

**PRELIMS  
COMPASS 2025**

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**GOVERNMENT  
SCHEMES**

**CURRENT AFFAIRS COMPILATION  
UPSC CIVIL SERVICES  
PRELIMS EXAM**



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# 1 CHAPTER | MINISTRY OF AGRICULTURE & FARMERS WELFARE

## 1. PRADHAN MANTRI FASAL BIMA YOJANA (PMFBY)

- It was launched in 2016, making it the third largest insurance scheme globally in terms of premium and shields farmers from crop loss or damage arising from unforeseen events.
- The scheme **replaced the existing** two schemes **National Agricultural Insurance Scheme (NAIS)** as well as the **Modified NAIS** and there will be exemption from Service Tax liability of all the services involved in the implementation of the scheme.

### OBJECTIVES

- To **provide insurance coverage** and **financial support to the farmers** in the event of failure of any of the notified crops as a result of natural calamities, pests & diseases.
- To **stabilise the income of farmers** to ensure their continuance in farming.
- To encourage farmers to **adopt innovative and modern agricultural practices**.
- To **ensure flow of credit** to the agriculture sector.

### FEATURES OF THE SCHEME

- Coverage of farmers:** The scheme covers loanee farmers (those who have taken a loan), non-loanee farmers (on a voluntary basis), tenant farmers, and sharecroppers.
- Coverage of Crops:** Every state has notified crops (major crops) for the Rabi and Kharif seasons. The premium rates differ across seasons.
- Premium Rates:** There will be a uniform premium of only 2% to be paid by farmers for all Kharif crops and 1.5% for all Rabi crops. In case of annual commercial and horticultural crops, the premium to be paid by farmers will be only 5%.
  - The **difference between the premium rate and the rate of Insurance charges payable by farmers** shall be treated as Rate of Normal Premium Subsidy, which **shall be shared equally by the Centre and State**.
  - There is **no upper limit on Government subsidy**. Even if the balance premium is 90%, it will be borne by the Government.
- Area-Based Insurance Unit:** The PMFBY operates on an area approach. Thus, all farmers in a particular area must pay the same premium and have the same claim payments. The area approach reduces the risk of moral hazard and adverse selection.
- Coverage of Risks:** Following risks leading to crop loss are to be covered under the scheme:
  - Yield losses due to non-preventable risks, such as Natural Fire and Lightning; Storm, Hailstorm, Cyclone, Typhoon, Tempest, Hurricane, Tornado etc.; Flood, Inundation and Landslide; Drought, Dry spells and Pests/ Diseases etc.
  - Prevented sowing:** In cases where majority of the insured farmers of a notified area, having intent to sow but are prevented from sowing the insured crop due to adverse weather conditions.
  - Post-Harvest losses against perils of cyclones, unseasonal rains throughout the country.
  - Localised Calamities:** Loss resulting from occurrence of identified localised risks i.e. hailstorm, landslide, and Inundation affecting isolated farms in the notified area.
- Innovative Technology Use:** It recommends the use of technology such as using drones to reduce the use of crop cutting experiments (CCEs), which are traditionally used to estimate crop loss; and using mobile phones to reduce delays in claim settlements by uploading crop- cutting data on apps/online.

## 2. PM KISAN SAMMAN NIDHI (PM-KISAN)

- PM Kisan is a **Central Sector scheme** with **100% funding from Government of India**.
- Under the scheme an **income support of 6,000/- per year** in three equal installments will be **provided to all land holding farmer families**.
  - In the beginning when the PM-Kisan Scheme was launched on 24th February, 2019, its benefits were admissible only to Small & Marginal Farmers' families, with combined landholding up to 2 hectares.
  - The Scheme was later on revised w.e.f. 1.6.2019 and extended to all farmer families irrespective of the size of their landholdings.
- **Exclusions:** Farmer families who pay income tax, with government employees and professionals like doctors etc. are excluded.
- **The definition of family** for the scheme is husband, wife and minor children.
- **State Government and UT administration** will **identify the farmer families** which are eligible for support as per scheme guidelines.
- The fund will be directly transferred to the bank accounts of the beneficiaries.

## 3. AGRICULTURE INFRASTRUCTURE FUND

### ABOUT AGRICULTURE INFRASTRUCTURE FUND (AIF)

- AIF is a **Central Sector Scheme** of the **Ministry of Agriculture & Farmers Welfare**.
- AIF aims to mobilise a **medium-long term debt financing facility for investment** in viable projects relating to post-harvest management infrastructure and community farming assets through incentives and financial support.
- Funds: AIF aims to provide Rs 1,00,000 crore will be provided for funding agriculture infrastructure projects at farm-gate & aggregation points PACS, FPOs, SHGs and their federations, JLGs, Cooperatives and their federations, Agriculture entrepreneurs, start-ups etc.
- Impetus for development of farm gate & aggregation point, affordable and financially viable post-harvest management infrastructure.
- **Components of Agriculture Infrastructure Fund scheme**
  - Interest Subvention Cost
  - Credit Guarantee Cost
  - Administration Cost of PMU
- **Eligible Projects:**
  - **Post Harvest Management Projects** like supply chain services including e-marketing platforms, warehouse & silos, cold storages & cold chain, packaging units, assaying units, logistic facilities, ripening chambers, farm residue/waste management infrastructures & primary processing activities.
  - **Community farming assets** like organic inputs production, compressed biogas, bio-stimulant production units, infrastructure for smart & precision agriculture, purchase of drones, sensors, blockchain & AI in agriculture, remote sensing & IOT, nursery, tissue culture, seed processing, custom hiring centre, farm/harvest automation, solar pumping system (PM-KUSUM- A, B & C), spirulina production, sericulture processing units, honey processing, supply chain infrastructure for clusters of crops etc.

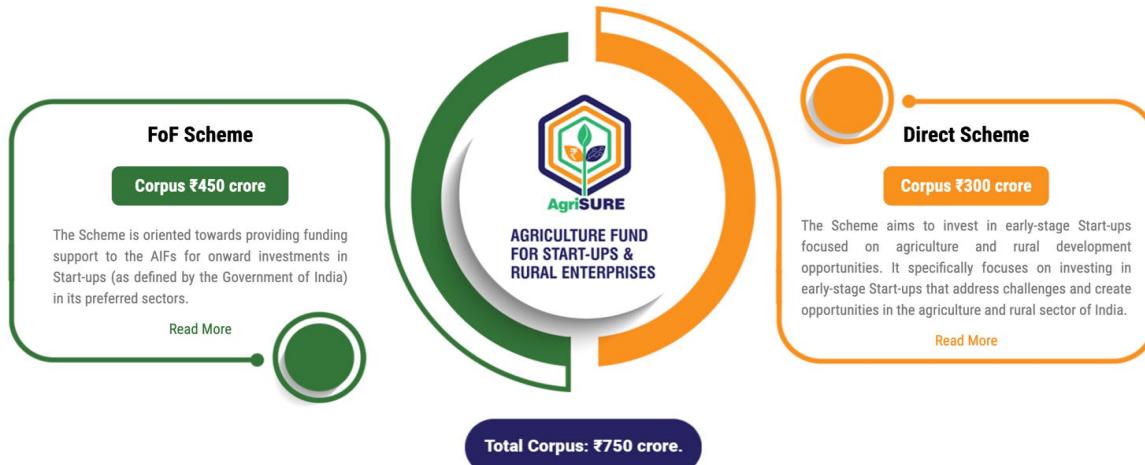
### NEW CATEGORIES UNDER AGRICULTURE INFRASTRUCTURE FUND

The expansion of scope of the Agriculture Infrastructure Fund aims at expanding the scope of eligible projects and integrating additional support measures to foster a robust agricultural infrastructure ecosystem.

- **Viable Farming Assets:** All eligible beneficiaries of the Agriculture Infrastructure Fund for creation of infrastructure under 'viable projects for building community farming assets'.

- Integrated Processing Projects:** Inclusion of integrated primary secondary processing projects in the list of eligible projects under Agriculture Infrastructure Fund. However, standalone secondary projects would not be eligible and would be covered under schemes of the Ministry of Food Processing Industries (MoFPI).
- PM Kusum Component-A:** Allow convergence of Component A of PM-KUSUM with AIF for farmer/group of farmers/Cooperatives/Panchayats. The alignment of these initiatives aims to promote sustainable clean energy solutions alongside the development of agriculture infrastructure.
- NAB Sanrakshan:** Extension of AIF credit guarantee coverage of FPOs through NAB Sanrakshan Trustee Company. This expansion of credit guarantee options is intended to enhance financial security and creditworthiness of FPOs, thereby encouraging more investments in agricultural infrastructure projects.

## 4. AgriSURE FUND



### ABOUT AgriSURE SCHEME

- AgriSURE stands for '*Agri Fund for Start-ups and Rural Enterprises*'. This Fund aims to support innovative, technology driven, high-risk, high impact activities in agriculture and allied sectors.
- AgriSURE aims to support start-ups and agripreneurs through investments in sector-specific, sector-agnostic, debt AIFs as well as direct equity support to start-ups working in agriculture and rural development sectors.
- Registered as a *Category-II Alternative Investment Fund* with SEBI.
- Total Corpus:** Rs 750 crores. The total corpus of Rs 750 crores has contributed by the following:
  - Rs 250 crores to be contributed by the Union Ministry of Agriculture & Farmers' Welfare.
  - Rs 250 crores to be contributed by NABARD.
  - Rs. 250 crores to be mobilised from banks, insurance companies and private investors.
- Duration:** The fund's duration is 10 years from the date of inception which can be extended by two years.
- Investment Manager:** NABVENTURES Ltd. (a wholly owned subsidiary of NABARD) will act as the fund manager for AgriSURE fund.
- Target beneficiaries:**
  - Start-ups working in agriculture & rural development sectors like Agritech, Food Processing, Animal husbandry, Fisheries, Supply Chain Management, Farm Mechanization, Biotechnology, Waste Management, Renewable energy, Agri value chain including Primary Cooperative Societies development, Support for FPOs, Technology support at Farm level and Climate change etc.
  - The fund aims to support about 85 start-ups in the target areas by the end of its life.

## 5. PRADHAN MANTRI ANNADATA AAY SANRAKSHAN ABHIYAN (PM-AASHA) SCHEMES

### OBJECTIVE OF PM-AASHA

- Ensure remunerative prices for farmers.
- Control price volatility of essential commodities to benefit consumers.

### FINANCIAL DETAILS

#### • Budgetary Requirement:

- Total financial outgo for PM-AASHA: ₹35,000 crore during the 15th Finance Commission cycle (up to 2025-26).
- Nutrient Based Subsidy (NBS) rates for rabi season (phosphatic and potassic fertilizers) set at a tentative budget of ₹24,475.53 crore.

### COMPONENTS OF PM-AASHA

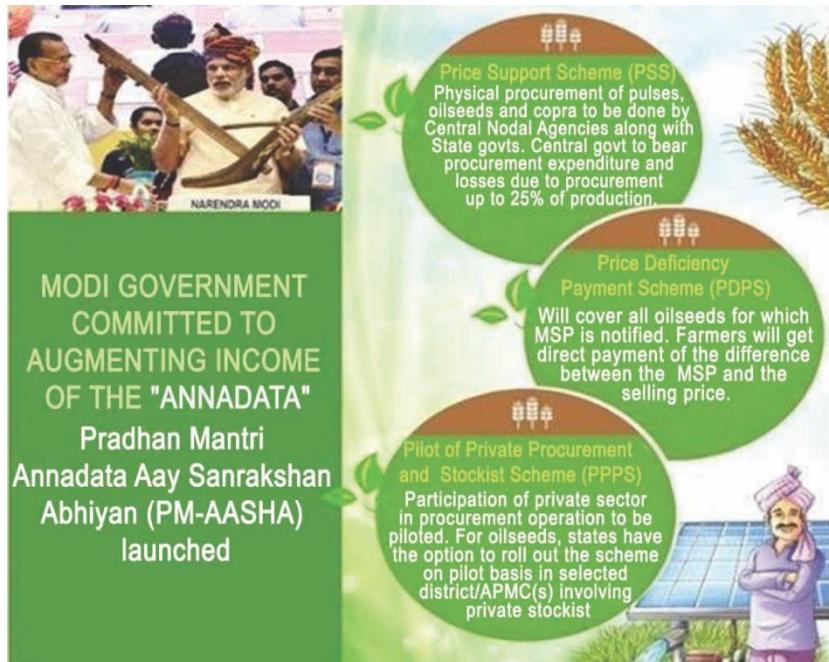
#### • Converged Schemes:

- Price Support Scheme (PSS)
- Price Stabilisation Fund (PSF)
- Price Deficiency Payment Scheme (PDPS)
- Market Intervention Scheme (MIS)

### CONSUMER PROTECTION MEASURES

#### • Extension of PSF:

- Aims to protect consumers from extreme price volatility of agri-horticultural commodities.
- Involves maintaining a strategic buffer stock of pulses and onions for calibrated release.
- Discourages hoarding and speculation.
- Ensures affordable supply to consumers.



### FERTILIZER SUBSIDY

#### • Subsidy Assurance:

- Ensures availability of fertilizers to farmers at subsidized, affordable prices.
- Rationalization of subsidy on P and K fertilizers based on recent trends in international prices.

## 6. NAMO DRONE DIDI SCHEME

- Namo Drone Didi is a central sector scheme to empower women-led Self-Help Groups (SHGs) by equipping them with drone technology to provide agricultural services.
- **Aim:** To provide drones to 15000 selected Women SHGs during the period from 2024-25 to 2025-2026, for providing rental services to farmers for agriculture purposes (application of liquid fertilisers and pesticides at present).

**KEY FEATURES OF NAMO DRONE DIDI SCHEME****• Financial Support and Accessibility**

- Women SHGs receive substantial financial assistance, covering 80% of the drone and accessory costs, up to Rs. 8 lakhs.
- For the remaining 20% cost, SHGs can seek loans from the National Agriculture Infrastructure Financing Facility (AIF) with a 3% interest subvention.

**• Collaborative Effort:** The scheme is a collaborative venture between:

- Department of Agriculture & Farmers Welfare
- Department of Rural Development
- Department of Fertilisers
- Lead Fertiliser Companies and other supporting entities.

**• Cluster-Based Implementation:**

- Scheme implementation involves selection of area/cluster and SHG groups in Rural Areas under DAY – NRLM (Deendayal Antyodaya Yojana -National Rural Livelihoods Mission), where there is demand for drones to provide agriculture services.

**• Specialised Training for Women SHG Members:** One of the members of the women SHGs will be selected for 15-day training consisting of:

- 5-day mandatory drone pilot training.
- 10 days training for agriculture purposes for nutrient and pesticide application.

**7. PRIME MINISTER DHAN-DHAANYA KRISHI YOJANA**

- **Launch Date:** February 2025
- It will be launched in partnership with states through the convergence of existing schemes and specialized measures
- No separate allocation has been made for the Prime Minister Dhan-Dhaanya Krishi Yojana, however, there are allocations for existing schemes which are to be converged
  - Rs 1,000 crore has been allocated for the mission for pulses
  - Rs 500 crore for the mission for vegetables and fruits
  - Rs 100 crore support for the Makhana Board
  - Rs 100 crore for the mission on hybrid seeds
  - Rs 500 crore for the cotton technology mission.
- It will be launched in 100 districts with low crop productivity, moderate crop intensity and below-average credit parameters, benefiting 1.7 crore farmers spread across the targeted districts.

- Key focus of the schemes would be:
  - To enhance agricultural productivity
  - Adopt crop diversification and sustainable agriculture practices
  - Augment post-harvest storage at the panchayat and block level
  - Improve irrigation facilities
  - Facilitate availability of long-term and short-term credit.



- To enhance agricultural productivity
- To adopt crop diversification and sustainable agriculture practices
- To augment post-harvest storage at Panchayat and Block levels
- Improve irrigation facilities
- Improve credit availability

## COMPONENTS

### • Building Rural Prosperity and Resilience

- It aims at addressing under-employment in agriculture through skilling, investment, technology, and invigorating the rural economy.
- The goal is to generate ample opportunities in rural areas so that migration is an option, but not a necessity.
- The programme will focus on rural women, young farmers, rural youth, marginal and small farmers, and landless families.

### • Aatmanirbharta in Pulses

- The government will launch a 6-year mission with a special focus on Tur, Urad and Masoor.
- The Mission will place emphasis on development and commercial availability of climate resilient seeds; enhancing protein content; increasing productivity; improving post-harvest storage and management and assuring remunerative prices to the farmers.
- Central agencies (NAFED and NCCF) will procure these 3 pulses, as much as offered during the next 4 years from farmers who register with these agencies and enter into agreements.

### • Comprehensive Programme for Vegetables & Fruits

- A comprehensive programme to promote production, efficient supplies, processing, and remunerative prices for farmers will be launched in partnership with states.
- Appropriate institutional mechanisms for implementation and participation of farmer producer organizations and cooperatives will be set up.

### • Grameen Credit Score:

Public Sector Banks will develop the 'Grameen Credit Score' framework to serve the credit needs of SHG members and people in rural areas.

## 8. PRADHAN MANTRI KISAN MAANDHAN YOJANA (PM-KMY)

- Launched in 2019 aims at providing social security to all land-holding Small and Marginal Farmers (SMFs) across the country.
- This old-age pension scheme is a voluntary and contributory pension scheme.
- Small and marginal farmers aged between 18 and 40 years need to contribute between Rs. 55 to Rs. 200 per month until they turn 60 (*based on the farmer's age at the time of entry into the Scheme*).
- The Central Government, also contributes an equal amount as contributed by the eligible subscriber, to the pension Fund
- Once they reach the age of 60, enrolled farmers receive a monthly pension of Rs. 3,000.

- The Life Insurance Corporation (LIC) manages the pension fund, and beneficiary registration is facilitated through Common Service Centres (CSCs) and State Governments.
- All farmers with cultivable land holdings of up to 2 hectares and listed in state/UT land records are eligible for benefits under the scheme.
- If a subscriber passes away while receiving their pension, their spouse will be entitled to a family pension equal to 50% of the amount the subscriber was receiving i.e. Rs.1500 per month as Family Pension. (*This is only applicable if the spouse is not already a beneficiary of the scheme. The family pension benefit is exclusively for the spouse*)

## 9. THE NATIONAL MISSION ON NATURAL FARMING (NMNF)

- It is a Centrally Sponsored Scheme launched by the Government of India to promote chemical-free and sustainable agricultural practices across the country.

### KEY HIGHLIGHTS

- **Objective:** To encourage farmers to adopt natural farming methods, thereby reducing dependency on chemical fertilizers and pesticides, enhancing soil health, and providing safe and nutritious food.
- **Financial Outlay:** The scheme has a total budget of ₹2,481 crore, with the Government of India contributing ₹1,584 crore and the remaining ₹897 crore from state governments, covering the period up to the 15th Finance Commission (2025-26).
- **Implementation Strategy:**
  - **Cluster Development:** Over the next two years, NMNF aims to establish 15,000 clusters in willing Gram Panchayats, reaching 1 crore farmers and initiating natural farming on 7.5 lakh hectares.
  - **Bio-Input Resource Centres (BRCs):** Plans to set up 10,000 BRCs to ensure farmers have easy access to natural farming inputs.
- **Capacity Building:**
  - **Model Demonstration Farms:** Approximately 2,000 farms will be established at Krishi Vigyan Kendras (KVKs), Agricultural Universities, and farmers' fields to serve as training centers
  - **Farmer Training:** Aims to train 18.75 lakh willing farmers in natural farming practices, including the preparation of inputs like Jeevamrit and Beejamrit.
  - **Community Resource Persons:** Deploying 30,000 Krishi Sakhis/Community Resource Persons to raise awareness, mobilize, and support farmers within the clusters.
- **Monitoring and Certification:**
  - **Certification System:** Offers a simple certification process and common branding to facilitate market access for natural farming produce.
  - **Digital Monitoring:** Utilizes an online portal for real-time geo-tagged monitoring of NMNF implementation.
- **Convergence and Collaboration:** The mission seeks to collaborate with existing schemes and support structures of both central and state governments, as well as national and international organizations, to enhance livestock populations, develop demonstration farms, and provide market linkages at various levels.

## 10. CREDIT GUARANTEE SCHEME FOR E-NWR BASED PLEDGE FINANCING

### WHAT ARE CREDIT GUARANTEE SCHEMES?

- Credit Guarantee refers to a situation where the loan to the applicant is backed by a party without the need for any external collateral or third-party guarantee.
- Here, the loan sanctioned by the member lending institution is backed by the scheme which provides the guarantee cover for a large portion of the loan amount.

## ELECTRONIC-NEGOTIABLE WAREHOUSE RECEIPTS (E-NWR)

- Negotiable warehouse receipt (NWR) system, launched in 2011, allows transfer of ownership of a commodity stored in a warehouse without having to deliver it physically.
- An e-NWR is **available only in electronic form**. These receipts are issued in negotiable form, making them eligible as collateral.
- **Warehousing Development and Regulatory Authority** (WDRA) regulates the entire operation under NWR.

## ABOUT CREDIT GUARANTEE SCHEME FOR E-NWR BASED PLEDGE FINANCING

- **Objective:** To help farmers easily access post-harvest loans by leveraging electronic warehouse receipts.
- **Total Corpus:** Rs. 1000 Crores
- **Coverage:** Loans up to Rs. 75 lakhs for agricultural purpose; up to Rs. 200 Lakhs for non-agricultural purpose.
- **Eligible Institutions:** All scheduled banks and all cooperative banks.
- **Eligible Borrowers:** Small and Marginal Farmers, Women, SC/ST/PwD Farmers, other farmers, MSMEs, Traders, FPOs and Farmer cooperatives.
- **Risks covered:** Credit and warehouseman risks.
- **Guarantee coverage:**
  - 85% for loans up to Rs. 3 Lakhs.
  - 80% for loan between Rs. 3 to 75 lakhs for small and marginal farmers/ women/ SC/ ST/ PwD
  - 75% for other borrowers.

## BENEFITS OF THE SCHEME

- **Increase post-harvest lending:** Currently, post-harvest lending stands at Rs. 40,000 crore out of total agricultural lending of Rs 21 lakh. Lending against e-NWRs is just Rs 4000 crore.
- **Improved Trust for Banks:** It addresses the default arising out of both Credit risk and Warehouseman risk.
- **Access to Vulnerable Section:** The scheme majorly focuses on Small and Marginal Farmers, Women, SC, ST and Divyangjan (PwD) farmers with a minimal guarantee fee.
- **Avoid distress selling by farmers:** Currently, farmers are compelled to sell their produce even if the price crashes, to get money to invest in the next cycle of crops. As this scheme takes off, farmers can submit their produce and get issued e-NWRs which will act as collateral for banks to issue required loans. Farmers can sell their produce when the price goes up.

**2**  
**CHAPTER**

# **MINISTRY OF CONSUMER AFFAIRS, FOOD AND PUBLIC DISTRIBUTION**

## **1. PRADHAN MANTRI GARIB KALYAN ANNA YOJANA (PMGKAY)**

- **Launched in:** 2020
- Extended till: 2028
- **Aim:** To provide financial assistance to economically weaker sections affected by the pandemic.
- **Eligibility:** Families belonging to Antyodaya Anna Yojana (AAY) and Priority Households (PHH) categories, households headed by widows or terminally ill persons or disabled persons or persons aged 60 years, all primitive tribal households and landless agriculture labourers, marginal farmers, rural artisans/craftsmen.
- **Key features:** The scheme provides 5 kg of food grain per person per month free of cost, over and above their NFSA entitlements (5 kg of subsidised food grain already offered through the Public Distribution System).

# 3 CHAPTER

# MINISTRY OF COMMERCE & INDUSTRY

## 1. THE REMISSION OF DUTIES AND TAXES ON EXPORTED PRODUCTS (RoDTEP) SCHEME

- **Nodal Agency** - Directorate general of foreign trade (Department of commerce)
- Applicable from 2021 replacing the Merchandise Exports from India Scheme (MEIS).
- The scheme provides refund of duties and taxes which are levied at central, state and local level and are not refunded under any other mechanism. They include:
  - Central and State Excise Duty on fuel for transportation of export goods (petrol, diesel, CNG, PNG, etc.)
  - Coal cess or duty levied by States on electricity consumed for manufacturing of export goods
  - Mandi tax levied by APMCs
  - Toll tax and stamp duties on import-export documentation
  - Value added tax (VAT) wherever applicable
- Refunds under the scheme are issued in the form of transferrable e-scrips which could be used for paying Basic Customs Duty on import of goods or may be transferred electronically to another party. The benefit will not be in the form of direct credit to the bank account.
- When the RoDTEP scheme was introduced, sectors like pharmaceuticals, chemicals and iron & steel were excluded from the scheme due to fiscal constraints as well as on the grounds that their exports were doing well even without such benefits. However, with India's exports momentum hit by waning global demand, the government decided to extend the scheme to these sectors in 2022.

## 2. UTTAR POORVA TRANSFORMATIVE INDUSTRIALIZATION SCHEME (UNNATI)

- **Launched in:** 2024
- **Till:** 2034
- **Corpus:** 10,037 crore
- **Type of scheme:** Central sector scheme
- **Aim:** To generate gainful employment and development of Industries in the states of Northeast Region, will lead to the area's overall socio-economic development.
- **Implementing agency:** Department for Promotion of Industry and Internal Trade.
- **Target:** Direct employment opportunities of about 83,000 and a significant number of indirect employment.
- **Key features:** All eligible Industrial Units to commence their production or operation within 4 years from the grant of registration.
- **Districts are categorised in two zones:** Zone A (Industrially Advanced Districts) & Zone B (Industrially Backward Districts)
- **60% of the outlay** of Part A has been earmarked to 8 NE states and 40% on a First-In-First-Out (FIFO) basis.
- **All new Industrial units and Expanding units** would be eligible for the respective incentives.

# 4 CHAPTER MINISTRY OF CHEMICALS AND FERTILISERS

## 1. PM PROGRAMME FOR RESTORATION, AWARENESS GENERATION, NOURISHMENT, AND AMELIORATION OF MOTHER EARTH (PM-PRANAM)

- **Aim:** To encourage the balanced use of fertilisers in conjunction with bio fertilisers and organic fertilisers.

### KEY FEATURES

- Through this scheme, the government will emphasise reducing chemical fertilizer subsidies.
- The scheme will have no separate budget and will be financed through the "savings of existing fertiliser subsidy" under schemes run by the Department of Fertilizers.
- Around 50% of subsidy savings will be passed on as a grant to the state that saves the money.
- 70% of the grant provided under the scheme can be used for asset creation related to the technological adoption of alternate fertilisers and alternate fertiliser production units at the village, block, and district levels.
- The remaining 30% of grant money can be used for rewarding and encouraging farmers, panchayats, farmer producer organisations, and self-help groups that are involved in the reduction of fertiliser use and awareness generation.

# 5 CHAPTER MINISTRY OF CORPORATE AFFAIRS

## 1. PM INTERNSHIP SCHEME

### ABOUT PRIME MINISTER'S INTERNSHIP SCHEME

- Announced in the Budget 2024-25. A Pilot Project of the Scheme targeted at providing 1.25 lakh internship opportunities has been launched for the Financial Year 2024-25.
- Initiative of:** Ministry of Corporate Affairs
- Aim:** To provide internship opportunities to **one crore youth** in top 500 companies in five years.
- Sectors:** Internship opportunities in oil, gas, energy, travel, hospitality, automotive, banking and financial services, etc.

### ELIGIBILITY

- 12-month internship program** designed for **youth aged 21 to 24 years** for **Indian nationals** who are **not employed full-time or engaged in full-time education**.
- Family income less **Rs 8 Lakh**.
- Candidates who have passed High School or Higher Secondary School, certificate from ITI, diploma from polytechnic institute.
- Graduated with degrees** such as BA, B.Sc, B.Com, BCA, BBA, B.Pharma, etc.
- Not eligible:** Graduates from **premier institutions** (IITs, IIMs etc.) or holders of qualifications such as CA, BDS, MBBS or any master's/higher degree.
- Internships can be **applied for through the PM Internship Portal**.

### FINANCIAL ASSISTANCE

- Monthly stipend:** ₹5,000 during internship through DBT.
- One-time grant:** ₹6,000 will be disbursed through DBT.

**Significance:** Bridging gap between academic learning and industry requirements and enhancing employability and skills among participants.

# CHAPTER MINISTRY OF CULTURE

## 1. GYAN BHARATAM MISSION: MISSION FOR MANUSCRIPT CONSERVATION

- **Nodal Ministry:** Ministry of Culture
- **Objective:** To focus on the survey, documentation and conservation of India's manuscript heritage.
- **Coverage:** To cover more than one crore manuscripts held by academic institutions, museums, libraries, and private collectors.
- **A National Digital Repository** of Indian knowledge systems for knowledge sharing will be set up.
- The mission will be **executed under the National Mission for Manuscripts.**
- Budget allocation for the NMM has been increased from ₹3.5 crore to ₹60 crore.

### NATIONAL MANUSCRIPT MISSION

- **Nodal Ministry:** Ministry of Culture
- **Establishment:** 2003.
- The Mission has the mandate of identifying, documenting, conserving and making accessible the manuscript heritage of India.
- **Objectives:**
  - **Locate manuscripts** through national level Survey and Post-Survey.
  - **Document each and every manuscript** and manuscript repository, for a National Electronic Database.
  - **Conserve manuscripts** incorporating both modern and indigenous methods of conservation and training a new generation of manuscript conservators.
  - **Train the next generation** of scholars in various aspects of Manuscript Studies.
  - **Promote access to manuscripts by digitizing** the rarest and most endangered manuscripts.
  - **Promote access to manuscripts through publication** of critical editions of unpublished manuscripts and catalogues.
  - **Facilitate the public's engagement** with manuscripts through lectures, seminars, publications and other outreach programmes.
- NMM presently functions as a unit under the Indira Gandhi National Centre for the Arts.
- The NMM uses technology for preservation and digitisation of manuscripts.
- The digitised manuscripts are uploaded to an online portal (<https://www.pandulipipatala.nic.in>)
- Methodologies for preservation: Lamination, restoration, and deacidification of manuscripts.

# 7 CHAPTER MINISTRY OF COMMUNICATIONS

## 1. PM-WANI (PRIME MINISTER WIFI NETWORK INTERFACE)

- **Launched in:** 2020
- **Objective:** To enhance the proliferation of public Wi-Fi hotspots to create robust digital communications infrastructure in the country, especially in rural areas.
- **PM-WANI ecosystem: Consists of four parts:** Public Data Office (PDO), Public Data Office Aggregator (PDOA), App Provider, and Central Registry.
  - **PDO establishes the Wi-Fi Hotspots** and provides internet access to users.
  - PDOA provides **authorisation and accounting services to PDOs**.
  - The app provider displays the available hotspots in the phone's proximity.
  - The central registry overseen by the Centre for Development of Telematics maintains details of App Providers, PDOs, and PDOAs.
- **How can individuals access the PM-WANI internet?**
  - To access **public hotspots** under the scheme one needs to download a relevant App which shows the available networks.
  - The user can then choose from a list of available connections and make a payment to use the network.
  - The user can access the network till his/her balance is exhausted.

# 8 CHAPTER | MINISTRY OF CIVIL AVIATION

## 1. UDAN 5.5 (UDE DESH KA AAM NAAGRIK) SCHEME

### UDAN (UDE DESH KA AAM NAGRIK) SCHEME

- Launched by the Ministry of Civil Aviation for regional airport development and regional connectivity enhancement. It is a part of the National Civil Aviation Policy 2016.

#### • Objectives:

- To improve the air connectivity to remote and regional areas of India.
- To make flights accessible and affordable in tier-2 and tier-3 towns.

### KEY FEATURES OF UDAN SCHEME

- Under the scheme, airlines have to cap airfares for 50% of the total seats at Rs. 2,500 per hour of flight. This would be achieved through:
  - **Financial stimulus** in the form of concessions from Central and State governments and airport operators.
  - **Viability Gap Funding (VGF):** A government grant provided to the airlines to bridge the gap between the cost of operations and expected revenue.
    - **Regional Connectivity Fund (RCF):** created to meet the viability gap funding requirements under the scheme.
  - The partner State Governments would contribute a 20% share to this fund.
    - UTs and NER states shall contribute only 10%.
- UDAN created a framework based on the need and led to the formulation of:
  - **Lifeline UDAN:** for transportation of medical cargo during pandemic.
  - **Krishi UDAN:** value realization of agriculture products especially in Northeastern Region (NER) and tribal districts.
  - **International UDAN routes for NER** to explore International Connectivity from/to Guwahati and Imphal.

### THE LATEST PHASE: UDAN 5.5

- UDAN 5.5 intends to **promote last-mile connectivity in remote regions**, hilly areas, and island territories.
- **Focus:** Routes that will be serviced exclusively with sea-planes, choppers, and small aircraft with a seating capacity of less than 20 passengers.
- Operators will get a **chance to chart seaplane routes between 80 water bodies**, which include waterdromes, ponds, and dams.
- Around **400 helipads are also included** in the scheme for operators to map out chopper routes.
- Allows the participation of operators of aircraft in categories such as:
  - Category '1A': seat less than nine passengers.
  - Category '1': less than 20 passengers.

9  
**CHAPTER**

# **MINISTRY OF DEVELOPMENT OF NORTH EASTERN REGION (DONER)**

## **1. PRIME MINISTER'S DEVELOPMENT INITIATIVE FOR NORTH EAST (PM-DEVINE)**

- **Introduced in :** Budget 2022-23.
- **Scheme Duration:** 2025-26.
- **Type of scheme:** Central Sector scheme.
- **Nodal ministry:** Ministry of Development of North Eastern Region (DoNER).
- **Implemented through:** North-Eastern Council.
- **Budget allocation:** Rs. 6,600 crore.
- **Aim:** To address development gaps in the North Eastern Region (NER).
- **Features of the scheme:**
  - Infrastructure Development in line with the spirit of PM GatiShakti.
  - Support social development projects based on felt needs of the NER;
  - Enable livelihood activities for youth and women;
  - Fill the development gaps in various sectors and will not be a substitute for existing Central and State Schemes.

# 10 CHAPTER

# MINISTRY OF EARTH SCIENCES

## 1. PROMOTING RESEARCH IN EARTH SYSTEMS SCIENCE, TECHNOLOGY, & HUMAN RESOURCE DEVELOPMENT (PRITHVI VIGYAN)

- **Type of scheme:** Central sector scheme
- **Aim:** To enhance the understanding of the Earth and its vital signs.
- **Scheme subsumed:**
  - **Atmosphere & Climate Research-Modelling Observing Systems & Services (ACROSS):** It addresses different aspects of weather and climate services, which includes warnings for cyclone, storm surges, heat waves, thunderstorms etc.
  - **Ocean Services, Modelling Application, Resources and Technology (O-SMART):** For promoting ocean research and setting up early warning weather systems.
  - **Polar Science and Cryosphere Research (PACER):** To improve the understanding of Polar Science and cryosphere systems.
  - **Seismology and Geosciences (SAGE):** To strengthen earthquake monitoring and research on the Earth's solid components
  - **Research, Education, Training and Outreach (REACHOUT):** To foster talent development and ensures effective translation of research into services directly benefiting society
- **Key features :** It aimed at the augmentation and sustenance of **long-term observations of the atmosphere, ocean, geosphere, cryosphere, and solid earth** to record the vital signs of the Earth System and change.
  - It is also intended for the development of modelling systems for understanding and predicting weather, ocean, and climate hazards and understanding the science of climate change.
  - Exploration of polar and high seas regions of the Earth towards discovery of new phenomena and resources.
  - Development of technology for exploration and sustainable harnessing of oceanic resources for societal applications.
  - Translation of knowledge and insights from Earth systems science into services for societal, environmental and economic benefit.

# 11 CHAPTER

# MINISTRY OF EDUCATION

## 1. PRADHAN MANTRI SCHOOLS FOR RISING INDIA (PM-SHRI) SCHEME

- **Type of scheme:** Centrally sponsored scheme.
- **Aim:** To strengthen select existing (14500) schools to provide high-quality education in an equitable, inclusive and joyful school environment.
- **Implemented:** Through the existing administrative structure available for Samagra Shiksha, KVS & NVS.

### KEY FEATURES

- The schools under the scheme are to be developed as 'Green School', that will incorporate environment friendly aspects like Solar panels and LED lights, nutrition gardens with natural farming, water conservation and harvesting, climate change related hackathon etc.
- The schools will adopt pedagogy that will be more experiential, holistic, inquiry-driven, discovery-oriented, and learner-centred.
- The scheme aims to provide linkage with the sector skill councils and local industry to enhance employability and to provide better employment opportunities.
- To evaluate the schools at regular intervals, 'A School Quality Assessment Framework (SQAF)', will be developed, which will specify performance indicators.
- Under RTE Act, beneficiary-oriented entitlements will be provided. o 100% of PM-SHRI schools will receive Science and Math kits. o Focus will also be on early childhood care and education, that will also include Balvatika and Foundational Literacy and Numeracy.
- Local languages/mother tongue are to be encouraged as medium of instructions and use of technological interventions to help bridge language barriers.
- The scheme also envisions to converge with existing schemes/Panchayati Raj Institutions/Urban Local Bodies and community participation for infrastructure upgradation of the school.

## 2. PRERANA

- The Department of School Education & Literacy, under the Ministry of Education, Government of India, has introduced 'Prerana: An experiential learning program.'
- This initiative is geared towards providing a profound, distinctive, and motivational experience to its participants, with the ultimate aim of nurturing leadership qualities among them.

### ABOUT PRERANA: AN EXPERIENTIAL LEARNING PROGRAM

- 'Prerana', is headquartered at the **vernacular school (established in 1888 in Vadnagar)**, Gujarat.
- This weekly residential program will host **20 students** from different parts of the country **on a rotational basis**.
- The curriculum of 'Prerana' has been developed by **IIT Gandhinagar**.

### OBJECTIVES

- The essence of Prerana lies in its unwavering commitment to integrate the principles of the **Indian education system and the philosophy of value-based education**, which serves as a **fundamental pillar of the National Education Policy (NEP) 2020**.

- This thematic framework aims to inspire the youth, fostering a deep respect for **Bharat's unity in diversity** and **embodying the spirit of 'Vasudhaiva Kutumbakam'** (the world is one family).

## NINE CORE VALUES-BASED THEMES

This unique program is built **upon nine core value-based themes:** *self-respect and humility, courage and determination, hard work and dedication, compassion and service, diversity and unity, truthfulness and cleanliness, innovation and curiosity, faith and trust, and independence and responsibility.*

## ACTIVITIES UNDER PRERANA

- The meticulously planned schedule of the program features activities such as yoga, and meditation sessions, coupled with experiential learning, thematic discussions, and engaging hands-on educational endeavours.
- The sessions promise visits to historical and heritage sites, inspirational film screenings, creative activities related to mission life, talent shows, and more, ensuring a well-rounded learning experience.
- Additionally, students will actively participate in diverse activities encompassing indigenous knowledge systems, cutting-edge technologies, and insights derived from inspirational figures.
- Mentors from prestigious institutions will guide the participants in this transformative initiative.

## SELECTION PROCESS

- It is designed for **students in Classes 9 to 12.**
- Interested students can register online through the portal **prerana.education.gov.in**, where they will undergo a selection process outlined on the platform.
- Once selected, **the 20 participants, consisting of 10 male and 10 female students**, are expected to carry the ethos of 'Prerana' into their respective communities.

## 3. EdCIL VIDYANJALI SCHOLARSHIP PROGRAMME

- **Aim:** To ensure access to high-quality learning systems by facilitating a seamless **transition from secondary to higher education and extending financial support** for the **meritorious Navodaya Vidyalaya students who lack means.**
- **Beneficiaries:** In its initial phase will be students of **grades XI and XII studying in Navodaya Vidyalayas across the country.**
- **Key features of the programme:**
  - The programme, **in alignment with the National Education Policy 2020**, is a powerful force aimed at revolutionizing opportunities for quality education and access to higher education institutions.
  - It intends to **garner assistance and funding from non-government partners** and private sources such as CSR grants, national and international donors, and impact investors.
  - **Five significant MoUs were exchanged between CSR sponsors/impact founders** including Fiat India, HDFC Bank Limited, ClearMedi Healthcare, Bharat Forge, and Bill & Melinda Gates Foundation showcasing the collaboration between the government and private sector towards a shared vision of nation-building and empowering the future workforce of this country.
  - The online **Vidyanjali Fintech Platform has been specifically curated** and the sponsorship will be disbursed to students through this platform as Direct Benefit Transfer (DBT).
  - This platform will be **instrumental in capturing data, receiving, hosting, and viewing student applications, tracking student progress**, tracking grant disbursement, monitoring fund utilisation, generating impact reports towards SDG realisation, individual mentions of notable student achievement, and publicly acknowledging the support of the funders, among other platform utilities.
- **Significance of the programme:** It will strengthen the Government's efforts in fostering educational inclusivity and socio-economic upliftment in the country.
  - It symbolises a **whole-of-society approach** to empowerment through access to and opportunities for education, particularly for students belonging to economically disadvantaged sections.

## **ABOUT EDUCATIONAL CONSULTANTS INDIA LIMITED (EdCIL)**

- It is the **only Public Sector Undertaking under the Ministry of Education**. It was incorporated under the Companies Act, 1956.
- It is a **Miniratna-I category company**.
- It offers **management and consultancy services in all areas of education and human resource development, both within India and overseas**.
- EdCIL has been primarily working in the **domain of online assessment, educational infrastructure and procurement, digital education, and preparation of Detailed Project Report (DPR) for educational institutions**.
- It has laid down blueprints for majority of eminent engineering and management institutions of India namely IITs, IIMs, and IISERs.

## **4. ONE NATION ONE SUBSCRIPTION**

### **ABOUT ONE NATION ONE SUBSCRIPTION**

- ONOS is an initiative to **facilitate better access to academic resources** to India's higher education institutions (HEIs).
- **Implementation:** INFLIBNET Centre (Information and Library Network Centre) in Gandhinagar. It is an Inter-University Centre of the University Grants Commission under the Ministry of Education.
- **Scheme operation from:** January 1, 2025.
- **Conceptualization:** The initiative stems from the National Education Policy (NEP) 2020, which emphasised research as a critical pillar for achieving excellence in education and national development. ONOS aims to **democratise access to knowledge and promote research** in India.

### **CURRENT MECHANISM FOR JOURNAL ACCESS**

- HEIs currently access journals through 10 **different library consortia**, under the administrative control of various ministries.
  - A library consortium is a **group of two or more libraries** that have agreed to share resources among its members.
  - **E.g.**, INFLIBNET Centre oversees the UGC-Infonet Digital Library Consortium providing access to scholarly journals and databases.
- HEIs also subscribe to several journals **individually**.

### **KEY FEATURES OF ONE NATION ONE SUBSCRIPTION**

- **Centralised/ Single-Point Access:** ONOS aims to centralise journal subscriptions for nearly **6,300 government-run institutions**, offering **access to 13,000 scholarly journals (published by 30 international publishers)** under a single platform hosted by INFLIBNET.
  - **Publishers include:** Elsevier Science Direct (including Lancet), Springer Nature, Wiley Blackwell, IEEE, Sage Publishing, American Chemical Society, and American Mathematical Society etc.
  - Whether ONOS will also cover private HEIs is still undecided.
- **Equity in Access:** HEIs from Tier 2 and Tier 3 cities will have the same access as premier institutions. Institutions **need to register on the ONOS platform** to use it.
- **Flexibility:** HEIs can still individually subscribe to journals not covered under ONOS.

### **BENEFITS OF ONE NATION ONE SUBSCRIPTION**

- **Enhanced Accessibility:** Expand access to the best scholarly journals for 55 lakh to nearly 1.8 crore students, faculty, and researchers across roughly 6,300 government universities, colleges, research bodies, and Institutions of National Importance (INIs), including those in Tier 2 and Tier 3 cities.

- **Cost Efficiency:** Avoid duplication of journal subscriptions across different library consortia and individual HEIs to reduce excess expenditure.
- **Data-driven Insights:** Allows the government to analyse journal download and usage by HEIs, and accordingly improve resource allocation, and encourage under-utilising institutions to maximise benefits.

## 5. PM VIDYALAXMI SCHEME

### KEY PROVISIONS

- **Institutions Covered:** Meritorious students of top 860 Higher Education institutions, including:
  - **Top 100 HEIs** (both Government + Private) ranked in the National Institutional Ranking Framework (NIRF).
  - **State Govt HEIs** (ranked 101–200 in NIRF).
  - **All Central Government Institutions:** ~660 institutions.
- **Digitalisation:** Students can apply through the **Vidyalaxmi portal**, which links major public and private banks. The portal provides a **simplified digital application process** and **facilitates loan tracking**.
- **Loan conditions:**
  1. **Collateral free, guarantor free loan** to cover the full amount of tuition fees and other expenses related to the course.
  2. Loans up to **₹ 7.5 lakhs** are backed by a **75% credit guarantee** from the Government of India, encouraging banks to expand coverage.
  3. For students with **annual family income** up to **₹ 8 lakhs**, the scheme will provide 3% interest subvention on loans up to ₹ 10 lakh.
  4. Students with up to **Rs. 4.5 lakhs** annual family income are eligible for full interest subvention.
- **Sync with other schemes:** This will supplement the already existing **Central Sector Interest Subsidy (CSIS)** and **Credit Guarantee Fund Scheme for Education Loans (CGFSEL)**, schemes under the **Pradhan Mantri Uchchatar Shiksha Protsahan (PM-USP)**, being implemented by the Department of Higher Education.

## 6. SWAYAM PORTAL

- It is a programme initiated by the Government of India and designed to achieve the three cardinal principles of Education Policy viz., access, equity and quality.
- The objective of this effort is to take the best teaching learning resources to all, including the most disadvantaged.
- It seeks to bridge the digital divide for students who have hitherto remained untouched by the digital revolution and have not been able to join the mainstream of the knowledge economy.

# 12

## CHAPTER

# MINISTRY OF ELECTRONICS AND INFORMATION TECHNOLOGY

### 1. BHASHINI INITIATIVE

- BHASHa Interface for India, is a pathbreaking initiative aimed at democratizing access to digital content and services across India's linguistic spectrum.
- BHASHINI uses cutting-edge artificial intelligence (AI) and natural language processing (NLP) technologies to enable users to access content and services in their preferred language.
- It was launched in 2022 under National Language Translation Mission (NLTM), it aims to provide technology translation services in 22 scheduled Indian languages.
- BHASHINI (Translation Mission) is implemented by Digital India BHASHINI Division, a division under Digital India Corporation, a Section 8 Company of the Ministry of Electronics and Information Technology.
- It is accessible through dedicated Android and iOS applications, ensuring a seamless and interactive user experience.

### 2. IndiaAI MISSION

- **Aim:** To ensure a structured implementation of the IndiaAI Mission through a public-private partnership model aimed at nurturing India's AI innovation ecosystem.
- **Implemented by:** 'IndiaAI' Independent Business Division (IBD) under Digital India Corporation (DIC).

#### COMPONENTS OF THE MISSION

- **IndiaAI Compute Capacity:** It aims to develop AI compute infrastructure of 10,000 or more Graphics Processing Units (GPUs) through public-private partnership.
- **IndiaAI Innovation Centre:** It will undertake the development and deployment of indigenous Large Multimodal Models and domain-specific foundational models in critical sectors.
- **IndiaAI Datasets Platform (AIKosha):** It will provide a one-stop solution for seamless access to non-personal datasets to Indian Startups and Researchers.
- **IndiaAI Application Development Initiative:** It will promote the AI applications in critical sectors for the problem sourced from Central Ministries, State Departments, and other institutions, and then focus on developing/scaling/promoting adoption of impactful AI solutions for large scale socio-economic transformation.
- **IndiaAI Future Skills:** will mitigate barriers to entry into AI programs and will increase AI courses in undergraduate, masters-level, and Ph.D. programs. Further, Data and AI Labs will be set-up in Tier 2 and Tier 3 cities across India to impart foundational level courses.
- **IndiaAI Start-up Financing:** It will streamline access to funding to deep-tech AI start-ups to enable futuristic AI Projects.
- **Safe & Trusted AI:** It will enable the implementation of Responsible AI projects including the development of indigenous tools and frameworks, self-assessment checklists for innovators, and other guidelines and governance frameworks.

# 13 CHAPTER

# MINISTRY OF ENVIRONMENT, FOREST, AND CLIMATE CHANGE

## 1. NATIONAL CLEAN AIR PROGRAMME

- It was launched by the **Ministry of Environment, Forest, and Climate Change** in 2019.
- It is a **long term, time bound, national level strategy** to tackle air pollution problems across the country in a comprehensive manner.
- The **aim** is to **improve air quality in 131 cities** (non-attainment cities and million plus cities) in 24 states/UTs by engaging all stakeholders.

**Targets:** Initially the target is to achieve a 20% to 30% reduction of PM10 and PM2.5 concentrations by the year 2024, keeping base year as 2017 for comparison of concentrations.

- The new target is to achieve reductions of PM10 concentration up to 40% or achievement of National Ambient Air Quality standards for PM10 by 2025-2026 (Base year 2017).

### OBJECTIVE OF NCAP

- To ensure stringent implementation of mitigation measures for prevention, control, and abatement of air pollution.
- Effective and proficient ambient air quality monitoring network across the country for ensuring a comprehensive and reliable database.
- To augment public awareness and capacity-building measures for inclusive public participation and for ensuring trained manpower and infrastructure on air pollution.

### PORTAL FOR MONITORING

"PRANA" – Portal for Regulation of Air-pollution in non-attainment cities, is a portal for monitoring implementation of National Clean Air Programme (NCAP).

- It will support tracking of physical as well as financial status of city air action plan implementation.
- It will disseminate information on air quality management efforts under NCAP to the public.

## 2. GREEN CREDIT PROGRAMME

- It envisions the issue of Green Credits for plantations on waste/degraded lands and river catchment areas, to rejuvenate and revive natural eco-systems.
- Fully digital and tradable instrument for environmental sustainability.

### GREEN CREDIT PROGRAMME

- Initiative within the government's broader Lifestyle for Environment or LIFE Movement.
- Market-based instrument to encourage voluntary environmental actions across various sectors, involving individuals, industries, and local bodies.
- It utilizes green credits as distinctive units assigned to specific environmental activities which function as tradable commodities, which can be sold on a domestic market platform.
- While the domestic carbon market focuses solely on CO2 emission reduction, the Green Credit System aims to meet other environmental obligations as well, incentivizing sustainable actions by companies, individuals, and

#### What is mean by Green Credit?

- 'Green credit' is a singular unit of an incentive provided for a specified activity, delivering a positive impact on the environment.
- It is usually earned by individual entities like, Farmer-Producer Organisations (FPO), industries, rural and urban local bodies, among other stakeholders for their environment positive actions.



local bodies. Those earning it will be able to put these credits up for sale on a proposed domestic market platform.

- The program identifies eight specific activities: tree plantation, water conservation, sustainable agriculture, waste management, air pollution reduction, mangrove conservation and restoration, Eco Mark (a government scheme for identifying environmentally friendly products), and sustainable building and infrastructure.
- Afforestation Initiative:** Companies and individuals can invest in afforestation projects on degraded forest land, with State Forest departments overseeing tree planting. Each planted tree, evaluated after two years, could earn one green credit.
- Administered by the Indian Council of Forestry Research and Education (ICFRE), the program involves defining methodologies for calculating green credits and managing a trading platform for credit exchange.

### 3. MANGROVE INITIATIVE FOR SHORELINE HABITATS & TANGIBLE INCOMES (MISHTI) SCHEME

- Aim:** To enhance mangrove coverage along coastlines and saltpan lands to improve ecological health, protect against natural disasters, and support local livelihoods.
- Key features:** The programme will operate through convergence between MGNREGS, CAMPA Fund and other sources.
  - Provides financial assistance to states and local communities for mangrove plantation and rehabilitation.
  - Promotes the use of sustainable mangrove management practices.
  - Supports research on mangrove ecology and conservation.

### 4. MERI LiFE (MY LIFE) APP

- Aim:** To showcase the power of citizens, especially young people, in saving the environment by emphasizing the impact of simple actions in daily lives.
- Key features:** It is intended to catalyse a national movement for **Mission LiFE (Lifestyle for Environment)** by establishing a systematic method for monitoring the advancements made in Mission LiFE.
  - It motivates individuals to engage in a set of **LiFE-focused activities across five categories:** Conserving Energy, Preserving Water, Minimizing Single-Use Plastics, Embracing Sustainable Food Practices, and Cultivating Healthy Lifestyles.

#### ABOUT MISSION LiFE

- An India-led global mass movement to nudge individual and community action to protect and preserve the environment.
- The Mission aims to transition from the current '**use-and-dispose economy**', characterized by thoughtless and harmful consumption, to a **circular economy defined by conscious and intentional utilization**.
- Three Phases of Mission LiFE:**
  - Change in Demand (Phase I):** Nudging individuals across the world to practice simple yet effective environment-friendly actions in their daily lives
  - Change in Supply (Phase II):** Changes in large-scale individual demand are expected to gradually nudge industries and markets to respond and tailor supply and procurement as per the revised demands
  - Change in Policy (Phase III):** By influencing the demand and supply dynamics of India and the world, the long-term vision of Mission LiFE is to trigger shifts in large-scale industrial and government policies that can support both sustainable consumption and production.



# CHAPTER MINISTRY OF FINANCE

## 1. UNIFIED PENSION SCHEME

- **Nodal Agency** - Department of Financial Services, Ministry of Finance

### SALIENT FEATURES OF UNIFIED PENSION SCHEME (UPS)

- **Assured Pension:** 50% of the average basic pay drawn over the last 12 months prior to superannuation for a minimum qualifying service of 25 years. This pay is to be proportionate for a lesser service period up to a minimum of 10 years of service.
- **Spousal Benefits:** 60% of pension of the employee immediately before her/his demise.
- **Assured Minimum Pension:** ₹10,000 per month on superannuation after minimum 10 years of service.
- **Inflation Indexation:** on assured pension, on assured family pension and assured minimum pension. Dearness Relief based on All-India Consumer Price Index for Industrial Workers (CPI-IW) as in case of service employees.
- **Lump sum Payment at Superannuation in Addition to Gratuity:** 1/10<sup>th</sup> of monthly emoluments (pay + DA) as on the date of superannuation for every completed six months of service this payment will not reduce the quantum of assured pension.

### COMPARISON BETWEEN NEW PENSION SCHEME, OLD PENSION SCHEME AND UNIFIED PENSION SCHEME

CRITERIA	NEW PENSION SYSTEM (NPS)	OLD PENSION SCHEME (OPS)	UNIFIED PENSION SCHEME (UPS)
<b>Nature of Scheme</b>	Defined Contribution	Defined benefit	Assured pension + Defined Contribution.
<b>Contribution</b>	Both by Government and Employee (14%government)	Only the Government	Both Government and Employee (Government 18.5%, Employee 10%)
<b>Benefit</b>	No Defined benefit as the accumulated wealth depends upon the contribution made.	Defined benefit. Pension of 50% of the last drawn salary.	Defined benefits, Assured pension, family pension, guaranteed minimum pension of Rs 10,000, retirement corpus and inflation indexation.
<b>Pension Amount</b>	Depends upon the number of years of service. Longer the years of service. Higher Contribution. Higher Pension	Depends upon the last drawn salary. Pension is equal to 50% of last drawn salary.	Depending upon the last drawn salary, pension is equal to 50% of last drawn salary.

## 2. MUTUAL CREDIT GUARANTEE SCHEME FOR MSMEs

- MCGS- MSME scheme will provide 60% guarantee coverage by National Credit Guarantee Trustee Company Limited (NCGTC) to Member Lending Institutions for credit facility up to Rs.100 crore.
- These loans are sanctioned to eligible MSMEs for purchase of equipment / machinery.

### KEY FEATURES

- Eligibility:** Borrower should be an MSME with a valid Udyam Registration Number.
- Loan details:** Collateral-free loans up to Rs. 100 Crore.
  - For loans up to Rs. 50 crore, the repayment period is up to 8 years, with a 2-year moratorium on principal installments.
  - For loans above Rs. 50 crore, higher repayment schedule and moratorium period may be considered.
- Equipment condition:** At least 75% of the project cost must be allocated for the purchase of equipment or machinery.
- Upfront contribution:** MSMEs will make an initial contribution of 5% of loan amount at the time of applying for the guarantee cover.
- Annual guarantee fees:** No fees during the sanction year; 1.5% per annum of loan outstanding for next three years and 1% per annum thereafter.
- Duration:** Applicable to all loans for 4 years from the date of issue of operational guidelines, or until a cumulative guarantee of Rs. 7 lakh crore is issued, whichever is earlier.

### Mutual Credit Guarantee Scheme for MSMEs

No collateral needed

Get up to ₹100 Cr collateral-free loan

Loans up to ₹50 Cr with  
8-year repayment & 2-year  
moratorium

60% guarantee coverage by NCGTC

Finance for equipment &  
machinery - 75% of project  
cost covered

Funding for expanding &  
upgrading manufacturing unit

0% Guarantee Fee in Year 1

## 3. PAN 2.0 PROJECT

### ABOUT PAN 2.0 PROJECT

- Aim:** To modernise the existing PAN system, introducing new features such as a QR code and transforming PAN into a common identifier for businesses and digital systems.
- Key Features:**
  - It is an upgrade from the current PAN/TAN 1.0 ecosystem to incorporate core and non-core PAN/TAN activities under a **unified, paperless, online system**.
  - A **QR code** will be integrated in all new and old PAN cards. Existing PAN card holders can upgrade their PAN cards free of cost.
  - PAN will be made as a **common business identifier** for all digital systems of specified government agencies and businesses. All PAN/ TAN/ TIN will be clubbed under this system.
- PAN 2.0 project aims to set up a **unified portal** along with a "**mandatory PAN data vault system**" for all entities using PAN data. This is being done for data protection and cybersecurity purposes. The entities such as banks, insurance companies etc. who take details of PAN will have to keep PAN data safely, mandatorily through the data vault system.

#### ⇒ Permanent Account Number (PAN):

- PAN is a **10-digit alphanumeric number** that enables the Income Tax Department to link all transactions of a person with the department.
- These transactions include tax payments, Tax Deducted at Source (TDS) / Tax Collected at Source (TCS) credits, returns of income, specified transactions.

- PAN **acts as an identifier for the person** with the tax department. Once PAN is allotted, it remains the same forever. It is mandatory to quote PAN on filing of income tax return.

⇒ **Tax Deduction and Collection Account Number (TAN):**

- TAN is a **10-digit alphanumeric number** issued by the Income Tax Department.
- TAN needs to be obtained by all persons responsible for deducting or collecting tax at source. It is compulsory to quote TAN in TDS/TCS return, any TDS/TCS payment challan, TDS/TCS certificates.

## 4. ATAL PENSION YOJANA

- **Objective:** To create a universal social security system for all Indians, especially the poor, the underprivileged and the workers in the unorganised sector.
- **Administered by:** Pension Fund Regulatory and Development Authority (PFRDA).
- Subscribers would receive the guaranteed minimum monthly pension of Rs. 1000 to Rs. 5000 at the age of 60 years based on their age-specific contribution.

### ELIGIBILITY

- All Indians in the age group of 18 years to 40 years.
- Shall not be an income tax payee.
- Open to all bank account holders who are not members of any statutory social security scheme.
- In the case of a beneficiary's death before reaching 60 years of age, his/her spouse shall be entitled to receive a pension.

## 5. PRADHAN MANTRI MUDRA YOJANA (PMMY)

- **Launch:** April 8, 2015
- **Type:** Central Sector Scheme
- **Objective:** Providing loans up to Rs. 10 lakh to the non-corporate, non-farm small/micro enterprises. These loans are classified as MUDRA loans under PMMY.
- **Eligible Member Lending Institutions (MLIs):**
  - Public Sector Banks
  - Private Sector Banks
  - State operated cooperative banks
  - Rural banks from regional sector
  - Micro Finance Institution (MFI)
  - Non-Banking Finance Company (NBFC)
  - Small Finance Banks (SFBs)
  - Other financial intermediary approved by Mudra Ltd. as member financial institutions
- **Eligible borrowers:**
  - Individuals
  - Proprietary concern
  - Partnership Firm
  - Private Ltd. Company
  - Public Company
  - Any other legal forms

### COMPONENTS OF MUDRA LOANS

- The scheme has been classified as:



- **Tarun Plus:** From FY 2024-25, the upper cap on Tarun loans was increased to ₹20 lakh, for loanees with a good repayment history, which can be given on the discretion of the banks. This has been one of the drivers for higher quantum of loans.

- **Key facts-**

- MUDRA is a refinancing Institution.
- MUDRA does not lend directly to the micro entrepreneurs / individuals.

## 6. NPS VATSALYA

- Announced in the Union Budget 2024-25 on July 23, 2024, this innovative pension scheme is designed exclusively for minors.
- Regulated and administered by the Pension Fund Regulatory Authority of India (PFRDA).
- **Contributions and Investment Choices**
  - **Account Opening Contribution:** A minimum of ₹1,000 is required to open the account, with no upper limit.
  - **Subsequent Contributions:** A minimum of ₹1,000 per annum is required, and there is no maximum limit on the amount that can be contributed.
  - Guardians have the flexibility to select from a variety of Pension Funds registered with the Pension Fund Regulatory and Development Authority (PFRDA) for managing the investments.
- **Transition Upon Attaining Legal Adulthood (18 Years)**
  - The scheme is designed to be operated by parents until the child reaches 18, at which point the account transitions into the child's name.
  - Upon reaching adulthood, the account can be seamlessly converted into a regular NPS account or another non-NPS scheme

# 15 CHAPTER

# MINISTRY OF FISHERIES, ANIMAL HUSBANDRY AND DAIRYING

## 1. PRADHAN MANTRI MATSYA KISAN SAMRIDHI SAH-YOJANA

- It is a Central Sector Sub-scheme under the Pradhan Mantri Matsya Sampada Yojana (PMMSY)
- It has an **estimated outlay of Rs.6,000 crore** consisting of 50% public finance (including the World Bank and the AFD external financing), and rest 50% being the anticipated investment from the beneficiaries/private sector leverage.
- It will be **implemented for 4 years** from FY 2023-24 to FY 2026-27 **across all the States and UTs**.

