

# IMPORTANCE OF SCHEMES

## Approach To Schemes

Under the Kisan Credit Card Scheme, short-term credit support is given to farmers for which of the following purposes?

- (2020)
- Working capital for maintenance of farm assets
  - Purchase of combine harvesters, tractors, and mini trucks
  - Consumption requirements of farm households
  - Post-harvest expenses
  - Construction of family house and setting up of village cold storage facility.

Select the correct answer using the code given below:

- (a) 1, 2 and 5 only
- (b) 1, 3 and 4 only
- (c) 2, 3, 4 and 5 only
- (d) 1, 2, 3 and 4

Atal Innovation Mission is set up under the:

- (2019)
- (a) Department of Science and Technology
  - (b) Ministry of Labour and Employment
  - (c) NITI Aayog
  - (d) Ministry of Skill Development and Entrepreneurship

Which of the following statements is/are correct regarding the Maternity Benefit (Amendment)Act, 2017? (2019)

Pregnant women are entitled for three months pre-delivery and three months post-delivery paid leave.

Enterprises with creches must allow the mother a minimum six creche visits daily.

Women with two children get reduced entitlements.

Select the correct answer using the code given below:

- (a) 1 and 2 only
- (b) 2 only
- (c) 3 only
- (d) 1, 2 and 3

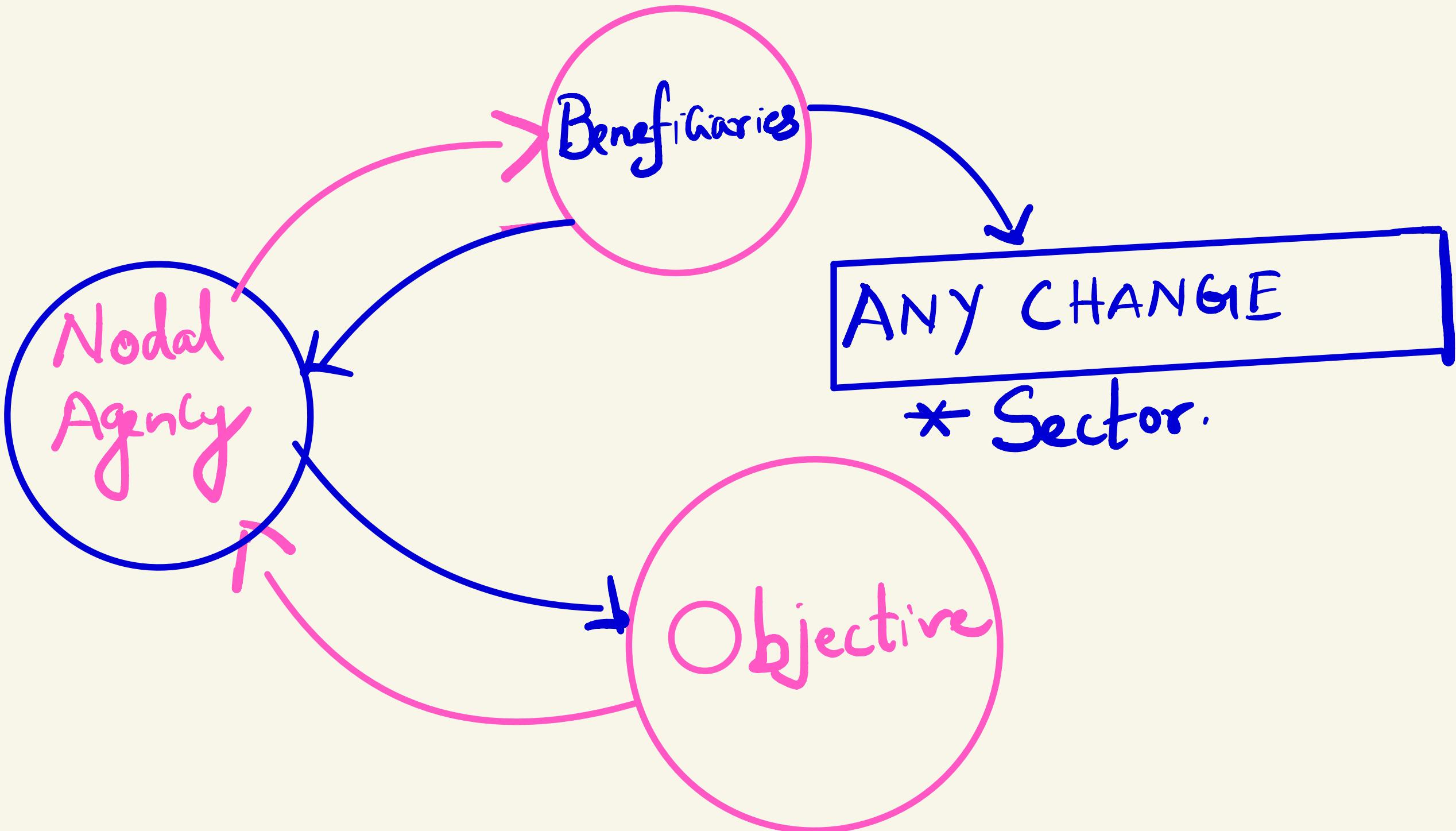
Q. Which of the following is/are the aim/aims of “Digital India” Plan of the Government of India ?

- (2018)
- 1. Formation of India’s own Internet companies like China did.
  - 2. Establish a policy framework to encourage overseas multinational corporations that collect Big Data to build their large data centres within our national geographical boundaries.
  - 3. Connect many of our villages to the Internet and bring Wi-Fi to many of our schools, public places and major tourist centres.

Select the correct answer using the code given below :

- [A] 1 and 2 only
- [B] 3 only
- [C] 2 and 3 only
- [D] 1, 2 and 3

# Approach To Schemes



**NOTE:** There is no replacement to  
Common Sense :

# Approach To Schemes

What is the aim of the programme ‘Unnat Bharat Abhiyan’? (2017)

Achieving 100% literacy by promoting collaboration between voluntary organizations and government’s education system and local communities.

Connecting institutions of higher education with local communities to address development challenges through appropriate technologies.

Strengthening India’s scientific research institutions in order to make India a scientific and technological power.

Developing human capital by allocating special funds for health care and education of rural and urban poor, and organizing skill development programmes and vocational training for them.

What is the purpose of Vidyanjali Yojana’? (2017)

- 1 To enable the famous foreign educational institutions to open their campuses in India.
- 2 To increase the quality of education provided in government schools by taking help from the private sector and the community.
- 3 To encourage voluntary monetary contributions from private individuals and organizations so as to improve the infrastructure facilities for primary and secondary schools.

Select the correct answer using the code given below:

- 2 only
- 3 only
- 1 and 2 only
- 2 and 3 only

# AGRICULTURE

## 1) AGRICULTURE INFRASTRUCTURE FUND.



### Why in the News?

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



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

→ 10 years



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



The banner features Prime Minister Narendra Modi smiling, with the text 'PM Modi Launches Agriculture Infrastructure Fund'. It includes icons representing a hand holding a plant, a tractor, a percentage sign, and a calendar. A woman in a sari is visible on the right. The background shows a road and fields.

