

Important Schemes launched by Government for RBI Grade B Exam January 2023

MINISTRY OF COMMERCE & INDUSTRY

1. PM Gati Shakti

Recent news

Progress of PM Gati Shakti reviewed by Union Minister Piyush Goyal with senior officials from 8 infrastructure Ministries.

About PM Gati Shakti

- Launched in October 2021
- It is a digital platform that brings 16 ministries including railways and roadways together for integrated planning and coordinated implementation of infrastructure connectivity projects.
- More than 400 data layers give information on existing and proposed infrastructure projects, forest land and available industrial estate.
- It **incorporates the infrastructure schemes** of various Ministries and State Governments like Bharatmala, Sagarmala, inland waterways, dry/land ports, UDAN etc.
- It is based on six pillars: Comprehensiveness, Prioritization, Optimization, Synchronization, Analytics and Dynamic

Total outlay

- The Gati Shakti National Master Plan is **Rs 100 lakh crore** project for building holistic infrastructure in India in next four years.
- It received its first-ever outlay of **Rs 20,000 crore** in the *Budget* for **FY22-23**.
- Recently 100 critical infrastructure gap projects have been prioritized for development in **FY 2023-24** and **Rs. 75,000 Cr.** have been allocated for the same

Aim:

- To improve economic growth and sustainable development by focusing on infrastructure such as roads, railways, airports, ports, mass transports, waterways and logistics.
- To prevent overlapping of works by addressing the issue of government departments working in tandem.
- To build Next Generation Infrastructure which will improve Ease of Living as well as Ease of Doing Business.
- To boost multiple employment opportunities.

Targets under the PM Gati Shakti Scheme upto 2024-25:

- Development of **11 industrial corridors** and two new defence corridors in **Tamil Nadu and Uttar Pradesh**.
- To achieve a turnover of **1.7 lakh crore** in defence production.
- Development of around **38 electronics manufacturing clusters and 109 pharma clusters**.
- Expanding the national **highway network to 2 lakh km**
- Creation of more than **200 new airports**, heliports, and water aerodromes.
- Adding **17000 km** to the gas pipeline network
- 4g connectivity in all villages
- Increasing renewable capacity to **225 GW from 87.7 GW**

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MINISTRY OF HEAVY INDUSTRIES

2. Faster Adoption and Manufacturing of Electric Vehicles Phase II (FAME II)

Recent news

- 50 New electric buses deployed in Delhi with support under FAME India Phase II scheme. A total of 250 buses have already been deployed by DTC.
- Under the FAME II Scheme of the Ministry of Heavy Industries (MHI), Cities/STUs/State Governments placed supply orders for 3,538 Electric Buses.
- Out of those 3,538 Electric Buses, a total of 1,716 electric Buses have been deployed as on 2nd January 2023.

About the scheme:

- Implement on April 1, 2019
- An expanded version of FAME India I launched on April 1, 2015.
- Total outlay of **10000 crores** over a period of 3 years. (2019-2022)
- Extended for **two years** in March 2022.
- Emphasizes on electrification of public transportation that includes shared transport.

Aim:

- To address the issue of environmental pollution and fuel security
- To **support 10 lakh e-2Wheelers, 5 Lakh e-3Wheelers, 55000 4Wheelers and 7000 buses.**

MINISTRY OF DEFENCE

3. Agnipath scheme

Recent news:

- Recently Ministry of Defence (MoD), Ministry of Education (MoE), Ministry of Skill Development and Entrepreneurship (MoSDE) and all three Services signed an MoU with various stakeholders to facilitate continued education of Agniveers while serving in the Armed Forces and award of appropriate skill certificates in accordance with their expertise/experience.
- Under these MoUs with the National Institute of Open School (NIOS) and Indira Gandhi National Open University (IGNOU), **suitable 12th Class certificates and Bachelor's degrees will be awarded to the Agniveers respectively.**
- Agniveers could get a bachelor's degree from IGNOU and , with two years completed with the necessary credit, could get an Agniveer diploma.

About the scheme:

- Agneepath scheme is a central government scheme launched in **2022**
- It allows patriotic and motivated youth both males and females to serve in the Armed forces 'below the officers rank' for a **period of four years.**

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- The training will be for **6 months** and then deployment for **three and a half years**.
- Youth joining the army is known as 'agniveer'.
- After 4 years of service, only 25% of the batch is recruited back into the service for a **period of 15 years**.
- Around **45000 to 50000** soldiers will be recruited annually.
- **It aims** to Give Opportunities to the youth of India to serve in the armed forces as Agniveers.

Eligibility:

- Aspirants between the age **17.5 years and 23 years**.
- The exact eligibility requirements for the Army, Navy, and Air Force will be published on their respective official websites for individuals to apply in accordance with.
- Agniveers must meet the medical requirements for enlistment in the military that are specific to their individual categories.

Agnipath Scheme Salary

- Agniveers will start working with an initial wage of **INR 30,000** and other benefits that will increase to INR 40,000 by the end of the four-year service period.
- Each soldier will receive a lump sum payment of **INR 11.71 lakh** at the conclusion of the four-year tenure, which will be tax-free.
- The payout in the event of death will exceed **INR 1 crore** and will include remuneration for any unspent time.
- The recruits will be provided with a non-contributory life insurance cover of ₹48 lakhs for the duration of their engagement period in the armed forces.

MINISTRY OF NEW & RENEWABLE RESOURCES

4. National Green Hydrogen Mission

Recent News

The Union Cabinet, chaired by Prime Minister Shri Narendra Modi, recently approved National Green Hydrogen Mission in January 2023.

About the Scheme

- The initial outlay for the Mission will be **Rs.19,744 crore**
- Ministry of New and Renewable Resources will formulate the scheme guidelines for implementation of the respective components.
- The mission will facilitate demand creation, production, utilization, and export of green hydrogen.
- It is a program **to incentivize** the commercial production of green hydrogen and make India a net exporter of fuel.

Objectives to be fulfilled by 2030:

- Development of green hydrogen production capacity of at least **5 MMT** (Million Metric Tonne) per annum with an associated renewable energy capacity addition of about 125 GW in the country
- Creation of over **Six lakh jobs**

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- The cumulative reduction in fossil fuel imports over **Rs 1 Lakh crore**
- Abatement of nearly 50 MMT of annual greenhouse gas emissions

About Green Hydrogen

- Green hydrogen (GH₂ or GH₂) is hydrogen generated by passing an electric current through water using renewable resources like wind or solar.
- Hydrogen has a variety of applications such as the **production of ammonia (a key fertilizer), steel, refinery, fuel cells, and electricity.**
- Green hydrogen currently accounts for less than 1% of global hydrogen production due to its expensive production.
- Countries worldwide are working on building green hydrogen capacity as it ensures energy security and helps cut carbon emissions.