### MAJOR COMPONENTS & STATED IMPACT

- To create a **National Fisheries Digital Platform (NFDP)** to provide 40 lakh small and micro-enterprises **work based identities**.
- **Gradual formalisation of the fisheries sector** and enhanced access to institutional credit to micro-enterprises and fisheries cooperatives.
- **Gradual shift from conventional subsidies to performance based incentives** in fisheries.
- Supporting targeted MSEs to focus on **improving value chain efficiency and quality control**.
- **Enhance export competitiveness** through value addition, realisation and creation.
- **Create 1.7 lakh new jobs**, with a **special emphasis on employing 75,000 women** and also aims to generate 5.4 lakh continued employment opportunities in the MSEs value chain.

### INTENDED BENEFICIARIES

- **Fishers, Fish (Aquaculture) Farmers**, Fish workers, Fish Vendors or such other persons directly engaged in fisheries value chain.
- **Micro and Small enterprises**.
- FFPOs also include **Farmers Producer Organisations (FPOs)**.
- Any other beneficiaries that may be included by the Department of Fisheries, GoI as targeted beneficiaries.

## 2. REVISED RASHTRIYA GOKUL MISSION

- **Central Sector scheme** with an additional outlay of ₹1,000 crore. **Total allocation in RGM (FY22-26): ₹3,400 crore**.
- **Key Components:**
  - **Heifer Rearing Centres:** One-time assistance of 35% of capital cost for setting up 30 housing facilities for 15,000 heifers.
  - **Support for High Genetic Merit (HGM) Heifers:** 3% interest subvention on loans taken by farmers to purchase HGM IVF heifers from milk unions/ financial institutions.

### RASHTRIYA GOKUL MISSION

- **Aim:** Development and conservation of indigenous bovine breeds and enhancing milk production.
- **Launched** in 2014 under the National Programme for Bovine Breeding and Dairy Development.
- **Ongoing Activities under RGM:**
  - Strengthening semen stations and artificial insemination (AI) networks

- Bull production and accelerated breed improvement programs
- Skill development and farmer awareness initiatives
- Establishing Centres of Excellence while reinforcing Central Cattle Breeding Farms.
- **Key Components:**
  - **Gokul Grams:** Indigenous cattle development centres.
  - **National Kamdhenu Breeding Centres:** Two centres set up (one in North & South each). Act as gene banks for high-quality indigenous bovine breeds.
  - **E-Pashu Haat Portal:** Online platform to trade indigenous breeds and semen.
- **Type of Funding:** 100% grant by Central Government, with few exceptions.
- **Implementing Agency:** National Dairy Development Board (NDDB) and State Livestock Development Boards.

# 16 CHAPTER

# MINISTRY OF HEALTH & FAMILY WELFARE

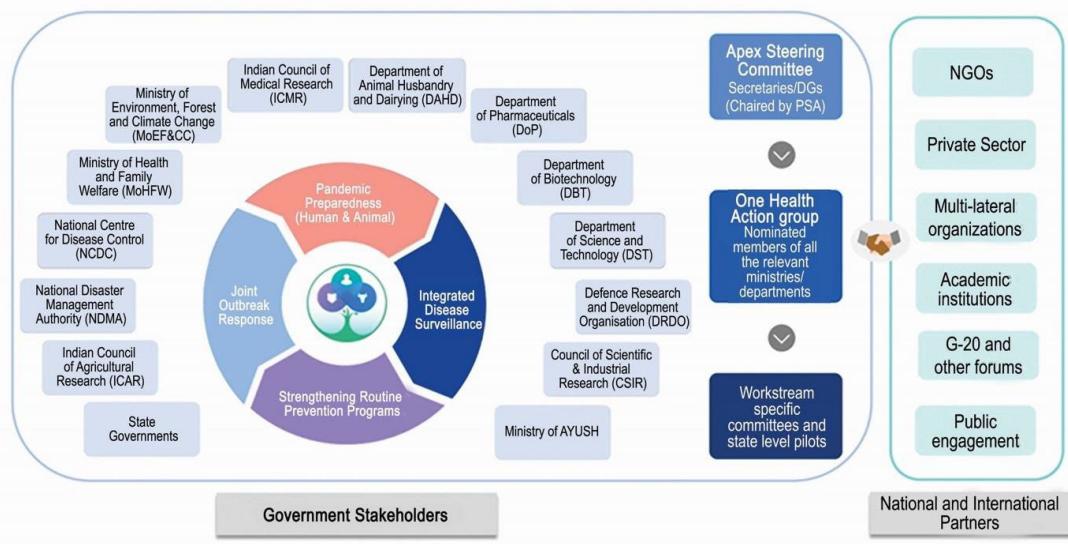
## 1. NATIONAL ONE HEALTH MISSION

### ABOUT ONE HEALTH

- One Health is an integrating idea that brings **different sectors together** to solve the health, productivity, and conservation challenges and has major implications for India.
- India with its diverse wildlife, one of the largest livestock populations and high density of human population, carries heightened risks for inter-compartmental spread of diseases.

### ABOUT NATIONAL ONE HEALTH MISSION

- Launched in 2022.**
- The goal is to develop **strategies for integrated disease surveillance, joint outbreak response, coordinated research and development (R&D)** and ensure seamless information sharing for better control of routine diseases as well as those of a pandemic nature.
- It will help India to achieve integrated disease control and pandemic preparedness by institutionalizing the One Health approach.



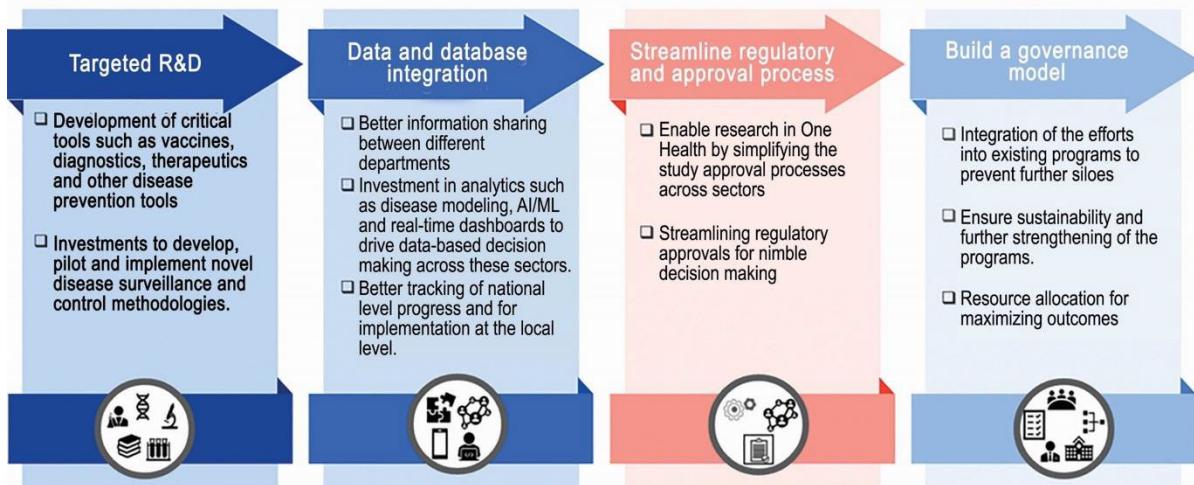
### Key Stakeholders

- Under the mission, a **national network of high-risk pathogen (Biosafety level or BSL 3 and BSL 4) laboratories has been created.**
- Under the mission, efforts are being made to **apply artificial intelligence (AI) and machine learning and disease modelling to address** these issues and coordinate capacity building in epidemiology across sectors.
- Emerging approaches such as genomic surveillance from wastewater showed promise during the COVID-19 pandemic. This will be expanded to other sentinels such as places where animals (livestock or wildlife) congregate for a broader set of diseases to be taken up so that we mainstream these approaches to be a part of routine surveillance across human, livestock and environmental sectors.
- 13 Ministries and Departments as well as science funding agencies** such as Department Of Science and Technology, the Department of Biotechnology (DBT), the Council of Scientific and Industrial Research (CSIR), the Department of Pharmaceuticals, and AYUSH, the Ministries of Health, Animal Husbandry and Environment as

well as Defence came together to shape the mission, taking one of the most holistic approaches to one health and pandemic preparedness in the world.

- While diseases that affect humans such as COVID-19, diseases that affect **animals such as foot and mouth disease or lumpy skin disease** can hit productivity and trade. Similarly, these and other diseases such as canine distemper affect wild animals and their conservation. Only a coordinated approach is essential to enhance readiness for prevalent diseases and potential pandemic threats like avian influenza or Nipah.
- Pandemic preparedness** is incomplete without there being a focus on strong R&D. Focused R&D efforts are crucial for enhancing preparedness against emerging diseases by creating essential tools like **vaccines, therapeutics, and diagnostics**, which are vital for both India and the global community.

### Critical enabling activities of the One Health Mission



### NATIONAL INSTITUTE OF ONE HEALTH (NIOH)

- It is being set up in Nagpur, Maharashtra.
- It is part of a National One Health Mission.
- The institute will focus on a 'One Health' approach, recognizing the interconnectedness between human, animal, and environmental health. This approach is crucial for tackling zoonotic diseases, which can jump from animals to humans.
- The director of NIOH will serve as the mission director for the multi-ministerial and multi-sectoral National One Health Mission for integrated disease control and pandemic preparedness by bringing human, animal, plant and environmental sectors together.

## 2. AYUSHMAN CARD

- The National Health Authority (NHA) issues the Ayushman card, which offers access to a network of public and private hospitals across India.
- The health cards are given to the beneficiaries' families and individuals. The family health folders are kept at the Health Wellness Centres (HWC) or nearby Primary Healthcare Centres (PHC) in paper and/or digital format.
- Beneficiaries can use this card to avail cashless treatment and hospitalisation at these network hospitals.
- This ensures that every family knows their entitlement to healthcare through both HWC and the Pradhan Mantri Jan Arogya Yojana or equivalent health schemes of state and central government.
- Aadhar card is not mandatory for availing services under this scheme.

## 3. JANANI SURAKSHA YOJANA

- Launched in:** 2005
- Type of scheme:** Centrally sponsored scheme

- **Aim:** To reduce maternal and neonatal mortality by promoting institutional delivery through financial incentives.
- **Beneficiaries:** Pregnant women, especially from Scheduled Castes, Scheduled Tribes, and BPL households.
- **Key features of the scheme:**
  - It is a safe motherhood intervention **under the National Health Mission**
  - It has been implemented in **all States and Union Territories**, with a **special focus on low-performing States (mainly in north India and north-east)**.
  - An expecting mother **gets ₹1,400 in rural areas and ₹1,000 in urban areas** after delivering at a public health facility or in an Accredited Private Hospital.
  - **While SC/ST women get the cash incentive in both low and high-performing States.**
  - Only women **from BPL households get the benefit in high-performing States.**
  - Only those pregnant women **who are above 19 years of age** can avail the benefits provided under the scheme. Women below 19 years of age cannot register under the Janani Suraksha Yojana.
  - Women with **only up to two live births** are eligible under the scheme.
  - The Yojana has **identified Accredited Social Health Activist (ASHA)** as an effective link between the government and pregnant women.
  - The cash benefit **should be disbursed to the beneficiary preferably at the institution**. If ASHA is unable to organise transport (wherever applicable) the disbursement of transport assistance should be done in the health centre as soon as pregnant women arrive and registers for delivery.

## **4. AYUSHMAN BHARAT HEALTH ACCOUNTS (ABHA)**

- **Component of:** Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (**AB-PMJAY**)
- **Aim:** To facilitate cashless transactions and manage financial aspects related to healthcare services under the **Ayushman Bharat scheme (ABS)**.
- **Key features:** It is a **14 digit account/ number** used to link all the health records of a person.
  - There are two ways to get an ABHA health ID. Users can use their Aadhaar number along with some **basic information like your name, birthday, gender, and address**. If users don't have an Aadhaar card, **they can also use their driver's license or mobile number**.
  - It intends to create a digital health ecosystem & aims to promote digitization of healthcare.
  - Any individual can enrol in Ayushman Bharat Digital Mission (ABDM) to generate a Health ID or ABHA, **free of cost**.
  - It integrates electronic **health records**, facilitating the storage and retrieval of patient information.
  - The accounts are designed to be **portable across various healthcare providers** empanelled under the ABS, allowing beneficiaries to access services seamlessly, regardless of their location.
  - It incorporates **real-time monitoring mechanisms** to track the utilization of funds and ensure that resources are allocated efficiently.
  - By promoting **digital transactions and maintaining electronic records**, enhances transparency and accountability in the healthcare system, reduces the scope for corruption and ensures that funds are utilized for their intended purpose.
- **Components:**
  - **Beneficiary Identification:** It involves the identification and registration of eligible beneficiaries and each beneficiary is assigned a **unique health identification number (UHID)** to facilitate tracking and management.
  - **Funds Management:** It manages the allocation and disbursement of funds for healthcare services availed by beneficiaries, and ensures that funds are transferred to healthcare providers promptly and securely.
  - **Claim Settlement:** It processes and settles claims submitted by healthcare providers for services rendered to beneficiaries by verifying the authenticity of claims and disbursing payments accordingly.

- **Audit and Oversight:** It incorporates audit and oversight mechanisms to monitor the utilization of funds and detect any irregularities or discrepancies.
- **Benefits:** Reduces **out-of-pocket expenses** for beneficiaries and enhances access to quality healthcare.
  - By facilitating cashless transactions and electronic health records, it minimizes **administrative hassles and delays**, allowing healthcare providers to focus on patient care.
  - Through data generation, it helps in **addressing healthcare challenges effectively and improving the overall quality of care**.

## 5. PRADHAN MANTRI JAN AROGYA YOJANA (PMJAY)

- **Launched in:** 2018
- **Type of scheme:** Centrally sponsored scheme
- **Subsumed scheme:** Rashtriya Swasthya Bima Yojana (RSBY) and the Senior Citizen Health Insurance Scheme (SCHIS).
- **Key features:** It is an entitlement-based scheme that targets the beneficiaries as identified by latest Socio-Economic Caste Census (SECC) data.
  - It offers a sum insured of Rs.5 lakh per family for secondary care and tertiary care hospitalisation to the bottom 40 per cent of the population of India.
  - It covers the cost of hospitalization, pre-hospitalization, medication, and post-hospitalization during the treatment of tertiary and secondary care procedures.
  - The Ayushman Card is like a pre-paid card worth Rs 5 lakh, which can be used to avail free treatment at more than 27,000 empanelled hospitals.
  - Every hospital must provide Pradhan Mantri Arogya Mitras (PMAMs) to assist beneficiaries.
  - The National Health Authority (NHA) has been constituted as an autonomous entity under the Society Registration Act, 1860 for effective implementation of PM-JAY in alliance with state governments.
  - The State Health Agency (SHA) is the apex body of the State Government responsible for the implementation of AB PM-JAY in the State.
  - In a significant development announced in the Union Budget 2025, the Pradhan Mantri Jan Arogya Yojana (PMJAY) will now extend its health coverage to gig workers.

### EXPANSION OF AYUSHMAN BHARAT PRADHAN MANTRI JAN AROGYA YOJANA (AB PM-JAY) FOR SENIOR CITIZENS

- **Approval by Union Cabinet (September 2024):**
  - **Health Coverage Expansion:** As per the Union Cabinet announcement in September 2024, the government extended health coverage under AB PM-JAY to all senior citizens aged 70 and above, benefitting around 6 crore senior citizens and 4.5 crore families.
  - **Insurance Coverage:** Each senior citizen will receive health insurance cover worth ₹5 lakh annually under this new provision.
  - **Distinct Health Cards:** Eligible citizens will receive separate AB PM-JAY health cards for easy identification and service delivery.
- **Top-Up for Existing Beneficiaries:**
  - Senior citizens already covered under AB PM-JAY will receive an additional top-up of ₹5 lakh, providing exclusive health coverage for themselves.
- **Choice of Scheme:** Senior citizens already benefiting from other schemes like Central Government Health Scheme (CGHS), Ex-Servicemen Contributory Health Scheme (ECHS), and Ayushman CAPF will have the flexibility to choose between these schemes or AB PM-JAY.

## 6. AYUSHMAN BHARAT DIGITAL MISSION

- **Aim:** To create a national digital health ecosystem that supports universal health coverage by 2030 in an efficient, accessible, inclusive, affordable, timely and safe manner leveraging digital technologies.
- **Implemented by:** National Health Authority
- **Component:**
  - **Ayushman Bharat Health Account-ABHA number:** A 14-digit unique id created using personal details like Name, mobile and Aadhar. It captures details of all health-related records such as laboratory test results, visits to doctors, illness, surgeries etc. Having an **ABHA health ID card is not mandatory.**
  - **Healthcare professional registry:** Database of all medical professionals in both traditional and modern medicines and a unique id for all the doctors, nurses, ASHA workers etc.
  - **Health facilities registry:** Database of all healthcare facilities such as hospitals, clinics, diagnostic labs, pharmacies etc.

## 7. AYUSHMAN BHARAT YOJANA

- **About Ayushman Bharat :** It is a flagship scheme of Government of India, was launched as recommended by the National Health Policy 2017, to achieve the vision of Universal Health Coverage (UHC).
- **Ayushman Bharat adopts a continuum of care approach, comprising two inter-related components, which are -**
  - **Health and Wellness Centers (HWCS):** In February 2018, the Government of India announced the creation of 1,50,000 Health and Wellness Centres (HWCS) by **transforming the existing Sub Centres and Primary Health Centres.** These centres are to deliver Comprehensive Primary Health Care (CPHC) bringing healthcare closer to the homes of people. They cover both, maternal and child health services and non-communicable diseases, including free essential drugs and diagnostic services.
  - **Pradhan Mantri Jan Arogya Yojana (PM-JAY):** The second component under Ayushman Bharat is PM-JAY, the largest health assurance scheme in the world, which aims at providing a health cover of Rs. 5 lakhs per family per year for secondary and tertiary care hospitalization across public and private empanelled hospitals in India.

## 8. PRADHAN MANTRI SURAKSHIT MATRITVA ABHIYAN (PMSMA)

- Launched in 2016
- **Key Features**
  - **Objective:** To provide free, assured, comprehensive, and quality antenatal care to pregnant women across the country.
  - **Target Beneficiaries:** Pregnant women in their second and third trimesters (4th to 9th month), especially those in underserved, rural, and high-risk areas.
  - Antenatal check-ups are conducted on the 9th of every month at government health facilities.
  - Screening for high-risk pregnancies, including gestational diabetes, hypertension, infections, and anaemia.
  - Free essential diagnostic services like blood tests, ultrasound, and urine tests.
  - Encourages private-sector participation where doctors from private hospitals can voluntarily provide services at government facilities.
  - High-risk pregnancies are specially marked using a 'Red Sticker', ensuring timely referral and specialized care.
  - Data on pregnant women is recorded digitally for better follow-ups and monitoring.
  - Promotes awareness through mass media campaigns to encourage expectant mothers to avail services.

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**CHAPTER**

# THE MINISTRY OF HEAVY INDUSTRIES

## 1. PM ELECTRIC DRIVE REVOLUTION IN INNOVATIVE VEHICLE ENHANCEMENT (PM E-DRIVE) SCHEME

**Nodal Ministry:** The Ministry of Heavy Industries (MHI) will implement the new scheme with a total outlay of Rs 10,900 crore over a period of two years.

### MAJOR COMPONENTS

- **Subsidies/Demand Incentives:** Supported Vehicles include e-2Ws, e-3Ws, e-buses. Signed and Aadhaar authenticated e-vouchers, generated on the scheme portal, are essential for claiming incentives.
- **e-Ambulances** for promoting comfortable patient transport.
- **e-Buses:** Procurement of 14,028 e-buses for STUs/public transport agencies. Demand Aggregation will be managed by CESL in cities with populations over 40 lakh. Preferences will be given to cities/states replacing old STU buses through authorised scrapping centres (RVSFs).
- **e-Trucks:** Incentives provided with a scrapping certificate from MoRTH approved RVSFs.
- **Public Charging Stations (EVPCS):** Installations of fast chargers for e-4Ws, e-buses and e-2W/3Ws.
- **Modernization of Testing Agencies:** With an objective to upgrade test agencies to handle new and emerging EV technologies.

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CHAPTER

# MINISTRY OF HOME AFFAIRS

## 1. NATIONAL FORENSIC INFRASTRUCTURE ENHANCEMENT SCHEME (NFIES)

- The scheme will be operated by the Union Home Ministry.
- The scheme will be a central sector scheme (100% financed by Central Government) with a total outlay of Rs 2254.3 crores.
- The scheme will run from 2024-25 to 2028-29.
- **Components under the scheme:**
  - Establishment of campuses of National Forensic Sciences University (NFSU) in India.
  - Establishment of Central Forensic Science Laboratories in India.
  - Enhancement of existing infrastructure of Delhi Campus of NFSU.

## 2. VIBRANT VILLAGE PROGRAMME

- **Type of scheme:** Centrally sponsored scheme
- **Aim:** To identify and develop the economic drivers based on local, natural, human and other resources of the border villages on the northern border.
- **Key features:**
  - The scheme will provide funds for development of essential infrastructure and creation of livelihood opportunities in **4 states and 1 UT: Himachal Pradesh, Uttarakhand, Sikkim, and Arunachal Pradesh, and Ladakh** along the northern land border of the country which will help in achieving inclusive growth and retaining the population in the border areas.
  - This will help in encouraging people to stay in their native locations in border areas and reversing the outmigration from these villages adding to improved security of the border.
  - The scheme will promote social entrepreneurship and empowerment of youth and women through skill development and entrepreneurship through "**Hub and Spoke Model**".
  - Under the '**one village-One product**' model, the local cultural, traditional knowledge, and heritage will be promoted through community-based organizations, Cooperatives, SHGs, NGOs, and others.
  - **Vibrant Village Action Plans** will be created by the district administration with the help of Gram Panchayats.
  - There will **not be overlap with Border Area Development Programme**.
  - It will focus on mobile and internet connectivity, all-weather road, drinking water, and round-the-clock electricity using renewable sources (Solar and Wind energy). It will also focus on the development of tourist centres, multi-purpose centres, and health and wellness Centres.

## **1. PRADHAN MANTRI AWAS YOJANA (URBAN)**

- **Launched in:** 2015
- **Nodal ministry:** Ministry of Housing and Urban Affairs (MoHUA).
- **Objective:** To provide all weather pucca houses to all eligible beneficiaries in the urban areas of the country through States/UTs/Central Nodal Agencies.
- **Eligible beneficiaries:** Economically Weaker Section (EWS)/Low Income Group (LIG), Middle Income Group including the slum dwellers.
- **Coverage:** Covers the entire urban area of the country, i.e., all statutory towns as per Census 2011 and towns notified subsequently, including Notified Planning/ Development Areas.
- **Components:** Implemented through four verticals:
  - **Beneficiary Led Construction/ Enhancement (BLC)**
  - **Affordable Housing in Partnership (AHP)**
  - **In-situ Slum Redevelopment (ISSR)**
  - **Credit Linked Subsidy Scheme (CLSS)**

<b>ISSR</b>	<b>CLSS</b>	<b>AHP</b>	<b>BLC</b>
Slum rehabilitation of Slum Dwellers with participation of private developers using land as are source	Promotion of Affordable Housing through Credit Linked Subsidy	Affordable Housing in Partnership with Public & Private sectors	Subsidy for Beneficiary-Led individual house construction /enhancement
Assistance to eligible families belonging to EWS categories	Assistance to eligible beneficiaries of EWS/LIG and MIG on home loans from banks	Assistance to eligible families belonging to EWS categories who do not have land	Assistance to eligible families belonging to EWS categories
Demand side intervention	Demand side intervention	Supply side intervention	Demand side intervention
Centrally Sponsored Schemes	Central Sector Scheme	Centrally Sponsored Schemes	Centrally Sponsored Schemes
Gol grant- Rs. 1 Lakh per house	Benefits upto - Rs.2.67 lakh through interest subsidy of 3-6.5%	Gol grant-Rs.l. 5 lakh per house	Gol grant-Rs.l. 5 Lakh per house

- **Initiative of this scheme:**
  - **Affordable Rental Housing Complexes (ARHCs) for Migrant Workers/ Urban Poor:** A sub-scheme under PMAY-U to provide ease of living to urban migrants/ poor in Industrial Sector as well as in non-formal urban economy to get access to dignified affordable rental housing close to their workplace.
  - **CLSS Awas Portal (CLAP):** A common platform where all stakeholders are integrated in a real time environment. The portal facilitates processing of applications along with tracking of subsidy status by beneficiaries. CLSS tracker has also been incorporated in PMAY(U) mobile App and UMANG platform.

- **ANGIKAAR- A campaign for change management:** Focuses on adopting best practices such as water & energy conservation, waste management, health, sanitation and hygiene for PMAY(U) beneficiaries.
- **Technology Sub Mission (TSM):** It facilitates adoption of modern, innovative and green technologies and building materials for faster and quality construction of houses.
- **Global Housing Technology Challenge - India:** To identify and mainstream a basket of innovative construction technologies from across the globe for the housing construction sector that are sustainable, eco-friendly and disaster-resilient.
- **Significance:** The Mission promotes women empowerment by providing the ownership of houses in the name of female members or in joint name.
  - Preference has also been given to differently abled persons, senior citizens, SCs, STs, OBCs, Minority, single women, transgender and other weaker & vulnerable sections of the society.
  - All houses under PMAY-U have basic amenities like toilets, water supply, electricity and kitchen.

## **2. CITY INVESTMENTS TO INNOVATE, INTEGRATE AND SUSTAIN 2.0 (CITIIS 2.0)**

- **Launched by:** Ministry of Housing and Urban Affairs (MoHUA) in partnership with the French Development Agency (AFD), Kreditanstalt für Wiederaufbau (KfW), the European Union (EU), and National Institute of Urban Affairs (NIUA).
- **Aim:** To promote integrated waste management and climate-oriented reform actions.
- **Key features:** It is a part of the **Smart Cities Mission**.
  - It will consider Smart City Projects in the Sustainable Mobility; Public Open Spaces; Urban E-governance and ICT; Social and Organisational Innovation for Low-Income Settlements.
  - It supports competitively selected projects, promoting a circular economy with focus on integrated waste management at the city level, climate-oriented reform actions at the State level, and institutional strengthening and knowledge dissemination at the National level.
- **Components:**
  - **Component 1:** Financial and technical support for developing projects focused on building climate resilience, adaptation and mitigation in up to 18 smart cities.
  - **Component 2:** The States will be provided support Climate action.
  - **Component 3:** Interventions at all three levels; Centre, State and City to further climate governance in urban India.

### **CITIIS 1.0**

- **Launched in 2018**
- Twelve projects chosen for cities through a competitive process.
- Promoting integrated urban management at the national level through activities undertaken by , National Institute of Urban Affairs (NIUA).

### **SMART CITIES MISSION (SCM)**

- **Type:** Centrally Sponsored Scheme.
- **Aim:** To promote sustainable and inclusive cities that provide core infrastructure and give a decent quality of life to its citizens, a clean and sustainable environment and application of 'Smart' Solutions.
- **Implementing Agency:** Special Purpose Vehicle (SPV)
- **Key features:** Focus is on sustainable and inclusive development and the idea is to look at compact areas, create a replicable model which will act like a lighthouse to other aspiring cities.
  - Three core ideas of Smart Cities, i.e., liveability, economic ability and sustainability.

- Some of the core infrastructure elements in a Smart City would include adequate water supply, assured electricity supply, sanitation, including solid waste management, efficient urban mobility and public transport, affordable housing, especially for the poor, robust IT connectivity and digitalization, good governance, especially e-Governance and citizen participation, sustainable environment, safety and security of citizens, particularly women, children and elderly, health and education.

### **3. PRIME MINISTER STREET VENDOR'S ATMANIRBHAR NIDHI (PM SVANIDHI)**

- **Type of scheme:** Central sector scheme
- **Key features:** It provides handholding support to street vendors to tide over pandemic-induced economic stress.
  - It facilitates collateral-free loans of ₹10,000, of one-year tenure with subsequent loans of ₹20,000 and ₹50,000 with a 7% interest subsidy
  - The Scheme has a provision of Graded Guarantee Cover for the loans sanctioned, to be administered by the Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE)
  - The Town Vending Committee (TVC) plays a very important role in the identification of beneficiaries under this scheme.

# CHAPTER MINISTRY OF JAL SHAKTI

## 1. JAL JEEVAN MISSION: HAR GHAR JAL

- **Launched in:** 2019
- **Type of scheme:** Centrally-sponsored scheme.
- **Nodal ministry:** Ministry of Jal Shakti
- **Subsumed scheme:** National Rural Drinking Water Programme (NRDWP).
- **Aim:** To make provision of potable water at the service level of 55 litre per capita per day (lpcd) to every rural household through tap water connection, **by 2024**.
- **Core theme:** No one is left behind.
- **Implementation:** Drinking Water is a state subject, and hence, the responsibility of planning, approval, implementation, operation, and maintenance of drinking water supply schemes, lies with State/UT Governments.
- **Key features of the scheme:** Based on a community approach to water and will include extensive Information, education and communication.
  - Every rural household has drinking water supply in adequate quantity of prescribed quality on **regular and long-term basis at affordable service delivery charges** leading to improvement in living standards of rural communities.
  - Ensures the **functionality of existing water supply systems** and water connections, water quality monitoring and testing, as well as sustainable agriculture.
  - Combined **utilisation of conserved water, augmentation of drinking water sources, improvement of drinking water supply systems**, treatment of greywater, and its subsequent reuse.
  - **Creation of local infrastructure for mandatory source sustainability measures**, such as rainwater harvesting, groundwater recharge, and household wastewater management for reuse, is undertaken in convergence with other government programs and schemes.
  - **The Paani Samitis plan** comprises 10-15 members, with at least 50% being women members, and includes individuals from Self-Help Groups, Accredited Social and Health Workers, Anganwadi teachers, etc., responsible **for implementing, managing, operating, and maintaining village water supply systems**.
  - These committees prepare a one-time village action plan by consolidating all available village resources. The plan is approved in a Gram Sabha before implementation.
- **Intervention of the mission:**
  - **NalJal Mitra initiative:** Is a specialised programme which equips villagers with a comprehensive set of skills so that they are able to carry out minor repairs and maintenance of the piped water supply scheme in their village.
  - **Jal Jeevan Mission dashboard:** Gives real-time updates, progress reports, and so on, ensuring transparency and efficiency in water resource management and also ensures continuous monitoring and surveillance of water quality parameters through advanced technologies.

## 2. SWACHH BHARAT MISSION (SBM)

- **The Ministry of Jal Shakti launched Swachh Bharat Mission Grameen (SBMG) in 2014.** The mission was implemented as a nation-wide campaign/Janandolan which aimed at **eliminating open defecation in rural areas during the period 2014 to 2019** through mass scale behaviour change, construction of household-

owned and community-owned toilets and establishing mechanisms for monitoring toilet construction and usage.

- The **Swachh Bharat Mission - Urban (SBM-U)**, launched by the Ministry of Housing and Urban Affairs, on **2nd October 2014** aims at making urban India free from open defecation and achieving 100% scientific management of municipal solid waste in 4,041 statutory towns in the country.
- **SBM-U 2.0**, announced in Budget 2021-22, is the continuation of SBM-U first phase. The second phase of SBM-U aimed to go beyond ODF to ODF+, and ODF++, and focus on making urban India garbage-free.

### **OPEN DEFECATION FREE (ODF) STATUS**

- ODF – An area is notified/declared as ODF if, at any point of the day, not a single person is found defecating in the open.
- ODF + - An area can be notified/declared as SBM ODF+ if at any point of the day, not a single person is found defecating or urinating in the open and all community and public toilets are functional and well maintained.
- ODF ++ - An area can be declared if it is having ODF+ status and entire faecal sludge/ septage and sewage is safely managed and treated, with no discharging and/or dumping of untreated faecal sludge/septage and sewage in drains, water bodies or open areas.

# 21 CHAPTER

# MINISTRY OF LABOUR & EMPLOYMENT

## 1. E-SHRAM PORTAL

- **Launched:** 2021
- It is a flagship initiative by the Government of India to support and empower the unorganized workforce.
- This portal is designed to create a comprehensive **National Database of Unorganised Workers (NDUW)**
- **Objectives of E-Shram Portal**
  - Establish a centralized database of unorganized workers for effective policy implementation.
  - Enhance access to social security schemes and benefits for workers in sectors such as agriculture, construction, domestic work, and street vending.
  - Facilitate job matching and skill development opportunities.
  - Strengthen labor market resilience by integrating unorganized workers into the formal economy.
  - Promote financial inclusion through direct benefit transfers and digital payments.
- **Key Features of the E-Shram Portal**
  1. **Universal Account Number (UAN):** Registered workers receive a UAN linked to their Aadhaar, enabling seamless access to benefits.
  2. **Single Registration Process:** The portal streamlines the registration process, requiring minimal documentation such as Aadhaar and bank account details. The ease of self-registration is also available to the beneficiaries.
  3. **Multilingual Support:** Workers from diverse regions can access the portal in multiple Indian languages, ensuring inclusivity.
  4. **Grievance Redressal Mechanism:** A dedicated helpline and support system address workers' queries and grievances promptly.
  5. **Integration with Employment and Skill Opportunities:** Registered workers can connect with employment opportunities, skilling, apprenticeship, pension schemes, digital skilling, and state-specific schemes through the portal.
  6. **Family Details for Migrant Workers:** Family details for migrant workers are captured, aiding in the provision of child education and women-centric schemes for those who have migrated with their families.
  7. **Data Sharing with BOCW Welfare Boards:** The data of construction workers registering on e-Shram is shared with the concerned Building and Other Construction Workers' (BOCW) Welfare Boards, ensuring their registration with the respective boards and access to schemes meant for them.
  8. **Data Sharing Portal (DSP):** A Data Sharing Portal has been launched to allow the secure sharing of e-Shram beneficiary data with State and Union Territory governments, facilitating the targeted implementation of social security and welfare schemes for registered unorganized workers.

### ELIGIBILITY FOR REGISTERING ON E-SHRAM PORTAL

To register on the E-Shram Portal, workers must meet the following criteria:

- Be aged between 16 and 59 years.
- Be employed in the unorganized sector, including self-employed individuals, daily wage laborers, and gig workers.
- Possess an Aadhaar card, a valid mobile number linked to Aadhaar, and a bank account.
- Not be a member of the Employees' Provident Fund Organization (EPFO) or Employees' State Insurance Corporation (ESIC).

## 1. PM VISHWAKARMA YOJANA

- Launched in 2023 it aims to uplift individuals skilled in various traditional crafts, thereby preserving India's rich cultural heritage.
- The Scheme envisages provisioning of the following benefits to the artisans and crafts persons:
  - (i) **Recognition:** Recognition of artisans and craftspeople through PM Vishwakarma certificate and ID card.
  - (ii) **Skill Upgradation:** Basic Training of 5-7 days and Advanced Training of 15 days or more, with a stipend of Rs. 500 per day;
  - (iii) **Toolkit Incentive:** A toolkit incentive of upto Rs. 15,000 in the form of e-vouchers at the beginning of Basic Skill Training.
  - (iv) **Credit Support:** Collateral free 'Enterprise Development Loans' of upto Rs. 3 lakh in two tranches of Rs. 1 lakh and Rs. 2 lakh with tenures of 18 months and 30 months, respectively, at a concessional rate of interest fixed at 5%, with Government of India subvention to the extent of 8%.
  - (v) **Incentive for Digital Transaction:** An amount of Re. 1 per digital transaction, upto maximum 100 transactions monthly will be credited to the beneficiary's account for each digital pay-out or receipt.
  - (vi) **Marketing Support:** Marketing support will be provided to the artisans and craftspeople in the form of quality certification, branding, onboarding on e-commerce platforms such as GeM, advertising, publicity and other marketing activities to improve linkage to value chain.

# 23

# CHAPTER

# MINISTRY OF MINORITY AFFAIRS

## 1. MAULANA AZAD NATIONAL FELLOWSHIP

- **Launched:** 2009
- **Nodal ministry:** Ministry of Minority Affairs
- **Implementing agency:** University Grants Commission (UGC).
- **Aim:** For educational empowerment of students belonging to minority communities.
- **Beneficiaries:** Six notified minority communities viz. Buddhist, Christian, Jain, Muslim, Parsi and Sikh.
- **Scope:** The Fellowship will cater to the minority community students pursuing regular and full time research studies leading to award of M.Phil/Ph.D degree within India only.
- **Mode of selection:** On the basis of UGC-NET and CSIR-NET merit list.
- **Fellowship:** A monthly fellowship amount of INR 31,000 for initial two years to Junior Research Fellowship (JRF). A fellowship amount of INR 35,000 per month for remaining tenure to Senior Research Fellowship(SRF).
- **Duration of fellowship:** The fellowship is usually provided for a duration of two years for M.Phil. students and five years for Ph.D. students, with certain relaxations available.
- **Objective:** To provide five year fellowships in the form of financial assistance to students from six notified minority communities, notified by the Central Government, to pursue M. Phil and Ph.D.
- It covers all Universities/Institutions recognized by the University Grants Commission (UGC).

# CHAPTER MINISTRY OF MINES

## 1. NATIONAL CRITICAL MINERAL MISSION

- The National Critical Mineral Mission will be implemented for a period from FY 2024-25 to 2030-31.
- The mission will have a financial outlay of ₹16,300 crore and an additional funding support of ₹18,000 crore will be raised from different PSUs.
- **Critical Minerals:**
  - Apart from lithium, there are 23 other critical and strategically important minerals that have been identified.
  - These include vanadium, tungsten, molybdenum, platinum group of elements, rare earth elements and potash etc.
- **Governance Framework:**
  - Mission Secretariat to be led by the Joint Secretary. The mission will also have a director, geologists, mineral economists and professionals from the mining industry, mineral processing industry and finance.
  - Empowered Committee on Critical Minerals to coordinate activities.
    - Chaired by: Cabinet Secretary
    - Members from relevant stakeholder ministries.

Critical and Strategic Minerals specified in Part D of First Schedule  
of the MMDR Act [24 minerals]



- |  |   |
|--|---|
| 1. Beryl and other beryllium bearing minerals. | 13. Platinum group of elements bearing minerals.                            |
| 2. Cadmium bearing minerals.                   | 14. Potash.   |
| 3. Cobalt bearing minerals.                    | 15. Minerals of the "rare earths" group not containing Uranium and Thorium. |
| 4. Gallium bearing minerals.                   | 16. Rhenium bearing minerals.   |
| 5. Glauconite.                                 | 17. Selenium bearing minerals.  |
| 6. Graphite.                                   | 18. Tantalum bearing minerals.  |
| 7. Indium bearing minerals.                    | 19. Tellurium bearing minerals.   |
| 8. Lithium bearing minerals.                   | 20. Tin bearing minerals.   |
| 9. Molybdenum bearing minerals.                | 21. Titanium bearing minerals and ores (ilmenite, rutile and leucoxene).    |
| 10. Nickel bearing minerals.                   | 22. Tungsten bearing minerals.  |
| 11. Niobium bearing minerals.                  | 23. Vanadium bearing minerals.  |
| 12. Phosphate (without uranium).               | 24. Zirconium-bearing minerals and ores including zircon.                   |

## COMPONENTS OF NCCM

- **Increasing Domestic Critical Minerals Production:**
  - Expanding exploration and mining activities
  - Mining in offshore areas
  - Fast-track regulatory approval process for domestic critical minerals exploration and mining projects
  - Exploration Licences (EL) for encouraging private participation in exploration activities.
  - Formation of Critical Mineral Processing Parks.
- **Acquisition of Critical Mineral Assets abroad:**
  - Government will earmark funds to support Critical Minerals Exploration Activities outside India.
  - Motivate Central PSUs and encourage private sector companies to allocate funds for the acquisition of critical mineral assets overseas.
  - The Empowered Committee will give broad directions and inter-ministerial support to PSUs and stakeholders to acquire critical mineral assets abroad.

- Ministry of Mines to work closely with the Ministry of External Affairs (MEA) to engage with the regulators from the resource country to support the development of mineral evacuation infrastructure.
- **Recycling of Critical Minerals:**
  - Incentive scheme for setting up minerals recycling
  - Formation of Recycling Advisory Group on Critical Minerals
- **Trade and Markets:**
  - Enhance Trade with Resource-Endowed Countries
  - Eliminate Import Duty on Critical Minerals
  - Develop National Critical Mineral Stockpile/Reserves
- **Scientific Research & Technological Advancement:**
  - Promoting Research and Innovation in Critical Minerals
  - Establishing a Center of Excellence (COE) on Critical Minerals
  - Global Collaboration on R&D
- **Human Resource Development:**
  - Promoting Expertise and Skilled Workforce in Critical Minerals
  - Develop Targeted Degree Programs, Scholarships, and Internships
  - Capacity Building Programs for Resource-Endowed Countries

**25**  
**CHAPTER**

# **MINISTRY OF NEW AND RENEWABLE ENERGY**

## **1. PM SURYA GHAR: MUFT BIJLI YOJANA**

- **Launched in:** 2024
- **Aim:** To provide free electricity to households in India.
- **Key features:** Under the scheme, households will be provided with a subsidy to install solar panels on their roofs.
  - The subsidy will cover up to 40% of the cost of the solar panels.
  - The households will apply for subsidy through the National Portal and will be able to select a suitable vendor for installing rooftop solar.
  - The National Portal will assist the households in their decision-making process by providing relevant information such as appropriate system sizes, benefits calculator, vendor rating etc.
  - Households will be able to access collateral-free low-interest loan products of around 7% at present for installation of residential Rooftop Solar (RTS) systems up to 3 kW.
  - A Model Solar Village will be developed in each district of the country to act as a role model for adoption of rooftop solar in rural areas.
  - Urban Local Bodies and Panchayati Raj Institutions shall also benefit from incentives for promoting RTS installations in their areas.

