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GOVERNMENT SCHEMES
Comprehensive

PART 1: 2024

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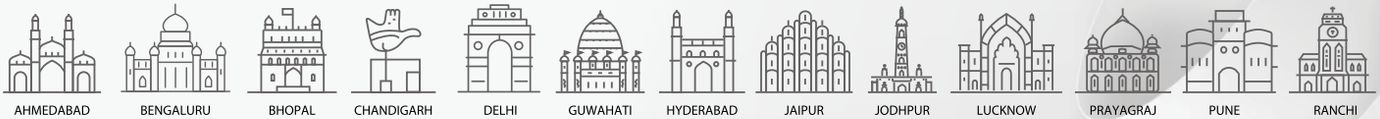

Note to Students

Comprehensive part 1

- To **ease the reading** and to help aspirants use their time in the most efficient manner, we have already released the "**Government Schemes in News 2024"** document which covers all the schemes that were in news in the last one year.
- Now we are releasing the **comprehensive document** on government schemes which covers **all the schemes operational** under different ministries/ departments.
- This document is being released in **2 parts:**

Government Schemes Comprehensive (Part 1): The current document.

Government Schemes Comprehensive (Part 2): The document to be released soon.

- **Infographics have been added to ease understanding,** provide for smoother learning experience and ensure enhanced retention of the content.
- **QR based Smart quiz** has been added to test the aspirant's learnings and understanding

All the Best,
Vision IAS

SMART QUIZ

You can scan this QR code to practice the smart quiz at our open test online platform for testing your understanding and recalling of the concepts.

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TABLE OF CONTENTS

1. MINISTRY OF AGRICULTURE & FARMERS WELFARE 6

1.1. Agriculture Infrastructure Fund (AIF) 6
1.2. Formation and Promotion of 10,000 new Farmer Producer Organizations (FPOs) 7
1.3. Pradhan Mantri Kisan Samman Nidhi Scheme (PM-KISAN) 8
1.4. Pradhan Mantri Fasal Bima Yojana (PMFBY) 9
1.5. Pradhan Mantri Kisan Maan-Dhan Yojana (PM-KMY) 11
1.6. National Mission on Edible Oils – Oil Palm (NMEO-OP) 12
1.7. Mission for Integrated Development of Horticulture (MIDH) 13
1.8. Kisan Credit Card (KCC) 15
1.9. Rashtriya Krishi Vikas Yojana (RKVY) Cafetaria Scheme 16
1.9.1. Soil Health Card Scheme 19
1.10. Other Schemes/Miscellaneous Initiatives 20

2. MINISTRY OF AYUSH 26

2.1. National Ayush Mission (NAM) 26
2.2. Other Schemes/Intiatives 27

3. MINISTRY OF CHEMICALS & FERTILIZERS 30

3.1. Nutrient Based Subsidy (NBS) Scheme 30
3.2. Production Linked Incentive (PLI) Scheme for Pharmaceuticals 31
3.3. PLI Scheme for Promotion of Domestic Manufacturing of Critical Key Starting Materials (KSMS), Drug Intermediates (DIs) and Active Pharmaceutical Ingredients (APIs) 32
3.4. PLI Scheme for Promotion of Domestic Manufacturing of Medical Devices 33
3.5. Strengthening Pharmaceuticals Industry (SPI) 34
3.6. Assistance to Medical Device Clusters for Common Facilities (AMD-CF) Scheme 36
3.7. Pradhan Mantri Bharatiya Jan Aushadhi Pariyojana (PMBJP) Scheme 37
3.8. Other Schemes/Miscellaneous Initiatives 38

4. MINISTRY OF CIVIL AVIATION 41

4.1. Ude Desh Ka Aam Naagrik (UDAN)/ Regional Connectivity Scheme (RCS) 41
4.2. Other Schemes/Initiatives 42

5. MINISTRY OF COAL 44

5.1. Other Schemes/Initiatives 44

6. MINISTRY OF COMMERCE & INDUSTRY 46

6.1. PLI for White Goods (Air Conditioners and LED Lights) Manufacturers in India 46
6.2. Startup India 47
6.3. Other Schemes/Initiatives 48

7. MINISTRY OF COMMUNICATIONS 52

7.1. BharatNet 52
7.2. PLI Scheme for Promoting Telecom & Networking Products 53
7.3. Other Schemes/Initiatives 54

8. MINISTRY OF CONSUMER AFFAIRS, FOOD & PUBLIC DISTRIBUTION 57

8.1. National Food Security Act (NFSA), 2013 57
8.2. Other Schemes/Initiatives 59

9. MINISTRY OF COOPERATION 61

9.1. Dairy Sahakar Scheme 61
9.2. Other Schemes/Initiatives 62

10. MINISTRY OF CORPORATE AFFAIRS 64

10.1. Other Schemes/Initiatives 64

11. MINISTRY OF CULTURE.....66
11.1. Other Schemes/Initiatives.....66

12. MINISTRY OF Defence 69
12.1. ADITI (Acing Development of Innovative Technologies with iDEX).....69
12.2. Agnipath Scheme.....71
12.3. Other Schemes/Initiatives.....72

13. MINISTRY OF EARTH SCIENCES.....74
13.1. Other Schemes/Initiatives.....74

14. MINISTRY OF EDUCATION 77
14.1. Samagra Shiksha- An Integrated Scheme for School Education.....77
14.2. Pradhan Mantri Uchchatar Shiksha Abhiyan (PM-USHA).....79
14.3. Other Schemes/Initiatives.....80

15. MINISTRY OF ELECTRONICS & IT.....90
15.1. Digital India Programme.....90
15.2. SAMRIDH (Start-up Accelerators of MeitY for Product Innovation, Development and Growth) Programme.....92
15.3. National Supercomputing Mission.....93
15.4. Production Linked Incentive (PLI) 2.0 for IT Hardware.....94
15.5. Production Linked Incentive (PLI) Scheme for Large Scale Electronics Manufacturing.....95
15.6. Other Schemes/Initiatives.....96

16. MINISTRY OF ENVIRONMENT, FOREST AND CLIMATE CHANGE (MoEFCC) 102
16.1. Secure Himalaya (Securing Livelihoods, Conservation, Sustainable use and Restoration of High Range Himalayan Ecosystem) Project.....102
16.2. National Action Plan on Climate change.....103
16.3. Other Schemes/Initiatives.....104

17. MINISTRY OF EXTERNAL AFFAIRS 109
17.1. Other Schemes in News.....109

18. MINISTRY OF FINANCE.....111
18.1. Pradhan Mantri Jan Dhan Yojana (PMJDY) - National Mission for Financial Inclusion.....111
18.2. Sukanya Samriddhi Yojana (SSY).....112
18.3 Stand Up India Scheme.....113
18.4. Pradhan Mantri Vaya Vandana Yojana (PMVVY).....115
18.5. Pradhan Mantri Mudra Yojana (PMMY).....115
18.6. National Pension System (NPS).....116
18.7. Gold Monetization Scheme.....118
18.8. Other Schemes/Initiatives.....119

19. MINISTRY OF FISHERIES, ANIMAL HUSBANDRY & DAIRYING.....124
19.1. Pradhan Mantri Matsya Sampada Yojana (PMMSY).....124
19.2 Pradhan Mantri Matsya Kisan Samridhi Sah-Yojana (PM-MKSSY).....125
19.3. Animal Husbandry Infrastructure Development Fund (AHIDF).....127
19.4. Blue Revolution: Integrated Development and Management of Fisheries.....129
19.5. Rashtriya Gokul Mission (RGM).....130
19.6. Other Schemes/Initiatives.....132

20. MINISTRY OF FOOD PROCESSING INDUSTRIES (MOFPI).....134
20.1. Pradhan Mantri Formalisation of Micro Food Processing Enterprises (PMFME).....134
20.2. Pradhan Mantri Kisan SAMPADA Yojana (PMKSY).....135
20.3. Production Linked Incentive Scheme for Food Processing Industry (PLISFPI).....137
20.4. Other Schemes/Initiatives.....138

1. MINISTRY OF AGRICULTURE & FARMERS WELFARE

1.1. AGRICULTURE INFRASTRUCTURE FUND (AIF)

Quick Facts

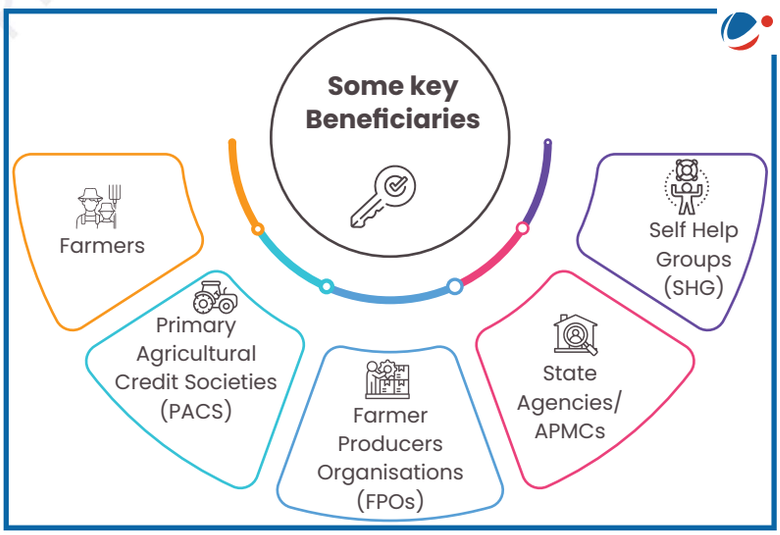
- **Purpose:** To **address the existing infrastructure gaps** and mobilize investment in agriculture infrastructure.
- **Type:** Central Sector Scheme
- **Implementing Agency: NABARD** (National Bank for Agriculture and Rural Development)
- **Tenure:** Upto 2032- 33

Objective

To mobilize a **medium to long term debt financing facility** for investment in viable projects **for post-harvest management Infrastructure and community farming assets.**

Salient Features

- **Background:** AIF was launched as part of the **Atmanirbhar Bharat Abhiyan (Self-Reliant India Campaign)** announced by the Centre in May 2020.
- **Financial assistance**
  - Provision of **Rs. 1 Lakh Crore by banks and financial institutions as loans** with **interest subvention of 3% per annum** and
  - **Credits guarantee coverage** under Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) **for loans up to Rs. 2 Crores.**



- **Eligible community assets project**
  - Projects identified for providing **supply chain infrastructure for clusters of crops** including export clusters.
  - Projects **promoted by Central/State/Local Governments** or their agencies under **PPP**.
  - **Organic inputs** production; **Bio stimulant** production units; **Infrastructure** for smart and precision agriculture.

- **Management and monitoring**
  - Through an online **Management Information System (MIS)** platform.
  - **National, State and District** level **Monitoring Committees** will ensure real-time monitoring and effective feedback.
- **BHARAT campaign:** Banks Heralding Accelerated Rural & Agriculture Transformation (BHARAT) campaign was launched to:
  - Provide maximum benefits to the people
  - **Create a competitive spirit** among the Banks and lending institutions to mobilize agriculture infrastructure projects loan at a faster pace.

1.2. FORMATION AND PROMOTION OF 10,000 NEW FARMER PRODUCER ORGANIZATIONS (FPOS)

Quick Facts

- **Type:** Central Sector Scheme
- **Purpose: Leveraging economies of scale** and improving **market access** for members
- **Beneficiaries:** FPO with a minimum farmer-members' size of 300 (in plains) and 100 in (North-Eastern and Hilly areas)
- **Implementing Agencies (IAs):** 9 IAs will help forming FPOs

Objective

To **form and promote 10,000 new FPOs** till 2027-28.

Salient Features

- **FPO:** FPO is a generic name, which means and includes FPOs incorporated/ registered either under **Companies Act** or under **Co-operative Societies Act** of the concerned States.
  - They are formed for the purpose of **leveraging collectives** through economies of scale in **production and marketing of agricultural and allied sector.**

Implementing Agencies (IAs)

- Small Farmers Agri-Business Consortium (SFAC)
- National Cooperative Development Corporation (NCDC)
- National Bank for Agriculture and Rural Development (NABARD)
- National Agricultural Cooperative Marketing Federation of India (NAFED)
- North Eastern Regional Agricultural Marketing Corporation Limited (NERAMAC)
- Foundation for Development of Rural Value Chains (FDRVC)- Ministry of Rural Development (MoRD)
- Watershed Development Department (WDD)- Karnataka
- Tamil Nadu-Small Farmers Agri- Business Consortium (TN-SFAC)

- **Approach:** The formation and promotion of FPO is based on **Produce Cluster Area approach and specialized commodity-based approach.**
  - While adopting cluster-based approach, formation of FPOs will be focused on **"One District One Product"** for development of product specialization.
- **Financial assistance to the FPOs:** FPOs will be provided:
  - Financial assistance **upto Rs 18.00 lakh per FPO for a period of 3 years.**
  - **matching equity grant** upto Rs. 2,000 per farmer member of FPO with a **limit of Rs. 15.00 lakh per FPO** and
  - a **credit guarantee facility upto Rs. 2 crore of project loan per FPO** from eligible lending institution to ensure institutional credit accessibility to FPOs.
- **Handholding to the FPOs**
  - Implementing Agencies (IAs) will engage **Cluster Based Business Organizations (CBBOs)** to aggregate, register & provide **professional handholding support to each FPO for a period of 5 years.**
- **Training & skill development of FPOs**
  - Key organizations chosen as the lead training institutes for capacity development & trainings of FPOs:
    - **Bankers Institute of Rural Development (BIRD),** Lucknow.
- **Laxmanrao Inamdar National Academy for Co-operative Research & Development (LINAC),** Gurugram.
- **Institutional framework**
  - **National Project Management Agency (NPMA):** for providing overall project guidance, coordination, compilation of information relating to FPOs, maintenance of MIS and monitoring purpose.
  - **District Level Monitoring Committee (D-MC):** Under the Chairmanship of District Collector/ CEO/ Zila Parishad for overall coordination & monitoring the implementation of scheme in the district

1.3. PRADHAN MANTRI KISAN SAMMAN NIDHI SCHEME (PM-KISAN)

Quick Facts

- **Purpose:** To supplement the **financial needs of all landholding farmers' families in procuring various inputs** and **also domestic needs**
- **Type:** Central Sector Scheme
- **Beneficiaries:** All the **landholding farmers**, subject to certain exclusions
- **Benefits: ₹6,000 per year** in three equal **instalments of ₹ 2,000** each every four months

Objective

To provide **income support to all land-holding eligible farmer families** (families include husband, wife and minor children).

Salient Features

- **Land records mandatory:** However, **exception for forest dwellers, North-eastern states** and **Jharkhand** which has separate provisions for land records is made.
- **Identification of beneficiary:** Responsibility of **state/UT government.**
- **Self-registration Mechanism:** Through mobile app, PM KISAN portal and Common Service Centers (CSC).
- **Kisan Credit Cards (KCC):** To be given to **All PM-KISAN beneficiaries** to provide them short-term loans for crop and animal/fish rearing at a **maximum interest of 4% on timely repayment.**
- **Prevention of diversion of funds:** Physical Verification Module (of 5% beneficiary every year), Aadhar authentication and Income Tax payee verification.
- **Project Management Unit (PMU):** Established at the Central level, PMU is responsible for **overall monitoring of the scheme. State Governments** may also consider setting up a **dedicated PMU.**
- **Grievance redressal:** Any grievances received by the Grievance Redressal Committee should be **preferably disposed of within two weeks.**
- **Exclusion:** Beneficiaries of **higher economic status** shall not be eligible.

1.4. PRADHAN MANTRI FASAL BIMA YOJANA (PMFBY)

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 farmers

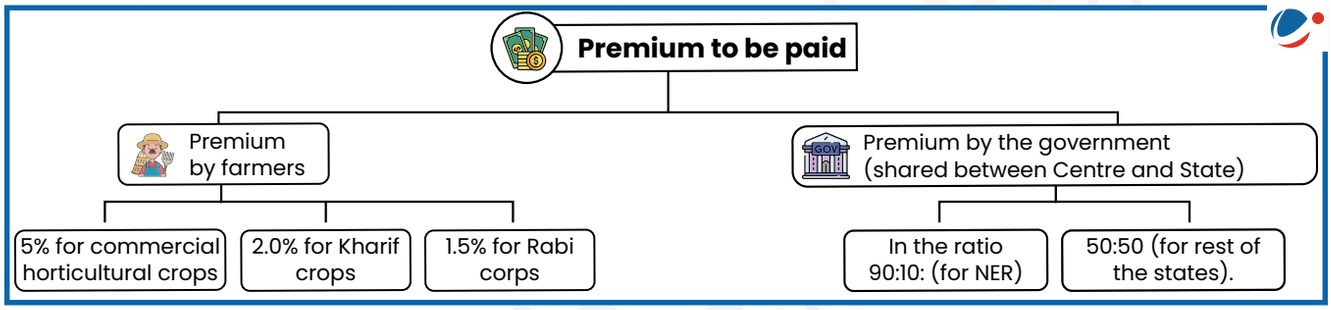
Objective

- **Financial support to farmers** suffering crop loss/damage, **stabilizing their income** and ensuring flow of credit to the agriculture sector.

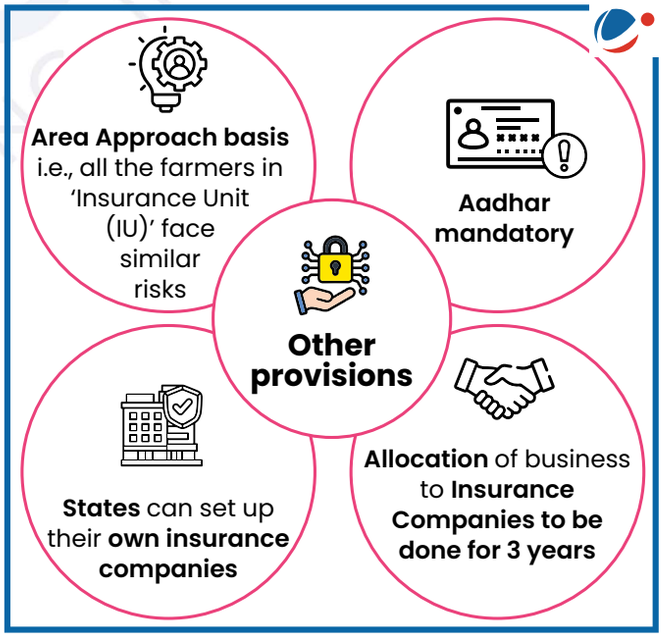
- **Adoption of innovative & modern agricultural practices** and crop diversification.

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 i**s 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.
- **Coverage of risk and exclusion**
  - **Basic Coverage** (mandatory): **Yield losses** (sowing to harvesting) due to **non-preventable risks** like drought, dry spells, flood, inundation, etc.
  - **Add-On Coverage** (Discretion of states): Coverage for **Prevented Sowing/Planting/ Germination Risk, etc.**
  - **General Exclusions:** Losses arising out of war and nuclear risks, malicious damage, and other preventable risks.



Steps taken to Increase Coverage

- **Increase in tenure to 3 years for selection of insurance company** through bidding process;
- **Introduction of three alternative risk models** viz. Profit and Loss Sharing, Cup and Cap (60-130), Cup and Cap (80-110) under which **if no claim is made then a portion of the premium paid by the state will go into the state treasury itself;**
- **CROPIC** (Collection of Real Time Observations and Photo of Crops)

Other Key Initiatives under PMFBY:

- **DigiClaim:** Under DigiClaim all the **claims are worked out through National Crop Insurance Portal (NCIP)** instead of by insurance company and **paid to farmers accounts** using **Public Finance Management System (PFMS),** which can be monitored by Central and State Government.
  - **Farmers do not operate the DigiClaim module** and only GoI & State Government functionaries have access to it.
  - However, **on settlement of claims, a SMS** with a link is **sent to the farmer** from which **farmer can track the status of payment of claims.**
- **Weather Information Network Data Systems (WINDS) portal:** A centralized platform processes hyper-local weather data from Automatic Weather Stations and Rain Gauges at various levels, improving risk assessment and decision-making.
- **Yield Estimation System, based on Technology (YES-TECH) Manual:** A tech-driven yield estimation system providing methods, best practices, and integration insights for precise yield assessments at the Gram Panchayat level.
- **Door to Door enrollment app AIDE/Sahayak:** Aims to enhance the accessibility of the scheme.
- **Forecasting Agricultural output using Space, Agro- meteorology and Land based observations (FASAL) project.**
- **National e-Governance Plan in Agriculture (NeGPA)** for timely access to agriculture related information through ICT use.
- **National Agricultural Drought Assessment and Monitoring System (NADAMS)** for Agricultural drought assessment.
- **ISRO's Geo-platform, Bhuvan**, provides data on plantation, pest surveillance and weather.

1.5. PRADHAN MANTRI KISAN MAAN-DHAN YOJANA (PM-KMY)

Quick Facts

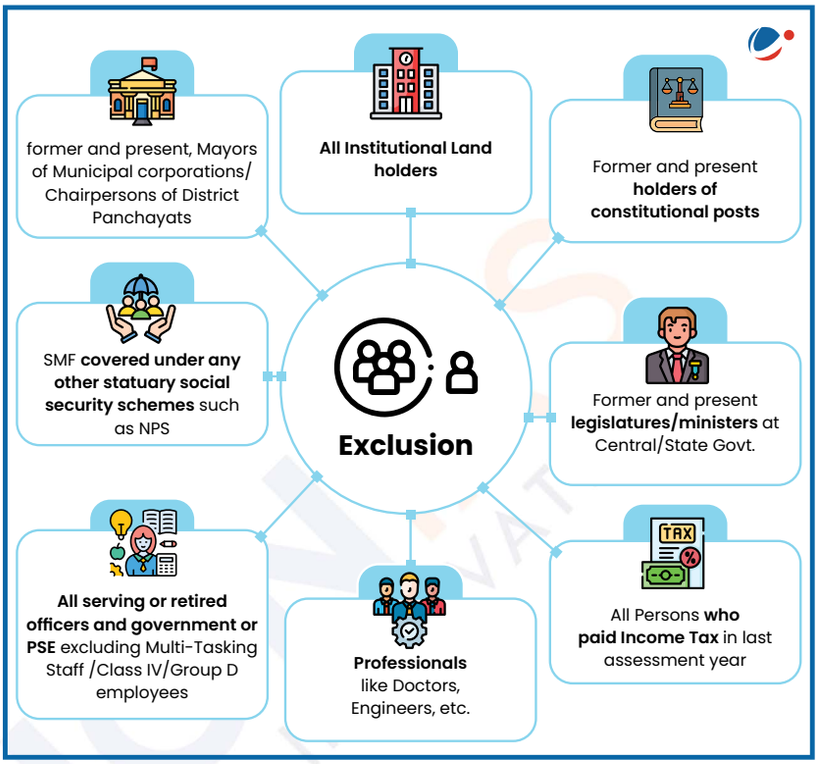
- **Type:** Central Sector Scheme
- **Purpose:** Old age protection and social security of **Small and Marginal Farmers (SMF)**
- **Eligibility:** Land **upto 2 ha** and age between **18 to 40 years**
- **Fund manager:** Life Insurance Corporation (LIC)

Objective

To provide social security to Small and Marginal Farmers in their old age when they have no means of livelihood and minimal or no savings to take care of their expenses.

Salient Features

- **Benefit**
  - **Assured pension of Rs. 3000/- month** on attaining the age of 60 years.
- **Voluntary and Contributory**
  - **Monthly contribution by farmer** ranges between Rs.55 to 200 to the Pension Fund, **depending on the age of entry** into the Scheme.
  - **Matching contribution** is made by the **Central government.**
- **Family pension**
  - **If the subscriber dies,** the **spouse** shall be **entitled to receive only 50% of the pension** received by subscriber.
- **Provisions for disability**
  - If the subscriber becomes disabled before attaining the age of 60 years:
    - Spouse shall be entitled to continue with the scheme subsequently.
    - **Spouse may exit the Scheme** with the subscriber's share of contribution with savings bank rate of interest or accumulated interest as actually earned by the Pension Fund, **whichever is higher**
- **Exit provisions**
  - **Premature exit**
    - **Exit within ten years from the date of joining the Scheme:** Subscribers will get his/her share of contribution with savings bank rate of interest
  - **Exit after 10 years from the date of joining but before the age of 60:** Subscribers will get his/her share of contribution with savings bank rate of interest or accumulated interest as actually earned by the Pension Fund, whichever is higher



1.6. NATIONAL MISSION ON EDIBLE OILS – OIL PALM (NMEO-OP)

Quick Facts

- **Type:** Centrally Sponsored Scheme
- **Purpose:** To reduce dependence on edible oil imports
- **Special focus regions:** North east and Andaman and Nicobar Islands
- **Tenure:** Upto 2025-26

Objective

To enhance the edible oilseeds production by harnessing Oil Palm area expansion.

Salient Features

- **Background:** The mission **was launched in 2021**, and the oil palm development programme of National Food Security Mission (NFSM- Oil palm programme) was also subsumed under this scheme.
  - Oil Palm, **originated from West Africa** is comparatively a new crop in India and has **highest vegetable oil yielding capability per ha.**
  - It produces two distinct oils, i.e. palm oil and palm kernel oil, which are used for **culinary as well as industrial purposes**. India imports 57% of the total edible oil.
- **Target**
  - **Till 2025-26:**
    - To increase area of oil palm **to 10 lakh hectares** by adding **additional 6.50 lakh ha** (3.22 lakh hectares for general state and **3.28 lakh ha in North Eastern states).**
    - Increase in **Crude Palm Oil production to 11.20 lakh tonnes**
  - Increase consumer awareness to maintain **consumption level of 19.00 kg/person/ annum.**
- **Assistance is provided for:** Planting material, inputs for **intercropping upto gestation period of 4 years and for maintenance**, establishment of seed gardens, nurseries, **bore well/pump set/water harvesting structure, etc.**
- **Efficient water management:** Emphasis has been given to promote **micro irrigation and water conservation** in oil palm.
- **Regions for cultivation: ICAR- Indian Institute of Oil Palm Research (IIOPR)** 2020 has assessed around 28 lakh hectares potential for oil palm cultivation.
  - **Potential states and districts** of Andhra Pradesh, Chhattisgarh, Goa, Gujarat, Maharashtra, Madhya Pradesh, Mizoram, Karnataka, Kerala, Odisha, Tamil Nadu, Telangana, Arunachal Pradesh, Assam, Bihar, Manipur, Meghalaya, Nagaland, Tripura, Uttar Pradesh, West Bengal and Andaman & Nicobar islands.

1.7. MISSION FOR INTEGRATED DEVELOPMENT OF HORTICULTURE (MIDH)

Quick Facts

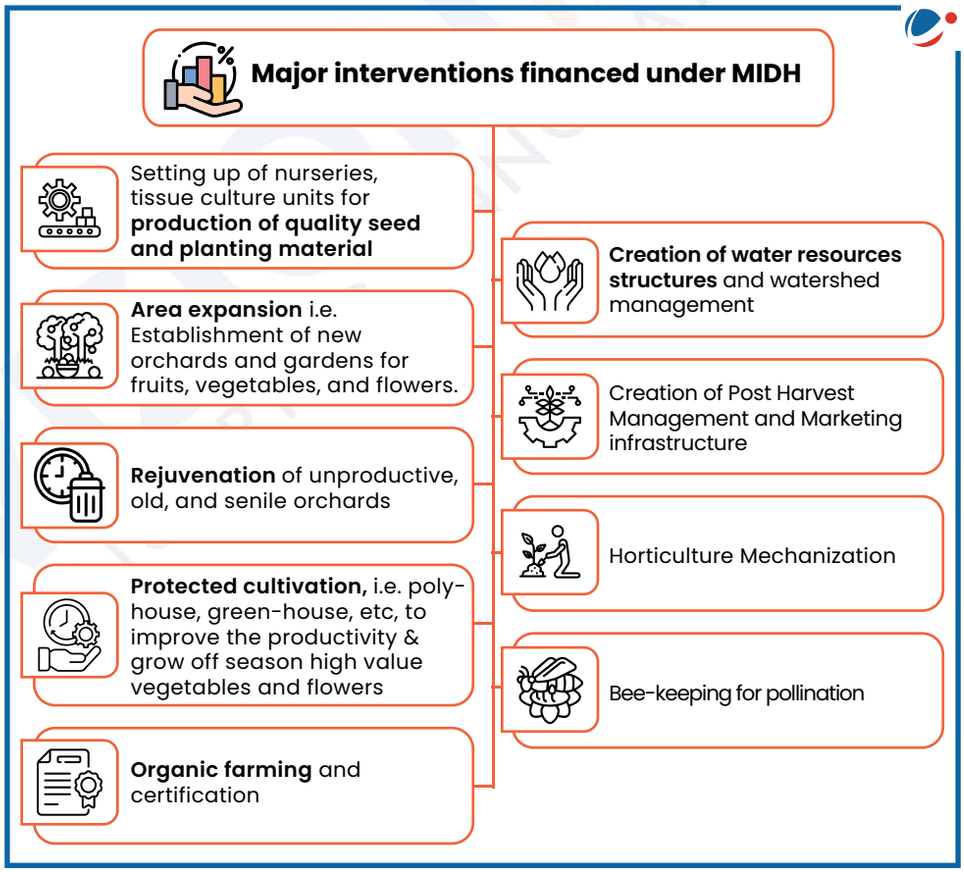
- **Type:** Centrally Sponsored Scheme
- **Purpose:** Holistic development of horticulture in the country
- **Assistance:** Financial & technical assistance is provided to States/UTs for key interventions
- **Coverage:** All the States/UTs are covered

Objective

- **Adopt an end-to-end holistic approach** covering production, post-harvest management, processing and marketing to assure appropriate returns to growers/producers.
- **Promote R&D technologies** for production, post-harvest management and processing.
- **Enhance acreage, coverage, and productivity** through diversification (from traditional crops to plantations, orchards, vineyards, etc.) and extension of appropriate technology to farmers.
- **Adopt a coordinated approach and promote** partnership, convergence and synergy.
- Enhance **horticulture production and productivity**, encourage **aggregation of farmers and support their skill development.**

Salient Features

- **Background:** Scheme is being implemented from 2014-15.
- **Crops covered:** Fruits, vegetables, root & tuber crops, mushrooms, spices, flowers, aromatic plants, coconut, cashew, cocoa and bamboo.
- **Fund sharing**
  - Subsidy is shared between the **Central Government and State Governments in the ratio of 60:40** in all the **states other than North Eastern and Himalayan states, where the pattern of assistance is shared in the ratio of 90:10.**
  - In case of NHB, CDB, CIH, and the National Level Agencies (NLA), the Centre contributes 100%.



- **Sub-schemes**
  - **National Horticulture Mission (NHM):** To promote holistic growth of horticulture sector through an area based regionally differentiated strategies
  - **Horticulture Mission for North East & Himalayan States (HMNEH):** It is a technology mission which focuses on production of quality planting material, organic farming, efficient water management, etc.
  - **National Horticulture Board (NHB):** NHB is implementing various schemes under MIDH in all States and UTs
  - **Coconut Development Board (CDB):** CDB is implementing various schemes under MIDH in all Coconut growing states in the country

- **Central Institute for Horticulture (CIH), Nagaland:** Established for providing technical support through capacity building and training of farmers and Field functionaries in the North Eastern Region.

- **Monitoring:** Executive Committee headed by Secretary (DAC&FW) monitors the progress of Mission.

Other initiatives under MIDH

- **CHAMAN (Coordinated Horticulture Assessment and Management using geoiNformatics)**
  - Area assessment and production forecasting of **7 major horticultural crops** in selected districts of major states (12 states, 185 Districts).
  - **Key crops include:** Mango, Banana, Citrus, Potato, Onion, Chilli & Tomato
  - Use of **GIS** (Geographical Information System) and **remote sensing data for generating action plans.**
- **HORTNET**
  - HORTNET project is a **web enabled work flow-based system for providing financial assistance under MIDH.**
  - It is a unique intervention to accomplish **e-Governance in NHM wherein total transparency has been envisaged** in all the processes of workflow i.e., online application filing, authentication, processing and online payment to the beneficiary's bank account through DBT.

1.8. KISAN CREDIT CARD (KCC)

Quick Facts

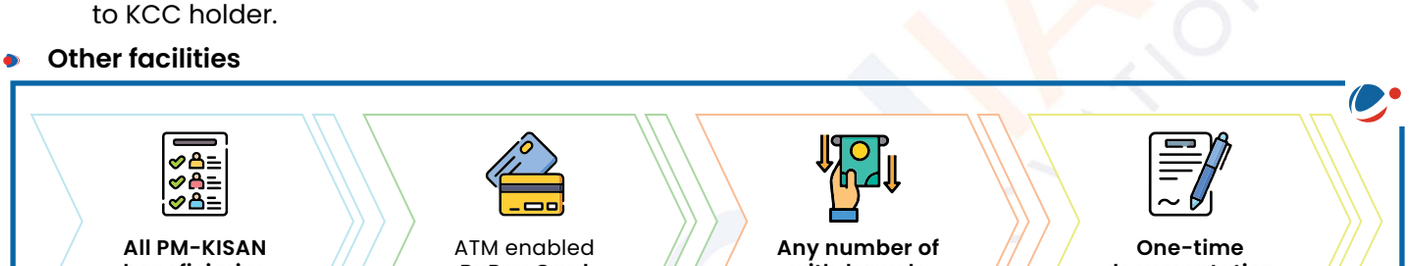
- **Purpose:** To meet the financial requirements of farmers at various stages of farming.
- **Implementing agency:** Commercial Banks, RRBs, Small Finance Banks and Cooperatives.
- **Eligibility:** Farmers - individual/joint borrowers who are **owner cultivators; Tenant farmers, oral lessees & share croppers; Self Help Groups (SHGs) or Joint Liability Groups (JLGs) of farmers** including tenant farmers, share croppers etc.
- **Allied sectors coverage:** Animal husbandry and fishery related

Objective

- Adequate and timely credit support from the banking system under a single window with flexible and simplified procedure for meeting:
  - **short term credit requirements for cultivation** of crops,
  - **Post-harvest expenses,**
  - **Produce marketing loan,**
  - **Consumption requirements** of Farmer Household,
  - **Working Capital** for maintenance of farm assets,
  - **Investment credit requirement** for agriculture and allied activities.

Salient Features

- **Short-term credit**
  - Collateral free loan up to Rs. 1.6 lakh
  - No processing fee
  - **Interest Subvention:** 3% p.a. interest subvention for prompt borrowers up to Rs. 3.00 lakhs.
  - Premium borne by both the bank and borrower (in 2:1 ratio respectively).
- **Long term credit**
  - **Long term credit limit portion:** Investment credit requirement for agriculture and allied activities.
- **Risk coverage**
  - **Death or permanent disability** resulting from accidents caused by external, violent and visible means to KCC holder.
- **Other facilities**



1.9. RASHTRIYA KRISHI VIKAS YOJANA (RKVY) CAFETARIA SCHEME

Quick Facts

- **Purpose:** Incentivizes **States to increase public investment** in Agriculture & allied sector
- **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**

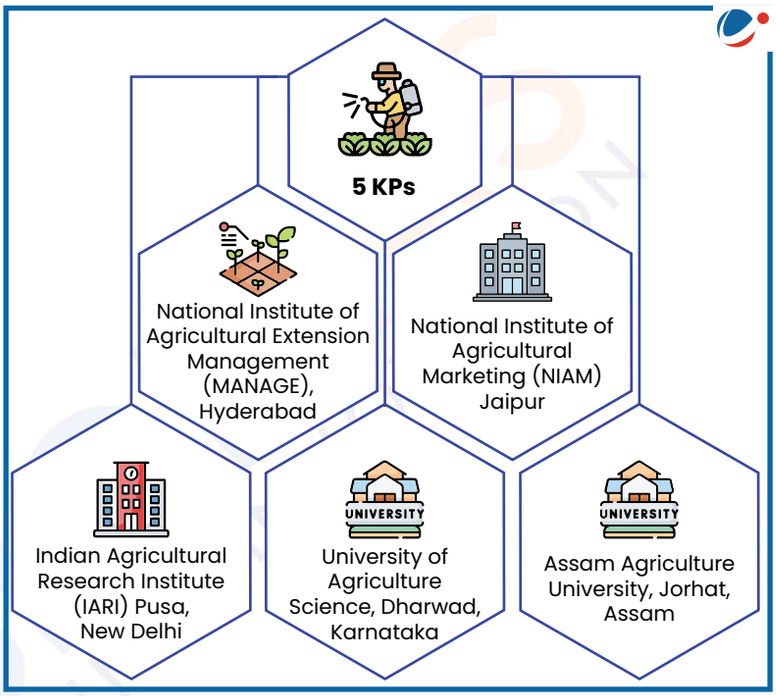
Objective

- To **strengthen the farmers' efforts** through creation of required pre and postharvest agri-infrastructure that increases access to quality inputs, storage, market facilities etc.
- 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 as well as encourage production/productivity

- 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 agrientrepreneurship** 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.
- **Fund sharing:**
  - **90:10** between Centre and States in respect of North Eastern and Himalayan States
  - **60: 40** between Centre and States for all other states
  - The allocation for UTs will be **100% grant**



- **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.
- **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.
    - **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):**
  - **Financial support:** States/UTs of the country are provided financial assistance of **Rs. 50000/ha for 3 years.**
    - Of this, **Rs. 31000/ha/3 years** is provided **directly to farmers through DBT** for on-farm and off-farm organic inputs.
  - **Participatory Guarantee System (PGS) Certification:** To **help commercial production** of organic **products**, farmers are provided assistance for **online PGS Certification.**
    - **National Centre for Organic and Natural Farming (NCONF)** has a **dedicated PGS secretariat to look** after authorization of Regional Councils (RCs) for facilitating the local groups to take up PGS-India certification.
  - **Bharatiya Prakritik Krishi Paddhati (BPKP): To promote natural farming** and involve farmers on a larger scale to undertake chemical free farming.
    - It is proposed to **cover 7.5 lakh ha. area by developing 15000 clusters across the country** during 2023-2024 to 2025-2026.
    - It is also proposed to establish **10,000 Bio-input Resource Center (BRC) across** the country for continuous supply of cow dung and cow urine based bio-inputs like Jeevaamrit, Beejaamrit and Ghanajeevaamrit etc.
- **Per Drop More Crop:** Focuses on enhancing water use efficiency at farm level through Micro Irrigation, namely, Drip and Sprinkler Irrigation systems.
  - **Financial Assistance @ 55% for Small & Marginal farmers and @ 45% for other farmers** is provided by the Government for installation of **Micro Irrigation**.
  - Further, **25% higher unit cost** is taken into consideration for calculation of subsidy for the **North Eastern and Himalayan states and 15% higher for States with low penetration of Micro Irrigation** for larger adoption of Micro Irrigation systems by the farmers.
- **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.
- **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.
- **Village Haats & GRAAMS**

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1.9.1. SOIL HEALTH CARD SCHEME

Quick Facts

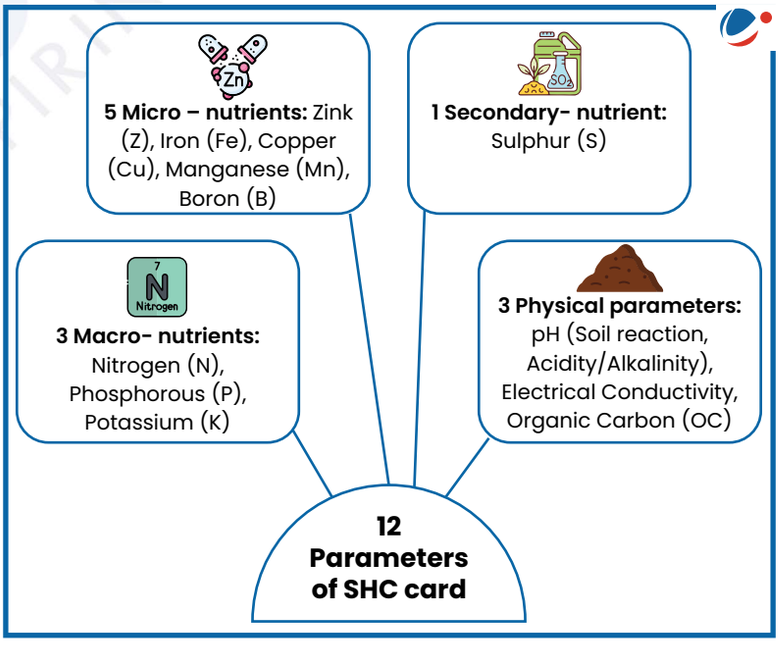
- **Purpose:** To facilitate farmers for better understanding of soil and Integrated Nutrient Management (INM)
- **Subcomponent of:** RKVY cafeteria scheme (**Soil Health & Fertility component**)
- **Soil Health card (SHC):** A printed **report card** issued to farmers once **in three years** indicating the status of his soil in terms of **12 parameters**
- **SHC Portal: Facilitates** generation of SHCs in a uniform and standardized format.

Objective

- To **assist State Governments to issue soil health cards to all farmers** in the country, so as to provide a basis to address nutrient.
- **To develop and promote soil test based nutrient management in the districts** for enhancing nutrient use efficiency.
- **To strengthen functioning of Soil Testing Laboratories (STLs) through capacity building**, involvement of agriculture students and effective linkage with Indian Council of Agricultural Research (ICAR).

Salient Features

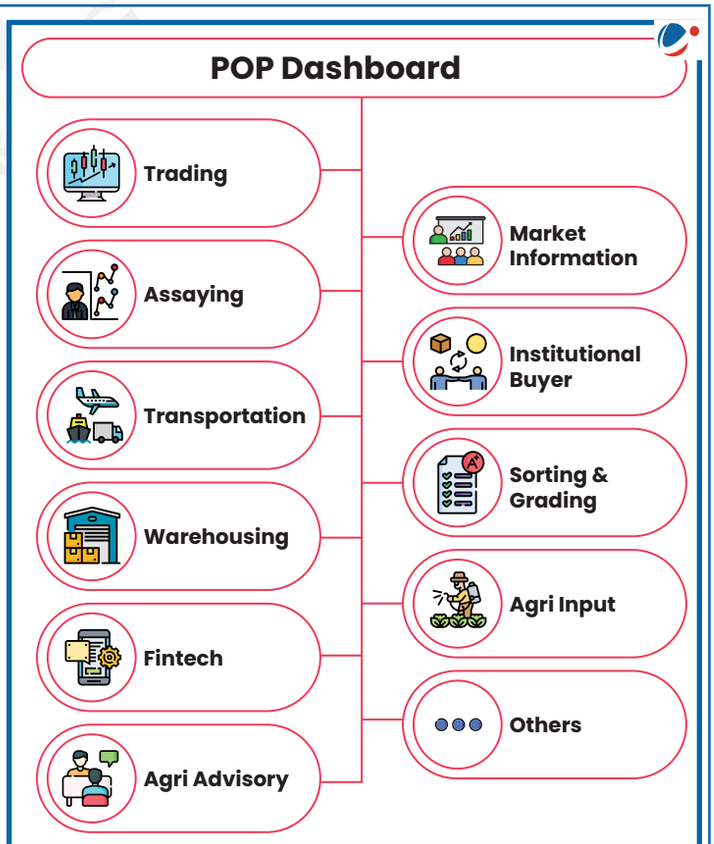
- **Background: SHC scheme was launched in 2014-15 as a component of:** National Mission for Sustainable Agriculture (NMSA). However, from 2022-23 the scheme is merged in Rashtriya Krishi Vikas Yojana (RKVY) cafeteria scheme.
- **Soil Health card (SHC):** It indicates the status of soil in terms of **12 parameters (refer to the infographics).**
  - It is also accompanied by an **advice on the various fertilizers and other soil amendments** he is supposed to make.
  - It can be printed in **various major languages and Dialects.**
- **Soil Testing:** Soil samples are tested **as per the approved standards** for all the 12 parameters at:
  - **STL owned by the Department of Agriculture** and by their **own staff or by an outsourced agency.**
  - **ICAR Institutions** including KVKs and SAUs.
  - **laboratories of the Science Colleges/Universities** by the students under supervision of a Professor/ Scientist.



