

SchemesTap

MAY - 2024

Comprehensive
Current Affairs Magazine
Covering

IMPORTANT GOVERNMENT SCHEMES



Government Schemes

(1st to 15th May 2024)

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FIRST SECTION

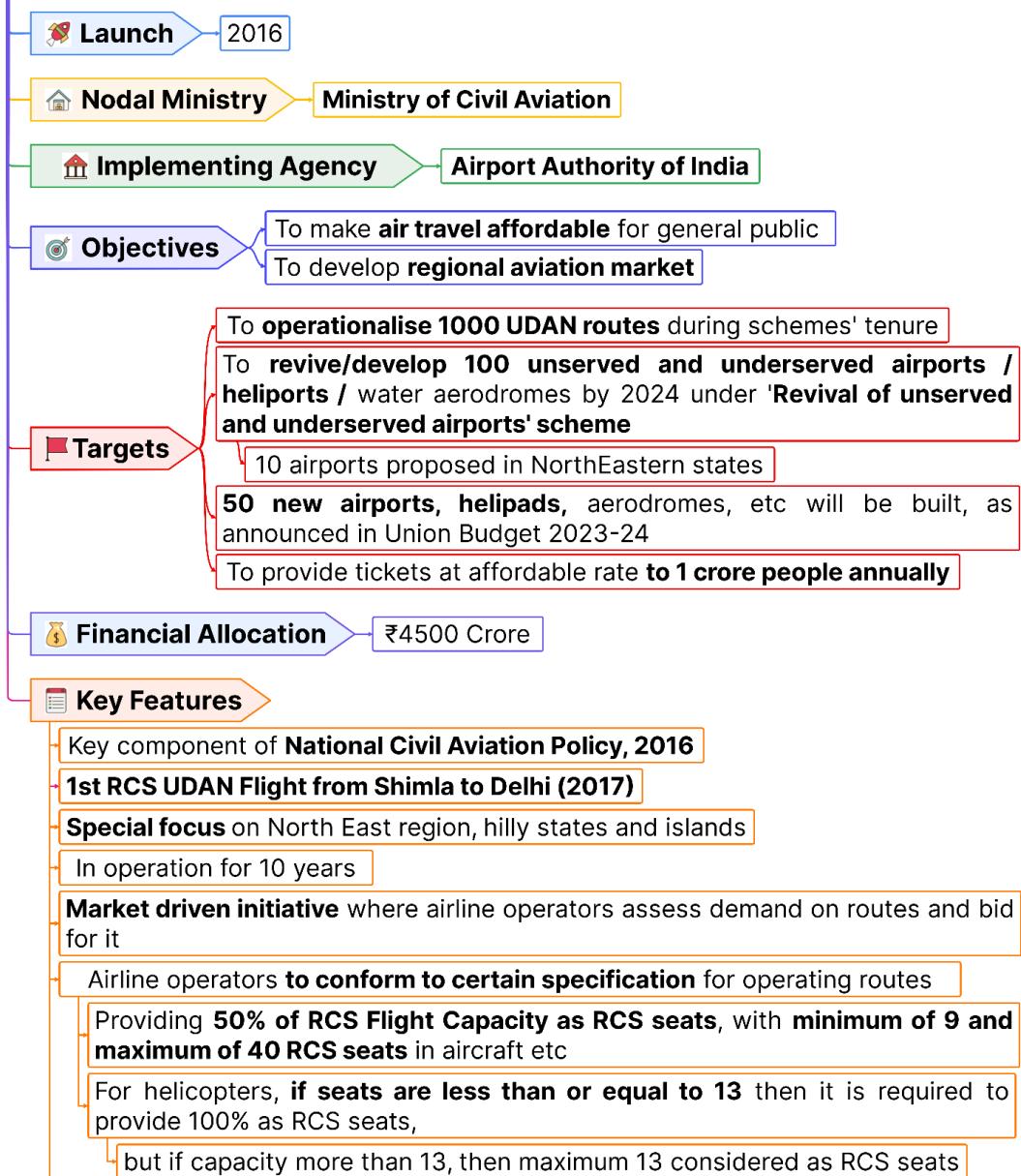
MINISTRY OF CIVIL AVIATION

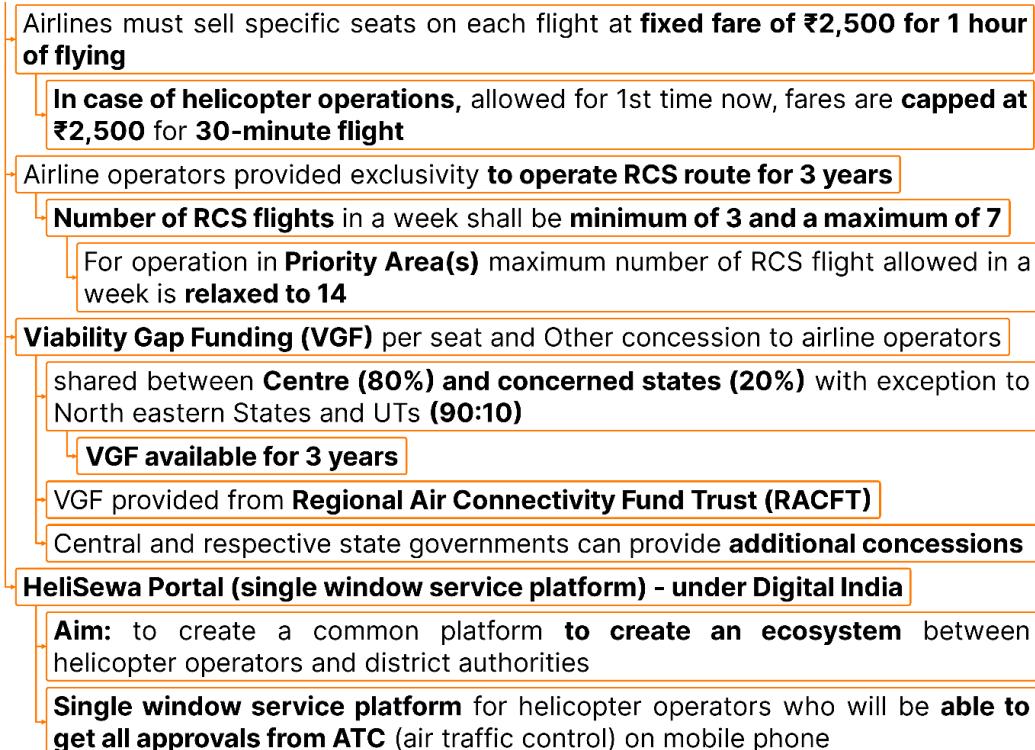
1.1 Regional Connectivity Scheme - Ude Desh ka Aam Nagrik (RCS-UDAN)

Why in News?

- Ministry of Civil Aviation (MoCA) has increased the **regional connectivity levy** on airlines to Rs 6,500 per departure from the existing rate of Rs 6,000.
- This charge is levied to fund the Regional Air Connectivity Fund. It is levied on each departure of flights on aircraft having **maximum take-off weight above 40 tonnes**, except for routes in Himachal Pradesh, Uttarakhand and Ladakh, Jammu and Kashmir, Andaman and Nicobar Islands, and Lakshadweep.
- A total of **519 routes** have been operationalised since the inception of the RCS-UDAN Scheme. The routes include 53 tourism routes and 48 helicopter routes connecting hilly regions of the nation.

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





MINISTRY OF AGRICULTURE AND FARMERS WELFARE

1.2 Pradhan Mantri Kisan Samman Nidhi (PM KISAN)

Why in News?

- According to a study by Federation of All India Farmer Associations (FAIFA), over **11 crore farmers** have benefited from the PM KISAN scheme. Total amount of **Rs. 2.80 lakh crore** has been disbursed so far.