**MINISTRY OF AGRICULTURE & FARMERS WELFARE GOVERNMENT OF INDIA**

**PM Modi Launches Agriculture Infrastructure Fund**

- To provide debt financing facility** for post-harvest management Infrastructure & community farming assets
- Corpus of ₹1 lakh crore for FPOs, SHGs, PACS\*, Startups, Agri-entrepreneurs,** for other farm processing-based activities
- Interest subvention of 3% per annum** up to ₹2 crore for a max. period of 7 years
- Moratorium for repayment from **6 months up to 2 yrs**
- Scheme to be implemented** from August 2020

#AatmaNirbharKrishi

\*Primary Agri Credit Societies

Date: 8 August, 2020

BHARAT —: BANKS HERALDING  
Accelerated Rural & Ag  
Transformation.

TARGET: ₹200k.

\* Active involvement of members of  
Commercial Banks, RRB's, SFB, NBFC  
& Selective Co-operative banks.

# PM KISAN SAMMAN NIDHI

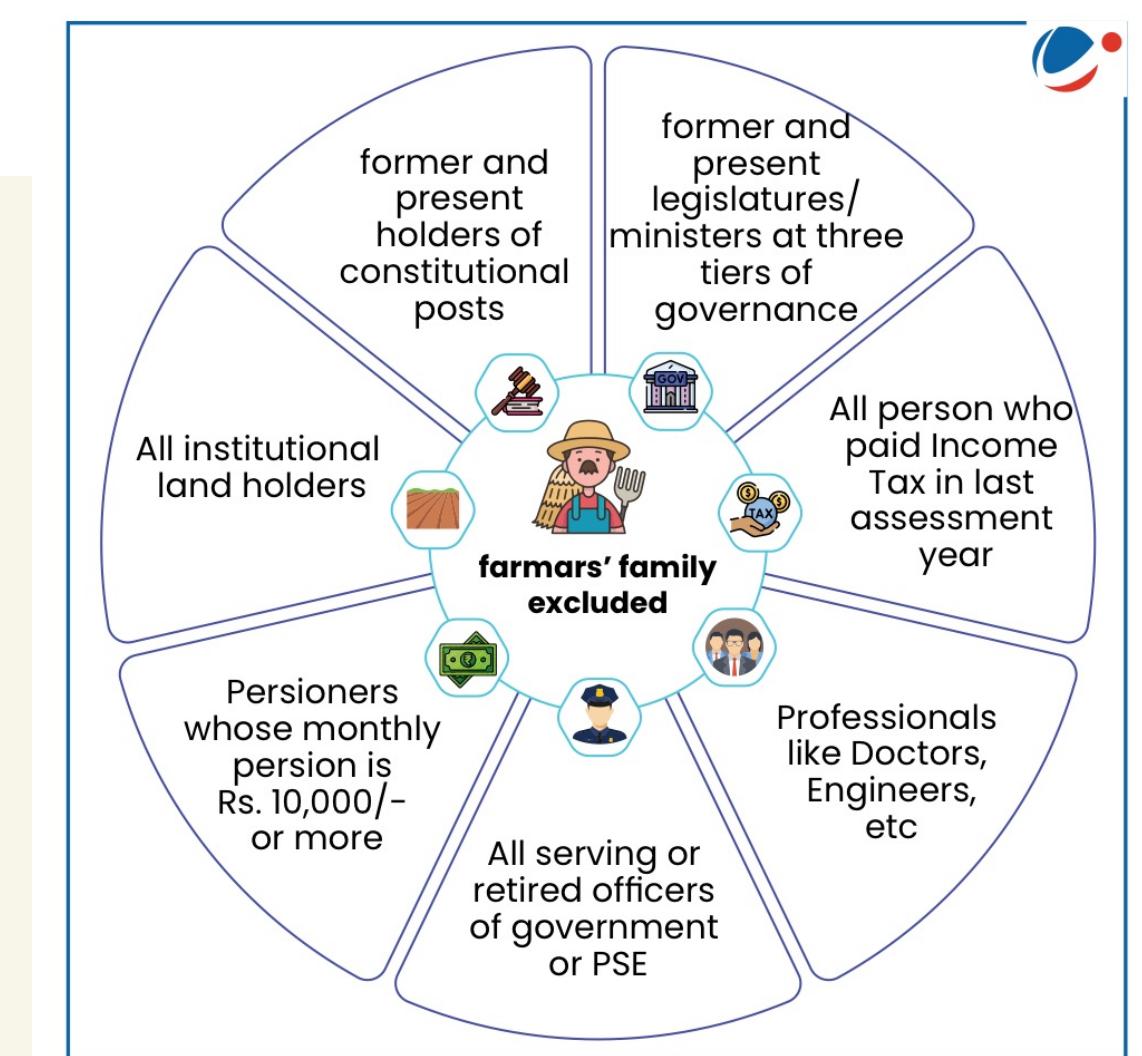
## Quick Facts

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

## Objective \*

- To provide **income support to all land-holding eligible farmer families** (families include husband, wife and minor children).
- **Project Management Unit (PMU):** Established at the Central level, PMU is responsible for overall monitoring of the scheme. State Government may also consider setting up a dedicated PMU.
- **Kisan Credit Cards (KCC):** To be given to All PM-KISAN beneficiaries to provide them short-term loans for crop and animal/fish rearing at a maximum interest of 4% on timely repayment.

**Exempted:**



# Pradhan Mantri Fasal Bima Yojana



## Why in the News?

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



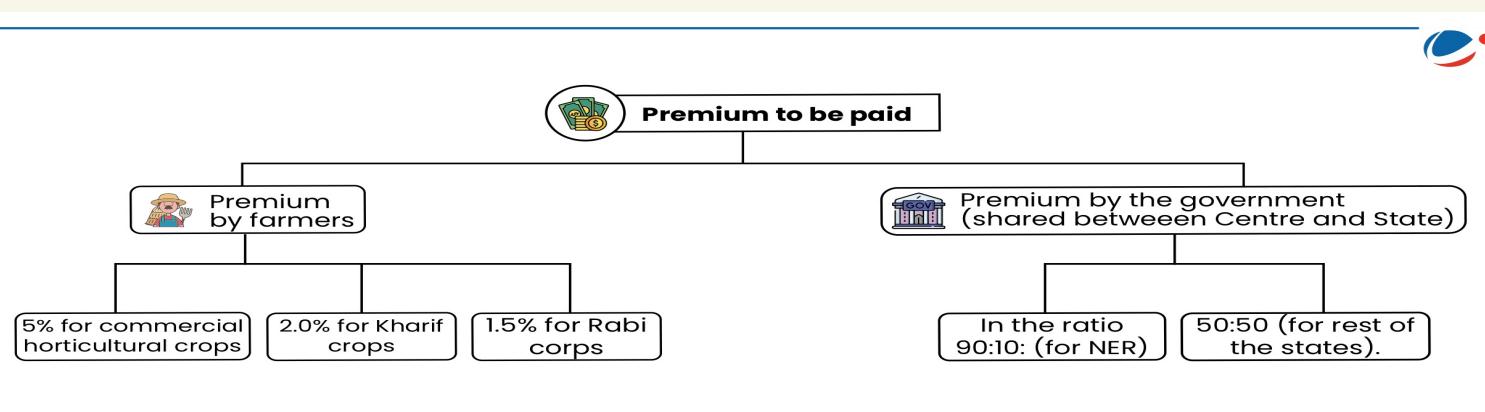
### Quick Facts

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



### Objectives

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



### Other Key Initiatives under PMFBY

- **DigiClaim:** Under DigiClaim all the **claims are worked out through National Crop Insurance Portal (NCIP)** instead of by insurance company and **paid to farmers accounts** using **Public Finance Management System (PFMS)**, which can be monitored by Central and State Government.
  - » **Farmers do not operate the DigiClaim module** and only Govt & State Govt. functionaries have access to it.
  - » However, **on settlement of claims, a SMS** with a link is sent to the farmer from which farmer can **track the status of payment of claims**.

