





## A VisionIAS Personalised Test Series

(An All India GS Prelims Test Series feature  
for Smart Revision, Practice and Holistic Preparation  
for UPSC Prelims)

➤ **Extensive Question Bank:**

Access 20,000+ VisionIAS and UPSC PYQ questions.

➤ **Current Affairs Integration:**

Practice with current affairs questions.

➤ **Personalized Test Creation:**

Customize tests by subjects and topics.

➤ **Timed Assessments:**

Enhance time management with timed tests.

➤ **Detailed Performance Analysis:**

Track overall, subject, and topic-level progress.

➤ **Targeted Recommendations:**

Receive personalized insights for specific improvement areas.



**Admission Open**



Scan to  
know more

## Note to students

**Dear Students,**

We are glad to introduce the "**Quarterly Revision**" document for **December 2024 to February 2025**, which is aimed at fostering a **continuous learning process**.

The document is crafted in such a way that it will not only **enhance time efficiency** and retention capacity but also **alleviate last-minute stress of the final exam**.

Our '**Government Schemes Quarterly Revision Document**' comprises of **three key sections**:



**Schemes in News:** It delves into **schemes that featured** during the recent quarter.



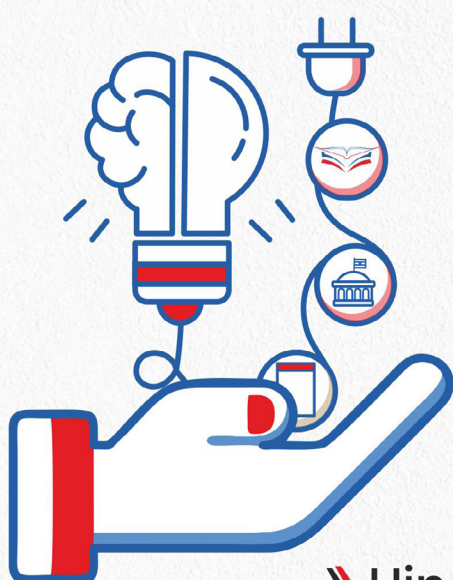
**Flagship Schemes in Focus:** Focuses on the Government of India's 'Flagship Schemes,' which are **inherently vital for the exam**.



**Test your learning:** Use multiple choice questions to evaluate your progress and understanding.

**Your success is our priority**, and we are hopeful that the Quarterly Revision document will play a pivotal role in achieving your goals.

# OPTIONAL SUBJECT CLASSES 2026



» Geography » Sociology  
» Political Science and  
International Relations

**20 JUNE, 2 PM**

» Physics

**15 JULY**

» Anthropology **10 JULY**

» Hindi Literature » Public Administration

**STARTING SOON**

# INDEX

## 1. Schemes In News

### 1.1 Ministry Of Agriculture

- 1.1.1 Digital Agriculture Mission (DAM)
- 1.1.2 Pradhan Mantri Annadata Aay Sanrakshan Abhiyan (PM-AASHA)
- 1.1.3 Pradhan Mantri Fasal Bima Yojana (PMFBY)
- 1.1.4 Rashtriya Krishi Vikas Yojana (RKVY) Cafeteria Scheme

### 1.2 Ministry of Finance

- 1.2.1 Sukanya Samriddhi Account (SSA) Scheme
- 1.2.2 Unified Pension Scheme

### 1.3 Ministry of Health & Family Welfare

- 1.3.1 Ayushman Bharat Health Infrastructure Mission (ABHIM)
- 1.3.2 Ayushman Bharat - Pradhan Mantri Jan Arogya Yojana (AB PM-JAY)

- 1.3.3 National Health Mission (NHM)

### 1.4 Ministry of Jal Shakti

- 1.4.1 Jal Jeevan Mission (JJM): Har Ghar Jal

### 1.5 Ministry of Skill Development and Entrepreneurship

- 1.5.1 Skill India Programme

### 1.6 MINISTRY OF WOMEN AND CHILD DEVELOPMENT

- 1.6.1 Beti Bachao Beti Padhao (BBBP)

## 2. Schemes in Focus

### 2.1. Pradhan Mantri Jan Dhan Yojana (PMJDY) - National Mission for Financial Inclusion

### 2.2. Mission Shakti: An Integrated Women Empowerment Programme

## 3. Test Your Learning



## A VisionIAS Personalised Test Series

(An All India GS Prelims Test Series feature for Smart Revision, Practice and Holistic Preparation for UPSC Prelims)

- » Extensive collection comprising 25000+ VisionIAS and UPSC Prelims PYQs
- » Personalised Test creation by selecting subjects and topics as per one's need
- » Access to Performance Improvement Tests
- » Receive personalised recommendations identifying focus areas



Scan to  
know  
more

**2026**

**ENGLISH MEDIUM**  
**3 AUGUST**

**हिन्दी माध्यम**  
**3 अगस्त**



# 1. SCHEMES IN NEWS



## 1.1 Ministry Of Agriculture

### 1.1.1. Digital Agriculture Mission (DAM)



#### Context

Recently, **Gujarat became the first State** in the country to **generate Farmer IDs for 25%** of the targeted number of farmers in the State under Digital Agriculture Mission.



#### Quick facts

- ➔ **Purpose:** Build a **digital agriculture ecosystem** with innovative solutions and timely, reliable crop and farmer information.
- ➔ **Type:** Central Sector Scheme except components of Support to states/ UTs (Centrally Sponsored)
- ➔ **Intended beneficiary:** Farmers
- ➔ **Tenure:** 5 Years (FY 2021-22 to FY 2025-26)



#### Objectives

- ➔ Build a **farmer-focused digital ecosystem** to enhance **transparency in the government programs**.
- ➔ Aid government in **informed decision-making**.
- ➔ To promote **public and private innovation and partnerships** in Agri-tech.



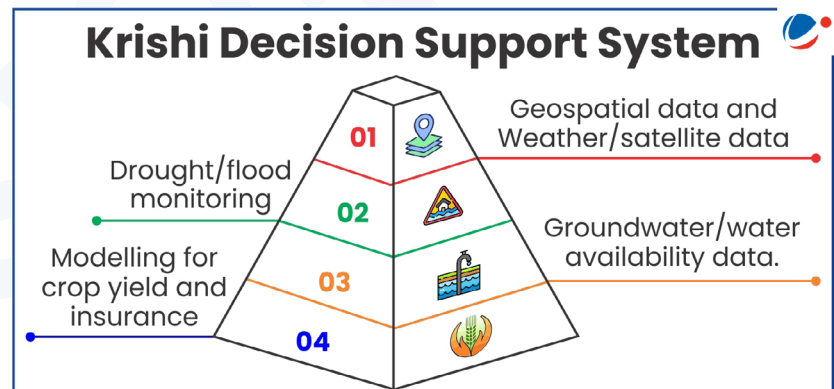
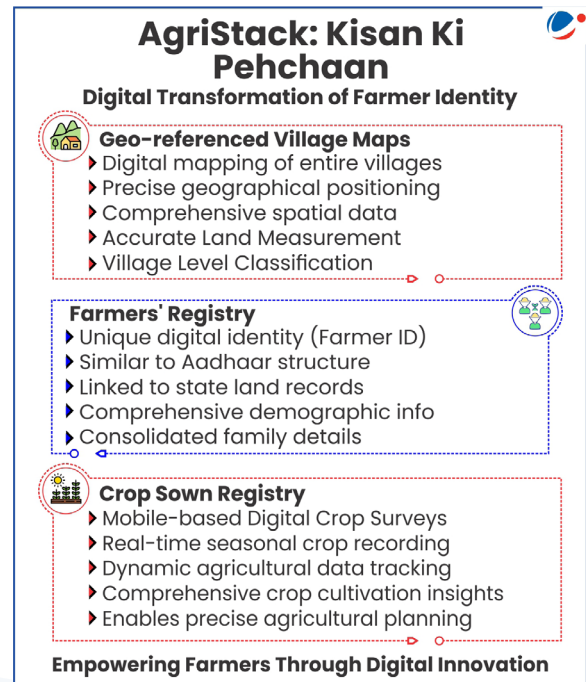
#### Salient Features

##### Background:

- ➔ The **National e-Governance Plan in Agriculture (NeGPA)** began in 2010-11 to provide timely agricultural information **using ICT** and updated in 2020-21 to adopt digital technologies.
- ➔ The DAM now supports initiatives like **Digital Public Infrastructure, Crop Estimation, and IT** projects by governments and institutions.

### Programmes and schemes under DAM:

- **AgriStack:** A digital public good like **"Aadhar"** for efficient farmer services. Built with Central, State, and UT collaboration in a federated system. Includes **three key agriculture registries/databases** (refer to the infographic).
- **Krishi Decision Support System:**
  - Integrates **geospatial and non-geospatial data** for satellite, weather, soil, crops, and **government schemes**.
  - Supports **crop mapping, diversification, and insurance claims**, aligned with **the National Geo-Spatial Policy**.
- **Nationwide Soil Resource Mapping project:**
  - Initiated by **Soil and Land Use Survey of India (SLUSI)**, it uses high-resolution satellite and ground data to map **village-level soils at a 1:10,000 scale**.
  - Creates **detailed soil profiles and standardized maps** for sustainable agriculture and better land and crop planning.
- **Digital General Crop Estimation Survey (DGCES):**
  - To Automate the **General Crop Estimation Survey (GCES) process**, from state-level planning to field data recording of Crop Cutting Experiments and report generation.
- **IT Initiatives Support:** Includes **IT Initiative support to States and Other Organizations** under the Mission, Support for **IT-related activities of DA&FW**.
- **Support to Mahalanobis National Crop Forecasting Centre (MNCFC)**
  - Estimates **crop acreage and production under FASAL** and assesses horticulture crops.
  - **Aids drought monitoring, weather tracking, and geospatial training** for states.
  - **Technical partner for PMFBY**, assisting in area analysis, smart sampling, and yield dispute resolution.



### Key Issues with the Scheme

- **Digital Divide in Rural Areas:** Many regions still lack reliable internet connectivity and electricity, hampering the effective use of digital agricultural tools.
- **Infrastructure Gaps:** Basic digital infrastructure is inadequate in remote and interior villages, limiting the outreach and adoption of DAM.
- **High Upfront Investment Requirements:** Digital technologies often involve substantial initial costs, which are not affordable for small farmers.
- **Diverse Agro-Climatic Conditions:** India's varied agro-climatic zones and heterogeneous farming practices make it challenging to develop **on-size-fits-all digital solutions**.

**Strengthen rural digital infrastructure** through **public-private partnerships** and targeted government schemes. Provide **financial support to small and marginal farmers** to adopt digital tools. Promote **region-specific, customizable digital solutions** suited to diverse agro-climatic zones.

## 1.1.2.

# Pradhan Mantri Annadata Aay Sanrakshan Abhiyan (PM-AASHA)



## Context

The Government of India approved the continuation of the Pradhan Mantri Annadata Aay Sanrakshan Abhiyan (PM-AASHA) Scheme during the 15th Finance Commission Cycle up to 2025-26.



## Quick facts

- ➔ **Purpose:** To provide remunerative prices to farmers and control price volatility of essential commodities for consumers.
- ➔ **Type:** Central Sector Scheme
- ➔ **Total Outlay:** ₹35,000 crore during the 15th Finance Commission Cycle (up to 2025-26).
- ➔ **Tenure:** Until 2025-26.



## Objectives

To ensure remunerative prices to farmers for their produce of Fair Average Quality (FAQ) and control price volatility of essential commodities for consumers.



## Salient Features

- ➔ **Background:** Umbrella Scheme aimed at ensuring remunerative prices to the farmers for their produce as announced in the Union Budget for 2018.

### Components:

- ➔ Price Support Scheme (PSS)
- ➔ Price Stabilization Fund (PSF)
- ➔ Price Deficit Payment Scheme (PDPS)
- ➔ Market Intervention Scheme (MIS)

### Price Support Scheme (PSS)

- ➔ Under this, the government **procures notified pulses, oilseeds, and copra that meet Fair Average Quality (FAQ) standards**. Central Nodal Agencies (CNAs) conduct the procurement at the **Minimum Support Price (MSP)**, working with state-level agencies to purchase directly from pre-registered farmers.
- ➔ The government has allowed **100% procurement of Tur (Arhar), Urad, and Masur under PSS** for the 2024-25 procurement year. In the Budget 2025, the government announced that this procurement measure would **continue for another four years** to achieve **self-sufficiency in pulses**.

