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



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



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



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CSAT

वलासेस

2025

ऑफलाइन

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1. SCHEMES IN NEWS



1.1 Ministry of Agriculture And Farmers Welfare

1.1.1. Scheme for Formation and Promotion of 10,000 new Farmer Producer Organizations (FPOs)



Context

5,000 Farmers Producers Organisations (FPOs) registered on Open Network for Digital Commerce (ONDC) portal platform for selling the produce online to the customers across the country.



Quick facts

- **Purpose:** Leveraging economies of scale and improving market access for members
- **Type:** Central Sector Scheme
- **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



Objectives

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



Salient Features

- **FPO:** It 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**.

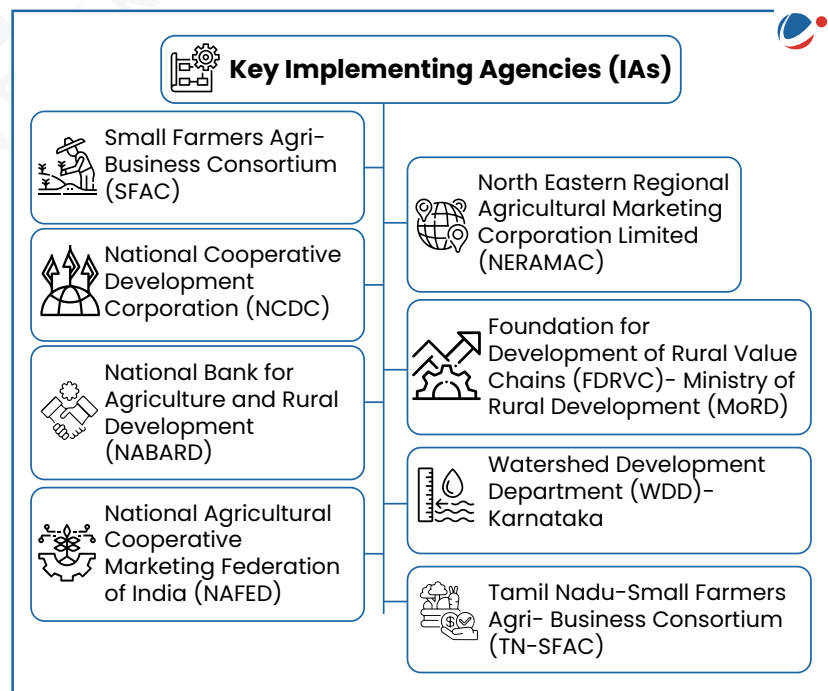
- **Approach:** The formation and promotion of FPO is based on **Produce Cluster Area approach** and **specialized commodity-based approach**.
 - While adopting cluster-based approach, formation of FPOs will be focused on **“One District One Product”** for development of product specialization.
- **Financial assistance to the FPOs:** FPOs will be provided:
 - Financial assistance **up to Rs 18.00 lakh per FPO for a period of 3 years**.
 - **Matching equity grant** up to Rs. 2,000 per farmer member of FPO with a **limit of Rs. 15.00 lakh per FPO** and
 - A **credit guarantees facility up to Rs. 2 crore of project loans per FPO** from eligible lending institution to ensure institutional credit accessibility to FPOs.
- **Handholding to the FPOs**
 - Formation & promotion of FPOs are to be done **through Implementing Agencies (IAs)**, which further engage Cluster Based Business Organizations (CBBOs) to form & provide professional handholding support to FPOs for a period of 5 years.
- **Better Price Realisation:**
 - Further, FPOs are on boarded on **National Agriculture Market (e-NAM) platform** which facilitate online trading of their agricultural commodities through transparent price discovery method to enable FPOs to realize better remunerative prices for their produce.
- **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.

About ONDC:

- It is aimed at creating a **unified digital commerce infrastructure** that connects buyers and sellers across different platforms.
- It is an initiative of the **Department of Promotion of Industry and Internal Trade (DPIIT)**, Ministry of Commerce.
- ONDC is empowering FPOs **with direct access to digital marketing**, online payment, business-to-business and business-to-consumer transactions.

Key issues with the Scheme

- **Ignores the Women Farmers:** There is no mention about the minimum number of women FPOs to be formed, nor is there any mention of the minimum number of women shareholders in a mixed FPO.
- **Challenges associated with CBBOs:** Disparity observed in the allocation of FPOs to CBBOs along with funding constraint associated with CBBOs.



- **Registration of FPOs:** Due to inability of the small and marginal farmers to pay their share capital in the FPOs along with the KYC requirements, etc.
- **Other issues:** difficulty and delay in the mobilization of farmers, limited organisational and management capacity of FPOs etc.

Periodic training and awareness programmes should be undertaken to motivate the farmers and ensure skill development of the members of the FPOs to enhance their productivity. Further, they should be suitably funded.

1.1.2. National Mission on Edible Oils - Oil Palm (NMEO-OP)



Context

India's first Oil Palm Processing Mill was inaugurated in Arunachal Pradesh under NMEO-OP.



Quick facts

- **Purpose:** To reduce dependence on edible oil imports
- **Type:** Centrally Sponsored Scheme
- **Special focus regions:** North east and Andaman and Nicobar Islands
- **Tenure:** Form 2021-22 Up to 2025-26



Objectives

- To **enhance the edible oilseeds production** by harnessing Oil Palm area expansion.
- Providing **end-to-end support to farmers** in terms of assistance in planting material and viability gap payment
- **Assured buyback from private players** involved.



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 subsumed under this scheme.

About Palm Oil

- Oil Palm, **originated from West Africa** 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 and industrial purposes.**
- India **imports 57%** of the total edible oil.



➔ **Target**

➔ **Till 2025–26:**

- ◆ 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.**

➔ **Two major focus areas:**

- ➔ **Price Assurance:** For first time, Government of India will give a price assurance to the oil palm farmers for the Fruit Bunches. This will be known as the Viability Price (VP).
 - ◆ This will **protect the farmers from the fluctuations of the international CPO prices** and protect
- ➔ **Increased assistance of inputs/interventions:** Assistance is provided for planting material, inputs **for intercropping up to gestation period of 4 years and for maintenance**, establishment of seed gardens, nurseries, **bore well/pump set/water harvesting structure, etc.**

➔ **Financial Assistance:** Besides the VGP benefit, NMEO-OP also offers **special assistance of Rs. 70,000 per hectare** to farmers for planting material and management.

- ➔ The mission is also **providing Rs. 2,90,000 for the purchase of harvesting tools** to farmers for palm oil cultivation and assistance of **Rs. 25 lakh for establishing custom hiring centers (CHC).**

➔ **Efficient water management:** Emphasis has been given to **promote micro irrigation and water conservation** in oil palm.

➔ **Regions for cultivation: ICAR Institute of Oil**

➔ **Current Status of scheme:** Scheme is presently **operational in 15 states nationwide**, covering a potential area of 21.75 lakh hectares.

Key issues with Scheme

- ➔ **Lack of Optimum progress:** especially in the North eastern and other states (except Telangana and Andhra Pradesh) due to reasons including establishment of nurseries and long growing periods of seedlings.
- ➔ **Issues with the Palm Oil cultivation itself:** Long gestation crop, impact on local biodiversity with the introduction of palm cultivation, clearing of forests and lands may impact tribal rights.

Government should form a committee to **review the half-yearly progress** and suggest course correction, if any. **Robotic solutions** and **infusion of AI** towards reliability and efficiency to oil palm operations could also be deployed. **Area retention and diversification** by Oilseed Development in Bundelkhand and the Indo-Gangetic Plain should also be done.

1.1.3. Pradhan Mantri Fasal Bima Yojana (PMFBY)



Context

Enrolment under PMFBY in FY 2023–24 saw an increase of 27% as compared to previous FY.



Quick facts

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



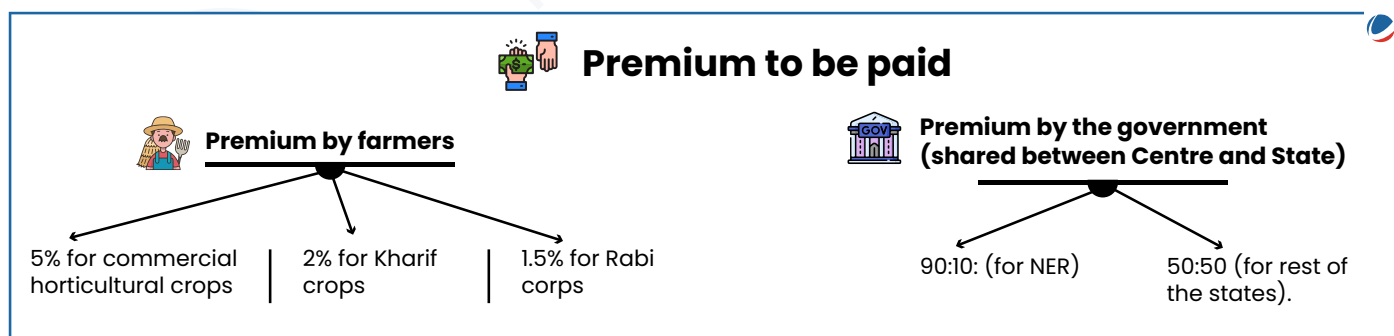
Objectives

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



Salient Features

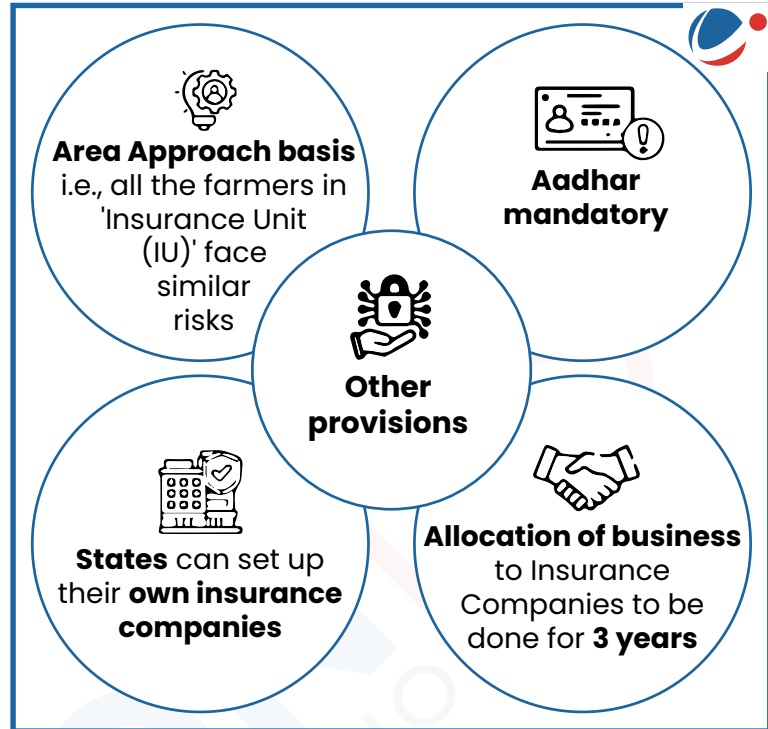
- **Background:** PMFBY replaced the **National Agricultural Insurance Scheme (NAIS) and Modified NAIS**.
 - However, the **Restructured Weather-Based Crop Insurance Scheme (RWBCIS)** is still continued.
 - ◇ RWBCIS **uses weather parameters as "proxy" for crop yields** in compensating the cultivators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



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

➤ **Coverage of risk**

- **Prevented Sowing/Planting/ Germination Risk** due to deficit rainfall or adverse seasonal/weather conditions.
- **Standing Crop (Sowing to Harvesting):** