

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

## MINISTRY OF EDUCATION

### 1. Yuva Sangam Phase II

#### Recent News:

The registrations for Yuva Sangam (Phase II) has started through an online portal. Under this initiative, the exposure tours will be conducted in the months of April and May 2023.

#### About:

- It is an initiative under **Ek Bharat Shreshtha Bharat** .
- It aims to strengthen **people to people connect** and build empathy among youth across the nation.
- The initiative mainly focuses on conducting exposure tours of the youth consisting of students studying in **higher educational institutions** and some **off-campus youngsters** across the nation.
- All Indian citizens of the **age group 18-30 years** are eligible to apply under this programme

#### Phase I:

- Concluded during **February & March**
- A total of **1200 students participated** in the initiative
- Visited **22 states** through 29 tours.

#### Phase II

- Will be conducted during **April & May**
- It envisages participation of **1000 students** from 23 states and UTs
- Candidates will travel in a **group of 45-50** to the **paired states**.
- This exposure tour will provide an immersive, multidimensional experience under **five broad areas**: Paryatan (Tourism), Parampara (Traditions), Pragati (Development), Prodyogiki (Technology) and Paraspar Sampark (People-to-people connect).

## MINISTRY OF COMMUNICATION

### 2. Mahila Samman Savings Certificates

#### Recent News:

Ministry of Finance issued the Gazette Notifications for Mahila Samman Savings Certificates, 2023 and has been made available in **1.59 lakh post offices** with effect from **April 1, 2023**.

#### About:

- It is a **one-time small saving scheme** announced in the **2023-24 Budget**
- The scheme aims towards financial inclusion and empowerment of the women, including the girls.
- With a **two year tenure** scheme, it offers a **fixed interest of 7.5 percent** compounded quarterly.
- **Maximum deposit** facility under the scheme is **2 lakh** and **minimum deposit is Rs 1000**.
- The account holder can **withdraw up to 40%** of the account balance after 1 year of the account opening date.

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### MINISTRY OF DEVELOPMENT OF NORTH-EAST REGION

#### 3. North East Industrial Development Scheme (NEIDS)

##### Recent News:

Minister for Development of North Eastern Region Shri G. Kishan Reddy in the Lok Sabha in a written reply give details about the North East Industrial Development Scheme (NEIDS).

##### About:

- Launched in **2017** with financial outlay of **Rs.3000 crores**.
- The Scheme is valid from **01.04.2017 to 31.03.2022**.
- This scheme aims to promote sustainable industrializations and employment generation in North East regions states.
- **Only new industrial units** are eligible to avail the benefits under the scheme.
- Under this scheme, a single unit can avail overall benefits up to **Rs. 200 Crores**.

##### Incentives

- **Central Capital Investment Incentive** (30% of the investment in plant & machinery with an upper limit of Rs. 5 crore)
- **Central Interest Incentive** (3% interest on working capital for 5 years)
- **Central Comprehensive Insurance Incentive** (Reimbursement of 100% insurance premium for 5 years)
- **Income Tax Reimbursement** of centre's share for 5 years
- **GST reimbursement** of Central Govt. share of CGST & IGST for 5 years
- **Employment Incentive** under which additional 3.67% of the employer's contribution to EPF in addition to Govt. bearing 8.33% Employee Pension Scheme (EPS) contribution of the employer in PMRPY
- **Transport incentive** on finished goods movement by Railways(20% cost of the transportation), by Inland Waterways Authority (20% of the cost of transportation) & by air (33% of cost transportation of air freight) from the station/port/airport nearest to unit to the station/port/airport nearest to the destination point.

### MINISTRY OF HOUSING & URBAN AFFAIRS

#### 4. Swachh Bharat Mission – Urban (SBM-U)

##### Recent News:

Minister of State for Housing & Urban Affairs, Shri Kaushal Kishore, in a written reply in the Rajya Sabha briefed about the Swachh Bharat Mission – Urban (SBM-U) and its Corporate Social responsibilities (CSR).

Earlier there is no provision for maintaining details of Corporate Social Responsibility (CSR) funding

##### About:

- Launched in **2014** with a total outlay of **₹62000 crores**
- Aimed at making entire urban areas of the country **Open Defecation Free (ODF)** and for scientific management of the entire **Municipal Solid Waste (MSW)** generated.

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- Under the programme, **community toilets will be built in residential areas** where it is difficult to construct individual household toilets.
- The total assistance available for construction of an individual toilet is **Rs 4000/-** from the Central Government and an amount of **Rs 1333/-** at least from the State Government.
- The mission aims to cover **1.04 crore households**, provide **2.5 lakh community toilets**, **2.6 lakh public toilets**, and a solid waste management facility in each town

### Swachh Bharat Mission – Urban 2.0

#### About:

- Launched in **2021** for a period of **5 years** with a total outlay of **₹1,41,600 crores**
- Aims at **completing the work remaining, institutionalizing ‘Swachh’ behavior and making it sustainable**
- It is being implemented with a vision of achieving **“Garbage Free”** status for all cities other than those covered under AMRUT.

**As per the new guidelines, each CSS is to be implemented by a Single Nodal Agency (SNA) having a Single Nodal Account in a scheduled commercial bank which on a real time basis indicates the contribution of State Share (SS) as well as funds utilization.**

#### Components:

- Sustainable sanitation (construction of toilets)
- Wastewater treatment, including fecal sludge management in all **ULBs with less than 1 lakh population** (this is a new component added to SBM-U 2.0)
- Solid Waste Management
- Information, Education and Communication, and
- Capacity building.

#### Expected Outcomes:

- All statutory towns will become **ODF+ certified**
- All statutory towns with **less than 1 lakh population** will become ODF++ certified ,
- **50%** of all statutory towns with less than 1 lakh population will become Water+ certified
- All statutory towns will be at least **3-star Garbage Free rated** as per MoHUA’s Star Rating Protocol for Garbage Free cities
- **Bioremediation** of all legacy dumpsites.

## MINISTRY OF LABOUR & EMPLOYMENT

### 5. E-Shram portal

#### Recent News:

As on 26.03.2023, more than 28.78 crore unorganized workers have registered on the portal.

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### About:

- Launched in **2021**.
- E-Shram portal is a **National Database** of the Unorganised Workers (NDUW) aged between **16-59** seeded with Aadhaar.
- It is the first-ever national database of unorganized workers including **migrant workers, construction workers, gig and platform workers, etc**
- All the social security benefits of unorganized workers will be delivered through this portal.
- After registering, he/she will also get an **Accidental Insurance cover of 2 Lacs** under **PMSBY**.

### Eligibility:

Any individual satisfying following condition can register on the portal:

- An **unorganized worker** (UW).
- Age should be between **16-59 years**.
- Not a member of **EPFO/ESIC or NPS** (Govt. funded)

### Objectives:

- Creation of a **centralized database** of all unorganized workers (UWs)
- To improve the implementation efficiency of the social security services for the unorganized workers.
- **Sharing of information** in respect of registered unorganized workers with various stakeholders for delivery of various social security and welfare schemes being administered by them.
- **Portability of the social security and welfare benefits** to the migrant and construction workers.
- Providing a comprehensive database to Central and State Governments for tackling any National Crises like COVID-19 in future

### Who are unorganized workers?

- Any worker who is a **home based-worker, self-employed worker or a wage worker** in the unorganized sector **including a worker in the organized sector who is not a member of ESIC or EPFO or not a Govt. an employee is called an unorganised Worker.**

## MINISTRY OF ENVIRONMENT, FOREST & CLIMATE CHANGE

### 6. Mission Sahbhagita

#### Recent News:

- Minister of State for Environment, Forest and Climate Change, Shri Ashwini Kumar Choubey in a written reply in the Lok Sabha gave details about the newly launched mission '**Mission Sahbhagita**'.

#### About:

- Launched in **2022**

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- It is a mission for **conservation and management of identified wetlands** including lakes in the country.
- The **Save Wetlands Campaign** is a part of this mission.
- This campaign is structured on a **“whole of society”** approach for wetlands conservation, enabling affirmative actions for wetlands conservation at all levels of the society and involving all strata of the society.
- The campaign over next one year will include **sensitizing people of the value of wetlands, increasing the coverage of wetland mitras and building citizen partnerships for wetlands conservation.**

### 7. PARIVESH portal

#### Recent News:

In order to expedite the Environment Clearance process, the Ministry has launched a single window online PARIVESH portal which automates the entire process of EC starting from submission of application, preparation of agenda, and preparation of minutes to grant of clearances

#### About:

- PARIVESH stands for-Pro-Active and Responsive facilitation by Interactive, Virtuous and Environmental Single-window Hub
- It is a web based, role based, G2C and G2G workflow application.
- The portal is developed for online submission and monitoring of the proposals submitted by the user agencies for seeking forests, environment and wildlife clearances.
- It automates the entire tracking of proposals and displays status of the proposals at each stage of the workflow.

#### Features:

- A **role-based workflow application** that helps User Agencies in online submission of the proposals seeking forest, environment and wildlife clearances and tracking the proposals.
- A **single window interface** provided to the User Agencies for the submission of proposals for Environmental, Forests and Wildlife Clearances
- **Facilitate management** in effective monitoring.
- **Delays** in the clearance process can be **ascertained**
- **Accessible from any PC** having internet facility
- **24×7 Online**

#### Objectives:

- To **enhance efficiency, transparency and accountability** in the Forest, Environment and Wildlife Clearance Process.
- To **reduce turnaround time** for activity.

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- To **enhance responsiveness** through workflow automation and availability of real time information.
- To enhance **ease and convenience of citizens** and businesses in accessing information and services.
- To achieve **standardization** in processes across regional and state levels.

### 8. Mangrove Initiative for Shoreline Habitats & Tangible Incomes (MISHTI) Scheme

#### Recent News:

**MISHTI scheme** envisages to comprehensively explore the possible area for development of Mangroves covering approximately **540 Sq. Kms.** spreading across 11 States and 2 Union Territories.

#### About:

- Launched in **2023** with an allocated budget of **Rs 60,000 crore** for 2023-24
- It aims to restore and protect the mangrove ecosystem in India.
- Mangrove forests are spread across **AP, WB, Odisha, Andaman and Nicobar, Goa, Karnataka, Kerala, Maharashtra, and Tamil Nadu**
- The scheme will be implemented by converging the **Compensatory Afforestation Fund Management and Planning Authority (CAMPA) Fund, MGNREGS,** and other sources.

#### Importance of Mangroves:

Mangrove forests are biodiversity hotspots. They can grow in saline waters, and can sequester up to four times more carbon than tropical rainforests.

### 9. Project Tiger

#### Recent News:

Project Tiger and Project Elephant schemes were combined in 2023-24 into one single scheme and allocated **₹331 Crores in BE 2023-24**

#### About:

- Project Tiger was launched by the Indira Gandhi government in **1973** from the **Jim Corbett National Park in Uttarakhand**
- The objective of the project was to ensure the survival and maintenance of the tiger population in specially constituted Tiger reserves throughout India.
- The administrating body for the project is the **National Tiger Conservation Authority (NTCA)**

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- The **e-Eye system** was launched in 2016 at Corbett, which uses thermal cameras for enhanced surveillance.
- At present, there are 47 such reserves located in 18 tiger range states of India.
- As of 2023, there are around **3,167 tigers** in India, which is more than 75% of the global tiger population.
- **Madhya Pradesh** harbors nearly 20% of India's Wild Tiger Population and nearly 10% of the world's tiger population as per the current estimates.

### 10. Project Elephant

#### Recent News:

Project Tiger and Project Elephant schemes were combined in 2023-24 into one single scheme and allocated ₹331 Crores in BE 2023-24

#### About:

- Launched in **1992**. It is a central sector scheme.
- Through the Project Elephant scheme, the government helps in the protection and management of elephants to the states having wild elephants in a free-ranging population.
- World Elephant Day, celebrated on **August 12**, is an international annual event, dedicated to the preservation and protection of the world's elephants.
- At present, there are **33 elephant reserves** in India.
- **Dandeli Elephant Reserve** in Karnataka, **Singphan Elephant Reserve** in Nagaland, **Agasthyamalai Elephant Reserve** in Tamil Nadu and **Terai Elephant Reserve** (Uttar Pradesh) are the most recent additions to India's Elephant Reserves.

#### Objective:

- Elephants, their habitat, and corridors must be protected.
- To address man-animal conflict issues.
- Proper welfare of domesticated elephants.

## MINISTRY OF CIVIL AVIATION

### 11. PLI Scheme for Drones and Drone Components.

#### Recent News:

The Ministry of Civil Aviation has disbursed an amount of **Rs. 30 crores** (approximately) to the beneficiaries during FY 2022-23 under the PLI Scheme for Drones and Drone Components.

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### About:

- Launched in **2021** with a total outlay of **Rs. 120 crore**.
- The proposed tenure of the PLI scheme is **three years** starting in FY 2021-22.
- The objective of this PLI Scheme for Drones is to **incentivize the manufacturing of drones and drone components** in India to make them self-sustaining and globally competitive.
- An application under the scheme can be made by **any company registered in India**, engaged in the manufacturing of drones and drone components.

### Features:

- The incentive for a manufacturer of drones and drone components shall be as high as **20% of the value addition** made by her.
- The value addition shall be calculated as the **annual sales revenue** from drones and drone components (net of GST) **minus the purchase cost** (net of GST) of drone and drone components.
- The **PLI rate is kept constant at 20% for all three years** (in PLI schemes for other sectors, the PLI rate reduces every year)
- Minimum **value addition norm is fixed at 40% of net sales** for drones and drone components instead of 50%
- The PLI scheme covers a wide variety of drone components
- The Government has agreed to widen the coverage of the incentive scheme to **include developers of drone-related IT products** also.
- PLI for a **manufacturer is capped at 25%** of the total annual outlay.

### Eligibility:

- Airframe, propulsion systems (engine and electric), power systems, batteries, and associated components, launch and recovery systems
- Inertial Measurement Unit, Inertial Navigation System, flight control module, ground control station, and associated components
- Communications systems (radiofrequency, transponders, satellite-based, etc.)
- Cameras, sensors, spraying systems, and related payload, etc.
- 'Detect and Avoid' system, emergency recovery system, trackers, etc. and other components critical for safety and security

## MINISTRY OF FINANCE

### 12. Stand up India Scheme

#### Recent News:

Rs.40,710 crore has been sanctioned under Stand Up India Scheme to 180,636 accounts up to 21.03.2023 since inception of the Scheme.

#### About:

- Launched on **5th April 2016**. The scheme is extended till **2025**.

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- The scheme aimed at promoting entrepreneurship at grassroot level focusing on economic empowerment and job creation amongst **women, Scheduled Castes (SC) & Scheduled Tribes (ST) categories**.
- It facilitates bank loans between **Rs.10 lakh and Rs.100 lakh** to at least one Scheduled Caste/ Scheduled Tribe borrower and at least one woman borrower per bank branch of Scheduled Commercial Banks.
- The loan is repayable in **7 years** with a maximum moratorium period of 18 months.
- Till now, **Rs.40,710 crore** has been sanctioned under scheme to 180,636 accounts in the last 7 years.
- More than **80% of loans** given under this scheme have been provided to **women**.

### Components:

- Fund support and incentives to the various start-ups of the country.
- Industry-Academia Partnership and Incubation.
- Simplification and Handholding.

### Eligibility:

- **SC/ST and/or women entrepreneurs**, above 18 years of age
- Applicable only to **green field projects** (the first time venture)
- In case of non-individual enterprises, **51% of the shareholding** and controlling stake should be **held by either SC/ST and/or Women Entrepreneur**
- Borrowers **should not be in default to any bank/financial institution**.

### Loan Details:

- **Composite loan** (inclusive of term loan and working capital) between 10 lakh and up to 100 lakh.
- The rate of interest would be the **lowest applicable rate** of the bank for that category (rating category) not to exceed (base rate (MCLR) + 3%+ tenor premium).
- The loan may be secured by **collateral security** or guarantee of Credit Guarantee Fund Scheme for Stand-Up India Loans (CGFSIL) as decided by the banks.
- For drawal of **Working capital up to 10 lakh**, the same may be sanctioned by way of **overdraft**.
- **Rupay debit card** to be issued for convenience of the borrower.
- The Scheme envisages up to **15% margin money** which can be provided in convergence with eligible Central / State schemes.

## 13. National Pension System

### Recent News:

The number of subscriber enrolments under various schemes under the National Pension System (NPS) and Atal Pension Yojana (APY) crossed **135.95 Lakh** during the Financial Year 2022-23

### About:

- Introduced in 2004.
- National Pension System (NPS) is a **pension cum investment scheme** launched by Government of India to provide old age security to Citizens of India

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- The Scheme is regulated by **Pension Fund Regulatory and Development Authority (PFRDA)**.
- **National Pension System Trust (NPST)** established by PFRDA is the registered owner of all assets under NPS.
- It is considered as one of the best **tax saving instruments**, after 40% of the corpus was made tax-free at the time of maturity.

### Eligibility:

A citizen of India, whether resident or non-resident, subject to the following conditions:

- Applicants should be between **18 – 70 years of age** as on the date of submission of his/her application to the Service Providers
- Applicants should **comply with the Know Your Customer (KYC)** norms as detailed in the Subscriber Registration Form.
- All the documents required for KYC compliance need to be mandatorily submitted.
- A **non-resident can open an account**, but the account will be closed **if the citizenship status of the NRI has been changed**.

### Benefits:

- NPS offers a **range of investment options** and choice of Pension Fund Manager (PFMs)
- Provides a **Permanent Retirement Account Number (PRAN)**, which is a unique number and it remains with the subscriber throughout his lifetime.
- The scheme is structured into **two tiers**:
  - Tier-I account: This is the **non-withdrawable** permanent retirement account into which the accumulations are deposited and invested as per the option of the subscriber.
  - Tier-II account: This is a **voluntary withdrawable account** which is allowed only when there is an active Tier I account in the name of the subscriber. The withdrawals are permitted from this account as per the needs of the subscriber as and when claimed.
- NPS provides **seamless portability** across jobs and across locations.
- **Transparent investment norms**, regular monitoring and performance review of fund managers by NPS Trust.
- **Low Cost** of maintenance.
- **Easily accessible** through the eNPS portal.

### 14. Atal Pension Yojana

#### Recent News:

The number of subscriber enrolments under various schemes under the National Pension System (NPS) and Atal Pension Yojana (APY) crossed **135.95 Lakh** during the Financial Year 2022-23

#### About:

- Launched in **2015**
- The scheme replaces the **Swavalamban Yojana / NPS Lite scheme**.
- It encourages the workers in the **unorganized sector to voluntarily save** for their retirement.

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- The scheme is administered by the **Pension Fund Regulatory and Development Authority**.
- The Institutional Architecture of NPS would be utilized to enroll subscribers under APY.

### Eligibility:

- Open to **all bank account holders** who are not members of any statutory social security scheme.
- The minimum age of joining APY is **18 years and maximum age is 40 years**

### Benefits:

- Fixed pension for the subscribers ranging between **Rs.1000 to Rs. 5000** after the age of 60 years, based on the contributions made by the subscriber after joining the scheme.
- The **same pension is payable to the spouse** after the death of the subscriber.
- Return of **accumulated pension wealth** to **nominee** after the death of spouse
- In case of **premature death of subscriber** (death before 60 years of age), **spouse of the subscriber can continue contribution to APY account** of the subscriber, for the remaining vesting period, till the original subscriber would have attained the age of 60 year
- Contributions to the Atal Pension Yojana (APY) are eligible for **tax benefits similar to the National Pension System**.
- The tax benefits include the additional deduction of **Rs 50,000** under section 80CCD(1).

## MINISTRY OF PANCHAYATI RAJ

### 15. e-Panchayat Mission Mode Project (MMP)

#### Recent News:

Under the Digital India Programme, the Ministry is implementing the e-Panchayat Mission Mode Project (MMP) with the aim to transform the functioning of Panchayati Raj Institutions (PRIs), making them more transparent, accountable, and effective.

#### About:

- Launched in **2018**
- In 2022-23, the expenditure on e-Panchayat mission is **Rs 15 crore**
- Funds under the scheme are being provided to the **National Informatics Center Services Inc (NICSI)** for Central-level support for maintenance of the e-Panchayat applications.
- The project covers all aspects of gram panchayats, including **planning, monitoring, implementation, budgeting, accounting, social audit and civil service delivery of issuance of certificates, licenses, etc.**
- The objective of the mission is to enable panchayats to perform efficiently, through the extensive use of information and communication technology (ICT).
- The mission is aimed at automating internal work flow processes of approximately **2.45 lakh panchayats** across India

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- Under the mission, the Ministry of Panchayati Raj also launched **eGramSwaraj**, a simplified work-based accounting application to address various aspects of Panchayat functioning.

### Objectives:

- Automation of internal workflow processes of panchayats.
- Improving delivery of services to citizens.
- Capacity building of panchayat representatives and officials.
- Social auditing.
- Transparency, accountability, efficiency and RTI compliance of panchayats.
- Improving governance of the local self-government by ensuring people's participation in decision-making.

