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Note to students

Dear Students,

We are glad to introduce the "**Quarterly Revision**" document for **June to August 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.



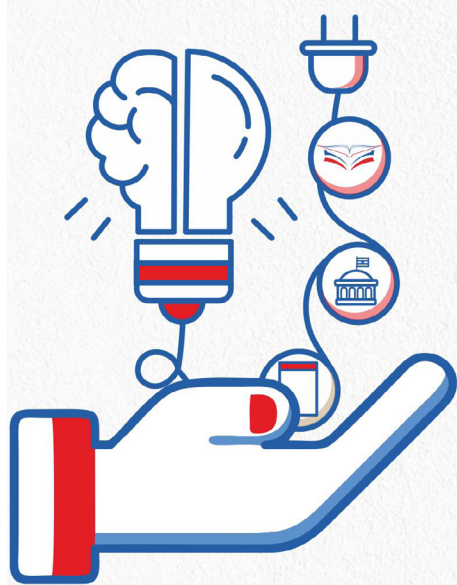
Flagship Schemes in Focus: Focuses on the Government of India's 'Flagship Schemes,' which are **inherently vital for the exam**.



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
- » Anthropology

18 SEPT, 2 PM

- » History
- » Public Administration

25 SEPT

» Hindi Literature

COMING SOON

» Physics

ADMISSION OPEN

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1. SCHEMES IN NEWS



1.1 MINISTRY OF AGRICULTURE & FARMERS WELFARE

1.1.1. Digital Agriculture Mission (DAM)



Context

Union Agriculture Ministry announced Rs. 6,000 crore to strengthen Agri Stack 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 The Digital Crop Survey and Support to States for IT initiatives (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.



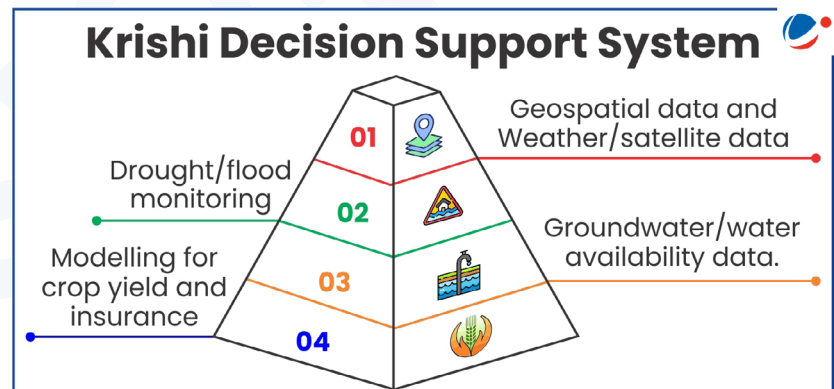
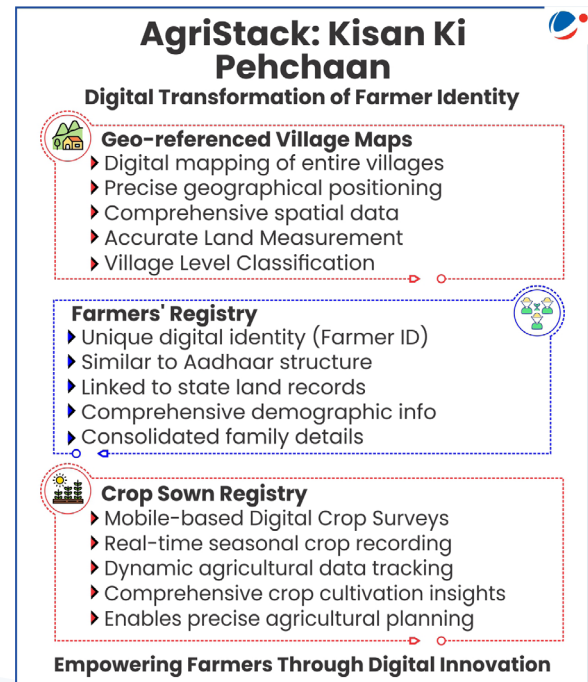
Salient Features

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 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**.

1.1.2. Modified Interest Subvention Scheme (MISS)



Context

Recently, Union Cabinet approved the continuation of the Interest Subvention (IS) component under the Modified Interest Subvention Scheme (MISS) for 2025-26.



Quick facts

- ➔ **Purpose:** Ensuring the availability of **short-term credit** to farmers at an **affordable interest rate** through **Kisan Credit card (KCC)**.
- ➔ **Implementation:** Reserve Bank of India (RBI) and National Bank for Agriculture and Rural Development (NABARD).
- ➔ **Eligibility:** Farmers, Tenant Farmers, SHGs, etc.
- ➔ **Operated through:** Public Sector Banks, Regional Rural Banks (RRBs), Cooperative Banks, Private Sector Banks.



Salient Features

- ➔ **Type:** Central Sector Scheme
- ➔ **Short-term Loans:** Up to ₹3 lakh through KCC at a **subsidized interest rate of 7%**, with **1.5% interest subvention** provided to eligible lending institutions.
- ➔ **Prompt Repayment Incentive (PRI):** Up to **3%** effectively to farmers repaying loans promptly **reducing their interest rate on KCC loans to 4%**.
 - ➔ **Loans exclusively for animal husbandry/fisheries:** Interest benefit is applicable up to Rs.2 lakh.

About KCC

- ➔ **Objective:** To provide farmers with **credit** for agriculture inputs and production needs.
 - ➔ KCC scheme, introduced in 1998, was expanded in **2019 to include animal husbandry, dairying, and fisheries**.
- ➔ **Eligibility:** Owner cultivators, tenant farmers, oral lessees, sharecroppers, and Self-Help Groups/Joint Lending Groups.
- ➔ **Activities Supported:** Cultivation of crops and post-harvest activities; Produce Marketing loans; Household consumption needs; Working capital for maintenance of farm assets and activities allied to agriculture; Investment credit for allied activities (Agriculture Husbandry, dairying, fisheries and other agricultural extensions).

Significance of Short Term Credit for Indian farmers



Access to Credit: MISS-KCC scheme currently benefits **~5.9 crore** farmers (Feb, 2025).



Support Essential Household Expenses: Preventing dependency on informal lenders.



Prevent distress selling: Until the products are sold at competitive market rates.



Infrastructure Improvements: Construction of irrigation systems, rural roads, warehouses, etc.

- **Calculation of Credit Limits:** Based on **cropping patterns** and **purpose**.
- **Issued by:** Public Sector Banks, Private Sector Scheduled commercial Banks, Small Finance Banks, PACS ceded with SCBs, RRBs, and Rural Cooperative Banks.
- **Duration of KCC:** 5 years and undergoes periodic review.
- **Kisan Rin Portal (KRP)** enhanced transparency and efficiency.

1.1.3. Prime Minister Dhan-Dhaanya Krishi Yojana (PMDDKY)



Context

Recently, Cabinet Approves the Prime Minister Dhan-Dhaanya Krishi Yojana (PMDDKY) for a period of six years.



Quick facts

- **Purpose:** It aims to enhance productivity, promote crop diversification, improve irrigation and storage, and ensure credit access. The focus will be exclusively on agriculture and allied activities.
- **Target:** 100 low-performing agri-districts for 6 years.
- **Supported by:** NITI Aayog, Central or State Agricultural Universities.
- **Beneficiaries:** It is projected to benefit **1.7 crore farmers** directly.



Objectives

- **Enhancing agricultural productivity.**
- **Encouraging crop diversification** and sustainable agricultural practices.
- **Augmenting post-harvest storage** capacity at panchayat and block levels.
- **Improving irrigation infrastructure** for reliable water access.
- **Enabling greater access to short-term and long-term agricultural credit** for farmers.



Salient Features

- **Background:** First announced in the **Union Budget 2025–26**, the scheme is designed to catalyse growth in 100 agri-districts through saturation-based **convergence of 36 Central schemes** across 11 Ministries.
 - ⊕ The Scheme draws on insights from the successful **Aspirational District Programme**.
- **Budgetary Allocation:** ₹24,000 crore annually for a period of six years starting FY 2025–26.

- **Implementation:** The scheme is implemented by the Ministry of Agriculture and Farmers' Welfare and monitored **through a three-tier structure**:
 - National-level oversight bodies
 - State-level nodal committees, and
 - District Dhan Dhaanya Samitis chaired by **District Collectors or Gram Panchayat**.
 - ◆ These Samitis will prepare a **District Agriculture & Allied Activities Plan** through Extensive stakeholder consultations.
 - NITI Aayog will also **review and guide the district plans and Central Nodal Officers** appointed for each district will review the scheme on a regular basis.
- **Saturation-based Convergence: Consolidates 36 existing agricultural schemes across 11 ministries** (PM-KISAN, PMFBY etc.), other State schemes and local partnerships with the private sector.
- **Progress tracking:** Of each Dhan-Dhaanya district using 117 Key Performance Indicators (KPIs)
- **Transparency and Accountability:** Through a digital dashboard, farmer app, and district ranking system
- **Criteria and Selection of Districts:** NITI Aayog will finalize 100 districts based on:
 - **Low Crop Productivity:** Yields below national averages.
 - **Moderate Cropping Intensity:** Below national average (155%).
 - **Low Credit Access:** Limited penetration of bank loans or Kisan Credit Cards.
 - **Geographic Representation:** At least one district per state and Union Territory.

1.1.4. Clean Plant Programme (CPP)



Context

Union government has launched Clean Plant Programme for grapes, oranges and pomegranates from Maharashtra under Mission for Integrated Development of Horticulture.



Quick facts

- **Purpose:** Providing farmers with access to virus-free, high-quality planting material.
- **Type:** Central Sector Scheme
- **Aligns with Mission LiFE:** The programme aligns with Mission LiFE and the One Health initiative, aiming to make India a leading global exporter of fruits.
- **Benefits:** Enhancing crop yields, improving income opportunities, and ensuring sustainable agricultural practices.
- **Beneficiaries:** Farmers, Nurseries (Streamlined certification processes and infrastructure support), Consumers, etc.



Salient Features

About Mission for Integrated Development of Horticulture:

- ➔ **Genesis:** Launched in 2014–15, this centrally sponsored scheme aims to ensure the holistic growth of the horticulture sector in all States and Union Territories.
- ➔ **Key initiatives under the scheme:** Centres of Excellence in Horticulture, Horticulture Cluster Development Programme, Clean Plant Programme, Post-Entry Quarantine Facilities etc.
- ➔ **Objective:**
 - ➔ Promote holistic growth of horticulture sector; including bamboo and coconut through area based regionally differentiated strategies.
 - ➔ Encourage aggregation of farmers into farmer groups like FIGs/FPOs and FPCs to bring economy of scale and scope.

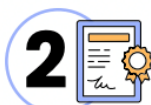
KEY FEATURES OF CPP

COMPONENTS



CLEAN PLANT CENTERS

9 advanced CPCs across India for fruits like Grapes, Apples, Mangoes High-tech labs to produce virus-free planting material



CERTIFICATION & LEGAL FRAMEWORK

Robust certification system under Seeds Act, 1966 Ensures accountability and traceability in production



ENHANCED INFRASTRUCTURE

Support for large-scale nurseries to develop infrastructure for efficient multiplication of material

IMPLEMENTATION

By National Horticulture Board (NHB) in association with Indian Council of Agricultural Research (ICAR)

SUPPORTED BY: Asian Development Bank (ADB)



1.2 MINISTRY OF ELECTRONICS & IT

1.2.1. Digital India Programme



Context

The Digital India Mission completes 10 years.



Quick facts

- ➔ **Purpose:** To transform India into a digitally empowered society and knowledge economy.
- ➔ **Nature:** Umbrella programme that **clubs together various e-governance initiatives** across **Ministries and Departments**.
- ➔ **Leveraging Private Sector: Public Private Partnerships (PPP)** are preferred wherever feasible to implement e-Governance projects.
- ➔ **Implementation:** By the entire Government with overall **coordination** by the MeITY.



Objectives

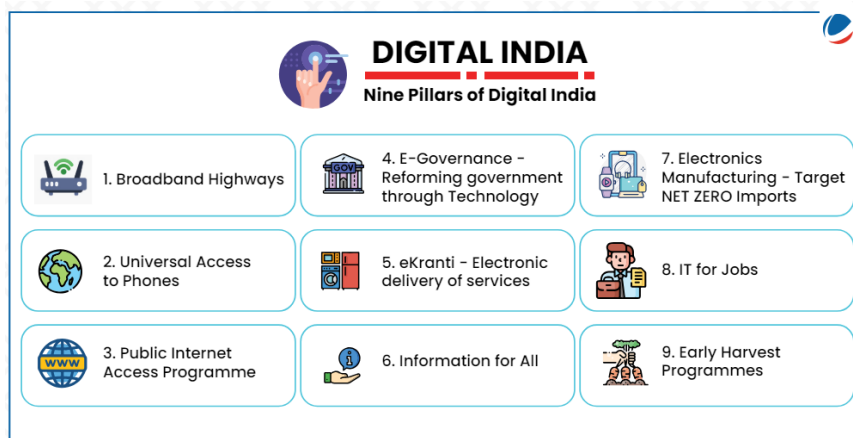
- ➔ To **transform India into a digitally empowered society and knowledge economy**.
- ➔ To **ensure digital access, digital inclusion, digital empowerment** and bridge the digital divide.
- ➔ To ensure that **Government services are available to citizens electronically**.