- **Ensuring quality of soil test:** State Government is mandated to refer **1% of all the samples in a year** to a **'Referral Laboratory'** to analyse and certify on the results of **Primary Laboratory**.
  - The **State Government** is also required to support the **establishment of Referral Laboratories.**
- **Village Level Soil testing Labs or Mini labs:** Mini labs at village level is required to promote **location and crop specific** sustainable soil health management.
  - They can be set up **by individual entrepreneurs** i.e., rural youth and **community-based entrepreneurs** i.e., SHGs, Farmers Producers Organisation (FPO), Schools, Agriculture Universities etc.
  - **District level empowered committee (DLEC)** is responsible to **select beneficiaries/ entrepreneurs** to run Mini labs with the support from government
- **Payment Per Sample:** Centre provides a sum of **Rs. 190 per soil sample** to State Governments to cover the **cost of collection** of soil sample, its **test, generation and distribution** of SHC to the farmer.
  - There is no **burden on farmer** to generate Soil health card.
- **Technological interventions**
  - **SHC Portal:** It has been revamped and integrated with a **Geographic Information System (GIS)** system so that all the test results are captured and seen on a map.
  - **Mobile Application:** To ensure **authenticity of sample collection** and correctness of the information, **Sample tracking and alerts to farmers** through SMS.

1.10. OTHER SCHEMES/MISCELLANEOUS INITIATIVES

National Agriculture Market (e-NAM)	• eNAM is a **pan-India electronic trading portal** which **networks** the existing **Agricultural Produce Market Committee (APMC) mandis** to create a **unified national market for agricultural commodities.** • **Type:** Central Sector scheme • **Source of funding:** Agri-Tech Infrastructure Fund (ATIF) • **Nodal Implementing agency:** Small Farmers Agribusiness Consortium (SFAC) • **Platform of Platforms (POP):** • It is an **integration of platforms of various service providers.** (refer to the infographic)



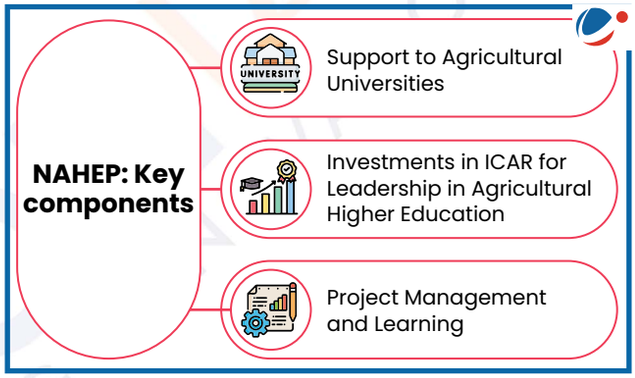
	• It facilitates farmers to **sell the produce outside their state borders.** • Facilitates trade through **e-NWR (Negotiable Warehouse Receipt)**

Integrated Scheme for Agricultural Marketing schemes (AGMARKNET) portal	• **Type:** Central Sector Schemes
	• **Objectives:** To develop agricultural marketing infrastructure for effectively managing marketable surplus of agriculture including horticulture and of allied sectors
	• It is a **G2C e-governance portal** for providing **agricultural marketing related information from a single window.**
	• It facilitates web- based information flow, of the **daily arrivals and prices of commodities** in the agricultural produce markets spread across the country.
	• **5 components under two implementing agencies:**
	  • **Directorate of Marketing & Inspection or DMI** (a division of the ministry)
	  ◇ **Agricultural Marketing Infrastructure (AMI)** a sub scheme of **Integrated Scheme for Agricultural Marketing (ISAM)**
	  ◇ **Marketing Information Network (MRIN)**
	  ◇ **Strengthening of Agmark Grading Facilities (SAGF)**
	  • **Small Farmers Agribusiness Consortium or SFAC (an autonomous organization)**
	  ◇ **Agri-Business Development (ABD)** through Venture Capital Assistance (VCA) and Project Development Facility (PDF)
	  ◇ **Choudhary Charan Singh National Institute of Agriculture Marketing (NIAM)**

National Mission on Agricultural Extension and Technology (NMAET)	• **Type:** Centrally Sponsored Scheme
	• **Objective:** To make the **extension system farmer-driven** and farmer-accountable by way of **new institutional arrangements** for technology dissemination.
	• It was introduced under the umbrella of **Agriculture Technology Management Agency (ATMA).**
	• **It involves a judicious mix of**
	  • **extensive physical outreach and interactive methods** of information dissemination, use of ICT, institution strengthening to promote mechanisation, and
	  • Encourage **aggregation of Farmers into Interest Groups** (FIGs) to form Farmer Producer Organizations (FPOs).
	• **Key components**
	  • **Sub Mission on Agricultural Extension (SMAE):** It focuses on awareness creation and enhanced use of appropriate technologies in agriculture & allied sectors
	  • **Sub Mission on Agricultural Mechanization (SMAM):** Financial assistance is provided for establishing 'Custom Hiring Centres (CHCs)' and 'Hi-tech Hubs of High-Value Machines'.
	  • **Sub Mission on Seed and Planting Material (SMSP):** To produce and supply quality seeds to farmers through Seed Village Programme, Establishment of Seed Processing- cum- Seed Storage Godowns, National Seed Reserve, etc.
	  • **Sub Mission on Plant Protection and Plant Quarantine (SMPP):** Regulatory, surveillance and capacity building functions to shield our bio-security from the incursion and spread of alien species

FARMS-app (Farm Machinery Solutions-app)	• To help the individual farmers, rent their agricultural machinery & equipment **and also facilitates sell and purchase of old agriculture machinery to farmers.**
Pradhan Mantri Annadata Aay Sanrakshan Abhiyan (PM-AASHA)	• **Aim:** To provide **remunerative price to the farmers** • **There are 3 components in the scheme. (Price Support Scheme, Private Procurement & Stockist Scheme (PPPS) and Price Deficiency Payment System)** **PRICE SUPPORT SCHEME (PSS)** Physical procurement of pulses, oilseeds & Copra by Centre Nodal Agencies. Central Government to bear procurement expenditure and loses due to procurement **PRICE DEFICIENCY PAYMENT SCHEME (PDPS)** To cover all oilseeds for which MSP is notified. Farmers to get direct payment to the difference between MSP & selling price **PILOT OF PRIVATE PROCUREMENT & STOCKIST SCHEME (PPPS)** Private sector participations in procurement operation to be piloted. For oilseeds, states have the option to roll out PPPS on pilot basis • States/UTs have **an option to implement either PSS or PDPS with respect to particular notified oilseeds** in a given procurement season for the entire State. **NOTE:** Recently, Centre has **removed the procurement ceiling of 40%** on three pulses **-tur, urad and masur- under** the **PSS** for the **2023-24** in order to boost domestic production. • The decision **assures the procurement of these pulses from farmers at MSP** without ceilings.
National Innovations on Climate Resilient Agriculture (NICRA)	• **Launched by: Indian Council of Agricultural Research (ICAR)** • **Aim:** to enhance **resilience of Indian agriculture** to climate change and climate vulnerability through strategic research and technology demonstration. **Four components** Strategic Research Technology Demonstration Capacity Building Sponsored/Competitive Grants
Attracting and Retaining of Youth in Agriculture (ARYA)	• To attract and empower the Youth in **Rural Areas to take up various Agriculture, allied and service sector enterprises** for sustainable income and gainful employment in selected districts. • Implemented through **Krishi Vigyan Kendra in one district from each State.** • Agricultural Universities and ICAR Institutes as **Technology Partners**. • In each district, **200-300 rural youths are identified for their skill development in entrepreneurial activities** and establishment of related micro-enterprise units.

Krishi Vigyan Kendra (KVK) Knowledge Network	• KVK, is an integral part of the **National Agricultural Research System (NARS).**
	• It is aimed at **assessment of location specific technology modules** in agriculture and allied enterprises.
	• The KVK scheme is **100% financed by Govt. of India** and the KVKs are sanctioned to **Agricultural Universities, ICAR institutes**, related Government Departments and Non-Government Organizations (NGOs) working in Agriculture.
	• **Activities undertaken by KVKs**
	  • **On-farm testing** of agricultural technologies
	  • **Frontline demonstrations**
	  • **Capacity development** of farmers and extension personnel
	  • To work as **Knowledge and Resource Centre of agricultural technologies**
	  • **Provide farm advisories using ICT** and other media means

National Agricultural Higher Education Project (NAHEP)	• **Aim:** To develop resources and mechanism for supporting infrastructure, faculty and student advancement, and providing means for **better governance and management of agricultural universities.** • **External support:** The project is proposed on **50:50** cost sharing basis between the **World Bank and the Government of India.** • **Implemented at the Education Division, ICAR.** 
Farmer FIRST (FARM, Innovations, Resources, Science and Technology)	• **Launched by:** ICAR • **Aim:** Enhancing **farmer-scientist interface** for technology development and application. • It will be achieved with focus on **innovations, technology, feedback, multiple stakeholder's participation**, multiple realities, multi method approaches, and vulnerability and livelihood interventions.
Agri Udan	• **Launched by:** ICAR-NAARM and IIM-A's incubator centers • **Aim:** To **scale-up Food & Agribusiness start-ups** through rigorous mentoring & training of rural youth, industry networking and Investor pitching.
Mera Gaon Mera Gaurav	• **Aim:** to promote the direct interface of scientists with the farmers to **hasten the lab to land process.** • ICAR has **identified fifteen villages** • Scientists of the ICAR and state agricultural universities provide **information to the farmers of selected villages on technical and other related aspects** in a time frame.

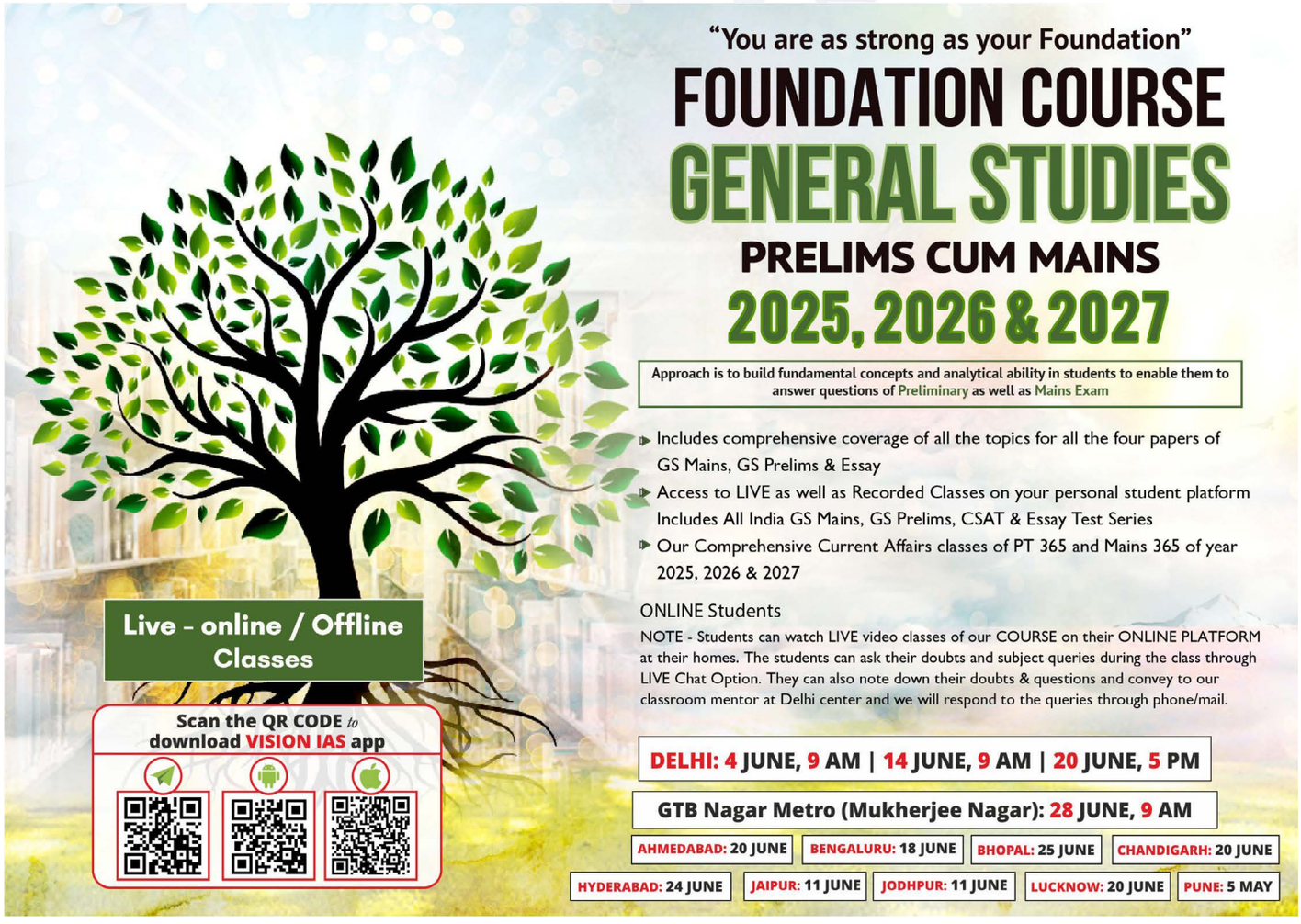
Agri-Market Infrastructure Fund (AMIF)	• Fund with a corpus of **Rs. 2000 crore for developing and upgrading agricultural marketing infrastructure** in the **22000 Gramin Agricultural Markets (GrAMs)** and **585 Agricultural Produce Market Committees (APMCs).**
	  • In these **GrAMs, physical infrastructure is strengthened** using MGNREGS and other Government Schemes.
	  • There is also a provision to link **GrAMs with e-NAM** and exempt them from APMC regulations.
	  • GrAMs are expected to provide **farmers facility** to make direct sale to consumers and bulk purchasers with **National Bank for Agriculture and Rural Development (NABARD).**
	• Since it is a demand driven scheme from the States/UTs, **there is no State-wise and year-wise allocation of the fund.**
	• States may also access AMIF for innovative integrated market infrastructure projects including **Hub and Spoke mode and in Public Private Partnership mode.**

E-Krishi Samvad	• It is an **online interface** through which farmers and other **stakeholders can directly approach ICAR** (with their problems for effective solutions). • They can also **upload photographs of crop diseases, animals or fishes** for diagnostics and remedial measures instantly from the specialists. **Appropriate solutions** from specialists will be provided **via SMS or through web.**
e-Rashtriya Kishan Agri Mandi (e-RAKAM)	• It is joint initiative of **MSTC Ltd.** (a Mini Ratna PSU under the administrative control of the Ministry of Steel) and **Central Railside Warehousing Company.** • It is an **auction platform** to help farmers get **reasonable price** for the produce and not fall prey to middlemen. • The **farmers are paid directly into their bank accounts.**
Hortinet – Farmer Connect App	• It is an **integrated traceability system.** • **Developed by:** Agricultural and Processed Food Products Export Development Authority (APEDA) • **Developed for:** facilitating farm registration, testing and certification of **Grape, Pomegranate and Vegetables** for export from India to the **European Union** in compliance with standards

Meghdoot app	• **Launched by: Ministry Agriculture** in association with the **Ministry of Earth Sciences**
	• **Developed by:**
	  • India Meteorological Department
	  • Indian Institute of Tropical Meteorology
	  • Indian Council of Agricultural Research
	• **Function:** Provide location, crop and livestock-specific **weather-based agro advisories to farmers in local languages.**
	• The information is **not based on real time but updated twice a week.**

Pandit Deen Dayal Upadhyay Unnat Krishi Shiksha Yojana (PDDUUKSY)	• **Aim:** to develop **human resource in organic farming, natural farming and cow based economy** for environmental sustenance and soil health. • **Training programmes for the farmers** in the field of organic farming, natural farming and other related latest technologies are organized.

Centralized Farm Machinery Performance Testing Portal	• **Aim:** To improve services of **farm machinery testing institutions** and **bringing out transparency** in the entire process of testing and evaluation of machines. • This portal **facilitates manufacturers** in applying, communicating and monitoring the **progress of testing of their machines in a seamless manner.**
Horticulture Cluster Development Programme	• **Scheme:** Central Sector Scheme • **Aim:** To **improve exports of targeted crops by about 20% and create cluster-specific brands** to enhance the competitiveness of cluster crops. • **Implementing agency:** National Horticulture Board (NHB)



2. MINISTRY OF AYUSH

2.1. NATIONAL AYUSH MISSION (NAM)

Quick Facts

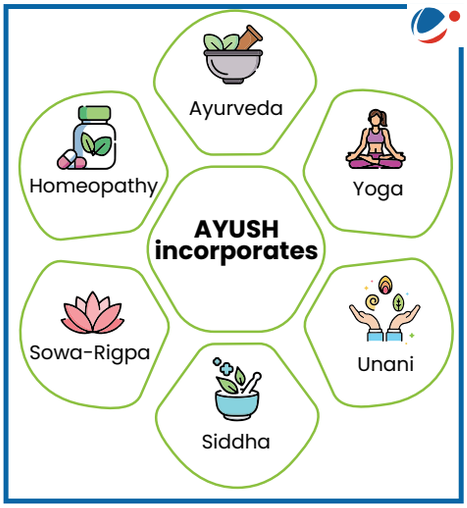
- **Type:** Centrally Sponsored Scheme
- **Purpose: Holistic wellness and "self-care"** to reduce the disease burden
- **AYUSH:** Ayurveda, Yoga & Naturopathy, Unani, Siddha & Sowa-Rigpa and Homoeopathy.
- **Tenure:** From 2015 to 2025- 2026

Objective

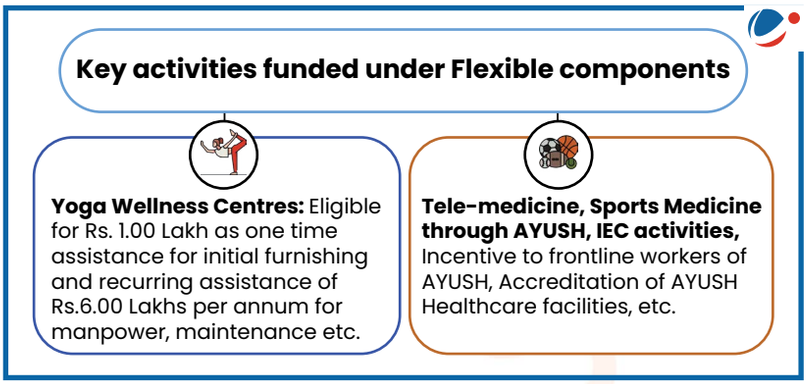
- **Cost effective Ayush Services** and support to **cultivation of medicinal plants**
- Setting up of **clusters** and **development of infrastructure for entrepreneurs**
- To establish a **holistic wellness model** through **AYUSH Health and Wellness Centres** to reduce the out of pocket expenditure.
- To provide **informed choice to the needy public through co-location of AYUSH facilities at PHCs, CHCs and DHs resulting in medical pluralism.**
- To emphasize the role of **AYUSH in Public Health** as per NHP 2017.

Salient Features

- **Ayush:** It is an integral part of India's rich cultural and healthcare heritage. These systems offer unique perspectives on health and well-being, drawing from ancient wisdom and practices.
- **Background:** Before the launch of NAM in 2014, initiatives to promote Ayush were integrated with the National Rural Health Mission (NRHM).
- **Mandatory Components:**
  - **AYUSH Services:** Providing cost effective AYUSH Services by
    - upgrading **AYUSH Hospitals and Dispensaries,**
    - Co-location of **AYUSH** facilities at Primary Health Centres (PHCs), Community Health Centres (CHCs), District Hospitals (DHs), and
    - **setting up of 10 bedded/ 30 bedded/ 50 bedded Integrated AYUSH Hospitals,**



- Operationalizing a **network of AYUSH Health & Wellness Centres** to provide services based on holistic wellness model embedded in AYUSH principles.
  - **12,500 AYUSH Health and Wellness Centres** (now named as Ayushman Arogya Mandir) component of AYUSHMAN BHARAT will be implemented through NAM for a period of 5 years upto 2023-24.



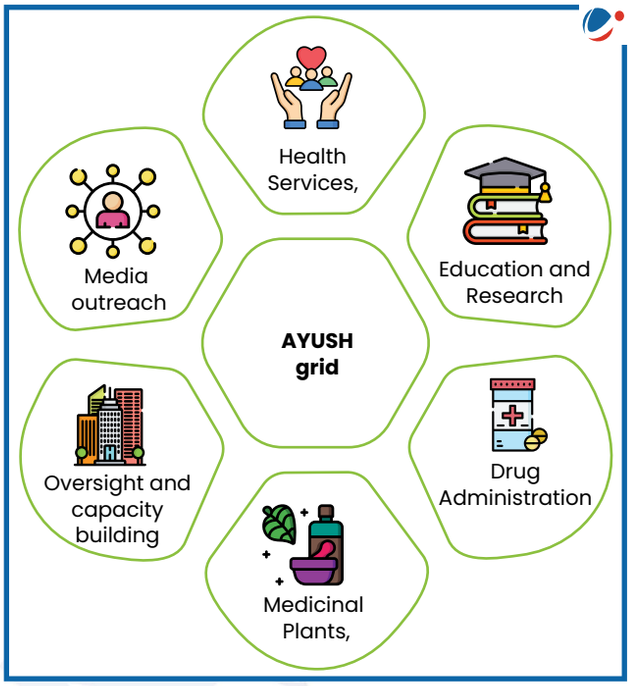
- **AYUSH Educational Institutions:**
  - To upgrade Government/ Government Aided AYUSH **UG as well as PG Educational Institutions.**
  - To provide **financial assistance to the states for establishment of new AYUSH colleges** in the States where availability of AYUSH teaching institutions is inadequate in Government Sector,
- **Flexible Component:** Out of the total State envelop available, **25% of funds will be earmarked for flexible funds.**
- **Performance-based budgeting: 20% of total allocation of Flexipool budget** may be allocated to good performing States/UTs in the same proportion in which main budget of NAM is allocated.
- **Monitoring and Evaluation:**
  - **NAM web portal** for submission of the State Annual Action Plans (SAAPs), Physical and financial progress reports of approved activities, submission of UCs, etc.
  - States/UTs are required to report the **physical and financial progress** on monthly, quarterly and yearly basis to the Ministry of Ayush.

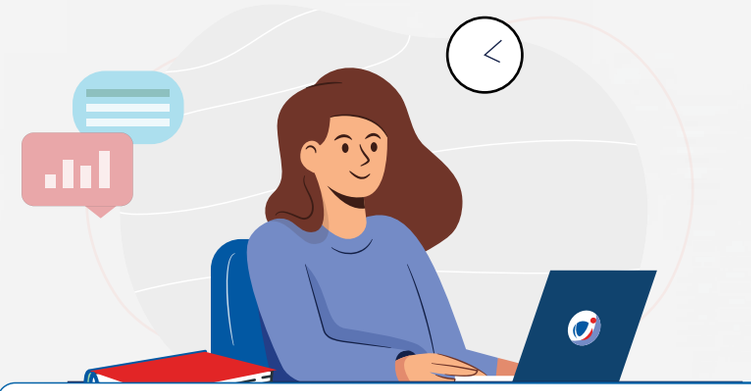
2.2. OTHER SCHEMES/INTIATIVES

Scheme for promoting pharmacovigilance of AYUSH drugs	• **Aim: Documentation of adverse effects** and **monitoring of safety and surveillance** of misleading advertisements of AYUSH drugs. • **Type:** Central Sector Scheme • Facilitate the establishment of **three-tier network of Pharmacovigilance Centre (PvCC)** at national, intermediary, and peripheral level. • **All India Institute of Ayurveda, New Delhi,** an autonomous body under the Ministry of AYUSH, has been designated as **NPvCC.**

National AYUSH Grid Project	• **Aim:** Digitisation of service delivery across the six functional areas.
	• Ayush Grid follows **relevant design principles** of
	  • India Enterprise Architecture (IndEA) 2.0
	  • Ayushman Bharat Digital Mission (ABDM)
	  • National Digital Health Blueprint (NDHB)
	• **Key projects undertaken so far:**
	  • **Mobile apps: Ayush Sanjivani, Yoga locator**
	  • **Customised IT courses:** For Ayush Professionals
	  • **AYUSH next:** For information exchange with **career guidance, interactive forum, quizzes**, etc.

Ayush Clinical Case Repository (CCR) portal	• **Aim:** To **portray the strengths of AYUSH systems** for treatment of various disease conditions. • It is a portal **to support both AYUSH practitioners and the public.** • This portal **facilitates posting of success stories/successfully treated cases** by Ayush practitioners.





VISIONIAS
INSPIRING INNOVATION

Mastering CSAT:

A Strategic Roadmap for
UPSC Prelims Examination

The UPSC Prelims is the initial, highly competitive stage of the Civil Services Examination, consisting of two objective-type papers: General Studies and the Civil Services Aptitude Test (CSAT). These papers assess a candidate's knowledge, understanding, and aptitude.

With the CSAT's growing complexity, achieving the 33% qualifying score is challenging. Aspirants must navigate time management, adapting to changing difficulty levels, maintaining balance with General Studies, and finding quality practice materials. This underscores the importance of a well-planned strategy.

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Strategic Framework for CSAT Preparation

Initial Self-Assessment: Begin with a self-evaluation using the previous year's CSAT papers to identify strengths and areas for improvement.

Study Plan: Develop a structured study plan, focusing on high yielding areas and selecting reliable study sources.

Regular Practice and Post-Test Analysis: Solving and analyzing previous year papers and mock tests to familiarize with the exam format and question types, ensuring a strategic approach to covering the comprehensive syllabus effectively.

Seeking Personalized Mentorship: Engage with mentors to receive customized strategies for improvement. Alongside essential stress management guidance, ensuring a focused and balanced preparation journey.

Reasoning: Sharpen your logical and analytical reasoning by practicing diverse question types from Clocks, Calendars, Series & Progression, Direction, Blood Relation, Coding-Decoding, Syllogism, and so on.

Focus on understanding patterns and building a step-by-step approach to solving problems.

Maths and Basic Numeracy: Strengthen foundational mathematics by revisiting basic concepts and practicing regularly.

Utilize shortcuts and mental math techniques for quicker calculations.

Comprehension: Improve your reading speed and comprehension by regularly reading newspapers.

Practice summarizing paragraphs and infer the main ideas to enhance understanding.

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3. MINISTRY OF CHEMICALS & FERTILIZERS

3.1. NUTRIENT BASED SUBSIDY (NBS) SCHEME

Quick Facts

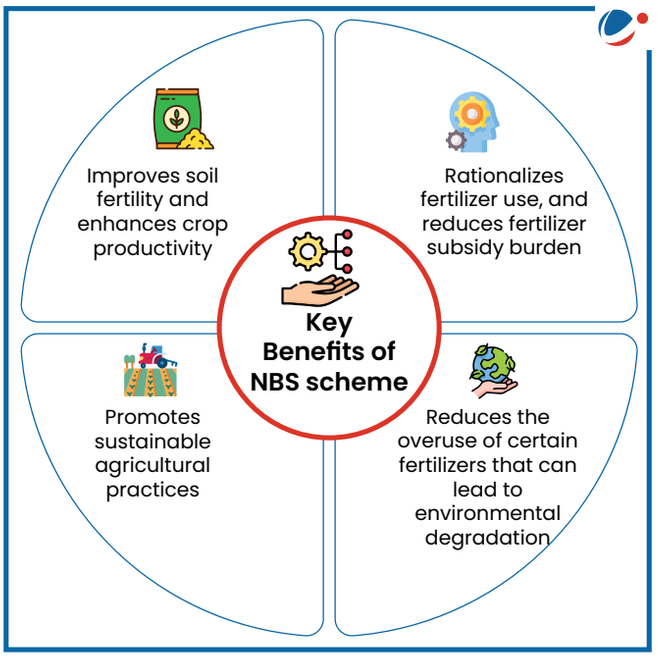
- **Purpose:** To provide fertilizers to the farmers at the subsidized prices.
- **Type:** Central Sector scheme
- **Inter- Ministerial Committee (IMC):** Recommends per nutrient subsidy for 'N', 'P', 'K' and 'S' before the start of the financial year.
- **Freight concession:** In addition to NBS, freight for the movement and distribution of the decontrolled fertilizers by rail and road is also provided

Objective

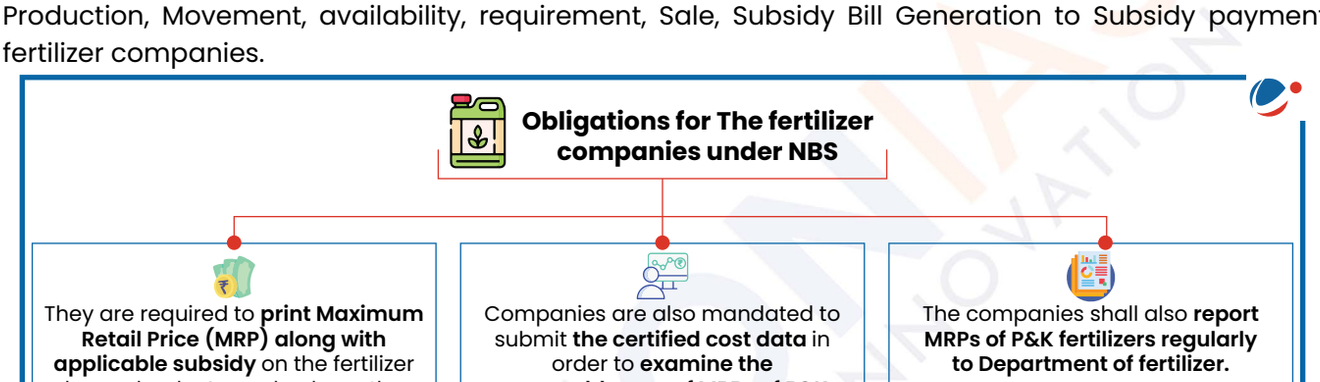
Ensuring Nation's food security, improving agricultural productivity and ensuring the balanced application of fertilizers.

Salient Features

- **Background:** In **1992**, Centre **deregulated Phosphatic and Potassic (P&K) fertilizers,** causing their prices to surge.
  - Consequently, farmers tended to **overuse Nitrogen (N),** whose price was still controlled. This created **imbalance in soil nutrients** (N, P, and K) leading to reduced soil productivity.
  - To address this, the Department of Agriculture & Cooperation introduced the **Concession Scheme for decontrolled P&K fertilizers on an ad-hoc basis** (from 1992 to 2010).
  - In 2010, the Government introduced NBS scheme.
- **NBS meaning:** Instead of providing subsidies on fertilizers as a whole, **subsidy** is provided based on the **contents of the nutrients** like nitrogen, phosphorus, potash, and sulphur, which are critical for plant growth.



- **NBS subsidy payment**
  - **An Inter- Ministerial Committee (IMC)** recommends subsidy before the start of the financial year.
  - **NBS is paid annually** on each nutrient namely, **'N', 'P', 'K'** and **'S'** based on the recommendation of IMC.
  - The IMC also recommends a per tonne additional subsidy on fortified subsidized fertilizers carrying secondary (other than 'S') and micro-nutrients.
- **Subsidy for customized fertilizers:** Manufacturers of customized fertilizers and mixture fertilizers are **eligible to source subsidized** fertilizers from the manufacturers/ importers.
  - There is **no separate subsidy** on sale of **customized fertilizers and mixture fertilizers.**
- **Direct Benefit Transfer (DBT):** Subsidy is transferred to fertilizer companies through DBT, which is then passed on to farmers through reduced retail prices.
- **Integrated Fertilizer Monitoring System (iFMS):** It captures end to end details of Fertilizer in terms of Production, Movement, availability, requirement, Sale, Subsidy Bill Generation to Subsidy payment to fertilizer companies.



3.2. PRODUCTION LINKED INCENTIVE (PLI) SCHEME FOR PHARMACEUTICALS

Quick Facts

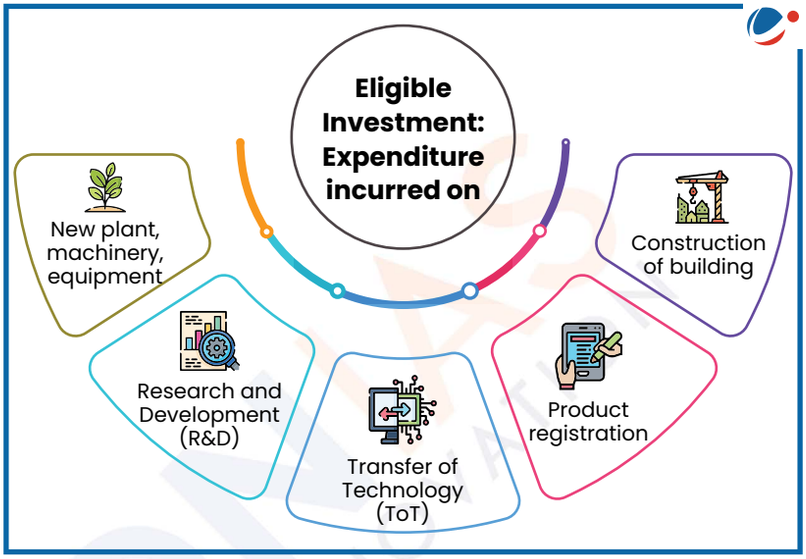
- **Type:** Central Sector Scheme
- **Purpose:** To enhance India's manufacturing capabilities in the pharmaceutical sector
- **Project Management Agency:** Small Industries Development Bank of India (SIDBI)
- **Tenure:** FY 2020-21 to FY 2028-29

Objective

To create **global champions out of India** and thereby penetrate the global value chains.

Salient Features

- **Applicant:** Both **MSMEs as well as Non-MSMEs** are covered under:
  - Proprietary Firm
  - Partnership Firm
  - Limited Liability Partnership (LLP)
  - Company registered in India
- **Product categories**
  - **Category 1:** Biopharmaceuticals; Complex generic drugs; Patented drugs; Orphan drugs; etc.
  - **Category 2:** Active Pharmaceutical Ingredients **(APIs)/** Key Starting materials **(KSM)/** Drug Intermediates **(DIs)** except those covered under PLI scheme for APIs/KSMs and DIs
  - **Category 3: Drugs not covered under Category 1 and Category 2 including drugs not manufactured in India**



- **Financial incentive**
  - It will be provided on the **incremental sales** over **Base Year (FY 2019-20).**
  - **Tenure of incentive payment: Maximum 6 years**
- **Rate of incentive:**
  - **Category 1 and 2: 10%** initially, and to be successively reduced to **6%**
  - **Category 3: 5%** initially, and to be successively reduced to **3%**

3.3. PLI SCHEME FOR PROMOTION OF DOMESTIC MANUFACTURING OF CRITICAL KEY STARTING MATERIALS (KSMS), DRUG INTERMEDIATES (DIS) AND ACTIVE PHARMACEUTICAL INGREDIENTS (APIS)

Quick Facts

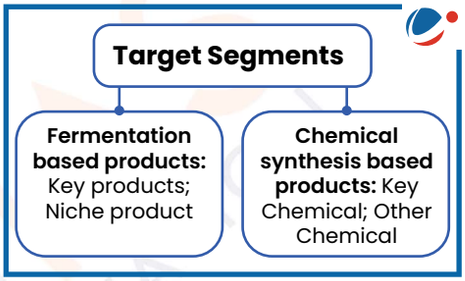
- **Type:** Central Sector Scheme
- **Purpose:** To attain self-reliance and reduce import dependence of critical KSMs/DIs/APIs
- **Project Management Agency:** Industrial Finance Corporation of India (IFCI) Ltd
- **Tenure:** FY 2020-21 to FY 2029-30

Objective

To **boost domestic manufacturing of identified KSMs, DIs and APIs** by attracting large investments in the sector and reducing India's dependence on import of key APIs.

Salient Features

- **Bulk Drug or API:** It is the chemical molecule in a pharmaceutical product that **lends the product the claimed therapeutic effect.** Example, **penicillin.**
  - India imports around **70% of total imports** of bulk drugs from **China.**
- **Scope: Setting up of green field plants with minimum domestic value addition of 90%** in four different target segments.



- **Eligible Investment:** Expenditure incurred on new plant, machinery, equipment; Research and Development (R&D); Transfer of Technology (ToT); Product registration; Construction of building.
- **Product categories: 41 products in four categories which cover** all the identified **53 APIs.**
- **Financial incentive**
  - It will be provided on the **incremental sales** over **Base Year (FY 2019-20).**
  - **Tenure of incentive payment: Maximum 6 years**
  - **Rate of incentive:**
    - **For fermentation based products: 20%** and initially, and to be successively reduced 5%.
  - For chemical synthesis based products: **10%.**

3.4. PLI SCHEME FOR PROMOTION OF DOMESTIC MANUFACTURING OF MEDICAL DEVICES

Quick Facts

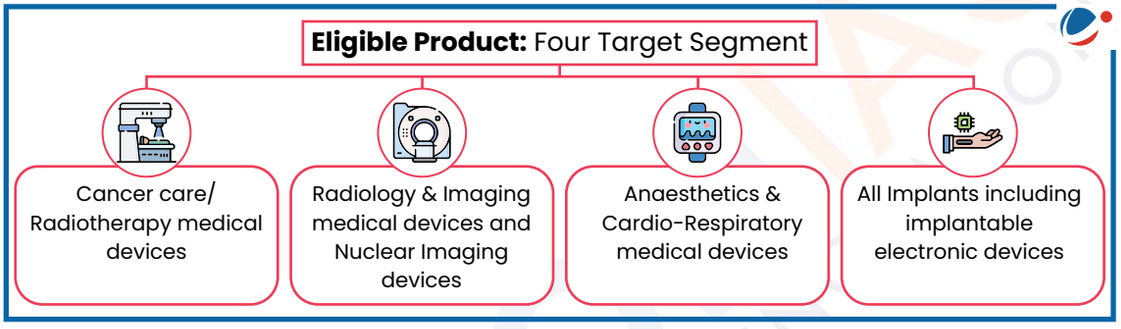
- **Type:** Central Sector Scheme
- **Purpose:** To ensure a level playing field for the domestic manufacturers of medical devices
- **Applicant:** Any company registered in India committed for investment in a Greenfield Project
- **Tenure:** FY 2020-21 to FY 2027-28

Objective

To boost domestic manufacturing, attract large investment in the Medical Device Sector.

Salient Features

- **Eligible investment:** Expenditure incurred on
  - New plant, machinery, equipment
  - Research and Development (R&D)
  - Transfer of Technology (ToT)
  - Construction of building
- **Financial incentive**
  - **Tenure of incentive payment: Maximum 5 years**
  - **5% of incremental sales** over base year 2019-20.



3.5. STRENGTHENING PHARMACEUTICALS INDUSTRY (SPI)

Quick Facts

- **Purpose:** To make **India a global leader** in Pharma Sector
- **Project Management Consultant:** SIDBI (Small Industries Development Bank of India)
- **Tenure:** FY 21-22 to FY 25-26
- **Approval of projects:** By Scheme Steering Committee (SSC) chaired by the Secretary, DoP

Objective

- To **strengthen the existing infrastructure facilities by provding** financial assistance to pharma clusters for creation of Common Facilities.
- To **upgrade the production facilities of Pharma units** to meet up to date regulatory standards, by providing **subsidy on reimbursement basis**, which will enable them to **obtain revised Schedule M and WHO-GMP certifications.**
- To promote **knowledge and awareness in and about the Pharmaceutical and Medical Devices Industry** by taking up studies, building databases and bringing industry leaders, academia and policy makers together.

Salient Features

- **Background:** The **Indian pharmaceutical industry** is the world's **3rd largest by volume** and 14th largest in terms of value.
  - India has the **second-highest number of US FDA approved plants** outside the US.
- **Common facilities: All facilities intended for the shared use. Eg.:** Common Testing Centres; Training Centres; R&D Centres; etc.

Components of the scheme

- **Assistance to Pharmaceutical Industry for Common Facilities (API-CF):** To strengthen the existing pharmaceutical clusters' capacity for their sustained growth by creating common facilities.
  - **Beneficiaries:**
    - **Pharmaceutical manufacturing units** in a cluster who have come together to form a **Special Purpose Vehicle (SPV)** to execute the project of developing **common facility.** There shall be a **minimum of 5 pharma units as members of (SPV).**
    - Pharma **clusters promoted by the State Governments.**
  - **Assistance: up to 70% of the approved project cost** (90% for Himalayan and north-east region) or **Rs 20 crore,** whichever is less.
- **Revamped Pharmaceutical Technology Upgradation Assistance Scheme (RPTUAS):** To facilitate existing Pharma units to meet national and international regulatory standards including the **Revised Schedule-M & WHO-GMP standards**
  - **Schedule-M** of the **Drugs and Cosmetics Rule, 1945 provides good manufacturing practices (GMP)** for pharmaceutical products.
  - **Eligibility Criteria: Any pharmaceutical manufacturing unit** that requires technology and quality upgradation and fulfils turnover criteria (refer to table on the next page).
    - **Preference** remains for **MSMEs**. Earlier the scheme covered only MSME pharmaceuticals.

Turnover of the last three years	Incentives
Less than Rs 50 crore	20% of investment under eligible activities
From Rs 50 crore to less than Rs 500 crore	15% of investment under eligible activities
From Rs 50 crore to less than Rs 250 crore	10% of investment under eligible activities

  - **Eligible activities:** Activities eligible for incentive include, water and steam utilities, testing laboratories, stability chambers waste management, etc.
  - **Flexible Financing Options:** Emphasizes on a **reimbursement basis** subsidy over a traditional credit-linked approach.
  - **Allows integration with state government scheme:** This provision will enable units to benefit from additional top-up assistance.
  - **Enhanced Verification:** Verification through a Project **Management Agency** for ensuring transparency, accountability and the efficient allocation of resources.
- **Pharmaceutical & Medical Devices Promotion and Development Scheme (PMPDS):** To facilitate growth and development of Pharmaceutical and Medical Devices Sectors through study/survey reports, awareness programs, creation of database, and promotion of industry.

3.6. ASSISTANCE TO MEDICAL DEVICE CLUSTERS FOR COMMON FACILITIES (AMD-CF) SCHEME

Quick Facts

- **Purpose:** Promotes self-reliance in manufacturing of medical devices.
- **Tenure:** 2023-24 to 2026-27
- **Components:** Assistance for Common Facilities and Assistance for Testing Facilities
- **Project Management Agency:** SIDBI

Objective

Strengthen **Medical Device** clusters by providing **financial assistance** and to **strengthen and establish more Testing Laboratories** for Medical Devices.

Salient Features

Two Components

- **Assistance for Common Facilities:** For **Creating Common Infrastructure Facilities.**
  - **Incentive**
    - Limit of **support will be 70% of the approved project cost or Rs. 20 cr.,** whichever is less.
    - **For Himalayan and North East Region States,** grant-in-aid would be **Rs. 20 Crore per Cluster or 90% of the project cost**, whichever is less.
  - **Special Purpose Vehicle (SPV)** to be formed by the **Medical Devices manufacturing units** in a cluster to execute the project.
    - There shall be a minimum of **5 Medical Device manufacturing** units as members of SPV.
    - **State Government** can also promote a cluster.
  - Individual manufacturing unit cannot hold more than **40% in the SPV. Medical Devices enterprises** shall hold at least **51% equity of the SPV.**
- **Assistance for Testing Facilities: To strengthen availability of more Medical Device Testing Laboratories** in order to boost manufacturing of quality medical devices.
  - **Incentive**
    - Limit of **support will be 70% of the approved Testing Facilities project cost or Rs. 5 cr.,** whichever is less.
    - **For Himalayan and North East Region States,** grant-in-aid would be Rs. 5 Crore per Cluster or 90% of the project cost, whichever is less.
  - Any National or State level **Government or Private institutions** interested to establish or strengthen testing facilities for testing of Class A, B, C and D medical devices including in-vitro diagnostic medical devices under **MDR, 2017 are eligible.**
    - Such legal entity under the Indian law will open a **separate account for the funds** to be utilized for the projects assisted under the sub-scheme.