## MINISTRY OF RURAL DEVELOPMENT

### 16. Mission Amrit Sarovar

#### Recent News:

The Union Minister of State for Rural Development, Sadhvi Niranjana Jyoti in a written reply in Rajya Sabha explained about the Mission Amrit Sarovar and its target to construct or rejuvenate **50,000 Amrit Sarovar** ponds across India till **15th August 2023**.

#### About:

- Launched on **24th April, 2022**
- The Mission is aimed at developing or rejuvenating **75 water bodies in each district** of the country as a part of celebration of Azadi ka Amrit Mahotsav.
- The Mission Amrit Sarovar works through the **States and Districts** with convergence from various ongoing schemes
- There is **no separate financial allocation** for Mission Amrit Sarovar.
- Amrit Sarovar will be constructed on **at least 1 acre of land** with a water holding capacity of about **10,000 cubic meters**.
- The site of Amrit Sarovars will be approved by **special Gram Sabha**.

## MINISTRY OF SOCIAL JUSTICE & EMPOWERMENT

### 17. National Overseas Scholarship (NOS) scheme

#### Recent News:

The Ministry of Social Justice & Empowerment implements **National Overseas Scholarship (NOS)** schemes.

#### About:

- A **central sector scheme**.
- Aims to facilitate the low-income students belonging to the **Scheduled Castes, Denotified Nomadic and Semi-Nomadic Tribes, Landless Agricultural Laborers and Traditional Artisans** category to obtain higher education viz., **Master degree or Ph.D. courses** by studying abroad

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- **Bachelor's level courses** in any discipline are **not covered** under the Scheme.

### Eligibility:

- He/She should **not be more than 35 years**, as on first day of April for selection year
- Should score **at least 60% marks or equivalent** grade in the bachelor's degree examination or Master's degree to pursue Master degree or Ph.D. respectively.
- The candidates should obtain valid scores in tests like **IELTS, PTE, GMAT, GRE and others**.
- Total family income from all sources **shall not exceed Rs. 8.00 lakh per annum** in the preceding FY
- **Not more than two children of the same parents/guardians** will be eligible for scholarship under the scheme
- An awardee cannot be considered for the award for a second time as the **award can be given only once**.

### Scope:

- The Scheme provides financial assistance to the selected candidates for pursuing **Master's level courses and Ph.D. courses** abroad in Institutions/Universities accredited by the Government of that country in any field of study.
- In each Selection Year, **125 fresh awards**, subject to the availability of funds, will be given under the Scheme.
- **30%** of the awards for each year shall be earmarked **for women candidates**
- Priority is given to candidates having **unconditional offer of admission to top 500 ranked foreign Institutes/Universities** as per the latest available QS rankings.

### Financial Assistance:

Under the scheme following assistance is provided:

- Tuition fees
- Maintenance allowance (**US Dollars 15400 annually** except UK. Great Britain Pound **9900 annually in UK**)
- Contingency
- Visa fees
- Equipment allowance
- Tuition Fee only and medical insurance premium
- Air passage by economy class as per scheme guidelines

## MINISTRY OF TEXTILES

### 18. PLI Scheme for Textiles

#### Recent News:

Recently government has approved 64 applications under the Production Linked Incentive scheme for Textiles  
In the approved **64 applications**, the proposed total investment is **Rs.19,798 crore** and projected turnover of **Rs. 1,93,926 crore** with a proposed employment of 2,45,362

#### About:

- Approved in **2021** with total outlay of **Rs.10,683 crore over a five year period**

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- Financial Year **2022-23 and 2023-24** are **gestation periods** under the PLI scheme for Textiles.
- **Performance years** commences from financial year **2024-25 to 2028-29**
- It aims to promote production of **high value Man-Made Fiber (MMF) Fabric, Garments and Technical Textiles** in country
- To further boost the growth of the sector, the centre also **removed the import duty of cotton**.
- The centre will subsidize manufacturers by paying **incentives on incremental production**.
- The scheme would directly benefit the states of **Gujarat, Uttar Pradesh, Maharashtra, Punjab, Tamil Nadu, Andhra Pradesh, Telangana and Odisha**, as these were states where the textile sector is already growing.

### Types of Investment

#### The scheme has two parts:

- **Part 1:** where minimum investment is **Rs. 300 crore** and minimum turnover required to be achieved for incentive is **Rs.600 crore**;
- **Part-2:** where minimum investment is of **Rs. 100 crore** and minimum turnover required to be achieved for incentive is **Rs. 200 crore**.

#### Eligibility:

1. Any person willing to invest a minimum of **Rs 300 crore** in plant, machinery or equipment and civil works to produce products of MMF fabric, garments and products of technical textile will be eligible to participate in the first part of the scheme.
2. Investors willing to spend a minimum of **Rs 100 crore** under the same conditions shall be eligible to apply in the second part of the scheme.

#### Incentives:

- Companies investing a minimum of **Rs 300 crore** in plant, machinery or equipment and civil works to produce products of MMF fabric, garments and products of technical textile will get an incentive of 15% of their turnover, which needs to be Rs 600 crore in the third year.
- Companies investing between **Rs 100 crore to Rs 300 crore** will also be eligible to receive duty refunds and incentives **lower than 15% of their turnover**.

## MINISTRY OF EARTH SCIENCES

### 19. Samudrayaan Project

#### Recent News:

Union Minister Science & Technology, Dr. Jitendra Singh in a reply to Rajya Sabha provided details about the budgetary allocation in Samudraya Project.

#### About:

- Launched in **October 2021** as a pilot project with a budgetary outlay of **Rs 119 Crores**
- The project has been undertaken by the **National Institute of Ocean Technology (NIOS)**

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

- It aimed at sending **3 personnel to 6000- meter depth** in a vehicle called '**MATSYA 6000**' for the exploration of deep-sea resources.
- The mission is a part of Rs 6000 crores **Deep Ocean Mission** to conduct deep-sea studies.
- With this mission, India joined an elite club of selected countries such as **Russia, US, Japan, France and China** to have its own underwater vehicle for carrying deep sea activities.

### About MATSYA 6000

- It is the deepwater manned submersible under the Samudrayan project.
- It aims to send humans underwater for deep-sea exploration.
- It is capable of carrying three human beings in a titanium alloy personnel sphere of a **2.1-metre diameter** enclosed space with an **endurance of 12 hours** and an additional 96 hours in case of an emergency situation.

## MINISTRY OF SCIENCE & TECHNOLOGY

### 20. Biotech-Krishi Innovation Science Application Network (Biotech-KISAN) Scheme.

#### Recent News:

Union Minister of Science & Technology, Dr. Jitendra Singh informed the Rajya Sabha that so far **1,60,000 farmers** have received benefits during the last one-year (January 2022- December 2022) Biotech-KISAN scheme.