MINISTRY OF INFORMATION & BROADCASTING

5. Broadcasting Infrastructure and Network Development (BIND) Scheme

Recent News:

The Cabinet Committee on Economic Affairs approved the proposal of the Ministry of Information and Broadcasting regarding the Central Sector Scheme “**Broadcasting Infrastructure and Network Development**” (BIND) for the infrastructure development of Prasar Bharati .

About the scheme:

- The total outlay of the scheme is **₹2,539.61 crores up to 2025-26.**
- The scheme provides financial support to **Prasar Bharati** for expenses related to the expansion and upgradation of its broadcasting infrastructure, content development, and civil work related to the organization.
- The scheme also helps in the development of high-quality content for both domestic and international audiences.

Objective:

- To widen Prasar Bharati’s reach, including in the **LWE (Left Wing Extremism)**, border, and strategic areas, and provide high quality content to the viewers.
- To increase coverage of AIR FM (frequency modulation) transmitters in the country **to 66% by geographical area and 80% by population, up from 59% and 68% respectively.**
- The Scheme also envisages free distribution of over **8 lakhs DD Free Dish STBs** (Set Top Box) to people living in remote, tribal, LWE, and border areas.

MINISTRY OF SKILL DEVELOPMENT & ENTREPRENEURSHIP

6. National Skill Development Mission

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Recently Union Education and Skill Development & Entrepreneurship Minister Shri Dharmendra Pradhan chaired the 3rd meeting of the steering committee of the National Skill Development Mission to discuss the progress made and the roadmap ahead in the skill development efforts.

About:

- Approved and launched in **2015**
- The mission has been developed to create convergence across sectors and states in terms of skill training activities.
- It will be implemented through a streamlined institutional mechanism driven by the Ministry of Skill Development and Entrepreneurship (MSDE)
- Institutional mechanisms is three-tiered:
 - Governing Council for policy guidance at the apex level,
 - Steering Committee and
 - Mission Directorate (along with an Executive Committee) as the executive arm of the Mission.
- Seven sub-missions have been proposed initially to act as building blocks for achieving overall objectives of the Mission.
- The implementation of skilling activities under the Mission will be as per the budget provisions of various schemes under their respective heads of account.
- The administrative expenses of the Mission will be borne from the budget of the Ministry of Skill Development and Entrepreneurship.

Objectives:

- To implement the National Skills Qualifications Framework (NSQF) which will allow opportunities for long-term, as well as short-term training, leading to productive employment and career improvement.
- To maintain a balance between the industry/employer demand and the workforce which will lead to a sustainable livelihood because of determined training.
- To facilitate re-skilling and up-skilling to the workforce of the unorganized sectors of the industry.
- Ensuring high-quality training standards through high-quality teaching and benchmarked institutions.
- To support weaker and disadvantaged sections of society through focused outreach programs and targeted skill development activities.
- Enabling pathways for transitioning between the vocational training system and the formal educational system, through a credit transfer system.
- Maintaining a national database, known as the Labour Market Information System (LMIS), which will act as a portal for matching the demand and supply of skilled workforce in the country.

MINISTRY OF SKILL DEVELOPMENT AND ENTREPRENEURSHIP

7. Grameen Udyami Scheme

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Union Minister of State for Skill Development & Entrepreneurship and Electronics & IT, Shri Rajeev Chandrasekhar will attend the felicitation ceremony of over 200 tribal women who have successfully completed training under Phase 3 of the Grameen Udyami Scheme in Jharkhand.

About the Scheme:

- It is a special multiple-skilling program to train **450 tribal students in Jharkhand and Madhya Pradesh.**
- The six states that are carrying out the project are **Gujarat, Maharashtra, Rajasthan, Chhattisgarh, Madhya Pradesh, and Jharkhand.**
- It is implemented under **Sansadiya Parisankul Yojana.**
- The scheme is funded by **National Skill Development Corporation (NSDC)**

Objectives:

- To enhance employment opportunities.
- To reduce forced migration.
- Increase rural economy.
- Conservation of natural resources.

MINISTRY OF DEVELOPMENT OF NORTH-EAST REGION

8. North East Special Infrastructure Scheme (NESIDS)

Recent news:

The Union Cabinet has **approved the continuation of Schemes** of the Ministry of Development of the North Eastern Region for the balance period of the 15th Finance Commission (2022-23 to 2025-26).

About the Scheme:

- It is a central sector scheme
- Covers all North Eastern states of India, i.e., Arunachal Pradesh, Nagaland, Manipur, Mizoram, Tripura, Meghalaya, Assam, and Sikkim.
- Focuses on the projects of physical infrastructure related to water systems, power connectivity, tourism, education, and health.
- Recently it has been restructured having two components – **NESIDS (Roads) and NESIDS (Other than Road Infrastructure).**
- The outlay for the North East Special Infrastructure Scheme (NESIDS) will be **Rs.8139.5 crore** including committed liabilities of ongoing projects for the years 2022-26.

Objectives:

- The objective of the Northeast Road Sector Development Scheme (NERSDS) is to take up the rehabilitation/construction/upgradation of roads (including bridges on the roads) in the Northeastern Region (NER).
- To improve air connectivity.
- To improve rail connectivity a total of **19 new projects** have been sanctioned.

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9. PM- DEVELOPMENT INITIATIVE FOR THE NORTH EASTERN REGION (PM-Devine”)

Recent news

The Union Cabinet has approved continuation of Schemes of Ministry of Development of North Eastern Region , with total outlay of ₹12882.2 crore, for the balance period of the 15th Finance Commission (2022-23 to 2025-26).

About the Scheme:

- Approved in October 2022.
- It is a **Central Sector Scheme**
- It is implemented through North Eastern Council or Central Ministries/agencies or State Government agencies.
- The scheme has a total outlay of **Rs. 6,600 crores for the 4-year period from 2022-23 to 2025-26** (remaining years of the 15th Finance Commission period).

Objective:

- Support social development projects based on the felt needs of the North Eastern Region (NER).
- Enable livelihood activities for youth and women.
- Fill the development gaps in various sectors.
- To creation of infrastructure, support industries, social development projects and create livelihood activities for youth and women, thus leading to income and employment generation.

MINISTRY OF AGRICULTURE & FARMERS WELFARE

10. Electronic National Agriculture Market (e-NAM)

Recent News:

e-NAM, a flagship initiative of the Ministry of Agriculture and Farmers Welfare, **has won the Platinum Award in the Digital Empowerment of Citizens Category in Digital India Awards 2022** held in New Delhi recently.