## PREMIUM RATES

S. No.	Season	Crops	Premium rate
1	Kharif	<b>Food &amp; Oilseeds crops (all cereals, millets, pulses) &amp; oilseeds.</b>	<b>2.0% of SI or Actuarial rate, which ever is less</b>
2	Rabi	<b>Food &amp; Oilseeds crops (all cereals, millets, pulses) &amp; oilseeds.</b>	<b>1.5% of SI or Actuarial rate, which ever is less</b>
3	<b>Kharif &amp; Rabi</b>	<b>Annual Commercial or Horticultural crops</b>	<b>5.0% of SI or Actuarial rate, which ever is less</b>

Q 06



Q. With reference to ‘Pradhan Mantri Fasal Bima Yojana’, consider the following statements:

1. Under this scheme, farmers will have to pay a uniform premium of two percent for any crop they cultivate in any season of the year.
2. This scheme covers post-harvest losses arising out of cyclones and unseasonal rains.

Which of the statements given above is/are correct?

- [A] 1 only
- [B] 2 only
- [C] Both 1 and 2
- [D] Neither 1 nor 2

### **PM Fasal Bima Yojana (PMFBY)**

- Launched in 2016, it replaced the National Agricultural Insurance Scheme (NAIS) and Modified National Agricultural Insurance Scheme (MNAIS).
- Farmers including sharecroppers and tenant farmers growing notified crops in the notified areas are eligible for coverage.
- Premium to be paid by farmers: 2% for Kharif crops, 1.5% for all Rabi crops and 5% for annual commercial and horticultural crops
- Balance premium will be paid by the Government
- It covers post-harvest losses as well.
- The scheme is implemented by empanelled general insurance companies. The selection of the Implementing Agency (IA) is done by the concerned State Government through bidding.
- Use of technology is important pillar in the scheme:
  - I) Crop Insurance App: For easy enrollment of farmers and reporting of losses
  - II) Satellite imagery, remote-sensing technology, drones, artificial intelligence and machine learning to assess crop losses
  - III) PMFBY Portal: For integration of land records.

### **PMFBY 2.0**

- The Scheme has been made completely voluntary (earlier it was compulsory for loanee farmers availing Crop Loan/ Kisan Credit Card (KCC) account for notified crops)
- The Centre decided to limit its premium subsidy to 30% for unirrigated areas and 25% for irrigated ones.
- More flexibility provided to states to select any number of additional risk covers/features like prevented sowing, localised calamity, midseason adversity, and post-harvest losses.
- Penalties to states for inadequate insurance coverage in time

**Insurance companies have to spend 0.5% of the total premium collected on information, education and communication (IEC) activities.**

# Ministry of Consumer affairs ,Food & Public Distribution ( National Food Security Act)



## Why in the News?

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



## Quick Facts

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



## Objective

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

Q. Consider the following statements regarding “National Food Security Act (NFSA), 2013”:

- 1.The NFSA covered 67% of the country's population, including 75% of the rural and 50% of the urban population.
- 2.Under the act priority households entitled to 5 kg of food-grains per person per month.

Which of the statements given above is/are correct?

- [A] 1 only
- [B] 2 only
- [C] Both 1 and 2
- [D] Neither 1 nor 2

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

#### ● Life cycle approach:

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

#### ● Other Benefits

- **Food Security Allowance:** Given to **beneficiaries in case of non-supply of entitled food grains or meals.**
- **Grievance Redressal Mechanism:** Set up at the District and State levels.
- **Penalty on public servant or authority:** Imposed by the State Food Commission, in case of failure to comply with the **relief recommended by the District Grievance Redressal Officer.**
- **Women Empowerment:** Ration cards are issued in the name of the **eldest woman of the household** (of age 18 years or above).
- **Joint responsibility of federal Governments:**
  - **Centre's responsibility:** **Allocation and Transportation of foodgrains**, assistance to States/UTs for delivery of food grains from FCI godowns to **Fair Price Shop (FPS)**
  - **States' responsibility:** Effective implementation like **identification of eligible households, issuing them ration card**, etc.

#### Key initiatives



#### ● **Pradhan Mantri Garib Kalyan Ann Yojana (PMGKAY)**

- **Free food grains** to about 81.35 crore NFSA beneficiaries (i.e., AAY households and PHH beneficiaries) is being provided for a period of five years
- **Benefits:** **Free food** to around 80 crores people, ensuring nutrition security, etc.

#### ● **One Nation One Ration Card (ONORC) plan:** To implement **nation-wide portability of the ration cards** issued by the States/UTs under the NFSA.

- Benefits could be availed through **biometric/Aadhaar authentication** using their **same/existing ration card** issued under NFSA.

#### ● **Pradhan Mantri Poshan Shakti Nirman (PM POSHAN)**

- Launched for providing **one hot cooked meal in Government and Government – aided Schools** from **2021-22 to 2025-26.**

#### ● **Beneficiaries:**

- » Children of **pre-schools or Bal Vatika (before class I)**
- » Children of **classes I to VIII**

- **Ministry of Education** is the nodal implementing ministry.

#### ● **Pradhan Mantri Matru Vandana Yojana or PMMVY**

- It was **launched in 2017 and in 2022 incorporated in Mission Shakti** (umbrella scheme for **safety, security and empowerment of women**).

- **Minister of Women and Child Development** is the nodal implementing ministry.

- It is a **conditional cash transfer scheme for Pregnant Women & Lactating Mothers (PW&LM).**

- **Beneficiaries:** PW&LM of **at least 19 years of age in informal and unorganized sectors.**

#### ● **Benefits:**

- » **Conditional Maternity benefit of ₹ 5,000 for first living child of family.**
- » **Institutional delivery** and **incentive** available **Janani Suraksha Yojana (JSY)** are also provided. **Therefore**, on an average, a woman gets ₹ 6000.
- » **Support to girl child:** Under PMMVY 2.0 incentive of ₹ 6,000 in a single instalment is provided following birth of the second girl child.

