

PT 365 2024

GOVERNMENT SCHEMES IN NEWS

(April 2023 to March 2024)



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BHOPAL



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Note to Students

Dear Student,

To **ease the reading** and to help aspirants **use their time in the most efficient manner**, this year too we will **release two sets of Government Schemes document**.



Government Schemes in News 2024: Covers all the schemes that were in news in the last one year.



Comprehensive Government Schemes: Covers all the operative schemes launched by different ministries.

To **enhance the retention** of important points, Government Schemes in News document has been **further categorized in two sub types viz.**



Newly launched schemes: Those schemes that were launched from May, 2023 to March 2024.



Schemes in news: It covers existing schemes which have been **modified or restructured** or schemes that were **in the news for any other reasons** like assessment of the scheme or completion of duration etc.

➤ Reason, why a scheme was in the news has been mentioned separately.

Infographics have been added to **ease understanding, provide for smoother learning experience and ensure enhanced retention** of the content.

QR based Smart quiz has been added to test the aspirant's learnings and understanding



You can scan this QR code to practice the smart quiz at our open test online platform for testing your understanding and recalling of the concepts.



1

MINISTRY OF AGRICULTURE & FARMERS WELFARE



1.1 SCHEME IN NEWS

1.1.1. Agriculture Infrastructure Fund (AIF)



Why in the News?

A new campaign named '**BHARAT' (Banks Herald Accelerated Rural & Agriculture Transformation)**' has been launched under the scheme.



Quick Facts

- **Purpose:** To address the existing infrastructure gaps and mobilize investment in agriculture infrastructure
- **Type:** Central Sector Scheme
- **Implementing Agency:** National Bank for Agriculture and Rural Development (**NABARD**)
- **Tenure:** Upto 2032- 33



Objective

- To mobilize a **medium - long term debt Financing facility** for investment in viable projects **for post-harvest management Infrastructure and community farming assets.**



Salient Features

- **Background:** AIF was launched as part of the **Atmanirbhar Bharat Abhiyan (Self-Reliant India Campaign)** announced by the Centre in May 2020.
- **Beneficiaries:**
 - Farmers,
 - Primary Agricultural Credit Societies (PACS)
 - Farmer Producers Organisations (FPOs)
 - Self Help Groups (SHG)
 - State Agencies/APMCs

● **Financial assistance**

- Provision of **Rs. 1 Lakh Crore by banks and financial institutions as loans** with **interest subvention of 3% per annum** and
- **Credit guarantee** coverage under Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) **for loans up to Rs. 2 Crores.**

● **Eligible community assets project**

- Projects identified for providing **supply chain infrastructure for clusters of crops** including export clusters.
- Projects **promoted by Central/State/Local Governments** or their agencies under **PPP.**
- **Organic inputs** production; **Bio stimulant** production units; **Infrastructure** for smart and precision agriculture.

● **Management and monitoring**

- Through an online **Management Information System (MIS)** platform.
- **National, State and District** level **Monitoring Committees** will ensure real-time monitoring and effective feedback.

● **BHARAT campaign**

- **Banks Heralding Accelerated Rural & Agriculture Transformation (BHARAT)** campaign was launched to:
- provide maximum benefits to the people
- **create a competitive spirit** among the Banks and lending institutions to mobilize agriculture infrastructure projects loan at a faster pace.

● **Benefits**

- **Farmers:** will be able to sell in the market with reduced post-harvest losses and a smaller number of intermediaries.
- **Government:** will be able to **direct priority sector lending** in the currently unviable projects. Promoting **Agri-entrepreneurs and start-ups.**
- **Consumers:** will get cheap products.



1.1.2. Pradhan Mantri Kisan Samman Nidhi Scheme (PM-KISAN)



Why in the News?

The Government released the 16th instalment under the PM-KISAN through Direct Benefit Transfer.



Quick Facts

- **Type:** Central Sector Scheme
- **Purpose:** To supplement the financial needs of all landholding farmers' families in **procuring various inputs** and also **domestic needs**
- **Beneficiaries:** All the **landholding farmers**, subject to certain exclusions
- **Benefits:** ₹6,000 per year in **three equal instalments of ₹ 2,000** each every four months



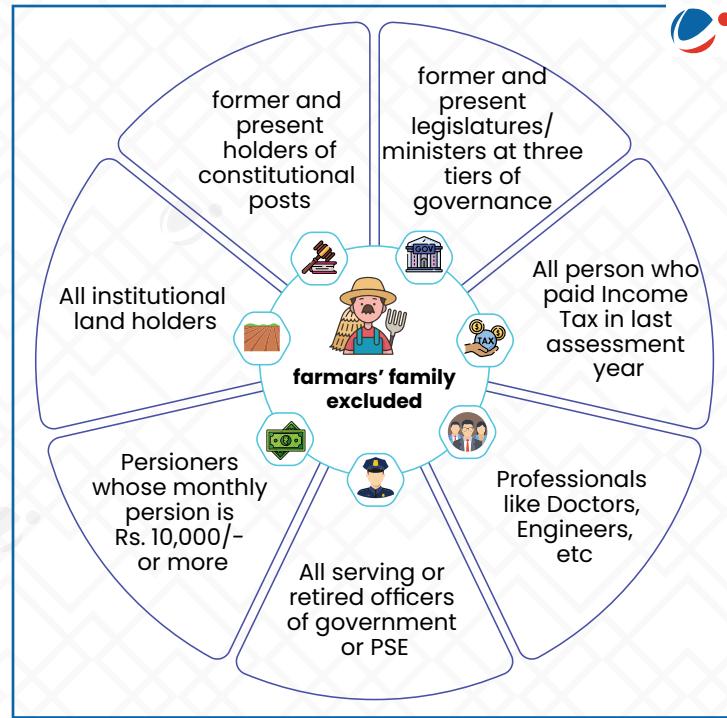
Objective

- To provide **income support to all land-holding eligible farmer families** (families include husband, wife and minor children).



Salient Features

- **Land records mandatory:** However, exception for forest dwellers, North-eastern states and Jharkhand which has separate provisions for land records is made.
- **Identification of beneficiary:** Responsibility of state/UT government.
- **Self-registration Mechanism:** Through mobile app, PM KISAN portal and Common Service Centers (CSC).
- **Kisan Credit Cards (KCC):** To be given to All PM-KISAN beneficiaries to provide them short-term loans for crop and animal/fish rearing at a maximum interest of 4% on timely repayment.



- **Prevention of diversion of funds:** Physical Verification Module (of 5% beneficiary every), Aadhar authentication and Income Tax payee verification.
- **Project Management Unit (PMU):** Established at the Central level, PMU is responsible for overall monitoring of the scheme. State Government may also consider setting up a dedicated PMU.
- **Grievance redressal:** Any grievances received by the Grievance Redressal Committee should be preferably disposed of within two weeks
- **Exclusion:** Beneficiaries of higher economic status shall not be eligible.

1.1.3. Pradhan Mantri Fasal Bima Yojana (PMFBY)



Why in the News?

Ministry launched National Crop Insurance Portal's digitized claim settlement module namely **Digiclaim** under the ambit of PMFBY.



Quick Facts

- **Purpose:** Comprehensive crop insurance from pre-sowing to post-harvest period
- **Type:** Centrally Sponsored Scheme
- **Nature:** Demand driven scheme and is voluntary for the States as well as farmers
- **Beneficiaries:** All farmers including sharecroppers and tenant farmers



Objectives

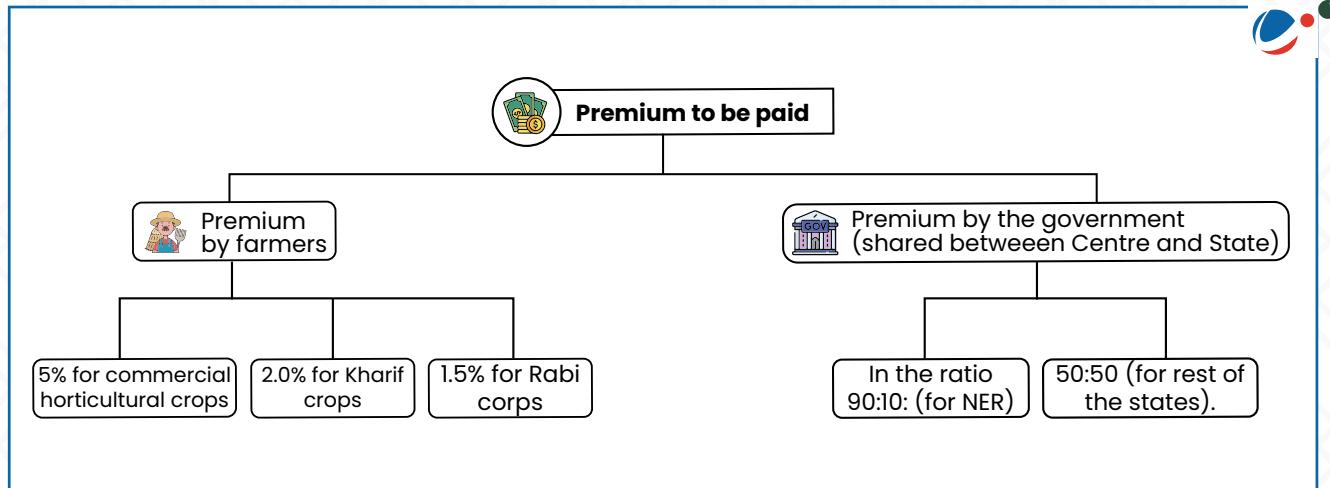
- **Financial support to farmers** suffering crop loss/ damage, **stabilizing their income** and ensuring flow of credit to the agriculture sector.
- **Adoption of innovative & modern agricultural practices** and crop diversification.



Salient Features

- **Background:** PMFBY Replaced the **National Agricultural Insurance Scheme (NAIS) and Modified NAIS**.
 - However, the **Restructured Weather-Based Crop Insurance Scheme (RWBCIS)** is still continued.
 - RWBCIS **uses weather parameters as "proxy" for crop yields** in compensating the cultivators for deemed crop losses.
- **Crops covered for rabi and kharif:** All cereals, millets, pulses, and Oilseeds.

- **Premium to be paid:** Premium is paid as **% of the sum assured or Actuarial Premium Rate (APR)**, whichever is less.
 - **APR** is the premium rate **set by insurance companies**.



Insured sum of crops:

- **Crops with MSP:** States/UTs can either **choose a scale of finance or district-level value of notional average yield** at MSP.
- **Crops without MSP:** **Farm gate price** will be considered.

Coverage of risk and exclusion

- **Basic Coverage** (mandatory): **Yield losses** (sowing to harvesting) due to **non-preventable risks** like drought, dry spells, flood, inundation, etc.
- **Add-On Coverage** (Discretion of states): Coverage for **Prevented Sowing/Planting/ Germination Risk, etc.**
- **General Exclusions:** Losses arising out of war and nuclear risks, malicious damage, and other preventable risks.

Other provisions

- **Area Approach basis** i.e., all the farmers in 'Insurance Unit (IU)' face similar risks.
- **Aadhaar mandatory.**
- **States** can set up their **own insurance companies**.
- **Allocation** of business to **Insurance Companies to be done for 3 years**.

Steps taken to Increase Coverage

- **Increase in tenure to 3 years for selection of insurance company** through bidding process;
- **Introduction of three alternative risk models** viz. Profit and Loss Sharing, Cup and Cap (60-130), Cup and Cap (80-110) under which **if no claim is made then a portion of the premium paid by the state will go into the state treasury itself**
- **CROPIC** (Collection of Real Time Observations and Photo of Crops)

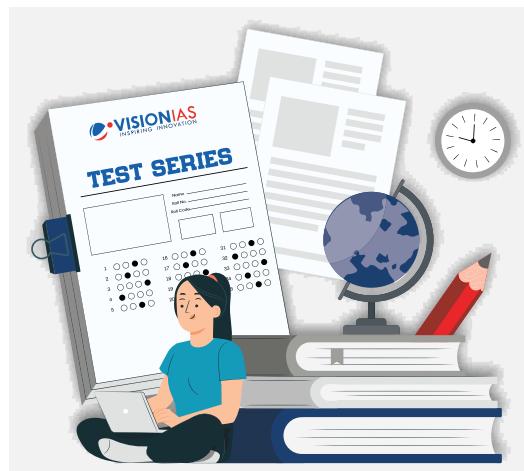
● Other Key Initiatives under PMFBY

- **DigiClaim:** Under DigiClaim all the **claims are worked out through National Crop Insurance Portal (NCIP)** instead of by insurance company and **paid to farmers accounts** using **Public Finance Management System (PFMS)**, which can be monitored by Central and State Government.
 - » **Farmers do not operate the DigiClaim module** and only GoI & State Govt. functionaries have access to it.
 - » However, **on settlement of claims, a SMS** with a link is sent to the farmer from which farmer can **track the status of payment of claims**.
- **Weather Information Network Data Systems (WINDS) portal:** A centralized platform processes hyper-local weather data from Automatic Weather Stations and Rain Gauges at various levels, improving risk assessment and decision-making.
- **Yield Estimation System, based on Technology (YES-TECH) Manual:** A tech-driven yield estimation system providing methods, best practices, and integration insights for precise yield assessments at the Gram Panchayat level.
- **Door to Door enrollment app AIDE/Sahayak:** Aims to enhance the accessibility of the scheme.
- **Forecasting Agricultural output using Space, Agro-meteorology and Land based observations (FASAL) project.**
- **National e-Governance Plan in Agriculture (NeGPA)** for timely access to agriculture related information through ICT use.
- **National Agricultural Drought Assessment and Monitoring System (NADAMS)** for Agricultural drought assessment.
- **ISRO's Geo-platform, Bhuvan**, provides data on plantation, pest surveillance and weather.

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2

MINISTRY OF CHEMICALS & FERTILIZERS



2.1. Newly launched scheme

2.1.1. Assistance to Medical Device Clusters for Common Facilities (AMD-CF) Scheme

Why in the News?

AMD-CF Scheme has been launched along with the **National Medical Devices Policy, 2023**.

Quick Facts

- **Purpose:** Promotes self-reliance in manufacturing of medical devices
- **Tenure:** 2023-24 to 2026-27
- **Components:** Assistance for Common Facilities and Assistance for Testing Facilities
- **Project Management Agency:** SIDBI

Objective

- Strengthen **Medical Device clusters by providing financial assistance** and to **strengthen and establish more testing laboratories** for Medical Devices.

Salient Features

Two components

- **Assistance for Common Facilities: For Creating Common Infrastructure Facilities.**
 - **Incentive**
 - » Limit of **support will be 70% of the approved project cost or Rs. 20 cr., whichever is less.**
 - » **For Himalayan and North East Region States,** grant-in-aid would be **Rs. 20 Crore per Cluster or 90% of the project cost**, whichever is less.

- **Special Purpose Vehicle (SPV)** to be formed by the **Medical Devices manufacturing units** in a cluster to execute the project.
 - » There shall be a minimum of **5 Medical Device manufacturing units** as members of SPV.
 - » **State Government** can also promote a cluster
- Individual manufacturing unit cannot hold more than **40% in the SPV**. **Medical Devices enterprises** shall hold at least **51% equity of the SPV**.
- **Assistance for Testing Facilities: To strengthen availability of more Medical Device Testing Laboratories** in order to boost manufacturing of quality medical devices.
- **Incentive**
 - » Limit of **support will be 70% of the approved Testing Facilities project cost or Rs. 5 cr.**, whichever is less.
 - » **For Himalayan and North East Region States**, grant-in-aid would be **Rs. 5 Crore per Cluster or 90% of the project cost**, whichever is less.
- Any National or State level **Government or Private institutions interested** to establish or strengthen testing facilities for testing of Class A, B, C and D medical devices including in-vitro diagnostic medical devices under Medical Device Rules, 2017 are **eligible**.
 - » Such legal entity under the Indian law will open a **separate account for the funds** to be utilized for the projects assisted under the sub-scheme.

National Medical Devices Policy, 2023	
Vision	Strategy
<ul style="list-style-type: none"> ● Accelerated growth path with a patient-centric approach. ● To emerge as the global leader in the manufacturing and innovation of medical devices by achieving, 10-12% share in the expanding global market over the next 25 years. ● To help the Medical Devices Sector grow from present \$11 Bn to \$50 Bn by 2030. 	<ul style="list-style-type: none"> ● Regulatory Streamlining, Enabling Infrastructure, Facilitating R&D and Innovation, Attracting Investments in the Sector, Human Resources Development, Brand Positioning and Awareness Creation.



2.2. Schemes in News

2.2.1. Pradhan Mantri Bharatiya Jan Aushadhi Pariyojana (PMBJP) scheme



Why in the News?

Primary Agricultural Credit Societies (PACS) have been allowed to operate PMBJK



Quick Facts

- **Purpose:** To provide **quality generic medicines** at **affordable prices** to the masses
- **Type:** Central Sector Schemes
- **Retail outlet:** **PMBJP** (Pradhan Mantri Bhartiya Janaushadhi Pariyojana) Kendra to sell affordable generic medicines for all citizens.
- **Implementing Agency:** Pharmaceuticals & Medical Devices Bureau of India (PMBI)



Objectives

- **Extend coverage of quality generic medicines** so as to reduce the out-of-pocket expenditure on medicines and thereby redefine the unit cost of treatment per person
- **Create awareness about generic medicines** through education and publicity to counter the perception that quality is synonymous with high price.
- **Generate employment** by engaging individual entrepreneurs in opening of PMBJP kendras.



Salient Features

- **Background:** In 2015, the 'Jan Aushadhi Scheme' was revamped as '**Pradhan Mantri Jan Aushadhi Yojana**' (PMJAY) which was again renamed as PMBJP in 2016.
- **Incentive to the PMBJP Kendra owners**
 - **Rs. 5 Lakh**, to be given @ 15% of monthly purchases made, subject to a **ceiling of Rs. 15,000/- per month, w.e.f. April 2021**
 - **One-time special grant of up to Rs. 2 lakh** for Furniture & IT Equipment to PMBJP Kendras for **women, Divyang, SC/ST and Areas** notified by NITI Aayog (North-Eastern States, Himalayan Region, Island Territories, Aspirational Districts).

● **Product basket of PMBJP**

- It comprises various **Ayurvedic products** for immunity boosting **medicines and surgical devices** covering **all major therapeutic groups** such as Cardiovascular, Anti-cancers, Anti-diabetics, Anti-infectives, Anti-allergic, etc.

● **Ensuring quality:**

- Medicines are procured only from **World Health Organization – Good Manufacturing Practices** (WHO-GMP), Food Safety and Standards Authority of India (FSSAI) and CE Certified suppliers.
- Drug is accredited by '**National Accreditation Board for Testing and Calibration Laboratories' (NABL)**'.
- **Regular comparison with popular branded medicines** in terms of assay & solubility etc.
- **SAP based Inventory Management** and Forecasting System.
- System of **Blacklisting/Debarring Vendors/ Suppliers/ Manufacturers** for failure in supply, also penalty is imposed for late delivery.

● **PMBI:** It is set up by pharma PSUs as an independent society under the Societies Registration Act, 1860.

Key Initiatives

- **Janaushadhi 'Suvidha' Sanitary Napkins:** Napkins are provided @ Rs. 1/- per pad and aims to achieve "Clean India & Green India", as these pads are **oxo-biodegradable and environment friendly**.
- **Jan Aushadhi Sugam App: Facilitates** locate nearby **Jan Aushadhi Kendra through Google map**, search Jan Aushadhi generic medicines, etc.



3

MINISTRY OF CIVIL AVIATION



3.1. Scheme in News

3.1.1. UDE DESH KA AAM NAAGRIK (UDAN)/REGIONAL CONNECTIVITY SCHEME (RCS)



Why in the News?

Comptroller and Auditor General's (CAG) Audit report on the **Regional Connectivity Scheme – UDAN** was laid down in both houses of the Parliament.



Quick Facts

- **Purpose:** To enable **air operations on underserved / unserved routes**, promote **balanced regional growth** and make **flying affordable for masses**
- **Type:** Central Sector Scheme
- **Support to airlines:** In the form of **Concessions and Viability Gap Funding (VGF)**
- **Tenure:** 10 years



Objective

- To fulfil the aspirations of the common citizen with an **enhanced aviation infrastructure and air connectivity in tier II and tier III cities.**



Salient Features

- **Background:** Launched under **National Civil Aviation Policy (NCAP) 2016**.
 - NCAP envisaged Regional Connectivity Scheme (RCS) to enhance **regional air connectivity** through **fiscal support** and **infrastructure development**.
 - UDAN is designed to enable air operations on **underserved / unserved** routes connecting regional areas, promote balanced regional growth and make flying affordable for masses.

● Subsidised seats

- **Airfare** is capped at **Rs. 2500** for a distance of 500 km to 600 km per seat. However, the capping is subject to indexation as per the formula specified in the UDAN Scheme document.

- Airlines have to **provide 50% of the seats** (9- 40 Seats) **at subsidized rates**.

● Regional Connectivity Fund (RCF):

It facilitates the **self-financing mechanism** of the scheme by **funding the VGF** through **a levy on certain domestic flights**.

● Demand and market-based model:

- RCS is available only **in States** and at airports/aerodromes/helipads which provide **concessions**.

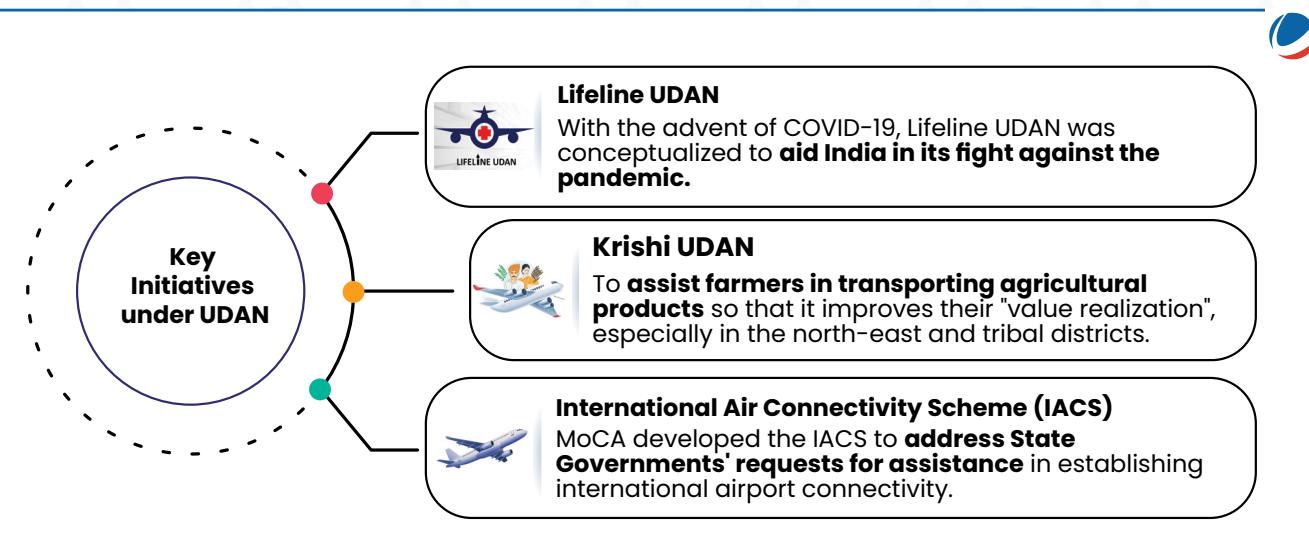
- **State governments** have to provide **free security & fire service, utilities at concessional rates, free land** for RCS airports etc.

● Support to airlines:

Centre shares 80% of the VGF, and **rest 20%** comes from the **respective state governments** (NE states, UK, HP and UTs will contribute 10%).

● Flexibility for Identification of Routes:

Airline operators propose the **regional routes** that they are interested to operate and seek VGF.



4

MINISTRY OF COMMUNICATIONS



4.1. Scheme in News

4.1.1. BharatNet



Why in the News?

As per Ministry, **2.1 Lakh Gram Panchayats** have been made Service Ready under the BharatNet project in the country.



Quick Facts

- **Purpose:** Providing the **last mile connectivity** to all Gram Panchayats (GPs) of the country
- **Type:** Central Sector Schemes
- **Funding:** Universal Service Obligation Fund (USOF).
- **Implementing Agency:** **Bharat Broadband Network** (Merged into BSNL in 2022)



Objective

- To provide **100 Mbps bandwidth broadband connectivity** to all Gram Panchayats (approx. 2.6 lakh) in the country to realise the vision of **Digital India**.



Salient Features

3 Phases of BharatNet

BharatNet-Phase I

In 2011, **National Optical Fibre Network (NOFN, now BharatNet)** established for connecting **block headquarters to GPs** by using **existing fibre of CPSUs** such as BSNL, RailTel and PGCIL .

BharatNet Phase II

Started in **2017**, Provides an **optimal mix of media** (OFC, Radio and **satellite**) to connect GPs. Multiple implementing models like **State-led Model, Private Sector Model** and **CPSU Model**.

BharatNet Phase III

For **State-of-the-art, future proofing of network**, etc.

- **Current Status:** 3 phases to be implemented by 2025 and status of different phases are as follows:
 - **Phase 1:** Out of 1.23 lakh allotted GPs, **1.22 were made service ready.**
 - **Phase 2:** Out of 1.44 lakh allotted GPs, **more than 71, 000 were made service ready.**
- **Approach:**
 - Tie-up with **Village level entrepreneurs (VLEs)** or **BharatNet Udyami** to take the fiber connections to the homes on a 50:50 **revenue-sharing basis**.
 - **VLEs** will be provided with the necessary equipment, including routers and additional fiber optics cable by BBNL.
- **Satellite connectivity:** **GSAT-11** and **GSAT-19** under BharatNet project to provide **connectivity to about 6700 GPs/areas** which were not accessible through other mediums.
- **Other features:**
 - **Project of national importance:** Network would remain a **National Asset**. Operation and Maintenance could be taken up by the States.
 - **Leveraging private sector:** PPP Model for **operation, maintenance, utilization and revenue generation**.
 - Now the emphasis is to utilize the created infrastructure for **broadband, internet services through Wi-Fi Hotspots, Fibre to the Home (FTTH) connections**, etc.
- **Other benefits:** Facilitate delivery of **e-governance, e-health, e-education, e-banking, public internet access**, G2C, B2B, P2P, B2C, etc., weather, agricultural and other services to rural India.



5

MINISTRY OF CONSUMER
AFFAIRS, FOOD & PUBLIC
DISTRIBUTION

5.1. Schemes in News

5.1.1. NATIONAL FOOD SECURITY ACT (NFSA), 2013

Why in the News?

Government extended the **Pradhan Mantri Garib Kalyan Ann Yojana (PMGKAY)**, a key initiative launched under NFSA, **for another 5 years** with effect from 1st January, 2024.

Quick Facts

- **Purpose:** To provide **food and nutritional security** in human life cycle approach
- **Type:** Centrally sponsored scheme
- **Coverage:** 67% of the country's population (75% of the rural and 50% of the urban population)
- **Identification of Household:** Based on the NSS Household Consumption Survey data for 2011-12

Objective

- A **legal right** to persons belonging to "**eligible households**" to receive food **grains at subsidised price** (called Central Issue Prices/CIPs) **under the Targeted Public Distribution System (TPDS)**.

Salient Features

- **Benefits:** Beneficiaries are provided **subsidized Rice, wheat and coarse grains** issued at **Central Issue Price (CIP) of Rs.3, Rs.2 and Rs.1**.
- **Categories of beneficiaries**
 - **Primary Households (PHHs)**
 - **Antyodaya Anna Yojana (AAY) households**

- **Primary Households (PHHs):** They are entitled for **5 Kgs of foodgrains per person per month.**
- **AAY households (poorest family):** They are entitled for **35 Kgs** of foodgrains per family per month.
 - » Additionally, AAY households also receive **1 kg of sugar per family per month** through the Targeted Public Distribution System (TPDS).
 - The **Central Government gives subsidy of Rs.18.50 per kg per month of sugar** to AAY families of participating States.
 - **States/UTs bear the distribution cost**, including margin to dealers and retailers as well as the transportation cost.
 - Recently, the government **approved extension of scheme of sugar subsidy** for AAY families for two more years i.e., **31 March 2026.**

● Life cycle approach:

- **Pregnant women and lactating mothers (PW&LM), and children** (age group of 6 months to 14 years).
 - » **PW&LM** are entitled to receive **maternity benefit of not less than Rs. 6,000**

● Other Benefits

- **Food Security Allowance:** Given to **beneficiaries in case of non-supply of entitled food grains or meals.**
- **Grievance Redressal Mechanism:** Set up at the District and State levels.
- **Penalty on public servant or authority:** Imposed by the State Food Commission, in case of failure to comply with the **relief recommended by the District Grievance Redressal Officer.**
- **Women Empowerment:** Ration cards are issued in the name of the **eldest woman of the household** (of age 18 years or above).

● Joint responsibility of federal Governments:

- **Centre's responsibility:** **Allocation and Transportation of foodgrains**, assistance **to States/UTs** for delivery of food grains from FCI godowns to **Fair Price Shop (FPS)**
- **States' responsibility:** Effective implementation like **identification of eligible households, issuing them ration card**, etc.

Key initiatives

RECENT REFORMS
To enhance effectiveness of NFSA, 2013

ONLINE GRIEVANCE REGISTRATION FACILITIES
This has been adopted by many states for providing prompt resolution

FORTIFICATION OF RICE
It is a cost-effective and complementary strategy to increase vitamin and mineral content in diets

AUTOMATION OF THE SUPPLY CHAIN
Almost 20 states and/or UTs have done this leading to reduction in leakage

AADHAR SEEDING
Seeding of ration cards with Aadhar reduces duplication and eliminates ghost cards

- **Pradhan Mantri Garib Kalyan Ann Yojana (PMGKAY)**
 - **Free food grains** to about 81.35 crore NFSA beneficiaries (i.e., AAY households and PHH beneficiaries) is being provided for a period of five years
 - **Benefits:** **Free food** to around 80 crores people, ensuring nutrition security, etc.
- **One Nation One Ration Card (ONORC) plan:** To implement **nation-wide portability of the ration cards** issued by the States/UTs under the NFSA.
 - Benefits could be availed through **biometric/Aadhaar authentication** using their **same/existing ration card** issued under NFSA.
- **Pradhan Mantri Poshan Shakti Nirman (PM POSHAN)**
 - Launched for providing **one hot cooked meal** in **Government and Government – aided Schools** from **2021–22 to 2025–26**.
 - **Beneficiaries:**
 - » Children of **pre-schools or Bal Vatika (before class I)**
 - » Children of **classes I to VIII**
 - **Ministry of Education** is the nodal implementing ministry.
- **Pradhan Mantri Matru Vandana Yojana or PMMVY**
 - It was **launched in 2017 and in 2022** incorporated in **Mission Shakti** (umbrella scheme for **safety, security and empowerment of women**).
 - **Minister of Women and Child Development** is the nodal implementing ministry.
 - It is a **conditional cash transfer scheme** for **Pregnant Women & Lactating Mothers (PW&LM)**.
 - **Beneficiaries:** PW&LM of **at least 19 years of age in informal and unorganized sectors**.
 - **Benefits:**
 - » **Conditional Maternity benefit** of ₹ **5,000** for **first living child of family**.
 - » **Institutional delivery** and **incentive** available **Janani Suraksha Yojana (JSY)** are also provided. **Therefore**, on an average, a woman gets ₹ **6000**.
 - » **Support to girl child:** Under PMMVY 2.0 incentive of ₹6,000 in a single instalment is provided following birth of the second girl child.