#### About:

- Launched in **2017**
- It is a **Farmer centric scheme** launched by the Department of Biotechnology, where scientists will work in sync with farmers to understand problems and find solutions.
- It aims to **understand the problems** of water, soil, seed and market faced by the farmers first and then provides simple solutions to them.
- The scheme is **targeted towards the least educated marginalized farmer**.
- The scheme also includes the **Mahila Biotech- KISAN fellowships**, for training and education in farm practices, for women farmers.

#### Objectives:

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

- **Linking available science and technology to the farm.** First understanding the problem of the local farmer and then providing solutions to those problems.
- To **improve working conditions** of small and marginal farmers by working together, in close conjunction, of scientists and farmers.
- To **improve agriculture productivity** through scientific intervention and evolving best farming practices in the Indian context

### Components:

1. **Establishment of Biotech - KISAN Hub** in each of 15 agro-climatic zones of the country with a financial assistance for initially 2 years of **Rs 60 lakhs per year** and on the basis of a review for additional 3 years
2. **Training programmes for farmers** in laboratories of scientific research institutions (budget for each collaborating institution / KVKs etc. is **Rs 5.00 lakhs per year** for each specific activity)
3. **Training programmes for scientists** in agricultural farms (budget for each collaborating institution / KVKs etc. is Rs 5.00 lakhs per year for each specific activity)
4. **Additional funding** based on the genesis of the project and the solution hypothesized.
5. **Short - term Training (STT) Programmes** in partnership with international organizations / universities, where Farmers will be exposed to best global farm management and practices.

### 21. Grassroots Innovations Accelerator program

#### Recent News:

A **Grassroots Innovations Accelerator program** has been announced at the ongoing **Festival of Innovation and Entrepreneurship (FINE) 2023**, organized at the Rashtrapati Bhavan, to help grassroots innovators in farming with support for entrepreneurial, product, and market development.

#### About:

- The Programme is a result of a **partnership between the NIF Incubation and Entrepreneurship Council (NIFientreC) and Publicis Sapient**, a digital business transformation company
- It aims to build **resilient infrastructure, promote sustainable industrialization and foster innovation.**

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- As pilot technologies for the program, prototypes of **five distinct grassroots innovations** were identified.
- These included a **pepper thresher, cole vegetable harvester, mini pulses mill, clove bud separator, and walnut peeler.**
- The innovators of these prototypes will be provided **end-to-end incubation support, access to a fabrication lab, risk capital and market, and long-term support** necessary to commercialize and make these innovations market ready.
- This program is in sync with **Sustainable Development Goal (SDG) 9**, adopted by the United Nations General Assembly in 2015.

### 22. One Week- One Lab Campaign

#### Recent News:

Union Minister, Dr. Jitendra Singh recently launched **'One Week- One Lab' Campaign** and **'Yuva Portal'** for stakeholders' participation is broad-based, particularly the Industry, the StartUps for proper industry mapping

#### About:

- It is a **theme-based campaign** of the **Council of Scientific & Industrial Research (CSIR)**
- It is being **organized to ignite the minds of young innovators, students, start-ups, academia and industry** to look for opportunities through deep tech ventures.
- It aims to **provide solutions to societal problems** and to develop the scientific temperament among students who are the future of the country.
- The campaign will allow each of the **37 CSIR Labs** spread across the country to showcase their work to get benefits and for stakeholders to learn about it.
- The aim of this campaign is to **create awareness** about the available technologies and services present at **National Physical Laboratory** among potential stakeholders.
- It will also focus on **academia and skill development** to create networks of Govt-Academia–Industry for faster deliveries and deployments of technologies.

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The CSIR laboratories are one-of-a-kind and specialize in topics ranging from the genome to geology, food to fuel, minerals to materials, and so on.

### About Yuva Portal

- It is aimed to help in **connecting and identifying potential young start-ups** across the country
- It will also help **connect with youth talent** including among students

### 23. National Quantum Mission

#### Recent News:

Prime Minister Shri Narendra Modi, recently approved the **National Quantum Mission (NQM)** to seed, nurture and scale up scientific and industrial R&D and create a vibrant & innovative ecosystem in Quantum Technology (QT).

#### About:

- Launched for a period of **2023 to 2030** at a total cost of **Rs.6003.65 crore**
- With the launch of this mission, India will be the **seventh country** to have a dedicated quantum mission after **the US, Austria, Finland, France, Canada and China.**
- The mission would greatly benefit **communication, health, financial and energy sectors as well as drug design, and space applications.**
- This mission will be implemented by the **Department of Science and Technology** in collaboration with others.

#### Objectives:

- To develop intermediate scale quantum computers with **50-1000 physical qubits in 8 years** in various platforms
- To develop satellite based secure quantum communications between ground stations over **a range of 2000 kilometers within India**
- To develop **long distance secure quantum communications** with other countries
- To develop **Inter-city quantum key distribution** over 2000 km
- To develop **multi-node Quantum network** with quantum memories

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- To develop **magnetometers with high sensitivity** in atomic systems and Atomic Clocks for precision timing, communications and navigation.
- To support **design and synthesis of quantum materials** such as superconductors, novel semiconductor structures and topological materials for fabrication of quantum devices.
- To develop **Single photon sources/detectors, entangled photon sources** for quantum communications, sensing and metrological applications.
- To set up **four Thematic Hubs (T-Hubs)** in top academic and National R&D institutes on the domains - **Quantum Computing, Quantum Communication, Quantum Sensing & Metrology and Quantum Materials & Devices.**

### Benefits:

- Increases power of computer
- Improves security of a country by hacking data and communication networks of enemy countries
- Enables **more efficient and accurate training of Artificial Intelligence models.**
- Better Sensing and Measurement abilities in areas such as **medical diagnostics, environmental monitoring, and geological exploration.**

### What is Quantum technology?

- **Quantum technology** is an emerging field of physics and engineering
- It relies on the properties of **quantum mechanics**, which studies behavior of matter and energy at the smallest scale at the atomic and subatomic level.

## MINISTRY OF YOUTH AFFAIRS & SPORTS

### 24. Digi Locker

#### Recent News:

For the first time ever, the Sports Authority of India has **integrated Khelo India Games Certificates with DigiLocker**, thus allowing Athletes, Support Staff, Technical Officers, Chef de Missions, Competition Manager etc. to access their Khelo India Certificates through the digital platform.

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

Integration with DigiLocker will allow **athletes and stakeholders** to access their **Digitally Verified Khelo India Certificates** with one Click, anytime and anywhere.

### About:

- Rolled out in **2015**
- DigiLocker is a **flagship initiative of the Ministry of Electronics & IT (MeitY)** under Digital India Programme.
- It is a **secure cloud-based platform for storage**, linked to each resident's **Aadhaar number**
- DigiLocker can be used to securely store e-documents as well as store Uniform Resource Identifier (URI) link of e-documents issued by various issuer departments.
- The initiative aims at '**Digital Empowerment**' of citizens by providing access to authentic digital documents to citizen's digital document wallet.
- The system can also be used to **digitally sign e-documents**.
- The DigiLocker can be accessible via **web portal or mobile application**.