Salient Features

- ➔ **Background:** Launched in 2015 to enable digital delivery of services to citizens.
- ➔ **Umbrella programme:** Covers multiple projects of various Central Ministries/Departments and States and Union Territories (UTs).
 - ⊕ The central **ministries/departments** and state governments concerned would have the **overall responsibility for the implementation** of various projects under the Digital India Programme.
- ➔ Vision is centered on three key areas:
 - ⊕ Digital Infrastructure as a Utility to Every Citizen

- ♦ **High-speed internet** as a core utility
- ♦ **Cradle to grave digital identity** -unique, lifelong, online, authenticable
- ♦ **Mobile phone & Bank account enabling** participation in digital & financial space
- ♦ **Easy access** to a Common Service Centre
- ♦ **Shareable private space** on a public cloud
- ♦ **Safe and secure Cyber-space**



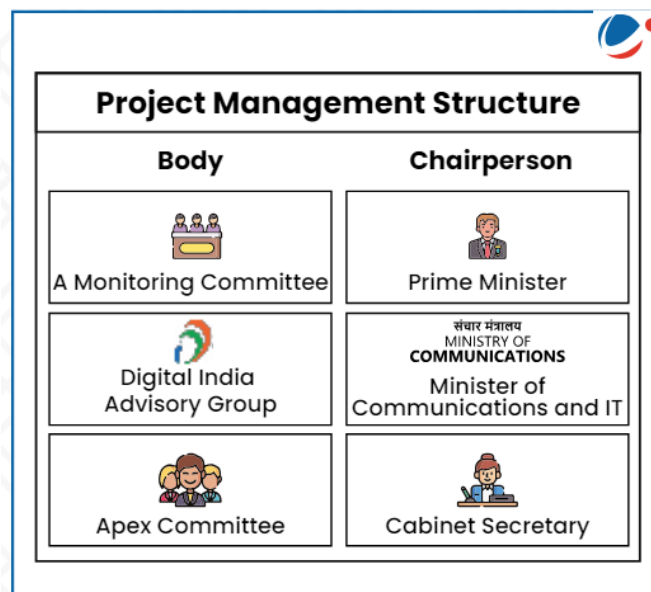
- ⊕ Governance & Services on Demand
 - ♦ **Seamlessly integrated** across departments or jurisdictions
 - ♦ **Services available in real-time** from online & mobile platform
 - ♦ All citizen entitlements to be **available on the cloud**
 - ♦ **Services digitally transformed** to improve Ease of Doing Business
 - ♦ Making financial **transactions electronic & cashless**
 - ♦ **Leveraging GIS** for decision support systems & development

- ⊕ Digital Empowerment of Citizens
 - ♦ **Universal Digital Literacy**
 - ♦ **Universally accessible digital resources**
 - ♦ All documents/ certificates are to be available on the cloud
 - ♦ **Availability of digital resources/services in Indian languages**
 - ♦ **Collaborative digital platforms** for participative governance
 - ♦ **Portability of all entitlements** through the cloud

- ⊕ **Some of the Key initiatives:** Aadhar, Common Service Centres (CSCs), Digi Locker, Digi Sevak, Bharat Broadband Network Limited, CERT-In, Centre of Excellence for IoT, Cyber Swachhta Kendra etc.

Key Issues

- ⊕ **Digital Divide:** Urban-rural and gender gaps remain in smartphone use, internet access, and digital finance skills.
- ⊕ **Data Privacy and Regulatory Gaps:** While the Digital Personal Data Protection Act (DPDPA) 2023 and Draft DPDP Rules signify progress, challenges remain with absence of fixed implementation timelines, evolving compliance demands, and concerns about the independence of the Data Protection Board.
- ⊕ **Escalating Cyber Security Threats:** Cyber-attacks on government bodies rose by 138% between 2019 and 2023.
- ⊕ **Institutional Bottlenecks:** Overlapping duties and weak coordination slow down implementation.
- ⊕ **Infrastructure Quality and Internet Speed:** India ranks 105th globally in average internet speed.



1.2.2. India Semiconductor Mission



Context

Union Cabinet approved Four Semiconductor Projects under India Semiconductor Mission.



Quick facts

- ➔ **Purpose:** To develop a robust semiconductor and display ecosystem, **making India a global electronics hub** and ensuring efficient semiconductor and display scheme implementation.
- ➔ **Aim:** To provide financial support for investments in semiconductor fabrication, display manufacturing & chip design strengthening India's integration into global electronics value chains.



Salient Features

- ➔ **Background:** The mission was approved in 2021 with an outlay of ₹76,000 crore.
- ➔ **Mission focus of ISM:**
 - ➔ Set up Chip Manufacturing plants (fabs).
 - ➔ Create packaging and testing units.
 - ➔ Supporting startups in chip design.
 - ➔ Training young engineers.
 - ➔ Bring Global companies to Invest in India.
- ➔ **Key Schemes under ISM:**
 - ➔ **Semiconductor Fabs Scheme:** Provides up to 50% fiscal support for setting up semiconductor wafer fabrication (fab) units.
 - ➔ **Display Fabs Scheme:** Offers financial assistance of up to 50% of project cost to set up display fabrication units.
 - ➔ **Compound Semiconductors and ATMP/OSAT Scheme:** Supports setting up units for compound semiconductors, silicon photonics, MEMS/sensors, and discrete semiconductors.
 - ◆ It also includes **ATMP/OSAT facilities (chip packaging and testing)**, with up to 50% capital support, to complete the downstream value chain.
 - ➔ **Design Linked Incentive (DLI) Scheme:** Promotes semiconductor design startups and Micro Small Medium Enterprises (MSMEs) by offering financial support across product development stages.
- ➔ **SEMICON India Programme:** Implemented through ISM, is a flagship event that brings together global industry leaders, policymakers, academia, startups and other stakeholders to drive innovation and collaboration.
- ➔ **Significance of the Mission:** Tap India's rising Semiconductor Market (Expected to reach \$ 100-110\$ Billion by 2030); De-risk global supply chain and reduce dependence on countries like Taiwan (producing more than 60% of world's semiconductors), China, USA, etc.



1.3

MINISTRY OF ENVIRONMENT, FOREST AND CLIMATE CHANGE

1.3.1. National Mission for a Green India



Context

Revised mission document of the National Mission for a Green India or Green India Mission (GIM) was unveiled.



Quick facts

- ➔ **Purpose:** Mission aims at responding to Climate Change through a combination of adaptation and mitigation measures which will help in enhancing carbon sinks, adaptation of vulnerable ecosystems, etc.
- ➔ **Approach:** Lab to Field Approach to bridge scientific research and ground implementation.



Objectives

- ➔ Increase forest and tree cover on forest/non-forest lands (**Afforestation over 24 million hectares will be taken up**)
- ➔ To increase forest/tree cover on 5 million hectares (mha) of forest/non-forest land and improve **quality of forest cover on another 5 mha land area**, enhanced annual carbon sequestration by 50 to 60 million tonnes in the year 2020.
- ➔ Increased forest-based livelihood income of **about 3 million households**.
- ➔ Improve ecosystem services **including carbon sequestration**.
- ➔ Creation of an additional **carbon sink** of 2.5 to 3.0 billion tonnes of CO₂ equivalent by 2030, etc.



Salient Features

- ➔ **Background:** Launched in 2011. It is one of the **eight missions** under the **National Action Plan on Climate Change (NAPCC)**.
- ➔ **Three Sub-Missions:**
 - ⊕ Improve forest quality and ecosystem services
 - ⊕ Increase forest/tree cover and restore ecosystems
 - ⊕ Enhance and diversify incomes of forest-dependent communities.

- **Funding:** Part of the funding will come from Mission's allocation and the rest from the **National CAMPA (Compensatory Afforestation Fund Management and Planning Authority) Fund**.
- **Timeline:** 10 years (2021-2030)
- **Implementation:** Follows a **bottom-up model** with **Joint Forest Management Committees (JFMCs)** as key implementers.
- **About Revised National Mission for a Green India:** Central focus will be on the **restoration and saturation of vulnerable landscapes** through regionally conducive best practices.
 - This will see area and landscape-specific restoration activities in three important mountain ranges – **the Aravallis, the Western Ghats, and the Indian Himalayas**, along with the mangrove ecosystems.

Key Mission Strategies (linked to India's NDC Commitments)



Micro-Ecosystem Approach:

Focus on vulnerable zones like Aravallis, Western Ghats, NW arid regions, mangroves, and IHR.



Private Sector:
Leverage CSR for restoration and village support.



Carbon Markets:
Sell carbon credits from forestry/agroforestry via voluntary markets.



Green India Force:
Trained youth cadre for implementation and maintenance.



Vision Publication

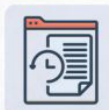
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1.4 MINISTRY OF FINANCE

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



Context

The Pradhan Mantri Jan Dhan Yojana (PMJDY) completes 11 years.



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

- ➔ **Background:** Launched in 2014, the PM JDY is a **National Mission for Financial Inclusion**.

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

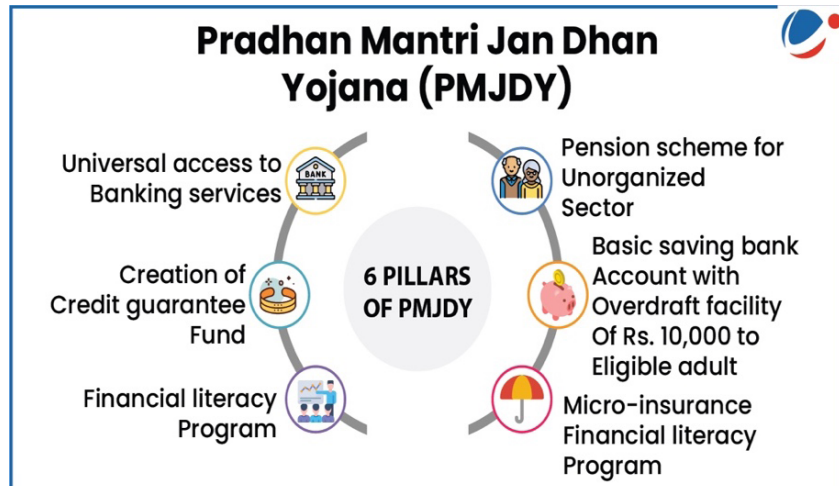


Funding the Unfunded:

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

➤ Approach:

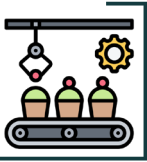
- **Accounts opened are online accounts** in core banking system of banks.
- **Inter-Operability** through RuPay debit card or Aadhaar enabled Payment System (AePS).
- Fixed-point Business Correspondents.
- **Simplified KYC / e-KYC** in place of cumbersome KYC formalities.
- **Basic Savings Bank Deposit Account (BSBDA):** Key features include a free ATM/debit card, the ability to deposit cash and receive money via electronic channels, and a limited number of free withdrawals per month.



- **Small Account/Chota Khata:** Under Jan Dhan Yojana, people can open small bank accounts without presenting legal documents. These accounts would be valid normally for a period of twelve months.
- **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 (OD) 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.

Key Issues with the Scheme:

- **Infrastructure Gaps:** Poor connectivity in remote areas (North East, J&K, Bihar, Uttarakhand), limited bank branches (only 46,000 out of 600,000 villages).
- **Account Activity:** 20% of 51 crore accounts inactive as of December 2023.
- **Account Duplication:** Multiple accounts possible due to absence of centralized database.



1.5 MINISTRY OF FOOD PROCESSING INDUSTRIES (MOFPI)

1.5.1. Pradhan Mantri Kisan SAMPADA Yojana (PMKSY)



Context

Cabinet has approved a total outlay of ₹6,520 crore for the ongoing Pradhan Mantri Kisan Sampada Yojana (PMKSY) for the 15th Finance Commission Cycle (2021-22 to 2025-26).