6

MINISTRY OF DEFENCE



6.1. Newly launched Scheme

6.1.1. ADITI (Acing Development of Innovative Technologies with iDEX) Scheme



Quick Facts

- **Purpose:** To develop about 30 deep-tech critical and strategic technologies where the country does not have existing capabilities
- **Components:** Grant-in-Aid to ADITI winners and to Partner Incubators (PIs)
- **Technologies covered:** Technologies which are **critically required for national security** and where the **country does not have existing capabilities**
- **Tenure:** FY 2023–2024 to FY 2025–2026



Objectives

- Facilitate **rapid development of strategically critical technologies** which are sensitive and innovative.
- **Indigenisation of critical technologies** and reduction of dependencies on foreign OEMs (Original Equipment Manufacturers).
- **Spiral development** within ADITI scheme and also spiral development of products developed under existing iDEX scheme.
- Build “**Technology Watch Tool**” and conduct **technology foresight workshops**.



Salient Features

- **ADITI challenges:** Support for upto two winners in each ADITI challenge has been provisioned. An applicant can be awarded only one ADITI challenge at a time.
 - ADITI scheme shall **subsume iDEX Prime category of challenges** (refer to the infographic in the next page) launched after the date of approval of ADITI Scheme.
- **Partner Incubators (PIs):** **Network of about 10 PIs** (with specialized expertise) will be developed over the period of the scheme and they will provide specialised support and business mentorship.

● Financial support:

- **Grant-in-Aid to ADITI winners:** Grant up to **50% of the product development budget** with a cap of **Rs. 25 Crore per** winner has been considered for the contracts to be signed.
- **Grant-in-Aid to Partner Incubators (PIs):**
 - » The project consists of **6 milestones, with a payment limit of Rs. 1,50,000 for each** milestone.
 - This payment is estimated to be provided to the PIs based on **facilitation/completion of each milestone of their associated challenge winner.**
 - » Additionally, **activity wise amount on requirement basis** will be given to PIs for
 - Building pipeline for Defence needs by **locating startups/MSMEs.**
 - Facilitating technical/financial due diligence, **incubation and mentorship support** through academia, industry and R&D to the challenge winners on milestone basis.
 - Strengthening the innovation ecosystem by **undertaking initiatives to reach out, spread awareness**, among others.

● Eligibility for ADITI Challenge

- **Startups**, as defined and recognized by the Department for Promotion of Industry and Internal Trade (DPIIT).
- Any **Indian company** incorporated under the **Companies Act 1956/2013**, primarily an **MSME** as defined in the MSME Act, 2006.
- **Individual innovators** (research & academic institutions can use this category to apply) registered as **Startup/MSME.**

● Procedure for selection for ADITI Challenge

- The framework for ADITI will call for **proposals through challenges** launched to address specific technological needs of the Indian Defence Establishments.
- **Selection** will be through the **High-Power Selection Committee (HPSC)** led by challenge owner, subject matter experts, representatives from Academia/Industry and other concerned stakeholders.

● Eligibility for availing grants as iDEX Partner Incubators (PIs)

- **Legal status:** The incubator should be **registered in India as a legal entity** in public, private or public – partnership mode, and should have **received/ongoing grant support from Government of India.**

**ADITI scheme
and iDEX**

Critical & advanced technologies under ADITI shall be boosted by spiral development and also spiral development of products/technologies developed under existing iDEX scheme.

iDEX is the operational framework of the Defence Innovation Organization (DIO)

iDEX-DIO provides the winner (start-ups/individuals) of the Defence India Startup Challenge (DISC) funding up to Rs 1.5 crores (depending upon the costing of the project and matching contribution).

To motivate young innovators, iDEX was expanded to iDEX Prime, with the assistance increasing from Rs 1.5 crore to Rs 10 crore.

- **Experience:**
 - » The incubator must have **operated for at least 5 years and incubated or funded a minimum of 10 defense-related startups.**
 - » It should have **incubated at least 5 startups in the past 3 years** that are running as 'a going concern' as of the date of 'call for application' by DIO.
 - » It must have managed **at least 2 sector-focused accelerator programs** (preferably in Deep Tech, Defense, AI/ML, Cyber, etc.) **in the last 5 years.**
- **Resource:** It should have **at least 25 mentors for startups affiliated with it**, at least 5 of whom should be SMEs in defence or aerospace domain; and atleast 2 investment experts/investors.
- **Networking:** The PIs should have adequate external support system viz. collaboration with industry, academia, and Government institutions to support ADITI winners.
- **Monitoring:** The grant utilization and progress will be **monitored by the Defence Innovation Organisation (DIO)** through PIs.
- **DIO is a Company** was incorporated under section 8 of the Companies Act 2013. Accounts of DIO are **subject to CAG audit.**
- DIO is formed jointly by **Hindustan Aeronautics Limited (HAL)** and **Bharat Electronics Limited (BEL).**
- **Evaluation of the scheme:** Evaluation **by a third party** would be arranged in FY 2025-26 before fresh appraisal/revision for continuation.
- **Technology Watch Tool:** To be developed **to bridge the gap** between the **expectations and requirements** of the modern Armed Forces and the capabilities of the defence innovation ecosystem.



7

MINISTRY OF
ELECTRONICS & IT

7.1. Schemes in News

7.1.1. Digital India Programme

Why in the News?

Recently, the Government approved the **expansion of the Digital India programme with** a total outlay of ₹14,903 crores for a five-year period between **2021-22 to 2025-26.**

Quick Facts

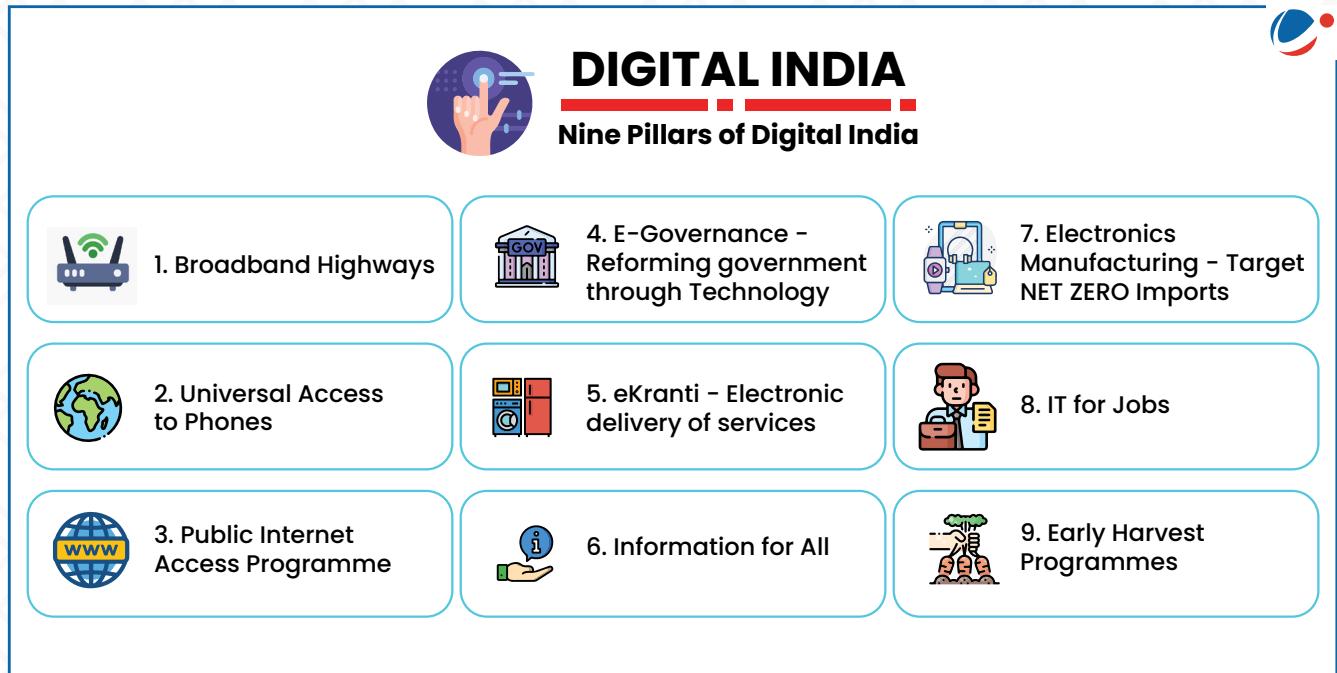
- **Purpose:** To transform India into a digitally empowered society and knowledge economy
- **Nature: Umbrella programme** that clubs together various **e-governance initiatives** across **Ministries and Departments**
- **Leveraging private sector: Public Private Partnerships (PPP)** are preferred wherever feasible to implement e-Governance projects.
- **Implementation:** By the entire Government with overall **coordination** by the MeITY

Objectives

- To **transform India into a digitally empowered society and knowledge economy.**
- To **ensure digital access, digital inclusion, digital empowerment** and bridge the digital divide.
- To ensure that **Government services are available to citizens electronically.**

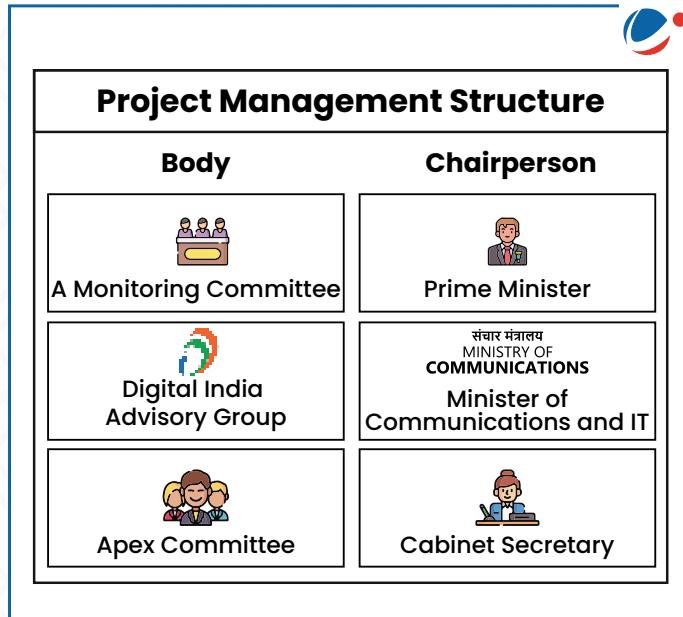
Salient Features

- **Background:** launched in 2015 to enable digital delivery of services to citizens.
- **Umbrella programme:** Covers multiple projects of various Central Ministries/ Departments and States and Union Territories (UTs).
 - The central **ministries/departments** and state governments concerned would have the **overall responsibility for the implementation** of various projects under the Digital India Programme.



- Vision is centred on three key areas:
 - **Digital Infrastructure as a Utility to Every Citizen**
 - » **High-speed internet** as a core utility
 - » **Cradle to grave digital identity** –unique, lifelong, online, authenticable
 - » **Mobile phone & Bank account enabling** participation in digital & financial space
 - » **Easy access** to a Common Service Centre
 - » **Shareable private space** on a public cloud
 - » **Safe and secure Cyber-space**
 - **Governance & Services on Demand**
 - » **Seamlessly integrated** across departments or jurisdictions
 - » **Services available in real-time** from online & mobile platform
 - » All citizen entitlements to be **available on the cloud**
 - » **Services digitally transformed** to improve Ease of Doing Business
 - » Making financial **transactions electronic & cashless**
 - » **Leveraging GIS** for decision support systems & development

- **Digital Empowerment of Citizens**
 - » **Universal Digital Literacy**
 - » **Universally accessible digital resources**
 - » All documents/ certificates are to be available on the cloud
 - » **Availability of digital resources/services in Indian languages**
 - » **Collaborative digital platforms** for participative governance
 - » **Portability of all entitlements** through the cloud



- **Key agencies enabling DI initiatives:**
Some of them include:

- Controller of Certifying Authorities (CCA)
- Centre for Development of Advanced Computing (C-DAC)
- Centre for Railway Information Systems (CRIS)
- Common Services Center (CSC)
- Small Farmers Agribusiness Consortium (SFAC)

- **Some of the Key initiatives:** Aadhar, Common Service Centres (CSCs), Digi Locker, Digi Sevak, Bharat Broadband Network Limited, CERT-In, Centre of Excellence for IoT, Cyber Swachhta Kendra etc.

7.1.2. Production Linked Incentive (PLI) 2.0 for IT Hardware



Why in the News?

Government recently approves 27 manufacturers under PLI Scheme – 2.0 For IT Hardware



Quick Facts

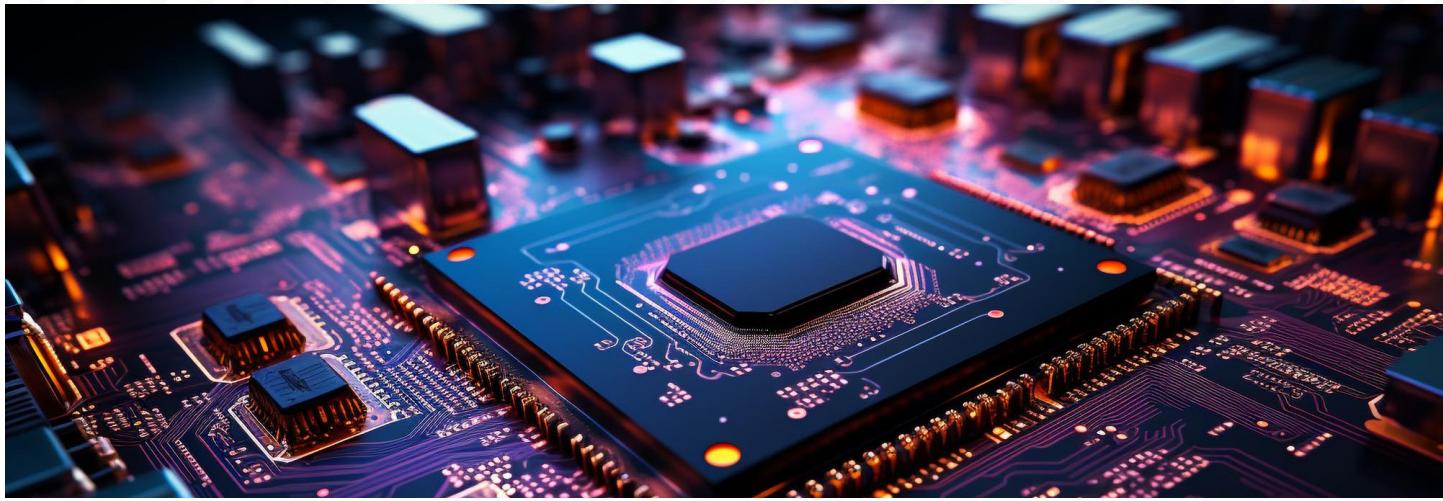
- **Purpose:** To boost domestic manufacturing and attract large investments in the value chain
- **Type:** Central Sector Schemes
- **Incentive Period:** 6 years during Scheme Tenure
- **Project Management Agency:** Industrial Finance Corporation of India (IFCI)

Objective

- Through financial incentives boost domestic manufacturing and attract large investments in the value **chain**.

Salient Feature

- **Background:** PLI 2.0 Scheme for IT hardware **doubled the outlay** while also enhancing the incentive and tenure as compared to PLI 1.0 (launched in 2021).
 - It was launched to provide **more flexibility to applicants** and **allow a longer duration** to develop the supply chain within the country.
- **3 category of applicants**
 - **Global** companies
 - **Hybrid** (global/domestic) companies
 - **Domestic** companies.
- **Target Segment**
 - Laptops, Tablets
 - All in-One PCs
 - Servers
 - Ultra Small Form Factor (USFF)
 - **Semiconductor design, IC manufacturing, and packaging** are included as incentivized components of PLI 2.0.
- **Eligible Product:** Goods manufactured in India and covered under target segment. Incentive shall be given on the sales of Target Segment Goods.
- **Incentives:** Around **5% on net incremental sales** over base year.
- **Monitoring:** **Empowered Group of Secretaries (EGoS)** chaired by the Cabinet Secretary.



8

MINISTRY OF
FINANCE

8.1. Schemes in News

8.1.1. Pradhan Mantri Jan Dhan Yojana (PMJDY) -
National Mission for Financial Inclusion

Why in the News?

Pradhan Mantri Jan Dhan Yojana (PMJDY) - National Mission for Financial Inclusion, completed nine years of successful implementation.



Quick Facts

- **Purpose:** To ensure access to financial services like Banking, Remittance, Credit, Insurance, Pension in an affordable manner.
- **Overdraft facilities:** Rs 10,000
- **Accident Coverage:** Rs. 2 lakhs
- **Focus:** Every Unbanked Adult



Objectives

- Ensure access of financial products & services at an affordable cost.
- Use of technology to lower cost & widen reach.



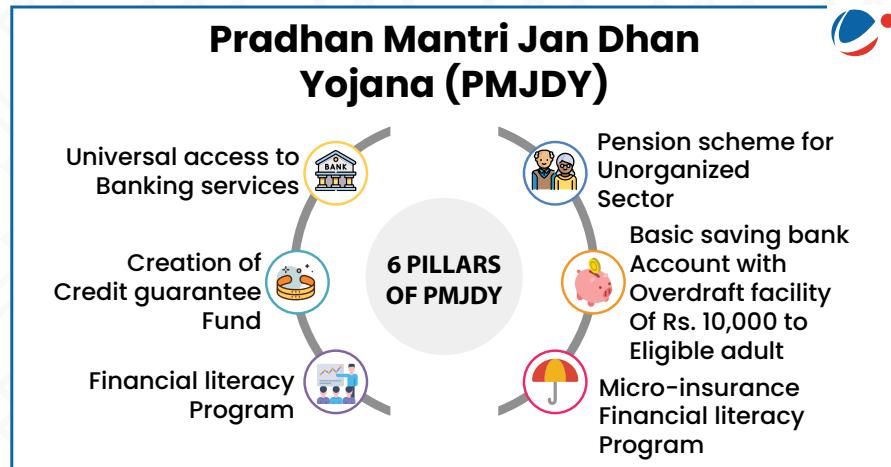
Salient Features

- **Background:** Launched in 2014, the PM JDY is a National Mission for Financial Inclusion.
- **Basic Tenants of Scheme:**
 - **Banking the unbanked** - Opening of basic savings bank deposit (BSBD) account with minimal paperwork, relaxed KYC, e-KYC, account opening in camp mode, zero balance & zero charges

- **Securing the unsecured** - Issuance of Indigenous Debit cards for cash withdrawals & payments at merchant locations, with free accident insurance coverage of Rs. 2 lakhs
- **Funding the unfunded** - Other financial products like micro-insurance, overdraft for consumption, micro-pension & micro-credit

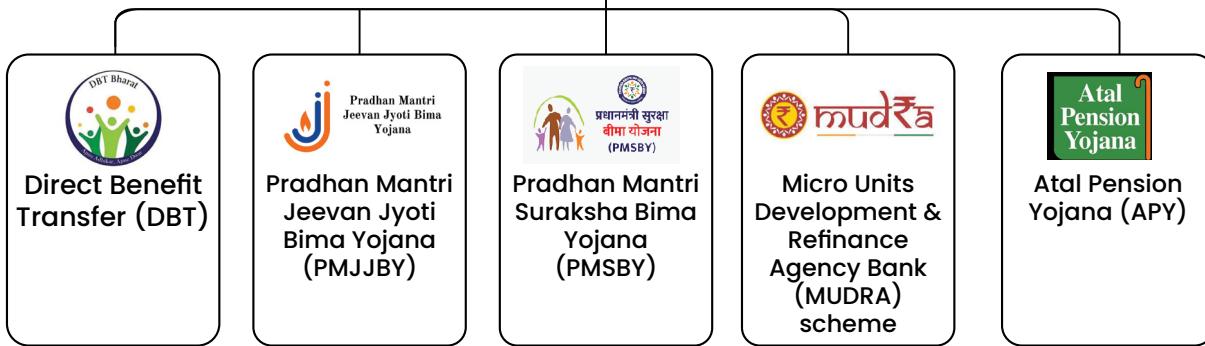
● **Approach**

- **Accounts opened are online accounts** in core banking system of banks.
- **Inter-operability** through RuPay debit card or Aadhaar enabled Payment System (AePS)



- **Fixed-point Business Correspondents**
- **Simplified KYC / e-KYC** in place of cumbersome KYC formalities
- **RuPay Card Insurance:** Free accidental insurance cover on RuPay cards increased from Rs. 1 lakh to **Rs. 2 lakhs** for PMJDY accounts opened after 28.8.2018.
- **Overdraft facilities:** OD upto **Rs 2,000/- (without conditions)** and upper age limit for OD is **65 years**.
- **Operative PMJDY Accounts:** As per extant RBI guidelines, a PMJDY account is treated as inoperative if there are no customer induced transactions in the account for over a period of two years.
- **Jan Dhan Darshak App:** A mobile application, was launched to **provide a citizen centric platform for locating banking touch points such as bank branches, ATMs, Bank Mitras, Post Offices, etc. in the country.**

PMJDY Accounts are eligible for:



8.1.2. Sukanya Samriddhi Yojana (SSY)



Why in the News?

Finance Ministry recently increased the interest rate for the Sukanya Samriddhi Account Scheme from 8% to 8.2% for January–March (2024) quarter.



Quick Facts

- **Purpose:** To promote the **welfare of the girl child**
- **Background:** launched in 2015 as a part of the **Beti Bachao Beti Padhao campaign**.
- **Beneficiaries:** A girl child (**a maximum of two girl children in one family**)
- **Limitation:** **Only one account** can be opened in the name of **a girl child**.



Objective

- **To provide a small investment for the girl**, which is to be used to facilitate payment of education and marriage expenses.



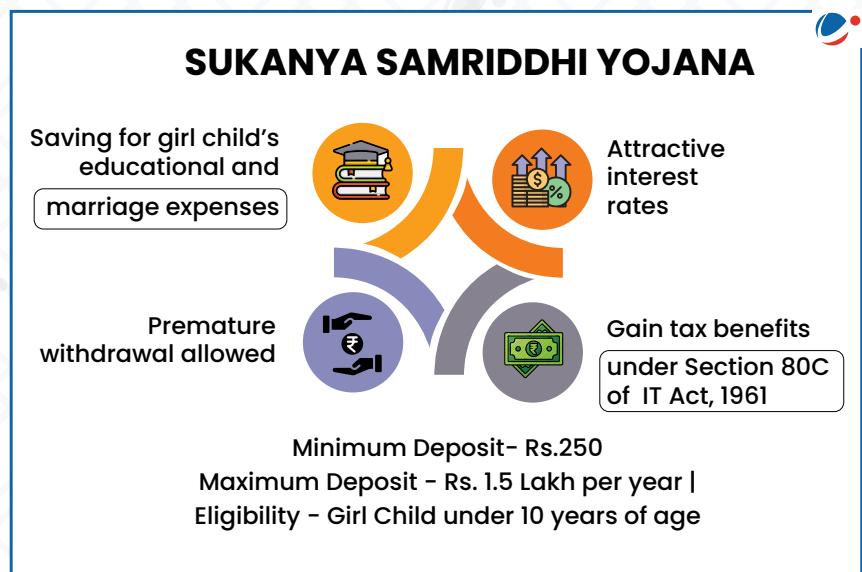
Salient Features

- **Account Opening:**
Account can be opened in **Post Offices and notified branches of Commercial Banks**

- **Maximum Account Per family:** Account is opened in the name of a **girl child for upto two girl children in one family**.

- **Exception for twins/triplets:** Benefits could also be availed for more than two in case of twins/triplets in the first birth or the second birth.

- » However, if the first birth itself results in more than two girl children, girls born after the twins/triplets will not be eligible to open Sukanya Samridhhi accounts.



- **Account portability:** The account can be **transferred anywhere in India** from one post office/Bank to another
- **Interest Rate:** Interest on balance (at rate notified by the government from time to time) will be **calculated on yearly compounded basis** and credited to the account.
- **Maturity of scheme:** The account shall mature after **21 years from the date of opening or on marriage** of the girl child under whose name the account is opened, **whichever is earlier.**
- **Premature closure of account:** In the event of **death of the account holder** or where the Central Government is satisfied that continuation of the account is causing **undue hardship to the account holder.**
- **Premature withdrawal:** Once the girl child is **18 years old**, she can make an early withdrawal of **up to 50% of the balance for higher education.**
- **Other benefits of Sukanya Samriddhi Account Scheme**
 - Even girl child can operate the account after she attains the age of 10 years.
 - Payment on maturity to girl child.
 - Interest payment even after maturity if account is not closed.
 - Transferable anywhere in India.
 - Deposits may be made in the account till the completion of a period of fifteen years from the date of opening of the account.
- **Documents required for opening an account**
 - Sukanya Samriddhi Account Opening Form.
 - Birth certificate of girl child
 - Identity proof (as per RBI KYC guidelines)
 - Residence proof (as per RBI KYC guidelines)



8.1.3. Stand Up India Scheme



Why in the News?

Prime Minister acknowledged Stand-Up India's role in empowering the SC/ST communities, women, and job creation at the completion of 7 years of the Scheme.



Quick Facts

- **Purpose:** To empower every Indian & enable them to stand on their own feet
- **Type:** Central Sector Scheme
- **Enterprises covered:** **Greenfield enterprise** in manufacturing, services, Agri-allied activities or the trading sector
- **Refinancing agency:** Small Industries Development Bank of India (SIDBI)



Objective

- To facilitate bank loans between **Rs.10 lakh and Rs. 1 Crore to at least one SC or ST borrower and at least one woman borrower per bank branch** for setting up a **greenfield enterprise**.



Salient Features

- **Loan extending entity:** Loans under the Scheme are extended **by all the branches of the Scheduled Commercial Banks** as per commercial parameters.
- **Loan security:** Besides **primary security**, the loan may be secured by collateral security or guarantee of **CGFSI** as decided by the banks.
 - To extend Collateral free coverage the government has set up **Credit Guarantee Fund for Stand Up India (CGFSI)**.
 - **However, Government does not allocate funds** for loans under the Scheme.
- **Rate of Interest (RoI):** RoI would be the **lowest applicable rate of the bank** for that category (rating category) not to exceed Bank's base rate (MCLR) +3%+ tenor premium.

Eligibility

1 SC, ST or Woman Above 18 years of age.



2 Loans available for setting up Green Field Projects.



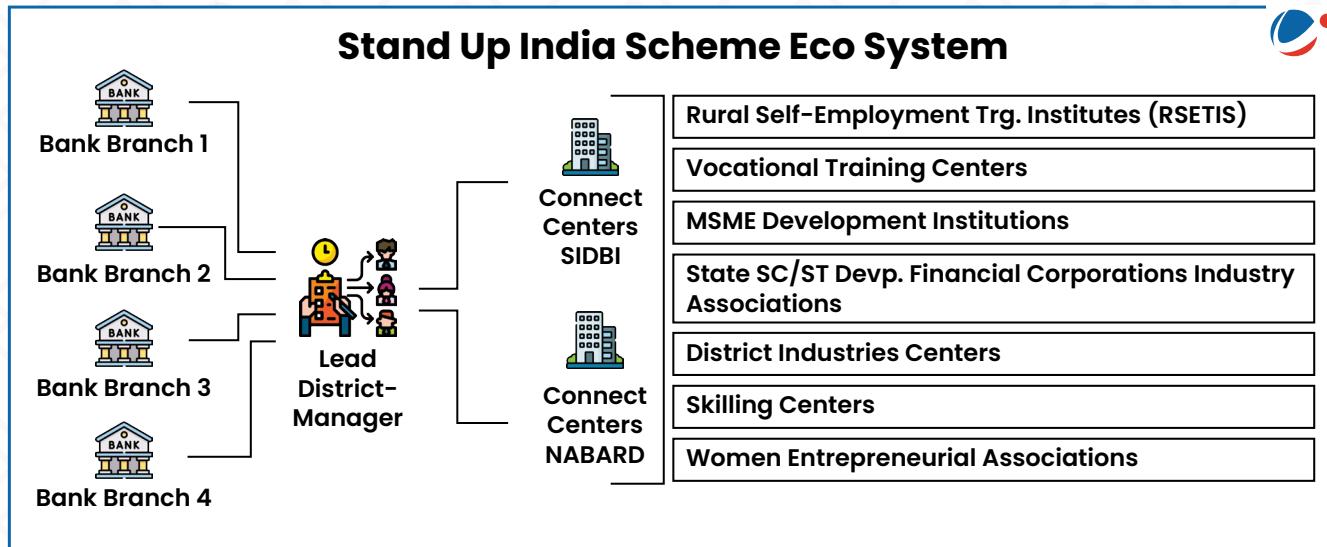
3 Atleast 51% stake should be held by an SC, ST or Woman entrepreneur for a non-individual enterprise.



4 Borrowers should not be in default to any bank or financial institution.



- **Loan repayment:** The loan is repayable **in 7 years with a maximum moratorium period of 18 months.**
- **Stand-up Connect Centres:**
 - The Scheme also envisages extending **handholding support to the potential borrowers.**
 - The offices of **SIDBI and NABARD** are designated as Stand-up Connect Centres, who will arrange for the support required.
- **Convergence with other scheme:** This scheme also provides for **convergence with Central/State Government scheme.**



9

MINISTRY OF FISHERIES,
ANIMAL HUSBANDRY &
DAIRYING

9.1. Schemes in News

9.1.1. Pradhan Mantri Matsya Sampada Yojana (PMMSY)

Why in the News?

Matsya Sampada Jagrukta Abhiyan launched on the occasion of completion of three successful years of implementation of PMMSY.

Quick Facts

- **Purpose:** Bring **Blue Revolution** through sustainable and responsible development of fisheries sector in India.
- **Type:** Both **Central Sector Scheme** and **Centrally Sponsored Scheme**
- **Approach:** To the extent possible, '**cluster or area-based approaches**' to be adopted
- **Tenure:** FY 2020-21 to FY 2024-25

Objectives

- **Harnessing of fisheries potential**
- **Modernizing value chain**, post-harvest management and quality improvement
- Enhancing fish **production and productivity**
- Build **robust fisheries management** and regulatory framework
- **Doubling fishers and fish farmers' incomes** and generation of employment

Salient Features

- **Focus:** All round development of Fisheries sector through a bunch of diverse interventions along the fisheries value chain right from production to consumption
- **42% of the total investment** of the PMMSY is earmarked for **creation and**

upgradation of fisheries infrastructure facilities.

- **Swath Sagar plan:** Under this key activities include promotion of **Bio-toilets, Insurance coverage for fishing vessels, Fisheries Management Plans, E-Trading/ Marketing, Fishers and resources survey and creation of National IT-based databases.**
- **National network of Brood Banks:** Establishing Species Specific/Multispecies Brood Banks in the States/UTs **to primarily source**, select, raise and maintain Quality Brood Fish.
- **Integrated Laboratory Network:** For addressing diseases, antibiotics and residues issues, aquatic health management.
- **Aquaparks:** Developed as hub of fisheries and aquaculture activities as one stop 'parks' with assured, affordable, quality inputs under one roof, etc.
- **Funding pattern for Centrally Sponsored Component:** Share of fund between Central and North Eastern & Himalayan States- 90:10 and 60:40 for other states.

Key Initiatives

- **Matsya Sampada Jagrukta Abhiyan:** Awareness campaign for enhancing outreach across India and ensuring 'last mile connectivity'.
- **River ranching programme:**
 - Launched for augmenting and enhancing the **fish production and productivity** through expansion, intensification.
 - **National Fisheries Development Board (NFDB)** has been designated as the Nodal Agency.
- **National Surveillance Programme for Aquatic Animal Diseases (NSPAAD) Phase-II:** For early detection and managing the spread of aquatic diseases.
- **Genetic improvement program of Penaeus indicus (Indian white shrimp)-Phase-I:** To establish a National Genetic Improvement Facility for shrimp breeding.

Aims of PMMSY



Enhanced fish production of 22 million metric tons.