# Ministry Of Finance



## Why in the News?

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



## Quick Facts

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



## Objectives

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



## Salient Features

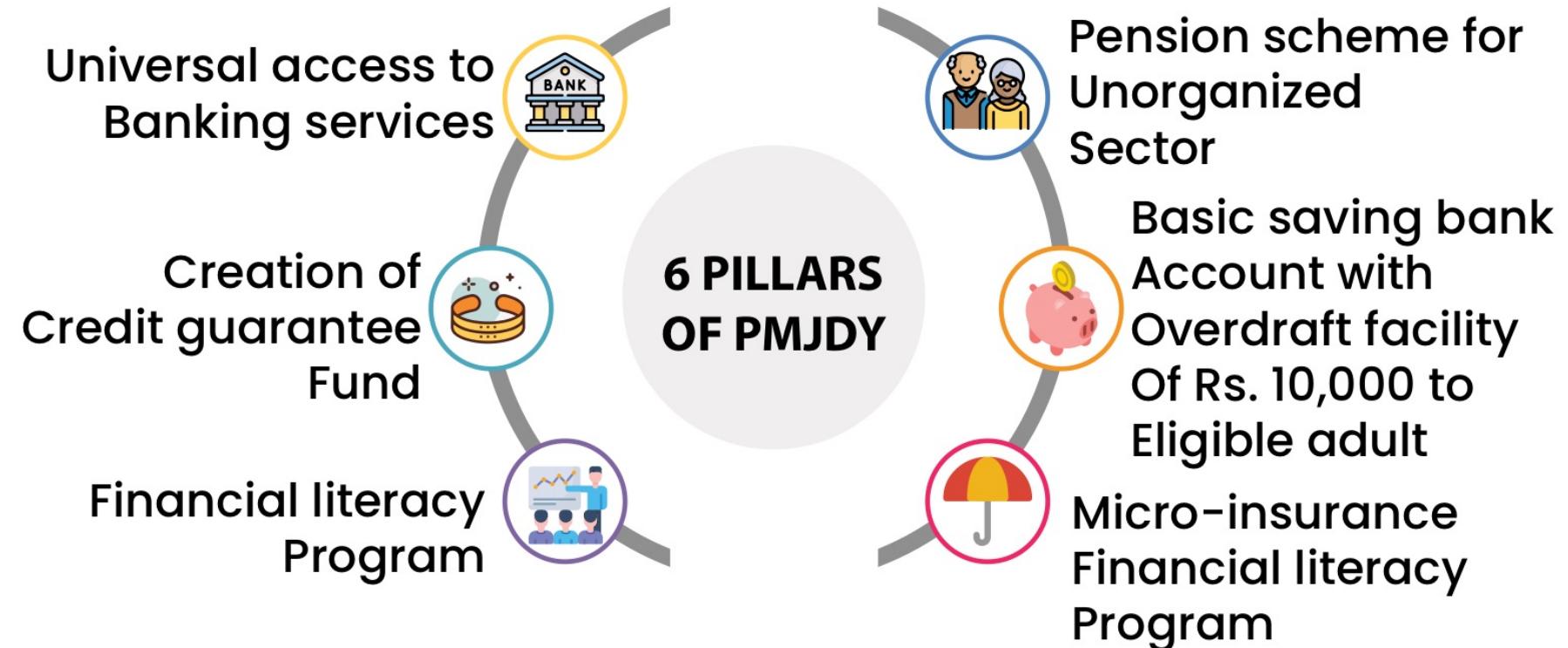
- **Background:** Launched in 2014, the PM JDY is a National Mission for Financial Inclusion.
- **Basic Tenants of Scheme:**
  - **Banking the unbanked** - Opening of basic savings bank deposit (BSBD) account with minimal paperwork, relaxed KYC, e-KYC, account opening in camp mode, zero balance & zero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

Q. 'Pradhan Mantri Jan-Dhan Yojana' has been launched for (2015)

- (a) providing housing loan to poor people at cheaper interest rates
- (b) promoting women's Self-Help Groups in backward areas
- (c) promoting financial inclusion in the country
- (d) providing financial help to the marginalized communities

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

# Pradhan Mantri Jan Dhan Yojana (PMJDY)



## PMJDY Accounts are eligible for:



# Sukanya Samriddhi Yojana

## SUKANYA SAMRIDDHI YOJANA

Saving for girl child's educational and marriage expenses



Attractive interest rates

Premature withdrawal allowed



Gain tax benefits under Section 80C of IT Act, 1961

Minimum Deposit- Rs.250

Maximum Deposit – Rs. 1.5 Lakh per year |

Eligibility - Girl Child under 10 years of age

Account

- **Maturity of scheme:** The account shall mature after **21 years from the date of opening or on marriage** of the girl child under whose name the account is opened, whichever is earlier.
- **Premature closure of account:** In the event of **death of the account holder** or where the Central Government is satisfied that continuation of the account is causing **undue hardship to the account holder**.
- **Premature withdrawal:** Once the girl child is **18 years old**, she can make an early withdrawal of **up to 50% of the balance for higher education**.



## Why in the News?

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



## Quick Facts

- **Purpose:** To promote the **welfare of the girl child**
- **Background:** launched in 2015 as a part of the **Beti Bachao Beti Padhao campaign**.
- **Beneficiaries:** A girl child (**a maximum of two girl children in one family**)
- **Limitation:** **Only one account** can be opened in the name of **a girl child**.
- **Exception for twins/triplets:** Benefits could also be availed for more than two in case of twins/triplets in the first birth or the second birth.
  - » However, if the first birth itself results in more than two girl children, girls born after the twins/triplets will not be eligible to open Sukanya Samridhhi accounts.

Minimum Deposit- Rs.250

Maximum Deposit – Rs. 1.5 Lakh per year |

Eligibility - Girl Child under 10 years of age

- Which of the following statement about ‘Sukanya Sammriddhi Yojana’ is/are incorrect?**
- (a) It started in year 2015.**
  - (b) It is a part of 'Beti Bachao Beti Padhao' Campaign.**
  - (c) It requires to open special post account for meeting to expenses of education of girl child only.**
  - (d) It does not cover expenses of marriage of girl child within its fold.**

# STAND UP INDIA SCHEME



## Why in the News?

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



## Quick Facts

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



## Objective

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

With reference to 'stand up India scheme', which of the following statement is/are correct?

1. Its purpose is to promote entrepreneurship among SC/ST and women entrepreneurs.
2. It provides for refinance through SIDBI.

Select the correct answer using the code given below.

A

1 only

B

2 only

C

Both 1 and 2

D

None of the above



## Eligibility

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



2 Loans available for setting up Green Field Projects.



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



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



With reference to ‘stand up India scheme’, which of the following statement is/are correct?

1. Its purpose is to promote entrepreneurship among SC/ST and women entrepreneurs.
2. It provides for refinance through SIDBI.

Select the correct answer using the code given below.

A

1 only

B

2 only

C

Both 1 and 2

D

None of the above

# Ministry of Fisheries Animal Husbandry & Dairying.

## 9.1. Schemes in News

### 9.1.1. Pradhan Mantri Matsya Sampada Yojana (PMMSY)



#### Why in the News?

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



#### Quick Facts

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



#### Objectives

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

#### Aims of PMMSY



**Enhanced fish production** of 22 million metric tons.



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



**Double export earnings** to about Rs. 1 lakh crore.



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



**Doubling of incomes** of fishers and fish farmer.

- **Funding pattern for Centrally Sponsored Component:** Share of fund between Central and North Eastern & Himalayan States- 90:10 and 60:40 for other states.

- **Matsya Sampada Jagrukta Abhiyan:** Awareness campaign for enhancing outreach across India and ensuring 'last mile connectivity'.
- **River ranching programme:**
  - Launched for augmenting and enhancing the **fish production and productivity** through expansion, intensification.
  - **National Fisheries Development Board (NFDB)** has been designated as the Nodal Agency.