### Interventions under PSF:

- This scheme will help mitigate extreme price fluctuations of agri-horticultural commodities.
- Maintenance of strategic buffer stock of pulses and onions for calibrated release to prevent hoarding and ensure affordability.
- Extension of PSF for interventions in other crops such as Tomato, Bharat Dal, Bharat Atta, and Bharat Rice.

### Price Deficit Payment Scheme (PDPS):

- **Ensures remunerative prices for oilseeds** notified by the Government of India.
- **Compensates farmers for the difference between MSP and market price** when produce is sold in notified APMC yards. central government covers up to 15% of MSP.
- State governments/UTs **can opt for PDPS instead of PSS for specific oilseeds.**

### Market Intervention Scheme (MIS):

- Covers 25% of production for **perishable horticultural crops.**
- Introduces **direct differential payments to farmers' accounts** instead of physical procurement.
- **Ensures price stabilization for consumers** while maintaining remunerative prices for farmers.

**Procurement Policy: 25% of the national production of notified pulses, oilseeds, and copra** to be procured at MSP from 2024-25 onwards.

- No procurement ceiling for **Tur, Urad, and Masur** during the 2024-25 season (100% procurement at MSP).

### Key Updates:

- Government guarantee enhanced to ₹45,000 crore for procurement of notified crops under MSP.
- Increased PDPS coverage for oilseeds to 40% of state production, with the implementation period extended to 4 months.
- MIS coverage expanded to 25% of production, with an option for direct differential payments into farmers' accounts.
- Transportation and storage costs for Tomato, Onion, and Potato (TOP) crops during peak harvests borne by the government to ensure remunerative prices for farmers.

### Key Issues with the Scheme

- **Farmer Registration Issues:** Farmers face challenges with the cumbersome registration process for the Price Deficiency Payment Scheme (PDPS).
- **Awareness Gaps:** Many farmers remain unaware of the benefits of PM-AASHA.
- **Inflation Challenge:** Due to increase in MSP and procurement level price inflation will remain a challenge.
- **Low Private Sector Participation:** Private Procurement and Stockist Scheme had to be scrapped due to less private sector participation.
- To make the scheme more effective, launch **widespread awareness campaigns at the grassroots level** about PM-AASHA benefits. Encourage private participation through incentives and **ensure MSP hikes are aligned with inflation** management strategies.

## 1.1.3. Pradhan Mantri Fasal Bima Yojana (PMFBY)



### Context

The Union Cabinet has approved the continuation of Pradhan Mantri Fasal Bima Yojana till 2025-26.





## Quick facts

- ➔ **Purpose:** Comprehensive crop insurance from pre-sowing to post-harvest period
- ➔ **Type:** Central Sector Scheme
- ➔ **Nature:** Demand driven scheme and is voluntary for the States as well as farmers
- ➔ **Beneficiaries:** All farmers including sharecroppers and tenant farmer growing the notified crops in the notified areas.



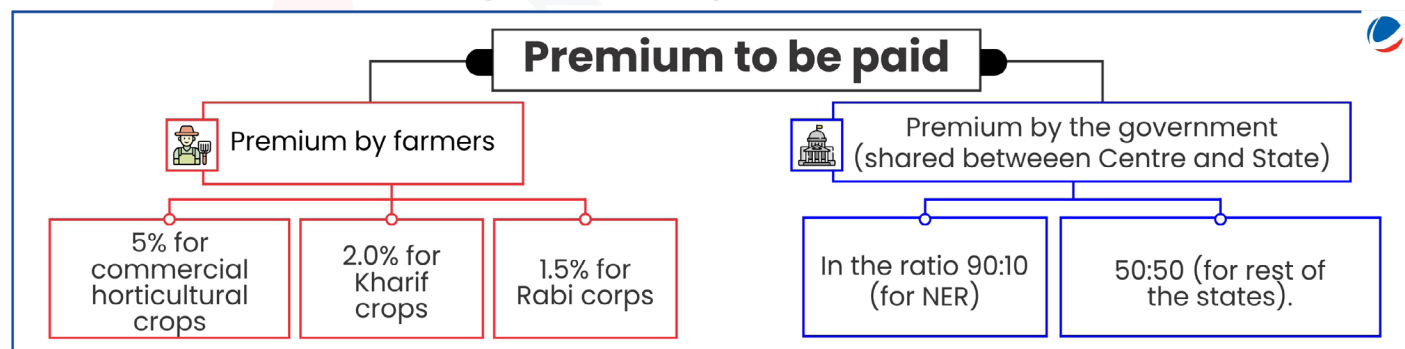
## Objectives

- ➔ **Financial support to farmers** suffering crop loss/ damage, **stabilizing their income** and ensuring flow of credit to the agriculture sector.
- ➔ **Adoption of innovative & modern agricultural practices** and crop diversification.



## Salient Features

- ➔ **Background:** PMFBY replaced the **National Agricultural Insurance Scheme (NAIS)** and **Modified NAIS**.
  - ➔ However, the **Restructured Weather-Based Crop Insurance Scheme (RWBCIS)** is still continued.
  - ➔ RWBCIS **uses weather parameters as "proxy" for crop yields** in compensating the cultivators for deemed crop losses.
- ➔ **Crops covered for rabi and kharif:** All cereals, millets, pulses and Oilseeds.
- ➔ **Premium to be paid:** Premium is paid as **% of the sum assured or Actuarial Premium Rate (APR)**, whichever is less.
  - ➔ **APR** is the premium rate **set by insurance companies**.



- ➔ **Insured sum of crops:**
  - ➔ **Crops with MSP:** States/UTs can either **choose a scale of finance or district-level value of notional average yield** at MSP.
  - ➔ **Crops without MSP:** **Farm gate price** will be considered.

### Other Key Initiatives under PMFBY:

- **DigiClaim:** Claims processed via National Crop Insurance Portal (NCIP) and paid directly to farmers, with tracking updates via SMS.
- **Weather Information Network Data Systems (WINDS) portal:** Provides centralized **hyper-local weather data** for better risk assessment.
- **Yield Estimation System, based on Technology (YES-TECH) Manual:** For precise assessments at the Gram Panchayat level.
- **FASAL Project** (Forecasting Agricultural output using Space, Agro- meteorology and Land based observations Project).
- **National e-Governance Plan in Agriculture (NeGPA):** Offers agriculture information via ICT and is now integrated into the Digital Agriculture Mission.
- **ISRO's Bhuvan:** Offers data on plantation, pests, and weather.
- **NADAMS** (National Agricultural Drought Assessment and Monitoring System)
- **CROPIC** (Collection of Real Time Observations and Photo of Crops)
- **Door to Door enrollment app AIDE/Sahayak**

### Key Issues with the Scheme

- **Poor State Participation:** Financial constraints have led some states like **West Bengal** to opt out of the scheme.
- **Delayed Claim Settlements:** Major delays in insurance payouts due to **late yield data, subsidy release, and incomplete farmer details.**
- **Slow Progress in Certain Regions:** Limited progress in **North-Eastern states** due to **long seedling periods** and **lack of nurseries.**
- **Environmental and Social Concerns:** **Palm oil cultivation** raises concerns over **long gestation, deforestation, biodiversity loss,** and potential **displacement of tribal communities.**

To make the scheme more effective, ensure **timely release of yield data and subsidies** to speed up insurance claims. Provide **special support to financially weak states** and promote **eco-friendly, community-led palm cultivation.** Boost nursery infrastructure and adopt region-specific strategies for long-term success.

## PMFBY: Comprehensive Crop Risk Coverage



**Prevented Sowing/Planting/Germination Risk** Coverage due to deficit rainfall or adverse seasonal conditions

**Standing Crop Protection** (Sowing to Harvesting) Yield losses from Drought, Dry spell, Flood, Inundation

**Post-Harvest Loss Coverage** Limited to two weeks after harvest for field-dried crops Protection against hailstorms, cyclones, unseasonal rains

**Total Risk Protection**



**Localized Calamities Protection** Losses from Hailstorm, Landslide, and other identified local risks

**Add-On Wildlife Damage Coverage** States may offer coverage against losses due to wild animal attacks in high-risk areas.



**Risk Exclusions**

#### General Exclusions:

- War Risks
- Malicious Damage
- Nuclear Risks
- Other Preventable Risks

## 1.1.4. Rashtriya Krishi Vikas Yojana (RKVY) Cafetaria Scheme



### Context

Soil Health Card Scheme (SHCS) completed 10 Years. The scheme is merged in Rashtriya Krishi Vikas Yojana (RKVY) scheme as one of its components under name 'Soil Health & Fertility' from the year 2022-23.



## Quick facts

- ➔ **Purpose:** PM-RKVY will promote sustainable agriculture
- ➔ **Type:** Centrally Sponsored Scheme
- ➔ **Coverage:** All States / UTs shall be eligible for funding under RKVYRAFTAAR
- ➔ **Flexibilities to states:** States can select projects and programmes under the scheme as per their **need priorities and agro-climate requirements**



## Objectives

- ➔ To **strengthen the farmers' efforts** through creation of required pre and postharvest agri-infrastructure.
- ➔ To provide **autonomy, flexibility to States to plan and execute schemes** as per local/farmers' needs.
- ➔ To **promote value chain addition linked production models** that will help farmers increase their income.
- ➔ To **mitigate risk of farmers** with focus on additional income generation activities.
- ➔ To **attend national priorities** through several sub-schemes.
- ➔ To **empower youth through skill development, innovation and agri-entrepreneurship** based agribusiness models that attract them to agriculture.



## Salient Features

- ➔ **Background:** RKVY was initiated in **2007** as an umbrella scheme for **holistic development of agriculture and allied sectors**.
  - ➔ In **2017 the RKVY was rechristened** into Remunerative Approaches for Agriculture and Allied sector Rejuvenation (RKVY-RAFTAAR).
  - ➔ Re-structured as **RKVY Cafeteria Scheme from 2022-23 onwards** merging some schemes of Department of Agriculture & Farmers Welfare.
- ➔ **State Level Sanctioning Committee Meeting (SLSC):** The funds are released to the State Governments/UTs on the basis of **projects approved in the (SLSC)** headed by the Chief Secretary of the concerned State.
- ➔ **Obligations for the states:** States are mandated to fulfill certain conditions like
  - ➔ no deviation from the components/guidelines
  - ➔ **Allocation and monitoring of resources for SC/ST/Women beneficiaries** and maintaining database.
- ➔ **Flexibilities to States:** The state governments be given flexibility to re-allocate funds from one component to other based on their state specific requirements.
- ➔ **Innovation & Agri-Entrepreneurship programme:**
  - ➔ **Financial support** is provided to **entrepreneurs in the field of agriculture & allied sector** to set up their startups.
    - ➔ **Rs. 5.00 lakh** is provided at the idea/pre seed stage and **Rs. 25 lakh at the seed stage as grant-in-aid** under the programme.

### Fund Sharing Between Centre and States

|  |   |
|--|---|
| <b>NE &amp; Himalayan States</b><br>90% Centre, 10% States | <b>All Other States</b><br>60% Centre, 40% States |
| <b>UTs-100% Grant</b>                                      |   |


- So far, more than **1500 Agri-Startups** have been supported under this programme **during FY 2019-20 to 2023-24**.

- DA&FW has **selected 5 Knowledge Partners (KPs)** as Centre of Excellence and **24 RKVYRAFTAAR Agribusiness Incubators (R-ABIs)** from across the country to support agri-startups throughout the country.


### Major schemes merged under RKVY cafeteria scheme

- Soil Health & Fertility:** To promote soil test based Integrated Nutrient Management (INM) through conjunctive use of chemical fertilizers, organic fertilizers and bio-fertilizers.
- Rainfed Area Development:** Aims at promoting Integrated Farming System (IFS) with emphasis on multi cropping, rotational cropping, inter cropping, mix cropping.
- Paramparagat Krishi Vikas Yojana (PKVY):**


### 5 KPs




National Institute of Agricultural Extension Management (MANAGE), Hyderabad




National Institute of Agricultural Marketing (NIAM) Jaipur



Indian Agricultural Research Institute. (IARI) Pusa, New Delhi



University of Agriculture Science, Dharwad, Karnataka &



Assam Agriculture University, Jorhat, Assam

- Provides **end-to-end support to organic farmers** i.e. from production to processing certification and marketing by a clusters approach.
- The primary focus of the scheme is to **form organic clusters (other than NE states)** to help them to **create a value and supply chain** with robust focus on marketing.