Increase of **contribution of Gross Value Added (GVA) of fisheries sector** to agriculture GVA to 9%.



Double export earnings to about Rs. 1 lakh crore.



Reduction of post-harvest losses to about 10% (currently 25%)



Doubling of incomes of fishers and fish farmer.



10

MINISTRY OF HEALTH & FAMILY WELFARE



10.1. Schemes in News

10.1.1. Ayushman Bharat - Pradhan Mantri Jan Arogya Yojana (AB-PMJAY)



Why in the News?

Recently, Comptroller and Auditor General of India (CAG) presented report on Performance Audit of AB-PMJAY.



Quick Facts

- **Purpose:** To achieve the vision of Universal Health Coverage (UHC)
- **Type:** Centrally Sponsored Scheme
- **Target:** 12 crore families (initially it was only 10.74 crore)
- **Components:** Health and Wellness Centres (HWCs); Pradhan Mantri Jan Arogya Yojana (PM-JAY)



Objectives

- **Holistically address the healthcare system** (covering prevention, promotion and ambulatory care) at the primary, secondary and tertiary level.
- **To reduce the financial burden on poor and vulnerable groups** arising out of catastrophic hospital episodes and ensure their access to quality health services.

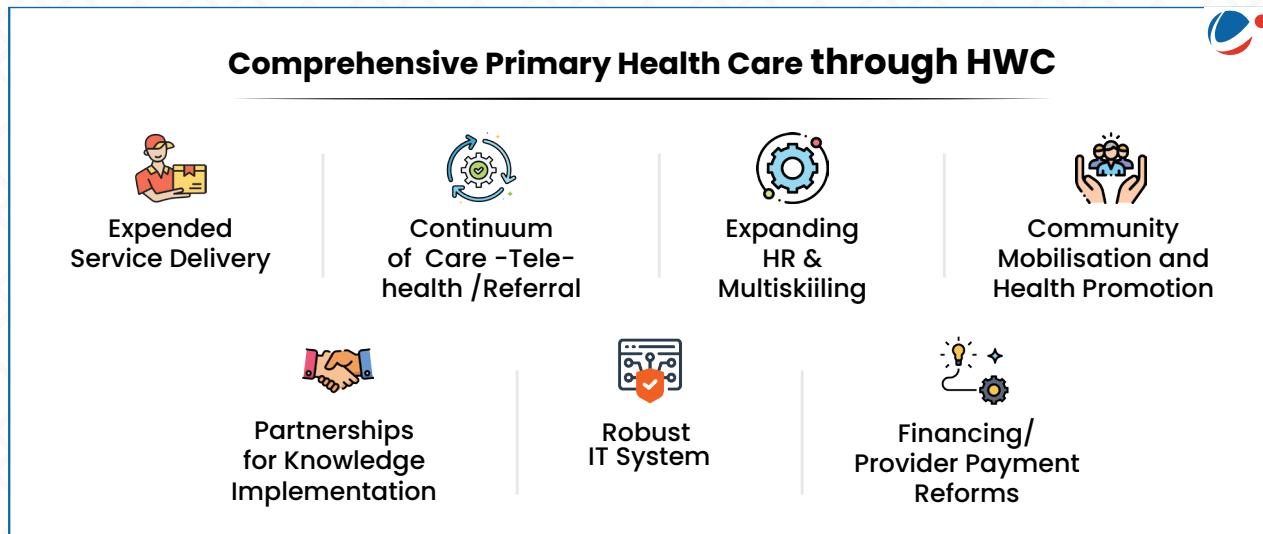


Salient Features

- **Background:** Recommended by the **National Health Policy 2017**
- **Benefits:** Refer to the Infographic **in the end**.

● **Health and Wellness Centre**

- **1,50,000 Health & Wellness Centres (HWCs)** will be created to deliver **Comprehensive Primary Health Care (CPHC)**, that is **universal and free to users**.
- **Focus:** Wellness and the delivery of an expanded range of services closer to the community
- **Funding:** Through National Health Mission (NHM)



● **Pradhan Mantri Jan Arogya Yojana (PM-JAY)**

- **Background:** The erstwhile **National Health Protection Scheme (NHPS)** has been rechristened as PM-JAY. It is the **largest health assurance scheme** in the world.
- **Beneficiaries:**
 - » Identified through **Socio-Economic Caste Census-2011** (SECC-2011).
 - » Also, **families** that were covered under Rastriya Swasthya Bima Yojana (RSBY) but did not form part of the SECC-2011.

● **3 modes of implementation**

- **Insurance:** SHA pays premium to the insurance company per eligible family for the policy period.
- **Assurance/Trust:** SHA directly reimburse the healthcare providers.
- **Mix:** Mix of above two.

● **Implementing Agencies:**

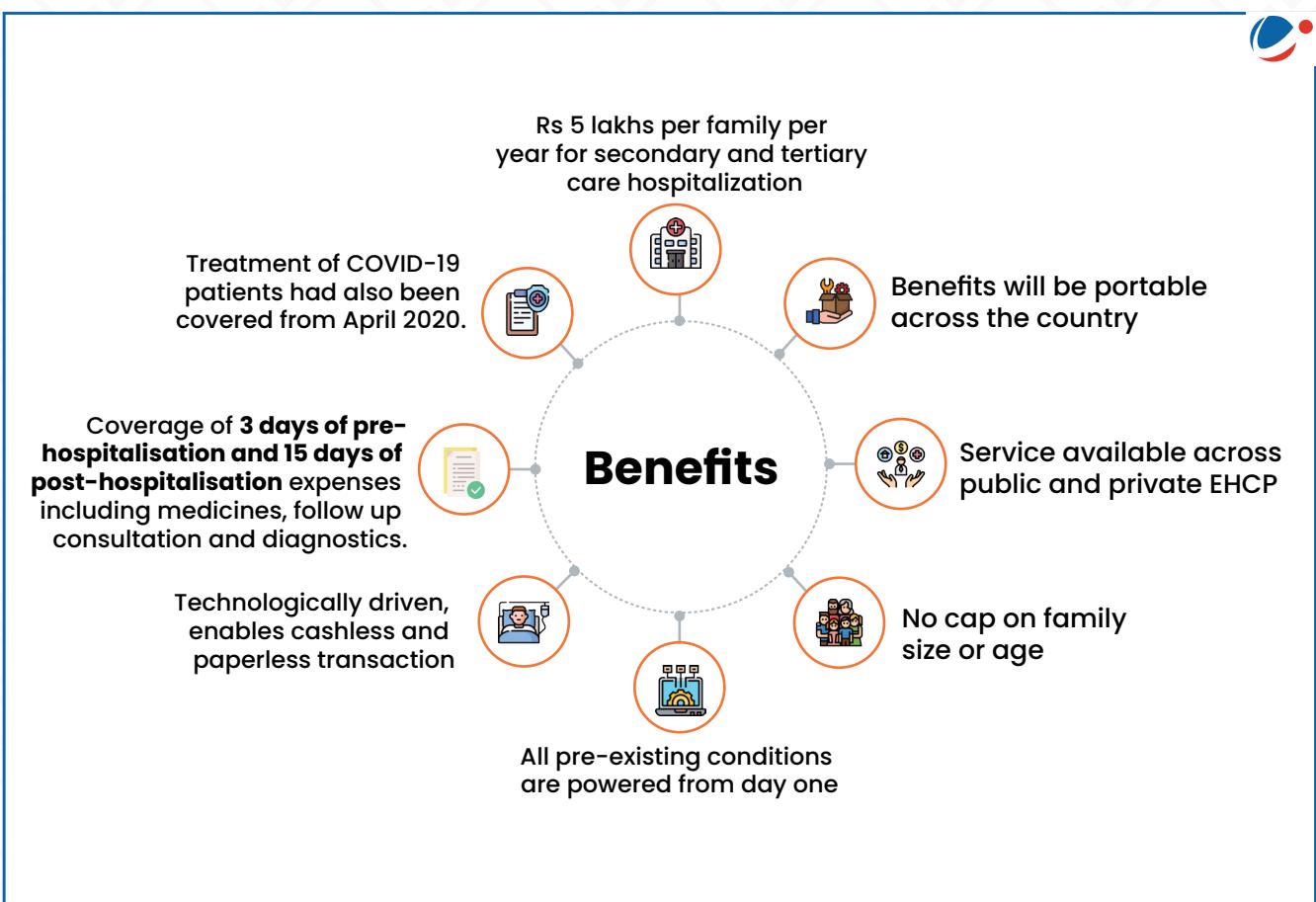
- **National Health Authority (NHA)** an autonomous body chaired by the Union Minister of Health & Family Welfare.
- **State:** SHA headed by CEO appointed by the state government.
- **District:** District Implementing Unit (DIU) chaired by DC/DM/Collector of the district.

● Transparency and accountability:

- **4 modes of verification** of beneficiaries-Aadhar based e-KYC, Finger print, iris scan, and face authentication.
- **Whistle Blower Policy** issued by the NHA.
- **Anti-Fraud Cell** in the state for carrying out surprise inspections, imposing penalties, de-empanelment, etc.

Key initiatives

- #### ● **Ayushman Bhava campaign:** To extend comprehensive healthcare coverage to every village and town, transcending geographical barriers and ensuring that no one is left behind. It aims to saturate coverage of health services through its three components
- **Ayushman - Apke Dwar 3.0,**
 - **Ayushman Melas** at Health and Wellness Centres (HWCs) and Community Health Centres (CHCs) and
 - **Ayushman Sabhas** in every village and panchayat:



10.1.2. Ayushman Bharat Health Infrastructure Mission (ABHIM)



Why in the News?

Ayushman Bharat Health and Wellness Centres (AB-HWCs) is rechristened as 'Ayushman Arogya Mandir'.



Quick Facts

- **Purpose:** To establish a health system which is responding effectively to the future pandemics/disasters
- **Type:** Centrally Sponsored Scheme with Some Central Sector Components
- **Focus:** Developing capacities of health systems and institutions across the continuum of care at all levels viz. **primary, secondary and tertiary**
- **Tenure:** 6 years from 2021 to 2026



Objectives

- To strengthen grass root public health institutions to deliver universal Comprehensive Primary Health Care.
- Strengthen public health institutions to meet challenges posed by the current and future pandemics/epidemic.
- To expand and build an IT enabled disease surveillance system for effectively detecting, investigating, preventing and combating Public Health Emergencies and Disease Outbreaks.
- To support research on COVID-19 and other infectious diseases and to develop core capacity to deliver the One Health Approach.



Salient Features

- **Background:** Announced in, 2021 as 'Prime Minister Atmanirbhar Swasth Bharat Yojana' (PMASBY) scheme with an outlay of about Rs. 64,180 Cr over six years (till FY 25-26).
 - This scheme is in addition to the National Health Mission.
- **Centrally Sponsored Scheme Components**
 - **Ayushman Arogya in rural areas:** support for infrastructure development is proposed in 7 High Focus States (Bihar, Jharkhand, Odisha, Punjab, Rajasthan, UP and WB) and 3 North Eastern States (Assam, Manipur and Meghalaya).

- **Ayushman Arogya Mandir' in Urban areas:** Support for 11044 Urban Health & Wellness Centres across the country is proposed under this component.
- **Block Public Health Units:** Support for 3382 BPHUs in **11 High Focus States/UTs** (Assam, Bihar, Chhattisgarh, Himachal Pradesh, UT - Jammu and Kashmir, Jharkhand, Madhya Pradesh, Odisha, Rajasthan, Uttar Pradesh and Uttarakhand)
 - » **For the remaining States,** the support for establishing BPHUs is being provided under FC-XV **Health Grants through Local Governments.**
 - » For the UTs, the proposed **District Integrated Public Health Labs** under the PM ABHIM at the Districts **will be catering the needs of the Blocks in the UTs.**
- **Integrated District Public Health Laboratories** in all districts.
- **Critical Care Hospital Blocks in all districts with a population more than 5 lakhs,** in state government medical colleges / District Hospitals.

● **Central Sector Components**

- **Critical Care Hospital Blocks** in 12 Central Institutions.
- **Strengthening Disaster and Epidemic Preparedness:** Support for 15 Health Emergency Operation Centres & 2 Container based mobile hospitals.
- **Strengthening surveillance of infectious diseases and outbreak response:** Support for 20 Metropolitan Surveillance Units, 5 Regional NCDCs and implementation of IHIP in all states.
- **Strengthening surveillance capacities at Points of Entry:** Support for 17 new Points of Entry Health Units and Strengthening of 33 existing Units.
- **Bio-security preparedness and strengthening Pandemic Research** and Multi Sector, National Institutions and Platforms for One Health: Support for setting up of a **National Institution for One Health**, a Regional Research Platform for WHO South East Asia Region, 9 Bio-Safety Level III Laboratories and 4 new Regional National Institutes of Virology (NIVs).



10.1.3. Ayushman Bharat Digital Mission (ABDM)



Why in the News?

National Health Authority (NHA) launched the **100 Microsite Project** under Ayushman Bharat Digital Mission (ABDM).



Quick Facts

- **Purpose:** To **integrate digital health solutions** for continuum of care, and effective utilization of resources
- **Type:** Central Sector Scheme
- **Tenure:** 5 years
- **Implementing Agency:** National Health Authority (NHA)



Objective

- To support **the integrated digital health infrastructure** of the country **to bridge the gaps in existing digital health solutions.**



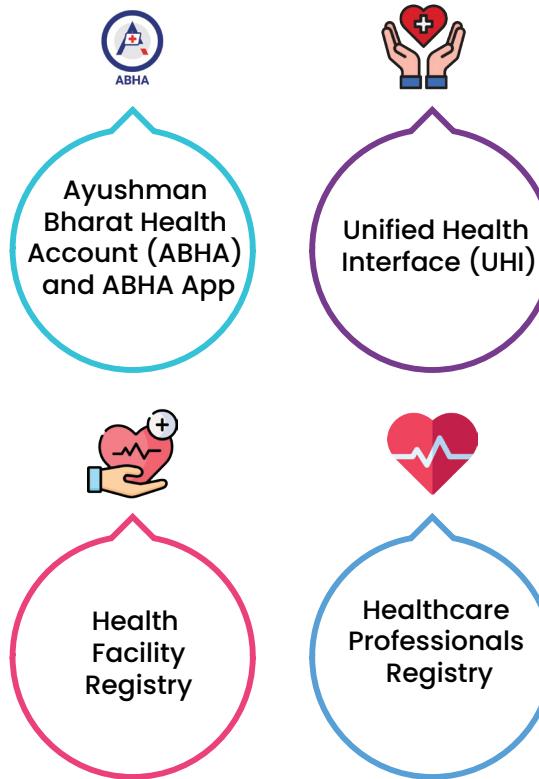
Salient Features

- **Key components**
 - **ABHA and ABHA App**
 - » ABHA is a **14-digit identification number**, generated using an Aadhaar or mobile number. A hassle-free method of accessing and sharing your health records digitally.
 - » **ABHA App** allows **self-uploading/scanning of existing physical health records** such as diagnostic reports, prescriptions, etc.
 - **Health Facility Registry:** Comprehensive repository of **all health facilities** (Includes **both public and private health facilities**) of country across different systems of medicine.
 - **Healthcare Professionals Registry:** Comprehensive **repository of all healthcare professionals** involved in healthcare delivery services across **both modern and traditional systems of medicine.**
 - **Unified Health Interface (UHI):** Envisioned as an **open protocol for various digital health services.**
 - » UHI will enable service including appointment teleconsultation, etc.

● Microsite Project:

- A Microsite is a defined **universe of healthcare stakeholders** (all healthcare providers, labs, pharmacies etc.) **interconnected by a common characteristic** which among others include
 - » A **defined geographical area**
 - » **Common ownership**
 - » Part of a **common association/group** etc.
- Microsites are implemented with the objective to **counter various challenges** encountered in **ABDM adoption, especially for Private sector providers**.
- **Focused outreach efforts** within a Microsite can increase **awareness about ABDM** and showcase different benefits of ABDM for both patients and providers.

Building blocks of ABDM includes



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- Geography

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ENGLISH 2025 : 14 APRIL

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11

MINISTRY OF HEAVY INDUSTRIES



11.1. Newly Launched Scheme

11.1.1. Electric Mobility Promotion Scheme (EMPS)



Quick Facts

- **Purpose:** For faster adoption of electric two-wheeler (e2W) and three-wheeler (e-3W)
- **Fund limited:** Total payout under the scheme shall be limited to the scheme outlay of Rs.500 crore
- **Tenure:** 4 months (1st April 2024 till 31st July 2024)
- **Implementation:** By Project Management Agency (PMA)



Objective

- To provide **impetus to green mobility** and development of Electric Vehicle (EV) manufacturing ecosystem in country.



Salient Features

- **Background:**
 - **Faster Adoption and Manufacturing of (Hybrid &) Electric Vehicles in India (FAME-I)** was launched from 1st April 2015 to 31st March 2019.
 - FAME-II of was launched for the period from **1st April, 2019 to 31st March 2024**.
 - » With the end of tenure of FAME Phase II, **EMPS was launched**.
- **Components of Scheme**
 - **Subsidies:** A demand incentive of **Rs.5,000 per kWh for e-2W & e-3W categories.**
 - » The incentive would **be based on battery capacity** (i.e. energy content measured in kWh) used in such vehicles.
 - » In order to **restrict very high end vehicles from availing Government incentives**, the incentive shall be further **capped at 15% of ex-factory price**.
 - **Administration of Scheme** including IEC (Information, Education & Communication) activities and fee for Project Management Agency.



Qualifying criteria for the demand incentives:

EVs including its variants should

be accompanied by comprehensive warranty including that of battery from the manufacturer and to have adequate facilities for after sales service for the life of vehicle

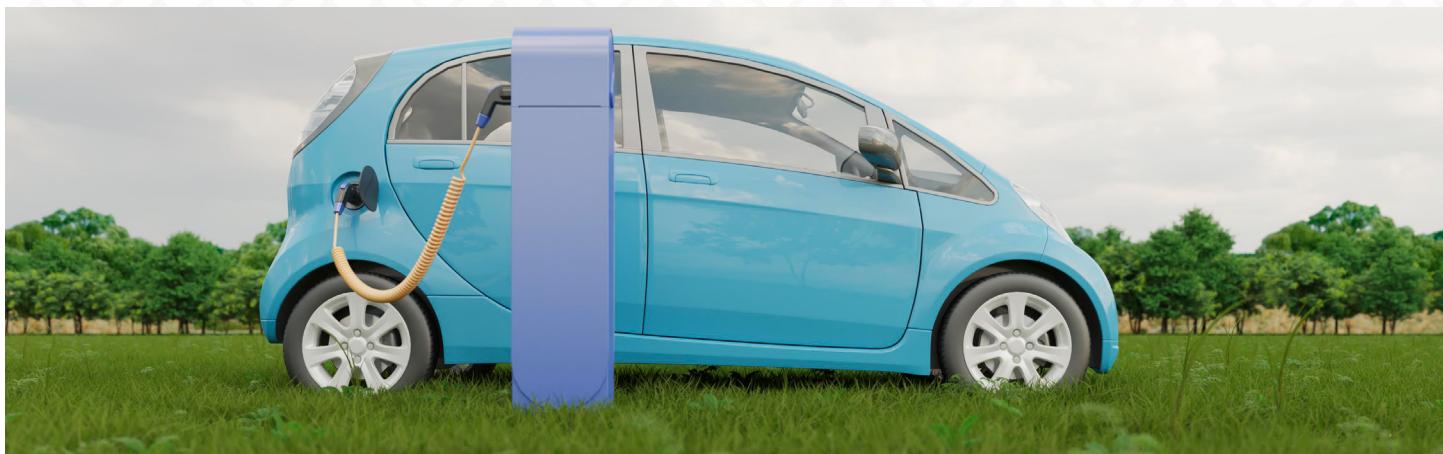
be manufactured in India and should have local manufacturing & assembly of such parts

meet provisions contained in CMVR in terms of type approval, classification, categorization, etc.

obtain certificate of EMPS- 2024 eligibility assessment from recognised testing agencies

Conditions to avail Demand Incentives:

- **Original Equipment Manufacturer (OEM)** is required to be registered with MHI and each of their **EV models will need to be approved** by MHI
- Each vehicle model needs to **satisfy minimum technical eligibility criteria** with regard to vehicles efficiency.
- **Phased Manufacturing Programme (PMP):** Manufacturers are obligated to follow the PMP guidelines outlining the **localization of EV components over time**.
- **Project Implementation and Sanctioning Committee (PISC):** It is an **inter-ministerial** empowered committee headed by **Secretary (Heavy Industries)**.
 - It is constituted for overall **monitoring, sanctioning and implementation**.
 - It has the power to **Changing inter se allocation among e-2W/ e-3W**.
- **Responsibilities of State:** States need to offer bouquet of **fiscal and non-fiscal incentives** including waiver / concessional road tax or toll tax or parking fees, exemption from permit, concessional registration charges, etc.
- **Impact on benefits under other schemes:** Incentive under this scheme will be **in addition to incentives given under PLI scheme** for automobile and auto components industry (PLI-AUTO) and **PLI scheme for advanced chemistry cell (PLI-ACC)**.



12

MINISTRY OF HOUSING AND URBAN AFFAIRS



12.1. Schemes in News

12.1.1. City Investments to Innovate, Integrate and Sustain 2.0 (CITIIS 2.0)



Why in the News?

The Government approved the **second phase of the City Investments to Innovate, Integrate, and Sustain (CITIIS) project.**



Quick Facts

- **Purpose:** To develop and implement **innovative and sustainable urban infrastructure projects** in selected cities.
- **Global Collaboration:** Loan from **France and Germany** and technical assistance from the European Union.
- **Coordinated by:** National Institute of Urban Affairs (NIUA)
- **Tenure:** 4 years (2023-2027)

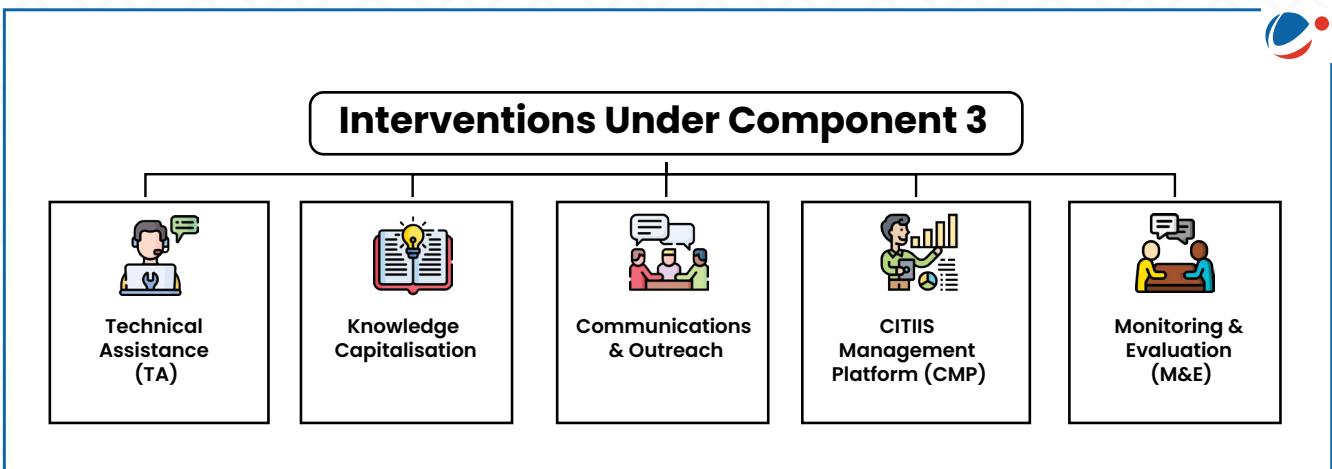


Objectives

- **Foster climate-sensitive planning in States and cities through evidence-driven approaches** and harnessing the strengths of key local, national and global knowledge institutions and initiatives.
- Drive **investments into urban climate action through competitively selected projects promoting circular economy** with focus on integrated waste management.
- **Build institutional mechanisms, leverage partnerships and anchor capacity building** through a climate governance framework at the State and local levels, and **provide technical assistance to support climate action** in Indian cities and States.

Salient Features

- **Background:** CITIIS 1.0 was launched in 2018 as a **sub-component of Smart Cities Mission** and assisted 12 cities across India.
 - CITIIS provides **financial and technical assistance to the selected cities**.
 - This assistance focuses on **strengthening institutions** by committing resources to systematic planning (maturation phase) before implementation, by developing **results-based monitoring frameworks** and by **adopting technology for program monitoring**.
- **Eligibility of cities:** All 100 Smart Cities chosen under the Smart Cities Mission of the Government of India are eligible to apply.
- **Components of CITIIS 2.0**
 - **Component 1: City Level Action:**
 - » Financial and technical **support to projects on circular economy** with focus **on integrated waste management**
 - » **Equitable distribution** of projects **across geographical regions**
 - » **Up to 18 projects** to be selected through a challenge process
 - **Component 2: State-Level Action**
 - » Interventions to be made for **furthering climate action in States**
 - » **All States and UTs in India will be eligible** for support on a demand basis
 - » **State climate centres**, climate cells or equivalent bodies **will be set up** or strengthened
 - » **State- and city-level Climate Data Observatories** will be created
 - » **Climate action plans** will be developed and data-driven planning facilitated
 - » **Capacities of municipal functionaries** will be built
 - **Component 3: National-Level Action**
 - » Interventions for **furthering climate governance in urban India**
 - » Supporting scale-up through **institutional strengthening, knowledge dissemination, partnerships, research and development**, etc.
 - » **Capacity building and learnings** for all cities in India



12.1.2. Smart Cities Mission



Why in the News?

The Government has decided to extend the Smart Cities Mission deadline by one year from June 2023 to June 2024.



Quick Facts

- **Purpose:** To develop 100 smart cities and make them citizen friendly
- **Type:** Centrally Sponsored Scheme
- **Smart cities:** There is **no standard definition** of a smart city.
- **Implementing Agency:** Special Purpose Vehicle (SPV)



Objectives

- To promote cities provide core infrastructure, clean and sustainable environment through the application of 'smart solutions'.
- To drive economic growth and improve quality of life through comprehensive work on social, economic, physical and institutional pillars of the city.
- To create replicable models which act as lighthouses to other aspiring cities.



Salient Features

Six Fundamental Principles Of Smart Cities



Community at the core



Communities at the core of planning and implementation

More from Less



Ability to generate greater outcomes with the use of lesser resources

Cooperative & Competitive Federalism



Cities selected through competition and flexibility to implement projects

Integration, Innovation, Sustainability



Innovating methods, integrated and sustainable solutions

Technology as means, not the goal



Careful selection of technology, relevant to the context of cities

Convergence



Sectorial and Financial Convergence

● **Selection of Cities:**

They are selected on the basis of **equitable criteria** that gives **equal weightage to urban population** and the number of statutory towns in the **State/ UT.**

● **Smart Cities Project:**

Smart City proposal of each shortlisted city is expected to encapsulate either a **retrofitting or redevelopment or greenfield development model, or a mix thereof and a Pan-city feature with Smart Solution.**

● **Special Purpose Vehicle (SPV)**

- It will **plan, appraise, approve, release funds, implement, manage, operate, monitor and evaluate** the Smart City development project.
- It is incorporated as a limited company under the Companies Act, 2013 **at the city-level.**
- **State/UT and the ULB** are the **promoters** having **50:50 equity shareholding**
- **Centre** provides fund in the form of **tied grant which** is kept in a **separate Grant Fund.**

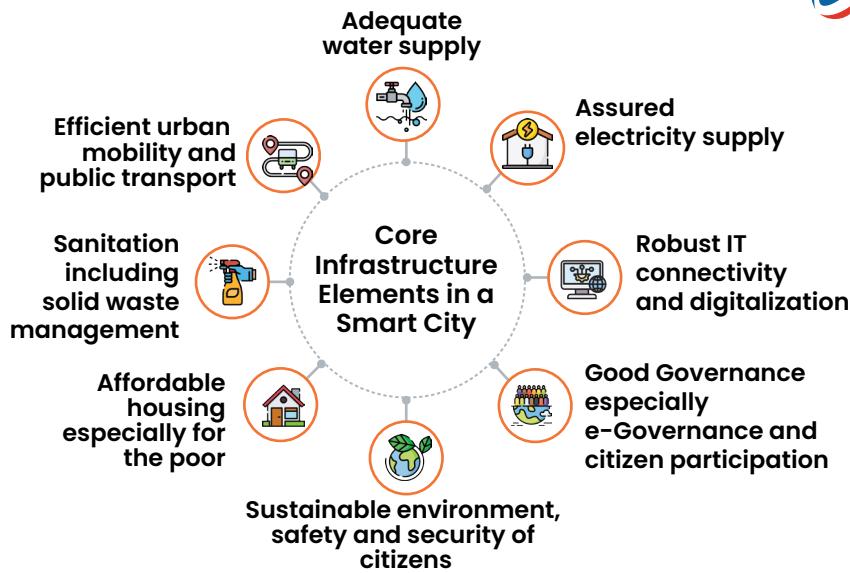
● **Funding:**

- The Union Government gave financial support to the extent of **Rs. 48,000 crores over 5 years (FY15-FY20)** i.e., on an **average Rs.100 crore per city per year.**
 - » An equal amount on a matching basis is to be provided by the State/ULB.
- **Additional resources** are to be raised through **convergence**, from ULBs' own funds, grants under Finance Commission, innovative finance mechanisms such as Municipal Bonds, other government programs and borrowings.

● **Leveraging private sector:** The emphasis has been given on the **participation of private sector through Public Private Partnerships (PPP).**

● **Integrated Control and Command Centres (ICCC):**

- **ICCC have been operationalized in all the 100 Smart Cities.**
- Provides several online services to citizens in areas of **traffic management, health, water etc.**
- Helps in **crime prevention, better surveillance and reduction** in crime against women.



12.1.3. Deen Dayal Antyodaya Yojana- Urban (National Urban Livelihoods Mission): DAY-NULM

Why in the News?

DAY-NULM and the SIDBI sign of MOU for promoting women-led enterprises among experienced members of Self-Help Groups (SHGs).

Quick Facts

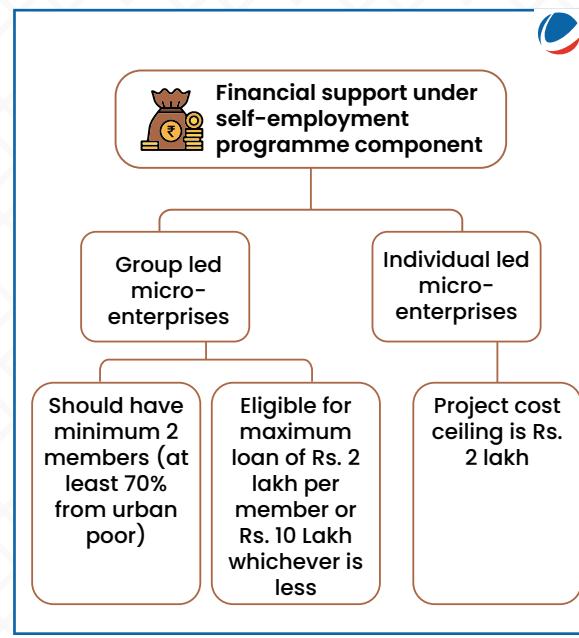
- **Purpose:** To reduce poverty and vulnerability of urban poor households on a sustainable basis
- **Type:** Centrally Sponsored Scheme
- **Beneficiaries:** Individuals/ groups/ Self Help Groups (SHGs) of urban poor
- **Area covered:** All District Headquarter Towns and all other cities with a population of 1,00,000 or more (2011 census)

Objective

- Enabling urban poor to access **gainful self-employment and skilled wage employment** opportunities through **building strong grassroots level institutions of the poor.**

Salient Features

- **Social Mobilisation:** At least one member from each urban poor household, preferably a woman, should be brought under the SHG network in a time-bound manner.
- **SHG membership:** At least 70% of the members should be urban poor SHGs may consist of 10–20 members.
 - In tribal-dominated hilly areas, groups of fewer than 10 members are eligible.
 - SHGs of at least 5 members can be created for differently-abled individuals.
- **Financial Support:** Provides to group led as well as individual enterprises.