About the scheme:

- It is an online trading platform for agriculture and horticulture commodities working 24*7
- Launched in 2016 as a pan-India trading portal.
- The management of this system is done by SFAC (Small Farmers Agri-business Consortium), which is controlled by the Ministry of Agriculture and Farmer Welfare.
- A single license to trade across the complete market around the state is provided to traders under the scheme.
- The price information is available on the e-NAM app, and sellers can have the feature of SMS through which they have information about the price and the quantity of the products.
- Currently, there are 1361 markets that are linked to the e-NAM network from 23 states and 4 UTs

Objective:

- To help traders, farmers, and buyers with online trading.
- Providing the national market to buyers and traders.
- To regulate the price gap between agricultural products in rural and urban areas.

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- To provide quality products at reasonable prices.
- To adopt a uniform process for selling and buying across the country.
- To integrate markets at the state level and to have a complete online network of buying and selling

Advantages:

- Real-time price discovery.
- Transparent online trading.
- Stable price and availability to consumers.
- Payment and delivery guarantee.
- Enhanced accessibility to the market.
- Quality certification, warehousing, logistics.
- Error-free reporting of transactions
- Reduced transaction costs for buyers.

Challenges faced by e-NAM:

- Lack of internet services and computer arrangements.
- Requirement of technical knowledge.
- Reluctant farmers, merchants, and dealers to sell online.
- Confusion about the prices of agriculture produce.

11. Pradhan Mantri Fasal Bima Yojana

Recent News:

Union Minister of State for Agriculture and Farmers Welfare Shri Kailash Choudhary re-assured all the farmers of the country that the Central Government is committed for the overall development of the farmers and that their interests will be fully protected.

He stated that "Pradhan Mantri Fasal Bima Yojana" is working to provide security cover to crores of farmers of the country under the leadership of the Government of India and Prime Minister Shri. Narendra Modi.

About the scheme:

- Launched in **2016**.
- It is a large-scale crop subsidy insurance scheme to facilitate and safeguard farmers' interests.
- Replaced the **National Agriculture Insurance Scheme (NAIS), Modified National Agriculture Insurance Scheme (MNAIS), and Weather-based Crop Insurance Scheme**
- All food and oil seed crops and annual commercial/horticulture crops for which past yield data is available are covered under the scheme.
- It covers pre-harvest and post-harvest losses arising out of natural calamities (cyclones, unseasonal rains), pests, and diseases.
- All the farmers growing notified crops in the notified areas are covered under the scheme.
- It is optional for all the farmers.

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- To assess crop losses, satellite imagery, remote sensing technology, drones, AI, and machine learning are used.

Premium Rates:

- There will be a **uniform premium of only 2% to be paid by farmers** for all Kharif crops and 1.5% for all Rabi crops.
- In the case of **annual commercial and horticultural crops**, the premium to be paid by farmers will be only 5%.
- The premium rates to be paid by farmers are very low and the balance premium will be paid by the Government to provide a fully insured amount to the farmers against crop loss on account of natural calamities.
- However, the Centre decided in February 2020 to **limit its premium subsidy to 30% for unirrigated areas and 25% for irrigated ones**. Previously, the central subsidy had no upper limit.

Objectives of the scheme:

- To provide financial support to farmers suffering crop loss/damage arising out of unforeseen events.
- To stabilize the income of farmers and to ensure their continuance in farming.
- To ensure the flow of credit to the agriculture sector
- To encourage farmers to adopt innovative and modern agricultural practices
- To enhance the competitiveness of the agriculture sector
- To facilitate easy reporting of crop loss within 72 hours of the occurrence of any event.

Issues related to the Scheme:

- Farmer's dissatisfaction with the compensation and delayed settlements.
- Delay in releasing of funds by the government.
- Lack of interest of insurance companies in bidding of clusters that are prone to crop losses.

MINISTRY OF MICRO, SMALL & MEDIUM ENTERPRISES

12. Scheme of Fund for Regeneration of Traditional Industries (SFURTI)

Recent News:

Recently West Tripura Bamboo Mat Cluster and the new KVIC building under the SFURTI scheme were inaugurated by KVIC chairman Shri Manoj Kumar.

About the SFURTI scheme:

- Launched in the year **2005** to establish **70 cluster** of traditional industries and artisans with a financial commitment of **Rs.149.44 crore**.
- **Khadi & Village Industries Commission** is the nodal agency for the Khadi and Village Industry cluster.
- Coir Board shall be the nodal agency for coir-based clusters.
- SFURTI clusters are of two types: **Regular cluster (500 artisans)** with government assistance of **up to 1.5 crore**, **Major cluster (More than 500 artisans)** with government assistance of **up to 3 crores**, and **Denser or highest cluster (with 1000-2500 artisans)** with government assistance of **up to 8 crores**.

Criteria for eligibility:

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- The clusters should be near a concentration of **roughly 500 benefit families**, who comprise craftsmen, traders, service providers, and raw material suppliers, among other things.
- These clusters should be developed within one or two district subdivisions
- Clusters should be based on khadi, coir, and rural industries such as pottery, leather, and so on should be formed
- **At least 10%** of the clusters must be situated in India's north-eastern states

Aim:

- Developing clusters of traditional industries in the country
- Making the traditional industries more competitive, market-driven, productive and profitable.
- Strengthening the local governance system of industry clusters, with the active participation of the local stakeholders.
- Building up innovative and traditional skills, improved technologies, advanced processes, market intelligence, and new models of public-private partnerships.

13. Prime Minister Employment Generation Programme (PMEGP)

Recent News:

The government of India has increased the maximum project cost from Rs.25 lakh to Rs.50 lakh for the margin money subsidy to be given under PMEGP under the manufacturing sector, thereby making it easier for the projects to be implemented under the PMEGP scheme.

About the Scheme:

- Introduced in **2008** to generate employment opportunities through the establishment of micro-enterprises in **rural** as well as **urban areas**.
- Territories under the Panchayati Raj system are classified as rural while territories under the municipal jurisdiction are classified as urban.
- It is a **central sector scheme**.
- Khadi and Village Industries Commission is the implementing agency at the National level.
- It subsumed two schemes namely **Prime Minister Rozgar Yojana (PMRY) and Rural Employment Generation Programme (REGP)**.
- Assistance is provided under the scheme only to the **new units**.
- The scheme has been approved for continuation over the 15th Finance Commission Cycle for five years from **2021-22 to 2025-26** with an outlay of **Rs. 13554.42 Crore**.

