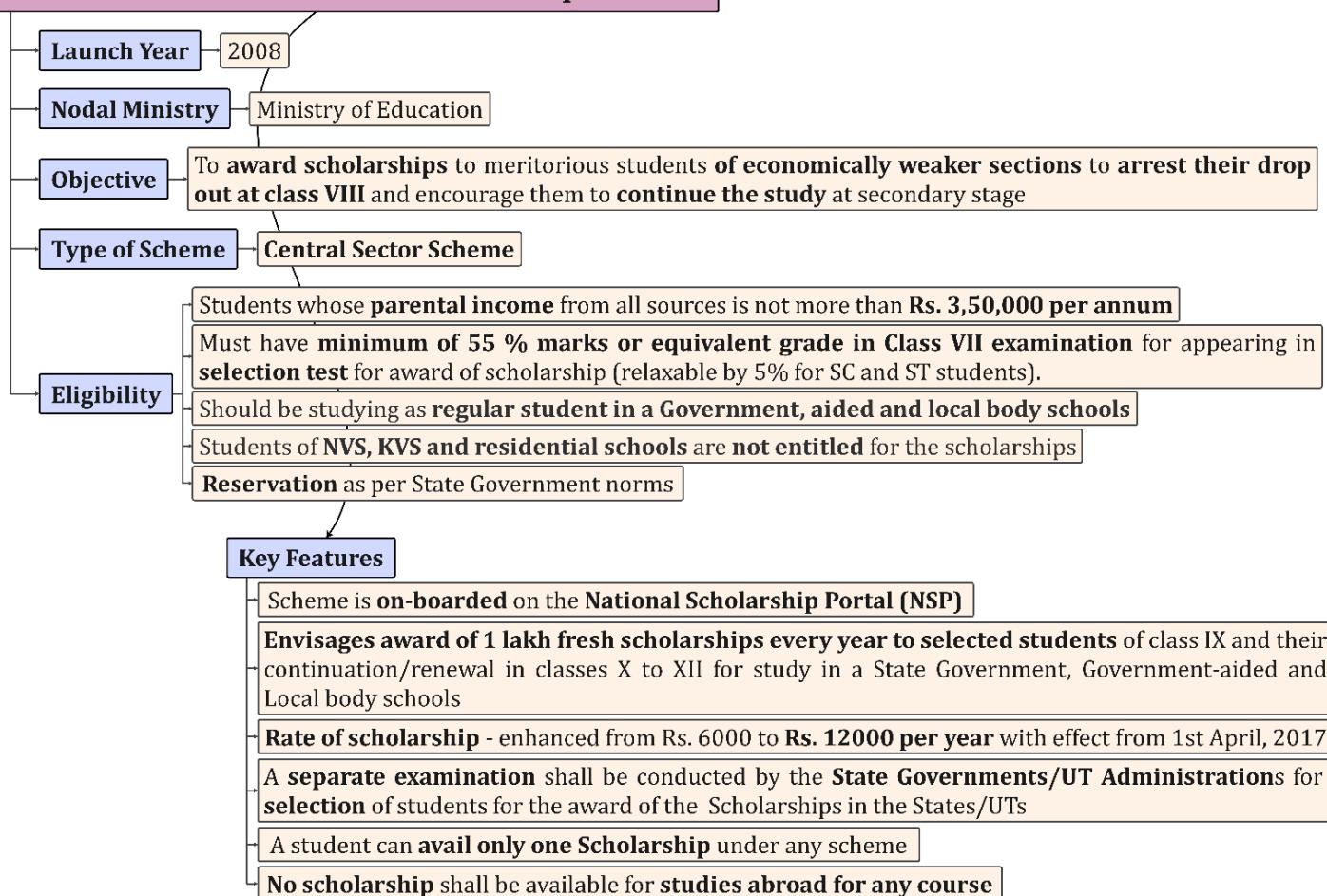
##### News-1

- The (NMMSS) is boarded on the **National Scholarship Portal (NSP)**, a **one stop platform** for **scholarship schemes** given to students.
  - NMMSS scholarships are disbursed directly into the bank accounts** of selected students by electronic transfer through Public Financial Management System (PFMS) following DBT mode.

##### News 2

- A **National Workshop** with the **State Nodal Officers of National Means-cum-Merit Scholarship Scheme (NMMSS)** was held recently.

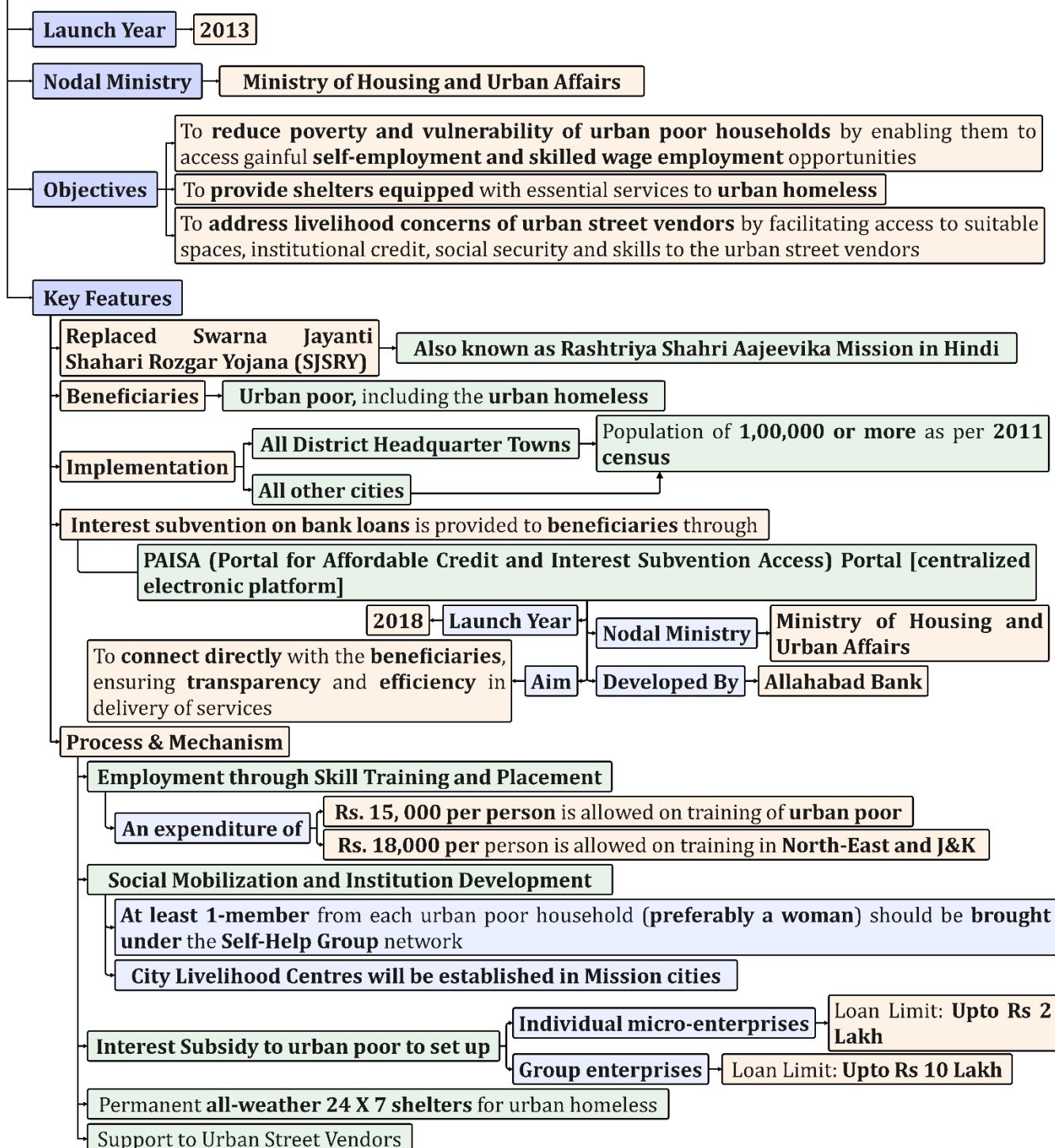
### National Means-cum-Merit Scholarship Scheme



Test your conceptual clarity on this scheme – [Solve MCQs here](#)

## 1.4 Deendayal Antyodaya Yojana-National Urban Livelihood Mission (DAY-NULM)

### Deendayal Antyodaya Yojana – National Urban Livelihoods Mission (DAY-NULM)



**Test your conceptual clarity on this scheme – [Solve MCQs here](#)**

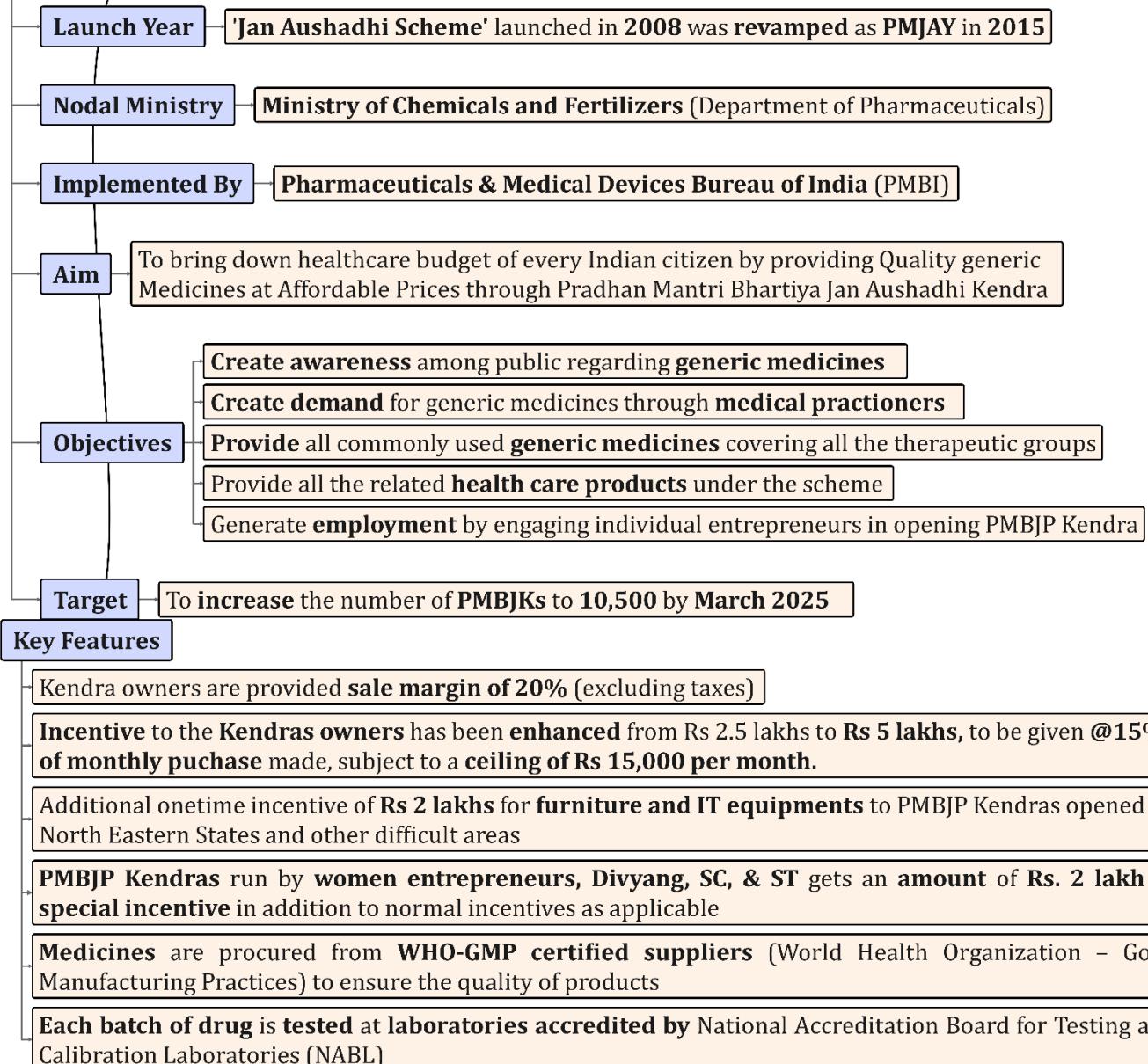
## 1.5 Pradhan Mantri Bhartiya Janaushadhi Pariyojana

### What's in News?

- Recently, the Pharmaceuticals & Medical Devices Bureau of India (PMBI) has launched **Sitagliptin**, a new variant of medicines for diabetes under the **Pradhan Mantri Bhartiya Janaushadhi Pariyojana**.

- Under the Pradhan Mantri Bhartiya Janaushadhi Pariyojana, more than **8700 Pradhan Mantri Bhartiya Janaushadhi Kendras have been opened across the country.**
- At present, these Kendras make available more than 1600 **medicines** and 250 **surgical devices** including **Suvidha Sanitary pads** which are sold at **Rs. 1/- per pad.**

## Pradhan Mantri Bhartiya Janaushadhi Pariyojana (PMBJP)



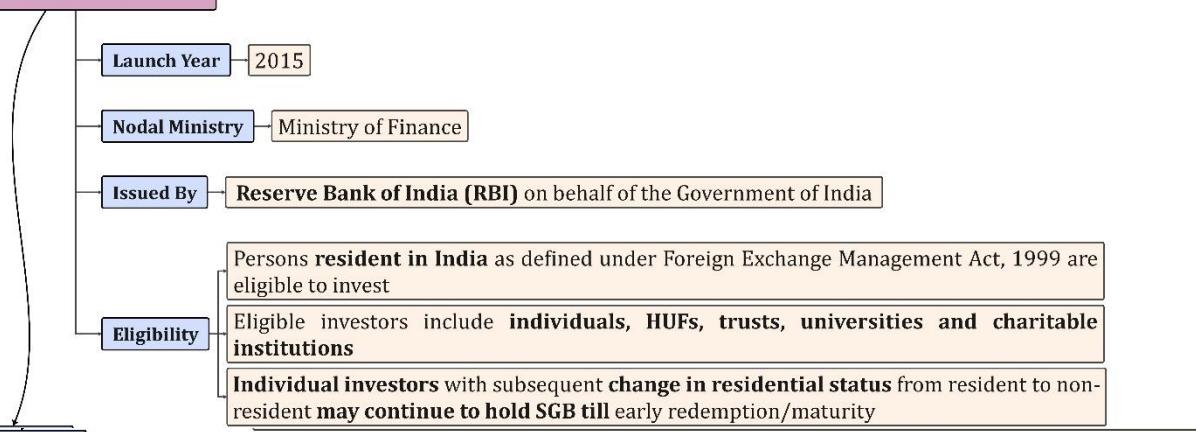
Test your conceptual clarity on this scheme – [Solve MCQs here](#)

### 1.6 Sovereign Gold Bonds Scheme

#### What's in News?

- The scheme was mentioned in the news.

## Sovereign Gold Bond Scheme



### Key Features

Bonds will be **denominated in multiples of gram(s)** of gold with a basic **unit of 1 gram**

**Investment limit per fiscal year is -**

4 kg for individuals

4 Kg for Hindu Undivided Family (HUF)

20 Kg for Trusts and similar entities notified by the Government from time to time

Bonds will be issued with a **rate of interest** which will be **calculated on the value of the gold** at the **time of investment**

Bonds will be **available both in demat and paper form**

Bonds can be used as **collateral for loans**

**On maturity, the redemption** will be in **rupee amount only** which would not be a fixed sum but linked to the price of gold

Bonds bear **interest at the rate of 2.50% (fixed rate) per annum** on the amount of initial investment

Interest will be **credited semi-annually** to the bank account of the investor and **the last interest will be payable on maturity** along with the principal

Bonds will be **sold through** Commercial banks, Stock Holding Corporation of India Limited (SHCIL), designated post offices (as may be notified) and recognised stock exchanges viz., National Stock Exchange of India Limited and Bombay Stock Exchange, either directly or through agents

**Tenor of the bond** is for a period of **8 years** with an **exit option after the 5th year** to be exercised on the next interest payment dates

**Interest on Gold Bonds** shall be **taxable** as per the provision of Income Tax Act, 1961

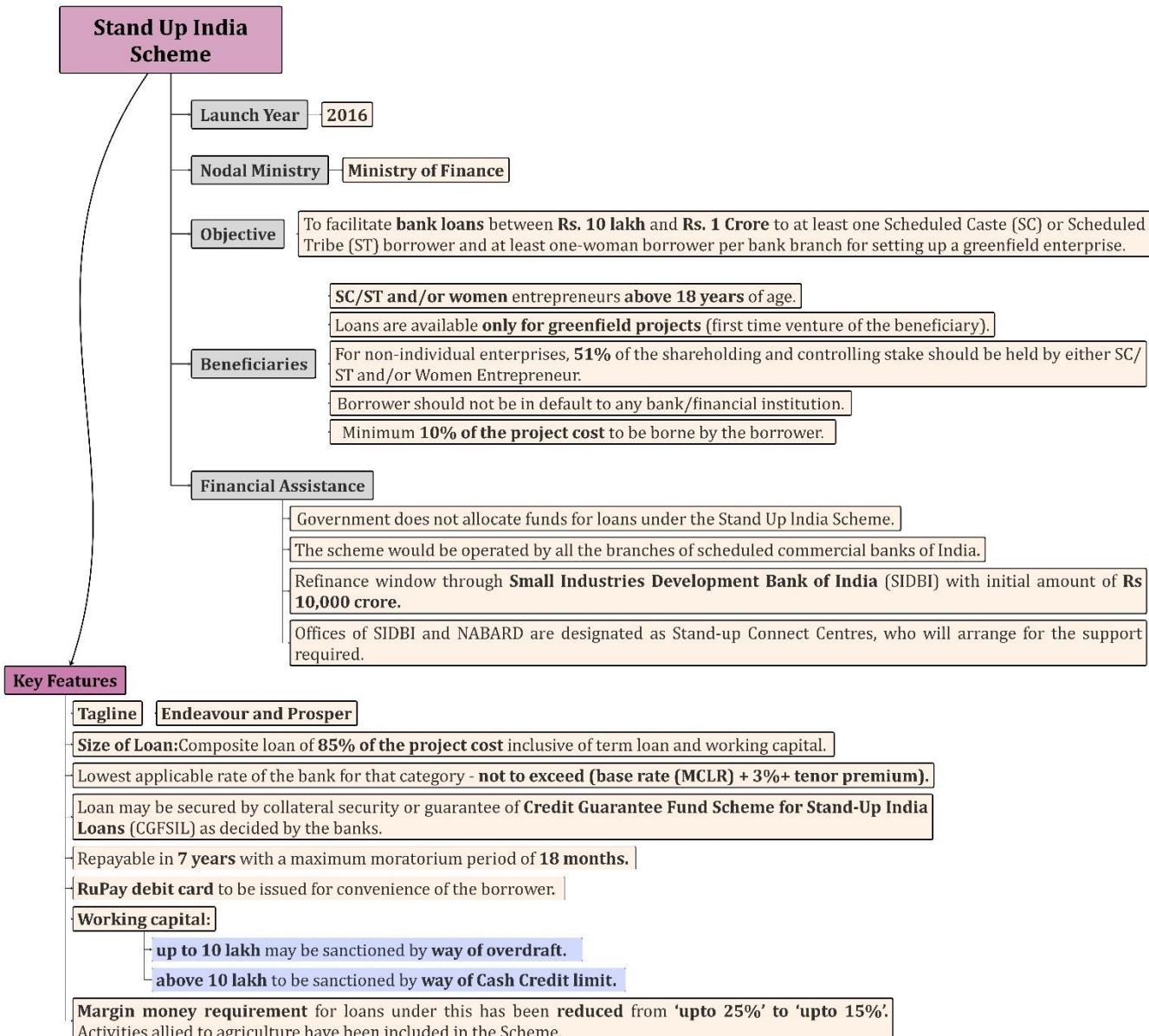
**Price of Bond** will be **fixed in Indian Rupees** on the basis of simple average of closing price of gold of 999 purity, published by the **India Bullion and Jewellers Association Limited** for the last 3 working days of the week preceding the subscription period

**Test your conceptual clarity on this scheme – [Solve MCQs here](#)**

## 1.7 Stand-Up India Scheme

### What's in News?

- **Stand-Up India** was **extended** for the entire period coinciding with the 15th Finance Commission period of **2020-25** in FY 2019-20.
- Government aims to benefit at **least 2.5 lakh borrowers**.
- As on **22 July, 2022**, a total of **1,44,223 loans** have been **sanctioned to women and SC/ST entrepreneurs** across the country under the scheme, says government data.