## **2. PRADHAN MANTRI KISAN URJA SURAKSHA EVAM UTTHAN MAHABHIYAN SCHEME FOR FARMERS (PM KUSUM)**

- **Launched in:** 2019
- **Aim:** To make cutting-edge technology available to our farmers and provide sources for de-dieselized irrigation to the agricultural sector.
- **Beneficiaries:** An individual farmer, group of farmers, FPO or Farmer producer organization, Panchayat, Co-operatives and Water User Associations.
- **Key features:** Each farmer will receive a 60% subsidy to set up tube wells and pump sets. They will also get 30% of the total cost as a loan from the Government.
  - The solar pumps assist our farmers in much more effective and eco-friendly irrigation as these are capable of generating safer energy.
  - In addition, the pump sets comprise an energy power grid that generates more energy than diesel-driven pumps. Farmers will be able to sell the extra power to our Government directly to enhance their income.
- **Components:** KUSUM Scheme comprises 3 components that have different features:
  1. **Component A:** Install a total of 10GV grid-connected stilt-mounted decentralized solar plants and other renewable energy-based power plants. Each plant is sized up to 500KW to 2MW.
  2. **Component B:** Install stand-alone solar pumps of up to 7.5HP individual capacity and worth 17.50 lakh.
  3. **Component C:** Provide financial support to Solaris 10 lakh grid-connected agricultural pumps of 7.5HP of capacity each.

# CHAPTER NITI AAYOG

## 1. ASPIRATIONAL DISTRICT PROGRAMME (ADP)

ADP is the government of India's flagship programme (launched in 2018) anchored by NITI Aayog and supported by central ministries and state governments.

- This programme was envisaged to transform the 112 most backward districts in the country into model districts through a convergence of central and state schemes.
- The program aims to address the economic, social, and developmental gaps in these districts and unlock their potential for growth and development.

### BASIC STRUCTURE OF THE PROGRAMME

- It is a collective effort of the central and state governments.
- At the Central level, **NITI Aayog is steering the implementation of this initiative**. Additionally, individual Ministries have assumed responsibilities to drive the progress of the districts.
- The States have either formed **a committee under their respective Chief Secretaries or appointed a nodal officer** to implement as well as to track the programme.
- To create policy convergence and promote collaboration across all levels of the government a **Central and State Prabhari Officer** has been nominated at central and state level of government for each district.
- To ensure the convergence in schemes and address specific issues and challenges that are raised by the Prabhari Officers, an **Empowered Committee** has been set up under the chairmanship of the CEO, NITI Aayog.

### WORKING UNDER ADP

- ADP aims to play to each district's strength by identifying low hanging fruits for immediate improvement.
- The programme focuses on **3Cs (convergence, collaboration, and competition)** to improve the effectiveness of the schemes.
- The Aspirational Blocks strategy hinges upon three broad contours:
  - Convergence (of Central & State Schemes), Collaboration (between NITI Aayog, Central Ministries, State Departments, District & Block Administration) and, Competition among blocks driven by a spirit of mass Movement.
- It aims to address all other indicators in the six thematic areas to bring a holistic change in these districts.
- Measurability of progress is key as all data on progress are live on the **Champions of Change portal where** rankings of each district against each thematic area are made public.
- This evaluation also highlights the best practices implemented by some districts which can be replicated in other districts.
- Apart from creating services and maintaining accessibility, behavioural insights are being applied in the aspirational districts to aid the uptake of services and create impactful behavioural change among the target populations improving outcomes.

## 2. VOCAL FOR LOCAL INITIATIVE

- Under the initiative, indigenous local products from 500 Aspirational Blocks have been mapped and consolidated under the brand of Aakansha.
- Aakansha will be an umbrella brand which could be supplemented into multiple sub-brands.
- The logo for 'Aakansha' was unveiled under the 'Vocal for Local' initiative.
- A dedicated window for the Aspirational Blocks Program under the brand name 'Aakansha' will be established on GeM portal. GeM portal will provide technical and operational support for the facilitation of e-commerce onboarding, establishing linkages, financial/digital literacy, documentation/certification and skill enhancement etc.

# 27 CHAPTER

# MINISTRY OF PANCHAYATI RAJ

## 1. SVAMITVA SCHEME

- **SVAMITVA** stands for Survey of Villages and Mapping with Improvised Technology in Village Areas.
- The **central sector scheme** was launched on the occasion of **National Panchayati Raj Day** on 24th April 2021.
- **Initiative of:** Ministry of Panchayati Raj.
  - The scheme is a collaborative effort of the Ministry of Panchayati Raj, State Panchayati Raj Departments, State Revenue Departments.
  - **Survey of India** is the Technology Implementation Agency.
- **Key Features:**
  - It is a reformative step towards **establishment of clear ownership of property** in rural inhabited (**Abadi**) areas.
  - It provides the '**record of rights**' to village household owners possessing houses in **inhabited rural areas in villages**.
  - The **legal ownership cards** (Property cards/Title deeds) would be issued to the property owners by mapping land parcels using **Drone survey** and **CORS** (Continuously Operating Reference Stations) Networks which provides mapping accuracy of 5 cm.
  - It will **cover around 6.62 Lakh villages** of the entire country during 2021-2025.
- **Eligibility:** The applicant should have a property in rural inhabited (Abadi) area.
- **Exclusions:** Agricultural Lands are not covered under this scheme.



*Assuring clear ownership of property in rural areas*



*'Record of Rights' to household owners with issuance of legal ownership cards*



*All villages to be covered by March 2025*



*Using drone technology to map land and borders*

*Gamechanger for India's Rural Development*



*Property card helping in getting bank loans*



*Reduces land disputes at local level*



*Efficiency in rural planning by creation of accurate land records*



*streamlining property tax collections*

## **1. NATIONAL POLICY ON BIOFUELS**

- **Notified in:** 2018
- **Objective:** To promote the production, usage, and blending of biofuels to reduce dependence on fossil fuels, lower emissions, and boost rural economy.
- **Amendment (2022):**
  - Advanced the target for 20% ethanol blending in petrol to 2025-26 from 2030.
  - Expanded the scope of feedstocks for biofuel production, including surplus food grains, sugarcane, and forestry residues.
  - Encouraged the establishment of Second Generation (2G) ethanol plants to utilize agricultural waste efficiently.

## **2. PM JI-VAN YOJANA**

- In 2019, the Government launched Pradhan Mantri Ji-VAN (Jaiv Indhan-Vatavaran Anukool fasal awashesh Nivaran) Yojana.
- **Aim:**
  - Provide financial support to integrated bio-ethanol projects for setting up **Second Generation (2G) ethanol projects** using ligno-cellulosic biomass and other renewable feedstocks.
  - Promote ethanol blending in petrol to enhance energy security and reduce carbon emissions.
  - Encourage the use of agricultural residues, preventing stubble burning and associated air pollution.

## **3. SATAT (SUSTAINABLE ALTERNATIVE TOWARDS AFFORDABLE TRANSPORTATION) INITIATIVE**

- Launched in 2018.
- **Objective:** To promote Compressed Biogas (CBG) production and encourage its usage as an alternative clean fuel for transportation and reducing dependence on fossil fuels.
- **Key Implementing Agencies:** Oil Marketing Companies (OMCs) – Indian Oil Corporation Ltd., Bharat Petroleum Corporation Ltd., and Hindustan Petroleum Corporation Ltd.
- **Key Features:**
  - Targets 5,000 CBG plants by 2025.
  - Expected production capacity of 15 million metric tonnes per annum (MTPA)
  - Utilisation of Various Biomass Sources: Agricultural residue (stubble, sugarcane press mud); Municipal Solid Waste; Cattle dung; Sewage sludge and industrial organic waste.
  - Involves private sector participation for establishing CBG plants.
  - Viability Gap Funding (VGF) for bioenergy projects.

# 29 CHAPTER | MINISTRY OF RURAL DEVELOPMENT

## 1. LAKHPATI DIDI SCHEME

- **Launched:** 2023
- **Nodal ministry:** Ministry of Rural Development
- **Aim:** To catalyse economic empowerment and financial independence among women in rural areas.
- **Criteria for identifying potential Lakhpatti Didi:**
  - A Self Help Group member who has completed a minimum of two years and has availed of the Community Investment Fund (CIF).
  - A beneficiary of livelihood intervention through **DAY-NRLM** and practising at least two livelihood activities.
- **Key features:** Lakhpatti Didi is a Self-Help Group Member.
  - The government aims **to train 3 crore women** to become influencers both at home and in their communities. The objective is to shift the focus from social and financial inclusion to **entrepreneurial success**.
  - The programme is aimed **at training women in self-help groups (SHGs)** to earn a **sustainable income of at least Rs 1 lakh per annum per household**.
  - Women will be trained in various skills and after completing the training, women will be provided with opportunities to earn income using their skills.
  - It facilitates diversified livelihood activities, by ensuring convergence across all Government departments/Ministries, Private sector and Market players.
- **Subset of the programme:**
  - **Drone Didi:** Under this scheme, drones will be provided to approximately 15,000 women SHGs for agricultural activities. Drones have the potential to revolutionize agriculture by enabling **precision farming, crop monitoring, and pest control**.
  - **Skill training:** Women under this scheme receive training in diverse skills such as LED bulb making, plumbing, and more.

## 2. NAKSHA SCHEME

- NAKSHA (National Geospatial Knowledge-based Land Survey of Urban Habitations) is a geospatial technology driven city survey initiative under the existing Digital India Land Records Modernisation Programme (DILRMP).
- **Aim:** To create and update land records in urban areas to ensure transparency, efficiency, and accuracy in property ownership documentation.
- **Nodal Ministry:** Ministry of Rural Development.
- **Implemented by:** Department of Land Resources, in collaboration with Survey of India, and National Informatics Centre Services Inc. (NICSI)

### OBJECTIVES

- **Modernise urban land records:** Ensure accurate, updated, and digitalized land ownership records.
- **Enhance urban planning:** Facilitate smart city development and infrastructure planning.
- **Reduce land disputes:** Minimize property disputes through clear, verifiable records.
- **Foster transparency:** Establish a Web-GIS-based IT system for land record management.
- **Support sustainable development:** Improve urban governance and land resource management.

## KEY FEATURES

- Launched as a pilot project in 152 Urban Local Bodies (ULBs): Across 26 States and 3 Union Territories (UTs).
  - Cities selected meet two criteria: area less than 35 sq km, and population less than 2 lakhs. The pilot project will be completed in a year.
  - As per the Census 2011, India has 7,933 towns covering 1.02 lakh square km of the total 32.87 lakh square km geographical area of the country. NAKSHA will cover 4,142.63 square km of area.
- **Estimated cost of pilot project:** ₹194 crore (100% funded by Government of India).
- **Drone-based land survey:** High-precision aerial surveys for accurate mapping.
- **Web-GIS platform:** End-to-end IT-based land record management system.
- **Public accessibility:** Citizens can access digital land records for ease of living.

## 3. PRADHAN MANTRI AWAAS YOJANA-GRAMIN

- **Background:** Indira Awaas yojana (IAY) has been restructured into PMAY-G.
- **Launched in:** 2016.
- **Type of scheme:** Centrally Sponsored Scheme.
- **Aim:** To ensure the provision of **pucca housing for all** individuals who are homeless or living in dilapidated houses in rural areas except Delhi and Chandigarh by 2024, instead of the previous goal of 2022.
- **Target:** Construction of **2.95 crore houses by March 2024**.
- **Funding pattern:** Shared between Central and State Governments in the ratio 60:40 in plain areas and 90:10 for North Eastern and Himalayan States.
- **Eligible Beneficiaries:** All the houseless households living in zero, one, or two-room houses with kutch walls and kutch roofs. **Criteria for Automatic/Compulsory Inclusion:**
  - Households without shelter
  - Destitute/ living on alms
  - Manual scavengers
  - Primitive Tribal Groups
  - Legally released bonded labourer.
- **Selection of Beneficiaries:** Through a three stage validation - **Socio Economic Caste Census 2011, Gram Sabha, and geo-tagging**.
- **Benefits:** Financial Assistance of **₹ 1,20,000 per unit for plain areas, and ₹ 1,30,000 per unit for hilly areas, difficult areas, and Integrated Action Plan districts**.
  - Can avail of institutional finance (loan) of up to **₹ 70,000 at 3% lower interest rate**.
  - The minimum size of the house shall be **25 sq m including a dedicated area for hygienic cooking**.
  - In convergence with Swachh Bharat Mission-Gramin (SBM-G), get financial assistance of up to ₹ 12,000 for the construction of toilets.
  - In convergence with **MGNREGA**, the beneficiary is entitled to employment as unskilled labour at ₹ 90.95 per day for 95 days.
  - In convergence with **Pradhan Mantri Ujjwala Yojana**, one LPG connection per house is provided.
  - Payments are made electronically directly to bank accounts or post office accounts that are **linked to Aadhaar**.
- **Exclusion:** Candidates that have:
  - motorised two wheeler, three-wheeler, four-wheeler and agriculture equipment or fishing boat, Kisan Credit Card (KCC) with a limit greater or equal to Rs.50,000, at least one member that is employed with the government or earning more than Rs. 10,000 per month, that pays Income Tax, professional tax or owns a refrigerator or landline phone connection.

# CHAPTER RESERVE BANK OF INDIA

## 1. SOVEREIGN GOLD BOND SCHEME

- **Definition:** SGBs are government securities (**debt securities**) denominated in grams of gold. They are substitutes for holding physical gold. Investors have to pay the issue price in cash and the bonds will be redeemed in cash on maturity. The Bond is issued by the **RBI** on behalf of the Government of India.
- **Key Features:**
  - **Denomination:** One gram of gold and in multiples thereof.
  - **Minimum investment:** One gram with a maximum limit of 4 kg for individuals, 4 kg for Hindu Undivided Family (HUF) and 20 kg for trusts and similar entities notified by the government.
  - **Interest rate:** 2.50% (fixed rate) per annum on the amount of initial investment.
  - **Maturity Period:** 8 years
  - **Lock-in Period:** 5 years
- The money raised through SGBs is counted as part of **Fiscal Deficit**.
- SGBs are taxable as per the provisions of the **Income-tax Act, 1961**. The capital gains tax on redemption of SGB to an individual has been exempted.

### RATIONALE OF SOVEREIGN GOLD BONDS SCHEME

- To encourage citizens to invest in gold bonds. This would reduce the demand of physical gold and thus reduce gold imports. (Gold imports are a significant contributor to India's trade deficit).

### WHO CAN INVEST IN THE SGBS?

- Persons resident in India as defined under **Foreign Exchange Management Act, 1999**.
- Eligible investors include individuals, HUFs, trusts, universities and charitable institutions.

### WHO ARE THE AUTHORISED AGENCIES TO SELL SGBs?

Bonds are sold through offices or branches of:

- Nationalised Banks
- Scheduled Private Banks
- Scheduled Foreign Banks
- Designated Post Offices
- Stock Holding Corporation of India Ltd.
- Authorised stock exchanges

## 2. GREEN DEPOSITS

- A green deposit is a **fixed-term deposit** for investors looking to invest their surplus cash reserves in environmentally friendly projects.
  - Lenders shall issue green deposits as cumulative/non-cumulative deposits.
  - On maturity, the green deposits can be renewed or withdrawn at the option of the depositor.
  - According to RBI norms, these deposits shall be denominated in **Indian Rupees** only.

- **Who can offer green deposits?** All scheduled commercial banks (**excluding** Regional Rural Banks, Local Area Banks, and payment banks) and all **deposit-taking NBFCs** registered with RBI, including Housing Finance Companies.
- **RBI's Regulatory Framework for Green Deposits** lays down clear allocation guidelines for sectors eligible to receive green deposits.
- RBI also mandates an **independent annual third party audit** of allocation of funds raised through green deposits to ensure compliance to green objectives.



#### **Eligible sectors/projects to receive green deposits:**

- Renewable energy- solar, wind, biomass, hydropower
- Sustainable Water & Waste management
- Clean transportation
- Energy efficiency
- Afforestation
- Climate change adaptation
- Green buildings
- Coastal and marine environment projects
- Certified organic farming

#### **EXCLUDED PROJECTS**

- Projects involving new or existing extraction, production and distribution of fossil fuels; Nuclear power generation; Direct waste incineration; Landfill projects; Hydropower plants larger than 25 MW, etc.

#### **CHALLENGES FACING GREEN DEPOSITS IN INDIA**

- **Lower interest rate:** For instance, SBI offers a 7% interest rate for 2-3 year tenor retail domestic term deposit, whereas a green deposit with similar tenor has 6.65% rate of interest.
- **Lack of alignment with green goals:** Customers are neither aware of nor attracted by the philosophy behind or benefits of green deposits.
- **Poor adoption by private banks:** While most public sector banks have started accepting green deposits, private banks have been slow adopters to market green deposits.

# 31 CHAPTER | MINISTRY OF SCIENCE AND TECHNOLOGY

## 1. VAISHVIK BHARTIYA VAIGYANIK (VAIBHAV) FELLOWSHIPS PROGRAMME

- The programme is to be implemented by the Department of Science and Technology (DST).
- The Ministry of Science and Technology would award outstanding scientists/technologists of Indian origin (NRI/OCI/PIO) who are engaged in research activities in their respective countries.
- The fellowship programme launched as a step to further those efforts by shaping and implementing the VAIBHAV programme, envisages collaboration between scientists of the Indian Diaspora with Indian Higher Educational Institutions (HEIs), Universities, and/ or public funded Scientific Institutions.
  - The VAIBHAV Fellow would identify an Indian Institution for collaboration and may spend up to two months in a year for a maximum of 3 years.
  - The fellowship would include a fellowship grant (INR 4,00,000 per month), international and domestic travel, accommodation and contingencies.
  - The VAIBHAV fellows are expected to collaborate with their Indian counterparts and help initiate research activities in the host institution in the cutting-edge areas of Science and Technology.

## 2. NATIONAL QUANTUM MISSION (NQM)

- **Aim:** To seed, nurture and scale up scientific and industrial R&D and create a vibrant & innovative ecosystem in Quantum Technology (QT).
- **Key features:** It will accelerate QT led economic growth, nurture the ecosystem in the country and make India one of the leading nations in the development of Quantum Technologies & Applications (QTA).
  - Develop intermediate-scale quantum computers with 50-1000 physical qubits in 8 years in various platforms like superconducting and photonic technology.
  - Satellite-based secure quantum communications between ground stations over a range of 2000 kilometers within India, long-distance secure quantum communications with other countries, inter-city quantum key distribution over 2000 km as well as multi-node Quantum networks with quantum memories are also some of the deliverables of the Mission.
  - Will focus on developing magnetometers with high sensitivity in atomic systems and Atomic Clocks for precision timing, communications, and navigation.
  - Mission Implementation includes setting up of four Thematic Hubs (T-Hubs) in top academic and National R&D institutes in the domains:
    - **Quantum Computing**
    - **Quantum Communication**
    - **Quantum Sensing & Metrology**
    - **Quantum Materials & Devices**
  - The hubs which will focus on generation of new knowledge through basic and applied research as well as promote R&D in areas that are mandated to them.

## 3. ANUSANDHAN RESEARCH FOUNDATION (ANRF)

- **Objective:**

- To provide a high-level strategic direction for research, innovation, and entrepreneurship in the fields of natural sciences which will have long-term effect and long term outcomes for the citizens of India.
- Equitable funding and democratisation of resources in research and academics by encouraging private sector involvement.
- Promote interdisciplinary research, with the goal of propelling India into the league of developed nations and making the country a global science and research player.
- It will efficiently involve State Universities and Institutions.
- **Structure:**
  - It will have a Governing Board headed by the **Prime Minister of India** (ex-officio President of the board).
  - The President of the Governing Board shall constitute an Executive Council to undertake the implementation of provisions.
- ANRF will constitute:
  - Anusandhan National Research Foundation Fund for salaries, allowances, and administrative purposes
  - Innovation Fund for funding outstanding creativity in the areas supported by the Foundation
  - Science and Engineering Research Fund for the continuation of projects initiated under the Science and Engineering Research Board Act, 2008.
  - One or more special purpose funds for any specific project or research.
- **Note:** The central government will prescribe rules for the utilisation of these Funds. Comptroller and Auditor General of India (CAG) will audit the accounts of the Foundation annually.