Eligibility:

- Individuals above **the age of 18 years**.
- Self-Help.

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- Cooperative Societies registered under the **Societies Registration Act of 1860**

Rate of Subsidy:

- The subsidy is 15% of the project cost in urban areas and 25% of the project cost in rural regions for general category applicants.
- For physically disabled, OBC, SC/STs, women, transgender, northeastern region (NER) applicants, and border district applicants the subsidy would be 25% of the project cost in urban and 35% of the project cost in rural areas.

14. Gramodyog Vikas Yojana

Recent News:

To fulfil Prime Minister's dream of 'Aatmanirbhar Bharat', the Chairman, Khadi and Village Industries Commission Shri Manoj Kumar, is on a four-day visit to Karnataka from 18th to 21st January 2023.

During his maiden visit to this region, he inaugurated the Electric Potter's Wheel training program for skill upgradation of people engaged in potter's work under Gramodyog Vikas Yojana, in which about 40 trainees are participating at Malavalli.

About:

- **Gramodyog Vikas Yojana** is *one* of the two components of Khadi **Gramodyog Vikas Yojana** which aims to promote and develop the village industries through common facilities, modern technologies, training etc.
- The program was approved for the benefit of artisans involved in the manufacturing of **Agarbatti in July 2020**.
- Initially, **four Pilot Projects** were started, including one in North Eastern part of the country.
- The Agarbatti artisans were trained by the KVIC (Khadi and Village Industries Commission) to help build the enterprise-led business model in the rural sector.
- A total of **200** Automatic Agarbatti making machines and **40 Mixing machines** were provided to the artisans.
- The program was aimed to give a boost to the domestic Agarbatti Industry in the country and will reduce imports of Agarbatti.

15. Kumhar Sashaktikaran Yojana

Recent news:

KVIC also distributed 100 electric wheels to potters under "Kumhar Sashaktikaran Yojana" .

About:

- **Launched in 2018**
- Provides potters with modern equipment and training to revive their art and make them self-reliant.
- The program reaches out to the potters in: **U.P., M.P., Maharashtra, J&K, Haryana, Rajasthan, West Bengal, Assam, Gujarat, Tamil Nadu, Odisha, Telangana, and Bihar.**

Objective:

This program provides the following support to potters:

- Training for advanced pottery products
- Latest, new technology pottery equipment like the electric Chaak
- Market linkages and visibility through KVIC exhibitions

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MINISTRY OF EDUCATION

16. PM POSHAN Scheme

Recent News:

The Ministry of Education has constituted a Joint Review Mission to review the implementation of the centrally sponsored scheme, Pradhan Mantri Poshan Shakti Nirman (PM POSHAN) in the month of January 2023. The Joint Review Mission comprises of members drawn from Nutrition experts, Officers from the Government of India, and the State Government.

About the Scheme:

- Launched in 2021 for five years (2021-22 to 2025-26) to provide **one hot cooked meal** in government-aided schools.
- It is a Centrally-sponsored scheme.
- The scheme replaced the Mid-Day Meal scheme.
- The scheme will cover **11.8 crore** students enrolled in **classes 1 to 8** in over 11.2 lakh schools across the country.
- The central government will ensure **Direct Benefit Transfer (DBT) from states to schools**, which will use it to cover cooking costs.
- It also has a provision for supplementary nutrition for children in aspirational districts and those with high prevalence of anaemia.
- A nutrition expert will be appointed in each school to measure and suggest health aspects such as Body Mass Index (BMI), weight, hemoglobin levels, etc.
- Social audit of the scheme is mandatory in all districts.
- The total scheme budget will amount to **Rs 1,30,794.90 crore** with a financial outlay of **Rs 54061.73 crores** from the Central Government and **Rs 31,733.17 crore** from State Governments & UT administrations.

Objectives:

- To encourage the concept of **Tithi Bhojan** in which special food for children on special occasions/festivals will be provided.
- To encourage the use of locally grown traditional food items to support local economic growth.
- Involvement of Farmer's Producer Organizations (FPO) and Women Self Help Group in the implementation of the scheme will be encouraged.
- To promote the development of [School Nutrition Gardens](#) to give children first-hand experience with nature and gardening.

Coverage:

- Primary school children (1-5)
- Upper primary (6-8)
- Students of balvatikas (3-5 years)

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MINISTRY OF HOUSING & URBAN AFFAIRS

17. PM SVANidhi

Recent News:

The scheme has received an enormously positive response from street vendors across the country and has become one of the fastest-growing micro-credit schemes of the Government of India.

In the past two years, PM SVANidhi has disbursed more than 40.07 lakh loans worth Rs. 4,606.36 crores to 45.32 lakh beneficiaries across two tranches.

About the scheme:

- PM SVANidhi stands for Prime Minister Street Vendor's AtmaNirbhar Nidhi.
- It is a **central sector scheme** launched in **June 2020**.
- The approved outlay for PM SVANidhi scheme is Rs.600 crore.
- It provides affordable working capital loans to street vendors who are left affected by the novel coronavirus pandemic.
- Vendors will be provided with an initial working capital of up to **Rs. 10000** and an enhanced loan of **up to ₹20,000 and ₹50,000 on the second and third times** respectively, on repayment of earlier loans
- A vendor will get an **interest subsidy at 7 percent** at early or timely repayment of loans.
- A vendor does not have to provide any collateral security to access the loan.
- There is a provision of a monthly cash-back incentive of **Rs 50-100** on digital payments.
- The scheme has been expanded **till December 2024**

Aim:

- To facilitate working capital loan.
- To reward digital transaction
- To incentivize regular payment

Eligibility:

- Vendors possessing a Certificate of Vending or Urban Local Bodies (ULB) issued valid identity card are eligible under this scheme.
- In case an individual fails to present a Certificate of Vending and plans on availing of a street vendor loan, he might consider getting a Letter of Recommendation (LoR) from the municipalities.
- Further, vendors residing and active in and around peri-urban or rural areas can also fulfill the eligibility requirement by presenting the same letter.
- ULB-verified vendors who have left their operational area due to the pandemic are also eligible under SVANidhi.

MINISTRY OF HEALTH & FAMILY WELFARE

18. PM-JAY

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National Health Authority (NHA) is introducing a new system to measure and grade hospital performance under the flagship scheme Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB PM-JAY).

The new initiative will introduce the concept of 'value-based care', where payment will be outcome-based and providers will be rewarded according to the quality of the treatment delivered.

Under the new model, the providers will be rewarded for helping the patients improve their health, which consequently will reduce the effects of the disease in the population in the long term.

