

## Important Schemes launched by Government for RBI Grade B Exam February 2023

### MINISTRY OF AYUSH

#### 1. National Ayush Mission:

##### Recent News:

Budget allocation to centrally sponsored National Ayush Mission (NAM) has got a **50 percent increase** in allocation from Rs 800 cores to Rs 1200 crores.

##### About:

- A centrally sponsored scheme launched in **2014**.
- AYUSH stands for **Ayurveda, Siddha, Unani, and Homoeopathy** systems of medicine.
- Majorly focused on providing cost-effective Ayush Services with universal access through the up-gradation of Ayush Hospitals and Dispensaries
- It also supports the cultivation of medical plants, production of quality and standardized ingredients for the supply of Ayush, integration of medicinal plants in farming systems, and increasing export of value-added items of medicinal plants.

##### Objectives:

- To provide cost-effective and equitable AYUSH health care throughout the country by improving access to the services.
- To revitalize and strengthen the AYUSH systems making them as prominent medical streams in addressing the health care of the society.
- To improve educational institutions capable of imparting quality AYUSH education
- To promote the adoption of Quality standards of AYUSH drugs and make available the sustained supply of AYUSH raw materials.

##### Components:

##### Mandatory components:

- AYUSH Services
- AYUSH Educational Institutions
- Quality Control of ASU &H Drugs
- Medicinal Plants

##### Flexible components:

- Tele-Medicine
- Voluntary Certification scheme
- AYUSH wellness centers comprising Yoga and naturopathy
- Information, Education, and Communication activities

### MINISTRY OF AGRICULTURE & FARMERS' WELFARE

#### 2. AGRICULTURE INFRASTRUCTURE FUND SCHEME (AIF)

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A one-day workshop on Agriculture Infrastructure Fund (AIF) and Madhya Pradesh Farm Gate App is being organized on February 02, 2023, to encourage a sense of global unity and increase women's participation in agriculture. In the workshop, the participants will be made aware of the Agriculture Infrastructure Fund (AIF) scheme, which is playing an important role in promoting the development of agricultural infrastructure in the country.

### About:

- A pan India Central Sector Scheme, launched in **July 2020**.
- The duration of the Scheme shall be from **FY2020 to FY2030 (10 years)**.
- The scheme provides a medium – long-term debt financing facility for investment in viable projects for post-harvest management Infrastructure and community farming assets through interest subvention and financial support.
- A top-up scheme along with all other available state and central government schemes.
- The repayment period will be ten years including a moratorium period of **6 - 24 months**

### Beneficiaries:

- Agricultural Produce Market Committee
- Agri-Entrepreneur
- Central Sponsored Public-Private Partnership Project
- Farmer
- Farmer Producers Organization
- Federation of Farmer Produce Organisations
- Joint Liability Groups
- Local Body sponsored Public-Private Partnership Project
- Marketing Cooperative Society
- Multipurpose Cooperative Society
- National Federations of Cooperatives
- Primary Agricultural Credit Society
- Self Help Group
- Federations of Self-Help Groups
- Start-Up
- State Agencies
- State Federations of Cooperatives
- State-sponsored Public-Private Partnership Project

### Benefits:

- All loans under this financing facility will have an interest subvention of **3% per annum** up to a limit of **Rs. 2 crore**. This subvention will be available for a maximum period of seven years.
- Credit guarantee coverage will be available under Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) scheme for a loan **up to Rs. 2 crores**.

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- In the case of FPOs, the credit guarantee may be availed from the facility created under the FPO promotion scheme of the Department of Agriculture, Cooperation & Farmers Welfare (DACFW).

### 3. Pradhan Mantri Kisan Samman Nidhi (PM-Kisan)

#### Recent News:

Provision of Rs. 60,000 crores has been made for the Modi Government's ambitious scheme, - the Pradhan Mantri Kisan Samman Nidhi (PM-Kisan) for the FY 2023-24.

#### About:

- The scheme was launched in **2019**.
- Aims to provide income support to all land-holding eligible farmer families.
- The scheme covers around **14.5 crore** beneficiaries
- All landholding farmers' families shall be provided the financial benefit of **Rs. 6000 per annum per family** payable in three equal installments of **Rs. 2000 each, every four months**.
- The financial benefit is paid directly into the bank accounts of eligible farmers through a process called Direct Benefit Transfer (DBT)

#### Who is not included?

Those excluded from the PM-KISAN include institutional landholders, farmer families holding constitutional posts, serving or retired officers and employees of State or Central government as well as Public Sector Undertakings and Government Autonomous bodies:

## MINISTRY OF CULTURE

### 4. Kala Sanskriti Vikas Yojana

#### Recent News:

In FY 2023-24, financial assistance provided to the veteran artists under the scheme has been increased from Rs. 4,000/- per month to **Rs. 6,000/- per month** from June 2022.

#### About:

- It is an umbrella scheme for the promotion of art and culture in the country.
- It is a **central sector scheme**
- Under KSVY, the ministry administers many schemes in which grants are sanctioned/approved for the holding of programs/activities
- It aims to promote and disseminate the art & culture of the country by **providing financial support to drama/theatre groups/dance groups/ music ensembles/ folk theatre & music and other genres of performing art activities**.

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- It also aims to promote the **13 intangible cultural heritage** of India, recognized by the United Nations Educational, Scientific and Cultural Organization (UNESCO).
- Following are the sub-schemes under it:
  - Scheme of Financial Assistance for Promotion of Art and Culture.
  - Scheme of Financial Assistance for Creation of Cultural Infrastructure.
  - Scheme for Safeguarding the Intangible Cultural Heritage

### 5. Guru Shishya Parampara

#### Recent News:

To promote the **Guru Shishya Parampara**, the financial assistance under the Repertory Grant scheme has been increased.

- For Guru, financial assistance is increased from Rs. 10,000/- per month to **Rs. 15,000/- per month**.

#### For Shishya

- from Rs. 6,000/- per month to **Rs. 10,000/- per month** (age above 18 years),
- from Rs. 4,500/- per month to **Rs. 7,500/- per month** (age 12-18 years ),
- from Rs. 2,000/- per month to **Rs. 3,500/- per month**( age 6 to 12 years) and so on.

#### About:

- Introduced in **2003-04**
- Aims to promote the development of new talents in the field of music and dance, folk and tribal art forms, under the able guidance of Gurus.
- As per the scheme, great masters in the field of **Music and Dance, folk and tribal art forms** will be identified in each zonal cultural center and pupils will be assigned to them.
- A small scholarship is provided to the learner and an honorarium to the Master (Guru) as per the norms fixed by the Ministry of Culture to motivate them.

### 6. Centenary and Anniversary Celebration scheme

#### Recent News:

- A special provision has been made under the **Centenary and Anniversary Celebration scheme** of the ministry in the revised outlay of FY 2022-23 and the budget outlay of FY 2023-24 to undertake commemoration activities.
- For FY 2023-24, a provision of **Rs. 185.00 crores** has been made to commemorate the centenaries/ birth anniversaries of eminent persons. (The provision for 2023-24 under this scheme is a 68.18% increase over BE 2022-23.)

#### About:

- To commemorate centenaries and special anniversaries such as **125<sup>th</sup>/150<sup>th</sup>/175<sup>th</sup>** etc. of eminent personalities and events of historical importance to the country.
- The commemoration starts with the completion of **100/125/150 etc.** years and continues for a period of **one year**.

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### MINISTRY OF DEFENCE

#### 7. One Rank One Pension

##### Recent News:

- The Defence Pension Budget registers a notable jump of **15.5 %** in FY 2023-24. In absolute terms, this amount is **Rs 1,38, 205 Crore** in BE 2023-24 against Rs 1,19,696 crore in BE 2022-23.
- This includes an amount of **Rs 28,138 Crore** to meet the requirement on account of the revision of Armed Forces Pensioners/ Family Pensioners under One Rank One Pension (OROP).

##### About:

- Implement in 2015 with benefits effective from **1<sup>st</sup> July 2014**.
- Under the scheme, the uniform pension will be paid to Personnel retiring in the same rank with the same length of service, regardless of their retirement date.
- The scheme aims to bridge the gap between the rates of pension of current and past pensioners at periodic intervals.
- Before OROP, ex-servicemen used to get pensions as per the **Pay Commission's** recommendations of the time when they had retired.
- Armed Forces Personnel who had retired till **30<sup>th</sup> June 2014** are covered under it.
- The implementation of the scheme was based on the recommendation of the **Koshiyari committee**.
- **Uttar Pradesh and Punjab** have the highest number of OROP beneficiaries.

##### Features:

- Pension of past pensioners would be re-fixed on based one pension of retirees of calendar year **2013** and the **benefit will be effective from 01.07.2014**.
- Pension will be re-fixed for all pensioners based on the average minimum and maximum pension of personnel retired in 2013 in the same rank and with the same length of service.
- Pension for those drawing above average shall be protected under OROP.
- **Arrears will be paid in four equal half-yearly installments**. However, all the family pensioners including those in receipt of special/liberalized family pension and gallantry award winners shall be paid arrears in one installment.
- Pension would be **re-fixed every 5 years**.

#### 8. Ex-Servicemen Contributory Health Scheme (ECHS)

##### Recent News:

- Defence Budget 2023-24 registers a notable increase of 52% in the allotment for Ex-Servicemen Contributory Health Scheme (ECHS) with BE allocation of **Rs. 5431.56 Crore in FY 2023-24** against Rs. 3582.51 Crore in FY 2022-23.
- This enhancement will ensure 'Cashless Health Services' and improved 'Service Delivery' to our veterans and their dependents across India.

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### About:

- Launched in **2003**
- The scheme is financed via budgetary support by the Government of India.
- It is a **contributory scheme**
- On retirement, every service personnel will compulsorily become a member of ECHS by making a one-time contribution.
- The scheme provides Medicare to **Ex-servicemen** by establishing new polyclinics at various Military and Non-Military stations in the country.
- It is structured along the lines of the Central Government Health Scheme (CGHS) to provide cashless and capless medical treatment coverage at CGHS rates.
- The Scheme aims to provide allopathically and AYUSH Medicare to Ex-servicemen pensioner and their dependents through a network of ECHS Polyclinics, Service medical facilities, Government hospitals, impaneled private hospitals/specified Govt.
- Under this scheme, ex-servicemen pensioners and their dependants who were only entitled to treatment.
- The amount of contribution for becoming an ECHS member varies from **Rs. 30,000/ for a recruit to Rs. 1,20,000/ for Officers.**
- The ESM who have retired prior to **1st January 1996**, war widows, and war disabled including those disabled in internal security duties, are exempted from payment of ECHS contribution.
- The ECHS membership for **post-01 Apr 2003** retirees is **compulsory**.

### 9. System for Pension Administration (RAKSHA) (SPARSH) Scheme

#### Recent News:

- All the Defence Pensioners drawing Pension through System for Pension Administration (Raksha) or SPARSH are requested to complete Annual Identification by 20<sup>th</sup> February 2023.
- The completion of the Annual Identification/Life Certification is a statutory requirement for the continued and timely credit of the monthly pension.

