

# SchemesTap

JULY - 2024

Comprehensive  
**Current Affairs Magazine**  
Covering

**IMPORTANT GOVERNMENT SCHEMES**



# Government Schemes

(1<sup>st</sup> to 15<sup>th</sup> July 2024)

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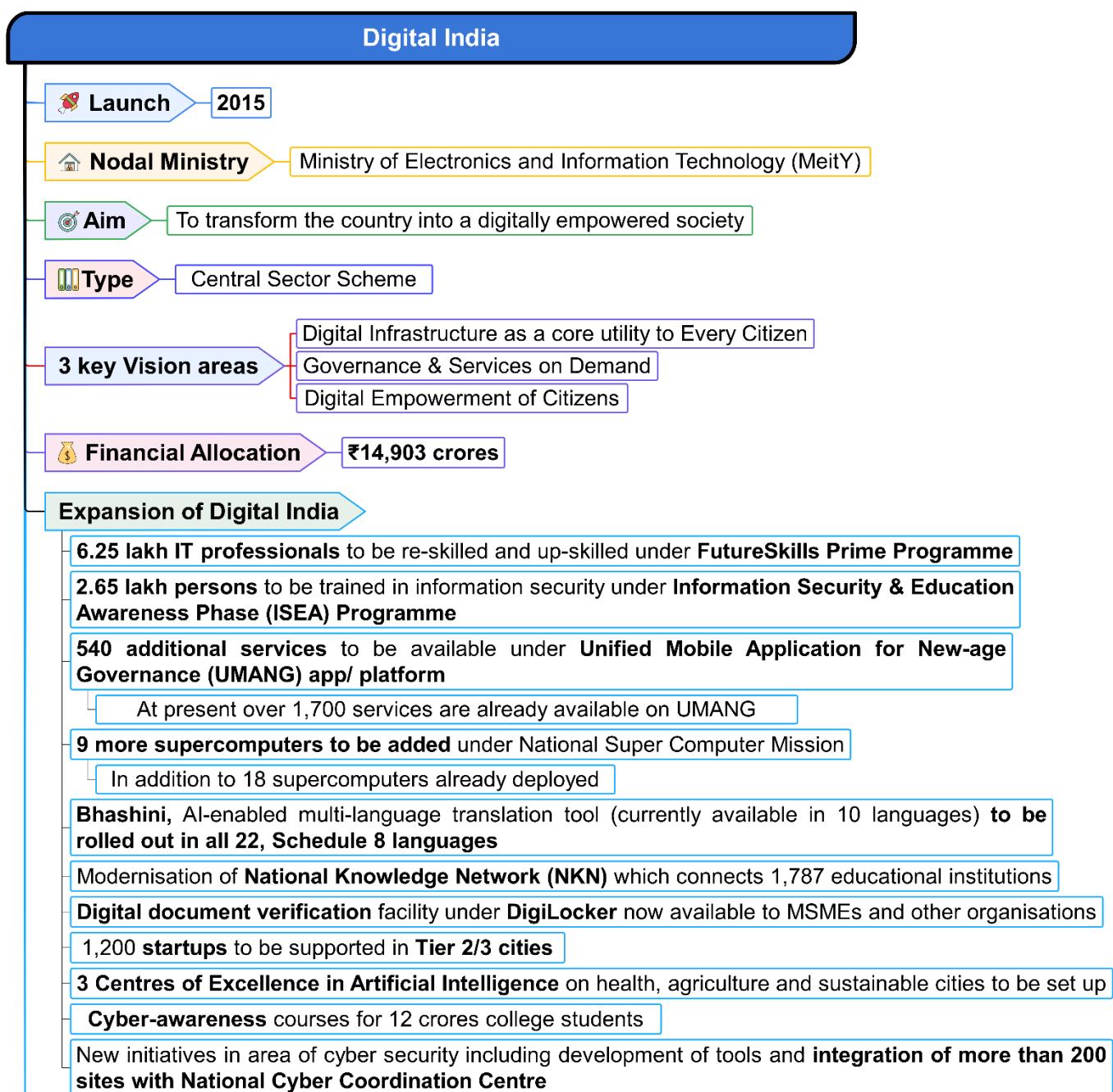
## FIRST SECTION

### MINISTRY OF ELECTRONICS AND INFORMATION TECHNOLOGY

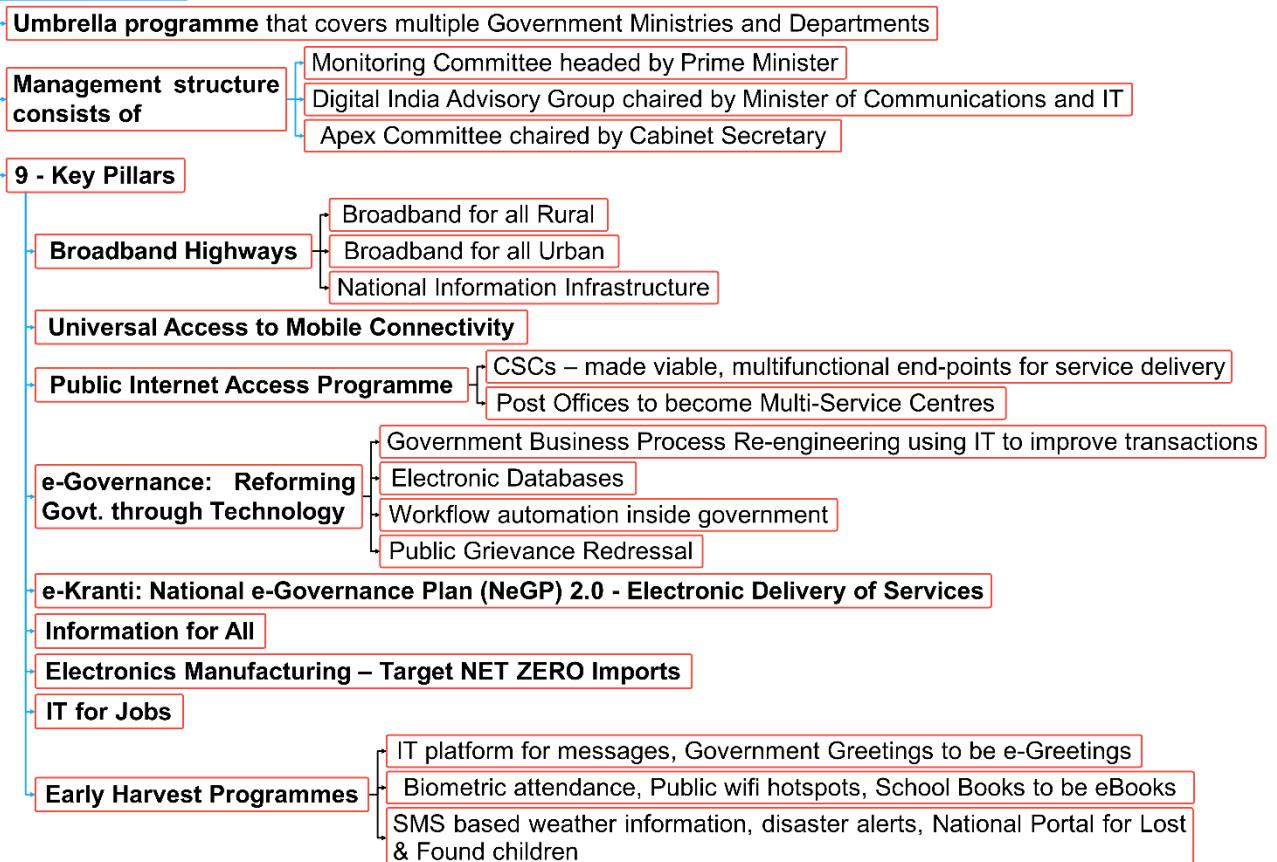
#### 1.1 Digital India

##### Why in News?

- **9 years** have completed since the launch of “Digital India” initiative. Government has shared data related to achievements of Digital India:
  - Over **11 crore farmers** now receive money directly in their bank accounts.
  - More than **137 crore Aadhar numbers** have been generated.
  - **BharatNet** has laid **6.83 lakh km of optical fibre** network.
  - **UPI transactions** worth **Rs. 535 lakh crore** have been made.
  - Over **34.6 crore Ayushman Cards** created.



### Key Features



## MINISTRY OF PANCHAYATI RAJ

### 1.2 Rashtriya Gram Swaraj Abhiyan (RGSA)

#### Why in News?

- Ministry of Panchayati Raj held a training program for State Nodal Officers and State Program Managers under the Rashtriya Gram Swaraj Abhiyan (RGSA) at Indian Institute of Public Administration, New Delhi.

### Rashtriya Gram Swaraj Abhiyan (RGSA)

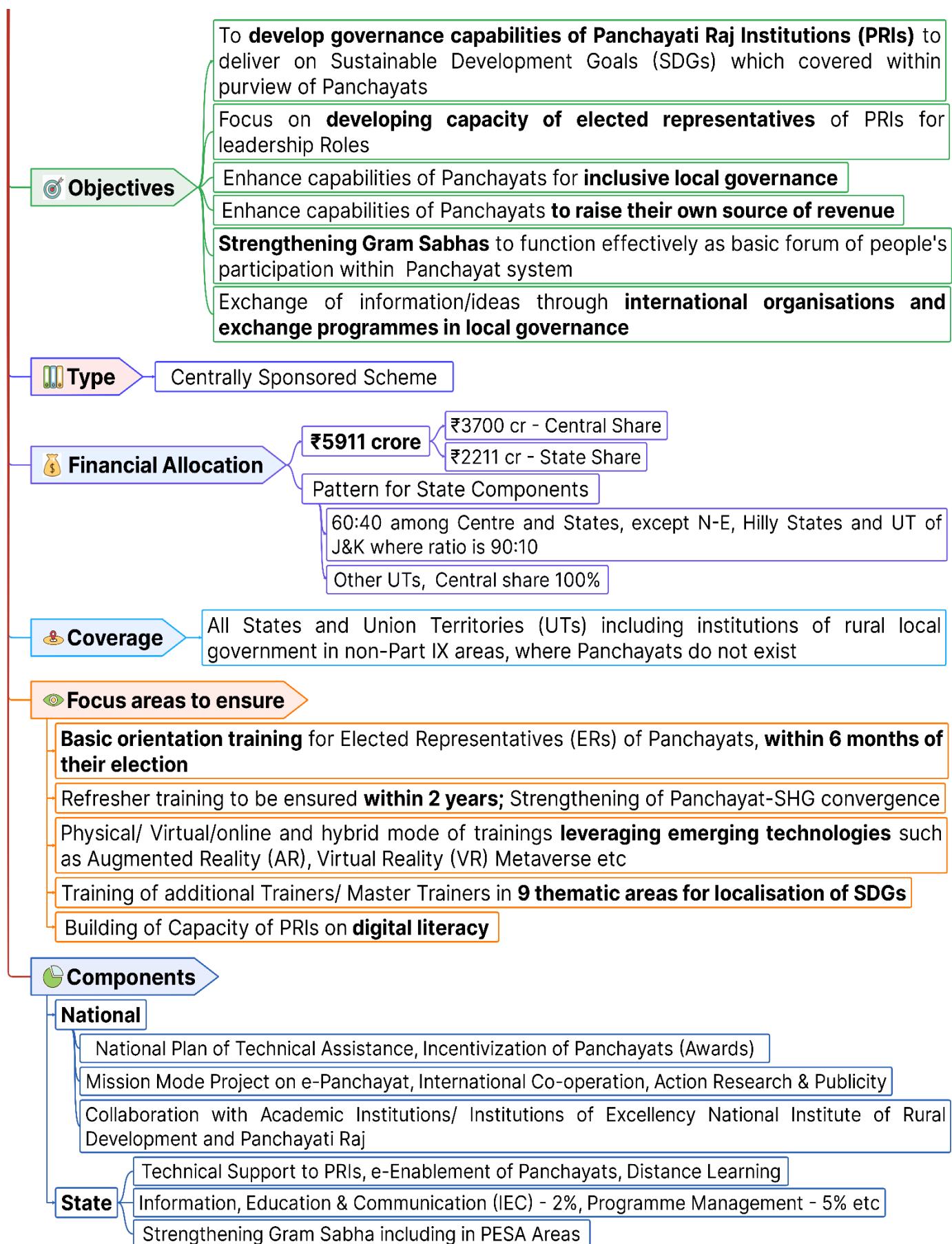


2018

Revamped RGSA approved for 2022-23 to 2025-26



Ministry of Panchayati Raj



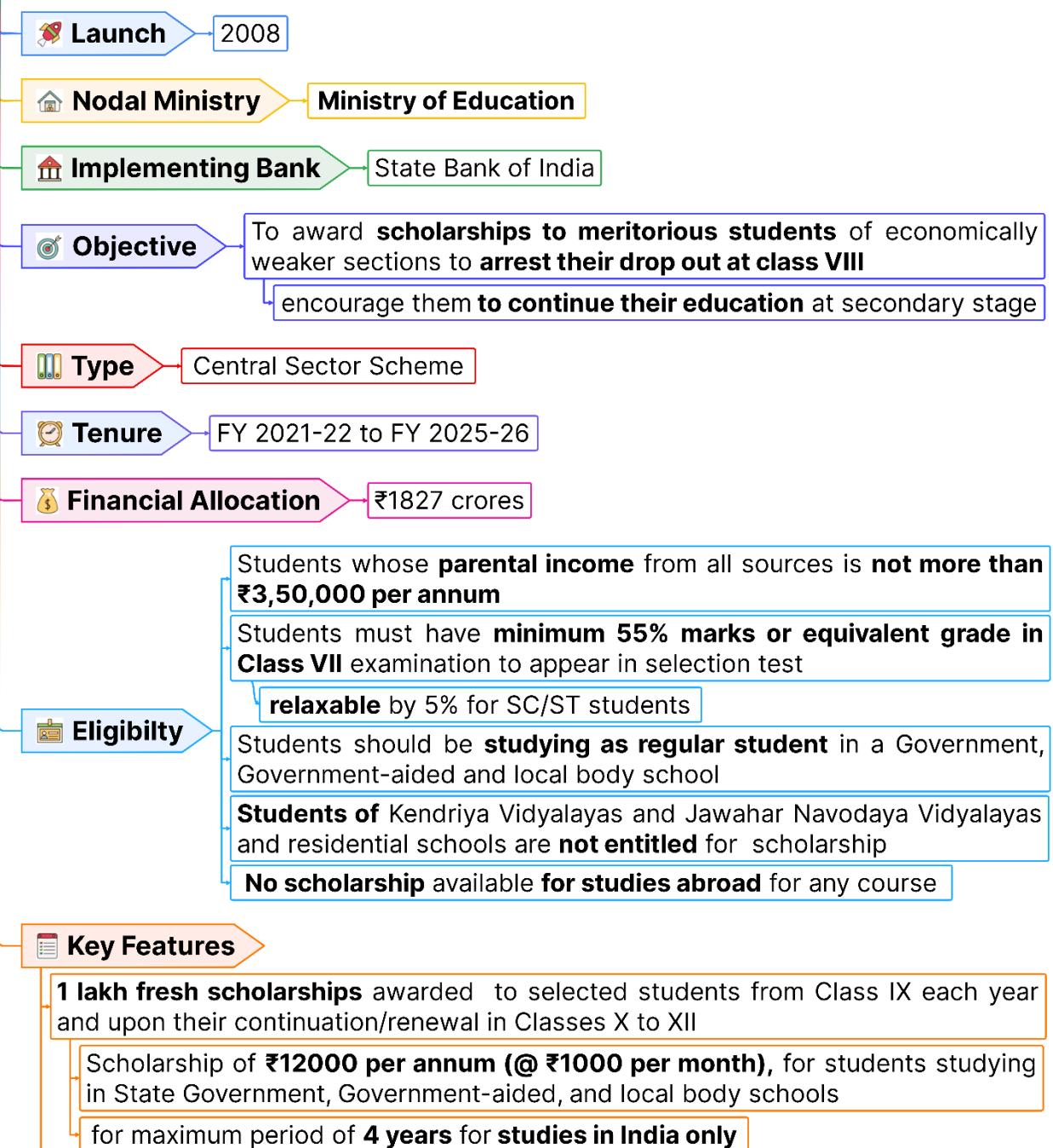
## MINISTRY OF EDUCATION

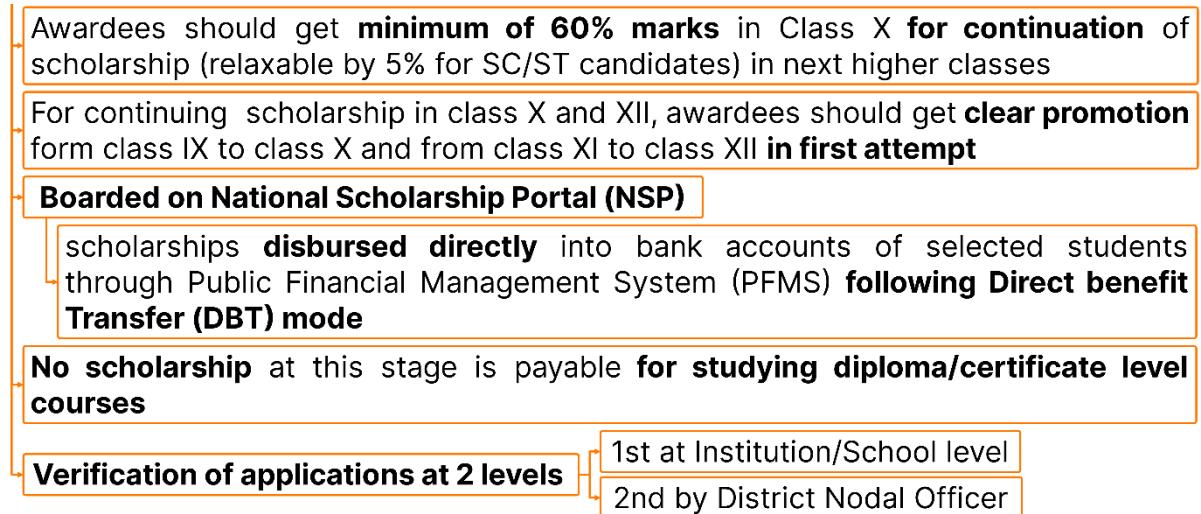
### 1.3 National Means-cum-Merit Scholarship Scheme (NMMSS)

#### Why in News?

- Ministry of Education has launched the updated web version for One-Time Registration (OTR) application under NMMSS.
- OTR is required on National Scholarship Portal (NSP) for submission of fresh and renewal applications. The OTR Module will be available to students across the year.
- OTR is a unique 14-digit number** issued based on the Aadhaar/Aadhaar Enrolment ID (EID).
- OTR is required to apply for the scholarship on NSP. The OTR ID will remain valid for the entire academic lifecycle of the student.

#### National Means-cum-Merit Scholarship Scheme (NMMSS)



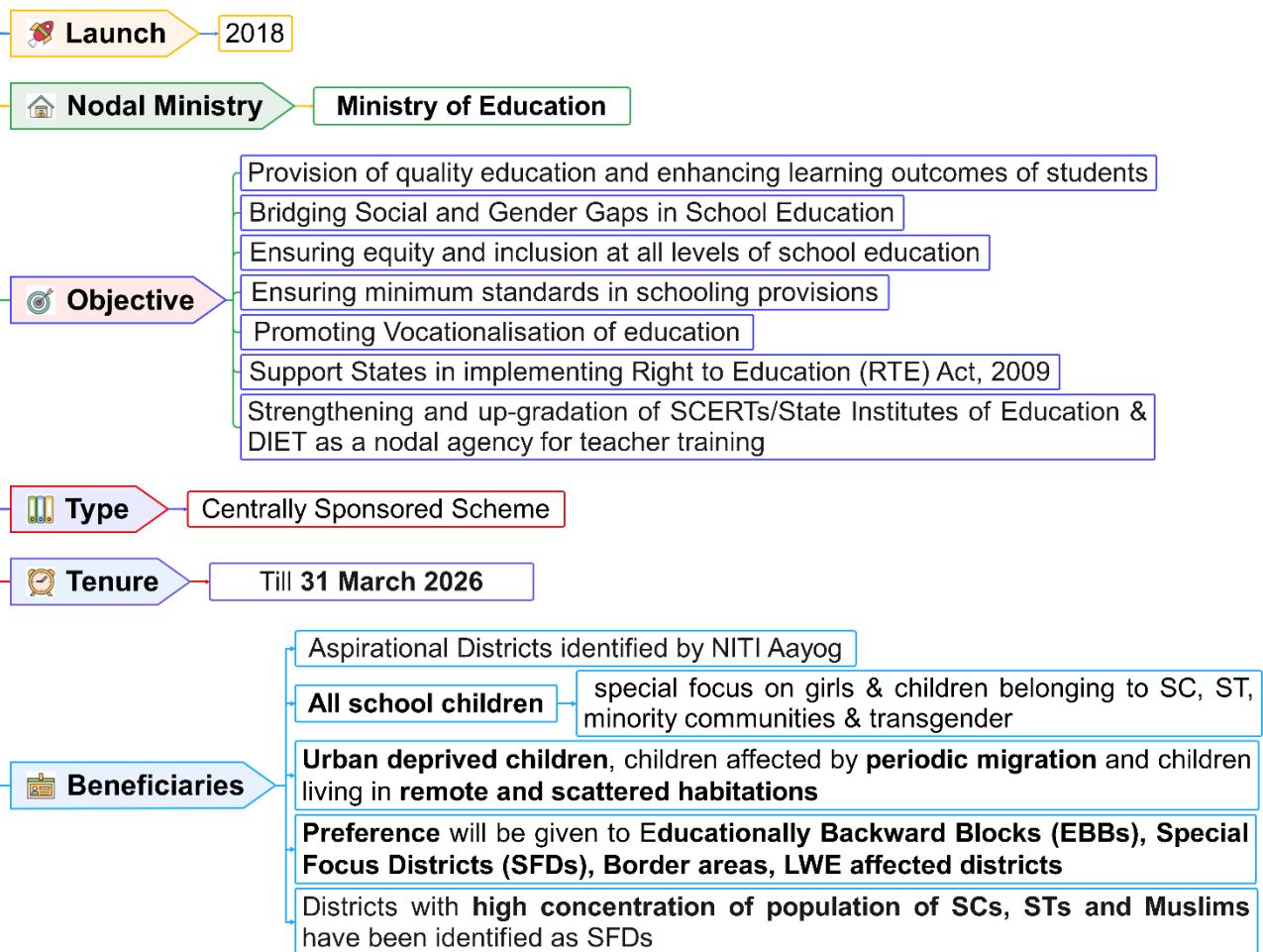


## 1.4 Samagra Shiksha Abhiyan

### Why in News?

- Ministry of Education will provide **ICT Labs and Smart Classrooms**, as per Samagra Shiksha norms, in all functional Kasturba Gandhi Balika Vidyalayas (KGBVs) and Hostels.
- This initiative will benefit **7 lakh girls of KGBVs** at an estimated cost of approximately **Rs. 290 crore**.
- KGBVs are residential schools from Classes VI to XII for girls from disadvantaged groups (SC, ST, OBC, Minority, BPL) in Educationally Backward Blocks.

### Samagra Shiksha Abhiyan



## Key Features

Need based **refinance support** by NABARD to all eligible lending entities (if required)

Sarva Shiksha Abhiyan (SSA)

### Schemes Sub-sumed

Rashtriya Madhyamik Shiksha Abhiyan (RMSA)

Teacher Education (TE)

provision for new/upgradation of schools from pre-primary to senior secondary level

### Universalising access to quality education

strengthening of existing schools including provision of barrier free access for Divyang children

Support for mainstreaming of out of school children extended from elementary level to children in the age group of 16-19 years through open schooling

**Upgradation of Kasturba Gandhi Balika Vidyalayas (KGBVs)** To provide residential & schooling facilities upto Class-XII (upgraded from 6-8 to 6-12)

Provision of Incinerator and sanitary pad vending machines in all girls' hostels

**Free textbooks to all children and free uniforms to all girls, SC, ST & BPL boys at elementary level** Including primers/textbooks for tribal languages with bridging materials

Transport facility extended to secondary level, for children in difficult sparsely populated areas @upto ₹6000 per annum

Residential schools/hostels named Netaji Subhas Chandra Bose Avasiya Vidyalayas in hilly terrain, small and sparsely populated areas for children without adult protection who are in need of shelter and care

Provision of upto ₹500 per child per annum for Teaching Learning Materials (TLM), indigenous toys and games, play based activities for pre-primary sections in Government Schools

**Support for NIPUN Bharat Mission on Foundational Literacy and Numeracy (FLN)** through provision of TLM upto ₹500 per child per annum, ₹150 per teacher for teacher manuals and resources, ₹10-20 lakh per district for assessment, Teacher training on FLN

Provision for qualitative and innovative interventions

such as Holistic Progress Card (HPC), sports grant, library grant, composite school grant, teacher training, strengthening of TEIs, assessment cell, Bagless days, school complexes, internships with local artisans, curriculum and pedagogical reforms etc.

**Self-Defence training for girls** of class VI to XII under 'Rani Laxmibai Atma Raksha Prashikshan', assistance increased from ₹3000 to ₹5000 per month

Provision of upto ₹3500 per child with special needs, per year, studying in government, government aided and local body schools for aids and appliances, teaching material, home based education etc

Separate provision of stipend for CWSN girls @ ₹ 200 per month for 10 months, in addition to student component from pre-primary to senior secondary level.

**Annual identification camps for CWSN at block level @ ₹10,000 per camp**

ICT labs, Smart classrooms including support for digital boards , virtual classrooms and DTH channels

Child tracking for learning level of children for students of Government & Government aided schools

**Support States/UTs for implementation of RTE Act** including reimbursement under Section 12(1)(c) of the Act

**Provision of library grants for every school ranging from Rs. 5000 to Rs. 20000**

Allocation for uniforms under RTE Act Enhanced from Rs. 400 to Rs. 600 per child per annum

Allocation for textbooks under the RTE Act Enhanced from Rs. 150/250 to Rs. 250/400 per child per annum

Energized textbooks to be introduced

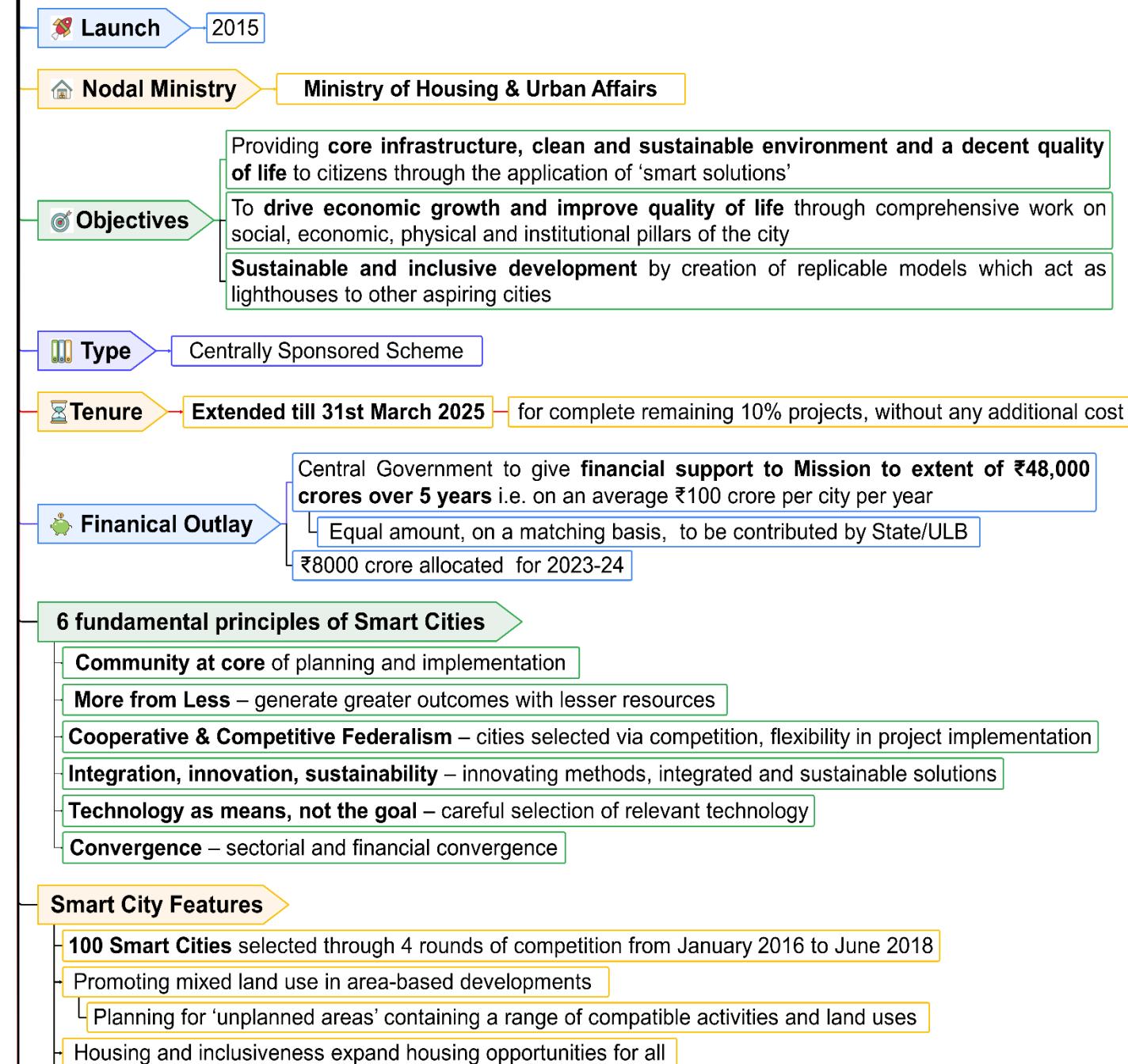
## MINISTRY OF HOUSING AND URBAN AFFAIRS

### 1.5 Smart Cities Mission (SCM)

#### Why in News?

- 90% of total projects amounting to **₹1,44,237 crore** have been completed as of June 2024.
- Taking cognizance of these requests, the **Govt of India has extended the Mission period upto 31 March 2025** to complete these balance 10% projects, **without any additional cost**.
- The Mission has an allocated GOI budget of **₹48,000 crore** for the 100 Cities. As on date, GOI has released **₹46,585 crore** (97% of the allocated GOI budget) to 100 Cities.