#### **Pradhan Mantri Matsya Kisan Samridhi Sah-Yojana (PM-MKSSY):**

- A sub scheme under the Pradhan Mantri Matsya Sampada Yojana (PMMSY)
- Aim –To help Micro and Small Enterprises (MSME) operating in the fisheries sector
- Implemented as **Central Sector Scheme**
- Ministry – **Ministry of Fisheries, Animal Husbandry and Dairying**
- Investment – Rs 6,000 crore
- Tenure – 4 years – across all states and union territories
- Approved – The extension of Fisheries and Aquaculture Infrastructure Development Fund (FIDF) to another 3 years, up to 2025-26.
- Funding allocation –
  - 50% public finance – Including the World Bank and the Agence Française de Développement (AFD, external financing)
  - 50% – The private sector leverage

# Ministry Of Micro Small and Medium Enterprises

## Classification of MSMEs



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



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



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

Consider the following statements with reference to India:

- 1 According to the 'Micro, Small and Medium Enterprises Development (MSMED) Act, 2006', the 'medium enterprises' are those with investments in plant and machinery between ₹ 15 crore and ₹ 25 crore.
- 2 All bank loans to the Micro, Small and Medium Enterprises qualify under the priority sector.

Which of the statements given above is/are correct?



### Why in the News?

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



### Quick Facts

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

- a) 1 only
- b) 2 only
- c) Both 1 and 2
- d) Neither 1 nor 2

# Credit Guarantee Scheme for MSME

## About the Credit Guarantee Trust for Micro and Small Enterprises (CGTMSE) Scheme:

- It was launched in 2000.
- Funding: The corpus of CGTMSE is being contributed by the Government of India and the Small Industries Development Bank of India (SIDBI) in the ratio of 4:1.
- Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) is jointly set up by the Ministry of Micro, Small, & Medium Enterprises (MSME), the Government of India, and the Small Industries Development Bank of India (SIDBI) to catalyse the flow of institutional credit to Micro & Small Enterprises (MSEs).
- CGTMSE has been instrumental in providing guarantee cover to collateral and/or third-party guarantee-free credit facilities extended by eligible Member Lending Institution [MLIs] to MSEs.
- 



## Salient Features

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

# PM Vishwakarma Scheme



## Why in the News?

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



## Quick Facts

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



## Objectives

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



## Salient Features

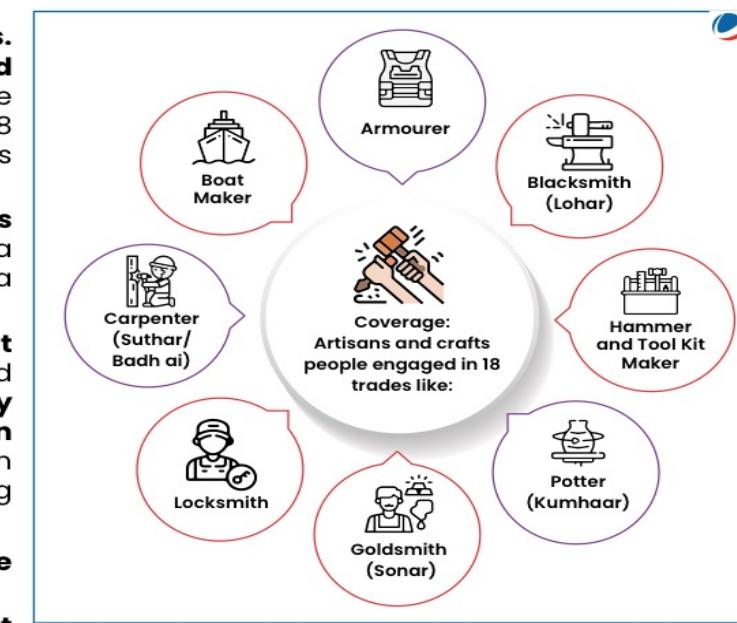
- **Inter-ministerial:** Scheme will be conjointly implemented by the Union **Ministry of MSME, Skill Development and Finance**.
- **Eligibility criteria:** An artisan who is
  - o working with hands and tools and engaged in one of the **recognized family-based traditional trade (refer to the infographics)**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

## GOVERNMENT SCHEMES IN NEWS

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

- **Benefits**

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



- **Eligibility for Enterprise Development Loans**

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

- **Credit Guarantee:** Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) would provide guarantee coverage to eligible Lending Institutions for facilitating credit support to Vishwakarmas.

# Ministry Of Labour and Employment



**Atmanirbhar Bharat**  
The Road Ahead

**5 Pillars of Self-Reliant India**

- Economy** Quantum jumps, not incremental changes
- Infrastructure** One that represents modern India
- System** Technology driven
- Demography** Vibrant demography of the largest democracy
- Demand** Full utilisation of power of demand and supply

**Atmanirbhar Bharat Abhiyan**

Package of ₹ 20 lakh crores (about 10% of GDP\*)

Focus on Land, Labour, Liquidity and Laws

To cater to labourers, middle class, cottage industry, MSMEs and industries among others

\*including recent economic measures and RBI announcements

**Bold Reforms– Need of the Hour**

- Supply Chain Reforms for Agriculture
- Rational Tax System
- Simple and Clear Laws
- Capable Human Resource
- Strong Financial System

## 14.1. SCHEMES IN NEWS

### 14.1.1. ATMANIRBHAR BHARAT ROZGAR YOJANA (ABRY)

#### Why in the News?

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

#### Quick Facts

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

#### Objective

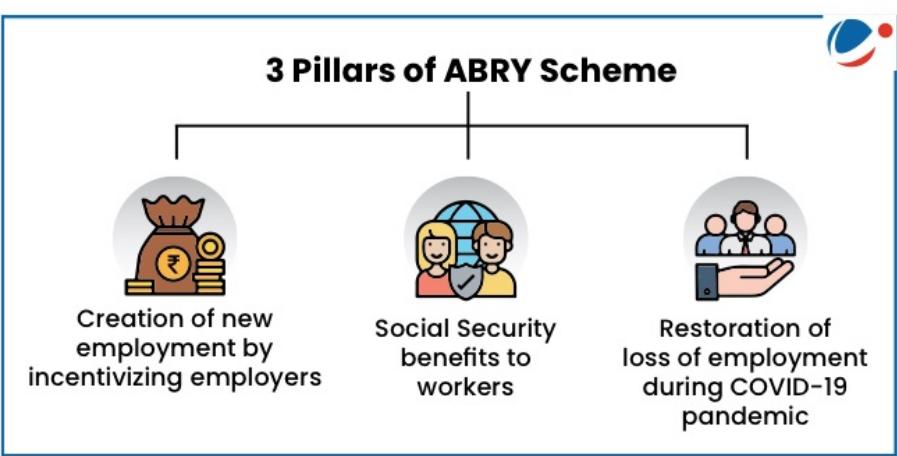
- To **incentivise employers**, registered with EPFO, to give **employment to new employees** and **re-employing persons from low wage brackets** who **lost their jobs during the COVID-19 pandemic.**

#### Salient Features

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

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

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



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

# Pradhan Mantri ashram Yogi Maan Dhan



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



### Why in the News?

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



### Quick Facts

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

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

Assuring old age protection and Social Security for Unorganised Workers

#### Eligibility Criteria:



This scheme is only for Unorganised Workers



Entry age between 18 to 40 years



Monthly income of Rs 15,000 or below

To register,  
visit - [maandhan.in](http://maandhan.in)  
or go to your nearest **Common Service Centre**.  
Carry your **Aadhaar Card** and **Bank Account Details**.



## Salient Features

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

 **Pradhan Mantri Shram-yogi  
Maan-dhan (PM-SYM)  
Pension Yojana**  
Assuring old age protection and Social Security for Unorganised Workers

**Eligibility Criteria:**

 This scheme is only for Unorganised Workers	 Entry age between 18 to 40 years	 Monthly income of Rs 15,000 or below
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To register, visit - [maandhan.in](http://maandhan.in) or go to your nearest Common Service Centre. Carry your Aadhaar Card and Bank Account Details.

