

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

MINISTRY OF COMMERCE & INDUSTRY

1. Start-ups, Women and Youth Advantage Through e-transactions (SWAYATT)

Recent News:

A function was held to commemorate the success of “SWAYATT”, an initiative to promote Start-ups, Women, and Youth Advantage Through eTransactions on Government eMarketplace (GeM) in New Delhi.

About:

- Launched in **February 2019** on the **Government e-Marketplace (GeM) Platform**.
- The program seeks to increase the benefits of e-Transactions for **startups, women, and young people**.
- It brings together the important players in the Indian entrepreneurial ecosystem at the national procurement platform i.e. GeM

Outcomes:

- More than **8.5 lakh** Micro and Small Enterprises (MSEs) have been registered on the GeM portal and have been able to get business of over Rs. 1.87 lakh crore spread across 68 lakh+ orders.
- More than **1.45 lakh women MSEs** have fulfilled 7.32 lakh orders worth 15,922 Crore.
- Approximately **43000 SC/ ST MSEs** have delivered 1.35 lakh+ orders worth 2,592 Crore on the GeM portal so far.
- **105 Farmer Producer Organisations (FPOs)** can now sell more than 200 Agri products directly to the Government through GeM

About GeM:

- It is a fully automated, completely **paperless**, and **cashless online market platform** launched in **2016** by the Commerce & Industry Minister
- Facilitate procurement of goods and services for all Central Government and State Government Ministries, Departments, and Public Sector Units (PSUs) all over India.
- It acts as a centralized and unified public procurement platform for government buyer organizations and sellers of goods and services.
- Presently more than **7400 products** in about 150 product categories and hiring of transport services are available on the GeM portal.

2. Trade Infrastructure for Export Scheme (TIES)

Recent News:

Under TIES, financial assistance for a total of **40 export infrastructure projects** has been approved during FY 2019-20, 2020-21 2021-22 & 2022-23 (as of 9th March, 2023).

About:

- Launched in **2017**

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- Under the scheme, **financial assistance in the form of grants-in-aid is provided to Central/State Government owned agencies for setting up or up-grading export infrastructure in States/UTs**
- The scheme covers projects like the **Border Haats, Land customs stations, quality testing, and certification labs, cold chains, trade promotion centers, dry ports, export warehousing, and packaging, SEZs, and ports/airports cargo terminuses.**
- The Central Government assistance for infrastructure creation will be in the form of grant-in-aid, normally not more than the equity being put in by the implementing agency or **50% of the total equity in the project (80% in the case of north-eastern states & UT of J&K, Ladakh).**
- The grant in aid shall, normally, be subject to a ceiling of **Rs 20 Cr for each infrastructure project.**
- A **professional agency for project monitoring** on a pan-India basis or regional basis is mandatory.

Eligible Agencies:

- **Central Government Agencies** including Export Promotion Councils, Commodities Boards, SEZ Authorities, and Apex Trade Bodies recognized under the EXIM policy of the Government of India.
- **State Government Agencies.**
- **Joint Ventures** of any of the above Government agencies
- **PPP projects**

3. Market Access Initiative (MAI) Scheme

Recent News:

Union Minister of State for Commerce and Industry, Smt. Anupriya Patel in a written reply to a question in Lok Sabha detailed the activities approved under the MAI Scheme and the fund utilized under the Scheme since FY 2019-20 to date

About:

- Launched in **2003**
- It is an **Export Promotion Scheme** to promote India's exports on a sustained basis.
- The scheme is formulated on a **focus product-focus country approach** to evolve specific markets and specified products through market studies/survey.
- Under this scheme the **level of assistance** for each eligible activities has been **fixed.**
- **50% assistance** would be provided for two years in a particular market subject to a ceiling of **Rs.50.00 lakh per annum/ per market.**

Activities Eligible under the scheme:

The following activities will be eligible for financial assistance under the Scheme:

- Marketing Projects Abroad
- Capacity Building
- Support for Statutory Compliances
- Studies
- Project Development

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- Developing Foreign Trade Facilitation Web Portal
- To support Cottage and handicrafts units

Eligible Agencies

- Departments of Central Government and Organisation of Central/
- State Governments including
- Indian Missions abroad
- Export Promotion Councils
- Registered trade promotion Organisation
- Commodity Boards
- Apex Trade Bodies recognized under Foreign Trade Policy of Govt of India
- Recognized Industrial & Artisan Clusters
- Individual Exporters (only for statutory compliance etc.)
- National Level Institutions (e.g. Indian Institutes of Technology (IITs), Indian Institutes of Management (IIMs), National Institute of Design (NIDs), NIFT, etc.)/ Research Institutions/Universities/ Recognized laboratories, etc.

MINISTRY OF POWER

4. Perform, Achieve & Trade (PAT) Scheme

Recent News:

Union Minister of Power and New & Renewable Energy Shri R K Singh, launched the **Star-rated appliances program** and also hailed the completion of a decade of the PAT Scheme.

About:

- Launched by the **Bureau of Energy Efficiency (BEE) in 2012**
- Aims to **reduce energy consumption by Designated Consumers (DCs)** in energy-intensive sectors to enhance the cost-effectiveness
- Energy-intensive sectors under the scheme include **Aluminum, Cement, Chlor-Alkali, fertilizers, Iron & Steel, Paper & Pulp, Railways, Thermal Power, and Textiles.**
- Any industry where annual energy consumption crosses the threshold limit (as notified by BEE) is eligible for participation under the scheme.
- The excess energy savings are converted into tradable instruments called Energy Saving Certificates (ESCs) that are traded at the Power Exchanges
- The scheme is implemented in cycles of **3 years each** where the Designated Consumers (DCs) are assigned Specific Energy Consumption (SEC) reduction targets.
- Upon verification of their performance by a third-party agency, the obligation to purchase Energy Saving Certificates is carried out by BEE.

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- **Central Electricity Regulatory Commission (CERC)** is the market regulator for the trading of ESCerts and Power System Operation Corporation Limited (POSOCO) is entrusted with the responsibility of the Registry.
- BEE has rolled out **six PAT cycles** till 31st March 2020, with a total of **1073 DCs covering 13 sectors**.
- The program is meant for multi-door refrigerators, table and wall-mounted fans, pedestal fans, induction hobs, and several others.

5. Voluntary Star-Labeling Program

Recent News:

Union Minister of Power and New & Renewable Energy Shri R K Singh launched the ‘**Voluntary Star Labelling Program**

About:

- The program is meant for multi-door refrigerators, table and wall-mounted fans, pedestal fans, induction hobs, and several others.
- Formulated by the BEE under the Energy Conservation Act, of 2001, it covers **34 appliances**, including the four newly added energy-efficient appliances.
- The voluntary program of these newly added appliances will be effective from **March 1, 2023**.
- The program is expected to save approximately **11.2 billion units of electricity by 2030** and will enable the reduction of CO2 emissions of ns close to **9 million tonnes by 2030**
- It will also support India to transition towards low carbon sustainable growth and achieve its ambition of net zero by 2070.

6. Pradhan Mantri Sahaj Bijli Har Ghar Yojana – SAUBHAGYA

Recent News:

A total of **2.86 crore** households were electrified under the aegis of SAUBHAGYA including additional households in two tranches that were unwilling to electrification earlier but became willing later. The scheme stands closed as of **31.03.2022**.

About:

- Launched in **October 2017**.
- The total outlay of the project is **Rs. 16, 320 crore** while the Gross Budgetary Support (GBS) is Rs. 12,320 crore.
- Aimed at achieving universal household electrification, by providing electricity connections to all un-electrified households in rural areas and all poor households in urban areas in the country.
- The beneficiaries for **free electricity connections** were identified using Socio-Economic and Caste Census (SECC) 2011 data.
- However, un-electrified households not covered under the SECC data would also be provided electricity connections under the scheme by paying **Rs 500 only** which shall be recovered by the DISCOMs/Power Departments in ten (10) installments along with electricity bills.

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- The electricity connection to households includes the release of electricity connections by drawing a service cable from the nearest electricity pole to the household premise, installation of an energy meter, and wiring for a single light point with an LED bulb and a mobile charging point.
- The **Rural Electrification Corporation Limited (REC)** was the nodal agency for the operationalization of the scheme throughout the country.

Objectives:

The expected outcome of the Scheme is as follows:

- Environmental upgradation by substitution of Kerosene for lighting purposes
- Improvement education services
- Better health services
- Enhanced connectivity through radio, television, mobiles, etc.
- Increased economic activities and jobs
- Improved quality of life especially for women

7. SMART METER NATIONAL PROGRAM

Recent News:

A Model Standard Bidding Document (SBD) for the implementation of Smart Metering projects has been released for adoption by the States/Discoms as informed by the Union Power & NRE Minister Shri R. K. Singh.

About:

- Introduced in **2018**
- The program aims to replace India's **250 million** conventional meters with smart meters by **2026**
- The scheme is being implemented by **Energy Efficiency Services Limited (EESL)**, a JV of PSUs under the Ministry of Power.
- The smart meters are installed as per guidelines issued by the **Central Electricity Authority**
- The roll-out is proposed under the **Build-Own-Operate-Transfer (BOOT) model**, wherein EESL will undertake all the capital and operational expenditure with zero upfront investment from states and utilities
- The program is a part of the **Advanced Metering Infrastructure solution (AMI)** that measures and records consumers' electricity usage at different times of the day and sends this information to the energy supplier through GPRS technology.
- The program is expected to better billing efficiency by **75 to 100%** while increasing the revenues of the utility companies to **Rs. 1,38,100 crore**.
- EESL recovers the cost of these meters through the monetization of energy savings

Benefits:

- Enable DISCOMs to obtain real-time energy consumption data of each consumer
- Reduction in power purchase cost
- Ability to conduct power quality analysis in near-real time
- Reduction in carbon footprint

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8. Deen Dayal Upadhyaya Gram Jyoti Yojana (DDUGJY)

Recent News:

As reported by the States, all the inhabited un-electrified villages as per Census, 2011 stood electrified by 28th April 2018 across the country under DDUGJY.

A total of **18,374 villages** were electrified under the scheme. The scheme stands **closed as of 31-03-2022**.

About:

- Launched in **2015**, to electrify **18,452** unelectrified villages within **1000 days**, by **May 1, 2018**
- The scheme subsumed the **Rajiv Gandhi Grameen Vidyutikaran Yojana (RGGVY)** scheme
- **Rural Electrification Corporation** is the Nodal Agency for the implementation of DDUGJY.
- The scheme includes a total outlay of **Rs. 75,893 crores**, financed through the government, DISCOM contributions, and bank loans.
- The primary goal of the scheme is to provide **electricity to farmers** working in the fields and **install transformers, feeders, and meters in the field**.
- **All Discoms including private Discoms and State Power Departments** are eligible for financial assistance under this Scheme.

Components:

- **Separation of agriculture and non-agriculture feeders** facilitates the judicious restoration of supply to agricultural & non-agriculture consumers in rural areas.
- Strengthening and augmentation of **sub-transmission & distribution infrastructure** in rural areas, including metering of distribution transformers/feeders/consumers.
- **Microgrid and off-grid distribution network** & Rural electrification already sanctioned projects under RGGVY to be completed.

Objectives:

- To provide electrification to all villages
- Feeder separation to ensure sufficient power to farmers and regular supply to other consumers
- Improvement of Sub-transmission and distribution network to improve the quality and reliability of the supply
- Metering to reduce the losses

Benefits:

- All villages and households shall be electrified
- Increase in agriculture yield
- Business of Small and household enterprises shall grow resulting in new avenues for employment
- Improvement in Health, Education, Banking (ATM) services
- Improvement in accessibility to radio, telephone, television, internet, mobile, etc
- Betterment in social security due to the availability of electricity

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- Accessibility of electricity to schools, panchayats, hospitals, police stations, etc
- Rural areas shall get increased opportunities for comprehensive development

MINISTRY OF RURAL DEVELOPMENT

9. Deendayal Antyodaya Yojana-National Rural Livelihood Mission (DAY-NRLM)

Recent News:

A conclave on exploring synergies between DAY-NRLM's initiatives of Rural Transformation and Corporate House's CSR efforts in rural areas was held in New Delhi.