Quick facts

- ➔ **Purpose:** Provide a big boost to the growth of food processing sector in the country.
- ➔ **Type:** Central Sector Scheme.
- ➔ **Potential Benefits:** Doubling farmers' income, creating employment, reducing wastage of agricultural produce.
- ➔ **Tenure:** From 2021-22 to 2025-26



Objectives

- ➔ Creation of **modern infrastructure** with efficient supply chain management **from farm gate to retail outlet**.
- ➔ Help in **providing better returns to farmers** and creating huge **employment opportunities** especially in the rural areas.
- ➔ **Reducing wastage of agricultural produce**, increasing the **processing level and enhancing the export of the processed foods**.



Salient Features

- ➔ **Background:** Centre approved the umbrella scheme named **SAMPADA** (Scheme for Agro-marine processing and Development of Agro-processing Clusters) **in 2017** for implementation till 2020.
 - ⊕ The scheme was subsequently renamed as '**Pradhan Mantri Kisan SAMPADA Yojana (PMKSY)** with some components being discontinued.

Component of PMKSY

- ➔ **Integrated Cold Chain and Value Addition infrastructure (Cold Chain):** Provides seamless cold chain facilities from farm gate to consumer.
 - ⊕ Set up by eligible **firms, companies, cooperatives, SHGs, FPOs, NGOs, PSUs, etc.**
 - ⊕ Cold chain for **fruits and vegetables** is implemented under the **Operation Greens (OG) Scheme** to

ensure convergence

- ♦ **Operation Greens (OG)** announced in Union Budget 2018-19 on the line of "Operation Flood".
 - ✓ **Initially the scheme was launched for development of Tomato, Onion and Potato (TOP) value chain.**
 - ✓ **Under "Aatmanirbhar Bharat Package" of 2020 its scope was expanded from TOP crops to all fruits and vegetables (i.e., TOP to TOTAL).**
- ➔ **Creation of Infrastructure for Agro Processing Cluster (APC):** Aimed at setting up smaller-scale food processing units, similar to Mega Food Parks. **At least 10 acres of land is required.**
- ➔ **Creation/ Expansion of Food Processing and Preservation Capacities (Unit Scheme):** Focuses on creating and expanding processing facilities within Mega Food Parks (MFPs) and APCs
 - ➔ Implemented by **PSUs, Joint Ventures, FPOs, NGOs, Cooperatives, SHGs, private firms, and individuals** for food unit establishment or modernization.
- ➔ **Food Safety and Quality Assurance Infrastructure (FTL):** Supports food testing labs and global certifications (HACCP, ISO 22000).
- ➔ **Human Resource & Institutions (HRI)-Research and Development:** 100 R&D projects have been sanctioned for 15th FC cycle.

Other Features

- ➔ **Inter-scheme re-allocation:** Based on mid-term correction inter-scheme reallocation of the outlay may be approved by the Minister I/C of MoFPI **subject to 25% of the original outlay of that scheme.**
- ➔ **Use of savings of committed liability:** Savings from committed liability for any scheme shall be used for sanction of new projects under the scheme.



Initiatives by (QCI) for ensuring Food Safety and Quality Assurance

- ➔ QCI has developed "IndiaGHP" and "IndiaHACCP" based on globally accepted **Codex Standards**.
- ➔ These schemes will help **India food chain related industry to demonstrate compliance to global standards** without having to go for costly and time consuming foreign certifications as many countries have mandated
 - ♦ **Hazard Analysis Critical Control Point (HACCP)** for high risk sectors like meat, fish, dairy etc.
 - ♦ **Good Hygienic Practices (GHP)** across all food sectors.

Key issues with the Scheme

- ➔ **Underutilization of Funds:** For example, in 2022-23 and 2023-24, actual expenditure was 83.49% and 89.42% of the Revised Estimate (RE) allocation, respectively.
- ➔ **Reduced Budgetary Allocation:** The budgetary allocation for PMKSY was reduced from Rs. 923 crore in 2023-24 to Rs. 729 crore for 2024-25.
- ➔ **Low Utilization for Specific Categories:** There has been an abysmally low utilization of funds for projects under the Scheduled Caste (SC)/Scheduled Tribe (ST) and North Eastern Region (NER) heads.
- ➔ **Inadequate Proposals:** The Ministry cited the receipt of inadequate eligible proposals as a reason for underutilization.
- ➔ **Gestation Period and Delays in Clearances:** The long gestation period (18 to 30 months) for project submission documents and delays in securing statutory clearances from various agencies are significant hurdles to full fund utilization.



1.6 MINISTRY OF HEAVY INDUSTRIES

1.6.1.

PM Electric Drive Revolution in Innovative Vehicle Enhancement (PM E-DRIVE) Scheme



Context

The Ministry of Heavy Industries extends the tenure of the PM E-DRIVE Scheme by 2 years from 31 March 2026 to 31 March 2028.



Quick facts

- ➔ **Purpose:** Accelerate EV adoption, build charging infrastructure, and enhance the EV manufacturing ecosystem.
- ➔ **Type:** Central Sector Scheme.
- ➔ **Tenure:** October 2024–March, 2026
- ➔ **Target:** Incentivize e-2Ws, e-3Ws, e-ambulances, e-trucks, and e-buses



Objectives

- ➔ It aims for faster adoption of electric vehicles (EVs), setting up of charging infrastructure and development of EV manufacturing eco-system in the country.



Salient Features

➔ Components:

➔ Subsidies:

- ◆ **Demand incentives** for EVs like e-2Ws, e-3Ws, e-ambulances, e-trucks, and other emerging EV categories.
- ◆ **Grants for Capital Assets:** Funding for electric buses (e-buses), establishment of charging infrastructure, and modernization of MHI testing agencies.

- ➔ **Administrative Support:** Information, Education & Communication (IEC) activities and fees for the Project Management Agency (PMA).

Eligible Categories



Electric Two-Wheelers (e-2Ws): Applicable to both privately owned and commercially registered e-2Ws.



Electric Three-Wheelers (e-3Ws): Includes registered e-rickshaws/e-carts (L5 category).



Electric Ambulances (e-ambulances): Eligibility to be determined in consultation with the Ministry of Health and Family Welfare (MoHFW).



Electric Trucks (e-trucks): Requires scrapping certificates from MoRTH-approved centers.



Electric Buses (e-buses): Preference for cities scrapping old buses per MoRTH guidelines



Charging Infrastructure: 100% funding flexibility for project costs, including upstream power infrastructure.



Testing Agency Upgrades: ₹780 crore allocated to modernize testing agencies under MHI

- ➔ **Demand Incentives:** Directly reduce the upfront cost of EVs for consumers at the point of purchase.
- ➔ **E-Voucher System:** Aadhaar-based e-KYC authenticated e-vouchers for availing incentives.
- ➔ **Sustainability and Safety:**
 - ➔ All eligible EVs must meet performance and safety criteria.
 - ➔ Promotes advanced batteries and scrapping of old vehicles.
- ➔ **Subsumed Electric Mobility Promotion Scheme (EMPS) 2024:** Implemented for the period of 06 months, from 01.04.2024 to 30.09.2024, is subsumed in the PM E-DRIVE scheme.

1.6.2.

Scheme to Promote Manufacturing of Electric Passenger Cars in India



Context

Recently, the Guidelines for the Scheme to Promote Manufacturing of Electric Passenger Cars have been notified by the Ministry of Heavy Industries (MHI).



Quick facts

- ➔ **Purpose:** To attract global electric car investments, create jobs, support Make in India, and promote India as a hub for EV manufacturing.
- ➔ **Exclusions:** Land, Building other than of main plant and utilities, Royalty, etc.
- ➔ **Monitoring and Implementation:** By an inter-ministerial **Scheme Sanctioning Committee** chaired by Secretary, MHI.



Objectives

- ➔ To attract **investments from global EV manufacturers** and promote **India as a manufacturing destination** for e-vehicles.
- ➔ The scheme will also help put India on **the global map for manufacturing** of EVs, **generate employment** and achieve the **goal of "Make in India"**.



Salient Features

- ➔ **Implementation: Project Management Agency (PMA).**
 - ⊕ PMA refers to the financial institution(s) or any other authority(ies) appointed by GoI to act on its behalf.
- ➔ **Eligible Investments:** Expenditure incurred on new Plant, Machinery, Charging Infrastructure, and Equipment and associated utilities across India.
 - ⊕ Expenditure made on **second hand/ refurbished plant, machinery etc., will not qualify.**
- ➔ **Eligibility:** The applicant or its group companies must meet the following criteria to qualify for benefits under the scheme:
 - ⊕ The **global revenue** from automotive manufacturing must **be at least ₹10,000 crore**, as per the latest audited financial statements.
 - ⊕ The company or its group must have a global **fixed asset investment (gross block) of at least ₹3,000 crore.**
 - ⊕ The **minimum investment commitment in India** over 3 years must be **₹4,150 crore (approx. USD 500 million).**
 - ◆ There is **no upper limit** on investment commitment in India.
 - ⊕ The company must achieve **at least 25% domestic value addition within 3 years.**
 - ◆ It must further achieve **50% domestic value addition within 5 years** from the date of approval.
 - ⊕ The applicant's commitment to setup manufacturing facilities and achievement of Domestic Value Addition (DVA) shall be **backed by a bank guarantee** from a scheduled commercial bank in India.
- ➔ **Performance Criteria:** All electric passenger vehicles shall meet the performance criteria of **Production Linked Incentive (PLI) Auto scheme.**
- ➔ **Benefits:**
 - **The applicant will be allowed to import Completely Built-in Unit (CBUs) of e-4W**

manufactured by them at a reduced customs duty of 15% subject to the conditions as per this Scheme.

- ♦ **CBU** is a vehicle that is in a completely assembled form.
- ♦ The **maximum number of e-4W allowed to be imported** at the aforesaid reduced duty rate shall be **capped at 8,000 numbers per year.**
- ➔ The **lower customs duty of 15%** would be **applicable for a total period of 5 years.**

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AHMEDABAD: 12 JULY

CHANDIGARH: 18 JUNE

JAIPUR: 22 SEPT

JODHPUR: 15 SEP

PUNE: 14 JULY

2027, 2028 & 2029

DELHI

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1.7 MINISTRY OF HOUSING AND URBAN AFFAIRS

1.7.1.

Atal Mission for Rejuvenation and Urban Transformation (AMRUT 2.0)



Context

The Atal Mission for Rejuvenation and Urban Transformation (AMRUT) completes 10 years.



Quick facts

- ➔ **Type:** Centrally Sponsored Scheme.
- ➔ **Purpose:** Making cities “**water secure**” and providing **functional water tap connections to all households**.
- ➔ **Funding:** Outcome based funding to cities who will submit roadmap for outcomes to be achieved by them.
- ➔ **Tenure:** Till 2025-26.



Objectives

- ➔ Create **water secure cities**, providing **universal coverage of water in all statutory towns** and 100% coverage of **sewerage/ septage management in 500 AMRUT cities**.



Salient Features

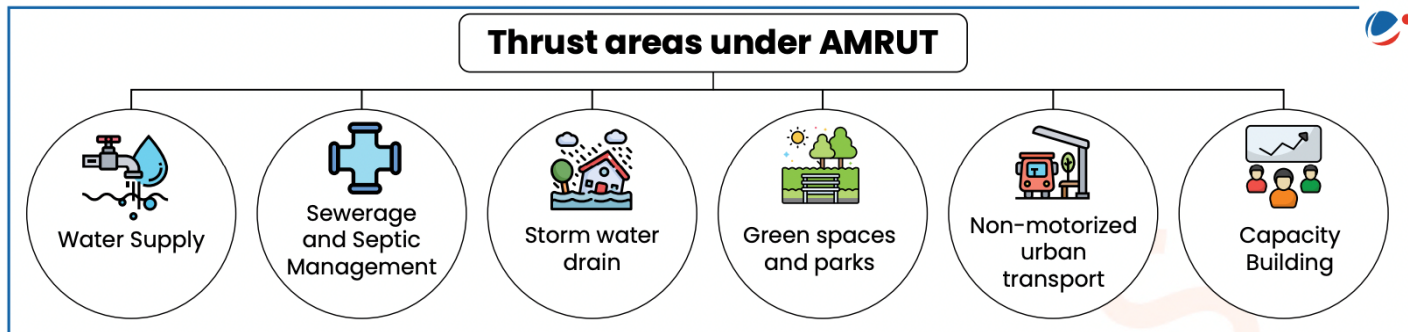
➔ Background

- ➔ AMRUT was **launched in 2015** to provide **universal coverage of water supply** in 500 selected AMRUT cities and ensure substantial improvement in sewerage coverage.
- ➔ AMRUT Mission has been subsumed under **AMRUT 2.0**.
- ➔ AMRUT2.0 would also help meeting targets under **Jal Jeevan Mission–Urban (JJM–U)**.