**Test your conceptual clarity on this scheme – [Solve MCQs here](#)**

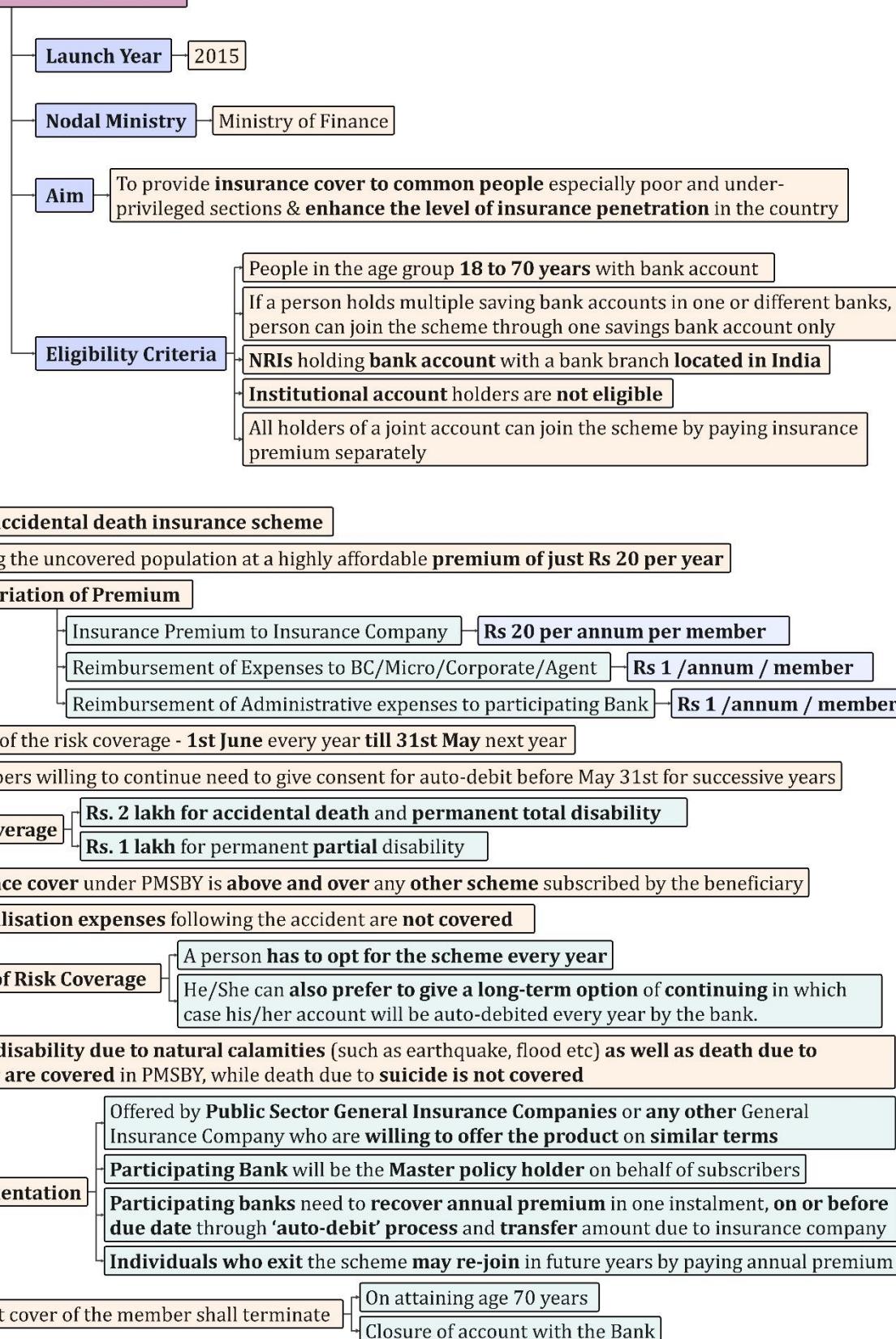
## 1.8 Pradhan Mantri Suraksha Bima Yojana

### What's in News?

#### News 1

- In May 2022, the government has revised the premium rates of PMSBY by making it ₹1.25 per day. This includes revising PMSBY from ₹12 to ₹20.

## Pradhan Mantri Suraksha Bima Yojana (PMSBY)



Test your conceptual clarity on this scheme – [Solve MCQs here](#)

## 1.9 National Pension System (NPS)

### What's in News?

#### News 1

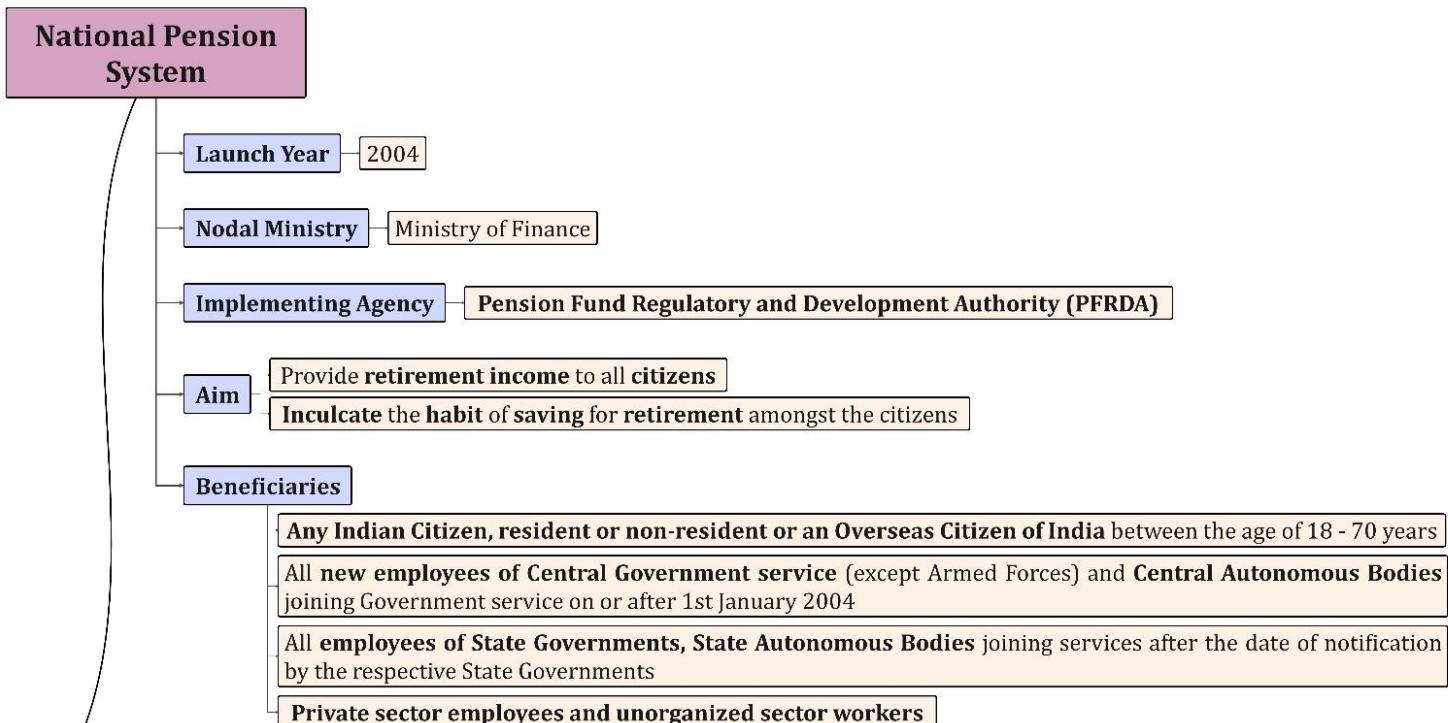
- Recently, the **Insurance Regulatory and Development Authority of India (IRDAI)** has relaxed the requirement of **submitting separate proposal form** for taking the **immediate annuity products** from proceeds of National Pension Scheme (NPS).
  - At present, **NPS retirees** have to **submit an exit form** to Pension Fund Regulatory and Development Authority (PFRDA) and a **proposal form to insurers** at the time of superannuation.
  - With the implementation of recent circular, from now on, the **NPS pensioners don't have to fill any separate form to buy annuity** from **NPS proceeds** at the time of retirement.
  - The **circular comes into force with immediate effect (from the month of September 2022)**.
- Aim:** to provide **ease of doing business in insurance industry** for protection of interests of policyholders.
- As per the **norms of PFRDA**, at least **40%** of the **accumulated pension wealth** of a subscriber has to be **utilised for purchase of annuity** providing for **monthly pension** to the subscriber.

#### News 2

- NPS is structured into **two tiers: Tier-I account & Tier-II account**.
- Tier-II account** - This is a voluntary withdrawable account which is allowed only when there is an active Tier I account in the name of the subscriber.
- There is no restriction on the withdrawal of funds deposited in the NPS tier II account.
- PRAN Card** is the only requirement to open an NPS tier-II account.
- NPS tier-II account does not require any minimum annual contribution while the minimum initial amount must be ₹1000.

#### News 3

- PFRDA has reduced the timeline for **execution of withdrawal requests** under the **NPS account** to a **T+2 basis** from a **T+4 basis**.
  - The **withdrawal requests** of subscribers will now be **reduced from T+4** (working/settlement days (T being the day of authorization of withdrawal request by Nodal office/Pop/Subscriber) to **T+2 days**.
- The intermediaries of PFRDA i.e. Central Recordkeeping Agencies (**CRAs**), Pension Funds (**PFs**) and **Custodian**, have enhanced their IT capabilities to **reduce the timelines of various transactions** under **NPS**.
- Aim:** to provide a **better subscriber experience** to fulfil their evolving needs.
- The NPS account holders who will benefit from the reduction in the timeline are -- subscribers associated with Protean eGov Technologies Ltd CRA, and KFin Technologies Ltd & CAMS CRAs.



**Key Features**

<b>Central Record keeper for NPS</b>	<b>National Securities Depository Limited (NSDL)</b>
Subscriber will be allotted a unique PRAN which is portable and can be used from any location in India	
NPS is structured into two tiers -	
<b>Tier-I account</b>	Non-withdrawable permanent retirement account into which the accumulations are deposited and invested as per the option of the subscriber
<b>Tier-II account</b>	Voluntary withdrawable account which is allowed only when there is an active Tier I account in the name of the subscriber
<b>Contributions made are eligible for an additional tax deduction up to Rs 50,000 (over and above the Rs 1.5 lakh limit of deduction available under sec 80CCD (1) or tax deductions available to individuals who make contributions under NPS)</b>	
<b>Partial Withdrawal</b> can happen maximum of 3 times during the entire tenure of subscription if the subscriber has completed at least 3 years from the date of joining of the NPS.	
<b>Subscriber can exit only after completion of 10 years</b>	
<b>Revised Guidelines</b>	
PFRDA has permitted subscribers who join after the age of 65 years, to allocate up to 50% of the funds in equity	
Subscribers who have closed their NPS accounts will also be allowed to start a new account as per increased age eligibility norms	
On the exit condition, for subscribers joining NPS beyond the age of 65 years, PFRDA said that normal exit shall be after 3 years	
Exit before the completion of three years will be treated as 'premature exit'	
In the case of premature exit, if the corpus is less than Rs 2.5 lakh, the subscriber may opt to withdraw the entire accumulated amount in one go	
In case of the death of the subscriber, the entire corpus will be paid to the nominee as a lump sum	

**Test your conceptual clarity on this scheme – [Solve MCQs here](#)**

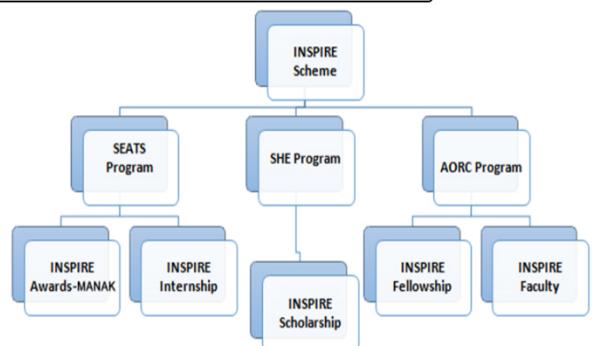
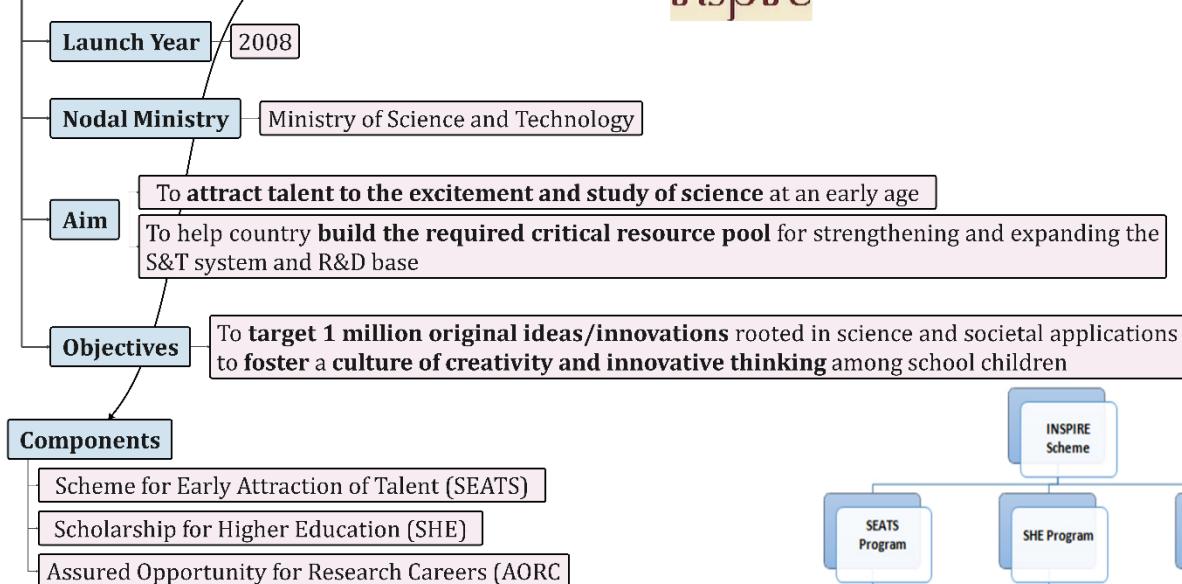
## 1.10 Innovation in Science Pursuit for Inspired Research (INSPIRE)

### What's in News?

#### News 1

- Recently the INSPIRE awards were presented to 60 Start-Ups and financial support of Rs 10,000 each to 53,021 students.
  - The award is instituted by the Department of Science & Technology (DST), Govt of India.
  - These innovators will be extended complete incubation support for their entrepreneurship journey.
- During the year 2020-21, the annual INSPIRE Awards - MANAK (Million Minds Augmenting National Aspiration and Knowledge) competition attracted an unprecedented 6.53 Lakh ideas.
- The scheme touched an unparalleled level of inclusivity by representing ideas and innovations of 702 districts of the country (96%) including 123 out of 124 aspirational districts, 51% representation from girls, 84% participation from schools located in rural areas of the country and 71% of the schools run by the State / UT Governments.
- The awards are jointly implemented by-
  - Department of Science and Technology (DST), Government of India
  - National Innovation Foundation (NIF) – India is a flagship scheme of the Government of India for nurturing the ideas and innovations of school students and motivate them to pursue Science and a career in Research.

## INSPIRE (Innovation in Science Pursuit for Inspired Research) Scheme

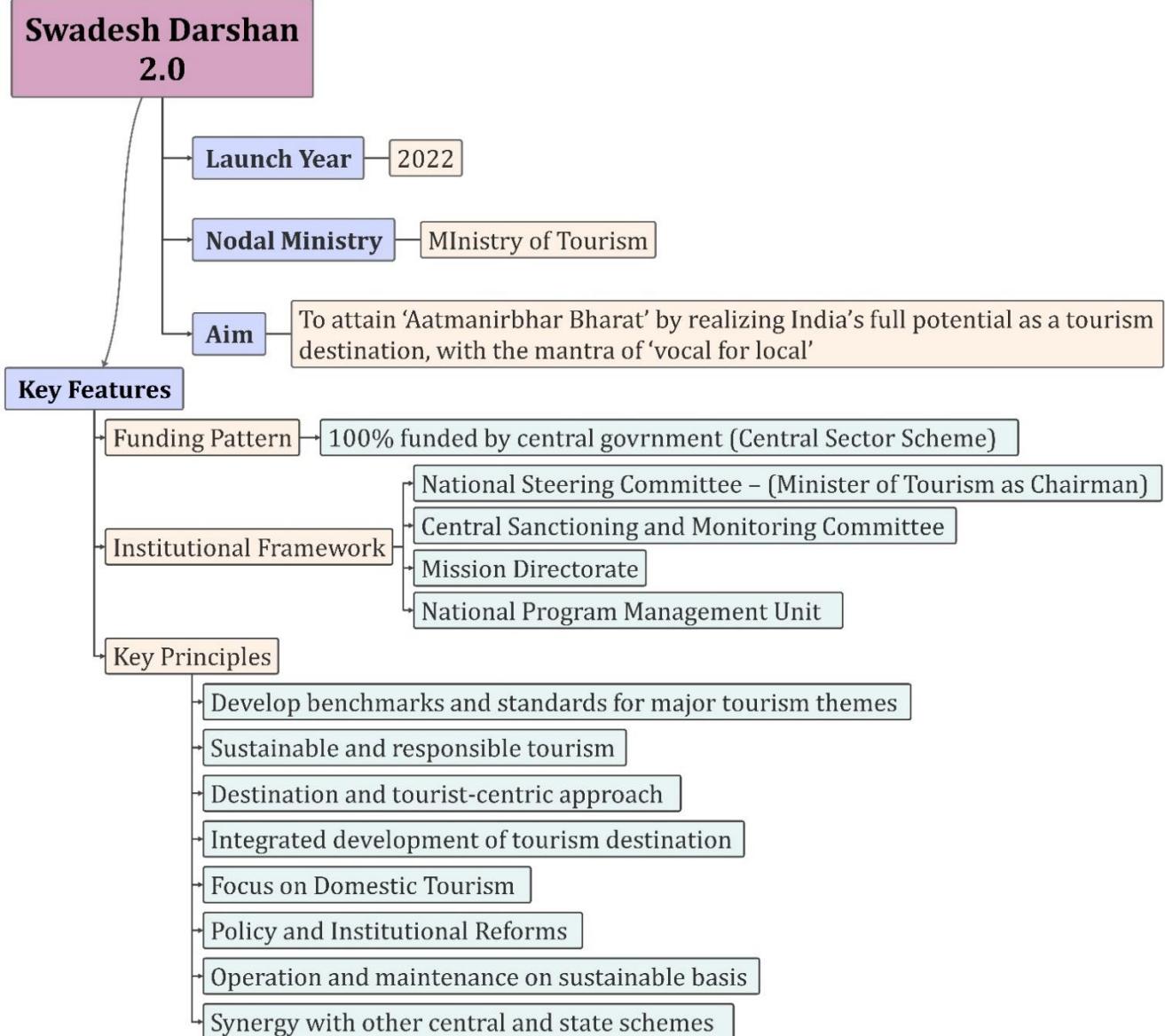


**Test your conceptual clarity on this scheme – [Solve MCQs here](#)**

### 1.11 Swadesh Darshan Scheme 2.0

#### What's in News?

- The scheme was launched with the objective to develop sustainable and responsible destinations following a tourist & destination centric approach.