#### Smart Cities Mission (SCM)



- Creating walkable localities
  - reduce congestion, air pollution and resource depletion, boost local economy and ensure security
- Preserving and developing open spaces
  - Promoting a variety of transport options — Transit Oriented Development (TOD), public transport and last mile para-transport connectivity
- Making governance citizen-friendly and cost effective
- Giving an identity to city
  - Based on its main economic activity**, such as local cuisine, health, education, arts and craft etc
- Applying Smart Solutions to infrastructure and services in area-based development

### Models of Area-based Smart City Development

- Retrofitting (city improvement)
  - Planning in an existing built-up area to achieve Smart City objectives
  - Area consisting of more than 500 acres identified by city in consultation with citizens
- Redevelopment (city renewal)
  - Replacement of existing built-up environment and enable co-creation of a new layout with enhanced infrastructure using mixed land use and increased density
  - Area of more than 50 acres, identified by Urban Local Bodies (ULBs) in consultation with citizens
- Greenfield development (city extension)
  - introduce most of the Smart Solutions in a previously vacant area (more than 250 acres)
- Pan-city development - application of selected Smart Solutions to existing city-wide infrastructure (additional feature)
- For North Eastern and Himalayan States, area proposed to be developed to be one-half of what is prescribed for any of alternative models - retrofitting, redevelopment or greenfield development

### Key Features

- Implementation of **Mission at City level** to be done by a **Special Purpose Vehicle (SPV)** created for purpose
- Funds provided by Government of India to SPV to be in form of **tied grant and kept in a separate Grant Fund** (utilized only for purposes for which given)
- **No standard definition** or template of a smart city
- Emphasis given on participation of private sector through **Public Private Partnerships (PPP)**
- **ICCCs (Integrated Command and Control Centers)** have been operationalized in all 100 Smart Cities
  - work as brain and nervous system for city operations, using technology for urban management
- 66 of cities are small, with less than 1 million population and are implementing two-thirds of the projects

## NITI Aayog

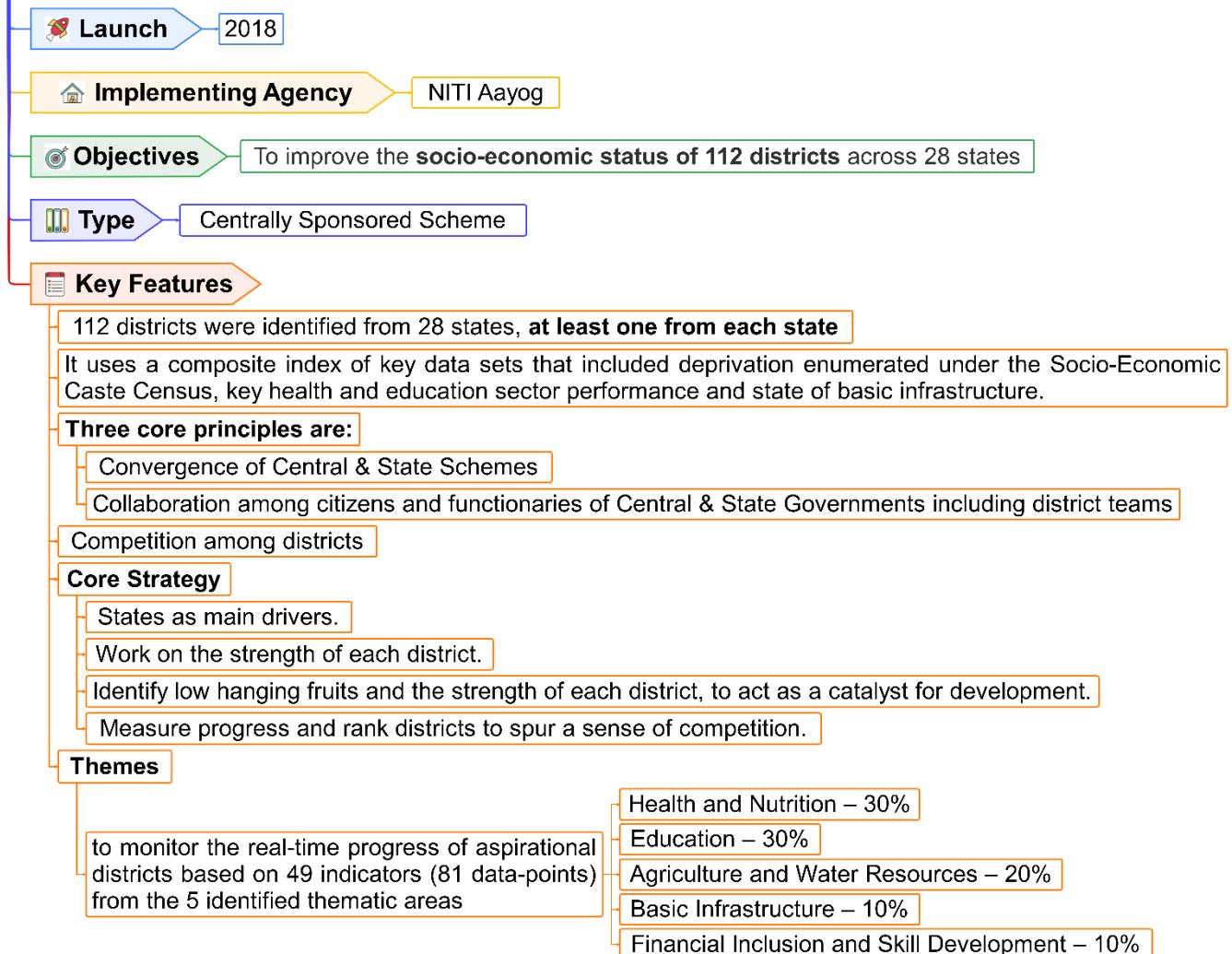
### 1.6 Aspirational Districts Programme

#### Why in News?

- NITI Aayog has launched '**Sampoornata Abhiyan**' for the duration of 4th July to 30th September 2024.
- **Goal:** Achieve 100% saturation of 12 key social sector indicators in all Aspirational Districts and Blocks.
- **Coverage:** 112 Aspirational Districts and 500 Aspirational Blocks.
- **Participants:** District and block-level officials, frontline workers, community leaders, local artists, students, local representatives from across the country.
- '**Sampoornata Abhiyan**' will focus on the following **6 identified KPIs** across all Aspirational Blocks:
  - Percentage of pregnant women registered for Antenatal Care (ANC) within the first trimester
  - Percentage of persons screened for Diabetes against the targeted population in the Block
  - Percentage of persons screened for Hypertension against the targeted population in the Block
  - Percentage of pregnant women taking Supplementary Nutrition under the ICDS Programme regularly

- Percentage of Soil Health Cards generated against the soil sample collection target
- Percentage of SHGs that have received a Revolving Fund against the total SHGs in the block

## Aspirational Districts Programme



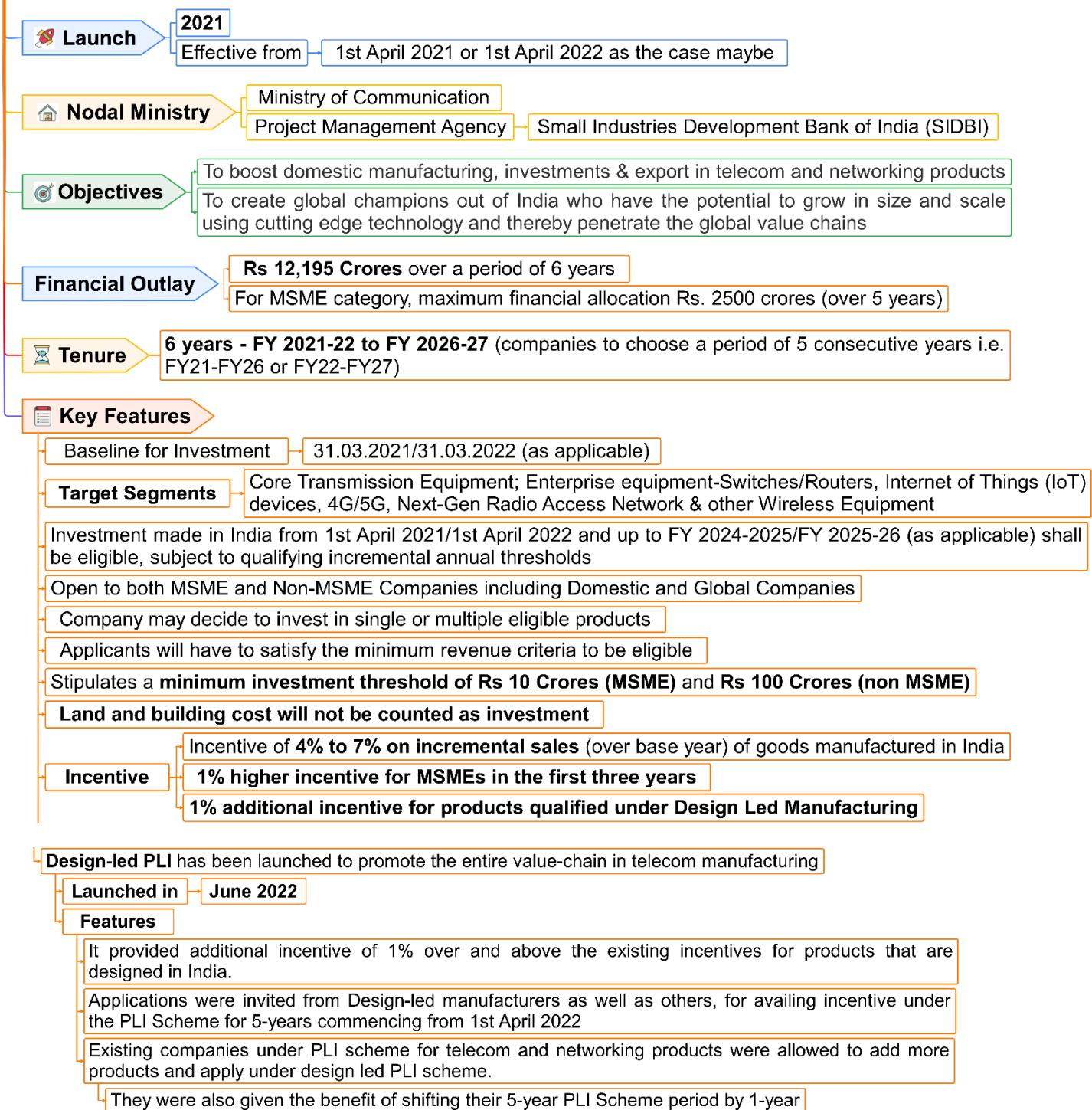
## MINISTRY OF COMMUNICATION

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

#### Why in News?

- Within three years of the Telecom PLI scheme, the scheme has **attracted an investment of Rs 3,400 crore**.
- The **telecom equipment production has exceeded the milestone of Rs 50,000 crore** with exports totalling approximately Rs 10,500 crore, **creating more than 17,800 direct jobs** and many more indirect jobs.
- Sales of Telecom & Networking Products by PLI beneficiary companies in FY 2023-24 has increased by 370% vis-a-vis Base Year (FY 2019-20).
- By encouraging local production, the PLI scheme has significantly reduced the country's reliance on imported telecom equipment, **resulting in import substitution of 60%**.
- Over the last five years, the trade deficit in telecom (both telecom equipment and mobiles put together) has reduced from Rs 68,000 crore to Rs 4,000 crore.

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



## MINISTRY OF FISHERIES, ANIMAL HUSBANDRY

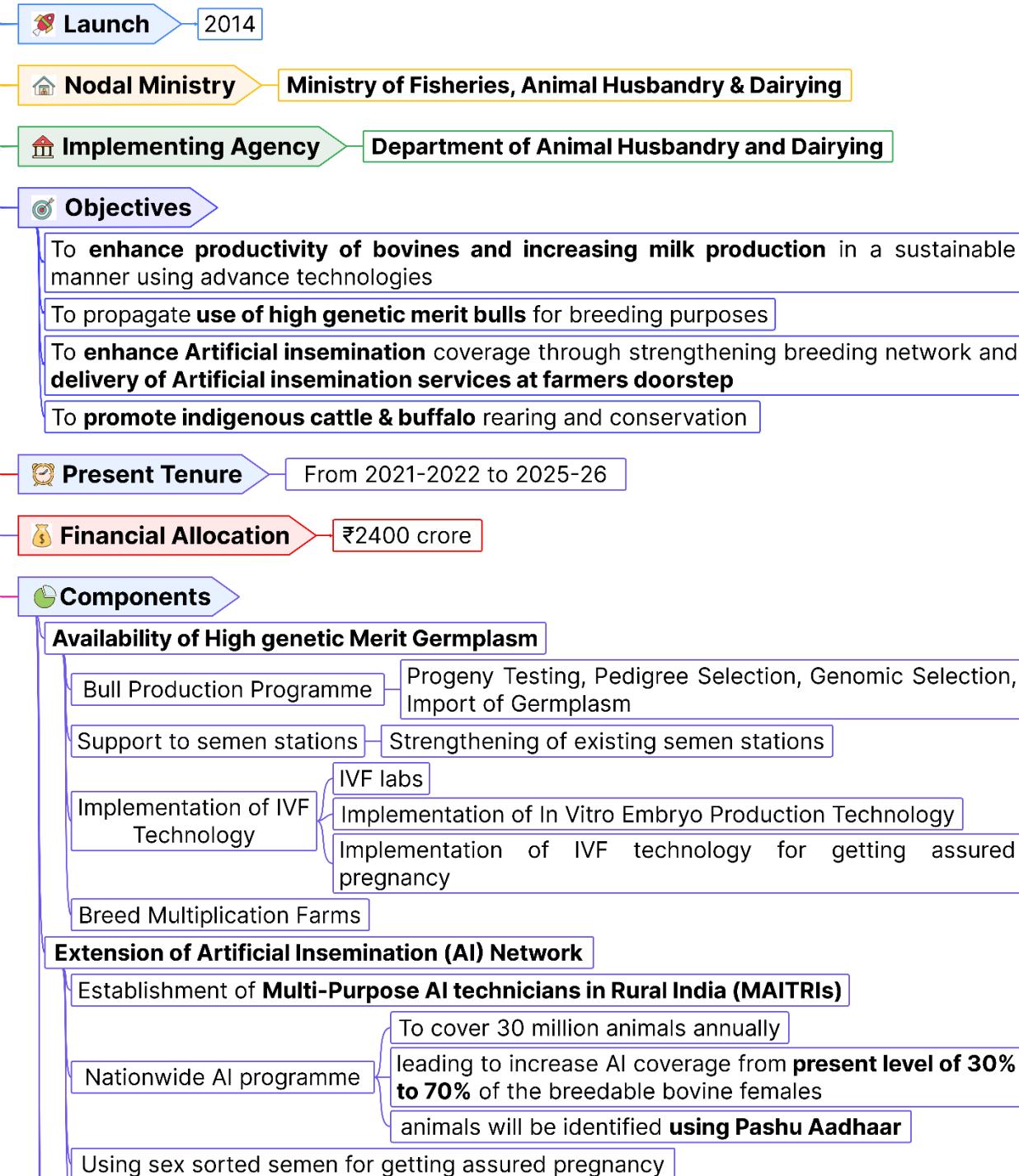
### 1.8 Rashtriya Gokul Mission

#### Why in News?

- Under Rashtriya Gokul Mission, the Department of Animal Husbandry and Dairying has announced the “**National Gopal Ratna Award (NGRA 2024)**” for the following categories:
  - Best Dairy farmer rearing indigenous cattle/buffalo breeds
  - Best Dairy Cooperative Society (DCS)/ Milk producer Company (MPC)/ Dairy Farmer Producer Organization

- Best Artificial Insemination Technician (AIT)
- This year onwards, department has incorporated a Special award for North Eastern Region (NER) States.
- NGRA 2024 will confer to 1st, 2nd, 3rd and one Special Award for North Eastern Region(NER) States in each category.

## Rashtriya Gokul Mission



**Implementation of National Digital Livestock Mission (**Livestack**)**

All **livestock related activities and transactions** including health and breeding services, sale and purchase, etc shall take place in purely digital mode on basis of **unique animal ID Pashu Aadhaar** presently being assigned **through ear tagging** to all large and small livestock

**Development and Conservation of indigenous Breeds**

Assistance to Gaushalas, Gosadans and Pinjarapoles

Administrative expenditure/ operation of Rashtriya Kamdhenu Aayog

**Skill Development, Farmers Awareness, Research Development and Innovation in Bovine Breeding** **Funding Pattern**

All components to be implemented on **100% grant-in-aid basis** except

**Accelerated breed improvement programme**

**subsidy of ₹5000 per IVF pregnancy** to be made available to participating farmers as Gol share

**Promoting sex sorted semen**

**subsidy upto 50%** of cost of sex sorted semen to participating farmers

**Establishment of breed multiplication farm**

**subsidy upto 50% of capital cost** (maximum upto ₹2 crore) of project to entrepreneur

 **Key Features**

Under umbrella scheme **Rashtriya Pashudhan Vikas Yojna**

Mission will be implemented **throughout country**

All **Components related to genetic upgradation of bovine population** as mentioned in guidelines will be **eligible for funding**

**To result in benefit**

percolating to all cattle and buffaloes of India **especially with small and marginal farmers**

**women in particular** since over 70% of work involved in livestock farming is undertaken by women

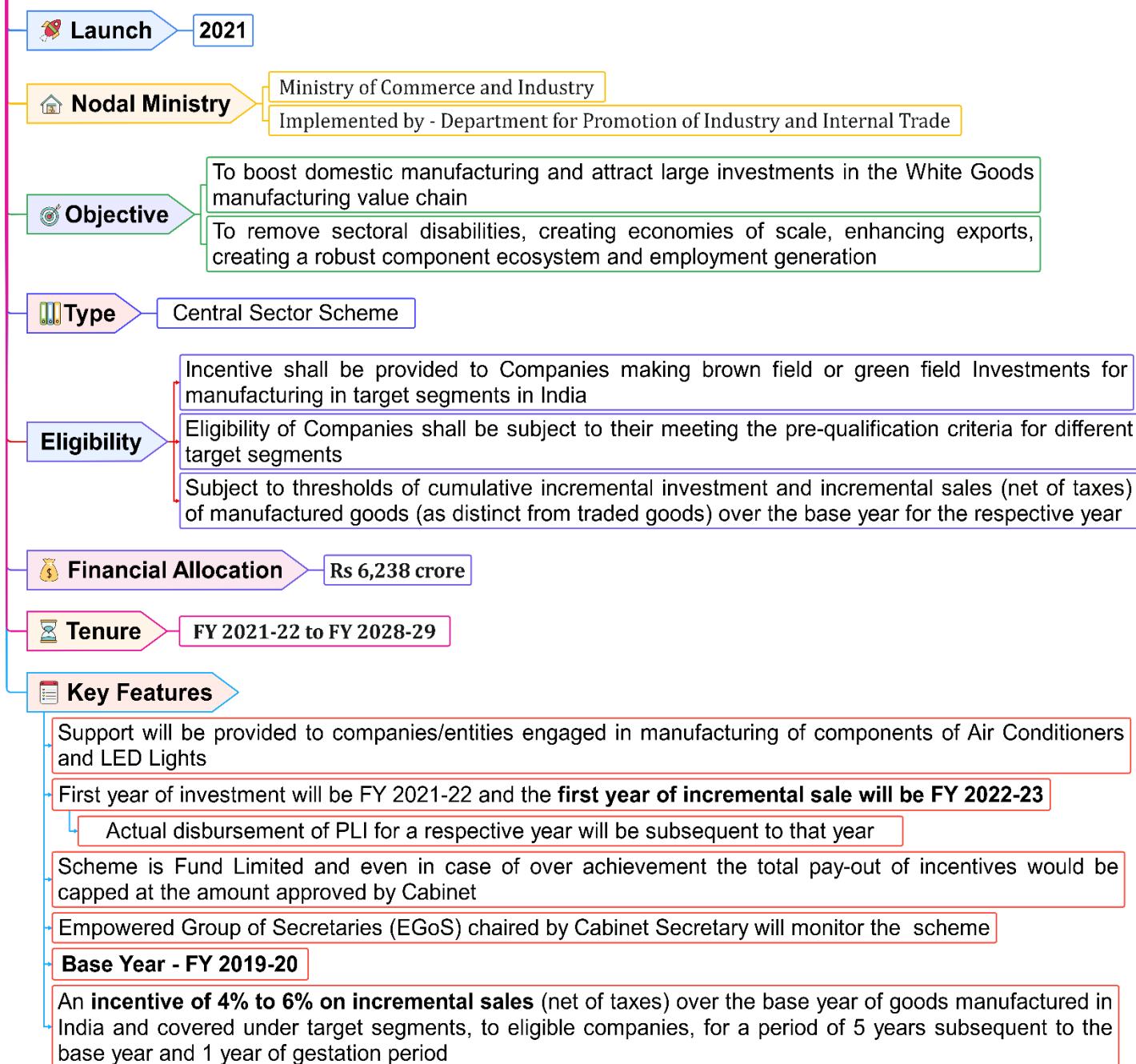
## **MINISTRY OF COMMERCE AND INDUSTRY**

### **1.9 Production Linked Incentive (PLI) Scheme for White Goods (Air Conditioners and LED Lights)**

**Why in News?**

- Government has reopened application window for PLI Scheme for White Goods (ACs and LED Lights) for 90 days effective from 15th July, 2024.
- To prevent discrimination, both new applicants as well as existing beneficiaries who propose to invest more by way of switching over to higher target segment are eligible to apply.

## Production Linked Incentive (PLI) Scheme for White Goods (Air Conditioners and LED Lights)



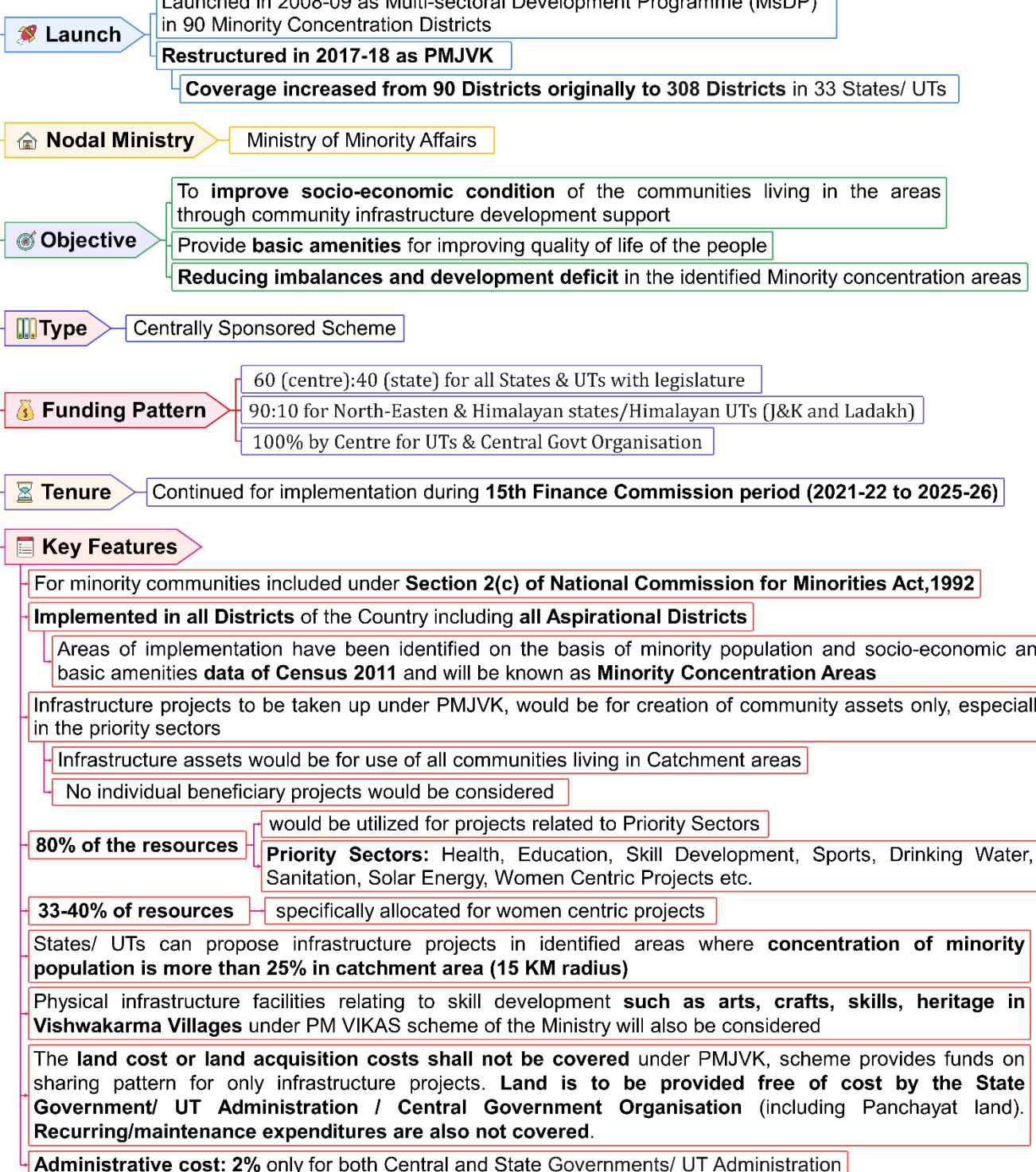
## MINISTRY OF MINORITY AFFAIRS

### **1.10 Pradhan Mantri Jan Vikas Karyakaram (PMJVK)**

#### **Why in News?**

- Ministry of Minority Affairs has released **financial assistance of Rs. 35 Crores** as the **Central Share to the State of Arunachal Pradesh** for ongoing projects under the PMJVK.

## Pradhan Mantri Jan Vikas Karyakaram (PMJVK)



## MINISTRY OF SKILL DEVELOPMENT AND ENTREPRENEURSHIP

### 1.11 Jan Shikshan Sansthan (JSS) Scheme

#### Why in News?

- The scheme was in news.