National Medical Devices Policy, 2023	
Vision	**Strategy**
• Accelerated growth path with a **patient-centric approach.** • **To emerge as the global leader in the manufacturing and innovation** of medical devices by achieving, **10-12% shares in the expanding global market over the next 25 years.** • To help the Medical Devices **Sector grow from present $11 Bn to $50 Bn by 2030.**	• Regulatory Streamlining, **Enabling Infrastructure, Facilitating R&D and Innovation,** Attracting Investments in the Sector, **Human Resources Development, Brand Positioning and Awareness Creation.**

3.7. PRADHAN MANTRI BHARATIYA JAN AUSHADHI PARIYOJANA (PMBJP) SCHEME

Quick Facts

- **Purpose:** To provide **quality generic medicines** at **affordable prices** to the masses
- **Type:** Central Sector Scheme
- **Retail outlet:** PMBJP Kendra to sell affordable generic medicines to all citizens.
- **Implementing Agency:** Pharmaceuticals & Medical Devices Bureau of India (PMBI)

Objective

- **Extend coverage of quality generic medicines** so as to reduce the out-of-pocket expenditure on medicines and thereby redefine the unit cost of treatment per person.
- **Create awareness about generic medicines** through education and publicity to counter the perception that quality is synonymous with high price.
- **Generate employment** by engaging individual entrepreneurs in opening of PMBJP Kendras.

Salient Features

- **Background:** In 2015, the 'Jan Aushadhi Scheme' was revamped as **'Pradhan Mantri Jan Aushadhi Yojana'** (PMJAY) which was again renamed as PMBJP in 2016.
- **Incentive to the PMBJP Kendra owners**
  - **Rs. 5 Lakh,** to be given @ 15% of monthly purchases made, subject to a **ceiling of Rs. 15,000/- per month, w.e.f. April 2021**

- Additional one-time special grant of up to **Rs. 2 lakh** for Furniture & IT Equipment to PMBJP Kendras for **women, Divyang, SC/ST** and Areas notified by NITI Aayog (North-Eastern States, Himalayan Region, Island Territories, Aspirational Districts).

- **Product basket of PMBJP**
  - It comprises various **Ayurvedic products** for immunity boosting **medicines and surgical devices covering all major therapeutic groups** such as Cardiovascular, Anti-cancer, Anti-diabetics, Anti-infective, Anti-allergic etc.
- **Ensuring quality:**
  - Medicines are procured only from **World Health Organization – Good Manufacturing Practices** (WHO-GMP), Food Safety and Standards Authority of India (FSSAI) and CE Certified suppliers.
  - Drug is accredited by **'National Accreditation Board for Testing and Calibration Laboratories' (NABL).**
  - **Regular comparison with popular branded medicines** in terms of assay & solubility etc.
  - **SAP based Inventory Management** and Forecasting System.
  - System of **Blacklisting/Debarring Vendors/ Suppliers/ Manufacturers** for failure in supply, also penalty is imposed for late delivery.
- **PMBI:** It is set up by pharma PSUs as an independent society under the Societies Registration Act, 1860.

Key Initiatives under the scheme

- **Janaushadhi 'Suvidha' Sanitary Napkins:** Napkins are provided @ Rs. 1/- per pad and aims to achieve "Clean India & Green India", as these pads are **oxo-biodegradable and environment friendly.**
- **Jan Aushadhi Sugam App: Facilitates** locate nearby **Jan Aushadhi Kendra through Google map,** search Jan Aushadhi generic medicines, etc.

3.8. OTHER SCHEMES/MISCELLANEOUS INITIATIVES

Promotion of Bulk Drug Parks	• **Aim:** To develop **3 mega Bulk Drug parks** in India in partnership with States.
	• **Type:** Central Sector Scheme
	• **In-principle approval** has been granted to **Himachal Pradesh, Gujarat and Andhra Pradesh** for setting up bulk drug park.
	• Such parks will provide **Common Infrastructure Facilities (CIF)at one place** thereby creating a robust ecosystem for manufacturing.
	• **Tenure:** From FY 2020-2021 to FY 2024-2025.
	• **Financial assistance:**
	  ◦ **70% of the project cost** in Gujarat and Andhra Pradesh
	  ◦ **90% of the project cost** in Himachal Pradesh
	  ◦ **Maximum assistance** for one Park would be limited to **Rs. 1000 crores.**

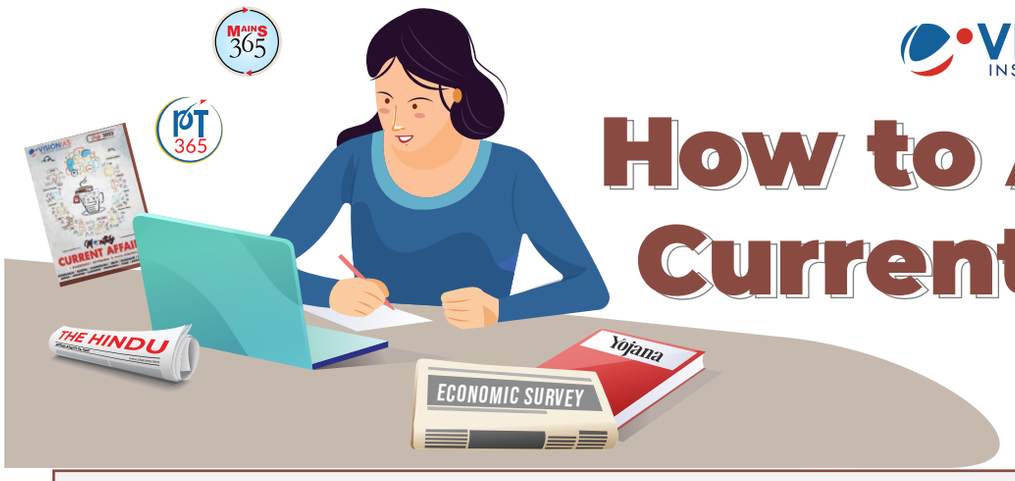
Promotion of Medical Device Parks	• **Aim:** Creation of **world class common infrastructure facilities** for increased competitiveness and optimization of resources and economies of scale. • **Type:** Central Sector Scheme • **Tenure:** FY 2020-2021 to FY 2024-2025 • Approval for financial assistance has been given to **Uttar Pradesh, Tamil Nadu, Madhya Pradesh and Himachal Pradesh** for establishing Medical Device Parks.

	• Such parks will provide **Common Infrastructure Facilities (CIF) at one place** thereby creating a robust ecosystem for manufacturing.
	• **Financial assistance:**
	  • **70% of the project cost** in **Uttar Pradesh, Tamil Nadu, Madhya Pradesh**
	  • **90% of the project cost** in **Himachal Pradesh**
	  • **Maximum assistance** for one Park would be limited to **Rs. 100 crores.**

Urea Subsidy	• **Aim:** To ensure timely and easy availability of urea fertilizers at **affordable prices.** • **Type:** Central Sector Scheme • **Subsidised Urea:** Farmers are provided subsidized urea at a **statutorily notified Maximum Retail Price (MRP).** • **Freight cost:** Subsidy also incorporates cost of **freight movement** across the country. • **Direct Benefit Transfer (DBT):** Only upon the sale getting registered on the **e-Urvarak DBT portal** a company claim subsidy. • **Authentication of beneficiaries:** Either **Aadhaar or Kisan Credit Card** number is mandatory

PM-PRANAM	• PM Programme for Restoration, Awareness Generation, Nourishment and Amelioration of Mother – Earth (PM-PRANAM) was announced in the **2023-24 Budget.**
	• **Key highlights**
	  • **Goal:** To address a pressing issue – **the excessive use of chemical fertilizers** and **pesticides** in agriculture.
	  • **Objective:** To **incentivize States/ UTs to promote alternate fertilizers and balanced use of chemical fertilizers.**
	  • **Tenure:** 3 years (FY. 2023-24 to FY 2025-26)
	  • **Incentive to state: 50% of the fertilizer subsidy saved** by a State/UT in a particular financial year by way of reduction in consumption of chemical fertilizers (Urea, DAP, NPK, MOP) **compared to previous 3 years' average consumption, will be passed on to that State/UT as Grant.**

New Schemes of Petrochemicals	**Key initiatives under the scheme include** • Setting up of **dedicated Plastic Parks** in the field of petrochemicals and setting up of **Centres of Excellence (CoE) in Polymer Technology.** • **Chemical Promotion and Development Scheme (CPDS)** will be subsumed under the NPS from FY 2023-24. • The scheme envisages creating **awareness and dissemination of information** for promotion and development of chemical and petrochemical industry.
Pharma Jan Samadhan	• A web enabled system for **redressal of consumers' grievances relating to pricing and availability of medicines.** • Facilitates effective implementation of the **Drugs (Price Control) Order 2013.**
'Pharma SahiDaam' Mobile App	• It shows the **MRP fixed by** National Pharmaceutical Pricing Authority (NPPA) for various scheduled **drugs on real time basis.**



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"Remember, Current Affairs is not just about memorisation but understanding the broader implications and interlinkages of events. Approach it with curiosity; over time, it becomes less of a chore and more enlightening experience.

4. MINISTRY OF CIVIL AVIATION

4.1. UDE DESH KA AAM NAAGRIK (UDAN)/ REGIONAL CONNECTIVITY SCHEME (RCS)

Quick Facts

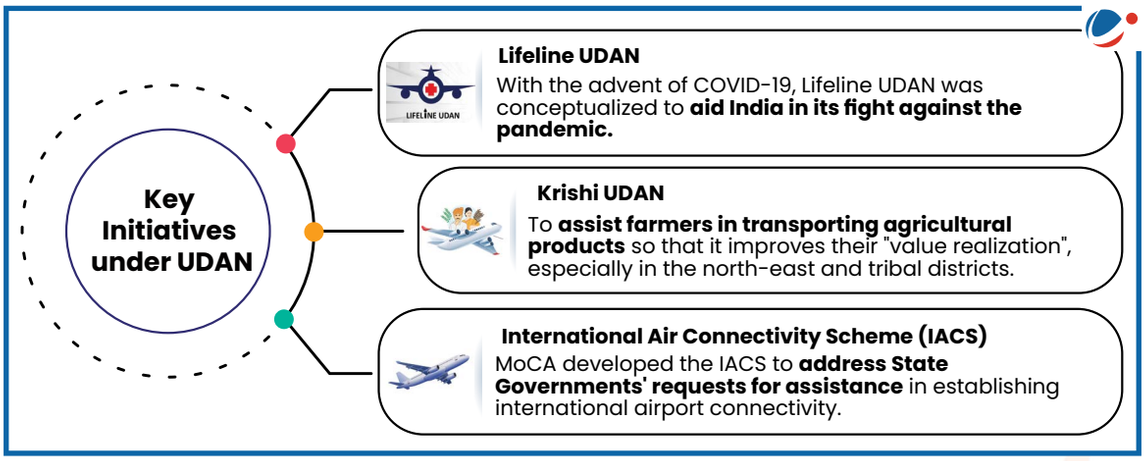
- **Purpose:** To enable **air operations on underserved / unserved routes,** promote **balanced regional growth and make flying affordable for masses**
- **Type:** Central Sector Scheme
- **Support to airlines:** In the form of **Concessions and Viability Gap Funding (VGF)**
- **Tenure:** 10 years

Objective

To fulfil the aspirations of the common citizen with an **enhanced aviation infrastructure and air connectivity in tier II and tier III cities.**

Salient Features

- **Background:** Launched under **National Civil Aviation Policy (NCAP) 2016.**
  - NCAP envisaged Regional Connectivity Scheme (RCS) to enhance regional air connectivity through **fiscal support and infrastructure development.**
- **Subsidised seats**
  - **Airfare is capped at Rs. 2500** for a distance of 500 km to 600 km per seat. However, the capping is subject to indexation as per the formula specified in the UDAN Scheme document.
  - Airlines have to **provide 50% of the seats** (9- 40 Seats) **at subsidized rates.**
- **Regional Connectivity Fund (RCF):** It facilitates the **self-financing mechanism** of the scheme by **funding the VGF** through a **levy on certain domestic flights.**
- **Demand and market-based model:**
  - RCS is available only in **States** and at airports/aerodromes/helipads which **provide concessions.**
  - **State governments** have to provide **free security & fire service, utilities at concessional rates, free land** for RCS airports etc.
- **Support to airlines: Centre shares 80%** of the VGF, and rest **20%** comes from the **respective state governments** (NE states, UK, HP and UTs will contribute 10%).
- **Flexibility for Identification of Routes:** Airline operators propose the regional routes that they are interested to operate and seek VGF.



4.2. OTHER SCHEMES/INITIATIVES

Digi YATRA project	• **It facilitates paperless travel and avoids identity checks at multiple points** in an airport. • Each passenger would get a **unique Digi Yatra ID.** • It is voluntary in nature. • **Digi Yatra Foundation (DYF)** has been set up as **a joint venture company** for creating the **Digi Yatra Central Ecosystem.**
NABH (Nextgen Airports for Bharat)	• **Aim:** to establish about 100 airports in 10-15 years • **PPP:** A large percentage of the investment is to come from the private sector.

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5. MINISTRY OF COAL

5.1. OTHER SCHEMES/INITIATIVES

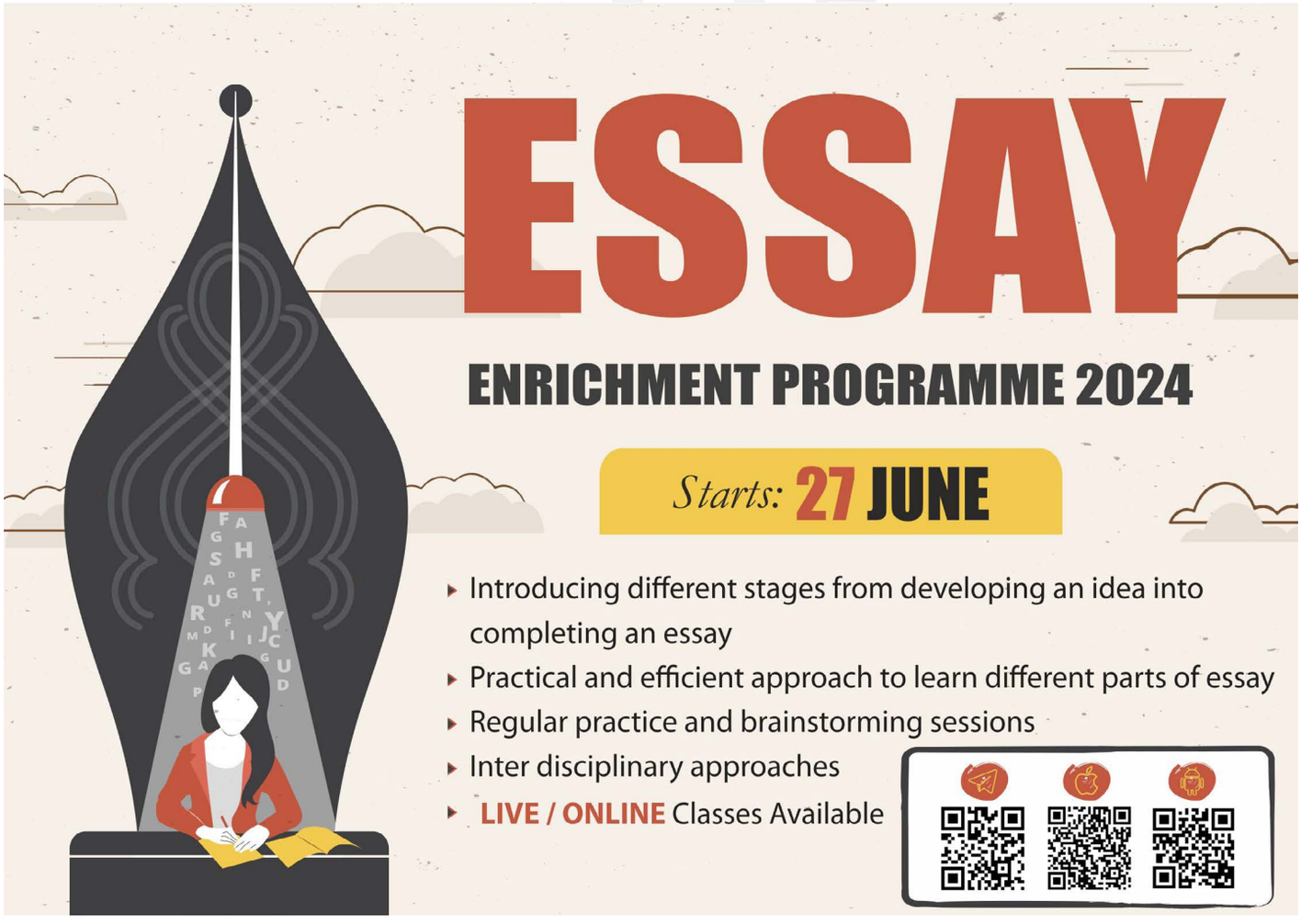
SHAKTI (Scheme for Harnessing and Allocating Koyala Transparently in India) Policy	• **Aim:** To ensure the **availability of coal to all the thermal power Plant** in transparent manner and transfer the **benefits** of linkage coal to the **end consumers.**
	• **Phase out** erstwhile Letter of Assurance (LoA)-Fuel Supply Agreement (FSA) regime.
	• Provides for **coal linkages** or coal allocation through **auctions** to the **power plants which do not have linkage or lack FSAs** through coal auctions.
	• Helps the **generators** to **get cheaper coal** and thereby reduction in cost of generation.
	• **Coal Distribution Policy (NCDP), 2007** governs Coal linkage to the power sector.
	• **Key beneficiaries and benefits:**
	  ◦ Power companies (assured coal supply)
	  ◦ Consumers (reduced cost of power)
	  ◦ Indigenous Coal Sector (reduction in Imported coal)
	  ◦ Banking Sector (reduced NPAs)

UTTAM (Unlocking Transparency By Third Party Assessment Of Mined Coal) App	• Developed by the **Ministry of Coal and Coal India Limited (CIL).** • Enables citizens and coal **consumers to monitor the process of Third-Party Sampling of coal** across CIL subsidiaries. • It has interactive **map-based view** to provide **holistic coverage of coal quality across subsidiaries.**
Coal Mine Surveillance and Management System (CMSMS)	• It is a **web-based GIS application** through which **location of sites for unauthorised mining can be detected.** • The basic platform used in the system is of Ministry of Electronics & Information Technology's **(MeiTY) map** which provides **village level information.**
Khan Prahahri	• It is a tool for **reporting any activity taking place related to illegal coal mining** like rat hole mining, pilferage, etc. • One can **upload geo-tagged photographs of the incident** along with **textual information** directly to the system. • The **identity of the complainant shall not be revealed.**

PRAKASH (Power Rail Koyla Availability through Supply Harmony)	• **Aim:** Bringing **better coordination for coal supplies** among all stakeholders viz - Ministry of Power, Ministry of Coal, Coal India, Railways and power utilities.
	• Help in **mapping and monitoring entire coal supply chain** for power plants, viz:
	  ◦ Coal Stock at supply end (mines)
	  ◦ Coal quantities/ rakes planned

	• Coal quantity in transit and • Coal availability at power generating station

Exploration of Coal and Lignite scheme	• The Cabinet **approved the continuation** of the **Central Sector Scheme** "Exploration of Coal and Lignite scheme"
	  • It will **run from 2021-22 to 2025-26.**
	• **About Exploration of Coal and Lignite Scheme**
	  • Exploration for Coal and Lignite is conducted in two broad stages: **Promotional (Regional) Exploration and Detailed Exploration in Non-Coal India Limited blocks.**
	  • **Importance:** It proves and **gives estimated coal resources available in the country which** helps in preparing detailed project report to start coal mining.
	  • The Geological reports prepared through these exploration is **used for auctioning new coal blocks.**



6. MINISTRY OF COMMERCE & INDUSTRY

6.1. PLI FOR WHITE GOODS (AIR CONDITIONERS AND LED LIGHTS) MANUFACTURERS IN INDIA

Quick Facts

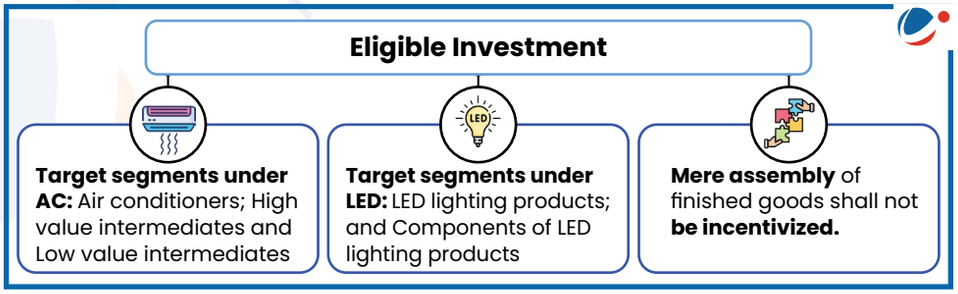
- **Type:** Central Sector Scheme
- **Purpose:** To attain self-reliance and reduce import dependence of white goods
- **Implementing Agency:** Department for Promotion of Industry and Internal Trade (DPIIT)
- **Tenure:** FY 2021-22 to FY 2028-29

Objective

Boost domestic manufacturing and attract large investments, removing sectoral disabilities, creating economies of scale, **enhancing exports** in white goods.

Salient Features

- **Scope**
  - Companies making **brown field or green field Investments** for manufacturing in target Companies.



- **Financial incentive**
  - An incentive of **4% to 6% on incremental sales (net of taxes)** over the **base year 2019-20.**
  - **Tenure of the incentive: 5** years subsequent to the base year and **one year of gestation period.**
  - **Scheme is Fund Limited i.e.** the total pay-out of incentives would be capped at the amount approved by Cabinet.
- **Monitoring:** By the **Empowered Group of Secretaries (EGoS)** chaired by Cabinet Secretary.

6.2. STARTUP INDIA

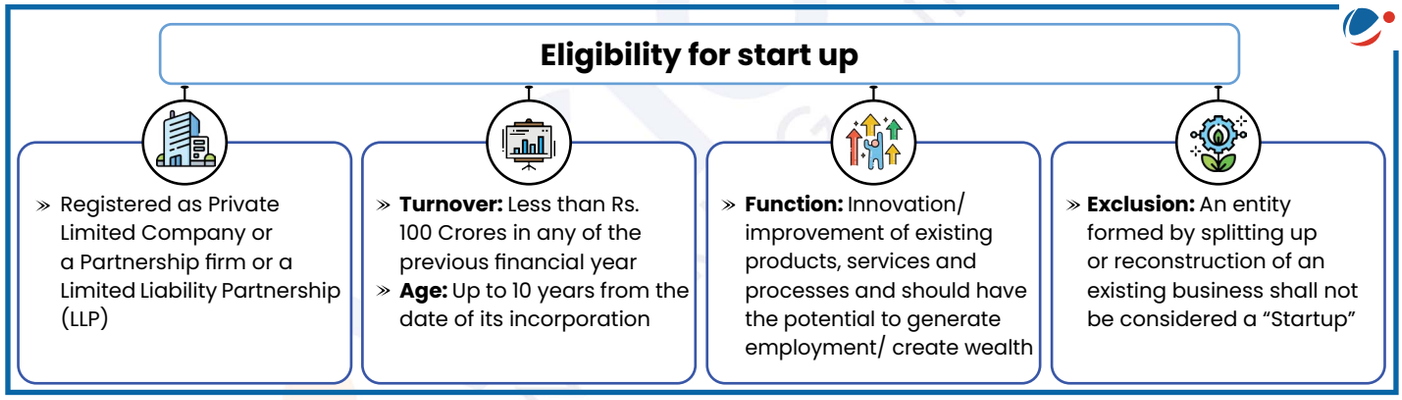
Quick Facts

- **Type:** Central Sector Scheme
- **Purpose:** Nurturing innovation and startups
- **Implementing agency:** Department for Promotion of Industry and Internal trade (DPIIT)
- **Exclusion:** An entity formed by **splitting up or reconstruction of an existing business.**

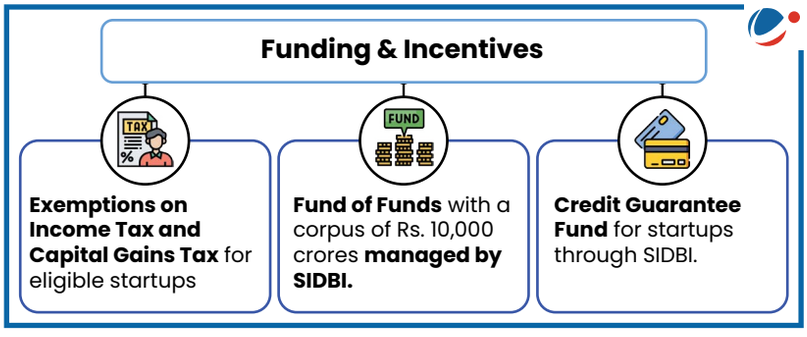
Objective

To catalyse startup culture and build a strong and inclusive ecosystem for innovation and entrepreneurship in India.

Salient Features



- **Benefits to startups: Tax incentives** including capital gains tax exemption, Governments' assistance in funding, **prioritisation of startups in public procurement, etc.**



- **Key Pillars of Support for Start up**
  - **Simplification and Handholding**
  - **Self-certificate** to reduce the regulatory burden
  - **Easier compliance, easier exit process** for failed startups, legal support, fast tracking of patent applications
  - **A website to reduce information asymmetry**
- **Incubation & Industry-Academia Partnerships**
  - **Creation of numerous incubators and innovation labs,** events, competitions and grants.
  - Launch of **Atal Innovation Mission (AIM)** with Self Employment and Talent Utilization (SETU) Program of NITI Aayog

NOTE: Fund of Funds means government participates in the capital of SEBI registered **Alternate Investment Funds (AIFs),** known as **daughter funds,** who in turn invest in **Indian startups** through equity/equity-linked instruments.

6.3. OTHER SCHEMES/INITIATIVES

<table>
<tr>
<td>Startup India Seed Fund Scheme (SISFS)</td>
<td>

Launched in: 2021
It provides financial assistance to eligible startups through eligible incubators

Start-ups can avail up to ₹70 lakh
Incubators can avail up to ₹5 crore

Financial assistance is provided for Proof of concept; Prototype development; Product trials; Market entry; and Commercialization

<table>
<tr><th>Eligibility for Startups</th><th>Eligibility for Incubators</th></tr>
<tr>
<td>Recognised by the DPIIT.
Not more than 2 years old.
Must not have received more than Rs 10 lakh of monetary support (excluding prize money) from the central/ state governments.</td>
<td>A legal entity (a society, a trust, private limited company, or a statutory body).
Operational for at least 2 years.
Must have facilities to seat at least 25 individuals.
Must have at least 5 startups undergoing incubation physically.</td>
</tr>
</table>

Preferred sectors: Social impact, waste management, water management, financial inclusion, etc.
Benefits: Enables start-ups to raise investments from angel investors or venture capitalists, or seek loans.

</td>
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<tr>
<td>One District One Product (ODOP)</td>
<td>

Aim: foster balanced regional development across all districts of country.
To select, brand, and promote One Product from each District of country for enabling holistic socio-economic growth across all regions.

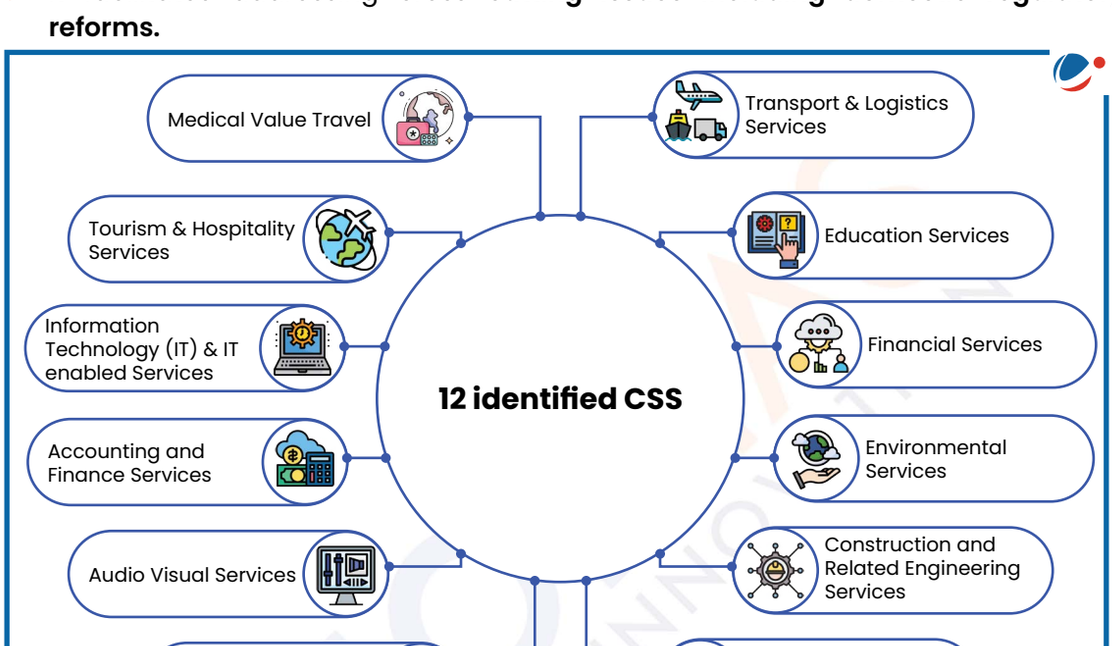
ODOP was first launched in Uttar Pradesh to create product- specific traditional industrial hubs across 75 districts of the state.

Recently, digital version of ODOP gift catalogue was launched.

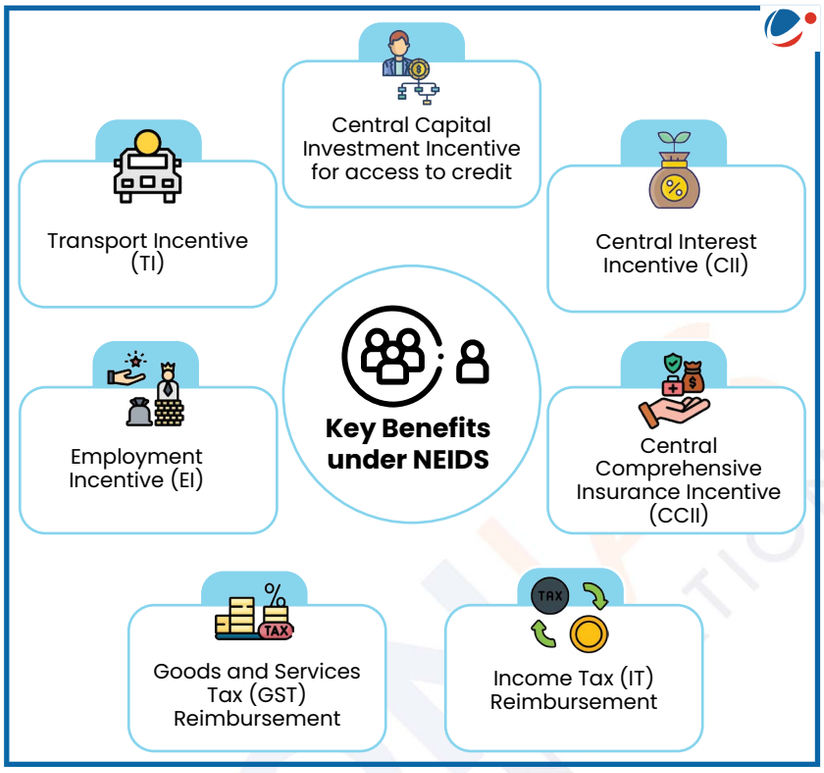
</td>
</tr>
<tr>
<td>Trade Infrastructure for Export Scheme (TIES)</td>
<td>

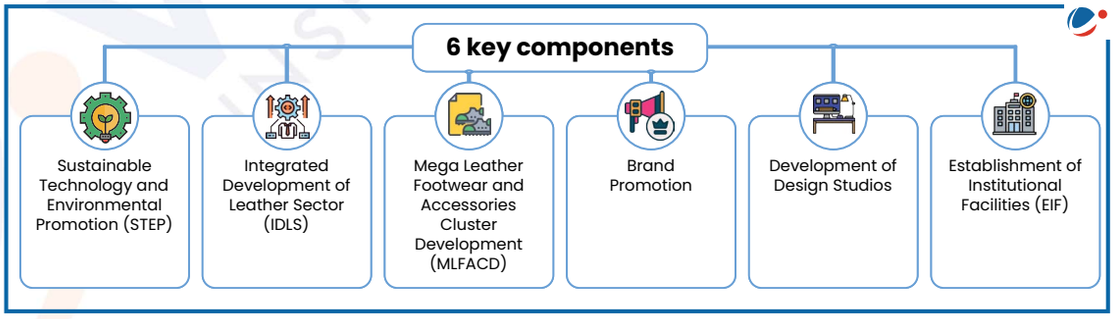
Type: Central Sector Scheme
Aim: Assisting Central and State Government agencies in the creation of appropriate infrastructure for growth of exports.
Tenure: FY 2021-22 to FY 2025-26
Scope: Up-gradation of infrastructure projects with overwhelming export linkages like the Border Haats, Land customs stations, quality testing, etc.
Exclusion: Projects which are covered under sector specific schemes like textiles.
Financial assistance: The Central Government assistance for infrastructure creation will be in the form of grant-in-aid subject to a ceiling of Rs 20 Cr for each infrastructure project.

</td>
</tr>
</table>

Champion Services Sector Scheme (CSSS)	• **Type: Central Sector Scheme**
	• **Aim:** To support initiatives for **sectoral Action Plans of the Champion Sectors.**
	• A dedicated fund of Rs. 5000 crores have been approved to **support initiatives of the Champion Sectors.**
	• It facilitates addressing cross **cutting issues including domestic regulatory reforms.**
	 
	
	• **5 pillars** for identifying new initiatives for the scheme
	  • **New processes:** For improving Ease of Doing Business (EoDB)
	  • **New infrastructure:** For **strengthening physical and digital** connectivity
	  • **New sectors:** Sectors with **untapped potential**
	  • **New mindset:** From issuing/approval authority to **partnership in business**
	  • **New standards:** For shaping **global trade in services**

Niryat Bandhu Scheme	• It was launched to reach **out to the new and potential exporters** including exporters from MSMEs and **mentor them through orientation programmes, counselling sessions, individual facilitation, etc.**
National Intellectual Property Awareness Mission (NIPAM)	• **Implementing Agency: Intellectual Property Office,** the Office of Controller General of Patents, Designs and Trade Marks (CGPDTM) • It has **achieved target of imparting Intellectual Property (IP) awareness and basic training to 1 million students** a month ahead of deadline which was August 2022.
'SWAYATT' initiative	• SWAYATT is an initiative to promote **Start-ups, Women and Youth Advantage Through eTransactions (SWAYATT)** on Government e Marketplace (GeM).
North-East Industrial Development Scheme (NEIDS)	• **Aim:** To promote industrialization in NE States and to boost employment and income generation. • **Sectors covered:** Manufacturing and Services • **Use of Technology:** To process and approve proposals and release of payment.



Transport and Marketing Assistance (TMA) for specified agriculture products scheme	• **Aim:** To provide **assistance for the international component of freight and marketing** of agricultural produce and to **promote brand recognition.** • **Expected benefit: Mitigation of disadvantage of higher cost of transportation** due to trans-shipment. • **Coverage:** All exporters duly registered with relevant Export Promotion Council.
Indian Footwear and Leather Development Programme (IFLDP)	• **Type:** Central Sector Scheme • **Tenure:** Upto 2026 

Remission of Duties and Taxes on Exported Products (RoDTEP) Scheme	• RoDTEP aims to **reimburse the taxes and duties incurred by exporters** such as local taxes, coal cess, mandi tax etc., which are **not getting exempted or refunded under any other existing scheme.**
	• It ensures **zero rating of exports** i.e., taxes and duties should not be exported.
	• It replaces erstwhile **Merchandise Export from India Scheme (MEIS)** and **Rebate of State and Central Taxes and Levies (RoSCTL).**
	  ◦ **MEIS violated the provisions of WTO** by giving export subsidies for a wide range of goods.
	  ◦ RoSCTL was offered for **embedded state and central duties and taxes** that are not refunded through goods and services tax (GST).

Advance Authorisation Scheme	• **Directorate General of Foreign Trade (DGFT) implements** Advance Authorisation Scheme under the **Foreign Trade Policy.**
	• Advance Authorisation Scheme **allows duty free import of inputs**, which are physically **incorporated in an export product.**
	  • In addition to any inputs, **packaging material, fuel, oil, catalyst which is consumed / utilized** in the process of production of export product, is also allowed.
	  • Advance Authorisation **covers manufacturer, exporters or merchant exporters** tied to supporting manufacturer(s).

7. MINISTRY OF COMMUNICATIONS

7.1. BHARATNET

Quick Facts

- **Purpose:** Providing the **last mile connectivity** to all Gram Panchayats (GPs) of the country.
- **Type:** Central Sector Scheme
- **Funding:** Universal Service Obligation Fund (USOF)
- **Implementing Agency: Bharat Broadband Network** (Merged into BSNL in 2022)

Objective

To provide **100 Mbps bandwidth broadband connectivity** to all Gram Panchayats (approx. 2.6 lakh) in the country to realise the vision of **Digital India.**

Salient Features

- **Background:**

3 Phases of BharatNet

BharatNet-Phase I	BharatNet Phase II	BharatNet Phase III
In 2011, **National Optical Fibre Network (NOFN, now Bharat Net) established** for connecting **block headquarters to GPs** by using **existing fibre of CPSUs** such as BSNL, RailTel and PGCIL.	Started in **2017**, Provides an **optimal mix of media** (OFC, Radio and satellite) to connect GPs. Multiple implementing models like State-led Model, **Private Sector Model** and **CPSU Model.**	For **State-of-the-art, future proofing of network,** etc.

- **Current Status:** 3 phases to be implemented by 2025 and status of different phases are as follows:
  - **Phase 1:** Out of 1.23 lakh allotted GPs, **1.22 were made service ready.**
  - **Phase 2:** Out of 1.44 lakh allotted GPs, **more than 71, 000 were made service ready.**
- **Approach:**
  - Tie-up with **Village level entrepreneurs (VLEs) or BharatNet Udyami** to take the fiber connections to the homes on a 50:50 **revenue-sharing basis.**
  - VLEs will be provided with the necessary equipment, including routers and additional fiber optics cable by BBNL.

- **Satellite connectivity: GSAT-11 and GSAT-19** under BharatNet project to provide **connectivity to about 6700 GPs/areas** which were not accessible through other mediums.
- **Other features:**
  - **Project of national importance:** Network would remain a **National Asset.** Operation and Maintenance could be taken up by the States.
  - **Leveraging private sector:** PPP Model for **operation, maintenance, utilization and revenue generation.**
  - Now the emphasis is to utilize the created infrastructure for broadband/internet services through **Wi-Fi Hotspots, Fibre to the Home (FTTH) connections,** etc.
- **Other benefits:** Facilitate delivery of **e-governance, e-health, e-education, e-banking, public internet access,** G2C, B2B, P2P, B2C, etc., weather, agricultural and other services to rural India.

7.2. PLI SCHEME FOR PROMOTING TELECOM & NETWORKING PRODUCTS

Quick Facts

- **Type:** Central Sector Scheme
- **Purpose:** to create a robust domestic value chain in India.
- **Implementing agency:** Small Industries Development Bank of India (SIDBI)
- **Tenure:** Investment from 2021 **up to Financial Year 2024-2025 only**

Objective

Provides financial incentive to boost domestic manufacturing and attract investments in the target segments of telecom and networking products to encourage "Make in India".

Salient Features

- **Scope:** Support under the Scheme shall be provided **only to companies for manufacturing of goods in India.**

Eligible Investment: Expenditure incurred segments like

New plant, machinery, equipment	Research and Development (R&D)	Transfer of Technology (ToT)	Expenditure on civil works (installation and erection of plant, machineries, etc,)

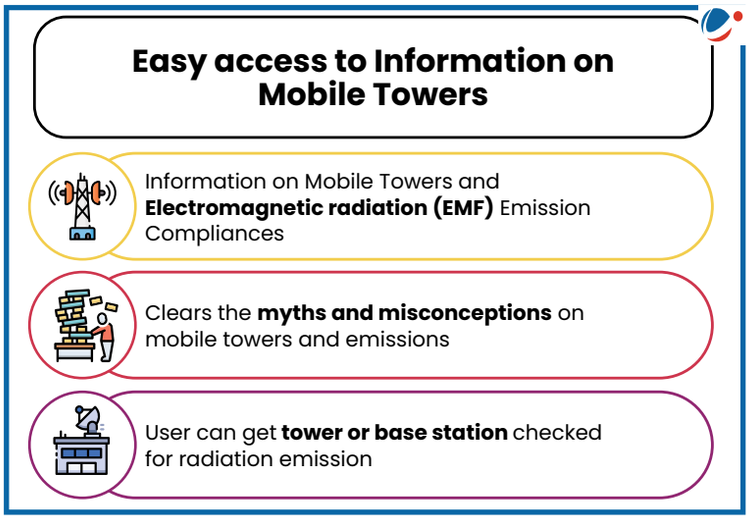
- **Target Segments**
  - Core Transmission Equipment

- 4G/5G, Next Generation Radio Access Network and Wireless Equipment
- Access & Customer Premises Equipment (CPE), Internet of Things (IoT) Access Devices and Other Wireless Equipment
- Enterprise equipment: Switches, Routers
- Any Other Product: As decided by the EGoS.

- **Financial incentive**
  - **Tenure of incentive payment:** Maximum **5 years**
  - **Rate of incentive: 7%-4%** on the **incremental sales** over **Base Year (FY 2019-20)** for MSMEs and 6% to 4 % over for others.
  - **Additional 1% incentive under Design-led PLI** for products that are designed and manufactured in India.