Test your conceptual clarity on this scheme – [Solve MCQs here](#)

### 1.12 International Cooperation (IC) Scheme

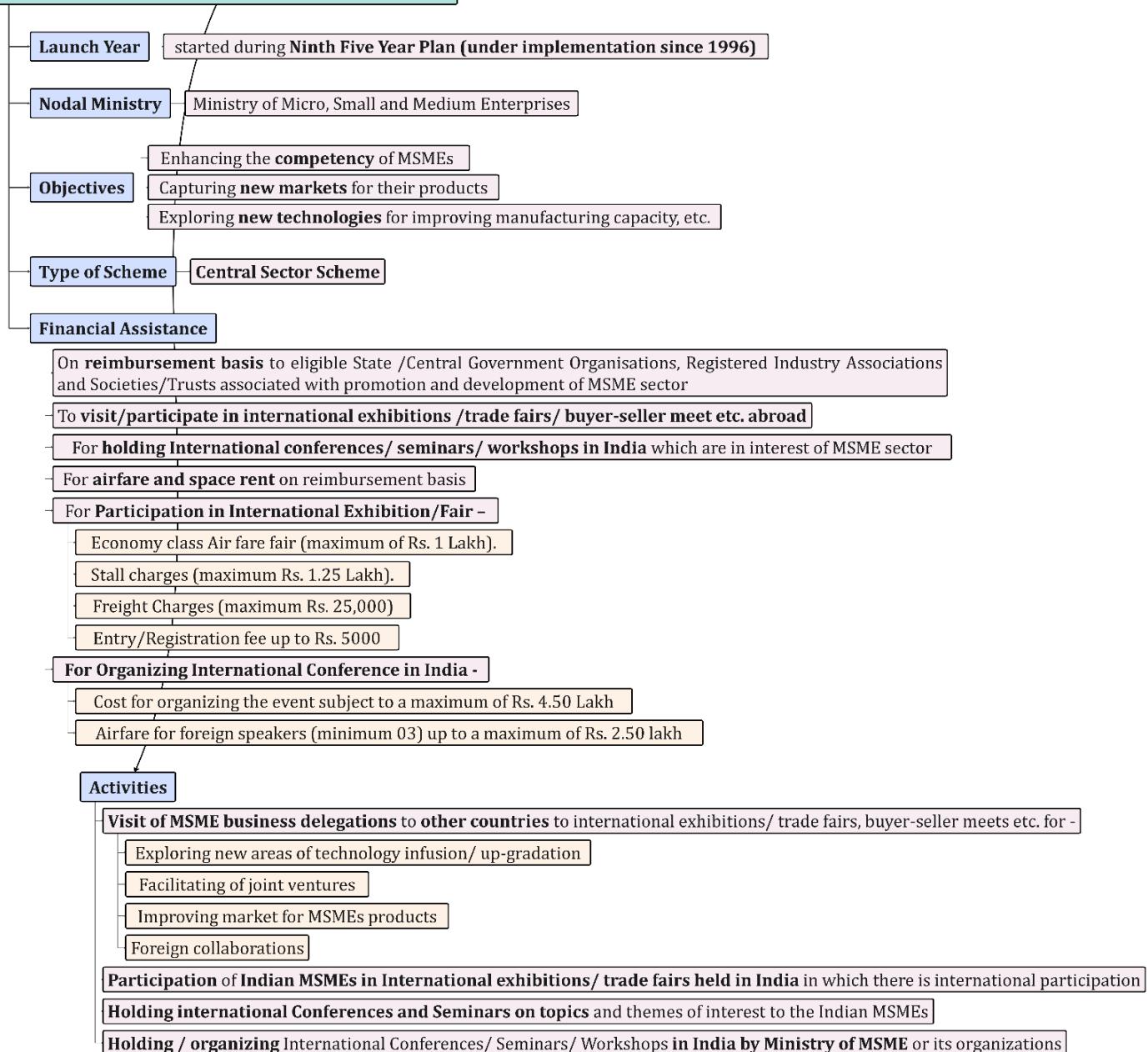
#### What's in News?

##### News-1

- The Ministry of MSME has appointed Export Credit Guarantee Corporation of India (ECGC) as the implementing agency for the 'Capacity Building of First Time MSE Exporters' (CBFTE) component of International Cooperation (IC) Scheme.
- An MoU was signed between the Ministry of MSME and ECGC Ltd, under which the export credit insurance premium paid by the MSE exporters, holding the ECGC Small Exporter's Policy, will now be eligible for reimbursement from the Ministry of MSME.
- Grant under the scheme will be released to ECGC on reimbursement basis by the Ministry of MSME.
- The maximum reimbursement to an exporter in a financial year will be Rs. 10,000/- or actual, whichever is lower.
- The eligibility criteria for availing the benefits under the Scheme are:
  - Micro and Small Enterprise (MSE) with valid Udyam Registration

- **Import Export Code No.** of the MSE must not be older than 3 years on the date of export shipment
- The scheme is **applicable** to the MSE exporters engaged in the **Manufacturing Sector**.

### International Cooperation Scheme (IC)



**Test your conceptual clarity on this scheme – [Solve MCQs here](#)**

### 1.13 Agnipath Scheme

#### What's in News?

##### News 1:

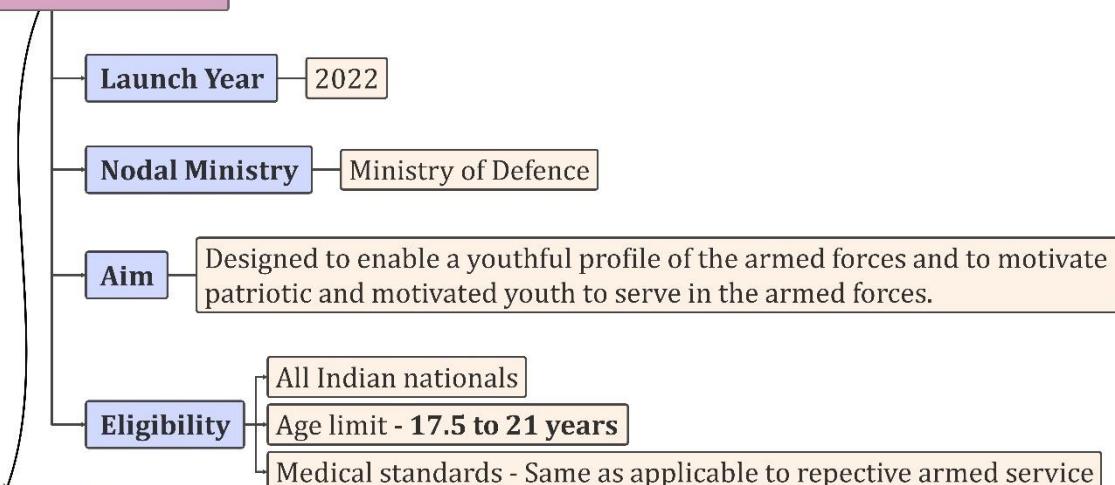
- **Pay System** for Agniveers has been launched during 275th Annual Day of Defence Accounts Department.
- The system will facilitate efficient pay management for Agniveers. The fully automated IT system will be a specialised and secure portal to ensure claim processing and pay-roll management of Agniveers.

##### News 2:

- Indian Army has signed **MoU with 11 Banks** viz State Bank of India, Punjab National Bank, Bank of Baroda, IDBI Bank, ICICI Bank, HDFC Bank, Axis Bank, Yes Bank, Kotak Mahindra Bank, IDFC First Bank and Bandhan Bank for providing banking facilities to Agniveers on enrollment.

- Features and benefits offered under Agniveer Salary Package are similar to the Defence Salary Package. In addition, the banks have offered soft loans to exiting Agniveers to promote and enhance their entrepreneurial skills.

## AGNIPATH Scheme



### Key Features

- Youth selected under this scheme will be known as '**Agniveers'**
- Engagement period - **4 years**
- Up to 25%** agniveers to be inducted in **regular cadres**
- Leaves: **Annual leave of 30 days**, Sick Leave based on medical advice
- During the engagement period, **medical and CSD facilities** will be available
- Pay & Allowances** - **Rs. 30,000/- per month** for first year with fixed yearly increment
  - Second year - Rs. 33,000 per month
  - Third year - Rs. 36,500 per month
  - Fourth year - Rs. 40,000 per month
- Risk and Hardship, Dress and Travel allowances will be paid
- 30% of Monthly pay** to be deducted towards **contribution to Agniveer corpus + equal contribution by Central Government**
- On exit after 4 years, **SevaNidhi package of Rs. 11.7 lakh** (tax-free) to be provided
- Death Compensation
  - Non-contributory Life Insurance Cover of Rs. 48 lakh**
  - Additional Ex-gratia of Rs. 44 lakh** for death attributable to service
  - Pay for unserved portion upto 4 years including 'Seva Nidhi' component
- Disability Compensation - **one time Ex gratia** based on percentage of disability
  - 50% - 15 lakh
  - 75% - 25 lakh
  - 100% - 44 lakh

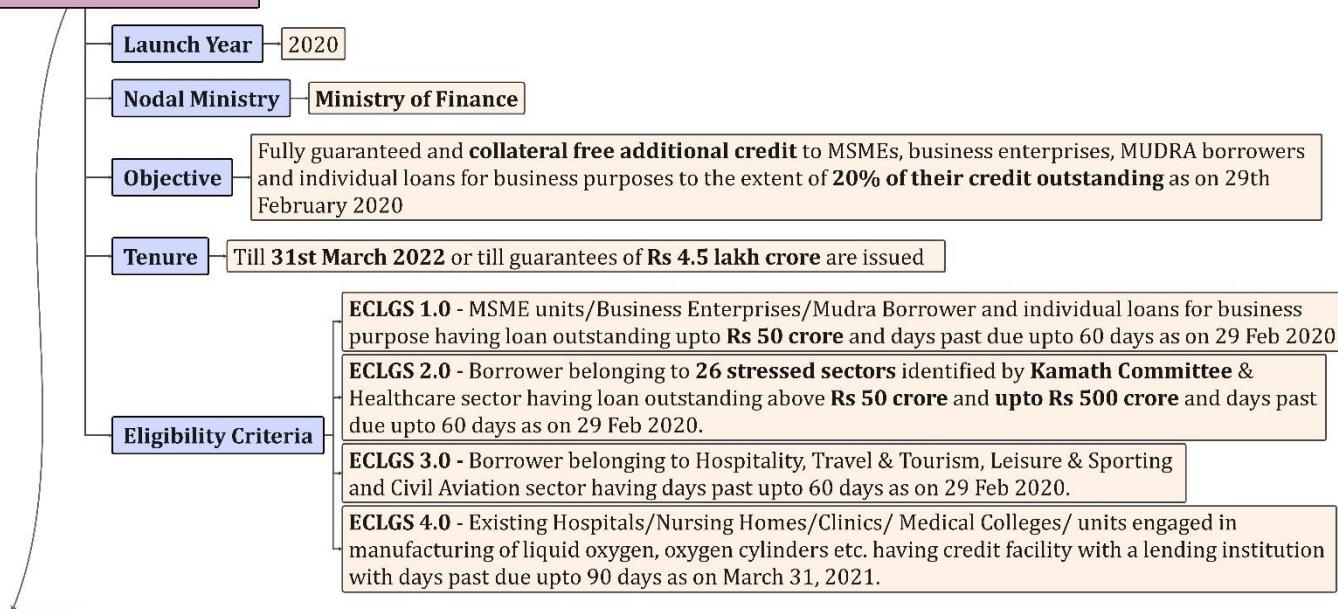
**Test your conceptual clarity on this scheme – [Solve MCQs here](#)**

## 1.14 Emergency Credit Line Guarantee Scheme (ECLGS)

### What's in News?

- Department of Financial Services (Ministry of Finance), has **modified the ECLGS** to enhance the **maximum loan amount eligibility for airlines** under ECLGS 3.0 to **100%** of their fund based or non-fund-based loan outstanding as on the reference dates **or Rs. 1,500 crore** (whichever is lower); and of the above, Rs. 500 crore shall be considered, based on equity contribution by the owners.
- Earlier in March 2022, ECLGS was extended till March 2023.

### Emergency Credit Line Guarantee Scheme



### Key Features

- Total Corpus** - Rs 41,600 crore with **additional funding of up to Rs 3 lakh crores**, which has been **extended** by Rs 1.5 lakh crore to a total of **Rs 4.5 lakh crore**
- Launched as part of the **Aatmanirbhar Bharat Abhiyan package** to mitigate the distress caused by pandemic induced lockdown
- 100% guarantee coverage** is being provided by the **National Credit Guarantee Trustee Company**.
- Tenor of loans provided is **5 years**, including a **moratorium of 1 year** on principal repayment
- Interest rates are capped at **9.25%** for Banks and Financial Institutions (FIs), and **14%** for NBFCs.

**Test your conceptual clarity on this scheme – [Solve MCQs here](#)**

## 1.15 Pradhan Mantri Gram Sadak Yojana (PMGSY)

### What's in News?

- Prime Minister has launched 'Pradhan Mantri Gram Sadak Yojana – Phase III' in Himachal Pradesh for the upgradation of around 3125 kilometres of roads in the state.

## Pradhan Mantri Gram Sadak Yojana



**Launch Year** 2000

**Nodal Ministry** Ministry of Rural Development

**Aim** To provide good **all-weather road connectivity** to unconnected villages

**Objectives** To provide **connectivity**, by way of an **all-weather road** (which is **operable** throughout the year), to the eligible **unconnected Habitations** in the **rural areas** with a population of **500 persons and above in Plain areas**.

In respect of the **Hill States (North-East, Sikkim, Himachal Pradesh, Jammu & Kashmir and Uttarakhand)**, the **Desert Areas, the Tribal areas**, objective would be to connect eligible unconnected habitations with a population of **250 persons and above**

**Type of Scheme** Centrally Sponsored Scheme

### Key Features

World Bank has supported PMGSY since its inception.

The unit is a **Habitation** and not a Revenue village or a Panchayat.

A Habitation is a **cluster of population**, living in an area, the location of which does not change over time.

Covers **only the rural areas - only single road connectivity** to be provided

It does **not permit repairs** to Black-topped or Cement Roads, even if the surface condition is bad

In 2016, Road Connectivity Project for **Left Wing Extremism (LWE) Affected Areas** (RCPLWEA) launched as separate vertical under PMGSY to improve road connectivity in worst affected LWE districts in **9 States** - relaxation given to cover **habitation** with population **100 and above**

**Main features** of PMGSY are -

**Decentralized and evidence based planning**, standards -specifications as per Indian Road Congress (IRC) and Rural Roads Manual

Dedicated implementation mechanism at central, state and district level

Scrutiny of Detailed Project Reports (DPRs) at multiple levels

**Strong IT backbone** for monitoring and implementation of the programme, three-tier quality management system

**PMGSY-II**, which was approved in **May, 2013**, envisaged **consolidation of 50,000 Km of existing rural road network**

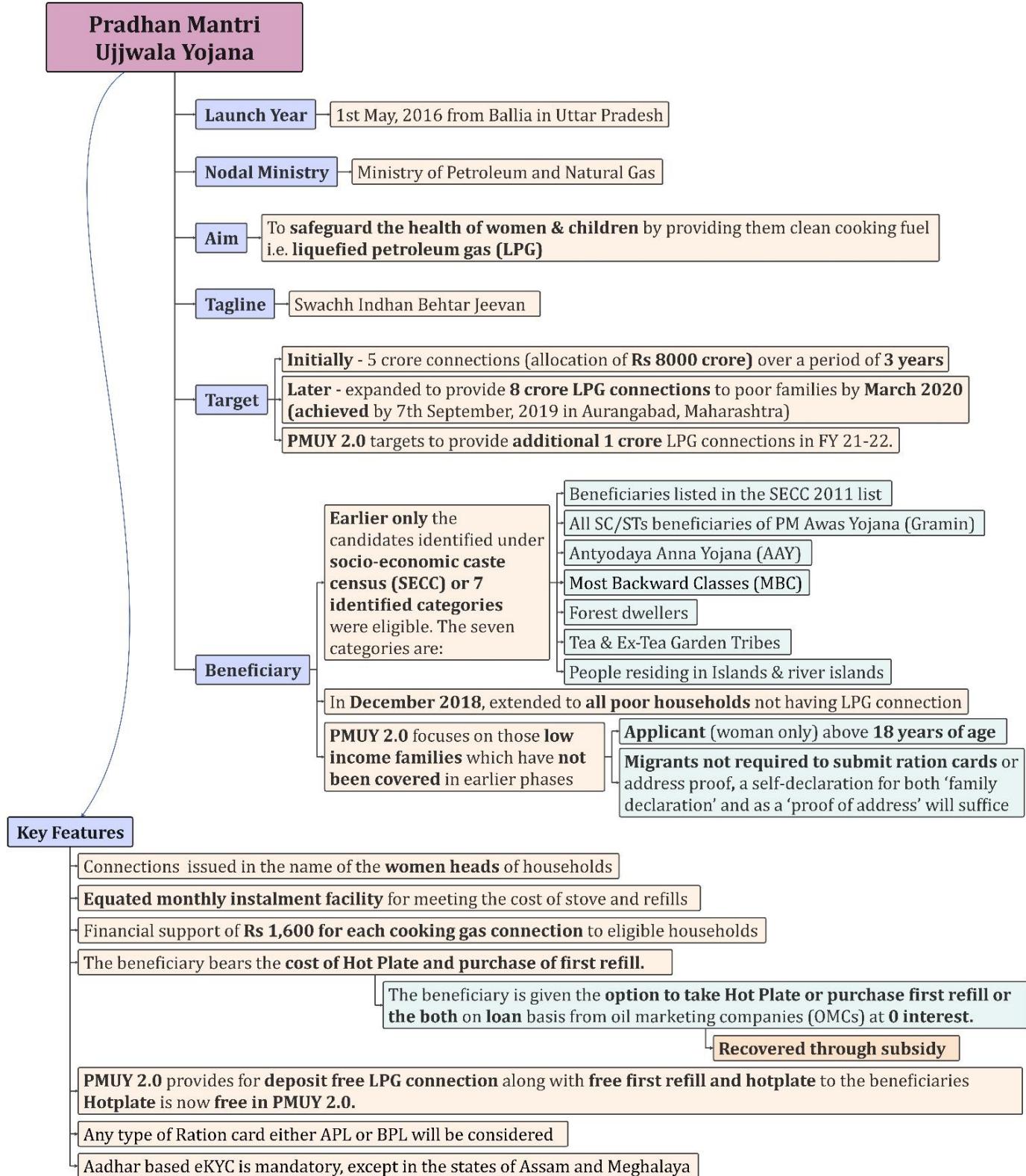
**PMGSY-III** launched in **2019** for **consolidation of 1,25,000 Km existing Through routes and Major rural links** connecting habitations, inter-alia, to Gramin Agricultural Markets, Higher Secondary Schools and Hospitals and the implementa

**Test your conceptual clarity on this scheme – [Solve MCQs here](#)**

### 1.16 Pradhan Mantri Ujjwala Yojana (PMUY)

#### What's in News?

- Gujarat government has decided to distribute two free LPG cylinders every year to the beneficiaries who have got gas connections under the Central government's Ujjwala scheme.