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**CHAPTER**

# **MINISTRY OF SHIPPING, PORTS, AND INLAND WATERWAYS**

## **1. JALVAHAK SCHEME**

- **Rationale:** Need to provide incentives on the lines of Europe's Marco Polo initiative to encourage modal shift towards Inland waterways from better funded and developed Road and Railways sector.
- **Duration of scheme:** 3 years.
- **Implementation agency:** Inland and Coastal Shipping Limited (ICSL)
- **Nodal Ministry:** Ministry of Shipping, Ports, and Inland Waterways.

### **DESIGN OF THE SCHEME**

- Financial incentives will be provided directly to the cargo owners who shift cargo from road/rail to Inland waterways.
- Incentive would be up to 35% of the total actual operating expenditure incurred on waterways.
- Incentive would be provided only on long haul movement of cargo i.e. distances more than 300 km.

### **IS THE INCENTIVE APPLICABLE FOR ALL THE INLAND WATERWAYS?**

- Presently, the incentives are applicable for movement of cargo along National Waterways 1 (river Ganga), National Waterways 2 (Brahmaputra river) and National Waterways 16 (River Barak). However, based on the success of the Scheme, it may also be extended to other waterways.

## **2. SAGARMALA PROGRAMME**

- **Aim:** To reduce logistics costs for EXIM and domestic trade with minimal infrastructure investment by enhancing port efficiency, connectivity, and industrialization.
- **Key Features:**
  - Reducing cost of transporting domestic cargo through optimising the modal mix.
  - Lowering logistics cost for bulk commodities by strategically locating future industrial capacities near the coast
  - Improving export competitiveness by developing port-based discrete manufacturing clusters
  - Optimising time/cost for EXIM container movement through efficient port infrastructure.
- **Components:**
  - **Port Modernisation & New Port Development:** Expanding port capacity to 3,300+ MMTPA by 2025.
  - **Port Connectivity Enhancement:** Strengthening connectivity between ports and production/consumption centers via rail, road, and inland waterways.
  - **Port-Led Industrialisation:** Establishing Coastal Economic Zones (CEZs), Coastal Economic Units (CEUs), and maritime clusters.
  - **Coastal Community Development:** Promoting marine-sector activities, skill development, and fisheries to uplift coastal communities.

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**CHAPTER**

# **MINISTRY OF SKILL DEVELOPMENT AND ENTREPRENEURSHIP**

## **1. SKILL INDIA PROGRAMME**

- The Union Cabinet has restructured the Central Sector Scheme 'Skill India Programme' till 2026 with an overlay outlay of Rs.8,800 crore from the period 2022-23 to 2025-26.
- Nodal Ministry:** Ministry of Skill Development and Entrepreneurship
- The programme consolidates three flagship schemes:
  - Pradhan Mantri Kaushal Vikas Yojana 4.0 (PMKVY 4.0)
  - Pradhan Mantri National Apprenticeship Promotion Scheme (PM-NAPS)
  - Jan Shikshan Sansthan (JSS) Scheme
- Under the three flagships schemes, there are more than 2.27 crore beneficiaries till date.
- Aim:**
  - To build a skilled future-ready workforce
  - To integrate demand-driven, technology-enabled, and industry-aligned training
  - To provide structured skill development, on-the-job training, and community-based learning.
  - To ensure that both urban and rural populations, including marginalized communities, have access to high-quality vocational education.



### **PRADHAN MANTRI KAUSHAL VIKAS YOJANA 4.0 (PMKVY 4.0)**

- Provides NSQF-aligned skill training through:**
  - Short-Term Training (STT)
  - Special Projects (SP)
  - Recognition of Prior Learning (RPL)
- Target beneficiary:** Age group of 15-59 years.
- Key Features:**
  - Integration of On-the-Job Training (OJT) within skilling programs.
  - Introduction of 400+ new courses in AI, 5G, Cybersecurity, Green Hydrogen, and Drone Technology.
  - Establishment of Skill Hubs in premier institutions like IITs, NITs, JNVs, and Kendriya Vidyalayas. International mobility focus through Mobility Partnership Agreements (MMPAs).
  - Blended learning approach incorporating digital training. Training material translated into eight regional languages.
  - Inter-ministerial convergence with PM Vishwakarma, PM Surya Ghar, and the National Green Hydrogen Mission.
  - Ease of Doing Business approach to streamline participation.

### **PM NATIONAL APPRENTICESHIP PROMOTION SCHEME (PM-NAPS)**

- Objective:** Encourage industry-led skill development through apprenticeships.
- Target Group:** 14-35 years.

• **Key Features:**

- Focus on the earn-while-you-learn model.
- Align skilling initiatives with futuristic job markets and industry trends.
- 25% stipend support (up to Rs. 1,500 per month per apprentice) via Direct Benefit Transfer, provided by the Central Government.
- **Coverage:** AI, robotics, blockchain, green energy, and Industry 4.0.
- Special focus on MSMEs and underserved areas such as Aspirational districts and North-East Region.

### **JAN SHIKSHAN SANSTHAN (JSS) SCHEME**

- **Objective:** Community-based skilling for disadvantaged groups.

- **Target Group:** 15-45 years, especially women, rural youth, and economically weaker sections.

• **Key Features:**

- Low-cost, doorstep training for self-employment and wage-based livelihoods.
- Creating awareness on health, hygiene, gender equality, and education within communities to promote inclusive skilling.
- Linked with PM JANMAN, ULLAS, and financial literacy programs.
- Certification integrated with National Skills Qualification Framework (NSQF), DigiLocker, and National Credit Framework (NCrF).

## **2. RASHTRIYA UDYAMITA VIKAS PARIYOJANA**

- **Aim:** To equip individuals with comprehensive entrepreneurship training, creating job providers rather than job seekers.

- **Partnership with:** Flipkart

- **Key features:** It is tailored specifically for beneficiaries of the PM SVANidhi scheme, to nurturing job providers across the nation.

- Focuses on reskilling and upskilling employees to enhance their competitiveness and adaptability.
- It will offer comprehensive entrepreneurship training over a period of 22 weeks.
- The training will be conducted through offline, online and hybrid modes, with certificates awarded.
- Under the pilot program, street vendors of 10 big cities of the country will be given a stipend along with training to expand their businesses.

## 1. PM YOUNG ACHIEVERS' SCHOLARSHIP AWARD SCHEME FOR VIBRANT INDIA (PM YASAVI)

- **Type of scheme:** Centrally Sponsored Scheme
- **Beneficiaries:** To award scholarships to eligible candidates belonging to Other Backward Class (OBC), Economically Backward Class (EBC), and De-Notified, Nomadic & Semi Nomadic Tribes(DNT/SNT) categories.
- **Scholarships:** Ranging from Rs 75,000 to Rs 1,25,000
- **Eligibility:** Income from all sources does not exceed Rs.2,50,000/- per annum. Students can avail Pre-Matric Scholarship from Class 9 to 10 and Post Matric Scholarship for their higher studies at post-matriculation or post-secondary stage.
- **Benefits:** Under this Scheme Students who excel in their studies also get an opportunity of Scholarship to study in **Top Class Schools and Colleges**. Hostel facilities are also provided to OBC students.
- **Selection Procedure:** Through a written test called YASAVI ENTRANCE TEST conducted by the **National Testing Agency**.
- **Components of the scheme:**
  1. **Pre-Matric Scholarship:** For students studying in class IX and X on a full-time basis in Government Schools only. The students shall be given a consolidated academic allowance of Rs. 4000/- per annum.
  2. **Post-Matric Scholarship:** Scholarship is awarded to students studying at post-matriculation or post-secondary stage to enable them to complete their education. Academic allowance from Rs.5000 to Rs.20000 is awarded to students as per category of course.
  3. **Top Class School Education:** The scheme provides premium education to the meritorious students belonging to OBC, EBC and DNT categories by funding their education from Class 9 onwards till they complete Class 12. Scholarship is awarded for tuition fee, hostel fee and other charges as required by the school, subject to a maximum of Rs. 75,000/- per annum per student of class 9 and 10 and Rs. 1,25,000/- per annum per student of class 11 and 12.
  4. **Top Class College Education:** To recognize and promote quality education amongst Students belonging to OBC, EBC and DNT categories by providing full financial support. Students, who secure admission in the notified institutions, will be awarded scholarship to meet the requirements for full tuition fee, living expenses to the beneficiary, books and stationery and a latest computer/laptop of reputed brand will be provided during the course.
  5. **Construction of Hostel for OBC Boys and Girls:** To provide hostel facilities to students belonging to **socially and educationally backward classes, especially from rural areas to enable them to pursue secondary and higher education** in the Govt. schools, universities, institutions and institutes located at a reasonable distance to provide them greater access to high quality education.

## 2. PRADHAN MANTRI ANUSUCHIT JAATI ABHYUDAY YOJANA (PM-AJAY)

Ministry of Social Justice and empowerment has merged 03 Centrally Sponsored Scheme namely: (a) Pradhan Mantri Adarsh Gram Yojana (PMAGY) (b) Special Central Assistance to Scheduled Castes Sub Plan (SCA to SCSP) & (c) Babu Jagjivan Ram Chhatrawas Yojana (BJRCY) into Pradhan Mantri Anusuchit Jaati Abhyuday Yojana.

## **PM-AJAY SCHEME HAS BEEN IMPLEMENTED SINCE 2021-22 WITH AN AIM TO:**

- Aim to reduce poverty among the SC communities.
- Emphasizes on generation of additional employment opportunities through Skill development,
- Income generating schemes to improve socio-economic developmental indicators
- Ensuring adequate infrastructure and services in the SC dominated villages.

### **COMPONENTS OF SCHEME**

- Development of SC dominated villages into an "Adarsh Gram".
- 'Grants-in-aid' for District/State-level Projects for socio-economic betterment of SCs for:
  - Creation of infrastructure in SC dominated villages including those elected under Adarsh Gram component.
  - Construction of Hostels/Residential schools, Comprehensive Livelihood Projects including components like Skill development, related infrastructure development, financial assistance towards loans taken by beneficiaries for asset creation needed for livelihood generation etc.
- Construction of Hostels in higher educational institutions.
  - Which are top-ranked as per the National Institutional Ranking Framework (NIRF) and are funded by the Centre/State/UT Governments either fully or partially.
  - Construction of hostels in schools which are either fully or partially funded by the Centre/State/UT Governments and recommended by the Ministry of Education

## **3. SCHOLARSHIPS FOR HIGHER EDUCATION FOR YOUNG ACHIEVERS (SHREYAS) SCHEME**

- **Key features:** Comprises 4 central sector sub- schemes namely "Top Class Education for SCs", "Free Coaching Scheme for SCs and OBCs", "National Overseas Scheme for SCs" and "National Fellowship for SCs".

### **1. Free Coaching Scheme for SCs and OBCs:**

- To provide coaching of good quality for economically disadvantaged Scheduled Castes (SCs) and Other Backward Classes (OBCs) candidates to enable them to appear in competitive and entrance examinations for obtaining appropriate jobs in Public/Private Sector as well as for securing admission in reputed technical and professional higher education institutions.

### **2. Top Class Education for SCs:**

- The Scheme aims at recognizing and promoting quality education amongst students belonging to SCs, by providing financial support.
- The Scheme will cover selected meritorious SC students for pursuing studies beyond 12th class. The scholarship, once awarded, will continue till the completion of the course, subject to satisfactory performance of the student.
- The ceiling of the total family income under the scheme is 8 lakhs per annum.
- The Scheme is implemented through the National Scholarships Portal for both fresh and renewal students to apply.

### **3. National Overseas Scheme for SCs:**

- Under this scheme financial assistance is provided to the selected students from SCs; De-notified, Nomadic and Semi-Nomadic Tribes ; landless agricultural labourers and traditional artisan categories , for pursuing masters and Ph.D. level courses abroad.
- Such students can be benefitted under the scheme whose total family income including the candidate is less than Rs. 8 lakhs per annum.
- Under the scheme, total tuition fee, maintenance and contingency allowance, visa fee, to and for air passage etc. are provided to the awardees.

### **4. National Fellowship for SC Students:**

- Under the scheme, fellowship is provided to Scheduled Castes students for pursuing higher education leading to M.Phil./Ph.D. degrees in Sciences, Humanities and Social Sciences in Indian Universities/Institutions/ Colleges recognized by University Grants Commission (UGC).
- The scheme is being implemented by National Scheduled Castes Finance and Development Corporation.

## **4. ATAL VAYO ABHYUDAY YOJANA (AVYAY)**

- **Implementing agency:** Department of Social Justice and Empowerment.
- **Aim:** To take care of various needs of Senior Citizens including shelter, food, healthcare and human interaction / life of dignity.
- **Components:**
  1. Integrated Programme for Senior Citizens (IPSRc)
  2. State Action Plan for Senior Citizens (SAPSRc)
  3. Rashtriya Vayoshri Yojana (RVY)
  4. Elderline – National Helpline for Senior Citizens
  5. Senior-care Ageing Growth Engine (SAGE)
  6. Geriatric Caregivers Training
- **Integrated Programme for Senior Citizens (IPSRc):** Under which grant in aid is provided to Non-Governmental/ Voluntary Organizations for running and maintenance of Senior Citizens' Homes (old age homes), continuous care homes, etc. Facilities like shelter, nutrition, medicare and entertainments are provided free of cost to indigent senior citizens.
- **State Action Plan for Senior Citizens (SAPSRc):** Under which grant in aid is released to States/ UTs for creation of a pool of trained Geriatric Caregivers for senior citizens, for carrying a special drive for Cataract Surgeries for Senior Citizens and State Specific Activities for the welfare of senior citizens, especially who are indigent in the States/UTs.
- **Rashtriya Vayoshri Yojana (RVY):** To provide senior citizens, suffering from any of the age-related disability/infirmity, with assisted living devices which can restore near normalcy in their bodily functions, overcoming the disability/infirmity manifested such as low vision, hearing impairment, loss of teeth and locomotor disabilities. The eligible senior citizens under this component are those who are in the BPL Category or having monthly income upto Rs.15000/-
- **Elderline: National Helpline for Senior Citizens (14567):** The Ministry has set up the National Helpline for Senior Citizen to provide free information, Guidance, Emotional Support and field intervention in cases of abuse and rescues. It is toll-free helpline operational in 31 States/ UT, from 8 am to 8 pm, all 7 days of the week.
- **Senior-care Ageing Growth Engine (SAGE):** To promote out-of-the-box and innovative solutions for the commonly faced problems, innovative start-ups are identified and encouraged for developing products, processes and services for the welfare of the elderly under this initiative. The selected start-ups/start-up ideas are provided equity support of up to Rs.1 Crore per project while ensuring that the total Government equity in the start-up does not exceed 49%.
- **Geriatric Caregivers Training –** To bridge the gap in supply and increasing demand in the field of geriatric caregivers and also to create a cadre of professional care givers in the field of geriatrics, this component was introduced. The programme ensures availability of dedicated, professionally trained manpower of geriatric caregivers who can attend to diverse and dynamic needs of elderly population. The training modules and courses take into account the clinical and non-clinical aspect along with wellbeing and companionship for the senior citizens. The component is implemented through National Institute of Social Defence.

## **5. NATIONAL ACTION FOR MECHANISED SANITATION ECOSYSTEM (NAMASTE) SCHEME**

- **Type of scheme:** Central sector scheme
- **Joint initiative:** Ministry of Social Justice and Empowerment (MoSJE) and the Ministry of Housing and Urban Affairs (MoHUA).
- **Aim:** To eradicate unsafe sewer and septic tank cleaning practices.
- **Key features:** It envisages identifying the Sewer/Septic Tank Workers (SSWs).
  - Occupational **Training and distribution of PPE Kits to SSWs.**
  - Assistance for Safety Devices to **Sanitation Response Units (SRUs).**
  - **Extending Health Insurance Scheme Benefits to identified SSWs and their families** under the Ayushman Bharat- Pradhan Mantri Jan Arogya Yojana (AB-PMJAY).
  - The Action Plan will promote mechanization and enterprise development by providing funding support and subsidy (capital + interest) to the sanitation workers, to procure sanitation related equipment.
  - Massive campaigns would be undertaken jointly by the ULBs & NSKFDC to spread awareness about the interventions of NAMASTE.

## **6. PRADHAN MANTRI DAKSHATA AUR KUSHALATA SAMPANNA HITGRAHI (PM-DAKSH) YOJANA**

- **Type of scheme:** Central Sector Scheme
- **Aim:** To enhance competency level of the target groups to make them employable both in self- employment and wage-employment for their socio-economic development.
- **Target group:** SCs, OBCs, EBCs, DNTs, Safai Karamcharis including waste pickers etc.
- **Age criteria:** 18-45 years
- **Income criteria:** No income limit for SCs, Safai Karamcharis Including waste picker and DNT. The annual family income should be below Rs.3 lakh for OBCs and the EBCs (Economically Backward Classes) annual family income below Rs.1 lakh.
- **Types of Trainings and duration**
  - Up-skilling/Reskilling ( 35 to 60 hours/ 5 days to 35 days)
  - Short Term Training (300 hours/3 months)
  - Entrepreneurship Development Programme ( 90 hours/15 days)
  - Long Term Training ( 650 hours/7 months)
- **Key features:** The training would be given free of cost .
  - The stipend under this scheme of Rs.1,500/- per month to SCs and Safai Karamcharis and Rs.1,000/- per month to OBCs/EBCs/DNTs for non-residential Short Term and Long Term training courses and the Wage compensation Rs.2500/- per candidate is given to SCs/OBCs/EBCs/DNTs candidates for Upskilling/Reskilling programme.
  - Wage compensation Rs.500/- per candidate is given to Safai Karamcharis candidates for Upskilling programme.

# CHAPTER | MINISTRY OF TOURISM

## 1. ADOPT A HERITAGE SCHEME (APNI DHAROHAR, APNI PEHCHAN)

- The scheme is an initiative of the **Ministry of Tourism, in collaboration with the Ministry of Culture and the Archaeological Survey of India.**
- **Launched:** In 2017 on World Tourism Day (September 27<sup>th</sup>).
- Under the scheme, the government invites entities, including public sector companies, private sector firms as well as individuals, to develop selected monuments and heritage and tourist sites across India.
- **The objective is the development of these tourist sites,** which calls for providing and maintaining basic amenities, **including** drinking water, ease of access for the differently abled and senior citizens etc.
- **Selection of sites:**
  - On the basis of tourist footfall and visibility and can be adopted by private and public sector companies and individuals, known as Monument Mitras (for an initial period of five years).
  - There is no financial bid involved.
  - The corporate sector is expected to use corporate social responsibility (CSR) funds for the upkeep of the site.
- **Adopt a Heritage 2.0:**
  - The Archaeological Survey of India (ASI) launched a revamped version of the 'Adopt a Heritage' programme.
  - Earlier, the corporate partners' proposed visions and expression of interest would go through two levels of scrutiny via three committees.
  - In the updated programme, **more freedom has been given to companies** such as the option to either adopt a monument in whole and develop its tourism infrastructure, or provide a particular amenity such as drinking water facility or cleaning services for one or several sites.

## 2. SWADESH DARSHAN SCHEME 2.0

- **Type of scheme:** Central sector scheme
- **Aim:** To enhance the tourist attractiveness in a sustainable manner by developing world class infrastructure in the circuit/destinations.
- **Key features**
  - Efforts are made to achieve convergence with other schemes of Central and State governments and also to leverage the voluntary funding available for Corporate Social Responsibility initiatives of Central Public Sector Undertakings and Corporate Sector.
  - A Special Purpose Vehicle may also be created, to spell out specific milestones to be achieved indicating the works to be undertaken by them in physical and financial terms.
  - The States/ UT Administration shall appoint a State Level Monitoring Committee for timely implementation of the project.
  - Major themes have been identified for tourism under the Scheme: Culture and Heritage; Adventure Tourism; Eco-Tourism; Wellness Tourism; MICE Tourism; Rural Tourism; Beach Tourism; Cruises – Ocean & Inland.

## SWADESH DARSHAN SCHEME

- **Launched in:** 2014-15
- **Aim:** To promote, develop and harness the potential of tourism in India through integrated development of theme-based tourist circuits.
- **15 theme-based circuits** have been identified for development.
- **Central Sector Scheme** (100% funded by Central government).
  - Financial assistance is provided to State Governments, UT Administrations, and Central Agencies for tourism infrastructure development.
  - State/UT governments responsible for Operation & Maintenance (O&M) of sanctioned projects.

### SWADESH DARSHAN: CREATING CULTURAL TOURISM

Swadesh Darshan is a central scheme that provides 100% financial assistance. The Ministry of Tourism has approved 76 projects totaling more than Rs 5500 crore under this scheme. More than 50 of the 76 projects have been completed. Tourist attractions are being equipped with cutting-edge technology as part of this initiative. Over 500 destinations, 31 states, and 15 themed circuits are being built.

#### THEMATIC CIRCUITS IDENTIFIED

- Buddhist Circuit
- Coastal Circuit
- Desert Circuit
- Echo Circuit
- Legacy Circuit
- Himalayan Circuit
- Krishna Circuit
- North Eastern Circuit
- Ramayana Circuit
- Rural Circuit
- Spiritual Circuit
- Sufi Circuit
- Tirthankar Circuit
- Tribal Circuit
- Wildlife Circuit

# 36 CHAPTER

# MINISTRY OF TRIBAL AFFAIRS

## 1. PRADHAN MANTRI JANJATIYA UNNAT GRAM ABHIYAN (PMJUGA)

- **Purpose:** To improve the socio-economic conditions of tribal communities in tribal-majority villages and aspirational districts by adopting saturation coverage.
- **Total Outlay:** ₹79,156 crore (Central Share: ₹56,333 crore; State Share: ₹22,823 crore).
- **Beneficiaries:** Over 5 crore tribal people across 549 districts and 2,740 blocks in 30 States/UTs.

### KEY OBJECTIVES

- **Saturation of Critical Gaps:** Focus on gaps in social infrastructure, health, education, and livelihood.
  - **Housing:** Construction of 20 lakh pucca houses for eligible Scheduled Tribe (ST) households under PMAY-Gramin.
  - **Infrastructure:** Construction of 25,000 km of roads to connect tribal-majority villages, installation of off-grid solar power for unelectrified households, and providing piped water to eligible villages.
  - **Healthcare:** Set up 1,000 mobile medical units, build 2,000 new Anganwadi centers, upgrade 6,000 others, and establish facilities for diagnosing sickle cell disease.
  - **Education:** Increase the Gross Enrolment Ratio by setting up hostels, upgrading tribal schools, and ensuring access to quality education.
  - **Economic Empowerment:** Promote sustainable agricultural practices for 22 lakh FRA patta holders and create 100 Tribal Multipurpose Marketing Centers (TMMCs) to market tribal products.
  - **Tourism:** Develop 1,000 homestays in tribal villages with tourism potential, providing financial support of ₹5 lakh per new construction and ₹3 lakh for renovations.

### KEY FEATURES

1. **Mapping on PM Gati Shakti Portal:**
  - Tribal villages will be mapped, and gaps will be identified for specific scheme requirements.
  - Progress will be monitored via the PM Gati Shakti platform.
  - Best-performing districts will receive awards.
2. **Focus on Aspirational Blocks:**
  - **Aspirational Blocks Programme (ABP):** Targets the most underdeveloped blocks (500 blocks across 27 states and 4 Union Territories).
  - **Note:** The total coverage includes tribal villages beyond these aspirational blocks.
3. **Implementation and Monitoring:**
  - **17 Ministries Involved:** The mission encompasses 25 interventions led by 17 ministries, ensuring coordinated efforts to meet the scheme's goals.
  - **Time-Bound Execution:** Ministries will utilize funds from the Development Action Plan for Scheduled Tribes (DAPST) over the next 5 years.

## 2. PRADHAN MANTRI JANJATI ADIVASI NYAYA MAHA ABHIYAN (PM-JANMAN)

- **Launched in:** Budget of 2023-24

- **Type of scheme:** Centrally Sponsored Scheme
- **Corpus:** Rs 24,104 crores
- **Aim:** To bring basic government services like power, water, road connectivity, housing, education, and healthcare to the PVTG communities living in remote villages.
- **Key Features:** This scheme comprising Central Sector and Centrally Sponsored Schemes to focus on 11 critical interventions through 9 Ministries including Ministry of Tribal Affairs.
  - Under the program, about 11 initiatives including PM-Gram Sadak Yojana, PM-Gram Awas Yojana, Jal Jeevan Mission, and others will be implemented in these targeted villages through the collaborative efforts of nine ministries.
  - Furthermore, complete coverage will be ensured for schemes such as Pradhan Mantri Jan Arogya Yojna, Sickle Cell Disease Elimination, TB Elimination, 100% immunization, PM Surakshit Matritva Yojana, PM Matru Vandana Yojana, PM Poshan, and PM Jan Dhan Yojana.
  - Eklavya Model Residential School that is being established in every block having 50% or more tribals.
  - To build 2,500 Anganwadi centres, set up 1,000 mobile medical units (10 per district), install mobile towers in 3,000 villages, and set up 500 Van Dhan Vikas Kendras to facilitate the sale of forest produce.
  - The Ministry of Ayush will set up Ayush Wellness Centre to PVTG habitations through mobile medical units.
  - The Ministry of Skill Development and Entrepreneurship will facilitate skill and vocational training in PVTG habitations, multi-purpose centres and hostels as per suitable skills of these communities.
- **Significance:** This scheme will develop the human development index (HDI) OF 75 PVTGs communities across India.

### **3. EKLAVYA MODEL RESIDENTIAL SCHEME (EMRS)**

- **Type of scheme:** Central sector scheme
- **Aims:** To provide quality education to Scheduled Tribes students from Class 6 to Class 12 in remote areas to enable them to access the best opportunities in education and bring them at par with the general population.
- **Key features:**
  - Government plans to establish one EMRS in every block with more than 50% Scheduled Tribe population and at least 20,000 tribal population as per 2011 census, subject to availability of suitable land to be provided by State Government
  - In blocks, where density of ST population is higher than 90%, Eklavya Model Day Boarding Schools (EMDBS) can be set up on an experimental basis for providing additional scope for ST students seeking to avail school education without residential facility.
  - These schools focus not only on academic education but on the all-round development of students. These schools have special facilities for preserving local art & culture besides providing training in sports and skill development.
  - Each school has a capacity of 480 students and is on par with Navodaya Schools.
  - States can also run EMRS in alternative buildings preferably in Government buildings till the construction of schools is completed.
  - Education is provided free of cost to tribal students in EMRS.

### **4. MARKETING AND LOGISTICS DEVELOPMENT FOR PROMOTION OF TRIBAL PRODUCTS FROM NORTH EASTERN REGION (PTP-NER 2.0) SCHEME**

- **Type of scheme:** Central sector scheme
- **Aim:** To strengthen livelihood opportunities for tribal artisans through increased efficiency in procurement, logistics and marketing of tribal products from North Eastern States.

- **Nodal Agency:** Tribal Cooperative Marketing Development Federation (TRIFED)
- **Implementing agency:** North Eastern Handicrafts and Handlooms Development Corporation (NEHHDC), India Post and other North Eastern State Government Departments/ Agencies.
- **Applicability:** States of Arunachal Pradesh, Assam, Manipur, Meghalaya, Mizoram, Nagaland, Tripura and Sikkim.
- **Key features:** TAeMs will be organised in consultation and support of District Administration and other relevant organisations/ departments working in the field etc.
  - Facilitates backwards and forward linkages through incubation support, aggregation, skill and entrepreneurship development, sourcing and procurement, marketing, transportation, and publicity.
- **Significance of the Scheme:** Will strengthen the job opportunities for tribal artisans by promoting their products and uplift the socio-economic status of tribal artisans.

# 36

# CHAPTER

# MINISTRY OF WOMEN & CHILD DEVELOPMENT

## 1. MISSION SHAKTI

- An umbrella scheme for ensuring holistic and development of women.
- It is a unified citizen-centric lifecycle support for women through integrated care, safety, protection, rehabilitation, and empowerment to unshackle women as they progress through various stages of their life.

### COMPONENTS

#### Sambal

Aims to strengthen safety & security of women

- One Stop Centres
- Women's Helpline (181)
- Beti Bachao Beti Padhao
- Nari Adalats

#### Samarthyा

Aims at empowerment of women

- National Hub for Women Empowerment
- Shakti Sadan (erstwhile Swadhar Greh, Ujjwala, Widow Home)
- Shakti Niwas (erstwhile Working Women Hostel)
- Palna (erstwhile National Creche Scheme for children of working women (Earlier part of Umbrella ICDS Scheme))
- PM Matru Vandana Yojana (Earlier part of Umbrella ICDS Scheme)

<b>One Stop Centres</b>	<ul style="list-style-type: none"> <li>• Provides 24 hours emergency response to all women affected by violence,</li> <li>• It also gives information about women related government schemes across the country through a single uniform number (181).</li> </ul>
<b>Women's Helpline (181)</b>	<ul style="list-style-type: none"> <li>• They are exclusively designed to provide support and assistance to women affected by violence, both in private and public spaces (Family, community, workplace etc.) under one roof.</li> <li>• Provision of a range of services including medical aid, police assistance, legal aid management, psychosocial counselling and temporary support service to women affected by violence.</li> </ul>
<b>Beti Bachao Beti Padhao</b>	<ul style="list-style-type: none"> <li>• Centrally Sponsored Scheme to address the declining Child Sex Ratio through mass campaigns across India.</li> <li>• <b>Main objectives:</b> Prevent gender biased sex selective elimination.</li> <li>• Increase sex ratio at birth; Reduce under 5 child mortality; Increase institutional deliveries; Enhance enrollment in schools; Provide girl toilets; Create awareness about POCSO Act; Access to skilling for females, Vocational training; To ensure survival and protection of the girl child; To ensure education and participation of the girl child.</li> </ul>

	<ul style="list-style-type: none"> <li>Kanya Shiksha Pravesh Utsav: A special awareness drive launched under BBBP Scheme to bring back 4 lakhs out of school adolescent girls to formal education and/or skilling system.</li> </ul>
<b>Nari Adalats</b>	<ul style="list-style-type: none"> <li>Collaboration between the Ministry of Women and Child Development, Ministry of Panchayati Raj, Ministry of Rural Development and Common Service Centers operated by the Ministry of Electronics and Information Technology.</li> <li>To promote and facilitate alternative dispute resolution and gender justice in society and within families.</li> <li>The target group and beneficiaries will be all women and girls who are aggrieved or in need of assistance from the local community.</li> <li>The Nari Adalat of each village would have 7-9 members - half of which, Nyaya Sakhis would be the elected members of the gram panchayat and the other half women with social standing like teachers, doctors and social workers - who would be nominated by the villagers.</li> <li>The head of Nari Adalat is called the Mukhya Nyaya Sakhi, chosen among the Nyay Sakhis.</li> <li>The tenure of the head will be generally six months.</li> </ul>
<b>National Hub for Women Empowerment</b>	<ul style="list-style-type: none"> <li>Act as project monitoring unit at Central level by subsuming existing schemes of Mahila Shakti Kendras. Similar hubs to be created at State and district levels.</li> </ul>
<b>Shakti Sadan</b>	<ul style="list-style-type: none"> <li>Aims to support women victims of difficult circumstances who need institutional support for rehabilitation.</li> <li>Provision for shelter, food, clothing, health, economic and social security will be assured for such women.</li> <li>Rescue, rehabilitation, re-integration and repatriation of victims of trafficking for commercial sexual exploitation.</li> </ul>
<b>Shakti Niwas</b>	<ul style="list-style-type: none"> <li>Aims to provide safe accommodation for working women away from their place of residence.</li> </ul>
<b>PM Matru Vandana Yojana</b>	<ul style="list-style-type: none"> <li>Aims to provide partial compensation for wage loss in terms of cash incentive (Rs 5,000) so that women can take adequate rest before and after delivery of the first child. However, maternity benefit amounting to Rs 6,000 is to be provided for the 2<sup>nd</sup> child, if the 2<sup>nd</sup> child is a girl child.</li> <li>Earlier requirement of written consent and Aadhaar of Husband not to be mandatory.</li> <li>Cash incentive is provided directly to the Bank/Post-Office Account of Pregnant and Lactating women in three instalments after meeting certain conditions: <ul style="list-style-type: none"> <li>1<sup>st</sup> installment on early registration of pregnancy at Anganwadi Centre.</li> <li>2<sup>nd</sup> instalment after 6 months of pregnancy on receiving at least one ante-natal check-up.</li> <li>3<sup>rd</sup> installment after childbirth is registered and the child has received the first cycle of BCG, OPV, DPT and Hepatitis- B, vaccines.</li> </ul> </li> </ul>
<b>Palna</b>	<ul style="list-style-type: none"> <li>Aims to provide day care facilities to children (0-6 years) of working mothers and other deserving women belonging to families whose monthly income is less than Rs 12,000.</li> </ul>

- Provision of supplementary nutrition, health care inputs like immunization, polio drops, basic health monitoring, sleeping facilities, early stimulation (below 3 years), pre-school education for 3-6 years and emergency medicine.

## **2. SAKSHAM ANGANWADI AND POSHAN 2.0 (MISSION POSHAN 2.0)**

- **Type of scheme:** Centrally-sponsored scheme
- **Schemes merged:** Integrated Child Development Services (ICDS), POSHAN (Prime Minister's Overarching Scheme for Holistic Nourishment) Abhiyaan, and Scheme for Adolescent Girls (SAG).
- **Aim:** To address challenges of malnutrition in children, adolescent girls' and pregnant women and lactating mothers through a strategic shift in nutrition content, delivery and by creation of a convergent eco-system.
- **Beneficiaries:** Children up to the age of 6 years, adolescent girls (14-18 years) in Aspirational Districts and North Eastern States and pregnant and lactating women.
- **Key features:** Technology platform POSHAN TRACKER will enhance transparency.
  - **Dynamic identification** of nutrition deficiencies among beneficiaries using growth monitoring devices (Stadiometer (height), Infantometer (baby's length), Weighing scale).
  - **Mandate the inclusion of millets at least once a week** in Take Home Ration and Hot Cooked Meals, integrating them in a palatable form.
  - **POSHAN Vatikas (kitchen gardens and nutri-gardens)** shall be set up at or near Anganwadi Centres.
  - Reduce child wasting and under-weight prevalence besides **stunting and anaemia through AYUSH practices.**
  - District Magistrate (DM) shall be the Nodal Point in the district for monitoring nutritional status and quality standards
  - Scheme evaluation should be conducted by a reputable third party nominated by the Ministry of Women and Child Development (MoWCD).

### **POSHAN BHI, PADHAI BHI (EDUCATION ALONG WITH NUTRITION)**

- **Under:** Mission Saksham Anganwadi and Poshan 2.0.
- **Corpus:** 600 crore
- **Aim:** To focus on Early Childhood Care and Education (ECCE) at Anganwadis across the country.
- **Key features:** Will focus on promoting holistic and quality early stimulation and pre-primary education for children, ensuring the use of developmentally appropriate pedagogies and emphasizing the links with primary education as well as early childhood health and nutrition services.
  - This program will provide for **mother tongue as primary teacher instruction** medium, different types of teaching-learning material (visual aids, audio aids, audio-visual and bodily-kinesthetic aids) to Anganwadi Sewikas.
  - Every child would be provided with **at least two hours of high-quality pre-school instruction on a daily basis.**
  - **The National Institute of Public Cooperation and Child Development (NIPCCD)** will provide training for Anganwadi workers.

## **3. MISSION VATSALYA**

- **Aim:** Create a safe and secure environment for comprehensive development of children who need care and protection, children in conflict with law and other vulnerable children.
- Formed by restructuring Child Protection Scheme which was a part of erstwhile Umbrella ICDS scheme.
- It also aims to assist states in delivering the mandate of Juvenile Justice Act, 2015 and achieve SDG goals.

## COMPONENTS OF MISSION VATSALYA

- Improving functioning of statutory bodies
- Strengthen service delivery services
- Upscale institutional care by childcare institutions.
- Supports after care programs i.e., provision of care for all children, including children with special needs, after they have reached 18 years of age and are discharged from Children's Homes/Special Homes. (Young Adults).
- Encourage non-institutional community-based care. For ex. Family based non-institutional care through sponsorship, foster care & adoption.
- Emergency outreach services through Childline and Child Tracking System.
- Training & capacity building of duty-holders

## 4. SUKANYA SAMRIDDHI YOJANA

- Small deposit scheme for girl child to motivate parents to open an account in the name of a girl child.
- The account can be opened at any time from the birth of a girl child till she attains 10 years of age.
- An account can be opened for a maximum of two girls in one family. A minimum of Rs. 250 and maximum of Rs. 1.5 lakh can be deposited during a fiscal year.
- The account will mature in 21 years from the date of opening of account or marriage of the girl child after attaining 18 years of age.
- The account cannot be operated by the girl child till she attains the age of 18 years.
- Premature closure of a Sukanya Samriddhi account is allowed in case of death of the girl child or on compassionate grounds.
- Partial withdrawal for girl child education can be done when she cleared 10th class or turned 18 years.
- Only one account is allowed per child.

# 37

# CHAPTER

# MINISTRY OF YOUTH AFFAIRS & SPORTS

## 1. MERA YUVA BHARAT (MY BHARAT)

- **Body:** Autonomous body
- **Aim:** To provide youth with an opportunity to play an active role in various Government programmes.
- **Beneficiaries:** Youth in the age group of 15-29 years, with a special focus on those aged 10-19 years.
- **Key features:** It is a '**Phygital Platform**' (**physical + digital**) comprising physical activity along with an opportunity to connect digitally.
  - Will help in setting the focus of Government on Youth led development and make youth 'active drivers' of development and not merely 'passive recipients.'
  - **Leadership Development** in the Youth through improving the leadership skills and investing in youth to make them social innovators, and leaders in the communities.
  - **Better alignment** between the aspirations of the youth and the community needs.
  - **Enhanced efficiency** through Convergence of existing programmes.
  - Act as a **one-stop shop** for young people and Ministries.
  - Create a **centralised youth database**.
  - **Improved two-way communication** to connect youth government initiatives and activities of other stakeholders that engage with youth.

## 1. NUCLEAR ENERGY MISSION

- **About:** Nuclear Energy Mission is focused on research and development (R&D) of **Small Modular Reactors** (SMRs).
- **Budget:** ₹20,000 crore
- **Aim:** To develop at least **five** indigenously designed and operational **SMRs by 2033**.
- The government will **enter into partnerships with private sector** to:
  - Set up Bharat Small Reactors
  - R&D of Bharat Small Modular Reactors
  - R&D of newer technologies for Nuclear Energy. Introduce **new nuclear reactors** including:
    - **high-temperature gas-cooled reactors** for hydrogen co-generation.
    - **molten salt reactors** aimed at utilising India's abundant Thorium resources.
- The private entities would provide land, cooling water, and capital. While the **Nuclear Power Corporation of India Limited** (NPCIL) will handle design, quality assurance, and operation and maintenance, within the **existing legal framework**.

# CHAPTER MISCELLANEOUS

## 1. VIKSIT BHARAT BY 2047

- Viksit Bharat 2047 is a **vision introduced** by the Government of India aiming to transform the country into a **developed and self-reliant nation by the year 2047**, marking the centenary of India's Independence.
- **Various objectives** of the Viksit Bharat target:
  - Economic growth and self-reliance by pushing '**Make in India**' and **Atma Nirbhar Bharat** scheme.
  - Human resource development by implementing **National Education Policy 2020** with efficiency and promoting skill training with **PM Kaushal Vikas Yojana**.
  - Infrastructure development by fostering growth of physical, social and digital infrastructure under **Smart City** initiative.
  - Sustainable growth by reducing carbon emission by adopting alternative energy sources to achieve **carbon neutrality by 2070**.
  - Promoting good governance with administrative reforms using **Mission Karmyogi** and **e-governance**.
  - Fostering inclusive growth by **raising women participation in the economy** and ensuring equitable growth across the regions in the nation.
  - **Robust global leadership** by strengthening the position of India in organisations like the UN, G20 and BRICS.

## 2. PM CARES FUND

- **PM Cares** (Prime Minister's Citizen Assistance and Relief in Emergency Situations Fund) was created on **27 March 2020**, following the COVID-19 pandemic in India.
- It was registered as a **Public Charitable** Trust under the Registration Act, 1908.
- **Objectives:** A dedicated fund to **deal with any kind of emergency or distress situation** (either man-made or natural) and to provide financial assistance to the affected population.

### KEY DETAILS OF THE PM CARES FUND

- Consists entirely of **voluntary contributions** from individuals/organisations and **does not get any budgetary support**.
- Donations to PM CARES Fund would qualify for **80G benefits for 100% exemption under the Income Tax Act, 1961**.
- Donations to PM CARES Fund will also qualify to be counted as **Corporate Social Responsibility (CSR) expenditure under the Companies Act, 2013**.
- The Fund is **not classified as a public authority** under the RTI Act, limiting public access to its contributions, operations and decision-making processes.
- It is also **exempted from audit** by India's **Comptroller and Auditor General (CAG)**.
- PM CARES Fund has also got **exemption under the FCRA** (Foreign Contribution (Regulation) Act, 2010 and a separate account for receiving foreign donations has been opened.
  - This enables PM CARES Fund to accept donations and contributions from individuals and organisations based in foreign countries.
  - This is consistent with respect to the **Prime Minister's National Relief Fund (PMNRF)**. PMNRF has also received foreign contributions as a public trust since 2011.
- **Prime Minister is the ex-officio Chairman of the PM CARES Fund**. The Minister of Defence, Minister of Home Affairs and Minister of Finance, Government of India are ex-officio Trustees of the Fund.