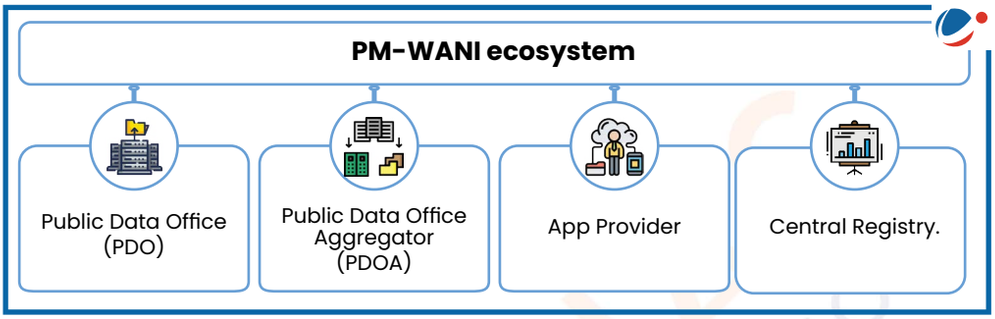
7.3. OTHER SCHEMES/INITIATIVES

National Broadband Mission	• **Aim:** To enable fast track growth of digital communications infrastructure. It aims to fulfill the three objectives of **universality, affordability, and quality** of broadband services. **Key components and targets** • **Broadband Connectivity to Villages: Under the BharatNet Project,** so far, **1.81 lakh GPs** have been made **Service Ready.** • **Availability of Broadband Speeds (Mbps):** To achieve broadband speeds up to 50 Mbps by 2024-25. • **Fiberization: Increase** Optical Fibre Cable (OFC) up to 50 Lakh Km by 2024-25. • **Other components:** Increase **Towers, Fiberization of Telecom Towers/ Base Transceiver Station and Mapping of Fiber Cumulative.** • **Funding:** It would be funded **largely by the industries**. Government to contribute **10% through the Universal Service Obligation Fund (USOF).**
Tarang Sanchar portal	• **It provides information on Mobile Towers** and **Electro Magnetic Frequency (EMF) Emission Compliances.** • Information could be accessed by **paying the fee.**



Sanchar Saathi Portal	• It was launched to fulfil the vision of **safe and secure communication** under **Digital India programme.**
	• Through this portal, **people will be able to block, track and check genuineness of a used device before buying them.**
	• Portal, **developed by Department of Telecom**, will enable citizen with following three modules:
	  • **Centralized Equipment Identity Register (CEIR)** for tracing/blocking of lost/ stolen mobile devices.
	  • **Know Your Mobile** to check number of mobile connections taken in a subscriber's name.
	  • **ASTR (Artificial Intelligence and Facial Recognition powered Solution for Telecom SIM Subscriber Verification)** to identify fraudulent subscribers.

Bharat EMart	• **India Post signed an MoU** with Confederation of All India Traders (CAIT) and Tripta Technologies **to facilitate operationalisation of Bharat EMart portal.** • It will provide **facility of pick-up of consignments** from premises of traders and will ensure **delivery at the doorsteps of consignees across the country.** • **Platform has around 8 crore traders registered** under it. • Bharat e-Mart would **provide much needed logistics support to small traders** which would **increase their businesses** and also the **opportunities for employment.**
Central Equipment Identity Register (CEIR)	• Government is **set to launch CEIR system** across the country. • CEIR is the **citizen centric portal of Department of Telecommunications** for **tracing the lost/stolen mobile devices.** • This also **facilitates for blocking of lost/stolen mobile devices** in network of all telecom operators so that lost/stolen devices cannot be used in India. • **To report a lost or stolen smartphone,** one needs details like **mobile number of SIM cards** installed, **IMEI** (International Mobile Equipment Identity) number, and a **mobile purchase invoice.**
DARPAN (Digital Advancement of Rural Post Office for A New India) Project	• **Aim:** To improve the quality of service and achieve **"financial inclusion" of un-banked rural population.** • It intends to provide a low power technology solution to each **Branch Postmaster (BPM).** • **DARPAN-PLI App:** Launched for seamless **collection of premium for Postal Life Insurance (PLI) and Rural Postal Life Insurance (RPLI)** policies.
Sampoorna Bima Gram Yojana	• **Aim:** To provide affordable life insurance services to people living in rural areas of the country through the postal network. • **Households of at least one village** (having a minimum of 100 households) in **each of the revenue districts** are provided with a minimum of **one RPLI (Rural Postal Life Insurance) policy.** • **RPLI** provides **insurance cover to people residing in rural areas,** especially weaker sections. Low Premium and High Bonus is the unique feature of PLI and RPLI schemes. • **All villages under Sansad Adarsh Gram Yojana** will be turned into Sampoorna Beema Gram.

Deen Dayal SPARSH Yojana	• **Aim:** To increase the collection and study of **postal stamps.** • Deen Dayal **SPARSH (Scholarship for Promotion of Aptitude & Research in Stamps as a Hobby) Yojana awards annual scholarship to children of Standard VI to IX** having good academic record and also pursuing **Philately as a hobby.**
Prime Minister Wi-Fi Access network Interface (PM-WANI)	• **Aim:** To elevate **wireless internet connectivity** in the country by envisaging provision of Broadband through **Public Wi-Fi Hotspot providers.**  • The scheme encourages local shops and small establishments to provide **Wi-Fi for last-mile internet delivery which does not require a licence or charge a registration fee.**

Lakshya
PRELIMS & MAINS INTEGRATED MENTORING PROGRAM 2025

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8. MINISTRY OF CONSUMER AFFAIRS, FOOD & PUBLIC DISTRIBUTION

8.1. NATIONAL FOOD SECURITY ACT (NFSA), 2013

Quick Facts

- **Purpose:** To provide **food and nutritional security** in human life cycle approach
- **Type: Centrally sponsored scheme**
- **Coverage:** 67% of the country's population (75% of the rural and 50% of the urban population)
- **Identification of Household:** Based on the NSS Household Consumption Survey data for 2011-12

Objective

A legal right to persons belonging **to "eligible households"** to receive food **grains at subsidised price** (called Central Issue Prices/CIPs) **under the Targeted Public Distribution System (TPDS).**

Salient Features

- **Benefits:** Beneficiaries are **provided subsidized Rice, wheat and coarse grains** issued at **Central Issue Price (CIP) of Rs.3, Rs.2 and Rs.1.**
- **2 Categories of beneficiaries:** Primary Households (PHHs); Antyodaya Anna Yojana (AAY) households
- **Primary Households (PHHs):** Entitled for **5 Kgs of foodgrains per person per month.**
- **AAY households (poorest family):** Entitled for **35 Kgs of foodgrains per family per month.**
  - AAY households also receive **1 kg of sugar per family per month through the Targeted Public Distribution System (TPDS).**
  - The Central Government gives **subsidy of Rs.18.50 per kg per month of sugar** to AAY families of participating States.
  - **States/UTs bear the distribution cost,** including margin to dealers and retailers as well as the transportation cost.

Recent Reforms
To enhance effectiveness of NFSA, 2013

Online Grievance Registration Facilities
This has been adopted by many states for providing prompt resolution

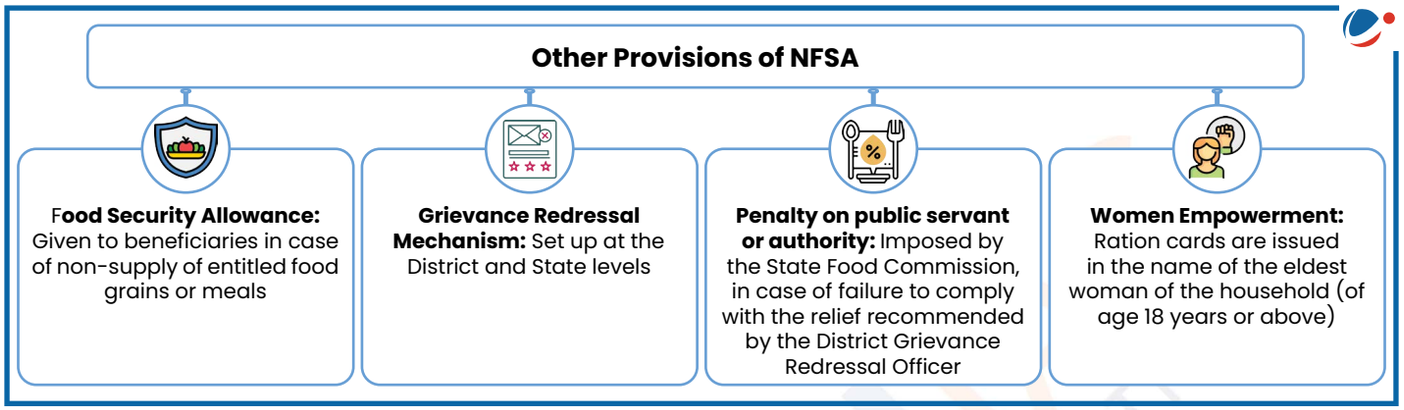
Fortification Of Rice
It is a cost-effective and complementary strategy to increase vitamin and mineral content in diets

Automation Of The Supply Chain
Almost 20 states and/or UTs have done this leading to reduction in leakage

Aadhar Seeding
Seeding of ration cards with Aadhar reduces duplication and eliminates ghost cards

- Recently, the government approved **extension of scheme of sugar subsidy** for AAY families for **two more years i.e., 31 March 2026.**

- **Life cycle approach:**
  - **Pregnant women and lactating mothers (PW&LM),** and children (age group of 6 months to 14 years).
    - **PW&LM** are entitled to receive **maternity benefit of not less than Rs. 6,000**



- **Joint responsibility of federal Governments:**
  - **Centre's responsibility: Allocation and Transportation of foodgrains,** assistance **to States/UTs** for delivery of food grains from FCI godowns to **Fair Price Shop (FPS)**
  - **States ' responsibility:** Effective implementation like **identification of eligible households, issuing them ration card,** etc.

Key initiatives

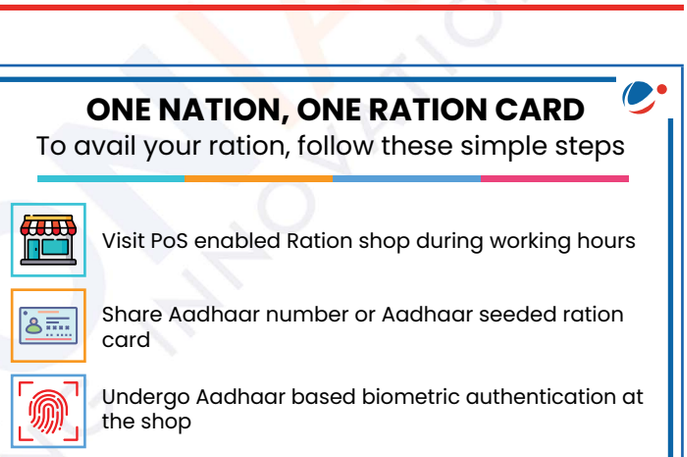
- **Pradhan Mantri Garib Kalyan Ann Yojana (PMGKAY)**
  - **Free food grains** to about 81.35 crores NFSA beneficiaries (i.e., AAY households and PHH beneficiaries is being provided for a period of five years
  - **Benefits: Free food** to around 80 crores people, ensuring nutrition security, etc.
- **One Nation One Ration Card (ONORC) plan:** To implement **nation-wide portability of the ration cards** issued by the States/UTs under the NFSA.
  - Benefits could be availed though **biometric/Aadhaar authentication** using their **same/existing ration card** issued under NFSA.
- **Pradhan Mantri Poshan Shakti Nirman (PM POSHAN)**
  - **Background:** The scheme was launched in 1995 as **Mid-day Meal Scheme**
  - **Purpose:** Providing **one hot cooked meal** in **Government and Government – aided Schools**
  - **Tenure: 2021-22 to 2025-26.**
  - **Beneficiaries:**
    - Children of **pre-schools or Bal Vatika** (before class I)
    - Children of **classes I to VIII**
  - **Nodal implementing Ministry: Ministry of Education**
- **Pradhan Mantri Matru Vandana Yojana or PMMVY**
  - **Background:** It **was launched in 2017 and in 2022** incorporated in **Mission Shakti** (umbrella scheme for safety, security and empowerment of women).
  - **About:** It is a **conditional cash transfer scheme** for **Pregnant Women & Lactating Mothers (PW&LM).**
  - **Objectives:**
    - To provide cash **incentive for partial compensation** for the wage loss so that the woman can take adequate rest before and after delivery.

- to promote **health seeking behaviour** among the PW&LM.

- **Beneficiaries:** PW&LM of at **least 19 years of age in informal and unorganized sectors.**
- **Benefits:**
  - **Conditional Maternity benefit** of **₹ 5,000** for **first living child of family.**
  - **Institutional delivery** and **incentive** available **Janani Suraksha Yojana (JSY)** is also provided. Therefore, on an average, a **woman gets ₹ 6000.**
  - **Support to girl child:** Under PMMVY 2.0 incentive of **₹6,000 in a single installment is provided following birth of the second girl child.**
- **Nodal implementing Ministry: Minister of Women and Child Development**

8.2. OTHER SCHEMES/INITIATIVES

One Nation One Ration Card (ONORC) Plan	• **Type:** Central Sector Scheme • **Aim:** To implement **nation-wide portability of the ration cards** issued by the States/UTs under the NFSA. • The scheme was earlier known as **Integrated Management of Public Distribution System (IM-PDS).** • **NFSA beneficiaries,** particularly migrant beneficiaries, can **lift their entitled foodgrains from any ePoS** (electronic Point of Sale) enabled Fair Price Shop (FPS) in the country. • Benefits could be availed though **biometric/Aadhaar authentication** using their **same/existing ration card** issued under **NFSA**.
Price Stabilization Fund (PSF)	• **Aim:** To tackle **price volatility** in some agri-horticultural commodities such as **onion, potatoes, and pulses.** • These commodities are **procured and stored for regulated release** to moderate the prices. • The scheme promotes **direct purchase from farmers/farmers' association** at farm gate/Mandi. • The PSF is utilized for **granting interest free advance of working capital** to Central Agencies, State/UT Governments/Agencies to **undertake market intervention operations.**



NOTE: A PSF is also established under the **Ministry of Commerce & Industry** since 2003 to provide **financial relief to small growers of coffee, tea, rubber and tobacco** having land holdings up to **four hectares**. This financial relief was provided when **prices of these commodities fell below the price spectrum band**

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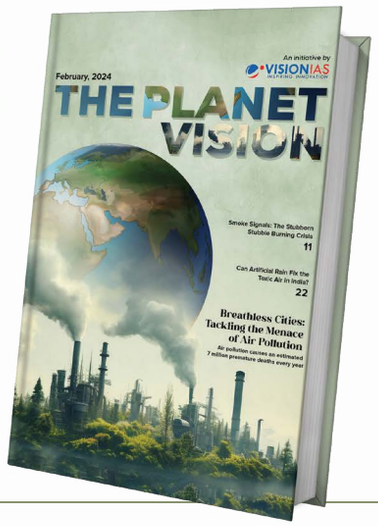
THE PLANET VISION



In a world facing unprecedented environmental challenges, staying informed and empowered is more crucial than ever. VisionIAS brings you **'The Planet Vision'**, a simplified, informative, and interactive magazine to delve into the complexities of the environment.

With the belief, that individual efforts and awareness are the key to a sustainable future, the magazine seeks to inspire and educate people to **develop a deeper understanding and appreciation for the environment, nature & planet.**

Objectives of 'The Planet Vision'

- **Sensitise the young generation:** Highlighting pressing environmental issues and their multifaceted impacts.
- **Inspire Action and Promote Sustainable Lifestyle:** Inspiring stories and case studies to motivate readers to make environmentally conscious choices.
- **Bridge Environmental Science and Public Understanding:** Presenting complex scientific concepts in a simple and interactive manner.
- **Showcase Solutions:** Spotlight innovative technologies, projects, and initiatives that offer solutions to environmental challenges.
- **Highlight Local Efforts:** Showcase local conservation efforts, community initiatives, and grassroots projects that make a positive impact on the environment.

Who is the magazine for?

The Magazine is designed for students, eco-conscious individuals, educators, environmentalists, and anyone who cares about the health of our planet.

Key elements of the 'The Planet Vision'

- **Cover Stories:** Thought-provoking articles about a critical ongoing environmental issue, along with the mitigation strategies adopted at the national and international levels.
- **Briefing and Developments:** Stay informed about the latest environmental news, trends, and solutions.
- **Protect and Preserve:** Inspirational stories of local conversation efforts.
- **Environment and You:** Illustrating ways to make environmentally conscious choices in everyday life.
- **Green Tech:** New and emerging technologies in the field of environment.
- **Interactive elements:**
  - **Snapshot:** Telling a story through capturing images.
  - **Quizzes and crosswords:** To test your understanding and knowledge as a reader.

> "Look deep into nature, and then you will understand everything better."
>
> -Albert Einstein

Scan the QR code, to download and read the Magazine:

9. MINISTRY OF COOPERATION

9.1. DAIRY SAHAKAR SCHEME

Quick Facts

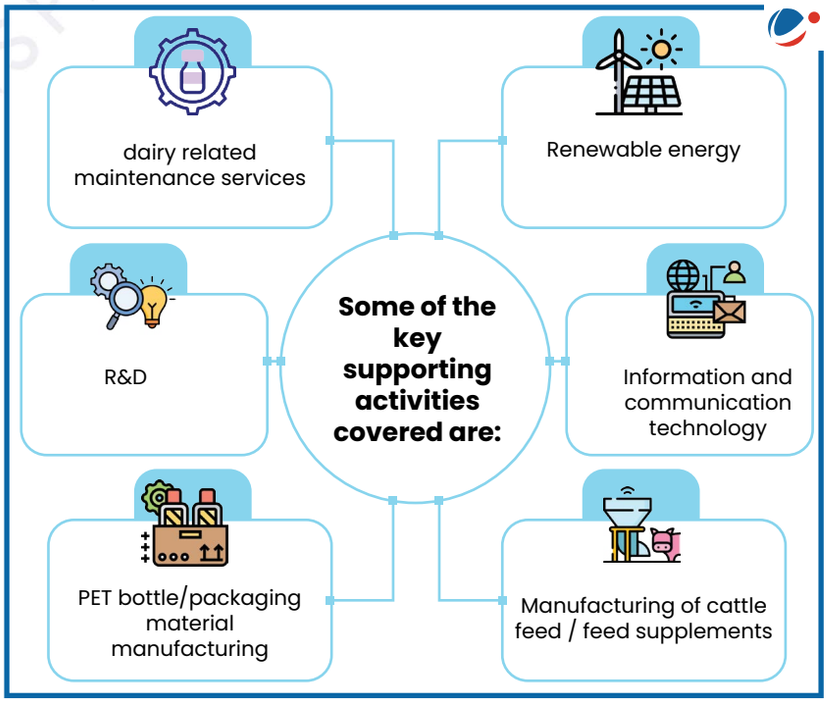
- **Purpose:** To realise the vision of "from cooperation to prosperity"
- **Project Cost Limit:** There is **no minimum or maximum cap** on project cost
- **Implementing agency:** National Cooperative Development Corporation (NCDC)
- **Tenure:** FY 2021-22 to 2025-26.

Objective

Financial assistance for encouraging **cooperatives achieve higher outcomes** in ESG (environment, sustainability, governance) linked activities and **'doubling the farmers income'.**

Salient Features

- **Eligibility: Any registered cooperative society or any FPO/SHG** (cooperative) with suitable provision in its bye-laws to **undertake dairy activities.**
- **Financial support**
  - Financial support will be **extended by NCDC to eligible cooperatives** for activities such as **bovine development, procurement, processing, quality assurance, etc.**
  - **Loan tenure: 5 to 8 years,** including 1 to 3 years of moratorium on repayment of principal.
- **Assistance pattern:** Assistance shall be provided either through the **State Governments/ UT Administrations or directly to the cooperatives.**
- **Other key provisions**



- **Capacity building** of cooperatives by **LINAC** (Laxmanrao Inamdar National Academy for Cooperative Research and Development).
- **Convergence** with other initiatives of **Centre or State or Corporate Social Responsibility mechanisms.**

About NCDC:

- NCDC is an apex level **statutory autonomous institution** set up under the Act of the Parliament in 1963 exclusively for **cooperatives at primary, district, apex / multistate and national level.**
- It operates on open market principles, without any budgetary support from the Government.

9.2. OTHER SCHEMES/INITIATIVES

AYUSHMAN SAHAKAR	• **Aim:** Financial assistance to cooperatives on holistic healthcare infrastructure, education and services. • **Implementing Agency: NCDC** • NCDC offers **finance to cooperatives** to set up **PHCs, support medical education, diagnostic services**, pharmaceutical businesses, blood banks, etc. • The scheme also provides **working capital and margin money** to meet **operational requirements.** • The scheme provides **interest subvention of 1% to women majority cooperatives.**

Yuva Sahakar-Cooperative Enterprise Support and Innovation Scheme	• **Aim:** For attracting youth to cooperative business ventures.
	• **Implementing Agency:** NCDC
	• **Eligibility:** All types of **cooperatives** in **operation for at least one year** are eligible.
	• **Fund:** Scheme is linked to **Cooperative Start-up and Innovation Fund (CSIF)** created by the NCDC.
	• **Incentive: 2% less** than the applicable rate **of interest on term loan** for the **project cost up to Rs 3 crore** including 2 years moratorium on payment of principal.
	• **Funding:**
	  - **80%** of the project cost for cooperatives of **North Eastern region, Aspirational districts, Women or SC or ST or PwD members**
	  - **70%** of the project cost for others

Sahakar Mitra: Scheme on Internship Programme	• **Aim:** To assist cooperative institutions access new and innovative ideas of young professionals and provide interns experience of working in the field. • **Implementing Agency:** NCDC • **Eligibility:** professional graduates in disciplines such as Agriculture and allied areas, or those having MBA degrees in Agri-business, Cooperation, IT etc. • NCDC provides **short term** (not exceeding four months) **opportunity to young professionals** acquire learning experience by **applying skills and knowledge in organizational context.**

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PT 365 document comprehensively covers the important and relevant current affairs of the last 1 year in a consolidated manner to aid Prelims preparation. It is devised as a revision document of the current affairs.

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- In-depth coverage of key government schemes, policies, and initiatives.

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Ease of Revision: Content categorisation is based on subjects or topics to make it easier for aspirants to locate and revise specific areas

Value Addition: Includes infographics, related developments, or news, ensuring comprehensive coverage of important information.

Crisp Material: Crisp points have been used in the articles. It allows aspirants to easily do multiple revisions in limited span of time.

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PT 365 is a time and tested document. In the previous years, it has helped lakhs of candidates to cover current affairs in a holistic way. It's impactful features make it easier for aspirants to understand current affairs and excel in the UPSC Civil Services examination.

10. MINISTRY OF CORPORATE AFFAIRS

10.1. OTHER SCHEMES/INITIATIVES

MCA21 project	• **Aim:** To achieve inter-operability with the National e-Governance Services Delivery Gateway (NSDG). • It is the first **Mission Mode e-Governance project** of the Government of India. • It is designed to **fully automate all processes** related to enforcement and compliance of the **Companies Act, 1956.** • It enables easy and secure access to **MCA services** for corporate entities, professionals, and general public. • **MCA 3.0** has additional modules for **e-Adjudication, e-Consultation and Compliance Management.**

Independent Director's Databank	• **Aim: Capacity building** of the existing Independent Directors to inculcate the high standards of corporate governance in India.
	• The Databank is a **comprehensive repository** of:
	  ◦ **Existing independent directors**
	  ◦ **Individuals eligible** and willing to be appointed as Independent Directors
	• **All Independent directors are required to register** themselves with the Databank.
	• **Companies can also register** to search, select and connect with individuals for being considered for appointment as Independent Directors.

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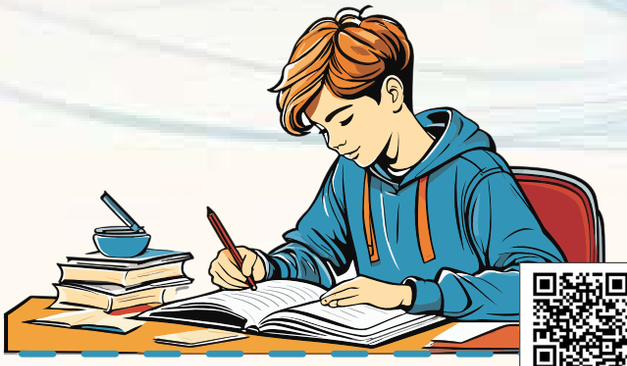
Smart and Efficient Revision for Success in UPSC Prelims



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Why Revision is Essential Before Prelims Examination?

Revision is crucial in the preparation for the UPSC Prelims due to the vast syllabus and the highly competitive nature of the examination. Effective revision consolidates knowledge, aids in long-term retention, and boosts confidence, allowing aspirants to access information quickly and accurately during the exam.

Advantages of Smart Revision Before the Prelims Exam

- Efficiency in Syllabus Coverage
- Enhanced Retention and Recall
- Identification of Weak Areas
- Integration of Current Affairs
- Effective Time Management
- Building Confidence and Reducing Anxiety

Smart Revision Techniques

1. Active Recall: Practice retrieving information from memory to enhance retention.

2. Spaced Repetition: Revisit topics at regular intervals, to solidify memory.

3. Mock Tests: Regularly simulate exam conditions to identify focus areas and current status.

4. Focused Revision: Prioritize high-yield topics and current affairs.

5. Mind Maps: Use visual aids such as infographics, mind maps, etc. to organize and connect concepts.

6. Interleaved Practice: Mix different subjects to improve problem-solving skills and higher retention over time.

7. Peer Discussions: Engage with peers to discuss and quiz each other on key topics.

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- **Thematic Coverage of GS Prelims Syllabus:** Covers essential subjects such as History, Polity, Economy, Environment, Geography, etc.
- **Quick Revision Classes:** 32 focused classes for comprehensive topic review.
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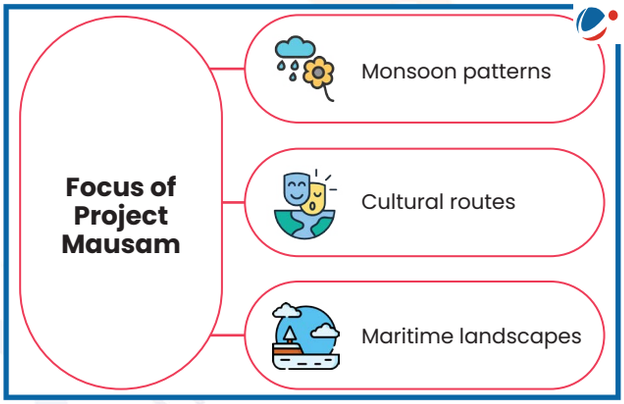
Smart revision is key to mastering the UPSC Prelims. By adopting strategic revision techniques and leveraging VisionIAS Quick Revision Classes, aspirants can enhance their preparation and boost their exam confidence.

11. MINISTRY OF CULTURE

11.1. OTHER SCHEMES/INITIATIVES

PROJECT 'MAUSAM'	• **Aim:** To **explore the multi-faceted Indian Ocean 'world'** – collating archaeological and historical research in order to **document the diversity of cultural**, commercial and religious interactions in the **Indian Ocean.**
	• **Objective:** To inscribe **places and sites** identified under Project Mausam as **trans-national** nomination for inscription in **UNESCO's World Heritage List.**
	 
	
	• **Implementing Agency: Archaeological Survey of India (ASI)** with research support of the Indira Gandhi National Centre for the Arts (IGNCA) and National Museum.
	• **Tenure:** Up to 2023
	• **It is proposed to prepare two transnational nominations:**
	  ◦ Routes followed by the Cholas in the Southeast Asia region
	  ◦ Spread of Buddhism through land and sea routes in the South and Southeast Asian region.

Scheme for Promotion of Culture of Science	• **Aim:** To **popularise S&T** by organising exhibitions, seminars, popular lectures, etc. and to **portray their growth and their application in industry and human welfare.**
	• **Implementing Agency:** National Council of Science Museums (an autonomous organization of Ministry of Culture).
	• **Provides for:**
	  ◦ Establishment of Science city, Science centres, Innovation Hubs
	  ◦ Modernization/Upgradation of existing science cities/science centres/ Innovation Hubs
	  ◦ Digital Planetarium/Space & Astronomy Education Centre (SAEC)

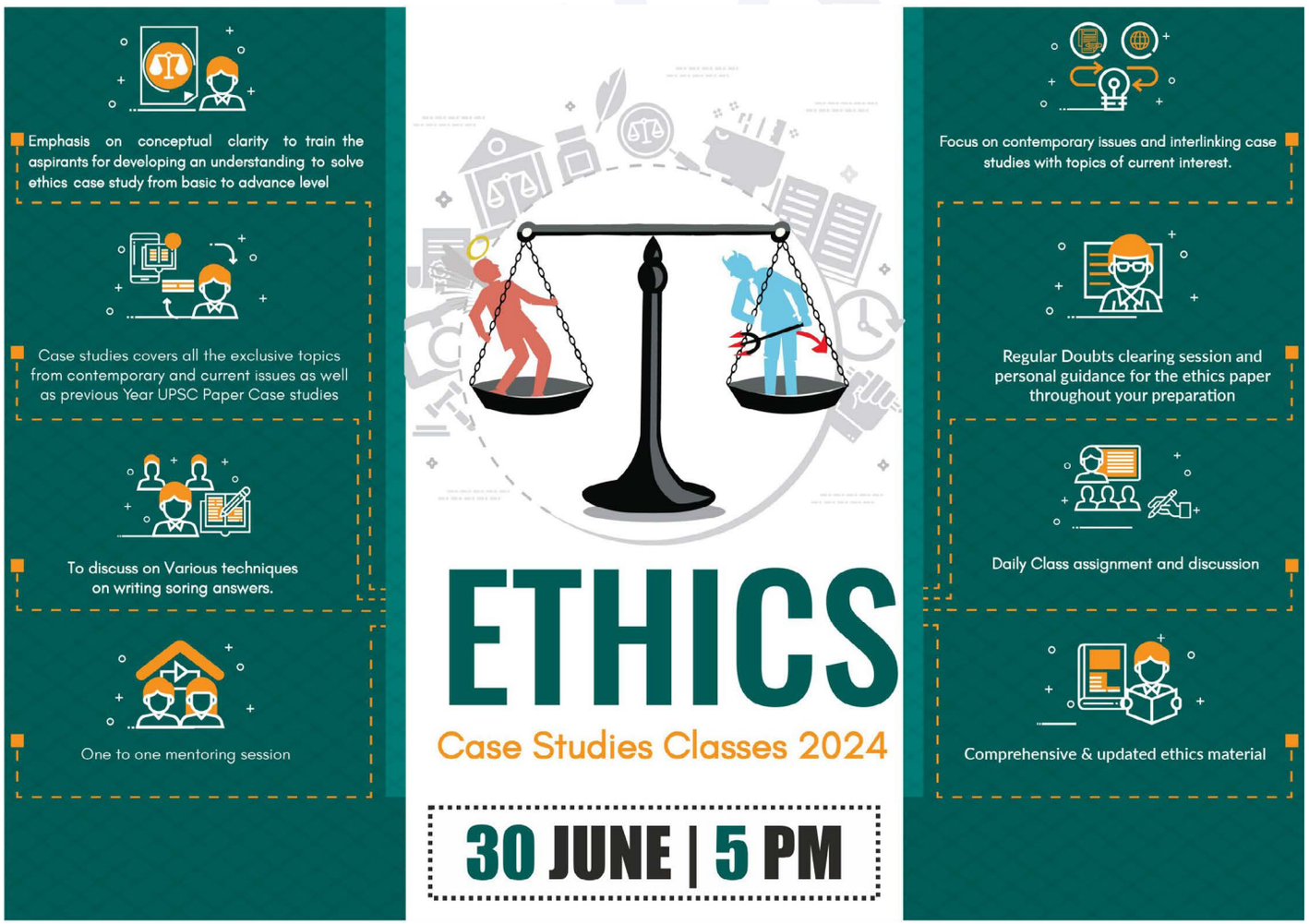
Adarsh Smarak	• **Aim:** To provide amenities like audio-video centre, streamline waste water and garbage disposal, etc. of international standard around monuments. • **Implementing Agency:** Archaeological Survey of India (ASI)

National Mission for Manuscripts	• **Aim:** Conserving manuscripts and disseminating knowledge contained therein.
	• **Mandate** of **identifying, documenting, conserving and making accessible the manuscript** heritage of India.
	• **A manuscript is**
	  ◦ a **handwritten composition** on paper, bark, cloth, metal, palm leaf or any other material
	  ◦ **dating back at least seventy-five years**
	  ◦ Has **significant scientific, historical or aesthetic value.**
	• **Lithographs and printed volumes are not manuscripts.**

National Mission on Cultural Mapping and Roadmap	• **Aim:** For developing a comprehensive database of artists, art forms and other resources gathered from cultural organizations on a robust IT-enabled platform. • The mission has been launched under umbrella scheme of **'Kala Sanskriti Vikas Yojana".** • This will go a long way **in promoting cultural economic activity,** supporting the artists and employment creation'.

Kala Sanskriti Vikas Yojana	• **An umbrella scheme** for the **promotion of art and culture in the country**
	Components
	• **Scheme of Financial Assistance for Promotion of Art and Culture**
	  ◦ **Repertory Grant:** To provide **financial support for all genres of performing arts** and imparting training to artists by their respective Guru on regular basis in line with **Guru–Shishya Parampara.**
	  ◦ Financial assistance for each **Guru/teacher** is provided @ **Rs.15,000/-** per month and for each **Shishya/Artist** @ **Rs.2,000** to **10,000/-** per month depending upon the age of artists.
	  ◦ **Financial Assistance To Cultural Organizations With National Presence:** Assistance up to Rs. 5 Cr.
	  ◦ **Cultural Function & Production Grant (CFPG):** to provide financial support to NGOs/ Societies/ Trusts/ Universities etc. for Seminars, Conference, Research, Drama-Theatre, Music etc.
	  ◦ **Amount of assistance:** Upto Rs.5 Lakh (Rs. 20 Lakh under exceptional circumstances).
	  ◦ **Financial Assistance For The Preservation & Development Of Cultural Heritage Of The Himalayas:** The quantum of funding is Rs. 10.00 lakhs per year for an organization which can be increased to Rs. 30.00 lakhs in exceptional cases.
	  ◦ **Financial Assistance For The Preservation & Development Of Buddhist/ Tibetan Organization:** The quantum of funding under scheme component is Rs. 30.00 lakhs per year for an organization which can be increased to 1.00 crore in exceptional cases.
	• **Scheme of Financial Assistance for Creation of Cultural Infrastructure:** It has 3 components:
	  ◦ Financial Assistance For Building Grants Including Studio Theatres
	  ◦ Financial Assistance For Allied Cultural Activities
	  ◦ Financial Assistance For Tagore Cultural Complexes (TCC)

- **Scheme Of Scholarship And Fellowship For Promotion Of Art And Culture:** Consists of three components:
  - Scheme For The Award Of Fellowship To Outstanding Persons In The Field Of Culture
  - Scheme For Scholarships To Young Artistes In Different Cultural Fields
  - Tagore National Fellowship for Cultural Research
- **Artists Pension Scheme:** To provide a pension of Rs.4.000/- p.m. to the old artistes and scholars (not less than the age of 60 years and annual income not exceeding Rs.48,000/- p.a.) who have contributed significantly in their specialized fields of arts, letters etc. but are now living in penury condition
- **Seva Bhoj Yojana:** Central Goods and Services Tax (CGST) and Central Government's share of Integrated Goods and Services Tax (IGST) paid on purchase of specific raw food items by Charitable/Religious Institutions for distributing free food to public shall be reimbursed as Financial Assistance by the Government of India.
- **Scheme for Safeguarding the Intangible Cultural Heritage:** For reinvigorating and revitalizing various institutions, groups, NGOs, etc. so that they may engage in activities/projects for strengthening, protecting, preserving and promoting the rich intangible cultural heritage of India.



12. MINISTRY OF DEFENCE

12.1. ADITI (ACING DEVELOPMENT OF INNOVATIVE TECHNOLOGIES WITH IDEX)

Quick Facts

- **Purpose:** To develop **about 30 deep-tech critical and strategic technologies** where the country does not have existing capabilities
- **Components:** Grant-in-Aid to ADITI winners and to Partner Incubators (PIs)
- **Technologies covered:** Technologies which are **critically required for national security** and where the **country does not have existing capabilities.**
- **Tenure:** FY 2023-2024 to FY 2025-2026

Objective

- Facilitate **rapid development of strategically critical technologies** which are sensitive and innovative.
- **Indigenisation of critical technologies** and reduction of dependencies on foreign OEMs (Original Equipment Manufacturers).
- **Spiral development** within ADITI scheme and also spiral development of products developed under existing iDEX scheme.
- Build **"Technology Watch Tool"** and conduct **technology foresight workshops.**

Salient Features

- **ADITI challenges:** Support for upto two winners in each ADITI challenge has been provisioned. An applicant can be awarded only one ADITI challenge at a time.
  - ADITI scheme shall **subsume iDEX Prime category of challenges** launched after the date of approval of ADITI Scheme.
- **Partner Incubators (PIs): Network of about 10 PIs** (with specialized expertise) will be developed over the period of the scheme and they will provide specialised support and business mentorship.
- **Financial support:**
  - **Grant-in-Aid to ADITI winners:** Grant up to **50% of the product development budget** with a cap of **Rs. 25 Crore** per winner has been considered for the contracts to be signed.
  - **Grant-in-Aid to Partner Incubators (PIs):**
    - The project consists of **6 milestones, with a payment limit of Rs. 1,50,000 for each** milestone.

- This payment is estimated to be provided to the PIs based on **facilitation/completion of each milestone of their associated challenge winner.**
- Additionally, **activity wise amount on requirement basis** will be given to PIs for:
  - Building pipeline for Defence needs by **locating startups/MSMEs.**
  - Facilitating technical/financial due diligence, **incubation and mentorship support** through academia, industry and R&D to the challenge winners on milestone basis.
  - Strengthening the innovation ecosystem by **undertaking initiatives to reach out, spread awareness,** among others.

- **Eligibility for ADITI Challenge**
  - **Startups,** as defined and recognized by the Department for Promotion of Industry and Internal Trade (DPIIT).
  - **Any Indian company** incorporated under the **Companies Act 1956/2013,** primarily an **MSME** as defined in the MSME Act, 2006.
  - **Individual innovators** (research & academic institutions can use this category to apply) registered as **Startup/ MSME.**
- **Eligibility for availing grants as iDEX Partner Incubators (PIs)**
  - **Legal status:** The incubator should be **registered in India as a legal entity** in public, private or public – partnership mode, and should have **received/ongoing grant support from Government of India.**
  - **Experience:**
    - The incubator must have **operated for at least 5 years** and **incubated or funded a minimum of 10 defense-related startups.**
    - It should have **incubated at least 5 startups in the past 3 years** that are running as 'a going concern' as of the date of 'call for application' by DIO.
    - It must have managed at **least 2 sector-focused accelerator programs** (preferably in Deep Tech, Defense, AI/ML, Cyber, etc.) **in the last 5 years.**
  - **Resource:** It should have at **least 25 mentors for startups affiliated with it,** at least 5 of whom should be SMEs in defence or aerospace domain; and atleast 2 investment experts/investors.
  - **Networking:** The PIs should have adequate external support system viz. collaboration with industry, academia, and Government institutions to support ADITI winners.
- **Procedure for selection**
  - The framework for ADITI will call for **proposals through challenges** launched to address specific technological needs of the Indian Defence Establishments.
  - **Selection** will be through the **High-Power Selection Committee (HPSC)** led by challenge owner, subject matter experts, representatives from Academia/Industry and other concerned stakeholders.
- **Monitoring:** The grant utilization and progress will be **monitored** by the **Defence Innovation Organisation (DIO)** through PIs.
  - **DIO is a Company** incorporated under section 8 of the Companies Act 2013. Accounts of DIO are **subject to CAG audit.**
  - DIO is formed jointly by **Hindustan Aeronautics Limited (HAL) and Bharat Electronics Limited (BEL).**

ADITI scheme and IDEX

iDEX Innovations for Defence Excellence PM Awardee

Critical & advanced **technologies under ADITI shall be boosted by spiral development** and also **spiral development of products/technologies developed under existing IDEX scheme.**

IDEX is the **operational framework of the Defence Innovation Organization (DIO)**

IDEX-DIO provides the winner (start-ups/ individuals) of the **Defence India Startup Challenge (DISC)** funding up to **Rs 1.5 crores** (depending upon the costing of the project and matching contribution).

To motivate young innovators, **IDEX was expanded to iDEX Prime,** with the **assistance** increasing **from Rs 1.5 crore to Rs 10 crore.**

- **Evaluation of the scheme:** Evaluation **by a third party** would be arranged in FY 2025-26 before fresh appraisal/revision for continuation.
- **Technology Watch Tool:** To be developed to bridge the **gap** between the **expectations and requirements** of the modern Armed Forces and the capabilities of the defence innovation ecosystem.

12.2. AGNIPATH SCHEME

Quick Facts

- **Purpose:** Reducing salaries and pensions to divert resources for military modernisation
- **Method:** Short-term recruitment model or 'Tour of Duty' (ToD)
- **Eligibility for agniveer:** Candidates between the age of **17.5 years to 21 years** fulfilling other eligibility criteria
- **Benefits:** Empower, discipline & skill youth with military ethos in civil society

Objective

Objectives: To enhance youthful profile of the armed forces, attract young talent and ensure youths remain an asset.

Salient Features

- **Agniveers**
  - They will be recruited as **personnel below officer (PBOR) rank in the army, air force and navy for four years**, including six months of training.
  - Around **45,000 to 50,000 soldiers,** between **age of 17.5 to 21 years (23 years for the current year's recruitment)** will be **recruited annually.**
- **Compensation for Agniveers**
  - Under the **"Seva Nidhi" package (exempt from Income Tax),** they will receive ₹11.71 lakh, including contribution and interest, on completion of service.
- **Permanent enrolment**
  - **Only 25%** of total recruits will be **allowed to continue for another 15 years** under permanent commission.

Support measures to accommodate Agniveers after their four-year service

Ministry of Defence has approved 10% reservation in the Indian Coast Guard and defence civilian posts, and all the 16 Defence PSUs	**Ministry of Home Affairs to reserve jobs covering 10% vacancies** in Central Armed Police Forces (CAPF) and the Assam Rifles for Agniveers	**Ministry of Ports, Shipping and Waterways announced** avenues for smooth transition of Agniveers in various roles of the merchant navy

12.3. OTHER SCHEMES/INITIATIVES

Technology Development Fund (TDF) Scheme	• It is a flagship programme executed by DRDO under **'Make in India' initiative.**
	• **Objectives**
	  ◦ To provide **Grant in Aid to Indian industries,** including MSMEs and Start-ups, as well as **academic and scientific institutions** for the development of **Defence and dual use technologies** that are currently **not available with the Indian defence Industry.**
	  ◦ To create a **bridge amongst the Armed Forces, research organizations, academia and qualifying/certifying agencies** with private sector entities.
	  ◦ To support the futuristic technologies having a **Proof of Concept and converting them into prototype.**
	• **Corpus: Rs. 100 Cr**
	• The Ministry of Defence has approved **Fund Enhancement** under **TDF Scheme** from ₹10 crore to **₹50 crore per project.**

Defence Testing Infrastructure (DTI) Scheme	• **Aim:** To boost domestic defence and aerospace manufacturing by creating **state-of-the-art testing infrastructure in partnership with the private industry.**
	• Envisages setting up of **6-8 Greenfield DTI facilities** that are required for **defence and aerospace related production.**
	• **Financial assistance:**
	  ◦ Projects will be provided with up to 75% Government funding in the form of **'Grant-in-Aid'.**
	  ◦ **25%** of the project cost will have to be borne by the **Special Purpose Vehicle (SPV)** which will be the Indian private entities and state governments.
	• The SPVs under the Scheme will be **registered under Companies Act 2013.**

One Rank One Pension (OROP)	• **Aim:** To provide uniform pension to the Armed Forces personnel **retiring in the same rank with the same length of service, regardless of their date of retirement.** • **Coverage:** Armed Forces Personnel **retired up to June 30, 2019** family pensioners, including war widows and disabled pensioners. • **Exclusion:** Personnel who voluntarily retire • In future, the pension **would be re-fixed every 5 year** **NOTE:** Before OROP, ex-servicemen used to get pensions as per the Pay Commission's recommendations of the time when they had retired.
National Integration Tour	• Educational and motivational tours to provide an **insight into the rich heritage of the country** as well as **various developmental and industry initiatives** that are underway. • **Beneficiaries:** For youth of Jammu & Kashmir and North Eastern States • This initiative exposes **youth to various career options and enables them to interact with renowned personalities.**
Mission Raksha Gyan Shakti	• **Aim:** To inculcate **Intellectual Property Right (IPR) culture** in Indian defense manufacturing ecosystem.