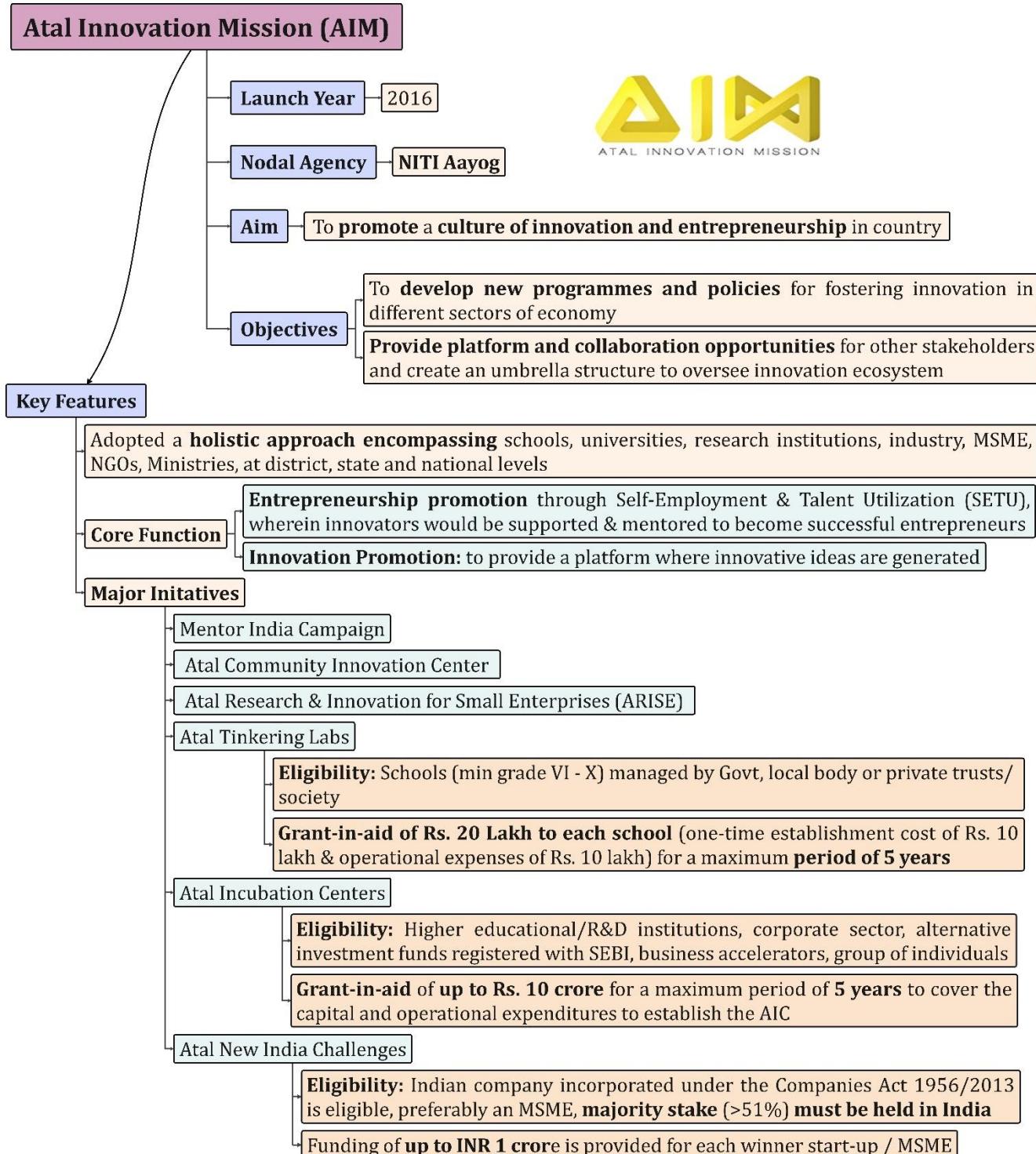


**Test your conceptual clarity on this scheme – [Solve MCQs here](#)**

### 1.17 Atal Innovation Mission (AIM)

#### What's in News?

- Atal Innovation Mission and Department of Education (State of Gujarat) has recognized the most innovative students of the state through an exclusive program for the Felicitation of ATL Exemplary Young Innovators.
- AIM has recently achieved its milestone of establishing 10,000 ATLs across the length and breadth of the country.



**Test your conceptual clarity on this scheme – [Solve MCQs here](#)**

### 1.18 'Digi-Locker' Scheme

#### What's in News?

- Central Record Keeping Agencies (CRAs) of Pension Fund Regulatory and Development Authority (PFRDA) have become Digi Locker Partner Organizations to provide Subscriber Centric online Services.
- PFRDA is providing following additional features through Digi Locker:
  - Account opening using Driving License (DL) through Digi Locker

- Updation of existing address using DL through Digi Locker

**Additional Information:**

- The number of **Registered Users of Digi Locker** are nearly **13 Crore** and **5.60 billion issued documents** under various Categories viz Central/ State Governments, Banking & Insurance, Education, Health etc.

**DigiLocker**

**Launch Year** 2015

**Nodal Ministry** Ministry of Electronics & IT (MeitY)

**Aim** Eliminating or minimising the use of physical documents

**Aim** Enhance effectiveness of service delivery, making these hassle free and friendly for the citizen

**Key Features**

Initiative under **Digital India Programme**

Provides an **account in cloud to every Indian citizen** to access **authentic documents/certificates** such as driving license, vehicle registration, academic mark list in **digital format** from **original issuers**

Issued documents in DigiLocker system are **deemed to be at par with original physical documents**
**Test your conceptual clarity on this scheme – [Solve MCQs here](#)**

### 1.19 Ude Desh Ka Aam Nagrik (RCS-UDAN)

**What's in News?**

- The details of the scheme was mentioned in the news.

**UDAN-RCS (Ude Desh ka Aam Nagrik  
- Regional Connectivity Scheme)**

**Launch Year** 2016

**Nodal Ministry** Ministry of Civil Aviation

**Implementing By** Airport Authority of India

**Objectives** To make **air travel affordable** for the general public  
To develop the **regional aviation market**
**Key Features**

Envisages **providing connectivity to un-served and under-served airports** of country

**In operation** for a period of **10 years**

It is **market driven** initiative where airline operators assess demand on routes and bid for it

Airline **operators** are required to **conform to certain specification** for operating routes

**Providing 50% of the RCS Flight Capacity** as RCS seats, with minimum of 9 and maximum of 40 RCS seats in an aircraft etc.

**For helicopters**, if seats are less than or equal to 13 then it is required to provide 100% as RCS seats, but if capacity is more than 13 then maximum 13 will be considered as RCS seats.

**Airlines must sell a specific number of seats** on each flight at a fixed fare of **Rs 2,500 for one hour of flying**

In the case of **helicopter operations**, allowed for the first time now, fares are capped at **Rs 2,500 for a 30-minute flight**

**Airport/Aerodrome/Helipad operators:** No landing charges, parking charges and Terminal Navigation Landing Charges will be imposed for RCS flights etc.

Airline operators are provided **exclusivity to operate** the **RCS route** for the period of **3 years**

**Viability Gap Funding (VGF) and Other concession** by respective government

The participating carriers are provided with a certain amount of monetary assistance which is shared between the Centre (80%) and the concerned states (20%) with exception to North eastern States and UTs (90:10)

**VGF will be available** for a period of **3 years**

**Central and respective state governments** can provide **additional concessions** to airline operators

**Test your conceptual clarity on this scheme – [Solve MCQs here](#)**

## 1.20 Sustainable Alternative Towards Affordable Transportation (SATAT)

### What's in News?

#### News 1

- Renewable Energy India Expo 2022 to be organised at India Expo Centre, Greater Noida, Uttar Pradesh, will bring in **investment opportunities worth Rs 800 crore** for the **biogas sector**.

#### News 2

- Recently, Asia's largest Compressed Bio Gas (CBG) plant has been inaugurated in **Lehragaga, Sangrur, Punjab**.
- The Plant has been **commissioned** with an **FDI investment of Rs. 220 crores** (approx.) by **Verbio AG**, one of Germany's leading **Bio-energy companies**.
- It is expected to **reduce stubble burning of 40,000 – 45,000 acres of fields**, translating into an annual reduction of 150,000 tons of CO<sub>2</sub> emissions.
- Apart from this plant, **38 CBG / Biogas Plants have been commissioned** under the SATAT initiative.

### Sustainable Alternative Towards Affordable Transportation



**Launch Year** → 2018

**Nodal Ministry** → Ministry of Petroleum & Natural Gas

**Aim** → Setting up **5,000 CBG plants** by **2023-24** with a production **target of 15 million tonnes**

**Objectives** → To boost the availability of more affordable transport fuels, better use of agricultural residue, cattle dung and municipal solid waste  
to provide an additional revenue source to farmers

#### Key Features

The scheme has been launched by **Ministry of Petroleum & Natural Gas** in association with **PSU Oil Marketing Companies (OMC)** namely

**Indian Oil Corporation Ltd.**

**Bharat Petroleum Corporation Lt**

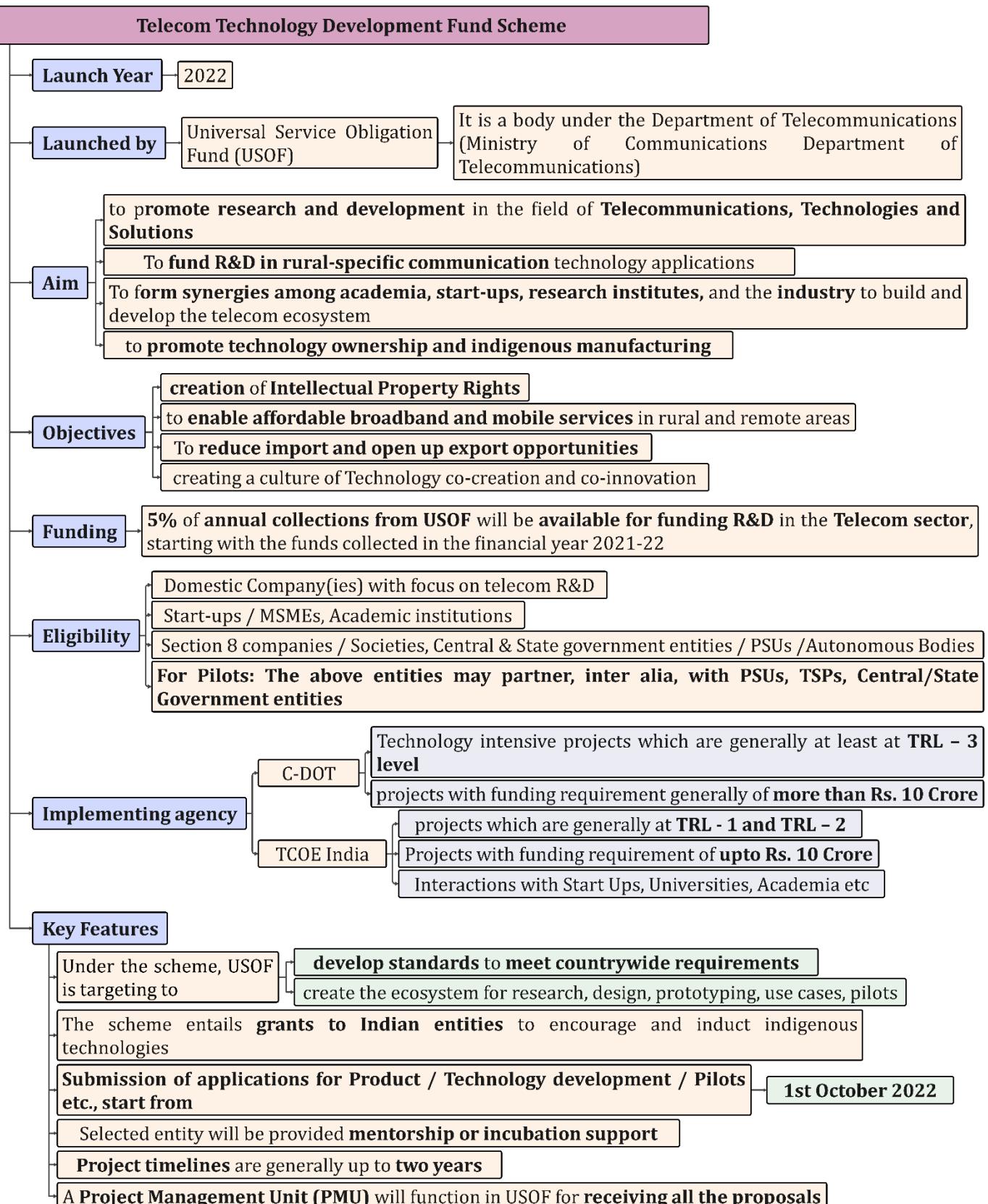
**Hindustan Petroleum Corporation Ltd**

**Compressed Bio-Gas (CBS) plants** are proposed to be **set up** mainly through independent entrepreneurs

It is expected to generate direct employment for **75,000 people** and produce **50 million tonnes of bio-manure** for crops

**Test your conceptual clarity on this scheme – [Solve MCQs here](#)**

## 1.21 Telecom Technology Development Fund Scheme



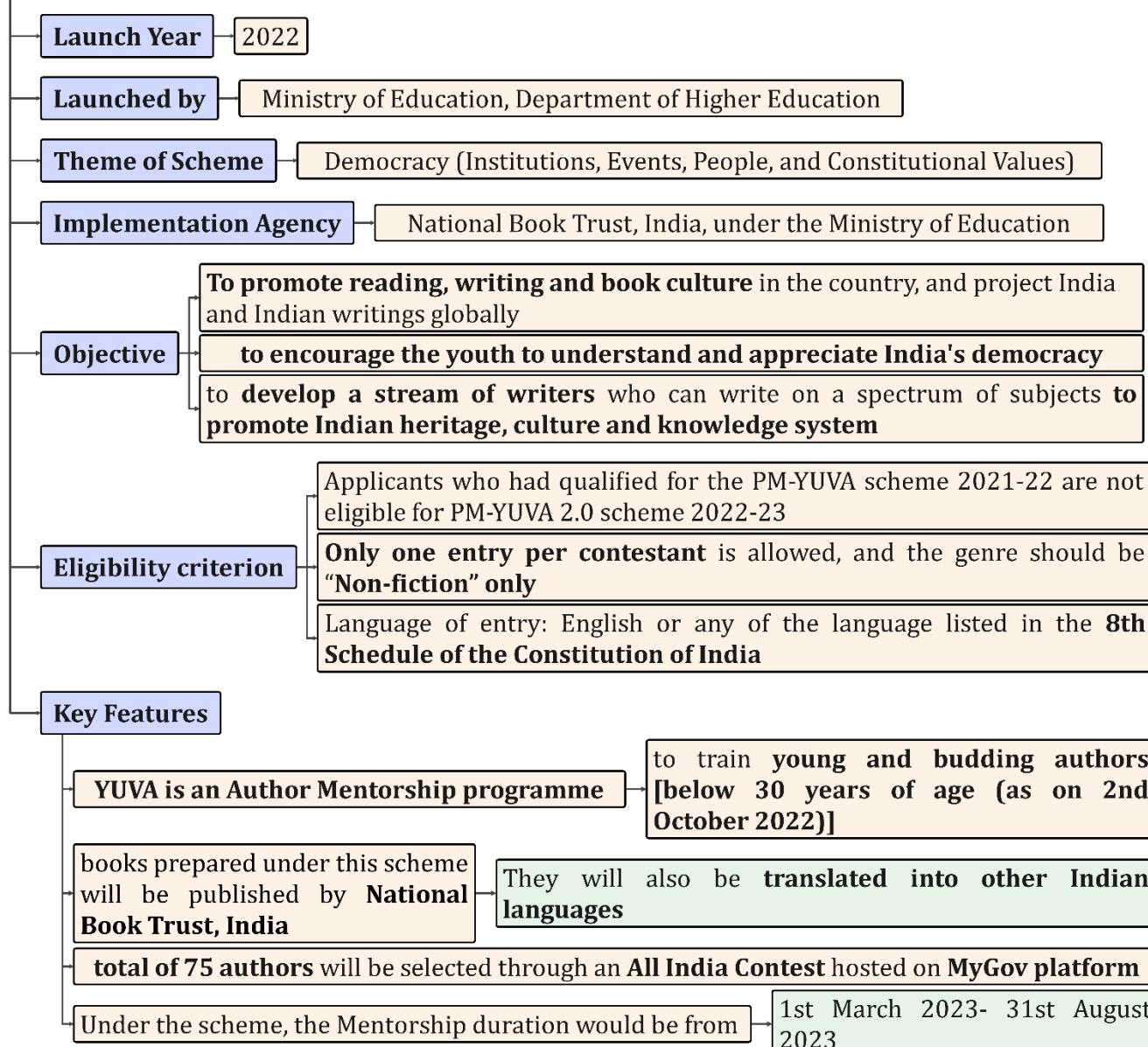
**Test your conceptual clarity on this scheme – [Solve MCQs here](#)**

## 1.22 YUVA 2.0 - Prime Minister's Scheme for Mentoring Young Authors

### What's in News?

- Recently, in view of the **significant impact of the first edition of YUVA (Young, Upcoming and Versatile Authors)** with large scale participation from young and budding authors in 22 different Indian languages and English, **YUVA 2.0 is now being launched**.
- India is ranked third** in the arena of **book publishing**.
- India tops the chart in youth population **being 66% of the total, waiting to be tapped for capacity building** and thereby **nation building**.

### YUVA 2.0 - Prime Minister's Scheme for Mentoring Young Authors



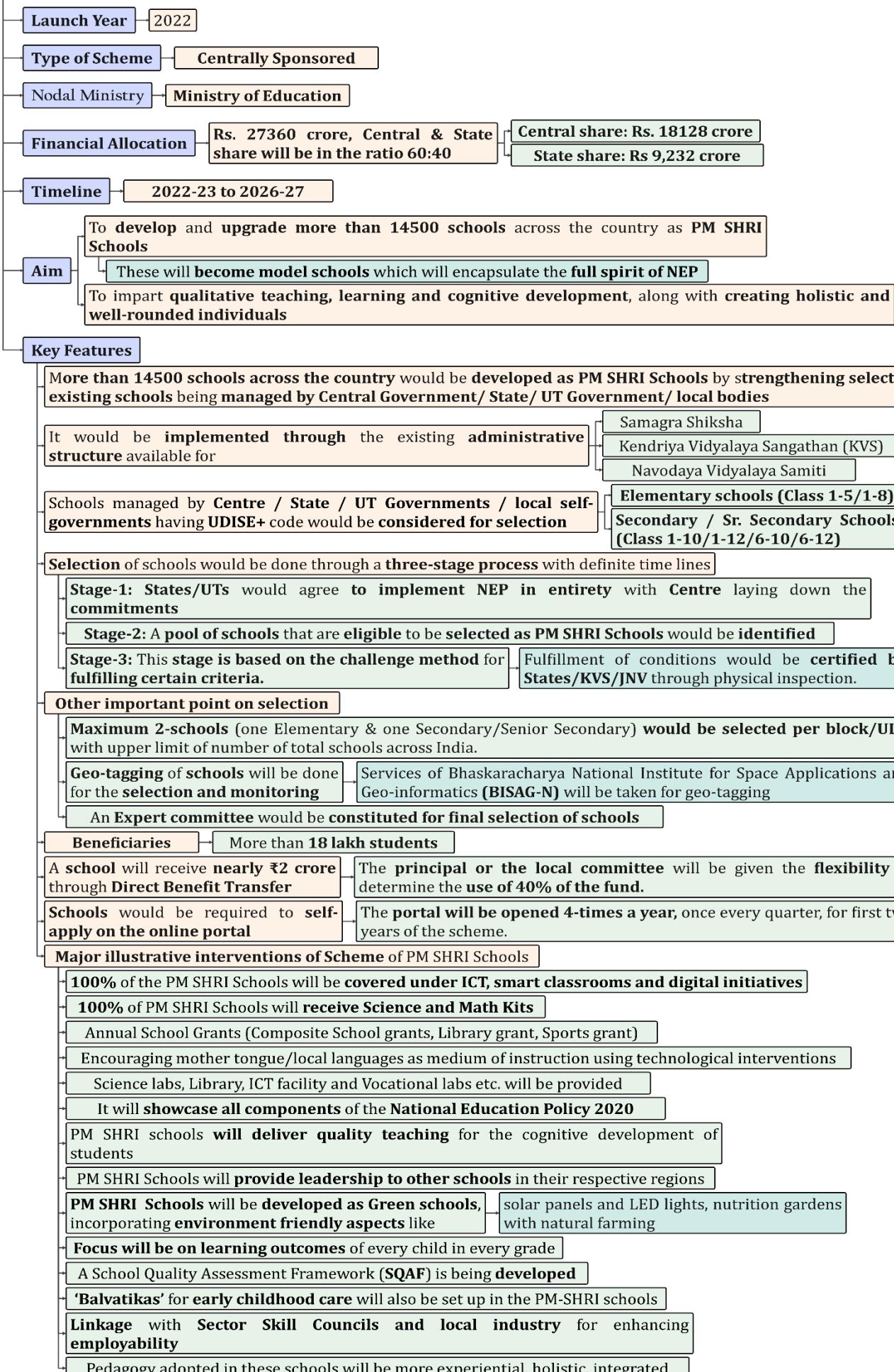
Test your conceptual clarity on this scheme – [Solve MCQs here](#)

## 1.23 Pradhan Mantri Schools For Rising India (PM-SHRI) Yojana

### What's in News?

- On the occasion of Teacher's Day today, the Prime Minister, Shri Narendra Modi has announced the **Pradhan Mantri Schools For Rising India (PM-SHRI) Yojana**.