## Jan Shikshan Sansthan (JSS) Scheme

### Launch/Background

formerly known as Shramik Vidyapeeth, was being implemented through NGOs in country since 1967

renamed as Jan Shikshan Sansthan in 2000

### Nodal Ministry

Ministry of Skill Development and Entrepreneurship

### Aim

To provide **skill training in a non-formal mode at doorsteps of beneficiary through registered Societies (NGOs)** with 100% grant from Government of India

### Objective

**To increase household income** by promoting self/wage employment through skill development training

### Tenure

Till 31st March 2026

### Target

**To train 28.18 lakh beneficiaries** from FY 2022-23 to FY 2025-26

**To expand in aspirational, LWE, tribal, border and other backward districts of country**

**to increase annual training capacity** from 4.76 lakh beneficiaries in FY 2021-22 to 9.07 lakh beneficiaries in the FY 2025-26

### Funding

Lump-sum Grant-in-aid on annual basis and one-time non-recurring grants-in-aid (for infrastructure and equipment) of ₹20 lakh at time of sanction of new JSS

Annual recurring grants-in-aid of ₹50 lakh provided to meet Emoluments, Programme Expenses, and Office Expenses

### Target Beneficiaries

Non-literates, neo-literates and persons having **rudimentary level of education (70%)**

**School dropouts up to class 12th (20%)**

**Graduates (10%)** in age group of 15-45 years

**Age relaxation** to Divyangjan and other deserving cases, especially women

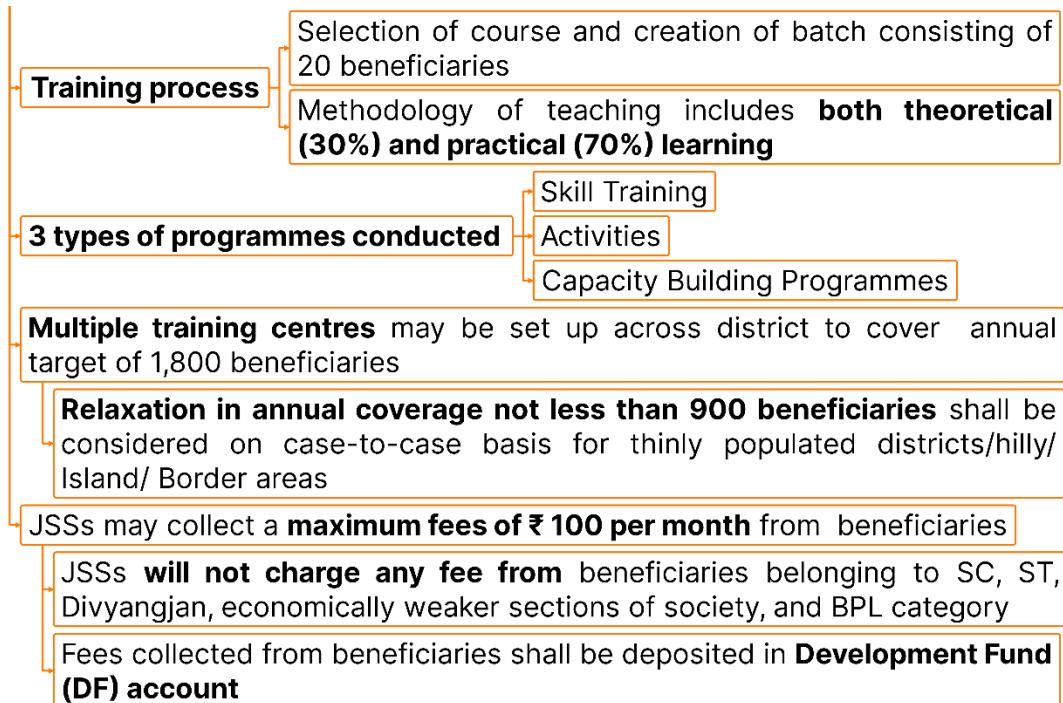
**Priority groups** are women, SCs, STs, OBC sand minorities in rural areas and urban low-income areas

### Key Features

Transferred from Ministry of Education (erstwhile Ministry of Human Resource Development) to Ministry of Skill Development & Entrepreneurship in July, 2018

Implemented through JSSs which are functioning **under respective parent bodies**

parent body required to **register JSS as a separate NGO**



## SECOND SECTION

### 1.12 Defence Testing Infrastructure Scheme (DTIS)

#### Why in News?

- Ministry of Defence has signed an MoU to establish three state-of-the-art testing facilities in Chennai under the Tamil Nadu Defence Industrial Corridor under the Defence Testing Infrastructure Scheme (DTIS).
- MoUs have been signed for one each in Unmanned Aerial System (UAS), Electronic Warfare (EW) and Electro Optics (EO) domains.

#### Defence Testing Infrastructure Scheme (DTIS):

- Objective** – To create state-of-the-art testing infrastructure in partnership with the private industry. It envisages setting up of 6-8 Greenfield Defence Testing Infrastructure facilities that are required for defence and aerospace related production..
- Nodal Ministry** – Ministry of Defence
- Financial outlay** – Rs. 400 crores
- Up to 75% of project funding** will come from the **government as a ‘Grant-in-Aid’**. The **remaining 25% must be provided by a Special Purpose Vehicle (SPV)**, composed of Indian private entities and State Governments.
- SPVs, to be registered as **Section 8 Company** under the **Companies Act 2013**, will manage, operate, and maintain the facilities, sustaining operations through user charges.
- The SPV may include **at least five private entities** and state government agencies, with **no single member contributing more than 40% of the agency's share capital**.
- While the majority of the testing facilities are expected to be developed in the two Defence Industrial Corridors (DICs), the scheme allows for setting up facilities outside the DICs as well.
- The test facilities planned to be set up can be divided into three types – Small, Medium and Large. The estimated cost of each type of facility is as below:

Type	Estimated Cost	Nos
Small	0<20 Cr	03
Medium	20-50 Cr	03
Large	>50 Cr	02

## 1.13 Technology Development Fund (TDF)

### Why in News?

- Till date, a total of **77 projects, with a commitment of over Rs 300 crore**, have been sanctioned to various industries, and 27 defence technologies have been successfully realised under the scheme.

### Technology Development Fund Scheme (TDF):

- Launch Year:** 2016
- Nodal Ministry:** Ministry of Defence
- Implementation Agency:** Defence Research and Development Organization (DRDO)
- Objective:** To encourage participation of public/private industries, especially MSMEs and startups, and to create an ecosystem for enhancing cutting edge technology capability in the defence sector.
- Eligibility Criterion:**
  - Private industry registered in India especially MSMEs and Startups.
  - Industry should be public limited company/private company/partnership firm/one person-company registered under Indian laws.
  - Industry should be **owned and controlled by a resident Indian citizen holding at least 51% shareholdings**.
  - Entity with excess of 49% foreign investment will not be eligible.
- Key Features:**
  - Project Duration:** maximum project duration would be **4 Years**.
  - Funding** will be through provision of grants to the industry. **Up to Rs. 50 crore** to be provided, subject to a **maximum of 90% of project cost**.
  - Industry may work in collaboration with academia or research institutions. The **work involvement of academia cannot exceed 40% of the total project cost**.
  - Selection Criteria:** Three-tier evaluation and assessment will be done.
  - Nascent Startups should not be more than 3 years old.

## 1.14 Noble Initiative for Rewarding Mains Aspirants of National Civil Services Examination (NIRMAN)

### Why in News?

- Coal India Limited has announced “NIRMAN Initiative” under CSR (Corporate Social Responsibility), for meritorious youth of its operating districts who have qualified the Preliminary round of UPSC examination (for Civil Services & Forest Service) in 2024.

### Noble Initiative for Rewarding Mains Aspirants of National Civil Services Examination (NIRMAN):

- Launched by –** Coal India Ltd
- Objective –** To provide financial support to the meritorious youth of Coal India’s operating districts who have qualified the Preliminary round of UPSC examination (for Civil Services & Forest Service) in 2024.

- **Financial assistance – Rs. 1 lakh** to each beneficiary
- Applicant should have qualified the Civil Services Examination (Prelims) in 2024.
- The **annual family income** should be **less than 8 lakhs** and belonging to Scheduled Caste, Scheduled Tribe, female or third gender; who are permanent residents of any of the 39 operational districts of CIL.

## REFERENCE SECTION

### SchemesTap – May 2024

#### Pradhan Mantri Gati Shakti Scheme:

- Uttar Pradesh government signed over 150 defence manufacturing agreements, valued at **₹25,000 crore** (approximately \$3 billion USD).
- **UP Defence Industrial Corridor (UPDIC)**: Located across six nodes: Lucknow, Kanpur, Jhansi, Aligarh, Chitrakoot, and Agra (Kanpur node holds highest investment among all UPDIC nodes).
- **Key Projects and Partnerships:**
  - Production of **35,000 Kalashnikov AK-203 rifles** at Korwa factory.
  - Indo-Russia joint venture plant in Lucknow for manufacturing BrahMos missiles.
- India's annual defence production reached **₹1.27 trillion** (\$15.4 billion USD) in FY 2023-24, a 16.7% increase from the previous year.
- **Defence exports surged 32%**, reaching **₹21,083 crore** (\$2.5 billion USD) in FY 2023-24.

#### Liberalised Remittance Scheme (LRS):

- RBI has expanded scope of remittances to International Financial Services Centres (IFSCs) under the Liberalised Remittance Scheme (LRS).
- **Authorised persons can now facilitate remittances for financial services or products within IFSCs** per the International Financial Services Centres Authority Act, 2019.
- It has permitted current or capital account transactions overseas (excluding foreign IFSCs) through a foreign currency account (FCA).
  - Currently, remittances under LRS to IFSCs were limited to investments in securities and payment of education fees to foreign universities or institutions in IFSCs for specific courses.
- **Residents will have option to open a fixed deposit in US dollars** at a bank in GIFT IFSC, providing a means to protect assets from inflation and depreciation against the US dollar.
- It also allows residents to invest overseas through an FCA, **within the LRS limit of \$250,000 per year**.

### SchemesTap – April 2024

#### Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY-NRLM):

##### News 1:

- Ministry of Rural Development signed an MoU with Convergence Energy Services Limited (CESL), a wholly owned subsidiary of EESL (Energy Efficiency Services Limited).
- The MoU aims to facilitate "**Sustainable Transport for Rural Entrepreneurs through Electric Bicycles**" (STREE).
- **Target group:** Self Help Group (SHG) Women under DAY-NRLM.
- STREE aims to empower the rural economy and rural women.
- Focus: Providing access to green mobility through electric bicycles.

##### News 2:

- **DAY-NRLM has mobilised more than 10.04 crore women** into over 90.76 lakh self-help groups.

#### Ayushman Bharat Digital Mission (ABDM):

- Uttarakhand government's **eSwasthya Dham portal** integrated with Ayushman Bharat Digital Mission (ABDM).
- **Purpose:** Monitors health parameters of Char Dham Yatra pilgrims.
- Char Dham Yatra includes visits to Yamunotri, Gangotri, Kedarnath, and Badrinath.

- **Benefits:**

- Generates ABHA (Ayushman Bharat Health Account) number.
- Pilgrims can create their 14-digit ABHA number quickly (1-2 minutes) on the portal.

**National Pension System (NPS):**

- Aided by a strong show from the private sector, the overall **NPS assets under management (AUM)** grew robust 28% at ₹12.28 lakh crore.
- The noteworthy growth in private sector assets has contributed to an increase in their AUM share, which rose from 13.1% in March 2019 to 20% in March 2024.

## SchemesTap – March 2024

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

- Five states — Tamil Nadu, Kerala, Delhi, Punjab and West Bengal are yet to sign the MoU with Ministry of Education for implementing PM SHRI scheme.
- Out of these, the states of **Punjab, West Bengal, and Delhi** have refused participation in the Pradhan Mantri Schools for Rising India (PM-SHRI) scheme.
- Tamil Nadu and Kerala have however expressed their willingness to be part of PM-SHRI.

**Ayushman Bharat Digital Mission (ABDM):**

- Uttarakhand government's **eSwasthya Dham portal** integrated with Ayushman Bharat Digital Mission (ABDM).
- **Purpose:** Monitors health parameters of Char Dham Yatra pilgrims.
- Char Dham Yatra includes visits to Yamunotri, Gangotri, Kedarnath, and Badrinath.
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# Government Schemes

**(16<sup>th</sup> to 31<sup>st</sup> July 2024)**

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## FIRST SECTION

### MINISTRY OF AGRICULTURE AND FARMERS WELFARE

#### 1.15 Formation and Promotion of 10,000 Farmer Producer Organisations (FPOs)

##### Why in News?

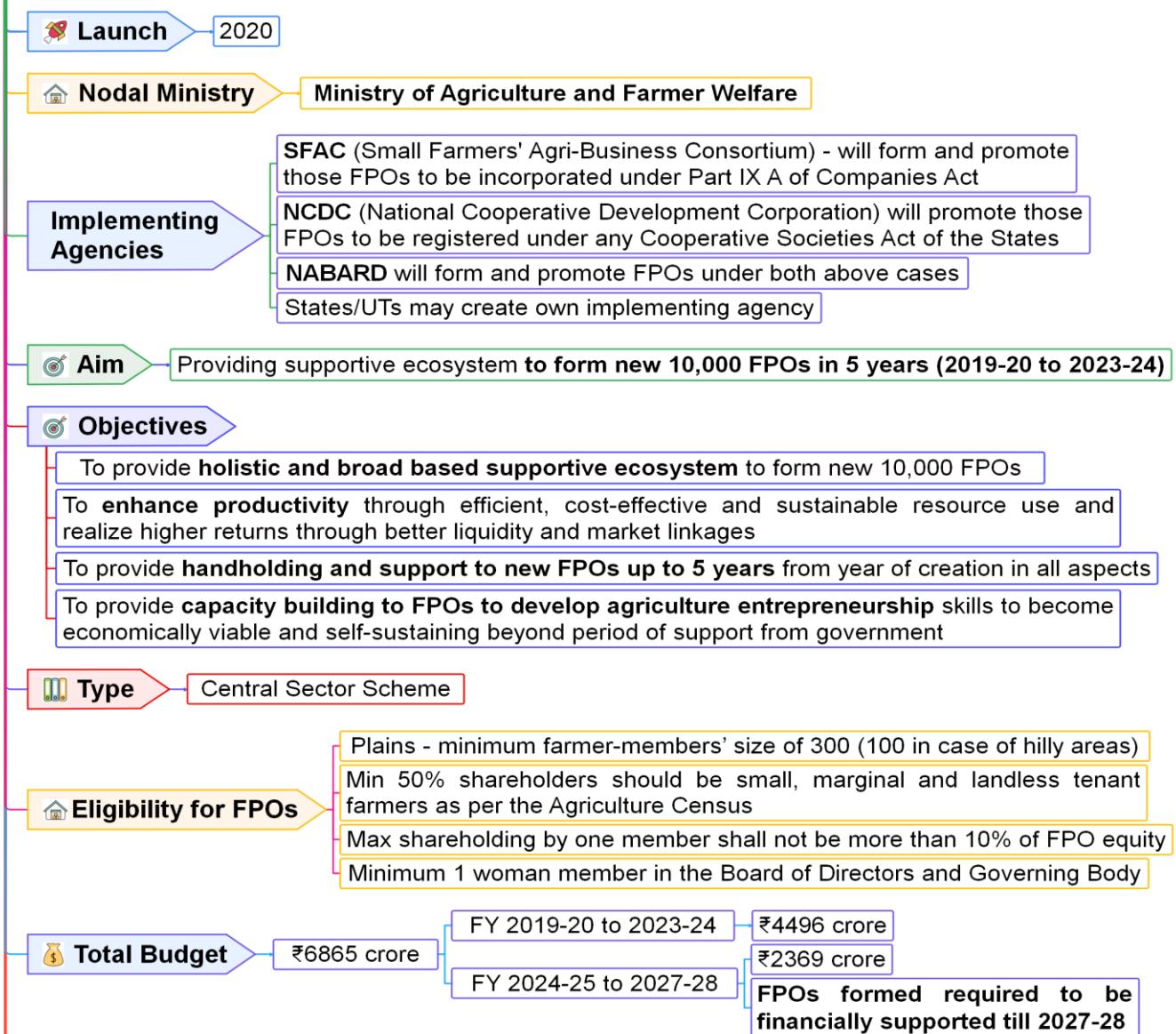
###### News 1:

- As per scheme guidelines, there must be **adequate representation of women farmer members** in the Board of Directors (BoD) and Governing Body (GB), with **at least one woman member required**.
- 810 FPOs have been registered as 100% women members FPOs.

###### News 2:

- Ministry of Agriculture and Farmers Welfare has allocated a target of **1100 additional FPOs** to **National Cooperative Development Corporation**, for formation and promotion of FPOs in cooperative sector through strengthening of PACS under this scheme.
- FPOs are to be formed with the members of the existing PACS.

#### Formation and Promotion of 10,000 Farmer Producer Organisations (FPOs)



### Key Features

**Cluster Based Business Organization (CBBOs)** will provide initial training to FPOs for 5 years

Department of Agriculture and Farmers Welfare (DA&FW) allocate **Cluster/States to Implementing Agencies**, which in turn will form CBBOs in States

there are 14 **Implementing Agencies (IAs)** under scheme (As in December 2023)

**National Cooperative Development Corporation (NCDC)** exclusively promotes FPOs in cooperative sector

At least 15% FPOs would be in aspirational districts - 1 FPO in each block

**Farmer Producer Organization (FPO)** will be promoted under “**One District One Product**” cluster

to promote specialization and better processing, marketing, branding & export

**Financial Assistance to FPOs** - ₹33 lakh

Up to ₹18 lakh per FPO for a period of 3 years

Equity Grant for FPO

₹2,000 per farmer member of FPO

maximum limit: ₹15 Lakh

**Credit guarantee** - up to ₹2 crore of project loans per FPO

**Financial assistance** of ₹25 lakhs per FPO is provided to CBBO

Existing FPOs allowed to avail relevant benefits, if not earlier availed in any scheme of Government of India

To strengthen Primary Agricultural Cooperative Credit Societies (PACS)

Government of India has allocated a **target of formation** of 1,100 new FPOs to NCDC through members of PACS

Aimed at **strengthening existing PACS** through remunerative prices for their produce by providing them necessary market linkages through District, State and National level federations

leading to **diversification in economic activities** of PACS and enabling them to generate new and stable sources of income

### Credit Guarantee Fund - ₹1,500 crore

In National Bank for Agriculture and Rural Development (operated by NABARD subsidiary 'NABSanraksha')

up to ₹1,000 crore - equal contribution by DA&FW and NABARD

In National Cooperative Development Cooperation (NCDC) - ₹500 crore - equal contribution by DA&FW and NCDC

## MINISTRY OF HOUSING AND URBAN AFFAIRS

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

#### Why in News?

##### News 1:

- So far **1,986 shelter homes** with space for more than 1.41 lakh persons have been created under the Scheme of Shelter for Urban Homeless, sub-scheme of DAY-NULM.

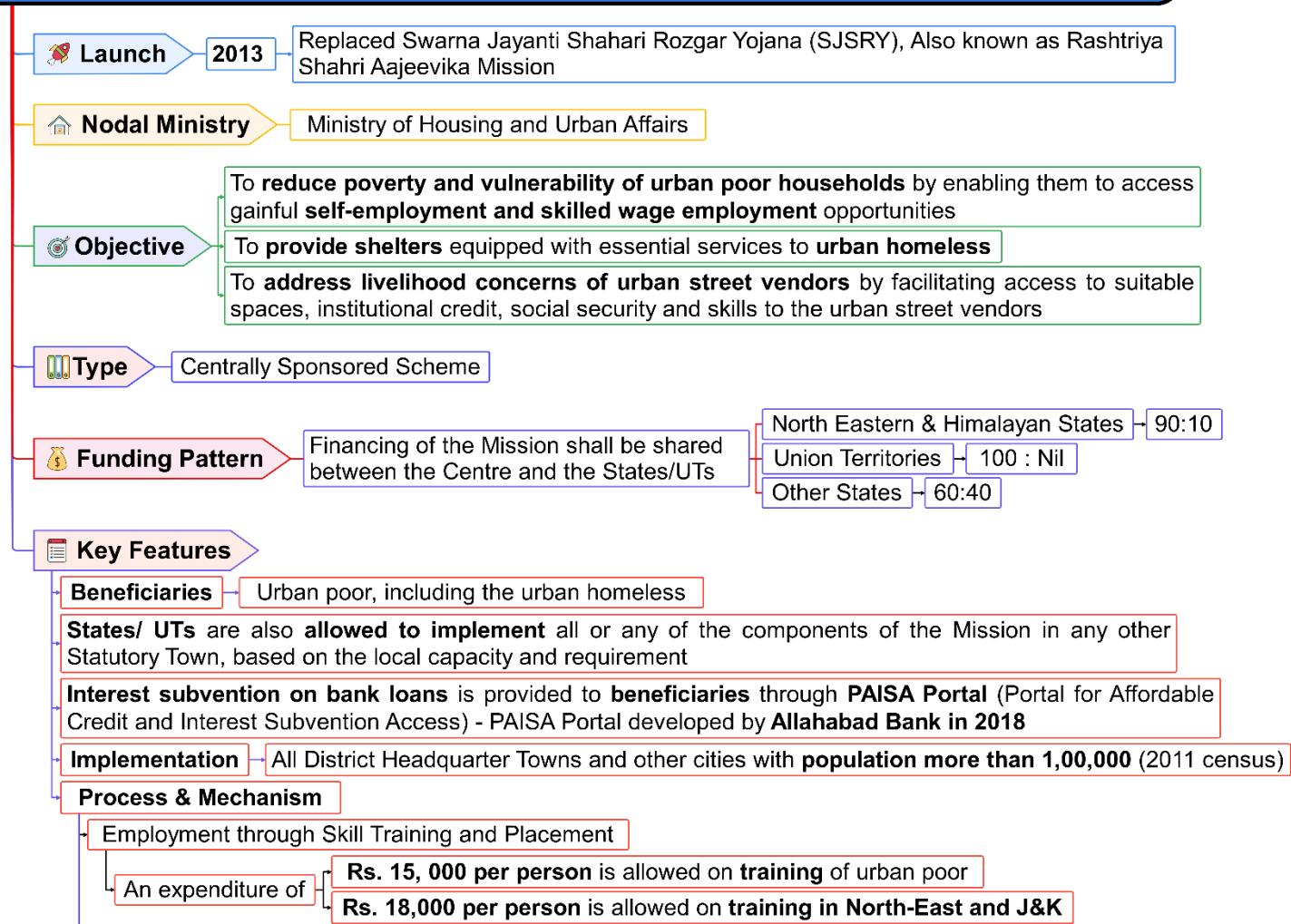
##### News 2:

- Ministry of Housing and Urban Affairs hosted an event named "Utkrishtata ki Ore Badhte Kadam: Celebrating Achievements, Inspiring Excellence" to honor top performers of DAY-NULM.

- Systematic Progressive Analytical Real Time Ranking (SPARK) Awards (DAY-NULM):

Categories	Sub-categories	Awardees
Overall State Performance	Big States	<ul style="list-style-type: none"> <li>• Kerala – 1<sup>st</sup></li> <li>• Uttar Pradesh – 2<sup>nd</sup></li> <li>• Rajasthan – 3<sup>rd</sup></li> </ul>
	NER & Hilly States	<ul style="list-style-type: none"> <li>• Himachal Pradesh – 1<sup>st</sup></li> <li>• Tripura – 2<sup>nd</sup></li> <li>• Uttarakhand – 3<sup>rd</sup></li> </ul>
Best Urban Local Bodies	Million Plus Cities (>10 lakh)	<ul style="list-style-type: none"> <li>• Jabalpur (M.P.)</li> </ul>
	Population (3 -10 lakh)	<ul style="list-style-type: none"> <li>• Bilaspur (Chhattisgarh) – 1<sup>st</sup></li> </ul>
	Population (1 - 3 lakh)	<ul style="list-style-type: none"> <li>• Raigarh (Chhattisgarh) – 1<sup>st</sup></li> </ul>
	Population (50K – 1 Lakh)	<ul style="list-style-type: none"> <li>• Bhatapara (Chhattisgarh) – 1<sup>st</sup></li> </ul>
	Population (upto 50K)	<ul style="list-style-type: none"> <li>• Pauni (Maharashtra) – 1<sup>st</sup></li> </ul>
Best Social Infrastructure	-	<ul style="list-style-type: none"> <li>• Telangana – 1<sup>st</sup></li> </ul>
Outstanding Technological Innovations	-	<ul style="list-style-type: none"> <li>• Madhya Pradesh – 1<sup>st</sup></li> </ul>

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



<b>Social Mobilization and Institution Development</b>	At least 1-member from each urban poor household (preferably a woman) should be brought under the Self-Help Group network
	City Livelihood Centres will be established in Mission cities
	Under Sub-Component – <b>Building Community Institutions: SHGs and their Federations</b>
	maximum of Rs. 10,000/- can be spent per self-help group for its formation, handholding up to 2 years, training of all the members, bank linkage, formation of federation and other related activities
- <b>Interest Subsidy to urban poor to set up</b>	Individual micro-enterprises → <b>Loan Limit: Upto Rs 2 Lakh</b> Group enterprises → <b>Loan Limit: Upto Rs 10 Lakh</b>
- <b>Revolving Fund Support to SHGs and their Federations</b>	<b>Rs.10,000/- per SHG</b> with more than 70% urban poor members and those, which have not availed such support earlier Revolving Fund support of Rs.50,000/- would be available to a registered Area Level Federation (ALF) to sustain their activities
- <b>City Livelihood Centres (CLCs)</b>	Grant of <b>Rs. 10 lakh per CLC</b> will be provided as ‘untied funds’ in instalments linked to achievement of milestones. Group enterprises → <b>Loan Limit: Upto Rs 10 Lakh</b>
- <b>Support to Urban Street Vendors</b>	Up to 5% of the total DAY-NULM budget will be spent on this component
- <b>Scheme of Shelter for Urban Homeless</b>	Each shelter could cater to between 50 and 100 persons

## 1.17 Atal Mission for Rejuvenation and Urban Transformation 2.0 (AMRUT 2.0)

### Why in News?

- Under AMRUT 2.0, sub-scheme on **Formulation of Geographical Information System (GIS) based master plans for 675 Class-II towns** with population of 50,000-99,999 is launched with **tentative outlay of ₹631.13 crore**.

### Atal Mission for Rejuvenation and Urban Transformation (AMRUT) 2.0

 <b>Launch</b>	2021
 <b>Nodal Ministry</b>	Ministry of Housing and Urban Affairs
 <b>Aim</b>	To make around <b>4,800 towns/cities ‘water secure’</b>
 <b>Type</b>	Centrally Sponsored Scheme
 <b>Tenure</b>	<b>2021-22 till 2025-26</b>
 <b>Financial Allocation</b>	<b>Rs 2,99,000 crore (central share - Rs. 76,760 crore)</b>
 <b>Objectives</b>	<b>100% coverage of water supply</b> to all households in around <b>4,700 ULBs</b> → providing <b>2.68 crore urban household tap connections</b> , benefitting around <b>10.7 crores people</b>
	<b>100% coverage</b> of sewerage and septage in <b>500 AMRUT cities</b> , by <b>2.64 crore sewer connections/ septage connections</b> , benefitting around <b>10.6 crores people</b>
	Rejuvenation of water bodies & urban aquifer management for sustainable fresh water supply
	Recycle and reuse the treated wastewater → To cater <b>20% of total water needs</b> of cities & <b>40% of industrial demand</b>
<b>Protect fresh water bodies</b> from getting polluted & make natural resources sustainable	

### Key Features

**Coverage** All 4,372 cities of the countries, thus covering 100% urban India

#### Promote Public Private Partnership (PPP)

Cities having **million plus population** are mandated to take up PPP projects worth minimum 10% of their fund allocation on Annuity/ Hybrid Annuity / BOT Model

Promote **circular economy of water** through formulation of **City Water Balance Plan for each city** focusing on recycle/reuse of treated sewage, rejuvenation of water bodies & water conservation

**Pey Jal Survekshan** will be conducted in cities to **ascertain equitable distribution of water, reuse of wastewater and mapping of water bodies** w.r.t. quantity and quality of water through a challenge process

**Technology Sub-Mission for water** will leverage latest global technologies in the field of water

Promote the **GIG economy** and **on-boarding** of youth & women

**Urban Water Information System** through **NRSC** will be developed, leading to Aquifer Management system

UTs: 100% central share

North Eastern and Himalayan States: 90% central share

Population less than 1 lakh: 50% of project funds by center

Population 1 to 10 lakh: One-third of the project cost by center

Population more than 10 lakh: 25% of project cost by center

#### Funding

**Central assistance in 3 installments** in ratio **20:40:40** based on the achievements stated in State Annual Action Plans (SAAP)

Second instalment will be released only on implementing mandatory reforms

#### Incentive based reforms will be for

Rejuvenation of water bodies in cities

Reducing **non-revenue water to 20%**

Rain water harvesting in all institutional buildings

**Reuse of 20% treated waste water**

Reuse of waste water to meet 40% industrial water demand

Development of green spaces & parks

Improving credit rating & access to market finance by ULBs

Improving land use efficiency, through GIS based master planning & efficient town planning

## **MINISTRY OF SOCIAL JUSTICE AND EMPOWERMENT**

### **1.18 Scheme of Assistance to Disabled Persons for Purchase, Fitting of Aids and Appliances (ADIP Scheme)**

#### **Why in News?**

- The scheme was in news.