#### About:

- Implemented by the Ministry of Defence for meeting the pension sanction and disbursement requirements for Armed Forces viz. **Army, Navy, Air Force, and Defence Civilians.**
- The SPARSH pension portal gives military personnel a stable and secure platform that digitally solves their pension-related tasks.
- It delivers the claims and credits pension directly into the bank accounts of defence pensioners, ending all the paperwork.
- The Pensioner is allotted a **unique account number** once his digitized audited pension claim is ready for the issue of a Pension Payment Order.
- The system would cater to all activities of the pension cycle namely, **Initiation and Sanction; Disbursement; Revision; and Service and Grievance Request Management.**

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### MINISTRY OF EDUCATION

#### 10. PM Schools for Rising India (PM-SHRI)

##### Recent News:

Budget Allocation for FY 2023-24 in the Scheme of **PM SHRI** has increased to **Rs. 4000.00 cr** in BE 2023-24 from **Rs. 1800.00 cr** in BE 2022-23

##### About:

- It is a **centrally sponsored scheme** announced in **2022**.
- The scheme aims to strengthen select existing (14500) schools to provide high-quality education in an equitable, inclusive, and joyful school environment.
- The duration of the scheme is proposed to be from **2022-23 to 2026-27**.
- More than 20 lakh students covering **14500 schools** are expected to be direct beneficiaries of the scheme.
- The learning process will be based on the vision of **NEP 2020**.
- **Assessment** at all levels **will be based on conceptual understanding and application of knowledge** to real-life situations and will be competency-based.
- Existing schools run by the Centre, States, UTs, and local bodies, including KVs, JNVs, state government schools, and those run by municipal corporations are eligible under the scheme

#### 11. Strengthening Teaching Learning And Result For States (STARS)

##### Recent News:

Budget Allocation for FY 2023-24 for the World Bank-aided **Scheme of STARS** has increased by **Rs. 250.00 cr (45.45%)** from **Rs. 550.00 cr** in BE 2022-23 to **Rs. 800.00 cr** in BE 2023-24.

##### About:

- Became effective in **2021 for a period of five years** i.e. up to FY: 2024-25.
- It is a centrally sponsored scheme.
- The project is financially aided by the **World Bank**.
- The total cost of the project is approximately **Rs. 5,718 crore**.
- The world bank has provided financial support worth \$500 million with a maturity period of **17.5 years** along with a grace period of 5 years.
- Aims to enhance education and provide equal education to all
- The Project is being implemented in six identified States viz. Himachal Pradesh, Maharashtra, Odisha, Rajasthan, Madhya Pradesh, and Kerala.
- Apart from the students, the project will also **benefit 10 million** teachers across the six states.
- The project will be instrumental in the implementation of various recommendations of National Education Policy 2020 namely:

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- Strengthening Early Childhood Education and Foundational Learning
- Improving Learning Assessment System
- ICT-enabled approaches in education
- Teachers Development and Vocational education etc.

### 12. New India Literacy Programme (NILP)

#### Recent News:

Budget Allocation for FY 2023-24 in the Scheme of NILP has increased by **Rs. 30.00 cr (23.62%)** from Rs. 127.00 cr in BE 2022-23 to Rs. 157.00 cr in BE 2023-24.

#### About:

- Approved for the period **FYs 2022-2027** to cover all the aspects of Adult Education to align with National Education Policy 2020
- The scheme will cover non-literates of the age of **15 years** and above in all states/UTs in the country.
- The estimated total outlay is **Rs.1037.90 crore** which includes the Central share of Rs.700 crore and State share of Rs.337.90 crore respectively for the FYs 2022 -27.
- The primary objective of the program is to provide literacy to 5.00 crore individuals in the **age group of 15 years and above** who are currently unable to read or write.
- The program will even include courses in arts, technology, science, sports, recreation, and culture as well as other areas to promote continual learning.
- Government/Aided schools registered under UDISE are the units of implementation of the scheme which are run by the State/UT Governments.

#### Features:

- The Scheme has five components: **(i) Foundational Literacy and Numeracy, (ii) Critical Life Skills, (iii) Vocational Skills Development, (iv) Basic Education, and (v) Continuing Education.**
- The scheme will be implemented through volunteerism through online mode.
- All material and resources shall be provided digitally for easy access to registered volunteers through easily accessible digital modes, viz, TV, radio, cell phone-based free/open-source Apps/portals, etc.
- **The age group of 15-35 years will be saturated first.**
- Priority will be given to Girls and women, SC/ST/OBC/Minorities, Persons with Special Needs (Divyangjans), Marginalized/ Nomadic/ construction workers/laborers/etc.

### 13. Samagra Shiksha

#### Recent News:

Budget Allocation for FY 2023-24 in the Flagship Scheme of Samagra Shiksha has increased by **Rs. 70.11 cr(0.18%)** from Rs. 37383.36 cr in BE 2022-23 to Rs. 37453.47 cr in BE 2023-24.

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- Launched in **2018** has been extended for the period 1st April 2021 to **31st March 2026** with an estimated outlay of **₹ 294283.04 crore**
- The scheme subsumed the three Schemes: **Sarva Shiksha Abhiyan (SSA), Rashtriya Madhyamik Shiksha Abhiyan (RMSA), and Teacher Education (TE)**
- The scheme is an overarching program for the school education sector extending from **preschool to class 12**.
- The scheme covers 1.16 million schools, over 156 million students, and 5.7 million teachers of Government and government-aided schools.
- The main emphasis of the Scheme is on improving the quality of school education by focusing on the **two T's – Teacher and Technology**.
- The scheme mainly aims to support States in the implementation of the **Right of Children to Free and Compulsory Education (RTE) Act, 2009**.

### Interventions:

The major interventions, across all levels of school education, proposed under the scheme are:

- (i) Universal Access including Infrastructure Development and Retention;
- (ii) Foundational Literacy and Numeracy,
- (iii) Gender and Equity;
- (iv) Inclusive Education;
- (v) Quality and Innovation;
- (vi) Financial support for Teacher Salary;
- (vii) Digital initiatives;
- (viii) RTE Entitlements including uniforms, textbooks etc.;
- (ix) Support for ECCE;
- (x) Vocational Education;
- (xi) Sports and Physical Education;
- (xii) Strengthening of Teacher Education and Training;
- (xiii) Monitoring;
- (xiv) Programme Management;
- (xv) National Component.

### Recent Interventions in the revamped Samagra Shiksha based on the recommendations of the National Education Policy 2020:

- All child-centric interventions will be provided directly to the students through DBT mode on an IT-based platform over some time.
- Provision of training of Master Trainers for the training of Anganwadi workers and In-service teacher training for ECCE teachers.
- Provision of **up to Rs 500 per child** for Teaching Learning Materials (TLM), indigenous toys and games, and play-based activities per annum for pre-primary sections in Government Schools.

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- NIPUN Bharat, a National Mission has been launched under the scheme.
- Specific training modules under **NISHTHA** by NCERT to train Secondary teachers and Primary teachers.
- Inclusion of pre-primary schools.
- **Incinerator and sanitary pad vending machines** in all girls' hostels.
- Addition of new subjects instead of Stream in existing senior secondary schools.
- Transport facility has been extended to secondary level @ **upto Rs 6000 per annum**.
- For out-of-school children at **16 to 19 years of age**, support will be provided to SC, ST, and disabled children, **up to Rs 2000 per child** per grade to complete their secondary/senior secondary levels through NIOS/SOS.
- Financial support for State Commission for Protection of Child Rights @ **Rs 50 per elementary school** in the state, for protection of child rights and safety.
- A holistic, 360-degree, multi-dimensional report showing the progress/ uniqueness of each learner in the cognitive, affective, and psychomotor domains will be introduced in the form of a Holistic Progress Card (HPC).
- Support for activities of PARAKH, a national assessment center.
- Additional Sports grants of **up to Rs. 25000** to schools in case **at least 2 students** of that school win a medal in Khelo India school games at the National level.
- Appointment of Language Teachers
- Enhanced financial support for existing Stand-alone Girls' Hostels for classes IX to XII (KGBV Type IV) of **up to Rs 40 lakh per annum** (earlier Rs 25 lakh per annum).
- Training for 3 months for inculcating self-defense skills under 'Rani Laxmibai Atma Raksha Prashikshan' and the amount increased from **Rs 3000 to Rs 5000 per month**.
- A separate provision of stipend for CWSN girls @ **Rs. 200 per month for 10 months**, in addition to student component from pre-primary to senior secondary level.
- Provision of ICT labs, Smart classrooms including support for digital boards, smart classrooms, virtual classrooms, and DTH channels have been provided.
- Child tracking provision included for students of Government and Government aided schools
- Support for Social Audit covers 20% of schools per year so that all schools are covered for Five years.

## MINISTRY OF ENVIRONMENT, FOREST & CLIMATE CHANGE

### 14. Green Skill Development Program

#### Recent News:

National workshop on LiFE' organized on January 30 to align the activities of the Programme Centres with 'Mission LiFE (Lifestyle for the Environment)

#### About:

- Launched as a pilot project in **2017, at 10 locations**, spread over 9 bio-geographic regions of the country.
- Based on feedback, the GSDP is being scaled up to an all-India level.
- Implemented through the National Skill Development Corporation (NSDC).

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- Aimed to fill up the skill gaps by imparting training to skill the youth in the environment, forest, and wildlife sectors and enabling them to be gainfully employed or self-employed.
- The program endeavors to develop green skilled workers having technical knowledge and commitment to sustainable development
- The skilling programs cover diverse fields such as **pollution monitoring (air/water/soil), Sewage Treatment Plant, Effluent Treatment Plants and Common Effluent Treating Plants (STP/ETP/CETP) operation, waste management, forest management, water budgeting, auditing, conservation of river dolphins, wildlife management, para taxonomy, including Peoples' Biodiversity Register (PBRs), mangroves conservation, bamboo management, and livelihood generation.**
- The duration of the courses ranges from **80 hours to 560 hours** approx.
- The Ministry gives Certificates indicating the skilling levels to all successful candidates.

### MINISTRY OF TRIBAL AFFAIRS

#### 15. Pradhan Mantri PVTG Development Mission

##### Recent News:

To improve the socio-economic conditions of the particularly vulnerable tribal groups (PVTGs), the Finance Minister stated that the Pradhan Mantri PVTG Development Mission will be launched with an outlay of **Rs.15,000 crore for the next 3 years** under the Development Action Plan for the Scheduled Tribes.

##### About:

- Announced in the Union Budget **2023-24**
- The mission will be launched as part of 'Reaching the Last Mile', one of the seven Saptarishi priorities enlisted in the budget 2023-24.
- A fund of **Rs 15,000 crore** for the next three years has been allocated for the socio-economic development of the group
- The Scheme defines PVTGs as the most vulnerable among the Scheduled Tribes and the Scheme therefore seeks to prioritize their protection and development.
- Activities supported under the scheme include housing, land distribution, land development, agricultural development, cattle development, construction of link roads, installation of non-conventional sources of energy, social security, etc.
- 75 PTVGs have been identified in the country in around **31,000 villages** of India's 18 states and one UT.
- **Odisha** has the maximum number of PVTGs with **13 PVTGs**.
- The Mission is expected to benefit around **3.5 lakh** tribal people in the country.