## Pradhan Mantri Schools For Rising India (PM-SHRI) Yojana



**Test your conceptual clarity on this scheme – [Solve MCQs here](#)**

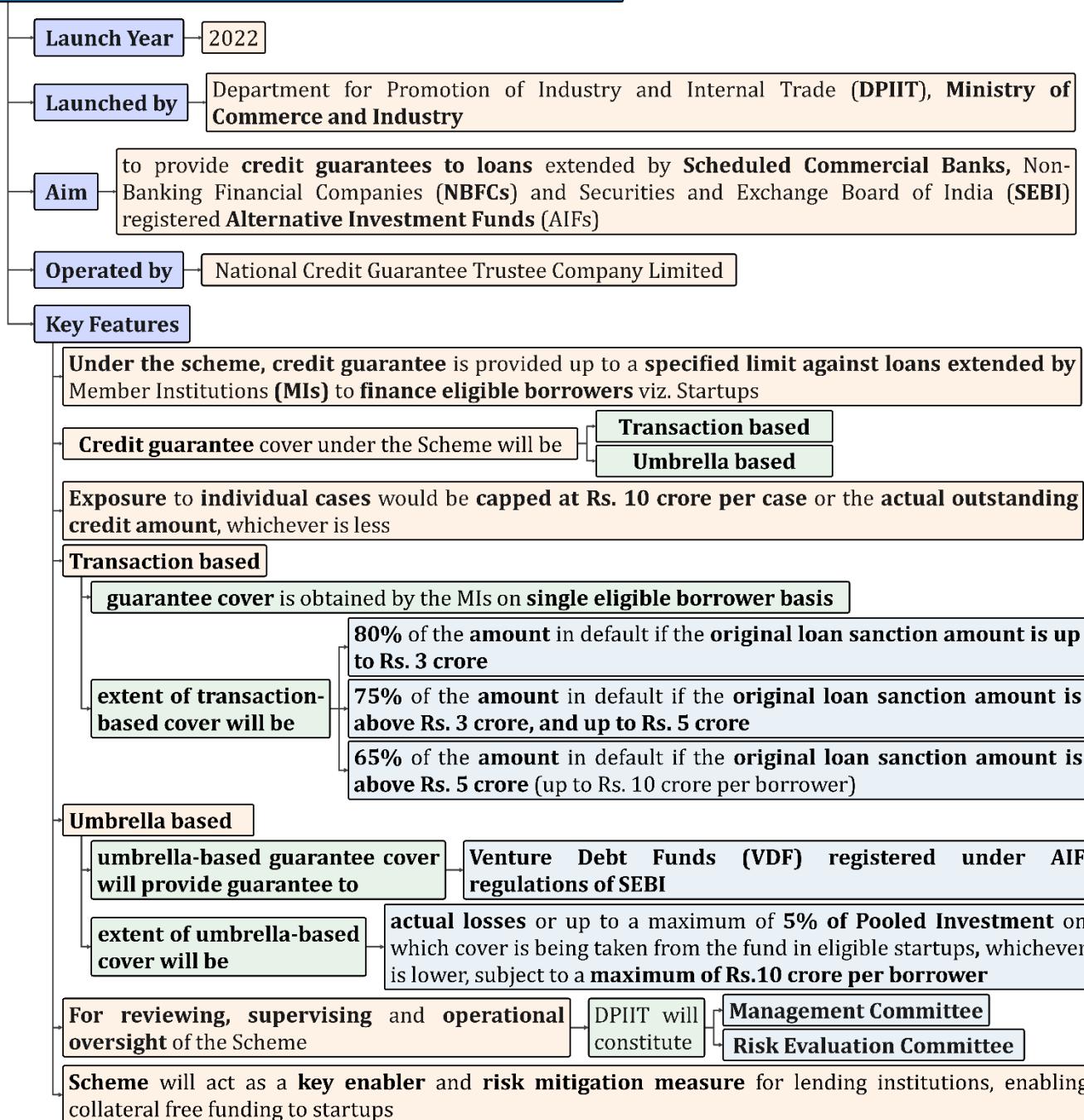
### 1.24 Credit Guarantee Scheme for Startups (CGSS)

#### What's in News?

##### News-1

- Department for Promotion of Industry and Internal Trade (**DPIIT**) has **notified** the establishment of Credit Guarantee Scheme for Startups (**CGSS**)
- CGSS will **complement the existing Schemes** under **Startup India initiative** viz. Fund of Funds for Startups and Startup India Seed Fund Scheme.
- A dedicated credit guarantee for DPIIT recognised startups will address the issue of **unavailability of collateral free loan** and **enable flow of financial assistance** to innovative startups through their journey to becoming full-fledged business entities.

#### Credit Guarantee Scheme for Startups



**Test your conceptual clarity on this scheme – [Solve MCQs here](#)**

## 1.25 Pradhan Mantri Bhartiya Jan Urvarak Pariyojana - One Nation One Fertiliser

### What's in News?

#### News-1

- Recently, the Prime Minister has launched the **Pradhan Mantri Bhartiya Jan Urvarak Pariyojana (PMJBP)- One Nation One Fertiliser.**
- During the event, **following announcement has been made-**
  - Government has tackled the **black marketing of urea** by coating it with **100% neem**.
  - **22 crore soil health cards have been distributed** so far.
  - Year **2024** has been declared as the **International Year of Coarse Cereals**.
  - **More than 70 lakh hectare land** has been brought **under micro irrigation** in the last 7-8 years.
  - **Agri exports increased by 18%**.
  - The **number of large food parks** increased from **2 to 23**.
    - ✓ FPOs and SHGs have been **linked with these parks**.
  - More than **1.75 crore farmers and 2.5 lakh traders** have been **linked with e-NAM**.
    - ✓ Transactions through e-NAM have **exceeded Rs 2 lakh crore**.
  - Government will **spend Rs 2.5 lakh crore** to ensure **affordable fertiliser** to farmers in **2023**.

## Pradhan Mantri Bhartiya Jan Urvarak Pariyojana - One Nation One Fertiliser

**Launch Year** → 2022

**Nodal Ministry** → Ministry of Chemicals and Fertilizers

**Aim** → To ensure **affordable quality fertiliser** of **Bharat brand** to the **farmers**.

#### Key Features

Under the scheme, **Bharat Urea Bags has been launched** → It will help companies **market fertilisers** under the **single brand name 'Bharat'**

All **fertiliser companies**, State Trading Entities (STEs) and Fertiliser Marketing Entities (FMEs) will be required to use a **single brand** for fertilisers and **logo** → Single brand name for UREA, DAP, MOP and NPKS etc. would be **BHARAT UREA, BHARAT DAP, BHARAT MOP and BHARAT NPK etc**

**"Bharat" brand name and PMBJP logo** will cover **two-thirds** of the front of the fertiliser packet

**manufacturing brands** can only display their name, logo, and other information on the **remaining one-third space**

**rollout date of the new bags** under scheme → **2nd October, 2022**

- agri-inputs (fertilisers, seeds, implements)
- testing facilities for soil, seeds, and fertilisers
- generate awareness among farmers
- information regarding various government schemes
- capacity building of retailers at block/district level outlets

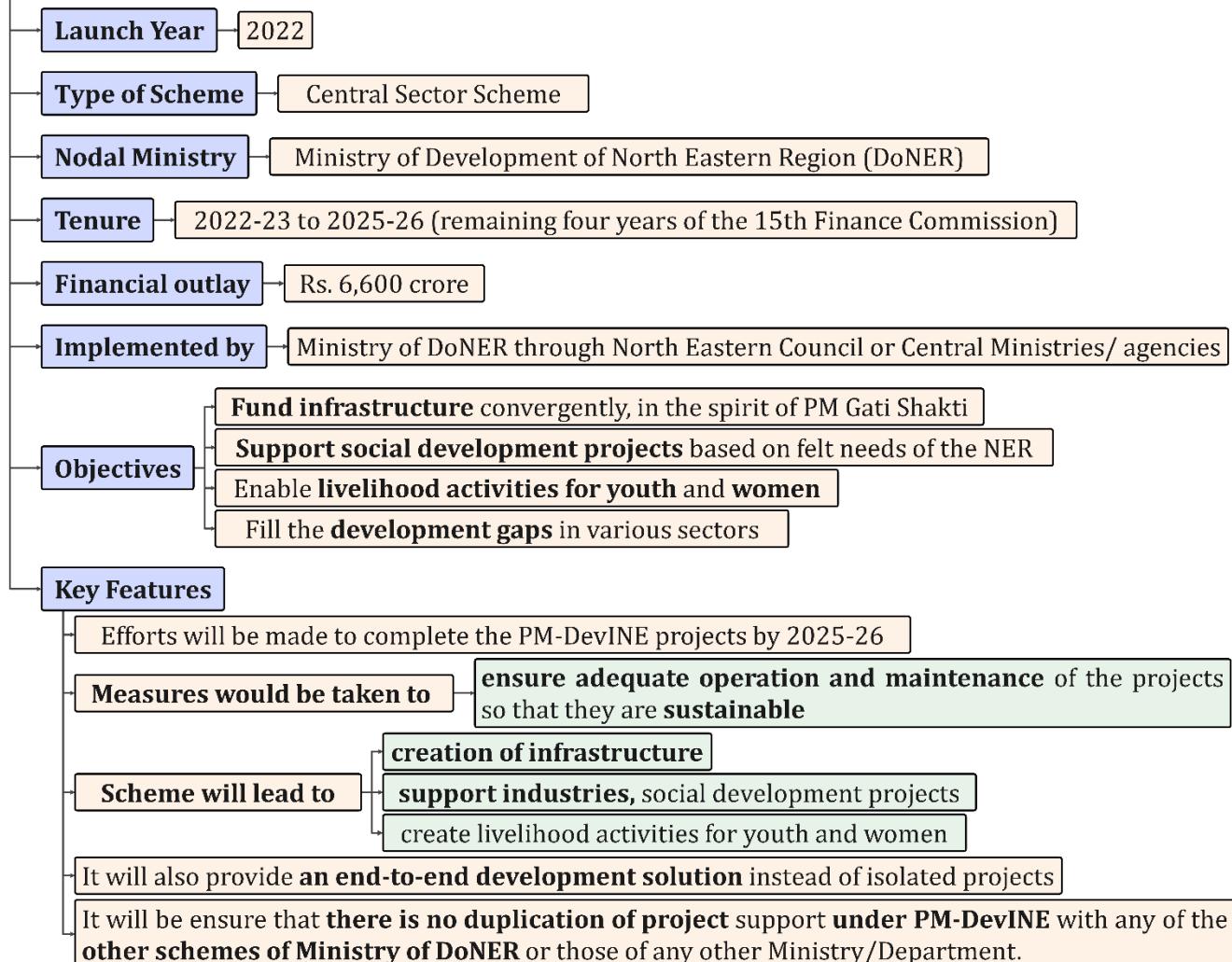
**3.5 lakh retail fertiliser shops** in the country will be converted into **Pradhan Mantri Kisan Samruddhi Kendras (PMKSK)** in a phased manner. **PMKSK will provide**

**Impact** → It will **reduce the cost of fertilisers** and **increase its availability**

**Test your conceptual clarity on this scheme – [Solve MCQs here](#)**

### **1.26 Prime Minister's Development Initiative for North East Region (PM-DevINE)**

#### **Prime Minister's Development Initiative for North East Region (PM-DevINE)**



**Test your conceptual clarity on this scheme – [Solve MCQs here](#)**

## Second Section

### **1.27 National Mission for Clean Ganga (NMCG)**

#### **What's in News?**

##### **News-1**

- NMCG held the 45th meeting of the Executive Committee under the chairmanship of G. Asok Kumar, Director General, NMCG.
- In the meeting, **14 projects** pertaining to sewerage management, industrial pollution abatement, Biodiversity Conservation, Afforestation, River Front Development and Decentralized Wastewater Treatment were **approved** at a cost of approximately **Rs. 1145 crores**.
  - These include 8-projects of sewerage management in **5-main stem Ganga basin states – Uttarakhand, Uttar Pradesh, Bihar, Jharkhand, and West Bengal**.
- A project for '**Pollution Prevention and Effective Waste Management of Panipat Textile Cluster**'

**to Optimize the Trade Potential'** has also been **approved** at an estimated cost of Rs. 18.95 crore.

#### News 2

- NMCG in collaboration with APAC News Network, organised **11th edition** of the monthly series '**Igniting Young Minds, Rejuvenating Rivers**', on the theme '**Wetland Conservation**'.
- India signed the **Ramsar Convention in 1982**.
  - There are **75 Ramsar sites** across the country, out of which 23 are in the Ganga Basin.
  - After the year 2014, till now 49 wetlands have been identified and protected.
- During the event, young students were urged to collectively **conserve at least 1 wetland** in their area and motivate others to safeguard these essential water bodies of nature.
- **35% of wetlands** have been **lost since 1970** with the rate of loss greater than that of forests.

<b>Namami Gange Programme (NGP)</b>	<ul style="list-style-type: none"> <li>▪ <b>Launch Year - 2014</b></li> <li>▪ <b>Ministry of Jal Shakti</b></li> <li>▪ <b>Aim</b> - to make villages on the bank of river Ganga Open Defecation Free and interventions dealing with solid and liquid waste management</li> <li>▪ <b>Central Sector Scheme</b></li> <li>▪ Implemented by - <b>National Mission for Clean Ganga</b>, and its state counterparts viz. State Program Management Groups</li> <li>▪ <b>Covers 8 states/UTs, 47 towns &amp; 12 rivers</b></li> <li>▪ <b>World Bank</b> is funding the projects</li> <li>▪ Establishment of <b>Clean Ganga Fund</b> (charity fund) as a trust under the Indian Trusts Act</li> <li>▪ <b>Donors are eligible for 100% IT exemption</b> and contributions also fall <b>within the purview of CSR activity</b></li> </ul>	<a href="#" style="color: blue; text-decoration: underline;">Click here</a> to solve the MCQs.
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#### 1.28 CHHATA Scheme

<b>Community Harnessing and Harvesting Rainwater Artificially from Terrace to Aquifer (CHHATA) scheme</b>	<ul style="list-style-type: none"> <li>▪ <b>Launch Year - 2022</b></li> <li>▪ <b>Launched by: Odisha State Government</b></li> <li>▪ <b>Timeline:</b> 5 years (2022-23 to 2026-27)</li> <li>▪ <b>Financial Allocation: Rs 270 crore</b>.           <ul style="list-style-type: none"> <li>○ Of the Rs 270 crore, the state government has targeted to spend Rs 51.75 crore in 2022-23 and Rs 54.56 crore each in the remaining four years till 2026-27.</li> </ul> </li> <li>▪ <b>Aim</b> - to address the <b>increasing stress on groundwater</b> and to <b>improve the depleting groundwater table</b>.</li> <li>▪ <b>Target:</b> To harvest <b>373.52 crore litres of water</b> in 5-years.</li> <li>▪ <b>Implementation:</b> It will be implemented in <b>52 water stressed blocks</b> and <b>27 urban local bodies</b> of the state, including <b>5-municipal corporations</b>.</li> <li>▪ <b>Implemented through</b> the existing manpower of the <b>department of Water Resources (DoWR)</b>.</li> <li>▪ <b>Features:</b> <ul style="list-style-type: none"> <li>○ <b>The State sector scheme</b> will work towards <b>conserving rainwater</b> and <b>improving water quality</b> in urban local bodies (<b>ULBs</b>) and <b>water scarce blocks</b>.</li> <li>○ <b>Eligibility:</b> Any person, in the ULBs, <b>owning a building</b>, having a <b>roof area less than 200 square metres</b> and <b>not more than three floors</b> in the specified civic bodies.</li> <li>○ <b>Subsidy:</b> State government will provide a <b>subsidy of Rs 55,000 or 50 percent of the cost of the structure</b>, whichever is less.</li> <li>○ The system should have a <b>suitable recharge unit (well)</b> which is compulsory under the scheme for claim of subsidy.</li> <li>○ A rooftop rainwater harvesting <b>monitoring committee</b> will be constituted at the <b>ULB level</b>.</li> </ul> </li> </ul>
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#### 1.29 Rural Backyard Piggery Scheme

##### What's in News?

- Meghalaya **Piggery Mission** has been launched to **make the state self-sufficient in pork**.

	<ul style="list-style-type: none"> <li>○ Under this mission, <b>zero interest loan is provided for setting up fattening and pig breeding.</b></li> <li>○ So far 250 piggery cooperative societies have availed loans amounting to Rs 43.67 crore.</li> </ul>
Rural Backyard Piggery Scheme	<ul style="list-style-type: none"> <li>▪ <b>Launch Year - 2022</b></li> <li>▪ <b>Launched by:</b> Meghalaya State Government</li> <li>▪ <b>Funding:</b> Funded by the Central Government under <b>National Livestock Mission</b> and also State Government. <ul style="list-style-type: none"> <li>○ Under <b>phase 1 of the scheme</b>, the government has earmarked <b>Rs 15.18 crore</b> under which four high-yielding improved varieties will be distributed to <b>6000 families</b>.</li> <li>○ <b>Additional Rs 25 crore</b> will be earmarked to roll out the <b>second phase of the programme</b>.</li> </ul> </li> <li>▪ <b>Aim:</b> to ensure that the <b>farmers earn a sustainable livelihood</b> through different livestock farming activities</li> <li>▪ <b>Features:</b> <ul style="list-style-type: none"> <li>○ The flagship scheme has been launched at Byrnihat in Ri-Bhoi district, Meghalaya.</li> <li>○ State seeks to <b>address the shortage of pork supply</b> as Meghalaya acquires <b>18,000 MT of pork from different States</b> and there is a huge shortfall in supply and demand.</li> <li>○ Under this scheme <b>4 piglets, 3 female and 1 male piglet will be distributed</b> to farmers to promote pig breeding to provide regular income to farmers.</li> <li>○ This livestock package is <b>worth Rs 25,000 per beneficiary</b>.</li> </ul> </li> </ul>

### 1.30 Indira Gandhi Urban Employment Scheme

Indira Gandhi Urban Employment Scheme	<ul style="list-style-type: none"> <li>▪ <b>Launch Year - 2022</b></li> <li>▪ <b>Launched by:</b> Rajasthan State Government</li> <li>▪ <b>Financial allocation:</b> A budgetary provision of <b>Rs 800 crore</b> has been made for the scheme in 2022-23</li> <li>▪ <b>Eligibility:</b> People from the <b>age group of 18 to 60</b> are <b>eligible</b> for the scheme. <ul style="list-style-type: none"> <li>○ Only those who are living within the limits of urban local bodies are eligible to get employment.</li> </ul> </li> <li>▪ <b>Aim:</b> to <b>provide 100 days of employment</b> to <b>needy families in urban areas</b> on the lines of <b>rural employment guarantee scheme</b> Mahatma Gandhi National Rural Employment Guarantee Scheme (MNREGS).</li> </ul> <p><b>Implemented by:</b> Rajasthan's Department of Local Bodies in all the urban local bodies from September 2022.</p> <ul style="list-style-type: none"> <li>▪ <b>Features:</b> <ul style="list-style-type: none"> <li>○ Under the scheme, interested families will get <b>100 days of employment</b>.</li> <li>○ <b>The ratio of material cost and remuneration cost</b> for getting the work approved and executed of "general nature" will be <b>25:75</b>, while the ratio will be <b>reversed</b> for the works of "special nature".</li> <li>○ <b>Payments</b> will be made in the bank accounts of the beneficiary <b>within 15 days</b>.</li> </ul> </li> <li>▪ <b>The scheme will cover works like-</b> <ul style="list-style-type: none"> <li>○ <b>environment protection, water and heritage conservation, garden maintenance</b>, and removing encroachments, illegal sign boards, hoardings, banners etc. Sanitation, cleanliness and other such works will also be undertaken under the scheme.</li> </ul> </li> <li>▪ <b>Priority</b> will be given to the <b>poor and destitute people</b> and those <b>who lost jobs</b> during the pandemic.</li> <li>▪ According to the government, <b>at least 50 people in each ward of urban local bodies</b> will be <b>employed</b>.</li> <li>▪ Those who will get jobs under this scheme will be <b>paid under three categories</b>: <ul style="list-style-type: none"> <li>○ Rs 259 per day for <b>unskilled labourers</b></li> <li>○ Rs 283 per day for <b>skilled ones</b></li> <li>○ Rs 271 per day for <b>supervisors</b></li> </ul> </li> </ul>
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### 1.31 Integrated Child Development Services (ICDS) Scheme

#### What's in News?

- The scheme was mentioned in the news.