VISIONIAS
INSPIRING INNOVATION

Smart and Effective Notes Making for UPSC CSE

Principles and Strategies

Why Notes Making?

Note-making for the UPSC exam is a strategic tool that significantly enhances an aspirant's ability to understand, retain, and revise the vast curriculum effectively. This personalized study aid helps in breaking down complex topics into digestible pieces, facilitating easier recollection and efficient last-minute revisions.

Principles of Notes Making

- **Personalize Notes:** Understand your learning style for effective customization which should be prepared in an integrated manner for both Prelims and Mains examination.
- **Format Choice:** Opt for digital, handwritien, or a hybrid approach based on learning ease.
- **Summarization and Organization:** Condense passages, use bullet points for clear organization.
- **Current Affairs Integration:** Enhance note relevance by integrating current affairs with static topics.
- **Language Precision:** Emphasize keywords, concepts, and examples; avoid complete sentences.

Scan to access Essential Learning **Resources.**

Smart Strategies for Effective Notes Making

Reliable Sources
Choose reputable sources that meet the demands of the examination.

Summarize and Organize
Highlight or underline important points while reading, then summarize these in your own words.

Link to the UPSC Syllabus
To ensure easy referencing of subject, topic, and subtopic for efficient exam preparation.

Integrate Visual Aids
Use diagrams, flowcharts, and mind maps to visualize complex relationships between topics.

Current Affairs
Create a dedicated section and link it to corresponding static topics for a comprehensive understanding.

Regular Revision
Frequently revisit your notes to reinforce your memory and improve your retention.

Use bullet points, headings, and subheadings to structure your notes clearly.

VisionIAS Smart Quality Content

Designed and developed for smooth understanding, learning, retention, and reproduction of content in the UPSC Examination. Further, it also facilitates smart and efficient note-making.

- **Simplified Complex Topics:** Makes tough subjects easier and more digestible for better understanding.
- **Up-to-date Information:** Offers latest, relevant study materials aligned with current exam requirements.
- **Analytical Skills Development:** Boosts essential critical and analytical thinking through quizzes.
- **Resource Optimization:** Uses infographics & smart presentations for more efficient time and resource utilization.
- **Enriched Presentation:** Utilizes thematic colors and tables for fast information identification and recall.

Scan to know more, **explore,** and **integrate the Smart Quality Content** in your learning.

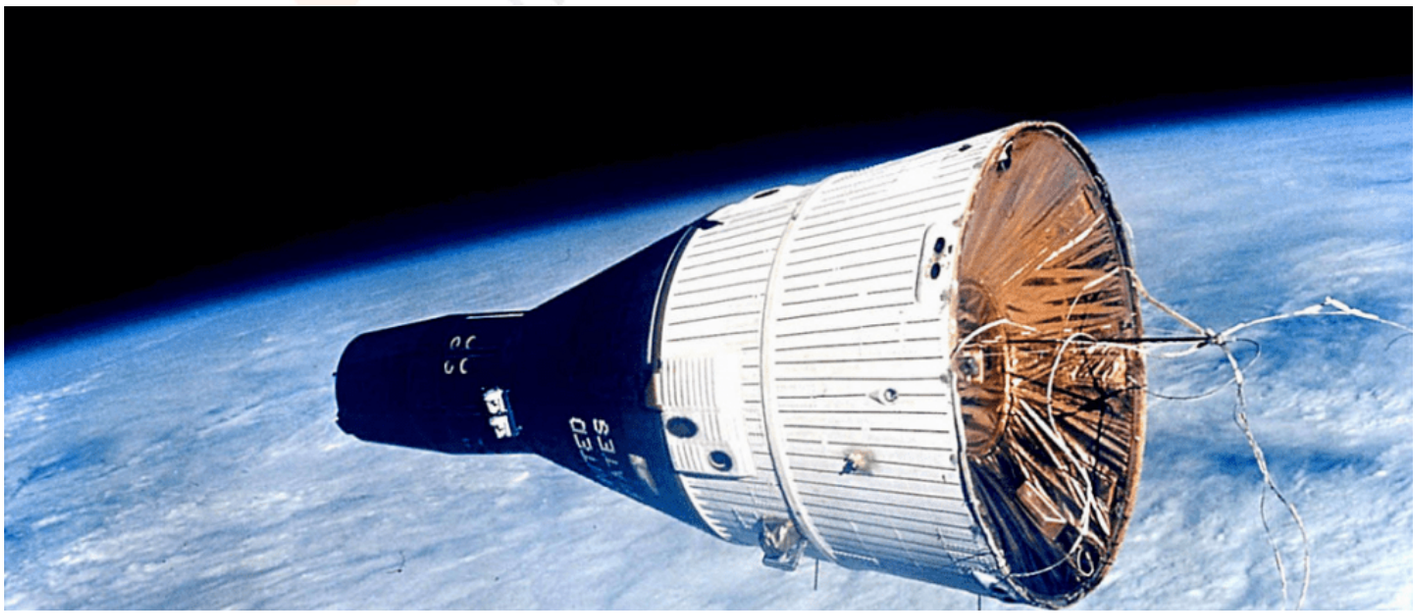
13. MINISTRY OF EARTH SCIENCES

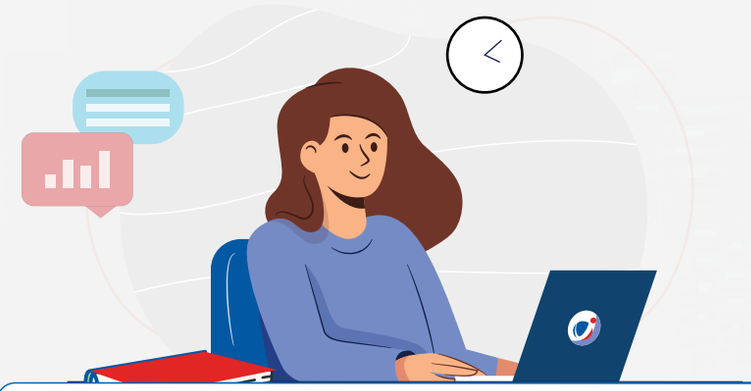
13.1. OTHER SCHEMES/INITIATIVES

PRITHvi VIgyan (PRITHVI)	• **Overarching scheme** that incorporates various ongoing schemes under the Ministry of Earth Sciences.
	• **Key highlights of the scheme**
	  • **Tenure:** 2021-26
	  • **Purpose:** Holistically address all the aspects relating to the **Earth System Science.**
	  ◇ Earth System Sciences deal with **all the five components of the earth system** (atmosphere, hydrosphere, geosphere, cryosphere, and biosphere) and their **complex interactions.**
	  • **Components:** Encompasses five **ongoing sub-schemes:**
	  ◇ **Atmosphere & Climate Research-Modelling Observing Systems & Services (ACROSS):** For Research and Development (R&D) of dynamical models and providing the forecast services.
	  ◇ **Ocean Services, Modelling Application, Resources and Technology (O-SMART):** For technology development for oceanic applications, services (forecast and advisories) and R&D activities in the marine and coastal environment.
	  ◇ **Polar Science and Cryosphere Research (PACER):** Comprising the Antarctic program, Indian Arctic program, Southern Ocean program and Cryosphere and Climate program.
	  ◇ **Seismology and Geosciences (SAGE):** Encompasses **6 activities** including Seismological monitoring and micro-zonation, and Setting up a facility for geochronology.
	  ◇ **Research, Education, Training and Outreach (REACHOUT):** Incorporating **R&D** in Earth System Science (RDESS), **developing Skilled manpower** in Earth System Sciences, etc.

Knowledge Resource Centre Network (KRCNet)	• **Aim:** To **upgrade the traditional libraries of the MoES** into a top-notch Knowledge Resource Centres (KRC). • KRCs will be connected with each other and **integrated into the KRCNet portal.**
Mausam App	• **Aim:** to provide seamless and user-friendly access to weather products available on https://mausam.imd.gov.in/.

System of Air Quality and Weather Forecasting and Research (SAFAR)	• **Aim:** Research based management system where strategies of air pollution mitigation go hand in hand with nation's economic development • It provides location **specific information on air quality in near real time in metropolitan cities.** • Also provides **forecast 1-3 days in advance** (for the first time in India). • It has been combined with the **early warning system** on weather parameters.
Gagan Enabled Mariner's Instrument for Navigation and Information (GEMINI) device	• **Aim:** Seamless and effective **dissemination of emergency information and communication** on disaster warnings, Potential Fishing Zones (PFZ) and Ocean States Forecasts (OSF) to fishermen. • The GEMINI device **receives and transfers the data** received from **GAGAN satellite/s** to a mobile through Bluetooth communication. • A mobile application developed by **INCOIS** decodes and displays the **information in nine regional languages.**





Mastering CSAT:

A Strategic Roadmap for UPSC Prelims Examination

The UPSC Prelims is the initial, highly competitive stage of the Civil Services Examination, consisting of two objective-type papers: General Studies and the Civil Services Aptitude Test (CSAT). These papers assess a candidate's knowledge, understanding, and aptitude.

With the CSAT's growing complexity, achieving the 33% qualifying score is challenging. Aspirants must navigate time management, adapting to changing difficulty levels, maintaining balance with General Studies, and finding quality practice materials. This underscores the importance of a well-planned strategy.

Scan QR Code for **Instant Personalized Mentoring**

Strategic Framework for CSAT Preparation

Initial Self-Assessment: Begin with a self-evaluation using the previous year's CSAT papers to identify strengths and areas for improvement.

Study Plan: Develop a structured study plan, focusing on high yielding areas and selecting reliable study sources.

Regular Practice and Post-Test Analysis: Solving and analyzing previous year papers and mock tests to familiarize with the exam format and question types, ensuring a strategic approach to covering the comprehensive syllabus effectively.

Seeking Personalized Mentorship: Engage with mentors to receive customized strategies for improvement. Alongside essential stress management guidance, ensuring a focused and balanced preparation journey.

Reasoning: Sharpen your logical and analytical reasoning by practicing diverse question types from Clocks, Calendars, Series & Progression, Direction, Blood Relation, Coding-Decoding, Syllogism, and so on.

Focus on understanding patterns and building a step-by-step approach to solving problems.

Maths and Basic Numeracy: Strengthen foundational mathematics by revisiting basic concepts and practicing regularly.

Utilize shortcuts and mental math techniques for quicker calculations.

Comprehension: Improve your reading speed and comprehension by regularly reading newspapers.

Practice summarizing paragraphs and infer the main ideas to enhance understanding.

Elevate CSAT preparation with VisionIAS's **CSAT Classroom Program.** This comprehensive course is designed to build fundamental concepts, enhance problem-solving abilities, and foster critical thinking. Featuring offline/online and recorded classes, personalized mentoring, and regular practice through tutorials, it sets you on the path to mastering the CSAT.

Scan **QR code** to **register** and **download the brochure**

Further refine your preparation with our **All India CSAT Test Series & Mentoring Program,** comprising:

- Comprehensive UPSC CSAT syllabus coverage.
- Personalized one-to-one mentoring.
- Flexible schedule and Innovative Assessment System.
- Detailed explanations for every test paper.
- Live online/offline test discussion and post-test analysis.

Embark on your journey to civil services with VisionIAS, where your ambition is met with our expertise and support.

14. MINISTRY OF EDUCATION

14.1. SAMAGRA SHIKSHA- AN INTEGRATED SCHEME FOR SCHOOL EDUCATION

Quick Facts

- **Purpose:** Improving school education holistically as a continuum from Pre-school to Class 12
- **Type:** Centrally Sponsored Scheme
- **Implementing agency:** State Implementation Society (SIS) at the State/UT level
- **Tenure:** 2021 to 2026

Objective

- Universal **Access, Equity and Quality,** promoting **Vocationalisation** of Education and strengthening of Teacher Education Institutions (TEIs).
- **Support** States in implementation of **Right of Children to Free and Compulsory Education (RTE) Act, 2009.**

Salient Features

- **Background:** Samagra Shiksha is an **overarching programme for the school education** sector extending **from pre-school to class 12.**
  - **The scheme subsumes following three schemes:**
    - **Sarva Shiksha Abhiyan:** To **universalize access to elementary education** by providing financial support for the creation of school infrastructure as per the **norms and standards specified in the RTE Act, 2009.**
  - **Rashtriya Madhyamik Shiksha Abhiyan (RMSA):** To enhance **access to secondary education** and to improve its quality.

Samagra Shiksha Scheme for School Education

Benefits:

- Covers 1.**16 million schools**, over **156 million students** and **5.7 million Teachers of Govt. and Aided schools**
- Access to quality education with an equitable and inclusive classroom environment
- Greater focus on imparting skills among the students
- All child centric interventions will be provided directly to the students through DBT mode over a period of time

- **Scheme on Teacher Education:** To create a sound institutional infrastructure **for pre-service and in-service training of elementary & secondary school teachers** and for provision of academic resource support to elementary and secondary schools.

- **Initiatives to align with NEP 2020**
  - **SARTHAQ** (Students' and Teachers' Holistic Advancement through Quality Education): **NEP Implementation Plan**
  - **NIPUN BHARAT** (National Initiative for Proficiency in Reading with Understanding and Numeracy): For ensuring that **every child** necessarily **attains foundational literacy and numeracy** in **Grade 3 by 2026-27.**
  - **Foundational Learning Study (FLS):** Conducted by the National Council of Educational Research and Training (NCERT) to assess the learning level of Class 3 students in Foundational Literacy and Numeracy.
  - **Vidya Pravesh:** A 3 Months Play Based **'School Preparation Module'** developed by the NCERT.
  - **Vidyanjali 2.0:** A web portal, through which **community/volunteer** can connect the **Government and Government aided schools** of their choice for **sharing knowledge, skills** and contributing in the form of **assets/material/equipment.**
  - **Kasturba Gandhi Balika Vidyalayas (KGBVs):** To provide residential and **schooling facilities upto Class-XII** including Incinerator and sanitary pad vending machines in all girls' hostels.
  - **Netaji Subhas Chandra Bose Avasiya Vidyalayas:** In hilly terrain, small and sparsely populated areas for children without adult protection who are in need of shelter and care.
  - **NISHTHA 4.0 (ECCE):** An online **teacher training programme** for Early Childhood Care and Education (ECCE).
- **Focus on Girl Education:** Upgradation of **Kasturba Gandhi Balika Vidyalayas (KGBVs)** from Class 6-8 to Class 6-12.
  - Self-defence training for girls from upper primary to senior secondary stage.
  - Enhanced Commitment to **'Beti Bachao Beti Padhao'.**
- **Focus on Digital Education:** Support **'Operation Digital Board'** in all secondary schools over a period of 5 years. Digital initiatives like UDISE+, Shagun, to be strengthened.
- **Shiksha Shabdkosh:** A document on **glossary of various terminologies in School Education.**
- **Administrative reform:** Single and unified administrative structure leading to harmonized implementation.
- **Samagra Shiksha Framework:** This framework, issued by the DoSEL, gives the **Key Performance Indicators (KPI) for each component and physical and financial details** of implementation of each **component of Samagra Shiksha.**
- **Amendment in RTE Act, 2009:** The schedule to RTE Act, 2009 has been amended regarding **pupil teacher ratio for special educators** in general schools.
  - **At primary level:** One special education teacher for every ten pupils with disabilities.
  - **At upper primary level:** One special education teacher for every fifteen pupils with disabilities enrolled.

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14.2. PRADHAN MANTRI UCHCHATAR SHIKSHA ABHIYAN (PM-USHA)

Quick Facts

- **Purpose:** To **cater** to needs of **educationally unserved/underserved areas**
- **Type:** Centrally Sponsored Schemes
- **Coverage:** Covers **government and government-aided institutions** of the States and UTs
- **Tenure:** 2023-24 to 2025-26

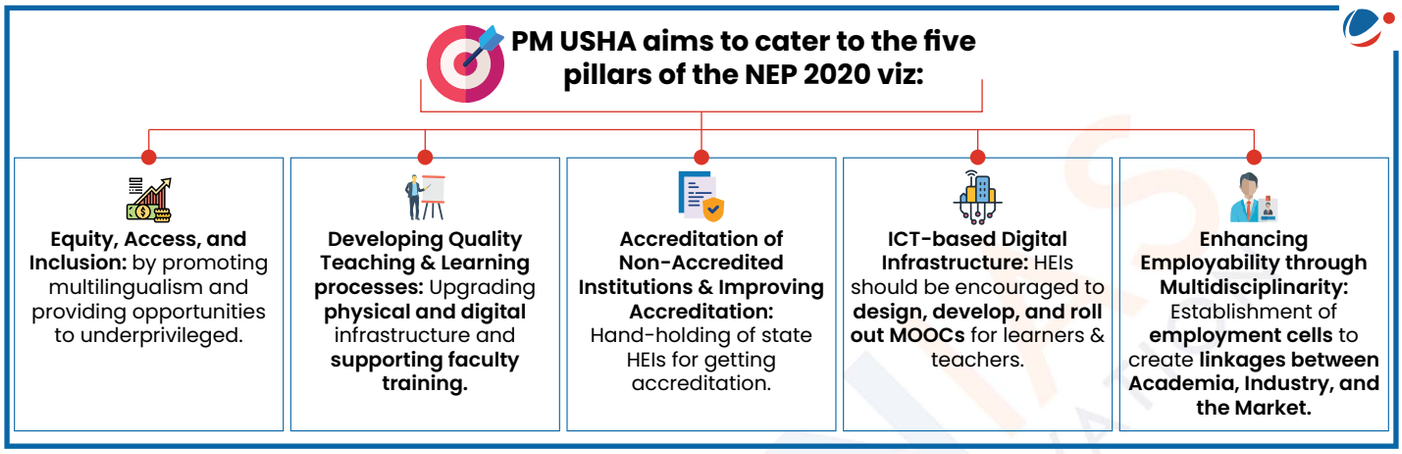
Objective

- To improve the **overall quality of existing state higher educational institutions** (State HEIs).
- **Implementation of recommendations of the NEP 2020** through funding support provided to State HEIs.
- **Improving accreditation status** of accredited institutions and getting **accreditation of non-accredited institutions.**
- **Establish backward and forward linkages** with school education on one hand and employment market, on the other hand.
- **Developing infrastructure** for ODL/Online/Digital mode of education in such States/UTs.
- Providing adequate opportunities for higher education to **socially deprived communities.**
- Focusing on low **GER, Left Wing Extremism (LWE), border area districts, aspirational districts** and districts with higher SC/ ST population,
- Enhancing employability through **skilling and vocationalization.**
- Focus on multidisciplinary education, including **STEM, commerce and humanities fields of education.**

Salient Features

- **Background:** In 2013, Centre launched **Rashtriya Uchchatar Shiksha Abhiyan (RUSA to attain higher levels of access, equity, and excellence in the State HEIs.** In **2018, the second phase** of RUSA was launched.
  - Now, in the light of the **National Education Policy (NEP), 2020,** RUSA scheme has been launched as Pradhan Mantri Uchchatar Shiksha Abhiyan (PM-USHA).
- **Component in PM-USHA**
  - **Multi-Disciplinary Education and Research Universities (MERU):** Only **accredited state government universities** would be eligible.
    - NAAC Grading; NIRF Ranking are key criterion for shortlisting.
  - **Grants to Strengthen Universities (Accredited & Unaccredited Universities):** Only state government universities would be eligible.
  - **Grants to Strengthen Colleges (Accredited & Unaccredited Colleges):** Only state government and government-aided colleges will be eligible.
  - **New Model Degree Colleges:** Districts without any government HEIs would be eligible. Only state government colleges would be established.

- **Gender Inclusion and Equity Initiatives:** Districts would be taken as a unit and not individual institutions. The activities that can be undertaken under this component include doing sensitization workshops, combined hostels for females for the nearby colleges and universities in the district, etc.
- **Management Monitoring Evaluation and Research (MMER):** The amount of MMER grants is 2 percent of the total fund approved, out of which 1 % will be released to the States/ UTs and 1 % will be utilized by the Centre.

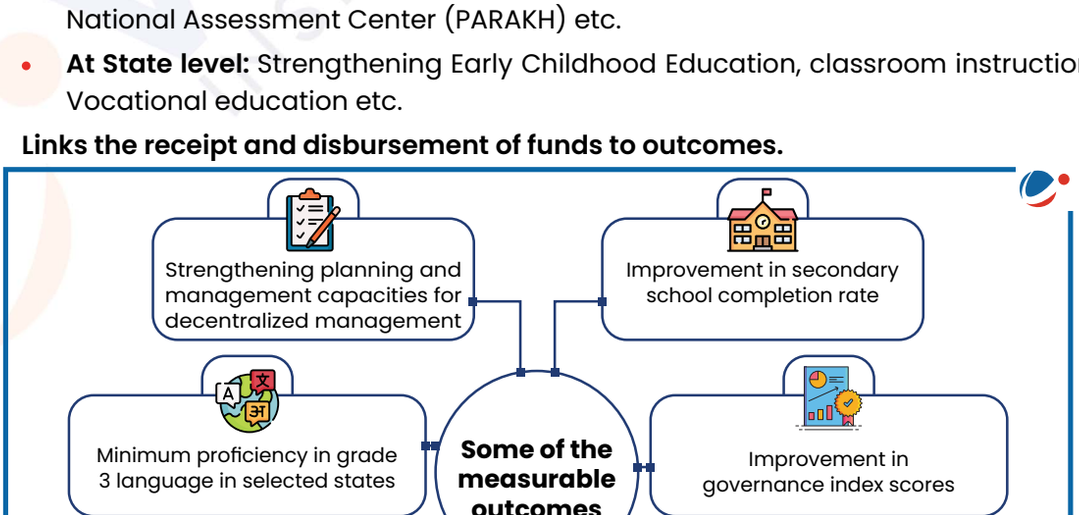


- **Priority would be given to Focus districts: States would identify** the Focus Districts on the basis of the following indicators:
  - Low Gross Enrolment Ratio (GER).
  - Population proportion and enrollment proportion for **Females, transgenders, SCs, STs and OBCs.**
  - Aspirational/ Border Area/ Left Wing Extremism (LWE) prone district.
  - Gender parity.
- **Process of Selection:** Selection of institutions would be done through the challenge method.
- **Monitoring and Evaluation:** The scheme shall be monitored and evaluated at each level i.e. **Central, State, and Regional.**
  - At the Central Level **National Mission Authority (NMA)** chaired by Union Minister of Education acts as an overseer of the scheme.
  - **Project Approval Board (PAB)** (chaired by Secretary, Higher Education, GoI) ensures regular monitoring and evaluation of not only the proposals but also the performance of the scheme.
- **Activities not supported under PM USHA:** Payment of salaries, pensions, and other benefits, recurring/ non-recurring cost for any project, etc., scholarships, fellowships, or stipends to students, among others.

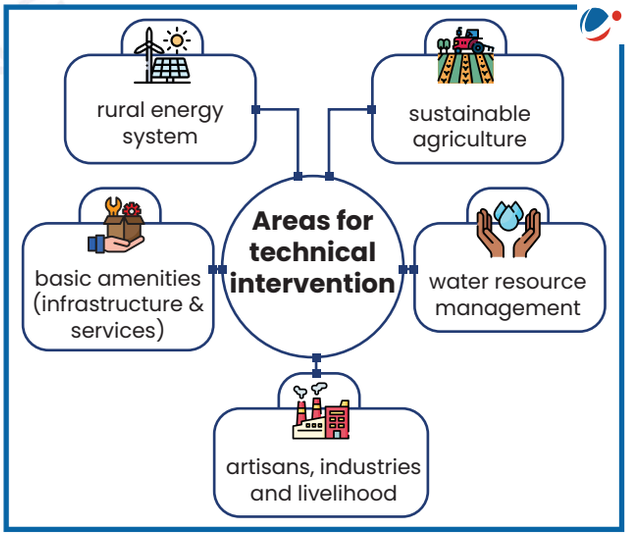
14.3. OTHER SCHEMES/INITIATIVES

PM eVIDYA	• **PM eVIDYA unifies all efforts related to digital/online/on-air education** to enable multi-mode access for imparting education by using technology to minimise learning losses. • It has been **initiated as part of Atma Nirbhar Bharat Abhiyaan.** • **Use of ICT under PM eVIDYA,** particularly during the COVID-19 pandemic, won **UNESCO's recognition** (UNESCO's King Hamad Bin Isa Al-Khalifa Prize).

PM Shri Schools	• 'PM Shri Schools' will be **state-of-the-art schools** and act as **the laboratory of National Education Policy (NEP) 2020.** • They will be fully equipped to **prepare students for future.**
Vidya Sameeksha Kendra (VSK)	• The **Ministry of Education plans** for nationwide **replication of Gujarat Education Department's VSK.** • VSK helps track daily **online attendance of teachers and students, periodic assessments of learning outcomes** of students, etc. • **National surveillance system known** as NDEAR (National Digital Education Architecture) was launched to create a unifying national digital infrastructure.
Indian Knowledge Systems (IKS) initiative	• IKS is an **innovative cell at All India Council for Technical Education (AICTE).** • It is established **to promote interdisciplinary research** on all aspects of IKS, **preserve and disseminate IKS** for further research and societal applications. • It aims **to spread rich heritage and traditional knowledge** in field of Arts and literature, Agriculture, Basic Sciences, Engineering & Technology, etc. • Raja mantri chor sipahi, posham pa, gilli danda etc. are among **75 indigenous games that will be introduced in schools** under IKS initiative.

Strengthening Teaching-Learning and Results for States (STARS) Project	• **Type:** Centrally Sponsored Scheme
	• **Purpose: Improving the overall monitoring and measurement activities** in the Indian School Education System.
	• **Tenure:** Till FY 2024-25.
	• **External support: By World Bank** amounting to US $ 500 million
	• **Coverage: 6 States** namely Himachal Pradesh, Rajasthan, Maharashtra, Madhya Pradesh, Kerala and Odisha.
	• **Carved out of Samagra Shiksha,** with a focus on those elements of the scheme that will **most directly support school education enhancement.**
	• **2 major components:**
	  ◦ **At National level:** Strengthening of learning assessment systems, Establishing a National Assessment Center (PARAKH) etc.
	  ◦ **At State level:** Strengthening Early Childhood Education, classroom instruction, Vocational education etc.
	• **Links the receipt and disbursement of funds to outcomes.**
	 

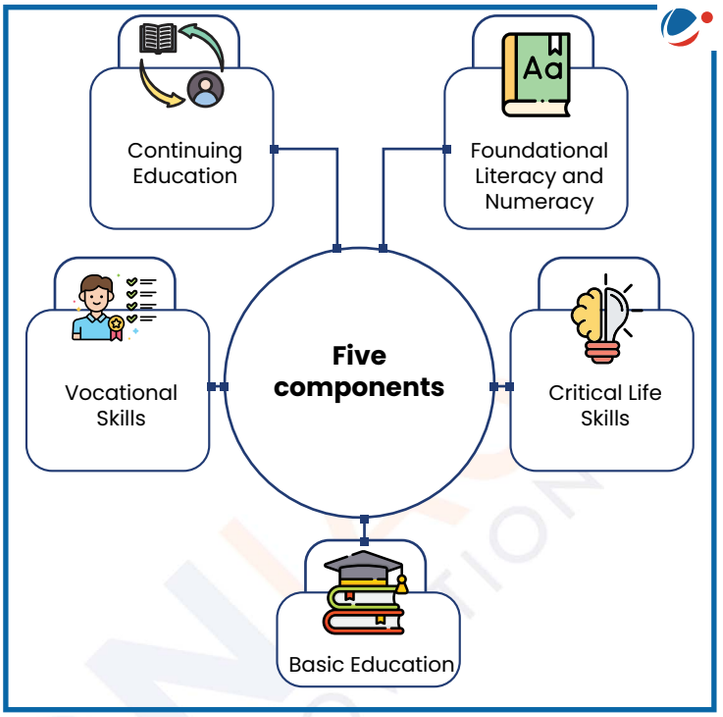
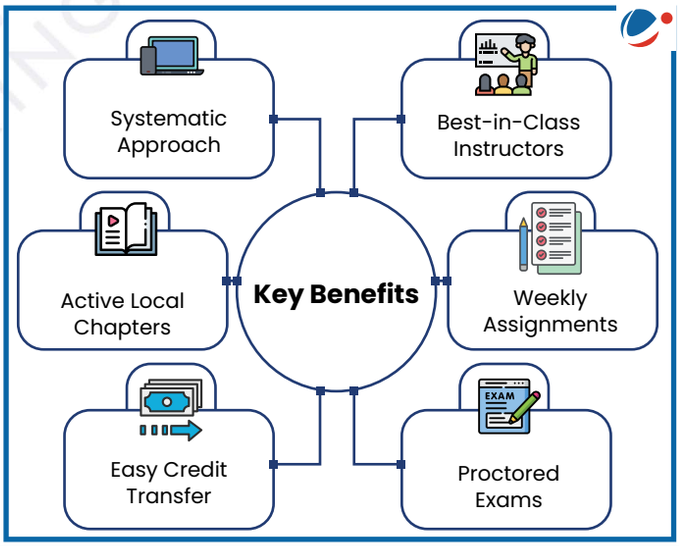
Prime Minister's Research Fellowship Scheme	• **Aim:** To **attract the best talent into research** thereby realizing the vision of development through innovation.
	• **Coverage:**
	  • All the IITs, all the IISERs, Indian Institute of Science (Bengaluru)
	  • Some of the top Central Universities/NITs that offer science and/or technology degrees
	  • Any **recognised institute/university**
	• **Attractive scholarship** is provided to the selected candidates for a **PhD program** in the area of Science or Engineering/Technology.
	• A PMRF fellow is expected to **teach once a week in a neighborhood ITI/Polytechnic/ Engineering College/School** other than their own PMRF granting institute.

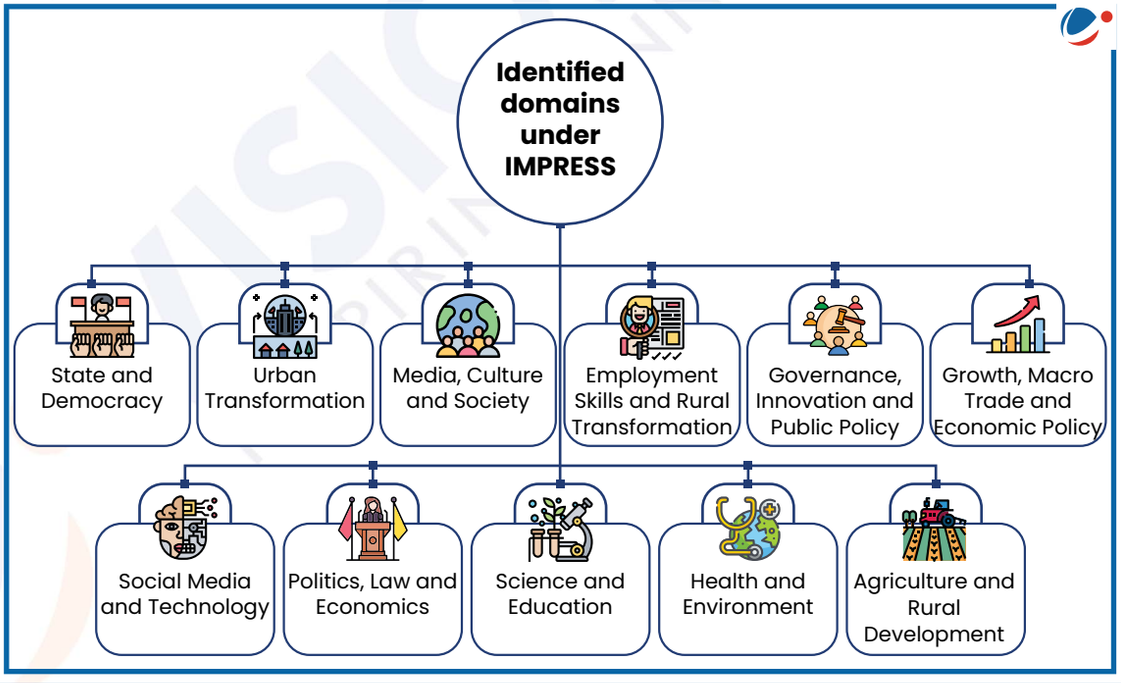
Study in India Programme	• **About:** The Study in India program is a flagship of Government of India to encourage international students to explore educational opportunities at top Indian universities. • **Type:** Central Sector Scheme • **Purpose:** To make India a **preferred education destination/hub for foreign students.** • **Implementing Agency:** EdCIL (India) Limited, a Mini Ratna Category I.
Rashtriya Avishkar Abhiyan (RAA)	• **Aim:** To motivate and **engage children (6-18 years) in Science, Mathematics and Technology** through observation, experimentation, inference drawing, etc. • A **subcomponent of both SSA and RMSA.** • **Mentoring by institutes like IITs/ IIMs/ IISERs** and other central universities and reputed organizations **through innovative programmes, student exchanges, etc.**
Unnat Bharat Abhiyan	• **Type:** Central Sector Scheme • **Aim:** Transformational change in **rural development** processes by **leveraging knowledge institutions** to build Inclusive India. • Facilitate **faculty and students** of Higher Educational Institutions (HEIs) in **identifying development issues in rural areas** and finding **sustainable solutions for the same.** • Under **Unnat Bharat Abhiyan 2.0**, the scheme is extended to all educational institutes subject to fulfilling certain criteria. 
Kalam Program for IP Literacy and Awareness (KAPILA)	• **Aim:** To recognise, facilitate and felicitate the Intellectual Property, innovations and best practices in higher education institutions (HEIs). • **Launched by:** Ministry of Education's Innovation Cell (MIC) • Provides **financial assistance to the institutions** that are part of the Higher Education Institutions **for filing patent.** • It will create appropriate **awareness regarding the need of IP filing, mechanism, and methodology** involved in filing IP in India and globally, especially amongst students and faculty of higher education institutions.

AICTE-SPICES (Scheme for Promoting Interests, Creativity and Ethics among Students)	• **Aim:** For developing **students club for the well-rounded development of students** by promoting their interests, creativity, and ethics. • **Eligibility:** AICTE approved institutes with minimum 5 years of existence. • **Financial assistance:** ₹ 1 Lakh only to a Student Club to develop it as model Club (only one time grant to one institute)
Vittiya Saksharata Abhiyan (VISAKA)	• An appeal was made to all **the higher educational institutions to develop a cashless campus.** • **National Cadet Corps (NCC)/National Service Scheme (NSS) volunteers** to **spread awareness** about these digital modes of transactions to shopkeepers, vendors in nearest market place.
IMPacting Research INnovation and Technology (IMPRINT) 2.0	• **Aim:** To solve the most **relevant engineering challenges faced by our nation by translating knowledge into viable technology.** • **Coverage:** Ministry of Education funded HEIs /Centrally Funded Technical Institution (CFTI) including private institutions. • **Subsumes** the erstwhile **Uchhatar Avishkar Yojana.** • **Funded by:** Ministry of Education and Department of Science and Technology (DST).

Institute of Eminence (IoE) scheme	• **Aim:** To enable **10 institutions each from the public and private category** to have **world class academic & research facilities** and grant them the status of IoE.
	• **Benefits to IoEs:**
	  - Government will provide **funding upto ₹1,000 crore to public institutions**, for private institutions no financial support.
	  - Significant amount of **autonomy in academic, administrative & financial matters has been provided** under the regulatory framework to these institutions.
	  ◇ IoEs are **allowed to set up campuses abroad** after receiving no objection certificates from Ministry of External Affairs and Ministry of Home Affairs.
	  ◇ **Norms and standards of the off shore campus shall be the same** as that maintained on the main campus for similar courses.
	  ◇ IoEs are **also permitted to start off new campus centres,** with a maximum of three in five years and not more than one in an academic year.

Vidwan portal	• It is the **premier database of profiles of scientists / researchers** and other faculty members working at leading academic institutions and other R & D organisations involved in teaching and research in India.

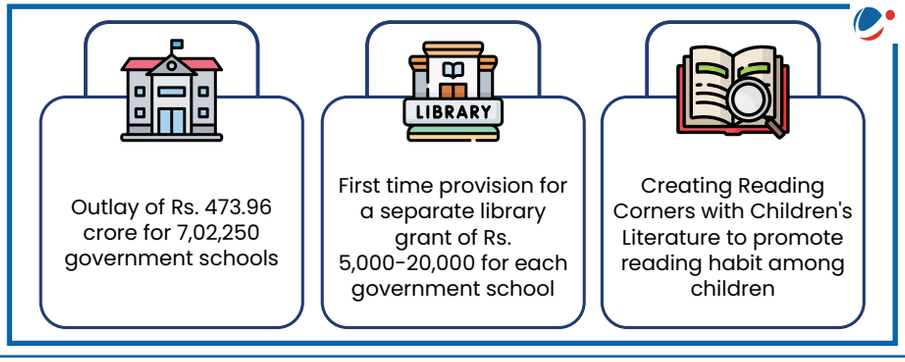
Nav Bharat Saaksharta Karyakram (New India Literacy Programme or NILP)	• **Type:** Centrally Sponsored Scheme • The scheme is **in alignment with** the recommendations of **National Education Policy (NEP) 2020.** • The scheme **targets all non-literates of age 15 years and above** in the country, with more **focus on females and educationally backward states.** • The scheme is to be **implemented through volunteer teachers and students** of schools and Higher Education Institutions and Teacher Education Institution. • Target for FYs 2022-27 is **5 crore learners (1.00 crore per year)** by using **"Online Teaching, Learning and Assessment System (OTLAS)"** in collaboration with National Informatics Centre, NCERT and NIOS. 
SWAYAM (Study Webs of Active–Learning for Young Aspiring Minds)	• **Aim:** To take the best teaching learning resources to all, including the most disadvantaged. • A repository of **more than 300 high quality Massive Open Online Courses (MOOC)** that are developed by academicians from top ranked institutions and are offered free of cost. 
Global Initiative of Academic Networks (GIAN)	• **Aim:** Tapping the talent pool of **scientists and entrepreneurs internationally** to encourage their engagement with the **institutes of Higher Education in India.** • **Faculty from highly rated institutions abroad** will visit India, interact and partner with their counterparts and with students, and **deliver specialised courses.** • The **lectures under GIAN would be made available to the students across the country** through the SWAYAM, the MOOCs platform and the National Digital Library.

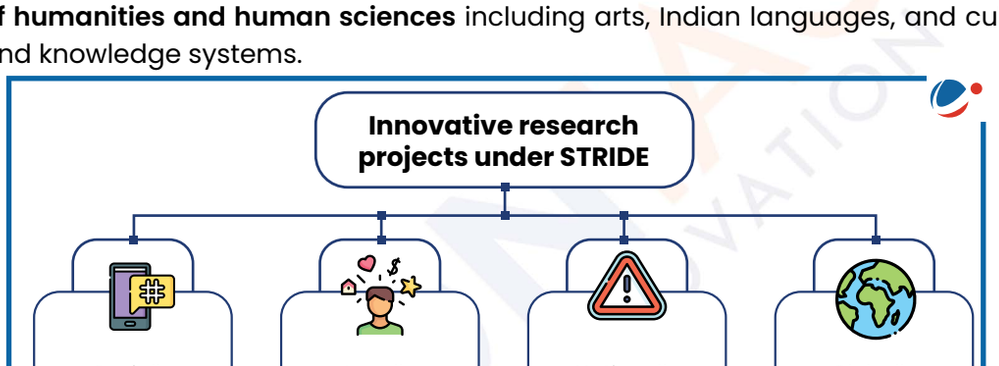
National Academic Depository (NAD)	• It is a **24x7 online store house of all academic awards** viz. certificates, diplomas, degrees, mark sheets, etc. • Duly digitised and **lodged by academic institutions / boards / eligibility assessment bodies.**
National Institutional Ranking Framework (NIRF)	• Outlines a methodology to **rank institutions across the country.** **Parameters**
Impactful Policy Research in Social Sciences (IMPRESS)	• **Aim:** To encourage **social science research in policy relevant areas** so as to provide vital inputs in policy-formulation, implementation and evaluation. • **Implementing Agency:** Indian Council of Social Science Research (ICSSR) • **Eligibility: All Government funded institutions, private institutions** with UGC 12(b) status and **ICSSR Research Institutes.** • **Funds research proposals in social sciences** with maximum impact on the governance and society. 
SPARC (Scheme for Promotion of Academic and Research Collaboration)	• **Aim:** To improve the **research ecosystem of India's HEIs.** • Facilitating **academic and research collaborations** between Indian Institutions and the best institutions in the world from 28 selected nations to **jointly solve problems of national and/or international relevance.** • **Eligibility:** All Indian Institutions ranked in the overall top-100 or category-wise top-100 in the India Rankings (NIRF-2019) are eligible to apply.

Integrated National School Education Treasury (INSET)	• Envisages a **fully integrated, instantly accessible and seamless information network** for all information related to **schools across the country.** • The aim is to create an **easily accessible multi-layered eco-system of information** – school wise, block-wise, district-wise, constituency-wise, state-wise and region-wise.

Madhyamik and Uchchtar Shiksha Kosh (MUSK)	• It was created in 2017 to receive **proceeds from the Secondary and Higher Education Cess.**
	• For 2023-24, transfers from this fund are proposed to be made to
	  • Sarva Shiksha Abhiyan
	  • National Means cum Merit Scholarship Scheme
	  • The Kendriya Vidyala Sanghatan
	  • The Navodaya Vidyalaya Samiti.
	  • **PM Uchchatar Shiksha Protsahan (PM-USP) Yojna,** which integrates current Interest Subsidy and Guarantee Fund contribution schemes and scholarships for higher education

National Educational Alliance for Technology (NEAT)	• **Aim:** To bring the **best technological Products in education pedagogy on a single platform** for the convenience of learners. • A **Public-Private Partnership (PPP) model** between the Government and the Education Technology companies of India. • Through an open invitation and screening, companies are invited to **showcase their products on a National Portal developed** for the learners, who may procure them based on their requirements.
Pradhan Mantri YUVA (Young, Upcoming and Versatile Authors) 2.0 Scheme	• It is an **Author Mentorship programme.** • It aims to **train young and budding authors (below 30 years of age)** in order to promote **reading, writing and book culture** in the country, and project India and Indian writings globally.