About:

- **Launched in February 2018**, it is the **world's largest health insurance/ assurance scheme** fully financed by the government.
- It offers a sum insured of **Rs.5 lakh per family for secondary care** (which doesn't involve a super specialist) as well as tertiary care (which involves a super specialist).
- Cashless and paperless access to services are provided to the beneficiaries at the point of service under the scheme.
- The funding for the scheme is shared – **60:40 for all states and UTs with their own legislature, 90:10 in Northeast states and Jammu and Kashmir, Himachal and Uttarakhand and 100% Central funding for UTs without legislature.**
- Finance minister Nirmala Sitharaman in her Budget 2023-24 increased the allocation for Ayushman Bharat-Pradhan Mantri Jan Arogya Yojana (AB-PMJAY) to Rs 7200 crore
- The National Health Authority and the State Health Authority is the nodal agency at the national and state level respectively.
- Approximately **50 crores of beneficiaries** are covered under the scheme.
- There is no cap on family size and age under the scheme, to ensure that nobody is left behind.
- The cover will include pre and post-hospitalization expenses. It will also cover all pre-existing conditions.
- **3 days** of pre-hospitalization and **15 days** of post-hospitalization like medicines and diagnostics are covered.

Eligibility:

Any household with a family Income less than **Rs 5 Lakh per annum** is eligible under the scheme.

Objective:

- To reduce medical expenditure for many families, which is mostly out-of-the-pocket expense.
- The insurance cover provided by this scheme includes items that are generally excluded from standard medi-claims (for example, pre-existing conditions, internal congenital diseases, and mental health conditions).
- Access to a larger market for the Insurers and third-party administrators.
- To initiate wide reforms in India's healthcare system.
- To provide access to quality healthcare services without financial hardships to economically weaker sections of the society.
- To create more jobs.

MINISTRY OF ENVIRONMENT, FOREST, AND CLIMATE CHANGE

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19. Mission LiFE (Lifestyle For Environment):

Recent News:

- National Museum of Natural History, a subordinate Ministry of Environment, Forest and Climate Change office organized an Online Interactive Session on Pariksha Pe Charcha in line of Mission LiFE (Lifestyle For Environment) for the School Principals of Haryana State.
- More than 2,643 students, teachers, and general visitors actively participated.

About:

- Conceptualized by **NITI Aayog**.
- Introduced by the PM at the COP26 in Glasgow in **November 2021**.
- It is an India-led global mass movement towards protecting and preserving the environment.
- It aims to mobilize at least 1 billion Indians and other global citizens to take individual and collective actions for conserving the environment in the period 2022-28.
- Targets to make at least **80 percent** of all villages and urban local bodies in India environmentally friendly by 2028.
- As part of the Mission, the Indian Government unveiled a list of **75 lifestyle practices under 7 categories** that can promote climate-friendly behavior.
- The categories include energy saving, water saving, reduced use of single-use plastic, sustainable food systems, waste reduction, adopting a healthy lifestyle, and e-waste handling.

MINISTRY OF FISHERIES, ANIMAL HUSBANDRY & DAIRYING

20. Sagar Parikrama (Phase III)

Recent news:

- DoF under the chairmanship of Shri Parshottam Rupala, Union Minister of Fisheries, Animal Husbandry and Dairying (MoFAH&D), Government of India, organized the planning meeting for 'Sagar Parikrama' Phase III in New Delhi.
- He also launched the Marathi version of the "**Sagar Parikrama Song**."
- Phase III program of 'Sagar Parikrama' is being organized in the state of Maharashtra and a tentative plan was proposed by the state officials.

About:

- It is an initiative of the government to organize a sea voyage across all coastal states and union territories to **support fishermen, fish farmers, and other stakeholders**.
- It aims to address their concerns and facilitate their economic development by implementing various fisheries schemes and programs.

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- It is celebrated through a pre-decided sea route down right from **Gujarat, Diu, Maharashtra, Goa, Karnataka, Kerala, Tamil Nadu, Andhra Pradesh, Odisha, West Bengal, Andaman & Nicobar, and Lakshadweep Islands.**
- The program is celebrated by the Department of Fisheries, Ministry of Fisheries, Animal Husbandry and Dairying, Government of India, and National Fisheries Development Board along with the Department of Fisheries, Government of Gujarat, Indian Coast Guard, Fishery Survey of India, Gujarat Maritime Board and fishermen representatives
- Phase 1 of the program began on **March 5, 2022, in Gujarat.**
- Phase -II started on **September 22, 2022, from Mangrol to Veraval**
- Phase II shall begin in **February 2023.**

Objectives of the program:

- To improve the life of fisher communities in India.
- To ensure that the communities have access to the necessary resources to fish sustainably
- To demonstrate solidarity with fishing people.
- Protection of marine ecosystems.
- To resolve economic issues faced by the fishing communities.
- To showcase the best practices that may be adopted by the fishermen and fishing community.

MINISTRY OF SCIENCE & TECHNOLOGY

21. NATIONAL EDUCATION POLICY

Recent news:

Union Minister Dr. Jitendra Singh praises PM Modi's **NEP-2020**, and said, Dropout' word, a stigma of the yesteryears will become obsolete after the full rollout of the National Education Policy (NEP-2020).

About:

- Launched in **2020.**
- Replaced **National Policy on Education,1986.**
- **Proposed various reforms in school education as well as higher education including technical education.**
- **Based on 5 pillars: Access, Equity, Quality, Affordability, and Accountability.**
- **Aims to make both school and college education more flexible, and multidisciplinary by 2030**
- Proposes to increase the public investment in the Education sector to reach **6% of GDP** at the earliest.