- **SHG - Bank Linkage:**
 - Interest Subsidy above **7% rate of interest** is applicable to **all SHGs accessing bank loan.**
 - **Additional 3% interest subvention to all women SHGs who repay their loan in time** in all the cities.
- **Support to Urban Street Vendors:** This includes skilling, micro-enterprise development, credit enablement, pro-vending urban planning, social security options for vulnerable (women, SCs/STs , etc.)
 - **Permanent all-weather 24 x 7 shelters** for the urban homeless is also provided
- **Promoting innovative and Special Projects:** It is **Centrally administered** and **no state share provision is needed.** It is **aimed at:**
 - Catalysing sustainable approaches to urban livelihoods through **Public, Private, Community Partnership (P-P-C-P).**
 - Demonstrating a **promising methodology or making a distinct impact on the urban poverty** situation through scalable initiatives.
- **Monitoring and Evaluation:** State Mission Management Unit (SMMU) oversees state-level progress, while City Mission Management Unit (CMMU) monitors progress at the ULB level.

Key Initiatives

- **UNDP- DAY-NULM partnership:** For empowering women for informed entrepreneurship choices.
 - This **3-year project is extendable beyond 2025** and **initially spans eight cities.**
- **National Initiative for Promotion of Upskilling of Nirman workers (NIPUN):** To be implemented by the National Skill Development Corporation (NSDC).
- **PaiSA portal:** It is a centralised electronic platform for processing **interest subvention on bank loans** to beneficiaries under DAY-NULM.



12.1.4. PM Street Vendor's Atma Nirbhar Nidhi (PM SVANidhi) Scheme

Why in the News?

Recently, PM SVANidhi achieved the target of **covering 50 Lakh Street Vendors.**

Quick Facts

- **Purpose:** To facilitate **collateral-free working capital loans** to street vendors to restart their businesses.
- **Type:** Central Sector Scheme.
- **Beneficiary:** Street vendors/ hawkers vending in **urban areas and surrounding peri-urban and rural areas.**
- **Implementing Agency:** Small Industries Development Bank of India (SIDBI).

Objectives

- **Facilitate collateral free working capital loan** upto ₹10,000, of 1 year tenure, with enhanced loan of ₹20,000 and ₹50,000 in the second and third tranches respectively, on repayments of earlier loans.
- To incentivize regular repayment and to reward digital transactions

Salient Features

- **Background:** A micro-credit scheme for urban street vendors, launched in 2020, to facilitate street vendors in resuming their livelihood activities, which were adversely impacted by the COVID-19 pandemic.
- **Beneficiaries identification:** State/ULBs are responsible for identifying eligible street vendors and mobilising new applications under the scheme.
- **Criteria for Identification of eligible vendors:**
 - Street vendors with a **Certificate of Vending/Identity Card** issued by ULBs.
 - Vendors **identified in surveys** but do not have a Certificate of Vending/ Identity Card.
 - **Vendors** omitted from ULB-led surveys or those who started vending after the survey, **with a Letter of Recommendation (LoR)** from ULB/Town Vending Committee (TVC).
 - Vendors from surrounding development/peri-urban/rural areas vending **within ULB limits**, with an LoR from ULB/TVC.

- **Eligibility for state/UTs:** States/UTs must have notified **Rules under the Street Vendors (Protection of Livelihood and Regulation of Street Vending) Act, 2014.**

- **Timeline:** Extended till December 2024.
- **Credit Guarantee:** Provision for **Graded Guarantee Cover** for the loans sanctioned. It is administered by **Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE).**

Key Initiatives

- **SVANidhi se Samriddhi:**

- It aims to provide **social security benefits to street vendors** for their holistic development and socio-economic upliftment.
- **Quality Council of India (QCI)** is the **implementing partner** for the programme.

Empowering Street Vendors with **PM SVANidhi Scheme**



Loan tenure of 1 year on working capital



Interest Subsidy at 7% p.a. on timely repayment, paid quarterly



Monthly cash-back incentive up to ₹100 on digital transactions



Higher loan eligibility on timely/early repayment of the first loan



Covers urban local bodies across the country

12.1.5. Swachh Bharat Mission Urban 2.0 (SBM-Urban 2.0)



Why in the News?

MoHUA in collaboration with Ministry of Environment, Forest and Climate Change (MoEFCC) launched Mega Campaign 'Meri LiFE, Mera Swachh Shehar' under the aegis of SBM-U 2.0.



Quick Facts

- **Purpose:** Creating 'Garbage Free Cities (GFCs)'
- **Type:** Centrally Sponsored Scheme
- **Coverage:** All the statutory towns
- **Tenure:** Till 2026



Objective

- Ensuring **cleanliness and hygiene** in public places, **reducing air pollution, holistic Sanitation, treatment of used water** before discharge, **Capacity building, awareness** and Jan Andolan.

Salient Features

- **Background:** SBM-U was launched on 2nd October 2014 for five years (2014-2019) to make India **Open Defecation Free or ODF (i.e. not a single person is found defecating in the open)**.
- **Condition for funding:** It is contingent upon ULBs attaining a **minimum 1-star certification**.
- **Promoting entrepreneurship:** Adoption of **locally innovated, cost effective solutions** and business models in sanitation and solid waste management by small scale and private entrepreneurs.
- **Digital Enablement: Strengthening e-Learning platforms, Skill Development** in Sanitation and waste management and **ICT-Enabled Governance**.
- **Urban-Rural convergence:** Develop **infrastructure clusters** to efficiently serve neighbouring urban and rural areas with shared waste processing facilities.
- **Challenge Fund:** Cities with a population of **10 lakh and above** are provided **₹13,029 crore** Challenge Fund over 5 years to meet service level benchmarks.

Key Initiatives

- **Swachh Survekshan:** An annual **survey** assessing **cleanliness** in Indian cities and towns—the world's largest of its kind.
 - **The Quality Council of India (QCI)** is implementation partner.
- **Meri Life, Mera Swachh Shahar' Campaign** to spread awareness regarding **Mission LiFE** and to **nudge behaviour change** of citizens to minimize waste generation, etc.
- **National Behaviour Change Communication Framework for GFC:** To strengthen the ongoing jan andolan for GFC.

Urban Swachh Bharat Mission 2.0

Aims to focus on:

- Complete faecal sludge management & water waste treatment
- Source segregation of garbage
- Minimise use of single-use plastic
- Reduce air pollution by effective management of waste from construction & demolition sites Bio-remediation of all legacy dumpsites 11 UNION
- Bio-remediation of all legacy dumpsites

Outcomes Envisaged

- Garbage Free Cities (GFC):** All statutory towns are certified at least 3-star GFC, or higher
- ODF+:** All statutory towns become at least ODF+ (i.e., toilets with water, maintenance and hygiene)
- ODF++:** All statutory towns with less than 1 lakh population become at least ODF++ (toilets with sludge and septage management)
- Water+:** At least 50% of all statutory towns with less than 1 lakh population become Water+ (i.e., ensure that no untreated waste (used) water is discharged into the open environment or water bodies)

12.1.6. Pradhan Mantri Awas Yojana-Urban (PMAY-U)



Why in the News?

The Ministry has informed that PMAY-U is a demand-driven scheme and the **Centre has not fixed any target for the construction of houses.**



Quick Facts

- **Purpose:** Houses to all eligible families/ beneficiaries by 2024
- **Type:** Centrally Sponsored Scheme except for CLSS vertical (Central Sector)
- **Family:** Comprises husband, wife, and unmarried children
- **Exclusion:** Beneficiary family should not own a **pucca house in any part of India**



Objective

- Provide **central assistance to implementing agencies** for providing **all-weather pucca houses to all eligible families/ beneficiaries.**



Salient Features

- **Tenure:** The Mission has now been extended up to 31 December, 2024 with all verticals except Credit Linked Subsidy Scheme (CLSS) vertical to complete houses sanctioned up to 31 March 2022.
- **Beneficiaries:**
 - **Economically Weaker Section (EWS):** Annual household income up to Rs. 3 Lakh. Eligible for all four verticals
 - **Low Income Group (LIG):** Annual household income from 3-6 Lakh. Eligible only under CLSS
 - **Middle Income Group (MIG):** Annual household income from Rs. 6-18 Lakh. Eligible only under CLSS.
- **Identification of beneficiary:** Use **Aadhaar/ Aadhaar Virtual ID** to avoid duplication.
- **Quality of Houses:**
 - **Basic amenities in houses:** Availability of civic infrastructure like **water, sanitation, sewerage, road, electricity etc.**
 - **Safety:** Houses should meet the **requirement of structural safety against earthquakes, floods, cyclones, etc.**
 - » Houses should conform to the standards of the **National Building Code (NBC) and other relevant Bureau of Indian Standards (BIS) codes.**

- Funding Mechanism:** Mission involves public expenditure (40%) and private investment including beneficiary contribution (60%).

- Monitoring and evaluation:** Third Party Quality Monitoring (TPQM) as well as Social Audit.

- Grievance redressal:** Centralised Public Grievance Redressal and Monitoring System (CPGRAMS) can be used to lodge grievances.

- Impact on other Rural schemes:**

- Beneficiaries in the **permanent wait list of PMAY (G)** will have the **flexibility for opting** for a house under PMAY(G) or PMAY(U).
- The **benefits of all existing and future rural schemes will not be denied** to a beneficiary.

- Other features**

- **Women empowerment:** Only in cases when there is **no adult female member in the family**, the house **can be in the name of male member**.
- **'Infrastructures status': Granted** to for the affordable housing sector.
- **CLSS component implemented by:** National Housing Bank (NHB) & Housing Urban Development Corporation (HUDCO)

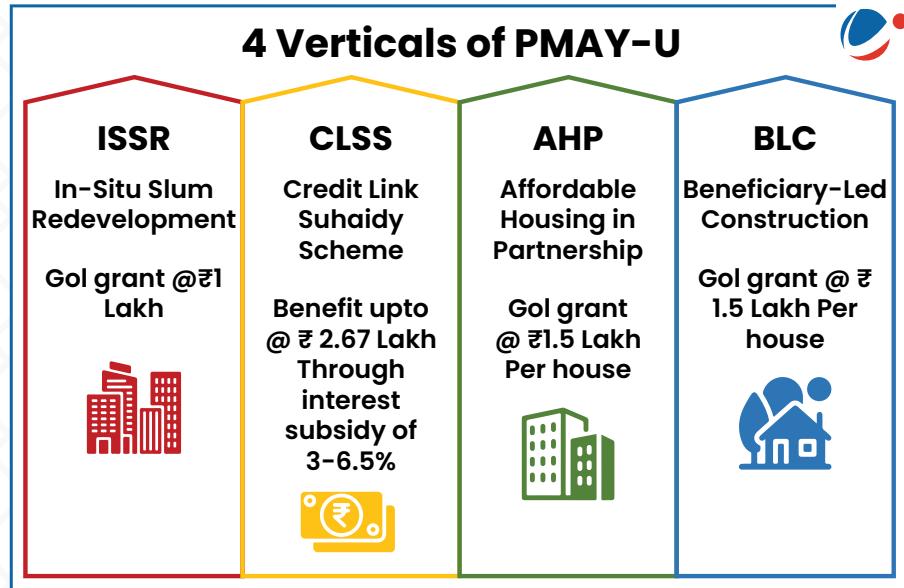
Key Initiatives

- Global Housing Technology Challenge - India (GHTC-India)**

- To mainstream innovative construction technologies for **sustainable, eco-friendly and disaster-resilient housing**.
- Six **Light House Projects** for **Agartala, Chennai, Indore, Lucknow Rajkot & Ranchi** (one for each) are finalised under it.
- LHP is a model housing project with **approximately 1,000 houses** built with shortlisted alternate technology suitable to the geo-climatic and hazard conditions of the region.

- CLSS Awas Portal (CLAP)**

- Facilitates **processing of applications and tracking of subsidy status** by beneficiaries.
- **CLSS tracker** has also been incorporated in **PMAY(U) mobile App and UMANG platform**.



13

MINISTRY OF
JAL SHAKTI

13.1. Schemes in News

13.1.1. Atal Bhujal Yojana (Atal Jal)

Why in the News?

National Level Steering Committee (NLSC) has decided that **ABY should be taken up for continuation for another two years beyond 2025 i.e., till 2027.**

Quick Facts

- **Purpose:** To improve ground water management
- **Type:** Central Sector Scheme
- **Funding:** 50% through World Bank loan and remaining through budgetary support.
- **Women empowerment:** Mandatory participation of women

Objective

- **Ground water management** through **community participation** in identified priority areas in seven States.

Salient Features

- **Goal:** The goal of Atal Jal is to **demonstrate community-led sustainable ground water management** which can be taken to scale.
- **Coverage:** Water stressed areas of **7 states (Refer to the Map).**
- **Incentives to States:** States receive incentives under the scheme **based on performance** and achievements of **predefined indicators.**
- **Grassroots level governance:** Active participation of the communities. GramPanchayat wise **Water Security Plans (WSPs)** & their implementation

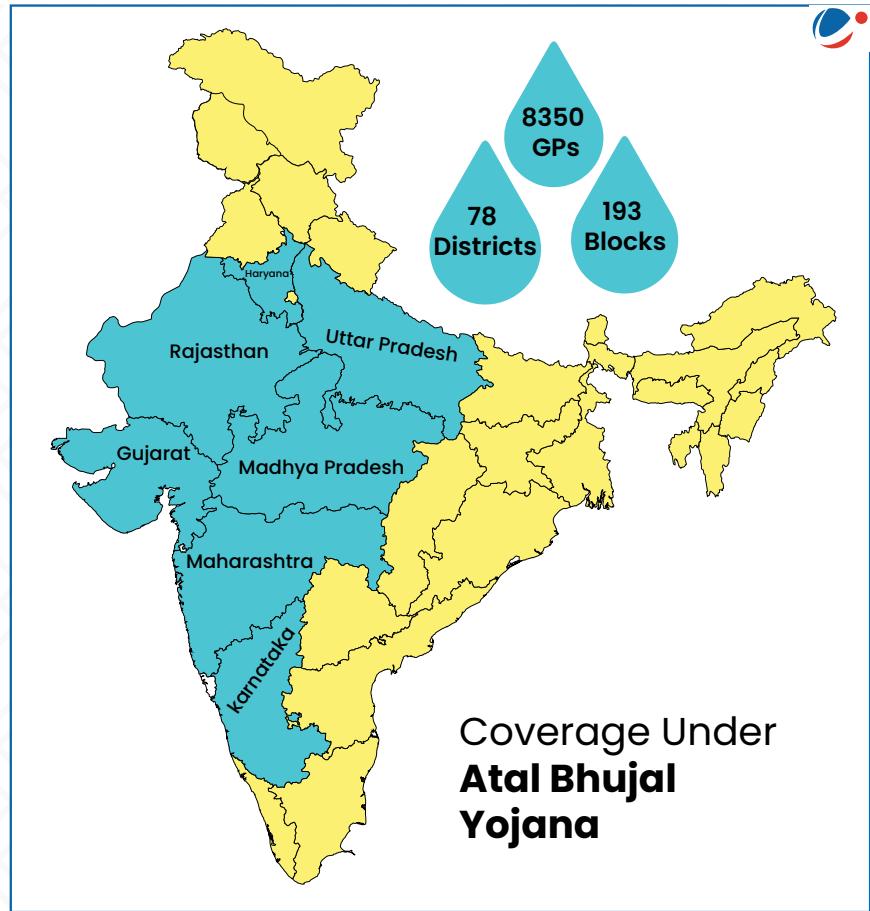
- **IEC activities:** For sustainable ground water management. Institutional Strengthening and Capacity Building.

- **Nodal Implementing agency:** Central Ground Water Board (CGWB) of the Department of Water Resources, River Development and Ganga Rejuvenation.

- CGWB is the apex multi-disciplinary scientific organization under the Ministry of Jal Shakti.
- It is entrusted with the responsibilities of providing scientific inputs for management, exploration, monitoring, assessment, augmentation and regulation of ground water resources of the country

- **Initiatives to improve the effectiveness of the scheme**

- Standard Operating Procedures for **data collection** by the stakeholders,
- Modifications in **MIS** to make it **more user-friendly**,
- Regular reviews at various levels along with field visits by **National Program Monitoring Unit (NPMU) officers etc.**



13.1.2. Jal Jeevan Mission (JJM): Har Ghar Jal



Why in the News?

The JJM achieved the milestone of **13 Crore Rural Households Tap Connections.**



Quick Facts

- **Purpose:** 'No one is left out', thus ensuring **tap water** supply to **every rural home by 2024**
- **Type:** Centrally Sponsored Scheme
- **Focus on children:** Piped water supply in schools, anganwadi centres and ashramshalas
- **Monitoring:** Integrated Management Information System (IMIS) and JJM- Dashboard have been put in place.



Objectives

- To provide **Functional Household Tap Connection (FHTC) to every rural household.**
- To provide functional tap connection to **Schools, Anganwadis, GP buildings, Health centres, etc.**
- To promote **voluntary ownership** among the local community by way of contribution in cash, kind and/ or labour (shramdaan).
- To bring **awareness on various aspects and significance of safe drinking water.**



Salient Features

- **Goal:** To develop '**WASH enlightened villages**' – wherein the local communities are equipped to provide long-term assured water supply and sanitation services to all.
- **FHTC:** FHTC refers to **household tap connection** providing **water in adequate quantity, in prescribed quality** and on regular basis.
- **Decentralized:** JJM provides for **Village Action Plan (VAP)** for long-term drinking water security.
 - **VAP focuses on:** drinking water **sources; grey water reuse; water supply systems; operation & maintenance.**

- **Paani Samitis:** Paani Samitis or Village Water and Sanitation Committees (VWSCs) is responsible for the **regular operation and maintenance of the village water supply system**
- **Water Quality Monitoring:** Promotes **regular testing of water samples at source and delivery points. Public access to water quality testing labs** is available at affordable rates.
- **Release of funds:** It is contingent upon **the utilization of available Central funds and matching State shares.**
 - **Performance grant to States/ UTs** is provided based on functionality assessment survey.
- **Key Resource Centres (KRCs):** To **enhance capacity** various governmental and non-governmental academic institutions, think tanks, and training institutions are involved as KRCs.
- **National WASH Expert:** National Centre for Drinking Water, Sanitation, and Quality empanels and deploys National WASH Experts for **on-the-ground verification and technical assistance** to States.
 - NWEs provide **star ratings to villages** and feedback to States based on the JJM implementation status.
- **Priority:**
 - **Emphasis on Districts Affected by** Japanese Encephalitis (JE) and Acute Encephalitis Syndrome (AES).
 - Regions with groundwater containing **geo-genic contaminants** such as Arsenic, Fluoride, Iron, salinity, heavy metals, etc.
- **Reducing the Non-Revenue Water:** Non-revenue water refers to **water that is pumped and then lost or unaccounted for.**
- **Funding by 15th Finance Commission (FFC):** The FFC recognizes **water supply and sanitation as a national priority**, allocating Rs. 2.36 lakh Crore to PRIs from 2021-22 to 2025-26.

Women empowerment



A minimum of **five women in each village** are being **trained to use Field Test Kits (FTKs)** for water quality testing at the village level.



Capacity building of women in sectors which were otherwise **considered male bastions** like working as masons, mechanics, plumbers, etc.



Minimum 50% members of Paani Samitis are to be **women** and proportionate representation of weaker sections of society.



Key Achievements



Goa becomes the First 'Har Ghar Jal' **Certified State.**

Dadra & Nagar Haveli and Daman & Diu becomes the First 'Har Ghar Jal' **Certified UT.**

Burhanpur District of Madhya Pradesh becomes the first 'Har Ghar Jal' **certified district.**

Andaman and Nicobar Islands becomes first 'Swachh Sujal Pradesh'.

Mechanism for Transparency & accountability



Enhanced monitoring

- » JJM – Water Quality Management Information System (JJM-WQMIS) to capture physical and financial progress under JJM, in real-time
- » Sensor-based IoT solution for measurement and monitoring of water supply on real time basis
- » All transaction through Public Finance Management System (PFMS)



Enhanced delivery

- » Geo-tagging of every asset created under JJM
- » Linkage of tap connection with Aadhar number of the head of household
- » 'Mobile App' for use of all stakeholders' 'ease of working'
- » Mandatory Third Party Inspection (TPI) to ensure the quality of works and materials used under JJM

Key initiatives

- **Rural WASH Partners Forum (RWPF):** To drive innovation in the WASH sector through technology, knowledge product development, and information sharing.
- **Swachh Jal Se Suraksha campaign:** To impress upon the States/ UTs to make concerted efforts towards taking up water quality monitoring and surveillance activities
- **Jalmani Programme:** Involves the installation of a Stand-Alone Purification System in rural schools, since 2008.
- **'Har Ghar Jal' programme (2019)**
 - **Implemented by:** Jal Jeevan Mission (JJM)
 - **Aim:** Provide every rural household with affordable and regular access to an adequate supply of safe drinking water through taps.
 - **Progress:** Increase in rural tap water connections from 16.64% in 2019 to 62.84% in a span of 41 months.



13.1.3. Namami Gange Yojana



Why in the News?

National Mission For Clean Ganga (NMCG) Targets a Cumulative Sewerage Treatment Capacity of **7,000 MLD By December 2026.**



Quick Facts

- **Purpose:** Ganga Rejuvenation i.e. ensuring "Aviral Dhara" (Continuous Flow), "Nirmal Dhara" (Unpolluted Flow"), Geologic and Ecological Integrity
- **Type:** Central Sector Scheme
- **Implementing Agency:** National Mission for Clean Ganga
- **External assistance:** **World Bank** is funding the projects through loan approved for a period of 5 years up to 2026.



Objectives

- Ensure effective abatement of **pollution and rejuvenation of the river Ganga** by adopting a river basin approach to promote inter-sectoral co-ordination for comprehensive planning and management.
- To **maintain minimum ecological flows** in the river Ganga to ensure water quality and environmentally sustainable development.

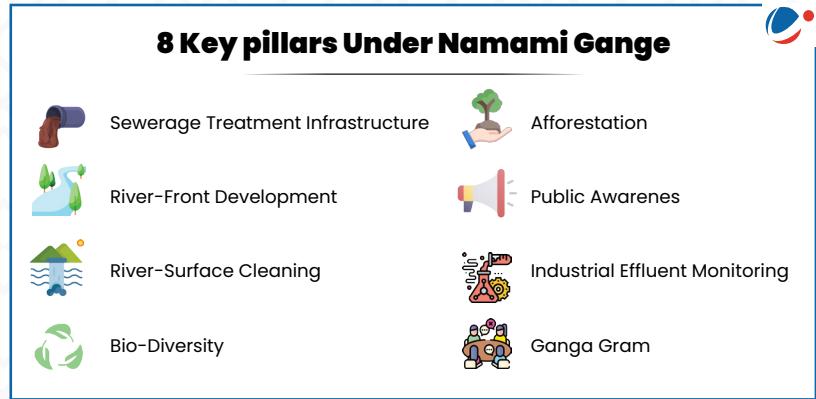


Salient Features

Background: Refer to the infographic **in the next page.**

● Key Strategy:

- Comprehensive integrated programme
- Non-lapsable fund
- Hybrid Annuity based **PPP model** adopted
- **5 years dedicated Budget** allocation
- **Operation and Maintenance (O&M)** cost for **15 years** included



- **Ganga rejuvenation incorporates**
 - **Jan Ganga:** To enhance public awareness, promote people river connect, large scale participation and involvement of community and common masses.
 - **Nirmal Ganga**
 - **Aviral Ganga**
 - **Gyan Ganga**
- **NMCG:** NMCG was registered as a society in 2011 under Societies Registration Act, 1860.
 - It acted as implementation arm of National Ganga River Basin Authority (NGRBA).
 - NGRBA was constituted under provisions of Environment (Protection) Act (EPA), 1986.
- **Centre for Ganga River Basin Management and Studies (cGanga):** Acts in the capacity of a comprehensive think-tank to the NMCG
 - Established at the Indian Institute of Technology, Kanpur (IITK) in 2016.
 - Collects data and disseminate knowledge and information for the sustainable development of Ganga River Basin.
 - cGanga in collaboration with NMCG organises India Water Impact summit annually.
- **Sustainable and Eco-Agriculture**
 - Developing sustainable agri-scapes in the basin and improving water use efficiency.
 - Promoting organic and natural farming in Ganga Grams.
 - Launched in partnership with the Ministry of Agriculture & Farmers' Welfare.
- **Ganga Praharis**
 - Ganga Praharis are self-motivated individuals who will mobilize others in Ganga conservation efforts.
 - They are being trained for ecological monitoring of ganga river and its biodiversity, tree plantation techniques, awareness, etc.
- **River front development:** Construction of Ghats & Crematoria on the banks of river Ganga.

Evolution of River Basin Approach

1985

GAP-I (Ganga Action Plan)

- River pollution abatement programme that focused on main stem of River Ganga.

1993

GAP-II (Ganga Action Plan)

- For pollution abatement of river Yamuna and Gomti, Damodar, etc. (major tributaries of river Ganga).

1995

NRCP (National River Conservation Plan)

- River pollution abatement programme was expanded to include other major rivers of the country and GAP-II was merged with this programme in 1996.

2009

NGRBA (National Ganga River Basin Authority)

- Under Prime Minister (as chairperson). For regulatory and developmental functions for abatement of pollution and conservation of the river Ganga through river basin approach.

2015

Namami Gange Mission

- It is for integrated conservation mission in which all the tributaries are included. River Basin Approach is being followed.

- Clean Ganga Fund (CGF): Non-Lapsable Fund**
- **Legal status:** Registered under **Indian Trust Act and chaired by the Union Finance Minister.**
 - **Part of CSR:** Contribution to the fund is a notified **Corporate Social Responsibility (CSR) activity under** the Indian Companies Act, 2013.
 - **Incentives for contribution:** Exempted from **FCRA** (Foreign Contribution Regulation Act); Eligible for **100% tax deduction under Section 80G** of the Income Tax .
- Mapping initiatives**
- **Geographical Mapping**
 - » **Survey of India** facilitates the **Ganga Rejuvenation task** by using **LiDAR** (Light Detection & Ranging) & GIS technology.
 - » Mapping of about 45,000 sq km area covering **5 major states namely UK, UP, JH, BH, and WB.**
 - **Cultural Mapping:** Documentation of Tangible, Intangible and Built Heritage along River Ganga in partnership with **INTACH**.
 - **Microbial Mapping:** GIS-based Mapping of **Microbial Diversity across** the Ganges for Ecosystem Services.
- Urban River Management Plan (URMP):**
- Developed by **National Institute of Urban Affairs (NIUA)** and NMCG.
 - To **maintain the wholesomeness of the urban rivers** in the Ganga river basin.
- Arth Ganga**
- **Aim:** To garner people's participation for Ganga conservation **by promoting sustainable development.**
 - Seeks to **use economics to bridge people with the river.**
 - It will ensure contribution of about **3% to the GDP from Ganga Basin.**
- Ganga Gram Yojana**
- **Aim:** To develop the **villages located along the main stem of river Ganga** which have historic, cultural, and religious and/or tourist importance
 - Encompass comprehensive **rural sanitation, development of water bodies and river ghats, construction/ modernization of crematoria, etc.**
- Continuous Learning and Activity Portal (CLAP)**
- An interactive portal that is working towards **initiating conversations and action around the rivers in India**
 - Funded and supported by the **World Bank.**
- PRAYAG Platform**
- **PRAYAG stands for** Platform for Real-time Analysis of Yamuna, Ganga and their Tributaries.
 - Prayag is a **real time monitoring centre for planning and monitoring of projects, river water quality, etc.** through various online dashboards such as Ganga Tarang Portal, Ganga Districts Performance Monitoring System, etc.
 - **Launched** under the ambit of **Namami Gange Programme.**

13.1.4. Swachh Bharat Mission (Grameen) Phase-II



Why in the News?

ODF Plus status has been attained by **84% of India's villages**, with many achieving a 100% ODF Plus status during the **second phase of the SBM-G**.



Quick Facts

- **Purpose:** All villages achieve Open Defecation Free Plus (ODF Plus) status at the earliest
- **Type:** Centrally Sponsored Scheme
- **Focus:** Behavioural changes of the mass to adopt better sanitation and hygiene practices
- **Tenure:** From 2020-21 to 2024-25



Objective

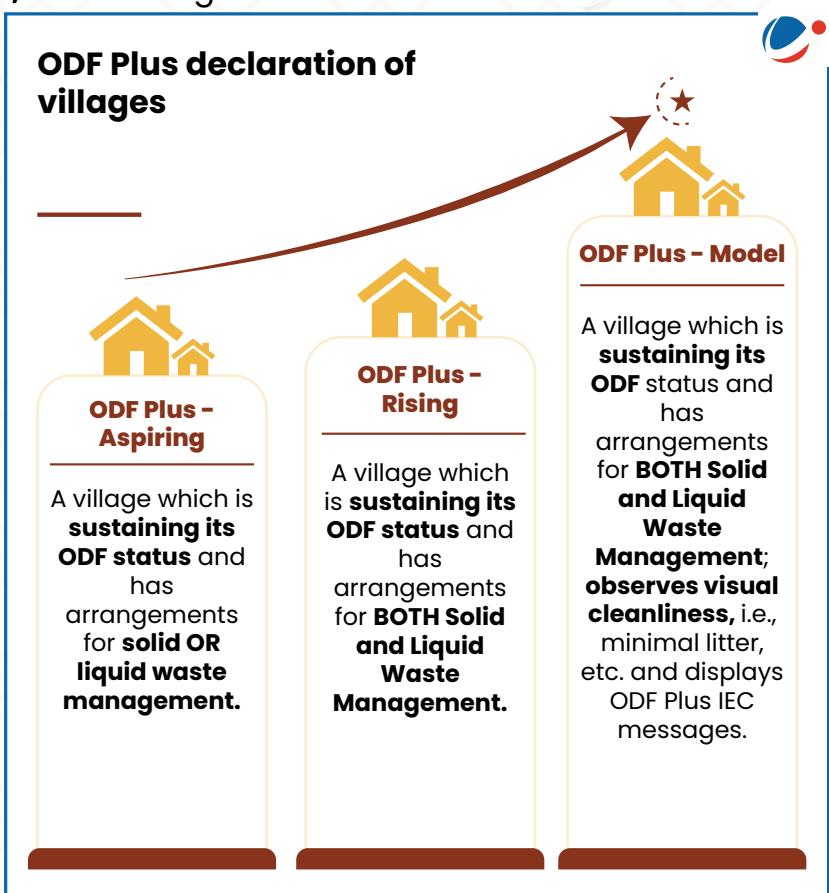
- Ensuring safe management of solid and liquid waste in villages, reinforcing ODF behaviours and ensuring that no one is left behind and everyone uses a toilet.



Salient Features

- **Background:** Under SBM (G) phase I rural areas in all the States have declared themselves **ODF as on 2nd October, 2019**, the 150th birth anniversary of Mahatma Gandhi
 - **SBM Phase II** aims for comprehensive cleanliness.
- **Open Defecation Free (ODF)**
 - **SBM ODF:** If not a single person is found defecating in the open.
 - **SBM ODF+:** ODF status conditions and all community and public toilets are functional and well maintained.
 - **SBM ODF++:** ODF+ status conditions and toilets with sludge and septage management.
- **Components under SBM-II:**
 - **Construction of Individual Household Latrines (IHHLs):** Rs.12,000/- for construction of IHHL and water storage facilities is provided.
 - **Retrofitting of toilets:** States and Districts are asked to take necessary **IEC and IPC interventions** to motivate households.
 - **Construction of Community Sanitary Complexes (CSCs):** Financial assistance to the Gram Panchayats for construction of CMSC at village level.