The conclave highlighted the DAY-NRLM framework and highlighted the key takeaways.

About:

- It is a **Centrally Sponsored Scheme**, launched as **Aajeevika- National Rural Livelihood Mission (NRLM) in June 2011**.
- In November **2015**, the program was renamed **Deendayal Antayodaya Yojana (DAY-NRLM)**.
- The program is supported by **World Bank** with 1 billion.
- It aims to reduce poverty by enabling poor households to access gainful self-employment and skilled-wage employment opportunities
- NRLM has set out with an agenda to cover **7 Crore rural poor households**, through self-managed Self Help Groups (SHGs) and federated institutions and support them for livelihoods collectives in a period of **8-10 years**.
- The scheme has a provision for providing a Revolving Fund (RF) at the rate of Rs. **10,000-15,000 per SHG** and a Community Investment Support Fund (CISF) to the extent of **Rs. 2,50,000 per SHG**
- Recently, the National Campaign "**Sangathan se Samridhhi**" was also launched to mobilize **10 Crore Rural Women** into Self Help Groups.

Objectives:

- Shift from the present allocation-based strategy to a demand-driven strategy, enabling the states to formulate their own livelihood-based poverty reduction action plans.
- Focus on targets, outcomes, and time-bound delivery
- Continuous capacity building, imparting requisite skills, and creating linkages with livelihood opportunities for the poor, including those emerging in the organized sector.
- Monitoring against targets of poverty outcomes.

10. Pradhan Mantri Awaas Yojana- Gramin (PMAY-G)

Recent News:

The **State Government of Jharkhand** has informed the Ministry regarding the removal of **2,03,061 households** from the **Awaas+** database due to wrong entries made by field functionaries of the state.

Based on the recommendation of Expert Committees, constituted for analysis of Awaas+ data, a target of 85.67 lakh houses have already been allocated from Awaas+ data which includes the full and final target of **4,03,504** houses allocated to the State of Jharkhand.

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- Implemented in **2016**.
- Provides financial assistance for the construction of pucca houses to all houseless and households living in dilapidated houses
- The unit assistance given to beneficiaries under the program is **Rs 1,20,000 in plain areas** and to **Rs 1,30,000 in hilly states/difficult areas /Integrated Action Plan (IAP) for Selected Tribal and Backward Districts**.
- Under PMAY, the cost of unit assistance is to be shared between Central and State Governments in the ratio of **60:40 in plain areas** and **90:10 for North Eastern and hilly states**.
- The scheme would be implemented in rural areas throughout India **except Delhi and Chandigarh**
- Identification of beneficiaries eligible for assistance to be done using information from Socio Economic and Caste Census (SECC)
- The overall target is to construct **2.95 crore pucca houses** with basic amenities by **March 2024**.

11. Saansad Adarsh Gram Yojana (SAGY)

Recent News:

The Hon'ble Members of Parliament (MPs) have adopted 3154 Gram Panchayats under the Saansad Adarsh Gram Yojana (SAGY) from **2014-15 to 2022-23**.

About:

- Launched in **2014**.
- Under the scheme, each Member of Parliament will take the responsibility of developing physical and institutional infrastructure in villages.
- The goal is to develop **three Adarsh Grams** by March 2019. Thereafter, **five such Adarsh Grams (one per year)** will be selected and developed by **2024**.
- The scheme is implemented through **Members of Parliament (MPs)** with **District Collector** being the nodal officer.
- The MP would be free to identify a suitable gram panchayat for being developed as Adarsh Gram, other than his/her village or that of his/her spouse.
- Gram Panchayat, which has a population of **3000-5000 in plain areas** and **1000-3000 in hilly, tribal, and difficult areas**, would be the basic unit for development.
- The constituency fund, **MPLADS**, would be available to fill critical financing gaps.

Objectives:

- To trigger processes that lead to the holistic development of the identified Gram Panchayats
- To substantially improve the standard of living and quality of life of all sections of the population through
- To generate models of local-level development and effective local governance which can motivate inspiring neighboring Gram Panchayats to learn and adapt
- To nurture the identified Adarsh Grams as schools of local development to train other Gram Panchayats.

Important Initiatives taken under the scheme:

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- Ministry has published a document named ‘SAHYOG’ as an indicative guidance document with the essential information on the existing social security schemes collated from respective Ministries to enrich the knowledge of village level functionaries.
- The States have been requested to conduct the **State Level Empowered Committee (SLEC)** meetings headed by the Chief Secretary to review the implementation process and to ensure seamless convergence of schemes among different State Government Departments.
- The Ministry provides training on the **preparation of VDP** and the approaches to the convergence of schemes to the Charge Officers
- The Ministry has launched **Achhi Aadat Campaign in SAGY** GPs to inculcate hygienic behavior and practices among the villagers of SAGY GPs.
- At the national level, a separate web-based MIS is available on the SAGY website (<http://saanjhi.gov.in>).
- An MP Dashboard is developed on the SAGY website wherein MP centrality is more visible
- The parameters for the **dynamic ranking of Gram Panchayats** have been recently developed and placed on the portal to still compete amongst the selected SAGY GPs.
- The Ministry organized an **orientation program on SAGY** for the newly elected MPs of the 17th Lok Sabha.
- SAGY is reviewed periodically by the **National Level Committee (NLC)** on Saansad Adarsh Gram Yojana (SAGY) headed by the Secretary, of Rural Development with representatives from 20 Ministries/Departments
- **24 Schemes of 17 Ministries** of the Government of India have been **amended** / appropriate advisories have been issued to accord priority to SAGY in respective schemes.
- The Ministry has brought out a **compilation of 127 Central Sector and Centrally Sponsored and 1806 State Schemes** for convergence under SAGY.

12. Pradhan Mantri Gram Sadak Yojana (PMGSY-I)

Recent News:

As reported by the State Governments/UTs, a total of **1,56,399 habitations** of population size **250+ & 500+ as per census, 2001** have been connected under PMGSY-I as of 9th March 2023 and 88,3 habitations are yet to be connected as per State/UT-wise.

About:

- PMGSY - Phase I was launched in December, 2000 as a **100 % centrally sponsored scheme**
- Aims to provide **single all-weather road connectivity** to eligible unconnected habitation of designated population size for overall socio-economic development of the areas
- The Ministry of Rural Development along with state governments is responsible for the implementation of PMGSY.
- The PMGSY shall cover **only the rural areas**. Urban roads are excluded from the purview of this Programme.
- Designated population size under the program means **500+ in plain areas and 250+ in North-East, hill, tribal and desert areas, 00 - 249 population in LWE districts**

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Program under Phase II & III:

Phase II

- The Phase II of PMGSY was approved during **2013**.
- Under PMGSY phase II, the roads already built for village connectivity were to be upgraded to enhance rural infrastructure.
- The program targeted a 50,000 Km length under Phase II.
- **75 percent** of the cost of the upgradation was **by the Centre** and **25 percent by the state**.
- In November 2021, the cabinet approved the continuation of the program under Phase-I and II up to September 2022 for the completion of balance road and bridge works.

Phase III

- Phase III was approved by the Cabinet in July **2019**.
- It involves the consolidation of Through Routes and Major Rural Links connecting habitations to Gramin Agricultural Markets (GrAMs), Higher Secondary Schools, and Hospitals.
- Under Phase –III, it is proposed to consolidate **1,25,000 Km of road length** in the States.
- The duration of the scheme is **2019-20 to 2024-25**.
- The funds would be shared in the ratio of 60:40 between the Centre and State for all States except for 8 North Eastern and 3 Himalayan States (Jammu & Kashmir, Himachal Pradesh & Uttarakhand) for which it is 90:10.

13. Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY)

Recent News:

The Ministry of Rural Development (MoRD) signed an MoU with 19 Captive Employers and targets to train and provide gainful employment to 31,067 rural poor youths under the Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY) with a minimum salary of 10000/per month for the minimum period of 6 months.

About:

- Announced in **2014**.
- Aims **to skill rural youth** who are poor and provide them with jobs having regular monthly wages or above the minimum wages.
- It is a part of the **National Rural Livelihood Mission**
- The scheme funds a variety of skill training programs covering over 250 trades across a range of sectors such as **Retail, Hospitality, Health, Construction, Automotive, Leather, Electrical, Plumbing, Gems and Jewelry**, etc
- The only mandate is that skill training should be demand based and lead to the placement of at **least 75%** of the trainees
- DDU-GKY follows a **3-tier implementation model**:
 - The **DDU-GKY National Unit** at MoRD functions as the policy-making, technical support, and facilitation agency.
 - The **DDU-GKY State Missions** provide implementation support;

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- **Project Implementing Agencies (PIAs)** implement the program through skilling and placement projects.
- The funding support under the scheme ranges from **Rs. 25,696 to over Rs. 1 lakh per person**, depending on the duration of the project and whether the project is residential or non-residential.
- The training duration ranges **from 3 months to 12 months**
- The scheme is being implemented currently in **13 States/UTs across 460 districts** partnering currently with 82 PIAs covering 18 sectors.

Eligibility:

- Rural Youth: 15 - 35 Yrs
- SC/ST/Women/PVTG/PWD: upto 45 Yrs
- Mandatory coverage of socially disadvantaged groups (SC/ST 50%; Minority 15%; Women 33%)

Components:

- Training costs
- Boarding and lodging costs (residential programmes)
- Transportation costs
- Post-placement support costs
- Career progression and retention support costs

MINISTRY OF PORTS, SHIPPING & WATERWAYS

14. Sagarmala Program

Recent News:

7 Floating jetties are sanctioned under the Sagarmala program with **100% funding of ~Rs. 26 Crore by the Ministry.**

About:

- Approved in **2015**
- Aims to reduce logistics costs for export-import and domestic trade with minimal infrastructural development.
- It also aims to transform the existing Ports into modern world-class Ports and integrate the development of the Ports, the Industrial clusters, and hinterland and efficient evacuation systems through road, rail, inland, and coastal waterways resulting in Ports becoming the drivers of economic activity in coastal areas.
- For 2015-35, **574 projects** have been identified under the Project. (121 projects completed till September 2019)
- **Sagarmala Development Company (SDC)** which was set up under the Companies Act, 2013, will provide equity support to the project Special Purpose Vehicles (SPVs) and funding support for the residual projects under the Sagarmala Programme.
- The project could **boost India's merchandise exports to USD 110 billion by 2025** and create an estimated 10 million new jobs

Objectives:

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- Reducing the cost of domestic freight by optimizing the modal mix.
- Locating future industrial facilities close to the shore will lower the cost of logistics for moving bulk goods.
- Creating distinct industrial enclaves close to ports to boost export industry competitiveness
- Reducing the time and expense of shipping EXIM containers.

Components:

The four key areas in which this initiative falls include:

1. Coastal Infrastructure Development.
2. Coastal Tourism.
3. Coastal Industrial Development.
4. Coastal Community Development.

MINISTRY OF TEXTILES

15. Scheme for Capacity Building in Textiles Sector (Samarth)

Recent News:

The implementation period of the SAMARTH scheme has been extended till 2024.

About:

- Implement in **2020** with an estimated budget of **1300 crore**.
- The scheme aims to skill the youth for gainful and sustainable employment in the textile sector for the entire value chain of textiles except Spinning and Weaving in the organized sector.
- The Scheme would target to **train 9 lakhs in the organized sector and 1 lakh in the traditional sector**.
- A total of **184 courses** aligned with the National Skill Qualification Framework (NSQF) have been adopted under the scheme across various textile segments
- Employment linkage is mandated in the courses under the organized textile sector with the mandatory placement of **70% in entry-level & 90% for Upskilling programs**.