Pradhan Mantri Kisan Samman Nidhi (PM KISAN)



2019 (Effective from 1/12/2018)



Ministry of Agriculture & Farmer's Welfare



To provide **income support to all landholding** farmers' families in country

To supplement their financial needs for procuring various inputs related to agriculture and allied activities as well as domestic needs



Central Sector Scheme

All landholding farmers' families, which have cultivable landholding as per land records of concerned State/UT

Definition of family for scheme - husband, wife and minor children

Exception for North-East States and Jharkhand in this regard

Institutional landholders

Former and present holders of constitutional posts

Former and present - Ministers/MP/MLA/MLC/Mayor/Chairpersons of District Panchayats

Present or retired employees of state/central government/PSUs

Retired pensioners with a monthly pension of over ₹10,000

All Persons who paid Income Tax in last assessment year

Professionals like Doctors, Engineers, Lawyers, Chartered Accountants, and Architects registered with Professional bodies

Non-resident Indians (NRIs) in terms of provisions of Income Tax Act, 1961


Benefit
₹6000 per year directly to bank account
₹2,000 every 4 months

Key Features

Responsibility to **identify beneficiary** farmers rests with State/UT Governments

Cut-off date for eligibility of beneficiaries - 1 Feb 2019

No changes in name of beneficiaries
to be considered for next 5 years except transfer of land on succession in case of death of landholder

Funds are not allocated and sanctioned State-wise

Aadhar based eKYC is mandatory

Tenant farmers not eligible, as land holding is the sole criteria to avail benefit

Micro land holdings, which are not cultivable, are excluded

Agricultural land being used for **non-agricultural purposes** not covered

No distinction between urban and rural cultivable land, provided land situated in urban areas is under actual cultivation

1st mobile app to use **face authentication-based e-KYC** feature in any benefit scheme

PM Kisan Mobile App

e-KYC at home without any OTP or fingerprint

Can also **assist 100 other farmers** in their neighbourhood

status of landseeding, linking of Aadhaar with bank accounts

1st **AI Chatbot integrated** with a major flagship scheme of Union government

AI Chatbot (Kisan e-Mitra)

Developed with support of **EKstep foundation and Bhashini**

Accessible through PM KISAN mobile app, integrated with Bhashini, which offers multilingual support

To **assist farmers** in seeking information related to their application status, payment details, ineligibility status, and other scheme-related updates

Facility for completing e-KYC extended to State Government officials, allowing each official to do e-KYC for 500 farmers

MINISTRY OF NEW AND RENEWABLE ENERGY

1.3 National Green Hydrogen Mission

Why in News?

News 1:

- A dedicated portal for the National Green Hydrogen Mission has been launched, which would serve as a one-stop location for information on the Mission and steps taken for the development of the green hydrogen ecosystem in India.

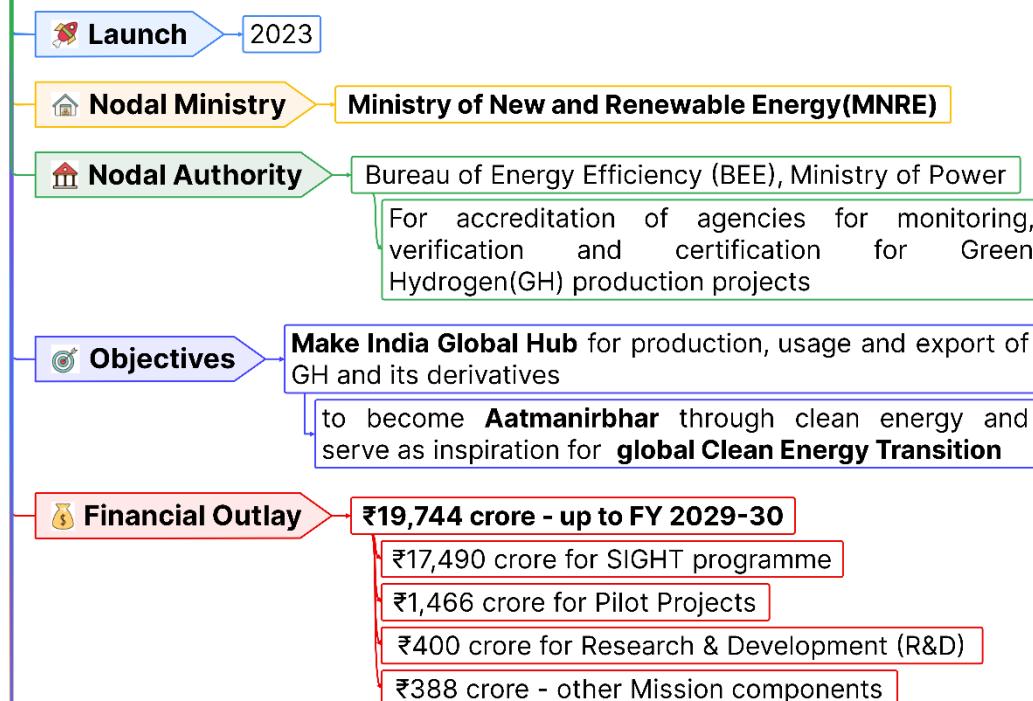
News 2:

- For the first time, India has set up its own pavilion, at the **World Hydrogen Summit 2024**, being held in Rotterdam, Netherlands, during May 13 – 15, 2024.

News 3:

- The central government is aiming to train **600,000 workers** over the **next six years** to power the National Green Hydrogen Mission.
- The government has earmarked **₹35 crore for skilling**, which will cover the entire lifecycle of short-term training (200-600 hours) and RPL based up-skilling (30-132 hours).

National Green Hydrogen Mission (NGHM)



Definition of Green Hydrogen

Having a well-to-gate emission (i.e., including water treatment, electrolysis, gas purification, drying and compression of hydrogen) of **not more than 2 kg CO₂ equivalent / kg H₂** as 12-month average
encompasses both **electrolysis-based** and **biomass-based** hydrogen production methods

Phased Approach

PHASE I (2022-23 TO 2025-26)

Focus on **creating demand** while enabling adequate supply by **increasing domestic electrolyser manufacturing capacity**
To lay **foundation for future energy transitions** in other hard to abate sectors by creating required Research and Development impetus
pilot projects - in steel production, long-haul heavy-duty mobility and shipping

PHASE II (2026-27 TO 2029-30)

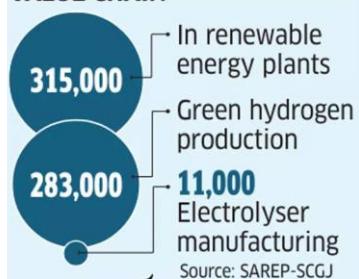
Accelerated growth in **production and commercial scale** GH based projects in steel, mobility and shipping sectors to be explored
pilot projects in other potential sectors like railways, aviation etc

Sub-Components

Under **Strategic Interventions for Green Hydrogen Transition Programme (SIGHT)**, 2 distinct financial incentive mechanisms to be provided
Targeting domestic manufacturing of electrolyzers
Production of Green Hydrogen
Pilot projects In emerging end-use sectors and production pathways

Eye on Manpower

JOB REQUIREMENTS ACROSS VALUE CHAIN



Green Hydrogen Hubs

Regions capable of supporting large scale production and/or utilization of Hydrogen to be identified and developed
at least 2 such hubs to be setup in initial phase

R&D Projects

Public-Private Partnership framework for R&D (Strategic Hydrogen Innovation Partnership – SHIP) to be facilitated

Coordinated **skill development programme**

Expected Mission Outcomes By 2030

Development of green hydrogen production capacity of **at least 5 MMT (Million Metric Tonne) /annum**

With **potential to reach 10 MMT per annum** with growth of export markets

Cumulative reduction in fossil fuel imports over ₹1 lakh crore

Abatement of nearly **50 MMT** of annual greenhouse gas emissions

Renewable Energy Capacity Addition of - **125 GW**

Creation of **6 lakh jobs**

Over ₹**8 lakh crore** in **total investments**

60-100 GW electrolyzer installations

MINISTRY OF ELECTRONICS AND INFORMATION TECHNOLOGY

1.4 Production Linked Incentive Scheme (PLI) for IT Hardware 2.0

Why in News?