Padhe Bharat Badhe Bharat	• A nationwide **sub programme of SSA to improve language development** and to create a natural and **positive interest in mathematics.**
	• **Two tracks**
	  • **Early reading and writing** with comprehension in Elementary Classes
	  • **Early Mathematics**
	 

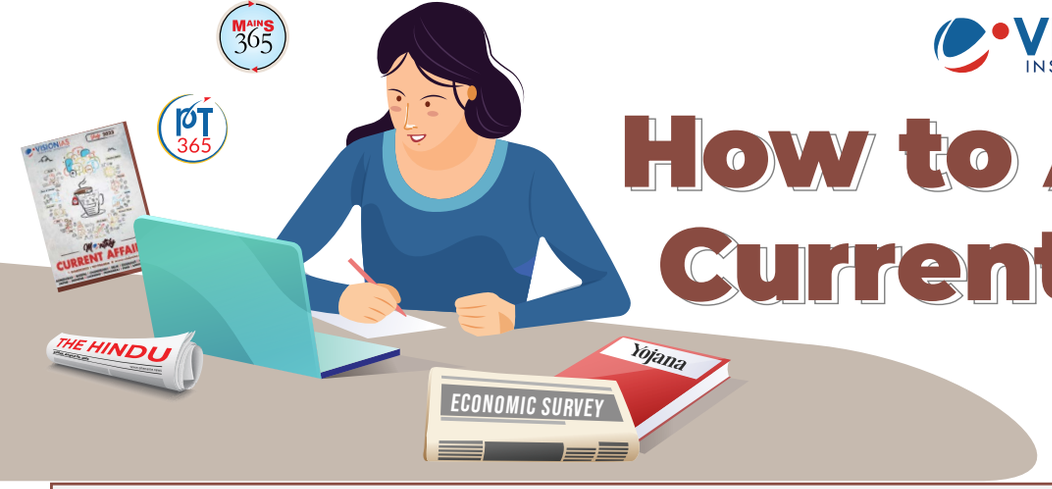
Pradhan Mantri Innovation Learning Programme (DHRUV)	• **Aim:** To identify and encourage **talented children to enrich their skills and knowledge.** • In **centres of excellence** across the country, **gifted children will be mentored and nurtured** by renowned experts in different areas, so that they can reach their full potential. • The first batch of DHRUV programme was implemented during October 2019. ◦ To begin with, two areas i.e. Science and Performing Arts were covered
Scheme for Trans-disciplinary Research for India's Developing Economy (STRIDE)	• **Aim:** To **identify young talent, strengthen research culture, build capacity,** and to **fund multi-institutional network, high-impact research projects** in humanities and human sciences. • The specific focus of the scheme is to support **high-impact research in thrust areas of humanities and human sciences** including arts, Indian languages, and culture and knowledge systems. 
TECHNICAL EDUCATION QUALITY IMPROVEMENT PROGRAMME (TEQUIP)	• **Objectives:** To improve the **quality of technical education system** in the country with a special consideration for **Low Income States and Special Category States (SCS)** • **External assistance: World Bank assisted Project** • Graduates from IITs, NITS, etc. are hired for **teaching in engineering colleges of rural areas**
Education Quality Upgradation and Inclusion Programme (EQUIP)	• EQUIP is a vision plan aiming at ushering **transformation in India's higher education system** by implementing strategic interventions in the sector over **five years (2019-2024).** **Strategies for Expanding Access** • **Enhance access to vulnerable communities (SC/ST):** Setting up of Samras Hostels in underserved areas; Fee reimbursements for SC/ST students; Finishing School/ Bridge Course to impart employable skills • **Expand access to cater to geographically underserved areas:** Enhance learnability and employability through vocationalisation; Broadening opportunities for access to higher education through MOOCs • **Improve the Gross Enrolment Ratio (GER) through Open and Distance Learning (ODL):** Double the number of Learner Support Centres; Upgrade ICT infrastructure of IGNOU; Offer Courses through multiple languages • **Enhance overall access to higher education:** Offer incentives to students for pursuing higher education; Offer courses in a dual mode (distance and regular) in universities.

EK BHARAT Shreshtha BHARAT PROGRAMME	• **Objectives:** To celebrate cultural diversity through mutual interaction & reciprocity between people of different States and UTs • One **State/UT is paired with another State/UT in India for reciprocal interaction between the people.** • The paired States/ UTs enter into MoUs with each other to **carry out common activities.** • **Rashtriya Ekta Shivirs** are organised under this programme by Kendriya Vidyalaya Sangathan.
Udaan: Giving wings to girls	• **Objective: To address the low enrolment of girl students** in prestigious engineering institutions and the teaching gap between school education & engineering entrance examination. • Students are provided **free offline / online resources** through study material on **pre-loaded tablet** while studying in Class XI and Class XII **for preparation of admission test to various premier engineering colleges in the country.**

Digital Gender Atlas for Advancing Girl's Education in India	• **Objective:** To identify low performing geographic pockets for girls, particularly from marginalised groups such as scheduled castes, scheduled tribes and Muslim minorities, on specific gender related education indicators.
	• The Atlas provides a **comparative composite index** based on quartile ranking of gender related indicators at National, State, District and Block levels.
	• The Atlas enables a **trend analysis and tracking of performance of individual gender related parameters across periods of time.**
	• **Data source**
	  ◦ Unified District Information System for Education (U-DISE)
	  ◦ National Education Management Information System (EMIS)
	  ◦ Census of India 2011
	  ◦ District Information System for Education (DISE)

Shala Gunvatta (Shagun) Portal	• It is a **repository of best practices**, photographs, videos, studies, newspaper articles, etc. **on elementary education in schools of the Central Government, States & UTs & Autonomous bodies.** • Its **online monitoring module** measures State-level performance and progress against key educational indicators.
Credit Guarantee Fund Scheme for Education Loans (CGFSEL)	• Education loans offered by around **30 regional rural banks (RRBs) will now have the credit shield from the CGFSEL.** ◦ This will bring **RRBs on a par with commercial banks and help them lower interest rate on such loans.** • The CGFSEL was set up by Ministry of Education in 2015 **to ease education loans and extend guarantee coverage against default in education loans** sanctioned by public, private, and foreign banks. • At present, the scheme covers **default on an education loan if the loan limit is ₹7.5 lakh without any collateral security or third-party guarantee.**

VISIONIAS
INSPIRING INNOVATION



How to Approach Current Affairs?

Current affairs form the cornerstone of civil services exam preparation, permeating all its phases - Prelims, Mains, and the Interview. Exam questions are increasingly drawn from dynamic sources, intertwining directly with current occurrences or bridging static content with present events. In this context, staying updated with current affairs equips aspirants to navigate the evolving landscape of the civil services exam. Candidates can transform this vast section into a strong advantage with the right resources and a strategic approach.

Scan this QR code to watch video

A Dual-Layered Strategy for Current Affairs

Strengthening Your Foundation

Newspaper Reading: The Foundation
Devote an hour daily to reading newspapers for a comprehensive understanding of global and national events.

News Today: Context Simplified
Complement daily newspaper reading with News Today, offering a concise overview of current affairs in 180 or 80 words. This resource aids aspirants in identifying crucial news, understanding technical terms, and grasping phenomena.

Monthly Current Affairs Magazine: In-Depth analysis
Dive into the Monthly Current Affairs Magazine for comprehensive coverage and detailed analysis of events. This facilitates understanding the context, significance, and implications of various events across diverse areas.

Mastering the Preparation & Revision

Weekly Focus: Strengthening Foundations
Refer to Weekly Focus to solidify your understanding of a topic, covering static and dynamic components along with various aspects and dimensions of a major issue.

Highlights & Summary Documents of Economic Survey and Budget
Gain key insights from summary documents of the Economic Survey and Union Budget, distilling complex information into a compact format for easy comprehension.

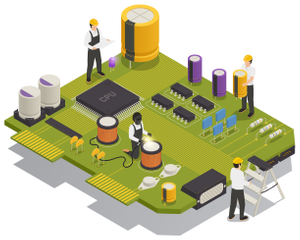
PT 365 & Mains 365: Enhancing performance in the examination
Utilize PT 365 and Mains 365 for continuous current affairs coverage throughout the year, aiding in revision for both Prelims and Mains examinations.

The Quarterly Revision Document of Vision IAS is useful resource for students who have missed reading monthly updates for 2-3 months. It supports on going learning by providing a summary of key developments.

Scan this QR code to read brochure

"Remember, Current Affairs is not just about memorisation but understanding the broader implications and interlinkages of events. Approach it with curiosity; over time, it becomes less of a chore and more enlightening experience.

15. MINISTRY OF ELECTRONICS & IT



15.1. DIGITAL INDIA PROGRAMME

Quick Facts

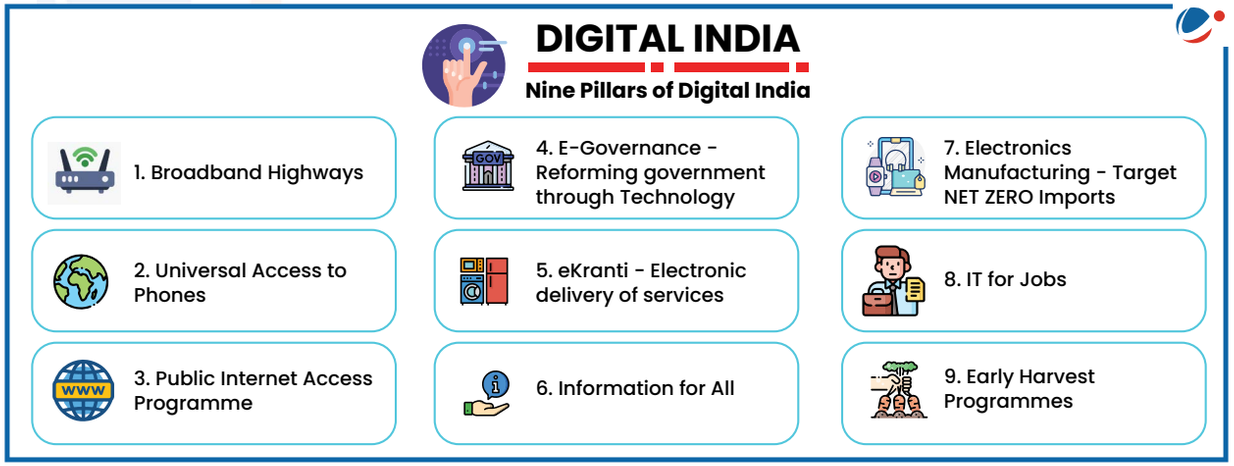
- **Purpose:** To transform India into a digitally empowered society and knowledge economy
- **Nature:** Umbrella programme that **clubs together various e-governance initiatives** across **Ministries and Departments**
- **Leveraging private sector: Public Private Partnerships (PPP)** are preferred wherever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

Objective

- 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 centred 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

Project Management Structure

Body	Chairperson
A Monitoring Committee	Prime Minister
Digital India Advisory Group	Minister of Communications and IT
Apex Committee	Cabinet Secretary

- **Key agencies enabling DI initiatives:** Some of them include:
  - Controller of Certifying Authorities (CCA)
  - Centre for Development of Advanced Computing (C-DAC)
  - Centre for Railway Information Systems (CRIS)
  - Common Services Center (CSC)
  - Small Farmers Agribusiness Consortium (SFAC)
- **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.

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15.2. SAMRIDH (START-UP ACCELERATORS OF MEITY FOR PRODUCT INNOVATION, DEVELOPMENT AND GROWTH) PROGRAMME

Quick Facts

- **Purpose:** To create a conducive platform to **Indian Software Product start-ups to enhance their products and securing investments for scaling their business.**
- **Focus: Accelerating the 300 start-ups** by providing customer connect, investor connect, and international immersion in next three years (from 2021).
- **Financial assistance:** Investment of **up to Rs 40 lakh to the start-up** will be provided **through selected accelerators.**
- **Implementing agency:** MeitY-Startup-Hub (MSH)

Objective

To **support existing and upcoming accelerators** to select and accelerate potential IT based start-ups to scale for solving India's problems creating positive social impact.

Salient Features

- **Background:** Government of India has **various programs to promote incubation services** to startups, but an urgent need was felt **to conceptualize and run an accelerator program** to **help these start-ups with Social Impact** and to solve India's problems at scale.
  - The Startups from aforementioned programs will act as a feeder for the **SAMRIDH program.**
- **Support to accelerator:** The SAMRIDH scheme will **support existing and upcoming Accelerators** to select and accelerate potential IT based startups to scale for solving India's problems creating positive social impact.
  - Startup accelerators support **early-stage, growth-driven companies through education, mentorship, and financing.**
- **Eligibility of Accelerators:**
  - Have been in the **business of incubation for more than 3 years and supported more than 50 start-ups** of which at least 10 have received non-public investment, Or
    - Having targeted accelerator programs with an **experience of running at least 3 cohorts** with activities listed as desirable under SAMRIDH
  - Have **operations in India**
  - Have **necessary space and infrastructure** to carry out activities for the start-ups.
  - Should demonstrate **capabilities with regard to:**
    - **Supporting Start-Ups** for domestic and international market immersion
    - **Network/Connect** with Venture Capitalist/Angel Investors
    - **On-boarded with leading business** mentors
  - **Structured cohort** for accelerating deep tech software product start-ups.

- **Support mechanism**
  - MSH will take equity in **Start-Ups for Government's contribution** via Promissory/SAFE Note, same as accelerator which will be utilized for self-sustainability of the program.
  - **A Project Management Unit** will be formed for the overall implementation of the program.
  - MSH is a nodal entity under **MeitY** to facilitate its vision of **promoting technology innovation, start-ups** and **creation of Intellectual Properties.**
  - It acts as a national coordination, facilitation and monitoring centre to integrate all the incubation centres, start-ups and innovation related activities of MeitY.

15.3. NATIONAL SUPERCOMPUTING MISSION

Quick Facts

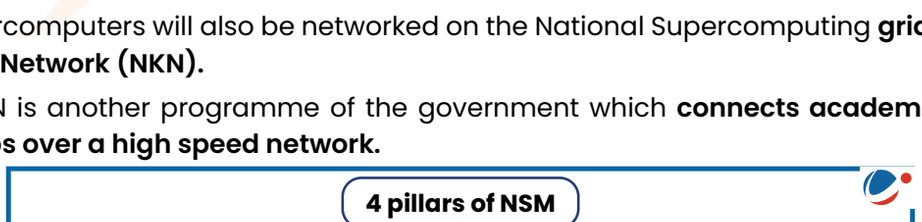
- **Purpose:** Developing indigenous supercomputing ecosystem of the nation
- **Inter-ministerial initiative:** MeiTY and the Department of Science and Technology (DST)
- **Expected benefit:** Accelerate R&D activities in multidisciplinary domains of science and engineering
- **Implementing Agencies:** Centre for Development of Advanced Computing (C-DAC) and Indian Institute of Science (IISc), Bangalore.

Objective

To build and deploy 24 facilities with cumulative compute power of more than 64 Petaflops.

Salient Features

- **Background**
  - Launched in 2015 and envisages **empowering our national academic and R&D institutions** by installing a vast supercomputing grid comprising of **more than 70 high-performance computing (HPC) facilities.**
  - These supercomputers will also be networked on the National Supercomputing **grid over the National Knowledge Network (NKN).**
    - The NKN is another programme of the government which **connects academic institutions and R&D labs over a high speed network.**



- **Server developed:** C-DAC has designed and developed a **computer server "Rudra"** and **high-speed interconnect "Trinetra"** which are the major **sub-assemblies required for supercomputers.**
- **Large-scale applications being developed under NSM**
  - NSM Platform for **Genomics and Drug Discovery.**
  - **Urban Modelling:** To Address Urban Environment Issues (Meteorology, Hydrology, Air Quality).
  - **Flood Early Warning and Prediction System** for River Basins of India.
  - **HPC Software Suite for Seismic Imaging** to aid Oil and Gas Exploration.
  - **MPPLAB:** Telecom Network Optimization.
- **About FLOPS (FLoating-point OPerations per Second):** It is a common benchmark measurement for rating the speed of microprocessors.
  - A MegaFLOPS is equal to one million FLOPS.
  - A GigaFLOPS is equal to one billion FLOPS.
  - A TeraFLOPS is equal to one trillion FLOPS.
  - A PetaFLOPS can be measured as one thousand teraflops.
- First Indian supercomputer was **PARAM 8000.**

15.4. PRODUCTION LINKED INCENTIVE (PLI) 2.0 FOR IT HARDWARE

Quick Facts

- **Purpose:** To boost domestic manufacturing and attract large investments in the value chain
- **Type:** Central Sector Schemes
- **Incentive Period:** 6 years during the Scheme tenure
- **Project Management Agency:** Industrial Finance Corporation of India (IFCI)

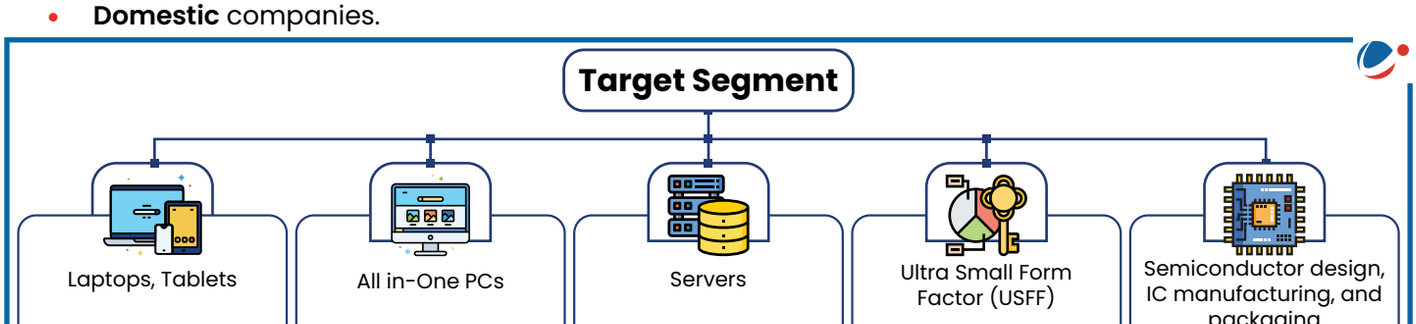
Objective

Through financial incentives boost domestic manufacturing and attract large investments in the **value chain.**

Salient Features

- **Background:** PLI 2.0 Scheme for IT hardware **doubled the outlay** while also enhancing the incentive and tenure as compared to PLI 1. 0 (launched in 2021).
  - It was launched to provide **more flexibility to applicants and allow a longer duration** to develop the supply chain within the country.
- **3 category of applicants**
  - **Global** companies
  - **Hybrid** (global/domestic) companies

- **Domestic** companies.



- **Eligible Product:** Goods manufactured in India and covered under target segment. Incentive shall be given on the sales of Target Segment Goods.
- **Incentives: Around 5% on net incremental sales** over base year.
- **Monitoring: Empowered Group of Secretaries (EGoS)** chaired by the Cabinet Secretary.

15.5. PRODUCTION LINKED INCENTIVE (PLI) SCHEME FOR LARGE SCALE ELECTRONICS MANUFACTURING

Quick Facts

- **Type:** Central Sector Scheme
- **Purpose**: To boost domestic manufacturing and to become global champions in electronics manufacturing
- **Nodal Agency: Project Management Agency (PMA)**
- **Tenure:** For round two, tenure is 4 years applicable from 01.04.2021

Objective

To **attract large investments in the electronics value chain** including manufacturing of mobile phones, semiconductor packaging and electronic components including Assembly, Testing, Marking and Packaging (ATMP) units.

Salient Features

- **Eligibility:** Support under the Scheme shall be provided **only to companies engaged in manufacturing of target segments in India.**
- **Incentive:** The Scheme shall extend an incentive of **4% to 6% on incremental sales (over base year) of goods** manufactured in India and covered under target segments, to eligible companies, for a period of five (5) years subsequent to the base year.
- **Target Segment:** Mobile phones and specified electronic components.

- **Base Year:** Financial Year **2019-20** shall be treated as the base year for computation of incremental investment and incremental sales of manufactured goods

15.6. OTHER SCHEMES/INITIATIVES

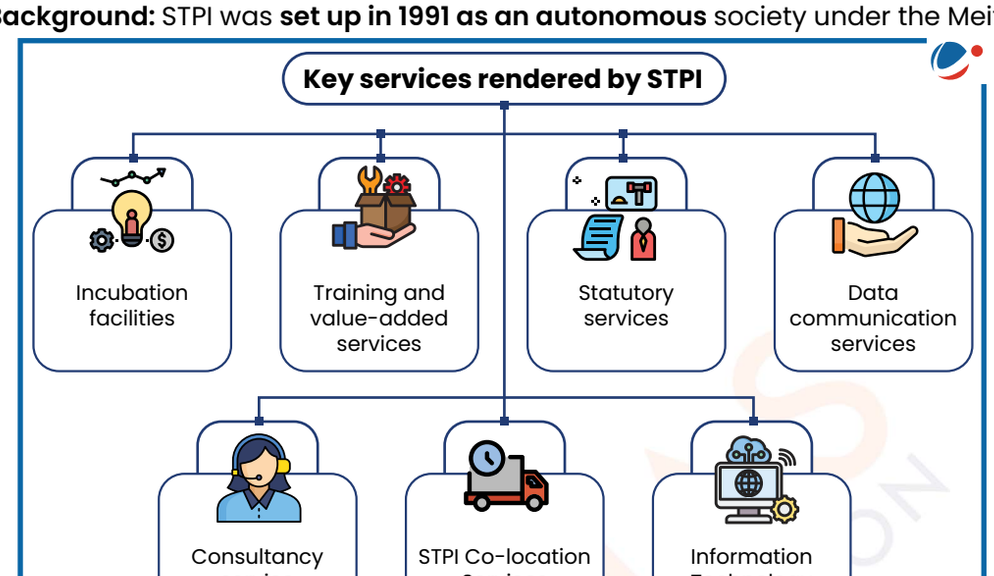
Jeevan Pramaan

- **Objective:** To facilitate on-line submission of Life Certificate by pensioners and streamline the process of getting a Life certificate.
- **Intended beneficiary:** Pensioners of Central Government, State Government or any other Government organization.

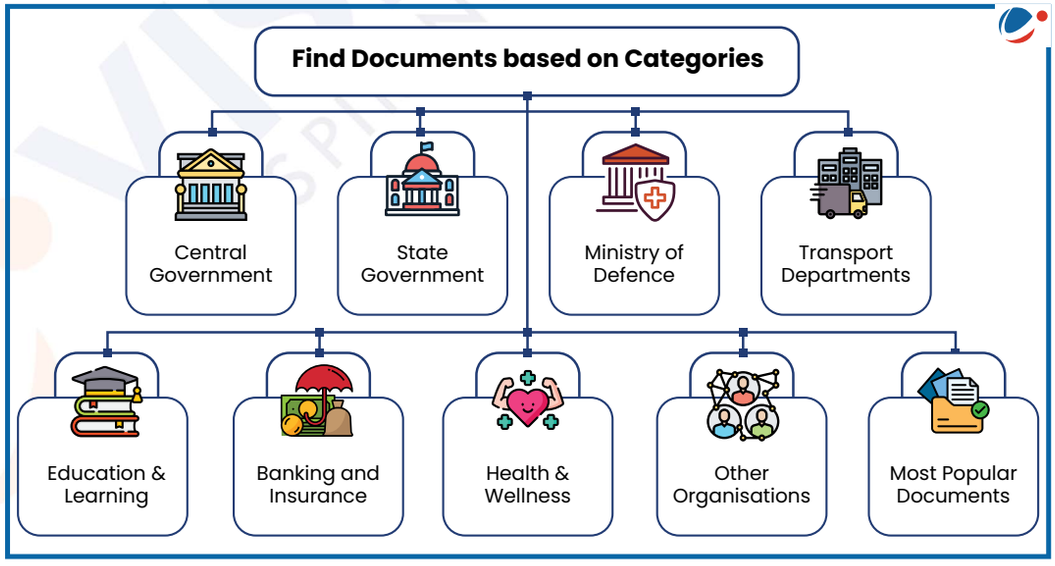
How to get Jeevan Pramaan Certificate?

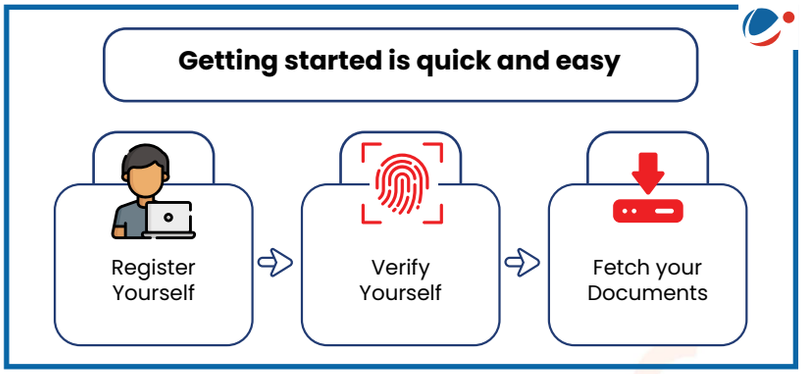
- Visit any Post Office near you ar avail the services through Postmon
- Provide basic details related to your pension account
  - Pension ID
  - Pension Payment Order
  - Pension Disbursing Department
  - Bank Account details
  - Mobile Number
  - Aadhaar Number
- Authorize your request with biometric fingerprint scan
- Digital life certificate will be instantly generated with Pramaan ID sent to you on your mobile. Your Certificate details will be automatically updated with Pension Department.

- **Other features**
  - It is **AADHAR Biometric Authentication based digital life certificates (DLCs) for Pensioners.**
  - It is intended **do away** with the requirement of a **pensioner having to submit a physical Life Certificate in November each year,** in order to ensure continuity of pension.
  - It can be obtained through various **Jeevan Pramaan Centres** which are being operated by CSCs, Banks, and Government offices or by using the client application on any PC/ mobile/tablet.

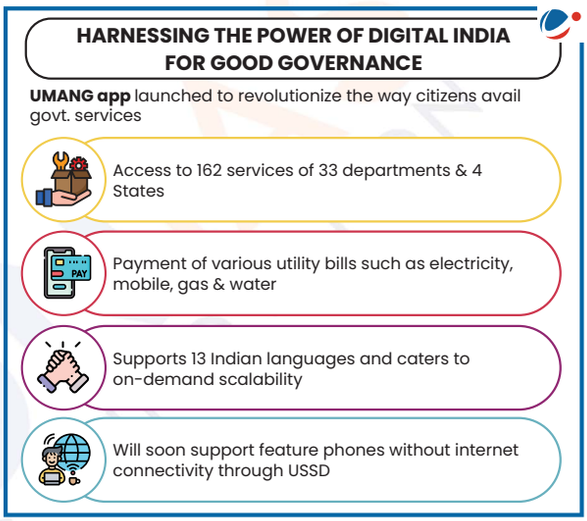
Software Technology Parks of India (STPI)	• **Background:** STPI was **set up in 1991 as an autonomous** society under the MeitY.
	 
	
	• **Objective: Promotion of software exports** from the country.
	• **Key Features**
	  • STPI acts as **'single-window in providing services to the software exporters.**
	  • STPI has been implementing the **Software Technology Park (STP)** scheme and the **Electronics Hardware Technology Park (EHTP) scheme** for the promotion of IT/ITES industry.

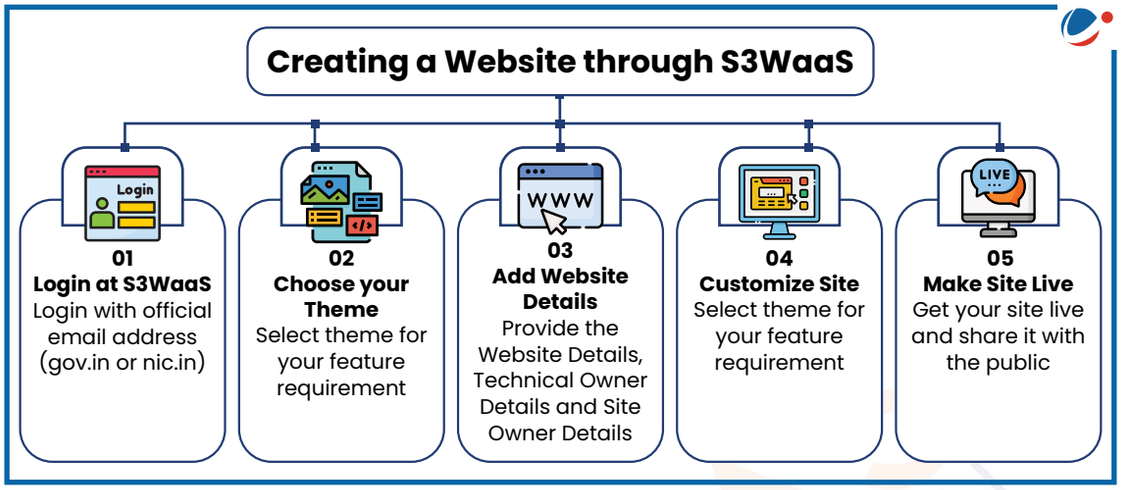
Scheme for Promotion of Manufacturing of Electronic Components and Semiconductors (SPECS)	• **Objective: Offset the disability for domestic manufacturing** of electronic components and semiconductors in order to **strengthen the electronics manufacturing ecosystem in the country.** • **Eligibility:** Entity registered in India and applicable to investments in new units as well as expansion of capacity/ modernization and diversification of existing units. • **Key features: The scheme** provides financial **incentive of 25% on capital expenditure** for the **identified** list of **electronic goods that** comprise **downstream value chain of electronic products**, i.e., electronic components, semiconductor/ display fabrication units, ATMP units, etc.
Pradhan Mantri Gramin Digital Saksharta Abhiyaan (PMGDISHA)	• **Objective:** Making one person in every family digitally literate • **Eligibility Criteria:** The eligible households can nominate one person from their family. • **Age:** 14 to 60 years • **Course Duration:** 20 Hours (Minimum 10 Days and Maximum 30 Days) • **Medium of Instruction:** Official Languages of India • **Place of Learning:** Nearest Training Centre/ Common Service Centre (CSC). • **Evaluation:** Independent external evaluation conducted by a National level certifying agency like NIELIT, NIOS, IGNOU, etc.
Stree Swabhiman	• It is striving to create a **sustainable model for providing affordable and accessible sanitary products** close to the homes of adolescent girls and women in rural areas

Electronics Development Fund (EDF) policy	• **Type:** Central Sector Scheme • **Objectives:** Creating an electronics industry ecosystem by supporting a **vibrant ecosystem of innovation, Research and Development (R&D)** with active industry involvement. • EDF is set up as a **"Fund of Funds"** to participate in professionally managed **"Daughter Funds"** which provide **risk capital to companies developing new technologies** in the area of Electronics, Nano-electronics and Information Technology (IT). • This fund is **fostering R&D and innovation** in these technology sectors.
Modified Electronics Manufacturing Clusters (EMC 2.0) Scheme	• **Objective:** Providing support **for creation of world class infrastructure for attracting major global electronics manufacturers** along with their supply chain to set up units in the country. • This Scheme will **fortify the linkage between domestic and international market** by strengthening supply chain responsiveness, consolidation of suppliers, decreased time-to-market, lower logistics costs, etc. • The EMC 2.0 Scheme provides **financial assistance for setting up of both EMC projects and Common Facility Centres (CFCs) across the country.**
Gyan Circle Ventures	• Gyan Circle Ventures (Centre for Innovation and Entrepreneurship Development at IIITS (CIEDI), a Section 8 Company) is the **Technology Business Incubator** of IIIT Sri City. • The center is funded under **TIDE 2.0** as a Group 2 Centre to **promote deep-tech entrepreneurship through financial and technical support** to incubators engaged in using emerging technologies such as IoT, AI, Block-chain, etc.
DigiLocker	• **Aim:** 'Digital Empowerment' of citizen by providing access to authentic digital documents to citizen's digital document wallet.  • DigiLocker is a **secure cloud based platform for storage, sharing and verification of documents & certificates.** • Indian citizens who sign up for a DigiLocker account **get a dedicated cloud storage space that is linked to their Aadhaar (UIDAI) number.** • The issued documents in digilocker system are deemed to be at par with original physical documents as per **Rule 9A of the Information Technology (Preservation and Retention of Information by Intermediaries providing Digital Locker facilities) Rules, 2016**



UMANG (Unified Mobile Application for New-Age Governance)	• UMANG is one of the key initiatives **under the Digital India program** to develop a common, unified platform and mobile app to facilitate **a single point of access to all government services.** • Its primary aim is to **abridge inconvenience faced by users** in managing multiple mobile apps and facilitate a one-stop-solution to avail varied government services.
Digishala	• **A free Doordarshan DTH channel to educate and inform the people** about the various modes of **digital payments.**
Cyber Surakshit Bharat Initiative	• **Aim:** to educate the Chief Information Security Officers' (CISOs) and broader IT community across all government departments to **defend their digital infrastructures and become future-ready in tackling cyber-attacks.** • It is a **training programme and first public-private partnership of its kind.** • The **founding partners** include leading IT companies such as **Microsoft, Intel, and WIPRO.** • Its **knowledge partners include CERT-In, NIC, NASSCOM and consultancy firms Deloitte and EY.**
e-Sampark	• It is a mechanism to **connect the government directly with citizens** across India by running **mailer, outbound dialing and SMS campaigns.** • The platform is used for **sharing informational and public service messages.** • e-Sampark signifies the essence of **Digital India.** It enables the government to **communicate with the citizens about several programs and initiatives.**
Secure, Scalable & Sugamya Website as a Service (S3WaaS)	• It is an **online service developed for government entities to generate** Secure, Scalable & Sugamya **websites.** • It **enables government entities to choose from various themes** for generating websites as well as **customizing and managing the content** without any technical know-how. • It is Designed, Developed, Hosted and Maintained by **National Informatics Centre (NIC).**

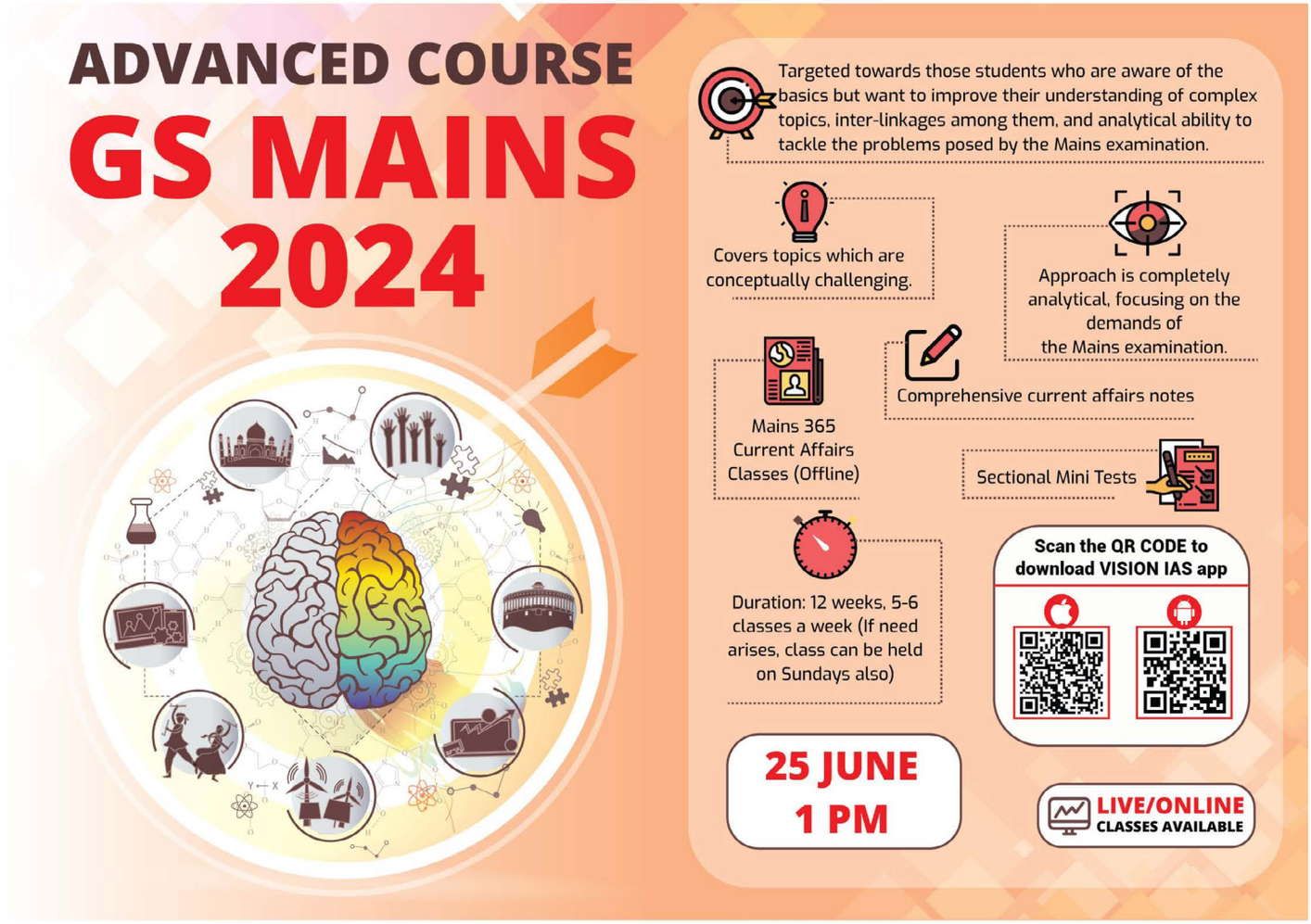


GI Cloud – MeghRaj	• The **National Informatics Centre (NIC)** is providing National Cloud services under the initiative MeghRaj. The services offered are as follows.
	  • **Infrastructure as a Service (IaaS):** IaaS provides you basic virtual computer infrastructure resources like CPU, Memory, Disk Storage attached to blank VMs with allowing you to install OS, using ISOs, from scratch and customization.
	  • **Platform as a Services (PaaS):** PaaS provides pre-installed web and database servers so that you can publish and run web application without worrying about server setup. The servers are pre-configured ready with basic security hardening.
	  • **Software as a Services (SaaS):** This provides on demand software service. SaaS is a software delivery model where users are not responsible for supporting the application or any of the components.
	  • **Storage as a Service (STaaS):** STaaS provides need based storage solution. It provides excellent alternative to the traditional on-site and dedicated storage systems and reduces the complexities of deploying and managing multiple storage tiers.
	  • **Hosting Environments:** NIC Cloud Services provides 3 different types of environment for creating virtual machines i.e. Production, Staging and Development so that you keep your VM segregated and manage them properly based on the business need for both PaaS as well as IaaS service model.

National Information Centre-Computer Emergency Response Team (NIC-CERT)	• NIC-CERT Division is the **nodal arm of National Informatics Centre (NIC) for managing the cyber security** incidents. • NIC-CERT acts as **a single point of contact and co-ordinate with concerned stakeholders** for cyber security incidents targeted at NIC Infrastructure. • It undertakes measures to **issue periodic threat intelligence, Security Alerts/ Tips and advisories** to safeguard NIC's assets against cyber threats.
Project Cyber Shikshaa	• **Launched by:** Microsoft & Data Security Council of India (DSCI) • **Aim:** Skilling women engineering graduates in the niche field of Cyber Security.

Visvesvaraya PhD Scheme for Electronics and IT Phase-II	• **Objective:** Enhancing the number of PhDs in the Electronic System Design and Manufacturing (ESDM) and IT/IT Enabled Services (ITES). • **Tenure:** 9 years from 2021 • The scheme will **support 1000 Full Time PhD candidates, 150 Part Time PhD** candidates, **50 Young Faculty Research** Fellowships and **225 Post-Doctoral Fellowships.** • The scheme will have a provision for **one time support to 250 Full time PhD fellows for 6 months to facilitate visits to labs abroad,** to broaden their research perspective. • **Institutions eligible:** All IITs, NITS, IISc, IISERs, Central Universities, Deemed Universities, Private Universities, Private Deemed Universities, etc.



16. MINISTRY OF ENVIRONMENT, FOREST AND CLIMATE CHANGE (MOEFCC)

16.1. SECURE HIMALAYA (SECURING LIVELIHOODS, CONSERVATION, SUSTAINABLE USE AND RESTORATION OF HIGH RANGE HIMALAYAN ECOSYSTEM) PROJECT

Quick Facts

- **Purpose:** Securing livelihoods, conservation, sustainable use and restoration of high range Himalayan ecosystems
- **International support:** Global Environment Facility (GEF) and UNDP
- **Tenure:** 2017-2024
- **Partnering agency:** TRAFFIC

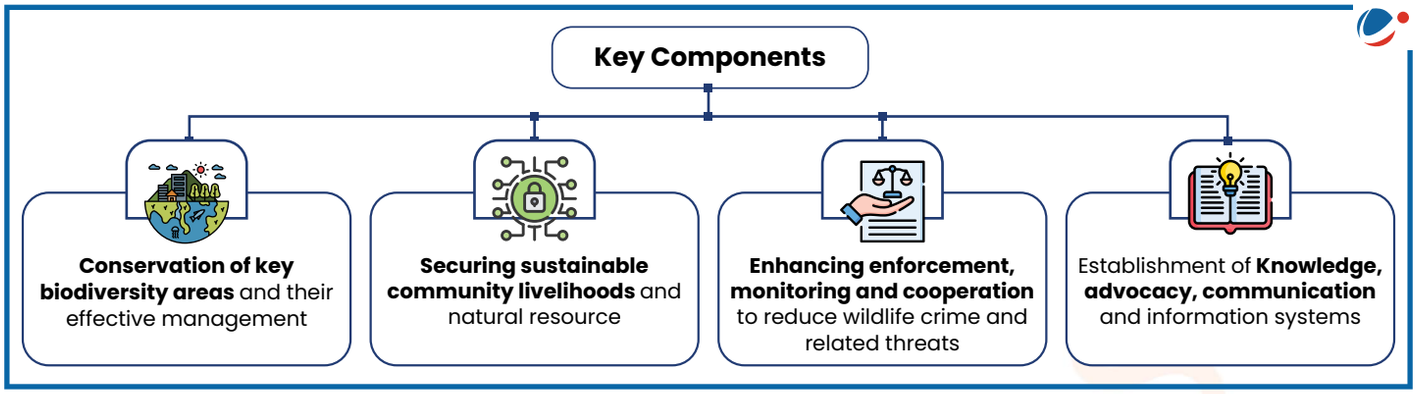
Objective

To ensure conservation of locally and globally significant biodiversity, land and forest resources in high Himalayan ecosystem.

Salient Features

- **Global project:** SECURE Himalaya project is a part of **"Global Partnership on Wildlife Conservation and Crime Prevention for Sustainable Development"** (Global Wildlife Program) funded by the Global Environment Facility (GEF).
  - It contributes to the **Global Snow Leopard Ecosystem Protection Program (GSLEP),** a joint initiative of **12 range** country governments, international agencies, civil society, and the private sector.
- **Sustainable conservation:** The project promotes **sustainable management of alpine pastures** and forests in the high range Himalayan ecosystems.
  - It facilitates securing **conservation of globally significant wildlife,** including endangered snow leopard and **their habitats.**
- **Area covered**
  - Selected high altitude landscapes in the **Trans- and Greater Himalayan regions** which includes:
    - Changthang (Jammu and Kashmir)
    - Lahaul–Pangi and Kinnaur (Himachal Pradesh)
    - Gangotri–Govind and Darma–Byans Valley in Pithoragarh (Uttarakhand)

- Kanchenjunga–Upper Teesta Valley (Sikkim)



- **Three pronged strategy:** The scheme follows following strategies:
  - Providing alternate and new livelihood options
  - Enhancing existing livelihoods
  - Supporting skill-based employment opportunities

16.2. NATIONAL ACTION PLAN ON CLIMATE CHANGE

Quick Facts

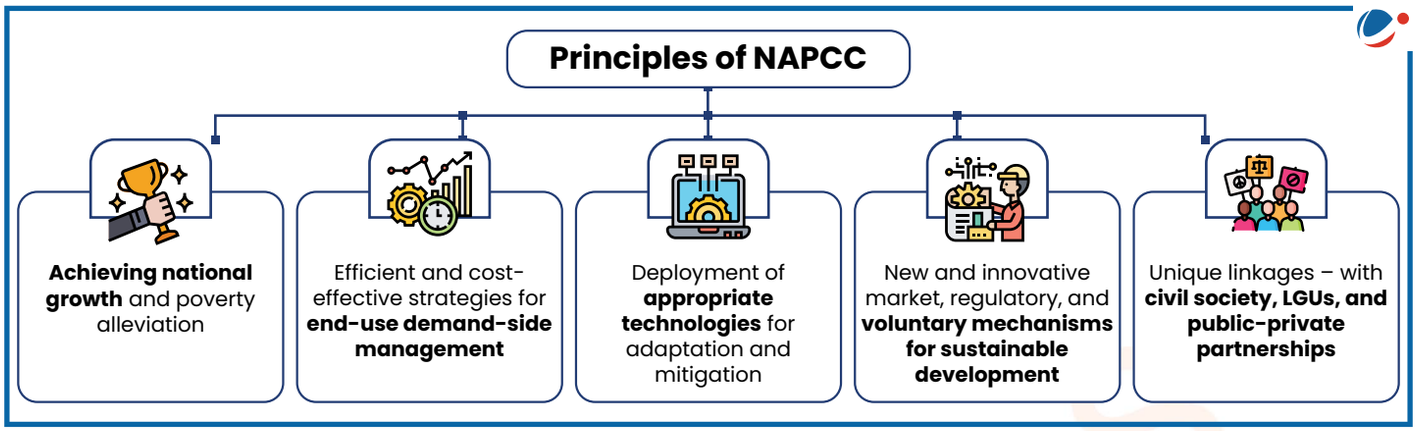
- **Type:** Central Sector Scheme
- **Purpose:** To adapt to climate change and enhance the ecological sustainability of India's development path.
- **Tenure:** Upto 2025-26
- **Implementing Agency:** Missions are institutionalised by "respective ministries" and coordinated by Prime Minister's Council on Climate Change

Objective

To enable the country to adapt to climate change and enhance the ecological sustainability of India's development path.