- **Construction of Assets for Solid Waste Management (SWM):**
 - » **Biodegradable waste management**
 - » **Composting:**
 - **Household composting pit** where space is available
 - **Community level compost pit** for 100-150 households
 - » **GOBAR-dhan: Rs. 50 Lakh per District** is provided for establishing community or cluster-level biogas plants at the village/Block/District level.
 - » **Plastic waste management:** Plastic waste management should be a component of the Block or District plan.
- **Works for Liquid waste Management:**
 - » **On-Site Greywater Management:** Using sustainable techniques like **soak pit, leach pit, magic pit, or kitchen garden.**
 - » **Community level Greywater Management:** It should be considered if on-site management is impractical.
- **Faecal Sludge Management (FSM):** Districts must enhance mechanized desludging of **on-site sanitation systems and set up treatment units** for safe faecal matter disposal.
 - » **Rs. 230 per capita** is allocated for FSM implementation at the District or Block level.
 - » **Additional funding,** if needed, can be sourced from various channels, including the **15th Finance Commission, MPLAD/MLALAD/CSR funds**, and other State/Central Government schemes.



- **Role of Panchayati Raj Institutions (PRIs):** Planning; Receipt of fund flow; Coordination; Monitoring (organising social audit); Implementation through community mobilization.
- **Village Water and Sanitation Committee (VWSC):** May be constituted as a sub-committee of GP for providing support in terms of **motivation, preparation of Village Action Plan,etc.**
- **Monitoring:** Through Solid Liquid Waste Management (SLWM) Dashboard, ODF-Plus App, Swachh Gram Darpan App

Key initiatives

- **Swachh Iconic Places (SIP) initiative:**
 - Aim: Enhancing the visitors at **iconic heritage** (spiritual and cultural) by **improving the sanitation and cleanliness standards** at and around the sites.
 - **Other key stakeholders:** Ministry of Housing and Urban Affairs; Ministry of Tourism; Ministry of Culture; Concerned State/UT governments
- **Rashtriya Swachhta Kendra (RSK):** It is an **interactive experience centre on the SBM, at the Gandhi Smriti and darshan samiti** at Rajghat.
- **Darwaza Band Media Campaign:** Aims to encourage **behaviour change in men** who have toilets but are not using them. Supported by the **World Bank**.
 - ‘**Darwaza Band -Part 2**’ campaign focuses on sustaining the ODF status of villages across the country.
- **Swachhta hi Sewa Campaign:** It is a **fortnight-long sanitation campaign** to highlight the cleanliness initiative, SBM.

ESSAY

ENRICHMENT PROGRAMME 2024

ADMISSION OPEN

- ▶ Introducing different stages from developing an idea into completing an essay
- ▶ Practical and efficient approach to learn different parts of essay
- ▶ Regular practice and brainstorming sessions
- ▶ Inter disciplinary approaches
- ▶ **LIVE / ONLINE** Classes Available

14

MINISTRY OF LABOUR & EMPLOYMENT



14.1. SCHEMES IN NEWS

14.1.1. ATMANIRBHAR BHARAT ROZGAR YOJANA (ABRY)



Why in the News?

Recently, Atmanirbhar Bharat Rozgar Yojana (ABRY) has surpassed its **initial employment generation goals leading to job creation.**



Quick Facts

- **Purpose:** To boost the creation of **new jobs in the formal sector** post-COVID-19
- **Type:** Central Sector Scheme
- **Benefits:** Job creation is incentivised by **contribution to the EPF by the Central Government**
- **Implementing Agency:** Employees Provident Fund Organisation (EPFO)



Objective

- To **incentivise employers**, registered with EPFO, to give **employment to new employees** and **re-employing persons from low wage brackets** who **lost their jobs during the COVID-19 pandemic.**

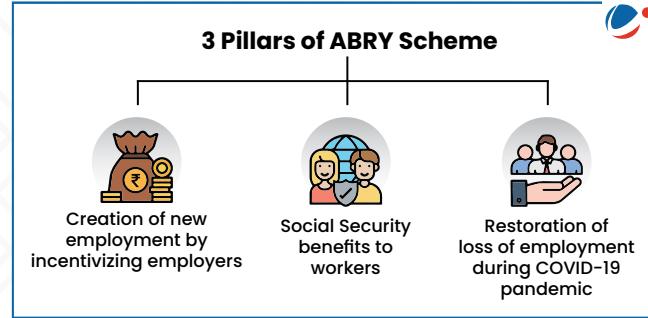


Salient Features

- **Background:** As a component of the **Atmanirbhar Bharat 3.0 package** aimed at economic stimulation, ABRY was introduced.
- **Eligibility:** Subject to some specific conditions benefit is extended to **all EPFO-registered establishments** and their **new employees** (earning **less than Rs. 15,000** per month)
 - hired between **October 1, 2020, and June 30, 2021**, or
 - those who **lost jobs between March 1, 2020, and September 30, 2020.**

- **Benefits:** Contribution made by the centre to the EPF for establishments employing:

- **upto 1000 employees:** Both employees' and employers' share of contribution (12% each)
- **more than 1000 employees:** Only employees' share of contribution (12%)



- **Aadhaar Seeded UAN:** The new employee should have **Aadhaar seeded Universal Account Number (UAN)**.
 - Payments will be made directly to the UAN of eligible employees maintained by the EPFO.
- **Duration of benefits:** Benefit is applicable for **24 months** from the date of new employee registration, with a **deadline of March 2024**.
- **Exclusion:** no benefits will be provided for new employee if (s)he is already registered beneficiaries under
 - Pradhan Mantri Rojgar Protsahan Yojana (**PMRKY**)
 - Pradhan Mantri Paridhan Rojgar Protsahan Yojana (**PMPRPY**)
- **Accountability:** EPFO shall undertake a **Third-Party Evaluation** of the Scheme within three months of its closure.

14.1.2. PRADHAN MANTRI SHRAM YOGI MAAN DHAN (PM-SYM)



Why in the News?

Recently, **21% unorganised workers have exited from the PM-SYM** owing to growing inflation and high cost of living.



Quick Facts

- **Purpose:** To provide **Social Security to unorganized sector employees**
- **Type:** Central Sector Scheme
- **Nature:** Operates as a **voluntary and contributory** pension scheme on a **50:50 basis**
- **Implementing Agency:** LIC will be the Pension Fund Manager and responsible for Pension pay out

Objective

- To ensure old age protection for Unorganized Workers.

Salient Features

- **Voluntary & Contributory:** The **beneficiary** is required to make a **specified age-specific contribution**, and the **Central Government** will provide a **corresponding matching contribution**.
- **Minimum Assured Pension:** Subscribers are guaranteed a minimum pension of **Rs 3000/- per month** upon reaching the age of 60.
- **Family Pension:** In the event of the **subscriber's demise**, the spouse is entitled to receive 50% of the pension as family pension. Family pension **applies exclusively to the spouse**.
- **Compatibility with Other Schemes:** Eligible individuals can join PM-SYM **in addition to the Atal Pension Yojana (APY)**.
- **Enrollment agency:** All the Common Services Centres (CSC) in the country.
- **Regularization of Contributions:** If a subscriber misses continuous contributions, they can regularize payments by **settling all outstanding dues**, including any applicable **government-determined penalty charges**.
- **Conditions for enrolment:** Individual should possess **Aadhar card** as well as **Savings Bank Account / Jan Dhan account** number with IFSC.
- **Early Exit and Refund:**
 - **Less than 10 Years:** Only **beneficiaries' share** of the contribution along with the **savings bank interest rate** will be **returned**.
 - **After 10 Years but Before 60:** If the subscriber exits before reaching 60 years of age, the **beneficiary receives their share of contribution** along with **accumulated interest**, either as **earned by the fund** or at the **savings bank interest rate**, whichever is higher.
 - **Permanent Disability Before 60 Years:** If the subscriber can't continue, the **spouse can choose to continue** by paying regular contributions **or exit the scheme**.
- **Exclusion:** The individual must not be **enrolled in NPS, ESIC scheme, or EPFO**, and should also not be a **taxpayer**.

**Pradhan Mantri Shram-yogi
Maan-dhan (PM-SYM)
Pension Yojana**

Assuring old age protection and Social Security for Unorganised Workers

Eligibility Criteria:



This scheme is only for Unorganised Workers



Entry age between 18 to 40 years



Monthly income of Rs 15,000 or below

To register, visit - maandhan.in or go to your nearest Common Service Centre. Carry your Aadhaar Card and Bank Account Details.

15

MINISTRY OF MINORITY AFFAIRS



15.1. SCHEME IN NEWS

15.1.1. PRADHAN MANTRI JAN VIKAS KARYAKRAM (PMJVK)



Why in the News?

Ministry has **dropped over 50,000 defunct proposals** for infrastructure units under PMJVK.



Quick Facts

- **Purpose:** Socio-economic development of development deficits areas
- **Type:** Centrally Sponsored Scheme
- **Coverage:** All Districts of the Country including all the Aspirational Districts.
- **Tenure:** 2021-22 to 2025-26



Objective

- To develop **infrastructure projects**, provide basic amenities and reducing imbalances and development deficit in the **identified Minority Concentration Areas**.



Salient Features

- **Background:**
 - The scheme was launched in 2008-09 as **Multi-sectoral Development Programme (MsDP)** and was restructured in 2017-18 as PMJVK.
 - » The scheme was further modified in 2022. States/ UTs can propose **infrastructure projects in the identified areas** where the **concentration of minority population is more than 25%** in the catchment area (15 KM radius).
 - Scheme is identified by NITI Aayog as **Core of the Core Scheme** under the **National Development Agenda**.

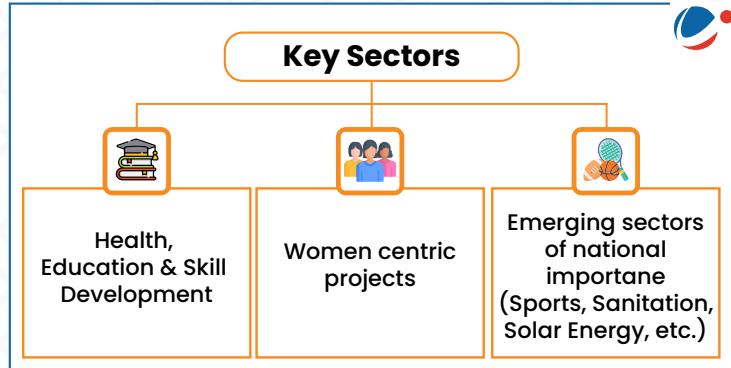
● **Beneficiaries:** Minority communities notified under the National Commission for Minorities Act, 1992 i.e., **Muslims, Christians, Buddhists, Sikhs, Jains, and Parsis.**

● **Approach**

- **Demand driven** financial assistance for infrastructural development for community assets only.
- However, Infrastructure assets developed under the project is for use of **all communities living in the Catchment areas.**

● **Thrust areas: Around 80% of the resources** would be utilized for projects related to **Priority Sectors.**

● **Women empowerment:** Efforts will be made **to use at least 33-40% of the funds** for creation of assets/ facilities for women/ girls.



● **Convergence with PM VIKAS:** Physical infrastructure facilities relating to skill development such as arts, crafts, skills, heritage in Vishwakarma Villages under the PM VIKAS scheme will also be considered.

● **Mobile app PMJVK Bhuvan:**

- It has been developed for **Geo-tagging of all the assets created** under PMJVK.
- It also **captures the project specific attributes** including photographs of different stages of construction/completion of projects **for better implementation/ monitoring.**

● **Flexibilities to states:** To ensure that funds are optimally utilised by the State now the **release of funds** under PMJVK are **not tied to the individual projects.**



16

MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES



16.1. SCHEMES IN NEWS

16.1.1. CREDIT GUARANTEE SCHEME FOR MICRO AND SMALL ENTERPRISES (CGMSE)



Why in the News?

Revamped Credit Guarantee Scheme for Micro and Small Enterprises (CGMSE) was launched recently.



Quick Facts

- **Purpose:** To catalyse flow of **institutional credit to Micro & Small Enterprises (MSEs)**
- **Lending institutions:** Commercial banks, Regional Rural Banks, Scheduled/ Non-Scheduled Urban Co-operative Banks, etc.
- **Eligible enterprises:** Both the **existing and the new enterprises** are eligible to be covered under the scheme.
- **Implementing Authority:** Credit Guarantee Fund Trust



Objectives

- To strengthen credit delivery system and **facilitate flow of credit** to the MSE sector.
- Availability of bank credit without the **hassles of collaterals / third party guarantees**.
- To enable access to finance for **unserved, under-served and underprivileged**, making availability of finance from conventional lenders to **new generation entrepreneurs**.

Salient Features

- **Background:** The scheme was formally **launched in 2000**.
- **Eligible activity: Manufacturing and services** including Trading (Retail / Wholesale Trade) and Educational / Training Institution. **SHG and agriculture** are ineligible for coverage.
- **Eligible Credit Facility:** Fund and non-fund based (Letters of Credit, Bank Guarantee etc.) credit facilities **up to 500 lakh per eligible borrower** are covered.
- **Annual Guarantee Fee (AGF):** AGF will be charged on the **guaranteed amount for the first year** and on the outstanding amount for the **remaining tenure** of the credit facilities.
 - Recently, guarantee fees for **loans upto ₹1 crore is reduced by 50%** bringing the minimum guaranteed fee to the level of 0.37% pa only.
- **Claim settlement when account turns NPAs:** The lending institution **may invoke the guarantee** in respect of credit facility when **accounts turn into Non-Performing Assets**.
 - However, **initiation of legal proceedings as a pre-condition** for invoking of guarantees is now waived for credit facilities upto 10 lakh (earlier 5 lakh).
- **Tenure of Guarantee:** The Guarantee cover under the scheme is for the **agreed tenure of the term** loan/composite credit. In case of working capital, the guaranteed cover is **of 5 years or block of 5 years**.
- **CGTMSE:** Established by the **Ministry of Micro, Small and Medium Enterprises**, and Small Industries Development Bank of India (SIDBI) to implement the Scheme.
 - The corpus of CGTMSE is being contributed by the GoI and SIDBI in the ratio of 4:1 respectively.



Classification of MSMEs



Micro

Investment in Plant and Machinery or Equipment:
Not more than Rs. 1 crore and
Annual Turnover: not more than Rs. 5 crore



Small

Investment in Plant and Machinery or Equipment:
Not more than Rs. 10 crore and
Annual Turnover: not more than Rs. 50 crore



Medium

Investment in Plant and Machinery or Equipment:
Not more than Rs. 50 crore and
Annual Turnover: not more than Rs. 250 crore

16.1.2. PM VISHWAKARMA SCHEME



Why in the News?

Prime Minister launched '**PM Vishwakarma Scheme**' for traditional artisans and craftspeople on occasion of Vishwakarma Jayanti.



Quick Facts

- **Purpose:** Holistic support to the traditional artisans and craftspeople
- **Type:** Central Sector Scheme.
- **Coverage:** **Rural and urban areas** with a focus on saturating districts in a phased manner.
- **Tenure:** FY 2023-24 to FY 2027-28



Objectives

- To enable **recognition of** artisans and craftspeople as **Vishwakarmas** and to provide **skill upgradation**
- To provide a **platform for brand promotion** and market linkages to help them access new opportunities for growth.
- To provide **incentives for digital transactions**



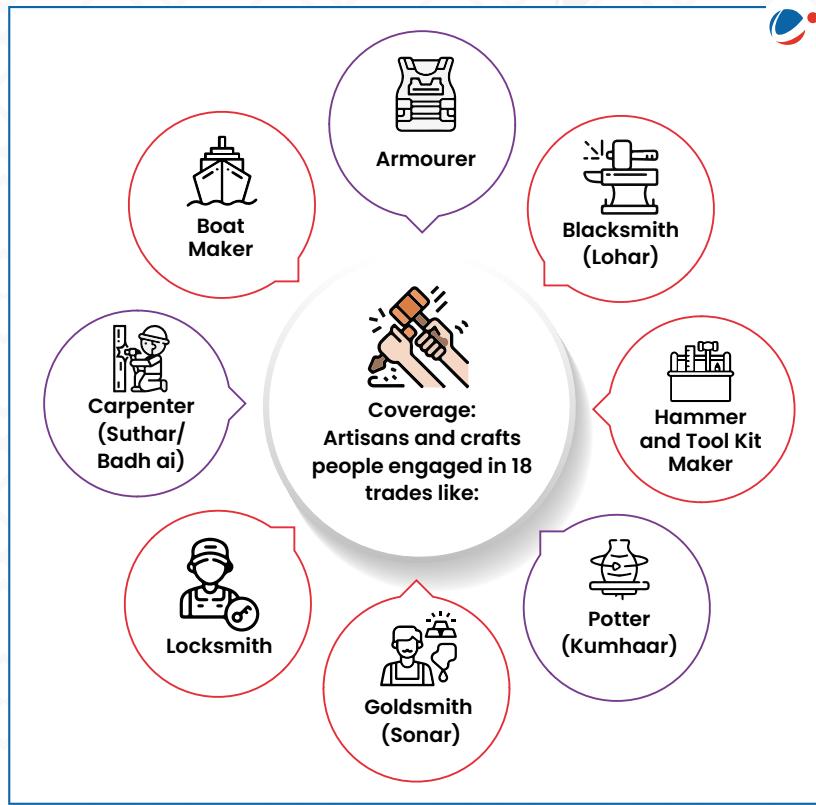
Salient Features

- **Inter-ministerial:** Scheme will be conjointly implemented by the Union **Ministry of MSME, Skill Development and Finance.**
- **Eligibility criteria:** An artisan who is
 - **working with hands and tools** and engaged in one of the **recognized family-based traditional trade (refer to the infographics)** in the **unorganized sector** on self-employment basis and
 - at least 18 years old
- **Exclusion:**
 - **Beneficiaries who have availed loans under similar credit-based schemes** of the Centre or State for self-employment or business development **in the past 5 years.**
 - » **Exceptions** are made for **MUDRA and SVANidhi beneficiaries** who fully repay **their loans** within this period.
 - » **Individuals in government service** and their family members are not eligible under the Scheme.

- **Cap on family members:** The benefits are limited **to one member per family** (a 'family' includes the husband, wife, and unmarried children).

● Benefits

- **Recognition:** **PM Vishwakarma certificate and ID card** to artisans and craft persons.
- **Skill Upgradation:** **Basic** Training of **5-7 days** and **Advanced** training of **15 days** or more, with a **stipend of Rs. 500 per day**.
- **Toolkit Incentive:** A toolkit incentive of up to **Rs. 15,000 in the form of e-vouchers** at the beginning of Basic Skill Training.
- **Credit Support:** Collateral free '**Enterprise Development Loans**' of upto **Rs. 3 lakh** in two tranches.
 - » The first tranche is **Rs. 1 lakh, and the second is Rs. 2 lakh** with the loan tenures are 18 months and 30 months (respectively).
 - » **The interest rate is fixed at 5%,** with a Government of India subvention of 8%.
 - » The **Credit Oversight Committee** headed by Secretary, DFS **may revise the subvention cap of 8%** keeping in view the prevailing interest rates.



● Eligibility for Enterprise Development Loans

- **Eligibility for First Tranche:** Completion of basic training.
- **Eligibility for Second Tranche:** Beneficiaries who have **availed the first tranche**, maintained a **standard loan account**, and have
 - » either **adopted digital transactions** in their business or
 - » **undergone advanced training**.
- **Incentive for Digital Transaction:** **Rs. 1 per digital transaction**, up to a maximum of 100 transactions per month.
- **Marketing Support:** To be provided by the **National Committee for Marketing (NCM)**.
 - NCM will support **quality certification, branding, advertising**, on boarding on popular e-commerce platforms like **Open Network for Digital Commerce (ONDC), etc.**

- **Enrolment of beneficiaries:** Through **Common Service Centres** with Aadhaar-based biometric authentication on **PM Vishwakarma portal**.
- **Inclusivity:** Seeks to promote **empowerment of women**, and those belonging to the marginalised groups like the **Scheduled Castes, Scheduled Tribes, OBCs, Specially Abled, Transgenders, residents of NER states, Island Territories and Hilly Areas**.
- **Promoting Social Security Awareness:** Efforts will be made to increase awareness (among beneficiaries) about:
 - Prime Minister Jeevan Jyoti Bima Yojana
 - Prime Minister Suraksha Bima Yojana
 - Atal Pension Yojana
 - Pradhan Mantri Shram Yogi Maan-dhan Yojana
- **A three-tier Implementation Framework:** National Steering Committee, State Monitoring Committee and District Implementation Committee
- **Credit Guarantee:** Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) would provide guarantee coverage to eligible Lending Institutions for facilitating credit support to Vishwakarmas:



17

MINISTRY OF NEW & RENEWABLE ENERGY



17.1 NEWLY LAUNCHED SCHEME

17.1.1. PM-SURYA GHAR: MUFT BIJLI YOJANA



Quick Facts

- **Purpose:** to increase the **share of solar rooftop capacity and empower residential households** to generate their own electricity
- **Model Solar Village:** **One village** will be developed in each district to act as a role model for the adoption of RTS in rural areas
- **Incentives to local bodies:** Urban Local Bodies and Panchayati Raj Institutions will be incentivised to promote RTS installations in their areas
- **Tenure:** From 2024 Till 2026-27



Objectives

- Installation of **30 GW of solar capacity through residential rooftop solar system (RTS)**.
- To help provide **free/low-cost electricity to 1 crore households up to 300 units of electricity per month** by installation of RTS.
- To produce **renewable electricity of 1,000 billion units** through the capacity installed under the programme.
- To develop the required **enabling ecosystem for rooftop solar projects**, including regulatory support, manufacturing facilities, supply chain, etc.
- To **boost local economy and employment generation** along with enhanced energy security.



Salient Features

- **Background:** In 2019 **Phase II Grid Connective Rooftop Solar Programme** was launched to be implemented till 2025-26. Now the scheme is **subsumed under PM-Surya Ghar: Muft Bijli Yojana**.
 - Phase II Grid Connective Rooftop Solar Programme aimed for **40 GW rooftop solar (RTS) capacity addition** through **CFA in residential sector** including for households in **rural areas**.

- **Subsidy structure:** The scheme will support the installation of **grid-connected rooftop solar projects in the residential sector** through Central Financial Support (CFA):

Type of Residential Segment	CFA	CFA (Special Category States)
First 2 kWp of RTS capacity or part thereof	Rs 30,000/kWp	Rs 33,000/kWp
Additional RTS capacity of 1 kWp or part thereof	Rs 18,000/kWp	Rs 19,800/kWp
Additional RTS capacity beyond 3 kW	No additional CFA	No additional CFA
Group Housing Societies/ RWA , etc. for common facilities including EV charging up to 500 kWp (@3 kWp per house)	Rs 18,000/kWp	Rs 19,800/kWp

- **Conditions for availing CFA**
 - The CFA shall be **irrespective of the size of the inverter installed.**
 - Solar modules used in the installation must satisfy the **Domestic Content Requirement condition.**
 - A rooftop solar installation by residential consumers/RWAs that has availed CFA under a prior/current scheme for rooftop solar by Ministry has **subsequently increased the RTS installation size shall be eligible for additional CFA** under the current scheme **only for the balance capacity up to 3 kW of overall RTS plant size.**
- **Loan for installation of residential RTS:** Households can access **collateral-free low-interest loan** products of around **7% for installation of RTS systems up to 3 kW.**
- **National Portal:** The portal will **facilitate households:**
 - **To apply for subsidies and select a suitable vendor** for installing rooftop solar.
 - In decision-making, by providing relevant **information** such as **appropriate system sizes, benefits calculators, vendor ratings, etc.**
- **Financings support for other activities:** Financial assistance will be provided for capacity building, awareness and Outreach, etc.
- **Protection of beneficiary:** In order to ensure that the customers are not overcharged, the Ministry will publish **benchmark prices of solar modules, inverters, and other important equipment** on the national portal every year.
- **Quality assurance:** The scheme will establish **minimum technical specifications required for rooftop solar** to be considered eligible for the CFA.
- **Additional State Subsidy:** The State/UT governments may **supplement the CFA** provided by the central government for the residential sector with an additional subsidy for RTS.

18

MINISTRY OF PERSONNEL, PUBLIC GRIEVANCES & PENSIONS



18.1. SCHEMES IN NEWS

18.1.1. NATIONAL PROGRAMME FOR CIVIL SERVICES CAPACITY BUILDING (NPCSCB)- MISSION KARMA YOGI

Why in the News?

Karmayogi Bharat celebrated the 1st anniversary of Karmayogi Prarambh an initiative on the **iGOT Karmayogi Platform**, an initiative under Mission Karmayogi.

Quick Facts

- Purpose:** Prescribes capacity building programmes for civil servants
- Coverage:** All civil servants (including contractual employees) across different ministries, departments, organizations and agencies of the Union Government
- My iGOT:** Delivers **targeted training courses** of individual officer
- Curated Programs:** Cater diverse learning needs of Ministries/Departments and Training Institutions.

Objective

- To **transform the Indian civil services capacity building landscape** by establishing a robust digital ecosystem enabling continuous anytime anywhere learning to make the officials future ready.

Salient Features

- Blended Programs:** Facilitate **equitable access** to training methodologies across all levels and **integrates offline classroom courses with online learning** components.
- VIKAS (Variable & Immersive Karmayogi Advanced Support):** New blended learning programme for management of civil servants in Central Secretariat.
- 12 domain specific capacity building e-learning courses** have been developed.

Key approach:

- Aligns work allocations of civil servants by matching their competencies to the requirement of the post.
- Emphasizes on **on-site learning** to complement off-site learning.
- Create an ecosystem of **shared learning infrastructure** including that of learning materials, institutions and personnel.

Institutional Structure

- Prime Minister's (PMHR) HR council
- Cabinet Secretariate Coordination unit
- Capacity Building Commissions
- Karmayogi Bharat SPV (a not for profit company)

Karmayogi Prambh is an online orientation programme

- It aims to provide **all the necessary details related to government policies** for newly appointees recruited through Rozgar Melas.
- It includes a **set of eight courses curated to help all Rozgar Mela appointees**

Impact expected: Direct benefit to 1.5 crore Government officials in the long run and amplifying impact on citizens who get empowered by the civil services.

Six Pillars of Mission Karmayogi

Policy Framework:

New Training Policies with focus on **Continuous Learning** and driving Competencies

Competency Framework Shift from Rule to Role with the indigenous competency framework

Institutional Framework Oversight by PMHR Council

IGOT Karmayogi Large scale comprehensive learning platform

E-HRMS Strategic HR Management electronic Human Resource Management System

M & E
Cominous performance analysis, data driven goal-setting and real time monitoring **Monitoring and Evaluation** framework



19

MINISTRY OF PETROLEUM
AND NATURAL GAS

19.1. SCHEMES IN NEWS

19.1.1. PRADHAN MANTRI UJJWALA YOJANA (PMUY) 2.0



Why in the News?

Centre will add new 75 lakh LPG connections over three years, spanning from the Financial Year 2023-24 to 2025-26, under PMUY.



Quick Facts

- **Purpose:** Safeguarding health of women & children by providing them with a clean cooking fuel-LPG
- **Applicant:** Woman only who must have attained **18 years of age**
- **Benefits:** Deposit-free connection for cooking gas cylinders
- **Primary beneficiaries:** Women & Children



Objective

- To provide **deposit-free LPG connections** to those **low-income families** who could **not be covered under the earlier phase** of PMUY.



Salient Features

- **Background:** In 2016, the PMUY initiative was introduced to offer 8 crore deposit-free LPG connections to rural and deprived households.
 - Following the successful Ujjwala Phase 1, the **Union Budget 2021-22** announced an **additional provision for 1 crore LPG connections** under the PMUY scheme.
 - As of 31st October 2023, there are **9.67 Crore active LPG Connections** under PMUY.

● **Eligibility:** An adult woman from a poor household without an existing LPG connection fulfilling the following criteria:

- Eligible as per **Socio Economic and Caste Census (SECC) 2011** list, or
- Belongs to **SC/ST households**, be a **beneficiary of Pradhan Mantri Awas Yojana (PMAY)**, Antyodaya Anna Yojana (AY), **Forest dwellers**, Most Backward Classes (MBC), Tea and Ex-Tea Garden Tribes, People residing in river islands.

● **Subsidy:**

- **Central Financial Assistance of Rs 1600** for each LPG connection.
- Subsidy of ₹ 200/- per 14.2 Kg refill up to 12 refills/year

● **Ease of registration for migrants:**

Migrants are not required to submit ration cards or any address proof. A **self-declaration is sufficient**.

● **Exclusion:** Household having any other LPG connection from any Oil Marketing Company.

On
6 Years of
PM UJJWALA YOJANA



Universal Access to Clean Cooking Fuel

The World Lauds India's Ujjwala Yojana



A 'major achievement' in improving the environment and health of women

International Energy Agency (IEA)



PERSONALITY DEVELOPMENT PROGRAMME

CIVIL SERVICES EXAMINATION - 2023

admission open

FEATURES OF THE PERSONALITY DEVELOPMENT PROGRAM



Pre-DAF Session: For a nuanced understanding of DAF entries and how to



Mock Interview Sessions: With Senior Faculty, Ex-Bureaucrats and Educationists for



Interaction with toppers and serving bureaucrats: Interactive Session for facilitating



DAF Analysis Session: Thorough DAF analysis and discussion with Senior



Personalized Mentorship and Guidance: Holistic Interview preparation management



Performance Evaluation and Feedback: Identification of strengths and growth areas coupled with positive recommendations for



Elocution Session: For the development and refinement of communication skills and honing desirable personality traits



Current Affairs Classes: To develop a comprehensive and analytical view of



Recordings of Mock Interviews: Video of Interview

For queries regarding DAF analysis and Mock interview contact at

7042413505, 9354559299
interview@visionias.in

Scan QR CODE to know more and Register



20

MINISTRY OF
PANCHAYATI RAJ

20.1. SCHEMES IN NEWS

20.1.1. Survey of Villages Abadi & Mapping with Improvised Technology in Village Areas (SVAMITVA) Scheme

Why in the News?

SVAMITVA scheme won the National Award for e-Governance 2023.