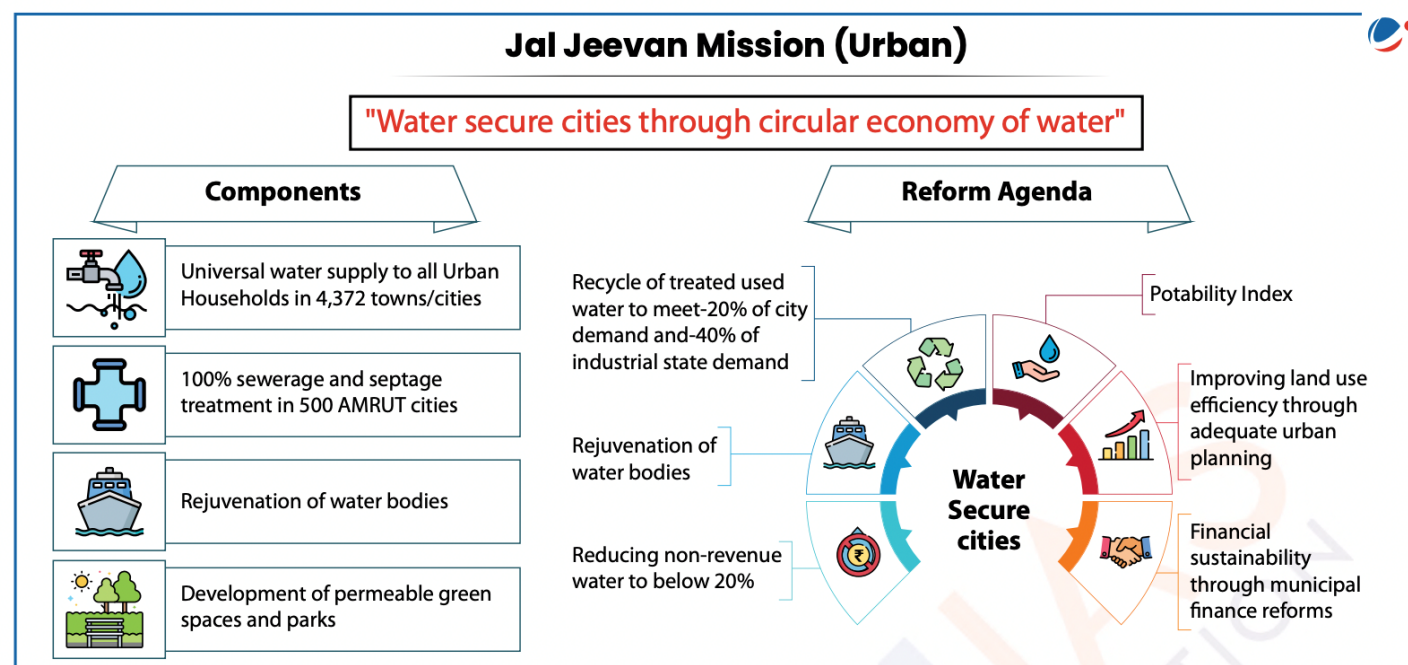
Major Components of AMRUT

- ➔ **Pey Jal Survekshan:** It is a challenge-based assessment in cities to evaluate service level benchmarks for water supply, reuse, sewerage, and water body conservation.

- ➔ **Behaviour Change Communication:** To promote water conservation and improve water use efficiency.



- ➔ **Circular Economy of Water:** Circular economy principles offer an opportunity to recognize and **capture the full value of water** (as a service, an input to processes, a source of energy and a carrier of nutrients and other materials).



- ➔ To achieve this, ULBs will submit **detailed City Water Balance Plans (CWBPs) and City Water Action Plans (CWAPs)** through online portal.
 - ♦ **The CWBP** will comprise **details of water sources** including water bodies, water treatment and distribution infrastructure, etc. **area-wise water coverage**, status of NRW and sewerage network including STPs, etc.
 - ♦ **CWAPs** will comprise the **list of projects proposed by the ULB** in the priority sectors of water supply; sewerage/ septage management; rejuvenation of water bodies including green spaces & parks.
- ➔ **Promoting start-up and private Participation:**
 - ➔ **Technology Sub-Mission** will encourage start-up ideas and private entrepreneurship, and commissioning them into the pilot projects
 - ➔ **Public Private Partnership (PPP) projects** are mandatory in **million plus cities**.
 - ➔ **At least a minimum of 10% of total fund** allocation at the city level shall be **committed to PPP projects**.
- ➔ **Capacity Building Program: For all the stakeholders** including contractors, plumbers, plant operators, students, women and citizens.
- ➔ **Jan Aandolan Mission (Community participation)**

- ➔ Mission will co-opt **women and youth for concurrent feedbacks** about its progress.
- ➔ **Women SHGs** will be involved in **water demand management, water quality testing and water infrastructure operations.**
- ➔ **Key Issues:**
 - ➔ **Inadequate Health Outcomes:** India faces severe issues with water, sanitation, and hygiene, leading to an estimated 200,000 deaths annually.
 - ➔ **Environmental Concerns Unaddressed:** Despite AMRUT 1.0's aim to reduce air pollution, worsening air quality led to the launch of the National Clean Air Programme in 2019.
 - ➔ **Implementation Delays:** Some states, like Bihar and Assam, have not completed projects or fully utilized the Private-Public Partnership (PPP) model despite regular fund releases.
 - ➔ **Limited Coverage and Scope:** AMRUT initially covered only 500 cities, leaving out numerous smaller towns.
 - ➔ **Overlap with Other Schemes:** AMRUT may overlap with Smart Cities and Swachh Bharat Missions, causing fragmented funding and duplication of efforts.

1.7.2. PM Street Vendor's Atma Nirbhar Nidhi (PM SVANidhi) Scheme



Context

The Cabinet approves the restructuring and extension of the lending period under the PM Street Vendors AtmaNirbhar Nidhi (PM SVANidhi) Scheme.



Quick facts

- ➔ **Purpose:** To facilitate **collateral-free working capital loans** to street vendors to restart their businesses.
- ➔ **Type:** Central Sector Scheme
- ➔ **Beneficiary:** Scheme is available to all street vendors engaged in vending in urban areas as on or before March 24, 2020.
 - ➔ Vendors of surrounding development/ peri-urban/rural areas vending in the geographical limits of the ULBs, who have been issued a Letter of Recommendation (LoR) to that effect by the ULB.
- ➔ **Implementation By:** Ministry of Housing & Urban Affairs & Department of Financial Services (DFS) (loan/credit card facilitation through banks/fin. institutions).



Objectives

- ➔ **Facilitate collateral free working capital loan** upto ₹15,000, of 1 year tenure, with enhanced loan of ₹25,000 and ₹50,000 in the second and third tranches respectively, on repayments of earlier loans.
- ➔ To incentivize regular repayment and to reward digital transactions.



Salient Features

- ➔ **Background:** Launched in 2020 to **support urban street vendors** hit by COVID-19.
- ➔ **Responsibility of States/ULBs: Identification of Beneficiaries'.**
- ➔ **Criteria for Identification of eligible vendors:**
 - ➔ Street vendors with a **Certificate of Vending/ Identity Card** issued by ULBs.
 - ➔ Vendors **identified in surveys** but do not have a Certificate of Vending/Identity Card.
 - ➔ **Vendors** omitted from ULB-led surveys or those who started vending after the survey, **with a Letter of Recommendation (LoR)** from ULB/Town Vending Committee (TVC).
 - ➔ Vendors from **surrounding development/ peri-urban/rural areas** vending **within ULB limits**, with an LoR from ULB/TVC.
- ➔ **Eligibility for state/UTs:** States/UTs must have notified **Rules under the Street Vendors (Protection of Livelihood and Regulation of Street Vending) Act, 2014.**
- ➔ **Credit Guarantee:** Provision for **Graded Guarantee Cover** for the loans sanctioned. It is administered by **Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE).**
- ➔ **UPI-linked RuPay Credit Card:** For vendors after repaying the 2nd loan; ensures quick access to emergency credit.
- ➔ **Digital Cashback Incentives:** Up to ₹1,600 for retail/wholesale UPI transactions.

Key Issues

- ➔ **Inefficiencies in Loan Disbursement:** according to a Case study done by IIPA, 55% of vendors required three or more visits to banks to secure loans.
- ➔ **Lack of Awareness:** Several vendors were unaware of the scheme, indicating gaps in outreach and communication.
- ➔ **Digital Exclusion:** Only 25 percent of vendors with loans actively use digital payments, limiting access to cashback benefits.
- ➔ **Credit Information Bureau (India) Limited (CIBIL) Score Barrier:** Loan rejections based on low credit scores push vendors towards informal credit sources.

Empowering Street Vendors with **PM SVANidhi Scheme**



Loan tenure of 1 year on working capital



Interest Subsidy at 7% p.a. on timely repayment, paid quarterly



Monthly cash-back incentive up to ₹100 on digital transactions



Higher loan eligibility on timely/early repayment of the first loan



Covers urban local bodies across the country

1.7.3. Swachh Bharat Mission Urban 2.0 (SBM-urban 2.0)



Context

The President conferred the Swachh Survekshan 2024-25 Awards under the Swachh Bharat Mission–Urban.



Quick facts

- ➔ **Purpose:** Creating 'Garbage Free Cities (GFCs)'
- ➔ **Type:** Centrally Sponsored Scheme
- ➔ **Coverage:** All the statutory towns
- ➔ **Tenure:** From October 2021 till 2026 (SBM Urban 2.0)



Objectives

- ➔ Ensuring **cleanliness and hygiene** in public places, **reducing air pollution**, **holistic Sanitation**, **treatment of used water** before discharge, **Capacity building**, **awareness** and **Jan Andolan**.
- ➔ To achieve "**Garbage Free**" status for all cities by 2026 and institutionalizing 'Swachh' behavior amongst the citizens.



Salient Features

- ➔ **Background:** Launched on Oct 2, 2014, to make India **Open Defecation Free (ODF)** by 2019.
- ➔ **Condition for funding:** Funding is linked to ULBs achieving at least 1-star certification
- ➔ **Mission Components for Funding**
 - ➔ **Sustainable Solid Waste Management:** 100% scientific waste processing for garbage-free cities.
 - ➔ **Sustainable Sanitation:** Sustain ODF status in all statutory towns.
 - ➔ **Used Water Management:** Prevent discharge of untreated fecal sludge and used water, ensuring safe treatment and reuse in cities with less than 1 lakh population.
 - ➔ **Awareness & Behavior Change:** Promote "**Garbage-Free**" cities through **IEC/BCC** (Information, Education, and Communication/Behavior Change Communication):
 - ➔ **Capacity Building (CB):** Strengthen institutions for effective implementation.

- **Promoting entrepreneurship:** Encourages **cost-effective, local solutions** in sanitation and waste management by small businesses.
- **Technology & Digital Push:** Expands **e-learning, skill development, and ICT-enabled governance** in sanitation.
- **Urban-Rural convergence:** Develop **infrastructure clusters** for shared **waste processing facilities** for urban and rural areas
- **Challenge Fund:** ₹13,029 crore allocated over 5 years for cities **with 10+ lakh population** to meet benchmarks.

Urban Swachh Bharat Mission 2.0

Aims to focus on:



Complete **faecal sludge management & water waste treatment**



Source **segregation of garbage**



Minimise use of **single-use plastic**



Reduce air pollution by **effective management of waste from construction & demolition sites**



Bio-remediation of all legacy dumpsites

Outcomes Envisaged



Garbage Free Cities (GFC): All statutory towns are certified at least 3-star GFC, or higher



ODF+: All statutory towns become at least ODF+ (i.e., toilets with water, maintenance and hygiene)



ODF++: All statutory towns with **less than 1 lakh population** become at least ODF++ (toilets with sludge and septage management)



Water+: At least **50%** of all statutory towns with **less than 1 lakh population** become Water+ (i.e., ensure that no untreated waste (used) water is discharged into the open environment or water bodies)

Key Initiatives

- **Swachh Survekshan:** World's largest annual **cleanliness survey** (Implemented by QCI).
- **'Meri Life, Mera Swachh Shahar' Campaign:** Promotes **Mission LIFE** and citizen behavior change.
- **National BCC Framework for GFC:** Strengthens public participation (**Jan Andolan**) for a **Garbage-Free City**.

Key Issues

- **Landfill Remediation Challenge:** As of Sept 2024, land remains uncleared in 35 of 69 landfill sites in million-plus cities, holding 57% of India's dumped waste.
- **Toilet Ownership vs. Usage:** Subsidized toilets don't ensure usage. **RICE survey** found over 40% households had working latrines, yet some members still practiced open defecation.
- **Functionality and Safety of Toilets:** **Water Aid study** showed 31% of twin pit pour flush toilets, though functional, were unsafe.



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1.8 Ministry of Labour & Employment

1.8.1. PM Viksit Bharat Rozgar Yojana (PM-VBRY)



Context

Employment Linked Incentive (ELI) Scheme which was cleared by Union Cabinet will come into effect from 1 August 2025 as the PM-VBRY.



Quick facts

- ➔ **Purpose:** Promote job creation, enhance employability, and expand social security across sectors, specifically manufacturing.
- ➔ **Target:** To generate more than 3.5 crore jobs in two years (including first-time employees)
- ➔ **Total Outlay:** Rs. 99,446 Crore over 2 years (2025 – 2027).



Salient Features

- ➔ **Background:** Announced in the Union Budget 2024-25 as part of PM's package of five schemes to facilitate employment, and skilling opportunities for youth.

Scheme Structure: The ELI Scheme comprises two parts:



Part A: Incentive to First Time Employees

- ▣ **Eligibility:** First-time employees registered with EPFO & and earning up to ₹1 lakh/month.
- ▣ **Incentive Amount:** One-month EPF wage (up to ₹15,000), disbursed in two instalments:
 - **1st:** After 6 months of continuous employment.
 - **2nd:** After 12 months, and successful completion of a financial literacy programme.
- ▣ **Savings Provision:** Part of the incentive to be deposited in a **savings instrument** with a lock-in period to promote saving habits.
- ▣ **Beneficiaries:** **1.92 crore** first time employees
- ▣ **Payment Mechanism:** Direct Benefit Transfer (DBT) using **Aadhar Bridge Payment System (ABPS)**.



Part B: Incentives for Employers

- ▣ **Focus:** Encourage additional job creation in all sectors, especially in the manufacturing sector.
- ▣ **Eligibility:** EPFO (Employees' Provident Fund Organisation)-registered establishments hiring:
 - **At least 2 additional employees** (workforce < 50).
 - **At least 5 additional employees** (workforce ≥ 50).
- ▣ **Incentive to Employers:** Up to ₹3,000/month for 2 years; extended to 4 years for manufacturing sector.
- ▣ **Minimum Employment Period:** Six months of sustained employment per new hire.
- ▣ **Salary Cap:** Employees earning up to ₹1 lakh/month.
- ▣ **Job Creation:** ~2.6 crore additional jobs.
- ▣ **Payment:** Directly into their PAN-linked Accounts.



1.9 MINISTRY OF MINES

1.9.1. Pradhan Mantri Khanij Kshetra Kalyan Yojana (PMKKKY)



Context

Ministry of Mines released the operational guidelines based on Pradhan Mantri Khanij Kshetra Kalyan Yojana (PMKKKY) for the Aspirational DMF Programme.



Quick facts

- ➔ **Purpose:** To ensure certain **minimum provisions for development programme** by all **District Mineral Foundations (DMFs)**.
- ➔ **Legal recognition:** Launched in 2015 by Centre under Mines and Minerals (Development and Regulation) or MMDR Act, 1957.
- ➔ **Beneficiaries:** Directly affected people and directly or indirectly affected areas.
- ➔ **Accountability:** Provides for yearly audit of the accounts of the DMFs.



Objectives

- ➔ To implement various **developmental and welfare projects/programs in mining affected areas**, and complement the existing ongoing schemes/projects of State and Central Government.
- ➔ To **minimize/mitigate the adverse impacts**, during and after mining, on the environment, health and socio-economics of people in mining districts.
- ➔ To ensure **long-term sustainable livelihoods** for the affected people in mining areas.



Salient Features

- ➔ **DMF:** DMF is a **non-profit trust** under **MMDR Act, 1957** set up by the State Governments in **all mining-affected districts**.
 - ➔ **Chairman of Governing Council and Managing Committee of DMF shall be the** District Magistrate/ Deputy Commissioner/ Collector of the district.

- ♦ **Mining companies** are required to **contribute 10% and 30% of the royalty** (depending on the date of mining lease granted) **to DMFs**, in addition to the royalty paid to state governments.
- ➔ **Affected areas:** The **DMF shall prepare and maintain an updated list** of affected areas by mining related operations.
 - ➔ **Directly affected areas:** An area within such radius from a mine or cluster of mines as may be **specified by the state government** but shall **not extend beyond 15 Km from the boundary of mines of minerals** (other than minor minerals).
 - ➔ **Indirectly affected areas:** An area within such radius from a mine or cluster of mines as may be **specified by the state government** but shall **not extend beyond 25 Km from the boundary of mines of minerals** (other than minor minerals), irrespective of whether it falls with the district concerned or adjacent districts.
- ➔ **Affected people:** The **DMF shall prepare and maintain an updated list** of such affected persons/local communities which incorporates
 - ➔ **'Affected family'** as well as **'displaced family'** as defined under **Right to Fair Compensation and Transparency in Land Acquisition, Rehabilitation and Resettlement Act, 2013**.
 - ➔ Any other as appropriately **identified by the concerned Gram Sabha**.

Provisions guiding the process for utilization of PMKKKY funds in the scheduled areas



Article 244 read with **Schedule V** and **Schedule VI** to the Constitution relating to administration of the Scheduled Areas and Tribal Areas



Provisions of the Panchayats (Extension to the Scheduled Areas) Act, 1996



Scheduled Tribes and Other Traditional Forest Dwellers (Recognition of Forest Rights) Act, 2006

- ➔ **Utilisation of Funds:**
 - ➔ **High priority Sectors (at least 70% of PMKKKY funds to be utilized):** Drinking water supply; Environment preservation and pollution control measures; Health care; Education; Welfare of Women and Children; Welfare of aged and differently abled; Skill development and Livelihood generation; Sanitation; Housing; Agriculture; Animal Husbandry.
 - ➔ **Other priority Sectors (Up to 30% of the PMKKKY funds to be utilized):** Physical infrastructure; Irrigation; Energy and Watershed Development; Any other measures for enhancing environmental quality in the mining affected district.
- ➔ **Distribution of funds in directly and indirectly affected areas:** A minimum of 70% of the DMF funds shall be spent only in the directly affected area.
- ➔ **Special provisions for scheduled areas:** In respect of villages affected by mining situated within the scheduled areas **approval of the Gram Sabha** shall be required for all plans, programs and projects to be taken up under PMKKKY.
- ➔ **Endowment fund:** It should be used **for creating & sustaining livelihoods in areas where mining activity has stopped** due to any reason including exhaustion of mineral.
 - ➔ Sum **not exceeding 10% of the annual receipts** should be kept as endowment fund in the districts having **annual collection of Rs. 10 crore or more**.
 - ➔ The endowment fund may be **invested in government securities/bonds and FDs** of scheduled banks and **other instruments as are permitted by the State Government**.

- **Project Management Units (PMUs):** The DMF with **annual collection in the excess of Rs. 50 crore** shall set up a PMU Unit for planning, technical, accounting and monitoring support.
- **Direct Benefit Transfer (DBT):** Transfer of fund to all executing agencies and beneficiaries shall be through DBT only into their bank account.
- **Baseline survey for planning:** Districts shall conduct a baseline survey for perspective plan formulation. Gram Sabha/Local Bodies may aid in preparation of need assessment reports.
- **Five years Perspective Plan:** Based on the findings and gaps as identified through the baseline survey or any such survey/ assessment, the **DMF shall prepare a strategy for five years** and the same shall be

Key Provisions for ensuring Transparency & Accountability



List of areas and people affected by mining, 5 years Perspective Plan, details of investment of endowment fund, etc. shall be displayed on a website by DMF



Voluntary disclosures under **RTI Act, 2005**



Central Government shall develop an online portal for approval of projects, release of funds and monitoring of implementation of the project



Accounts of the DMF shall be audited **by the CAG, and by a Chartered Accountant** appointed by the DMF or by such other manner as the Government may specify. Such audit report **shall be placed in the public.**

included in **the Perspective Plan.**

- **Annual Plans:** The Annual Plans of the DMF shall be based upon the five-year perspective plan and success achieved in fulfilling its targets in earlier years.
 - ⊕ The Annual Plans **may include some other works and expenditures considered urgent in nature** although not included in the perspective plan to a maximum extent of 10% of the annual plan.
- **Grievance Redressal:** The DMFs shall devise and implement a grievance redressal mechanism so that each grievance is redressed, and a suitable reply is given to the complainant within 30 days of making a complaint to the Collector or any other officer as may be notified.
- **Compliance mechanism: Penalty provisions** for DMF in case of failure to comply with specific provisions.
- **Aspirational DMF Programme:** Its objective is to **alignment of DMF works with key ADP/ ABP sectors** and performance indicators for multiplier effect and strengthened outcomes for mining affected communities.
 - ⊕ **Priority sectors for alignment:** Health and Nutrition, Education, Agriculture and Water resources; Agriculture and allied activities, Basic infrastructure, Social development; financial development and skill development.

Key Issues with the Scheme

- **Underutilization of Funds:** *Example*, Odisha collected the highest DMF amount but spent only 50% (CSEP, 2022).
- **Skewed Spending Priorities:** In 11 states, over 30% of funds were used for infrastructure projects (iForest report), going against PMKKKY's goal to reduce poverty and deprivation.
- **Lack of Transparency:** Inadequate data availability and limited public information on fund usage hinder accountability.



1.10 MINISTRY OF PETROLEUM AND NATURAL GAS

1.10.1. Pradhan Mantri Ujjwala Yojana (PMUY) 2.0



Context

The Union Cabinet has approved the targeted subsidy for Pradhan Mantri Ujjwala Yojana Consumers for 2025-26 at Rs 12,000 crore.



Quick facts

- **Purpose:** Safeguarding health of women & children by providing them with a clean cooking fuel-LPG
- **Type:** Central Sector Scheme
- **Applicant:** **Woman only** who must have attained **18 years of age**.
- **Benefits:** Deposit-free connection for cooking gas cylinders
- **Primary Beneficiaries:** Women & Children



Objectives

- To provide **deposit-free LPG connections** to those **low-income families** who could **not be covered under the earlier phase** of PMUY.
- **Enhancing access to clean energy**, mitigating health risks from indoor air pollution and empowering women by offering a safe, clean and efficient alternative to cooking fuel.



Salient Features

- **Launched:** Started in 2016 to provide 8 crore deposit-free LPG connections to rural poor.
 - **Ujjwala 2.0 (Launched in 2021):** Additional allocation of **1.6 Crore LPG Connections** under PMUY scheme with special facility to migrant households.
 - **An additional 75 lakh connections** have been approved for the FY 2023-24 to 2025-26 with the **overall**

target of 10.35 crore LPG connections.

- **Implementation:** MoPNG in collaboration with Oil Marketing Companies (OMCs), and state governments.
- **Eligibility:** An adult woman (At least 18 years old) from the BPL families not having an LPG connection in her household **satisfying either of following conditions (Refer Infographic):**
- **Enrolment:** Eligible woman can apply by **submitting a KYC** form to the nearest distributor along with **Proof of Address, Ration Card, Aadhaar, and Bank details.**
 - **For Migrants:** No need for ration card or address proof, self-declaration is enough.

➤ Benefits:

- **Cash Assistance:** Rs. 1600 for a connection for a 14.2kg cylinder or Rs. 1150 for a 5 kg cylinder.
 - ◆ Covers cost of a cylinder, pressure regulator, LPG hose, consumer card & Installation charges.

- Free first LPG refill and Stove (hot plate) along with deposit free connection.

- **Targeted Subsidy:** Rs.300 per 14.2 kg cylinder for up to 12 refills per annum.

- **Exclusion:** Households with **existing LPG connections** from any Oil Marketing Company.

- A household with **no adult female member** is not eligible for Gas connection under the scheme.

- **LPG Panchayat:** Envisioned to discuss safe handling of LPG, and benefits of using LPG over traditional fuels.