##### Criteria for Identification:

The government of India follows the following criteria the for identification of PVTGs.

- Pre-agricultural level of technology
- Low level of literacy

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- Economic backwardness
- A declining or stagnant population.

### 16. National Sickle Cell Elimination Mission

#### Recent News:

Finance Minister Nirmala Sitharaman during her Budget 2023 speech announced to launch of a new mission to **eliminate sickle cell anemia by 2047**.

#### About:

- Announced in the union budget of **FY 2023-24**.
- Targets to eliminate sickle cell anemia by **2047**.
- Under the new scheme, **70 million** people up to the **age of 40 years** in affected tribal areas will be screened.
- The scheme aims to bridge the gap between patients and health care services in tribal areas.
- A web-based portal will collate all information related to SCD among tribal people in India, including providing them a platform to register themselves if they have the disease or the trait.

#### What is Sickle cell disease?

Sickle Cell Disease (SCD), a genetic condition, is widespread among the tribal population in India where about **1 in 86 births** among STs have SCD.

It affects hemoglobin (responsible for carrying oxygen in the body) in red blood cells, which can result in morbidity and mortality via distinct pathways

Common symptoms of the disease include anemia, swelling in hands and feet, episodes of pain, eyesight problems, delay in growth or puberty, and frequent infections. These can, however, change over time.

### 17. PM Adi Adarsh Gram Yojana

#### Recent News:

Union Budget 2023-24 announced **Rs.1485 crore** to be provided for the comprehensive development of villages with significant tribal populations under the PM Adi Adarsh Gram Yojana.

#### About:

- The scheme was launched in March **2010** on a pilot basis for the integrated development of **1000 villages** each with more than **50% SC population**.
- Revamped as 'Pradhan Mantri Adi Adarsh Gram Yojna (PMAAGY)', for implementation during 2021-22 to 2025-26.
- It is envisaged to cover **36,428 villages** having at least 50% tribal population and 500 STs across States / UTs with notified STs.
- The main objective of this scheme is to achieve integrated socio-economic development of selected villages through a convergence approach.

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- The scheme envisions mitigating gaps prominently in **8 sectors** of development viz. Road connectivity (Internal and Intervillage /block), Telecom connectivity (Mobile /internet), Schools, Anganwadi Centres, Health Sub-Centre, Drinking water facilities, Drainage, and solid waste management.
- A sum of **₹20.38 lakh per village** as 'Gap-filling' has been provisioned for approved activities including administrative expenses under PMAAGY.

### 18. Pradhan Mantri Janjatiya Vikas Mission (PMJVM)

#### Recent News:

Union Budget 2023-24 allocated **Rs 288.49 crores** for the scheme.

#### About:

- The Scheme 'PMJVM' is a **Central Sector Scheme**
- All States and UTs with notified tribal population or having migrated tribal population will be covered under the Scheme during **2021-22 to 2025-26**
- An amount of **Rs. 1612 cr** has been earmarked under the Mission for the next five years.
- **TRIFED** will be the nodal agency at the central level for the implementation of the scheme.
- Aims to establish a robust marketing mechanism for the promotion of tribal produce/products by way of procuring MFPs under MSP, value addition of MFPs/non-MFPs, and through the sale& purchase of various tribal products to improve the livelihood opportunities of the tribal people.
- Under the mission, Minor Forest Produce(MFP) gathered by tribals will be processed in these kendras and marketed through Van Dhan Producer Enterprises.
- **New haats bazaar and warehouses** will be developed in the next 5 years as part of "Atmanirbhar Bharat Abhiyan".

## MINISTRY OF TOURISM

### 19. Pilgrimage Rejuvenation and Spiritual Heritage Augmentation Drive (PRASHAD)

#### Recent News:

- An amount of **Rs. 250 crores** has been allocated for the PRASHAD Scheme for the holistic development of selected pilgrimage destinations in the country.
- Recently the union government has identified four pilgrim centers for development under the scheme.

#### About:

- Launched in the year **2014-2015** as **PRASAD**.
- The name of the scheme was changed to "**PRASHAD**" in October **2017**.
- This scheme focuses on developing and identifying pilgrimage sites across India for enriching the religious tourism experience.
- It aims to integrate pilgrimage destinations in a prioritized, planned, and sustainable manner to provide a complete religious tourism experience.

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- This scheme seeks to leverage the voluntary funding available for Corporate Social Responsibility (CSR) and the Public-Private Partnership (PPP) for improved sustainability of the projects under this scheme
- Recently **Chamundeshwari temple in Mysuru, Sri Madhwa Vana in Kunjaragiri in Udupi district, Papnash temple in Bidar district, and Sri Renuka Yallamma Temple in Saundatti in Belagavi district** have been selected under the scheme.

### 20. Swadesh Darshan Scheme

#### Recent News:

- An outlay of **Rs. 1412 crore** has been allocated for the Swadesh Darshan Scheme
- **50** tourist destinations would be developed for providing a wholesome tourism experience providing physical, digital, and virtual connectivity, availability of tourist guides, and tourist security under the 'Swadesh Darshan Scheme'.

#### About:

- It is a central sector scheme, launched in **2015**
- The entire scheme is based on **theme-based tourism**.
- Each theme is called a "circuit" and is composed of at least three major tourist destinations which are distinct and apart.
- A total of **76 projects** have been sanctioned in various States/UT administrations under this scheme.
- Now revamped as **Swadesh Darshan 2.0**, the scheme envisages an increase in private-sector investment in tourism & hospitality.
- The projects under this scheme are sanctioned subject to the availability of funds, submission of suitable Detailed Project Reports (DPR), adherence to scheme guidelines and utilization of funds released earlier, etc.

#### Circuits identified under the scheme:

1. Buddhist circle
2. Coastal circle
3. Desert circle
4. Eco circle
5. Heritage Circle
6. Himalayan circle
7. Krishna circle
8. North-East circle
9. Ramayan circuit
10. Rural circle
11. Spiritual circle
12. Sufi circle
13. Tirthankar circle
14. Tribal circle

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## Important Schemes launched by Government for RBI Grade B Exam February 2023

15. Wildlife circle

### MINISTRY OF CIVIL AVIATION

#### 21. UDAN

##### Recent News:

The Government has planned to develop one hundred airports by **2024** to support the UDAN scheme and operationalize **1000 UDAN routes** during the currency of the Scheme.

##### About:

- Started in the year **2016** to improve regional connectivity.
- The government has allocated a budget of **Rs 450 billion** for this scheme.
- The scheme will be jointly funded by the central government and state governments
- The scheme envisages providing connectivity to un-served and under-served airports of the country through the revival of existing airstrips and airports.
- There is a bidding process for the selection of airlines to be a part of this scheme, and the government has fixed a **10-year plan** for its implementation. It can also be increased.
- Government sets a target to operationalize **100 airports by 2024**.
- **459 UDAN routes** involving **72 airports** including nine heliports and two water aerodromes have been operationalised as of 30.01.2023 under the scheme.

##### Features:

- Improving air transport infrastructure in all parts of the country with a special focus on remote areas.
- Making **425** unserved and underserved airports operational in the country.
- Improving the economy of the country by facilitating faster connectivity.
- Creating job opportunities in the aviation sector.
- Making air services available at lower prices.

##### Components:

It has two components: –

- The first one is to improve the existing airports and develop new ones for faster regional connectivity.
- The second one is the addition of new, capped airfare and financially viable regional real roots.

##### Udan scheme flight fare:

- For journeys **below 500 km**, one has to pay **2500 INR+Tax**.
- For journeys **above 500 km**, one has to pay **5000 INR+Tax**.

## Important Schemes launched by Government for RBI Grade B Exam February 2023

### MINISTRY OF LABOUR & EMPLOYMENT

#### 22. Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)

##### Recent News:

The Minister of State for Labour and Employment, Shri Rameswar Teli informed the details of the welfare schemes for the workers/laborers formulated by the Government to Rajya Sabha.

##### About:

- PMJJBY is a **one-year life insurance** scheme renewable from year to year offering coverage for death due to any reason.
- The scheme is offered by Life Insurance Corporation
- Available to people in the age group of **18 to 50** and having a bank account or a post office account.
- Risk coverage under this scheme is for **Rs. 2.00 lakh** in case of death of the insured, due to any reason
- An annual premium of **Rs. 436/-** is to be auto-debited from the subscriber's bank/post office account.
- A person has to opt for the scheme every year. He can also prefer to give a long-term option of continuing, in which case his account will be auto-debited every year by the bank.

#### 23. Pradhan Mantri Suraksha Bima Yojana (PMSBY)

##### Recent News:

The Minister of State for Labour and Employment, Shri Rameswar Teli informed the details of the welfare schemes for the workers/laborers formulated by the Government to Rajya Sabha.

##### About:

- The scheme will be offered by all Public Sector General Insurance Companies
- Available to people in the age group **18 to 70 years** with a bank account.
- With effect from June 1, 2022, the premium is **Rs 20 per annum** which is to be deducted from the account holder's bank/office account through 'auto-debit'.
- The risk coverage under the scheme is **Rs 2 lakh** in case of accidental death or total permanent disability and **Rs. 1 lakh** for partial permanent disability; due to an accident.

#### 24. Pradhan Mantri Shram Yogi Maan-Dhan (PM-SYM)

##### Recent News:

The Minister of State for Labour and Employment, Shri Rameswar Teli informed the details of the welfare schemes for the workers/laborers formulated by the Government to Rajya Sabha.

##### About:

- Launched in **2019**.
- The scheme is meant for old age protection and social security of Unorganised Workers (UW).
- It provides a monthly pension of **Rs.3000/-** after attaining the age of **60 years** and if the subscriber dies, the spouse of the beneficiary shall be entitled to receive 50% of the pension as a family pension

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- Under this scheme **50% monthly contribution** is payable by the beneficiary and an equal matching contribution is paid by the Central Government.
- Once the beneficiary joins the scheme at the entry age of **18-40 years**, the beneficiary has to contribute till 60 years of age.
- If he/ she exits the scheme within a period of less than 10 years, the beneficiary's share of the contribution only will be returned to him with a savings bank interest rate.
- If the subscriber exits after a period of 10 years or more but before 60 years of age, the beneficiary's share of contribution along with accumulated interest is earned by the fund or at the savings bank interest rate whichever is higher.

### Eligibility:

- Should be an unorganized worker (UW)
- To view the list of professions covered
- Entry age between 18 and 40 years
- Monthly Income Rs 15000 or below
- Should not be engaged in Organized Sector (membership of EPF/NPS/ESIC)
- Should not be an income taxpayer

## MINISTRY OF MINORITY AFFAIRS

### 25. Nai Manzil

#### Recent News:

The Union Minister of Minority Affairs, Smt. Smriti Zubin Irani informed that the grants under the scheme are not released to State Governments but to the Project Implementing Agencies (PIAs) impaneled for implementation of the scheme.

#### About:

- Launched as a **Central Sector Scheme (CSS) in 2015**
- The scheme is supported by the **World Bank** with a loan of \$50 million
- Aims to benefit the minority youth belonging to six notified minority communities of **17-35 years of age** who do not have a formal school leaving certificate
- **30%** of the beneficiary seats are earmarked for girl/women candidates and 5% of the beneficiary seats are for persons with disability belonging to the minority community under the scheme.
- The scheme provided a combination of formal education (Class VIII or X) and skills and enabled the beneficiaries to seek better employment and livelihoods.
- The Scheme is implemented through selected Project Implementing Agencies (PIAs) which are impaneled through an open transparent process by inviting Expression of Interest (EOIs) from organizations.
- The Program – implemented in **26 states and 3 union territories** – included six months of education and three months of skills training, followed by a further six months of support to help them establish themselves.

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- The scheme has benefited more than **98,000 minority youth** across the country by improving their education outcomes and increasing their employability options

### MINISTRY OF JAL SHAKTI

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

##### Recent News:

- The government of India has been implementing various schemes for rainwater conservation and its harvesting convergence with the schemes of the State Governments and with people's participation.
- One such major initiative of the Central Government includes the implementation of the Atal Mission for Rejuvenation and Urban Transformation (AMRUT).

##### About:

- Launched on **25<sup>th</sup> June 2015** in selected **500 cities** and towns across the country
- The mission has been subsumed under **AMRUT 2.0**, which was launched on 01<sup>st</sup> October **2021 for a period of 5 years**.
- The total indicative outlay for AMRUT 2.0 is **₹2,99,000 crore**. This outlay includes funding of ₹22,000 crores for ongoing projects of AMRUT till March 2023.
- Aims to provide universal coverage of water supply through functional taps to all households in all the statutory towns in the country and coverage of sewerage/septage management in 500 cities covered in the first phase of the AMRUT scheme.
- To date, **134 lakh water tap connections and 102 lakh sewer connections** have been provided through AMRUT
- The projects under the mission will be geo-tagged to make it a paperless mission.

##### Objectives:

- To promote the circular economy of water through the development of a City Water Balance Plan (CWBP) for each city focusing on recycling/reuse of treated sewage, rejuvenation of water bodies, and water conservation
- To help cities to identify the scope for projects focusing on universal coverage of functional water tap connections, water source conservation, rejuvenation of water bodies and wells, recycling/reuse of treated used water, and rainwater harvesting.
- To encourage the mobilization of market finance by mandating the implementation of 10% of the worth of projects in cities with a population above ten lacks through Public Private Participation

##### Components:

- **Pey Jal Survekshan** to ascertain the equitable distribution of water, reuse of wastewater, mapping of water bodies, and promote healthy competition among the cities /towns.
- **Technology Sub-Mission** for Water to leverage the latest global technologies in the field of water.
- **Information, Education, and Communication** (IEC) campaign to spread awareness among the masses about the conservation of water.

## Important Schemes launched by Government for RBI Grade B Exam February 2023

### 27. Jal Shakti Abhiyan

#### Recent News:

- The government of India has been implementing various schemes for rainwater conservation and its harvesting convergence with the schemes of the State Governments and with people's participation.
- One of the major initiatives of the Central Government includes the implementation of 'Jal Shakti Abhiyan' (JSA) in **1,592 blocks of 256 water-stressed districts** of the country.
- Third in the series of JSA, 'Jal Shakti Abhiyan: Catch The Rain' – 2022 was launched on 29 March 2022 in all districts (rural as well as urban areas) of the country with the theme "Catch the Rain, where it falls, when it falls".

#### About:

- Jal Shakti Abhiyan -I (JSA-I) was launched in two phases from **1<sup>st</sup> July to 30<sup>th</sup> September 2019** and from **1<sup>st</sup> October to 30<sup>th</sup> November 2019**.
- No separate funds were allocated for JSA-I. However, under above mentioned interventions, funds were utilized by the convergence of different Central and State Government schemes to achieve the goal
- The mission aimed to accelerate water harvesting, conservation, and bore well recharge activities in 256 water-stressed districts.
- More than **seventy- five lakh** traditional and other water bodies and tanks were renovated and around a crore water conservation & rainwater harvesting structures were created.

### 28. Namami Gange Programme

#### Recent News:

Considering the need and spread of the Programme, the Government of India has further approved **Namami Gange Mission-II** with a budgetary outlay of **Rs.22,500 crore till 2026** including projects for existing liabilities (Rs.11,225 Cr) and new projects/interventions (Rs.11,275 crore).

#### About:

- Launched in **June 2014** for a period up to 31<sup>st</sup> March 2021 with a budgetary outlay of **Rs.20,000 crore**.
- The Namami Gange was launched to accomplish the objectives of conservation, rejuvenation, and effective reduction of pollution of the National River.
- It is aimed at engaging with the community which will connect various interest groups including Scientists, Technology companies, Investors, and community members.
- **Chacha Chaudhary**, the popular comic book character, is the mascot of the Namami Gange Programme
- The research division of Namami Gange is led by **CGanga**, established under the aegis of **IIT Kanpur**.
- Under the Programme, all the drains falling into the river **Saryu** in the religious and historical city of Ayodhya are being tapped, and contaminated water is being transported to the sewerage treatment plant

#### Main Pillars under the program:

- Sewage Treatment Infrastructure
- River-Front Development
- River-Surface Cleaning

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- Biodiversity
- Afforestation
- Public Awareness
- Industrial Effluent Monitoring
- Ganga Gram

### MINISTRY OF HOUSING & URBAN AFFAIRS

#### 29. GOBAR (Galvanizing Organic Bio-Agro Resources) -Dhan scheme

##### Recent News:

- Union Government announced **500 new Waste to Wealth plants** will be established under the GOBARdhan scheme for promoting a circular economy.
- These will include **200 compressed biogas plants, 75 in urban areas, and 300 community** or cluster-based plants, at a total investment of **Rs 10,000 Cr.**

##### About:

- GOBARdhan scheme is launched in **2018**, being pursued as a national program priority under **Swachh Bharat Mission Grameen-Phase II**
- GOBARdhan aims to support villages in effectively managing their cattle and biodegradable waste.
- The scheme also aims at creating new rural livelihood opportunities and enhancing income for farmers and other rural people.
- A total of **583 plants** are currently functional under the GOBARdhan scheme, covering 151 districts in the country. Additionally, **175 plants** are under construction.
- In February 2022, Prime Minister Shri Narendra Modi inaugurated Asia's biggest municipal solid waste-based GOBARdhan plant in **Indore** aiming to generate **19,000 kg** of bio-CNG gas.

#### 30. Sustainable Alternative Towards Affordable Transportation (SATAT) Scheme

##### Recent News:

Under Swachh Bharat Mission-Urban 2.0, the bio-methanation plants linked to the GOBARdhan and SATAT schemes will produce Bio-CNG as renewable energy.

##### About:

- The initiative was launched in October **2018** by the Ministry of Petroleum & Natural Gas in association with Public Sector Undertaking (PSU) Oil Marketing Companies (OMC) viz. **Indian Oil Corporation Ltd., Bharat Petroleum Corporation Ltd., and Hindustan Petroleum Corporation Ltd.**
- The scheme aimed at setting up Compressed Bio-Gas production plants and making them available in the market for use in automotive fuels by inviting Expressions of Interest from potential entrepreneurs.
- It is planned to roll out **5,000 Compressed Bio-Gas plants** across India in a phase by **2025**.

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- At an investment of approx. **Rs. 1.7 lakh crore**, this initiative is expected to generate direct employment for **75,000 people** and produce **50 million tonnes** of bio-manure for crops.
- The scheme will help bring down dependency on crude oil imports and in enhancing farmers' income, rural employment, and entrepreneurship.
- Asia's largest Compressed Bio Gas (CBG) plant is located in **Lehragaga, Punjab**

### MINISTRY OF COMMERCE & INDUSTRIES

#### 31. Fund of Funds Scheme (FFS)

##### Recent News:

The Fund of Funds Scheme (FFS) commits **Rs. 7,980 crores** for startups to **99 Alternative Investment Funds (AIFs)** and **Rs. 3,400 crores** has been disbursed to **72 AIFs** which have in turn made investments of **Rs. 14,077 crores in 791 startups** as per the Minister of State for Commerce and Industry, Shri Som Parkash.

##### About:

- The Fund of Funds for Startups (FFS) Scheme was approved and established in **2016** with a corpus of **Rs. 10,000 crores**, to meet the funding needs of startups.
- **DPIIT is the monitoring agency and the Small Industries Development Bank of India (SIDBI) is the operating agency.**
- The scheme **primarily invests in the units of another Mutual Fund scheme.**
- The Scheme does not directly invest in startups, but instead provides capital to SEBI-registered AIFs, known as daughter funds, who in turn invest money in growing Indian startups through equity and equity-linked instruments.
- The scheme plays a catalytic role in terms of facilitating the raising of domestic capital, reducing dependence on foreign capital, and encouraging homegrown and new venture capital funds.
- AIFs supported under FFS are required to invest **at least 2 times** the amount committed under FFS in startups.

#### 32. Startup India Seed Fund Scheme (SISFS)

##### Recent News:

**Rs. 477.25 crore** has been approved for **133 incubators** under the Startup India Seed Fund Scheme (SISFS)

##### About:

- The Startup India Seed Fund Scheme (SISFS), a flagship scheme under the Startup India initiative has been implemented in **2021** with a corpus of **Rs. 945 crores** for the period of **4 years** starting from 2021-22
- The scheme aims to provide financial assistance to startups for proof of concept, prototype development, product trials, market entry, and com market entry on.
- It will support an estimated 3,600 entrepreneurs through **300 incubators** in the next 4 years.
- An Experts Advisory Committee (EAC) has been constituted by DPIIT)which will be responsible for the overall execution and monitoring of the Startup India Seed Fund Scheme.

##### Eligibility:

- The startup should be recognized by **DPIIT**.

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- At the time of application, the startup should be incorporated not more than two years ago.
- Start-ups must have a business plan to develop a service or product with a scope of scaling, viable commercialization, and market fit.
- Start-ups must not have availed financial support of **more than ₹10 lacs** from any other Central and State Government scheme.
- Shareholding by Indian promoters in the startup should be **at least 51%** at the time of application to the incubator for the scheme, as per the Companies Act, 2013 and SEBI (ICDR) Regulations, 2018.
- A startup applicant can avail of seed support in the form of grants and debt/convertible debentures each once as per the guidelines of the scheme.