- As per the information shared by government, about 17 out of 27 companies under PLI Scheme for IT Hardware will start production this year.
- The government in November 2023 approved the application of 27 companies, including Dell, HP, Foxconn, Lenovo, Netweb Technologies, under new production-linked incentive (PLI) scheme for IT hardware.

Production Linked Incentive (PLI) Scheme 2.0 for IT Hardware

 **Launch** → 2023

 **Nodal Ministry** → Ministry of Electronics and Information and Technology (MeitY)

 **Objective** → Production linked incentives to **boost domestic manufacturing** and **attract large investments in the value chain** of IT Hardware products

 **Tenure** → Scheme's tenure to end on 31.03.2031

Incentives applicable from July 1, 2023 or April 1,2024 or April 1,2025 for 6 years depending upon application

 **Financial Allocation** → ₹**16,939 crore**

Global and Hybrid Companies -
₹15,544 crore

Domestice Companies - **₹1,395 crore**

Key Features

- Average incentive of around 5% for localization of specified items
- **Penalty of 5%** from payable PLI amount if actual PLI amount for a year is less by 25%-50% and penalty of 10% if shortfall is more than 50% from the estimated PLI amount given by the applicant at the time of application
 - Laptops
 - Tablets
 - All-in-One Personal Computers (PCs)
 - Servers
 - Ultra small form factor devices
- Target segments
- 3 category of applicants - global companies, hybrid (global/domestic) companies and domestic companies
- Number of applications allowed per applicant for support restricted to 1
- Approved applicants of existing PLI will be allowed to apply under PLI 2.0
- Incentive Per Company Applicable on net incremental sales of manufactured goods (covered under the Target Segment) over base year subject to ceiling of
 - ₹ 4,500 Crore for Global companies
 - ₹ 2,250 Crore for Hybrid (Global/Domestic) companies
 - ₹ 500 Crore for Domestic companies
- Eligibility under PLI 2.0 shall not affect eligibility under any other Scheme and vice-versa
- For purpose of qualification criteria, FY 2021-22 to be treated as base year
- Domestic Value Addition expected to grow from the current 10-15% to 25-30%
- Contribute significantly to achieve electronics manufacturing turnover of approximately **USD 300 billion by 2025-26**
- Application under the scheme can be made by any company registered in India

MINISTRY OF FINANCE

1.5 Stand-up India Scheme

Why in News?

- The scheme was in news.

Stand-Up India Scheme (SUPI)

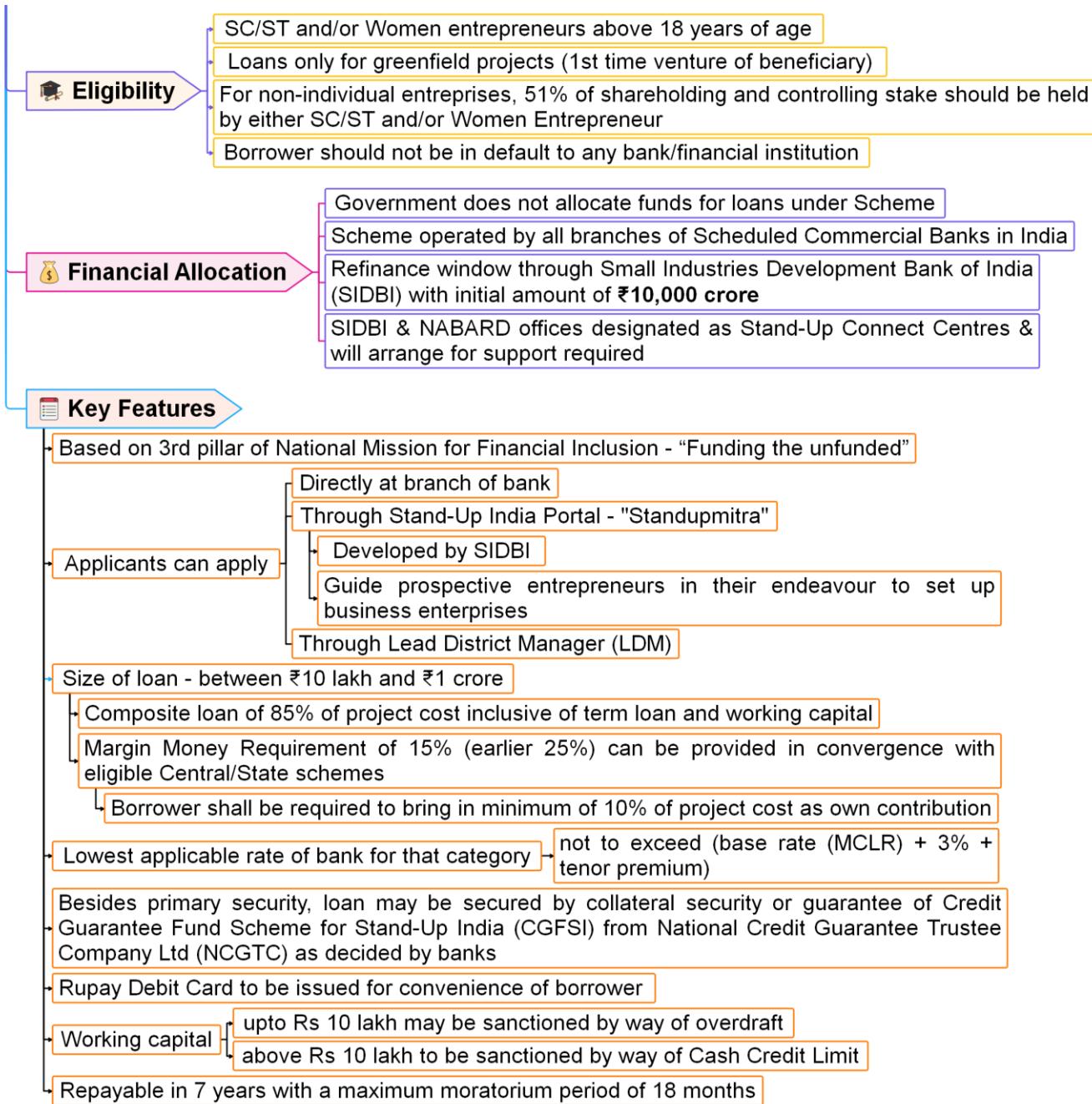
 **Launch** → 2016

 **Nodal Ministry** → Ministry of Finance

 **Aim** → To promote entrepreneurship at grassroots level focusing on economic empowerment and job creation

 **Objective** → To facilitate bank loans between ₹10 lakh to ₹1 crore to at least one Scheduled Caste (SC) or Scheduled Tribe (ST) borrower and at least one woman borrower per bank branch for setting up a **greenfield** enterprise

 **Tenure** → Till 2025 → Extended in 2019-20 for period coinciding with 15th Finance Commission period of 2020-25



OTHER SCHEMES/MULTIPLE MINISTRIES

1.6 Pradhan Mantri Gati Shakti Scheme

Why in News?