# Ministry of Petroleum & Natural Gas.



## 19.1. SCHEMES IN NEWS

### 19.1.1. PRADHAN MANTRI UJJWALA YOJANA (PMUY) 2.0

#### Why in the News?

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

#### Quick Facts

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

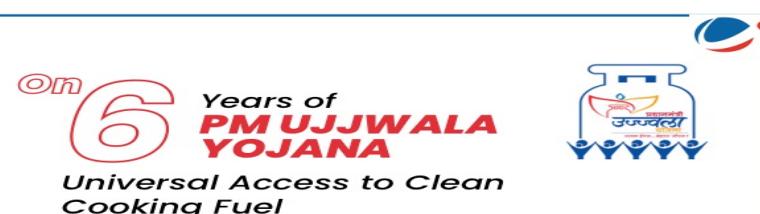
#### Objective

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

#### Salient Features

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

- **Eligibility:** An **adult woman from a poor household without an existing LPG connection fulfilling the following criteria:**
  - Eligible as per **Socio Economic and Caste Census (SECC) 2011** list, or
  - Belongs to **SC/ST households**, be a **beneficiary of Pradhan Mantri Awas Yojana (PMAY)**, Antyodaya Anna Yojana (AY), **Forest dwellers**, Most Backward Classes (MBC), Tea and Ex-Tea Garden Tribes, People residing in river islands.
- **Subsidy:**
  - **Central Financial Assistance of Rs 1600** for each LPG connection.
  - Subsidy of **₹ 200/- per 14.2 Kg refill up to 12 refills/year**
- **Ease of registration for migrants:** Migrants are not required to submit ration cards or any address proof. A **self-declaration is sufficient**.
- **Exclusion:** Household having any other LPG connection from any Oil Marketing Company.



The World Lauds India's Ujjwala Yojana

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

International Energy Agency (IEA)

**Q1. Consider the following statement regarding Pradhan Mantri Ujjwala Yojana**

- (a) Objective of the scheme is to make clean cooking fuel such as LPG available to the rural and deprived households which were otherwise using traditional cooking fuels such as firewood, coal, cow-dung cakes etc.
- (b) This scheme is under Ministry of Power.

Which of the following statement is correct?

- (1) a only
- (2) b only
- (3) Both a and b
- (4) Neither a nor b

# Ministry of Panchayat Raj

20

MINISTRY OF  
PANCHAYATI RAJ



## 20.1. SCHEMES IN NEWS

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

#### Why in the News?

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

#### Quick Facts

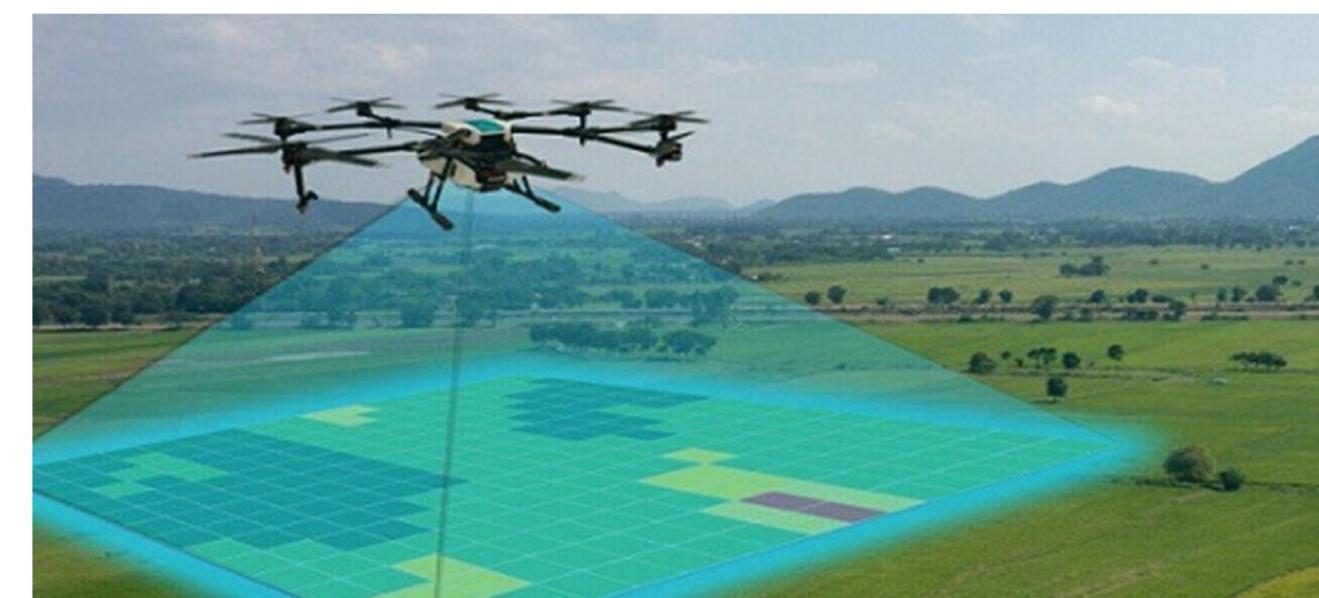
- Purpose:** To provide an integrated inhabited (abadi) property ownership solution for rural India.
- Type:** Central Sector Scheme
- Technology Implementation Agency:** Survey of India
- Coverage:** All the 31 States and Union Territories (UTs)

#### Objectives

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

#### Salient Features

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



**Q. With reference to PM SVAMITA Scheme, consider the following statements:**

1. The scheme aims to provide the ‘record of rights’ to village household owners and issuance of property cards to the property owners.

2. The scheme uses Traditional surveying techniques to create land records.

Which of the statements given above is/are correct?