➤ Achievements:

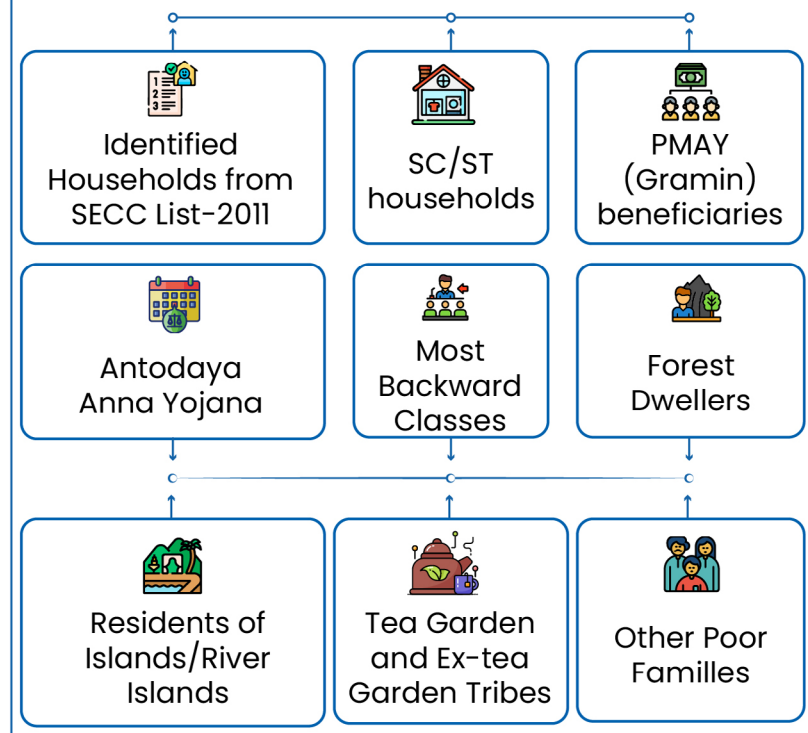
- **10.33 crore PMUY connections** across India as on first March 2025.

- **Global Recognition:** Applauded by the **International Energy Agency (IEA)** and the **World Health Organisation (WHO)** for improving the environment and health of women.

Key Issues with the Scheme

- **Data Validation Gaps:** CAG found inclusion of ineligible beneficiaries — males, minors, duplicates; mismatch in 12.46 lakh names.
- **Refill Rates Poor:** National average of only 3.66 refills/year; many households do not refill due to high costs.
- **Regional Disparities:** In states like Bihar & Uttar Pradesh, majority still rely on firewood; refill rate in Uttarakhand as low as 1%.
- **Systemic Lapses:** CAG flags delays in KYC, diversion of cylinders, and administrative inefficiencies.

Beneficiaries of PMUY





1.11 MINISTRY OF PORTS, SHIPPING AND WATERWAYS

1.11.1. SAGARMALA Programme



Context

Sagarmala Programme has achieved 118% growth in coastal shipping over the last decade, reducing logistics costs and emissions.



Quick facts

- **Purpose:** To accelerate economic development in the country by harnessing the potential of India's 11,098 km long coastline and 14,500 km of potentially navigable waterways.
- **Type:** Central Sector Scheme.
- **Funding:** Equity support through Special Purpose Vehicles (SPVs) and Budget support
- **Implementation of the Projects:** Projects will be taken up through **Private or PPP mode**



Objectives

- Reduce logistics cost for Export-Import (EXIM) and domestic trade with minimal infrastructure investment,
- Enhanced domestic waterways (inland and coastal) in the multi-modal transport,
- Create jobs and develop skills in ports and maritime sector.



Salient Features






- **Background:** Sagarmala programme is in consonance with **National Perspective Plan (NPP)** for the holistic development of the Indian Coastline which was launched in 2016.
- **Sagarmala Development Company Limited:** Set up **under the Companies Act, 2013** to assist the **State level/zone level Special Purpose Vehicles (SPVs)**.
- **Institutional Framework of Sagarmala Programme:**
 - National Sagarmala Apex Committee (NSAC)

- ♦ **Composition:** Minister of Shipping (Chair), Cabinet Ministers, Chief Ministers/Ministers of Maritime States.
- ♦ **Role:** Provides policy guidance, high-level coordination, approves National Perspective Plan, and reviews planning and implementation.

➔ **State Sagarmala Committee**

- ♦ **Composition:** Chief Minister/Minister in charge of Ports, relevant departments/agencies
- ♦ **Role:** Coordinates and facilitates Sagarmala projects, prioritizes matters as directed by NSAC.

- ➔ **Landlord model of development:** A mixed **public-private port system** where the port authority regulates and owns the land, while private companies handle operations like cargo.
- ➔ **Sagarmala Young Professional (SYP) Scheme:** Engages **young, forward-thinking and professionals in the Ministry.**

Set of Projects under Sagarmala are divided into 5 pillars				
 <p>Port-led Industrialization</p> <ul style="list-style-type: none"> » Industrial Cluster » SIPC/SEZ » Thermal Power Plants » Port Led Industries 	 <p>Coastal Community Development</p> <ul style="list-style-type: none"> » Skill Development » Fisheries » Ropeway » Technology Centers » Community Development 	 <p>Coastal Shipping & IWT</p> <ul style="list-style-type: none"> » Coastal Tourism » Ro-Ro/Ro-Pax/ Passenger Jetty » Cruise Tourism » Coastal Infrastructure » Island Development » Inland waterways 	 <p>Port Modernization</p> <ul style="list-style-type: none"> » New ports » Port Modernization -Major Ports » Port Modernization -Non-Major Ports » Ship Repair 	 <p>Port Connectivity</p> <ul style="list-style-type: none"> » Road » Rail » Pipeline » Multimodal hubs

- ➔ Around **25 young professionals are hired for 2 years (extendable to 2 more years)**, focusing on infrastructure, data analysis, and project management.

- ➔ **Sagarmala 2.0:** Launched in 2025 with Focus Areas including Shipbuilding, repair, breaking, and recycling and port modernization.

Key Issues with the Scheme

- ➔ **Environmental Concerns:** Amendments to the 2019 Coastal Regulation Zone (CRZ) rules exempted Sagarmala and Bharatmala projects from some safeguards, raising fears of coastal erosion and displacement of fishing communities.
- ➔ **Implementation Delay:** **T.G. Venkatesh committee** raised concern over the lack of progress on the Vadhavan all-weather port and noted a cost overrun of ₹20,000 crore under Sagarmala.
- ➔ **Low Port Productivity:** **The T.G. Venkatesh Committee** noted that out of total capacity at major ports (2,500 million tonnes), only 1,248 million tonnes of cargo was moved across all major port.



1.12 MINISTRY OF POWER

1.12.1. Assistance in Deploying Energy Efficient Technologies in Industries & Establishments (ADEETIE) scheme



Context

Recently, The ADEETIE Scheme was launched by the Ministry of Power.



Quick facts

- **Purpose:** To Support MSMEs in Adopting Energy Efficient Technologies
- **Type:** Central Sector Scheme
- **Implementation:** By the Bureau of Energy Efficiency (BEE).
- **Scheme Duration:** 3 years (FY 2025-26 to FY 2027-28).
- **Budgetary Outlay:** ₹1000 crore.



Objectives

- To facilitate MSMEs to upgrade with **energy efficient technologies/measures** across 60 clusters spanning 14 sectors through financial instruments and handholding them in carrying out investment grade energy audit, detail project report, monitoring and verification of the implementation.



Salient Features

- **Eligible Enterprises:** MSMEs with **Udyam ID**.
 - ⊕ **Entities must demonstrate 10% energy savings** of the implemented technologies.
- **Target Sectors:** Covers **14 energy-intensive** sectors like Brass, Bricks, Ceramics, Chemicals, Fishery, Food Processing, etc.
- **Implementation Approach:** Phased roll-out, **First phase** with **60 industrial clusters**, and additional **100 clusters** in the **second phase**.

Scheme Components

Assistance -1: Interest Subvention

- **5% (For Small & Micro Enterprises) and 3% (For Medium Enterprises) interest subvention** on EE loans for MSMEs
- **Subvention period:** 3 Years
- **Minimum term loan** > Rs. 10 lakh.
- **Maximum term loan** < Rs. 15 Crore.

Assistance -2: Handholding for MSME

- Conducting **Investment Grade Energy Audit (IGEA)**
- **Capacity Building** to MSMEs and Financial Institutions, Associations & industries
- **Strengthening the local delivery system** (LSPs & TSPs)
- **Hand-holding for MSMEs** regarding audits, reporting, selection of technologies, commissioning and claiming the financial support etc.



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1.13 MINISTRY OF RURAL DEVELOPMENT

1.13.1. Pradhan Mantri Gram Sadak Yojana (PMGSY)-IV



Context

The Standing Committee on Rural Development and Panchayati Raj presented its report on PMGSY.



Quick facts

- **Purpose:** Providing **all weather road connectivity** to unconnected rural habitations.
- **Type:** Centrally Sponsored Scheme.
- **Target:** 62,500 km of roads connecting 25,000 unconnected habitations.
- **Tenure:** FY 2024-25 to FY 2028-29.



Objectives

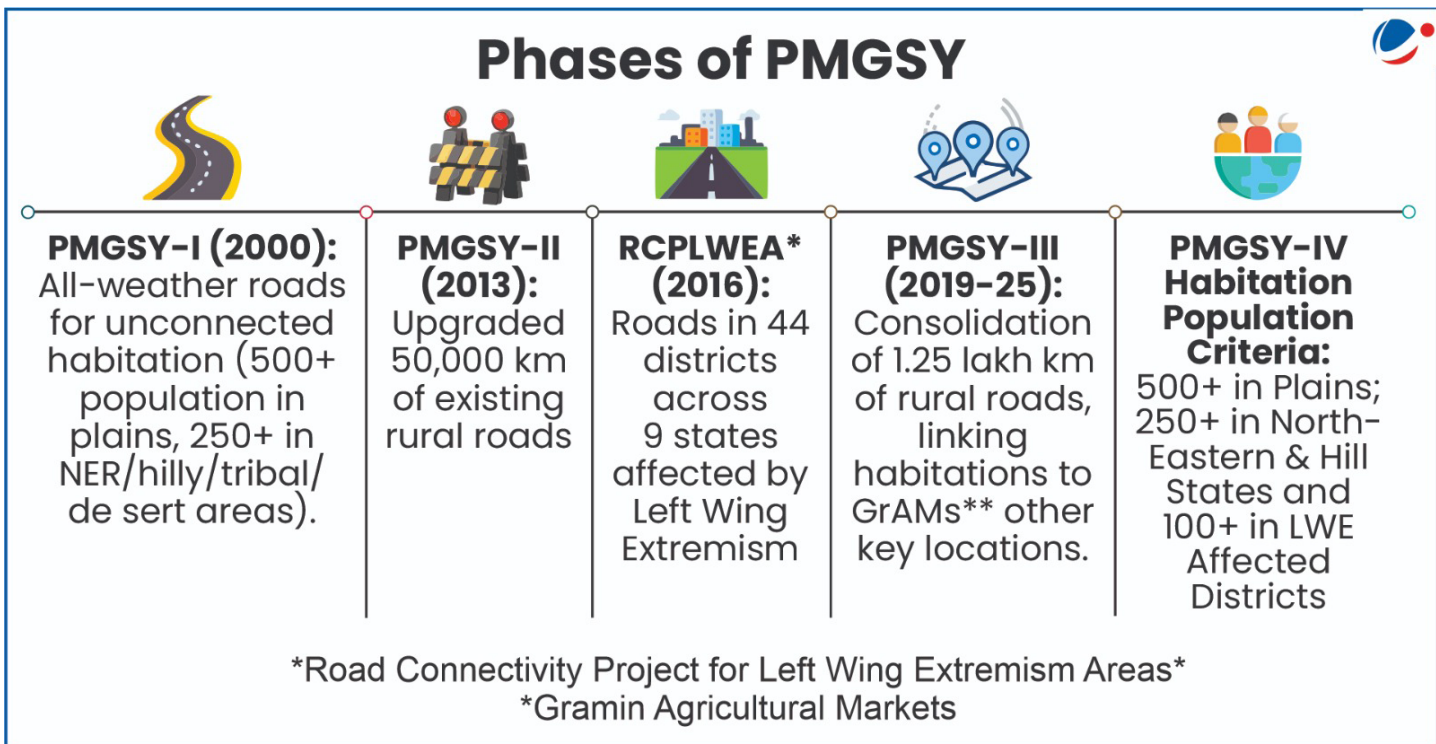
- **62,500 km of all-weather roads** to be constructed.
- **Bridges will be built/modernized** along the alignment of these roads.



Salient Features

- **Expected Benefits of PMGSY-IV:** Catalyst for **socio-economic development** in remote rural areas; Improved connectivity to **essential services such as education, healthcare, and markets**.
- **Leveraging PM Gati Shakti Portal:** Integrated for alignment planning and project reports.
- **Monitoring and Grievance Redressal Systems:**
 - **OMMAS (Online Management, Monitoring, and Accounting System):** Web-based system developed by C-DAC for PMGSY to enhance transparency and accountability in road construction projects.
 - **eMARG Platform:** Uses geo-tagged photos from its mobile app to verify road maintenance work for payments and monitor contractor performance.

- ➔ **Grievance Redressal:** "Meri Sadak" App to address concerns related to slow pace, abandoned work or bad quality.