- Ministry of Labour and Employment has onboarded the **PM Gati Shakti portal** to identify and bridge gaps in social security coverage across the country and expand its health infrastructure to industrial clusters as well as special economic zones (SEZs) for the benefit of workers.
- To begin with, the ministry has geotagged 1.3 million establishments covered under the Employees' Provident Fund Organisation (EPFO), about 1.5 million under the Employees' State Insurance Corporation (ESIC) and 104 ESIC hospitals for assessing the current social security coverage and planning future expansion.
- The EPFO and ESIC are examining the 268 SEZs identified through the Gati Shakti platform to bring numerous workers under social security schemes

Pradhan Mantri Gati Shakti Scheme - National Master Plan

 **Launch** → 2021

 **Aim**

To ensure integrated planning and implementation of infrastructure projects

With focus on expediting works on the ground, saving costs and creating jobs

Objective

To achieve seamless multimodal connectivity → Facilitate easy movement of goods & people

To enhance trade by expanding cargo handling capacity and shortening port turnaround times

To achieve resolution of issues like disjointed planning, standardisation & clearances

To achieve improved prioritisation, optimal usage of resources, timely creation of capacities

 **Financial Allocation**

Rs 100 Lakh Crore

Funds will be arranged by incorporating infrastructure schemes of various ministries and state governments

Pillars

- Comprehensiveness
- Prioritization
- Dynamic
- Optimization
- Analytical
- Synchronization

Implementation

Empowered Group of Secretaries (EGOS)

Headed by Cabinet Secretary → Will review and monitor implementation

Consist of Secretaries of 18 ministries as members and Head of Logistics Division as Member Convenor

Will assist EGOS

Network Planning Group (NPG)

Consist of heads of Network Planning wing of respective infrastructure ministries

Technical Support Unit (TSU) → Consists domain experts from various infrastructure sectors

 **Key Features**

incorporates the infrastructure schemes of various Ministries and State Governments

Average incentive of around 5% for localization of specified items

Subsume National Infrastructure Pipeline (NIP) initiative

Will bring 16 Ministries and 7 core infrastructure sectors together

7 Engines → Railways, Roads, Ports, Waterways, Airports, Mass Transport, Logistics Infrastructure

Multimodal connectivity of various economic hubs with roads, ports and airports

Will provide manufacturers faster access to domestic and international markets

Geographic Information System (GIS) based Enterprise Resource Planning (ERP) system, to be developed

In collaboration with BISAG-N (Bhaskaracharya National Institute for Space Applications and Geo-informatics)

To enable all stakeholders and the Network Planning Group in spatial planning, evidence-based decision-making, administration and effective monitoring of the Master Plan on a periodic and real time basis

Portal will offer 200 layers of geospatial data, including on existing infrastructure as well as geographic information

Plans to establish 11 industrial corridors

2 new defence corridors in Tamil Nadu and Uttar Pradesh

Will also help in extending 4G connectivity to all villages

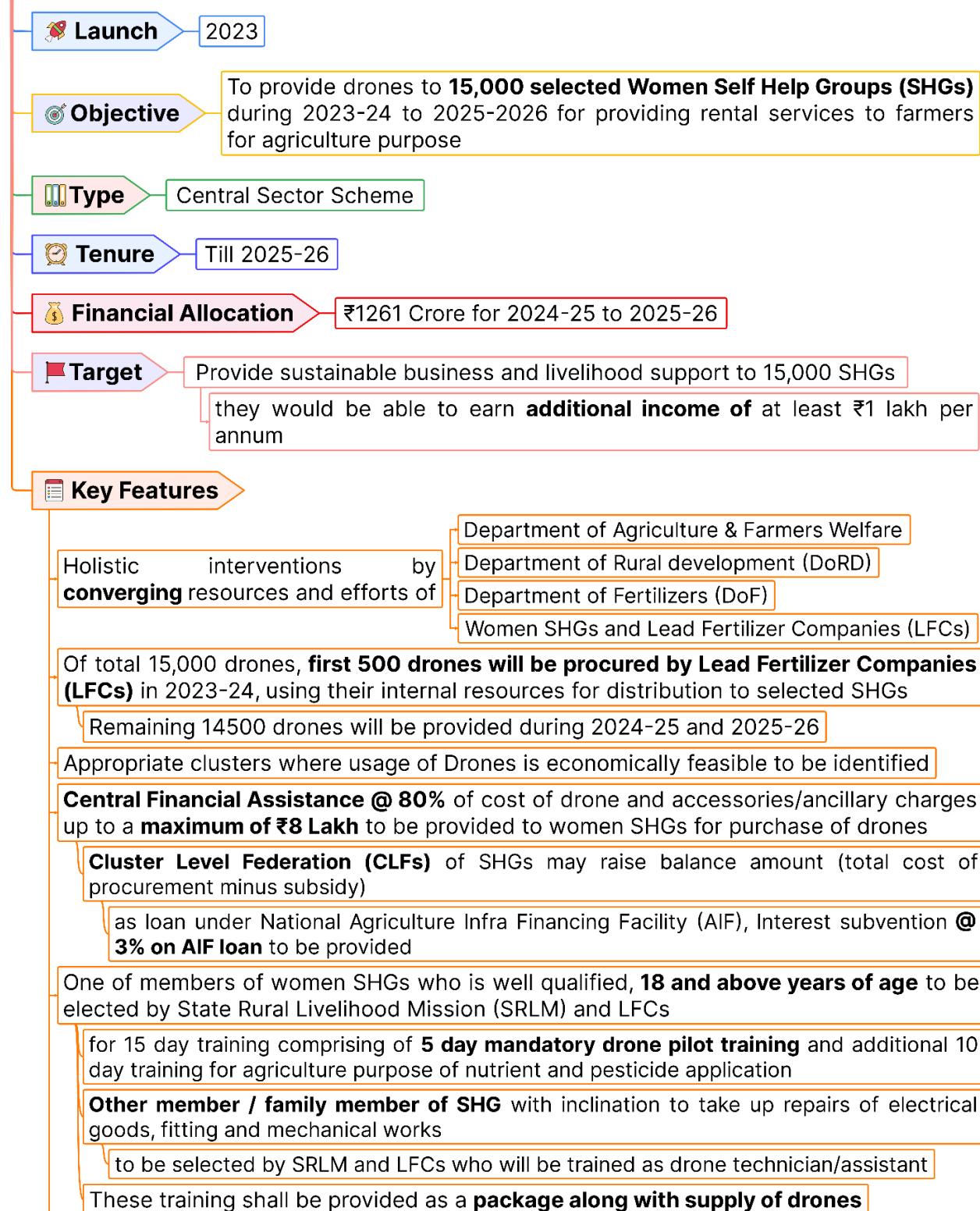
Expansion of gas pipeline network by 17,000 kilometers is envisaged

1.7 Drone Didi Scheme (Scheme for Providing Drones to Women Self-Help Groups)

Why in News?

- The Ministry of Skill Development and Entrepreneurship (MSDE) has signed an MoU with Mahindra & Mahindra Ltd to implement two pilot projects under the Drone Didi Yojana.

'Drone Didi' Program (Scheme for providing Drones to Women Self Help Groups)



LFCs to act as a **bridge** between drone supplier companies and SHGs

To resolve difficulties in procurement, repair and maintenance of drones

LFCs to also promote **use of Nano Fertilizers such as Nano Urea and Nano DAP** by drones with SHGs

REFERENCE SECTION

SchemesTap – March 2024

Pradhan Mantri Surya Ghar Muft Bijli Yojana:

- ‘Ministry of New and Renewable Energy’ and ‘Ministry of Skill Development and Entrepreneurship’ have jointly framed a “skilling plan” for the ‘PM Surya Ghar: Muft Bijli Yojana’, under which a strong workforce of 100,000 persons will be trained to put solar panels in homes.

Government Schemes

(16th to 31st May 2024)

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FIRST SECTION

RESERVE BANK OF INDIA

1.8 Liberalised Remittance Scheme (LRS)

Why in News?

- According to the latest data released by the Reserve Bank of India, **India's outward remittances under the Liberalised Remittance Scheme has hit a new high of \$31.73 billion in FY24**, showing an increase of **16.91%** from the previous high of \$27.14 billion clocked in FY23.
- In FY24, the international travel segment rose to \$17 billion, 24.84% higher than previous year, followed by funds used for the maintenance of close relatives (\$4.61 billion) and overseas education (\$3.58 billion).