- Per Drop More Crop:** Focuses on **enhancing water use efficiency at farm level** through Micro Irrigation, namely, Drip and Sprinkler Irrigation systems.

- Agroforestry:** It is the rechristened version of the erstwhile Centrally Sponsored Scheme of Sub-Mission on Agro forestry (SMAF).



- Tenure:** 2021-22 to 2025-26

- Special focus:** On **production of certified Quality Planting Material (QPM)**.



- ICAR-Central Agro forestry Research Institute (CAFRI)** is the **nodal agency** for providing technical support, capacity building, setting up of nurseries, production of QPM etc.

### Per Drop More Crop

**Financial Assistance for Micro Irrigation**

|   |                         |
|---|-------------------------|
|  Small & Marginal Farmers | <b>55% of unit cost</b> |
|  Other Farmers            | <b>45% of unit cost</b> |

**Additional Benefits**

|   |                       |
|---|-----------------------|
|  North Eastern & Himalayan States | <b>+25% unit cost</b> |
|  States with low MI penetration:  | <b>+15% unit cost</b> |

- Agriculture Mechanization** (including Promotion of Agricultural Mechanization and Management of Crop Residue (CRM).

- Crop Diversification Programme:** To divert the area of water intensive paddy crop to alternative crops like pulses, oilseeds, coarse cereals, nutri cereals, cotton etc.

- RKVY DPR component**

- Accelerator Fund for Agri Startups**

### Key Issues with the Scheme

- Soil health Cards** are technical, with excessive scientific data. Design appears more suited for scientists than farmers.

- Many farmers, even literate ones, struggle to understand terms **like pH, EC (Electrical Conductivity), and OC (Organic Carbon)**.

- Per Drop More Crop component** faces issues like water scarcity in dry seasons or in occasions of low rainfall, clogging of feeder pipes and damages by animals etc.

### Paramparagat Krishi Vikas Yojana (PKVY)

**Financial Aid**

States/UTs are provided 50,000/ha for 3 years of which 31,000/ha directly to farmers via DBT

**Organic Certification**

Online PGS Certification via NCONF

**Bharatiya Prakritik Krishi Paddhati (BPKP)**

Initially launched in 8 states  
Now upscaled as National Mission on Natural Farming  
Promoting natural farming across India



- ➔ **Less financial allocation and incentives to organic farming:** Under RKVY, less than 2% of the project was for organic farming so far.

To make the scheme more effective simplify Soil Health Cards using **visuals** to make data farmer-friendly. Improve **infrastructure and maintenance** for micro-irrigation systems under *Per Drop More Crop*. Increase **funding and targeted incentives** to promote organic farming under RKVY.



## 1.2 Ministry of Finance

### 1.2.1. Sukanya Samriddhi Account (SSA) Scheme



#### Context

The scheme marks its 10th anniversary in January 2025.



#### Quick facts

- ➔ **Purpose:** A small deposit scheme to meet the education and marriage expenses of a girl child.
- ➔ **Minimum Deposit:** 250 Rupees.
- ➔ **Time Period:** Fifteen Years from the day of opening account.
- ➔ **Coverage:** Exclusive for girl child upto age 10 years.



#### Objectives

A small deposit scheme meant exclusively for a girl child to meet the education and marriage expenses of a girl child.



#### Salient Features

- ➔ **Background:** It was launched by the Prime Minister on 22nd January 2015 as a part of **Beti Bachao Beti Padhao** campaign.
- ➔ **Opening the account:**
  - ➔ The guardian can open the account **immediately after the birth of the girl child till she attains the age of 10 years**. Any girl child who is a resident Indian from the time of opening the account till the time of maturity/closure is eligible for the scheme.

- Only **one account** is allowed per child. Parents can **open a maximum of two accounts** for each of their children. However, there is an **exception allowed** for more accounts in case of twins or triplets.

- The account can be transferred to anywhere in India.

- **The following documents are required for opening an account:**

- ♦ Sukanya Samriddhi Account Opening Form
- ♦ Birth certificate of girl child
- ♦ Identity proof (as per RBI KYC guidelines)
- ♦ Residence proof (as per RBI KYC guidelines)

- **Deposit Required:** Account can be opened at any **post office** or **designated commercial bank branch**, starting with a **minimum initial deposit of ₹250**, and subsequent deposits can be made in **multiples of ₹50**, provided that **at least ₹250 is deposited in a financial year**.

- The total annual deposit limit is capped at **₹1,50,000**; any excess amount will not earn interest and will be returned.

- Deposits can be made for a **period of up to fifteen years** from the account opening date.

## SUKANYA SAMRIDDHI YOJANA

Saving for girl child's educational and marriage expenses



Attractive interest rates



Gain tax benefits under Section 80C of IT Act, 1961

Premature withdrawal allowed



Minimum Deposit- Rs.250  
Maximum Deposit - Rs. 1.5 Lakh per year |  
Eligibility - Girl Child under 10 years of age

### 1.2.2. Unified Pension Scheme



#### Context

Ministry of Finance officially notifies the implementation of the Unified Pension Scheme (UPS).



#### Quick facts

- **Purpose:** To provide lifelong financial support for government employees after retirement.
- **Coverage:** Central Government Employees
- **Effective from:** April 1, 2025.



#### Objectives

To provide lifelong financial support for government employees after retirement.



## Salient Features

- ➔ **Background:** It was introduced in **August 2024** as an option under the **National Pension System** for Central Government employees.
- ➔ **Beneficiaries:** Benefiting **~23 lakh Central Government employees**
- ➔ **Assured Pension:** **50 % of the average basic pay** drawn over the last 12 months prior to superannuation for a **minimum qualifying service of 25 years**. Proportionate for lesser service periods up to a **minimum of 10 years of service**.
- ➔ **Assured Family Pension:** **60% of pension** of the employee immediately before her/his demise.
- ➔ **Assured Minimum Pension:** **10000 per month** on superannuation **after minimum 10 years of service**.
- ➔ **Inflation Indexation:**
  - ➔ On assured pension, on assured family pension and assured minimum pension.
  - ➔ Dearness Relief based on **All India Consumer Price Index for Industrial Workers (AICPI-IW)** as in case of serving employees.
- ➔ **Benefits:**
  - ➔ Lump-Sum payment at superannuation **in addition to gratuity**.
  - ➔ 1/10th of monthly emolument (pay + DA) as on the date of superannuation for every completed six months of service.
  - ➔ This payment will not reduce the quantum of assured pension.
- ➔ **Other Features of UPS:**
  - ➔ Provisions of UPS will apply to **past retirees of NPS** (who have already superannuated).
  - ➔ **Arrears** for past period will be paid with interest @PPF rates
  - ➔ UPS will be **available as an option** to the employees. Existing as well as future employees will have an option of joining NPS or UPS. Choice, once exercised, will be final.
  - ➔ **Employee contribution will not increase**. The government will provide additional contributions for implementing UPS.
  - ➔ **Government contribution** increased from **14 to 18.5%**.



## 1.3 Ministry of Health & Family Welfare

### 1.3.1. Ayushman Bharat Health Infrastructure Mission (ABHIM)



## Context

The Delhi High Court ordered implementing PM- Ayushman Bharat Health Infrastructure Mission (PM- ABHIM) scheme in the national capital.



## Quick facts

- ➔ **Purpose:** To establish a health system which is responding effectively to the future pandemics/disasters
- ➔ **Type:** Centrally Sponsored Scheme with Some Central Sector Components
- ➔ **Focus:** Developing capacities of health systems and institutions across the continuum of care at all levels viz. primary, secondary and tertiary
- ➔ **Tenure:** 6 years from 2021 to 2026



## Objectives

- ➔ To strengthen grass root public health institutions to deliver **universal Comprehensive Primary Health Care**.
- ➔ Strengthen public health institutions to meet challenges posed by the current and future pandemics/epidemic.
- ➔ To expand and **build an IT enabled disease surveillance system** for effectively detecting, investigating, preventing and combating **Public Health Emergencies and Disease Outbreaks**.
- ➔ To **support research on COVID-19 and other infectious diseases** and to develop core capacity to deliver the **One Health Approach**.



## Salient Features

- ➔ **Background:** Announced in, 2021 as 'Prime Minister Atmanirbhar Swasth Bharat Yojana' (PMASBY) scheme with an outlay of about Rs. 64,180 Cr over six years (till FY 25-26).
- ➔ This scheme is **in addition to the National Health Mission**.
- ➔ **Centrally Sponsored Scheme Components**
  - **Ayushman Arogya in rural areas:** support for infrastructure development is proposed in 7 High Focus States (Bihar, Jharkhand, Odisha, Punjab, Rajasthan, UP and WB) and 3 North Eastern States (Assam, Manipur and Meghalaya).
  - **Ayushman Arogya Mandir' in Urban areas:** Support for 11044 Urban Health & Wellness Centres across the country is proposed under this component.
  - **Block Public Health Units:** Support for 3382 BPHUs in 11 High Focus States/ UTs (Assam, Bihar, Chhattisgarh, Himachal Pradesh, UT - Jammu and Kashmir, Jharkhand, Madhya Pradesh, Odisha, Rajasthan, Uttar Pradesh and Uttarakhand)
    - ◆ **For the remaining States**, the support for establishing BPHUs is being provided under FC-XV Health Grants through **Local Governments**.
    - ◆ For the UTs, the proposed District Integrated Public Health Labs under the PM ABHIM at the Districts will be catering the needs of the Blocks in the UTs.
  - **Integrated District Public Health Laboratories** in all districts.
  - **Critical Care Hospital Blocks in all districts with a population more than 5 lakhs**, in state government medical colleges / District Hospitals.



### Central Sector Components

- **Critical Care Hospital Blocks** in 12 Central Institutions.
- **Strengthening Disaster and Epidemic Preparedness:** Support for 15 Health Emergency Operation Centres & 2 Container based mobile hospitals.
- **Strengthening surveillance of infectious diseases and outbreak response:** Support for 20 Metropolitan Surveillance Units, 5 Regional NCDCs and implementation of IHIP in all states.
- **Strengthening surveillance capacities at Points of Entry:** Support for 17 new Points of Entry Health Units and Strengthening of 33 existing Units.
- **Bio-security preparedness and strengthening Pandemic Research** and Multi Sector, National Institutions and Platforms for One Health: Support for setting up of a **National Institution for One Health**, a Regional Research Platform for WHO South East Asia Region, 9 Bio-Safety Level III Laboratories and 4 new Regional National Institutes of Virology (NIVs).

### Key Issues with the Scheme

- **Slow Implementation:** Of the 3,051 Urban-AAMs (Ayushman Arogya Mandirs) approved till FY 2024-25, only 1,932 have been operationalized. Similarly, out of 577 approved Critical Care Blocks, just 6 have been completed so far (Annual Report 2024-25).
- **Low Fund Utilization:** The ratio of 'Actual' expenditures to 'Budget Estimate' of the CSS component was only around 29% in 2022-23. In 2023-24, the 'Revised Estimate' was about 50% of the Budget Estimate, but is expected to be lower in the 'Actuals'.
- **Limited State Fiscal Capacity:** States will need to bear the long-term costs of running health facilities built under PM-ABHIM, as central support for human resource ends in 2025-26.

Ensure **timely fund release** and fast-track construction of critical infrastructure through strict monitoring. Improve **state-centre coordination** and provide **flexible financial support** to states beyond 2025-26 to maintain healthcare facilities. Strengthen **capacity-building and workforce recruitment** to ensure operational efficiency.

## 1.3.2.

### Ayushman Bharat – Pradhan Mantri Jan Arogya Yojana (AB PM-JAY)



#### Context

The Union Budget 2025-26 announced the extension of Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (PM-JAY) to cover **one crore gig workers**.