Salient Features

- **Background:** The NAPCC was released in 2008. The NAPCC **identifies measures that promote development objectives** while also yielding **co-benefits for addressing climate change effectively.**

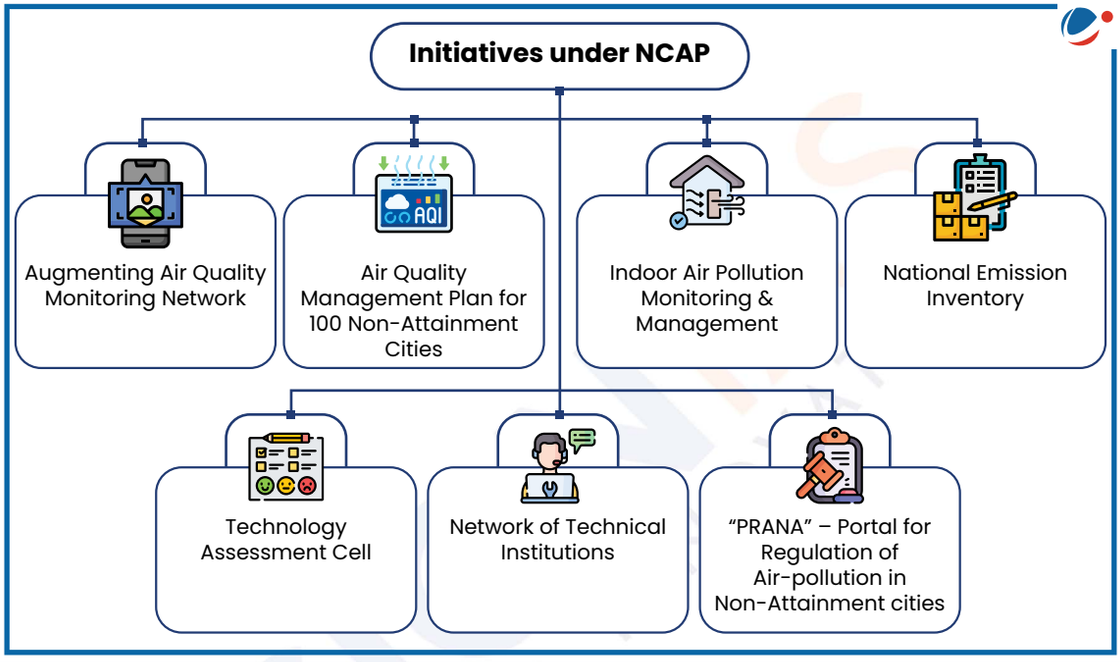


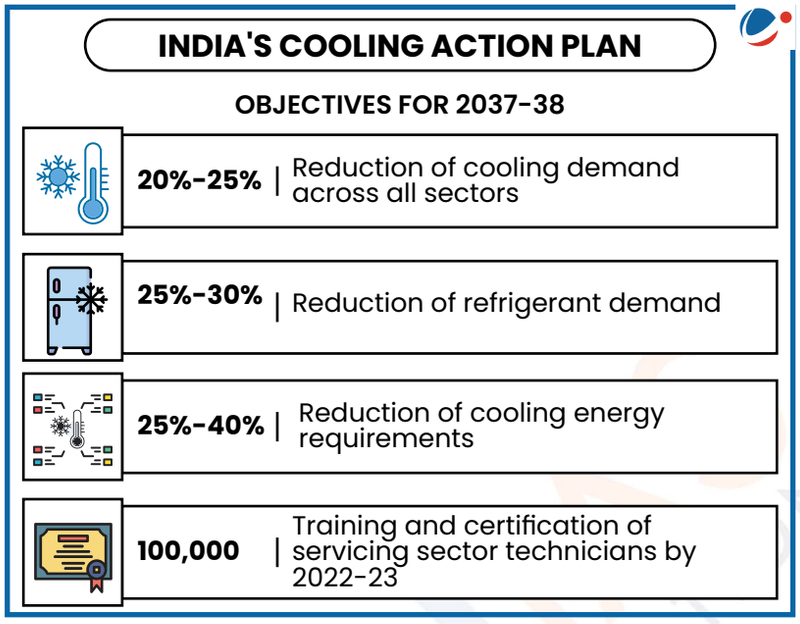
There are eight National Missions on climate change

- **National Solar Mission:** To achieve 280GW of installed solar capacity by 2030
- **National Mission for Enhanced Energy Efficiency (NMEE):** To strengthen the market for energy efficiency by creating conducive regulatory and policy regime.
- **National Mission on Sustainable Habitat:** Improvements in energy efficiency, Management of Municipal Solid Waste (MSW), and Promote urban public transport.
- **National Water Mission:** Conserving water, ensuring more equitable distribution through integrated water resource management and facilitating water use efficiency by 20%
- **National Mission for Sustaining the Himalayan Eco-system (NMSHE):** Empowering local communities especially Panchayats to play a greater role in managing ecological resources
- **National Mission for a Green India (NMGI):** Enhancing ecosystem services such as carbon sinks. It is to be implemented on degraded forest land through Joint Forest Management Committees set up under State Departments of Forest.
- **National Mission for Sustainable Agriculture (NMSA):** To make Indian agriculture more resilient to climate change by identifying new varieties of crops, especially thermal resistant ones and alternative cropping patterns
- **National Mission on Strategic Knowledge for Climate Change:** Strives to work with the global community in research and technology development and will also have its own research agenda supported by a Climate Research Fund

16.3. OTHER SCHEMES/INITIATIVES

Environmental Information Awareness Capacity Building and Livelihood Programme (EIACP)	• It is one of the **Central Sector sub- schemes being** implemented in alignment with Mission LiFE. • **Program is dedicated to raising awareness,** building capacity, and promoting sustainable actions among individuals and communities across India. • It encompasses the best functional aspects of **erstwhile Environmental Information System (ENVIS) Scheme.**

National Clean Air Programme (NCAP)	• **Aim:** To meet the prescribed annual average ambient air quality standards at all locations in the country in a stipulated timeframe. • **Target:** To achieve reduction in **Particulate Matter (PM10)** levels **up to 40%** or achievement of national standards (60 microgram/cubic meter) **by 2025-26** (base year 2017) • **Coverage: 131 cities** of 24 States. 
Climate Resilience Building among Farmers through Crop Residue Management	• **Aim:** To mitigate climate change impacts and enhance adaptive capacity as well as **counter the adverse environmental impacts** that arise from stubble burning. • The project has been launched under the **National Adaptation Fund for Climate Change (NAFCC) to tackle Stubble Burning.** • **Coverage:** Punjab, Haryana, Uttar Pradesh and Rajasthan.
Green Skill Development Programme (GSDP)	• **Aim:** To develop **green skilled workers** having technical knowledge and commitment to sustainable development. • It has been conceptualised and developed by MoEF&CC in consultation with the **National Skill Development Agency (NSDA).** • All courses are **National Skills Qualifications Framework (NSQF) compliant.** • It is utilising the vast network and expertise of **Environmental Information System (ENVIS) Hubs/ Resource Partners (RPs).** • **GSDP-ENVIS is a mobile app** to boost employability and entrepreneurship of the youth in the country.
India Cooling Action Plan (ICAP)	• **Aim:** To provide **sustainable cooling and thermal comfort for all** while securing **environmental and socio-economic benefits for the society.**



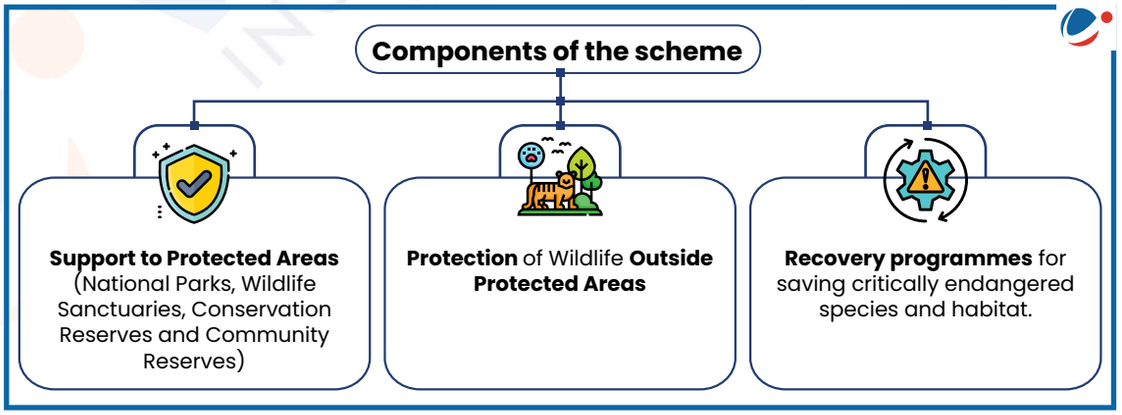
- The ICAP provides an integrated vision towards **cooling across sectors** encompassing inter ALIA **reduction of cooling demand**, refrigerant transition, enhancing energy efficiency and **better technology options with a 20 year time horizon**.
- This will also help in reducing **both direct and indirect emissions.**

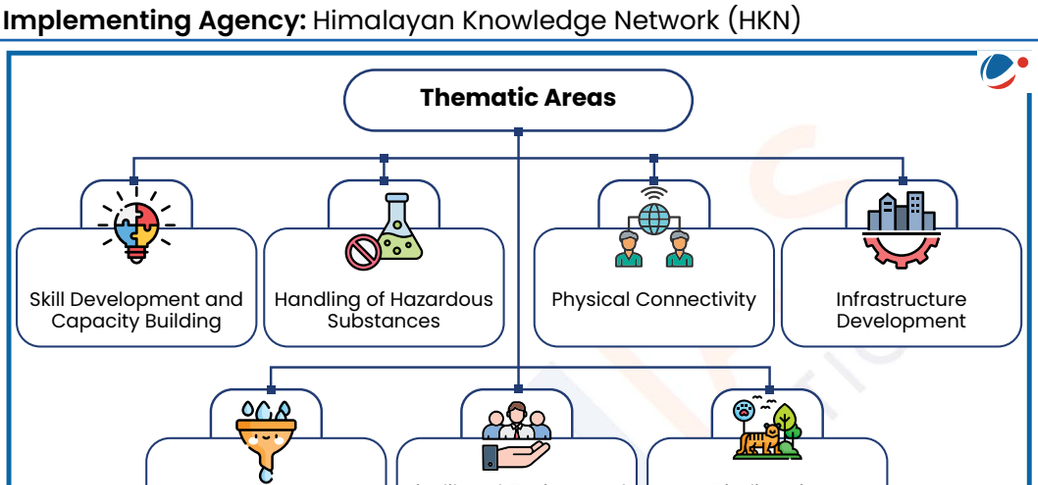
PARIVESH

- **PARIVESH** (Pro-Active and Responsive facilitation by Interactive, Virtuous and Environmental Single-window Hub) is an environmental **single window hub for Environment, Forest, Wildlife and CRZ clearances.**
- It **automates the entire process** of submitting the application and tracking the status of such proposals at each stage of processing.

Integrated Development of Wildlife Habitats

- **Type:** Centrally Sponsored Scheme
- **Financial assistance** is provided to **State/UT Governments** for protection and **conservation of wildlife and its habitats** in Protected Areas (PAs) as well as outside PAs and also for the **recovery programmes of the critically endangered species.**



National Mission on Himalayan Studies (NMHS)	• **Type:** Central Sector Scheme • **Aim:** Conservation and sustainable management of natural resources in Indian Himalayan Region (IHR) • **Focus:** Enhancing livelihoods of local communities, in line with the National Environment Policy, 2006 • **Implementing Agency:** Himalayan Knowledge Network (HKN)
	

Environment Education Awareness and Training (EEAT)	• **Type:** Central Sector scheme
	• **Aim:** To promote environmental awareness and mobilize students' participation for environment conservation.
	• **Major programmes:**
	  ◦ **National Green Corps (NGC) Programme:** More than 1 lakh Eco-clubs have been formed in schools and colleges to educate students and to spread awareness on environmental issues.
	  ◦ **National Nature Camping Programme (NNCP):** Organization of field visits/ nature camps in different Protected Areas/ Nature Parks/ Tiger Reserves of the country for students.

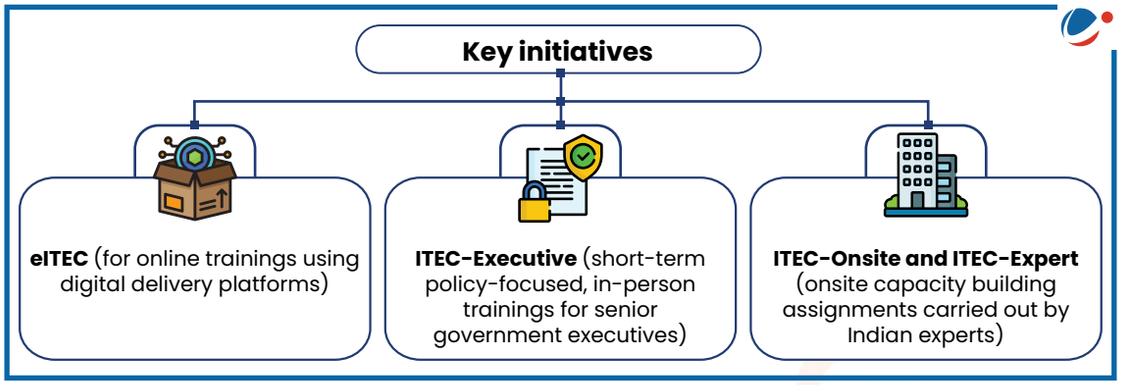
LeadIT (Leadership for Industry Transition) Initiative	• **Background:** Launched at the UN Climate Action Summit, 2019 • **Aim:** To help guide the **world's hard to-decarbonize and energy-intensive sectors/ industries toward the low-carbon economy.** • **Launched by:** India and Sweden together with some other countries. • **Supported by:** World Economic Forum • LeadIT gathers **countries and companies** that are **committed to action to achieve the Paris Agreement.** • LeadIT members subscribe to the notion that **energy-intensive industry can and must progress on low-carbon pathways,** aiming to achieve net-zero carbon emissions.
Colombo Declaration on Sustainable Nitrogen Management	• It is a **roadmap for action on nitrogen challenges** proposed by Sri Lanka in 2019 and **endorsed by the United Nations** member states. It seeks to **halve nitrogen waste by 2030.** • It has been developed with the **technical support of the International Nitrogen Management System (INMS),** a joint activity of the UNEP and the International Nitrogen Initiative supported by the **Global Environment Facility (GEF).**

Nagar Van Yojana (NVY)	• It was launched in 2020, on **World Environment Day (5th June).**
	• It envisages developing **400 Nagar Vans and 200 Nagar Vatikas i**n the country during the period of **2020-21 to 2024-25.**
	• **Objective:** To significantly **enhance the tree outside forests and green cover, enhancement of biodiversity and ecological benefits** to the urban and peri-urban areas apart from improving quality of life of city dwellers.
	• **Under the scheme**
	  ◦ These forests will **come up either on existing forest land or on any other vacant land offered by urban local bodies.**
	  ◦ Van Udyan once established will be **maintained by the State Government.**
	• The scheme is fully funded under **CAMPA (Compensatory Afforestation Fund Act, 2016) funds.**

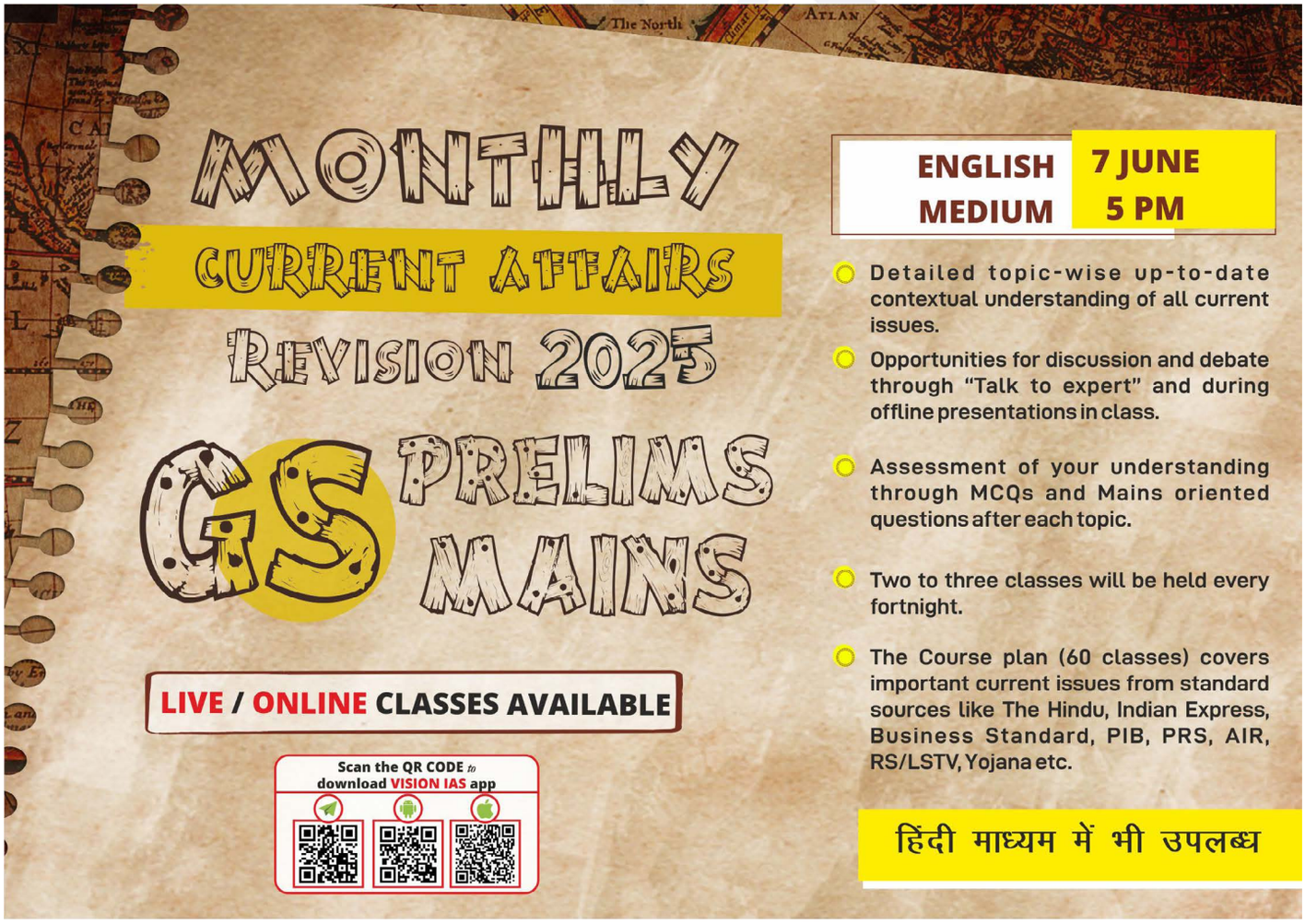
17. MINISTRY OF EXTERNAL AFFAIRS

17.1. OTHER SCHEMES/INITIATIVES

Know India Programme (KIP)	• **Aim:** Acquainting Indian diaspora with the transformational changes taking place in India. • It is a **three-week orientation programme for diaspora youth** conducted with a view to promote **awareness on different facets of life in India and the progress made by the country** in various fields e.g. **economic, industrial, education, science & technology, etc.** • **Eligibility:** Youth (aged between **18-30 years**) of Indian origin (excluding non-resident Indians) from all over the world having **graduation** from a recognized University/Institute or **enrolled for graduation and ability to speak in English.** • **Preference:** To Person of Indian Origin (PIO) from Girmitiya countries (Mauritius, Fiji, Suriname, Guyana, Trinidad &Tobago, South Africa and Jamaica).
Pravasi Kaushal Vikas Yojana (PKVY)	• **Objective:** Training and certification of Indian workforce keen on overseas employment in select sectors and job roles, in line with international standards. • **Ministries:** MEA in partnership with the **Ministry of Skill Development & Entrepreneurship.** • **Implementing Agency:** National Skill Development Corporation (NSDC) • The **short-term program** (of 2 weeks to one month) involves training candidates in suitable skill sets which **address the requirements in communication, trade specific knowledge and skills along with cultural orientation.**
Indian Technical and Economic Cooperation Programme (ITEC)	• Instituted in 1964, ITEC is one of the oldest institutionalized arrangements for international capacity building. • It is a **demand-driven, response-oriented programme** that focuses on addressing the needs of developing countries through innovative technological cooperation between India and the partnering nation. • Although it is essentially a bilateral programme, its resources have also been used for financing trilateral and regional undertakings such as with the Economic Commission for Africa, UNIDO and G-77. • It offers nearly **10,000 fully-funded in-person training opportunities at 100+ eminent institutes in India** each year. • It is administered by the **Development Partnership Administration-II Division of the MEA.**



e-VidyaBharati AarogyaBharati (e-VBAB) Network Project	• It was launched to offer free of cost tele-education and tele-medicine services to African countries.



18. MINISTRY OF FINANCE

18.1. PRADHAN MANTRI JAN DHAN YOJANA (PMJDY) - NATIONAL MISSION FOR FINANCIAL INCLUSION

Quick Facts

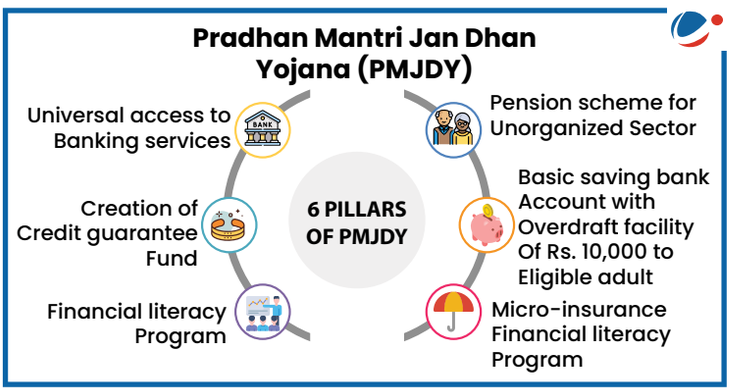
- **Purpose:** To ensure access to financial services like Banking, Remittance, Credit, Insurance, Pension in an affordable manner.
- **Overdraft facilities:** Rs. 10,000
- **Accident Coverage:** Rs. 2 lakhs
- **Focus:** Every Unbanked Adult

Objective

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

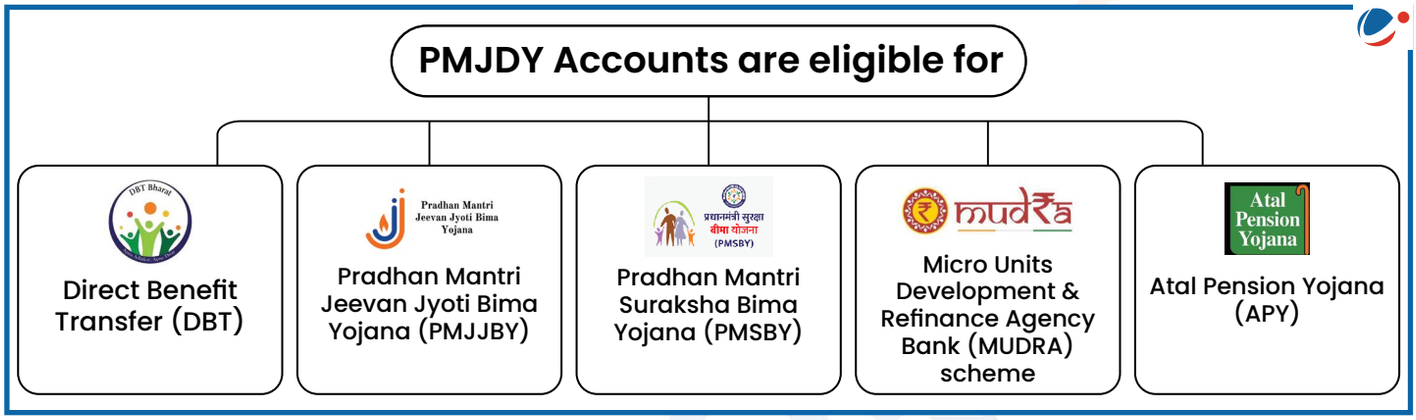
Salient Features

- **Background:** Launched in 2014, the PM JDY is a **National Mission for Financial Inclusion.**
- **Basic Tenants of Scheme:**
  - **Banking the unbanked -** Opening of basic savings bank deposit (BSBD) account with minimal paperwork, relaxed KYC, e-KYC, account opening in camp mode, zero balance & zero charges.
  - **Securing the unsecured -** Issuance of Indigenous Debit cards for cash withdrawals & payments at merchant locations, with free accident insurance coverage of Rs. 2 lakhs.
  - **Funding the unfunded -** Other financial products like micro-insurance, overdraft for consumption, micro-pension & micro-credit.
- **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.
- **Operative 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.



18.2. SUKANYA SAMRIDDHI YOJANA (SSY)

Quick Facts

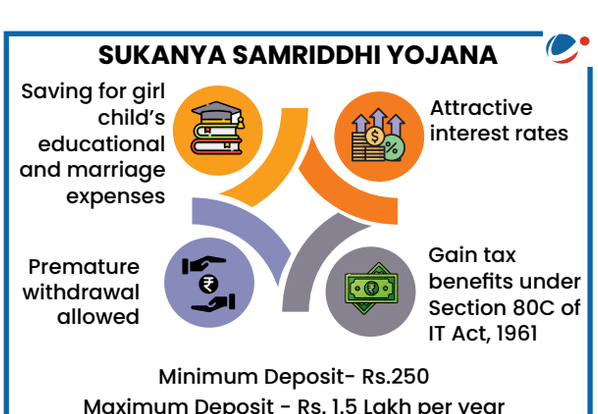
- **Purpose:** To promote the **welfare of the girl child**
- **Background:** launched in 2015 as a part of the **Beti Bachao Beti Padhao campaign.**
- **Beneficiaries:** A girl child **(a maximum of two girl children in one family)**
- **Limitation: Only one account** can be opened in the name of **a girl child.**

Objective

To provide a **small investment for the girl,** which is to be used to facilitate payment of **education and marriage expenses.**

Salient Features

- **Account Opening:** Account can be opened in **Post Offices and notified branches of Commercial Banks.**
- **Maximum Account Per family:** Account is opened in the name of a **girl child for upto two girl children in one family.**
  - **Exception for twins/triplets:** Benefits could also be availed for **more than two** in case of twins/triplets in the **first birth or the second birth.**
    - However, if the first birth itself results in more than two girl children, girls born after the twins/triplets will not be eligible to open Sukanya Samridhhi accounts.
- **Account portability:** The account can be **transferred anywhere in India** from one post office/Bank to another.



- **Interest Rate:** Interest on balance (at rate notified by the government from time to time) will be **calculated on yearly compounded basis** and credited to the account.
- **Maturity of scheme:** The account shall mature after **21 years from the date of opening or on marriage** of the girl child under whose name the account is opened, **whichever is earlier.**
- **Premature closure of account:** In the event of death of the **account holder** or where the Central Government is satisfied that continuation of the account is causing **undue hardship to the account holder.**
- **Premature withdrawal:** Once the girl child is **18 years old,** she can make an early withdrawal of up to **50% of the balance for higher education.**
- **Other benefits of Sukanya Samriddhi Account Scheme**
  - Even girl child can operate the account after she attains the age of 10 years.
  - Payment on maturity to girl child.
  - Interest payment even after maturity if account is not closed.
  - Transferable anywhere in India.
  - Deposits may be made in the account till the completion of a period of fifteen years from the date of opening of the account.
- **Documents 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)

18.3 STAND UP INDIA SCHEME

Quick Facts

- **Purpose:** To empower every Indian & enable them to stand on their own feet"
- **Type:** Central Sector Scheme

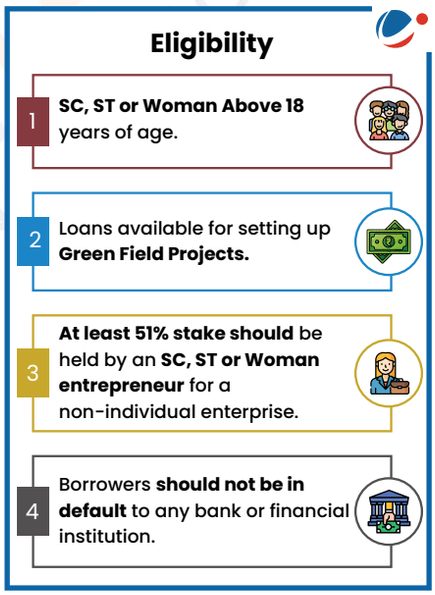
- **Enterprises covered:** Greenfield enterprise in manufacturing, services, Agri-allied activities or the trading sector
- **Refinancing agency:** Small Industries Development Bank of India (SIDBI).

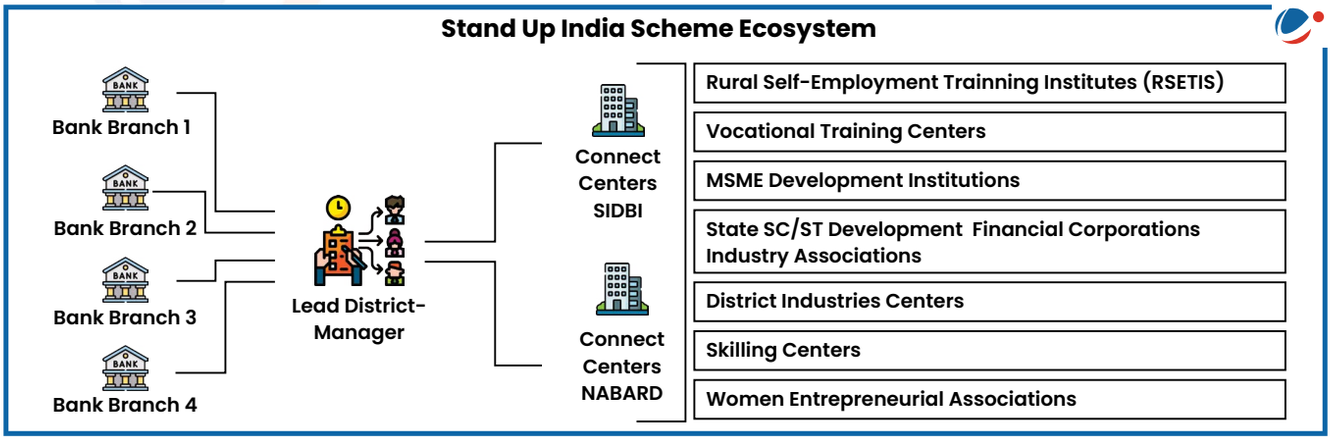
Objective

To facilitate bank loans between **Rs.10 lakh and Rs. 1 Crore to at least one SC or ST borrower and at least one woman borrower per bank branch** for setting up a **Greenfield enterprise.**

Salient Features

- **Collateral free coverage**
  - To extend Collateral free coverage the government has set up **Credit Guarantee Fund for Stand-Up India (CGFSI).**
  - **However, Government does not allocate funds** for loans under the Scheme.
- **Loan extending entity:** Loans under the Scheme are extended **by all the branches of the Scheduled Commercial Banks** as per commercial parameters.
- **Loan security:** Besides **primary security**, the loan may be secured by collateral security or guarantee of **CGFSI** as decided by the banks.
- **Rate of Interest (RoI):** RoI would be the **lowest applicable rate of the bank** for that category (rating category) not to exceed Bank's base rate (MCLR) +3%+ tenor premium.
- **Loan repayment:** The loan is repayable in **7 years with a maximum moratorium period of 18 months.**
- **Stand-up Connect Centres:**
  - The Scheme also envisages extending **handholding support to the potential borrowers.**
  - The offices of **SIDBI and NABARD** are designated as Stand-up Connect Centres, who will arrange for the support required.
- **Convergence with other scheme:** This scheme also provides for **convergence with Central/State Government scheme.**





18.4. PRADHAN MANTRI VAYA VANDANA YOJANA (PMVVY)

Quick Facts

- **Type:** Central Sector Scheme
- **Purpose:** Offer an **insurance policy-cum-pension scheme** that **provides security to senior citizens**
- **Eligibility:** Open only to senior citizens (individuals who have completed 60 years)
- **Implementing agency:** Life Insurance Corporation of India

Objective

To provide **social security during old age** and protect elderly persons against a future fall in their interest income due to **uncertain market conditions.**

Salient Features

- **Guaranteed Pension:**
  - The scheme **guarantees pension payouts for 10 years**, with a return of principal at maturity.
  - Subscribers get an **assured pension** ranging from **Rs 1000/- per month to Rs. 12,000/- per month, based on contribution.**
- **Limit on investment**
  - It sets a minimum and maximum limit on investment at **₹1.56 lakh and ₹15 lakh respectively.**
  - The ceiling of maximum pension is **for a family as a whole,** the family will comprise of **pensioner, his/her spouse and dependents.**
- **Tax benefit:** The scheme enjoys **no tax benefits, except for GST exemption** on principal.
- **Premature exit:** Premature exit with a **2% penalty on principal** is allowed in case of critical or terminal illness of self or spouse
- **Loan facility:**
  - Loan facility is available **after completion of 3 policy years.**
  - Maximum loan that can be granted shall be **75% of the Purchase Price.**
- **Death of subscriber:** Should the investor die within 10 years, **beneficiaries will get back principal.**

18.5. PRADHAN MANTRI MUDRA YOJANA (PMMY)

Quick Facts

- **Type:** Central Sector Scheme

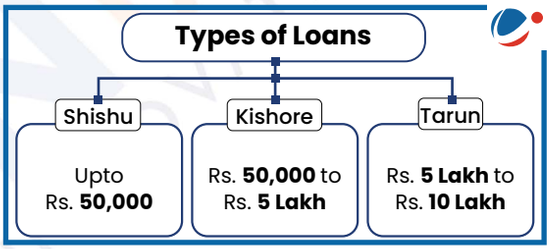
- **Purpose:** To create an inclusive, sustainable and value based entrepreneurial culture
- **MUDRA:** It is registered as **a Company** under the Companies Act 2013 and as a **Non-Banking Finance Institution with the RBI.**
- **Intended beneficiary:** Any Indian Citizen who has a business plan for a non-farm sector income generating activity and whose credit need is less than Rs. 10 lakh.

Objective

Increasing access of finance to the unbanked but also bring down the cost of finance from the last Mile Financers to the micro/small enterprises, most of which are in the informal sector.

Salient Features

- **Loan to beneficiaries**
  - MUDRA (Micro Units Development & Refinance Agency Ltd.) **supports the finance Institutions (FIs)** which are in the business of **lending to micro / small business entities.**
  - These FIs include **Commercial Banks / Regional Rural Banks (RRBs) / Small Finance Banks / Non-Banking Financial Companies (NBFCs).**
  - There is no subsidy for the loan given under PMMY.
  - Banks have been mandated by RBI not to insist for collateral security.



- **MUDRA Card**
  - It is a **debit card** issued against the MUDRA loan account.
  - It can be used for **multiple withdrawals and credits,** so as to manage the working capital limit in cost-efficient manner and **keep the interest burden minimum.**
- **Credit Guarantee**
  - To mitigate the issue of collateral and to provide comfort to the lending institutions, a Credit Guarantee Product is extended by creation of a Fund called **"Credit Guarantee Fund for Micro Units (CGFMU)".**
  - The scheme is being managed by the **National Credit Guarantee Trustee Company Ltd. (NCGTC).**

18.6. NATIONAL PENSION SYSTEM (NPS)

Quick Facts

- **Purpose:** To provide a sustainable solution to the problem of providing adequate retirement income to every citizen of India.
- **Beneficiaries: Any citizen of India** (both resident and Non-resident) in the age group of **18-65 years.**
- **Coverage:** Employees' public, private as well as unorganized sectors.

- **Implementing agency:** Pension Fund Regulatory and Development Authority (PFRDA)

Objective

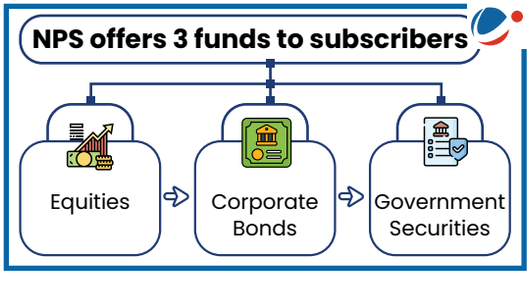
To provide retirement income to all the citizens and to inculcate the habit of saving for retirement amongst the citizens.

Salient Features

- **Coverage**
  - NPS is **mandatorily applicable on Central Government employees** (except Armed Forces) recruited on or **after 01.01.2004.**
  - Subsequently, all **State Governments** excluding West Bengal **have also adopted NPS** for their employees.
- **Contribution**
  - The **individuals contribute** to their retirement account and **employer can also co-contribute.**
  - One individual can open only one account under NPS, however, such Individual can have **another account in Atal Pension Yojana.**
- **Two types of account**

Type of account	Feature
Tier I Account	• **Non-withdrawable** account meant for savings for retirement
Tier II Account	• A voluntary savings facility. • Only those who have T-1 Account can avail this. • The subscriber is free to withdraw savings from this account anytime. • **No tax benefit is available** on this account.

- **Market linked return:** The contributions accumulate over a period of time till retirement **grows with market linked returns.**
- **PRAN:** The subscriber is allotted a unique Permanent Retirement Account Number (PRAN) which is portable and can be used from any location in India.
- **Partial withdrawal: Such Withdrawal can happen**
  - At **least 3 years from the date of joining** of the NPS except for activities like **skill development, re-skilling or any other self-development** activities.
  - Can **happen maximum of three times during** the entire tenure of subscription.
  - **25% of the contribution could be withdrawn** for exigencies like health, marriage, house and education, etc.
- **Premature exit: Premature exit only after completion of 10 years. If the total accumulated corpus is:**
  - **Less than or equal to Rs. 1 Lakh:** Complete Withdrawal is allowed



- **More than Rs. 1 Lakh:** Only 20% of the accumulated funds can be withdrawn as lump sum.
  - 80% of the accumulated fund has to be utilized for purchase of an Annuity that would provide a regular monthly pension.

- **Exit benefits upon attaining the age of 60 years or Superannuation**
  - **Minimum of 40%** of accumulated pension wealth will be utilized for monthly annuity or pension.
  - **Remaining 60%** of accumulated pension wealth shall be paid to the **subscriber as lump sum.**
- **Tax Benefits**
  - NPS has EEE tax status (tax exempt at entry, investment, and maturity).
  - Employee's **own Contribution towards NPS Tier-I** eligible for:
    - **₹1,50,000** of deduction available under section 80 C of the IT Act
    - **An additional tax deduction up to ₹50,000 under section 80CCD (1)** of the IT Act
- **Withdrawal:**
  - **Interim/ Partial withdrawal up to 25% of the contributions** made by the subscriber from NPS Tier-I is tax free.
  - Lump sum withdrawal up to **60% of total pension wealth from NPS Tier-I at the time of superannuation** is tax exempt.
    - The minimum **40% of the amount** utilized for annuity is **also tax exempt.**

18.7. GOLD MONETIZATION SCHEME

Quick Facts

- **Purpose:** To mobilize the idle gold in the country and put it into productive use.
- **Eligibility: Resident Indians**
- **Taxation benefits:** Earnings under the **GMS are exempt from the capital gains tax, wealth tax and income tax.**
- **Deposite limits: Minimum 10 grams** of raw gold

Objective

To **mobilise gold** held by households and institutions, **reduce country's reliance on the import** of gold and provide a **fillip to the gems and jewellry** sector in the country.

Salient Features

- **Background:** Comprises of the previous **'Gold Deposit Scheme' and the 'Gold Metal Loan' scheme**, revamped and linked together in GMS.