## Scheme of Assistance to Disabled Persons for Purchase/Fitting of Aids and Appliances (ADIP Scheme)

 **Launch** 1981

 **Nodal Ministry** Ministry of Social Justice and Empowerment

 **Objective** to provide durable, modern and scientifically manufactured aids and assistive devices to PWDs for promoting their physical, social and psychological rehabilitation

 **Eligibility**

- An Indian citizen of any age
- Holding a 40% Disability Certificate (Benchmark disability)
- Income from all sources should not exceed Rs. 30,000/- per month
- For dependents, income of parents/guardians not to exceed Rs. 30,000/month
- Should not have received assistance during the last 3 years
- For children below 12 years, the minimum time of assistance is one year

 **Key Features**

Continuation of scheme has been approved for period of 15th Finance Commission, i.e. 1st April 2022 to 31st March 2026

 **Quantum of Assistance**

- Full financial assistance for aids/appliances costing upto Rs. 15,000
- Upto Rs. 15000 for appliances costing between Rs. 15,001 to Rs. 30000
- Items costing above Rs. 30,001/, except Cochlear Implant and Motorized Tricycle, eligible for assistance under the scheme, subject to income ceiling, would be listed out
- Government of India shall bear 50% of cost of these items
- Remainder 50% shall be contributed by either State Govt. or the NGO or any other agency or by the beneficiary concerned subject to prior approval of Ministry

Amount of assistance will be as follows

Total Income	Amount of Assistance
i. Upto Rs. 22,500/- per month	i. Full cost of aid/appliance
ii. Rs.22,501/- to Rs. 30,000/- per month	ii. 50% of the cost of aid/appliance

Assistance for essential surgical correction and intervention

- Rs. 1500/- for speech & hearing impaired
- Rs. 3,000/- for visually impaired
- Rs. 15,000/- for orthopedically impaired

Envisages conduct of corrective surgeries, before providing an assistive device

Aids and appliances supplied under the scheme are of good quality with a warranty and are Bureau of Indian Standards certified

Grant-in-aid under Scheme will not be given for commercial production or supply of aids/appliances

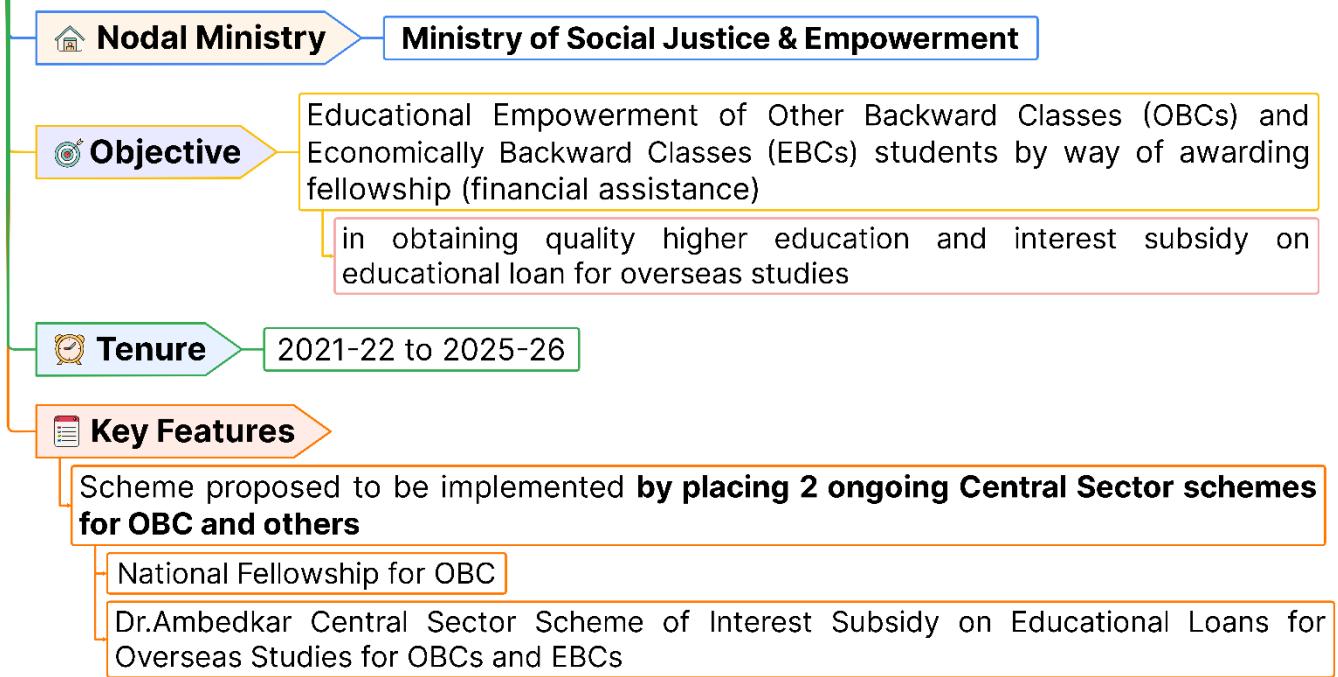
### 1.19 Scholarships for Higher Education for Young Achievers Scheme (SHREYAS)

#### Why in News?

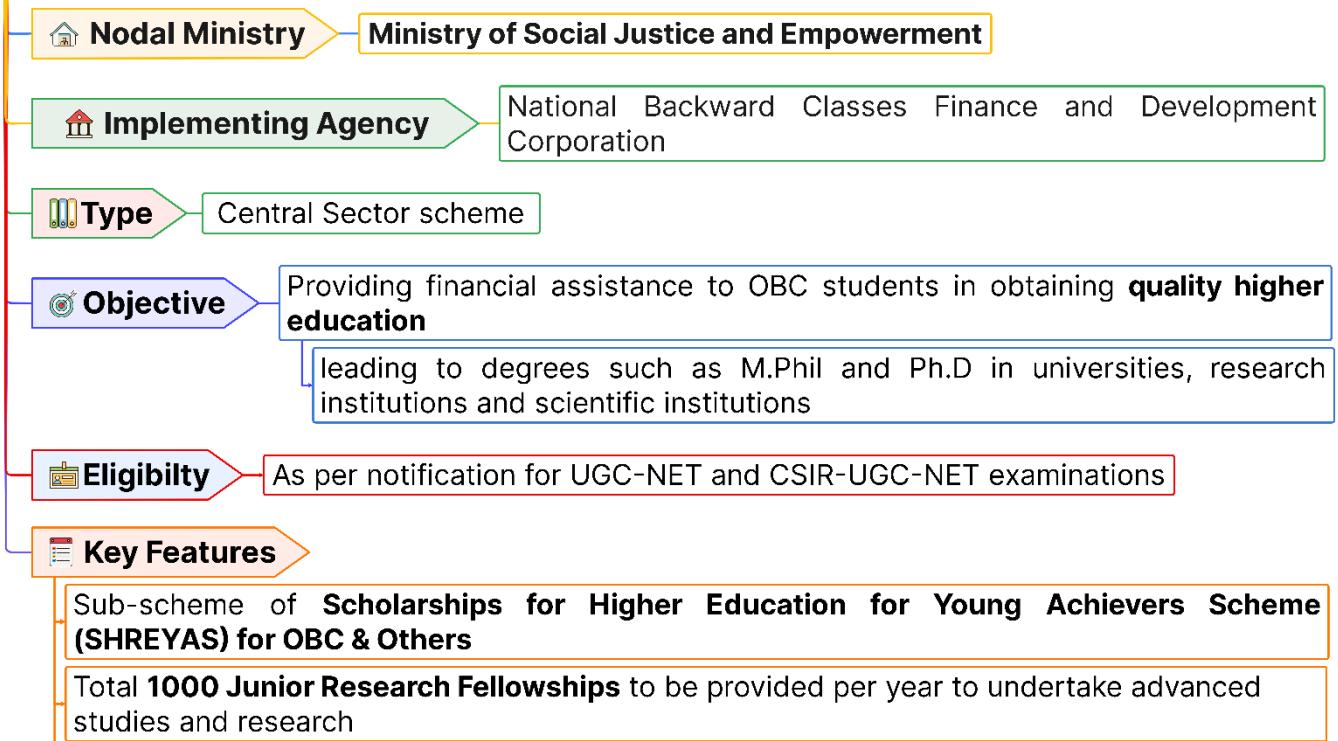
- Ministry of Social Justice & Empowerment runs two schemes: SHREYAS for SCs and SHREYAS for OBCs & EBCs.
- **SHREYAS for SCs –**
  - Expenditure of Rs. 2708.64 crore has been incurred for 97,928 beneficiaries from 2014-15 to 2023-24.
  - A sub scheme 'Top Class Education for SCs', provides scholarships for SC students to study in 266 top-class Higher Education Institutions, including IITs, IIITs, IIMs, and AIIMS.
  - 'National Overseas Scholarship Scheme for SCs' provides scholarships to 125 students annually to study in top 500 QS Ranking Institutions abroad.

- **National Fellowship for SCs – 2000 fellowships annually** to SC students for **Ph.D. studies in India**, in addition to those selected under the normal reservation policy for UGC Fellowships.
- **SHREYAS for OBCs and EBCs –**
  - Expenditure of Rs. 585.02 crore has been incurred for 38,011 beneficiaries from 2014-15 to 2023-24.

## Scholarships for Higher Education for Young Achievers Scheme (SHREYAS) for OBC & Others



## National Fellowship for Other Backward Classes (OBCs) students



- 750 slots** - subjects under National Eligibility Test – Junior Research Fellowship (NET-JRF) of UGC
- 250 slots** - UGC-Council of Scientific and Industrial Research (UGC-CSIR) NETJRF joint test (for Science streams)
- 1000 slots will be over and above OBC Students selected under normal reservation policy
- At least **5%** of total seats should be reserved for **students with disabilities**
- Rate of fellowship** (besides contingencies amount)
  - JRF level - ₹31000 per month
  - SRF level - ₹35000 per month
- Covers **all universities/institutions** recognized by the University Grants Commission (UGC)

### Dr. Ambedkar Scheme of Interest Subsidy on Educational Loans for Overseas Studies for Other Backward Classes (OBCs) and Economically Backward Classes (EBCs)

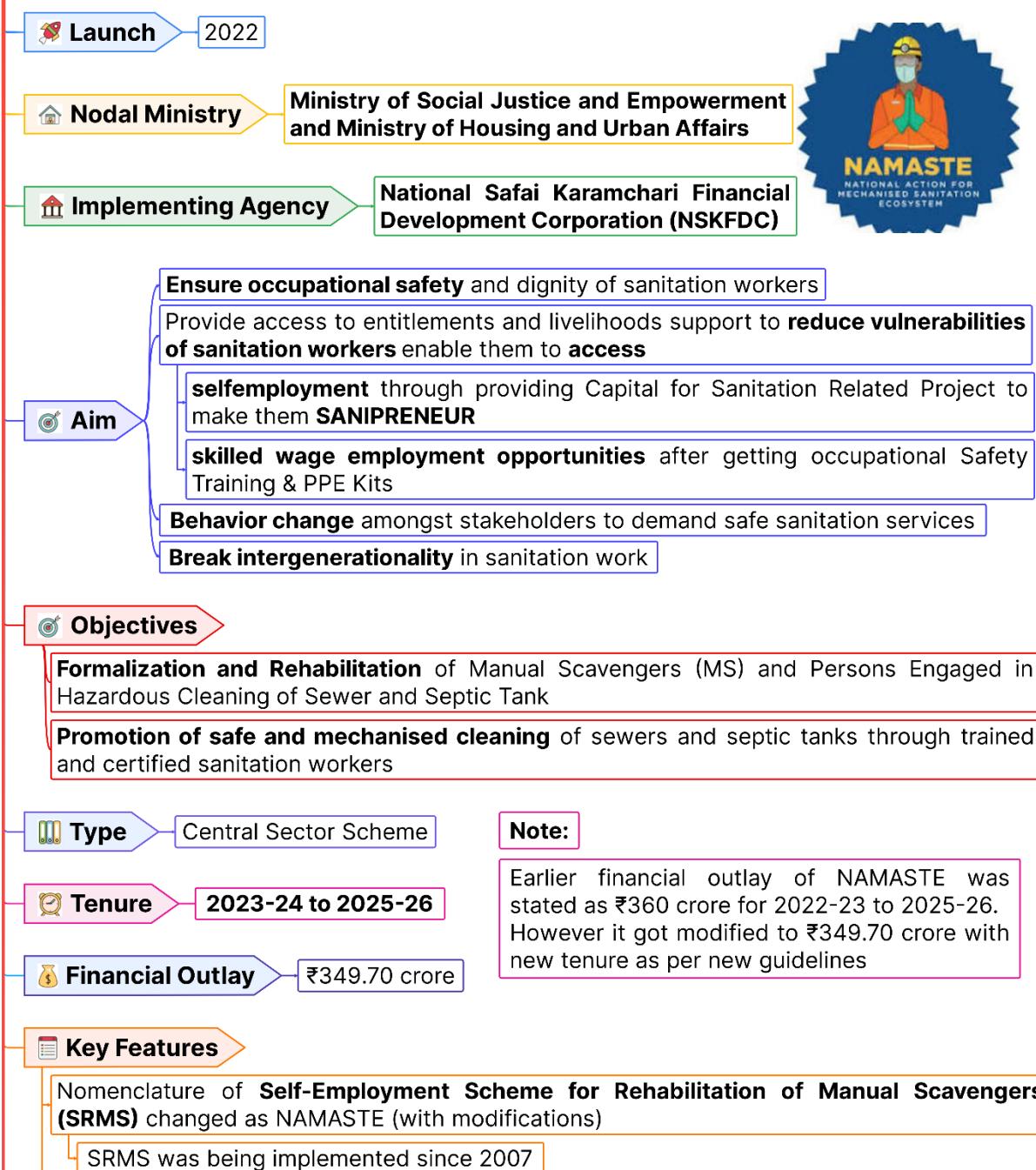
- Nodal Ministry** → Ministry of Social Justice and Empowerment
- Implementing Bank** → Canara Bank
- Type** → Central Sector scheme
- Objective** → To provide interest subsidy to student on interest payable for period of moratorium for Education Loans for overseas studies
- Eligibility**
  - For **OBC** candidates total income from all sources of employed candidate or his/her parents/guardians in case of unemployed candidate **shall not exceed present Creamy Layer criteria**
  - For **EBC candidates**, total income from all sources of employed candidate or his/her parents/guardians in case of unemployed candidate **shall not exceed ₹5.00 lakh per annum**
- Key Features**
  - Sub-scheme of **Scholarships for Higher Education for Young Achievers Scheme (SHREYAS) for OBC & Others**
  - Applicable for higher studies abroad
  - Interest Subsidy **linked with** existing Educational Loan Scheme of Indian Banks Association (IBA) and **restricted** to students enrolled for course at Masters, M.Phil and Ph.D level
    - students should have **secured admission** for courses listed
  - 50% of total financial assistance** reserved for **women candidates**
  - 100% interest** payable by students availing education loans of IBA for period of moratorium (i.e. course period, plus 1 year or 6 months after getting job, whichever is earlier)
    - as prescribed under Education Loan Scheme of IBA, shall be **borne by the Government of India**
  - After period of moratorium** is over, interest on outstanding loan amount shall be paid by student
    - candidate bears Principal installments and interest beyond moratorium period
  - Maximum limit** of loan - ₹20 Lakhs

## 1.20 National Action Plan for Mechanized Sanitation Ecosystem (NAMASTE)

### Why in News?

- NAMASTE scheme was mentioned in the parliament session.
- It was formerly known as “**Self-Employment Scheme for Rehabilitation of Manual Scavengers (SRMS)**”.
- The following benefits were provided under SRMS:
  - **One-time Cash Assistance of Rs. 40,000/- per family.**
  - **Capital Subsidy** upto **Rs. 5,00,000/-** has been provided to manual scavengers and their dependents to take up alternate self-employment projects.
  - **Skill Development Training** to manual scavengers and dependents with a **stipend @ Rs. 3,000/- per month.**

### National Action Plan for Mechanized Sanitation Ecosystem (NAMASTE)



**All 4800+ Urban Local Bodies (ULBs) to be covered in phased manner** Earlier 500 AMRUT Cities were included

#### Primary target for identification

Sewer and Septic tank sanitation workers (SSWs) involved in hazardous cleaning operations and directly dealing with human faecal matter in urban areas

**include workers on payroll of ULBs, parastatals and workers engaged through private sanitation service organizations (PSSOs), including private contractors and SHGs**

Scheme leverages available financial allocations of NAMASTE, Swachh Bharat Mission (SBM), National Urban Livelihoods Mission (DAY-NULM) and NSKFDC

Implementation of NAMASTE converged with implementation of Schemes of MoHUA (SBM and DAY-NULM)

#### Convergence with other Ministries/ Departments

##### Ministry of Health and Family Welfare

For **health insurance coverage of SSWs and Manual Scavengers and their families** under Ayushman Bharat, Pradhan Mantri Jan Arogya Yojana (PM-JAY)

##### Department for Promotion of Industry and Internal Trade

**innovation in development of equipments/machines for mechanised cleaning** and identification of start-up for the same

##### Department of Drinking Water & Sanitation

to collaborate with Emergency Response Sanitation Units (ERSUs) for **sensitization of Rural Bodies** for availing services

ERSU - service emergency cleaning operation in **peripheral sector of urban areas, albeit in rural jurisdiction**

##### Ministry of Skill Development and Entrepreneurship

occupational training of SSWs in convergence with **Pradhan Mantri Kaushal Vikas Yojana (PMKVY)**

#### Assistance

**1 - Assistance for Sanitation Related Projects** - identified manual scavengers, sanitation workers and their dependents are eligible (**existing components under SRMS**)

Project cost upto Rs. 5.00 lakh	50% of the project cost
Project cost above Rs. 5.00 lakh	Rs. 2.50 lakh + 25% of the remaining project
and upto Rs. 15.00 lakh	cost above Rs. 5.00 lakh
For Group projects costing upto Rs. 50.00 lakh with each beneficiary project share maximum upto Rs. 10.00 lakh.	Same as above with maximum per member capital subsidy of Rs. 3.75 lakh and maximum group project subsidy of Rs. 18.75 lakh.

**Period of repayment of loan,** including moratorium period 5 years for projects upto ₹ 5 lakh and 7 years for projects above ₹ 5 lakh

moratorium period to start **repayment** of loan will be **upto 6 months**

**No liability** can be carried forward **after 31.03.2026**

## 2 - Existing components of SRMS to be implemented for rehabilitation

Identified manual scavengers and their dependents who are willing and are **above 18 years of age**

provided, free of cost, **skill training of their choice from list** of such trainings organized by NSKFDC with **monthly stipend of ₹3000** or as decided

Includes **general projects as well as sanitation related projects**

**Eligible for Sanitation related projects** Manual scavengers, SSWs, sanitation workers and their dependents

**Self Employment Projects (General projects)** Manual scavengers and their dependents eligible

**Assistance - same as mentioned in 1**

### Intended Outcomes of NAMASTE

**Zero fatalities** in sanitation work in India

All sanitation work is performed **by skilled workers**

**No** sanitation workers come in **direct contact** with human faecal matter

Sanitation workers are **collectivized into SHGs** and are empowered to run sanitation enterprises

**Occupational safety training** to SSWs would be provided by MSDE through their Sector Skill Councils/approved Training Partners

skill training to manual scavengers would be provided **by NSKFDC through PM-DAKSH Portal**

## MINISTRY OF JAL SHAKTI

### 1.21 GOBARdhan (Galvanizing Organic Bio-Agro Resources Dhan)

#### Why in News?

- Ministry of Jal Shakti held a review meeting for GOBARdhan initiative.
- Out of the 500 new waste-to-wealth plants announced in Union Budget 2023-24, to boost up the GOBARdhan, presently 113 CBG plants have been made functional.

### GOBARdhan (Galvanizing Organic Bio-Agro Resources Dhan)

 **Launch** → 2018

 **Nodal Ministry** → **Ministry of Jal Shakti (Department of Drinking Water and Sanitation)**

To support villages safely manage their **cattle waste, agricultural waste and in long run all organic waste** and make villages clean

To support communities **convert their cattle and organic waste to wealth** using treatment systems

**Promote environmental sanitation** and curb vector borne diseases through effective disposal of waste in rural areas

**Convert organic waste**, especially, cattle waste to **bio gas and fertilizer** for use in rural areas

**To promote rural entrepreneurship** by involving entrepreneurs, SHGs and Youth Groups in **setting up and operation and management of biogas plants**

**Eligibility** Any plant/project producing CBG/Biogas (**more than 10 cuM/day**) and bio slurry as principal outputs

### Benefits

- **Improves Savings** - Promotes household income and saving as use of biogas reduces expenditure on LPG
- **Boosts productivity** - Helps in generating organic manure which enhances agriculture and farm productivity
- **Increases Employment** - Promotes employment and income generation opportunities for Self-Help Groups (SHGs) / farmers groups
- **Reduces Carbon Footprint** - Helps in reducing carbon emission and promotes environmental sustainability
- **Saves foreign exchange** - By reducing need for import of natural gas

### Key Features

- Component of **Solid Waste Management** under Phase-II of **Swachh Bharat Mission (Grameen)**
  - ↳ **Assistance up to ₹50 lakhs per district** available for setting up of biogas plants at village/Block/District level
  - Comprises entire gamut of schemes, programmes, policies promoting conversion of organic waste like cattle dung, agri-residue etc. to biogas/CBG/Bio CNG
    - e.g. Waste to Energy Scheme, SATAT (Sustainable Alternative Towards Affordable Transportation), SBM(G) Phase II, Agri Infrastructure Fund (AIF), Animal Husbandry Infrastructure Development Fund (AHIDF)
- Can be implemented by Gram Panchayats through Self-Help Groups (SHGs) / Farmers Producers Organisations / Community Based Organisations (CBOs) developed under DAY-NRLM/Milk Cooperatives / Milk Unions / Agencies etc
- **District to be nodal agency** for planning, implementation, monitoring and approval of GOBAR-Dhan projects
  - ↳ Gram Panchayat (GP) to identify potential beneficiary for household/cluster and community level projects
- **Villages with high population of cattle** to be taken on priority
- **Unified Registration Portal for GOBARdhan**
  - One stop repository to assess investment and participation in Biogas/Compressed Biogas (CBG) sector at pan India level to streamline process of setting up CBG/Biogas
  - Anyone who operates or intending to setup a biogas/ CBG/ Bio CNG plant in India can obtain a registration number by registering on portal (number required to avail benefits/ support from other Ministries/ Departments)

### GOBAR-Dhan projects models - 4

- Individual Household (HH)**
  - ↳ Adopted by **households having 3 or more cattle**
  - Biogas generated from plants used for cooking
  - Slurry generated used as manure
- Community**
  - ↳ Biogas plants constructed for minimum number of households - **5 to 10**
  - Operated and managed by Gram Panchayats/Self-Help Groups (SHGs)
  - Gas generated supplied to households restaurants /institutions
  - Slurry used by community as organic manure in agriculture or sold to farmers
- Clusters**
  - ↳ Individual biogas plants installed in number of households in a village/ group of villages
  - Biogas used by households
  - Slurry collected at a common place, separated to solid and liquid parts and then fortified and sold as bio-fertilizers
- Commercial Compressed Biogas (CBG)**
  - Set up by Entrepreneurs / Cooperative Societies/ Gaushalas etc.
  - Raw biogas produced is compressed and can be used as vehicular fuel and / or sold to industries
  - Slurry generated converted into organic manure / bio-fertilizer and can be sold to farmers

## 1.22 Swachh Bharat Mission (SBM) Gramin Phase II

### Why in News?

- Under SBM (Gramin) Phase II, around 1.43 crore toilets have been built in the last 4 years.
- Upto **5% of total resources** can be spent on **Information, Education and Communication (IEC)** for State and District level. 3% of the resources can be used at the Central level for the same purpose.

## Swachh Bharat Mission (SBM) Gramin Phase II

<b>Launch</b>	→ 2020
<b>Nodal Ministry</b>	→ Ministry of Jal Shakti
<b>Nodal Department</b>	→ Department of Drinking Water and Sanitation
<b>Objectives</b>	<ul style="list-style-type: none"> <li>→ Maintaining Open Defecation Free (ODF) status of villages, Gram Panchayats, Blocks, Districts and States over a continued period of time</li> <li>→ Ensuring that villages have access to Solid and Liquid Waste Management (SLWM) arrangements for overall cleanliness in rural areas</li> <li>→ Ensuring that people continuously use toilets built and practice safe and hygienic behaviours</li> <li>→ Bringing about an improvement in general quality of life in rural areas</li> </ul>
<b>Tenure</b>	→ 2020-21 to 2024-25
<b>Financial Outlay</b>	<ul style="list-style-type: none"> <li>→ Rs 1,40,881 crores</li> <li>→ In addition to SBM(G) funds, allocation of MGNREGA and 15th Finance Commission funds for sanitation</li> </ul>
<b>Type of Scheme</b>	<b>Centrally Sponsored Scheme</b> → Fund Sharing Pattern <ul style="list-style-type: none"> <li>→ 90:10 for North-Eastern States and Himalayan States and UT of J&amp;K</li> <li>→ 60:40 for other States</li> <li>→ 100% for other Union Territories</li> </ul>
<b>Key Features</b>	<ul style="list-style-type: none"> <li>→ SBM (G) Phase-I was launched on 2nd Oct, 2014</li> </ul>
<b>Components</b>	<ul style="list-style-type: none"> <li>- Construction of Individual Household Latrines (IHHLs) → Financial incentive of ₹12,000 provided to eligible households for construction of IHHLs</li> <li>- Retrofitting of toilets</li> <li>- Construction of Community Sanitary Complexes (CSCs)           <ul style="list-style-type: none"> <li>→ ODF villages with more than 100 households must endeavour to have atleast 1 CSC, catering needs of floating/migrant population</li> </ul> </li> </ul>
<b>Solid Waste Management</b>	<ul style="list-style-type: none"> <li>→ Bio-degradable waste management</li> <li>→ Plastic Waste Management</li> <li>→ GOBAR-dhan (Galvanizing Organic Bio-Agro Resources-dhan) initiative has been launched under phase-II to convert bio-waste into biogas and bio slurry</li> <li>→ Financial assistance of up to Rs. 50 lakh per district is available for setting up of community and cluster model biogas plants</li> <li>→ Composting</li> </ul>
<b>Liquid Waste Management</b>	<ul style="list-style-type: none"> <li>→ Grey Water Management           <ul style="list-style-type: none"> <li>→ Mission prioritizes management of greywater preferably by simple techniques and on site near source itself, using sustainable and economical technologies, such as soak-pit, leach-pit, magic-pit or kitchen garden</li> <li>→ where space is not available near household, community level or village level GWM, such as Waste Stabilization Ponds (WSP)/ Constructed Wetlands/Decentralised Wastewater Treatment Systems (DEWATS), Phytotrid etc. are preferred</li> </ul> </li> <li>→ Financial assistance at rate of up to ₹280 per capita is available for villages with up to 5000 population and up to ₹660 per capita is available for villages with more than 5000 populations for Greywater Management (GWM)</li> </ul>
<b>Faecal Sludge Management</b>	<ul style="list-style-type: none"> <li>→ Information Education and Communication/Behavior Change Communication (IEC/BCC) and Capacity Building</li> </ul>

- **ODF Plus declaration of villages under 3 categories**
  - **ODF Plus – Aspiring**
    - ↳ Sustaining ODF status and has arrangements for solid waste management or liquid waste management
  - **ODF Plus – Rising**
    - ↳ Sustaining ODF status and has arrangements for both Solid Waste Management and Liquid Waste Management
  - **ODF Plus – Model**
    - ↳ Sustaining its ODF status and has arrangements for both Solid Waste Management and Liquid Waste Management, observes visual cleanliness
  - **ODF Plus** village - sustains its ODF status, ensures solid and liquid waste management and is visually clean
- **Geo-tagging** of toilets is now **mandatory**
- **Swachh Survekshan Grameen (SSG)**
  - ↳ Conducted **since 2018** to rank States and Districts on basis of their performance on **key quantitative and qualitative Swachh Bharat Mission Grameen parameters**
- **Swachh Iconic Places**
  - ↳ Stakeholders involved for maintaining **cleanliness of 100 places** across India that are **iconic** due to their **heritage, religious and/or cultural significance**
- **Swachhata Action Plan (SAP)** – Interministerial collaborative approach to keep up momentum of Swachh Bharat

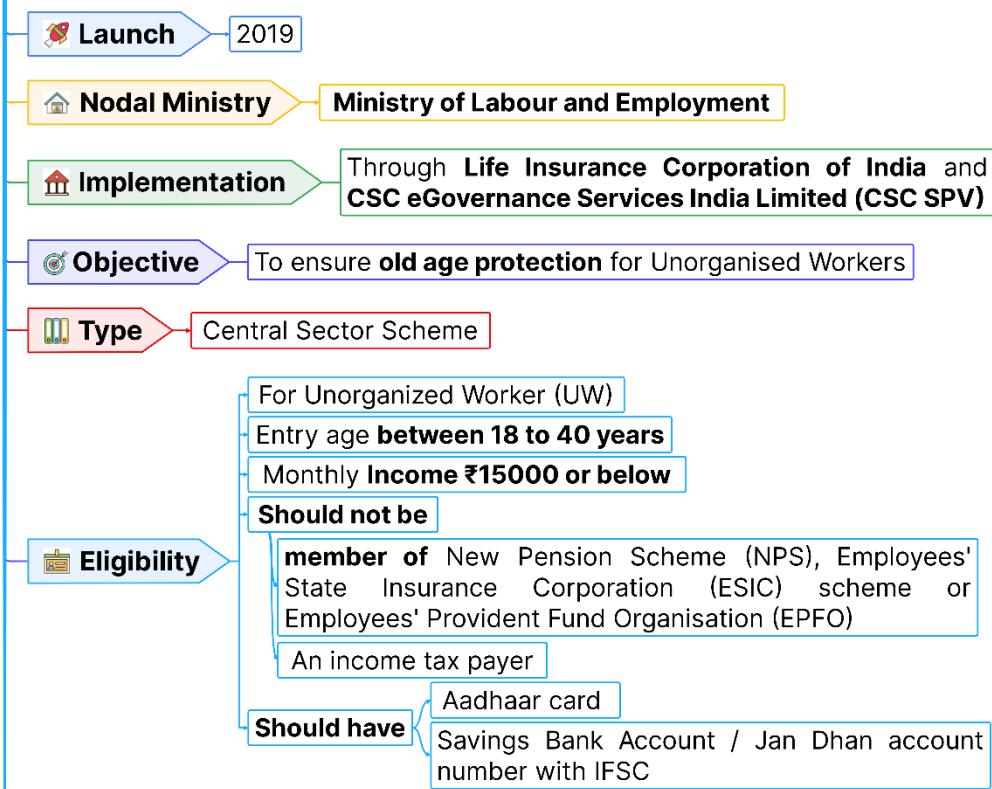
## **MINISTRY OF LABOUR & EMPLOYMENT**

### **1.23 Pradhan Mantri Shram Yogi Maan-Dhan (PM-SYM) Yojana**

#### **Why in News?**

- As on July 2024, more than 50 lakh beneficiaries have been enrolled on Maandhan portal under PMSYM scheme.
- Rs. 162.51 crore expenditure was done under PM-SYM scheme in FY 2023-24.