### MINISTRY OF FISHERIES, ANIMAL HUSBANDRY & DAIRYING

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

##### Recent News:

PMMSY intends to address critical gaps in fish production, productivity, quality, technology, post-harvest infrastructure and management, modernization and strengthening of the value chain, reduction of post-harvest losses, traceability, etc as stated by Shri Parshottam Rupala, Union Minister for Fisheries, Animal Husbandry and Dairying

##### About:

- The scheme was implemented in **July 2019**.
- It will be implemented in all the States and Union Territories for a period of 5(five) years from **FY 2020-21 to FY 2024-25**.
- Pradhan Mantri Matsya Sampada has been approved at a total estimated investment of **Rs. 20,050 crores**
- The scheme will be implemented as an umbrella scheme with two separate components namely (a) Central Sector Scheme (CS) and (b) a Centrally Sponsored Scheme (CSS).
- The scheme intends to address critical gaps in fish production and productivity, quality, technology, post-harvest infrastructure and management, modernization and strengthening of the value chain, traceability, establishing a robust fisheries management framework, and fishers' welfare

##### Objectives:

- Harnessing of fisheries potential in a sustainable, responsible, inclusive, and equitable manner
- Enhancing fish production and productivity through expansion, intensification, diversification, and productive utilization of land and water
- Modernizing and strengthening of value e chain - t-harvest management and quality improvement
- Doubling fisher's and fish farmers' incomes and generation of employment
- Enhancing contribution to Agriculture GVA and exports
- Social, physical, and economic security for fishers and fish farmers

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- Robust fisheries management and regulatory framework

### Targets under the scheme:

- Enhancing fish production **to 220 lakh metric tons by 2024-25.**
- Sustained average annual growth of about 9% in fish production
- An increase in the contribution of the GVA of the fisheries sector to the Agriculture GVA from **to about 9% by 2024-25.**
- Double export earnings to about **Rs.1,00,000 crores by 2024-25.**
- Enhancing productivity in aquaculture to about **5 tonnes per hectare.**
- Reduction of post-harvest losses to about **10%.**
- Enhancement of domestic fish consumption to about **12 kg per capita.**
- Generate about **55 lakhs** of direct and indirect employment opportunities in the fisheries sector along the supply and value chain.

### Beneficiaries:

- Fishers
- Fish farmers
- Fish workers and Fish vendors
- Fisheries Development corporations
- Self Help Groups (SHGs)/Joint Liability Groups (JLGs) in the fisheries sector
- Fisheries cooperatives
- Fisheries Federations
- Entrepreneurs and private firms
- Fish Farmers Producer Organizations/Companies (FFPOs/Cs)
- SCs/STs/Women/Differently abled persons
- State Governments/UTs and their entities including
- State Fisheries Development Boards (SFDB)
- Central Government and its entities

## MINISTRY OF POWER

### 34. Gram Ujala Scheme

#### Recent News:

- The distribution under the pilot of Gram Ujala has been completed and currently, no further distribution activity is underway
- Under Gram UJALA Scheme, **1 crore LED bulbs** have been distributed in rural areas of **Bihar, Uttar Pradesh, Andhra Pradesh, Karnataka, and Telangana** as a Pilot Project.

#### About:

- Launched in **2021**, GRAM UJALA is a customized program for rural India to make LEDs available at affordable cost.

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- The program is financed entirely through **carbon credits**.
- The scheme will claim carbon credits under the **United Nations' Clean Development Mechanism (CDM)**.
- **Convergence Energy Services Limited (CESL)** is the implementation agency.
- Every domestic household having a metered connection from their respective Electricity Distribution Company is eligible to get the LED bulbs under the UJALA Scheme
- Under the program, **7-watt and 12-Watt LED bulbs with 3 years warranty** will be given to rural consumers against submission of working Incandescent bulbs.
- Every household can exchange a maximum of 5 bulbs.
- The scheme targets to distribute **10 million LED bulbs** under Project Crore in 2 million rural households by **March 31, 2022**, in the states of Bihar, Uttar Pradesh, Andhra Pradesh, Karnataka, and Telangana.
- It will result in to savings of **2025 million kWh per year** and reduce CO2 emission by **1.65 million tonnes CO2 per year**.

### MINISTRY OF HOME AFFAIRS

#### 35. Vibrant Villages Programme

##### Recent News:

The Union Cabinet, chaired by the Hon'ble Prime Minister Shri Narendra Modi, has approved the Centrally Sponsored Scheme- "Vibrant Villages Programme" (VVP) for the Financial **Years 2022-23 to 2025-26** with a financial allocation of **Rs. 4800 Crore**.

##### About:

- The scheme will provide funds for the development of essential infrastructure and the creation of livelihood opportunities in **19 Districts and 46 Border blocks 4 states and 1 UT along the northern land border of the country**
- The program's targets are to provide comprehensive development of villages on the border with China and improvement in the quality of life of people living in identified border villages.
- Border villages with a sparse population, limited connectivity, and infrastructure often get left out of the development gains will be covered under the scheme.
- **Road connectivity, drinking water, power (including solar and wind energy), mobile and internet access, tourist attractions, multipurpose facilities, healthcare infrastructure, and wellness centers** are the intervention areas with the highest priority for village development.
- Action plans for identified villages would be prepared by the district administration with assistance from the proper mechanisms at the block and panchayat levels, to guarantee complete saturation of federal and state programs.

### MINISTRY OF MICRO, SMALL & MEDIUM ENTERPRISES

#### 36. MSME Champions portal

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The Ministry of MSME implements various schemes and programs aimed at providing investment for the adoption of the latest technologies in the MSME sector. These schemes/programs, inter alia, include financial support, under schemes such as **MSME Champions Scheme, Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE), Prime Minister's Employment Generation Programme (PMEGP), and Micro and Small Enterprises - Cluster Development Programme (MSE-CDP).**

### About:

- The technology platform **CHAMPIONS** stands for **C**reation and **H**armonious Application of **M**odern **P**rocesses for **I**ncreasing the **O**utput and **N**ational Strength.
- The portal is basically for making the smaller units big by solving their **grievances, encouraging, supporting, helping, and handholding.**
- It is a **technology-packed control room-cum-management information system**
- It is also fully integrated on a real-time basis with GOI's main grievances portal CPGRAMS and MSME Ministry's other web-based mechanisms
- As of now, **66 state-level control rooms** are created and made functional.

### Objectives:

- To help the MSMEs in this difficult situation (of COVID-19) in terms of finance, raw materials, labor, permissions, etc.
- To help them capture new opportunities like manufacturing medical accessories and products like PPEs, masks, etc.
- To identify the sparks, i.e., the bright MSMEs who can not only withstand but can also become national and international champions.

### 37. Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE)

#### Recent News:

The Ministry of MSME implements various schemes and programs aimed at providing investment for the adoption of the latest technologies in the MSME sector. These schemes/programs, inter alia, include financial support, under schemes such as **MSME Champions Scheme, Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE), Prime Minister's Employment Generation Programme (PMEGP), and Micro and Small Enterprises - Cluster Development Programme (MSE-CDP).**

#### About:

- Launched in **2000** by the Government of India to make available **collateral-free credit** to the micro and small enterprise sector.
- Both the existing and the new enterprises are eligible to be covered under the scheme.
- The corpus of CGTMSE is being contributed by the **Government and SIDBI** in the ratio of **4:1**
- The corpus of Credit Guarantee Fund Trust for Micro & Small Enterprises (CGTMSE) has been infused with a sum of **Rs. 8,000 crores** recently

## Important Schemes launched by Government for RBI Grade B Exam February 2023

### Features:

- The scheme is implemented by **Credit Guarantee Trust for MSE (CGTMSE)**
- Credit guarantee for loans **upto Rs. 5.00 crore**, without collateral and third-party guarantee
- Guarantee coverage ranges **from 85% (Micro Enterprise up to Rs 5 lakh) to 75% (others)**
- Guarantee coverage made eligible to select NBFCs and Small Finance banks.
- The extent of guarantee cover is **50%** of the sanctioned amount of the credit facility for credit **from Rs. 10 lacks to Rs. 100 lakhs** per MSE borrower for retail trade activity.
- The extent of guarantee cover is **for (i) Micro and Small Enterprises operated and/or owned by women, and (ii) all credits/loans in the North East Region (NER) for credit facilities up to Rs. 50 lakh**. The annual guarantee fee for loans up to **Rs. 1 crore is 0.37% per annum**.
- In case of default, CGTMSE settles the claim with the lending institutions. For settlement of claims in respect of guarantees for loans outstanding **up to Rs. 10 lacks**, initiation of legal proceedings will no longer be required.

## MINISTRY OF HEAVY INDUSTRIES

### 38. PLI Scheme for Automobile and Auto Component Industry

#### Recent News:

The Union Minister of State for Heavy Industries, Shri Krishan Pal Gurjar has launched two **Production Linked Incentive (PLI) Schemes**, namely **PLI Scheme for Automobile and Auto Component Industry**, and **PLI Scheme for National Programme on Advanced Chemistry Cell (ACC) Battery Storage**.

#### About:

- The total budgetary outlay of **Rs.25,938 crores** over a period of **5 years (FY2022-23 to FY2026-27)**.
- This scheme is available for both existing as well as new investors in the market
- This scheme will help incentivize the cost of effective manufacturing of the state-of-the-art automotive technology of vehicles & the products i.e.; **sunroofs, automatic gears, warning systems, adaptive front lighting, etc.**
- An approved applicant shall be eligible for benefits for **5 consecutive Financial Years**.
- Financial Year **2019-20** shall be treated as the Base Year for the calculation of Eligible sales.
- The scheme is expected to bring fresh investments of over **Rs 42,500 crores**, incremental production of **over Rs 2.3 lakh crore**, and will create additional employment opportunities of **over 7.5 lakh jobs**.

#### Components:

The Production Linked Incentive (PLI) Scheme for Automobile and Auto Component Industry has the following two components:

- **Champion OEM Incentive Scheme:** The Champion OEM Incentive scheme is a 'sales value linked' scheme, applicable to Battery Electric Vehicles and Hydrogen Fuel Cell Vehicles of all segments and any other Advanced Automotive Technology vehicle prescribed by MHI depending upon technical developments.

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- **Component Champion Incentive Scheme:** The Component Champion Incentive scheme is a 'sales value linked' scheme, applicable on pre-approved Advanced Automotive Technology components of all vehicles, CKD/SKD kits, Vehicle aggregates of 2-Wheelers, 3-Wheelers, passenger vehicles, commercial vehicles and tractors including automobile meant for military use and any other Advanced Automotive Technology components prescribed by MHI depending upon technical developments.  
**Eligibility:**
- **New Non-Automotive Investor companies** are required to meet the Global Net Worth criteria of **Rs 1000 crore**.
- The Basic Eligibility criteria are based on audited financial statements for the year ending **31.03.2021**.
- Minimum New Cumulative Domestic Investment after 01.04.2021 has to be achieved by both existing automotive companies as well as New Non-Automotive investor companies.
- **The Champion OEMs (except 2W&3W) and New Non-Automotive Investor (OEM) companies** have to invest **Rs 2,000 crores** over a period of 5 years.
- **Champion OEM (2W & 3W), Component Champion, and New Non-Automotive Investor (Component) company** have to invest **Rs 1,000 crore, Rs 250 crore, and Rs 500 crore** respectively.