#### Quick facts

- **Purpose:** To achieve the vision of **Universal Health Coverage (UHC)**
- **Type:** Centrally Sponsored Scheme
- **Target:** 12 crore families
- **Components:** Ayushman Arogya Mandir; Pradhan Mantri Jan Arogya Yojana (PM-JAY)



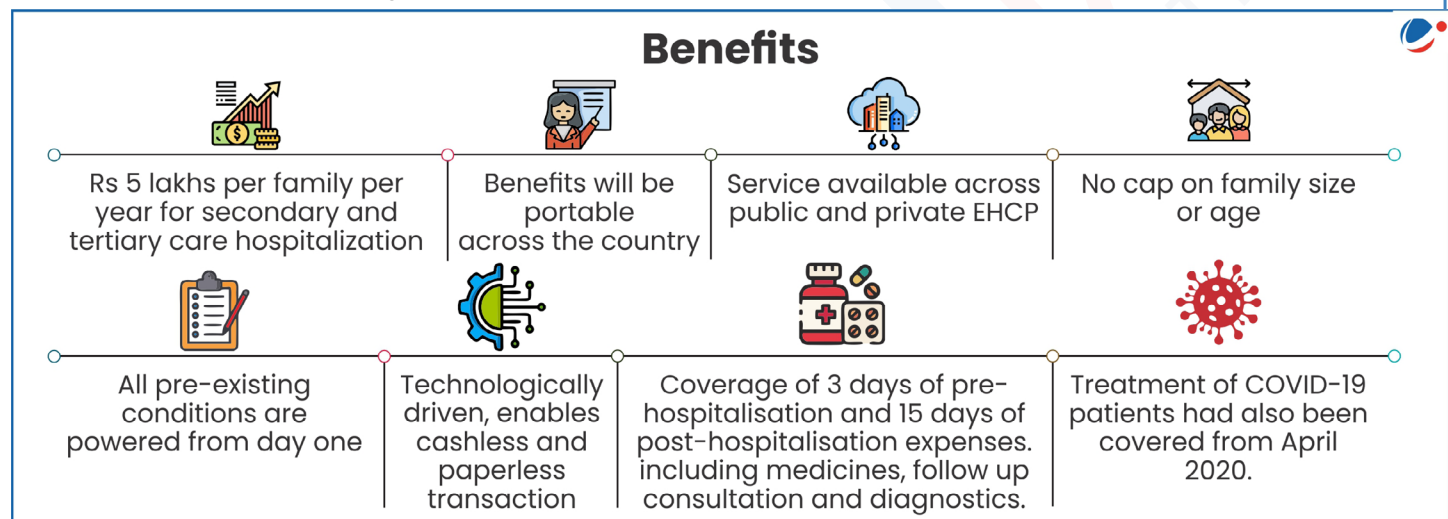
## Objectives

- **Holistically address the healthcare system** (covering prevention, promotion and ambulatory care) at the primary, secondary and tertiary level.
- **To reduce the financial burden on poor and vulnerable groups** arising out of catastrophic hospital episodes and ensure their access to quality health services.

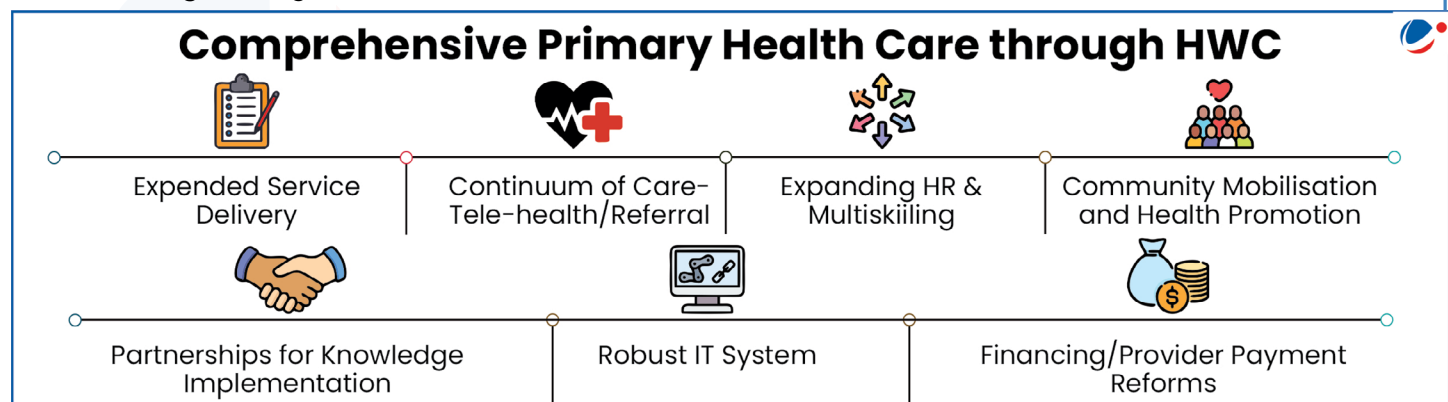


## Salient Features

- **Background:** Recommended by the **National Health Policy 2017**.
- **Benefits:** Refer to the Infographic.



- **Ayushman Arogya Mandir (earlier Health and Wellness Centre)**
  - **1,50,000 Ayushman Arogya Mandir** will be created to deliver **Comprehensive Primary Health Care (CPHC)**, that is **universal and free to users**.
  - **Focus:** Wellness and the delivery of an expanded range of services closer to the community
  - **Funding:** Through National Health Mission (NHM)



### Pradhan Mantri Jan Arogya Yojana (PM-JAY)

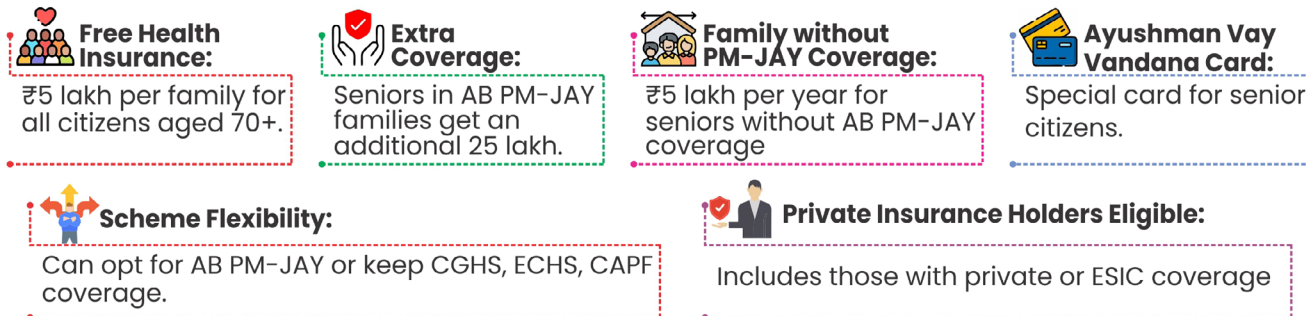
- **Background:** The erstwhile **National Health Protection Scheme (NHPS)** has been rechristened as PM-JAY. It is the **largest health assurance scheme** in the world.

➔ **Beneficiaries:**

- Identified through **Socio-Economic Caste Census-2011** (SECC-2011).
- Also, **families** that were covered under Rastriya Swasthya Bima Yojana (RSBY) but did not form part of the SECC-2011.
- All senior citizens** of the age **70 years and above**.

➔ **3 modes of implementation**

## AB PM-JAY Update: Expanded Coverage for Senior Citizens



- Insurance:** SHA pays premium to the insurance company per eligible family for the policy period.
- Assurance/Trust:** SHA directly reimburse the healthcare providers.
- Mix:** Mix of above two.

➔ **Implementing Agencies:**

- ➔ **National Health Authority (NHA)** an autonomous body chaired by the Union Minister of Health & Family Welfare.
- ➔ **State:** SHA headed by a CEO appointed by the state government.
- ➔ **District:** District Implementing Unit (DIU) chaired by DC/DM/Collector of the district.

➔ **Transparency and accountability:**

- ➔ **4 modes of verification** of beneficiaries-Aadhar based e-KYC, Finger print, iris scan, and face authentication
- ➔ **Whistle Blower Policy** issued by the NHA.
- ➔ **Anti-Fraud Cell** in the state for carrying out surprise inspections, imposing penalties, de-empanelment, etc.

➔ **Key initiatives**

- ➔ **Ayushman Bhava campaign:** It aims to saturate coverage of health services through its three components
  - Ayushman - Apke Dwar 3.0,**
  - Ayushman Melas** at **Ayushman Arogya Mandir** and Community Health Centres (CHCs) and
  - Ayushman Sabhas** in every village and panchayat

**Key Issues with the Scheme**

- ➔ **Financial Irregularities::** Weak validation led to misuse of funds and misallocation in public hospitals.
- ➔ **Database Errors:** Beneficiary lists had invalid names, fake IDs, and unrealistic data entries. *Example,* 4,761 registrations linked to just 7 Aadhaar numbers in Tamil Nadu.
- ➔ **Poor Quality Infrastructure:** Many empanelled hospitals lacked basic facilities and did not meet minimum quality standards.
- ➔ **Delays in Operations:** Significant lags in claim submissions, approvals, and grievance redressal processes.

Strengthen **Aadhaar-based validations** and regularly audit the beneficiary database to avoid fraud. Enforce **strict infrastructure norms** for hospital empanelment and introduce **timelines for claim approvals and grievance redressal** to enhance efficiency.

### 1.3.3. National Health Mission (NHM)



#### Context

Recently, Union Cabinet approved the extension of the NHM for another five years.



#### Quick facts

- ➔ **Purpose:** Achievement of **universal access to equitable, affordable & quality health care services**
- ➔ **Type:** Centrally Sponsored Scheme
- ➔ **Mission Head:** **Mission Director** of the rank of Additional Secretary
- ➔ **Tenure:** 2021–2026



#### Objectives

- ➔ Reduction in **child and maternal mortality**.
- ➔ Prevention and control of **communicable and non-communicable diseases**.
- ➔ Access to **integrated comprehensive primary health care**.
- ➔ Population **stabilisation**, gender and demographic balance.
- ➔ Revitalize local health traditions & mainstream **AYUSH**
- ➔ **Universal access to public services** for food and nutrition, sanitation and hygiene and universal access to public health care.
- ➔ Promotion of **healthy lifestyles**.



#### Salient Features

- ➔ **Background:** In 2013, NRHM (launched in 2005) and NUHM (launched in 2013) merged under the **National Health Mission (NHM)**.
- ➔ **2 Sub-Mission:** National Urban Health Mission (NUHM) and National Rural Health Mission (NRHM)
- ➔ **National Urban Health Mission (NUHM)**
  - ➔ **Coverage:** all State capitals, district headquarters and cities/towns with a population of more than 50000.
  - ➔ **Decentralised:** Need based city specific urban health care system and implemented in partnership with community and local bodies and NGOs.
  - ➔ **External aide:** Funding is being provided by the **Asian Development Bank (ADB)** based on progress related to certain indicators.



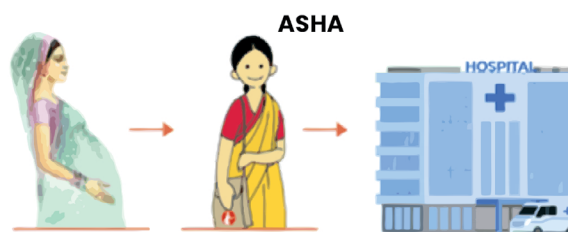
- **Service Delivery Infrastructure:** Urban–Primary Health Centre, Urban–Community Health Centre (U-CHC) and Referral Hospitals and Outreach services.
- **National Rural Health Mission**
  - The thrust of the mission is on establishing a **fully functional, community owned, decentralized health delivery system** with inter–sectoral convergence at all levels.
  - The mission will ensure **simultaneous action** on a wide range of determinants of health such as **water, sanitation, education, nutrition, social and gender equality**.
- **Support to states:** The financing to the state is based on the **State’s Programme Implementation Plan (PIP)**.
  - States that show **improved progress made on key Outcomes/Outputs** such as IMR, MMR, etc. can receive **additional funds as incentives**.
- **Electronic Vaccine Intelligence Network (e-VIN):** It combines state-of-the-art technology, a strong IT infrastructure and trained human resource to enable **real time monitoring of stock and storage temperature** of the vaccines kept in multiple locations across the country.

### Major Initiatives

#### ➤ Janani Suraksha Yojana

- It is a demand promotion and **conditional cash transfer scheme** for **promoting institutional delivery**.
- It is 100% Centrally Sponsored Scheme.