#### **Pradhan Mantri Shram Yogi Maan-Dhan (PM-SYM) Yojana**



### Key Features

**Voluntary and contributory** pension scheme

Each subscriber shall receive **minimum assured pension of ₹3000 per month after attaining 60 years**

Family pension is **applicable only to spouse**

**Free of cost registration** either through self-registration through maandhan.in portal or by visiting any **Common Service Centre (CSC)**

**Monthly contribution** varies from ₹55 per month at age of 18 years to ₹200 per month **at age of 40 years**

Contribution till **age of 60**

First subscription to be paid in cash and auto debit from account next month onwards

**Contribution in Pension Fund**

50% by pensioner

50% by central government

**LIC - Pension Fund Manager** and responsible for Pension pay out

In case **worker moves from unorganized sector to organized sector**

beneficiary can continue with scheme however **Govt. contribution will stop**

Alternatively, **he may withdraw** his contribution with interest

### Exit or Withdrawal

**Subscriber not paid contribution continuously** - Allowed to regularize his/her contribution by paying entire outstanding dues along with penalty charges, if any

**Subscriber exits scheme in less than 10 years** - will receive **his/her share of contribution only** along with savings bank interest rate

**Subscriber exits after 10 years or more** but before 60 years of age -

to receive **share of contribution along with accumulated interest** as actually earned by fund or savings bank interest rate whichever is higher

**Death of beneficiary - Spouse** entitled to receive 50% of pension

**Subscriber gives regular contribution and died** -

**Spouse can continue scheme** subsequently by payment of regular contribution or

**Exit by receiving share of contribution** paid by such subscriber along with accumulated interest

**After death of subscriber and his or her spouse**, corpus shall be credited back to fund

**Subscriber given regular contributions** and become **permanently disabled** due to any cause before 60 years, and unable to continue

spouse entitled to continue by payment of regular contribution

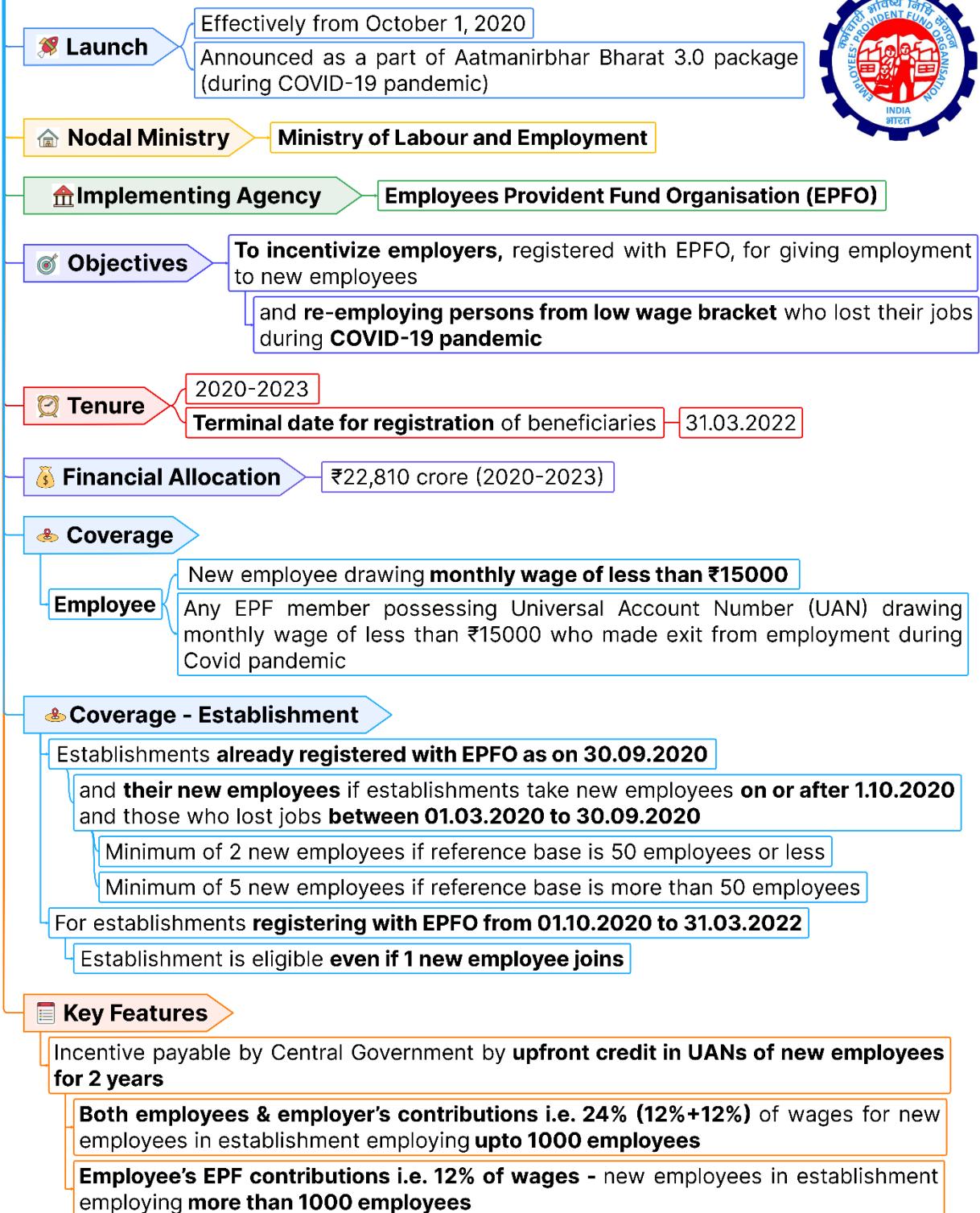
or exit by receiving subscriber's contribution with interest as actually earned by fund or at savings bank interest rate whichever is higher

## 1.24 Atmanirbhar Bharat Rojgar Yojana (ABRY)

### Why in News?

- So far as on March 2024, **total beneficiaries** under ABRY are **60.49 lakh**.
- Total **Rs. 162.70 crore** has been disbursed under ABRY in FY 2023-24.

## Atmanirbhar Bharat Rojgar Yojana (ABRY)



## 1.25 Employees' State Insurance (ESI) scheme

### Why in News?

#### News 1:

- During FY 2023-24, the newly registered employees and paying contribution under ESI scheme was 1.67 crore.
- At present, there are 165 Employees' State Insurance (ESI) hospitals in the country, out of which 106 hospitals are run by the states and 59 hospitals are run by the Employees' State Insurance Corporation (ESIC).

**News 2:**

- 23.05 lakh new employees have been added under ESI scheme in May 2024.
- Over 48% of total registrations belong to the employees upto the age group of 25 years.

## Employees' State Insurance (ESI) scheme

 **Launch** → 1952

 **Nodal Ministry** → **Ministry of Labour & Employment**

 **Administration** → **By Employees' State Insurance Corporation (ESIC)**

 **Objective**

To **protect employees against impact** of incidences of sickness, maternity, disablement and death due to employment injury and to provide medical care to insured persons and their families

 **Applicability**

**To all non-seasonal factories employing 10 or more persons**

Extended coverage by some States/UTs, to sectors employing 10 or more persons in

Shops, Hotel, Restaurants, Cinema including preview theatres, Road-motor transport undertakings

Newspaper establishments, Private Medical Institutions, Educational Institutions

Contract and casual employees of Municipal Corporation/Municipal Bodies

**Extended coverage by Central Government to sectors employing 20 or more persons in**

Shops, Hotels, Restaurants, Road Motor Transport establishments, Cinema including preview theatres

Newspaper establishments, establishment engaged in Insurance Business

Non-Banking Financial Companies, Port Trust, Airport Authorities, Warehousing establishments

 **Key Features**

**Existing wage limit for coverage is ₹21,000/- per month (₹25,000/- per month in case of Persons with Disability)**

**Financed by contributions from employers and employees**

Employer's Contribution – 3.25% of wages paid/payable

Employee Contribution – 0.75% of wages paid/payable

**Employees in receipt of daily average wage upto ₹176/- are exempted from payment of contribution**

Employers contribute their own share in respect of these employees

State Governments also bear 1/8th share of cost of Medical Benefits      Within a per capita limit of ₹1,500 per insured person per year

## 6 social security benefits

### Medical Benefit

Full medical care to an Insured person and his family members from day he enters insurable employment

**No ceiling on expenditure** on treatment of an Insured Person or his family member

Medical care also to retired and permanently disabled insured persons and their spouses on payment of a token annual premium of ₹120/-

### Sickness Benefit

**Cash compensation at rate of 70% of wages** payable to insured workers during periods of certified sickness for maximum of 91 days in a year

In order to qualify for sickness benefit Insured Person is **required to contribute for 78 days in a contribution period of 6 months**

### Extended Sickness Benefit

Extendable up to 2 years in case of 34 malignant and long-term diseases at an enhanced rate of 80% of wages

### Enhanced Sickness Benefit

Equal to full wage is payable to insured persons undergoing sterilization for family planning upto 7 days/14 days for Vasectomy and Tubectomy respectively

### Maternity Benefit

For confinement/pregnancy is payable for 26 weeks, extendable by further 1 month on medical advice at rate of full wage subject to contribution for 70 days in preceding 2 Contribution Periods

### Disablement Benefit

#### Temporary disablement benefit

**From day 1 of entering insurable employment** & irrespective of having paid any contribution in case of employment injury

At rate of 90% of wage is payable so long as disability continues

#### Permanent disablement benefit

Benefit at rate of **90%** of wage in form of monthly payment depending upon extent of loss of earning capacity as certified by a Medical Board

### Dependants' Benefit

At 90% of wage in form of monthly payment to dependants of a deceased Insured person in cases where death occurs due to employment injury or occupational hazards

### Other Benefits

Funeral Expenses, Confinement Expenses

Some other need based benefits to insured workers

Vocational Rehabilitation, Physical Rehabilitation, Unemployment allowance

## MINISTRY OF MICRO, SMALL and MEDIUM ENTERPRISES

### 1.26 Khadi Vikas Yojana

#### Why in News?

- The scheme details were discussed in the parliament session.

## Khadi Vikas Yojana (KVV)

 Revised in 2022

 Nodal Ministry Ministry of Micro, Small and Medium Enterprises (MoMSME)

 Implementing Agency Khadi and Village Industries Commission (KVIC)

 Objectives

- Increase productivity and wages of Khadi artisans & secure livelihood
- Increase number of artisans, Improve infrastructure for Khadi production
- Increase Khadi production and sales
- Renovate & modernize sales outlets, Promote Marketing and Exports

 Tenure 2021-22 to 2025-26

### Components

#### Modified Market Development Assistance (MMDA)

 Aims

- Technology up gradation, engaging design consultants for developing new products
- Value addition by adopting latest technologies in post fabric stage/process
- Modernization & computerization of sales outlets, introduction of mobile sales van
- Engaging external marketing consultants, extension of sales discount
- Capacity building of sales personnel and incentives to artisans & Karyakartas thereby improving production & sale of Khadi

For Cotton / Muslin / Woollen & Polyvastra calculated @ 35% on Prime Cost

For Silk Khadi, quantum of MMDA to be @ 20% on Prime Cost

35% of assistance given as incentive to Khadi Artisans (30%-for Silk), 14% as incentive to Karyakartas (10%-for Silk) and 51% as a share of Khadi Institutions (KIs) {60%-for Silk}

#### Interest Subsidy Eligibility Certificate scheme (ISEC)

Provides credit at concessional rate of interest through Banks as per requirement of Khadi Institutions (KIs) for production of khadi

Institutions required to pay interest of only 4% and any interest charged by banks over and above 4% are paid by Government of India through KVIC to lending banks

#### Work-shed Scheme for Khadi artisans

Being implemented since 2008-09

 Objectives

- To provide a better work place to Khadi Artisans to carry out their spinning and weaving activities efficiently
- To provide storage space - for raw material, implements, accessories, semi-finished, finished goods, etc
- Construction of individual workshed (including toilet) - upto ₹1,20,000/- or 75% of cost (90% for NER) - whichever is less

 Assistance

Area per unit - 20 m<sup>2</sup>

For construction of Group workshed including toilet (minimum 5 & maximum 15 artisans), upto ₹80,000/- per artisan or 75% of cost (90% for NER) - whichever is less

Area per unit - 10 m<sup>2</sup> per artisan

#### Strengthening of infrastructure of existing weak Khadi institutions (KIs) and assistance for marketing infrastructure

Support of ₹15 lakh per KI to regain normalcy

₹25 lakh per sales outlet provided to KIs/Departmental Outlets for its renovation

 Centre of Excellence for Khadi in association with National Institute of Fashion Technology (NIFT)

#### Khadi Quality Assurance, Marketing Promotion (Exhibitions), Science & Technology (S&T) Scheme

### Key Features

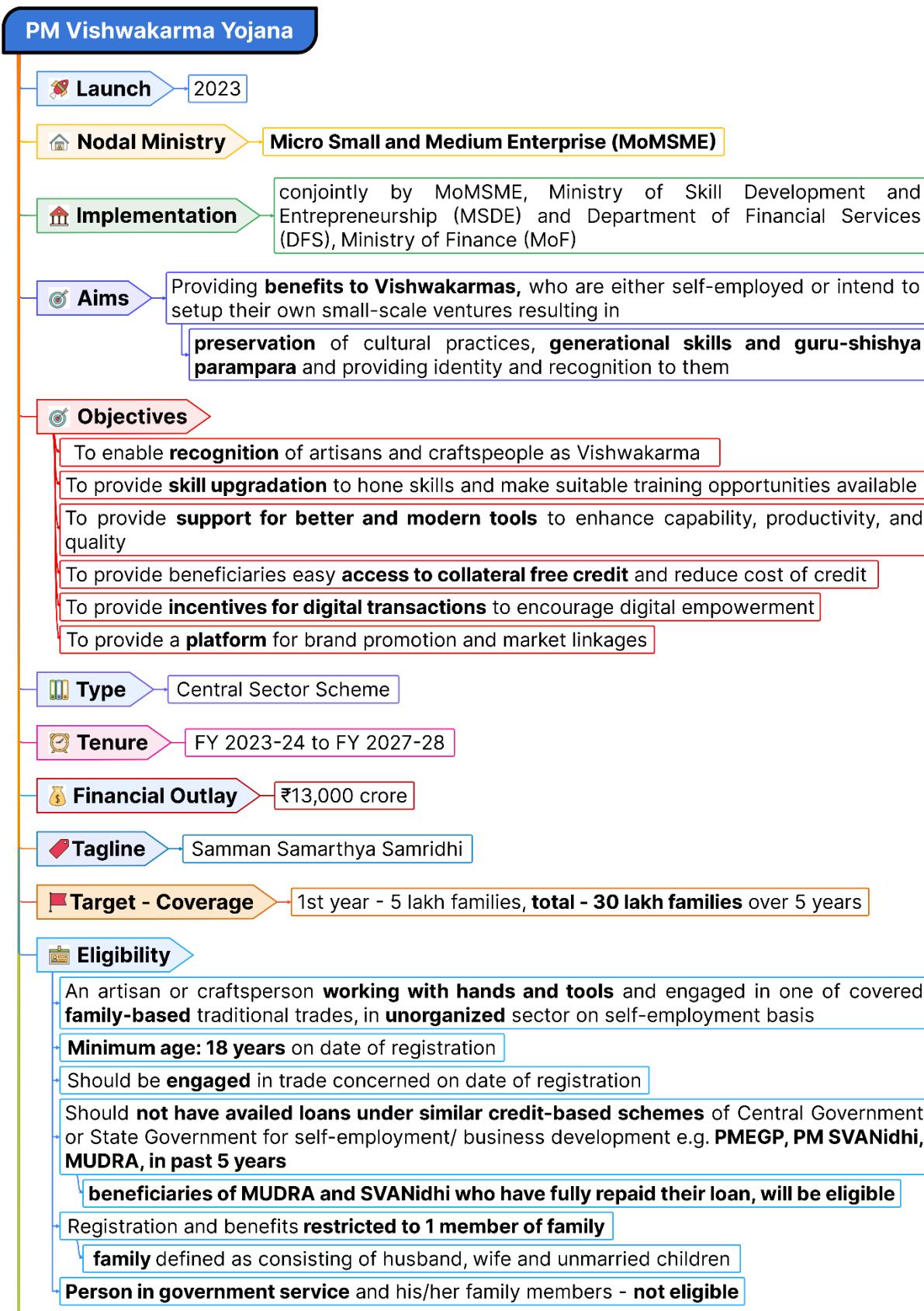
Component of umbrella scheme of "Khadi Gramodyog Vikas Yojana"

Activities earlier carried out under Khadi are grouped in KVV

## 1.27 PM Vishwakarma Yojana

### Why in News?

- Under PM Vishwakarma Scheme, more than 5 lakh candidates have been certified after basic training on pan India basis, out of which **2.74 lakh are female**.



### Key Components

<b>Recognition: PM Vishwakarma Certificate and ID Card</b>	to make eligible to avail all benefits digital as well as in physical form
<b>Skill Upgradation</b>	Skill Assessment, Basic Training (5-7 days), Advanced Training (15 days or more) <b>Training stipend of ₹500/day</b>
<b>Toolkit Incentive</b>	upto ₹15,000 after Skill Assessment at start of Basic Training through e-RUPI/ e-vouchers
<b>Credit Support</b>	Collateral free 'Enterprise Development Loans' of upto ₹3 lakh in 2 tranches of ₹1 lakh and ₹2 lakh with tenures of 18 months and 30 months at a concessional rate of interest fixed <b>at 5%</b> , with Government of India subvention to extent of 8% Beneficiaries who have completed Basic Training eligible to avail 1st tranche <b>2nd loan tranche available to beneficiaries who availed 1st tranche</b> and maintained standard loan account and have adopted digital transactions in their business or undergone Advanced Training <b>Graded Guarantee Cover</b> for all loans by Lending Institutions covered by Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE)
<b>Participating Financial Institutions</b>	- Scheduled Commercial Banks, Regional Rural Banks, Small Finance Banks, Cooperative Banks, Non-Banking Finance Companies and Micro Finance Institutions
<b>No prepayment penalty</b>	after 6 months of loan disbursement
<b>Incentive for Digital Transactions</b>	₹1 per eligible digital transaction (upto maximum 100 eligible transactions monthly) <b>by National Committee for Marketing (NCM)</b>
<b>Marketing Support</b>	in form of quality certification, branding, onboarding on e-commerce platforms such as GeM, advertising etc

### Key Features

Covers artisans and craftspeople engaged in <b>18 trades in rural and urban areas</b> across India
<b>Empowerment of women</b> , and those belonging to marginalised groups like Scheduled Castes, Scheduled Tribes, OBCs, Specially Abled, Transgenders, residents of NER states, Island Territories and Hilly Areas
<b>Awareness for availing benefits</b> of insurance, pension and health schemes to be promoted
To onboard beneficiaries on <b>Udyam Assist Platform as 'entrepreneurs'</b> in formal MSME ecosystem
<b>e-Shram</b> database to be primarily used for identification of potential beneficiaries If not covered above can make online application <b>through CSCs (Common Service Centres) with Aadhaar-based biometric authentication</b>
<b>Enrolment of beneficiaries by 3-step verification</b> Verification at Gram Panchayat/ ULB level Vetting and Recommendation by District Implementation Committee Approval by Screening Committee
<b>National Steering Committee</b> - apex body for implementation <b>Jammu and Kashmir (J&amp;K)</b> - 1st Union Territory (UT) to implement this Yojana

## 1.28 MSME Sustainable (ZED) Certification Scheme

### Why in News?

- Total MSMEs registered under ZED Certification Scheme – **3 lakh**:

- **Bronze Certified:** 1.86 lakh
- **Silver Certified:** 718
- **Gold Certified:** 982

## MSME Sustainable (ZED) Certification Scheme

### Launch

2022

### Nodal Ministry

Ministry for Micro, Small and Medium Enterprises

### Objectives

- Encourage MSMEs for manufacturing of quality products using latest technology, tools & constantly upgrade their processes for achievement of high quality and high productivity with least effect on environment
- Develop an Ecosystem for ZED Manufacturing in MSMEs, for enhancing competitiveness and enabling exports
- Promote adoption of **ZED practices** and recognising the efforts of successful MSMEs
- Encourage MSMEs to achieve **higher ZED Certification** levels through **graded incentives**
- Increase public awareness on demanding Zero Defect and Zero Effect products
- Identify areas to improve upon, thereby assisting Government in policy decisions and investment prioritization

### Type

Central Sector Scheme

#### Industry Awareness Programmes/Workshop

#### Training Programmes

#### Assessment & Certification

#### Handholding

#### Benefits/Incentives

#### PR campaign, Advertising & Brand Promotion

#### Digital Platform

### Component

### Key Features

Extensive drive to enable and facilitate MSMEs adopt Zero Defect Zero Effect practices and motivate and incentivize them for ZED Certification while also encouraging them to become MSME Champions

With ZED Certification, MSMEs can **reduce wastages substantially, increase productivity, enhance environmental consciousness**, save energy, optimally use natural resources, expand their markets, etc.

This Certification can be attained in **THREE Levels after registering and taking the ZED Pledge:**

- Certification Level 1: **BRONZE**

- Certification Level 2: **SILVER**

- Certification Level 3: **GOLD**

MSMEs will get subsidy as per the following structure, **on the cost of ZED certification:**

- Micro Enterprises: 80%

- Small Enterprises: 60%

- Medium Enterprises: 50%

**Additional subsidy of 10% for MSMEs owned by Women/SC/ST Entrepreneurs OR MSMEs in NER/Himalayan/LWE/Island territories/aspirational districts**

In addition to above, **additional subsidy of 5% for MSMEs** which are also a part of SFURTI or Micro & Small Enterprises - Cluster Development Programme (**MSE-CDP**)

**Limited purpose joining reward - Rs. 10,000** to be offered to each MSME once they take ZED Pledge

A provision of **up to Rs. 5 lakh (per MSME)** will be made available for **handholding and consultancy support** for MSMEs under ZED Certification for assisting them to move towards Zero Defect Zero Effect

## MINISTRY OF PETROLEUM and NATURAL GAS

### 1.29 Pradhan Mantri Ujjwala Yojana (PMUY)

#### Why in News?

##### News 1:

- More than 55% of PMUY beneficiaries have completed their Biometric Aadhaar authentication.

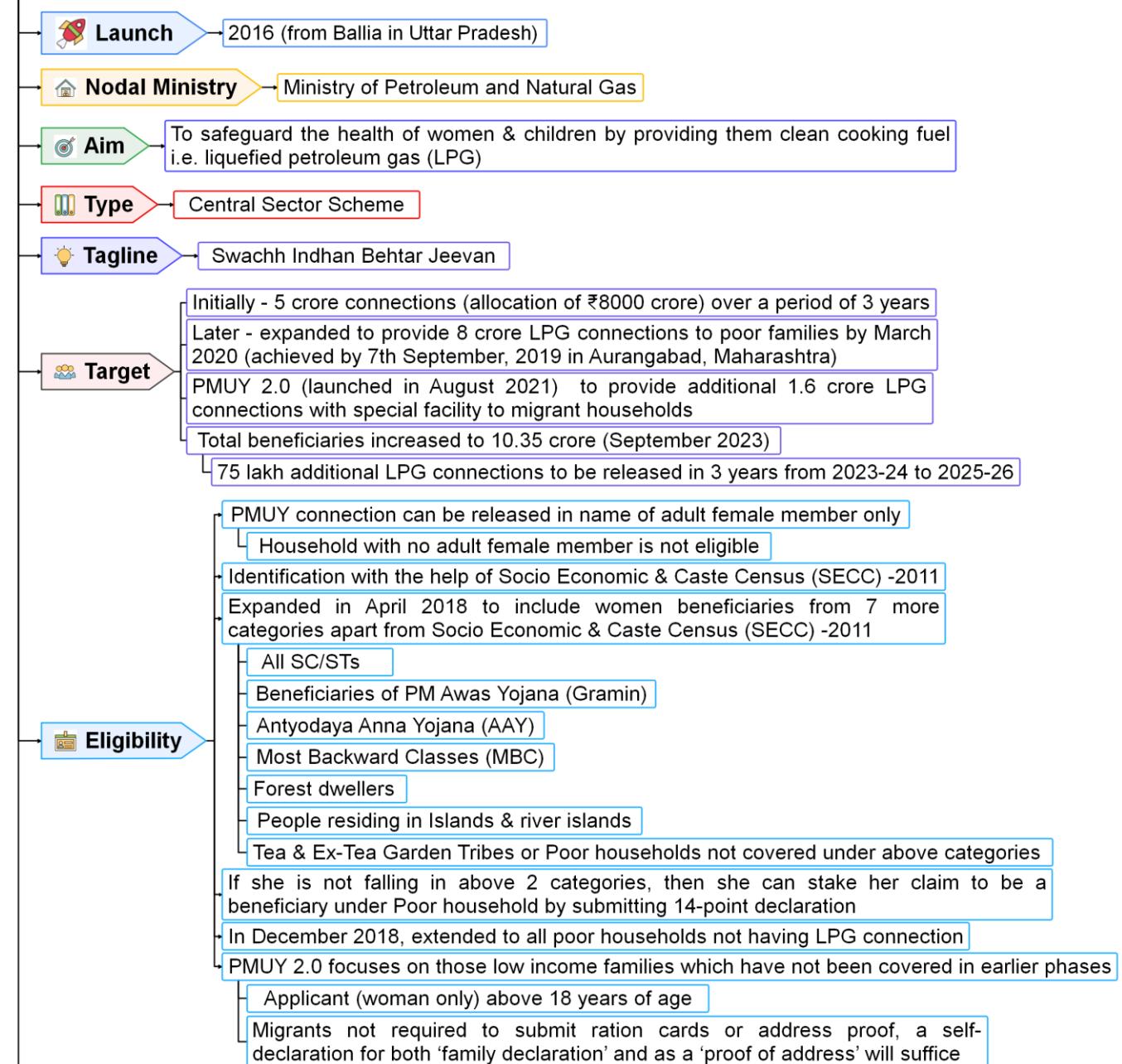
##### News 2:

- The **per capita consumption for PMUY beneficiaries** has **improved** from 3.01 (FY 2019-20) to **3.95 (FY 2023-24)** refills per year
- Further, **LPG coverage** in the country has improved from **62% in April 2016** to **near saturation now**.