### 39. PLI Scheme for National Programme on Advanced Chemistry Cell (ACC) Battery Storage

#### Recent News:

The Union Minister of State for Heavy Industries, Shri Krishan Pal Gurjar has launched two (02) Production Linked Incentive (PLI) Schemes, namely PLI Scheme for Automobile and Auto Component Industry, and PLI Scheme for National Programme on Advanced Chemistry Cell (ACC) Battery Storage.

#### About:

- With an outlay of **Rs.18,100 crores**, the scheme is approved for **7 years (including two years of gestation period)**
- Aims to enhance India's manufacturing capabilities for the manufacture of Advanced Chemistry Cell (ACC)
- Targets to achieve manufacturing capacity of **50 Giga Watt Hour (GWh)** of ACC
- The scheme requires each selected ACC battery Storage manufacturer to set up **an ACC manufacturing facility of a minimum 5 GWh capacity**, achieve a **domestic value addition of at least 25%** and incur the mandatory **investment of Rs.225 crore /GWh** within **2 Years**.
- The beneficiary firms also need to ensure a **minimum 60% domestic value addition** at the Project level within **five years**.
- 3 companies are selected under the scheme, which includes **Reliance New Energy Solar Limited; Ola Electric Mobility Private Limited; and Rajesh Exports Limited**.

#### What is ACC?

Advanced Chemistry Cells (ACCs) are new-generation advanced storage technologies that can store electric energy either as electrochemical or as chemical energy and convert it back to electric energy as and when required.

Consumer electronics, electric vehicles, advanced electricity grids, solar rooftops, etc which are major battery-consuming sectors are expected to achieve robust growth in the coming years

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### Expected outcomes:

- Net savings of **Rs 2-2.5 lakh crore** on account of oil import bill reduction
- Import substitution of around **Rs 20,000 crore** every year.
- Direct investment of around **Rs 45,000 crore** in ACC battery storage manufacturing projects.
- Under the program, set up a cumulative **50 GWh** of ACC manufacturing facilities in India.
- The impetus to Research & Development to achieve higher specific energy density and cycles in ACC.
- Promote newer and niche cell technologies.

## MINISTRY OF RAILWAYS

### 40. Amrit Bharat Station Scheme

#### Recent News:

The **Amrit Bharat Station Scheme** has recently been launched for the development of Railway stations on Indian Railways.

#### About:

- The scheme envisages to take-up of **1275 stations** for upgradation/modernization over Indian Railway.
- It involves the preparation of Master Plans and their implementation in phases to improve the amenities at the stations
- High-level platforms(**760-840 mm**) shall be provided at all categories of stations. The length of the platforms shall generally be **600m**.

#### Objectives:

- The scheme aims at the preparation of Master Plans of the Railway stations and the implementation of the Master Plan in phases to enhance the facilities including and beyond the Minimum Essential Amenities (MEA) and aiming for the creation of **Roof Plazas and city centers at the station in the long run**.
- The scheme shall aim to meet the needs of the stakeholders, and station usage studies as far as possible based on availability of funds and inter-se priority.
- The scheme shall cater to the introduction of new amenities as well as the upgradation and replacement of existing amenities.

#### Scope:

- **High-level platforms** will be delivered for all categories of railway stations.
- Users of the railway stations will be provided with **free Wi-Fi access**. The master plan also covers 5G tower erections.
- The existing furniture in waiting rooms, platforms, retiring rooms, and offices will be reviewed. If the necessity occurs, the furniture will be replaced to make it more comfortable and durable.
- The railway stations will have amenities to support the needs of **Divyangjan** like toilets for Divyangs.
- Elements such as improved **landscaping, green patches, and local art and culture** will be used to further create a pleasant experience for the users.

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### MINISTRY OF NEW & RENEWABLE ENERGY

#### 41. National Biogas Programme

##### Recent News:

- The Ministry of New and Renewable Energy (MNRE) is supporting the installation of biogas plants under the National Biogas Programme.
- Under this scheme, MNRE is providing Central Financial Assistance (CFA) for setting up of biogas plants, ranging from **Rs. 9800/- to Rs. 70,400/-** per biogas plant based on the size of the plant (1-25 cubic meter/day plant capacity)

##### About:

- The program was started in **2005-06** with a view to promoting biogas-based power generation
- **In 2021**, it became part of the umbrella scheme **National Bio Energy Programme**
- The program has been recommended **for implementation in two phases.**
- The program has a provision of **Central Financial Assistance (CFA)** for various components related to Power generation, Biogas/BioCNG generation, and Briquette/Pellet manufacturing,
- The scheme covers the setting up of small and medium biogas plants ranging from **1M<sup>3</sup> to 2500 M<sup>3</sup>** biogas generation per day for **individual users, farmers, poultry, goshalas, slaughterhouse, diaries/ co-operatives, industries/organizations**, and others.
- The broader objectives of the scheme are to reduce **stubble burning** by utilizing surplus agricultural residue, to provide an **additional source of income to farmers** through the sale of surplus agro residue, and to enable **better environmental practices** and reduce pollution.

### MINISTRY OF SOCIAL JUSTICE & EMPOWERMENT

#### 42. Nasha Mukh Bharat Abhiyan (NMBA)

##### Recent News:

The Ministry under its ambitious initiative **Nasha Mukh Bharat Abhiyaan (NMBA)** which is currently operational in 372 districts of the country is establishing Addiction Treatment Facilities (ATFs) in Government hospitals. **25 ATFs** which have been sanctioned and ready, have been dedicated recently.

##### About:

- Launched on **15th August 2020** across **272 districts** of the country found to be the most vulnerable based on the data available from various sources.
- The focal points of the Campaign are preventive, mass education and sensitization, capacity building of service providers, positive partnership with educational institutions, and augmentation of treatment, rehabilitation, and counseling facilities.

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- Under the program, special emphasis is laid on the participation of stakeholders such as **women, children, educational institutions, and civil society organizations**.
- The Ministry has also set up a **24x7** National Toll-Free drug de-addiction helpline number **1800110031** to help the victims of drug abuse, their family, and society at large.

### Objectives:

- Awareness generation programs
- Focus on higher educational Institutions, university campuses, and schools
- Reaching out to the Community and identifying the dependent population
- Focus on counseling and treatment facilities in hospitals and rehabilitation centers that have been geo-tagged
- Capacity building programs for service providers

### 43. PM Anusuchit Jaati Abhyuday Yojana (PM-AJAY)

#### Recent News:

The State Government of **West Bengal** is not implementing the “**Adarsh Gram**” component of the Scheme of PM Anusuchit Jaati Abhyuday Yojana (PM-AJAY)

#### About:

- It is a merger of 3 Centrally Sponsored Schemes namely **Pradhan Mantri Adarsh Gram Yojana (PMAGY)**, **Special Central Assistance to Scheduled Castes Sub Plan (SCA to SCSP)**, and **Babu Jagjivan Ram Chhatrawas (BJRCY)**.
- The scheme is designed with an **area-based approach**, wherein villages having a high density of Scheduled Castes (SCs) populations are taken up for holistic development.
- **De-centralized planning** is used for the creation of projects.
- In order to cater to more SC population, the selection criteria for villages have been recently revised in 2022-23 from 'more than 50%' SC population to '**more than 40%**'.

#### Components:

- Income Generating schemes
- Skill Development Program
- Infrastructure development
- Monitoring & Evaluation

#### Objective:

- Reduce poverty of the SC communities
- Improve socio-economic developmental indicators
- Increase literacy and encourage enrollment of SCs in schools and higher educational institutions

### 44. National Action for Mechanized Sanitation Ecosystem” (NAMASTE)

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- The Ministry of Social Justice & Empowerment (MoSJE) has formulated a scheme “National Action for Mechanized Sanitation Ecosystem” (NAMASTE).
- The process of extending the Scheme to all the Urban Local Bodies (ULBs) of the country has been initiated.

### About:

- It is a **Central Sector Scheme** that envisages the safety and dignity of sanitation workers in urban India
- The scheme is a joint initiative of the **Ministry of Social Justice and Empowerment (MoSJE) and the Ministry of Housing and Urban Affairs (MoHUA)**.
- The scheme is proposed to be undertaken during **2023-24 to 2025-26**.
- Allocated budget for the year 2023-24 is **Rs. 97.41 crore**.
- The scheme will cover all **Urban Local Bodies (ULBs)** in a phased manner.

### Features:

- Identification of the Sewer/Septic Tank Workers (SSWs).
- Occupational Training and distribution of PPE Kits to SSWs
- Assistance for Safety Devices to Emergency Sanitation Response Units (ESRUs)
- Extending Health Insurance Scheme Benefits to identified SSWs and their
- Promoting mechanization and enterprise development by providing funding support and subsidy (capital +interest) to the sanitation workers, to procure sanitation related equipment/vehicles.
- Citizen-centric awareness programs

For the year 2021-22, as per revised Scheme guidelines, Central share of Rs. 422.42 Cr has been released to the bank account of 2,17,149 student beneficiaries through DBT.

## 45. Atal Vayo Abhyuday Yojana (AVYAY)

### Recent News:

- Provisions like financial security, healthcare, nutrition, shelter, welfare, etc. for senior citizens provided under the Atal Vayo Abhyuday Yojana (AVYAY), being run by the Department of Social Justice and Empowerment
- Basic amenities like shelter, food, medical care, and entertainment opportunities are provided free of cost to indigent senior citizens.

### About:

- It is a **central sector scheme** formerly known as **National Action Plan for Senior Citizens**
- This scheme is applicable for eminent senior citizens and institutes involved in rendering distinguished services for the cause of elderly persons.
- Assistance under the scheme will be given to the **Panchayati Raj Institutions / local bodies and eligible Non-Governmental Voluntary Organizations**

### Components

- Integrated Programme for Senior Citizens (IPSrC)
- State Action Plan for Senior Citizens (SAPSrC)
- Rashtriya Vayoshri Yojana(RVY)

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- Senior Able Citizens for Re-employment in Dignity(SACRED)
- Action Groups Aimed at Social Reconstruction (AGRASR)
- Senior-care Aging Growth Engine (SAGE)-Silver Economy for Senior Citizens
- Elderline – National Helpline for Senior Citizens
- Channelizing the CSR fund for elderly care
- Training and capacity building for senior citizens.

### 46. Garima Greh Scheme

#### Recent News:

- The department has setup **12 Garima Greh** Shelter Homes for Transgender Persons on a pilot basis in **9 States**.
- In total, **654 transgender** persons have benefited through the Garima Greh project. The government aims to setup up more such Garima Grehs under the scheme.

#### About:

- The scheme was launched on **December 15, 2021**
- The Garima Greh has been first introduced in Vadodara, Gujarat on pilot basis
- The objective of Garima Greh Yojana is to provide a safe and secure living environment to vulnerable women and children, especially those who have been affected by domestic violence, family disputes, mental illness, or substance abuse.
- The scheme also includes provisions for counseling and rehabilitation services for women and children.
- Under the scheme, **10 cities** have been identified for setting up 13 selected Shelter Homes in the country on an experimental basis to improve the conditions of Transgender persons.
- The cities include **Vadodara, New Delhi, Patna, Bhubaneswar, Jaipur, Kolkata, Manipur, Chennai, Raipur, Mumbai** etc.
- The scheme rehabilitates a minimum of **25 transgender** persons in each home identified by the Ministry.