[A] 1 only

[B] 2 only

[C] Both 1 and 2

**Q. Consider the following statements regarding “SVAMITVA Scheme”:**

1. It was launched to establish of clear ownership of property in rural inhabited (Abadi) areas.

2. It was launched by Ministry of finance.

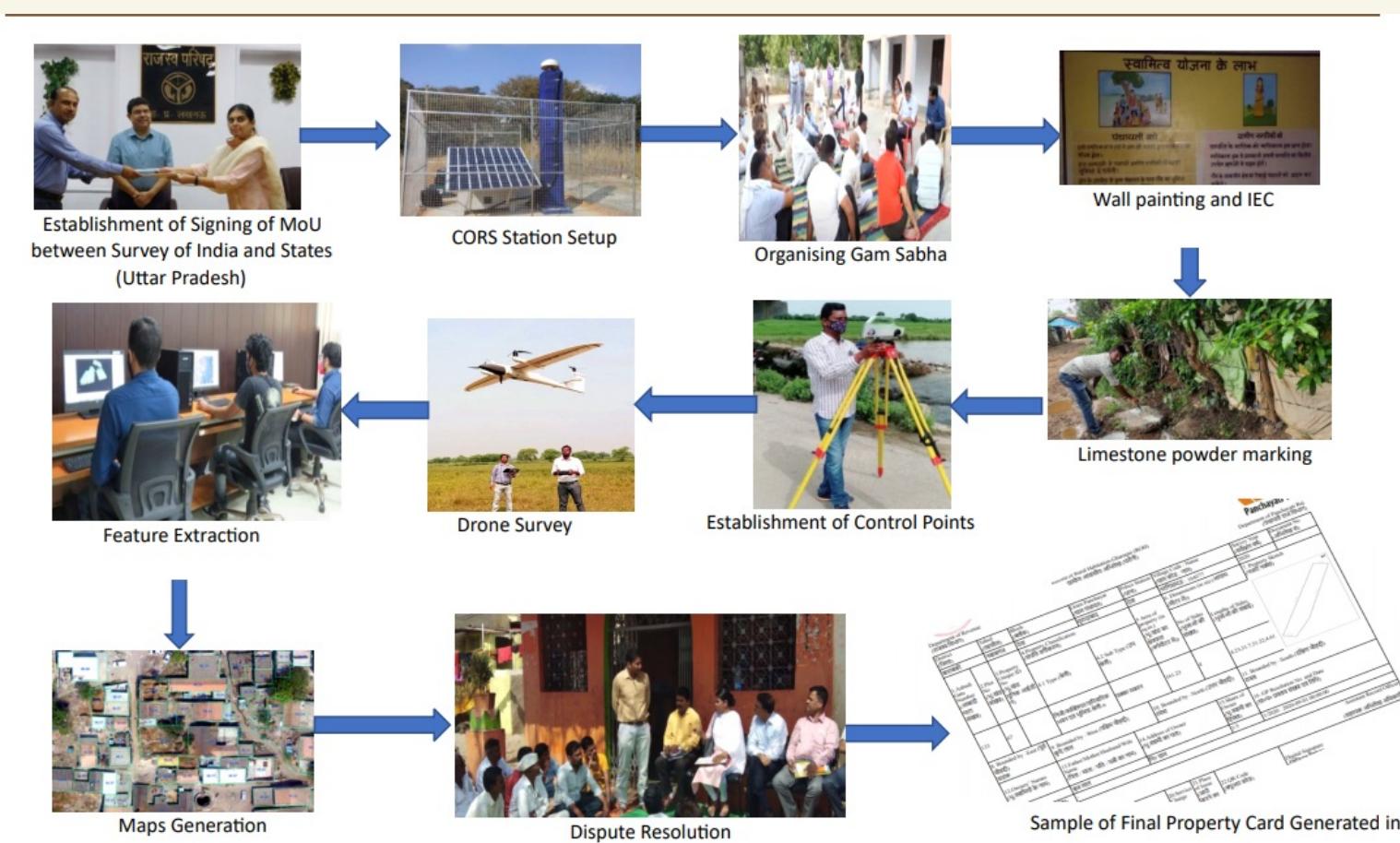
Which of the statements given above is/are correct?

[A] 1 only

[B] 2 only

[C] Both 1 and 2

[D] Neither 1 nor 2



# Ministry Of Power

21

## MINISTRY OF POWER



### 21.1. NEWLY LAUNCHED SCHEME

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



#### Quick Facts

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



#### Objectives

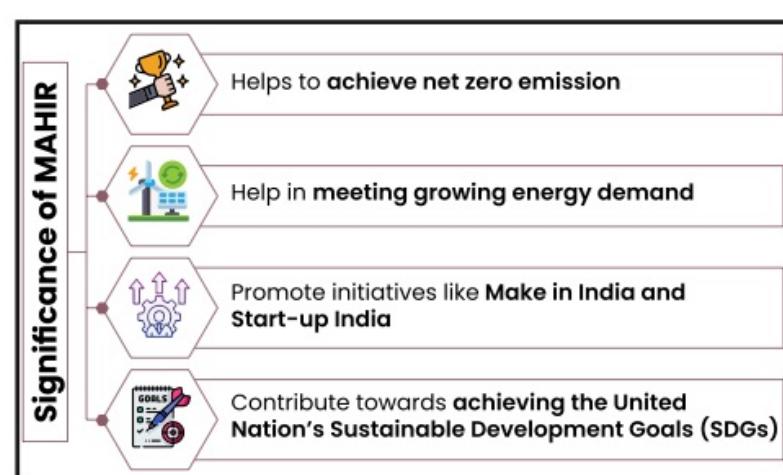
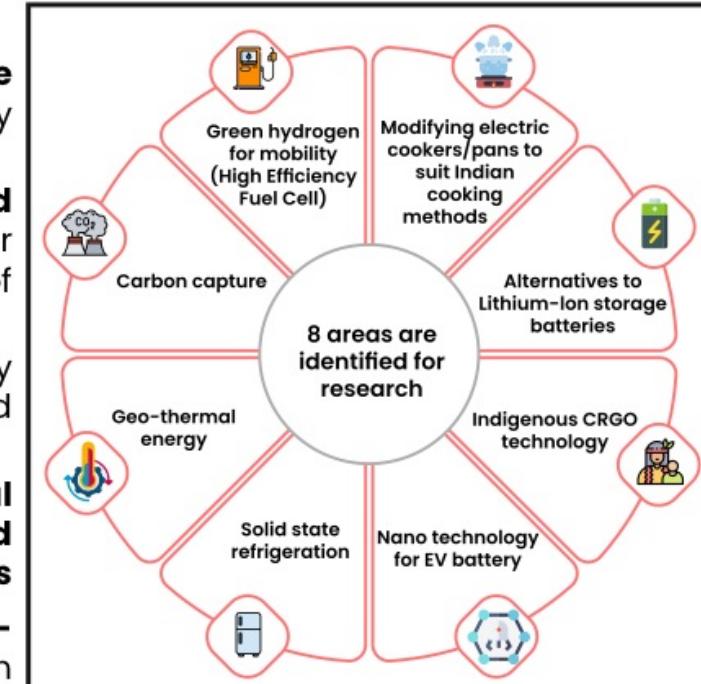
- Identify** emerging technologies/areas of future relevance for the energy sector.
- Create a vibrant & innovative ecosystem and provide a common platform** for energy Sector Stakeholders for various tasks.
- Support pilot projects** of indigenous technologies and facilitate their commercialization.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



#### Salient Features

- Structure of the Mission**
  - The Technical Scoping Committee** chaired by Central Electricity Authority (CEA)
    - Role:** Identify and recommend potential technologies for development, monitoring of approved projects, etc.
  - The Apex Committee chaired** by Union Minister for Power & New and Renewable Energy
    - Role:** Look into international collaborations, approve and monitor the research proposals
- Coverage:** The proposals for **outcome-linked funding** will be invited from companies / organizations **across the globe**.
- Selection of the proposal:** To be done **through Quality cum Cost-Based Selection (QCBS) basis**.
- Patent:** The IPR of the technology developed would be shared by the **Government of India and the Research Agency**.
- Transparency and accountability:** Evaluation of the mission will be taken up through a credible **Third party at the end of the initial period of the Mission**.
- Funding:** Ministry of Power, Ministry of New and Renewable Energy and the Central Public Sector Enterprises under them, and also Centers' budgetary resources.

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



# Ministry of Heavy Industries

11

## MINISTRY OF HEAVY INDUSTRIES



### 11.1. Newly Launched Scheme

#### 11.1.1. Electric Mobility Promotion Scheme (EMPS)



#### Quick Facts

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



#### Objective

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

Consider the following statements regarding the Ministry of Heavy Industries (MHI) launched Electric Mobility Promotion Scheme (EMPS), 2024:

- 1 It will be implemented by Ministry of Heavy Industries (MHI).
- 2 It will be implemented along with Faster Adoption and Manufacturing of (Hybrid &) Electric Vehicles (FAME-II)

Which of the statements given above is/are correct?