Use of Green Technology:

- ➔ Fly Ash, Lime, Polymers, etc. for soil stabilization.
- ➔ Portland Cement Concrete for White topping
- ➔ Cold Mix Asphalt for lower PM10 emissions and reduced energy consumption than Hot Mix Asphalt.
- ➔ Waste Plastic as a modifier for bituminous hot mixes.
- ➔ Coir geo-textiles are used for improvement of sub-grade soil strength in road pavements and stabilization of side slopes.
- ➔ Use of Iron, Copper and Steel slag increases resistance of the road to wear and tear.
- ➔ Bioengineering e.g. Jute/Bamboo for slope stabilization.

Key Issues with the Scheme

The erstwhile phases of PMGSY have faced following major issues:

- ➔ **Project Delays:** The completion rate for PMGSY phases I and II reached only 96-97% by January 2023.
- ➔ **Coordination Challenges:** Poor coordination between central and state governments led to delayed fund releases. Additionally, insufficient state funding resulted in 41% of roads deteriorating into poor condition.
- ➔ **Quality Control Problems:** The road quality has been compromised due to **non-functional or missing quality control laboratories** and contractors using **substandard materials** due to low-bid practices.



1.14 MINISTRY OF SCIENCE AND TECHNOLOGY

1.14.1. Research Development and Innovation (RDI) Scheme



Context

The scheme was recently approved by Union Cabinet with a corpus of ₹1 lakh Crore.



Quick facts

- **Purpose:** To promote private sector R&D, strengthens strategic technologies, and promote technological self-reliance.
- **Nodal Department:** Department of Science and Technology.
- **Direction:** By Governing Board of Anusandhan National Research Foundation (ANRF).



Objectives

- **Encourage the private sector to scale up** research, development, and innovation (RDI) **in sunrise domains** and in other sectors relevant for economic security, strategic purpose, and self-reliance;
- **Finance transformative projects** at higher levels of Technology Readiness Levels (TRL)
- **Support acquisition of technologies** which are critical or of high strategic importance;
- Facilitate setting up of a **Deep-Tech Fund of Funds**.



Salient Features

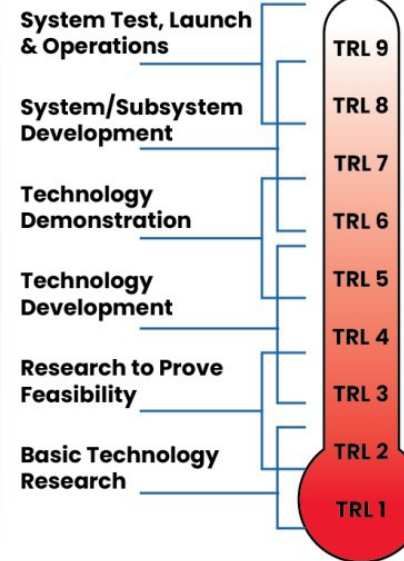
- **Genesis:** The Department of Science & Technology (DST) has launched the Research, Development, and Innovation (RDI) Scheme, approved by the Union Cabinet on July 1, 2025.
- **Funding and Financial Support:**
 - ⊕ **Total Budget:** ₹1 lakh Crore
 - ⊕ **Modes of Financing:**
 - ◆ Long-term loan at low or nil interest rates.
 - ◆ Equity infusion, especially in case of startups.

- ◆ Contributions to Deep-Tech Fund of Funds
- ⊕ **Exclusions:** Grants and short-term loans are not supported.
- ⊕ **Coverage:**
 - ◆ Financing can cover up to 50% of assessed project cost for transformative RDI projects at TRLs 4 and above;
 - ◆ Exceptions may be approved by the Empowered Group of Secretaries (EGoS),.
- ⊕ **Implementation Structure:**
 - ⊕ **Special Purpose Fund:** Being set up under the Anusandhan National Research Foundation (ANRF) to serve as the first-level custodian.
 - ◆ The governing board of ANRF also provides strategic direction to RDI Scheme.
 - ⊕ **Second-Level Fund Managers:** May include Alternate Investment Funds (AIFs), Development Finance Institutions (DFIs), Non-Banking Financial Companies (NBFCs), or Focused Research Organizations (FROs) such as Technology Development Board (TDB), IIT Research Parks, or similar entities.

Technology Readiness Levels (TRL)

◆ **Technology Readiness Levels (TRLs)** are a 9-point scale, originally developed by NASA

◆ It used to assess how **mature a technology** is—from the idea stage (TRL-1) to market-ready (TRL-9).



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1.15 MINISTRY OF SKILL DEVELOPMENT AND ENTREPRENEURSHIP

1.15.1. Restructured Skill India Programme



Context

The Skill India Programme marks the completion of ten years.



Quick facts

- **Ministry:** Ministry of Skill Development and Entrepreneurship (MSDE)
- **Type:** Central Sector Scheme
- **Tenure:** Till 2025-26



Objectives

- To provide a strong **institutional framework** to implement and scale up skill development and to impart **training to 1 crore youth every year**.
- Skill Development through **short-term training** (Pradhan Mantri Kaushal Vikas Yojana (PMKVY) and Jan Shikshan Sansthan (JSS)) and **Long-term training** (craftsmen Training Scheme through Industrial Training Institutes (ITIs)).



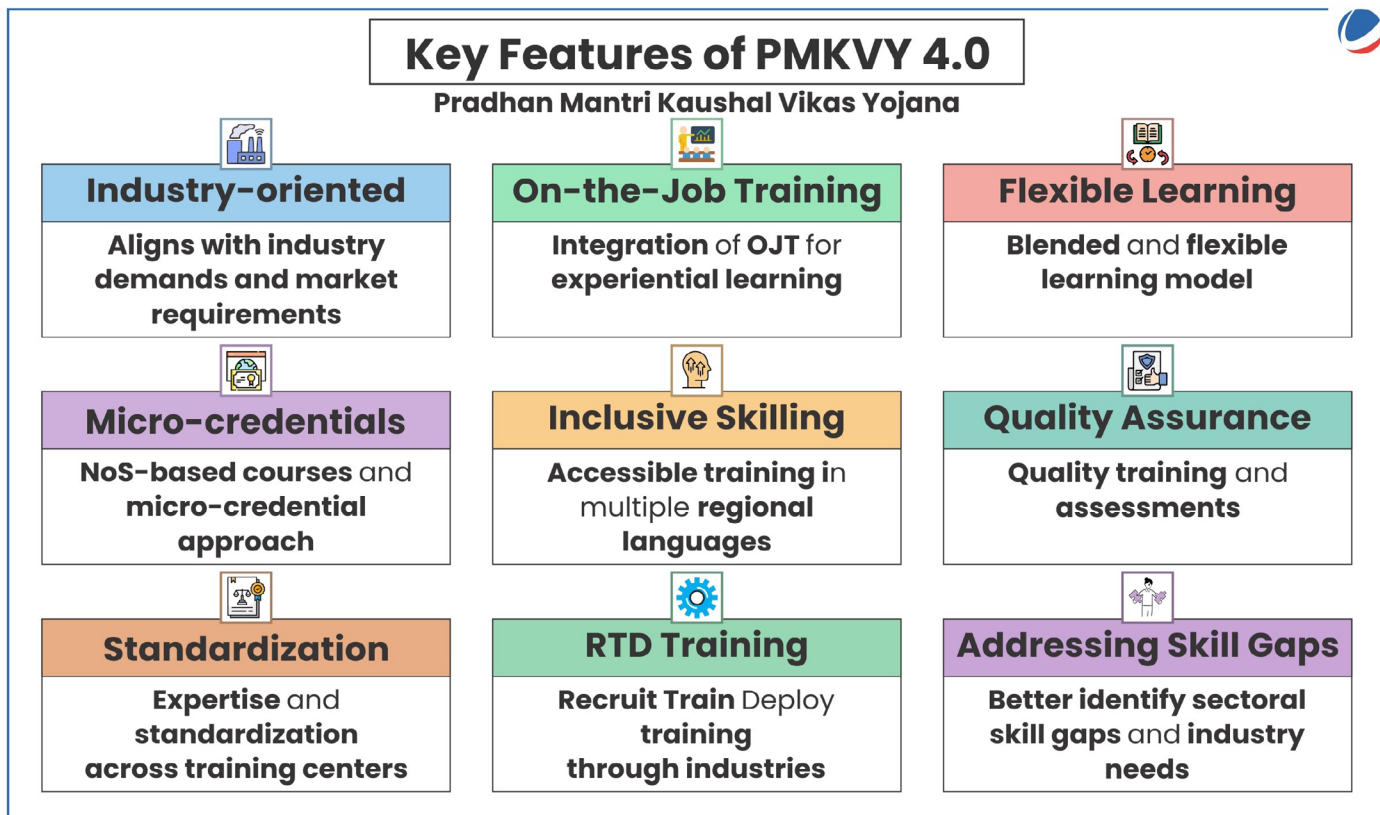
Salient Features

- **About Restructured Skill India Programme**
 - ⊕ It is a composite **Central Sector Scheme** under **MSDE** to provide **structured skill development, on-the-job training, and community-based learning** ensuring access to high-quality vocational education.
 - ⊕ **Formal recognition of skills:** All certifications are mapped to the **National Skills Qualification Framework (NSQF)** and seamlessly integrated with **DigiLocker** and the **National Credit Framework (NCrF)**.
 - ⊕ It combines **three key schemes** i.e. Pradhan Mantri Kaushal Vikas Yojana 4.0, Jan Shikshan Sansthan (JSS) Scheme & Pradhan Mantri National Apprenticeship Promotion Scheme.

3 Key components of Restructured Skill India Programme

Pradhan Mantri Kaushal Vikas Yojana 4.0 (PMKVY 4.0)

- Provides **NSQF-aligned demand-driven skill training** through **Short-Term Training (STT)** and reskilling and upskilling through **Recognition of Prior Learning (RPL)**.
- Target beneficiary:** 15-59 years
- Future Skills:** 400+ new courses on **emerging technologies** like AI, 5G technology, Cybersecurity, Green Hydrogen, Drone Technology etc.
- Skill Hubs:** Established across premier academic institutions like IITs, NITs, Jawahar Navodaya Vidyalayas (JNVs), CIPET etc.
- International Mobility Initiatives:** Equipping Indian workers with globally recognized skills through **Mobility Partnership Agreements (MMPAs)**.
 - India has signed **MMPAs** with 10 countries. E.g. France, Germany, Israel, etc.
- 30 **Skill India International Centers** to be set up to cater to the demand for skilled workers for foreign countries.
- Whole-of-government Approach:** Inter-ministerial convergence and **"Ease of Doing Business" approach** for seamless execution of skilling initiatives.



Jan Shikshan Sansthan (JSS) Scheme

- Objective:** **Community-centric** skilling initiative to provide **vocational training** to non-literates, neo-literates as well as school drop-outs in rural regions by identifying relevant skills in that region.
- Target Beneficiary:** 15-45 years
- Inclusivity:** Focus on women, rural youth, and economically disadvantaged groups.
- JSS is linked with initiatives like **PM JANMAN**, Understanding of Lifelong Learning for All in Society (**ULLAS**), etc. to promote inclusive skilling.

Pradhan Mantri National Apprenticeship Promotion Scheme (PM-NAPS)

- Aimed at fostering **apprenticeship training** across India, ensuring apprentices gain **industry-**

specific skills in both **manufacturing and services** through **real-world exposure**.

- ◆ This is in accordance with the **Apprenticeship Act, 1961**.
- **Target Beneficiary:** 14-35 years
- **Financial incentives** to industries for engaging apprentices
 - ◆ **25% of the stipend**, up to **Rs.1,500** per month per apprentice, will be provided by the **Central Government** through Direct Benefit Transfer (DBT).
- **Future Skills:** Apprenticeship opportunities in emerging fields such as **AI, Industry 4.0 technologies** etc.
- **Inclusivity:** Promotes enrolment of apprentices in **small establishments like MSMEs** and **underserved areas** such as aspirational districts and North-East Region.

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.



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2. FLAGSHIP SCHEMES IN FOCUS



2.1. Rashtriya Gokul Mission (RGM)



Quick facts

- **Purpose:** To boost growth in livestock sector, development and conservation of indigenous bovine breeds
- **Sub-scheme of:** Rashtriya Pashudhan Vikas Yojana
- **Key beneficiaries:** Small and marginal farmers particularly women
- **Tenure:** 2021-22 to 2025-26



Objectives

- **Increase bovine productivity and milk production sustainably** using advanced technologies.
- **Genetic Improvement** by Promoting the use of high genetic merit bulls for breeding and conservation of **indigenous cattle and buffaloes**
- Expansion of Artificial Insemination (AI) and ensure **doorstep delivery of AI services to farmers.**



Salient Features

- **Background:** Launched in 2013-2014 under the **National Programme for Bovine Breeding and Dairy Development.**

Key Components of the Scheme

- **Heifer Rearing Centres:** The government will provide a one-time 35% capital subsidy to establish Heifer Rearing Centres, supporting 30 facilities that can house 15,000 heifers in total.
 - **Heifer** is any **young, female, domestic bovine** that has not produced offspring.
- **Interest Subvention for Farmers:** To encourage purchase of high genetic merit (HGM) in vitro fertilization (IVF) heifers, farmers will receive a 3% interest subvention on loans taken from milk unions, financial institutions, or banks.
- **Availability of High genetic Merit Germplasm** via Bull Production Programme through Progeny Testing and Pedigree Selection.
 - Implementation of **IVF Technology.**
- **Extension of Artificial Insemination (AI) Network** via establishment of Multi-Purpose AI technicians in

Rural India (MAITRIs) to meet shortage of AI technicians in the country.