Features:

- Ensuring Universal Access at All Levels of schooling from pre-primary school to Grade 12
- Ensuring quality early childhood care and education for all children between **3-6 years**
- New Curricular and Pedagogical Structure (**5+3+3+4**)

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- No hard separations between arts and sciences, between curricular and extra-curricular activities, between vocational and academic streams;
- Establishing National Mission on Foundational Literacy and Numeracy
- Emphasis on promoting multilingualism and Indian languages; The medium of instruction until at least Grade 5, but preferably till Grade 8 and beyond, will be the home language/mother tongue/local language/regional language.
- Assessment reforms - Board Exams on up to two occasions during any given school year, one main examination and one for improvement, if desired;
- Setting up of a new **National Assessment Centre, PARAKH** (Performance Assessment, Review, and Analysis of Knowledge for Holistic Development);
- Equitable and inclusive education - Special emphasis is given on Socially and Economically Disadvantaged Groups (SEDGs)
- A separate Gender Inclusion fund and Special Education Zones for disadvantaged regions and groups;
- Robust and transparent processes for recruitment of teachers and merit-based performance;
- Ensuring the availability of all resources through school complexes and clusters
- Setting up of **State School Standards Authority (SSSA)**
- Exposure to vocational education in school and higher education system;
- Increasing GER in higher education to 50% by 2035
- **3.5 crore new seats** will be added to Higher Education Institutions.
- Holistic and Multidisciplinary Education with multiple entry/exit options;
- NTA to offer Common Entrance Exam for Admission to HEIs
- Establishment of Academic Bank of Credit;
- Setting up of Multidisciplinary Education and Research Universities (MERUs);
- Setting up of **National Research Foundation (NRF)**
- Light but Tight' regulation
- Expansion of open and distance learning to increase Gross Enrolment Ratio (GER).
- Internationalization of Education
- Professional Education will be an integral part of the higher education system. Stand-alone technical universities, health science universities, legal and agricultural universities, or institutions in these or other fields, will aim to become multi-disciplinary institutions.
- By 2030, the minimum degree qualification for teaching will be a **4-year integrated B.Ed. degree**
- Establishing a National Mission for Mentoring.
- Creation of an autonomous body, the National Educational Technology Forum (NETF) to provide a platform for the free exchange of ideas on the use of technology to enhance learning, assessment, planning, and administration. Appropriate integration of technology into all levels of education

MINISTRY OF YOUTH AFFAIRS & SPORTS

22. Target Olympic Podium Scheme

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Recent news:

- Ministry of Youth Affairs and Sport (MYAS) on January 19th and 20th held its first Mission Olympic Cell (MOC) meeting outside Delhi and on the sidelines of the ongoing Hockey World Cup in Bhubaneswar, Odisha.
- MOC discussed key agenda points of India's Olympic Program and proposals of Target Olympic Podium Scheme (TOPS) athletes in Bhubaneswar, Odisha.

About:

- Launched in **2014**
- Seeks to provide assistance to India's top athletes
- As of 2022, the scheme currently supports **269 TOPS Development Group athletes across 12 sports disciplines, together with 105 TOPS Core Group Athletes across 13 sporting disciplines, including Hockey (Men & Women) teams.**
- Under this scheme, certain sports have been categorized as “High Priority” which are Archery, Badminton, Boxing, Hockey, Shooting, and Wrestling.
- The support includes **foreign training, International competition, equipment, and coaching camps, besides a monthly stipend of ₹50,000 for each athlete.**
- Commodore **PK Garg** is currently the CEO of Target Olympic Podium Scheme (TOPS)
- Mission Olympic Cell (MOC) is a special organization established to support, monitor, and review the performances of the athletes chosen under the TOP Scheme.
- The MOC also focuses on selection, exclusion and retention of athletes, coaches and training institutes that can receive TOPS assistance

MINISTRY OF JAL SHAKTI

23. Pradhan Mantri Krishi Sinchayi Yojana (PMKSY)

Recent News:

- The North Eastern Region, Guwahati in association with the Ministry of Jal Shakti, Government of India organized a One Day Workshop today on, ‘Success Stories of NAQUIM Studies and PMKSY-HKGP-GW Schemes in North East and East India’ in Guwahati, Assam.
- The workshop aims to promote the adoption of best practices emerging from NAQUIM Studies & PMKSY – HKGP - GW scheme among Eastern & North Eastern States.

About:

- Launched in **2015** with a total outlay of **Rs.50000 crores.**
- A centrally sponsored Scheme with a **center-state** ratio of **75:25**. In the case of northeastern regions, it is 90:10.
- Aims to ensure protective irrigation to the agricultural fields in the country.
- The scheme is expected to benefit **22 lakh farmers.**
- It is an umbrella scheme that includes the **Accelerated Irrigation Benefit Program (AIBP), and Har Khet Ko Pani (HKGP) Scheme, Per Drop More Crop (PDMC), Watershed Development Scheme.**

Objectives:

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- Convergence of investments in irrigation at the field level
- Expand cultivable area under assured irrigation.
- Improve on-farm water use efficiency to reduce the wastage of water
- Enhance the adoption of precision irrigation and other water-saving technologies
- Increase private investment.

24. Jal Jeevan Mission (JJM)

Recent News:

- Prime Minister, Shri Narendra Modi lauds the achievement of **11 Crore Tap water connections** under the Jal Jeevan Mission (JJM)
- At the time of the launch of JJM in 2019, only **3.23 Crore (16.72%)** of rural households had access to tap water.
- **23 districts & over 1.53 lakh** villages of India are now 'Har Ghar Jal'.

About:

- Launched on **August 15, 2019**, with an overall financial commitment of over **3 lakh crores**.
- The fund-sharing ratio between center and state is **90:10** for Himalayan and northeastern states, **50:50** for other states, and **100%** for UTs.
- Aims to provide **55 liters** of safe and adequate drinking water **per person per day** through individual household tap connections by 2024 in every rural household
- It is being implemented as a decentralized, demand-driven **community-managed program**.
- This mission will build local infrastructure for things like **harvesting water, putting water directly into the earth, and managing household wastewater** so it can be used again.

Steps taken to strengthen the Jal Jeevan Mission:

- **2,078** water testing labs have been established.
- Over **5.24 lakh** Paani Samitis/Village Water and Sanitation Committees (VWSC) have been created, and over 5.12 lakh Village Action Plans have been prepared to manage, operate, and maintain in-village water supply infrastructure.
- More than **21 lakh women** have been trained in rural areas to analyze water samples using Field Test Kits to raise awareness about water quality (FTKs).
- Almost **14 thousand Implementation Support Agencies** have been hired and are now operating in the field.

25. Atal Bhujal Yojana

Recent News:

- National Level Steering Committee (NLSC) reviews the overall progress of the Atal Bhujal Yojana under the Chairmanship of Secretary, Department of Water Resources, RD & GR, Ministry of Jal Shakti.

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- The meeting was attended by Senior Officers of 7 States where the scheme is being implemented as well as some line Departments.

About the Scheme:

- Implemented as a **Central Sector Scheme since April 2020**
 - With a total outlay of **Rs. 6,000 crore**, the scheme is to be implemented over a period of 5 years (**2020-21 to 2024-25**).
- The scheme is expected to benefit nearly **8220 water-stressed Gram Panchayats in 78 districts of 7 states, viz. Gujarat, Haryana, Karnataka, Madhya Pradesh, Maharashtra, Rajasthan, and Uttar Pradesh** for five year period (**2020-25**)
- It aims to improve groundwater management in priority areas in the country through community participation, improved agricultural practices, the convergence of ongoing/new schemes, capacity building, water budgeting, and panchayat-level plans.