<p>Integrated Child Development Services (ICDS) Scheme</p>	<ul style="list-style-type: none"> <li>▪ <b>Launch Year - 1975</b></li> <li>▪ <b>Ministry of Women and Child Development</b></li> <li>▪ <b>Objective:</b> <ul style="list-style-type: none"> <li>○ To <b>improve the nutritional and health status of children</b> in age-group <b>0-6 years</b></li> <li>○ To <b>lay the foundation</b> for proper <b>psychological, physical and social development</b> of child</li> <li>○ To <b>reduce the incidence of mortality, morbidity, malnutrition</b> and <b>school dropout</b></li> <li>○ To <b>achieve effective co-ordination of policy</b> and implementation amongst the various departments to promote child development</li> <li>○ To <b>enhance capability of mother</b> to look after normal health and nutritional needs of child through proper nutrition and health education</li> </ul> </li> <li>▪ <b>Target Beneficiaries: Children in the age group of 0-6 years &amp; Pregnant women and lactating mothers</b></li> </ul>	<a href="#" style="color: blue;">Click here</a> to solve the MCQs.
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### 1.32 PM-PRANAM scheme

#### What's in News?

##### News 1

- The government is likely to launch a scheme called “Pradhan Mantri Promotion of Alternate Nutrients for Agriculture Management (**PM-PRANAM**)”.
- Aim: to discourage the use of chemical fertilisers.**
  - To bring down the subsidy burden on chemical fertilisers, which is estimated to reach **Rs 2.25 lakh crore in 2022-23** — 39% higher than last year’s figure of Rs 1.62 lakh crore.
- The scheme will **incentivise those states** that **use lesser amounts of chemical fertilisers** like urea, diammonium phosphate (DAP), muriate of potash (MOP), in a particular year as compared with the average quantity used over a **period of last three years**.
- The state will be incentivised by providing incentive grants at the rate of **50%** of the **total amount of subsidy** saved by using less fertilizer.
- States can use **80%** of such incentive grant for the **welfare of farmers** like setting up of bio/organic fertiliser plants.
  - The **remaining fund can be used to run the schemes**, which provide them with alternative fertilisers

### 1.33 Mahatma Gandhi Rural Industrial Park Scheme

#### What's in News?

##### News 1

- Chhattisgarh** has set up gauthans (cow sheds) in over 8,000 villages under its flagship **Suraji Gaon Yojna** (village good governance scheme).
- Cow dung procurement** is being carried out in these **gauthans at ₹2 per kilogram** under **Godhan Nyay Yojna** and the dung is being used to prepare vermi-compost.
- These same gauthans would now be used to promote activities like poultry farming, fisheries, along with food processing.

<p>Mahatma Gandhi Rural Industrial</p>	<ul style="list-style-type: none"> <li>▪ <b>Launched by: Chhattisgarh</b></li> <li>▪ <b>Aim: to develop ‘gauthans’ (cow shelters) as rural industrial parks for livelihood generation</b></li> <li>▪ <b>Financial Allocation: ₹600 crore</b> (Amount for current financial year’s budget)</li> <li>▪ <b>Features:</b></li> </ul>
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Park Scheme	<ul style="list-style-type: none"> <li>○ In the first phase of the programme, around <b>300 gauthan cum industrial parks</b> will be set up in Chhattisgarh under the Mahatma Gandhi Rural Industrial Parks (<b>MGRIP</b>) scheme.</li> <li>○ <b>Each development block</b> in the state will have <b>two rural industrial parks</b> in the <b>first phase</b>.</li> <li>○ Under MGRIP, various activities like producing vermicompost, poultry farming, fisheries, food processing will also be carried out at gauthans.</li> <li>○ The <b>Panchayat and Rural Development department</b> will <b>manage</b> the scheme.</li> <li>○ The scheme will <b>create employment for women self help groups (SHGs)</b> associated with <b>gauthans</b> and <b>local youth</b>.</li> </ul>
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### 1.34 HIMCAD

#### What's in News?

##### News 1

- According to latest data, about **80% of the agricultural area of Himachal Pradesh** is rain-fed.

HIMCAD	<ul style="list-style-type: none"> <li>■ <b>Launched by:</b> Himachal Pradesh</li> <li>■ <b>Aim:</b> To provide irrigation facilities to farmers of Himachal Pradesh.</li> <li>■ The scheme will provide end-to-end connectivity of farmers' fields for better <b>water conservation, crop diversification and integrated farming</b>.</li> <li>■ Under the scheme, to provide Command Area Development activities to <b>23,344 hectares</b> of Cultivable Command Area (CCA) by <b>March 2024</b>, the State Technical Advisory Committee has approved 379 completed Minor Irrigation Schemes worth <b>Rs. 305.70 crore</b>. <ul style="list-style-type: none"> <li>○ Under the scheme, an <b>area of 15,242 hectares</b> of 274 completed minor irrigation schemes has been <b>brought under Command Area Development (CAD)</b> activities till March, 2020 by spending Rs. 128.40 crore.</li> </ul> </li> </ul>
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### 1.35 Aatmanirbhar Gujarat Scheme for Assistance to Industries

Aatmanirbhar Gujarat Scheme for Assistance to Industries	<ul style="list-style-type: none"> <li>■ <b>Launched by:</b> Gujarat</li> <li>■ <b>Aim:</b> to encourage the budding entrepreneurs to fulfil their entrepreneurship ambitions by encouraging youth to innovate and become job creators.</li> <li>■ The policy proposes various incentives for MSMEs, Large Industries and Mega-industries.</li> <li>■ It also proposes <b>Interest subsidies up to 12%</b> to <b>Mega and large enterprises</b>.</li> <li>■ MSMEs would get <b>Net SGST reimbursement up to 75% of fixed capital investment over 10 years</b> and <b>capital subsidy up to Rs 35 lakh</b> for <b>micro industries</b>. <ul style="list-style-type: none"> <li>○ There is also a provision for <b>interest subsidy to MSMEs</b> up to <b>Rs 35 lakh per annum</b> for up to 7 years and electricity duty exemption for five years.</li> </ul> </li> <li>■ Criterion for the category of units- <ul style="list-style-type: none"> <li>○ Investment <b>under Rs 1 crore</b> would be considered a <b>micro-unit</b></li> <li>○ Investment between <b>Rs 1 crore and Rs 10 crore</b> would be treated as a <b>small-scale unit</b>.</li> <li>○ Investment between <b>Rs 10 to Rs 50 crore</b> would be treated as <b>medium scale</b>.</li> <li>○ <b>Fixed capital investment of above Rs 50 crore</b> in plant and machinery would be eligible as <b>large industries</b>.</li> </ul> </li> <li>■ Under the scheme, <b>large industries</b> would get <b>interest subsidy up to 12%</b>, and exemption on electricity duty for five years.</li> <li>■ For Mega industries, there is the provision of <b>Net SGST reimbursement</b> to mega industries up to <b>18% of fixed capital investment over 20 years</b> and <b>100% of input SGST paid on capital goods</b> shall be reimbursed <b>over 20 years</b>. <ul style="list-style-type: none"> <li>○ <b>Mega industries</b> under these schemes would avail of <b>100% reimbursement of stamp duty and registration charges</b> paid to the Government of Gujarat for the purchase and/or lease of land meant for the project.</li> </ul> </li> </ul>
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## Reference Section

Scheme Name	Covered in which month	Current Development
Pradhan Mantri Kisan Samman Nidhi Yojana	SchemesTap – September 2022	<p><b>News 1</b></p> <ul style="list-style-type: none"> <li>• So far, <b>Rs 2.03 lakh crore</b> has been <b>deposited</b> in the accounts of <b>11.5 crore farmers</b> under the scheme.</li> <li>• Prime Minister inaugurated the <b>PM Kisan Samman Sammelan 2022</b> at Indian Agricultural Research Institute in New Delhi.</li> <li>• During the event, PM released <b>12th instalment</b> amount of <b>Rs. 16,000 crores</b> under PM-KISAN through Direct Benefit Transfer.</li> </ul> <p><b>News 2</b></p> <ul style="list-style-type: none"> <li>• Recently, the Prime Minister inaugurated <b>PM Kisan Samman Sammelan 2022</b> at Indian Agricultural Research Institute in <b>New Delhi</b>.</li> <li>• He also inaugurated <b>600 Pradhan Mantri Kisan Samruddhi Kendras</b> (PMKSK) under the <b>Ministry of Chemicals &amp; Fertilisers</b>.</li> <li>• He also released the <b>12th instalment amount of Rs. 16,000 crores</b> under the Pradhan Mantri Kisan Samman Nidhi (<b>PM-KISAN</b>) through Direct Benefit Transfer. <ul style="list-style-type: none"> <li>○ Since the launch of this scheme, more than Rs 2 lakh crore has been directly transferred to the bank accounts of farmers.</li> </ul> </li> <li>• Prime Minister also <b>inaugurated the Agri Startup Conclave and Exhibition</b>.</li> <li>• Prime Minister also launched '<b>Indian Edge</b>', an e-magazine on <b>fertiliser</b>. <ul style="list-style-type: none"> <li>○ It will provide information on domestic and international fertiliser scenarios, including recent developments, price trends analysis, availability and consumption, and success stories of farmers among others.</li> </ul> </li> </ul>
Pradhan Mantri Fasal Bima Yojana	SchemesTap – September 2022 (Part 1)	<ul style="list-style-type: none"> <li>• Union Minister of Agriculture &amp; Farmer Welfare has addressed the <b>AgriTech Summit</b> in <b>New Delhi</b>.</li> <li>• Under this scheme, <b>Rs 1.22 lakh crore has been paid</b> to the farmers to <b>compensate them for the damages caused to their crops</b> in <b>6-years</b>.</li> </ul>
Pradhan Mantri Gram Sadak Yojana	SchemesTap – July 2022 (Part 2)	<ul style="list-style-type: none"> <li>• Recently, during the <b>District Development Coordination &amp; Monitoring Committee</b> Meeting (DISHA) at Udhampur, <b>Jammu</b>, it was announced that <b>North India's first national river rejuvenation project</b> of Devika will be fully completed.</li> <li>• It was also mentioned that <b>Udhampur has been ranked among India's top districts in PMGSY road construction</b> for the last 3-consecutive years.</li> </ul>
PRASHAD Scheme	SchemesTap – September 2022 (Part 2)	<p><b>News 1</b></p> <ul style="list-style-type: none"> <li>• During the District Development coordination and Monitoring committee (DISHA) meet of district Reasi (Jammu), under the "<b>PRASHAD</b>" scheme, around <b>Rs. 52 Crore</b> has been <b>proposed</b> for <b>infrastructural development</b> in the holy city of Katra, Vaishno Devi.</li> </ul> <p><b>News 2</b></p> <ul style="list-style-type: none"> <li>• Recently, the <b>National Conference of State Tourism Ministers</b> was held in <b>Dharamshala, Himachal Pradesh</b>.</li> <li>• The PRASHAD Scheme aim to strengthen the tourist facilities around spiritual locations, under which <b>39 projects have been sanctioned</b> in <b>24 States</b>.</li> </ul>

One District One Product Programme	SchemesTap – August 2022 (Part 3)	<ul style="list-style-type: none"> <li>Recently, during the <b>District Development Coordination &amp; Monitoring Committee Meeting (DISHA)</b> at Udhampur, Jammu, it was decided to earmark milk product "Kalari" under "<b>One District One Product</b>" programme.</li> </ul>
Pradhan Mantri MUDRA Yojana (PMMY)	SchemesTap – August 2022 (Part 3)	<p><b>News 1</b></p> <ul style="list-style-type: none"> <li>Recently, Prime Minister announced that <b>70% of loans disbursed</b> under the <b>Mudra scheme</b> has been <b>received by women entrepreneurs</b>.</li> <li>Under the Mudra scheme, about <b>₹19 trillion in loans</b> (35.88 crore loans) have been <b>provided to small businesses</b> across the country, as on 1 July, 2022.</li> </ul> <p><b>News 2</b></p> <ul style="list-style-type: none"> <li>On the occasion of Vishwakarma Jayanti, the Prime Minister addressed 50 lakh students at the first ever <b>Kaushal Deekshant Samaroh</b> – A Skill Convocation Ceremony.</li> <li><b>Ministry of Skill Development and Entrepreneurship</b> convened the ceremony <b>across 20000+ Industrial Training Institutes (ITIs)</b>.</li> </ul>
PM SVANIDHI Scheme	SchemesTap – July 2022 (Part 1)	<ul style="list-style-type: none"> <li>The scheme was mentioned in the news.</li> </ul>
Skill India Mission	SchemesTap – August 2022 (Part 3)	<ul style="list-style-type: none"> <li>As a part of Prime Minister's Skill India Mission, the Ministry of Skill Development and Entrepreneurship (<b>MSDE</b>) is organizing <b>Pradhan Mantri National Apprenticeship Melas</b>.</li> <li><b>Aim:</b> to boost <b>career opportunities and practical training</b>.</li> <li>To be eligible to apply, the students must have a <b>5th-12th grade pass certificate, a skill training certificate, an ITI Diploma, or a graduate degree</b> to participate.</li> <li>The government is striving to <b>train 1 million youth per annum through apprenticeship training</b>.</li> </ul>
FAME-II Scheme	SchemesTap – July 2022 (Part 2)	<p><b>News 1</b></p> <ul style="list-style-type: none"> <li>'Conference on Industry 4.0: Challenges Ahead and Way Forward' organised at Kevadia (Gujarat).</li> <li><b>Organised by:</b> Ministry of Heavy Industries</li> <li><b>Aim:</b> To sensitise industrial sectors in the country to <b>adopt digital manufacturing processes</b> and to promote automation and innovation in the industry.</li> <li>In the Global Innovation Index, <b>India is ranked 40th in the world</b>. India has overtaken US to reach the second position in the Global Manufacturing Risk Index.</li> </ul> <p><b>News 2</b></p> <ul style="list-style-type: none"> <li><b>INSIGHT2022</b> - International Conference on Sustainable and Innovative Finance for Green and Healthy Transportation was held recently in <b>New Delhi</b>.</li> <li><b>Organized by:</b> WRI India</li> </ul>
Mahatma Gandhi National Rural Employment	SchemesTap – July 2022 (Part 2)	<ul style="list-style-type: none"> <li>The scheme was mentioned in the news.</li> </ul>

Guarantee Act (MGNREGA)		
Jal Jeevan Mission	SchemesTap – August 2022 (Part 3)	<ul style="list-style-type: none"> <li>Recently, the Vice President has launched the <b>Jal Jeevan Survekshan (JJS) Toolkit – 2023</b> and <b>JJS-2023 Dashboard</b>.</li> <li>The toolkit has been <b>developed by the Ministry of Jal Shakti</b>.</li> <li><b>Aim:</b> to help the <b>States/ UTs understand the assessment criteria and the overarching purpose of the Survekshan</b> is to incentivize the States/ District functionaries <b>to strive for better performance and improve water service delivery in rural households.</b></li> <li>The initiatives are expected to ensure <b>transparency and accountability</b> in the scheme.</li> </ul>
Pradhan Mantri Awas Yojana	SchemesTap – August 2022 (Part 2)	<p><b>News 1</b></p> <ul style="list-style-type: none"> <li>Under the scheme, <b>more than 2 crore women</b> in the country to <b>become house owners</b>.</li> </ul> <p><b>News 2</b></p> <ul style="list-style-type: none"> <li>The United Nations celebrates the 1st Monday of October of every year as World Habitat Day. This year, the <b>day was celebrated</b> with the theme of '<b>Mind the Gap. Leave No One Behind and No Place Behind</b>'.</li> <li>World Habitat Day 2022 seeks to draw attention to the growing inequalities and vulnerabilities that have been exacerbated by the triple 'C' crises — COVID-19, climate, and conflict.</li> </ul>
Swachh Bharat Mission-Grameen	SchemesTap – August 2022 (Part 2)	<p><b>News-1</b></p> <ul style="list-style-type: none"> <li>Ministry of Jal Shakti has organised an event to celebrate Swachh Bharat Diwas in New Delhi.</li> <li>Since the launch of 'Swachh Bharat Mission-Gramin' in 2014- <ul style="list-style-type: none"> <li><b>more than 11 crore toilets</b> have been <b>constructed</b> and about <b>60 crore people</b> have changed their habit of open defecation. Through this mission, <b>India has achieved the UN's Sustainable Development Goal number-6</b>, 11-years before the deadline of 2030.</li> <li><b>more than 10-crore tap water connections provided</b> in rural <b>households</b></li> </ul> </li> </ul> <p><b>News 2</b></p> <ul style="list-style-type: none"> <li>Recently, Khadi and Village Industries Commission (<b>KVIC</b>) conducted a <b>cleanliness drive</b> in Mumbai (Maharashtra), under the Swachh Bharat Mission.</li> </ul> <p><b>News 3</b></p> <ul style="list-style-type: none"> <li>Recently, <b>Swachh Sagar Surakshit Sagar campaign</b> culminated with the largest coast clean up drive held at Juhu Beach in <b>Mumbai, Maharashtra</b>.</li> <li>The Indian Coast Guard held coast clean up drive on the occasion of <b>International Coastal Clean-up Day</b>.</li> <li><b>India's bio-economy</b> is projected to be <b>around USD 1500 million</b> by <b>2025</b>.</li> </ul>
Ayushman Bharat Pradhan Mantri – Jan Arogya Yojana	SchemesTap – September 2022 (Part 2)	<ul style="list-style-type: none"> <li>It was mentioned in the news.</li> </ul>