##### News 3:

- Over **30.19 crore LPG consumers** are enrolled in the **PAHAL scheme**, where they purchase LPG at market prices and receive subsidies directly in their bank accounts.

#### Pradhan Mantri Ujjwala Yojana (PMUY)



### Key Features

- Financial support of - ₹1600 (for a connection 14.2kg cylinder/ Rs. 1150 for a 5 kg cylinder) for each cooking gas connection to eligible households
  - Applicant can choose from 14.2 kg Single Bottle Connection(SBC)/ 5kg SBC/ 5kg Double Bottle Connection(DBC)
- Targeted subsidy of ₹300 per 14.2 kg LPG cylinder for upto 12 refills per year
  - proportionately pro-rated for 5 Kg connections
- Under PMUY 2.0, Oil Marketing Companies (OMCs) provide LPG stove and First Refill at free of Cost to customer
- Any type of Ration card either APL or BPL will be considered
- Connection can be transferred
- Aadhar based eKYC is mandatory, except in states of Assam and Meghalaya

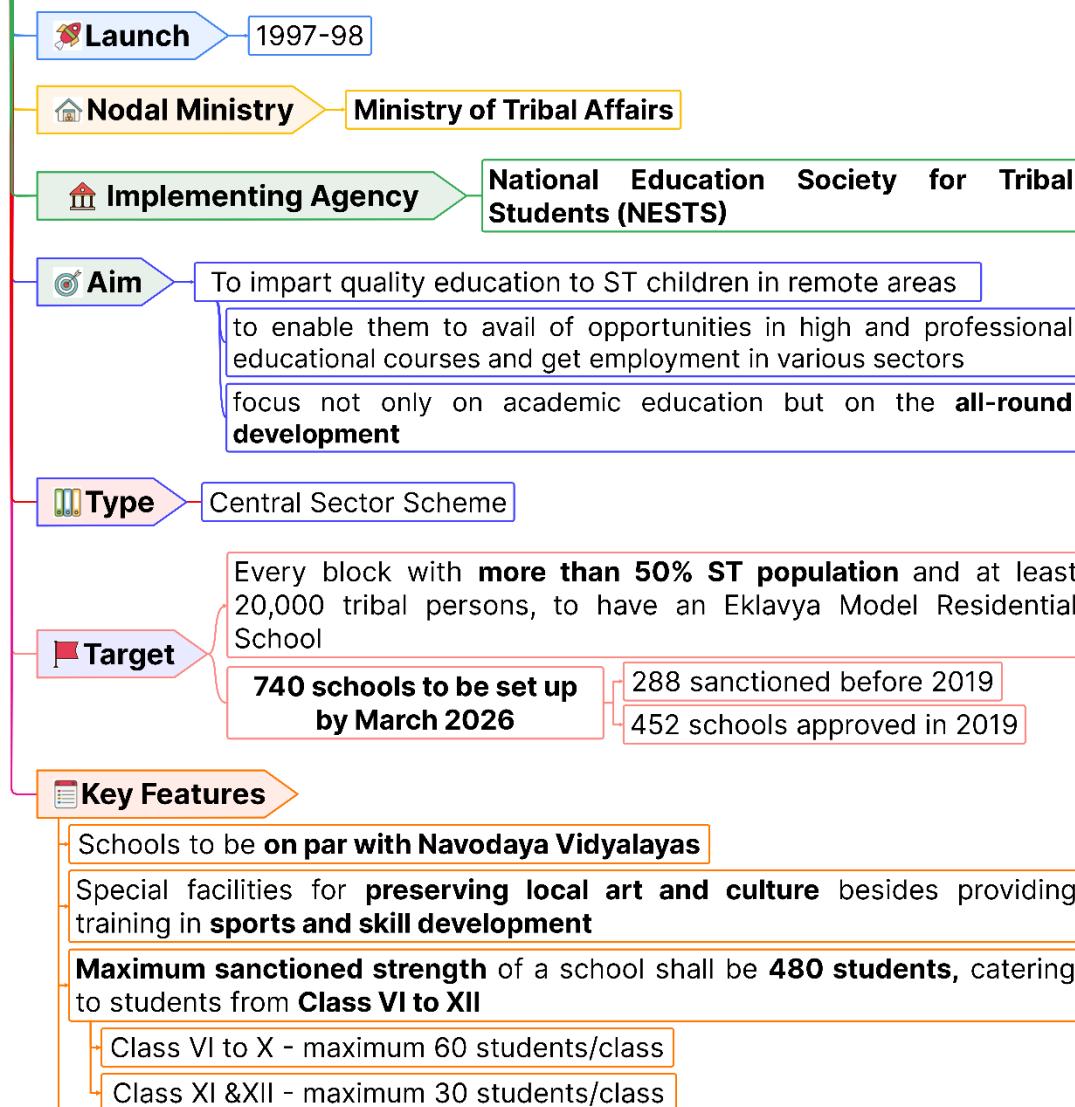
## MINISTRY OF TRIBAL AFFAIRS

### 1.30 Ekalavya Model Residential Schools (EMRS)

#### Why in News?

- A total number of **708 EMRSs** have been sanctioned across the country.
- Eklavya Model Day Boarding Schools (EMDBS) have been merged with EMRS w.e.f. April 2022.

#### **Ekalavya Model Residential Schools (EMRS)**

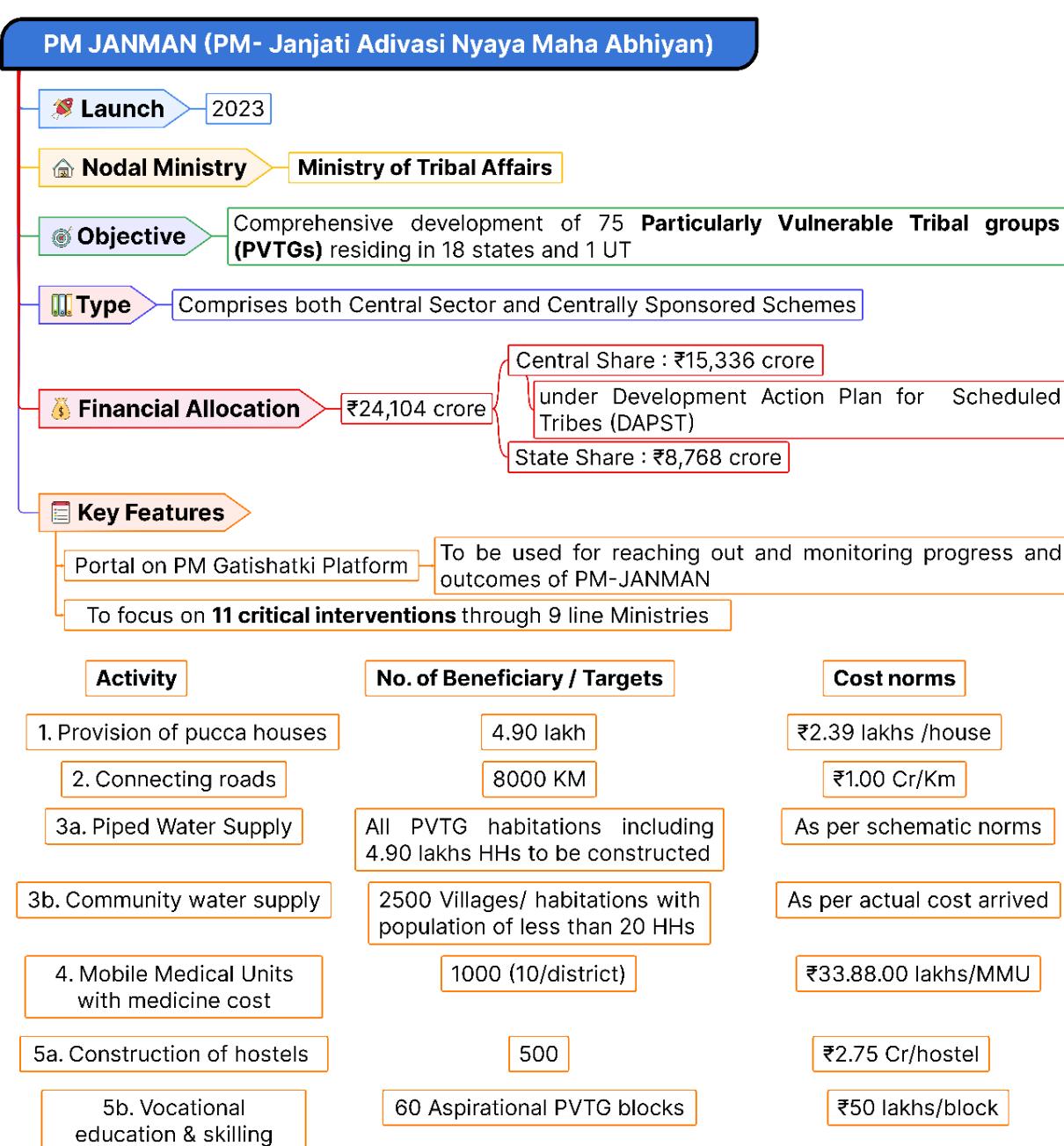


- Number of seats** for boys and girls will be equal
- 10% of seats** can be filled up by **non-ST candidates** (shall not exceed total strength of 480)
- Priority** to children of staff, children who have lost their parents to Left wing extremism and insurgencies, children of-widows, divyang parents etc
- Reservation of 20% seats** under **sports quota** for deserving ST students who have excelled in field of sports
- Recurring cost per student** - ₹1,09,000 (earlier ₹ 61,000)
- Construction cost of EMRS** - ₹38 cr. (earlier ₹20 cr) - plain areas  
₹48 cr. (earlier ₹24 cr) - hilly areas

### 1.31 PM JANMAN (Pradhan Mantri Janjati Adivasi Nyaya Maha Abhiyan)

#### Why in News?

- The scheme related details were shared in the parliament session.



6. Construction of Anganwadi Centers	2500	₹12 lakhs/AWC
7. Construction of Multipurpose Centers (MPC)	1000	₹60 lakhs/MPC Provision of ANM and Anganwadi worker in each MPC
8a. Energization of HHs (Last mile connectivity)	57000 HHs	₹22,500/HH
8b. Provision of 0.3 KW solar off-grid system	100000 HHs	₹50,000/HH or as per actual cost
9. Solar lighting in streets & MPCs	1500 units	₹1,00,000/unit
10. Setting up of VDKs	500	₹15 lakhs/VDVK
11. Installation of mobile towers	3000 villages	As per schematic norms cost

Other than above **following intervention** of other Ministries will be part of Mission

**Ministry of Ayush** will set up Ayush Wellness Centre as per existing norms and Ayush facilities will be extended to PVTG habitations through Mobile Medical Units

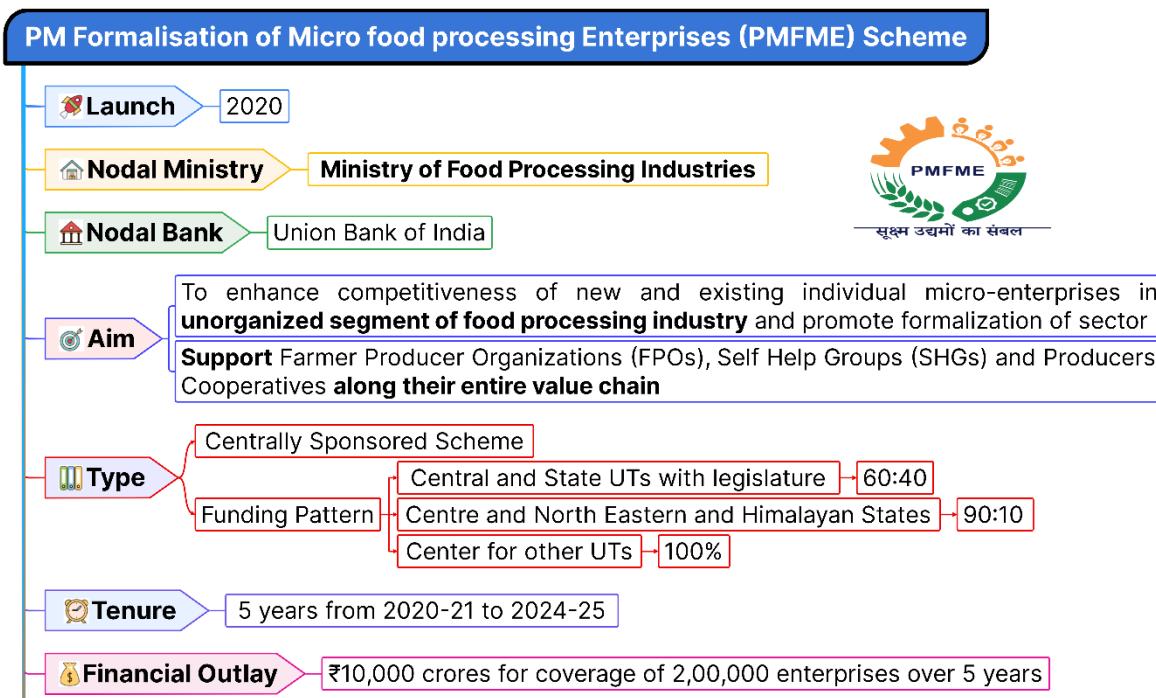
Ministry of Skill Development and Entrepreneurship will facilitate skill and vocational training in PVTG habitations, Multipurpose centres and hostels as per suitable skills

# MINISTRY OF FOOD PROCESSING INDUSTRIES

## **1.32 PM Formalisation of Micro Food Processing Enterprise Scheme (PMFME)**

## Why in News?

- Total 92,549 micro food processing enterprises have been approved under PMFME as on June, 2024.
  - **Food Processing sector** has grown at an Average Annual Growth Rate (**AAGR**) of **5.35% in past 8 years**.
  - **Gross Value Added (GVA) increased** from ₹1.61 lakh crore in 2015-16 to ₹1.92 lakh crore in 2022-23.
  - Employment in the sector rose from 17.73 lakh in 2014-15 to 20.68 lakh in 2021-22.
  - **Processed food's share of agri-food exports** increased from 13.7% in 2014-15 to **23.4% in 2023-24**.



## Programme Components

### Support to Individual Micro Enterprises

**Individual** micro food processing units provided credit-linked capital subsidy @35% of eligible project cost with maximum **ceiling of ₹10.0 lakh per unit**

**Beneficiary** contribution - **minimum of 10% of project cost** with balance being loan from Bank

Training support to individual units

#### Eligibility criteria for individual micro enterprises

Existing micro food processing units in operations

Enterprise should be unincorporated and should employ less than 10 workers

Applicant should be **above 18 years** & should possess at least VIII standard pass educational qualification

**Only one person from a family**

### Support clusters and groups such as FPOs/SHGs/ producer cooperatives along their entire value chain

#### FPOs and Producer Cooperatives

Grant @35% with credit linkage

Cost of project proposed should not be larger than present turnover

Should have **minimum turnover of ₹1 crore**

Sufficient knowledge and experience in dealing with product for a minimum period of 3 years

Training support

#### Self Help Groups (SHGs)

**Seed capital @ ₹40,000/- per member** of SHG for working capital and purchase of small tools at federation level

Priority given for SHGs involved in One District One Product (ODOP) produce

Support to individual SHG member as a single unit of food processing industry with **credit linked grant @35% with maximum amount being ₹10 lakh**

Support for capital investment at federation of SHG level, with credit linked grant @35%

Only **SHG members presently engaged in food processing** would be eligible

Minimum period of 3 years' experience in processing of ODOP produce

#### Support for Common Infrastructure

Support to FPOs, SHGs, cooperatives, any Government agency or private enterprises

Credit linked grant available @ 35%

#### Branding and Marketing support

To groups of FPOs/SHGs/ Cooperatives or an Special Purpose Vehicle of micro food processing enterprises

Following **ODOP approach**, marketing & branding support would only be provided for such product at State or regional level

**Minimum turnover** of product to be eligible for assistance should be ₹5 crore

Support for branding and marketing would be limited to 50% of total expenditure

#### Capacity Building & Research

National Institute for Food Technology Entrepreneurship & Management

Support to National Institutions

Indian Institute of Food Processing Technology (IIFPT)

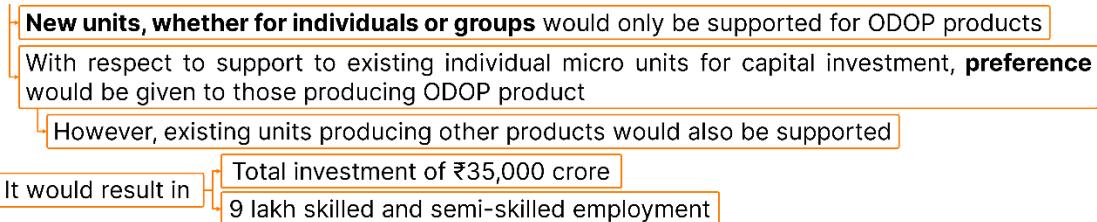
Support to State Level technical Institutions, individuals/groups

## Key Features

**Adopts One District One Product (ODOP) approach for scale** in terms of procurement of inputs, availing common services and marketing of products

ODOP for scheme will provide **framework** for value chain development and alignment of support infrastructure

**ODOP product** could be a perishable agri produce, cereal based product or a food product widely produced in a district and their allied sectors



## MINISTRY OF HOME AFFAIRS

### 1.33 Vibrant Villages Programme

#### Why in News?

- Under the ‘Vibrant Villages Programme’ scheme, 4G connectivity is being worked on rapidly in border village areas and by December 2024, all villages under this scheme will be covered by the 4G network.
- Appropriate steps are being taken to ensure financial inclusion in all these villages and India Post-Payment Banks (IPPB) are also being facilitated there.

#### Vibrant Villages Programme

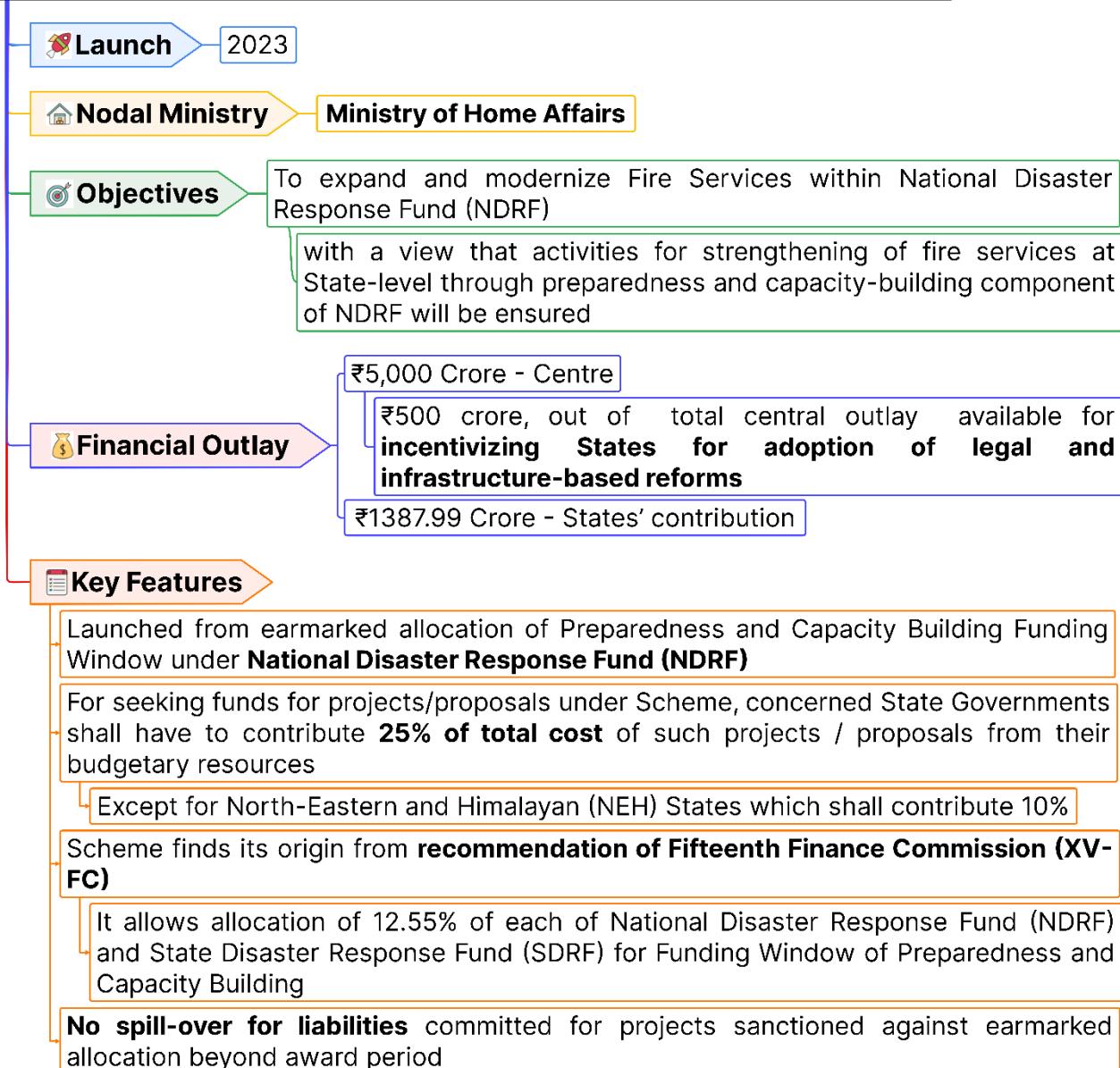


## 1.34 Scheme for Expansion and Modernization of Fire Services in States

### Why in News?

- Central Government has allocated a total amount of **Rs. 5000 crore** under National Disaster Response Fund (NDRF) for this scheme, and had already approved the proposals of 11 states.
- The project proposal for **Glacial Lake Outburst Flood (GLOF)** risk mitigation has been approved for the states of Himachal Pradesh, Uttarakhand, Sikkim and Arunachal Pradesh at a **total outlay of Rs. 150 crore**.
- Yuva Aapda Mitra Scheme (YAMS)** has been approved at an **outlay of Rs.470.50 crore** from NDRF, which will be implemented in **315 most disaster-prone districts** of the country.

### Scheme for Expansion and Modernization of Fire Services in States



### MINISTRY OF NEW AND RENEWABLE ENERGY

## 1.35 PM-Surya Ghar: Muft Bijli Yojana

### Why in News?

- Ministry of New and Renewable Energy has released scheme guidelines for implementation of 'Incentives to

DISCOMs' under PM-Surya Ghar: Muft Bijli Yojana.

- Total financial outlay for the 'Incentives to DISCOMs' component is **Rs 4,950 crore**, subsuming the previous outlay under the Grid Connected Roof Top Solar (GCRT) Phase II programme.
- The **incentives are structured to reward DISCOMs with 5% of the applicable benchmark cost** for achieving an additional capacity of 10% to 15% over the installed base and 10% for capacities beyond 15%.

## PM-Surya Ghar: Muft Bijli Yojana

 **Launch** → 2024

 **Nodal Ministry** → **Ministry of New & Renewable Energy**

 **Aim** → Installing rooftop solar and **providing free electricity up to 300 units every month for 1 Crore households**

 **Financial Outlay** → ₹75,021 crore

### **Central Financial Assistance (CFA) for Residential Rooftop Solar**

**60% of system cost for 2 kW systems** and **40% of additional system cost for systems between 2 to 3 kW capacity**

CFA will be capped at 3 kW

At current benchmark prices - subsidy

 ₹30,000 for 1 kW system
 ₹60,000 for 2 kW systems
₹78,000 for 3 kW systems or higher

 **Tenure** → till FY 2026-27

### **Eligibility**

Applicant must be an **Indian citizen**

Must own a **house with a roof that is suitable** for installing solar panels

Household must have a **valid electricity connection**

**Household must not have availed of any other subsidy** for solar panels

### **Key Features**

Households will apply for subsidy **through National Portal** and will be able to select a **suitable vendor for installing rooftop solar**

Households will be able to access **collateral-free low-interest loan products of around 7%** at present for installation of residential RTS systems **up to 3 kW**

**A Model Solar Village** will be developed in **each district** of 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 Rooftop Solar (RTS) installations in their areas

It provides a component for payment security for renewable energy service company (RESCO) based models as well as a fund for innovative projects in RTS

### Outcome and Impact

Households will be able to **save electricity bills as well as earn additional income** through sale of surplus power to Distribution Companies (DISCOMs)

A 3 kW system will be able to generate more than 300 units a month on an average for a household

Will result in **addition of 30 GW of solar capacity** through rooftop solar in residential sector

generating 1000 Billing unit (BUs) of electricity and resulting in **reduction of 720 million tonnes of CO<sub>2</sub> equivalent emissions** over **25-year lifetime of rooftop systems**

**Will create around 17 lakh direct jobs** in manufacturing, logistics, supply chain, sales, installation, O&M and other services

## MINISTRY OF YOUTH AFFAIRS AND SPORTS

### 1.36 Khelo India Scheme

#### Why in News?

##### News 1:

- 25% of the Indian contingent (28 athletes), at the Paris Summer Olympic 2024 are Khelo India Athletes.

##### News 2:

- The "Promotion of Inclusiveness through Sport" vertical of Khelo India scheme, includes a component titled "**Promotion of Rural/Indigenous & Tribal Games**" to support traditional sports like Silambam, Kalaripayattu, Mallakhamb, Gatka, and Thang-Ta.

##### News 3:

- Total fund amounting to **Rs. 2168.78 Crore** have been released under the Khelo India Scheme since inception.

##### News 4:

- **KIRTI (Khelo India Rising Talent Identification) Phase II** has been launched.
- KIRTI aims to develop an **integrated talent identification system using modern ICT tools and global best practices**.
- It focuses on **identifying sports talent** nationwide and **combating drug addiction** and **excessive gadget use** among **school children aged 9 to 18**.
- It aims to achieve **20 lakh assessments** in **FY 2024-25** by involving **all states and districts**, with the goal of creating a **talent pool for winning medals at global competitions** like the Olympics and Asian Games.
- **KIRTI Phase 1** was launched at **Chandigarh in March 2024**. It conducted nearly 51,000 assessments in 28 states and UTs. In all assessments, Maharashtra and Haryana led, followed by Assam.
- Evaluations of aspiring athletes were conducted in **11 disciplines**: Archery, Athletics (highest assessments), Badminton, Boxing, Football, Hockey, Kabaddi, Kho-Kho, Volleyball, Weightlifting, and Wrestling.