## MINISTRY OF WOMEN & CHILD DEVELOPMENT

### 47. Pradhan Mantri Matru Vandana Yojana (PMMVY)

#### Recent News:

The Budget Estimates (BE) for the financial year 2023-24 for Mission Shakti including PMMVY component, is **₹3143.96 crore**.

#### About:

- A **centrally sponsored scheme** was implemented in the country on **January 1, 2017**.
- It is a **direct benefit transfer** scheme
- A beneficiary is only qualified to receive benefits **once** under the scheme.
- All pregnant women of age **19 years or above** are eligible under the scheme

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### Objectives:

- To make women aware of the health issues related to pregnancy, labor, and lactation.
- To encourage pregnant women and lactating mothers to take proper rest
- To provide financial help to fulfill their and their baby's nutritional needs.
- To promote mother-child care.

### Beneficiaries:

- **All Pregnant Women and Lactating Mothers**, except those who are in regular central/state or PSU government employment.
- All eligible Pregnant Women and Lactating Mothers who have their pregnancy on or after **01.01.2017** for the first child in the family.
- Pregnant and Lactating **AWWs/ AWHs/ ASHA** (subject to some conditions)

### Benefits:

- Under this scheme, **5,000 rupees** are paid out in three installments as a cash incentive.
- The eligible beneficiaries also receive cash incentives under **Janani Suraksha Yojana (JSY)**. Thus, on average, a beneficiary will get Rs. 6,000.
- A cash incentive of **₹6,000/-** is also provided to eligible beneficiaries under revised PMMVY with effect from **01.04.2022** for the **second child** subject to the second child being a girl.

## MINISTRY OF HEALTH & FAMILY WELFARE

### 48. National Tele Mental Health Programme

#### Recent News:

For the year 2022-23, a total of **Rs. 120.98 crore** has been allocated for National Tele-Mental Health Programme (NTMHP).

#### About:

- Launched on **10<sup>th</sup> October 2022**
- It aims to provide **free tele-mental health services** all over the country round the clock, particularly catering to people in remote or under-served areas.
- The program includes a network of **38 tele-mental health centers** of excellence spread across **27 States and UTs**, providing mental health services in over **20 languages**
- **NIMHANS**, Bengaluru is the nodal centre.
- **A toll-free, 24/7 helpline number (14416)** has been set up across the country
- The Central government aims to open at least **one** Tele-MANAS Cell in each State/UT
- Currently, there are **5** regional coordination centers.

#### Services offered:

- Tele Counselling by trained counselors.
- Tele Consultation by Mental Health professionals when required.

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- Referral Services to other Mental Health Establishments such as Medical Colleges, DMHP services, and specialty institutes.

### 49. Pradhan Mantri National Dialysis Programme (PMNDP)

#### Recent News:

A total of **17.27 lakh beneficiaries** have availed dialysis services and **1350 dialysis centers** have been established in the country till 31<sup>st</sup> December 2022.

#### About:

- Launched in **2016**
- Ensures availability of **dialysis services free of cost** to Below Poverty Line (BPL) beneficiaries at the district hospitals in the country.
- The Program has been implemented in all **36 States/UTs in 641 districts**
- The **National PMNDP portal** was also launched in 2022 and is operational across the states for the registration of dialysis patients using the Ayushman Bharat Health Account (ABHA) ID.

### 50. Ayushman Bharat Digital Mission (ABDM)

#### Recent News:

Ayushman Bharat Digital Mission facilitating Quick OPD registration in 365 hospitals through Scan and Share service

#### About:

- Launched as a pilot mission on **15<sup>th</sup> August 2020 in six Union Territories**.
- On 27<sup>th</sup> September **2021**, the national rollout of the ABDM has been announced.
- Aims to develop the technological backbone for an integrated digital infrastructure in the Indian health system.
- The mission connect the **digital health solutions** of hospitals across the country with each other.
- The mission enables a host of other facilities like **Digital Consultation, Consent of patients in letting medical practitioners access their records**, etc.
- With the implementation of this scheme, old medical records cannot get lost as every record will be stored digitally.

#### Features:

- Creation of ABHA Address
- Discovery of Health Information
- Linking of health records/ with a given ABHA Address
- View Health Records
- Management of consents

## MINISTRY OF FINANCE

### 51. Pradhan Mantri Mudra Yojana (PMMY)

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Pradhan Mantri Mudra Yojana (PMMY), the scheme helped generate 1.12 crore net additional employment for approximately 3 years (i.e. from 2015 to 2018).

### About:

- Launched in **2015**
- The scheme is set up by the Government of India (GoI) through **MUDRA** (a subsidiary of SIDBI) which helps in facilitating micro credit **up to Rs. 10 lakh** to small business owners.
- MUDRA supports Financial Intermediaries to extend loans to the **non-corporate, non-farm sector income-generating activities of micro and small entities** with credit needs up to Rs. 10 lakhs).
- The lending rates are as per the RBI guidelines issued in this regard from time to time.
- The Mudra loan scheme does not charge any **processing fees**, making it a cost-effective financing option for MSMEs.

### Benefits:

The loan under the scheme is provided in 3 stages:

- **Shishu (Covering loans upto Rs. 50,000/-)**  
This stage would cater to entrepreneurs who are either in their primitive stage or require lesser funds in order to get their businesses started.
- **Kishor (Covering loans upto Rs. 5,00,000/-)**  
This section of entrepreneurs would belong to either those who have already started their business and want additional funds to mobilize their business.
- **Tarun (Covering loans upto Rs. 10,00,000/-)**  
If an entrepreneur meets the required eligibility conditions, he/she could apply loan for up to Rs.10 lakhs. This would be the highest level of amount that an entrepreneur could apply for a startup loan.

### Eligibility:

Any Indian Citizen who has a business plan for a non-farm income-generating activity such as manufacturing, processing, trading, or service sector whose credit need is up to Rs 10 lakh

## MINISTRY OF NEW & RENEWABLE ENERGY

### 52. Rooftop Solar Programme Ph-II

#### Recent News:

National Portal for Rooftop Solar launched on 30.7.2022, eases residential consumer to apply and get rooftop solar installed under Rooftop Solar Programme Ph-II providing central financial assistance.

#### About:

- The program was launched in **2019**
- The program was implemented with a total central financial support of **Rs.11,814 crores**.
- Aimed to reach the **40 GW** of rooftop solar capacity target by **2022** (38 GW to be installed).
- Under Phase-II Programme, the focus will be on the increased involvement of DISCOMs.

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- Under this scheme, the Ministry is providing a **40%** subsidy for the first 3 kW and a **20%** subsidy beyond 3 kW and up to **10 kW** of solar panel capacity.
- The **residential consumer reducing** has to pay the cost of the rooftop solar plant by reducing **the subsidy amount** given by the Ministry as per the prescribed rate to the vendor.
- **Gujarat** leads the country in solar power generation under the solar rooftop scheme

### Objectives:

- To promote the **grid-connected SPV rooftop** and small SPV power generating plants among the residential, community, institutional, industrial and commercial establishments.
- To **mitigate the dependence on fossil fuel based electricity generation** and encourage environment-friendly Solar electricity generation.
- To create an **enabling environment for investment in the solar energy** sector by the private sector, state government and the individuals.
- To create an enabling environment for the **supply of solar power from rooftop and small plants to the grid.**

## MINISTRY OF RURAL DEVELOPMENT

### 53. Mahatma Gandhi National Rural Employment Guarantee (MGNREGA) scheme

#### Recent News:

The Union Budget has allocated **Rs 60,000 crore** for the MGNREGA scheme for 2023-24, which is **18% lower** than the Rs 73,000 crore budget estimates for 2022-23.

#### About:

- Launched in **2006**.
- The scheme provides a legal guarantee for **one hundred days** of employment in every financial year to adult members of any rural household willing to do public work-related unskilled manual work at the statutory minimum wage.
- The central government bears the **full cost** of unskilled labour, and **75% of the cost of material** (the rest is borne by the states)
- The scheme is open to the entire unemployed labor force.
- Women are guaranteed **one third** of the jobs made available under the MGNREGA.
- **Uttar Pradesh** tops in the country in providing employment under the scheme.

#### Features:

- MGNREGA guarantees **hundred days** of wage employment in a financial year, to a rural household whose adult members volunteer to do unskilled manual work.
- Within **15 days** of submitting the application or from the day work is demanded, the applicant will receive wage employment.

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- Right, to get unemployment allowance in case employment is not provided within fifteen days of submitting the application or from the date when work is sought.
- **Receipt of wages within fifteen days** of work done.
- A variety of permissible works can be taken up by the Gram Panchayaths.
- MGNREGA focuses on the economic and social empowerment of women.
- MGNREGA provides “Green” and “Decent” work.
- **Social Audit** of MGNREGA works is mandatory, which lends to accountability and transparency.
- MGNREGA works to address climate change vulnerability and protect the farmers from such risks and conserve natural resources.
- The **Gram Sabha** is the principal forum for wage seekers to raise their voices and make demands.

### Recent Changes (applicable from April 1, 2023):

- Wage hike ranges from **Rs. 7 to Rs. 26 per day**, which is an increase of **2% to 10%**.
- As per the wage revisions carried out, the **highest rate** of wage, which is **Rs. 357 per day** has been fixed for **Haryana** and the **lowest wage** of **Rs. 221 per day** has been fixed for **Madhya Pradesh and Chhattisgarh**.
- The **highest percentage increase** has been recorded for **Rajasthan**, where wages rose from Rs. 231 per day in 2022-23 to Rs. 255 per day for 2023-24, making a **10.39% hike**.
- The **lowest percentage hike** is reported in **Goa**, where wages increased from Rs. 315 per day in 2022-23 to Rs. 322 per day in 2023-24.

## NITI AAYOG

### 54. Atal Innovation Mission

#### Recent News:

Atal Innovation Mission Holds Mission High-Level Committee Meeting, chaired by Shri Dharmendra Pradhan  
The committee discussed AIM 2.0 to lead and strengthen India’s Innovation Ecosystem

#### About:

- The Atal Innovation Mission (AIM) is a flagship initiative set up by the [NITI Aayog](#) in **2016**
- Aims to create and promote an ecosystem of innovation and entrepreneurship across the country at school, university, research institutions, MSME and industry levels.
- Recently NITI Aayog launched the 'Atal New India Challenge' that will provide grants of up to **Rs. 1 crore** amount to innovative products and solutions.

#### Targets:

The intended targets that will be achieved by AIM are:

- Establishing **10000 Atal Tinkering Labs (ATLs)**,
- Establishing **101 Atal Incubation Centers (AICs)**,
- Establishing **50 Atal Community Innovation Centers (ACICs)** and

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- Supporting **200 startups** via the Atal New India Challenges.