(AB PMJAY)		
Ayushman Bharat Digital Mission	SchemesTap – August 2022 (Part 2)	<p><b>News 1:</b></p> <ul style="list-style-type: none"> <li>Under the scheme, the National Health Authority (<b>NHA</b>) is undertaking a pilot for <b>faster OPD registration service</b> by introducing <b>QR Code based rapid OPD registration service</b> at Lady Hardinge Medical College (LHMC) &amp; Smt. Sucheta Kriplani Hospital (SSKH) Hospital in <b>New Delhi</b>.</li> <li>This service <b>allows old as well as new patients</b> to simply scan a <b>QR Code and share their demographic details</b> like name, father name, age, gender, address, mobile number etc. with the hospital.</li> </ul> <p><b>News 2:</b></p> <ul style="list-style-type: none"> <li>National Health Authority (<b>NHA</b>) and National Accreditation Board for Hospitals &amp; Healthcare Providers (<b>NABH</b>) have signed an MoU to collaborate in the areas of capacity building, dissemination of information, promotion of QCI (NABH) accreditation &amp; ABDM standards, technical support, stakeholder advocacy and for creating overall awareness for different initiatives of NABH and NHA by leveraging the reach and presence of each other.</li> <li>As per this MoU, NABH shall encourage and provide assistance in onboarding their accredited/certified facilities on ABDM's Health Facility Registry (HFR) and onboarding of the doctors, nurses etc. working in these facilities on the Healthcare Professionals Registry (HPR).</li> </ul>
Sagarmala Scheme	SchemesTap – August 2022 (Part 2)	<ul style="list-style-type: none"> <li>Recently, Prime Minister launched the National Logistics Policy (NLP).</li> <li>The schemes was mentioned during the launch event.</li> </ul>
Bharatmala Pariyojana	SchemesTap – August 2022 (Part 3)	<ul style="list-style-type: none"> <li>The schemes was mentioned in the news.</li> </ul>
Pradhan Mantri Gati Shakti	SchemesTap – August 2022 (Part 3)	<p><b>News 1:</b></p> <ul style="list-style-type: none"> <li>Cabinet has approved <b>policy on long term leasing of Railways Land for implementing PM Gati Shakti framework</b> (Cargo related activities, Public utilities &amp; Railway's exclusive use).</li> <li><b>300 PM Gati Shakti Cargo Terminals</b> to be <b>developed over next five years</b>.</li> </ul> <p><b>News 2:</b></p> <ul style="list-style-type: none"> <li><b>15 Gati Shakti Cargo Terminals</b> have been commissioned by Railways so far.</li> <li>It has been targeted to commission <b>100 Gati Shakti Cargo Terminals</b> within next <b>three financial years</b>.</li> </ul>
Pradhan Mantri Kaushal Vikas Yojana (PMKVY)	SchemesTap – August 2022 (Part 3)	<ul style="list-style-type: none"> <li>Prime Minister participated in the <b>Self Help Group Sammelan</b> organised in Sheopur, <b>Madhya Pradesh</b> and inaugurated <b>4-Publicly Vulnerable Tribal Groups skilling centres</b> under <b>PM Kaushal Vikas Yojana</b>.</li> <li><b>7 crore households</b> have got piped water connections in India in the last three years.</li> <li>Year 2023 has been declared as the year of coarse cereals and will be celebrated internationally.</li> </ul>
Pradhan Mantri	SchemesTap –	<ul style="list-style-type: none"> <li>Under the Matru Vandana Yojana, <b>Rs 11000 crore rupees</b> have been</li> </ul>

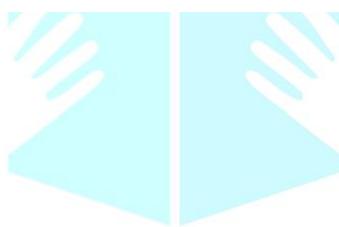
Matru Vandana Yojana	July 2022 (Part 1)	<p>directly transferred to the accounts of expecting mothers.</p> <ul style="list-style-type: none"> <li><b>Number of women in the police force across the country has doubled from 1 lakh to more than 2 lakhs.</b></li> </ul>
Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY-NRLM)	SchemesTap – August 2022 (Part 2)	<ul style="list-style-type: none"> <li><b>Global Alliance for Mass Entrepreneurship (GAME) has signed an MoU with DAY-NRLM to enable financial access for the growth of 10 lakh women entrepreneurs over 3 years.</b></li> <li>As per the MoU, GAME and NRLM will strengthen <b>non-farm livelihoods</b> by building the capacity of women entrepreneurs to access finance and grow their enterprises. The programme will focus on capacity building of stakeholders and bankers from public sector banks, digitally-led NBFCs and small finance banks.</li> <li>Another key objective is to identify and train '<b>VittaSakhis</b>' from Self Help Groups who can help Women Entrepreneurs. VittaSakhis will educate Women Entrepreneurs on how they can apply for and benefit from government schemes/ compliances and onboard them onto digital tools for building their enterprise.</li> </ul>
Production Linked Incentive (PLI) Scheme for Drone and Drone Components	SchemesTap – July 2022 (Part 1)	<ul style="list-style-type: none"> <li>Garuda and IdeaForge are applicants of the <b>₹120 crore production linked incentive scheme.</b></li> <li><b>Garuda Aerospace announced double its production capacity to 100 drones per day by March 2023.</b></li> </ul>
Pradhan Mantri Ujjwala Yojana	SchemesTap – August 2022 (Part 2)	<ul style="list-style-type: none"> <li>A total of 9.49,69,244 LPG connections have been released under this scheme till September 1, 2022.</li> </ul>
Pradhan Mantri Jan Dhan Yojana	SchemesTap – September 2022	<ul style="list-style-type: none"> <li>As per the information shared, around <b>Rs. 25 lakh crore</b> is distributed so far to the beneficiaries of various welfare schemes of the government through Pradhan Mantri Jan-Dhan Yojana bank accounts.</li> </ul>
PM Cares for Children Scheme	SchemesTap – July 2022 (Part 2)	<ul style="list-style-type: none"> <li><b>PM CARES for Children scheme</b> is presently <b>supporting 4345 children.</b></li> </ul>
Swadesh Darshan Scheme	SchemesTap – August 2022 (Part 2)	<ul style="list-style-type: none"> <li>Recently, the <b>National Conference of State Tourism Ministers</b> was held in <b>Dharamshala, Himachal Pradesh.</b></li> <li><b>Aim:</b> to bring in diverse viewpoints and perspectives from all the States and Union Territories of India on <b>tourism development and growth.</b></li> <li><b>Number of airports in the country</b> has increased from 74 in 2014 to <b>140</b>, and it is further proposed to increase number of airports to <b>220 by 2025.</b></li> <li>The <b>financial assistance to tourism sector</b> continues to be extended upto <b>31st March, 2023.</b></li> <li>The <b>Tourism sector</b> generated <b>INR 16.91 lakh crore</b> (USD 240 billion) or <b>9.2% of India's GDP</b> in 2018 and has supported around 42.67 million jobs or 8.1% of total employment.</li> <li>The <b>Ministry has sanctioned Rs 7000 crores</b> for <b>development of tourism infrastructure</b> throughout the country.</li> <li>A number of <b>76 projects have been sanctioned</b> under the <b>Swadesh</b></li> </ul>

		<b>Darshan Scheme</b> in 30 States and UTs for building tourist infrastructure across various themes.
Kisan Credit Card	SchemesTap – July 2022 (Part 2)	<ul style="list-style-type: none"> <li>• <b>Union Bank of India</b> has launched <b>end-to-end digitalization</b> of Kisan Credit Card (KCC) <b>product</b> for farmers of Madhya Pradesh, as part of its flagship digital transformation project '<b>Sambhav</b>'.</li> <li>• <b>Aim:</b> to overcome the challenges faced by farmers such as in-person visit to a bank branch, submission of land ownership and other documents, and high turn-around time in getting the KCC.</li> <li>• <b>Digitalization of KCC</b> is the <b>Bank's Fintech initiative in collaboration</b> with the <b>Reserve Bank Innovation Hub (RBIH)</b> under guidance of Reserve Bank of India (RBI).</li> </ul>
Fast Track Special Courts (FTSCs) Scheme	SchemesTap – August 2022 (Part 2)	<ul style="list-style-type: none"> <li>• More than <b>9.33 lakh cases</b> are pending in the fast-track courts of <b>Uttar Pradesh</b>, followed by over <b>1.4 lakh cases in Maharashtra</b>, <b>1.06 lakh cases in Tamil Nadu</b>, 71,260 cases in West Bengal and 12,538 cases in Telangana.</li> <li>• With more than 60,000 cases pending in the Fast-Track Special Courts (FTSC), <b>Uttar Pradesh</b> also <b>tops the list of the states</b> where <b>trials in rape cases and matters</b> under the Protection of Children from Sexual Offences (POCSO) Act are <b>yet to be concluded</b>.</li> <li>• As many as <b>3,28,556 cases are pending in the FTSCs</b> across 28 states and Union territories.</li> </ul>
Ude Desh Ka Aam Nagrik (RCS- UDAN)	SchemesTap – July 2022 (Part 2)	<ul style="list-style-type: none"> <li>• This scheme was mentioned at the 'Conference of the Ministers of Civil Aviation of States and UTs'.</li> <li>• About <b>Rs. 95,000 Crore</b> are likely to be invested by the Government and the private sector, which includes greenfield as well as brownfield airports, <b>in next four years</b>.</li> </ul>
ADIP Scheme	SchemesTap – July 2022 (Part 1)	<ul style="list-style-type: none"> <li>• 'Samajik Adhikarita Shivir' for distribution of aids and assistive devices to 'Divyangjan' under the ADIP Scheme was organized at Alwar (Rajasthan).</li> </ul>
Digital India Mission	SchemesTap – July 2022 (Part 2)	<ul style="list-style-type: none"> <li>• According to the government data, '<b>Uttar Pradesh (UP)</b>' has <b>emerged</b> as the <b>top state</b> in terms of the number of disposals of cases through the <b>e-Prosecution portal</b>, managed under the Digital India Mission.</li> <li>• The number of disposal and entry of cases in UP stood at <b>9.12 million cases</b> till August end, while Madhya Pradesh stood at second (2.31 million) and Bihar at Third (8.59 lakh).</li> </ul>
Jal Jeevan Mission	SchemesTap – July 2022 (Part 2)	<ul style="list-style-type: none"> <li>• <b>Tamil Nadu</b> has emerged as the <b>only State</b> which has <b>achieved the target for 2022 Q1 and Q2</b> for Jal Jeevan Mission, with 69.57 lakh households provided with tap connections till date.</li> </ul>
National SC ST Hub Scheme	SchemesTap – September 2022	<ul style="list-style-type: none"> <li>• National SC-ST Hub Mega Conclave for Creation of Awareness among SC-ST Enterpreneurs was held at Aizawl, Mizoram</li> </ul>
Swachh Bharat Mission – Urban (SBM-U) 2.0	SchemesTap – September 2022	<ul style="list-style-type: none"> <li>• President of India has announced the results of 'Swachh Survekshan 2022'.</li> <li>• This year's Survekshan participated by <b>4,355 cities</b>, also saw an unprecedented number of citizens' feedback – over 9 crores, compared to 5 cores last year.</li> </ul>

		<ul style="list-style-type: none"> <li>● In 'more than 1 lakh population' category, <b>Indore</b> has bagged the award of India's Cleanest City for the Sixth consecutive year.           <ul style="list-style-type: none"> <li>○ Surat was adjudged the second cleanest city, while the third spot was bagged by Navi Mumbai.</li> </ul> </li> <li>● In the category of 'less than 1 lakh population', <b>Panchgani</b> and <b>Karad</b> from Maharashtra bagged the <b>first</b> and <b>third positions</b>, while <b>Patan</b> from Chhattisgarh bagged the <b>second</b> position.</li> <li>● <b>Tirupati</b> received the best city award in Safai Mitra Suraksha while Haridwar in Uttarakhand received the award for the best Ganga town in more than one lakh population cities. Shivamogga in Karnataka received the fast mover city award.</li> <li>● <b>Indore</b> further cemented its position by emerging as <b>India's first 7-star Garbage Free city</b>, while <b>Surat</b>, <b>Bhopal</b>, <b>Mysuru</b>, <b>Navi Mumbai</b>, <b>Vishakhapatnam</b>, and <b>Tirupati</b> earned <b>5-star Garbage Free</b> certifications.</li> <li>● Madhya Pradesh is awarded Cleanest State in &gt;100 ULB Category, relegating <b>Chhattisgarh</b>, the Cleanest State of the previous 3 years, to second place. <b>Maharashtra</b> emerged as third cleanest State.</li> <li>● <b>Tripura</b> emerged as the <b>Cleanest State</b> award in the "less than 100 ULBs category", dislodging Jharkhand, which had won in the last 2 consecutive years. <b>Jharkhand and Uttarakhand</b> received the second and third spots respectively.</li> </ul>
Pradhan Mantri Awas Yojana (Urban)	SchemesTap – August 2022 (Part 2)	<p><b>News 1</b></p> <ul style="list-style-type: none"> <li>● Recently, the felicitation of <b>Pradhan Mantri Awas Yojana – Urban (PMAY-U) Awards 2021</b> was held at <b>Rajkot, Gujarat</b>.           <ul style="list-style-type: none"> <li>○ <b>Uttar Pradesh</b> bagged the <b>first position</b> followed by Madhya Pradesh and Tamil Nadu at second and third place under "<b>Best Performing State</b>" category.</li> <li>○ <b>Jammu and Kashmir</b>, which was adjudged the '<b>Best Performing UT</b>' alongside Dadra and Nagar Haveli and Daman &amp; Diu.</li> <li>○ <b>J&amp;K</b> has also won awards as <b>best performing UT for implementation of Affordable Rental Housing Complexes (ARHCs)</b>.</li> <li>○ <b>Gujarat</b> has won five special category awards for performance related to <b>Affordable Rental Housing Complexes</b> and '<b>Convergence with other Missions</b>'.</li> <li>○ <b>Tamil Nadu</b> has been recognized as <b>best state</b> for use of <b>Innovative Construction Technologies</b>. It also won the <b>special recognition for Faster Mover</b> under Affordable Rental Housing Complex (<b>ARHC</b>) Model-2.</li> </ul> </li> </ul> <p><b>News 2</b></p> <ul style="list-style-type: none"> <li>● <b>Indian Urban Housing Conclave</b> has also been organised in <b>Rajkot, Gujarat</b>.</li> <li>● <b>Organised by: Ministry of Housing and Urban Affairs</b></li> <li>● 1.23 crore houses have been sanctioned under the scheme.</li> </ul>

# SchemesTap

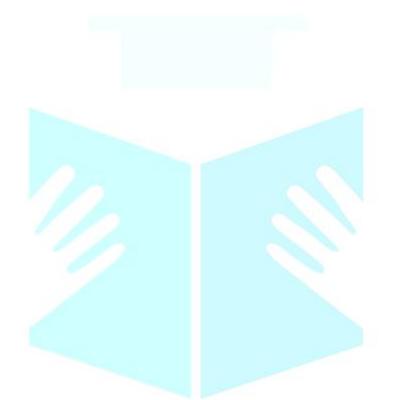
# Document



**(21<sup>st</sup> to 31<sup>st</sup> October 2022)**

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EduTap

## First Section

### 1.36 PLI Scheme for Telecom and Networking Products

#### What's in News?

- Recently, the **Ministry of Communications** has granted **approval** to **42 companies** including 28 MSMEs **under the scheme**. Out of which 17 companies have applied for additional incentive of **1% under design-led manufacturing criteria**.
- **These 42 companies** have **committed** investment of **Rs. 4,115 crores**. This is expected to
  - **generate additional sales of Rs. 2.45 Lakh crores**
  - **create additional employment of more than 44,000** over the scheme period

#### Production Linked Incentive (PLI) Scheme for Telecom and Networking Products

<b>Launch Year</b>	2021
<b>Effective from</b>	1st April 2021 or 1st April 2022 as the case maybe
<b>Nodal Ministry</b>	Ministry of Communications
<b>Project Management Agency</b>	Small Industries Development Bank of India (SIDBI)
<b>Objectives</b>	<p>To boost domestic manufacturing, investments &amp; export in telecom and networking products</p> <p>To <b>create global champions out of India</b> who have the potential to grow in size and scale using cutting edge technology and thereby penetrate the global value chains</p>
<b>Key Features</b>	<p><b>Scheme Tenure</b> → <b>6 years - FY 2021-22 to FY 2026-27</b> (companies to choose a period of 5 consecutive years i.e. FY21-FY26 or FY22-FY27)</p> <p><b>Baseline for Investment</b> → 31.03.2021/31.03.2022 (as applicable)</p> <p><b>Financial Outlay</b> → <b>Rs 12,195 Crores</b> over a period of 6 years For MSME category, maximum financial allocation <b>Rs. 2500 crores</b> (over 5 years)</p> <p><b>Target Segments</b> → Core Transmission Equipment; Enterprise equipment-Switches/Routers, Internet of Things (IoT) devices, 4G/5G, Next-Gen Radio Access Network &amp; other Wireless Equipment</p> <p><b>Investment</b> made in India <b>from 1st April 2021/1st April 2022 and up to FY 2024-2025/FY 2025-26</b> (as applicable) shall be eligible, subject to qualifying incremental annual thresholds</p> <p><b>Open to both MSME and Non-MSME Companies</b> including Domestic and Global Companies</p> <p>Company may decide to invest in <b>single or multiple</b> eligible products</p> <p>Applicants will have to <b>satisfy the minimum revenue criteria</b> to be eligible</p> <p>Stipulates a <b>minimum investment threshold</b> of <b>Rs 10 Crores (MSME)</b> and <b>Rs 100 Crores (non MSME)</b></p> <p><b>Land and building cost</b> will not be counted as investment</p> <p>Incentive of <b>4% to 7%</b> on <b>incremental sales</b> (over base year) of goods manufactured in India</p> <p><b>1% higher incentive for MSMEs in the first three years</b></p> <p><b>1% additional incentive</b> for products qualified under <b>Design Led Manufacturing</b></p>

Design-led PLI has been launched to **promote the entire value-chain in telecom manufacturing**

Launched in **June 2022**

**Features**

It provided **additional incentive of 1% over and above** the existing incentives for products that are designed in India.

**Applications** were **invited from Design-led manufacturers** as well as **others**, for availing incentive under the PLI Scheme for **5-years** commencing from **1st April 2022**

Existing companies under PLI scheme for telecom and networking products were **allowed to add more products** and apply under design led PLI scheme.

They were also given the **benefit of shifting their 5-year PLI Scheme period by 1-year**

**Test your conceptual clarity on this scheme – [Solve MCQs here](#)**

### 1.37 Reserve Bank - Integrated Ombudsman Scheme (RB-IOS) 2021

#### What's in News?

##### News-1

- Recently, it has been decided to **bring Credit Information Companies (CICs)** under the **ambit of RB-IOS 2021**.
- Aim: **to strengthen the internal grievance redress of the CICs** and to make it **more efficient**.
- This will provide a **cost free alternate redress mechanism** to **customers** of REs for **grievances against CICs**.
- RBI has directed all **Credit Information Companies (CICs)** holding a Certificate of Registration under sub-section (2) of Section 5 of the Act, to **appoint Internal Ombudsman (IO)** at the apex of their internal grievance redress mechanism by **April 1, 2023**.