- ✓ Launched in **2005**
- ✓ **ASHA** act as a **link** between **poor pregnant women** and **public health sector**
- ✓ Focus on 10 **low performing states**
- ✓ **Incentives for ASHA** and mother for each **institutional delivery**



#### Beneficiaries of JSY

**Low performing states\***–all pregnant women after institutional delivery

**High performing states** – Below Poverty Line (BPL) women and the SC and ST women after institutional delivery, up to 2 live births

\*States with low institutional delivery rate

| Incentives                    | Mother   | ASHA    |
|-------------------------------|----------|---------|
| <b>Low performing states</b>  |          |         |
| Rural areas                   | Rs. 1400 | Rs. 600 |
| Urban areas                   | Rs. 1000 | Rs. 400 |
| <b>High performing states</b> |          |         |
| Rural areas                   | Rs. 700  | Rs. 600 |
| Urban areas                   | Rs. 600  | Rs. 400 |

#### ➤ Janani Shishu Suraksha Karyakram (JSSK)

- **Objectives:** To provide **better health facilities for pregnant women and neonates** and mitigate the problem of out of pocket expenses
- Facilitates **‘zero expense deliveries’** to pregnant women who access Government health facilities for their delivery (refer to the infographics).

### Janani shishu suraksha karyakram




#### ➤ Rashtriya Bal Swasthya Karyakram (RBSK)

- **Aim:** **Early identification** and early intervention for children to cover **4 ‘D’s** viz. Defects at birth, Deficiencies, Diseases, Development delays including disability.

- **Intended beneficiary:** All **children of 0–6 years of age group** in rural areas and urban slums, and children **up to 18 years of age** enrolled in classes 1st to 12th in **Government and Government aided schools**.
- Child Health Screening and Early Intervention Services envisages to cover **30 selected health conditions for Screening, early detection and free management**.
- **Rashtriya Kishor Swasthya Karyakram**
  - **Beneficiaries: For Adolescents (10–19 years)** to make informed health decisions.
  - **Health Screening in Schools** for early disease detection, especially NCDs.
  - **Community Support:** Peer educators (Saathiya) guide adolescents.
  - **Saathiya Resource Kit:** Helps address sensitive topics, especially in rural areas.
  - **Menstrual Hygiene Scheme (MHS):** Subsidized sanitary napkins for rural girls.
  - **National Adolescent Health Strategy:** Developed by MoHFW & UNFPA.
- **RMNCH+A (Reproductive, Maternal, Newborn, Child and Adolescent Health):** The RMNCH+A strategy promotes links between various interventions across thematic areas **to enhance coverage throughout the lifecycle to improve child survival in India**.

### The "Plus" within the RMNCH+A strategy focuses on:

 **Adolescence Recognized**  
as a key life stage.

 **Integrated Health Approach:**  
Links maternal, child, & reproductive health (family planning, HIV, gender, prenatal care).

 **Community & Facility Linkage:**  
Connects home-based and facility-based services.

 **Seamless Healthcare:**  
Ensures referrals and coordination across health system levels.

- **Universal Immunisation Programme (UIP)**
  - It is a **100% Funded by the central government**.
  - It was **launched in 1985**, and is one of the **largest immunizations programmes in the world**.

### UIP: Free immunization against 12 diseases



#### Nationally against 9 diseases:

Diphtheria, Pertussis, Tetanus, Polio, Measles, Rubella, severe form of Childhood Tuberculosis, Hepatitis B and Meningitis & Pneumonia caused by Hemophilus Influenza type B



#### Sub-nationally against 3 diseases:

Rotavirus diarrhoea, Pneumococcal Pneumonia and Japanese Encephalitis (provided only in endemic districts).

- **Intensified Mission Indradhanush**
  - **Background:** In 2014, India launched Mission Indradhanush (MI), flagship programme with the aim **to improve Routine Immunization coverage**.
  - **Subsequently** IMI was launched to ensure **no one is left behind**.
- **Communicable Disease Control Programme**
  - **National Vector Borne Disease Control Programme (NVBDCP):** For preventing vector-borne diseases (Malaria, Japanese Encephalitis, Dengue, Chikungunya, Kala-azar and Lymphatic Filariasis)
  - **National Tuberculosis Elimination Programme (NTEP):** To reduce TB burden in India by 2025, five years ahead of the Sustainable Development Goals.
    - ◆ **Nikshay Poshan Yojana (NPY):** ₹1000/month for TB patients via DBT.
  - **National Leprosy Eradication Programme (NLEP):** Provides free leprosy treatment to all.
  - **Integrated Disease Surveillance Programme (IDSP):** Tracks epidemic-prone diseases with IT-based surveillance.
- **Non Communicable Disease Control Programmes**

- National Programme for prevention & Control of Cancer, Diabetes, Cardiovascular Diseases & stroke (NPCDCS)
- National Programme For Control Of Blindness & Visual Impairment (NPCBVI)
- National Mental Health Programme (NMHP)
- National Programme for healthcare of Elderly (NPHCE)
- National Programme for Palliative care (NPPC)
- National Programme for the Prevention & Control of Deafness (NPPCD)
- National Tobacco Control Programme (NTCP)
- National Programme for Prevention & Management of Burn Injuries (NPPMBI)
- National Oral Health Programme (NOHP)

### Key Issues with the Scheme

- **Governance and structural Issues:** Lack of coordination between the Directorate of Health Services and NHM also there is uneven adherence to the proposed frameworks under the blueprint of NHM.
- **Human Resource Issues:** It includes issues like limited focus on long term planning for Human Resource for Health (HRH), Motivational issues amongst contractual staff etc.
- **Technological challenges in HMIS:** It includes issues like Use of multiple parallel systems (causing duplication of work), Challenges of data based decision making (data analysis capacity challenge) etc.
- **Monitoring and evaluation issues:** Issues includes lack of a strategic health plan, there is a lack of monitoring and evaluation of the work done in the state, No uniform structure for monitoring and evaluation

Strengthen inter-agency coordination by clearly defining roles of NHM and Directorate of Health Services under a unified operational framework. Build a long-term **HRH strategy**, regularize contractual staff, streamline HMIS with a single integrated digital platform, and establish a **uniform, state-specific monitoring and evaluation structure** backed by real-time data analytics.



## Vision Publication

*Igniting Passion for Knowledge..!*



### Explore Our Latest Publications



Empower Learners



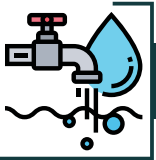
Stay Current



Foster In-Depth Understanding



Support Last-Minute Prep



## 1.4 Ministry of Jal Shakti

### 1.4.1. Jal Jeevan Mission (JJM): Har Ghar Jal



#### Context

Government announced an **extension of the Jal Jeevan Mission (JJM) till 2028**, with an outlay of Rs 67,000 crore in the Union Budget 2025-26.



#### Quick facts

- ➔ **Purpose:** 'No one is left out', thus ensuring **tap water** supply to **every rural home by 2024**
- ➔ **Type:** Centrally Sponsored Scheme
- ➔ **Focus on children:** Piped water supply in schools, Anganwadi centres and shramshalas
- ➔ **Priority Areas:** Districts affected by **Japanese Encephalitis & Acute Encephalitis Syndrome, and groundwater contamination (Arsenic, Fluoride, Iron, etc.)**.



#### Objectives

- ➔ To provide **Functional Household Tap Connection (FHTC)** to **every rural household**.
- ➔ Prioritizing FHTC provision in **quality-affected areas**, drought-prone regions, desert areas, and Sansad Adarsh Gram Yojana (SAGY) villages.
- ➔ FHTC to **Schools, Anganwadis, GP buildings, Health centres, etc.**
- ➔ **Monitoring the functionality** of tap connections.
- ➔ Ensuring the **sustainability of water supply systems**, including water sources, infrastructure, etc.
- ➔ Developing **human resources in the water sector**, covering construction, plumbing, electrical work, etc.
- ➔ To promote **voluntary community ownership** by way of contribution in cash, kind and/ or labour (shramdaan).
- ➔ To bring **awareness on various aspects and significance of safe drinking water**.



#### Salient Features

- ➔ **Background:** Launched in 2019 when only 3.23 crore (17%) rural households had tap water connections.
  - ➔ So, far **more than 15.5 crore (80.2%) of rural households in the country have been provided with tap water connection**.



- **Goal:** Develop “WASH enlightened villages” wherein the local communities are equipped to provide **sustainable water and sanitation services**.
- **FHTC:** FHTC refers to **household tap connection** providing **adequate water**, in **prescribed quality** and **on regular basis**.
- **Decentralized:**
  - **Village Action Plan (VAP)** for long-term drinking water security which **focuses on:**
    - ◆ **Drinking water sources**
    - ◆ **Grey water reuse**
    - ◆ **Water supply systems**
    - ◆ **Operation & maintenance**
  - **Paani Samitis or Village Water and Sanitation Committees (VWSCs)** is responsible for the operation and maintenance of the village water supply system.
- **Reducing the Non-Revenue Water:** **Non-revenue water** refers to **water that is pumped and then lost or unaccounted for**.
- **Key Resource Centres (KRCs):** To **enhance capacity** various governmental and non-governmental **academic institutions**, think tanks, and training institutions are involved as KRCs.
- **National WASH Expert: National Centre for Drinking Water, Sanitation, and Quality** empanels and deploys National WASH Experts (NEW) to verify **implementation, provide star ratings, and offer technical support to States**.
- **Release of funds:** It is contingent upon **the utilization of available Central funds** and **matching State shares**.

## Women empowerment



A minimum of **five women in each village** are being **trained to use Field Test Kits (FTKS)** for water quality testing at the village level.



**Capacity building of women** in sectors which were otherwise **considered male bastions** like working as masons, mechanics, plumbers, etc.



**Minimum 50% members of Paani Samitis** are to be **women** and proportionate representation of weaker sections of society.

## Mechanism for Transparency & accountability



### Enhanced monitoring

- **JJM – Water Quality Management Information System (JJM-WQMIS)** to capture physical and financial progress under JJM, in real-time
- **Sensor-based IoT solution** for **measure-ment & monitoring of water supply** on **real time basis**
- All transaction through **Public Finance Management System (PFMS)**



### Enhanced delivery

- **Geo-tagging** of every asset created under JJM
- **Linkage of tap connection with Aadhar number** of the head of household
- **'Mobile App'** for use of all stakeholders 'ease of working'
- Mandatory **Third Party inspection (TPI)** to ensure the **quality of works and materials** used under JJM

- **Performance grant to States/ UTs** is provided based on functionality assessment survey.
- **15th Finance Commission (FFC) Funding:** ₹2.36 lakh crore allocated (2021-26) for water and sanitation.

### Key initiatives

- **Rural WASH Partners Forum (RWPF):** Promotes **innovation in WASH** through technology and knowledge sharing.
- **Nal Jal Mitra Programme:** Trains villagers as “Nal Jal Mitras” to **maintain and repair** water supply systems.
- **Jal Shakti Abhiyan: Catch the Rain (JSA: CTR):** Launched in 2019 for water conservation through public participation.
  - **2024 Theme: “Nari Shakti se Jal Shakti”,** emphasizing women’s role in water conservation.

### Key Issues with the Scheme

- **Reduced Budget Allocation:** Allocation reduced to ₹67,000 crore (2025-26), raising concerns about long-term viability.







## 1.5 Ministry of Skill Development and Entrepreneurship

### 1.5.1. Skill India Programme



#### Context

Recently, Union Cabinet approved the continuation and restructuring of the Skill India Programme (SIP) till 2026 with an overlay outlay of Rs.8,800 crore.



#### Quick facts

- ➔ **Purpose:** Focuses on skilling, re-skilling and up-skilling through short term and long term training programmes.
- ➔ **Type:** Central Sector Scheme
- ➔ **Finance:** Integrated Finance Division (IFD) of the Ministry
- ➔ **Monitoring:** Mission Directorate



#### Objectives

- ➔ Preparing the **youth of India as a manpower resource** for World Markets.
- ➔ **Diversifying Skills development programmes** to meet the changing requirements, particularly of the emerging knowledge economy.
- ➔ Ensuring **quality and relevance of training**.
- ➔ Building **true market place competencies** rather than mere qualifications.



#### Salient Features

- ➔ **Background:** Skill India Mission was **launched in 2015**
  - ⊕ Government through **more than 20 Central Ministries/Departments** is implementing various skill development schemes across India.
  - ⊕ **Restructured Scheme:** The scheme is restructured by combining 3 key components, namely, Pradhan Mantri Kaushal Vikas Yojana 4.0 (PMKVY 4.0), Pradhan Mantri National Apprenticeship Promotion Scheme (PM-NAPS) and Jan Shikshan Sansthan (JSS) Scheme.

**Under Skill India Mission, following are Skill development schemes**

- ➔ **Pradhan Mantri Kausal Vikas Yojana (PMKVY):** At present, **PMKVY 4.0** is being implemented across the country from FY 2022-2023.