### Khelo India: National Programme For Development Of Sports


**Launch**

2017


**Nodal Ministry**

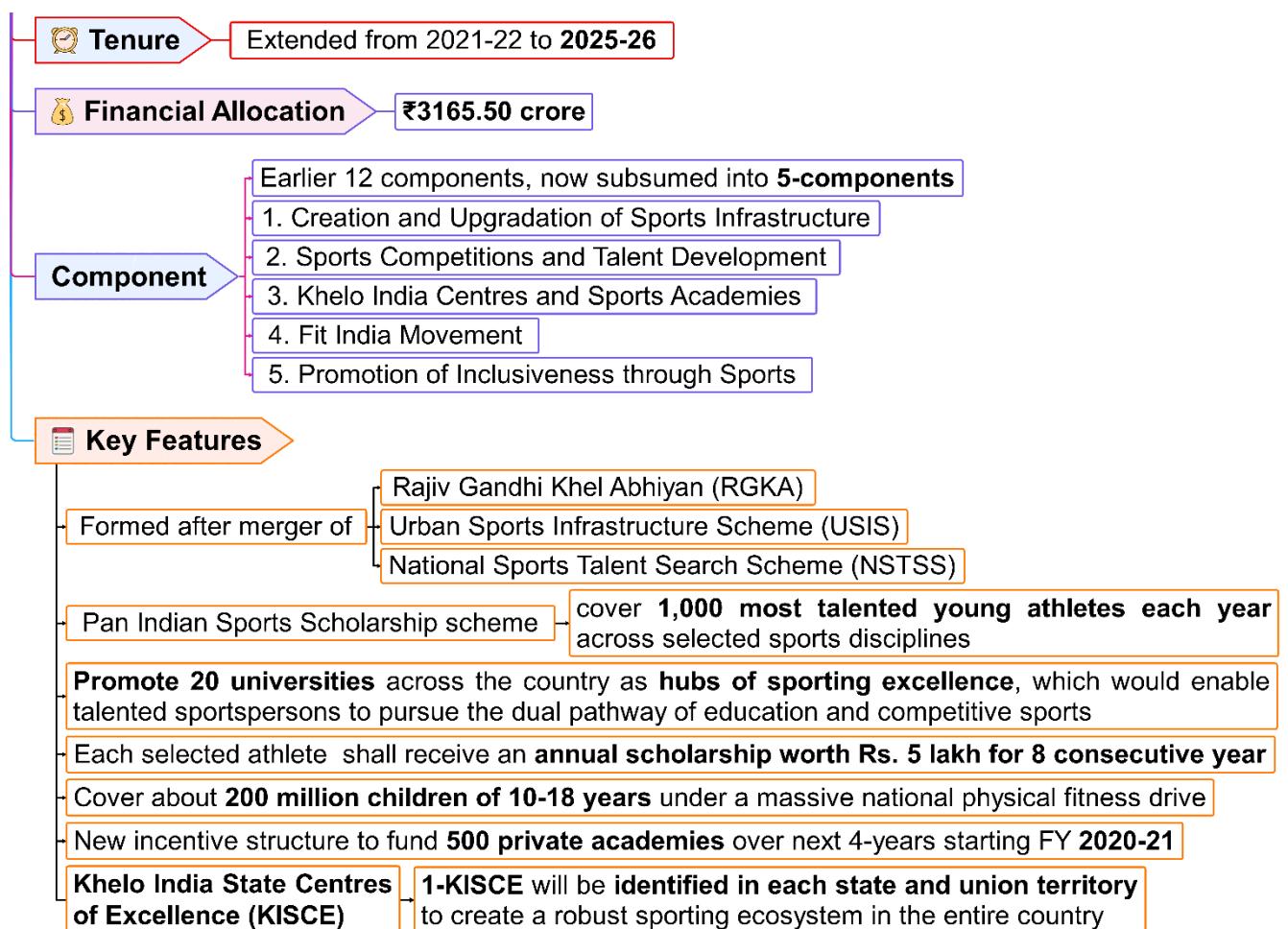
Ministry of Youth Affairs and Sports


**Aim**

to revive the sports culture in India at the grass-root level by building a strong framework for all sports played in our country and establish India as a great sporting nation


**Type**

Central Sector Scheme



## MINISTRY OF TOURISM

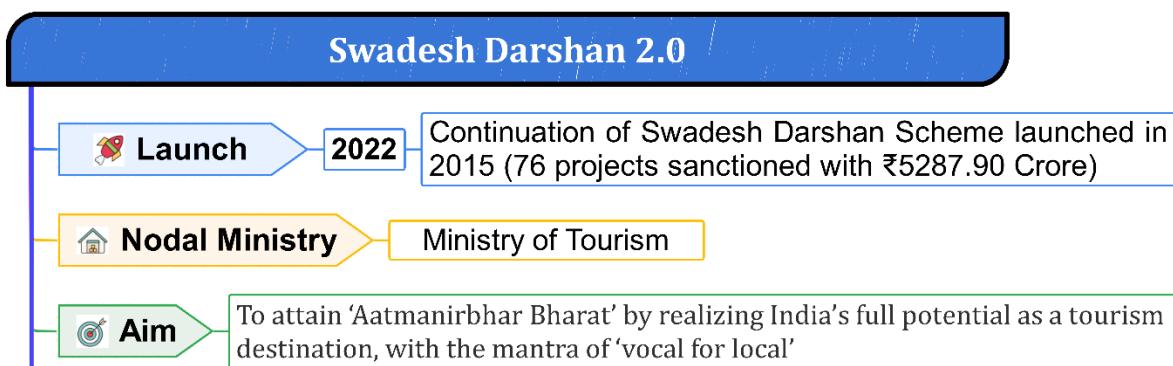
### 1.37 Swadesh Darshan 2.0 (SD2.0)

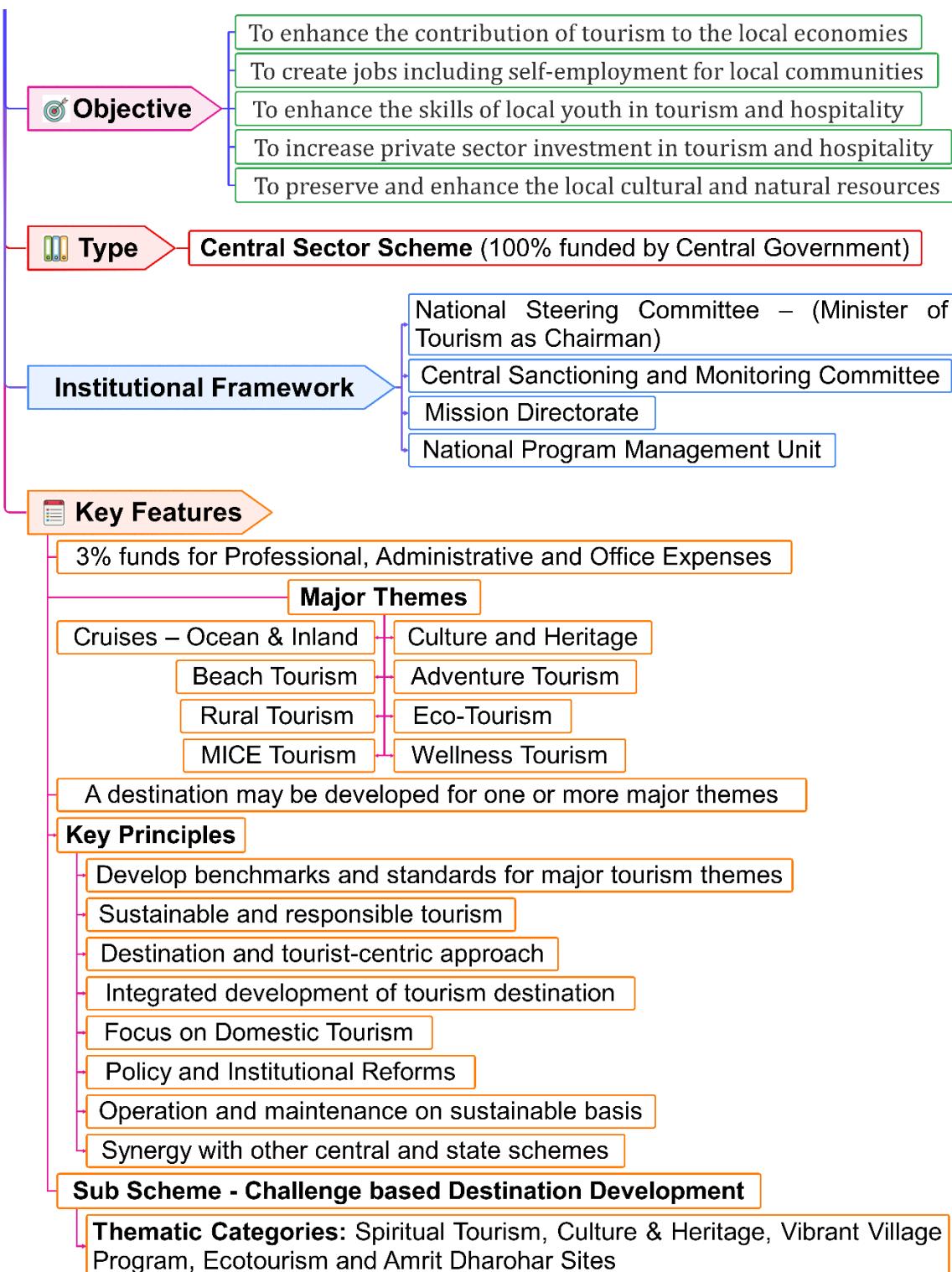
#### Why in News?

- Ministry of Tourism has selected **57 destinations** across **32 States/UTs** and has sanctioned **29 projects** for an amount of **Rs. 644 Crore** under SD2.0 Scheme.

#### Additional Information:

- The Ministry of Tourism participates in the United Nations World Tourism Organization's (UNWTO) Best Tourism Villages Competition. In 2023, **Dhordo village in Kutchh Gujarat** was selected as **Best Tourism Village** and Madla Village, Madhya Pradesh was selected for the upgrade programme.





## MINISTRY OF JAL SHAKTI

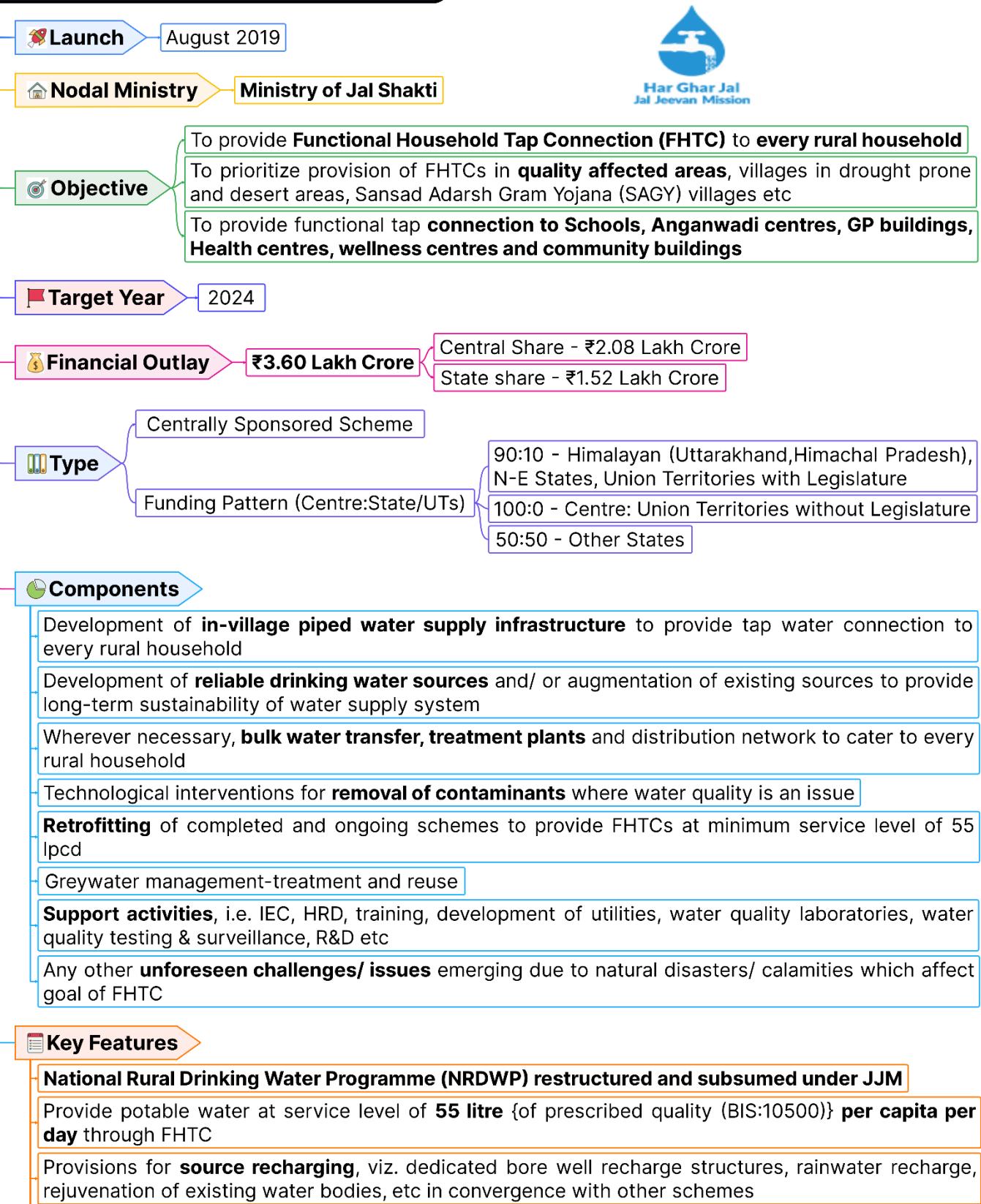
### 1.38 Jal Jeevan Mission (JJM)

#### Why in News?

- Jal Jeevan Mission has achieved a historic milestone, increasing rural tap connections from 3 crore to **15 crore** in just **5 years**.
- In addition to household connections**, JJM has ensured tap water supply in **9.28 lakh (88.91%) schools** and **9.68 lakh (85.08%) anganwadi centres** nationwide.
- 'Har Ghar Jal'** status (100% tap water coverage):
  - 2.28 lakh villages** and **190 districts** have reported 'Har Ghar Jal'.

- **Eight states** – Goa, Telangana, Haryana, Gujarat, Punjab, Himachal Pradesh, Mizoram and Arunachal Pradesh.
- **Three Union Territories** – Puducherry, Dadra & Nagar Haveli and Daman & Diu, and Andaman & Nicobar Islands.

### Jal Jeevan Mission (JJM)-Har Ghar Jal



<b>All households, schools and anganwadis</b> in village shoud have tap water before village is certified as 'Har Ghar Jal'
<b>Institutional Framework</b> 4-tier at National, State, District and Village level
<b>Gram Panchayat and/or its subcommittee</b> , i.e. Village Water and Sanitation Committee (VWSC)/ Paani Samiti/ User Group
consist of <b>10-15 members</b> comprising elected members of Panchayat up to 25% of composition
<b>50% women members</b> ; and remaining 25% may consist of representatives of weaker sections of village (SC/ST) proportional to their population
To mobilize and motivate community to contribute <b>5% or 10% of in-village infrastructure capital expenditure</b>
contribution may be in form of cash and/ or kind and/ or labour
To ensure preparation of <b>Village Action Plan (VAP)</b> - having <b>3 components</b>
Water source & its maintenance, Water supply, Greywater (domestic wastewater) management
Rural Population (as per last Census) - 30%
Rural SC and ST populaon (as per last Census) - 10%
States under DDP, DPAP, HADP and special category Hill States in terms of rural areas - 30%
Population residing in habitaons affected by chemical contaminants including heavy metals (as on 31 March of preceding FY) - 10%
Weightage for balance individual household connections - 20%
<b>JJM- Water Quality Management Information System (WQMIS) portal</b>
to enable States/ UTs to <b>test water samples</b> for water quality, and for sample collection, reporting, monitoring and surveillance of drinking water sources
States/ UTs advised to identify and train 5 persons preferably women from every village to conduct water quality tests using Field Testing Kits (FTKs)/bacteriological vials
Up to <b>2% of allocation</b> to States/ UTs can be utilized for <b>carrying out water quality monitoring and surveillance activities</b>
<b>0.5% of annual allocation</b> earmarked to States having <b>Japanese Encephalitis-Acute Encephalitis Syndrome affected districts</b>
 <b>Schemes/ Sub-missions under erstwhile NRDWP subsumed into JJM</b>
Rural Water Supply and Sanitation Project for low income States (RWSSP-LIS) - <b>Neer Nirmal Pariyojana</b>
started in 2014 across <b>4 States</b> , i.e. <b>Assam, Bihar, Jharkhand and Uttar Pradesh</b> with World Bank, IDA assistance
<b>National Water Quality Sub-Mission (NWQSM)</b>
Implemented since March, 2017 to provide safe drinking water to identified Arsenic/ Fluoride affected rural habitations
<b>Japanese Encephalitis - Acute Encephalitis Syndrome (JE-AES)</b>
Funds on basis of number of drinking water sources in 60 high priority districts and extent of contamination for providing safe drinking water
<b>Swajal</b> Implemented in <b>aspirational districts</b> through community designed, implemented, maintained and safely managed single village water supply scheme
<b>Water Quality Monitoring and Surveillance (WQM&amp;S)</b>

## Dam Rehabilitation and Improvement Project (DRIP)

- **Objectives:** Improve the structural safety of selected dams, Enhance the operational performance of these dams, Strengthen the institutional capacity for dam safety evaluation and management.
- **Nodal Ministry –** Ministry of Jal Shakti
- **Key Components:**
  - Rehabilitation and Improvement of Dams:
    - Structural and non-structural measures to improve dam safety.
    - Implementing dam safety measures based on comprehensive evaluations.
  - Dam Safety Institutional Strengthening:
    - Training and capacity-building programs for dam safety professionals.
    - Establishment of dam safety review panels and systems.
  - Project Management:
    - Effective project management and coordination at the central and state levels.
    - Monitoring and evaluation of the project's progress.

**Phase 1:**

- Implemented over a period of **six years**, from **2012 to 2018**.
- Budget: Approximately **₹2,100 crore** (\$437.5 million), funded by the **World Bank** and **Govt of India**.
- **Coverage:** Targeted dams across seven states in India, including Karnataka, Kerala, Madhya Pradesh, Odisha, Tamil Nadu, Jharkhand, and Uttarakhand.

**Phase 2 and 3:**

- **Total outlay** of around **₹10,211 crore**.
- **Co-financed** by the **World Bank** and **Asian Infrastructure Investment Bank (AIIB)**.
- **Duration:** 10 years (**2021-2031**).
- **Coverage:** Dams across multiple states in India, focusing on those requiring urgent rehabilitation.

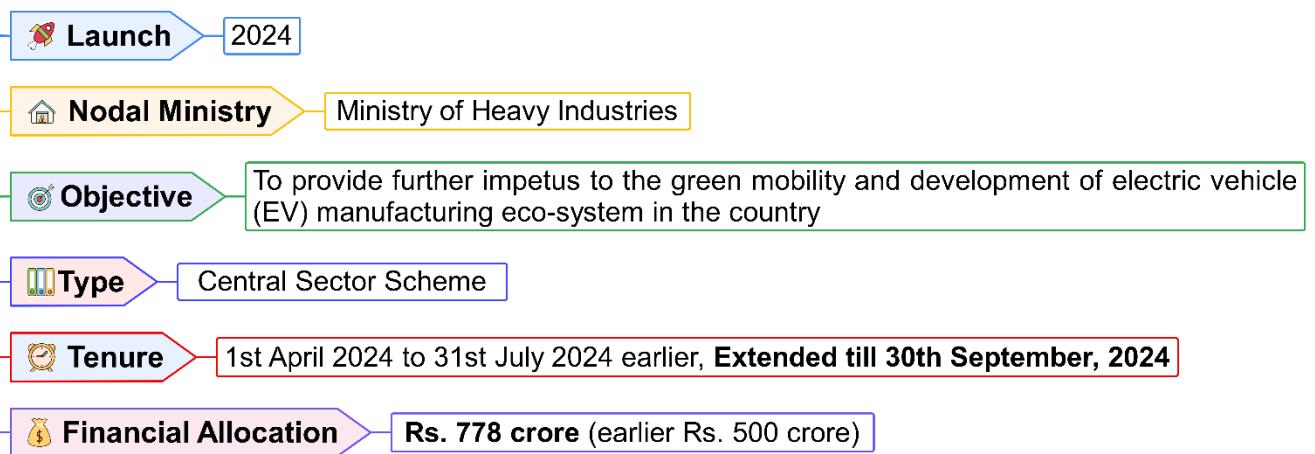
## MINISTRY OF HEAVY INDUSTRIES AND PUBLIC ENTERPRISES

### 1.39 Electric Mobility Promotion Scheme 2024 (EMPS 2024)

#### Why in News?

- The tenure of **EMPS 2024** has been extended till **30<sup>th</sup> September 2024**. Additionally, the scheme's outlay has been enhanced to **Rs. 778 crore**.

#### Electric Mobility Promotion Scheme 2024 (EMPS 2024)



### Eligible EV categories

- Electric Two Wheelers (e-2W)
- Electric Three-wheelers including registered e-rickshaws & e-carts
- Scheme will be applicable mainly to e-2W and e-3Ws registered for commercial purposes
- Privately or corporate owned registered e-2W will also be eligible under the scheme
- Incentives are not available for four wheelers**

### Key Features

- The claims submitted under the scheme will be incentivised on **first come first serve basis**
- To provide affordable and environment friendly public transportation options for the masses, scheme will be **applicable mainly to those e-2W and e-3Ws registered for commercial purposes**
- In addition, privately or corporate owned registered e-2W will also be eligible under the scheme
- Target numbers:** Scheme aims to support **560,789 EVs** (earlier - 3,72,215)
- The incentives will be extended to only those **vehicles which are fitted with advanced battery**
- Components**
  - Subsidies/Demand Incentive (769.65 Crore)** No. of electric 2W - 500,080; Electric 3W including registered e-rickshaws & e-carts - 13,590; L5 (3W with speeds higher than 25 kmph) - 47,119
  - Administration of scheme (8.35 Crore)** including IEC (Information, Education & Communication) activities and fee for Project Management Agency
- Financial Support**
  - Rs 5,000 per kWh, capped at **10,000 per two-wheeler**
  - Rs.5,000/ kWh, capped at **Rs.25,000 per EV** [small three-wheelers (e-rickshaw and e-carts)]
  - Rs.5,000/ kWh, capped at **Rs.50,000 for large three-wheeler**

## **MINISTRY OF SKILL DEVELOPMENT AND ENTREPRENEURSHIP**

### **1.40 National Apprenticeship Promotion Scheme (NAPS)**

#### **Why in News?**

- The scheme was in news.

### **National Apprenticeship Promotion Scheme (NAPS)**

 **Launch** 2016

 **Nodal Ministry** **Ministry of Skill Development and Entrepreneurship**

#### **Implementing Agencies**

##### **Central Government jurisdiction**

Regional Directorates of Skill Development and Entrepreneurship(RDESE)  
- Designated Trades

National Skill Development Corporation (NSDC) and CEOs of the Sector Skill Councils - Optional Trades

##### **State Governments**

State Apprenticeship Advisers (SAA) - all "designated trades" as well as "optional trades"

 Objectives

- To develop **skilled manpower for industry** by promotion of on-the-job experiential training
- To **encourage establishments to enrol apprentices** by sharing partial stipend support to apprentices
- To provide **up-skilling opportunities for candidates** who have undergone short-term skill training
- To **encourage enrolment of apprentices in small establishments (MSMEs)**, and those located in under served areas like in aspirational districts and in North-East region

 Eligibility

- Minimum age of 14 years**
- No limit on maximum age
- Aadhar linked bank account mandatory

 Components

- Central Government shares 25% of prescribed stipend subject to a maximum of ₹1500/- per month** per apprentice with employers
  - Stipend support would not be given during basic training period for fresher apprentices
- Sharing of basic training cost** in respect of apprentices who come directly to apprenticeship training without any formal trade training
  - Basic training cost limited to ₹7500/- for maximum 500 hours/3 months

 Key Features

- NAPS has replaced Apprentice Protsahan Yojana (APY)**
- Wider option for the apprentices-integration with other schemes
- Ease of Administering through technology
  - specially designed online portal** used for administering entire implementation of Apprenticeship Training online
- Covers all categories of apprentices **except Graduate, Technician and Technician (Vocational) apprentices**

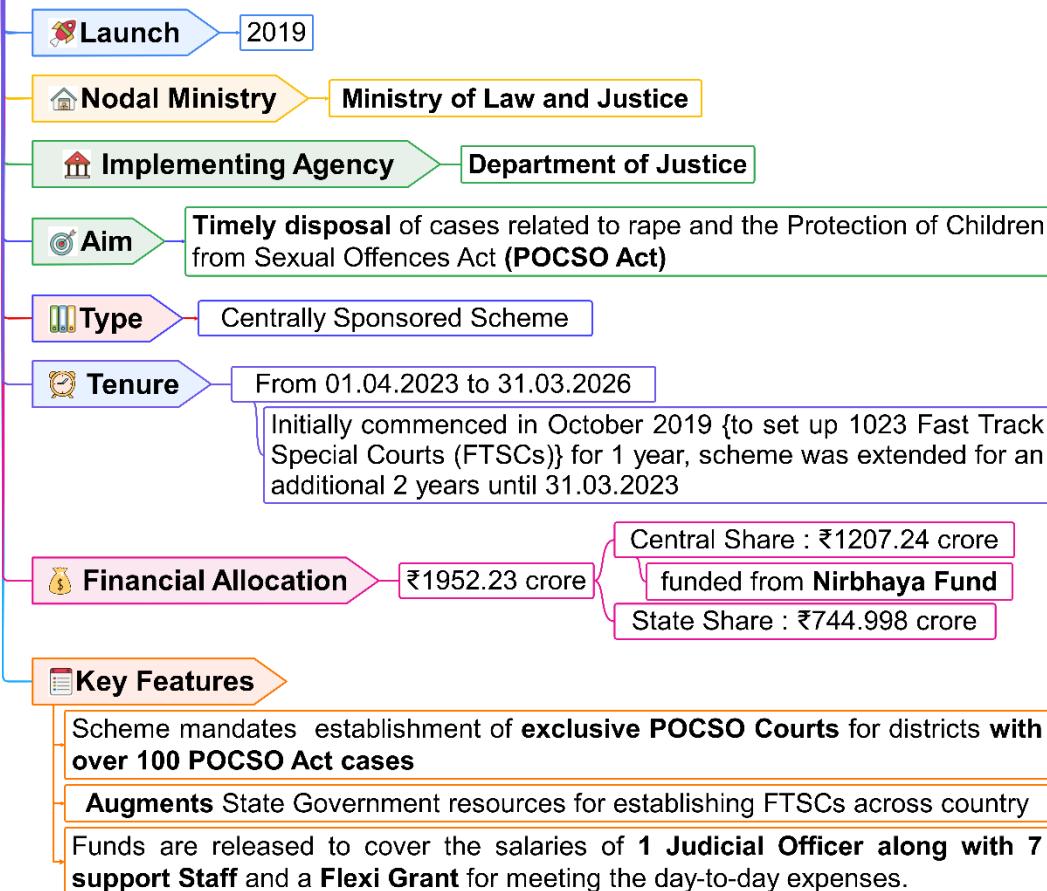
## MINISTRY OF LAW and JUSTICE

### 1.41 Fast Track Special Court Scheme (FTSC)

#### Why in News?

- Up to May 2024, **755 FTSCs** including 410 exclusive POCSO (e-POCSO) Courts are functional in 30 States/UTs across the country,

### Fast Track Special Court Scheme



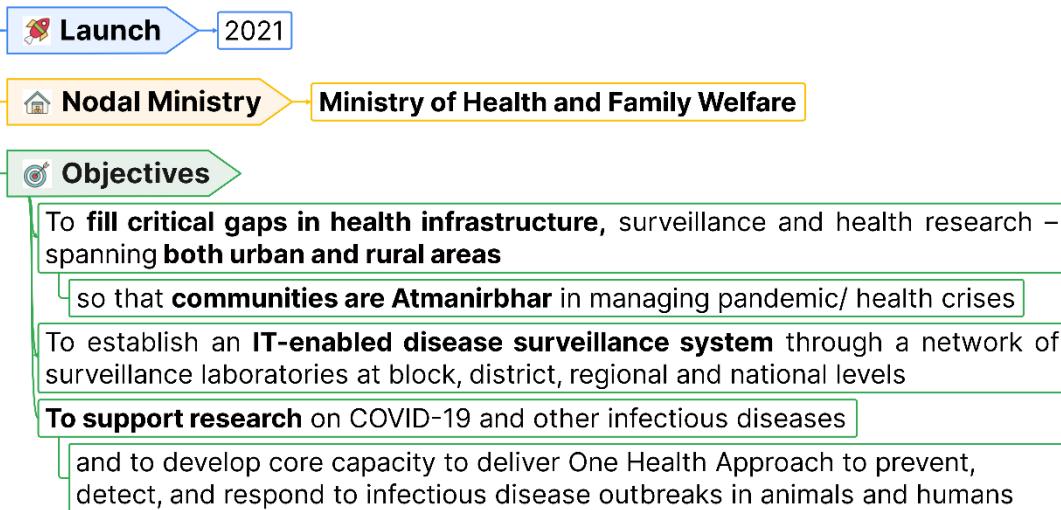
## MINISTRY OF HEALTH AND FAMILY WELFARE