### Reserve Bank - Integrated Ombudsman Scheme 2021

Launched by **Reserve Bank of India**

Launch Year **2021**

**Aim** To make it easier for customers to seek redressal of grievances relating to banking and digital payments

**Scheme integrates 3-Ombudsman schemes of RBI**

- Banking Ombudsman Scheme, 2006
- Ombudsman Scheme for Non-Banking Financial Companies, 2018
- Ombudsman Scheme for Digital Transactions, 2019

**RBI framed it in exercise of the powers under**

- Section 35A of the Banking Regulation Act, 1949 (10 of 1949)
- Section 45L of the Reserve Bank of India Act, 1934 (2 of 1934)
- Section 18 of the Payment and Settlement Systems Act, 2007 (51 of 2007)

**Key Features**

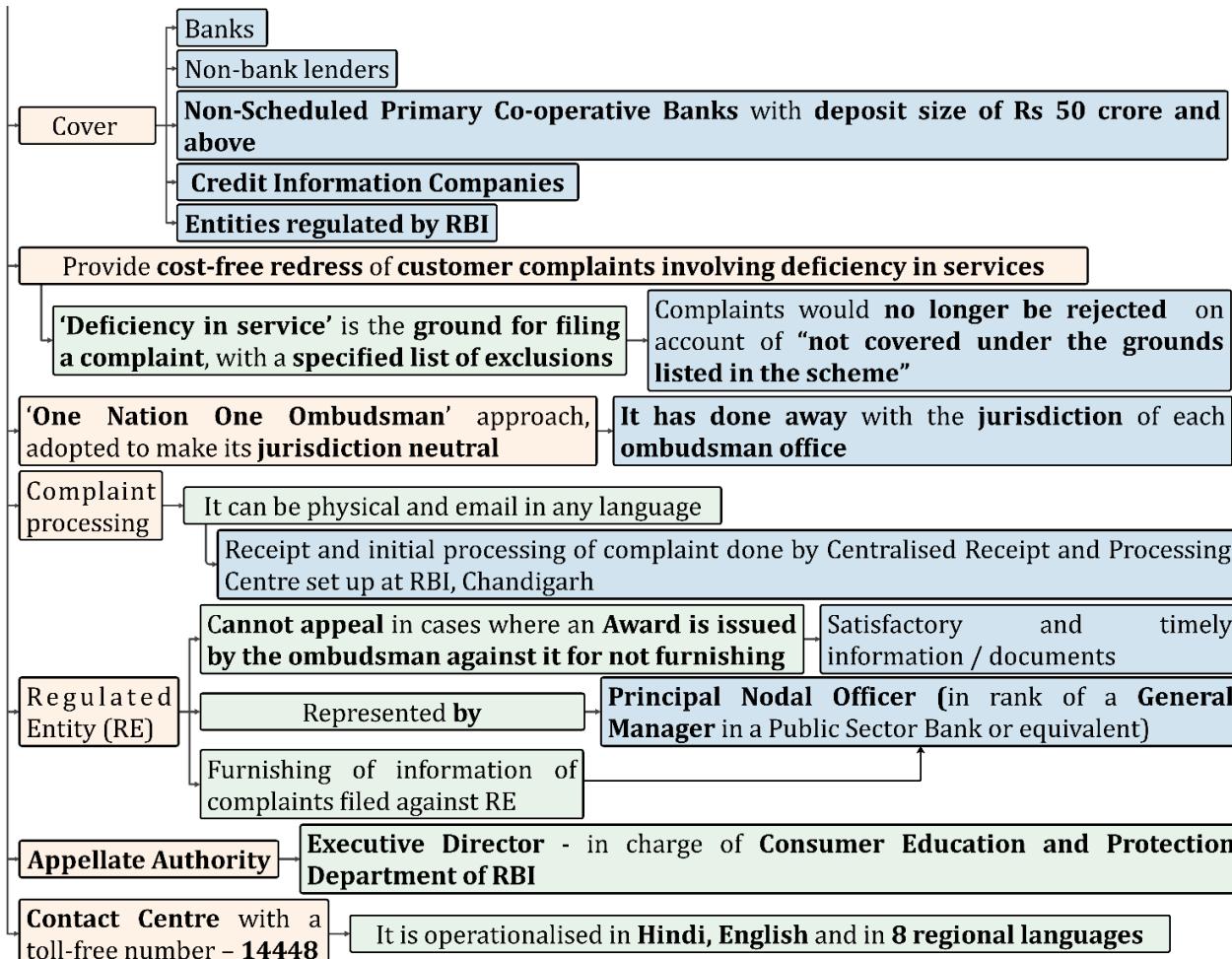
**Customers** can now report their complaints related to banks, non-banking financial companies and **digital payments** companies in one place.

After the complaint is lodged, customers can

track its status

submit related documents

receive feedback from the ombudsman



**Test your conceptual clarity on this scheme – [Solve MCQs here](#)**

## Second Section

### 1.38 Lakshmir Bhandar Scheme

#### What's in News?

##### News-1

- Recently, **West Bengal** has bagged the **prestigious SKOCH award** in the **Women and Child Development Category** for its popular '**Lakshmir Bhandar**' scheme.
- Instituted in 2003, SKOCH Award is given to **best of governance, inclusive growth, excellence in technology and applications**, change management, corporate leadership, corporate governance, citizen services delivery, capacity building and empowerment among others.

<b>Lakshmir Bhandar Scheme</b>	<ul style="list-style-type: none"> <li><b>Launched by-</b> West Bengal</li> <li><b>Launch Year – August 2021</b></li> <li><b>Aim</b> - to provide <b>financial support</b> to a <b>woman head of a family</b> and is in the <b>age group of 25-60 years</b>.</li> <li><b>Funding:</b> The state government incurs an <b>expenditure of around Rs 11,000 crore annually</b> to <b>fund the scheme</b>.</li> <li>Under the scheme <b>Rs 500 per month</b> is being given in respect of <b>general caste category</b> and around <b>Rs 1,000 per month</b> for those in the <b>SC and ST categories</b>.</li> </ul>
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### 1.39 Target Olympic Podium Scheme (TOPS)

#### What's in News?

##### News 1

- Phase 2 of the **Khelo India Women's Weightlifting League National Ranking Youth, Junior & Senior Tournament**, scheduled to be held in Ghaziabad, Noida.
- Organised by the **Indian Weightlifting Federation (IWF)** and supported by the **Department of Sports, Ministry of Youth Affairs and Sports**.

<b>Target Olympic Podium Scheme</b>	<ul style="list-style-type: none"> <li>▪ <b>Nodal Ministry:</b> Ministry of Youth Affairs and Sports (MYAS)</li> <li>▪ <b>Launch Year – 2014</b></li> <li>▪ <b>Aim - To identify and support potential medal prospects for upcoming Olympic Games.</b> <ul style="list-style-type: none"> <li>○ <b>To improve India's performance at Olympics and Paralympics</b></li> </ul> </li> <li>▪ This was <b>revamped in April 2018</b> to establish a <b>technical support team</b> for managing the TOPS athletes and providing holistic support.</li> <li>▪ The scheme has been <b>implemented</b> within overall ambit of <b>National Sports Development Fund (NSDF)</b> for <b>providing financial assistance</b> to elite athletes included in TOPS.</li> <li>▪ Under the scheme, <b>financial assistance</b> is being <b>provided</b> for their <b>customized training</b> in world class training institutes/academies within the <b>country and abroad</b>.</li> <li>▪ <b>Out-of-pocket allowance of Rs. 50,000 a month</b> provided to the athletes as an incentive</li> <li>▪ <b>Mission Olympic Cell</b> is a dedicated body <b>created to assist the athletes</b> who are selected under the TOP Scheme.</li> </ul>	<a href="#"><u>Click here to solve MCQs.</u></a>
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### 1.40 SAMRIDDHI 2022-23

<b>SAMRIDDHI 2022-23 (Strengthening and Augmentation of Municipal Revenue for Infrastructure Development in Delhi)</b>	<ul style="list-style-type: none"> <li>▪ <b>Launched by- Delhi</b></li> <li>▪ <b>Launch Year –2022</b></li> <li>▪ <b>Tenure:</b> 26 October 2022 to 31 March 2023</li> <li>▪ <b>Aim-</b> to provide a <b>major relief to lakhs of residential and commercial property owners</b> to <b>get rid of long-pending disputes and related harassment</b>.</li> <li>▪ The <b>scheme</b> is an initiative of the <b>Municipal Corporation of Delhi</b>.</li> <li>▪ The tax amnesty programme envisages a '<b>One Plus Five</b>' option for <b>residential</b> and a '<b>One Plus Six</b>' option for <b>non-residential properties</b>.</li> <li>▪ <b>Under the scheme-</b> <ul style="list-style-type: none"> <li>○ <b>Residential property owners</b> can pay just the <b>principal property tax amount of the current and of the past five years</b> (i.e <b>FY 2022-23 + FYs 2017-18 to 2021-22</b>) whereupon <b>100% interest and penalty on the outstanding tax amount shall be exempted</b> and all the previous dues before 2017-18 will be waived off.</li> <li>○ For <b>commercial properties</b>, owners can pay the principal amount case of the <b>last six years</b> and get a <b>waiver on past pending dues, including penalty and interest</b> (i.e <b>FY 2022-23 + FYs 2016-17 to 2021-22</b>) whereupon <b>100 per cent interest and penalty on the outstanding tax amount shall be exempted</b> and all the previous dues before 2016-17 will be completely waived off.</li> </ul> </li> <li>▪ The scheme will <b>enable the civic body to undertake much-desired civic infrastructure work for better service delivery</b> to the people of Delhi.</li> <li>▪ In case a taxpayer fails to settle his tax dues by March 31, 2023, he shall be liable to pay all tax dues along with interest and penalty since 2004 or since whichever year it has been pending and shall not be entitled to any waiver.</li> </ul>
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### 1.41 'Aasara' Pensions Scheme

#### What's in News?

- Recently, 10,000 new Aasara pensions have been sanctioned under Asif Nagar Mandal jurisdiction (Telangana) under the Aasara Pension Scheme.

<p><b>'Aasara' Pensions Scheme</b></p> <ul style="list-style-type: none"> <li>Launched by- Telangana</li> <li>Aim - to ensure secured life for all the poor.</li> <li>Financial allocation for 2022-23: Rs 11,728 Crores</li> <li>Age limit for beneficiary: 57 years</li> </ul> <p><b>Features:</b></p> <ul style="list-style-type: none"> <li>It is a welfare scheme of pensions to old people, widows, physically disabled and beedi workers.</li> <li>It seeks to protect the most vulnerable sections of society in particular- <ul style="list-style-type: none"> <li>old and infirm, people with HIV-AIDS, widows, incapacitated weavers and toddy tappers, who have lost their means of livelihood with growing age, in order to support their day to day minimum needs required to lead a life of dignity and social security.</li> </ul> </li> <li>The Scheme was launched on November 8, 2014, at Kothur in the Mahboobnagar district.</li> <li>Amount of Pension given to beneficiary: <ul style="list-style-type: none"> <li>Physically challenged, poor and old artists: Rs. 3016</li> <li>Other beneficiaries: Rs. 2016</li> </ul> </li> <li>Recently, 10,000 new Aasara pensions have been sanctioned under Asif Nagar Mandal jurisdiction (Telangana).</li> </ul>
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## 1.42 Meghalaya Credit Guarantee Scheme

### What's in News?

- The Meghalaya government has signed an MoU with the Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) under the Ministry of MSME, to help facilitate flow of credit to MSME borrowers.
- Aim: to implement the 'Meghalaya Credit Guarantee Scheme'.

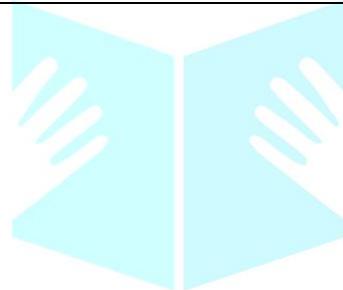
<p><b>Meghalaya Credit Guarantee Scheme</b></p> <ul style="list-style-type: none"> <li>Launched by- Meghalaya</li> <li>Launched in: 2022 (Scheme will commence tentatively from November 1, 2022)</li> <li>Aim - to encourage and promote entrepreneurship in the state.</li> </ul> <p><b>Features:</b></p> <ul style="list-style-type: none"> <li>This will strengthen the credit delivery system and facilitate flow of credit to the MSE sector.</li> <li>Through this mechanism, the state government will leverage on existing CGTMSE scheme of Government of India.</li> <li>Under the scheme, a portfolio of Rs 250 crore would be created with contribution of Rs 5 crore.</li> <li>More than 25,000 units would be supported through this scheme.</li> <li>75,000 employment opportunities would be generated under the MSE sector in the state.</li> <li>The MCGS will continue till the portfolio reaches a level commensurate with contribution of the state government.</li> <li>It will increase the risk coverage guarantee up to a maximum of 95% of loan amount, and encourage collateral free lending by the member lending institutions.</li> </ul>
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## Reference Section

Scheme Name	Covered in which month	Current Development
Samagra Shiksha Abhiyaan	SchemesTap – August 2022 (Part 3)	<ul style="list-style-type: none"> <li>Recently, "Shikshak Parv 2022" has been organised to felicitate the Teachers and to take National Education Policy 2020 forward. The "Samagra Shiksha Abhiyaan" scheme was mentioned during the event.</li> </ul>
Jal Jeevan	SchemesTap –	<ul style="list-style-type: none"> <li>Gujarat has achieved 100% household tap connections under Jal Jeevan</li> </ul>

Mission	August 2022 (Part 3)	<p><b>Mission.</b></p> <ul style="list-style-type: none"> <li>○ It means all households in rural areas have <b>access to safe drinking water</b> through taps in the state.</li> <li>○ As per the government data, all <b>91,73,378 houses</b> in the state now have <b>water connections</b>.</li> <li>● Apart from Gujarat, Haryana, Goa, Telangana, Dadra and Nagar Haveli, Daman and Diu, Puducherry, Andaman, and Nicobar Island have achieved 100% tap water in households as part of Jal Jeevan Scheme.</li> <li>● Under the scheme, the government plans to provide potable tap water to all the villages in the country by <b>2024</b>.</li> </ul>
Ayushman Bharat Digital Mission (ABDM)	SchemesTap – August 2022 (Part 2)	<ul style="list-style-type: none"> <li>● The National Health Authority (<b>NHA</b>) organised a <b>workshop in Bengaluru (Karnataka)</b> with stakeholders such as State Mission Directors, IRDAI, WHO, health industry leaders, health-tech companies, development organizations, partner NGOs etc.</li> <li>● <b>Aim:</b> to accelerate <b>adoption of Ayushman Bharat Digital Mission (ABDM)</b>.</li> </ul>
SATAT Scheme	SchemesTap – October 2022 (Part 1)	<ul style="list-style-type: none"> <li>● Recently, a Plenary Session on “<b>A giant leap for biofuels – Ethanol blending &amp; SATAT Scheme</b>” was held at <b>SIAM's International Conference on Biofuels – A Pathway Towards Sustainable Future</b>.</li> <li>● Under the scheme, <b>37 CBG (Compressed Bio-Gas) plants</b> have been <b>commissioned</b>, and approximately <b>9000 tonnes of Compressed Bio-Gas</b> have been <b>sold</b>.</li> </ul>
Pradhan Mantri JI-VAN (Jaiv Indhan- Vatavaran Anukool Fasal Awashesh Nivarana) Yojana	SchemesTap – August 2022 (Part 1)	<ul style="list-style-type: none"> <li>● <b>12-commercial plants and 10-demonstration plants of 2G biorefineries</b> (using agricultural waste as substrate) that have <b>been proposed</b> to be built under the <b>Pradhan Mantri JI-VAN (Jaiv Indhan-Vatavaran Anukool Fasal Awashesh Nivarana) Yojana</b> in regions with adequate biomass supply.</li> <li>● In August, 2022, <b>Asia's first 2G (2<sup>nd</sup> Generation) ethanol biorefinery</b> was unveiled in <b>Panipat, Haryana</b>.</li> </ul>
Eklavya Model Residential School (EMRS) Scheme	SchemesTap – July 2022 (Part 2)	<ul style="list-style-type: none"> <li>● <b>National Education Society for Tribal Students</b>, an autonomous organization under Ministry of Tribal Affairs, will launch the <b>National EMRS Cultural Fest</b> in Bengaluru, <b>Karnataka</b>.</li> <li>● Event will be hosted by Karnataka Residential Educational Institutions Society (<b>KREIS</b>).</li> </ul>
Pradhan Mantri Garib Kalyan Ann Yojana (PMGKAY)	SchemesTap – September 2022 (Part 2)	<ul style="list-style-type: none"> <li>● The scheme was mentioned in the news.</li> </ul>
Ude Desh Ka Aam Nagrik (RCS- UDAN)	SchemesTap – October 2022 (Part 1)	<p><b>News-1</b></p> <ul style="list-style-type: none"> <li>● The Steel Authority of India Limited (<b>SAIL</b>) and the Airport Authority of India (<b>AAI</b>), signed an <b>Operation and Management (O &amp; M) agreement</b>.</li> <li>● <b>Aim:</b> to <b>facilitate commercial operations</b> from <b>Rourkela</b> in <b>Odisha</b>.</li> <li>● AAI, on behalf of SAIL-Rourkela Steel Plant, will <b>operate and manage the airport</b>.</li> </ul> <p><b>News 2</b></p> <ul style="list-style-type: none"> <li>● Operation of three flights connecting five cities of <b>Assam, Arunachal Pradesh, Meghalaya, Manipur, and Mizoram</b>, has been <b>inaugurated</b>.</li> <li>● The flight will be <b>operated by Alliance Air</b>.</li> </ul> <p><b>Key data announced-</b></p> <ul style="list-style-type: none"> <li>● Under UDAN scheme, <b>14% routes</b> have been <b>awarded to the north-east</b>. <ul style="list-style-type: none"> <li>○ Under UDAN 4.2, about <b>18% routes</b> awarded to the <b>northeast</b>.</li> <li>○ <b>Rs 500 crore corpus dedicated to air-connectivity of northeast</b>.</li> </ul> </li> <li>● Under <b>Krishi UDAN</b>, <b>25 airports</b> have been <b>incentivised</b> in the <b>region</b>.</li> <li>● Under the <b>International UDAN</b>, new routes will be operationalised to</li> </ul>

		<p>expand the scope of air connectivity in the north-eastern states from national to the international level: <b>Agartala-Chittagong &amp; Imphal-Mandalay-Imphal</b></p> <p><b>News 3</b></p> <ul style="list-style-type: none"> <li>• Prime Minister inaugurated <b>Arunachal Pradesh's Donyi Polo greenfield airport</b>.</li> <li>• Low-cost carrier Indigo Airlines successfully test-landed its aircraft at the newly constructed airport, the <b>first in Arunachal Pradesh</b>.</li> <li>• The Centre, in March 2022, accorded 'in-principle' approval for <b>setting up of 21 Greenfield Airports</b> across the country.</li> </ul>
Pradhan Mantri Jan Dhan Yojana	SchemesTap – September 2022 (Part 1)	<ul style="list-style-type: none"> <li>• As per the latest Government data, the <b>total balance</b> in the <b>basic bank accounts</b> under the <b>Pradhan Mantri Jan Dhan Yojana (PMJDY)</b> has crossed the <b>₹1.75 lakh crore mark</b>, as the total number of beneficiaries touched 47 crore. <ul style="list-style-type: none"> <li>○ <b>Women beneficiaries own a larger chunk</b> in the scheme at <b>26.16 crore account</b> of which the bulk (31.42 crore accounts) are in <b>rural and semi-urban areas</b>.</li> </ul> </li> <li>• <b>Contribution made by banks:</b> Of the total ₹1.75 lakh crore balance- <ul style="list-style-type: none"> <li>○ Public sector banks (PSBs)'s account for ₹1.35 lakh crore</li> <li>○ Regional Rural Banks with ₹34,573 crore</li> </ul> </li> <li>• About <b>18% of total accounts</b> are either <b>dormant or inoperative</b> (as on June 2022).</li> </ul>



# EduTap



# EduTap Hall of Fame



**NABARD Grade A 2021**

**62 Selections Out of 74**



Mr. Albin Sunny



Mr. Amol Darade



Mr. Ankith



Mr. Deepak Kumar



Mr. Gowtham



Mr. Vikram Joshi



Mr. Vinayak Langote



Ms. Arti Shukla



Mr. Nimish



Mr. Nithin



Mr. Prajakt Dhawale



Mr. Pravin



Ms. Dharana



Ms. Pavithra

**RBI Grade B 2020 - 21**

**198 Selections Out of 257**



Mr. Ajil



Mr. Aman Choudhary



Mr. Arun Sharma



Ms. Ila Sahu



Mr. Nishant Yadav



Ms. Ojaswi Date



Mr. Parimal S Athaley



Ms. Resmaran Sahoo



Mr. Ryan Varghese



Mr. Shubham



Mr. Somya Atre



Ms. Srishthi Dabas



Ms. Twinkle Dahlia



Mr. Vaibhav Nayer

**SEBI Grade A 2022**

**58 Selections Out of 80**



Abhishek Ashish



Anurag Bolia



Avinash Jaiswal



Chetan Choraria



Gourav Singh



Himanshi



Vishwabhu



Rishabh



Roshan Lal



Srinidhi Adhikary



Sushant Sanjay



Suvarna



Vivek Sharma



Shweta Meena