- It Impart **short duration skill development and certification** to youth to make them employable. Its key Components include:

- ♦ **Short Term Training (STT):** To school/college dropouts or unemployed and placement assistance by Training Partners
- ♦ **Recognition of Prior Learning (RPL):** Individuals with prior learning experience or skills are assessed and certified aligning them with NSQF.

- ♦ **Special Projects:** Training in special areas and premises of Government bodies, industry bodies etc.

- ➔ **Jan Shikshan Sansthan (JSS) Scheme:** Provide **vocational training to non-literates, neo-literates as well as school drop-outs in rural regions** by identifying skills that have a relevant market in that region.

- ➔ It offers flexible, community-based vocational **training for women, rural youth, and the underprivileged aged 15–45.**

- ➔ **National Apprenticeship Promotion Scheme:** Provides financial support to industrial establishments undertaking apprenticeship programmes. **21.4 lakh apprentices** have been engaged by industries.

- ➔ The Central Government provides **25% of the stipend**, up to **Rs.1,500 per month** per apprentice through **Direct Benefit Transfer**, during the training period to support apprentices and establishments.

- ➔ **Craftsmen Training Scheme:** Provides long-term training through 14,938 **Industrial Training Institutes (ITIs)**. Since 2015, 91.7 lakh students have been trained.

#### Key Issues with the Scheme

- ➔ **Low Penetration of Vocational Training:** Only 3–4% of total workforce is formally skilled in India (as on march 2023).
- ➔ **Top-Down Policy Approach:** Skill initiatives follow a centralised model which often overlooks local labour market needs and contexts.
- ➔ **Institutional Apathy:** Technical and higher education institutions reluctant to offer short-term vocational courses.

Promote **decentralised, skilling programs** aligned with local industry needs. Incentivise **higher education institutions** to integrate short-term vocational courses. Strengthen **public-private partnerships** to boost outreach and improve training infrastructure.

### Key Features of PMKVY 4.0

Pradhan Mantri Kaushal Vikas Yojana

| Industry-oriented                                     | On-the-Job Training                                | Flexible Learning                                      |
|---|--|--|
| Aligns with industry demands and market requirements  | Integration of OJT for experiential learning       | Blended and flexible learning model                    |
| Micro-credentials                                     | Inclusive Skilling                                 | Quality Assurance                                      |
| NoS-based courses and micro-credential approach       | Accessible training in multiple regional languages | Quality training and assessments                       |
| Standardization                                       | RTD Training                                       | Addressing Skill Gaps                                  |
| Expertise and standardization across training centers | Recruit Train Deploy training through industries   | Better identify sectoral skill gaps and industry needs |



## 1.6 MINISTRY OF WOMEN AND CHILD DEVELOPMENT

### 1.6.1. Beti Bachao Beti Padhao (BBBP)



#### Context

The **Beti Bachao Beti Padhao (BBBP)** scheme marks its 10th anniversary in January 2025.



#### Quick facts

- ➔ **Purpose:** Creating behavioural and social change in the way the girl child is perceived across the country
- ➔ **Financing:** **100% funding** will be provided by the **Central Government** for the district level component.
- ➔ **Cash benefits:** No provision for Direct Benefit Transfer (DBT) or creation of capital assets
- ➔ **Coverage:** **All the districts** of the country



#### Objectives

- ➔ Improvement in the **Sex Ratio at Birth (SRB)** by **2 points every year**
- ➔ Improvement in the percentage of **institutional deliveries** or sustained at the rate of **95% or above**
- ➔ **1% increase** in 1st Trimester **Anti-Natal Care (ANC) Registration** per year
- ➔ **1% increase** in **enrolment at secondary education level and skilling of girls/ women** per year
- ➔ To **check dropout rate among girls** at secondary and higher secondary levels
- ➔ Raising awareness about safe **Menstrual Hygiene Management (MHM)**

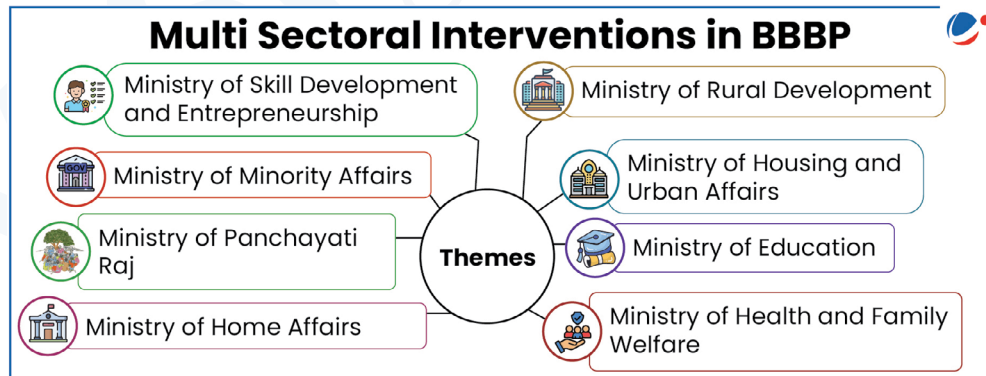


#### Salient Features

- ➔ **Background:** BBBP Scheme was launched in 2015 to **address the issue of decline in Child Sex Ratio (CSR)** along with related issues **in a life cycle continuum**.
  - ⌚ It comes under the sub-scheme **Sambal** of the umbrella scheme **Mission Shakti**.
- ➔ **Prime focus:** The scheme is primarily focused on **creating behavioural and social change** in the way the girl child is perceived across the country by informing, influencing, motivating, engaging and empowering all stakeholders
- ➔ **Preventing Child marriage:** **Tracking child marriages** and taking **strict actions to stop them**.

- **Capacity building: Sensitisation of frontline workers, medical practitioners, officers** in the District, Zila Parishad, District Legal Services Authority (DLSA), etc.
- **Social and Behaviour Change Communication (SBCC): Key activities for behavioural changes**
  - Celebrating **National Girl Child Day** on 24th January every year
    - ◆ Since 2008, **January 24** is celebrated as National Girl Child Day for promoting **equal opportunities** for girl child while **raising awareness of the injustices that girls face**.
    - ◆ On January 24 1966 Smt. Indira Gandhi took her oath as the **first woman Prime Minister of India**.
    - ◆ Now it also commemorates anniversary of **Beti Bachao, Beti Padhao (BBBP) Scheme** which was launched on January 22, 2015.
  - **Display of Guddi-Gudda Boards** in Gram Panchayats (GPs) and public places to exhibit the number of girls born vis-a-vis the number of boys.
  - **Awareness activities** with parents/families to better understand the value of girls and their needs.
- **Activity Calendar**
  - Provides **several activities within each month for the districts**.
  - However, the **districts can choose to conduct their own activities** based on their local context and needs.
- **District level score card**
  - It would be made based on the **data extracted from the Mission Shakti MIS**.
  - **Annual District BBBP Ranking** will be issued as per the District Score Card.
  - This data would be used to **capture state performance**.
- **Implementation:** A **committee headed by the Secretary, MoWCD**, made under the Mission Shakti mandate, will be the Apex Committee to review implementation.
- **Key Issues with the Scheme**

- **Poor Fund Utilization:** Nearly **79% of funds (2016–19)** were spent on media campaigns rather than actual implementation (**Parliament committee on Empowerment of Women report**).

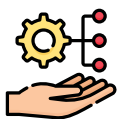


- **Barriers to Girls' Education:** Girls face **dual household responsibilities, lack of basic school infrastructure** (toilets, uniforms, books), and **unsafe commute**, limiting access to education.
- **Son Meta preference:** NFHS-5 data shows that **80 per cent** of those surveyed said they wanted at least one son in their lifetime.

Shift spending **from awareness to implementation**, especially in education, health, and safety infrastructure for girls. Ensure **targeted support** like free transport, uniforms, and sanitation. Launch **community-based programs** to challenge gender bias and promote equal value for daughters.



## 2. SCHEMES IN FOCUS



2.1.

### Pradhan Mantri Jan Dhan Yojana (PMJDY) – National Mission for Financial Inclusion



#### Quick facts

- ➔ **Purpose:** To ensure **access to financial services** like Banking, Remittance, Credit, Insurance, Pension in an affordable manner.
- ➔ **Overdraft facilities:** Rs. 10,000
- ➔ **Accident Coverage:** Rs. 2 lakhs
- ➔ **Focus:** Every Unbanked Adult



#### Objectives

- ➔ Ensure access of **financial products & services** at an **affordable cost**.
- ➔ **Use of technology** to lower cost & widen reach.



#### Salient Features

##### Basic Tenets of PMJDY



##### Banking the Unbanked:

Basic Savings Bank Deposit (BSBD) accounts with zero balance, minimal paperwork, and simplified KYC



##### Securing the Unsecured:

Free Indigenous debit cards and Rs. 2 lakh accident insurance coverage

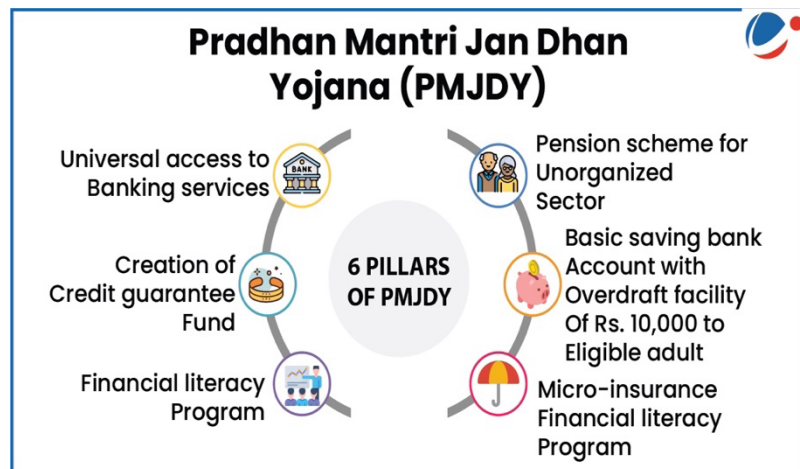


##### Funding the Unfunded:

Access to micro-insurance, overdraft facility, pension, and credit services

- ➔ **Background:** Launched in 2014, the PM JDY is a **National Mission for Financial Inclusion**.
- ➔ **Approach:**
  - ➔ **Accounts opened are online accounts** in core banking system of banks.
  - ➔ **Inter-operability** through RuPay debit card or Aadhaar enabled Payment System (AePS).
  - ➔ **Fixed-point Business Correspondents**.

- **Simplified KYC / e-KYC** in place of cumbersome KYC formalities.
- **RuPay Card Insurance:** Free accidental insurance cover on RuPay cards increased from Rs. 1 lakh to **Rs. 2 lakhs** for PMJDY accounts opened after 28.8.2018.
- **Overdraft facilities:** OD **upto Rs 2,000/- (without conditions)** and upper age limit for OD is **65 years**.
- **Inoperative PMJDY Accounts:** As per extant RBI guidelines, **a PMJDY account is treated as inoperative if there are no customer induced transactions** in the account for over a period of two years.
- **Jan Dhan Darshak App:** A mobile application, was launched to **provide a citizen centric platform for locating banking touch points such as bank branches, ATMs, Bank Mitras, Post Offices, etc.** in the country.
- **Coverage under other schemes:** PMJDY Accounts are eligible for benefits under schemes like PM Jeevan Jyoti Bima Yojana (PM JJBY), PM Suraksha Bima Yojana (PM SBY), Atal Pension Yojana and MUDRA Scheme.