- (a) 1 only
- (b) 2 only
- (c) Both 1 and 2
- (d) Neither 1 nor 2

#### Key highlights of Electric Mobility Promotion Scheme (EMPS) 2024:

- Aim - Faster adoption of electric two wheelers (e-2W) and three wheelers (e-3W) to provide impetus to green mobility and development of Electric Vehicle (EV) manufacturing ecosystem in country.
- Purpose - To implement EMPS 2024 after end of tenure of Faster Adoption and Manufacturing of (Hybrid &) Electric Vehicles (FAME-II) on 31st March 2024.
- Nodal Ministry - **Ministry of Heavy Industries**
- Tenure - 4 months (1st April 2024 till 31st July 2024).
- Components of Scheme -
  - Subsidies: Demand incentives for e-2W and e-3W.
  - Administration of Scheme including IEC (Information, Education & Communication) activities and fee for Project Management Agency.
  - Conditions to avail Demand Incentives -
  - Original Equipment Manufacturer is required to be registered with MHI and each of their EV models will need to be approved by MHI
  - Each vehicle model needs to satisfy minimum technical eligibility criteria with regard to vehicles efficiency.
  - Eligibility - Vehicles which are registered as Motor Vehicle as per Central Motor Vehicle Rules as well as Vehicles fitted with only advanced batteries.
  - Project Implementation and Sanctioning Committee -
  - Headed by - Secretary (Heavy Industries)
  - Functions - monitoring, sanctioning and implementation of EMPS.

# Ministry Of Jal Shakti

## Atal Bhujal Yojana

### Why in the News?

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

### Quick Facts

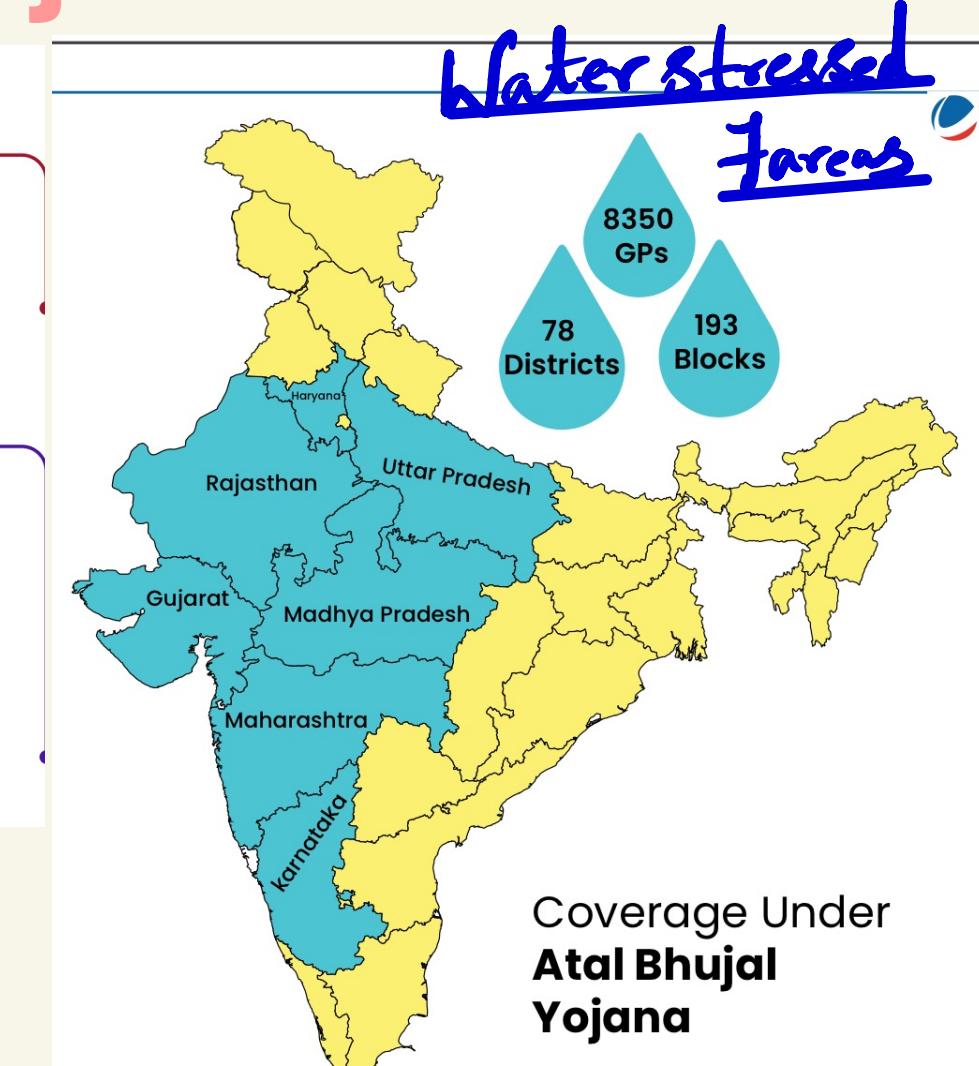
- **Purpose:** To improve ground water management
- **Type:** Central Sector Scheme
- **Funding:** 50% through World Bank loan and remaining through budgetary support.
- **Women empowerment:** Mandatory participation of women

Q1. Consider the following statements about Atal Bhujal Yojana:

1. It is a water resources ministry initiative for water conservation.
2. It will be supported by the World Bank.
3. The emphasis of the scheme will be on recharge of ground water sources and efficient use of water.

Which of the above statements are correct?

- **Nodal Implementing agency:** Central Ground Water Board (CGWB) of the Department of Water Resources, River Development and Ganga Rejuvenation.
- CGWB is the apex multi-disciplinary scientific organization under the Ministry of Jal Shakti.



- **Incentives to States:** States receive incentives under the scheme **based on performance** and achievements of **predefined indicators**.
- **Grassroots level governance:** Active participation of the communities. GramPanchayat wise **Water Security Plans (WSPs)** & their implementation

Q1) What is Ministry of Jal Shakti?

The Ministry of Jal Shakti was created by merging the Ministry of Water Resources, River Development, and Ganga Rejuvenation with the Ministry of Drinking Water and Sanitation in May 2019. This merger was part of the Indian government's efforts to streamline water-related activities, improve water management, and address issues related to water scarcity, pollution, and access to clean water.

# Jal Jeevan Mission: HarGhar Jal



## Why in the News?

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



## Quick Facts

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

Q. With reference to Jal Jeevan Mission sometimes seen in the news, consider the following statements

1. The chief objective of the Mission is to provide piped water supply to all rural households only by 2024.
2. It aims to create local infrastructure for rainwater harvesting, groundwater recharge and management of household wastewater for reuse in agriculture and industry.

Select the correct answer using the code given below

C:S → 50:50  
UT's without legislature → 100%  
NE & Himalayan states → 90:10

Budget 2021-21

→ Jal Jeevan Mission  
(Urban) announced  
Under Housing & Urban  
Affairs Ministry

## Women empowerment



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



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



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

## Key Achievements



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

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

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

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

### 13.1.3. Namami Gange Yojana

(Student Read)



#### Why in the News?

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



#### Quick Facts

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