### MINISTRY OF AGRICULTURE & FARMERS WELFARE

#### 55. Pradhan Mantri Kisan Samman Nidhi (PM-KISAN)

##### Recent News:

Prime Minister Shri Narendra Modi transferred the 13<sup>th</sup> installment of about **Rs 16,800 crore** under the ambitious Pradhan Mantri Kisan Samman Nidhi (PM-KISAN) scheme of the Government of India, through Direct Benefit Transfer (DBT) to the bank accounts of more than 8 crore beneficiary farmers across the country.

##### About:

- The scheme was launched on **24th February 2019**.
- The scheme aims to supplement the financial needs of the farmers in procuring various inputs to ensure proper crop health and appropriate yields, commensurate with the anticipated farm income.
- Under the scheme, all landholding farmers' families shall be provided the financial benefit of **Rs. 6000 per annum per family** payable in **three equal installments of Rs. 2000 each, every four months**.
- The money will be transferred directly to the bank accounts of farmers.
- The scheme is expected to cover around **2 crores** more farmers, increasing the coverage of PM-KISAN to around **14.5 crore beneficiaries**.

##### Eligibility:

All land-holding eligible farmer families (subject to the prevalent exclusion criteria) are to avail of the benefits under this scheme, as per the cabinet decision taken in May 2019.

### MINISTRY OF POWER

#### 56. Revamped Distribution Sector Scheme (RDSS)

##### Recent News:

The government of India launched the Revamped Distribution Sector Scheme (RDSS) with an outlay of **Rs. 3,03,758 crore** for the duration of **5 years** i.e. from (FY 2021-22 to FY 2025-26).

##### About:

- Launched in **2022** for a period of **5 years**.
- The main objective of the scheme is to improve the quality, reliability and affordability of power supply through digitalization and network improvement.
- The scheme mandates the compulsory installation of **smart meters** across the country.
- The scheme subsumed 3 schemes namely, **Integrated Power Development Scheme (IPDS)**, **Deen Dayal Upadhyaya Gram Jyoti Yojana (DDUGJY)**, and **Prime Minister's Development Package (PMDP)-2015**
- **REC** and **PFC** have been nominated as nodal agencies for facilitating the implementation of the scheme.

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- All **state-owned DISCOMs** are eligible under the scheme.
- Recently the scheme is implemented in the **UT of Ladakh** with a sanctioned cost of **Rs 687.05 crores**.

### Targets:

- To reduce the Aggregate Technical & Commercial (AT&C) losses to pan-India levels of **12-15%**
- To reduce the Average Cost of Supply (ACS)-Average Revenue Realised (ARR) gap to zero by **2024-25**.
- Installing **250 million smart meters** by **2025**

### Components:

The revamped distribution scheme has the following parts:

**Part A** covers metering and distribution infrastructure works.

- Component I: Metering
- Component II: Distribution infrastructure works
- Component III: Project management

**Part B** covers training and capacity building and other enabling and supporting services.

## MINISTRY OF ENVIRONMENT, FOREST & CLIMATE CHANGE

### 57. National Afforestation Program

#### Recent News:

To increase forest and tree cover in the country various schemes are implemented by the Central and State Government/Union Territory Administration as stated by the Minister of State for Environment, Forest and Climate Change, Shri Ashwini Kumar Choubey in a written reply to a question in Rajya Sabha

These include the **National Afforestation Programme (NAP)** for the regeneration of degraded forests and adjoining areas in the country and the **Green India Mission (GIM)**.

#### About:

- Launched in **2002**
- NAP is a centrally sponsored scheme that is implemented with the fund sharing pattern of **60: 40** between **Centre and States (90: 10 in other cases)**
- Aims at the ecological restoration of degraded forests and to develop the forest resources with peoples' participation.
- The Scheme is **demand-driven** and the afforestation area is sanctioned on the basis of past performance, potential degraded forest land available for eco-restoration, and availability of budget.
- Implemented by a three-tier institutional set up through the **State Forest Development Agency (SFDA)** at the state level, **Forest Development Agency (FDA)** at the forest division level, and **JFMCs** at the village level.

#### Components:

The major components of the scheme include:

- afforestation under Seven plantation models
- maintenance of previous years' plantations

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- Ancillary Activities like soil and moisture conservation activities (SMC), fencing, overheads
- monitoring and evaluation (M&E)
- micro-planning
- awareness raising
- Entry Point Activities (EPA)

### 58. Green India Mission

#### Recent News:

To increase forest and tree cover in the country various schemes are implemented by the Central and State Government/Union Territory Administration as stated by the Minister of State for Environment, Forest and Climate Change, Shri Ashwini Kumar Choubey in a written reply to a question in Rajya Sabha

These include the **National Afforestation Programme (NAP)** for the regeneration of degraded forests and adjoining areas in the country and the **Green India Mission (GIM)**.

#### About:

- Launched in **2014** as a **Centrally Sponsored Scheme** with a budgeted outlay of **13000 crores**.
- The sharing pattern for the plan outlay would be **90:10** for the **North Eastern States** and **75:25** for **Center and State**.
- It aims at protecting, restoring, and enhancing India's forest cover and responding to Climate Change by undertaking plantation activities in the forest and non-forest areas.
- It envisages a holistic view of greening and focuses on multiple ecosystem services, especially, biodiversity, water, biomass, preserving mangroves, wetlands, critical habitats, etc. along with carbon sequestration as a co-benefit.
- Implemented by a three-tier institutional set up through the **State Forest Development Agency (SFDA)** at the state level, **Forest Development Agency (FDA)** at the forest division level, and **Gram Sabha** at the village level.
- The target under the Mission is **10 million hectares** of forest and non-forest lands for increasing the forest and tree cover and improving the quality of existing forests in the **next 10 years**.

## MINISTRY OF TOURISM

### 59. Dekho Apna Desh Initiative

#### Recent News:

IRCTC will be operating the **Baba Saheb Ambedkar Yatra** tour package under the “Dekho Apna Desh” initiative, covering some of the prominent sites associated with the life of Dr Bhim Rao Ambedkar.

#### About:

- Announced in the **Union budget 2023-2024**
- The scheme aims to promote tourism and encourage people to explore the rich cultural heritage and diversity of India.

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## Important Schemes launched by Government for RBI Grade B Exam February 2023

- The scheme primarily targets the **middle-class citizens** of the country, encouraging them to travel within India rather than abroad.
- **Unity Mall**, to promote and sell State's own One District, One Product (ODOPs), Geographical Indication (GI), and other handicraft products, will be set up in states.
- At least **50 destinations** will be selected and developed as a complete package of tourism under the initiative.

### MINISTRY OF CIVIL AVIATION

#### 60. Digi Yatra

##### Recent News:

In the first phase, Digi Yatra is launched at **Delhi, Bengaluru, and Varanasi Airports**.

More than **1.6 Lakh** air travelers have taken benefit of Digi Yatra

##### About:

- Launched in **December 2022**. It is a mobile-based application.
- Aims to provide contactless passenger identification at airports.
- The app allows users to board flights faster at airports and save time while traveling.
- Digi Yatra is a **biometric boarding system** using Facial Recognition Technology
- It enhances passenger experience by eliminating the need for verification of tickets and ID at multiple touchpoints.
- Digi Yatra is a **voluntary facility**.
- All the passenger's data is encrypted and stored in the wallet of the passenger's smartphone and shared only for a limited time duration of 24 hours.
- The implementation of Digi Yatra under phase I is also planned at **Kolkata, Pune, Vijayawada, and Hyderabad Airports by March 2023**.

### MINISTRY OF FISHERIES, ANIMAL HUSBANDRY & DAIRYING

#### 61. Sagar Parikrama Phase – III

##### Recent News:

**Phase-III 'Sagar Parikrama'** shall be from Surat, Hazira Port, Gujarat on **19th February 2023** with Media interaction, followed by a journey towards the coastal belt of Maharashtra.

##### About:

- The program is celebrated in **all coastal States/UTs** through a pre-decided sea route
- It is organized to have an interaction program with fishermen, fisher communities, and stakeholders in these locations in order to know the problems of Coastal Fisher folk.
- The program aims to bridge the gaps between **fisher communities, and their expectations**
- **Phase-I** began on **5th March 2022** from Mandvi, Gujarat, and was completed at Porbandar on 6th March 2022 covering 3 locations
- The **phase-II** program began from **23rd to 25th September 2022** and covered 7 locations.

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## Important Schemes launched by Government for RBI Grade B Exam February 2023

- A song on Sagar Parikrama in **Marathi** has also been launched.

### 62. Rashtriya Gokul Mission

#### Recent News:

Rashtriya Gokul Mission is continued under revised and realigned schemes of the Department from **2021-22 to 2025-26** with an allocation of Rs.**2400 crore**.

#### About:

- Launched in **2014**
- Aims to support the development and conservation of indigenous bovine breeds and genetic upgradation of the bovine population
- **All indigenous breeds of cattle** including Gir, Tharparkar, and Khillar are covered under the scheme.
- Under the scheme, a on **50%** subsidy cow/buffalo/pig/chicken/goat breeding farms and silage making units will be given by the Government of India.
- The scheme will be implemented through the '**State Implementing Agency**' (SIA viz Livestock Development Boards).
- It also envisages the establishment of integrated cattle development centers, '**Gokul Grams**' to develop indigenous breeds

#### Objectives:

- To undertake a breed improvement programme for indigenous cattle breeds so as to improve the genetic makeup and increase the stock.
- To **enhance milk production** and productivity of indigenous bovines.
- To upgrade nondescript cattle using elite indigenous breeds like **Gir, Sahiwal, Rathi, Deoni, Tharparkar, and Red Sindhi**.
- To distribute disease-free high genetic merit bulls of indigenous breeds for natural service.

#### Components:

- Availability of High genetic Merit Germplasm
- Extension of Artificial Insemination Network
- Development and Conservation of indigenous Breeds
- Skill Development
- Farmers Awareness
- Research Development and Innovation in Bovine Breeding

## MINISTRY OF LABOUR & EMPLOYMENT

### 63. Employees' State Insurance Scheme

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## Important Schemes launched by Government for RBI Grade B Exam February 2023

Recently **around 27,700 new establishments** are registered under the ESI Scheme and the benefits of the scheme have been extended to **80 transgender employees**. **18.03 lakh new employees** have also been added in December 2022.

### About:

- The scheme was inaugurated in Kanpur on **24<sup>th</sup> February 1952** (ESIC Day)
- The scheme is administered by the **Employees' State Insurance Corporation**
- The scheme provides members' **financial protection** in case of an untimely health-related eventuality.
- The ESI Act is applicable to **all non-seasonal factories employing 10 or more persons**
- The ESI Scheme is financed by contributions from employers and employees.
- The employer contributes **3.25 percent** and the employee contributes **0.75 percent** for all employees earning **Rs 21,000 or less per month** in salary.
- Employees, earning **less than Rs. 100/- a day** as daily wages, are exempted from payment of their share of contribution.
- Changing jobs will not affect an employee's insurance status, and his or her insurance number will remain the same.

### Benefits

Following are the six social security benefits that can be availed under the scheme:

- Medical Benefit
- Sickness Benefit
- Maternity Benefit
- Disablement Benefit
- Dependent Benefit
- Funeral & Confinement Benefit