Features:

- Training of Trainers (ToT) to provide enhanced facilitation skills to the master trainers.
- Aadhar Enabled Biometric Attendance System (AEBAS) to ensure the credibility of the trainers and the beneficiaries.
- CCTV recording of training programs to avoid major conflicts in the functioning of the scheme and training institutes.
- Dedicated call center with helpline number –
- Mobile app-based Management Information System (MIS)
- On-line monitoring of training processes

Implementing agencies:

- Textile Industry/ Industry Associations
- State government agencies
- Sectoral Organizations of the Ministry of Textiles like DC/ Handloom, DC/Handicrafts

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- Central Silk Board

MINISTRY OF FINANCE

16. Special Window for Affordable and Mid-Income Housing (SWAMIH) Investment Fund

Recent News:

As per the Ministry of Finance, SWAMIH has so far provided final approval to about 130 projects with sanctions worth over Rs 12,000 crore.

In three years since its inception in 2019, the Fund has already completed 20,557 homes and aims to complete over 81,000 homes in the next three years across 30 tier 1 and 2 cities.

About:

- Formed in 2019 for completing stressed and stalled residential projects.
- The Fund is managed by SBICAP Ventures Ltd., a State Bank Group company, and sponsored by the Ministry of Finance.
- The Fund has raised Rs. 15,530 crores so far.
- The financial assistance is provided in the form of non-convertible debentures.
- One of the biggest projects completed using SWAMIH is the Rivali Park residential project in Mumbai

Investors in the Fund:

- The central government holds 50% of the fund
- Life Insurance Corp. and State Bank of India each hold 10%,
- The rest is held by public and private-sector players which will include cash-rich financial institutions, public and private banks, sovereign wealth funds, domestic pension and provident funds, global pension funds, and other institutional investors.

Eligible Projects under the Fund :

- The project must also fall under the 'Affordable and Middle-Income Project' category.
- The government has defined 'affordable and middle-income projects' as those projects in which the flats do not measure more than 200 square meters in carpet area and are priced as below:
 - Upto INR 2 crore in the Mumbai Metropolitan Region
 - Upto INR 1.5 crore in the National Capital Region, Chennai, Kolkata, Pune, Hyderabad, Banga, Lore, and Ahmedabad
 - Upto INR 1 crore in the rest of India.
- Net-worth-positive projects where the value of their receivables (debts owed to them by buyers), plus the value of their unsold inventories is greater than their completion costs and outstanding liabilities are also eligible for SWAMIH funding.

Benefits:

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- A large amount of capital locked up in these projects will be released once these homes are constructed and completed.
- It employs workers and will provide impetus to allied industries such as steel and cement.
- It will significantly improve the economic sentiment in the nation and will also improve the portfolios of Banks and NBFCs.

MINISTRY OF MICRO, SMALL & MEDIUM ENTERPRISE

17. PM Vishwakarma Kaushal Samman (PM VIKAS)

Recent News:

Prime Minister addressed the **post-budget webinar** on ‘PM Vishwakarma KAushal Samman (PM VIKAS)’ on 11th March 2023.

It is part of a series of 12 post-budget webinars being organized by the Government of India to seek ideas and suggestions for effective implementation of the initiatives announced in the Union Budget.

About:

- The scheme was announced during the annual **Union Budget 2023 presentation**
- The scheme aims at **improving the quality, scale, and reach, of products/services of artisans/craftspeople** by integrating them with the domestic and global value chains.
- These goods will also be incorporated into the Micro, Small, and Medium-scale Enterprises (MSME) value chain.
- It will greatly benefit the **Scheduled Castes, Scheduled Tribes, OBCs, women**, and people e belonging to the weaker sections.

Features:

Some of the primary features of the Pradhan Mantri Vishwakarma Kaushal Samman are:

- Financial aid
- Advanced skill training
- Access to the latest technology
- Integration into the MSMEs
- Paperless payments
- Wider reach and introduction to a global market

18. MSME Competitive (LEAN) Scheme

Recent News:

Union Minister for MSME Shri Narayan **Rane launched the MSME Competitive (LEAN) Scheme** to improve the quality, productivity, performance, and capability of manufacturers and transform them into world-class manufacturers.

About:

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- Started as a pilot project in **2009 for 100 mini clusters**
- It is a business initiative to **reduce ‘waste’** in manufacturing and become competitive and profitable.
- **National Productivity Council (NPC)** was selected as National Monitoring and Implementing Unit (NMIU)
- Under the scheme, MSMEs will implement LEAN manufacturing tools like 5S, Kaizen, KANBAN, Visual Workplace, Poka Yoka, etc under the able guidance of trained and competent LEAN Consultants.
- To support MSMEs, Government will contribute **90%** of the implementation cost for handholding and consultancy fees.

Objectives:

The scheme aims to enhance the competitiveness of MSME Sectors through the implementation of Lean Tools and Techniques by

- Reducing waste
- Increasing productivity
- Introducing innovative practices for improving overall competitiveness;
- Inculcating good management systems
- Imbibing a culture of continuous improvement.

Principles of Lean Manufacturing:

- Define value.
- Map the stream of value.
- Create flow.
- Establish pull.
- Seek perfection

19. Workshed Scheme for Khadi Artisans

Recent News:

Minister of State for Micro Small and Medium Enterprises, Shri Bhanu Pratap Singh Verma in a written reply to the Lok Sabha gave details about the Workshed Scheme for Khadi Artisans.

About:

- Implemented by **Khadi and Village Industries Commission (KVIC)** since **2008-09**
- To provide a **better working environment for spinners and weavers**
- The scheme also enables the provision of increased storage space for **housing slivers, raw materials, implements, etc.**, and would provide more working space for artisans
- The scheme is applicable for **Khadi/polyvastra-producing Institutions** and Khadi Artisans
- Financial assistance is provided to those Khadi artisans who belong to the **BPL category**.
- The benefits of the scheme would be made available to only those artisans who work for **at least 100 days a year**.
- For the construction of **individual workshed**, assistance upto **Rs 1,20,000/- or 75% of the cost (90% for NER)**, whichever is less, is provided
-

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- For **group workshed** (minimum 5 & maximum 15 artisans), assistance up to **Rs. 80,000/- per artisan or 75% of the cost (90% for NER)**, whichever is less, is provided

Benefits:

- To provide a better ambiance by providing a better workplace to artisans to enable them to carry out their spinning and weaving work efficiently.
- To provide more storage and working space for housing slivers, raw materials, implements, etc.
- To help in improving the efficiency and thereby the production, and productivity of spinners, and weavers and also to increase their earnings.

20. Micro and Small Enterprises – Cluster Development Programme (MSE-CDP)

Recent News:

The several steps in processing the application have been simplified to expedite the approval as well as the functioning of projects under MSE-CDP as per the new guidelines.

About:

- Revised in 2019
- It is a demand-driven **Central Sector Scheme**
- The objective of the scheme is to **enhance the productivity and competitiveness of Micro and Small Enterprises (MSEs)** for their holistic development by adopting a cluster approach through financial assistance

Funding Pattern:

- **For Common Facility Centers:** Construction of “tangible assets” such as Processing Centre, Testing Facilities, and Design Centers, including Plug & Play Facilities.

GoI Assistance: up to 80% of the Project cost of a maximum of **INR 30 crores**.

- **For Infrastructure Development:** Development of drainage, power distribution, roads, etc. in existing / new industrial estates/areas / Flatted Factory Complex.

GoI Assistance: up to 70% of the Project cost of a maximum of **INR 15 crores**.

Objective:

- To support the sustainability and growth of MSEs by addressing common issues such as improvement of technology, skills & quality, market access, etc.
- To build the capacity of MSEs for common supportive action through the formation of self-help groups, consortia, upgradation of associations, etc.
- To create/upgrade infrastructural facilities in the new/existing Industrial Areas/ Clusters of MSEs.
- To set up Common Facility Centres (for testing, training, raw material depot, effluent treatment, complementing production processes, etc.).
- Promotion of green & sustainable manufacturing technology for the clusters

NITI AAYOG

21. ATL Sarthi

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

Atal Innovation Mission (AIM) – NITI Aayog launched **ATL Sarthi**, a comprehensive self-monitoring framework to strengthen the ever-growing ecosystem of Atal Tinkering Labs (ATL).

About:

- ATL Sarthi provides **tools and support to schools** to adopt a self-monitoring approach for the better and continuous performance of Atal Tinkering Labs (ATL).
- Atal Innovation Mission establishes Atal Tinkering Labs (ATL) in schools across India to promote curiosity, imagination, and creativity among young students
- As of date, there are **10,000 ATLS** in India.
- Finance aid of **20 lakhs** is given to each school.
- As a pilot, AIM executed ATL Sarthi with different partners working in regions like **Karnataka, Andhra Pradesh, and Gujarat.**

Pillars:

The initiative has four pillars:

- Cluster-Based Approach
- Performance Enablement Matrix
- My ATL Dashboard
- ATL Compliance Guidelines

MINISTRY OF NEW & RENEWABLE ENERGY

22. Pradhan Mantri Kisan Urja Suraksha evam Utthan Mahabhiyan (PM-KUSUM)

Recent News:

Implementation of the PM-KUSUM Scheme has been **extended till 31.03.2026.**

As of 28.02.2023, a total of 89.45 MW capacity has been installed under Component-A, and around 2.09 lakh pumps have been reported solarized under Component-B and Component-C.

About:

- Launched in **2019.**
- The scheme will be operational on **Pan India**
- The scheme aims to install solar pumps, grid-connected solar, and other renewable power plants in the country.
- All the farmers enrolled under the PM KUSUM yojana will receive a **60% subsidy to install solar plants.** Also, farmers will receive **30% of the total cost as a loan** from the government.
- Under this scheme, farmers can sell the extra generated power directly to our Government result increasing.
- The PM KUSUM Yojana plans to add solar and another renewable capacity of **25,750 MW by 2026.**

Eligibility:

- An individual farmer.
- Farmer Groups
- FPO or Farmer producer organization.

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- Panchayat.
- Co-operatives.
- Water User Associations.

Components:

The Scheme consists of three components:

- **Component A: 10,000 MW** of Decentralized Ground Mounted Grid Connected Renewable Power Plants of individual plant sizes up to 2 MW.
- **Component B: Installation of 17.50 lakh** standalone Solar Powered Agriculture Pumps of individual pump capacity up to 7.5 HP.
- **Component C: Solarisation of 10 Lakh** Grid-connected Agriculture Pumps of individual pump capacity up to 7.5 HP.

Components A and C of the Scheme were implemented in Pilot mode till 31st December 2019. Component B, which is an ongoing sub-program, will be implemented entirely without going into entirely Pilot mode

Recent Amendments:

- Inter-se transfer quantity across components **B and C** are being allowed
- Under Component-B and Component-C of the Scheme, Central Financial Assistance (CFA) will be available for pump capacitors up **upto 15 HP** to the individual farmers in the Northeastern States & UTs
- However, the CFA for pumps up to 15 HP will be restricted to **10% of the total installations.**
- The condition or the domestic content requirement for solar cells has been waived off for the feeder level solarization under Component-C for the projects awarded by the implementing agency on or before 20.06.2024. A budgetary allocation of **Rs. 10,000 Crore** approved by CCEA will be utilized before accessing the extra-budgetary resources.