Liberalised Remittance Scheme (LRS)

 **Launch** → 2004

 **Implementation** → by Reserve Bank of India

 **Objective** → To liberalize the existing foreign exchange regulations and facilitate smooth transfer of funds abroad by Indian residents (**outward remittance**)

Key Features

All resident individuals, including minors, are allowed to freely remit up to USD 2,50,000 per financial year (April – March) for any permissible current or capital account transaction or a combination of both

Initially, limit was USD 25,000

In case of minor, LRS declaration form must be countersigned by minor's natural guardian

Authorised Dealers to facilitate foreign exchange

Permanent Account Number (PAN) mandatory for all transactions under LRS

Prohibited items

Remittance for any purpose specifically prohibited or any item restricted under Schedule II of Foreign Exchange Management (Current Account Transactions) Rules, 2000

Remittance from India for margins or margin calls to overseas exchanges / overseas counterparty

Remittances for purchase of Foreign Currency Convertible Bonds (FCCBs) issued by Indian companies in the overseas secondary market

Remittance for trading in foreign exchange abroad

Capital account remittances, directly or indirectly, to countries identified by the Financial Action Task Force (FATF) as non-cooperative countries and territories, from time to time

Remittances directly or indirectly to those individuals and entities identified as posing significant risk of committing acts of terrorism as advised separately by Reserve Bank to the banks

Gifting by a resident to another resident, in foreign currency, for the credit of the latter's foreign currency account held abroad under LRS

Investor who has remitted funds under LRS can **retain and reinvest income** earned from his investments made under Scheme

Unused foreign exchange, unless reinvested, shall be repatriated and surrendered to an authorised person within period of **180 days** from date of such receipt

No restrictions on frequency of remittances under LRS

Remittances can be made in **any freely convertible** foreign currency

Scheme not available to corporates, partnership firms, HUF, Trusts, etc

In a sole proprietorship business, owner can remit up to **USD 2,50,000 (permissible limit under LRS)**

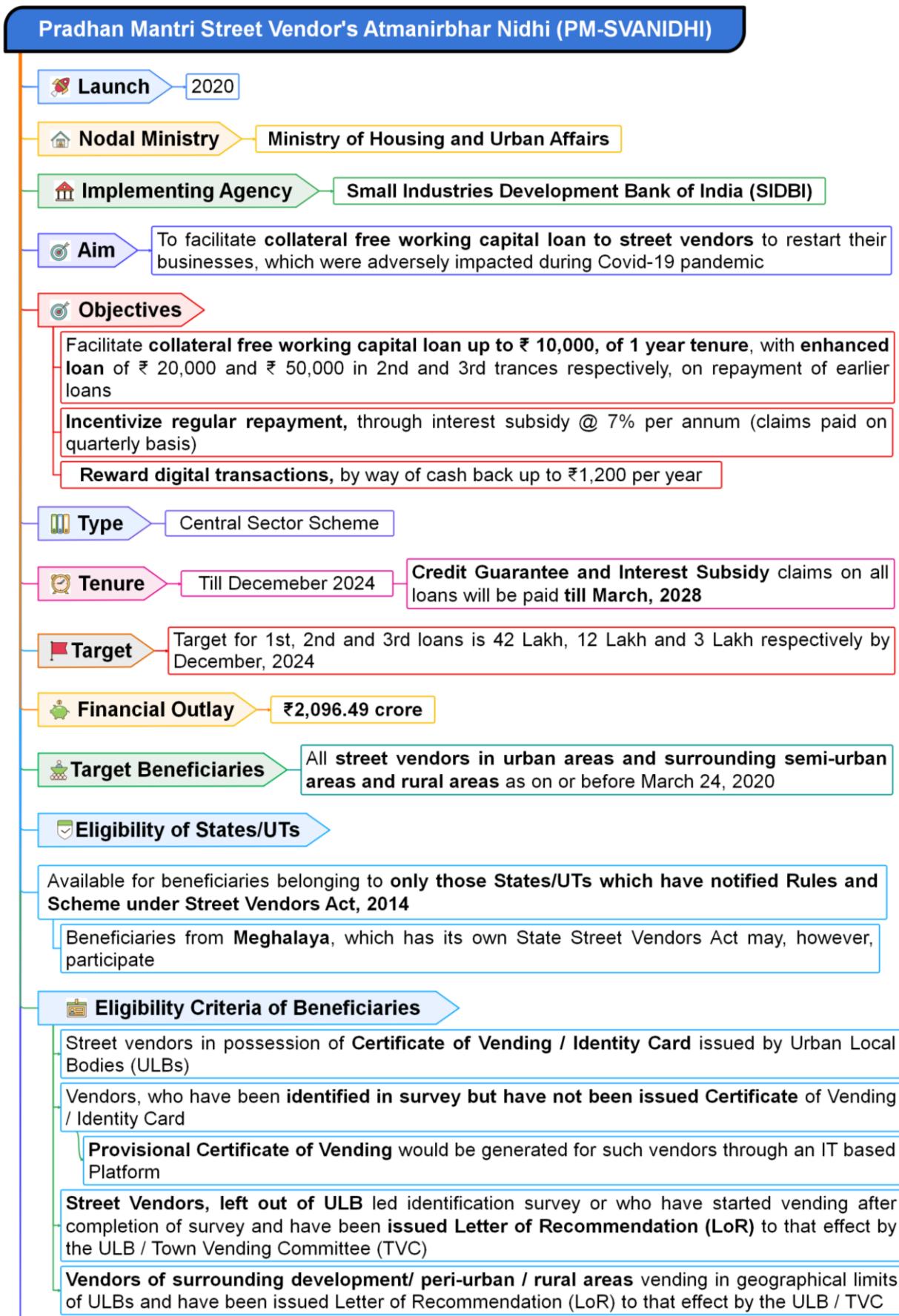
Because there is no legal distinction between individual / owner in this case

Indian residents can make **remittances to International Financial Services Centres (IFSCs)** under LRS framework

1.9 Pradhan Mantri Street Vendor's Atmanirbhar Nidhi (PM-SVANidhi)

Why in News?

- The scheme was in news.