### MINISTRY OF CONSUMER AFFAIRS, FOOD & PUBLIC DISTRIBUTION

#### 25. Rice Fortification Program

##### Recent News:

- A total of **269 districts in 27 states** have started distributing fortified rice under Targeted Public Distribution System (TPDS), **achieving a 100% target set for Phase II by March 2023** in Rice Fortification Programme, informed Shri Sanjeev Chopra, Secretary Department of Food and Public Distribution.

##### About:

- It is a **centrally sponsored pilot scheme** for a period of **3 years** beginning from 2019-20
- Annual estimated cost of **Rs 2,700 crore** is anticipated for the programme , up to June, 2024.
- The program will supply 35 million tonnes fortified rice throughout the Targeted Public Distribution System (TPDS) **under the National Food Security Act (NFSA), Integrated Child Development Services (ICDS), Pradhan Mantri Poshan Shakti Nirman-PM POSHAN and Other Welfare Schemes (OWS)** of Government of India in all States and Union Territories (UTs) by 2024 in a phased manner.

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

- The number of rice mills having blending infrastructure has increased from 2690 to **18227** from August 2021 to March 2023 .

### Implementation:

The following three phases are envisaged for full implementation of the initiative:

- **Phase-I:** Covering ICDS and PM POSHAN in India all over by March, 2022 which is under implementation.
- **Phase-II:** Phase I above plus TPDS and OWS in all Aspirational and High Burden Districts on stunting (total 291 districts) by March 2023.
- **Phase-III:** Phase II above plus covering the remaining districts of the country by March 2024.

### Objectives:

- Distribution of Fortified Rice through Public Distribution System
- Coverage of NFSA, beneficiaries under PDS with Fortified Rice in the selected Districts.
- Facilitate cross learning and sharing of best practices among States/UTs and DoF&PD.
- To evaluate the provision, coverage and Utilization of Fortified Rice by the target population as well as the efficiency/effectiveness of the consumption of fortified rice in reducing the targeted micronutrient deficiencies in different age and gender groups.

### What is fortified rice?

- Fortified rice means **nutritious rice, having** more amount of **iron, vitamin B-12, folic acid** than common rice.
- During the rice fortification process, **essential vitamins and minerals like vitamin A, vitamin B12, vitamin B1, iron, zinc, and folic acid are added to the grain**, enhancing its nutritious value.
- They are packed in **jute bags with the logo ('+F')** and the line "Fortified with Iron, Folic Acid, and Vitamin B12".

## MINISTRY OF ELECTRONICS & INFORMATION TECHNOLOGY

### 26. Cyber Surakshit Bharat

#### Recent News:

National e-Governance Division (NeGD) has organized **35th Chief Information Security Officers (CISO) Deep-Dive training programme** from April 10-14, 2023 under MeitY's initiative, Cyber Surakshit Bharat.

#### About:

- Launched in **2018**
- It is the first **public-private partnership** of its kind.
- It seeks to **spread awareness about cyber-crime** and strengthen capacities of frontline IT officials and chief information security officers across all government departments.
- It was launched in cooperation with the **National e-Governance Division (NeGD)** and various industry partners in India.
- The **partners involved in the origination** of this scheme include chief IT companies like **Intel, Microsoft, Redhat, WIPRO and Dimension Data**.

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

- The **knowledge partners** of Cyber Surakshit Bharat Yojana include **NIC, Cert-In, FIDO Alliance, NASSCOM and leading consultancy firms EY and Deloitte.**
- It will be operated on three principles namely **education, awareness and enablement.**
- Cyber Surakshit Bharat Yojana will also conduct a **number of training programs** all over the country from time to time.
- These training programs will be attended by **CISOs and technical officials from the central government, state governments and PSBs, UTs, PSUs and defense forces, defense PSUs and technical arms of Army, Navy and Air Force.**

### MINISTRY OF FISHERIES, ANIMAL HUSBANDRY & DAIRYING

#### 27. Animal Pandemic Preparedness Initiative (APPI)

##### Recent News:

Union Minister of Fisheries, Animal Husbandry & Dairying, Shri Parshottam Rupala launched the “**Animal Pandemic Preparedness Initiative (APPI)**” as well as the **World Bank funded Animal Health System Support for One Health (AHSSOH) project** under the aegis of National One Health Mission.

##### About:

- Aimed at enhancing India's preparedness and response to potential animal pandemics
- It will **bring different sectors together** to solve the health, productivity, and conservation challenges and has major implications for India.
- This initiative will help to **improve veterinary services and infrastructure**, disease surveillance capabilities, early detection and response, build the capacity of animal health professionals, and awareness among farmers through community outreach.
- The mission will also address critical pillars of preparedness in the form of targeted R&D to develop important tools such as **vaccines, diagnostics and therapeutics, and readiness .**
- The initiative will be supported by the **World Bank-funded Animal Health System Support for One Health (AHSSOH) project**, which covers five states in India: Assam, Bihar, Madhya Pradesh, Rajasthan, and Uttar Pradesh.

##### Components:

The key elements under the program include:

- Integrated disease surveillance & monitoring
- Early warning & response,
- Vaccine/ diagnostics,
- R&D and production,

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

- Funding and regulatory framework

### 28. Animal Health System Support for One Health (AHSSOH)

#### Recent News:

- Union Minister of Fisheries, Animal Husbandry & Dairying, Shri Parshottam Rupala launched the “**Animal Pandemic Preparedness Initiative (APPI)**” as well as the **World Bank funded Animal Health System Support for One Health (AHSSOH) project** under the aegis of National One Health Mission.

#### About:

- It aims to create an ecosystem for a better animal health management system using the One Health approach.
- The project will be implemented over a **five-year** as **Central sector scheme** with a financial provision of **Rs. 1228.70 Cr.**
- It is a collaborative project between the **Department of Animal Husbandry and Dairying and the World Bank.**
- It will proactively engage disciplines of **human medicine, veterinary medicine, and environmental health sciences**, bringing together expertise to attain optimal health for people, animals and our environment.
- The project aims to cover **151 districts in 5 states**, namely, **Assam, Bihar, Madhya Pradesh, Rajasthan, and Uttar Pradesh.**

#### Objectives:

- Improving early warning systems on animal and plant pests and diseases, including zoonotic diseases at the human-animal-plant-environment (HAPE) interface.
- Strengthening biosecurity for pest and disease management
- Facilitating effective emergency preparedness and response for anticipatory action on and response to food-chain emergencies
- Heightening AMR risk management at national, regional and global level
- Enhancing One Health systems through strengthening contributions to One Health and biodiversity.

### 29. Aspirational District Program

#### Recent News:

- Union Minister of Fisheries, Animal Husbandry and Dairying, Government of India, Shri Parshottam Rupala, visited Guwahati, **Assam** for “**Aspirational District Programme**” that started on 16th April 2023 and came to an end today, 17th April 2023 with a vision and objective to review and strengthen the fisheries sector development and understand the on-ground situation of districts.
- The programme has been implemented focusing on various key performance indicators under socio- economic themes like Agriculture, basic Infrastructure etc.