Quick Facts

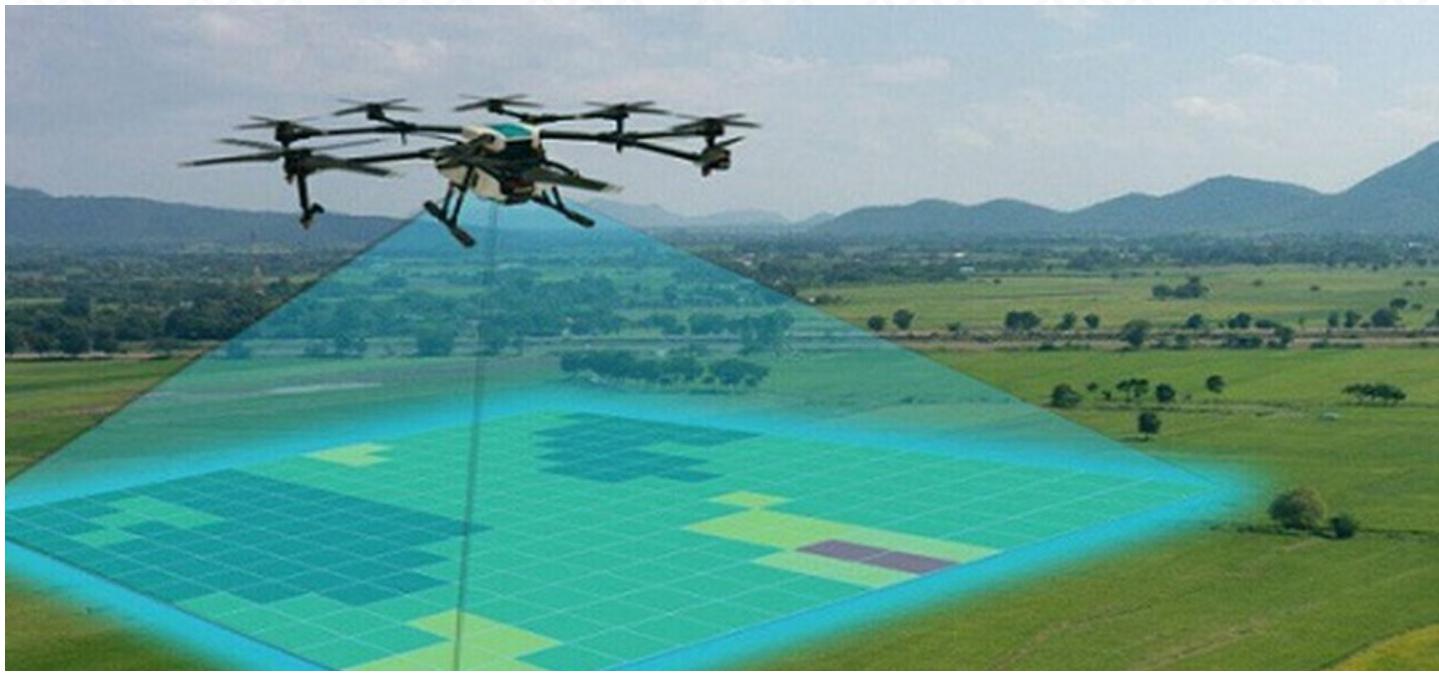
- **Purpose:** To provide an integrated inhabited (abadi) property ownership solution for rural India.
- **Type:** Central Sector Scheme
- **Technology Implementation Agency:** Survey of India
- **Coverage:** All the 31 States and Union Territories (UTs)

Objectives

- **Creation of accurate land records** for rural planning and **reduce property-related disputes**.
- To **bring financial stability to the citizens** in rural India by enabling them to use their property as a financial asset for taking loans and other financial benefits.
- **Determination of property tax**, which would accrue to the Gram Panchayats (GPs) directly in States where it is devolved or else, add to the State exchequer.
- **Creation of survey infrastructure** and GIS maps that can be leveraged by any department for their use.
- **To support the preparation of a better-quality Gram Panchayat Development Plan (GPDP)** by making use of GIS maps

Salient Features

- It was launched to **provide rural India with an integrated inhabited (Abadi) property ownership solution.**
 - **This will provide the 'record of rights' to village household owners in the form of Property Cards/Title Deeds.**
- The scheme aims to cover **6.62 lakh villages from the Financial Year 2020-21 to the Financial Year 2024-25.**
- **The main activities under the Scheme are**
 - **Large Scale mapping using Drones:** Rural inhabited (Abadi) areas would be mapped by Survey of India using drone Survey.
 - » Maps generated are **geo-referenced maps capturing digital images** of properties in rural abadi areas.
 - » The preparation and distribution of Property Cards based on maps generated is the **responsibility of the respective State Government.**
 - **Establishment of Continuous Operating Reference Station (CORS):** The CORS network supports accurate Geo-referencing, ground truthing and demarcation of lands.
 - **SVAMITVA Dashboard:** A centralised online monitoring and reporting dashboard for real-time progress monitoring of SVAMITVA implementation.
 - **DigiLocker App:** Beneficiaries can view and download the property card through the DigiLocker App.
 - **Gram Manchitra:** Funds released to the National Informatics Centre (NIC) for the **Enhancement of the Spatial Planning Application 'Gram Manchitra' and Central Infrastructure.**
 - **Information, Education, and Communication (IEC) activities** to spread awareness of the scheme.



21

MINISTRY OF POWER



21.1. NEWLY LAUNCHED SCHEME

21.1.1. MISSION ON ADVANCED AND HIGH-IMPACT RESEARCH (MAHIR)

 Quick Facts

- **Purpose:** To facilitate **indigenous research, development and demonstration** of the latest and emerging **technologies** in the power sector.
- **Approach:** The Mission will follow the **technology life cycle approach of Idea to Product**.
- **Interministerial:** The Scheme is launched in collaboration with New & Renewable Energy (MNRE)
- **Tenure:** 2023-24 to 2027-28

 Objectives

- **Identify** emerging technologies/areas of future relevance for the energy sector.
- **Create a vibrant & innovative ecosystem and provide a common platform** for energy Sector Stakeholders for various tasks.
- **Support pilot projects** of indigenous technologies and facilitate their commercialization.
- **Leverage foreign alliances** and partnerships to accelerate R&D.
- **Make our Nation among the leading Countries** in the Power System.

Salient Features

Structure of the Mission

- **The Technical Scoping Committee** chaired by Central Electricity Authority (CEA)
 - » **Role:** Identify and recommend potential technologies for development, monitoring of approved projects, etc.
- **The Apex Committee chaired** by Union Minister for Power & New and Renewable Energy
 - » **Role:** Look into international collaborations, approve and monitor the research proposals

Coverage:

The proposals for outcome-linked funding will be invited from companies / organizations across the globe.

Selection of the proposal:

To be done through Quality cum Cost-Based Selection (QCBS) basis.

Patent:

The IPR of the technology developed would be shared by the Government of India and the Research Agency.

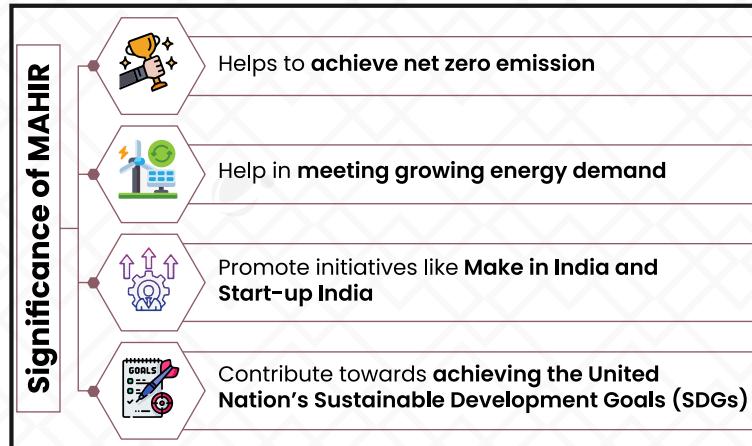
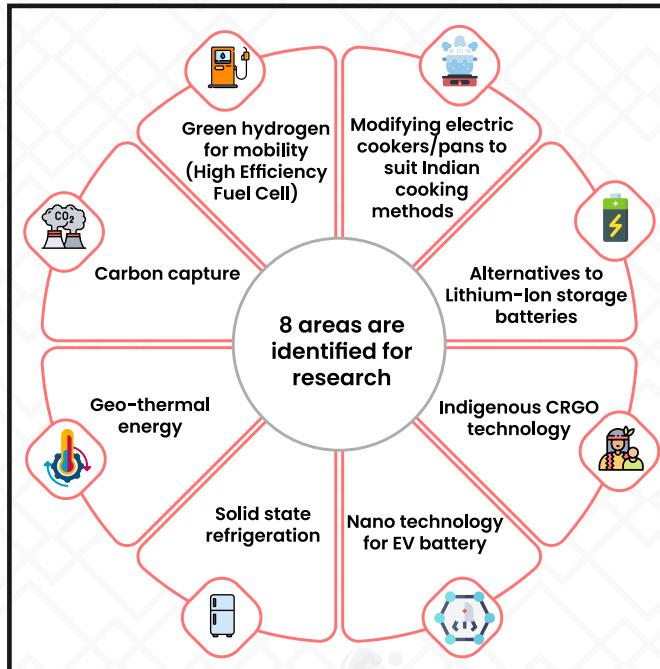
Transparency and accountability:

Evaluation of the mission will be taken up through a credible Third party at the end of the initial period of the Mission.

Funding:

Ministry of Power, Ministry of New and Renewable Energy and the Central Public Sector Enterprises under them, and also Centers' budgetary resources.

NOTE: CEA is a Statutory Body constituted under the **Electricity Act, 2003**. It seeks to make technical standards & regulations in the power sector of the country.



22

MINISTRY OF RURAL DEVELOPMENT



22.1 SCHEME IN NEWS

22.1.1. Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) 2005



Why in the News?

Parliamentary Standing Committee on Rural Development and Panchayati Raj tabled a report highlighting the issues and providing recommendations for MGNREGA.



Quick Facts

- **Purpose:** Making supplementary livelihood in rural areas through unskilled manual work a legal right
- **Type:** Centrally Sponsored Scheme
- **Beneficiary:** All Household members aged more than 18 years and residing in rural
- **Monitoring:** Social Audit has to be done by the Gram Sabha.



Objective

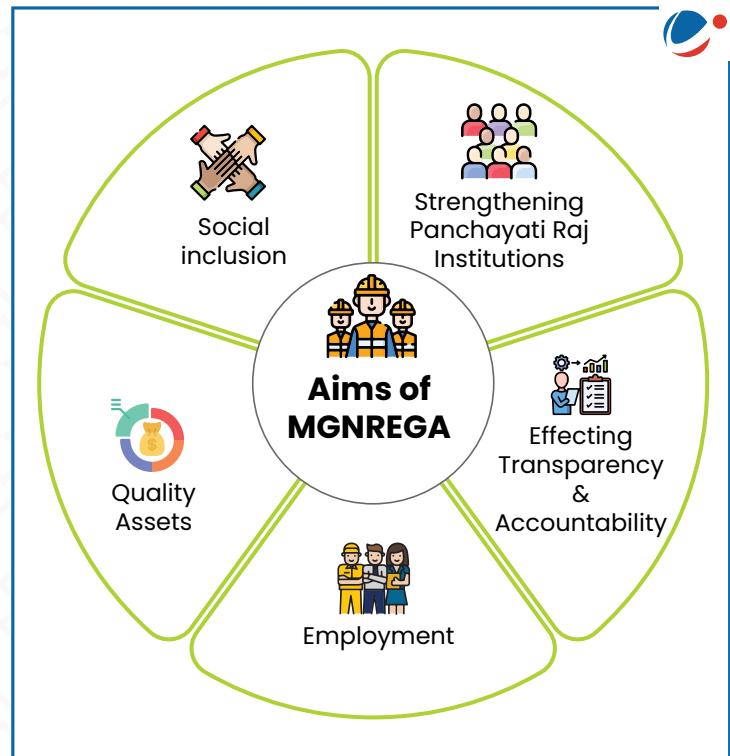
- To enhance **livelihood security in rural areas** by providing **at least 100 days of guaranteed wage employment** in a financial year to **every household** whose adult member volunteers to **do unskilled manual work**.



Salient Features

- **Coverage:** Entire country except districts having 100 % urban populations.
- **Fund sharing**
 - **By Centre:** 100% funding for unskilled **labour cost** and **75%** for the **material cost**.
 - **By State:** **25%** for the **material cost**

- Demand driven, people centred
 - **Guaranteed employment:** At least 100 days of unskilled manual work a in a financial year to every household in rural areas as per demand.
 - **Unemployment allowance:** In case employment is not granted within **15 days of demand.**
- **Additional employment:**
 - Additional **50 days of unskilled wage employment** in a financial year
 - » **indrought/natural calamity** notified rural areas.
 - » to every **ST household** in a forest area, provided that these households have **no other private property** except for the land rights provided under the FRA Act 2006.
 - **State Governments may also make provisions** for providing additional days beyond the period guaranteed under the Act from their own funds.
- **Accident compensation:** Provides Ex-Gratia Payments for permanent disability or death as a result of accident at a work site.
- **Women empowerment:** At least **1/3rd beneficiaries** shall be women.
- **Non-negotiable provisions**
 - **Wage to material ratio at 60:40** at GP level.
 - Work execution **only by manual labour** without engaging any contractors or machinery (**except as permitted**).
 - **Equal wages to all** based on the quantity of work done.
- **Wage determination:** Wages are linked to the quality of work and wage rates notified under section 6(1) of the Act.
 - Further, wages are calculated according to the Schedule of Rates fixed by the State Governments for different types of work.



Entitlement to wage seeker

- | | |
|---|--|
|  | Safe drinking water |
|  | Resting facilities |
|  | Availability of First aid box and medicines |
|  | Child care for working women having children below 5 years (minimum collectively 5 children should be there to avail the facility of child care) |

- **Wage payments:**
 - Wage payments are **exclusively made in the account of the wage seekers** directly ensuring better transparency.
 - **Payment** of wages should be made **within 15 days after completion of work**.
- **Job cards to rural household:** Any rural household seeking **unskilled manual work** could register its family in the **Gram Panchayat (GP)** and obtain a job card.
- **Geotagging of assets created:** Geotagging through **GeoMGNREGA** of the MoRD in association with **National Remote Sensing Centre (NRSC), ISRO and National Informatics Centre**.

22.1.2. NATIONAL SOCIAL ASSISTANCE PROGRAMME



Why in the News?

Recently, the Comptroller and Auditor General of India released a report of performance Audit of the NSAP covering the period from **2017-18 to 2020-21**.



Quick Facts

- **Purpose:** Provide **social assistance to BPL households** in the case of the **old age, disabled, widows, etc.**
- **Type:** Centrally Sponsored Schemes
- **Constitutional Mandate:** Article 41 directs the State to **provide public assistance** to certain categories of citizen
- **Monitoring:** Social Audit and annual verification by National Level Monitors (**NLMs**).



Objective

- Ensuring **minimum national standard for social assistance in addition** to other benefits by States.



Salient Features

- **Background:** Scheme was launched in 1995 and **includes five sub-schemes** (3 related to pension and 2 non-pension)
- **Beneficiaries' identification**
 - **Socio-Economic Caste Census** or SECC 2011 (BPL list is used for identifying beneficiaries for period when SECC was not prepared).
 - Covers beneficiaries in **both rural as well as urban areas** in all States and UTs.

● **Pension Assistance**

- **Indira Gandhi National Old Age Pension Scheme (IGNOAPS):** BPL persons aged **60-79 years** are entitled to a monthly pension of **Rs. 200 and Rs.500 thereafter.**
- **Indira Gandhi National Widow Pension Scheme (IGNWPS):** BPL **widows aged 40-59** years are entitled to a monthly pension of Rs. 200.
- **Indira Gandhi National Disability Pension Scheme (IGNDPS):** BPL persons aged **18-59 years** with **severe and multiple disabilities** are entitled to a monthly pension of **Rs. 200.**

● **Non-pensions assistance**

- **National Family Benefit Scheme (NFBS):** BPL household is entitled to a **one-time assistance amounting to Rs.10.000** on the **death of primary breadwinner** aged between **18 and 64 years.**
- **Annapurna scheme:** **10 kg of food grains per month** are provided **free of cost** to those **senior citizens** who, though eligible, have **remained uncovered under IGNOAPS.**

22.1.3. PRADHAN MANTRI GRAM SADAK YOJANA (PMGSY)

 **Why in the News?**

The Parliamentary Standing Committee on Rural Development and Panchayati Raj released its report on PMGSY.

 **Quick Facts**

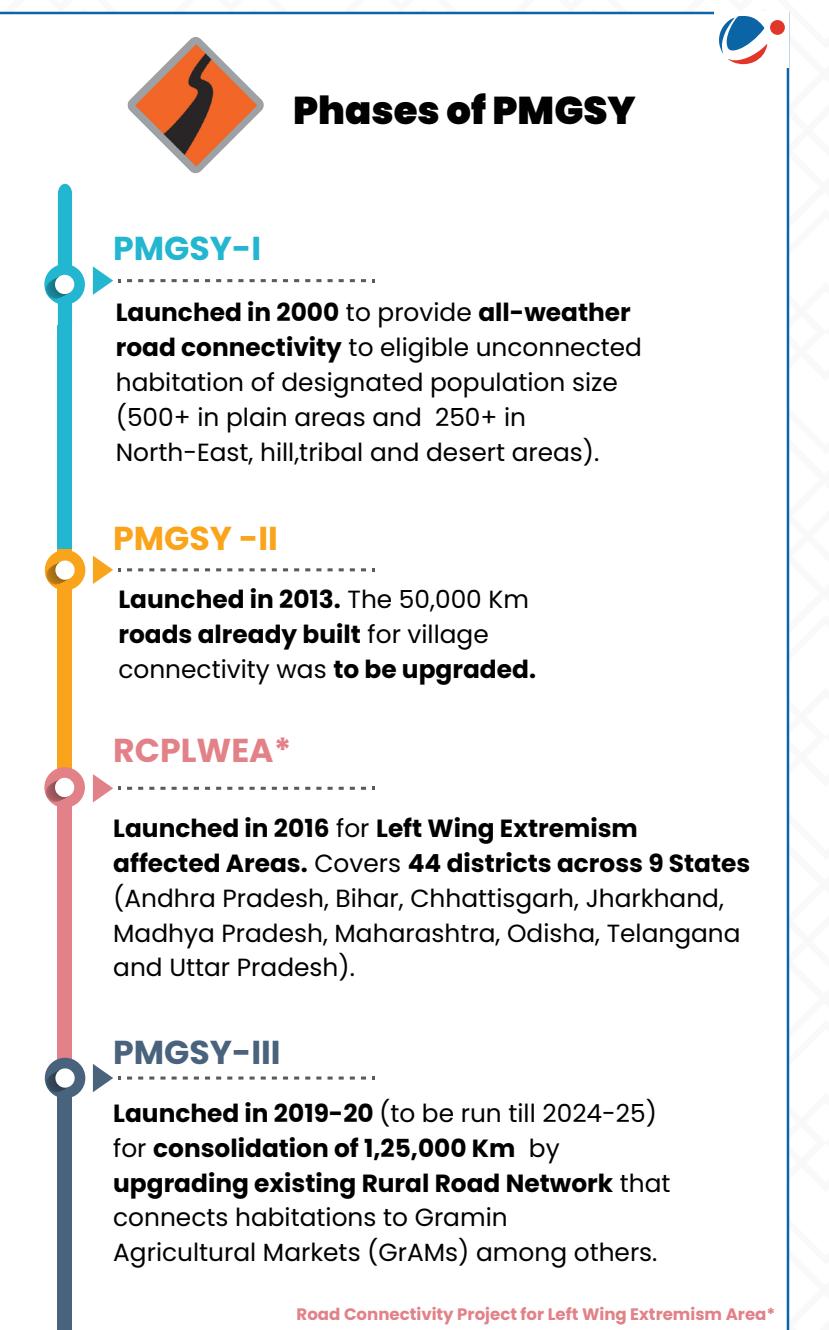
- **Purpose:** Providing rural connectivity
- **Type:** Centrally Sponsored Scheme
- **Quality Assurance:** 3 tiered mechanisms
- **Tenure:** till 2024-25

 **Objective**

- To provide connectivity, by way of an **all weather road** with necessary culverts and cross-drainage structures to **eligible unconnected habitations in rural areas**

Salient Features

- **Fund sharing** between the Centre and states
 - **90 :10** for 8 North Eastern and 3 Himalayan States
 - **60:40** for other states
- **Roads**
 - **Selection of candidate roads:** Based on various parameters including **population served, market, educational and medical facilities, etc.**
 - **Construction:**
 - » **Standards of Construction:** A **Manual on Geometric Standards, Design, Construction and Maintenance of Rural Roads** was published by the Indian Roads Congress (IRC)
 - » **Implementation:** PMGSY roads are constructed by the State Governments with a design life of **at least 10 years.**
 - **Maintenance:**
 - » The **States shall provide for adequate funds** for maintenance of roads **post 5-year construction.**
 - » **Electronic Maintenance of Rural Roads under PMGSY (eMARG):** eMARG is a **GIS-based Enterprise e-Governance solution** to aid and assist the officials, Contractors, Banks and general public.
 - It is an **end-to-end solution**, which provides restricted role-based access via internet
 - **Quality Assurance:** National Rural Infrastructure Development Agency (NRIDA) engages independent National Quality Monitors (NQMs) for inspections at random, of the road works under the programme.



Road Connectivity Project for Left Wing Extremism Area*

● Monitoring:

- A modern web based **Online Management, Monitoring and Accounting System (OMMAS)**
- Citizen Information Boards and Work Information Boards are displayed in local language at prominent locations on PMGSY roads, in the benefited habitations.
- At District level, the **District Development Coordination and Monitoring Committee (Disha)** headed by a Member of Parliament (LS) monitors the implementation
- “**Meri Sadak**” App was launched and integrated into OMMAS for user friendly and transparent **Citizen Feedback** and **complaint redressal system**.

● New/Green Technology: Waste plastics, cold mix technology, cell filled concrete, stabilization using cement and lime, nano technology and Full Depth Reclamation (FDR) are in use.





MINISTRY OF SKILL DEVELOPMENT AND ENTREPRENEURSHIP



23.1. SCHEME IN NEWS

23.1.1. SKILL INDIA PROGRAMME



Why in the News?

Recently, Skill India Programme completed 8 years



Quick Facts

- **Purpose:** Focuses on skilling, re-skilling and up-skilling through short term and long term training programmes
- **Type:** Central Sector Scheme
- **Finance:** Integrated Finance Division (IFD) of the Ministry functions as the finance wing of the Mission
- **Monitoring:** Mission Directorate



Objectives

- Preparing the **youth of India as a manpower resource** for World Markets.
- **Diversifying Skills development programmes** to meet the changing requirements, particularly of the emerging knowledge economy.
- Ensuring **quality and relevance of training**.
- Building **true market place competencies** rather than mere qualifications.



Salient Features

- **Background:** Skill India Mission was **launched in 2015**
 - o Government through **more than 20 Central Ministries/Departments** is implementing various skill development schemes across India.

- **Under Skill India Mission, following are Skill development schemes**
 - **Pradhan Mantri Kausal Vikas Yojana (PMKVY):** Currently PMKVY 3.0 is being implemented across country since January 2021.
 - » Under PMKVY 3.0, **7.4 lakh persons have been trained**, 66% certified and 41,437 placed.
 - **Jan Shikshan Sansthan (JSS) Scheme:** Provide **vocational training to non-literate, neo-literate as well as school drop-outs in rural regions** by identifying skills that have a relevant market in that region.
 - **National Apprenticeship Promotion Scheme:** Provides financial support to industrial establishments undertaking apprenticeship programmes. 21.4 lakh apprentices have been engaged by industries.
 - **Craftsmen Training Scheme:** Provides long-term training through 14,938 Industrial Training Institutes (ITIs). Since 2015, 91.7 lakh students have been trained.



A Strategic Revision, Practice, and Mentoring Program for **UPSC Prelims Examination**

2024

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UPSC PRELIMS CHALLENGES in CURRENT AFFAIRS with VISIONIAS PT365


 How to Prepare
Current Affairs


Current affairs forms the cornerstone of civil services exam preparation, permeating all its phases – **Prelims, Mains, and the Interview**. Staying updated with current affairs equips aspirants to navigate the evolving landscape of the civil services exam. With the right resources and approach, candidates can transform this vast section into a strong advantage.

What is PT 365?

PT 365 document comprehensively covers the important and relevant current affairs of the last 1 year in a consolidated manner to aid Prelims preparation. It is devised as a revision document of the current affairs.

Features of PT365



Comprehensive Coverage

- Entire year's current affairs coverage.
- UPSC relevant subjects like Polity, Economy, S&T, Environment, IR, etc.
- Emphasis on topics likely to appear in upcoming prelims exam.



Clear and Concise Information

- Clear, concise presentation focusing on key issues.
- Information from credible sources.
- Appendices for rapid revision.



- Interactive feature to assess aspirant's learning and comprehension.



Infographics

- Aids in understanding and retention.
- Techniques, methods, and processes displayed.
- Strategic use of maps to enhance learning.



Government Schemes and Policies

- In-depth coverage of key government schemes, policies, and initiatives.



New Elements

- Tailored to reflect the pattern of previous year's questions.


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Significance of PT 365



Ease of Revision: Content categorisation is based on subjects or topics to make it easier for aspirants to locate and revise specific areas



Value Addition: Includes infographics, related developments, or news, ensuring comprehensive coverage of important information.



Crisp Material: Crisp points have been used in the articles. It allows aspirants to easily do multiple revisions in limited span of time.



Integrated Approach: Covers basic concepts and information of all current affairs in a lucid manner, in line with previous trends of UPSC questions. Also helps in integrating key current affairs with static knowledge.


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PT 365 is a time and tested document. In the previous years, it has helped lakhs of candidates to cover current affairs in a holistic way. Its impactful features make it easier for aspirants to understand current affairs and excel in the UPSC Civil Services examination.

24

MINISTRY OF WOMEN AND CHILD DEVELOPMENT



24.1. SCHEME IN NEWS

24.1.1. MISSION SHAKTI: AN INTEGRATED WOMEN EMPOWERMENT PROGRAMME

Why in the News?

Centre informed that the 1st phase of "Nari Adalat" component of Mission Shakti is being implemented in the State of Assam and the UT of Jammu & Kashmir (J&K)

Quick Facts

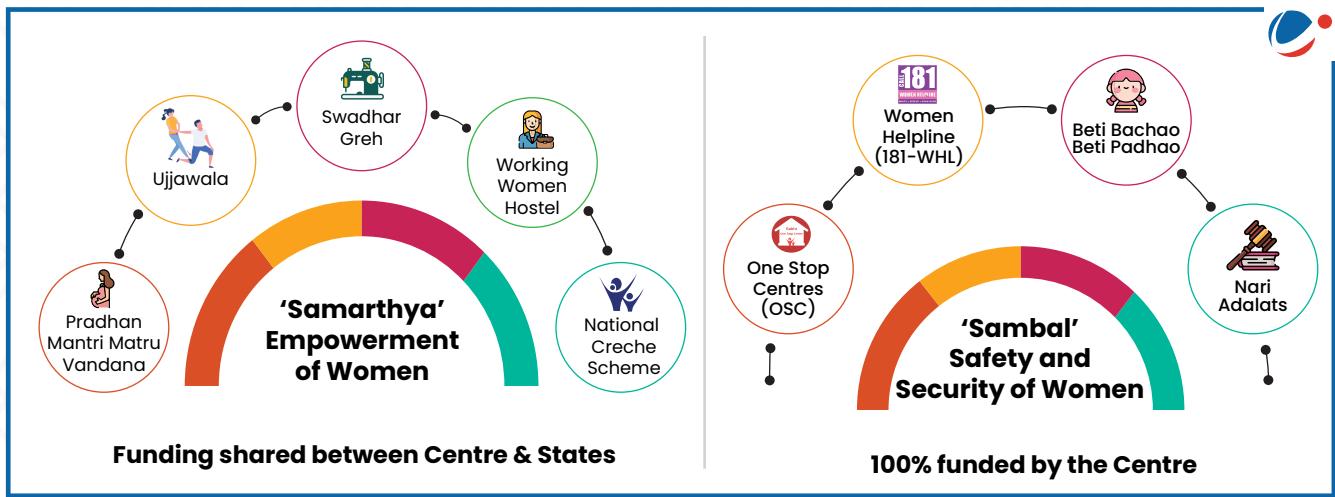
- Purpose:** To address issues affecting women **on a life-cycle continuum basis**
- Type:** Central Sector and Centrally Sponsored Scheme
- Monitoring:** Hub for Empowerment of Women (HEW) will monitor the performance of scheme
- Tenure:** 2021-22 to 2025-26

Objectives

- Empowerment of women, **reduce care burden** on them and **increase female labour force participation** by promoting skill development, etc.
- Continuum of **care, support and assistance** to women **affected by violence**.
- Making people aware** about Government schemes, **capacity building and training of functionaries**, collaboration with partner Ministries/ Departments, etc.

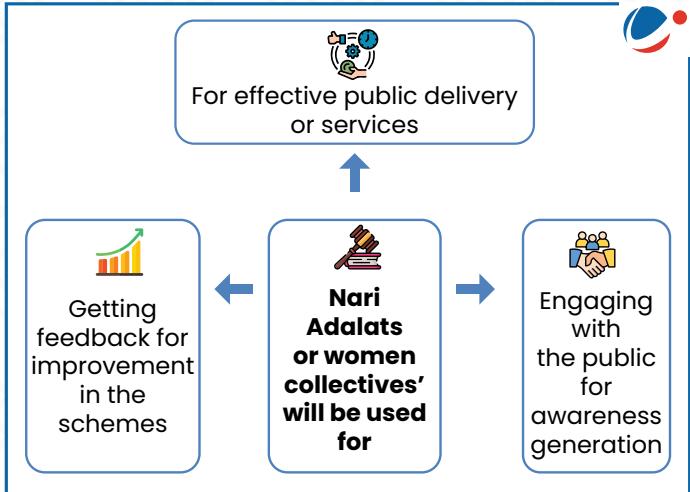
Salient Feature

- Encompasses two sub-schemes: Sambal & Samarthyा** (Refer to the Infographic)



● **Sambal: For safety and security of women**

- **One Stop Centre (OSC):** To provide integrated support and assistance to women, affected by violence and in distress, both in private and public spaces, under one roof.
- **Women Helpline (WHL):** Toll-free 24-hours telecom service to women seeking support and information for all emergency services like police/ fire/ Ambulance services and with OSC.
- **Nari Adalats:**
 - » Alternate Grievance Redressal Mechanism for resolving cases of petty nature (harassment, subversion, etc.) faced by women at Gram Panachayat level.
 - » 'Nari Adalats or women collectives' will be formed of committed and socially respected women.
 - » No remuneration to the selected members shall be provided.
 - » Expenses for organising the meetings and for providing the badge/ uniform to the members will be funded by the ministry.



- **Beti Bachao Beti Padhao (BBBP)**

- » Covers all the districts of the country through multi-sectoral interventions (it was operational in only in 405 districts earlier).
- » Aims for zero-budget advertising.
- » Greater spend on activities that have on ground impact, e.g., for promoting sports among girls, self-defence camps, etc.

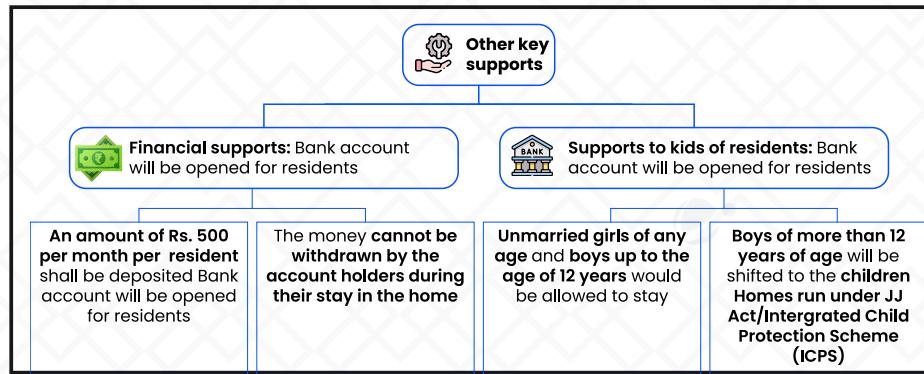
● **Samarthya: For Empowerment of Women**

○ **Shakti Sadan**

- » **Integrated Relief and Rehabilitation Home** that **incorporates** the erstwhile **SwadharGreh and Ujjawala Scheme**.
- » It will be a **home for destitute, distressed, marginalized, victims of trafficking**, etc.