Key Features

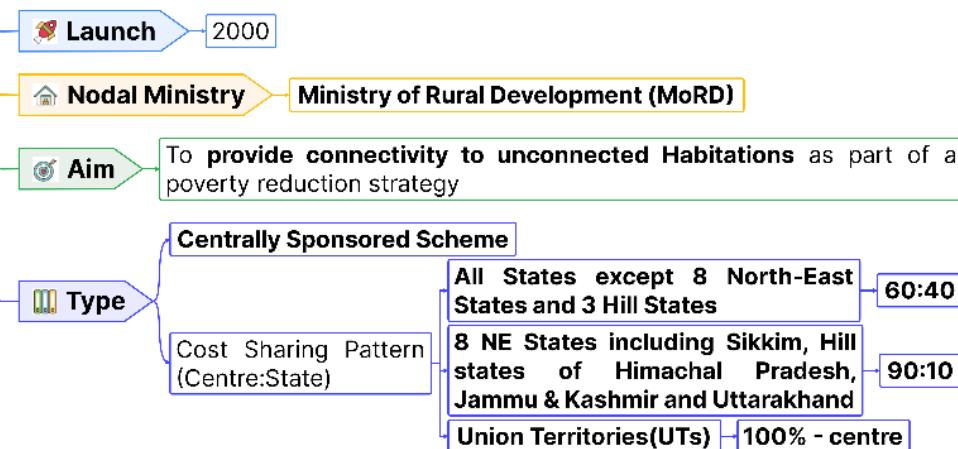
- Loan of ₹ 10,000, ₹ 20,000 and ₹ 50,000 given under 1st, 2nd and 3rd has to return **within term of 12 months, 18 months and 36 months respectively**
 - Initially working capital loan of upto ₹ 10,000 was introduced
 - Considering requirement for enhanced loan, 2nd loan upto ₹ 20,000 w.e.f. 9.04.2021 and 3rd loan upto ₹ 50,000 w.e.f. 1.06.2022 were also introduced
- Cashback of ₹ 1 per digital transactions** subject to maximum of ₹ 100 in a month i.e. ₹ 1200 in a year
 - revised w.e.f. 1st February, 2023
- No penalty on early repayment of loan**
- SVANidhi Se Samriddhi**
 - Launched in January 2021 to map socio-economic profile of PM SVANidhi beneficiaries and their families
 - Links beneficiaries' families to existing 8 welfare schemes of Government of India, targeting their holistic development and socio-economic upliftment
 - Schemes are PM Jeevan Jyoti Bima Yojana, PM Suraksha Bima Yojana, PM Jan Dhan Yojana, One Nation One Ration Card, PM Shram Yogi Maandhan Yojana, Registration under Building and other Construction Workers (BoCW), Janani Suraksha Yojana and PM Matru Vandana Yojana
 - With extension of scheme till December 2024, loan amount increased from ₹5,000 crore to ₹8,100 crore
 - Extension expected to benefit nearly 1.2 crore citizens of Urban India
- Eligible lending institutions**
 - Scheduled Commercial Banks, Regional Rural Banks, Small Finance Banks, Cooperative Banks, Non-Banking Financial Companies, Micro-Finance Institutions, Self Help Groups (SHG) Banks
- Mobile app of PM SVANidhi for street vendors (SVs)**
 - Launched in June 2023
 - Street Vendor (SV) can apply for loan and Letter of Recommendation (LoR)
 - SV can also check their loan application status and cashback history
- Provision of Graded Guarantee Cover for loans sanctioned, to be administered by Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE)

1.10 Pradhan Mantri Gram Sadak Yojana (PMGSY)

Why in News?

- The scheme was in news.

Pradhan Mantri Gram Sadak Yojana (PMGSY)



PMGSY-I

To provide all-weather access to **eligible unconnected habitations** with population up to **500 in plain area**

250 and above in Special category States(States of North East, Jammu and Kashmir, Himachal Pradesh, Uttarakhand), Desert Area as identified by Desert Development Programme and selected Tribal & Backward Districts

In 2013, to provide better connectivity to LWE regions, special provision was made to provide connectivity to habitations in **population category of 100-249**

Timeline - September 2022

PMGSY-II

Launched in 2013

For upgradation of selected Through Routes and Major Rural Links (MRLs) with a target to upgrade 50,000 km of existing rural road network

Timeline - September 2022

PMGSY-III

Launched in 2019

Envisages **consolidation of 1,25,000 Km existing Rural Road Network** by upgradation of existing Through Routes and Major Rural Links that connect habitations to

Gramin Agricultural Markets (GrAMs), Higher Secondary Schools, Hospitals

New construction may be allowed only as a part of upgradation project

District Rural Roads Plan is basis for selection of roads

Through Routes Roads catering to large populations by connecting habitations over a large area and which act as **collectors of traffic from smaller roads**

States/UTs would be able to join only **after sanction of 100% works of PMGSY-I and PMGSY-II, and award of 90% of length**

No roads can be taken up under PMGSY-III before **completion of 10 years** of design life

Maintenance of old roads in not covered under PMGSY-III

Timeline - 2019-20 to 2024-25

Key Features

In 2016, Rural Connectivity Projects for Left Wing Extremism Affected Areas (RCPLWEA) launched as separate vertical under PMGSY

World Bank has supported PMGSY since its inception

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

Urban roads are excluded

Even in rural areas, PMGSY covers only Rural Roads i.e., Roads that were formerly classified as '**Other District Roads**' (ODR) and '**Village Roads**' (VR)

Major District Roads, State Highways and National Highways **cannot be covered** under PMGSY, even if they happen to be in rural areas

Unit for connectivity - 'Habitation' and not a Revenue Village or Gram Panchayat

Provision of connectivity to unconnected Habitations would be termed as **New Connectivity**

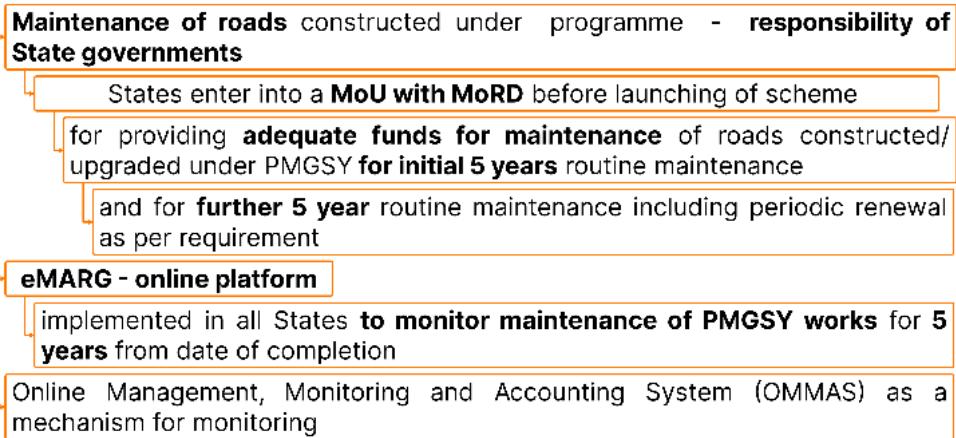
Unconnected Habitation

located at a distance of **at least 500 metre or more** (1.5 km of path distance in case of Hills) from an All-weather road or a connected Habitation

Does not permit repairs to Black-topped or Cement Roads

Funds are **not allotted** for a Gram Panchayat

National Rural Infrastructure Development Agency (NRIDA) Works are executed by state and monitored by MoRD through NRIDA