Benefit:

- A stable and continuous source of income to the rural land owners for a period of **25 years** by utilization of their dry/uncultivable land.
- Sufficient local solar/ other renewable energy-based power availability for feeding rural load centers and agriculture pump-set loads during the daytime.
- Reduced Transmission losses for STUs and Discoms.
- Save the expenditure incurred on diesel for running diesel pumps
- Prevent harmful pollution from running diesel pumps.
- Farmers can employ both their barren and fertile land, as the solar plants are installed at a height, which in turn becomes a leg up.

MINISTRY OF HEALTH & FAMILY WELFARE

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23. Ni-Kshay Mitra Program

Recent News:

Under the Pradhan Mantri TB Mukh Bharat Abhiyaan (Ni-kshay Mitra Initiative) implemented by the Ministry of Health & Family Welfare, 9.55 lakh out of the 9.69 lacks consented TB patients across the country have adopted Ni-kshay Mitra (as of 09.03.2023).

About:

- Launched in **2012**.
- It is an initiative under **Pradhan Mantri TB Mukh Bharat Abhiyaan** which aims to eradicate tuberculosis in India by **2025**.
- The word is a combination of two Hindi words **NI** and **KSHAY** meaning **eradication of tuberculosis**.
- The program **provides a centralized, web-based system for patients** to access information, connect with healthcare providers, and track their progress
- The initiative ensures three-pronged support including **Nutritional, Additional diagnostic, and Vocational support**.
- More than **47,000 Nikshay Mitra & 8.8 lakh TB patients** have been connected through Ni-Kshaya 2.0 portal
- Khel Ratna Arjuna Awardee and the President of the Paralympic Committee of India, **Deepa Malik** is the brand ambassador of the Nik-kshay Mitra Program.

Key Activities are undertaken under the program:

- **State and District Specific Strategic plan** for targeted interventions in high-burden areas.
- Provision of **free drugs and diagnostics** to TB patients including for drug-resistant TB.
- **Active TB case-finding campaign** in key vulnerable and co-morbid populations.
- **Integration with Ayushman Bharat - Health & Wellness Centres** to decentralize screening and treatment services closer to the community.
- **Private sector engagement** including incentives for notification and management of TB cases.
- Scale-up of molecular **diagnostic laboratories** to sub-district levels.
- **Ni-Akshay Poshan Yojana** for nutritional support to TB patients.
- **Intensified IEC campaigns** to reduce stigma, raise community awareness and improve health-seeking behavior.
- Multi-sectoral response with **involvement of line ministries**.
- Scale up TB preventive therapy to contacts of pulmonary TB.
- **Tracking of notified TB cases** through a case-based web-based portal namely Ni-kshay.

24. LaQshya program

Recent News:

2660 Labour Rooms and 1989 Maternity Operation Theatres certified facilities under the LaQshya program conducted the **sensitization/ orientation** of the latest Labour Room Protocols

About:

- Launched in **2017**

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- Aims to **ensure Quality of Care during the intrapartum and immediate post-partum period** in Labour Room and Maternity OT
- It targets all **Government Medical College Hospitals, District Hospitals & equivalent health facilities, designated FRUs** as well as high case load CHCs.
- The program targets to achieve a **5% or less Surgical Site Infection Rate** in Maternity OT or at least a **reduction of 30% from the baseline.**
- To date, **2427 Public health facilities** across the country have been identified for implementation of the LaQshya Program.

Benefits:

- Reduce maternal and newborn morbidity and mortality
- Improve the quality of care during delivery the and immediate post-partum period
- Enhance satisfaction of beneficiaries and provide Respectful Maternity Care (RMC) to all pregnant women attending public health

MINISTRY OF AGRICULTURE & FARMERS' WELFARE

25. Pradhan Mantri Fasal Bima Yojana (PMFBY)

Recent News:

Since the inception of the Pradhan Mantri Fasal Bima Yojana (PMFBY) in 2016-17, coverage under the scheme has been around 30% of Gross Cropped Area (GCA) in the States/UTs who are implementing the scheme.

About:

- Launched in **2016**
- The scheme replaced the existing two schemes **National Agricultural Insurance Scheme as well as the Modified NAIS.**
- It aims to provide a **comprehensive insurance** cover against failure of the crop due to natural calamities, pests & diseases.
- **All farmers growing notified crops** in a notified area during the season who have an insurable interest in the crop are eligible.
- The Scheme shall be implemented through a **multi-agency framework** by selected insurance companies
- The Scheme covers **all Food & Oilseeds crops and Annual Commercial/Horticultural Crops** for which past yield data is available
- The scheme is **voluntary** for all Indian farmers.
- There will be a uniform premium of only **2% to be paid by farmers for all Kharif crops, 1.5% for all Rabi crops, and 5% for all annual commercial and horticultural crops.**
- From February 2020, the government **limit its premium subsidy to 30% for unirrigated areas and 25% for irrigated ones** (from the existing unlimited). Previously, the central subsidy had no upper limit.

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Objectives:

- To provide insurance coverage and financial support to the farmers in the event of failure of any of the notified crops **as a result of natural calamities, pests & diseases.**
- To stabilize the income of farmers to ensure their continuance in farming.
- To encourage farmers **to adopt innovative and modern agricultural practices.**
- To ensure **the flow of credit** to the agriculture sector.

Risks covered:

- **Prevented Sowing/Planting/Germination Risk:** Insured area is prevented from sowing/planting/germination due to deficit rainfall or adverse seasonal/weather conditions.
- **Standing Crop (Sowing to Harvesting):** Comprehensive risk insurance is provided to cover yield losses due to non-preventable risks, viz. Drought, Dry spells, Flood, Inundation, widespread Pests and Disease attacks, Landslides, Fire due to natural causes, Lightning, Storm, hailstorms, and cyclones.
- **Post-Harvest Losses:** Coverage is available only up to a maximum period of two weeks from harvesting, for those crops which are required to be dried in cut and spread / small bundled condition in the field after harvesting against specific perils of Hailstorm, Cyclone, Cyclonic rains, and Unseasonal rains
- **Localized Calamities:** Loss/damage to notified insured crops resulting from the occurrence of identified localized risks of Hailstorms, Landslides, Inundation, Cloud bursts, and Natural fire due to lightning affecting isolated farms in the notified area.
- **Add-on coverage for crop loss due to attack by wild animals:** The States may consider providing add-on coverage for crop loss due to attack by wild animals wherever the risk is perceived to be substantial and identifiable.

26. National Mission on Natural Farming (NMNF)

Recent News:

To motivate farmers to use chemical-free farming and enhance the reach of natural farming, the Government has formulated **National Mission on Natural Farming (NMNF) as a separate and independent scheme from 2023** upscaling scaling the Bhartiya Prakritik Krishi Paddati (BPKP).

About:

- The scheme is from 2023 to 2026
- The provision of **Rs 459.00 crores** for 2023-24 has been proposed
- It aims to tackle **three main objectives:** sustainably increasing agricultural productivity and incomes, adapting and building resilience to climate change, and reducing, n greenhouse gas emissions wherever possible, and supports FAO strategic framework 2022-2031.

Objectives:

- To promote an alternative system of farming for freedom of externally purchased inputs, cost reduction and thereby increasing income of farmers

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- To popularize integrated agriculture-animal husbandry models based on desi cow and local resources.
- To collect, validate and document Natural Farming practices being practiced in various parts of the country and to encourage participatory research with farmers on further upscaling
- To undertake activities for awareness creation, capacity building, promotion, and demonstration of Natural Farming.
- To create standards, certification procedures, and branding for Natural Farming products for national and international markets.

Benefits: Incentive farmers one time on-farm manure production infrastructure: A financial assistance of **Rs. 15000/- per ha @ Rs. 5000/- per ha/year for three years**

- **Training of farmers by Champion Farmer and CRP:** 6 pieces of training one-day one-day duration will be organized at the village level for all the farmers in a batch of 50 farmers. A sum of Rs. 30,000/- is provided for such training Rs. 50 per farmer per training.
- **Farmer Producer Organisations (FPO) formation** for farmers practicing Natural Farming - **100 FPOs in the Gangetic belt** (5 Km Corridor of [Ganga Basin](#)) and another **400 FPOs in the rest of the country** from the 10,000 FPO scheme being implemented by the Ministry of Agriculture and Farmers' Welfare
- **Farmer Field School** – First year of the natural farming mission will be due to awareness creation through Farmer Field School (FFS).

MINISTRY OF EARTH SCIENCES

27. Ocean Services, Modelling, Applications, Resources and Technology (O-SMART) scheme

Recent News:

An amount of **Rs. 2177 crore** is allocated for implementation of the O-SMART scheme during a period of **5 years** i.e. 2021-22 to 2025-26.

About:

- Launched in **2018**
- Aims at providing **ocean information services, exploration and survey of oceans and resources, developing technologies** for sustainable utilization of ocean resources (both living and non-living) and promoting front-ranking research on ocean sciences.
- The scheme encompasses **seven sub-schemes** namely Ocean Technology, Ocean Modelling and Advisory Services (OMAS), Ocean Observation Network (OON), Ocean Non-Living Resources, Marine Living Resources and Ecology (MLRE), Coastal Research and Operation and Maintenance of Research Vessels being implemented by autonomous/attached institutes of the Ministry.
- A **fleet of oceanographic and coastal research vessels** of the Ministry provides the required research support for the scheme.

Implementing Institutes:

- National Institute of Ocean Technology (NIOT), Chennai
- Indian National Center for Ocean Information Services (INCOIS), Hyderabad
- National Centre for Polar and Ocean Research (NCPOR), Goa

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- Center for Marine Living Resources and Ecology (CMLRE), Kochi
- National Centre for Coastal Research (NCCR), Chennai as well as involving other national institutes.

Objectives:

- It provides forecasts and services based on continuous oceanographic research activities and setting early warning weather systems
- It promotes **front-ranking research** in ocean sciences.
- The scheme develops technologies and conducts exploratory surveys to harness ocean resources sustainably
- To explore Polymetallic Nodules (MPN) **from a water depth of 5500 m in a site of 75000 sq. km** allotted to India by the United Nations

28. Deep Ocean Mission

Recent News:

The Minister for State for Ministry of Science and Technology and Earth Sciences, Dr. Jitendra Singh in a written reply in Rajya Sabha described the 'Deep Ocean Mission'.

About:

- Launched at an estimated cost of **Rs. 4077.0 crores** for a period of **5 years (2021-2026)** to be implemented in a phase-wise manner.
- The estimated cost for the **first phase of the years (2021-2024)** would be **Rs.2823.4 crore**.
- All the operations of the mission commenced in **2021**.
- The mission will support the **Blue Economy Initiatives** of the Government of India.
- **Ministry of Earth Sciences** will be the nodal Ministry implementing this multi-institutional ambitious mission
- Deep Ocean Mission aims to help India in achieving its target of over Rs. **100 billion "Blue Economy"** through its ocean resources.
- The program will consist of various **crewed and uncrewed submersibles** exploring the sea bed with the primary aim to explore and extract polymetallic nodules.

Components

The Deep Ocean Mission consists of the following major components.

1. Development of Technologies for Deep Sea Mining, and Manned Submersible

Under it, a manned submersible will be developed to carry three people to a depth of 6000 meters in the ocean with a suite of scientific sensors and tools.

2. Development of Ocean Climate Change Advisory Services

This component will support the Blue Economy priority area of coastal tourism.

3. Create awareness amongst the public, students, academicians, and user communities about the various fields of Earth system science as well as the achievements and services rendered by MoES.

4. Technological innovations for exploration and conservation of deep-sea biodiversity

This component will support the Blue Economy priority area of Marine Fisheries and allied services

5. Deep Ocean Survey and Exploration

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The primary objective of this component is to explore and identify potential sites of multi-metal hydrothermal sulfide mineralization along the Indian Ocean mid-oceanic ridges.

6. Energy and freshwater from the Ocean

This component will support the Blue Economy priority area of offshore energy development.