○ **A n t i - H u m a n Trafficking Units:**

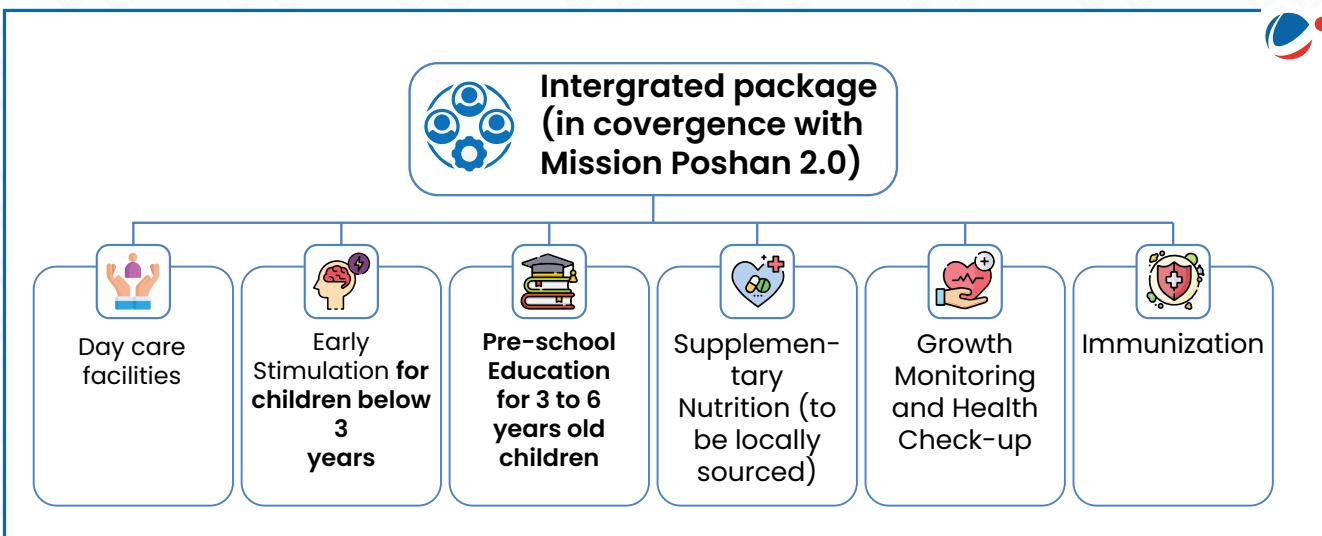
To facilitate '**reintegration and repatriation**' of the victims of **trafficking** and of commercial sexual exploitation set up in the districts.



○ **Home for Widows:**

- » **A Central Sector Component.**
- » **To accommodate 1000 widows** to provide them a safe and secure place **of stay**.
- » Facilities of **health services, nutritious food, legal and counseling services**.

○ **SakhiNiwas – Working Women Hostel:** To promote **availability of safe and conveniently located accommodation for working women and other women pursuing higher education or training**, who need to live away from their families due to professional commitments.



- **Hub for Empowerment of Women (HEW):**
 - » HEW is being set up at National, State and District levels.
 - » It aims to facilitate **inter-sectoral convergence of schemes and programs meant for women at the central, State/ UT level and district level.**
- **Gender Budgeting: Gender Budgeting, Research, Publication & Monitoring schemes** have been included under this component.
 - » A **new component of Gap Funding** for Economic Empowerment has also been added.
 - » Sub-schemes of **Mahila Shakti Kendra (MSK) and Mahila Police Volunteer (MPV) have been discontinued.**
- **Pradhan Mantri Matru Vandana Yojana (PMMVY):** Provides **cash incentive for partial compensation for the wage loss to pregnant and lactating mothers.**
- **Other key provisions**
 - **Convergence:** Convergence strategy efficiently and effectively through schemes and efforts **to realize desired outcomes.**
 - **Approval of proposals:** A **Programme Approval Board (PAB)** shall be constituted by the MoWCD to approve financial proposal of the States/UTs.
 - **Geo-tagging:** All institutions supported by the Ministry would be geo tagged in order to map, analyse and monitor on a real time basis.
 - **Social Audit: Direct feedback** will also be obtained from those who have availed the services under the scheme through appropriate evidence gathering methods.
 - **Mandatory conditions to be fulfilled by State governments**
 - » **Full compliance with the official name of all Centrally Sponsored Schemes (CSSs)** [correct translation to local language is permissible] and any **guidelines/instructions** issued by the Centre **regarding branding of CSSs, in all schemes of the Ministry.**
 - » Full compliance of **Department of Expenditure instructions** regarding the new procedure for release of funds under the CSSs or any other instruction on the subject, issued from time to time.

NOTE:

- Gender Budgeting was adopted by the Government of India **in 2005-06** as a tool **for promoting gender equality** and ensuring continued investments through Government planning and budgeting.
- **Financing for gender equality** is central to mitigate gender inequalities, and Gender Budgeting is a critical strategy in this endeavour.
- For More detail on **PMMVY** Refer to **National Food Security Act (NFSA), 2013** under **the** Ministry of Consumer Affairs, Food & Public Distribution.

24.1.2. BETI BACHAO BETI PADHAO (BBBP)



Why in the News?

9 year of Beti Bachao Beti Padhao (BBBP) scheme was celebrated recently.



Quick Facts

- **Purpose:** Creating behavioural and social change in the way the girl child is perceived across the country
- **Financing:** 100% funding will be provided by the Central Government
- **Cash benefits:** No provision for Direct Benefit Transfer (DBT) or creation of capital assets
- **Coverage:** All the districts of the country



Objectives

- Improvement in the **Sex Ratio at Birth (SRB)** by **2 points every year**
- Improvement in the percentage of **institutional deliveries** or sustained at the rate of **95% or above**
- 1% increase in 1st Trimester **Anti-Natal Care (ANC) Registration** per year
- **1% increase in enrolment at secondary education level and skilling of girls/women** per year
- To **check dropout rate among girls** at secondary and higher secondary levels
- Raising awareness about safe **Menstrual Hygiene Management (MHM)**



Salient Features

- **Background:** BBBP Scheme was launched in 2015 to **address the issue of decline in Child Sex Ratio (CSR)** along with related issues **in a life cycle continuum**.
- **Prime focus:** The scheme is primarily focused on **creating behavioural and social change** in the way the girl child is perceived across the country by informing, influencing, motivating, engaging and empowering all stakeholders
- **Preventing Child marriage:** Tracking child marriages and taking **strict actions to stop them**.
- **Capacity building:** **Sensitisation of frontline workers, medical practitioners, officers** in the District, Zila Parishad, District Legal Services Authority (DLSA), etc.

- **Social and Behaviour Change Communication (SBCC): Key activites for behavioural changes**
 - Celebrating **National Girl Child Day** on 24th January every year.
 - » Since 2008, **January 24** is celebrated as **National Girl Child Day** for promoting **equal opportunities** for girl child while **raising awareness of the injustices that girls face**.
 - » on January 24 1966 Smt. Indira Gandhi took her oath as the **first woman Prime Minister of India**.
 - » Its celebration now commemorates the anniversary of Beti Bachao, Beti Padhao (BBBP) Scheme which was launched on January 22, 2015.
 - **Display of Guddi-Gudda Boards** in Gram Panchayats (GPs) and public places to exhibit the number of girls born vis-a-vis the number of boys.
 - **Awareness activities** with parents/families to better understand the value of girls and their needs.

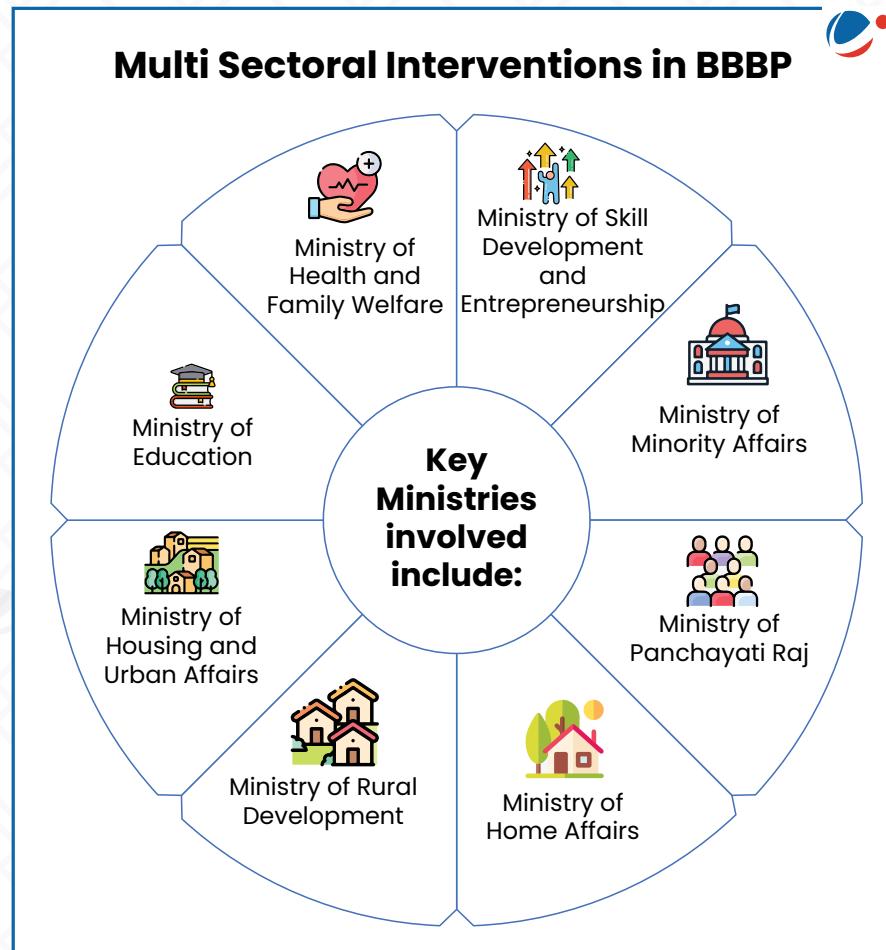
● Activity Calendar

- Provides **several activities within each month for the districts**.
- However, the **districts can choose to conduct their own activities** based on their local context and needs.

● District level score card

- It would be made based on the **data extracted from the Mission Shakti MIS**.
- **Annual District BBBP Ranking** will be issued as per the District Score Card.
- This data would be used to **capture state performance**.

● Implementation: A committee headed by the Secretary, MoWCD, made under the Mission Shakti mandate, will be the Apex



24.1.3 Saksham Anganwadi and Poshan 2.0 (Mission Poshan 2.0)



Why in the News?

The government informed about the development and use of **Do-It-Yourself (DIY) and locally available toys for learning** at Anganwadi Centres (AWCs) under Poshan Bhi Padhai Bhi (PBPB) programme of Mission Poshan 2.O.



Quick Facts

- **Purpose:** Address the challenges of malnutrition through a strategic shift in nutrition content and delivery
- Type: Centrally Sponsored Scheme
- **Beneficiaries:** Children (up to the age of 6 years), adolescent girls, pregnant women, and lactating mothers
- **Tenure:** 2021-22 to 2025-26



Objectives

- To contribute to **human capital development** of the country and address challenges of **malnutrition**
- To promote nutrition awareness and **good eating habits** for sustainable health and wellbeing



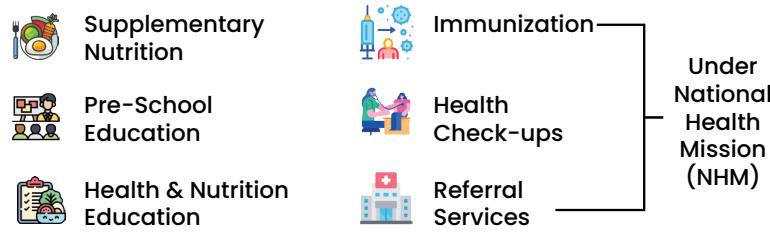
Salient Features

- **Background:** In 1975, the flagship programmes the **Integrated Child Development Services (ICDS) Scheme** was launched for **early childhood care and development**.

- ICDS incorporated **6 components of the Anganwadi Services Scheme** (refer to the infographics).

Integrated Child Development Services (ICDS) Scheme

Serving Children of 0-6 years and Pregnant & Lactating Mothers



● Components

- **Nutrition Support:** Supplementary Nutrition Programme (SNP) for:
 - » **Children (6 months to 6 years)**
 - » **Pregnant women and lactating mothers (PWLM); and**
 - » **Adolescent Girls (14 to 18 years) in Aspirational Districts and North Eastern Region (NER)**
- **Early Childhood Care and Education (ECCE):** ECCE for 3-6 years and early stimulation for (0-3 years).
- **Anganwadi Infrastructure:** 2 lakh AWCs shall be strengthened, upgraded as **Shaksham Anganwadi** across the country.
- **Poshan Abhiyaan:** Poshan 2.0 stands on pillars of Convergence, **Governance, and Capacity building**, with **Poshan Abhiyan** driving **Outreach and innovations**.

● Diet diversity:

- **Local dietary inputs and fresh produce** (green vegetables, fruits, medicinal plants and herbs), **fortified rice and millets shall be actively encouraged.**
- **Millets should be mandatorily supplied at least once a week** and suitably integrated in Take Home Ration (not raw ration) and **Hot Cooked Meals (HCM)** in a palatable form.

● **Poshan Vatikas:** POSHAN Vatikas (kitchen gardens and nutri-gardens) shall be set up at or near **Anganwadi Centres**, wherever possible and in **Government led schools and Gram Panchayat lands**.

● **Leveraging of traditional knowledge:** POSHAN Vatikas (kitchen gardens and nutri-gardens) shall be set up at or near **Anganwadi Centres**, wherever possible and in Government led schools and Gram Panchayat lands.

● **Registration of beneficiary:** Beneficiary has to be registered at the nearest AWCs with Aadhaar identification.

- A child's Aadhaar card shall not be mandatory and benefits can be accessed using the mother's Aadhaar card.

● **Implementation:** District Magistrate (DM) shall be the Nodal Point in the district for monitoring nutritional status and quality standards.

● **Accountability:** Social Audit shall be undertaken by stakeholders, such as the Poshan Panchayats, Mothers' Groups and VHSNCs.

Key initiatives under the scheme

- **Poshan Tracker App:** It is a **job-aid to the Anganwadi worker** for efficient delivery of services along with reflection of their efforts.
 - It enables dynamic **identification of stunting, wasting, under-weight prevalence among children** and last mile tracking of nutrition service delivery.
- **Poshan Bhi, Padhai Bhi (PBPB):**
 - It is a path breaking **ECCE program high-quality pre-school network at AWCs** in alignment with the new NEP 2020.

- **PBPB aims to**
 - » Promote **holistic and quality early childhood promotion** and early-primary education,
 - » Ensure the use of **developmentally appropriate pedagogy**,
 - » **Promote health and nutrition- related issues** in primary education as well as in early childhood.
- It will provide various types of **teaching-learning materials** (visual aids, audio aids, etc.) to **Anganwadi workers** for learning and teaching in mother tongue.

● **Rashtriya Poshan Maah:**

Every year, Rashtriya Poshan Maah is celebrated in the month of September across the country to realise the vision of 'Swasth Bharat'.

- It acts as a platform for awareness about nutrition at the ground level.

● **Kishori Health Cards**

- Kishori Health Cards for Adolescent Girls are maintained at the **AWC** Under the **Scheme for Adolescent Girls (SAG)**.
- It records the information about the **weight, height, Body Mass Index (BMI)** along.
- It also provides information of **services under the scheme** i.e. nutrition provision, Iron and Folic Acid (IFA) supplementation, deworming, referral services and immunization etc.

● **Bhartiya Poshan Krishi Kosh (B.P.K.K.)**

- It is a **web portal** having **information of India's crop diversity across** all districts – for both current and historical crops.
- It acts as a **Food Atlas** and aims to provide data informed agro ecological contexts required to produce traditional and locally available nutrition-rich crops.
- It is supported by **Bill & Melinda Gates Foundation (BMGF)**.

NOTE: Please do not confuse **PM POSHAN Abhiyan** with **Pradhan Mantri Poshan Shakti Nirman (PM POSHAN)**. For more details on PM POSHAN Refer NFSA, 2013 which is covered under Ministry of Consumer Affairs, Food and Public Distribution.

POSHAN (Prime Minister's Overarching Scheme for Holistic Nutrition) Adhiyaan



Genesis

Launched in 2018 to converge the activities of various stakeholder towards attaining the goal of 'Suposhit Bharat'.

Objective

To reduce stunting across districts with the highest malnutrition burben by improving **utilization and quality of key anganwadi services**.

Convergence and coordination

Abhiyaan explicitly recognizes the need for convergence and coordination such that the benefits of multiple government schemes and programs reach women and children in the first 1000 days of a child's life.

25

MINISTRY OF TRIBAL AFFAIRS



25.1. SCHEME IN NEWS

25.1.1. PRADHAN MANTRI ADI ADARSH GRAM YOJANA (PMAAGY)



Why in the News?

Parliamentary Panel on Social Justice and Empowerment has recently analysed the implementation of the scheme



Quick Facts

- **Purpose:** Transforming villages with significant tribal populations into model villages
- **Type:** Centrally Sponsored Scheme
- **Tenure:** 2021-26
- **Implementing Agency:** Respective State Government



Objectives

- Preparation of **Village Development Plans**.
- Maximizing the benefit of the schemes of the Centre and States to the **Scheduled Population**.
- Improving the infrastructure in vital sectors like health, education, connectivity and livelihood



Salient Features

- **Background:** It is a **revamped** version of the special **Central Assistance to Tribal Sub scheme(2017)**.
- **Convergence with other scheme:** The Scheme converges with **58 schemes** of the Centre and the States that have Schedule Tribe Component to bridge various gaps.

- **Coverage:** All States and UTs with notified ST population.
 - Villages having **at least 50% ST population** and **500 ST persons** are identified to be covered in the given period.
- **Provision of Fund**
 - A sum of **20.38 Lakhs** is provided to each selected village as "**Gap filling fund**" for approved activities including administrative expenses.
 - An amount of **2% of the allocated budget** is to be utilised for administration and monitoring expenses.

Projects included under the scheme



Anganwadi
centres



Drinking
Water facility



Drainage and
Solid waste
management



Road
Connectivity
(Internal and
Inter village)



Telecom
Connectivity



School and
Health
sub-centre

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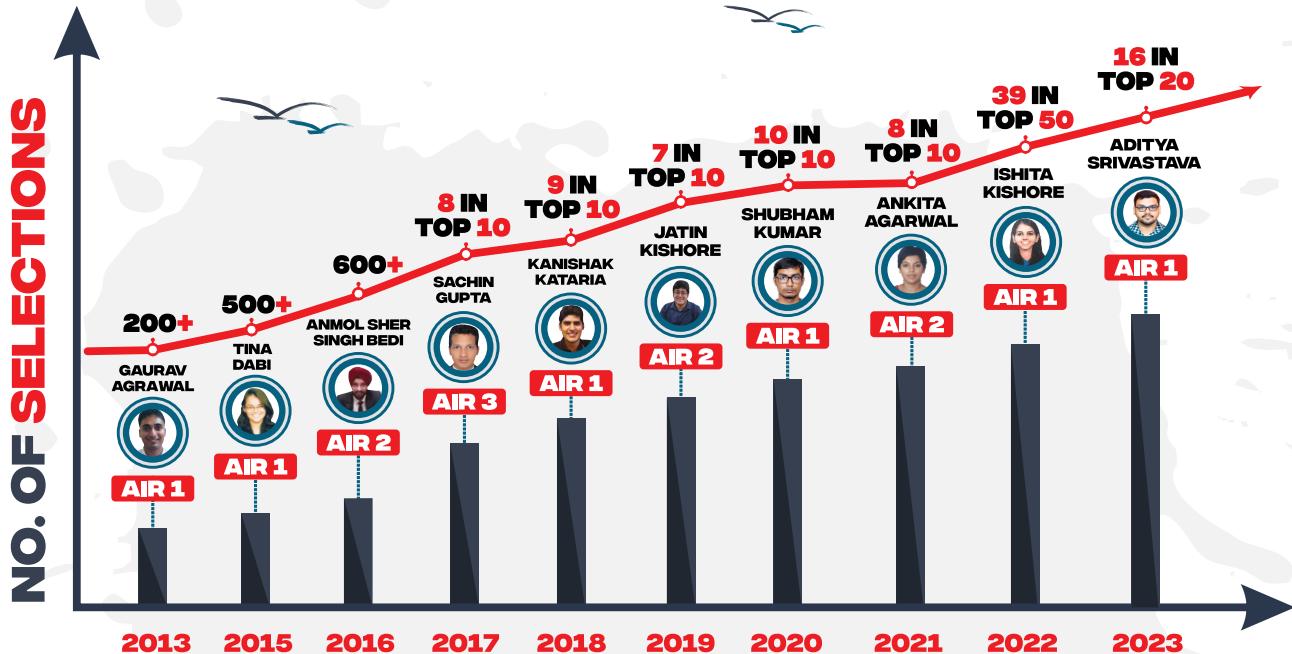
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26

OTHER SCHEMES/ INITIATIVES IN NEWS



 <p>Price Support Scheme (PSS)</p>	<p>Ministry of Agriculture and Farmers' Welfare</p> <ul style="list-style-type: none"> Centre has removed the procurement ceiling of 40% on three pulses -tur, urad and masur- under the PSS for the 2023-24 in order to boost domestic production. <ul style="list-style-type: none"> The decision assures the procurement of these pulses from farmers at MSP without ceilings. PSS is under umbrella scheme Pradhan Mantri Annadata Aay Sanrakshan Abhiyan (PM-AASHA). PSS is operationalised only when prices of agri-produce fall below the MSP.
 <p>PM-PRANAM</p>	<p>Ministry of Chemical and Fertilisers</p> <ul style="list-style-type: none"> PM-PRANAM (PM Programme for Restoration, Awareness Generation, Nourishment and Amelioration of Mother – Earth) announced in the 2023-24 Budget. Key highlights <ul style="list-style-type: none"> Goal: To address a pressing issue – the excessive use of chemical fertilizers and pesticides in agriculture. Objective: To incentivize States/ UTs to promote alternate fertilizers and balanced use of chemical fertilizers. Tenure: 3 years (FY. 2023-24 to FY 2025-26) Incentive to state: 50% of the fertilizer subsidy saved by a State/UT in a particular financial year by way of reduction in consumption of chemical fertilizers (Urea, DAP, NPK, MOP) compared to previous 3 years' average consumption, will be passed on to that State/UT as Grant.

 <p>Exploration of Coal and Lignite scheme</p>	<p>Ministry of Coal</p> <ul style="list-style-type: none"> ● The Cabinet approved the continuation of the Central Sector Scheme of "Exploration of Coal and Lignite scheme" ○ It will run from 2021-22 to 2025-26. <p>About Exploration of Coal and Lignite Scheme</p> <ul style="list-style-type: none"> ○ Exploration for Coal and Lignite is conducted in two broad stages: Promotional (Regional) Exploration and Detailed Exploration in Non-Coal India Limited blocks. ○ Importance: It proves and gives an estimated coal resources available in the country which helps in preparing detailed project report to start coal mining. ○ The Geological reports prepared through these exploration is used for auctioning new coal blocks.
 <p>Advance Authorisation Scheme</p>	<p>Ministry of Commerce & Industry</p> <ul style="list-style-type: none"> ● Directorate General of Foreign Trade (DGFT) implements Advance Authorisation Scheme under the Foreign Trade Policy. ● Advance Authorisation Scheme allows duty free import of inputs, which are physically incorporated in an export product. <ul style="list-style-type: none"> ○ In addition to any inputs, packaging material, fuel, oil, catalyst which is consumed / utilized in the process of production of export product, is also allowed. ○ Advance Authorisation covers manufacturer exporters or merchant exporters tied to supporting manufacturer(s).
 <p>Bharat EMart</p>	<p>Ministry of Communications</p> <ul style="list-style-type: none"> ● India Post signed an MoU with Confederation of All India Traders (CAIT) and Tripta Technologies to facilitate operationalisation of Bharat EMart portal. ● It will provide facility of pick-up of consignments from premises of traders and will ensure delivery at the doorsteps of consignees across the country. <ul style="list-style-type: none"> ○ Platform has around 8 crore traders registered under it. ● Bharat e-Mart would provide much needed logistics support to small traders which would increase their businesses and also the opportunities for employment.

 <p>Sanchar Saathi Portal</p>	<p>Ministry of Communications</p> <ul style="list-style-type: none"> ● It was launched to fulfil vision of safe and secure communication under Digital India programme. ● Through this portal, people will be able to block, track and check genuineness of a used device before buying them. ● Portal, developed by Department of Telecom, will enable citizen with following three modules: <ul style="list-style-type: none"> ○ Centralized Equipment Identity Register (CEIR) for tracing/blocking of lost/stolen mobile devices. ○ Know Your Mobile to check number of mobile connections taken in a subscriber's name. ○ ASTR (Artificial Intelligence and Facial Recognition powered Solution for Telecom SIM Subscriber Verification) to identify fraudulent subscribers.
 <p>Central Equipment Identity Register (CEIR)</p>	<p>Ministry of Communications</p> <ul style="list-style-type: none"> ● Government is set to launch CEIR system across the country. ● CEIR is the citizen centric portal of Department of Telecommunications for tracing the lost/stolen mobile devices. ● This also facilitates for blocking of lost/stolen mobile devices in network of all telecom operators so that lost/stolen devices cannot be used in India. ● To report a lost or stolen smartphone, one needs details like mobile number of SIM cards installed, IMEI (International Mobile Equipment Identity) number, and a mobile purchase invoice.
 <p>Startup India Seed Fund Scheme (SISFS)</p>	<p>Ministry of Corporate Affairs</p> <ul style="list-style-type: none"> ● Department for Promotion of Industry and Internal Trade (DPIIT) is undertaking a third-party impact assessment of SISFS. ● SISFS was launched by Ministry of Commerce and Industry in 2021. <ul style="list-style-type: none"> ○ It aims to provide financial assistance to start-ups for proof of concept, prototype development, product trials, market-entry, and commercialization. ○ A startup, recognized by DPIIT, incorporated not more than 2 years ago at the time of application can apply for scheme.

	<ul style="list-style-type: none"> Startups should not have received more than Rs. 10 lakhs of monetary support under any other Central or State Government scheme. <div style="border: 1px solid blue; padding: 10px;"> <p style="text-align: center;">How Startup India Seed Fund Will Operate</p> <p style="text-align: center;">The Seed Fund will be disbursed to eligible startups through eligible incubators across India</p> <pre> graph LR DPIIT((DPIIT Department for Promotion of Industry and Internal Trade Nodal Department)) --> EAC((EAC Experts Advisory Committee Government Representatives & Industry Experts)) EAC --> Incubators((Incubators Govt assisted/Not- Govt assisted Incubators Operational for atleast 2-3 years)) Incubators --> Startups((Startups DPIIT-recognised Startups Incorporated less than 2 years ago)) </pre> </div>
Centre for Processing Accelerated Corporate Exit (C-PACE)	<p>Ministry of Corporate Affairs</p> <ul style="list-style-type: none"> C-PACE is established for providing hassle-free filing, timely and process-bound striking off companies from MCA Register. C-PACE will help to reduce the stress on the Registry along with keeping the registry clean besides availability of more meaningful data to the stakeholders.
 PRITHvi Vigyan (PRITHVI)	<p>Ministry of Earth Sciences</p> <ul style="list-style-type: none"> Overarching scheme that incorporates various ongoing schemes under the Ministry of Earth Sciences. Key highlights of the scheme <ul style="list-style-type: none"> Tenure: 2021-26 Purpose: Holistically address all the aspects relating to the Earth System Science. <ul style="list-style-type: none"> Earth System Sciences deal with all the five components of the earth system (atmosphere, hydrosphere, geosphere, cryosphere, and biosphere) and their complex interactions. Components: Encompasses five ongoing subschemes: <ul style="list-style-type: none"> Atmosphere & Climate Research-Modelling Observing Systems & Services (ACROSS): For R&D of dynamical models and providing the forecast services.

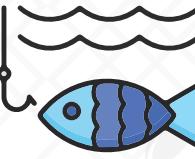
	<ul style="list-style-type: none"> » Ocean Services, Modelling Application, Resources and Technology (O-SMART): For technology development for oceanic applications, services (forecast and advisories) and R&D activities in the marine and coastal environment. » Polar Science and Cryosphere Research (PACER): Comprising the Antarctic program, Indian Arctic program, Southern Ocean program and Cryosphere and Climate program. » Seismology and Geosciences (SAGE): Encompasses 6 activities including Seismological monitoring and micro-zonation, and Setting up a facility for geochronology. » Research, Education, Training and Outreach (REACHOUT): Incorporating R&D in Earth System Science (RDESS), developing Skilled manpower in Earth System Sciences, etc.
 Mahila Samman Savings Certificates (MSSC)	<p>Ministry of Finance</p> <ul style="list-style-type: none"> ● Scheme was announced in 2023-24 Union Budget with the objective of promoting financial inclusion and empowering women, including girls. ● Key features of scheme <ul style="list-style-type: none"> ○ Two-year tenure (valid upto 2025) and provides fixed interest rate of 7.5% compounded quarterly. ○ MSSC account holder can withdraw a maximum up to 40% of eligible balance once after expiry of one year from date of opening of account but before maturity of account. ○ Minimum amount to be invested is Rs.1,000 and any sum in multiples of Rs.100. Maximum investment limit is Rs.2 lakh.
 Special Assistance to States for Capital Investment	<p>Ministry of Finance</p> <ul style="list-style-type: none"> ● Under the scheme (announced in 2023-24 budget), State Governments will get special assistance in the form of 50-year interest free loan up to an overall sum of Rs. 1.3 lakh crore during the financial year 2023-24. ● Scheme for financial assistance to States for capital investment/expenditure was first instituted by Ministry of Finance in 2020-21 in the wake of COVID-19 Pandemic.

	<ul style="list-style-type: none"> ● Scheme has following 8 parts <ul style="list-style-type: none"> ○ Rs. 1 lakh crore has been allocated amongst States in proportion to their share of central taxes & duties as per the award of the 15th Finance Commission. ○ Financing reforms in ULBs to make them creditworthy for Municipal Bonds and for issue of Municipal Bonds. ○ Housing for Police personnel above or as part of police stations in urban areas. ○ Children and adolescents libraries with digital infrastructure at Panchayat and Ward level ○ Incentive for Just-in-time release of Centrally Sponsored Schemes funds by state governments ○ Incentive for scrapping Old vehicles ○ Urban Planning Reforms ○ Construction of Unity malls
 Abhilekh patal	<p>Ministry of Culture</p> <ul style="list-style-type: none"> ● PM praised “Abhilekh patal” a portal with over 1 Crore Pages of Historical Records of National Archives. ● It is a full-featured web-portal to access National Archives of India’s (NAI) reference media and its digitized collections through internet. ● It is an initiative of NAI to make its Indian Archival Records available to all. ● NAI is an Attached Office of the Ministry of Culture and act as repository of non-current records of Government of India.
 Project Dantak	<p>Ministry of Defence</p> <ul style="list-style-type: none"> ● Project Dantak was established in 1961 by Border Road Organisation (BRO). ● It was tasked to construct the pioneering motorable roads in Bhutan. ● Some notable projects executed by the project include construction of Paro Airport, Thimphu – Trashigang Highway, Telecommunication & Hydro Power Infrastructure. ● BRO was formed in 1960 to develop and maintains road networks in India's border areas and friendly neighboring countries. ● It functions under the control of Ministry of Defence (since 2015).