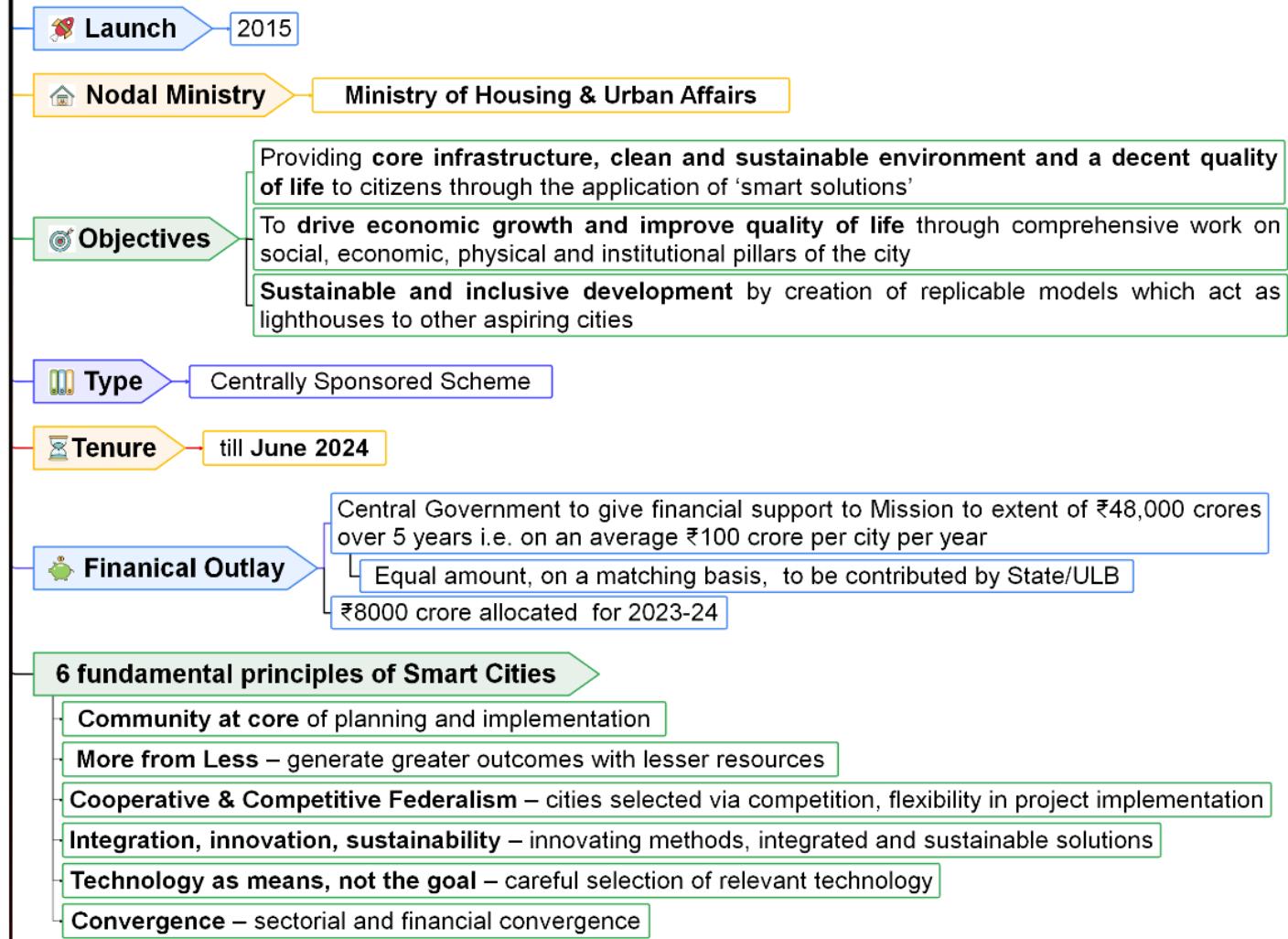


1.11 Smart Cities Mission (SCM)

Why in News?

- As per the data available, total 8,033 projects were sanctioned under the SCM with a fall in the total outlay from the expected ₹2 lakh crore to **₹1,67,875 crore**, 16% less than the projected capital flow in 100 cities.

Smart Cities Mission (SCM)



Smart City Features

- 100 Smart Cities selected through 4 rounds of competition from January 2016 to June 2018
- Promoting mixed land use in area-based developments
 - Planning for 'unplanned areas' containing a range of compatible activities and land uses
- Housing and inclusiveness expand housing opportunities for all
- 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

- In 2016, Rural Connectivity Projects for Left Wing Extremism Affected Areas (RCPLWEA) launched as separate vertical under PMGSY
- 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

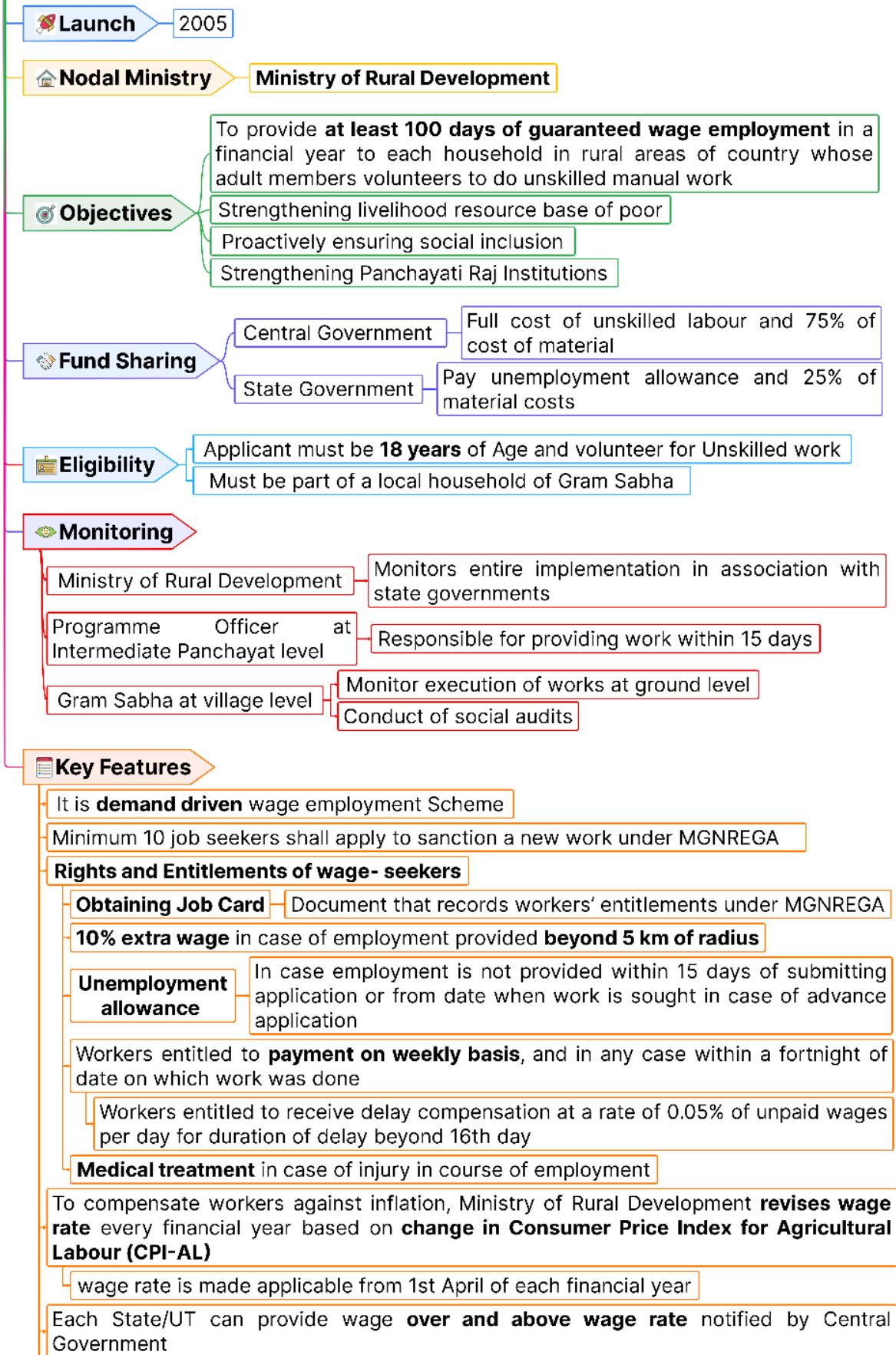
1.12 Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS)

Why in News?

- MGNREGS FY24 spending exceeded the revised estimate by ₹20,000 crore (23%), totaling ₹1.06 trillion, compared to ₹1.01 trillion in FY23.
- The scheme provided an average of **52.09 days per household** in FY24, showing a gradual increase from previous years (47.83 days in FY23).

- Average daily wage increased to ₹237.59 in FY24 from ₹200.71 in FY21.
- Budget under MGNREGS is set at ₹60,000 crore for FY24 and ₹86,000 crore for FY25.

Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS)



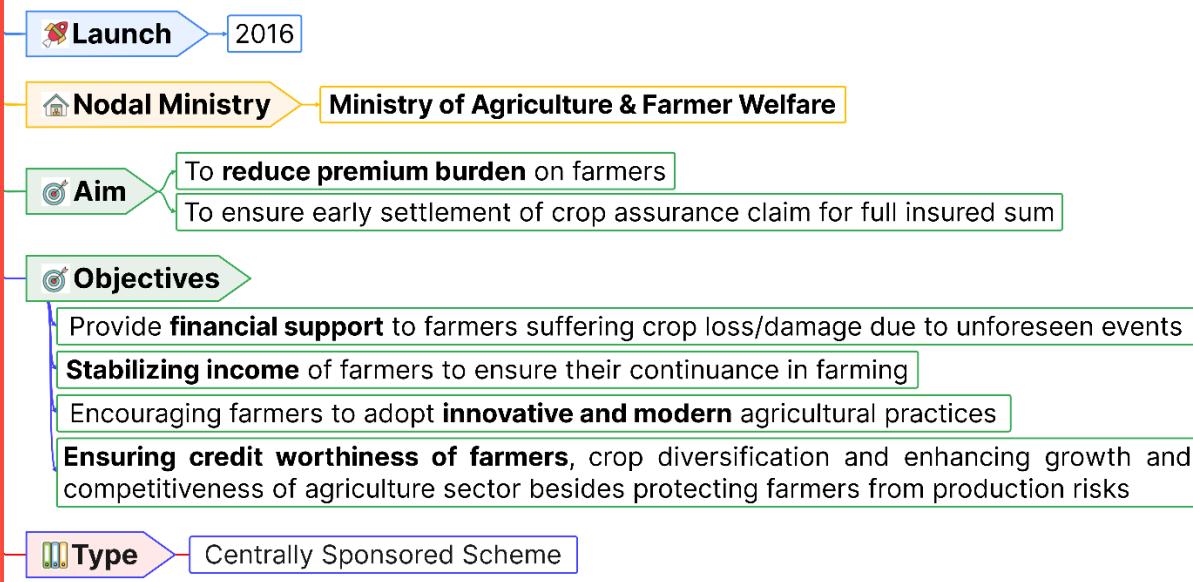


1.13 Pradhan Mantri Fasal Bima Yojana (PMFBY)

Why in News?

- The scheme was in news.

Pradhan Mantri Fasal Bima Yojana(PMFBY)



Beneficiaries

All farmers including sharecroppers and tenant farmers growing notified crops in a notified area during season who have insurable interest in crop

Voluntary for all farmers (from Kharif 2020), including loanee farmers

Note: Initially, it was compulsory for loanee farmers

Coverage of Risks and Exclusions

Basic Cover - Covers risk of loss of yield to standing crop (sowing to harvesting)

Add-On Coverage - State Governments/UTs may choose

Prevented Sowing/Planting/Germination Risk

Insured area prevented from sowing/planting/germination due to deficit rainfall or adverse seasonal/climatic conditions

Mid-Season Adversity

Loss in case of adverse seasonal conditions during crop season viz. floods, prolonged dry spells etc

Wherein expected yield during season is likely to be **less than 50% of normal yield**

Post-Harvest Losses

Coverage only upto a **maximum period of 2 weeks** from harvesting, for crops which are required to be dried in cut and spread / small bundled condition in field after harvesting

against specific perils of Hailstorm, Cyclone, Cyclonic rains and Unseasonal rains

Localized Calamities

From occurrence of identified localized risks of Hailstorm, Landslide, Inundation, Cloud burst and Natural fire due to lightning affecting isolated farms

Add-on coverage for crop loss due to attack by wild animals

General Exclusions - Losses arising out of war and nuclear risks, malicious damage other preventable risks

Food crops (Cereals, Millets and Pulses)

Oilseeds

Annual Commercial / Annual Horticultural crops

In addition, pilots for coverage can be taken for those perennial horticultural/commercial crops for which standard methodology for yield estimation is available

Crops covered

Key Features

Replaced National Agricultural Insurance Scheme (NAIS) and Modified NAIS

Implemented on an **Area Approach** basis

unit of insurance - Village/Village Panchayat level for major crops and for other crops it may be a unit of size above the level of Village/Village Panchayat

For implementation, Govt. of India developed National Crop Insurance Portal (NCIP)

State Govt. **would not be allowed** to create/use separate Portal/website for Crop Insurance purposes

Only farmers whose data is uploaded on Portal shall be eligible

Participation Voluntary for states

States/UTs given option To choose their scale of finance for any district crop combination To run scheme with the selection of additional risk covers

States not allowed to implement Scheme in subsequent Seasons in case of considerable delay by States in release of requisite Premium Subsidy to concerned Insurance Companies beyond a prescribed time limit

Cut-off dates - Kharif season: 31st March of succeeding year

Rabi season: 30th September of that year

State shall have to pay a **penalty @ interest rate of 12% per annum** beyond 3 months of prescribed cut-off date for release of subsidy

States allowed to set up their own insurance companies for implementing scheme	
Maximum Premium Rate payable by farmer (% of Sum Insured)	2% for Kharif Crops 1.5% for Rabi Crops 5% for commercial and Horticulture crops
Difference between Actuarial Premium Rate (APR) and Rate of Insurance premium payable by farmers shall be treated as Rate of Normal Premium Subsidy	
which shall be shared equally in 50:50 ratio by Centre and States/UTs in all States/UTs except North Eastern Region (NER) where subsidy sharing pattern between Centre and States will be in 90:10 ratio	
full Govt share in premium subsidy as per sharing pattern will be applicable only upto APR of 25% and 30% with respect to irrigated and rainfed areas/district, respectively	
For purpose of categorization of Districts between Rainfed and Irrigated, districts having 50% or more of Gross irrigated area will be categorized as Irrigated	
Actuarial rate is an estimate of expected value of future losses of an insurance company	
Claimants can get partial payouts proportionate to Centre's share on time (earlier guidelines - central funds were to be released only when states release theirs)	
In case, State Govt willing to subsidize full farmers' share of premium, a token farmer Premium of minimum ₹1 should compulsorily be charged from farmer to facilitate electronic tracking & enrolment reconciliation	

New technological initiatives

Yield Estimation System, based on Technology (YES-TECH) Manual

Offering methodologies, best practices, and integration insights for accurate yield assessments at Gram Panchayat level

Weather Information Network Data Systems (WINDS) Portal

Enhances risk assessment and decision-making

Door to door enrollment app AIDE/Sahayak

National Crop Insurance Portal's (NCIP) digitized claim settlement module **DigiClaim**

all claims are worked out through NCIP instead of by insurance company and paid to farmers accounts

REFERENCE SECTION

SchemesTap – April 2024

Ayushman Bharat Digital Mission (ABDM):

- The Centre and Uttarakhand government are integrating a **pilgrim monitoring system** with the Ayushman Bharat Digital Mission (ABDM). The initiative targets health protection for pilgrims visiting Himalayan holy sites like Yamunotri, Gangotri, Kedarnath, and Badrinath (Chardham). Pilgrims will receive an Ayushman Bharat Health Account (ABHA) ID, allowing digital access to their health records for medical emergencies.
- Government plans to introduce the **National Health Claim Exchange (NHCX)** to process claims across hospitals nationwide.
- NHCX will use a common data format to streamline the collection of necessary information for various insurance companies, enhancing pre-authorization and discharge approvals.
- Part of the Ayushman Bharat Digital Mission, the NHCX aims to democratize insurance and enhance transparency within the health claims sector.

SchemesTap – February 2024

National Green Hydrogen Mission:

- GAIL (Gas Authority of India Ltd) has commissioned its first green hydrogen plant in Vijaipur (Madhya Pradesh) under National Green Hydrogen Mission.
- This green Hydrogen plant can produce 4.3 TPD (tons per day) of hydrogen through 10MW PEM (Proton Exchange Membrane) Electrolyzer units.
- India's First Green Hydrogen plant, was established by **Oil India Ltd at Jorhat (Assam)** in 2022.

Ayushman Bharat Pradhanmantri Arogya Yojana (AB-PMJAY):

- PMJAY scheme was discussed in the Plenary Session of the **77th World Health Assembly of WHO in Geneva**, held in May 2024.
- Under this scheme, Government of India has operationalized more than **1,60,000 Health and Wellness centres** (Ayushman Aarogya Mandir).