7. Advanced Marine Station for Ocean Biology

About Polymetallic nodules:

Polymetallic nodules are **potato-shaped, largely porous nodules found in abundance carpeting the sea floor in the deep sea.**

They are composed of minerals like **manganese, nickel, cobalt, copper, and iron hydroxide.**

The metals can be used in the **manufacturing of electronic devices, smartphones, batteries, and solar panels.**

DEPARTMENT OF SPACE

29. Gaganyaan Mission

Recent News:

A budget of **Rs. 9023 Crore** is allocated towards achieving the objectives of the Gaganyaan mission.

About:

- Announced in **2018**
- The objective of the Gaganyaan program is to demonstrate the capability to send humans to low earth orbit on board an Indian launch vehicle and bring them back to Earth safely.
- **Two unmanned missions and one manned mission (with 3 astronauts)** are planned under the program.
- This program will make India the **fourth nation** to launch a manned spaceflight mission after the **US, Russia, and China.**
- The Gaganyaan spacecraft will be placed in a low earth orbit (LEO) of **300-400 kilometers for 5-7 days.**
- **Russia** will help in the training of the astronauts.
- The launch vehicle identified for this mission is Geosynchronous Satellite Launch Vehicle **GSLV Mk III.**
- The mission would create 15,000 new employment opportunities.

MINISTRY OF CULTURE

30. Financial Assistance for Veteran Artists

Recent News:

The disbursement of financial assistance to the recommended artists is subject to the submission of requisite documents by the beneficiaries selected under the Scheme such as Digital Life Certificates, Income Certificates, etc.

Non-submission of requisite documents from the selected beneficiaries in time, results in delay in disbursal of pension to them.

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- The Scheme **aims to improve the financial and socio-economic status of the old artists and scholars** who have contributed significantly in their specialized fields of arts, and literature.
- To be eligible for the scheme, the age of the applicant **should be 60 years and above** and **the personal income of the applicant (including income of the spouse) must not exceed Rs.4,000/- per month**
- Under the Scheme, the following **two types of cases/requests will be covered:-**
 - **Existing beneficiaries** getting monthly artists' pension under the 1961 Scheme of 'Financial Assistance to Persons Distinguished in Literature, Arts and such
 - **Fresh cases of artists, writers, etc.** who are eligible for a grant/monthly financial assistance under the current guidelines of the Scheme.
- The scheme will provide **a monthly pension of Rs 25,000 to veteran artists, Rs 20,000 to senior artists, and Rs 15,000 to other eligible artists.**

MINISTRY OF WOMEN & CHILD DEVELOPMENT

31. **National Initiative for Proficiency in Reading with Understanding and Numeracy (NIPUN) Bharat**

Recent News:

Recently, the Ministry of Women & child development introduced NIPUN Bharat in Rajyasabha.

About:

- Launched in **2021**
- Accounting for 33% of the education ministry's budget, the scheme is allocated **Rs 37,453 crore.**
- This Mission has been set up under the aegis of the centrally sponsored scheme of **Samagra Shiksha**
- The mission will focus on children of the **age group of 3 to 9 years** including preschool to Grade 3.
- The mission's target is to ensure that every Class 3 student has foundational literacy and numeracy by the **2026-27** academic year.
- It focuses on transforming the monotonous education system into an **integrated, enjoyable, all-inclusive, and engaging one.**
- The **Department of School Education and Literacy**, Ministry of Education (MoE) will be the implementing agency at the national level and will be headed by a **Mission Director.**
- A **district-level task force** has been constituted to implement the mission successfully in the district and coordinate activities.
- The mission focuses on **different domains of development like physical and motor development, socio-emotional development, literacy and numeracy development, cognitive development, and life skills** for the Holistic development of the child.

Objectives:

- To ensure an **inclusive classroom environment**
- To enable children to become motivated, independent, and **engaged readers and writers**
- To make children **independent in problem-solving** by way of numeracy and spatial understanding skills.
- To ensure availability and effective usage of **high-quality and culturally responsive teaching learning material** in children's familiar/home/mother language(s).

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- To focus on continuous **capacity building of teachers**, head teachers, academic resource persons, and education administrators.
- To actively **engage with all stakeholders** i.e., Teachers, Parents, Students, and Community, policymakers for building a strong foundation of lifelong learning.
- To ensure **assessment ‘as, of, and for’ learning** through portfolios, group and collaborative work, project work, quizzes, role plays, games, oral presentations, short tests, etc.
- To ensure **tracking of learning levels** of all students.

Components:

- **Foundational skills** enable to keep children in class thereby **reducing dropouts and improving the transition rate** from primary to upper primary and secondary stages.
- **Activity-based learning** and a conducive learning environment will improve the quality of education.
- **Innovative pedagogies** such as toy-based and experiential learning will be used in classroom transactions thereby making learning a joyful and engaging activity.
- **Intensive capacity building of teachers** will make them empowered and provide greater autonomy in choosing the pedagogy.

MINISTRY OF NEW & RENEWABLE ENERGY

32. Atal Jyoti Yojana (AJAY)

Recent News:

As per the information given by the Union Minister Sh. R.K. Singh, in the AJAY Phase-I, over 1.35 lakh solar street lights were installed against the sanction of around 1.45 lakh lights. Under AJAY Phase-II over 1.37 lakh solar street lights have been reported installed against sanction of around **1.50 lakh lights**.

About:

- It is a sub-scheme under other off-grid-decentralized solar applischeme meth of the Ministry of New and Renewable Energy.
- The scheme aimed at providing **Solar Street Lighting Systems for public use at different locations for improvement in quality of life, safety, and security**.
- **Energy Efficiency Services Limited (EESL)** has been entrusted to implement the scheme
- The total cost of the scheme is **Rs 583 crore**.
- The ministry will provide 75% of the cost of street lights and the remaining 25% will come from Member of Parliament Local Area Development funds (MPLADS).
- Under the scheme, **SSL with an LED capacity of 12 W** will be provided as per MNRE norms in the identified states.
- The estimated cost per light is **Rs 25,000**

Phase I

- Implemented from **September 2016 to March 2018**
- The Parliament Constituencies of the states of **Assam, Bihar, Jharkhand, Odisha, and Uttar Pradesh** were covered.

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Phase II

- Implemented from **December 2018 to March 2020**.
- Parliament Constituencies of the states covered in **AJAY Phase-I, Hill States/UTs, North-Eastern States, Island UTs, and 48 aspirational districts of states not covered before** were covered.

MINISTRY OF JAL SHAKTI

33. Swachh Bharat Mission-Grameen

Recent News:

Under SBM(G), **over 11 crore IHHLs and 2.23 lakh Community Sanitary Complexes (CSCs)** have been built across all States/UTs since October 2014.

95.4% of surveyed households have access to a toilet and 95.4% of those having a toilet have been using it regularly so far.

About:

Phase -I

- Launched on **2nd October 2014**
- Aimed to make the country **Open Defecation Free (ODF) by 2nd October 2019**.
- It seeks to improve the levels of **cleanliness in rural areas** through Solid and Liquid Waste Management activities and making Gram Panchayats Open Defecation Free (ODF), clean, and sanitized
- The Incentive amount provided under the scheme to BPL households was up to **Rs.12,000 for the construction of one unit of Individual Household Latrines (IHHL)** and provide for water availability, including for storing hand-washing, and cleaning the toilet.

Phase-II

- Phase II was launched in **February 2020, for a period of five years**.
- The total outlay of the scheme under Phase- II was **Rs. 1,40,881 crores**
- The scheme focused on the **sustainability of ODF status and Solid and Liquid Waste Management (SLWM)**.
- The program will also work towards ensuring that **no one is left behind** and everyone uses a toilet.

MINISTRY OF ENVIRONMENT, FOREST & CLIMATE CHANGE

34. Nagar Van Yojana

Recent News:

Minister of State for Environment, Forest and Climate Change, Shri Ashwini Kumar Choubey **introduced the Nagar Van Yojana** in a written reply to Lok Sabha.

About:

- Introduced as a **pilot scheme in 2015**.
- Implemented in the year **2021** for a period of 5 years
- Aims to enhance **the tree outside forests and green cover, enhancement of biodiversity, and ecological benefits to the urban and peri-urban areas**

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- **One-time grant** to the concerned State government/ City Local Authority/land-owning agency is provided based on the work requirement subject to the **maximum Grant of Rs. 2.00 crores per City Forest** (in two equal installments)
- Targets to develop **at least one CITY FOREST** (comprising an area **upto 50 ha.** in forest areas) in each City having Municipal Corporation
- The minimum area under CITY FOREST should **not be less than 10 ha.**

Objectives:

- To create **200 City Forests in the Country.**
- Creating green space and an aesthetic environment in an urban set-up
- To create awareness of plants and biodiversity.
- Conservation education on important flora and fauna of the region including threat perception.
- Ecological rejuvenation of the cities-Forests the green lungs will contribute to the Environmental improvement of cities by pollution mitigation, cleaner air, noise reduction, water harvesting, and reduction of heat islands effect.
- In-situ Biodiversity conservation.
- Health benefits to citizens.
- Making cities climate resilient.

Components:

- Fencing as appropriate.
- Wooded blocks with emphasis on locally appropriate species.
- Plants include shrubs, climbers, medicinal plants, seasonal flowering plants, etc. to represent floral biodiversity.
- Irrigation/rainwater harvesting facility.
- Open Air Conservation education displays, signages, brochures, etc.
- Public convenience, drinking water facilities, benches, etc.
- Walkways/footpaths, Jogging, and cycle track.

35. Ethanol Blending Program

Recent News:

Minister of State for Environment, Forest and Climate Change, Shri Ashwini Kumar Choubey in a written reply to a question in Lok Sabha informed about the Ethanol Blending Program's target to achieve 20% blending of ethanol in petrol by Ethanol Supply Year (ESY) 2025-26.

About:

- Launched in **2003** to promote the use of alternative and environment-friendly fuels and to reduce import dependency for energy requirements
- Extended to the whole of India except Union Territories of Andaman Nicobar and Lakshadweep islands with effect from **01st April 2019**, wherein OMCs sell petrol blended with ethanol up to 10%.

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- Started with **5%**, extended to **10%** blending target for mixing ethanol with petrol by 2022 & **20%** blending target by **2030**.
- Aimed at **reducing the country's dependence on crude oil imports**, cutting **carbon emissions**, and **boosting farmers' incomes**.
- Raw materials used in the production of ethanol are rich in **simple sugars (sucrose from sugarcane) and starch (from maize)**.
- However, in the production of second-generation ethanol, the aim is to take advantage of low-cost agricultural byproducts such as **maize stover, wheat straw, rotten potatoes, corn, cassava, broken rice, etc.**
- The government has reduced the GST rate on ethanol meant for EBP Programme from **18% to 5%**.
- Currently, petrol with a 10% ethanol blend (E10) is being retailed by various Oil Marketing Companies (OMCs) in India, wherever it is available.

Benefits:

- Least expensive energy source
- Easy accessibility
- Reduced greenhouse gases
- Reduced stubble-burning
- Increased farmers' income.
- Reduced dependency on Petroleum

36. National Clean Air Program

Recent News:

The National Clean Air program envisages achieving reductions up to **40%** or achievement of National Ambient Air Quality Standards for **Particulate Matter₁₀ (PM₁₀)** concentrations by **2025-26**.

The information was given by Minister of State for Environment, Forest and Climate Change, Shri Ashwini Kumar Choubey in a written reply in the Rajya Sabha.