 <p>Strengthening Teaching-Learning and Results for States (STARS) Project</p>	<p>Ministry of Education</p> <ul style="list-style-type: none"> ● Ministry of Education and World Bank organised a workshop under STARS Project. ● STARS is a centrally sponsored scheme being implemented in six States viz. Himachal Pradesh, Maharashtra, Odisha, Rajasthan, Madhya Pradesh and Kerala. ● STARS Program is carved out of Samagra Shiksha, with a focus on those elements that will most directly support school education enhancement. ● It has 2 major components: <ul style="list-style-type: none"> ○ At National level: Strengthening of learning assessment systems, Establishing a National Assessment Center (PARAKH) etc. ○ At State level: Strengthening Early Childhood Education, classroom instruction, Vocational education etc.
 <p>PARAKH (Performance Assessment, Review, and Analysis of Knowledge for Holistic Development)</p>	<p>Ministry of Education</p> <ul style="list-style-type: none"> ● PARAKH has devised the Holistic Progress Card (HPC) for <ul style="list-style-type: none"> ○ Foundational stage (Classes 1 and 2), preparatory stage (Classes 3 to 5) and middle stage (Classes 6 to 8). ○ Currently working on developing one for the secondary stage. ● About PARAKH <ul style="list-style-type: none"> ○ Genesis: It was set up in NCERT as an independent constituent unit in 2023. ○ Objective: Setting norms, standards, guidelines and implementing activities related to student assessment along with other tasks as mandated by the National Education Policy (NEP) 2020. ○ 4 major areas of focus for PARAKH <ul style="list-style-type: none"> » Capacity Development in Competency Based Assessment » Large-Scale Achievement Survey » Equivalence of School Boards » HPC for the Foundational, Preparational, Middle and Secondary Stages.

 <p>Credit Guarantee Fund Scheme for Education Loans (CGFSEL)</p>	<p>Ministry of Education</p> <ul style="list-style-type: none"> ● Education loans offered by around 30 regional rural banks (RRBs) will now have the credit shield from the CGFSEL. ● This will bring RRBs on a par with commercial banks and help them lower interest rate on such loans. ● The CGFSEL was set up by Ministry of Education in 2015 to ease education loans and extend guarantee coverage against default in education loans sanctioned by public, private, and foreign banks. ● At present, the scheme covers default on an education loan if the loan limit is ₹7.5 lakh without any collateral security or third-party guarantee.
 <p>Cyber Surakshit Bharat (CSB)</p>	<p>Ministry of Electronics and Information Technology</p> <ul style="list-style-type: none"> ● National e-Governance Division (NeGD), under CSB, organised 36th Chief Information Security Officers (CISO) Deep-Dive training programme. ● It aims to spread awareness about cyber-crime and build capacities of Chief Information Security Officers (CISOs) and frontline IT officials, across all government departments. ● In related development, India's first Centre for Cyber Operations & Security (CenCOPS) is being developed by DRDO in Chandigarh under Cyber Crime Prevention against Women & Children scheme of Ministry of Home Affairs.
 <p>Environmental Information Awareness Capacity Building and Livelihood Programme (EIACP)</p>	<p>Ministry of Environment, Forests and Climate Change (MoEF&CC)</p> <ul style="list-style-type: none"> ● A walkathon was held at the Institute of Forest Genetics and Tree Breeding (IFGTB) in Tamil Nadu to mark the World Forestry Day, March 21. ● About EIACP <ul style="list-style-type: none"> ○ It is funded by MoEF&CC, to facilitate collection, analysis and dissemination of information on various facets of environment. ○ It is one of the Central Sector sub- scheme being implemented in alignment with Mission LiFE.

	<ul style="list-style-type: none"> ● Program is dedicated to raising awareness, building capacity, and promoting sustainable actions among individuals and communities across India. ● It encompasses the best functional aspects of erstwhile Environmental Information System (ENVIS) Scheme.
 Vivad se Vishwas I-Relief to MSMEs scheme	<p>Ministry of Finance</p> <ul style="list-style-type: none"> ● Ministry has launched scheme Vivad se Vishwas for providing relief to Micro, Small and Medium Enterprises (MSMEs) for COVID-19 period. ● Scheme was announced in Union Budget 2023–24. ● Under it, Ministries will refund performance security, bid security and liquidated damages forfeited/ deducted during COVID-19 pandemic.
 e-Appeals Scheme	<p>Ministry of Finance</p> <ul style="list-style-type: none"> ● Central Board of Direct Taxes (CBDT) has notified an e-Appeals Scheme, 2023 to reduce pendency of appeals at the level of income tax commissioners. ● About e-Appeals Scheme: <ul style="list-style-type: none"> ○ Aggrieved assessee can appeal certain orders before Joint Commissioner (Appeals) passed by an assessing officer below the rank of Joint Commissioner (Appeals). ○ A person shall not be required to appear either personally or through authorised representative in connection with any proceedings under this scheme. ○ Appellant can, however, request a personal hearing, which would be done through video conferencing or video telephony.
 Special Window for Affordable and Mid-Income Housing (SWAMIH) Fund	<p>Ministry of Finance</p> <ul style="list-style-type: none"> ● Bengaluru's first project under SWAMIH fund was completed, providing affordable homes to nearly 3000 families. ● SWAMIH Fund is a social impact fund specifically formed for completing stressed and stalled residential projects and was launched in 2019. ○ Fund is sponsored by Ministry of Finance and is managed by SBICAP Ventures Ltd. ○ It provides priority debt financing for completion of stressed, brownfield and Real Estate Regulatory Authority (RERA)-registered residential project.

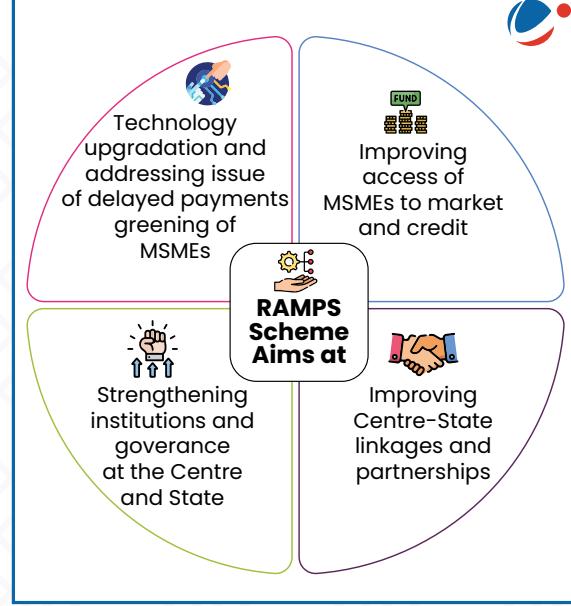
 <p>Credit Guarantee Scheme for Livestock Sector</p>	<p>Ministry of Fisheries, Animal Husbandry and Dairying</p> <ul style="list-style-type: none"> ● About the scheme <ul style="list-style-type: none"> ○ Genesis: Launched recently under Animal Husbandry Infrastructure Development Fund (AHIDF). ○ Aim: To strengthen the credit delivery system and facilitate the flow of credit to the MSME engaged in Livestock sector. ○ Credit Guarantee fund Trust: <ul style="list-style-type: none"> » The trust worth Rs. 750 crores was established by the Department of Animal Husbandry & Dairying (DAHD). » It will provide credit guarantee coverage of up to 25% of the credit facilities extended to the MSMEs. ● AHIDF is a special credit facility for Animal Husbandry Infrastructure Development . <ul style="list-style-type: none"> ○ It is a central sector scheme under Atmanirbhar Bharat Abhiyan. ○ Its tenure is recently extended till 2025-26. ○ Key Features: <ul style="list-style-type: none"> » Interest Subvention of 3% » Loan up to 90% of the total project cost from any Scheduled Bank, National Cooperative Development Corporation (NCDC).
 <p>National Programme for Prevention & Control of NCD (NP-NCD)</p>	<p>Ministry of Health and Family Welfare (MoHFW)</p> <ul style="list-style-type: none"> ● Ministry has renamed the existing National Programme for Prevention and Control of Cancer, Diabetes, Cardiovascular Diseases and Stroke (NPCDCS) program to NP-NCD. <ul style="list-style-type: none"> ○ Reason for renaming is addition of many new diseases such as non-alcoholic fatty liver disease, chronic kidney disease etc. and new health initiatives to control and prevent NCDs. ○ It has also included Chronic Obstructive Pulmonary Disease and Asthma, Non-Alcoholic Fatty Liver Disease etc. ○ NPCDCS was launched in 2010 by MoHFW as part of National Health Mission (NHM). ● MoHFW has also renamed Comprehensive Primary Healthcare NCD portal as 'National NCD Portal' which enables risk assessment, and screening for five common NCDs (hypertension, diabetes, cancers (oral, breast and cervical)) of population aged above 30 years.

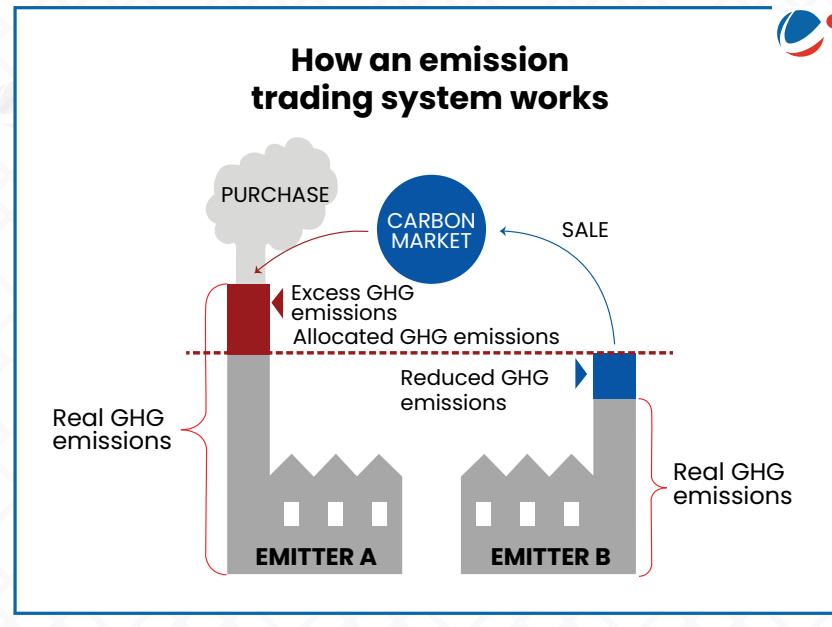
 Thalassemia Bal Sewa Yojana (TBSY)	<p>Ministry of Health and Family Welfare (MoHFW)</p> <ul style="list-style-type: none"> ● The 3rd Phase of TBSY was launched. ● TBSY is being implemented since 2017 under National Health Mission (NHM). ● TBSY is a Coal India CSR-funded Hematopoietic Stem Cell Transplant (HSCT) program that provides a one-time cure opportunity to underprivileged Thalassemia patients who have a matched sibling donor
 SAKSHAM Learning Management Information System (LMIS)	<p>Ministry of Health and Family Welfare (MoHFW)</p> <ul style="list-style-type: none"> ● SAKSHAM LMIS has been developed by the National Institute of Health & Family Welfare (NIHFW), New Delhi. ● SAKSHAM is a dedicated and unified platform for providing online training and medical education to all health professionals in the country. ● It will ensure inclusive capacity building of health professionals from primary health centres located in rural and remote areas all the way up to tertiary care and corporate hospitals in metropolitan cities.
 Tele Mental Health Assistance and Networking Across State (MANAS)	<p>Ministry of Health and Family Welfare (MoHFW)</p> <ul style="list-style-type: none"> ● Tele MANAS helpline has reached a milestone by receiving over 1 lakh calls. ● Tele- MANAS helpline was launched on occasion of World Mental Health Day in 2022. <ul style="list-style-type: none"> ○ Tele-MANAS aims to provide free 24*7 tele-mental health services across country, particularly catering to people in remote or under-served areas. ○ Nodal centre is National Institute of Mental Health and Neuroscience (NIMHANS), Bengaluru. ● Indian Institute of Technology (IIT) Bengaluru and National Health Systems Resource Centre (NHRSC) will provide technical support.
 Scheme for Expansion and Modernization of Fire Services in the States	<p>Ministry of Home Affairs</p> <ul style="list-style-type: none"> ● Scheme is launched from the earmarked allocation of Preparedness and Capacity Building Funding Window under the National Disaster Response Fund (NDRF). ● Scheme is based on recommendations of the 15th Finance Commission.

	<ul style="list-style-type: none"> ● It allows an allocation of 12.5% of each of the NDRF and State Disaster Response Fund (SDRF) for the Funding Window of Preparedness and Capacity Building. ● Features of schemes : ● Objective is to expand and modernize Fire Services in the States. ● Out of the total NDRF corpus, an amount of Rs. 5,000 Crore was earmarked for priority "Expanding and Modernization of Fire Services". » Rs. 500 crore has been kept for incentivizing the States on the basis of their legal and infrastructure-based reforms. ● To avail funds under the Scheme, the respective State Governments must provide 25% of the total project cost from their budgetary resources. » North-Eastern and Himalayan (NEH) States shall have to contribute 10%.
 Project-SMART	<p>Ministry of Housing and Urban Affairs</p> <ul style="list-style-type: none"> ● Ministry of Housing & Urban Affairs and Ministry of Railways jointly signed an MoU with Japan International Cooperation Agency (JICA) for 'Station Area Development along Mumbai-Ahmedabad High Speed Rail' (Project-SMART). ● Project-SMART envisages to develop surrounding areas of Mumbai - Ahmedabad High Speed Railway (MAHSR) Stations to enhance accessibility and convenience of commuters & other stakeholders and to promote economic activities. ● It would enhance institutional capacity of State Governments, Municipal Corporations and Urban Development Authorities.
 Aquifer Mapping and Management Programme (NAQUIM)	<p>Ministry of Jal Shakti</p> <ul style="list-style-type: none"> ● Central Ground Water Board (CGWB) has taken up NAQUIM since 2012 to map aquifers in the country. ● An aquifer is a body of porous rock or sediment saturated with groundwater. ● NAQUIM was initiated as a part of the Ground Water Management and Regulation scheme to delineate and characterize the aquifers to develop plans for ground water management.

	<ul style="list-style-type: none"> It aims to provide comprehensive and realistic information on the geologic framework, hydrologic characteristics, water levels, and the occurrence of natural and anthropogenic contaminants.
 <p>Centrally Sponsored Scheme for Development of Infrastructure Facilities for the Judiciary</p>	<p>Ministry of Law and Justice</p> <ul style="list-style-type: none"> CSS for Development of Infrastructure Facilities for Judiciary is transforming judicial infrastructure at District and Subordinate Courts level since its operation in 1993-94. About scheme <ul style="list-style-type: none"> Tenure: Extended till 2026. Objective: Augment the resources of State Governments for construction of court buildings and residential quarters for Judicial Officers (JO) in all States / UTs. Fund-sharing pattern: 60:40 (Centre: State), 90:10 for 8 North-Eastern and 2 Himalayan States & 100% central funding for Union Territory.
 <p>Fast Track Special Courts (FTSCs) Scheme</p>	<p>Ministry of Law and Justice</p> <ul style="list-style-type: none"> FTSCs Scheme extended for three years beyond 2023 (i.e., till March 2026). About the scheme <ul style="list-style-type: none"> Type: Centrally Sponsored Scheme Purpose: Enhancing the safety and security of women and children. Funding: Central Share is to be funded from the Nirbhaya Fund. Objectives: To establish Fast Track Special Courts (FTSCs), including exclusive POCSO Courts nationwide for expeditious disposal of rape and Protection of Children from Sexual Offences Act (POCSO Act) cases. Composition of court: Each court comprises of 1 Judicial Officer and 7 Staff Members. Out of 31 States and UTs eligible, 30 have joined this scheme. Nirbhaya Fund: Ministry of Women and Child Development (MWCD) is the nodal Ministry to appraise/recommend proposals and schemes to be funded under Nirbhaya Fund.

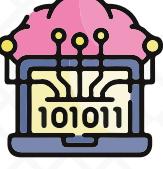
 <p>National Schedule Caste – Schedule Tribe Hub</p>	<p>Ministry of Micro, Small and Medium Enterprises</p> <ul style="list-style-type: none"> ● It has crossed over 1 lakh beneficiary registrations. ● About National SC-ST Hub <ul style="list-style-type: none"> ○ It is set up to provide professional support to SC and ST Entrepreneurs to fulfill the obligations under the Public Procurement Policy for Micro and Small Enterprises Order 2012. ○ Implementation: Ministry of Micro, Small & Medium Enterprises through the National Small Industries Corporation (NSIC) a public-sector undertaking. ○ Several special subsidy schemes/programmes have been approved under National SC/ST including Single Point Registration Scheme, Special Marketing Assistance Scheme etc.
 <p>Gramodyog Vikas Yojana (GVY)</p>	<p>Ministry of Micro, Small and Medium Enterprises</p> <ul style="list-style-type: none"> ● GVY is one of the three components of the umbrella scheme 'Khadi and Gramodyog Vikas Yojana (KGVY)' with other two components being Khadi Vikas Yojana and Khadi Grant. ○ KGVY is a central sector scheme of Khadi and Village Industries Commission (KVIC). ● GVY is for promotion and development of village industries through common facilities, technological modernization, training etc. ● Components/ Verticals of GVY: <ul style="list-style-type: none"> ○ Wellness & Cosmetics Industry ○ Handmade Paper, Leather & Plastic Industry ○ Agro Based & Food Processing Industry ○ Mineral Based Industry ○ Rural Engineering & New Technology Industry ○ Service Industry
 <p>Raising & Accelerating MSME Performance (RAMP) program</p>	<p>Ministry of Micro, Small and Medium Enterprises</p> <ul style="list-style-type: none"> ● Ministry launched three sub-schemes under the aegis of the RAMP programme. ● The 3 recent sub schemes include: <ul style="list-style-type: none"> ○ MSE GIFT Scheme (MSME Green Investment and Financing for Transformation Scheme): To help MSMEs adopt green technology with interest subvention and credit guarantee support.

	<ul style="list-style-type: none"> ○ MSE SPICE Scheme (MSE Scheme for Promotion and Investment in Circular Economy): It is the first ever scheme in the Government to support circular economy projects. <ul style="list-style-type: none"> » This will be done through credit subsidy and will lead to realising the dream of MSME sector towards zero emissions by 2070. ○ MSE Scheme on Online Dispute Resolution for Delayed Payments: A first of its kind scheme to synergise legal support with modern IT tools and Artificial Intelligence to address the incidences of delayed payments for Micro and Small Enterprises. ● About the scheme ○ Purpose: Increasing the performance of the MSME sector, thus resulting in more employment opportunities. ○ Type: Central Sector Scheme ○ Tenure: 2021-22 to 2025-26 ○ Funding: World Bank and Govt. of India. ○ Environment and Social Assessment (ESSA) is mandatory to verify compliances to Environmental and Social standards by the last mile enterprises covered under the various programmes of the Ministry. 
 SAMARTH campaign	<h3>Ministry of Rural Development</h3> <ul style="list-style-type: none"> ● The SAMARTH campaign aims to promote digital transactions at the Gram Panchayat level in rural areas. ● It seeks to empower rural communities participation in the digital economy and access the benefits of digital transactions.

 <p>National Logistics Portal Marine</p>	<p>Ministry of Ports, Shipping and Waterways</p> <ul style="list-style-type: none"> The Ministry launched the Sagar Setu Mobile App of National Logistics Portal Marine (NLP). NLP is a national maritime single window platform encompassing complete end-to-end logistics solutions. It helps exporters, importers, and service providers exchange documents seamlessly and transact business. The overarching NLP Marine Vision is to cater to various stakeholders in the G2G, G2B and B2B model. It has the capability to integrate with various Port Operating Systems/Terminal Operating Systems and other stakeholder(s) systems in the ecosystem.
 <p>Carbon Credit Trading Scheme (CCTS)</p>	<p>Ministry of Power</p> <ul style="list-style-type: none"> The Ministry notified Carbon Credit Trading Scheme (CCTS). CCTS 2023 sets up a carbon credit trading market as the country aims to decarbonise the economy and has committed to cutting emissions by 45 per cent from 2005 levels by 2030. CCTS was first announced under Energy Conservation Act 2001, as amended in 2022. <div data-bbox="579 1347 1411 1974"> <p style="text-align: center;">How an emission trading system works</p>  <p>The diagram illustrates the functioning of an emission trading system. It shows two emitters, A and B, represented by grey buildings. Their 'Real GHG emissions' are shown as grey bars. Emitter A's bar is taller than its allocated amount, with the excess labeled 'Excess GHG emissions'. Emitter B's bar is shorter than its allocated amount, with the difference labeled 'Reduced GHG emissions'. A central blue circle labeled 'CARBON MARKET' has arrows pointing to both emitters. One arrow from the market to Emitter A is labeled 'PURCHASE', and one arrow from Emitter B to the market is labeled 'SALE', indicating the trading of allowances between them.</p> </div>

	<ul style="list-style-type: none"> ● Key highlights of CCTS ○ Set up National Steering Committee (NSC), aka Indian Carbon Market Governing Board (ICMGB), headed by power and environment secretaries, to govern and oversee the functions of the Indian Carbon Market (ICM). ○ The Bureau of Energy Efficiency (BEE) would be the administrator for the carbon market and set targets for reduction in emissions, issue carbon agencies. ○ Central Electricity Regulatory Commission (CERC) will regulate all trading activities. ○ Grid Controller of India will be the registry of ICM.
<p>Star Labelling Programme</p>	<p>Ministry of Power</p> <ul style="list-style-type: none"> ● Government's Star Labelling Program has resulted in energy efficiency improvement of split ACs and window ACs. ● Star Labelling Programme has been launched by BEE for fixed-speed Room Air Conditioners (RACs) in 2006 as a voluntary initiative which became mandatory in 2009. ○ Star Labelling Programme is presently invoked for 34 equipment/appliance. <ul style="list-style-type: none"> » 11 appliances have been notified under mandatory labeling while the others are presently under the voluntary labeling phase. ● In 2015, BEE launched a voluntary labelling program for inverter RACs, and made the program mandatory in January, 2018. ○ The labelling program for RACs now covers both fixed and inverter units under the same labelling scheme. ● In 2018, BEE adopted an improved rating methodology that factors in variance in temperature across the various climatic zones in India and operating hours. ○ The new metric is called the Indian Seasonal Energy Efficiency Ratio (ISEER), which is the ratio of the cooling seasonal total load (in kWh) to cooling seasonal energy consumption (in kWh).

 <p>Parvatmala Pariyojana (National Ropeways Development Programme)</p>	<p>Ministry of Road Transport and Highways</p> <ul style="list-style-type: none"> ● Government plans to develop more than 250 projects in 5 years under Parvatmala Pariyojana. ● It was first announced in Union Budget for 2022-23. It is taken up on PPP (Public Private Partnership) mode which will be a preferred, ecologically sustainable alternative in place of conventional roads in difficult hilly areas. ○ Idea is to improve connectivity and convenience for commuters, besides promoting tourism. ○ Nodal ministry is Ministry of Road Transport and Highways.
 <p>One Station One Product (OSOP) scheme</p>	<p>Ministry of Railways</p> <ul style="list-style-type: none"> ● Ministry has launched OSOP scheme over Indian Railways to promote 'Vocal for Local' vision and create additional income opportunities for marginalised section. ● Under the scheme, OSOP outlets at railway stations are allotted for showcasing, selling and giving high visibility to indigenous /local products. <ul style="list-style-type: none"> ○ These OSOP stalls are designed by the National Design Institute for uniformity. ● OSOP are specific to that place and include artefacts made by indigenous tribes, handlooms by local weavers, etc.
 <p>National Generic Document Registration System (NGDRS)</p>	<p>Ministry of Rural Development.</p> <ul style="list-style-type: none"> ● NGDRS is a common, generic, and configurable application developed for document registration departments across the country. ● Objectives: <ul style="list-style-type: none"> ○ Enabling the idea of One Nation One Software ○ Citizen empowerment by enabling property valuation (including auto calculation of duty) and online document submission ○ Single platform for all stakeholders in the registration process. ● NGDRS facilitates states to create state-specific instances and configure the software as per requirements.

 <p>Garbh-Ini programme</p>	<p>Ministry of Science and Technology</p> <ul style="list-style-type: none"> ● As a first in South Asia, Indian scientists working in Garbh-Ini programme have identified genetic markers that have been associated with preterm or premature birth. ○ Preterm birth (PTB) is largest cause of neonatal deaths and complications globally and is defined as births before 37 completed weeks of gestation. ● GARBH-Ini is an initiative under Department of Biotechnology as a collaborative interdisciplinary programme. ● Its objective is to elucidate biological and non-biological risks of PTB to create important knowledge-driven interventions and technologies that can be sustainably implemented in clinical practice and in community for this disease.
 <p>Support for Up-gradation Preventive Repair & Maintenance of Equipment (SUPREME)</p>	<p>Ministry of Science and Technology</p> <ul style="list-style-type: none"> ● SUPREME was launched by Department of Science and Technology. ● It is a first-of-its-kind program to provide financial support for repair/ upgradation/ maintenance/ retrofitting or acquiring additional attachments to increase functional capabilities of existing Analytical Instrumentation Facilities (AIFs). ○ Funding pattern: 75:25 for all private and government owned institutions except for state funded institutions which will get 100% funding. ○ Support under the scheme will be upto 3 years. ● Analytical Instruments are vital for pursuing research through sample analysis in many areas of modern science and technology.
 <p>Vaishvik Bhartiya Vaigyanik (VAIBHAV) Fellowship Progammme</p>	<p>Ministry of Science and Technology</p> <ul style="list-style-type: none"> ● It was announced recently. ● About VAIBHAV fellowships programme: <ul style="list-style-type: none"> ○ Objective: To connect the Indian STEMM (Science, Technology, Engineering, Mathematics and Medicine) diaspora with Indian academic and R&D institutions for collaborative research work. ○ Eligibility: Would be awarded to outstanding scientist/technologists of Indian origin (NRI/OCI/PIO) who are engaged in research activities in their respective countries.

	<ul style="list-style-type: none"> ○ Implementing agency: Department of Science and Technology (DST), Ministry of Science and Technology.
 Atal Vayo Abhyuday Yojana (AVYAY): Empowering the Elderly for a Dignified Life	<p>Ministry of Social Justice and Empowerment</p> <ul style="list-style-type: none"> ● Background: National Action Plan for Senior Citizens was rechristened as AVYAY in 2021. ● Vision: Create a society where senior citizens live a healthy, dignified, and self-reliant life along with strong social and inter-generational bonding. ● AVYAY components <ul style="list-style-type: none"> ○ Integrated Programme for Senior Citizens (IPSRc) provides financial assistance to eligible organization's for running and maintenance of Senior Citizen Homes/ Continuous Care Homes to improve the quality of life of senior citizens. <ul style="list-style-type: none"> » Nearly 1.5 lakh beneficiaries are staying in Senior Citizen homes. ○ Rashtriya Vayoshri Yojana provides Aids and assistive living devices to senior citizens belonging to BPL category or those senior citizens who earn less than Rs. 15000 per month. ○ Livelihood and Skilling Initiatives for Senior Citizens by providing them opportunities to enhance their earning and sense of self-respect. It has two programmes ○ SACRED portal and Action Groups Aimed at Social Reconstruction (AGRASR Groups). ○ Channelize CSR funds in an appropriate manner for elderly care projects. ○ National Helpline for Senior Citizen to address grievance of elders.

 Indiahandmade portal	<p>Ministry of Textiles</p> <ul style="list-style-type: none"> ● It is an E-Commerce portal for handicrafts and handloom sector. <ul style="list-style-type: none"> ○ Handloom refers to the process of weaving cloth using a manually operated loom, while handicrafts are items made by skilled artisans using traditional techniques. ● Indiahandmade portal offers a wide range of products, including clothing, home decor, jewellery, accessories, and more. <ul style="list-style-type: none"> ○ Portal will provide an opportunity to total 62 Lakh weavers and artisans become future e-entrepreneurs. ● It'll provide products from more than 35 Lakh Handloom weavers & 27 Lakh Handicraft artisans directly to consumers while eliminating middlemen.
 Samarth Scheme	<p>Ministry of Textiles</p> <ul style="list-style-type: none"> ● Recently, various new implementing partners have been empanelled to the scheme. ● Key highlights of Samarth <ul style="list-style-type: none"> ○ Genesis: Samarth was launched in continuation to Scheme for Capacity Building in Textile Sector (SCBTS) that lasted for a period of three years from 2017-18 to 2019-20. ○ Objectives <ul style="list-style-type: none"> » To provide demand driven, placement oriented National Skills Qualifications Framework (NSQF) compliant skilling programmes to supplement the efforts of the industry in creating jobs in the organized textile and related sectors. » To promote skilling and skill upgradation in the traditional sectors of handlooms, handicrafts, sericulture and jute. » To enable provision of sustainable livelihood either by wage or self employment to all sections of the society across the country. ○ Implementing Agencies: Institutions/Organization of the Ministry of Textiles/State Governments, Reputed training institutions/ NGOs/ Societies/ Trusts/ Organizations/ Companies /Start Ups / Entrepreneurs active in textile sector, etc. ○ Tenure: Till March 2024.

 PM Mega Integrated Textile Sector and Apparel (PM MITRA)	<p>Ministry of Textiles</p> <ul style="list-style-type: none"> ● PM MITRA Textile Park has launched in Maharashtra's Amravati. ● PM MITRA Parks are aimed at creating world-class industrial infrastructure that would attract large scale investment including Foreign Direct Investment (FDI) and encourage innovation and job creation within the sector. ● It is inspired by 5F vision i.e., Farm to Fibre to Factory to Fashion to Foreign. ● It reduces logistics cost by housing entire value chain at one location. ● Special Purpose Vehicle owned by Centre and State Government jointly to be set up for each park which will oversee the implementation of project
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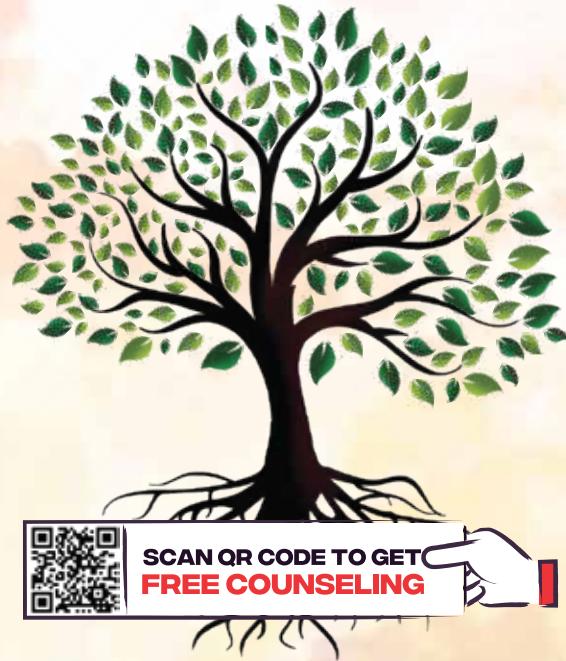
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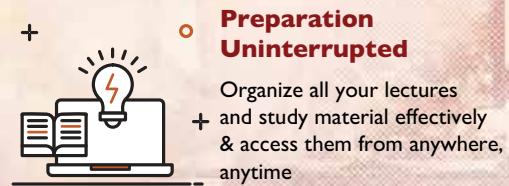
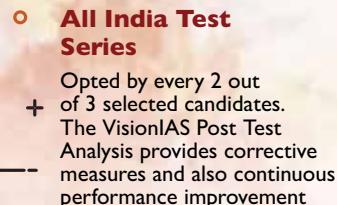
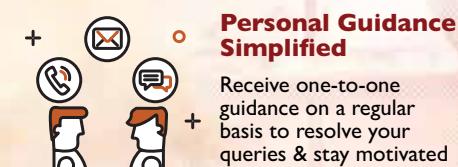
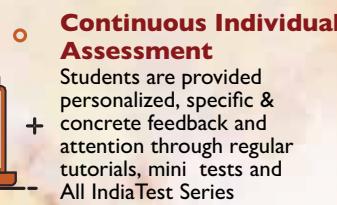
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