➔ Implementation of **National Digital Livestock Mission** that will enable inputs of all reporting, including disease and outbreak.

➔ **Development and Conservation of indigenous breeds** via assistance to Gaushalas, Gosadans and Pinjarapoles which are maintaining elite animals of indigenous breeds.

➔ **Increasing awareness** via Nationwide AI Programme to ensure free of cost AI at the farmer's doorstep.

➔ **Awards to Farmer** (Gopal Ratna/ Kamdhenu).

➔ **Skill Development** via training of professionals and existing AI workers.

➔ **Research, development and innovation** in bovine Breeding

➔ **Implementing Agency:** Livestock Development Boards or Milk Federations of States, NDDB, ICAR, etc.

Initiatives under RGM

➔ **Establishment of Gokul Grams.**

➔ Establishment of **National Kamdhenu Breeding Centers:** To act as repository of indigenous germplasm of all indigenous breeds (Andhra Pradesh and Madhya Pradesh).

➔ **e-Pashu Haat - Nakul Prajnan Bazaar:** An e-market portal connecting breeders and farmers, for quality disease-free bovine germplasm.

➔ **Advanced Reproductive Technology:** To improve availability of disease-free female bovines.



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3. TEST YOUR LEARNING

Q1. Agristack, recently in news, is best described as:

- a) A blockchain-based platform for agricultural trade settlement
- b) A digital public good for efficient farmer services
- c) A government scheme for direct cash transfers to farmers
- d) A private consortium for agri-tech start-ups

Q2. Consider the following statements regarding the Modified Interest Subvention Scheme (MISS):

- 1. It provides short-term credit up to ₹3 lakh to farmers through Kisan Credit Card (KCC) at a subsidized interest rate.
- 2. The scheme is a Centrally Sponsored Scheme implemented by RBI and NABARD.

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

Q3. The recently approved Prime Minister Dhan-Dhaanya Krishi Yojana (PMDDKY) primarily aims at:

- a) Providing direct income support to farmers on the lines of PM-KISAN
- b) Enhancing agricultural productivity, diversification, irrigation, and storage in low-performing districts
- c) Promoting organic farming in all aspirational districts
- d) Establishing farmer producer organizations (FPOs) across the country

Q4. The primary purpose of the Clean Plant Programme is to:

- a) Promote organic cultivation of horticultural crops
- b) Establish mega food parks for fruit processing
- c) Provide farmers with virus-free, high-quality planting material
- d) Subsidize drip irrigation systems for orchards

Q5. Consider the following statements regarding the Digital India Programme:

- 1. It was launched in 2015 to transform India into a digitally empowered society and knowledge economy.
- 2. The programme is implemented only by the Ministry of Electronics and Information Technology (MeitY) without the involvement of States and other Ministries.

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

Q6. The primary purpose of the India Semiconductor Mission is to:

- a) Promote start-ups in artificial intelligence and quantum computing
- b) Develop a robust semiconductor and display ecosystem to make India a global electronics hub
- c) Establish exclusive electronics export processing zones across India
- d) Provide training to engineers for semiconductor repair and servicing

Q7. Consider the following statements regarding the National Mission for a Green India (GIM):

- 1. It is one of the eight missions under the National Action Plan on Climate Change (NAPCC), launched in 2011.
- 2. The revised mission document (2021–2030) focuses on restoration of landscapes including Aravallis, Western

Ghats, Himalayas, and mangrove ecosystems.

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

Q8. Consider the following statements regarding the Pradhan Mantri Jan Dhan Yojana (PMJDY):

1. It is a National Mission for Financial Inclusion that provides affordable access to banking, remittance, credit, insurance, and pension services.
2. Under PMJDY, account holders are eligible for an overdraft facility of up to ₹10,000 and accident insurance coverage of ₹2 lakh.

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

Q9. The primary purpose of the Pradhan Mantri Kisan Sampada Yojana (PMKSY) is to:

- (a) Provide direct income support to farmers for crop losses
- (b) Finance farm mechanization for small and marginal farmers
- (c) Promote organic farming and natural resource management
- (d) Boost the growth of the food processing sector in India

Q10. The target of the PM Electric Drive Revolution in Innovative Vehicle Enhancement (PM E-Drive) Scheme includes:

- (a) Only electric two-wheelers (e-2Ws) and three-wheelers (e-3Ws)
- (b) Electric two-wheelers, three-wheelers, ambulances, trucks, and buses
- (c) Only electric buses and trucks
- (d) Only electric cars and buses

Q11. Consider the following statements about the Rashtriya Gokul Mission :

1. It is important for the upliftment of rural poor as majority of low producing indigenous animals are with small and marginal farmers and landless labourers.
2. It was initiated to promote indigenous cattle and buffalo rearing and conservation in a scientific and holistic manner.

Which of the statements given above is/are correct?

- (a) I only
- (b) II only
- (c) Both I and II
- (d) Neither I nor II

Q12. Consider the following statements regarding the Restructured Skill India Programme:

1. It is a composite Central Sector Scheme implemented by the Ministry of Skill Development and Entrepreneurship (MSDE).
2. It subsumes three key schemes: Pradhan Mantri Kaushal Vikas Yojana 4.0, Jan Shikshan Sansthan (JSS) Scheme, and Pradhan Mantri National Apprenticeship Promotion Scheme.

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

Q13. Consider the following statements regarding the Pradhan Mantri Viksit Bharat Rozgar Yojana:

1. It is implemented under the Ministry of Labour and Employment and aims to support creation of over 3.5 crore jobs in two years.
2. The scheme provides incentives only to employees already working for more than 2 years.
3. The incentive is equal to one-month EPF wage up to Rs. 15,000, disbursed in two installments

Which of the statements given above are correct?

- (a) 1 and 2 only
- (b) 1 and 3 only
- (c) 1, 2 and 3
- (d) None of the above

Q14. What is/are the purpose/purposes of 'District Mineral Foundations' in India?

1. Promoting mineral exploration activities in mineral-rich districts.
2. Protecting the interests of the persons affected by mining operations.
3. Authorizing State Governments to issue licenses for mineral exploration.

Select the correct answer using the code given below.

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

Q15. Under the Pradhan Mantri Khanij Kshetra Kalyan Yojana (PMKKKY), what percentage of the funds of District Mineral Foundations (DMFs) is mandated to be spent on 'high priority sectors'?

- (a) 30%
- (b) 40%
- (c) 60%
- (d) 70%

Q16. The objective/s of Pradhan Mantri Ujjwala Yojana (PMUY):

- (a) Improved health of women and children
- (b) Women empowerment
- (c) Additional employment generation

Select the correct answer using the code given below:

- (a) a and b only
- (b) b and c only
- (c) a only
- (d) All the three above

Q17. The main objective of the Assistance in Deploying Energy Efficient Technologies in Industries & Establishments (ADEETIE) Scheme is to:

- (a) Provide subsidy for solar rooftop installation in MSMEs.
- (b) Facilitate MSMEs to upgrade with energy efficient technologies through financial support and handholding.
- (c) Promote large-scale electrification of industrial clusters using renewable energy sources.
- (d) Provide direct cash transfers to MSMEs for reducing carbon emissions.

Q18. In rural road construction, the use of which of the following is preferred for ensuring environmental sustainability or to reduce carbon footprint?

1. Fly Ash
2. Cold mix asphalt technology
3. Geotextiles
4. Hot mix asphalt technology
5. All types of cement

Select the correct answer using the code given below:

- (a) 1, 2 and 3 only
- (b) 2, 3 and 4 only
- (c) 4 and 5 only
- (d) 1 and 5 only

Q19. Consider the following statements regarding the Research Development and Innovation (RDI) Scheme:

1. It is implemented by the Department of Science and Technology under the strategic direction of the Anusandhan National Research Foundation (ANRF).
2. The scheme provides long-term loans, equity infusion, and support to a Deep-Tech Fund of Funds.

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

Q20. Consider the following statements regarding Pradhan Mantri Gram Sadak Yojana-IV (PMGSY-IV):

1. It is implemented by the Ministry of Panchayati Raj.
2. Its primary purpose is to provide all-weather road connectivity to unconnected rural habitations.

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

ANSWER

1	2	3	4
Answer: B	Answer: A	Answer: B	Answer: C

5	6	7	8
Answer: A	Answer: B	Answer: C	Answer: C

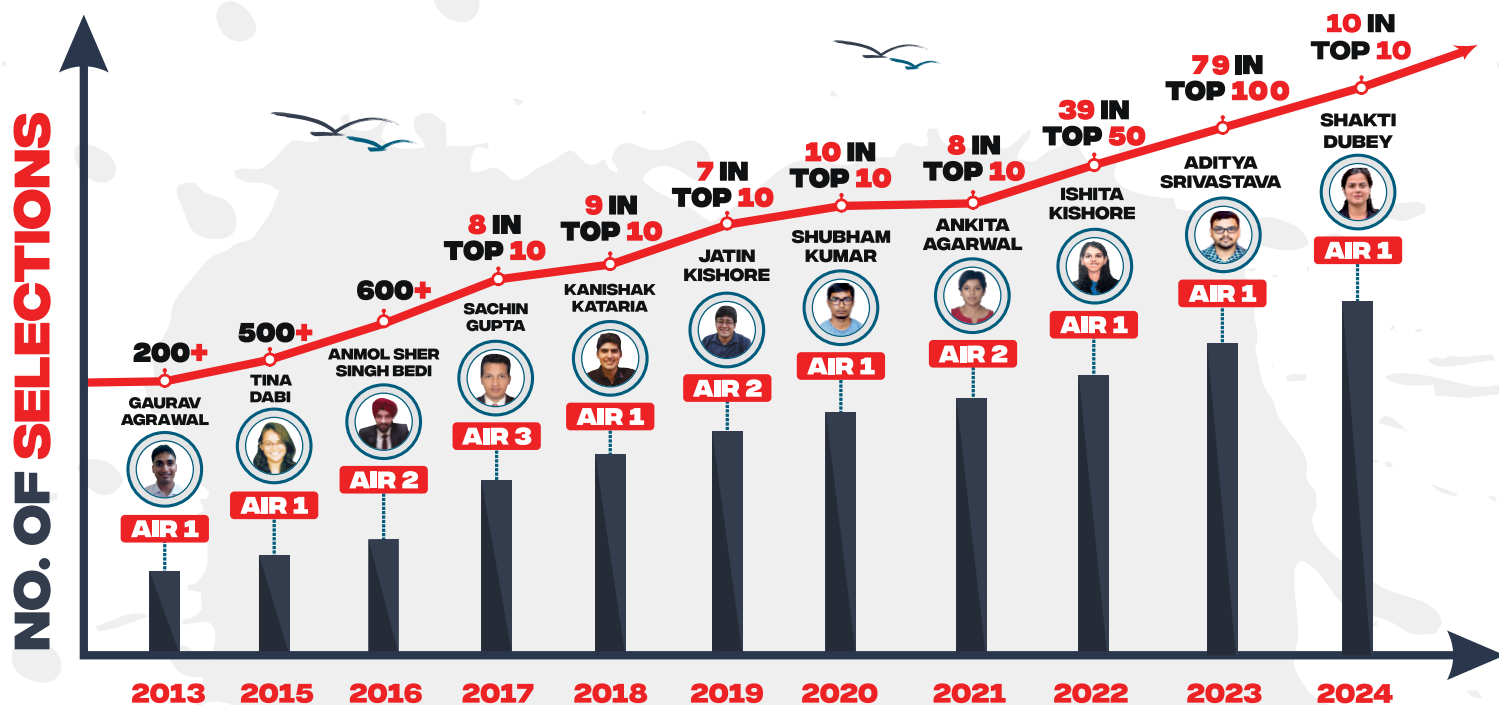
9	10	11	12
Answer: D	Answer: B	Answer: C	Answer: C

13	14	15	16
Answer: B	Answer: B	Answer: D	Answer: A

17	18	19	20
Answer: B	Answer: A	Answer: C	Answer: B



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