About:

- Launched in **2019**
- The budgeted outlay for the FY 2023-24 is **756 crores**
- Formulates **national-level strategies for reduction in air pollution levels** at both regional and urban scales
- Under the program, **131 cities** are being targeted for improving air quality.
- Targets to achieve a reduction in Particulate Matter (PM₁₀) levels up to **40% or achievement of national standards (60 microgram/cubic meter) by 2025-26** in targeted 131 cities of 24 States, taking **2017 as the base year** for the comparison of concentration.
- The air quality of cities is monitored by **State Pollution Control Boards**
- **PRANA** – Portal for Regulation of Air-pollution in Non-Attainment Cities, is a portal for monitoring the National Clean Air Programme (NCAP) implementation.

Objectives:

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1. To augment and evolve effective and proficient ambient air quality monitoring networks
2. To have efficient data dissemination and public outreach mechanism for timely measures for the prevention and mitigation of air pollution
3. To have a feasible management plan to prevent, control, and abate air pollution.

37. Aravalli Green Wall Project

Recent News:

Union Minister for Environment, Forest and Climate Change, Shri Bhupender Yadav launched the Aravalli Green Wall Project, a major initiative to green the 5 km buffer area around the Aravalli Hill Range in four states

About:

- The project covers the states of **Haryana, Rajasthan, Gujarat, and Delhi** – where the Aravalli hills landscape span over 6 million hectares of land.
- The project aims to improve the ecological health of the Aravalli range, prevent land degradation, combat desertification, improve biodiversity, mitigate climate change, and promote sustainable development.
- The initial phase of the project focuses on the **rejuvenation of 75 water bodies** in the Aravalli landscape, starting with five water bodies in each district of the Aravalli landscape.
- The project will also focus on **agroforestry and pasture development** to enhance the livelihoods of local communities.
- The project will be executed by **various stakeholders** such as central and state governments, forest departments, research institutes, civil society organizations, private sector entities, and local communities.
- **Adequate funding, technical skills, policy coordination, and public awareness** will be called upon to ensure the success of the project.

Objectives:

- Improving the **ecological health** of the Aravalli range
- To **prevent the eastward expansion** of the **Thar Desert**
- This green wall will help in **carbon sequestration** and mitigating climate change.
- Promote **sustainable development** and livelihood opportunities by involving local communities in afforestation, agroforestry, and water conservation
- Contribute to India's commitments under various international conventions such as **UNCCD (United Nations Convention to Combat Desertification)**, **CBD (Convention on Biological Diversity)**, and **UNFCCC (United Nations Framework Convention on Climate Change)**.
- **Enhancing India's image** as a global leader in environmental protection and green development.

38. Project Cheetah

Recent News:

The Consultative Committee of Parliament on Project Cheetah, chaired by the Union Minister, Bhupendra Yadav, held detailed discussions about **Project Cheetah** and appreciated the efforts of the Government for the successful translocation of Cheetahs in India from African countries.

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- Project Cheetah, also called **Action Plan for the Introduction of Cheetah** in India was launched to reintroduce the big cats in the country
- To achieve this, India signed an agreement with **South Africa**. Under this agreement, South Africa will send **12 Cheetahs every year for the next 8 to 10 years..**
- Launched in **January 2022**, with to retrace species' former habitat in the nation.
- Under the project, **20 cheetahs were translocated to Kuno National Park in Madhya Pradesh in September 2022 and February 2023.**
- **Funds from Project Tiger, as well as the Compensatory Afforestation Fund Management & Planning Authority (CAMPA),** were used to finance the project
- The project provides up to **100 000 km²** of habitats in legally protected areas and an additional 600 000 km² of habitable landscape for the species
- It is implemented by the **Forestry Department, South African organizations, National Biodiversity Institute, Endangered Wildlife Trust, etc.**
- The **Indian Air Force** flies the Cheetahs from South Africa.

39. National Plan for Conservation of Aquatic Ecosystems (NPCA)

Recent News:

Minister of State for Environment, Forest and Climate Change, Shri Ashwini Kumar Choubey in a written reply to the Lok Sabha detailed the central sector scheme namely, the National Plan for Conservation of Aquatic Ecosystems (NPCA)

About:

- Launched in **2015** at an estimated cost of **Rs. 900 crore**
- It is a **centrally sponsored scheme** with Central and State Governments sharing costs in a **70:30 ratio** (90:10 for North East States).
- It subsumed two schemes namely, **National Lake Conservation Plan (NLCP) and National Wetlands Conservation Programme (NWCP)**
- It seeks to **promote better synergy** and avoid overlap of administrative functions.
- It aims for the **conservation and management of identified wetlands** (including) in the country.
- It also aims to promote mainstreaming of wetlands by supporting the formulation and implementation of integrated management plans, capacity development, and research.

Components:

The program was structured around **4 components** namely:

- Developing baseline information – Wetland Brief Document
- Rapid assessment of wetlands condition – Wetland Health Card
- Stakeholder platforms to enable collaborative and participatory management – Wetlands Mitras

Management planning addressing wetlands' biodiversity and ecosystem services, values, and threats – Wetland Integrated

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MINISTRY OF STATISTICS & PROGRAM IMPLEMENTATION

40. Members of Parliament Local Area Development Scheme (MPLAD)

Recent News:

The Ministry released revised MPLADS Guidelines on 22-2-2023, to be effective from 1-4-2023. These Guidelines have also been uploaded on the MPLADS portal at mplads.gov.in.

About:

- Launched in **1994-95**. It is an **ongoing Central Sector Scheme**
- The Scheme enables the Members of Parliament to **recommend works for the creation of durable community assets based on locally felt needs** to be taken up in their constituencies in the area of national priorities namely drinking water, education, public health, sanitation, roads, etc.
- The annual MPLADS fund entitlement per MP constituency is **Rs. 5 crores**, in two equal installments of **Rs 2.5 crore each**
- The District Authority shall identify the Implementing Agency capable of executing the eligible work qualitatively, timely, and satisfactorily.
- The scheme can be converged in individual/stand-alone projects of other **Central and State Government schemes** provided such works of Central/State Governments Schemes are eligible under MPLADS
- Nominated Members of both the Rajya Sabha and Lok Sabha can recommend works anywhere in the country.

Features:

- The MPLADS is a Plan Scheme fully funded by the Government of India.
- MPs are to recommend every year, works costing **at least 15 percent of the MPLADS** entitlement for the year for areas inhabited by the Scheduled Caste population and 7.5 percent for areas inhabited by the S.T. population.
- To encourage trusts and societies for the betterment of tribal people, a ceiling of **Rs. 75 lacks** is stipulated for building assets by trusts and societies subject to conditions prescribed in the scheme guidelines.
- Expenditure on specified items of **nondurable nature** is also permitted as listed in the guidelines.

MINISTRY OF ROAD TRANSPORT & HIGHWAY

41. PARVATMALA Program

Recent News:

National Highways Logistics Management Limited (NHLML), a 100% owned SPV of NHAI has been mandated by MoRT&H for the implementation of Ropeways in the Country

Based on a list of projects received from various states detailed feasibility studies have been completed for 08 projects for implementation of ropeways under the Parvatmala program.

About:

- Announced in the Union Budget for **2022-23**.

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- The scheme will be instrumental in **providing connectivity through the building of roads in difficult hilly areas.**
- The project will construct ropeways in mountainous terrains of India under a **Public-Private partnership**
- The scheme is being presently started in regions like **Uttarakhand, Himachal Pradesh, Manipur, Jammu & Kashmir, and the other North Eastern states.**
- Aims to improve connectivity and convenience for commuters, besides promoting tourism esp. in Hilly areas)
- The **National Highways Logistics Management Limited (NHLML)** has been mandated to implement the project.
- Recently the government announced to develop **over 250 projects** in the next five years.

Features:

- A preferred, ecologically sustainable alternative in place of conventional roads in difficult hilly areas.
- Improves connectivity and convenience for commuters, besides promoting tourism.
- Covers congested urban areas, where a conventional mass transit system is not feasible.

Benefits:

- Economical mode of transportation
- Faster mode of transportation:
- Environment-friendly
- Last mile connectivity
- Ideal for difficult/challenging/sensitive terrain

MINISTRY OF RAILWAYS

42. VIKALP Scheme

Recent News:

The total number of waitlisted passengers who were provided accommodations under the Vikalp scheme in the Financial Year 2022-23 (up to Feb-23) is **43,803**.

About:

- Launched in **2016**
- The scheme is available on Indian Railway on a **Pan-India basis**.
- It aims to provide confirmed accommodation to waitlisted passengers and also to ensure optimal utilization of available accommodation.
- Under this scheme, waiting list passengers can give choice to opt for **Alternate Train Accommodation Scheme (ATAS)** known as 'VIKALP'.
- The scheme applies to **all waiting list passengers** irrespective of booking quota and concession.
- **Neither any extra charges** are taken from the passenger **nor is any refund provided** for the difference in fare.
- Waitlisted passengers of the original train are not allowed to board the original train if allotted alternate accommodation.

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- Passengers can opt for a maximum of **seven trains** under the scheme.
- The trains plying between the period of **30 minutes to 72 hours** from the departure time of the originally booked train are considered for the scheme.

MINISTRY OF MINORITY AFFAIRS

43. Hamari Dharohar scheme

Recent News:

Hamari Dharohar scheme has now been **merged as a component of the Pradhan Mantri Virasat Ka Samvardhan (PM VIKAS)** scheme w.e.f. F.Y. 2022-23.

About:

- Launched in 2014
- Re-introduced in 2016-17
- The scheme aims to **preserve the rich heritage of minority communities** in India. This includes religions like **Parsis, Christians, Buddhists, and other such communities.**
- It promotes the rich heritage of minorities under the concept of Indian Culture through exhibitions and preservation of literature among others.
- Preservation of **minority heritage buildings has not been undertaken** so far under the Hamari Dharohar Scheme.

Objectives:

- To curate the rich heritage of minorities
- Curating iconic exhibitions
- Preservation of literature/documents
- Support and Promotion of calligraphy
- Research and Development.

Benefits:

- 100% Central Assistance
- Assistance will be provided in grants and capital costs for infrastructure development
- Assistance will also be provided for fellowship, research, and development
- The fellowship amount will be **Rs.25,000 per month for 2nd year and Rs.28,000 per month for 3rd year.**
- The Fellowship would be an admissible **maximum of 3 years**. If the research is not completed within 3 years, it may be extended by a maximum of one year more @ Rs. 28,000/- p.m.

Eligibility for fellowship

- The candidate should be a notified minority and Post Graduate with a **minimum of 50% marks**
- He/she should have secured admission in a University/Institution for a **regular M. Phil/ Ph.D**
- He/ She should **not be more than 35 years of age**
- **33% seats of annual targets** will be earmarked for minority girls/women candidates

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44. Nai Roshni

Recent News:

During the last three years, i.e., 2019-20 to 2021-22, around **40,000 women have been trained** all over India under the Nai Roshni scheme.

The scheme has now been merged as a component of the Pradhan Mantri Virasat Ka Samvardhan (PM VIKAS) scheme w.e.f F.Y. 2022-23

About:

- Launched in **2012**
- The scheme **facilitates the Leadership qualities of Women** belonging to Minority Communities.
- It empowers minority women to stand up for their rights and help them grow economically thus strengthening civil society.
- It is a **six-day non-residential/five-day residential training program** conducted for women belonging to a minority community between the age group of **18 years to 65 years**.
- The training modules cover areas related to programs for women such as **Health and Hygiene, Legal Rights of Women, Financial Literacy, Digital Literacy, Swachh Bharat, Life Skills, and Advocacy for Social and Behavioural changes**.
- The scheme was implemented through **Programme Implementing Agencies (PIAs)**.
- **No training centers** are set up by the Ministry under this scheme.
- The selected PIAs are required to implement the project directly through their organizational set-up in the locality/ village/ area in which training is conducted.

45. Nai Udaan

Recent News:

Union Minister of Minority Affairs, Smt. Smriti Zubin Irani, in a written reply in Rajya Sabha, informed about the non-allocation of state-wise funds under the Nai Udaan scheme.

About:

- Candidates who cleared the Preliminary Examination of **UPSC, State PSC, and SSC** are eligible to avail of the benefit.
- Benefits will be given to the candidates in the form of **Direct Benefit Transfer**.
- Each year **5,100 candidates** will be selected under Nai Udaan Scheme.
- The candidate applying under the Nai Udaan Scheme should belong to any one of the notified Minority communities.
- Eligible candidates can avail of the benefit of the scheme by applying through the online Service Plus Portal.

Eligibility:

- Candidate should belong to any one of the **6 Minority Communities**:-
 - Muslims.

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- Christians.
- Sikh.
- Buddhist.
- Jain.
- Parsis (Zoroastrians).
- Candidate must have passed any of the Preliminary Examination conducted by:-
 - Union Public Service Commission (Civil Services, Indian Engineering Services & Indian Forest Services).
 - State Public Service Commission (Group A and B (Gazetted and Non-Gazetted posts).
 - Staff Selection Commission (Combined Graduate Level/ CAPF for Group B (Non-Gazetted Post).
- The Annual Family Income of the candidate should **not be more than Rs. 8,00,000/-lakh per year.**
- The benefit under the Nai Udaan scheme should not be availed by the candidate in the past.

Amount of Financial Assistance:

The following financial assistance will be provided to eligible students under Nai Udaan Scheme:-

- **Rs. 1,00,000/-** will be given to that candidate who cleared the Prelims of the UPSC Examination.
- **Rs. 50,000/-** will be given to those candidates who cleared State PCS (Gazetted) Examination.
- **Rs. 25,000/-** will be given to those candidates who cleared SSC CGL & CAPF Group-B Examination.
- **Rs. 25,000/-** will be given to those candidates who cleared State PCS (Non-Gazetted) Examination.

46. Naya Savera

Recent News:

The scheme Naya Savera has been **discontinued w.e.f. 2022-23**. This information was given by the Union Minister of Minority Affairs, Smt. Smriti Zubin Irani, in a written reply in Lok Sabha.

About:

- First launched in 2007
- The scheme has been revised with effect from **September 2017**
- Aims to provide free coaching to minority students for the various competitive exam.
- Students/candidates belonging to the **notified Minority Communities**, namely Sikh, Jain, Muslim, Christian, Buddhist, and Parsi, having a total annual family income from all sources **not exceeding Rs.6.00 lakh**, are eligible for coaching under the scheme.
- Special coaching for qualifying examinations **for admission in technical/professional courses and competitive examination for recruitment to Group A, 'B', & 'C' services** and other equivalent posts under the Central and State Governments including public sector undertakings, banks, and railways were provided under the scheme.
- The scheme was implemented across the country through empaneled **Project Implementing Agencies (PIAs)**
- The duration of the coaching period under the scheme was **from 3 months to 2 years** depending upon the coaching program allocated to the PIAs.
- More than **1.19 lakh beneficiaries** have benefited under the scheme since its inception, out of which 12,155 beneficiaries were from the state of Andhra Pradesh.

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

47. Seekho Aur Kamaao Scheme

Recent News:

SAK scheme has now been **converged** as a component of an integrated scheme called ‘**Pradhan Mantri Virasat Ka Samvardhan**’ (PM-VIKAS).

About:

- Implemented for the benefit of **six notified minority communities** namely Sikh, Jain, Muslim, Christian, Buddhist, and Parsi.
- Targeted to **upgrade the skills of minority youth** aged between **14 to 45 years** in various modern/ traditional skills depending upon their qualification, prevailing economic trends, and market potential.
- **33%** of the total allocation was also earmarked for female beneficiaries
- The scheme was implemented by the Ministry through impaneled **Project Implementing Agencies (PIAs)**.
- Reporting of placement data in the scheme is an ongoing activity and is updated by the PIAs from time to time.
- The scheme **ensures 75% placement**, out of which **50%** should be in the **organized sector**.
- For the candidates interested in self-employment after availing training, **the facility of easy finance/loans** is provided **through financial institutions, National Minority Development Finance Corporation, etc.**
- **Post-placement support** of **Rs 2000 per month** is provided to placed trainees for 2 months as placement assistance.
- Since its inception, about **4.68 lakh beneficiaries** have been trained under the scheme.

48. Pradhan Mantri Jan Vikas Karyakram (PMJVK)

Recent News:

In the State of Kerala, **41 projects/ units** have been approved under PMJVK during the last three years i.e. 2019-20 to 2021-22 and the current year 2022-23.

About:

- The erstwhile **Multi-sectoral Development Programme (MsDP)** has been restructured and renamed **Pradhan Mantri Jan Vikas Karyakram** for effective implementation since 2018.
- The revised PMJVK has been approved by the Government for continuation over the 15th Finance Commission Cycle i.e., during **FY 2021-22 to 2025-26**.
- It is a **centrally sponsored scheme**
- It is an **area development program** under which community infrastructure and basic amenities are being created in the identified areas.
- From 2022-23, the Revised PMJVK Scheme will now be implemented in **all Districts of the Country** including all the Aspirational Districts.
- The projects under PMJVK will be proposed in any area where the concentration of the minority population is **more than 25% in the catchment area (15 KM radius)**.
- The identification of minority concentration areas has been done based on the presence of a substantial population of notified Minority Communities based on the **Census, 2011**.

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- The funding pattern for the projects is funded in the ratio of **60:40** and for **NE and Hilly States at 90:10** between the Centre and States.

49. Pre-Matric and Post-Matric Scholarship Scheme

Recent News:

Union Minister of Minority Affairs, Smt. Smriti Zubin Irani, in a written reply in Rajya Sab, has informed about the State/UT-wise, gender-wise and class-wise details of scholarships provided under the Pre-Matric and Post-Matric Scholarship Scheme available on the website of the Ministry i.e. www.minorityaffairs.gov.in.

About:

- It is a **Centrally Sponsored Scheme** and it is implemented through State Governments and UT administrations.
- The Scheme provides financial assistance to the **Scheduled Caste students** studying at **pre-matric or post-matriculation or post-secondary stage** to enable them to complete their education.
- These scholarships are available for studies in **India only** and are awarded by the government of the State/Union Territory to which the applicant belongs i.e. where he/she is permanently settled.

Eligibility for Post matriculation:

- Scholarships will be paid to the students whose parents/guardians' income from all sources **does not exceed Rs. 2,50,000/- per annum**
- The scholarships are **open to nationals of India only**
- These scholarships will be given for the **study of all recognized post-matriculation or post-secondary courses** pursued in recognized institutions, with exceptions.
- Only those candidates who belong to **Scheduled Castes** so specified about the State/Union Territory to which the applicant belongs, and who have passed the Matriculation or Higher Secondary or any higher examination of a recognized University or Board of Secondary Education, will be eligible
- A scholarship holder under this scheme will not hold any other scholarship/stipend.

Benefits provided under post matriculation scholarship scheme :

The value of the scholarship includes the following for the complete duration of the course:-

1. Maintenance allowance amounting to **Rs.380/- to 1200/- per month for hostellers** and **Rs. 230/- to Rs. 550/- per month for day scholars**.
2. Reimbursement of compulsory non-refundable fees.
3. Study tour charges.
4. Thesis typing/printing charges for Research Scholars.
5. Book allowance for students pursuing correspondence courses.
6. Book bank facility for specified courses.
7. Additional allowance for students with disabilities for the complete duration of the course.

Eligibility for Pre -matriculation:

- **The pre-matric scholarship is only for the children of the minority community.**
- These scholarships will be given to students who are studying from **classes 1st to 10th**

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- Students must have secured **above 50% marks** in their previous final year examination
- Scholarships will be paid to the students whose parents/guardians' income from all sources **does not exceed Rs. 1,00,000/- per annum**
- **30%** of the scholarship program is for girl students only.
- The maintenance amount should be given for **10 months in a year.**

Benefits provided under pre-matric scholarship:

- Admission fee from **class VI to X @ 500 per annum** for both hostellers and Day scholars.
- Tuition fee from **class VI to X @ 350 per annum** for both hostellers and Day scholars
- Maintenance allowance is payable for a period not exceeding 10 months in an academic year @ **Rs 600 per month for class VI to X** in case of hostellers and **Rs 100 per month in case of day scholars for class VI to X.**

50. Maulana Azad National Fellowship (MANF) Scheme

Recent News:

As the Maulana Azad National Fellowship (MANF) Scheme overlaps with various fellowship schemes for higher education, the Government has decided to discontinue the MANF Scheme from 2022-23.

About:

- The scheme aimed at providing **five-year fellowships** in the form of financial assistance to students from **six notified minority communities** viz. Buddhist, Christian, Jain, Muslim, Parsi, and Sikh, notified by the Central Government, **to pursue M. Phil and Ph.D.**
- The scheme **covers all Universities/Institutions** recognized by the University Grants Commission (UGC).
- The Fellowship will cater to the students pursuing regular and full-time research studies **within India only.**
- **UGC** will be the nodal agency for implementing the MANF Scheme.
- The fellowship holders under this Fellowship will be known as **Ministry of Minority Affairs scholars.**
- The amount of fellowship is **Rs 25000 per month** for the initial **two years** of JRF and **Rs 28000 per month** for the remaining **3 years** of tenure of SRF.

Eligibility:

- **Should belong to one of the minority communities**
- The annual parents' should not exceed **Rs.2.50 lakh.**
- Should get admission and registration for regular and full-time M.Phil/Ph.D
- Should not be entitled to benefits under any other scheme.
- **Prior clearance of the NET/SLET examination is not required**
- Should have a minimum score of **50% at the postgraduate level.**

MINISTRY OF LABOUR & EMPLOYMENT

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

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Recent News:

Minister of State for Labour and Employment, Shri Rameswar Teli in a written reply in the Rajya Sabha Provided details about the social security scheme, **Pradhan Mantri Shram Yogi Maan-Dhan (PM-SYM)**.

About:

- Launched in **2019**.
- The scheme is meant for old age protection and social security of **Unorganised Workers (UW)**.
- It is a **voluntary** and contributory pension scheme
- It provides a monthly pension of **Rs. 3000/-** after attaining the **age of 60 years**
- if the subscriber dies, the spouse of the beneficiary shall be entitled to receive **50% of the pension** as a family pension.
- Under this scheme **50% monthly contribution** is payable by the beneficiary and an equal matching contribution is paid by the Central Government.
- Under the scheme, the fund towards Government's contribution is provided to **LIC** being the fund manager.
- As such no registered worker under this scheme has attained the age of 60 years.

Eligibility :

- Should be an unorganized worker (UW)
- Entry age between 18 and 40 years
- Monthly Income Rs 15000 or below

MINISTRY OF HOUSING & URBAN AFFAIRS

52. Urban Infrastructure Development Scheme

Recent News:

The Minister of State for Housing & Urban Affairs, Shri Kaushal Kishore, in a written reply in the Lok Sabha gave details about the Urban Infrastructure Development Scheme.

About:

- Launched in 2012.
- It is a sub-component of the **Jawaharlal Nehru National Urban Renewal Mission (JNNURM)**
- **Subsumed in AMRUT in 2015**, which focuses on the development of basic urban infrastructure
- Aims at the improvement of **urban infrastructure in towns and cities in a planned manner**.
- So far, a total of **466 projects** have been physically completed which includes 297 water supply, 18 Sewerage, 33 Storm water drains, 18 solid waste management, 7 urban renewal, 8 preservation of water bodies, 83 roads & 1 each parking and prevention of soil erosion.

Objectives:

- Improve infrastructural facilities in towns & cities
- Urban sector reforms at the state & ULB level
- Enhance public-private-partnership in infrastructural development
- Promote planned integrated development of towns/cities

Components:

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- Re-development of inner (old) city areas
- Water Supply and sanitation
- Sewerage and Solid Waste Management
- Construction and improvement of drains/storm water drains
- Construction/Upgradation of roads, highways/expressway Parking lots/spaces on Public Private Partnership basis
- Development of heritage areas
- Prevention & rehabilitation of soil erosion/landslides only in the case of Special Category States where such problems are common
- Preservation of water bodies.

MINISTRY OF FISHERIES, ANIMAL HUSBANDRY & DAIRYING

53. National Rabies Control Programme (NRCP)

Recent News:

Ministry of Health & Family Welfare and the Ministry of Fisheries Animal Husbandry & Dairying, Government of India jointly launched 'National Action Plan For Dog Mediated Rabies Elimination (NAPRE) from India by 2030

About:

- Launched in **2013** as a **Central Sector Scheme** to be implemented under the Umbrella of the **National Health Mission**
- Aimed at spreading awareness of rabies disease engaging communities and empowering people to save themselves by seeking the care they need.
- Recently, **Goa** became the first Rabies-free state in India

Objectives:

- To create awareness about rabies prevention
- To provide training on appropriate animal bite management, prevention, and control of rabies
- To strengthen surveillance of animal bites and rabies death reporting
- To provide rabies vaccine and rabies immunoglobulin through a national free drug initiative.

Components:

The Programme had two components – Human and Animal Components.

- **Human Component** for roll out in all States and UTs through **nodal agency National Centre for Disease Control (NCDC)** under the aegis of the Ministry of Health & Family Welfare,
- **Animal Health Component** for pilot testing in **Haryana and Chennai** through **nodal agency Animal Welfare Board of India (AWBI)** under the aegis of the Ministry of Environment, Forest & Climate Change.

54. Fisheries and Aquaculture Infrastructure Development Fund (FIDF)

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Shri Parshottam Rupala, Union Minister of Fisheries, Animal Husbandry and Dairying in a written reply in Rajya Sabha provided details about the Fisheries and Aquaculture Infrastructure Development Fund (FIDF)

About:

- Launched in **2018** with a total fund size of **Rs 7522.48 crore**
- Aims to augment the country's fish production level to about **20 million tonnes** by 2022-23
- FIDF provides concessional finance support facility for the development of various inland fisheries activities which include the **setting up of brood banks, development of hatcheries, development of aquaculture, the establishment of cage culture in the reservoir, construction of ice plants, construction of cold storage, fish transport facilities, fish feed mills, fish processing units, etc.**
- The scheme is demand-driven.
- The fund provides **80% of the unit cost** as loan amount from NLEs (Scheduled Banks) & **Up to 3% interest subvention** of loans on bankable projects

Objectives:

- Creation and modernization of capture & culture fisheries infrastructure
- Creation of Marine Aquaculture Infrastructure
- Creation and modernization of Inland Fisheries Infrastructure
- To reduce post-harvest losses and improve domestic marketing facilities through infrastructure support
- To bridge the resource gap and facilitate the completion of ongoing infrastructure projects.

Eligible Beneficiaries:

Entrepreneurs, Companies, Physically disabled, Women, SCs/STs/Marginal Farmers, Self Help Groups, Cooperatives, Fisheries Cooperative Federations, Collective groups of fish farmers & fish producer groups.

MINISTRY OF FOOD PROCESSING INDUSTRY

55. One District One Product

Recent News:

Out of all 766 districts across 36 States/ UTs, One District One Product (ODOP) has been approved for **713 districts of 35 States/ UTs** under the Centrally Sponsored "Pradhan Mantri Formalisation of Micro Food Processing Enterprises (PMFME) Scheme

About:

- Launched in **2018**, by the **Uttar Pradesh** government
- It is a **centrally sponsored scheme** to be shared by the central government and states in **60:40** contributions
- The idea is to **select, brand, and promote at least One Product from each District** (One District - One Product) of the country for enabling holistic socioeconomic growth across all regions
- The objective is to focus on the **District of the country as a unit** for converting into a manufacturing and export hub by identifying products with export potential in the District.
- Under the policy, entrepreneurs are eligible to avail of credit-linked capital subsidy at **35% of the project cost**, with a maximum ceiling of **₹10 lacks per unit**. The maximum credit will be ₹30 lacks per project.

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- ODOP initiative is operationally merged with the 'Districts as Export Hub (DEH)' initiative of the Department of Commerce

MINISTRY OF PETROLEUM & NATURAL GAS

56. Pradhan Mantri Ujjwala Yojana (PMUY)

Recent News:

The Cabinet Committee on Economic Affairs has approved a **subsidy of Rs.200 per 14.2 kg cylinder** for up to 12 refills per year to be provided to the beneficiaries of Pradhan Mantri Ujjwala Yojana(PMUY).

About:

- Launched in **2016**, in Ballia, Uttar Pradesh.
- The scheme was replaced by the **Ujjwala Yojana 2.0 in 2021**.
- A budgetary allocation of **₹8000 crore** was made for the scheme.
- Aimed at providing **LPG connections** to women from Below Poverty Line (BPL) households.
- As on 1st March 2023, there are **9.59 crore** PMUY beneficiaries.

Eligibility:

1. Adult women belonging to any of the following categories:
 - SC Households
 - ST Households
 - Pradhan Mantri Awas Yojana (Gramin)
 - Most Backward Classes
 - Antyodaya Anna Yojana (AAY)
 - Tea and Ex-Tea Garden tribes
 - Forest Dwellers
 - People residing on Islands and River/Riversands
 - SECC Households (AHL TIN)
 - Poor Household as per 14-point declaration
2. Applicant must have attained **18 years of age**.
3. There should not be any other LPG connections in the same household.

Benefits:

- Cash assistance of **Rs. 1600** (for a connection 14.2kg cylinder/ Rs. 1150 for a 5 kg cylinder).
- **Free of cost first LPG refill and Stove** (hotplate) along with their deposit-free connection by the Oil Marketing Companies (OMCs)
- For the year 2023-24, the Cabinet Committee on Economic Affairs has approved a subsidy of Rs. 200 per 14.2 kg cylinder for up to 12 refills per year.

MINISTRY OF DEVELOPMENT OF NORTH-EAST REGION

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

57. North East Road Sector Development Scheme (NERSDS)

Recent News:

The project “**Improvement and upgradation of Mankachar Mahendraganj (Hallidayagani to Jhanjhani) Road**” listed for consideration at the Empowered Inter-Ministerial Committee (EIMC) meeting of 10.02.2023 could not be taken up under North East Road Sector Development Scheme (NERSDS).

About:

- Launched during the **FY 2015-16**.
- The Scheme will be administered and monitored in the **Ministry of DoNER** through an Empowered **Inter-Ministerial Committee** under the chairmanship of the Secretary, DoNER.

Objective:

The objective of the North East Road Sector Development Scheme (NERSDS) is to take up rehabilitation/construction/upgradation of the following category of roads (including bridges on the roads) in the North Eastern Region (NER) in order of priority:

- Inter-state roads previously built by the North Eastern Council (NEC) and other agencies
- Roads in socio-politically neglected pockets of NER
- Roads required for security or strategic viewpoint, not covered in any other programs
- Roads are necessary from the viewpoint of market access for agricultural produce and roads of economic importance on gap filling approach.

MINISTRY OF SOCIAL JUSTICE & EMPOWERMENT

58. Scheme for Residential Education for Students in High Schools in Targeted Areas (SHRESHTA)

Recent News:

Minister of State for Social Justice and Empowerment Sushri Pratima Bhoumik in the Lok Sabha in a written reply detailed about SHRESTHA and SMILE schemes.

About:

- The scheme has been revised w.e.f **2022-23**
- Launched to provide seats for the meritorious SC boys and girls in the best private residential schools in the country.
- Subsumed the Central Sector Scheme of “**Grant-in-Aid to Voluntary and other Organizations working for Scheduled Castes**”
- Provides an entry at Class 9th and 11th in CBSE-affiliated residential schools for completion of education till 12th.
- The students have to apply online for a **National Entrance Test** to get benefits from the scheme.
- The entrance exam - SHRESHTA (NETS) is organized by the **National Testing Agency (NTA)**.
- Grants are directly disbursed to the schools covering school fees and hostel fees for the students, subject to a ceiling of **Rs. 75,000/- per annum per student of class 9 and 10 and Rs. 1,25,000/- per annum per student of class 11 and 12**.

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

- Recently, a **new component under Mode-I** has been added to the Scheme, under which every year a **specified number of meritorious SC students in the country are selected for quality residential education in top-class residential High Schools** through a nationwide entrance test conducted by National Testing Agency (NTA).

Eligibility:

- Conducted for admissions in **classes 9th and 11th** only for **SC candidates** whose parental annual income is up to **Rs. 2.5 lacs**.
- Only those candidates **who have passed or are appearing in Class VIII/X** in the given academic session can apply for taking admission to Class IX/XI.

Objectives:

- To enhance the reach of the development initiative of the government.
- To fill the gap in service-deprived Scheduled Castes (SCs) dominant areas in the sector of education by collaborating with voluntary organizations.
- To provide an environment for socio-economic upliftment and overall development of the Scheduled Castes (SCs).
- To provide access to high-quality education to bright Scheduled Caste (SC) students so that they can secure future opportunities

59. Support for Marginalised Individuals for Livelihood and Enterprise (SMILE)

Recent News:

Minister of State for Social Justice and Empowerment Sushri Pratima Bhoumik in the Lok Sabha in a written reply detailed about SHRESHTA and SMILE schemes.

About:

- **Launched in 2022**
- The Ministry has allocated **Rs. 365 Crore** for the scheme from 2021-22 to 2025-26.
- The scheme is set to provide **welfare and rehabilitation to the Transgender community** and the people engaged in the act of begging.

Benefits:

- The two sub-schemes of SMILE - **‘Central Sector Scheme for Comprehensive Rehabilitation for Welfare of Transgender Persons’** and **‘Central Sector Scheme for Comprehensive Rehabilitation of Engaged in the Act of Begging’** – provide comprehensive welfare and rehabilitation measures to the Transgender community and the people engaged in the act of begging.
- Provides **Scholarships for Transgender Students studying in IX and till post-graduation**
- Provisions for Skill Development and Livelihood under PM-DAKSH scheme.
- Provides a comprehensive package in convergence with **PM-JAY** supporting Gender-Reaffirmation surgeries through selected hospitals.
- Provides housing facility in the form of **‘Garima Greh’** ensures food, clothing, recreational facilities, skill development opportunities, recreational activities, medical support, etc.

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

- The provision of a **Transgender Protection Cell** in each state will monitor cases of offenses and ensure timely registration, investigation, and prosecution of offenses.
- The National Portal & Helpline for Transgenders.

MINISTRY OF EDUCATION

60. New India Literacy Programme (NILP)

Recent News:

The government has launched a new Centrally Sponsored Scheme namely, “**New India Literacy Programme**” (NILP) for implementation during five years from the **FYs 2022-23 to 2026-27** with a financial outlay of **Rs.1037.90 crore**

About:

- The scheme aims to cover a target of **5.00 crore non-literates** in the age group of **15 years and above**.
- The beneficiaries under the scheme are identified through the **door to door surveys** on Mobile Apps by the surveyors in the States/UTs
- The scheme is mainly based on **volunteerism for teaching and learning**.
- The scheme is based on **technology** and implemented predominantly through online mode.
- The **teaching-learning material and resources** have been made available **on the DIKSHA platform** of NCERT and can be accessed through mobile apps.
- Other modes like **TV, Radio, Samajik Chetna Kendra**, etc. are also to be used for the dissemination of Foundational Literacy and Numeracy.

Components

The Scheme has five components:

- Foundational Literacy and Numeracy
- Critical Life Skills
- Vocational Skills Development
- Basic Education
- Continuing Education.