## 2.2.

## Mission Shakti: An Integrated Women Empowerment Programme



### Quick facts

- **Purpose:** To ensure **safety, security and empowerment** of women **on a life-cycle continuum basis**
- **Type:** Central Sector and Centrally Sponsored Scheme
- **Monitoring:** Hub for Empowerment of Women (HEW) will monitor the performance of scheme
- **Tenure:** 2021-22 to 2025-26

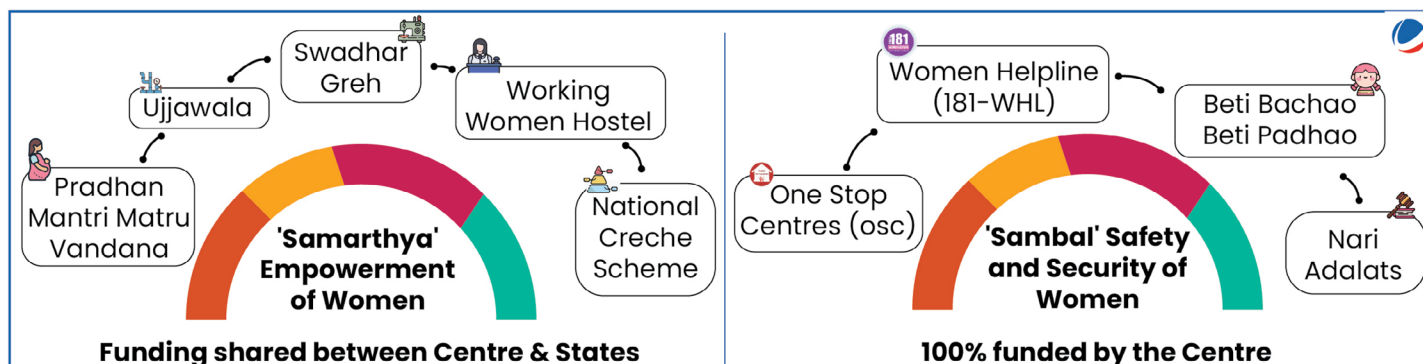


### Objectives

- Empowerment of women, **reduce care burden** on them and **increase female labour force participation** by promoting skill development, etc.
- Continuum of **care, support and assistance** to women **affected by violence**.
- **Making people aware** about Government schemes, **capacity building and training of functionaries**, collaboration with partner Ministries/ Departments, etc.
- Create awareness among the masses for inducing **positive behavioral change** towards women and girls.

## Salient Features

### Encompasses two sub-schemes



### Sambal: For safety and security of women

- **One Stop Centre (OSC):** To provide integrated **support and assistance to women, affected by violence and in distress, both in private and public spaces**, under one roof.
- **Women Helpline (WHL):** Toll-free 24-hours telecom service to women seeking support and information **for all emergency services** like police/ fire/ Ambulance services and with OSC.
- **Funding:** Through Nirbhaya Funds along with 100% central assistance.

#### Nari Adalats:

- ♦ **Alternate Grievance Redressal Mechanism** for resolving cases of petty nature (harassment, subversion, etc.) faced by women **at Gram Panchayat level**.

- ♦ **'Nari Adalats or women collectives'** will be formed of **committed and socially respected women**.

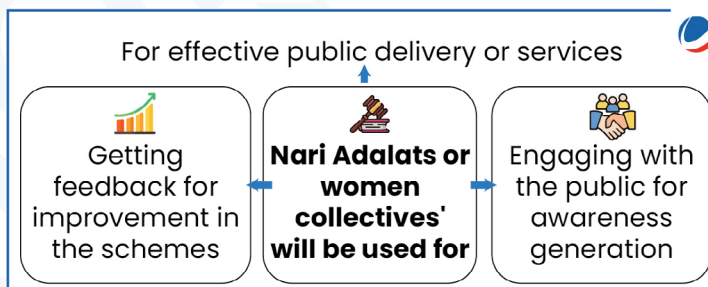
- ♦ **No remuneration to the selected members** shall be provided.

- ♦ Expenses for organising the **meetings and for providing the badge/ uniform to the members** will be funded by the ministry.

- **The Nari Adalats does not hold any legal status.** It provides assistance to all girls and women for their grievances within their local community.

#### Beti Bachao Beti Padhao (BBBP)

- ♦ **Covers all the districts** of the country through multi-sectoral interventions (it was operational in **only in 405 districts earlier**).



## Other key supports



**Financial supports:** Bank account will be opened for residents

**An amount of Rs. 500 per month per resident** shall be deposited Bank account will be opened for residents

The money **cannot be withdrawn by the account holders during their stay in the home**



**Supports to kids of residents:** Bank account will be opened for residents

**Unmarried girls of any age and boys up to the age of 12 years** would be allowed to stay

**Boys of more than 12 years of age** will be shifted to the **children Homes run under JJ Act/Integrated Child Protection Scheme (ICPS)**

- ♦ **Aims for zero-budget advertising.**
- ♦ **Greater spend** on activities that have on **ground impact**, e.g., for promoting sports among girls, self-defence camps, etc.

### ➤ **Samarthya: For Empowerment of Women**

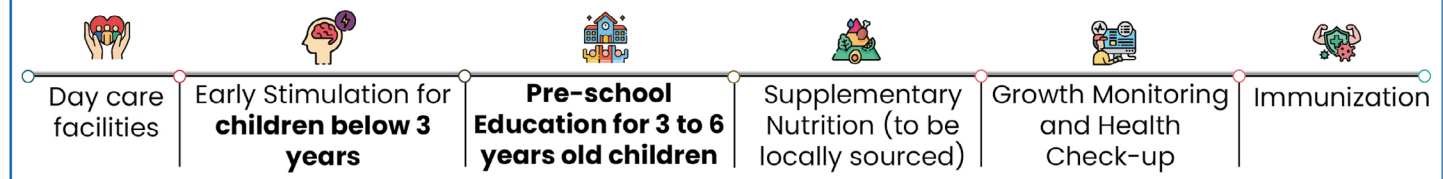
#### ➤ **Shakti Sadan**

- ♦ **Integrated Relief and Rehabilitation Home** that **incorporates** the erstwhile **SwadharGreh and Ujjawala Scheme**.
- ♦ It will be a **home for destitute, distressed, marginalized, victims of trafficking**, etc. The residents of Shakti sadan will be provided with food, clothing, shelter, and all other facilities for their basic needs.

### **Other Key Support under Shakti Sadan**

- **Anti-Human Trafficking Units:** To facilitate '**reintegration and repatriation**' of the **victims of trafficking** and of commercial sexual exploitation set up in the districts.
- **Home for Widows:**
  - ♦ A **Central Sector Component**.
  - ♦ To **accommodate 1000 widows** to provide them a safe and secure place of stay.
  - ♦ Facilities of **health services, nutritious food, legal and counseling services**.
- **SakhiNiwas- Working Women Hostel:** To promote **availability of safe and conveniently located**

## **Intergrated package (in covergence with Mission Poshan 2.0)**



**accommodation** for **working women and other women pursuing higher education or training**, who need to live away from their families due to professional commitments.

#### ➤ **Hub for Empowerment of Women (HEW):**

- ♦ HEW is being set up at **National, State and District levels**.
- ♦ It aims to facilitate **inter-sectoral convergence of schemes and programs** meant for women at the **central, State/ UT level and district level**.

### ➤ **Gender Budgeting: Gender Budgeting, Research, Publication & Monitoring schemes** have been included under this component.

- ♦ A **new component of Gap Funding** for Economic Empowerment has also been added.
- ♦ Sub-schemes of **Mahila Shakti Kendra (MSK) and Mahila Police Volunteer (MPV) have been discontinued**.

#### ➤ **Pradhan Mantri Matru Vandana Yojana (PMMVY):** Provides **cash incentive for partial compensation for the wage loss to pregnant and lactating mothers**.

### **Other key provisions**

- **Convergence:** Convergence strategy efficiently and effectively through schemes and efforts **to realize desired outcomes**.
- **Approval of proposals:** A **Programme Approval Board (PAB)** shall be constituted by the MoWCD to approve financial proposal of the States/UTs.
- **Geo-tagging:** All institutions supported by the Ministry would be geo tagged in order to map,



analyse and monitor on a real time basis.

- **Social Audit: Direct feedback** will also be obtained from those who have availed the services under the scheme through appropriate evidence gathering methods.
- **Mandatory conditions to be fulfilled by State governments**
  - ◆ **Full compliance with the official name of all Centrally Sponsored Schemes (CSSs)** [correct translation to local language is permissible] and any **guidelines/instructions** issued by the Centre **regarding branding of CSSs, in all schemes of the Ministry.**
  - ◆ Full compliance of **Department of Expenditure instructions** regarding the new procedure for release of funds under the CSSs or any other instruction on the subject, issued from time to time.

**NOTE:**

- Gender Budgeting was adopted by the Government of India in **2005-06** as a tool **for promoting gender equality** and ensuring continued investments through Government planning and budgeting.
- **Financing for gender equality** is central to mitigate gender inequalities, and Gender Budgeting is a critical strategy in this endeavour.

For More detail on **PMMVY** Refer to **National Food Security Act (NFSA), 2013** under the Ministry of Consumer Affairs, Food & Public Distribution.

# ALL INDIA MAINS TEST SERIES

Get the Benefit of Innovative Assessment System from the leader in the Test Series Program

- **General Studies** (हिन्दी माध्यम में भी उपलब्ध)
- **Essay** (हिन्दी माध्यम में भी उपलब्ध)
- **Philosophy** (हिन्दी माध्यम में भी उपलब्ध)
- **Sociology**
- **Political Science & IR**
- **Anthropology**
- **Geography**



**2026**

**ENGLISH MEDIUM**  
**3 AUGUST**

**हिन्दी माध्यम**  
**3 अगस्त**



Scan **QR code** for  
instant personalized  
mentoring



### 3. TEST YOUR LEARNING

**Q1. Under the Digital Agriculture Mission (DAM), which of the following initiatives is designed to function as a digital public good similar to "Aadhaar" for farmers?**

- (a) Krishi Decision Support System
- (b) Agristack
- (c) Nationwide Soil Resource Mapping
- (d) Digital General Crop Estimation Survey

**Q2. Consider the following statements about PM-AASHA:**

1. It includes a Price Deficit Payment Scheme (PDPS) to compensate farmers for the gap between MSP and market price.
2. The scheme mandates 100% procurement of Tur, Urad, and Masur at MSP.
3. It is a Centrally Sponsored Scheme.

**Which of the statements given above is/are correct?**

- (a) 1 and 2 only
- (b) 2 and 3 only
- (c) 1 and 3 only
- (d) 1, 2, and 3

**Q3. The Pradhan Mantri Fasal Bima Yojana (PMFBY) covers which of the following risks?**

- (a) Only post-harvest losses
- (b) Only drought-related crop failures
- (c) Pre-sowing to post-harvest losses
- (d) Only pest attacks

**Q4. Under the Unified Pension Scheme (UPS), what is the assured pension for Central Government employees after 25 years of service?**

- (a) 40% of average basic pay
- (b) 50% of average basic pay
- (c) 60% of average basic pay
- (d) 75% of average basic pay

**Q5. The Ayushman Bharat Health Infrastructure Mission (ABHIM) aims to:**

1. Strengthen primary health centers in urban areas.
2. Establish Bio-Safety Level III Laboratories for pandemic research.
3. Provide health insurance coverage of ₹10 lakh per family.

**Select the correct answer using the codes below:**

- (a) 1 and 2 only
- (b) 2 and 3 only
- (c) 1 and 3 only
- (d) 1, 2, and 3

**Q6. Which of the following is not a component of the National Health Mission (NHM)?**

- (a) Janani Suraksha Yojana

- (b) Rashtriya Bal Swasthya Karyakram
- (c) Health and Wellness Centres (HWCs)
- (d) Universal Immunization Programme

**Q7. The Jal Jeevan Mission (JJM) aims to achieve which of the following by 2024?**

- (a) Provide tap water connections to 100% rural households
- (b) Construct dams in all water-scarce districts
- (c) Replace groundwater sources with desalination plants
- (d) Privatize water supply in urban areas

**Q8. Under Jal Jeevan Mission, what is the role of Paani Samitis?**

- (a) To monitor industrial water usage
- (b) To operate and maintain village water supply systems
- (c) To regulate groundwater extraction licenses
- (d) To oversee international water treaties

**Q9. The PM-Surya Ghar: Muft Bijli Yojana subsidies for rooftop solar installations vary based on:**

- (a) Household income levels
- (b) Property size
- (c) Average monthly electricity consumption
- (d) Urban vs. rural location

**Q10. The SVAMITVA Scheme uses which technology for mapping rural properties?**

- (a) Satellite imagery
- (b) Artificial Intelligence
- (c) Blockchain
- (d) Drone surveys

**Q11. What is the primary purpose of the SVAMITVA Scheme?**

- (a) To provide free LPG connections
- (b) To issue property cards for rural inhabited land
- (c) To build smart cities
- (d) To promote organic farming

**Q12. Under PM Ujjwala Yojana 2.0, what additional feature was introduced for migrant households?**

- (a) Free electricity connections
- (b) Subsidized CNG kits
- (c) No requirement for ration cards or address proof
- (d) Free solar panels

**Q13. The MGNREGA mandates that at least one-third of workers must be:**

- (a) Senior citizens
- (b) Skilled laborers
- (c) Disabled individuals
- (d) Women

**Q14. The Pradhan Mantri Kaushal Vikas Yojana (PMKVY) includes which of the following components?**

1. Short Term Training (STT)
2. Recognition of Prior Learning (RPL)
3. Apprenticeship programs

**Select the correct answer:**

- (a) 1 and 2 only
- (b) 2 and 3 only
- (c) 1 and 3 only
- (d) 1, 2, and 3

**Q15. The Beti Bachao Beti Padhao (BBBP) Scheme focuses on:**

1. Improving Sex Ratio at Birth (SRB)
2. Reducing school dropout rates among girls
3. Providing cash transfers to girl children

**Which of the statements above is/are correct?**

- (a) 1 and 2 only
- (b) 2 and 3 only
- (c) 1 and 3 only
- (d) 1, 2, and 3

**Q16. Which of the following is not a permissible work under MGNREGA?**

- (a) Construction of rural roads
- (b) Water conservation projects
- (c) Digging of private farm wells
- (d) Flood control measures

**Q17. The Sukanya Samriddhi Account (SSA) can be opened for a girl child until she attains the age of:**

- (a) 18 years
- (b) 12 years
- (c) 15 years
- (d) 10 years

**Q18. Consider the following statements about PM-AASHA:**

1. It includes a Market Intervention Scheme (MIS) for perishable horticultural crops.
2. The Price Deficit Payment Scheme (PDPS) compensates farmers for the gap between MSP and market price.