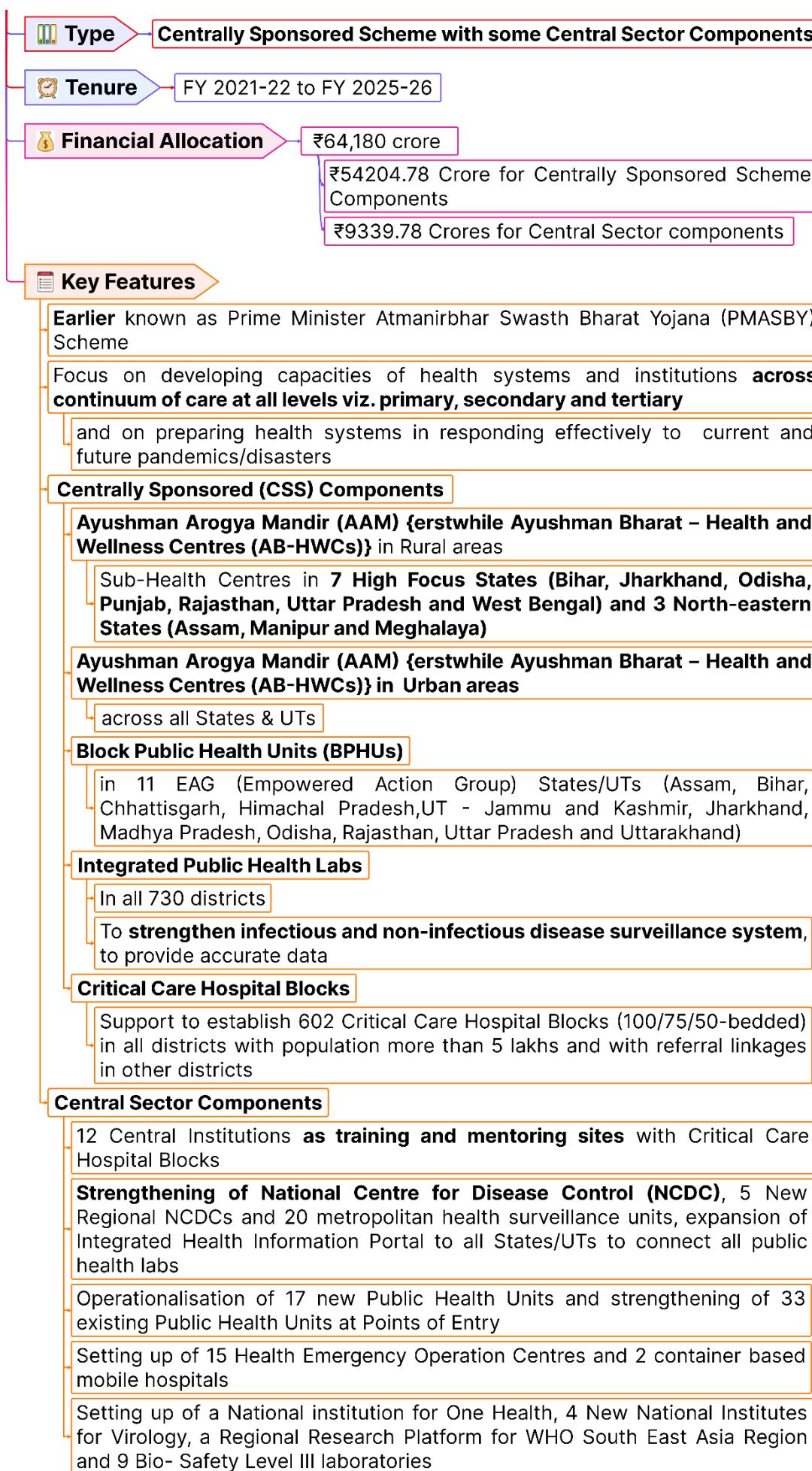
### 1.42 Pradhan Mantri Ayushman Bharat Health Infrastructure Mission (PM-ABHIM)

#### Why in News?

- Rs. 3,619.82 crore provided as the central release of grants under PM-ABHIM (FY2021-24).

### Pradhan Mantri Ayushman Bharat Health Infrastructure Mission (PM-ABHIM)





## 1.43 Ayushman Bharat – Pradhan Mantri Jan Arogya Yojana (AB-PMJAY)

### Why in News?

- Beneficiaries can now access cashless treatment at any empaneled public or private hospital nationwide.
- Treatment is provided free of charge based on the hospital's diagnosis. After discharge, the hospital submits the claim for reimbursement.
- The scheme is being implemented in **33 States/UTs** except for the NCT of Delhi, West Bengal, and Odisha.

### Ayushman Bharat – Pradhan Mantri Jan Arogya Yojana (PM-JAY)

 **Launch** → 2018 → in Ranchi, Jharkhand

 **Nodal Ministry** → **Ministry of Health and Family Welfare**



#### **Implementing Agency**

- National Health Authority at National Level
- State Health Agency (SHA) at State level

 **Aim** → To cover over **12 crores** poor and vulnerable families (approx 55 crore beneficiaries) i.e. **bottom 40%** of Indian population

 **Objectives** →
 

- To achieve vision of **Universal Health Coverage (UHC)**
- To move from sectoral and segmented approach of health service delivery to a **comprehensive need-based health care service**

 **Type** → Centrally Sponsored Scheme

 **Beneficiaries** →
 

- Households according to **latest Socio-Economic Caste Census (SECC)** data covering both rural and urban areas on basis of 6 deprivation and 11 occupational criteria
- Also includes families that were covered in RSBY but are not present in SECC 2011 database

 **Premium** →
 

- Currently **₹1,052 per year** per family
- Ratio of contribution - Centre:State
- 60:40** in all States except North Eastern States and 3 Himalayan States where ratio is **90:10**
- Union Territories →
  - 60:40 - with legislature
  - Central contribution 100% for UTs without legislature

#### **Key Features**

- PM-JAY was **earlier known as** National Health Protection Scheme (NHPS) before being rechristened
- Subsumed** - Rashtriya Swasthya Bima Yojana (RSBY) launched in 2008
- Health coverage of **₹5 lakh per beneficiary family per annum** for **secondary and tertiary care**
  - no restriction** on family size, age or gender
  - All **pre-existing conditions are covered** from day 1
  - Covers up to **3 days of pre-hospitalization and 15 days post-hospitalization**

- Request for **back-dated pre-authorization allowed**
- Hospitals allowed to initiate request for **pre-authorization upto 3 days post date of admission in hospital**
  - to avoid denial of treatment in case of limited connectivity, emergency situations etc
- Can avail benefits in **both public and empanelled private facilities**
- Children up to 5 years** of age avail treatment **on Ayushman Card of their parents**
  - Card can simultaneously be used for children and either of parents **in 2 different hospitals**
  - Benefits of scheme are **portable across country**
- Beneficiaries of State schemes converged with AB-PMJAY**, also eligible to avail healthcare services in any empaneled hospital across country under portability
- In such States/UTs **where AB-PMJAY is not implemented**, National Health Authority has directly empaneled hospitals so beneficiaries can avail healthcare facilities even in those States

## SECOND SECTION

### 1.44 Schemes by Ministry of Culture for Promotion and Preserving of Art And Culture

#### Why in News?

- The information related to various schemes by Ministry of Culture for promotion of art and culture in country was provided by ministry in the Lok Sabha.

#### 1. Financial Assistance for Promotion of Guru-Shishya Parampara (Repertory Grant):

- Supports performing arts like drama, theatre, music; facilitates traditional Guru-Shishya training.
- Funds **1 Guru** and up to 18 Shishyas in theatre, **10 in music & dance**.
- Assistance: ₹15,000/month for Guru, ₹2,000-10,000/month for Shishya** based on age.

#### 2. Financial Assistance for Promotion of Art and Culture:

- Cultural Organizations with National Presence:** Grants up to ₹5 crore for registered bodies active nationally, spending ₹1 crore in 3 of the last 5 years.
- Cultural Function & Production Grant (CFPG):** Up to ₹20 lakh for NGOs/Universities for cultural events.
- Preservation & Development of Cultural Heritage of the Himalayas:** ₹10-30 lakh for promoting Himalayan culture.
- Buddhist/Tibetan Organizations:** Up to ₹1 crore for cultural/traditional activities and research.
- Building Grants including Studio Theatres:** Up to ₹50 lakh in metro cities, ₹25 lakh in non-metro for cultural infrastructure.
- Allied Cultural Activities:** Up to ₹1.5 crore for enhancing audio-visual experiences in cultural spaces.
- Domestic Festivals and Fairs:** Supports 'Rashtriya Sanskriti Mahotsavs' organized by the Ministry of Culture.

#### 3. Financial Assistance for Construction of Tagore Cultural Complexes:

- Funds up to ₹15 crore for creating new cultural spaces; central assistance covers 90% (NER) or 60% (non-NER) of costs.
- Eligible entities - NGO, Trust, Societies, Govt. Sponsored bodies, State/UT Govt. University, Central/State Govt. agencies/bodies, Municipal Corporations etc.

**4. Scheme of Scholarship and Fellowship for Promotion of Art and Culture:**

- **Fellowships:** Up to **400 fellowships**, 200 Junior (age group 25 to 40 year – Rs. 10,000 per month) and 200 Senior (above 40 years – Rs. 20,000 per month) for cultural research for **2 years**.
- **Scholarships for Young Artists:** Up to **400 scholarships, ₹5,000/month** (age group 18-25 years) for advanced training in various cultural fields.
- **Tagore National Fellowship for Cultural Research:** Upto **15 Fellowships (Rs.80,000/- p.m. + Contingency Allowance)** and **25 Scholarships (Rs.50,000/- p.m. + Contingency Allowance)** for a maximum period of **2 Years**.
- All above fellowships are released in four equal six monthly instalments.

**5. Financial Assistance for Veteran Artists:**

- **₹6,000/month** for artists/scholars **over 60 years of age** with an **annual income under ₹72,000**; continued to spouse upon death.

**6. Seva Bhoj Yojana:**

- Reimburses CGST and IGST on raw food purchases by charitable/religious institutions for free public distribution.
- Further, to protect, promote and preserve various forms of folk art, culture and heritage in the country, the Govt has set up **7 Zonal Cultural Centres** with headquarters at Patiala, Nagpur, Udaipur, Prayagraj, Kolkata, Dimapur and Thanjavur.

## 1.45 Central Sector Schemes Administered by the Ministry of Coal

**Why in News?**

- Information related to several coal sector schemes was provided in parliament session.

**1. Exploration of Coal and Lignite:** To delineate, estimate, and evaluate coal/lignite resources in India for auction/allocation by preparing geological reports.

**Budget:** ₹730 crore for FY 2024-25.

**2. Research & Development:** To plan, budget, and oversee new and ongoing research projects in coal and lignite sectors.

**Budget:** ₹21 crore for FY 2024-25.

**3. Conservation, Safety and Infrastructural Development in Coal Mines:** To ensure coal conservation and safety in mines through sand stowing, protective works, and transport infrastructure development.

**Budget:** ₹92.5 crore for FY 2024-25.

**Viability Gap Funding (VGF) for Coal/Lignite Gasification Projects:**

- **Total Financial Outlay:** ₹8500 crore to promote gasification projects for both public and private sectors.

**Category I:**

- **Provision:** ₹4050 crores for government PSUs.
- **Grant Limit:** Up to ₹1350 crores or 15% of project cost, whichever is lower.

**Category II:**

- **Provision:** ₹3850 crores for both private sector and government PSUs.
- **Grant Limit:** Up to ₹1000 crores or 15% of project cost, whichever is lower.

**Category III:**

- **Provision:** ₹600 crores for demonstration or small-scale projects.
- **Grant Limit:** Up to ₹100 crores or 15% of project cost, whichever is lower

## 1.46 Pradhan Mantri Khanij Kshetra Kalyan Yojana (PMKKKY)

### Why in News?

- The scheme was in news.

#### Pradhan Mantri Khanij Kshetra Kalyan Yojana (PMKKKY)

- Launch Year:** 2015
- Nodal Ministry:** Ministry of Mines
- Aim:** To provide for the welfare of areas and people affected by mining related operations, using the funds generated by District Mineral Foundations (DMFs)

#### Key Features:

- Implementation:** Implemented by DMFs of the respective districts using the funds accruing to DMF.
- Legislation:** Mines and Minerals (Development & Regulation) Amendment Act, 2015 mandated setting up of DMFs in all districts of the country affected by mining related operations.
- Funding:** DMF is to be funded by statutory contributions from holders of mining lease.
- Gram Sabha Approval:** Approval of Gram Sabha will be required for all plans and projects taken in villages within scheduled areas.
- Contribution Rates:** Central Government has notified the rates of contribution payable by miners to the DMFs.
- Fund Utilization:**
  - At least 60% of funds will be utilized for drinking water supply, environment preservation and pollution control measures, health care, education, welfare of women and children, welfare of aged and disabled people, skill development, and Sanitation.
  - Up to 40% of funds to be utilized for physical infrastructure, irrigation, energy, and watershed development and other measures for enhancing environmental quality in mining district.
- Regulatory Updates:**
  - Ministry of Mines has notified Mines and Minerals (Contribution to District Mineral Foundation) Rules, 2015 which prescribes the rate of contribution to DMF.
  - Mines and Minerals (Development and Regulation) Amendment Act, 2021** empowers Central Government to issue directions to the State Governments with respect to composition and functions of DMF.
  - Government issued order to include MPs, MLAs, and MLCs in Governing Council in the larger public interest.
  - Central Government has issued directive to State Governments, under **Section 20A of MMDR Act, 1957** to frame guidelines for implementation of PMKKY and include the States to incorporate the same in the rules framed by them for the DMFs.
- Royalty Rates:**
  - 10% of royalty in respect of mining leases granted on or after 12 January 2015.
  - 30% of royalty in respect of mining leases granted before 12 January 2015.

## 1.47 GRSE Accelerated Innovation Nurturing Scheme (GAINS 2024)

### Why in News?

- The scheme has been launched by Ministry of Defence.

#### GRSE Accelerated Innovation Nurturing Scheme (GAINS 2024)

- This initiative by **Garden Reach Shipbuilders & Engineers Limited** (GRSE - Kolkata) aims to resolve shipyard-related issues and advance technology through national startups and MSMEs.

- The scheme supports the 'Make in India' and 'Start-up India' policies by fostering innovations that enhance maritime security and strengthen India's defense capabilities.
- GAINS 2024 encourages the development of technological solutions that could significantly contribute to nation-building and maritime advancements.

## 1.48 Jan Suraksha Schemes

### Why in News?

- NABARD and Online PSB Loans Ltd have partnered to promote financial inclusion via regional rural banks.
- This collaboration aims to integrate all 43 Regional Rural Banks (RRBs) on the JanSuraksha Portal to streamline enrolment and claim settlement for Jan Suraksha Schemes.
- The initiative will enable RRBs to use digital solutions for smooth operation and efficient handling of Jan Suraksha schemes.
- The portal will connect with the Core Banking Solutions (CBS) of RRBs using APIs, enhancing user experience.
- The portal supports the digital management of PMJJBY and PMSBY schemes, aiming to extend financial protection to remote areas.

## 1.49 Lakhpatti Didi Scheme

### Why in News?

- DAY-NRLM hosted a 'National Symposium on Bamboo' with USAID (United States Agency for International Development) and Industree Foundation to promote sustainable rural livelihoods and women's empowerment through bamboo farming.
- Aim to empower 1 million rural women as 'Lakhpatti Didis' through bamboo farming.
- Build on USAID's POWER project success, which aggregated over 10,000 women into 37 enterprises, generating over \$3 million in market orders over five years.
- India's first comprehensive handbook on bamboo cultivation launched, available in 7 regional languages.
- UGAO app, a digital tool was unveiled, it provides real-time data support for women smallholder farmers.
- The app will also help build a traceable supply chain for the Forest Stewardship Council (FSC) certification, boosting bamboo product demand and export potential.

#### Lakhpatti Didi Scheme:

- Lakhpatti Didi is an initiative of the Ministry of Rural Development (under DAY-NRLM).
- The programme was launched during 2023. With an initial target set for 2 Crore Lakhpatti Didis, the program target has been enhanced to 3 Crore during 2024-25.
- A Lakhpatti Didi is a Self-Help Group member who earns an annual household income of Rupees One Lakh (Rs. 1,00,000) or more. This income is calculated for at least four agricultural seasons and/or business cycles, with an average monthly income exceeding Rupees Ten Thousand (Rs. 10,000).
- Community Impact: Lakhpatti Didis inspire communities through sustainable livelihood practices (farm/non-farm/services), resource management, and achieving a decent standard of life.
- SHG Role: Facilitates collective action and support, providing financial literacy, skill development, and livelihood assistance.
- Entrepreneurial Focus: The initiative has evolved to encourage SHGs to pursue entrepreneurial ventures, leveraging members' skills and potential for higher income.
- Government Support: Actively supports the transition to entrepreneurship with a focus on diversified livelihood activities and ensuring convergence with government departments, private sector, and market

players.

- **Implementation Strategy:** Includes focused planning, implementation, and monitoring across all levels to foster sustainable development and empowerment.

#### **Krishi Sakhi convergence program (KSCP)**

- Initiated in **2023**.
- KSCP is one of the dimensions under ‘Lakhpati Didi’. It aims to transform rural India through the empowerment of rural Women as Krishi Sakhi, by imparting training and certification of Krishi Sakhis as Para-extension Workers.
- Training is provided under following modules:
  1. Agro Ecological Practices from land preparation to harvest
  2. Organising Farmer Field schools
  3. Seed banks + Establishment and Management
  4. Soil health, soil and moisture conservation practices
  5. Integrated Farming Systems
  6. Basics of Livestock Management
  7. Preparation and use of Bio inputs and establishment of Bio inputs shops
  8. Basic communication skills
- Following the training, Krishi Sakhis will take a proficiency test. Those who qualify will be certified as Para-extension Workers.
- **Krishi Sakhi Training Program** has been rolled out in **12 states in Phase – 1**: Gujarat, Tamil Nadu, Uttar Pradesh, Madhya Pradesh, Chhattisgarh, Karnataka, Maharashtra, Rajasthan, Odisha, Jharkhand, Andhra Pradesh, and Meghalaya.

### **1.50 Centrally Sponsored Schemes – ‘Development of Wildlife Habitats’, ‘Project Tiger and Elephant’**

#### **Why in News?**

- “Ministry of Environment, Forest and Climate Change” has enhanced the amount of ex-gratia relief in case of death or permanent incapacitation due to wild animal attacks.
  - At present the amount of ex-gratia relief payable under the Centrally Sponsored Schemes – Development of Wildlife Habitats’, ‘Project Tiger and Elephant’ is as follows:
- | <b>Nature of damage caused by wild animals</b> | <b>Amount of ex-gratia relief</b>                                   |
|--|---|
| Death or permanent incapacitation              | <b>Rs. 10.00 lakh</b>   |
| Grievous injury                                | <b>Rs. 2.00 lakh</b>  |
| Minor injury                                   | Cost of treatment up to Rs.25,000/-per person                       |
| Loss of property/crops                         | State/UT government may adhere to the cost norms prescribed by them |

### **1.51 Centrally Sponsored Scheme (CSS) for Development of Judicial Infrastructure**

#### **Why in News?**

- As of July 2024, there are 420 proposed projects under the Scheme

**Centrally Sponsored Scheme for Development of Judicial Infrastructure**

- Launched in 1993, with an aim to **improve the infrastructure of the subordinate judiciary** by providing financial assistance to state governments for the construction and upgradation of court buildings and residential units for judicial officers.
- Nodal Ministry – **Ministry of Law and Justice**
- **Funding Pattern:** Centrally sponsored scheme.
- The Scheme has been extended **from 2021-22 to 2025-26** with a **budgetary outlay of Rs. 9000 crore**, including Central share of Rs. 5307.00 crore.
- **Components:**
  - Construction of court buildings and residential accommodations for judges and judicial officers.
  - Providing modern amenities and facilities in court complexes.
  - Upgrading existing infrastructure to enhance efficiency and functionality.
- **Implementation:**
  - Implemented by the State Governments with financial assistance from the Central Government.
  - The scheme is monitored by the Department of Justice, Ministry of Law and Justice.
- **Target Beneficiaries:** **Subordinate judiciary** across various states and union territories.
- **Recent Developments:**
  - Continued emphasis on **digital infrastructure**, including e-courts and video conferencing facilities.
  - Special focus on improving infrastructure in rural and remote areas to ensure equitable access to justice.
- **Monitoring of progress** of judicial infrastructure is done through **Nyaya Vikas portal 2.0**.

**REFERENCE SECTION****SchemesTap – June 2024****Atal Innovation Mission:**

- Atal Innovation Mission and World Intellectual Property Organization (WIPO) have signed a Letter of Intent towards building joint innovation programs in Innovation, Entrepreneurship & Intellectual Property (IP) for countries in the Global South.
- Scope/ Objectives of the Indo-WIPO Joint Program –
  - **Expand AIM programs** (ATL, AIC) internationally, customized to each country's needs.
  - **Enhance IPR understanding** among Indian students, teachers, innovators, and entrepreneurs.
  - **Highlight IPR's role** in development and economic growth.
  - **Create a trainer network** for innovation, creativity, and IP.
  - **Introduce theories** of innovation and creativity to beneficiaries.

**Prime Minister Employment Generation Programme (PMEGP):**

- Since the inception, PMEGP has assisted **over 9.65 lakh micro enterprises** across India with a Margin Money subsidy exceeding Rs. 25,263.33 crore, **creating jobs for approximately 78.84 lakh people**.
- Financial assistance in terms of Margin Money subsidy provided during the last 5 years has witnessed an **increase of 10% CAGR**.
- Additional Steps taken by govt for successful implementation of PMEGP –
  - **Animal Husbandry industries**, including dairy, poultry, and aquaculture, **are eligible** under the scheme.
  - Profitability during the COVID years (FY2020-21 and FY2021-22) is exempt for PMEGP/REGP/MUDRA units seeking a second loan.

**Pradhan Mantri Awas Yojana – Urban (PMAY-U):**

- Total **118.64 lakh houses** have been sanctioned under PMAY-U, out of which **85.04 lakh have been**

**completed/delivered.**

- A total of **₹1,99,652 crore** have been sanctioned for the construction of houses under PMAY-U. **Central assistance under PMAY-U is released to States/UTs in three installments of 40%, 40% and 20%.**

#### National Technical Textiles Mission:

- The Mission Steering Group has approved 19 research projects of value appox. **Rs. 21 Cr.** across different fields of Technical Textiles under the National Technical Textiles Mission.

## SchemesTap – May 2024

#### Prime Minister Street Vendor's AtmaNirbhar Nidhi (PM SVANidhi):

- Ministry of Housing and Urban Affairs hosted an event named "Utkrishtata ki Ore Badhte Kadam: Celebrating Achievements, Inspiring Excellence" to honor top performers of PM SVANidhi.
- **Performance Recognition for Access to Financial Inclusion and Street Vendor's Empowerment (PRAISE) Awards (PM SVANidhi):**

Categories	Awardees
<b>Award Category: 'Best Performing States – 'Loan Performance'</b>	
Large States	<ul style="list-style-type: none"> <li>• <b>Madhya Pradesh – 1<sup>st</sup></b></li> <li>• Andhra Pradesh – 2<sup>nd</sup></li> <li>• Punjab – 3<sup>rd</sup></li> </ul>
Small States & UTs	<ul style="list-style-type: none"> <li>• <b>Ladakh – 1<sup>st</sup></b></li> <li>• Puducherry – 2<sup>nd</sup></li> </ul>
Hilly and NE States	<ul style="list-style-type: none"> <li>• <b>Assam – 1<sup>st</sup></b></li> <li>• Sikkim – 2<sup>nd</sup></li> </ul>
<b>Award Category: 'Best Performing Lending Institutions- 'Loan Performance'</b>	
Public & Private Sector Banks	<ul style="list-style-type: none"> <li>• <b>Canara Bank – 1<sup>st</sup></b></li> <li>• State Bank of India – 2<sup>nd</sup></li> <li>• Bank of India – 3<sup>rd</sup></li> </ul>
Other Lending Institutions	<ul style="list-style-type: none"> <li>• <b>Aryavart Bank – 1<sup>st</sup></b></li> <li>• Kerala Gramin Bank – 2<sup>nd</sup></li> </ul>
<b>Award Category: 'Best Performing ULBs - 'Loan Performance'</b>	
Mega & Million Plus Cities (Population >10 lakh)	<ul style="list-style-type: none"> <li>• <b>Municipal Corporation of Delhi – 1<sup>st</sup></b></li> <li>• Bruhat Bengaluru Mahanagara Palike (BBMP) – 2<sup>nd</sup></li> <li>• Ahmedabad Municipal Corporation – 3<sup>rd</sup></li> </ul>
Major cities (Population 1 lakh to 10 lakh)	<ul style="list-style-type: none"> <li>• <b>Ujjain Municipal Corp (Madhya Pradesh) – 1<sup>st</sup></b></li> <li>• Solapur Municipal Corp (Maharashtra) – 2<sup>nd</sup></li> <li>• Thiruvananthapuram Municipal Corp (Kerala) – 3<sup>rd</sup></li> </ul>

#### Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS):

- In the Financial Year 2023-24 a total of 309.01 crore person-days have been generated under MGNREGS.
- **National Mobile Monitoring System (NMMS)** is used for monitoring attendance and worksite compliance with the help of Geo-tagging. NMMS app has been modified to enable uploading of the **second photograph after 4 hours** of the first attendance and photograph.
- The morning attendance along with the **first photograph and second photographs can be captured in offline mode and to be uploaded once the device comes into network areas within a day.**

## SchemesTap – April 2024

#### Pradhan Mantri Kaushal Vikas Yojana 4.0 (PMKVY 4.0):

##### News 1:

- Under the PMKVY scheme, since 2015 till June 2024, **1.48 crore candidates** have been trained/oriented.
- Under Short-term Training (STT) component of PMKVY, **42.8%** candidates have been placed.

- In the STT program, approx **45% of the participants are women.**

**News 2:**

- **National Skill Development Corporation** launched the **Women Entrepreneurship Program** in partnership with **Britannia Industries**, offering financial grants and product exposure on the Skill India Digital Hub.
- The initiative **targets empowering 25 lakh women** in India with essential business skills and resources. **Top 10 contestants** will be awarded **₹10 lakh each** by the Britannia Industries.

**News 3:**

- Ministry of Labour & Employment had collaborated with the Ministry of Skill Development and Entrepreneurship to train Beedi Workers and their dependents under PMKVY.
- **Financial Assistance for Education:** Provides **₹1,000 to ₹25,000 annually per student** from **class 1 to university level** for wards of beedi workers. More than 96,000 wards received ₹30.68 crore through DBT in FY2023-24.

**Pradhan Mantri Mudra Yojana (PMMY):**

- Public Sector Banks extended 1,15,803 loans to Fair price Shop dealers under PM Mudra Yojana.
- A pilot study is being conducted **to improve viability of 60 Fair Price Shops** across **4 cities** i.e. Hyderabad, Ghaziabad, Jaipur and Ahmedabad, with **assistance from SIDBI** and online wholesale aggregators.
- To improve the viability, central government encourages States/UTs to add services like CSC, banking, IPPB, retail LPG sales, and other commodities.

## SchemesTap – March 2024

**National Mission on Edible Oils-Oil Palm (NMO-OP):**

- India and Malaysia have decided to increase cooperation between the two countries in the field of Oil palm and other sectors. The two nations expressed the desire to collaborate on the NMO-OP scheme.

**Ayushman Bharat Digital Mission (ABDM):**

- Govt of India has built the **National Health Claims Exchange (NHCX)** gateway under ABDM, with aim to streamline and standardize health insurance claim processing, enhancing efficiency in the insurance industry and improving the patient experience.
- Supported by the **Insurance Regulatory and Development Authority of India (IRDAI)** and **General Insurance Council (GIC)**, NHCX enables standardized and faster health insurance claim processing.
- As of July 2024, **34 Insurers and Third-Party Administrators (TPAs)** are currently live on NHCX (National Health Claims Exchange).

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