Objectives:

- Institutional strengthening for improving groundwater monitoring networks and capacity building of stakeholders at different levels will enhance groundwater data storage, exchange, analysis, and dissemination.
- Improved and realistic water budgeting based on an improved database and preparation of community-led Water Security Plans at the Panchayat level
- Implementation of Water Security Plans through the convergence of various ongoing/new schemes of the Government of India and State Governments to facilitate judicious and effective utilization of funds for sustainable groundwater management. Efficient use of available groundwater resources with emphasis on demand-side measures such as micro-irrigation, crop diversification, electricity feeder separation, etc.

MINISTRY OF FOOD PROCESSING INDUSTRIES

26. Pradhan Mantri Formalization of Micro Food Processing Enterprises Scheme (PMFME)

Recent News:

In the wake of the United Nations General Assembly declaring 2023 as the International Year of Millets, the Ministry of Food Processing Industries is hosting Millets Mahotsav under the PMFME scheme across 20 States and 30 Districts in the country with the aim of creating awareness about the nutritional benefits, value addition, consumption and export potential of Millets.

About:

- With an outlay of **10000 crores**, the scheme is operational for a period of 5 years from **2020-21 to 2024-25**.
- A centrally sponsored scheme with a sharing ratio of **60:40** between center and state.
- The scheme aims to enhance the competitiveness of new and existing individual micro-enterprises.
- **2,00,000 micro-enterprises** are to be assisted with credit-linked subsidies.
- **Union Bank of India** is the nodal bank for the scheme.

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- The scheme adopted the **One District One Product (ODOP)** Approach for 707 districts, including 137 unique products as per the recommendations received by States/UTs.
- An illustrative list of such products includes mango, potato, litchi, tomato, tapioca, kinnu, bhujia, petha, papad, pickle, millet-based products, fisheries, poultry, meat as well as animal feed among others.
- The scheme envisages financial support of **Rs. 40,000** for working capital and the purchase of small tools for each member of **SHGs** engaged in food processing activities

Eligibility:

1. The scheme is on All India basis.
2. Support to Individual micro-units:
 - Micro enterprises will get credit-linked subsidies @ 35% of the eligible project cost with a ceiling of Rs.10 lakh.
 - The beneficiary contribution will be a minimum of 10% and a balance from the loan.
 - On-site skill training & Handholding for DPR and technical upgradation.
3. Support to FPOs/SHGs/Cooperatives:
 - Seed capital will be given to SHGs (@Rs. 4 lacks per SHG) for loans to members for working capital and small tools.
 - Grant for backward/ forward linkages, common infrastructure, packaging, marketing & branding.
 - Skill training & Handholding support.
 - Credit-linked capital subsidy.

MINISTRY OF CONSUMERS AFFAIRS, FOOD & PUBLIC DISTRIBUTION

27. Open Market Sale Scheme

Recent news:

The Food Corporation of India (FCI) approved the sale of 30 LMT wheat from the Central pool stock to the market through various routes under the Open Market Sale Scheme (Domestic).

Wheat will also be made available to state government and UTs for their programs without an electronic auction.

About:

- Established in **1965** under the Food Corporation Act of 1964
- It refers to the selling of surplus stocks of wheat and rice by Government / Government agencies at predetermined prices in the **open market** from time to time
- It aims to ensure adequate availability of food grains throughout the country, notably during the lean season, and to reduce overall open market prices, particularly in deficit regions.

Benefits:

- Reduces the wastage of food grains by ensuring their utilization for human consumption.
- Generates revenue for the government by selling excess food grains

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- Reduces carrying costs which include storage and maintenance costs.
- Stabilizes prices and their fluctuation in the market.

Challenges:

- Negatively impact farmers by reducing the prices.
- The quality of the excess stock may not always be up to the required standards, which could lead to issues with spoilage and wastage.
- The process of conducting e-auctions and other sales can be complex and time-consuming.

MINISTRY OF TRIBAL AFFAIRS

28. Eklavya Model Residential Schools (EMRS) Scheme

Recent News:

- The Ministry of Tribal Affairs "Adi Shaurya - Parv Parakram Ka" with a colourful showcase of tribal dances, and performances by the Armed forces to commemorate the 126th birth anniversary of Netaji Subhash Chandra Bose (Parakram Diwas).
- Students from Eklavya Model Residential Schools (EMRS) also viewed the program online in large numbers along with the huge presence of students from other educational institutions.

About:

- It is a **central sector scheme**, started in **1997-98**.
- The total outlay for setting up the school complex, including hostels and staff quarters is **Rs.37.80 crore** in plain areas, **Rs. 48 crore** in North East, hilly areas and LWE-affected areas.
- Implemented by **the National Education Society for Tribal Students (NESTS)**, the scheme aims to make model residential schools for **Indian tribals (ST)** across India.
- The schools follow the **CBSE** curriculum.
- Each school has a capacity of **480** students, catering to students from **Class VI to XII**.
- As per the government, every block with more than **50% ST population** and at least **20,000 tribal persons**, will have an Eklavya Model Residential School by the year 2022.
- Education is entirely free in these schools and the number of seats for boys and girls will be equal.
- Recurring cost up to **Rs. 1.09 lakh per year per student** is paid for running the schools and towards expenses of the students (uniform, books & stationary, food, etc.)
- As of date, **690 schools** have been sanctioned and 401 EMRS have been made functional across the country with 113275 students enrolled in these EMRSs.
- There are around **226 EMRSs** functional across the country and 68 of them are affiliated to the CBSE

MINISTRY OF POWER

29. Revamped Distribution Sector Scheme (RDSS)

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- Union Power and NRE Minister chairs Review Planning & Monitoring meeting with States and State Power Utilities to review the progress of the RDSS scheme.
- The Minister reviewed the state-wise performance of DISCOMs/Power Departments, compliance to Pre-Qualification Criteria under RDSS, Progress on RDSS implementation, and other key elements including subsidy and energy accounting, corporate governance, etc.