- **Eligibility: Resident Indians** (Individuals, HUFs, Proprietorship & Partnership firms, etc.) can make deposits under the scheme.
  - **Joint deposits of two or more eligible depositors are allowed.**
- **Deposit Quantity Limit**
  - **Minimum: 10 grams of raw gold** (bars, coins, jewellery excluding stones and other metals)
  - **Maximum:** No Limit

Other Features			
Tenure	**Short Term Bank Deposit (STBD)**	**Medium Term Government Deposit (MTGD)**	**Long Term Government Deposit (LTGD**
Deposits	Bank's on-balance sheet liability	Deposits are accepted by banks on behalf of the Central Government	
Period	**1-3 years**	**5 - 7 years**	**12 - 15 years**
Lock in Period	**1 year**	**3 years**	**5 years**
ROI (based on the value of gold during deposit)	**As decided by bank**	**2.25% p.a.**	**2.50% p.a.**
Denomination	• **Principal:** Gold/cash based on Customer's discretion • **Interest:** Gold	• **Principal:** Cash • **Interest:** Cash	

- **NOTE: The Gems & Jewelry sector** is one of the important sectors of Indian Economy, with a contribution of around 7% to GDP, **10-12% share in country's total merchandise export.**

18.8. OTHER SCHEMES/INITIATIVES

Sovereign Gold Bond Scheme (SGB)	• SGBs are **government securities denominated in grams of gold.** • They **are substitutes for holding physical gold.** • Investors have to **pay the issue price in cash** and the **bonds will be redeemed in cash on maturity.** • **Interest earned: 2.50% per annum payable semi-annually** on the nominal value • The Bond is **issued by Reserve Bank on behalf of Government of India.** • **Eligibility:** Person resident in India (individuals, HUFs, trusts, universities and charitable institutions) • **Know-Your-Customer (KYC) norms:** Every application must be accompanied by the 'PAN Number' • **Tenure:** Tenor of the bond is **8 years,** early encashment/redemption of the bond is allowed **after fifth year from the date of issue on coupon payment dates** • **Tax benefits: Interest on the Bonds is taxable**, but the **capital gains tax** arising on redemption of SGB to an individual **has been exempted**

	• **Limits on investment per fiscal year**
	  • **Minimum:** one gram
	  • **Maximum:** 4 kg for individuals and Hindu Undivided Family (HUF) and 20 kg for trusts and similar entities
	  • In case of joint holding, **the limit applies to the first applicant**
	• **Authorized agencies selling the SGBs:** Bonds are sold through offices or branches of **Nationalised Banks, Scheduled Private Banks, Scheduled Foreign Banks, designated Post Offices, Stock Holding Corporation of India Ltd. (SHCIL)**

Insurance schemes

Specification	Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)	Pradhan Mantri Suraksha Bima Yojana (PMSBY)
Type:	• Central Sector Scheme	
Nature	• **Life insurance scheme (life cover up to age 55).**	**Insurance against accidents**
Eligibility	• Citizens (including NRIs) in the age group of 18 to 50 years.	• **Citizens (including NRIs) in the age group 18 to 70 years.**
Risk covered	• **Death due to any reason, after the first 45 days of enrolment.**	• **Accidental death and disabilities**
Coverage	• **Rs. 2 lakh (term insurance), renewable from year to year**	• Rs 2 lakh for accidental death or total permanent disability • Rs 1 lakh for partial permanent disability.
Conditions	• **A bank or post office account, and consent to enable auto-debit of premium.**	
Implementing agencies	• **Life Insurance Corporation** • **All other life insurers**	• **Public Sector General Insurance Companies (PSGICs)** • **Other general insurance companies**
Premium rate	• **₹436 per annum**	• **₹ 20 per annum**

Other schemes

Atal Pension Yojana (APY)	• **Aim:** To provide minimum guaranteed pension for the people in the unorganized sector.
	• **Type:** Central Sector Scheme
	• **Implementing agency:** Pension Fund Regulatory and Development Authority (PFRDA) under the National Pension System (NPS).
	• **Eligibility:** APY is open to all bank account holders in the age group of 18 to 40 years
	• **Benefits:** Guaranteed minimum monthly pension of Rs. 1000 or its multiple upto Rs. 5000 (based on the contributions) at the age of 60 years.
	• **Voluntarily exit:** Subscriber could exit from the scheme subject to certain condition.
	• **Death of the subscriber**
	  • Premature death (before 60 years of age)
	  • Spouse can continue contribution to APY account
	• **Death after attaining 60 years**
	  • Pension to spouse
	  • If spouse also dies, accumulated pension corpus would go to nominee

Mahila Samman Savings Certificates (MSSC)	• Scheme was announced in **2023-24 Union Budget** with the objective of promoting **financial inclusion and empowering women, including girls.**
	• **Key features of scheme**
	  ◦ **Two-year tenure** (valid upto 2025) and provides **fixed interest rate of 7.5% compounded quarterly.**
	  ◦ MSSC account holder can **withdraw a maximum up to 40% of eligible balance once** after expiry of one year from date of opening of account but before maturity of account.
	  ◦ **Minimum amount** to be invested is **Rs.1,000 and any sum in multiples of Rs.100.**
	  ◦ **Maximum investment** limit is **Rs.2 lakh.**

Atmanirbhar Bharat Rozgar Yojana (ABRY)	• **Aim:** Reduce the financial burden of the employers of various sectors/industries and encourages them to hire more workers. • **Applicability:** Every establishment registered with EPFO and their new employees (earning wage less that Rs. 15,000/- per month) for hiring between October 2020 to June 2021 or those who lost jobs between March 2020 to September 2020 • **Incentive for encouraging hiring:** Centre is crediting for provident fund for a period of two years both the employees' share and employers share' (12% of wages each) of contribution payable or only the employees' share, depending on employment strength of the EPFO registered establishments. • **Implementing Agency:** Employees Provident Fund Organization (EPFO)

Scheme for Financial Support to PPP in Infrastructure Viability Gap Funding (VGF) Scheme	• The scheme provides financial support in the form of **grants, one time or deferred, to infrastructure projects undertaken through PPPs** (Public Private Partnership) with a view to **make them commercially viable.**
	• **Tenure: Till 2024-25**
	• **Sub scheme -1**
	  ◦ To cater to Social Sectors such as **Waste Water Treatment, Water Supply, Solid Waste Management, Health and Education sectors etc.**
	  ◦ Eligible projects should have should have at least 100% Operational Cost recovery.
	  ◦ Central Government will provide maximum of 30% of Total Project Cost (TPC) of the project as VGF and State Government/Sponsoring Central Ministry/Statutory Entity may provide additional support up to 30% of TPC.
	• **Sub scheme -2**
	  ◦ To support demonstration/pilot social sectors projects which may be from **Health and Education sectors**
	  ◦ Eligible projects should have should have at least 50% Operational Cost recovery.
	  ◦ Central Government and the State Governments together will provide up to 80% of capital expenditure and upto 50% of Operation & Maintenance (O&M) costs for the first five years.
	  ◦ Central Government will provide a maximum of 40% of the TPC of the Project. In addition, it may provide a maximum of 25% of Operational Costs of the project in first five years of commercial operations.

Special Assistance to States for Capital Investment	• **Under the scheme** (announced in 2023-24 budget), **State Governments will get special assistance** in the form of **50-year interest free loan** up to an **overall sum of Rs. 1.3 lakh crore** during the financial year 2023-24.
	• Scheme for financial assistance to States for capital investment/expenditure **was first instituted by Ministry of Finance in 2020-21** in the wake of **COVID-19 Pandemic.**
	• **Scheme has following 8 parts**
	  ◦ Rs. 1 lakh crore has been allocated amongst States in proportion to their share of central taxes & duties as per the award of the 15th Finance Commission.
	  ◦ **Financing reforms in ULBs** to make them credit worthy for Municipal Bonds and for issue of Municipal Bonds.
	  ◦ **Housing for Police personnel** above or as part of police stations in urban areas.
	  ◦ **Children and adolescents libraries** with digital infrastructure at Panchayat and Ward level
	  ◦ Incentive for Just-in-time release of **Centrally Sponsored Schemes** funds by state governments
	  ◦ Incentive for **scrapping Old vehicles**
	  ◦ **Urban Planning** Reforms
	  ◦ **Construction of Unity malls**

Special Window for Affordable and Mid-Income Housing (SWAMIH) Fund	• **Bengaluru's first project under SWAMIH fund was completed,** providing affordable homes to nearly 3000 families. • **SWAMIH Fund is a social impact fund specifically formed for completing stressed and stalled residential projects** and was launched in 2019. ◦ Fund is sponsored by **Ministry of Finance** and is **managed by SBICAP Ventures Ltd.** • It **provides priority debt financing** for completion of stressed, brownfield and Real Estate Regulatory Authority (RERA)-registered residential project.

e-Appeals Scheme	• **Central Board of Direct Taxes (CBDT)** has notified an **e-Appeals Scheme, 2023** to reduce pendency of appeals at the level of income tax commissioners.
	• **About e-Appeals Scheme:**
	  ◦ **Aggrieved assesse can appeal certain orders before Joint Commissioner** (Appeals) passed by an assessing officer below the rank of Joint Commissioner (Appeals).
	  ◦ A person **shall not be required to appear either personally** or through authorised representative in connection with any proceedings under this scheme.
	  ◦ **Appellant can, however, request a personal hearing,** which would be done through video conferencing or video telephony.

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19. MINISTRY OF FISHERIES, ANIMAL HUSBANDRY & DAIRYING

19.1. PRADHAN MANTRI MATSYA SAMPADA YOJANA (PMMSY)

Quick Facts

- **Purpose:** Bring **Blue Revolution** through sustainable and responsible development of fisheries sector in India.
- **Type:** Both Central Sector Scheme and **Centrally Sponsored** scheme
- **Approach:** To the extent possible, **'cluster or area-based approaches'** to be adopted
- **Tenure:** FY 2020-21 to FY 2024-25

Objective

- **Harnessing of fisheries potential**
- **Modernizing value chain,** post-harvest management and quality improvement
- Enhancing fish **production and productivity**
- Build **robust fisheries management** and regulatory framework
- **Doubling fishers and fish farmers' incomes** and generation of employment

Salient Features

- **Focus:** All round development of Fisheries sector through a bunch of diverse interventions along the fisheries value chain right from production to consumption.
- **42% of the total estimated investment** of the PMMSY is earmarked for **creation and upgradation of fisheries infrastructure facilities.**
  - Focus areas include Fishing Harbors and Landing Centers, Post-harvest and Cold Chain Infrastructure, Fish Markets and Marketing Infrastructure, Integrated Modern Coastal Fishing Villages and Development of Deep-sea Fishing.
- **Swath Sagar plan:** Under this, key activities include promotion of **Bio-toilets, Insurance** coverage for fishing vessels, **Fisheries Management Plans, E-Trading/Marketing, Fishers and resources survey and creation of National IT-based databases.**

Aims of PMMSY

- **Enhanced fish production** to 22 million metric tons.
- Increase of **contribution of Gross Value Added (GVA) of fisheries sector** to agriculture GVA to 9%.
- **Double export earnings** to about Rs. 1 lakh crore.
- **Reduction of post-harvest losses** to about 10% (currently 25%)
- **Doubling of incomes** of fishers and fish farmer.

- **National network of Brood Banks:** Establishing Species Specific/Multispecies Brood Banks in the States/ UTs **to primarily source,** select, raise and maintain Quality Brood Fish.
- **Integrated Laboratory Network:** For addressing diseases, antibiotics and residues issues, aquatic health management.
- **Aquaparks:** Developed as hub of fisheries and aquaculture activities as one stop 'parks' with assured, affordable, quality inputs under one roof, etc.
- **Funding pattern for Centrally Sponsored Component:** Share of fund between **Central and North Eastern & Himalayan States- 90:10 and 60:40 for other states.**
- **Key Initiatives**
  - **Matsya Sampada Jagrukta Abhiyan:** Awareness campaign for enhancing **outreach across India** and ensuring **'last mile connectivity'.**
  - **River ranching programme:**
    - Launched for augmenting and enhancing the **fish production and productivity** through expansion, intensification, diversification and productive utilization of land and water.
    - **National Fisheries Development Board (NFDB)** has been designated as the Nodal Agency.
  - **National Surveillance Programme for Aquatic Animal Diseases (NSPAAD) Phase-II:** For **early detection** and **managing** the spread of aquatic diseases.
  - **Genetic improvement program of Penaeus indicus (Indian white shrimp)-Phase-I:** To establish a National Genetic Improvement Facility for shrimp breeding.

19.2 PRADHAN MANTRI MATSYA KISAN SAMRIDHI SAH-YOJANA (PM-MKSSY)

Quick Facts

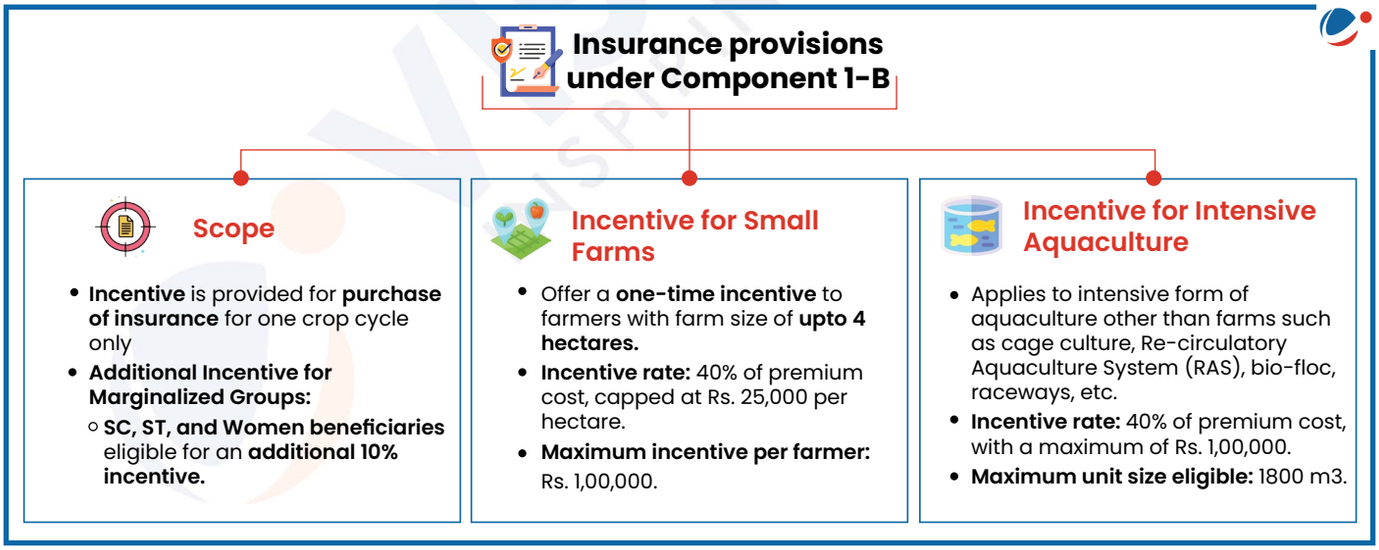
- **Purpose:** Formalization of the fisheries sector and supporting fisheries micro and small enterprises
- **Type:** Central Sector Scheme
- **Sub-scheme of:** Pradhan Mantri Matsya Sampada Yojana
- **Tenure:** FY 2023-24 to FY 2026-27

Objective

- **Gradual formalization** of the unorganised fisheries sector.
- **Facilitating institutional finance** to fisheries sector micro and small enterprises.
- **Providing a one-time incentive** to beneficiaries for purchasing aquaculture insurance.
- Incentivizing for **improving fisheries sector value-chain efficiencies.**

Salient Features

- **Intended beneficiaries**
  - **Fishers, Fish (Aquaculture) Farmers, Fish workers, Fish Vendors** or such other person directly engaged in fisheries value chain.
  - **Micro and Small enterprises** in the form of **Proprietary Firms, Partnership Firms and Companies** registered in India, Societies, **Limited Liability Partnerships (LLPs), Cooperatives, Federations, Village Level Organizations** like SHGs, Farmers Producer Organizations (FPOs) and Fish FPOs
  - **Startups** engaged in fisheries and aquaculture value chains.
  - Any other beneficiaries that may be included by the Department of Fisheries,
- **Funding:** Total outlay of **6000 crore** rupees, of which-
  - **50% will come from public finance** including **the World Bank and the AFD** (French Development Agency) external financing
  - **50% will be contributed by the beneficiaries from private sector**
- **Key components**
  - **Component 1-A: Formalization of the fisheries sector and facilitating access of fisheries microenterprises to GoI programs** for the financing of working capital.
    - **National Fisheries Digital Platform (NFDP)** will be created and all the stakeholders will be mobilized to register on it.
      - The NFDP will serve **multiple functions including disbursement of financial incentives.**
  - **Component 1-B: Facilitating the adoption of aquaculture insurance:** It is proposed to facilitate the creation of appropriate insurance products and to **cover at least 1 lakh hectares of aquaculture farms (Refer to the infographics below).**



- **Component-2:** Supporting microenterprises to **improve fisheries sector value chain efficiencies.**
- **Component-3: Facilitating Adoption and expansion of fish and fishery product safety** and quality assurance systems.
- **Component-4: Project management, monitoring, and reporting:** It is proposed to set up **Project Management Units** (PMUs) to manage, implement, monitor, and evaluate project activities.

19.3. ANIMAL HUSBANDRY INFRASTRUCTURE DEVELOPMENT FUND (AHIDF)

Quick Facts

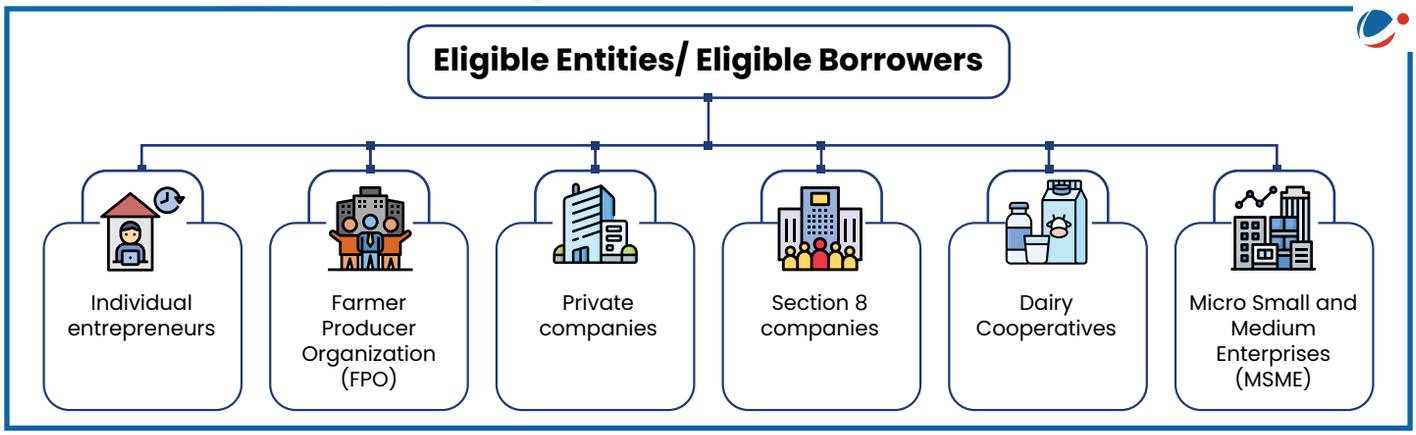
- **Purpose:** To help increasing of milk and meat processing capacity and product diversification
- **Type:** Central Sector Scheme
- **Financial assistance:** Term Loan to the **Eligible Entities** would be provided
- **Tenure:** Till 2025-26

Objective

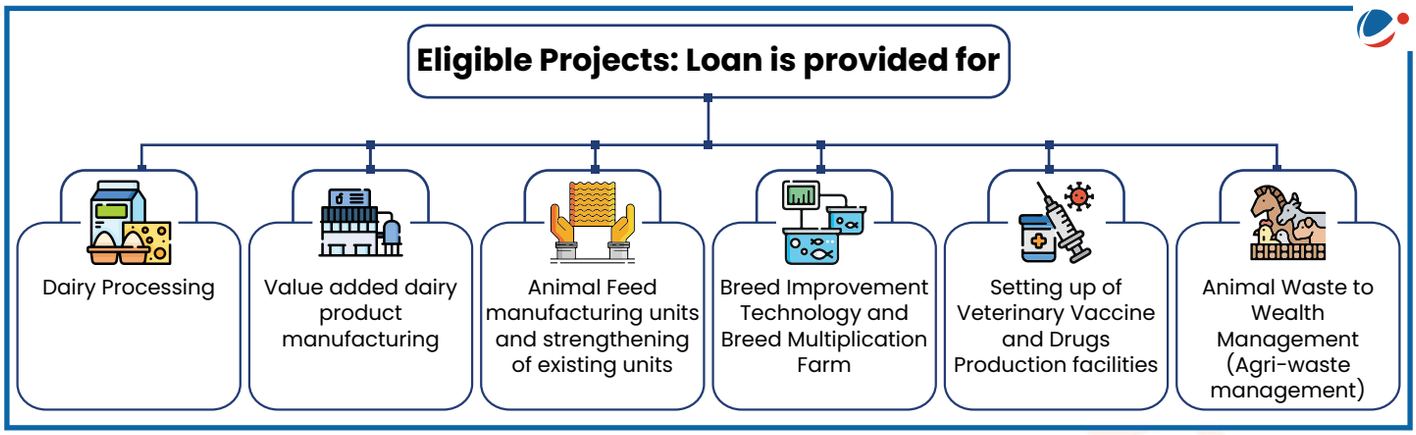
- To help **increasing of milk and meat processing capacity and product diversification** thereby providing greater **access** for unorganized rural milk and meat producers **to organized milk and meat market.**
- To make available **increased price realization for the producer** and **quality milk** and **meat products for the domestic consumer.**
- Develop **entrepreneurship and generate employment** and to **increase the export contribution** in the milk and meat sector.
- To make **available quality concentrated animal feed** to cattle, buffalo, sheep, goat, pig and poultry to provide balanced ration at affordable prices.

Salient Features

- **Background:** Setting up of Rs. 15000 crore AHIDF was announced under **Atma Nirbhar Bharat Abhiyan stimulus package.**
  - **The scheme has recently been realigned** to be implemented under **Infrastructure Development Fund (IDF)** with a total outlay of Rs.29,610.25 crore.



- **Quantum of loan:** The project under the AHIDF shall be eligible for loan **up to 90% of the estimated/ actual project cost** on submission of viable projects.
  - **LOAN IS PROVIDED BY scheduled bank and National Cooperative Development Corporation (NCDC), NABARD and NDDB.**



- **Beneficiary Contribution**
  - **10%** for Micro and Small units
  - **up to 15% for** Medium Enterprises
  - **up to 25% for** other categories beneficiaries
- **Interest subvention: Loans under this financing facility are eligible for interest subvention of 3% per annum.**
  - The **DAHD will provide 3% interest subvention to the Bank upfront** in the first year and subsequently on demand by the bank for each of the beneficiaries on each year on the outstanding amount
- **Repayment period:** Maximum repayment period should **not exceed 8 years** (initially it was 10 years) from the date of first disbursement **inclusive of moratorium of 2 years on repayment of principal.**
- **Security:** Hypothecation of assets created out of Bank finance, mortgage of land & building for which credit facilities has been extended, pledge of specified financial assets etc. as per Bank's policy guidelines, Personal guarantee of the Proprietor, Partners of the Firm, etc.
- **Credit Guarantee Fund of AHIDF:** Government of India will also provide credit guarantee to the **MSME and Dairy Cooperatives up to the 25% of the term loan.**
  - **Credit Guarantee Fund of Rs.750 crore** is established which is managed by NABARD
- **Ease of applying for benefits:** Application process through online portal www.ahidf.udaymimitra.in.
- **Convergence with other scheme:** Scheme provided for dovetailing with capital subsidy schemes of other ministries or state level schemes.
- **Achievement:** The scheme has been able to increase processing capacity by 2-4% in dairy, meat and animal feed sector.

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19.4. BLUE REVOLUTION: INTEGRATED DEVELOPMENT AND MANAGEMENT OF FISHERIES

Quick Facts

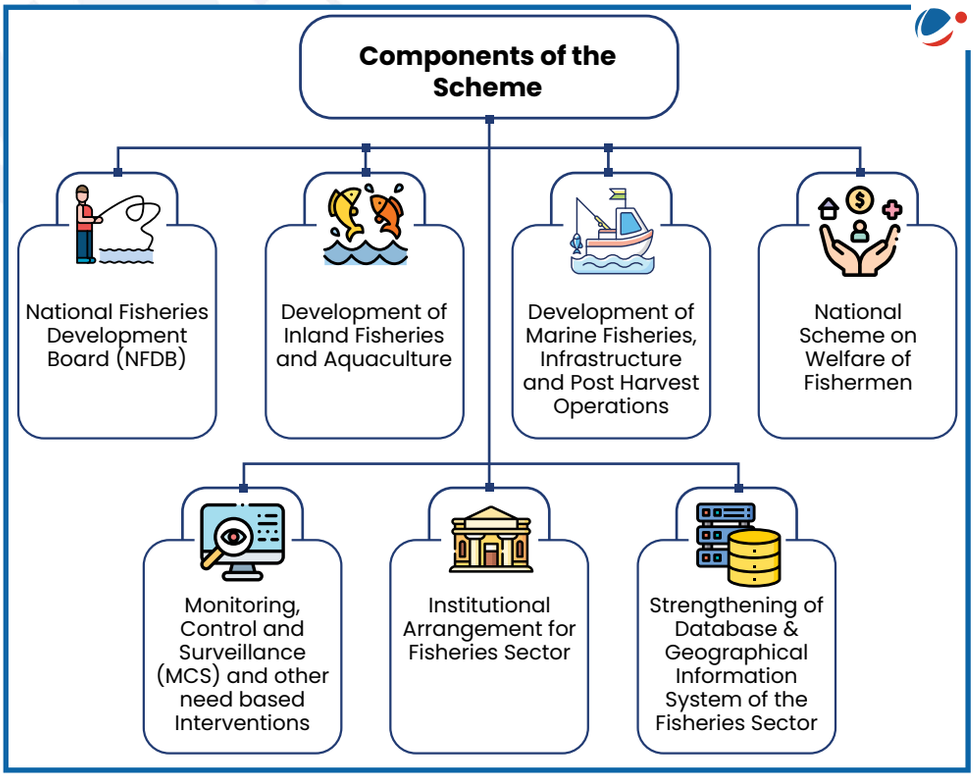
- **Type:** Centrally Sponsored Scheme
- **Purpose:** increasing production and productivity from aquaculture and fisheries resources, both inland and marine.
- **Coverage:** all the States including North East States and Union Territories.
- **Support to weaker:** Support to SCs, STs, Women and their co-operatives to take up fishing and fisheries related activities

Objective

- To **increase the overall fish production** in a responsible and **sustainable manner.**
- To **modernize the fisheries** and ensure **food and nutritional security.**
- To generate **employment and export earnings** and ensure inclusive development.

Salient Features

- **Vision:** Blue Revolution, the Neel Kranti Mission has the vision to achieve **economic prosperity** of the country and **the fishermen and fish farmers.**
- **Financial assistance:** It provides financial assistance for **development of fisheries and aquaculture** sector including fish production and post-harvest related activities like fish brood banks, hatcheries, construction of ponds.
- **Mission Fingerling:** To facilitate the **establishment of hatcheries and Fingerling rearing ponds** to ensure certain level of production of fish fingerling, post larvae of shrimp and crab in the country.



- **Fisheries and Aquaculture Infrastructure Fund (FIDF)**
  - It was established with a fund size of **Rs. 7522.48 crore.**
  - The Centre provides **interest subvention up to 3% per annum** for providing the concessional finance by the **Nodal Loaning Entities** for development of infrastructure in the fisheries sector.
  - **Tenure:** 2025-26

19.5. RASHTRIYA GOKUL MISSION (RGM)

Quick Facts

- **Purpose:** 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

Objective

- To **enhance productivity of bovines and increase milk productivity** in a sustainable manner **using advance technologies**
- To propagate use of **high genetic merit bulls for breeding** purposes.
- To **enhance Artificial insemination (AI) coverage** and delivery of **AI services at farmers' doorstep**
- To **promote indigenous cattle & buffalo rearing and conservation** in a scientific and holistic manner.

Salient Features

- **Funding Pattern**

₹ 5,000
per IVF pregnancy will be made available to participating farmers

50%
subsidy upto 50% for promoting sex sorted semen and establishment of breed multiplication farm

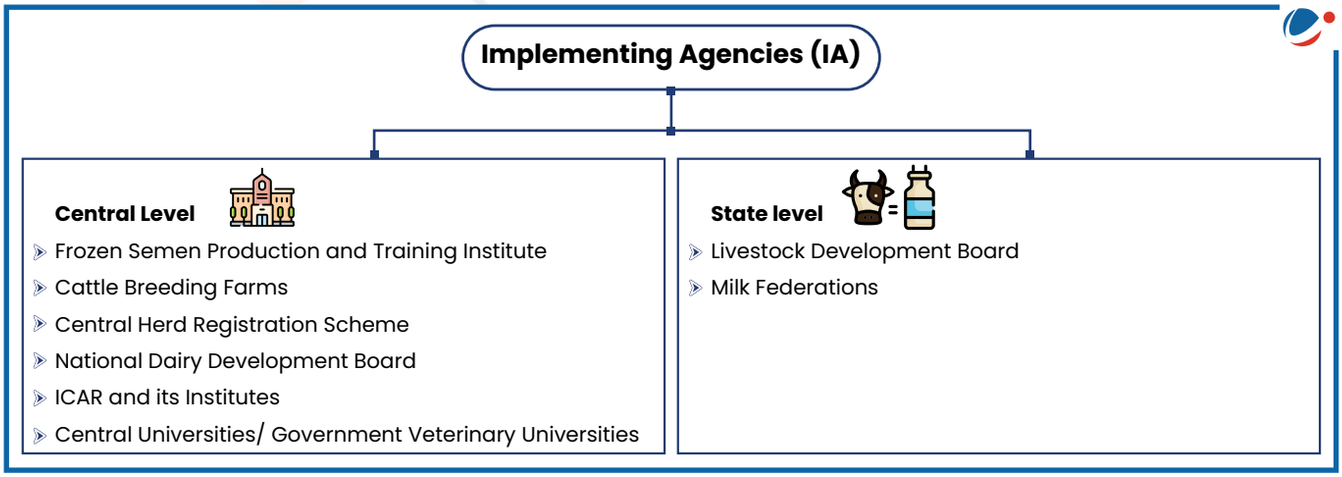
100%
grant-in-aid for other componenets

Key components:

- **Availability of High genetic Merit Germplasm**
  - Bull Production Programme

- Support to semen stations
- Implementation of IVF technology
- Breed Multiplication Farms

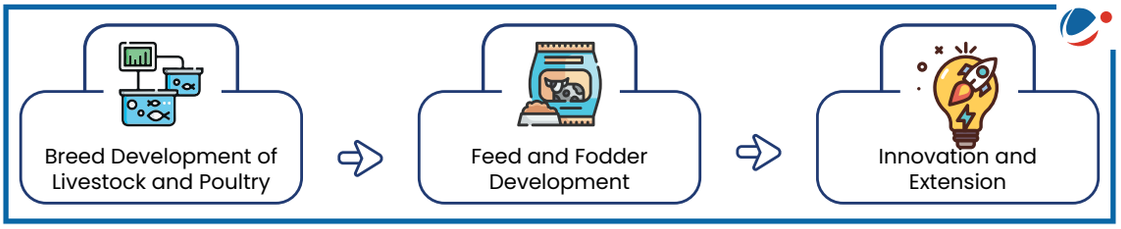
- **Extension of Artificial Insemination (AI) coverage**
  - Establishment of Multi-Purpose AI technicians in Rural India (MAITRIs)
  - Nationwide AI programme (NAIP)
  - Using sex sorted semen
  - Implementation of National Digital Livestock Mission (Livestack)
- **Development and Conservation of indigenous Breeds**
  - Assistance to Gaushalas, Gosadans and Pinjarapoles
  - Operation of Rashtriya Kamdhenu Aayog
- **Skill Development**
  - For training of professionals in IVF technology, other advanced reproductive techniques and training of AI technicians/ professionals, etc.
- **Farmers Awareness**
  - Scheme for organising farmers training programme, award to farmers, best AI technicians, dairy cooperatives, fertility camps,etc.
- **Other Activities related to cattle and buffalo Development**
  - **Research Development and Innovation in Bovine Breeding** and any other activity for cattle and buffalo development
- **Release of Funds:** RGM funds will be released **directly to IA.**
- **State Ranking:** To enhance **the competitive spirit of good performance** among the States and Union Territories.
- **Participative monitoring: Panchayti Raj Institutions (PRIs)** will be integrated for monitoring
- **Nationwide Artificial Insemination Programme (NAIP)**
  - It is a campaign mode **genetic upgradation program covering all breeds of bovines** to enhance the milk production using low-cost breeding.
  - **Every cow and buffalo under AI are tagged** and can be tracked through the **Information Network on Animal Productivity and Health (INAPH)** Database.



19.6. OTHER SCHEMES/INITIATIVES

National Animal Disease Control Programme (NADCP)	• **Objective:** To **control Foot & Mouth Disease (FMD) and Brucellosis** by vaccinating 100% cattle, buffalo, sheep, goat and pig population.
	• **Goal:** To **control FMD by 2025** with vaccination and its eventual **eradication by 2030.**
	• **Foot and Mouth Disease (FMD)**
	  - It is a highly contagious viral vesicular disease of cloven-hoofed animals such as cattle, buffaloes, sheep, goats and pigs etc.
	  - It leads to reduction in milk yield, decreased growth rate, infertility, reduced working capacity in bullocks, trade embargo in the international market.
	• **Brucellosis**
	  - Brucellosis is a reproductive disease of cattle and buffaloes caused by bacterium Brucella abortus.
	  - The disease is characterized by fever, induces abortion at the last stage of pregnancy, infertility, delayed heat, interrupted lactation resulting in loss of calves, loss in production of meat and milk.
	  - It is endemic in India and appears to be on the increase in recent times.

National Programme for Dairy Development scheme	• **Aim:** To **enhance quality of milk and milk products** and increase share of organized milk procurement.
	• **Tenure:** 2021-22 to 2025-26
	• **The scheme has two components:**
	  - **Component 'A'**
	  ◇ **Creating/strengthening of infrastructure for quality milk testing equipment** as well as primary chilling facilities for Cooperatives /SHG run private dairy/ Milk Producer Companies/Farmer Producer Organisations.
	  - **Component 'B'**
	  ◇ Aided by **Japan International Cooperation Agency (JICA).**
	  ◇ Being implemented in 9 states namely **Bihar, Uttar Pradesh, Punjab, Rajasthan, Madhya Pradesh, Andhra Pradesh, Telangana, Uttarakhand and West Bengal.**
	  ◇ It facilitates **creation of necessary dairy infrastructure** for **market linkages for the produce in villages and strengthening of capacity building** of stake-holding institutions from village to State level.

National Livestock Mission (NLM)	• **Objectives:** Employment generation through **entrepreneurship development in small ruminant, poultry and piggery sector & Fodder sector,** increase of per animal productivity through breed improvement, increase in production of meat, egg, goat milk, wool and fodder. • **Key components:** 

National Action Plan for Control and Eradication of Glanders	• As per the action plan, **infected animal should be eliminated immediately.**
	  • In case absolutely essential, **the positive animal may be transported to appropriate area for destruction** and further disposal in closed vehicles.
	  • All the zoo-sanitary measures should be followed at the time of culling and disposal of carcasses.
	Glanders:
	• It is a **contagious and fatal disease** of equines (horses, donkeys and mules) caused by the **bacterium Burkholderia mallei.**
	• **Humans** can also get this disease.
	• **No vaccine is available for the disease.**

20. MINISTRY OF FOOD PROCESSING INDUSTRIES (MOFPI)

20.1. PRADHAN MANTRI FORMALISATION OF MICRO FOOD PROCESSING ENTERPRISES (PMFME)

Quick Facts

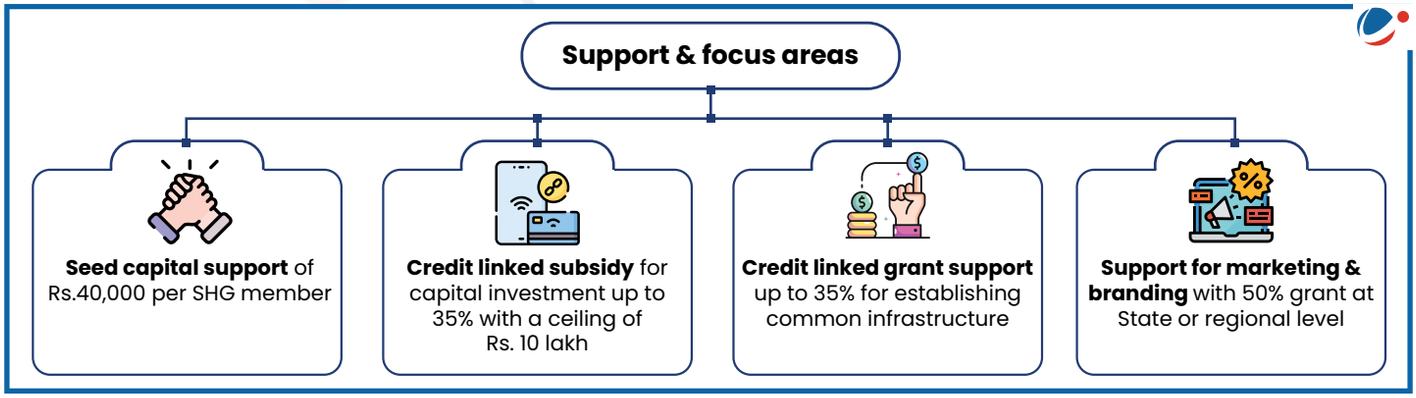
- **Type:** Centrally Sponsored scheme
- **Tenure:** 5 years from 2020-21 to 2024-25
- **Intended beneficiaries:** Existing micro food processing enterprises, FPOs/SHGs/Producer cooperatives.
- **Nodal Bank:** Union Bank of India

Objective

To provide financial, technical and business support for **upgradation of existing micro food processing enterprises**

Salient Features

- **Target:** Supporting **2,00,000 micro food processing units** of existing micro food processing enterprises (MFPE).



- **Focus areas:** Waste to wealth products; Minor forest products; and Aspirational Districts.
- **One District One Product (ODODP):** The States would identify food product (including perishable produce) for a district keeping in view the existing clusters and availability of raw material.
  - **Support for common infrastructure and branding & marketing.**

- **Capacity building and research: Training of units, product development, appropriate packaging and machinery** for micro units.
  - **By NIFTEM and IIFPT** under MOFPI along with **State Level Technical Institutions.**
- **PMFME Scheme Seed Capital Module**

20.2. PRADHAN MANTRI KISAN SAMPADA YOJANA (PMKSY)

Quick Facts

- **Type:** Central Sector Scheme.
- **Purpose:** Creation of modern infrastructure with efficient supply chain management from farm gate to retail outlet.
- **Umbrella Scheme:** Ongoing schemes and also new schemes of the Ministry are incorporated
- **Potential benefits:** Doubling farmers' income, creating employment, reducing wastage of agricultural produce.

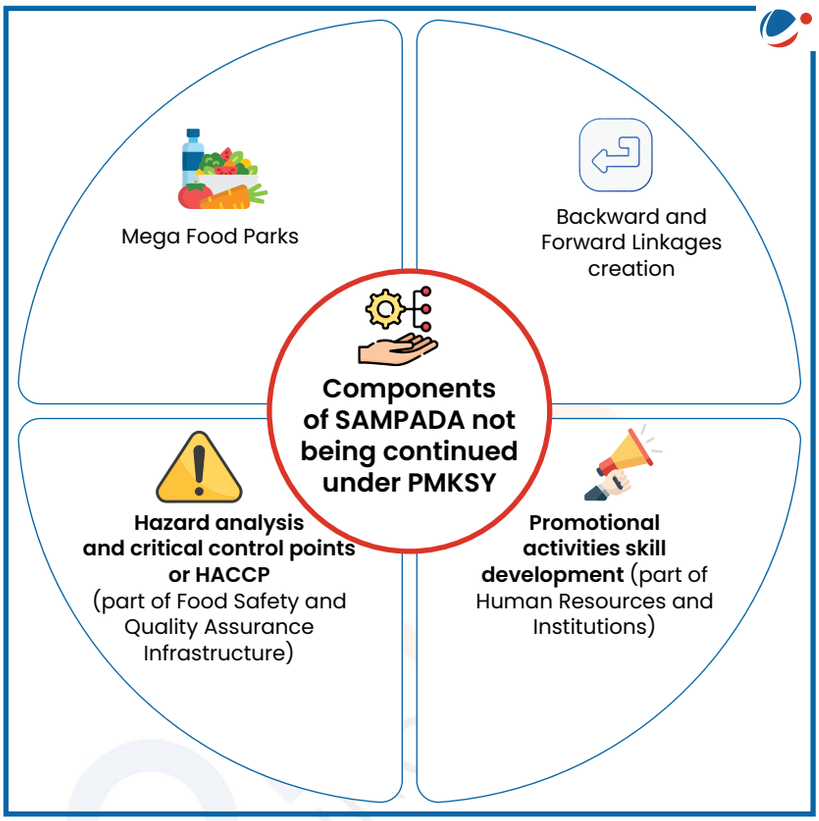
Objective

- 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):** to provide integrated **cold chain and preservation infrastructure facilities, without any break,** from the farm gate to the consumer.
    - The integrated cold chain project can be set up by **Partnership / Proprietorship Firms, Companies, Corporations, Cooperatives, SHGs, FPOs, NGOs, Central / State PSUs, etc.** subject to fulfilment of eligibility conditions of scheme guidelines.
    - Cold chain for fruits and vegetables are being implemented under **Operation Greens (OG) scheme** to ensure inter-scheme convergence.



  - **Creation of Infrastructure for Agro Processing Cluster (APC):** APC has similar objectives as that of Mega Food Park (MF) i.e., to set up modern food processing units, but at relatively small scale.
    - Each APC under the scheme have two basic components i.e.
      - **Basic Enabling Infrastructure** (roads, water supply, power supply, drainage, ETP etc.)
      - **Core Infrastructure/ Common facilities** (ware houses, cold storages, IQF, tetra pack, sorting, grading. etc.)
    - At least **10 acres of land is required** to be arranged either by purchase or on lease **for at least 50 years** for setting up of APC.
  - **Creation/ Expansion of Food Processing And Preservation Capacities** (Unit Scheme): Creation and expansion of processing and preservation capacities inside Mega Food Parks (MFPs) and APCs.
    - Scheme is implemented through organizations such as **Central & State PSUs/ Joint Ventures/ FPOs/ NGOs/ Cooperatives/ SHG's/ Pvt. Ltd companies/ individuals proprietorship firms** engaged in establishment/ upgradation/ modernization of food processing units.
  - **Food Safety and Quality Assurance Infrastructure (FTL):** The scheme assists in setting up of upgradation of **quality control/ food testing laboratories (FTL) and implementation of Quality Management System through** HACCP/ ISO 22000/ FSSC 22000/BRC/SQF or **any other Global Food Safety Initiatives (GFSI)** approved certification scheme/ Standards in Food Processing Units.

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

- QCI has developed **"IndiaGHP"** and **"IndiaHACCP" based on** globally accepted **Codex Standards** for adoption by food manufacturers and supply chain operators.
- 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. and most developed countries have also mandated **Good Hygienic Practices (GHP)** across all food sectors.

- **Human Resource & Institutions (HRI)-Research and Development:** 100 R&D projects have been sanctioned for 15th FC cycle.
  - **The erstwhile skill development** component under this scheme is discontinued as same **is being implemented under** PMFME (PM Formalisation of Micro food processing Enterprises) Scheme.
- **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**
  - The scheme has **two components:**
    - **Long Term Intervention-Integrated Value Chain Development Projects: Under the union** budget 2021-22, its scope was **enlarged to 22 perishable crops.**
    - **Short-Term Interventions:** Under "Aatmanirbhar Bharat Package" of 2020 its scope was **expanded from TOP crops to all fruits and vegetables (i.e. TOP to TOTAL).**

- **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.**
- **Awareness:** Wide publicity may be given to the schemes of PMKSY so that full advantage of benefits under PMKSY can be availed by stakeholders.

20.3. PRODUCTION LINKED INCENTIVE SCHEME FOR FOOD PROCESSING INDUSTRY (PLISFPI)

Quick Facts

- **Type:** Central Sector Scheme
- **Purpose: Expansion of processing capacity and branding abroad** to incentivise emergence of strong Indian Brands
- **Tenure:** 2021-22 to 2026-27
- **Implementing Agency:** Project Management Agency (PMA)

Objective

Support Food manufacturing entities for enhancing global footprint and employment generation.

Salient Features

- **Applicants:** Limited Liability Partnership (LLP) or a Company registered in India; Cooperatives; SME and applicants making an application for coverage under the Scheme.
- **Key Components: 3 Components**
  - **Incentivising manufacturing of four major food product segments**

- Ready to Cook/ Ready to Eat (RTC/ RTE) foods including Millets based products
- Processed Fruits & Vegetables
- Marine Products
- Mozzarella Cheese

- **Incentivise Innovative/ Organic products of SMEs** across all four earlier mentioned food segment including Free Range - Eggs, Poultry Meat, Egg Products
- **Support for branding and marketing abroad** to incentivise the emergence of strong Indian brands

- **Scheme is "fund limited":** The **maximum incentive** shall be **restricted to the pre-approved limit.**
- **Monitoring**
  - The Scheme would be monitored at Centre by **the Empowered Group of Secretaries chaired by the Cabinet Secretary.**
  - A **third-party evaluation and mid-term review mechanism** would be built in the programme.
- **Benefits under other scheme:** Coverage under the PLI Scheme **will not affect eligibility under other schemes** like Pradhan Mantri Kisan Sampada Yojana.

20.4. OTHER SCHEMES/INITIATIVES

Nivesh Bandhu	• It is an **investor facilitation portal.** • It **provides information on Central and State Governments' investor** friendly policies, agro-producing clusters, infrastructure, and potential areas of investment in the food processing sector.
Scheme of Cold Chain, and Value Addition Infrastructure	• **Objective:** To **reduce post-harvest losses of horticulture and non-horticulture agri-produce.** • It provides **integrated cold chain and preservation infrastructure facilities,** without any break, **from the farm gate to the consumer.** • The scheme allows **flexibility in project planning** with special emphasis on creation of cold chain infrastructure at farm level. • Facilitates distribution of **non-horticulture, horticulture, fish/marine (except shrimp), dairy, meat and poultry.** • **Projects could be established by** Partnership / Proprietorship Firms, Companies, Corporations, Cooperatives, SHGs, FPOs, NGOs, etc.

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