#### About:

- Launched in January **2018**.
- The program aims on strengthening all the districts, identifying the areas of lagging, and measuring their progress by providing ranks to them each month

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

- **NITI Aayog** anchors the programme with support from Central Ministries and the State Governments.
- Aspirational Districts are those districts in India that **are affected by poor socio-economic indicators**.
- **112 districts** were identified from 28 states, **at least one from each state**, in a transparent manner by the government.
- The broad contours of the programme are **Convergence** (of Central & State Schemes), **Collaboration** (of Central, State level 'Prabhari' Officers & District Collectors), and **Competition** among districts driven by a spirit of mass Movement.
- **Health & Nutrition, Education, Agriculture & Water Resources, Financial Inclusion & Skill Development, and Basic Infrastructure** are the core areas of this program.
- **49 key performance indicators** have been chosen to measure progress of the districts.
- For each district, a central **Prabhari officer** has been nominated, possessing a rank of joint secretary/additional secretary.
- Districts will be ranked based on their progress on a real-time basis.
- Aspiring Districts are required to **first catch-up with the best district within their State**, and subsequently **aspire to become one of the best in the country**, by competing with, and learning from others in the spirit of competitive & cooperative federalism.

### Ranking System:

- **Health and Nutrition (30%)** - With 30% of the overall composite score on health & nutrition, the program has identified **13 indicators to focus** on antenatal care, postnatal care, gender parity, health of new - borns, growth of children, contagious diseases, and health infrastructure.
- **Education (30%)** : The education sector accounts for 30% of the overall index. **8 indicators** have been identified focussing on learning outcomes as well as infrastructural and institutional indicators.
- **Agriculture & Water resources (20%)** : **10 indicators** have been identified for the 20% weightage allocated to agriculture. The focus is on outputs, inputs and institutional support
- **Basic Infrastructure (10%)** : **7 indicators** have been identified including availability of individual household latrines, drinking water, electricity, and road connectivity.
- **Financial inclusion & Skill Development (10%)** : Together, these two themes account for 10% of the overall index. **6 indicators** have been identified in financial inclusion to measure progress in take - up of important central government schemes, reach of institutional banking and ease of institutional financing for small businesses. **5 indicators** have been identified in skill development to keep track of the progress in skilling of youth, employment, and the skilling of vulnerable/marginalized youth.

### How is progress monitored?

- **NITI Aayog** in partnership with the government of **Andhra Pradesh** has created a dashboard.
- This is for monitoring the **real-time progress** of the districts.
- **District collectors** of all the aspirational districts can input the latest available data of their respective districts.

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

- The dashboard will also be **open to the public**.

### MINISTRY OF AGRICULTURE & FARMERS WELFARE

#### 30. Millets And Other Ancient Grains International Research Initiative (MAHARISHI)

##### Recent News:

- **G20 MACS Meeting** held on 17-19 April in Varanasi featured the **MAHARISHI Initiative** which focuses on Research and Awareness with agro-biodiversity, food security, and nutrition aligning with the International Year of Millets 2023.

##### About:

- It is an **International Initiative focused on Research and Awareness** of agro-biodiversity, food security, and nutrition aligning with the International Year of Millets 2023
- The initiative focuses on **nutri- cereals or superfoods**, mainly grown on marginal land in dry areas of temperate, subtropical and tropical zones
- MAHARISHI secretariat shall be housed at **Indian Institute of Millets Research, Hyderabad**.

##### Objectives

- To establish a mechanism to connect researchers and institutions working in identified grain crops.
- To establish web platforms to connect researchers, exchange data, share communication products and thematic briefs.
- To organize capacity building activities.
- Performance identification & recognition to scientists.

#### 31. Seed Traceability, Authentication and Holistic Inventory Portal (SATHI)

##### Recent News:

Union Agriculture and Farmers Welfare Minister Shri Narendra Singh Tomar launched the **SATHI (Seed Traceability, Authentication and Holistic Inventory) Portal and Mobile App**.

##### About:

- It is a **Centralized Online System** for seed traceability, authentication and inventory designed to deal with the challenges of seed production, quality seed identification and seed certification.
- It provides a holistic approach to encompass the complete **seed life cycle** over multiple seed generations.
- It **automates the entire seed supply chain**, starting from seed production to certification, licensing, seed Inventory, and seed sale by certified dealers to seed growers and includes traceability of seeds.

##### Features:

- GIS reports based on Bharat Map Interface
- Provision of wallet service
- Offline-friendly and device-agnostic mobile application
- Quality inspection module for the quality check of the inspection process

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

- System-generated sample slip on processed verification data
- Online forwarding of the samples to the seed testing laboratory
- Issuing of tag certificate based on digital tag register

### MINISTRY OF TRIBAL AFFAIRS

#### 32. Marketing and Logistics Development for Promotion of Tribal Products from North -Eastern Region (PTP-NER)

##### Recent News:

- The Ministry of Tribal Affairs, Government of India has introduced a new scheme “**Marketing and Logistics Development for Promotion of Tribal Products from North -Eastern Region (PTP-NER)**” for the benefit of Scheduled Tribes of Northeastern Region.

##### About:

- Implemented as a **Central sector scheme**.
- It aims to **strengthen livelihood opportunities for tribal artisans** through increased efficiency in procurement, logistics and marketing of tribal products from North Eastern States.
- The scheme will apply to the states of **Arunachal Pradesh, Assam, Manipur, Meghalaya, Mizoram, Nagaland, Tripura and Sikkim**.
- TRIFED is the the nodal agency of the scheme
- A substantial Budget of around **Rs. 143 Cr** has been allocated towards this scheme for implementation.
- The programme also includes regular **Design & Skill Development training sessions** for tribal recipients.
- As part of the scheme, **68 Tribal Artisan Melas (TAMs)** will be organized from April to May in the northeast to empanel tribal artisans from the region

### MINISTRY OF AYUSH

#### 33. AYUSH Grid

##### Recent News:

Ayush in the 2nd Health Working Group meeting under G20 India Presidency, laid emphasis on an integrative holistic healthcare model of service delivery through a comprehensive IT backbone for Traditional Medicine “Ayush Grid” .

##### About:

- Initiated by the Ministry in **2018**
- Aimed at creating a **comprehensive IT backbone** for the entire sector.
- Under the AYUSH Grid Project, **all the officials of AYUSH were provided with a short, customized IT course**, in collaboration with C-DAC, Pune.
- Under this training initiative, **nearly 200 AYUSH professionals** were trained on how to handle AYUSH digital platforms.

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

### Objectives:

- Digitization of data of patients
- Data of services as well as products
- Learning management system
- Capacity building of AYUSH Practitioners/ paramedics through online facilities
- Sharing of real time data amongst the stakeholders as per the requirement.

### Components:

- AYUSH Medical Tourism
- AHMIS
- Tele-consultation
- Quality Education
- e- Aushadhi
- Support to International AYUSH Information Cell
- Capacity Building for use of SystemsUp gradation, Radical interoperability & maintenance
- Support to Autonomous Bodies under the Ministry of AYUSH for developing digital infrastructure.

### Benefits:

- Provides **easy access** to their health care needs via their smartphone by the local public.
- Mobile applications such as the **Ayush Sanjivani mobile app** and the **Yoga locator mobile app** have helped a lot to reach out to a large number of people in a short time.
- It **limits the malpractices** in the healthcare system. Now people can simply reach out to their nearest healthcare booth, via mobile phone.
- People can also **register their complaints** and feedback so that officials of AYUSH can look after them.
- **Creates awareness** among the people about the usage of household edible items with medicinal properties.

## MINISTRY OF CHEMICALS & FERTILIZERS

### 35. Pradhan Mantri Jan Aushadhi Yojana (PMJAY)

#### Recent News:

Prime Minister, Shri Narendra Modi praised the **Pradhan Mantri Bhartiya Janaushadhi Pariyojana** for ensuring affordable healthcare.

#### About:

- **Jan Aushadhi Scheme** was Revamped as 'Pradhan Mantri Jan Aushadhi Yojana' (PMJAY) in 2015.
- Renamed again as "**Pradhan Mantri Bhartiya Janaushadhi Pariyojana**" (PMBJP) in 2016.
- It aims to **provide quality medicines at affordable prices** to the masses.
- The Scheme is implemented by a society registered under the **Societies Registration Act, viz., Pharma & Medical Bureau of India (PMBI)**

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

- Under the scheme, **Jan Aushadhi Kendras** have been set up to provide generic drugs, which are available at lesser prices but are equivalent in quality and efficacy as expensive branded drugs.
- The scheme covers **1800 medicines and 285 surgical & consumables** in all key therapeutic categories such as anti-infective, anti-allergic, anti-diabetics, cardiovascular, anti-cancers and gastrointestinal medicines.
- Under the PMBJP Kendras, medicines are at least **50% cheaper** and in some cases, 80-90% cheaper **than market prices** of branded medicines.
- The government aims to develop **10500 Pradhan Mantri Bhartiya Janaushadhi Kendras (PMBJKs) by March 2025**.

### Objectives:

- Create awareness among the public regarding generic medicines.
- Create demand for generic medicines through medical practitioners.
- Create awareness through education and awareness programs that high price need not be synonymous with high quality.
- Provide all the commonly used generic medicines covering all the therapeutic groups.
- Provide all the related health care products too under the scheme.

### 36. National Medical Devices Policy

#### Recent News:

The Union Cabinet, chaired by the Hon'ble Prime Minister Shri Narendra Modi, approved the National Medical Devices Policy, 2023.

#### About:

- It aims to place the **medical devices sector on an accelerated path** of growth with a patient-centric approach to meet the evolving healthcare needs of patients.
- Policy lays down a roadmap for accelerated growth of the medical devices sector from present **\$11 Bn to \$50 Bn by 2030**.
- It also aims at establishing **Centres of Excellence in academic and research institutions**, innovation hubs, 'plug and play' infrastructures and support to start-ups.
- The policy will support dedicated **multidisciplinary courses for medical devices** in existing institutions to ensure availability of skilled manpower for futuristic medical technologies.

#### Features:

- **Regulatory Streamlining** to enhance the role of Indian Standards like BIS and designing a coherent pricing regulation, will be followed.
- **Establishment and strengthening of large medical device parks, clusters equipped with world class common infrastructure facilities** in proximity to economic zones with requisite logistics connectivity.
- **Promoting Research & Development** in the Pharma- MedTech Sector in India.

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

- Encourages private investments, series of funding from Venture Capitalists, and also Public-Private Partnership (PPP).
- Human Resources Development to have a steady supply of skilled workforce across the value chain such as scientists, regulators, health experts, managers, technicians, etc.
- Creation of a dedicated Export Promotion Council for the sector under the Department which will be an enabler to deal with various market access issues

### MINISTRY OF JAL SHAKTI

#### 37. Jal Shakti Abhiyan

##### Recent News:

The Secretaries for the Department of Water Resources, RD, and GR, Ministry of Jal Shakti and Ministry of Housing & Urban Affairs jointly chaired a meeting to review the progress of preparatory works in the urban areas of the country for effective implementation of **Jal Shakti Abhiyan: Catch the Rain (JSA: CTR) campaign 2023**.

##### About:

- Launched in **2019**
- In **2021**, Catch the Rain was subsumed as Jal Shakti Abhiyan.
- It is a **campaign for water conservation and water security** in the country through a collaborative effort of various ministries of the Government of India and state governments.
- This year the campaign is taken up for a period starting from **March 4, 2023 to November 30, 2023**.
- It will cover **both urban & rural areas** of the country.
- The key area of focus of 2023 campaign is on ensuring sustainability in **150 water stressed districts**

### MINISTRY OF MICRO, SMALL & MEDIUM ENTERPRISE

#### 38. Revamped Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) Scheme

##### Recent News:

Union Minister for MSME Shri Narayan Rane launched the **revamped CGTMSE Scheme** in Mumbai recently.

##### About:

- Launched in **2000** to make available **collateral-free credit** to the micro and small enterprise sector.
- The corpus of CGTMSE is contributed by the **GoI and SIDBI in the ratio of 4:1 respectively**.
- The Ministry of MSMEs, and SIDBI established a trust named **Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) to implement the CGTMSE Scheme**.
- **Existing Micro, small and service Entrepreneurs & Aspiring Entrepreneur** all are eligible

##### Features:

- The scheme is implemented by **Credit Guarantee Trust for MSE (CGTMSE)**
- Credit guarantee for loans **up to Rs. 5 crore**, without collateral and third party guarantee
- Guarantee coverage ranges **from 85% (Micro Enterprise up to Rs 5 lakh) to 75% (others)**

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

- Guarantee coverage made eligible to select **NBFCs and Small Finance banks**;
- The extent of guarantee cover is **50% of the sanctioned amount** of the credit facility for credit from **Rs. 10 lakh to Rs. 100 lakhs** per MSE borrower for retail trade activity.
- The extent of guarantee cover is 80% for Micro and Small Enterprises operated and/or owned by women and all credits/loans in the North East Region (NER) for credit facilities **up to Rs. 50 lakh**.
- The annual guarantee fee for loans **up to Rs. 1 crore is 0.37% per annum**.
- In case of default, CGTMSE settles the claim with the lending institutions. For settlement of claims in respect of guarantees for loan outstanding **up to Rs. 10 lakh**, initiation of legal proceedings will no longer be required.

### Major Changes in Revamped CGTMSE scheme:

- Additional corpus support of **₹9,000 crore** in the Union Budget for FY 2023-24 to provide guarantee for **additional ₹2 lakh crore to Micro & Small Enterprises**.
- Reduction in guarantee fees for loans **up to ₹1 crore by 50% bringing the minimum guarantee fee to the level of 0.37% pa only**.
- Raising the ceiling for guarantee from **₹2 crore to ₹ 5 crore**
- Enhancing the threshold limit for claim settlement without initiation of legal action to **₹10 lakh**.

### Benefits:

- The reduced guaranteed fees will make it easier for MSEs to avail loans.
- The increased ceiling for guarantee and threshold limit for claim settlement will provide better protection to lenders in case of any default by the borrower.
- The scheme is expected to boost credit flow to MSEs, thus creating more employment opportunities in the country.
- It will improve the accessibility, affordability and availability of credit to MSEs, especially in the wake of the COVID-19 pandemic and its impact on their businesses.