About:

- **Launched in 2022** with an outlay of over **Rs. 3 lakh crore** over a period of **five years**.
- The scheme aims to provide **financial assistance to DISCOMs** for the modernization and strengthening of **distribution infrastructure**
- It also aims to reduce the **Aggregate Technical & Commercial (AT&C) losses to pan-India levels of 12-15% and the Average Cost of Supply (ACS)-Average Revenue Realised (ARR) gap to zero by 2024-25.**
- The scheme mandates the **compulsory installation of smart meters** across the country.
- The scheme subsumed **Integrated Power Development Scheme, Deendayal Upadhyaya Gram Jyoti Yojana, and Ujjwal Discom Assurance Yojana (UDAY).**

MINISTRY OF LABOUR & EMPLOYMENT

30. Nidhi Aapke Nikat 2.0

Recent News:

- **Employees' Provident Fund Organization (EPFO)** is launching a massive District Outreach program in all the Districts of the country through a **revamped Nidhi Aapke Nikat program**.
- In this program, a help desk will be created where members will get online services like filing of online claims, etc.

About:

- **Bhavishya Nidhi Adalat, 2015** was rechristened as **Nidhi Aapke Nikat**
- A District Outreach Program for expanding its presence in more than 685 districts of the country – to strengthen the relationship between the organization and its stakeholders
- The aim of this program is to reach all the districts of the country on the same day i.e. **27th of every month**.
- It will act as a platform for the exchange of information with the district-level authorities of various State and Central Government departments.
- **More than 500 districts** of the country that do not have EPFO offices will be covered and social security and seamless services can be provided to the members through the program.

MINISTRY OF TEXTILES

31. National Technical Textile Mission (NTTM):

Recent News:

The Ministry of Textiles cleared **15 R&D projects** worth around **INR 32.25 crores** under NTTM.

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Union Minister, Shri Piyush Goyal further laid stress, saying that leading textile manufacturers and institutes should come together to indigenously develop strategic and high-value technical textile products, with the support of the NTTM.

About:

- Approved in **2020** for a period of **4 years** (2020-21 to 2023-24) with an outlay of **Rs.1480 crores**.
- The mission works for the holistic development of the entire technical textile sector on a pan-India basis.
- The mission target is to take the domestic market size of the textile sector to **\$ 40-50 billion by the year 2024**.
- It also supports the '**Make in India**' Initiative promoting domestic manufacturing of related machinery and equipment.
- The scheme has **four components**:
 - i. Research, Innovation, and Development
 - ii. Promotion and Market Development
 - iii. Education, Training and Skill Development
 - iv. Export Promotion technical textiles
- The scheme focuses on research at both fiber and application-based levels in geo, mobile textiles, medical, agro, sports, and the development of biodegradable technical textiles.
- **Shri Rajeev Saxena**, Joint Secretary, Ministry of Textiles, is the Mission Coordinator of the National Technical Textiles Mission.

What is Technical Textile?

Technical textiles are engineered products manufactured using natural as well as man-made fibers such as Nomex, Kevlar, Spandex, and Twaron that exhibit enhanced functional properties such as higher tenacity, excellent insulation, improved thermal resistance, etc.

These products find end-use applications across multiple non-conventional textile industries such as healthcare, construction, automobile, aerospace, sports, defense, and agriculture.

Based on usage, there are 12 technical textile segments; Agrotech, Meditech, Buildtech, Mobiltech, Clothtech, Oekotech, Geotech, Packtech, Hometech, Protech, Indutech, and Sportech.

MINISTRY OF PANCHAYATI RAJ

32. e-Gram SWARAJ 2.0

Recent News:

To support the 'Minimum Government, Maximum Governance' vision at the third tier of Government i.e., Panchayats, by the means of technology, the Ministry of Panchayati Raj organized **Manthan: Charting New Paths**, an **Industry consultation on e-Gram SWARAJ 2.0**

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About:

- The e-Gram Swaraj Yojana was launched in **2020** on the **National Panchayati Raj Day**
- The e Gram Swaraj portal enables people to access information related to panchayat development works in every village
- The application has a user base of more than **2.7 Lakh PRIs; spread across 28 States and 6 UTs.**
- The application is designed with 3 key target users group i.e. **Local bodies, Line departments** (responsible for implementing welfare programs and schemes), and **Citizens.**
- The application is based on 6 modules: **Panchayat Profile, Planning, Progress Reporting, Accounting, Asset Directory, User Management.**

MINISTRY OF HOME AFFAIRS

33. Ayushman Bharat Yojana

Recent News:

- Union Home Minister and Minister of Cooperation, Shri Amit Shah, inaugurated SGML Eye Hospital built by Shri Swaminarayan Sansthan Vadtal in Ujjain, Madhya Pradesh, through video conferencing
- He further said, that the government has not only provided free health facilities up to Rs. 5 lakh to 80 crore poor people of the country through Ayushman Bharat Yojana, but the number of medical colleges, MBBS seats and PG seats have been increased too.

About:

- A Centrally Sponsored Scheme, launched in **2018.**
- It subsumed the **Rashtriya Swasthya Bima Yojana (RSBY)** which had been launched in 2008.
- It includes two inter-linked schemes, namely **Health and Wellness Centres and PM-Jan Arogya Yojana (PM_JAY)**
- The scheme provides a defined benefit cover of **Rs. 5 lacks per family per year to over 10.74 crores poor.** This cover will take care of almost all secondary care and most of the tertiary care procedures.
- The beneficiaries can avail of benefits in both public and impaneled private facilities.
- The benefit cover will also include **3 day pre and 15 days post-hospitalization expenses**
- All the costs related to treatment, including 1,393 procedures, supplies, diagnostic services, physician's fees, room charges, surgeon charges, OT and ICU charges etc.
- No cap on family size, age or gender.
- The payments for treatment will be done on a package rate (to be defined by the Government in advance) basis.
- The expenditure incurred in premium payment will be shared between Central and State Governments in specified ratio as per Ministry of Finance

Eligibility:

For Rural:

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- families having only one room with kucha walls and kucha roof
- families having no adult member between ages of 16 to 59
- female-headed households with no adult male member between ages 16 to 59
- disabled member and no able-bodied adult member in the family
- SC/ST households
- landless households deriving a major part of their income from manual casual labor,

For Urban:

The following 11 occupational categories of workers are eligible for the scheme:

- Ragpicker
- Beggar
- Domestic worker
- Street vendor/Cobbler/Hawker/Other service provider working on streets
- Construction worker/Mason/Plumber/Mason/Labour/Painter/Welder/Security guard/Coolie and other head-load workers
- Sweeper/Sanitation worker/Mali
- Home-based worker/Artisan/Handicrafts Worker/Tailor
- Transport worker/Driver/Conductor/Helper to drivers and conductors/Cart puller/Rickshaw puller
- Shop worker/Assistant/Peon in small establishment/Helper/Delivery Assistant/Attendant/Waiter
- Electrician/Mechanic/Assembler/Repair worker
- Washerman/Chowkidar