**Which of the statements is/are correct?**

- (a) 1 only
- (b) 2 only
- (c) Both 1 and 2
- (d) Neither 1 nor 2

**Q19. Consider the following regarding Sukanya Samriddhi Yojana (SSY):**

1. The account matures after 21 years from the date of opening.
2. The scheme was launched in 2015.

**Which of the statements is/are correct?**

- (a) 1 only
- (b) 2 only

- (c) Both 1 and 2  
(d) Neither 1 nor 2

**Q20. Consider the following statements about the Skill India Programme:**

1. Pradhan Mantri Kaushal Vikas Yojana (PMKVY) includes a Recognition of Prior Learning (RPL) component to certify existing skills of workers.
2. The Jan Shikshan Sansthan (JSS) scheme focuses exclusively on providing advanced technical training to engineering graduates.

**Which of the statements given above is/are correct?**

- (a) 1 only  
(b) 2 only  
(c) Both 1 and 2  
(d) Neither 1 nor 2


**“You are as strong as your Foundation”**

# FOUNDATION COURSE

## GENERAL STUDIES

### PRELIMS CUM MAINS

## 2026, 2027 & 2028






Approach is to build fundamental concepts and analytical ability in students to enable them to answer questions of Preliminary as well as Mains Exam

**Live - online / Offline  
Classes**

- ▶ Includes Pre Foundation Classes
- ▶ Includes comprehensive coverage of all the topics for all the four papers of GS Mains, GS Prelims & Essay
- ▶ Access to LIVE as well as Recorded Classes on your personal student platform Includes All India GS Mains, GS Prelims, CSAT & Essay Test Series
- ▶ Our Comprehensive Current Affairs classes of PT 365 and Mains 365 of year 2026, 2027 & 2028

Scan the QR CODE to  
download **VISION IAS** app

**DELHI : 30 JULY, 8 AM | 7 AUGUST, 11 AM | 14 AUGUST, 8 AM**  
**19 AUGUST, 5 PM | 22 AUGUST, 11 AM | 26 AUGUST, 2 PM | 30 AUGUST, 8 AM**

GTB Nagar Metro (Mukherjee Nagar): **10 JULY, 8 AM | 29 JULY, 6 PM**

**हिन्दी माध्यम 7 अगस्त, 2 PM**

AHMEDABAD: 12 JULY

BENGALURU: 22 JULY

BHOPAL: 27 JUNE

CHANDIGARH: 18 JUNE

HYDERABAD: 30 JULY

JAIPUR: 5 AUG

JODHPUR: 10 AUG

LUCKNOW: 22 JULY

PUNE: 14 JULY

# ANSWER

|                  |                  |                  |                  |
|------------------|------------------|------------------|------------------|
| 1                | 2                | 3                | 4                |
| <b>Answer: B</b> | <b>Answer: A</b> | <b>Answer: C</b> | <b>Answer: B</b> |

|                  |                  |                  |                  |
|------------------|------------------|------------------|------------------|
| 5                | 6                | 7                | 8                |
| <b>Answer: A</b> | <b>Answer: C</b> | <b>Answer: A</b> | <b>Answer: B</b> |

|                  |                  |                  |                  |
|------------------|------------------|------------------|------------------|
| 9                | 10               | 11               | 12               |
| <b>Answer: C</b> | <b>Answer: D</b> | <b>Answer: B</b> | <b>Answer: C</b> |

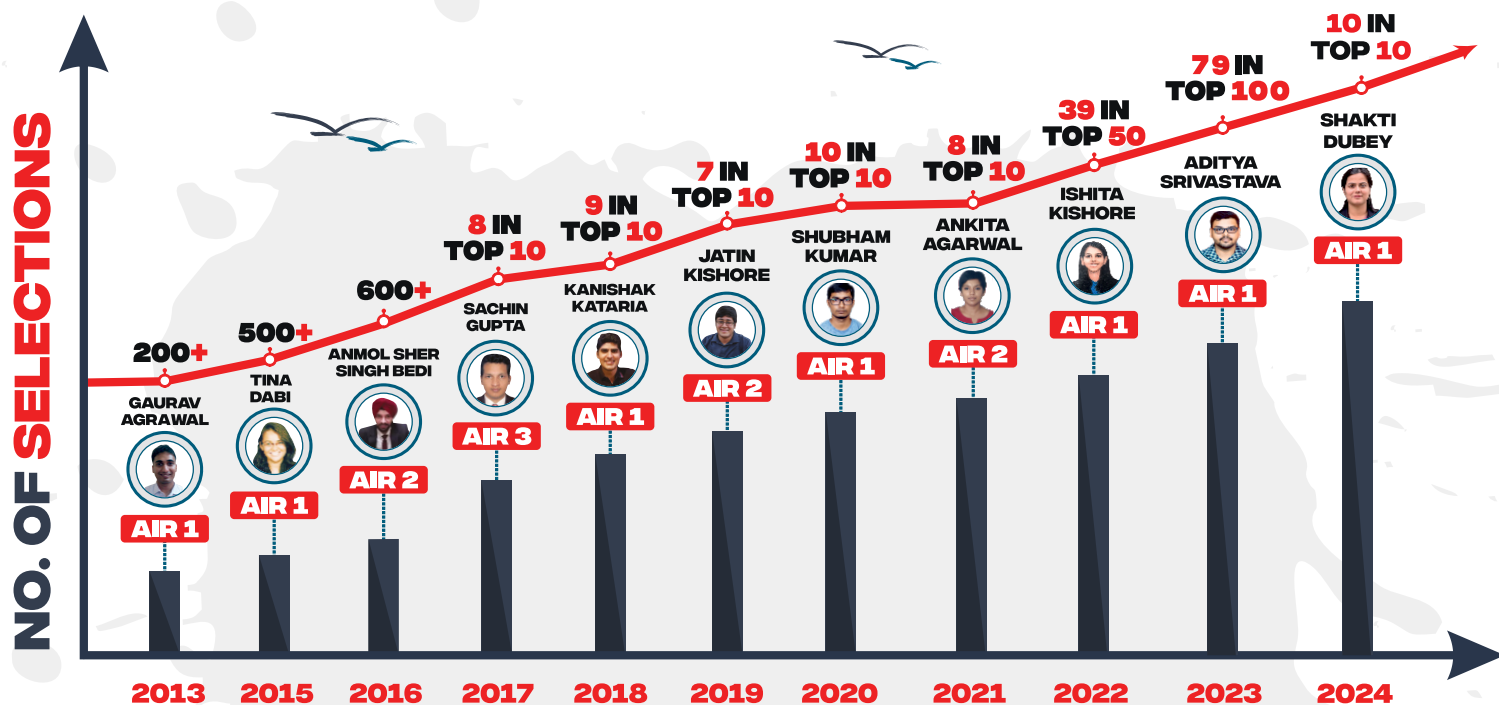
|                  |                  |                  |                  |
|------------------|------------------|------------------|------------------|
| 13               | 14               | 15               | 16               |
| <b>Answer: D</b> | <b>Answer: A</b> | <b>Answer: A</b> | <b>Answer: C</b> |

|                  |                  |                  |                  |
|------------------|------------------|------------------|------------------|
| 17               | 18               | 19               | 20               |
| <b>Answer: D</b> | <b>Answer: C</b> | <b>Answer: B</b> | <b>Answer: A</b> |





## OUR ACHIEVEMENTS



**LIVE/ONLINE**  
Classes Available

[www.visionias.in](http://www.visionias.in)



## Foundation Course GENERAL STUDIES PRELIMS cum MAINS 2026, 2027 & 2028

**DELHI: 30 JULY, 8 AM | 7 AUGUST, 11 AM | 14 AUGUST, 8 AM  
19 AUGUST, 5 PM | 22 AUGUST, 11 AM | 26 AUGUST, 2 PM | 30 AUGUST, 8 AM**

**GTB Nagar Metro (Mukherjee Nagar): 10 JULY, 8 AM | 29 JULY, 6 PM**

**हिन्दी माध्यम 7 अगस्त, 2 PM**

**AHMEDABAD: 12 JULY**

**BENGALURU: 22 JULY**

**BHOPAL: 27 JUNE**

**CHANDIGARH: 18 JUNE**

**HYDERABAD: 30 JULY**

**JAIPUR: 5 AUG**

**JODHPUR: 10 AUG**

**LUCKNOW: 22 JULY**

**PUNE: 14 JULY**

## फाउंडेशन कोर्स सामान्य अध्ययन 2026

► प्रारंभिक, मुख्य परीक्षा और निबंध के लिए महत्वपूर्ण सभी टॉपिक का विस्तृत कवरेज

**DELHI: 7 अगस्त, 2 PM**

**JAIPUR: 20 जुलाई**

**JODHPUR: 10 अगस्त**



Scan the QR CODE to download VISION IAS App. Join official telegram group for daily MCQs & other updates.



/visionias.upsc



/c/VisionIASdelhi



/c/VisionIASdelhi



/t.me/s/VisionIAS\_UPSC

# Heartiest Congratulations

to all Successful Candidates

# 10

in TOP 10 Selections in CSE 2024

from various programs of Vision IAS



**Shakti Dubey**



**Harshita Goyal**



**Dongre Archit Parag**



**Shah Margi Chirag**



**Aakash Garg**



**Komal Punia**



**Aayushi Bansal**



**Raj Krishna Jha**



**Aditya Vikram Agarwal**



**Mayank Tripathi**

# 79

Selections in TOP 100  
in CSE 2023



**Aditya Srivastava**



**Animesh Pradhan**



**Ruhani**



### GMMR ENQUIRY & CLASSROOM CENTRE

33, Pusa Road,  
Near Karol Bagh Metro Station,  
Opposite Pillar No. 113,  
Delhi - 110005

DELHI

### MUKHERJEE NAGAR CENTER

Plot No. 857, Ground Floor,  
Mukherjee Nagar, Opposite Punjab  
& Sindh Bank, Mukherjee Nagar

### GTB NAGAR CENTER

Classroom & Enquiry Office,  
above Gate No. 2, GTB Nagar  
Metro Building, Delhi - 110009

### FOR DETAILED ENQUIRY

Please Call:  
+91 8468022022,  
+91 9019066066

 [enquiry@visionias.in](mailto:enquiry@visionias.in)

 [/c/VisionIASdelhi](https://www.youtube.com/c/VisionIASdelhi)

 [/visionias.upsc](https://www.facebook.com/visionias.upsc)

 [/vision\\_ias](https://www.instagram.com/vision_ias)

 [VisionIAS\\_UPSC](https://www.telegram.com/VisionIAS_UPSC)



AHMEDABAD



BENGALURU



BHOPAL



CHANDIGARH



GUWAHATI



HYDERABAD



JAIPUR



JODHPUR



LUCKNOW



PRAYAGRAJ



PUNE



RANCHI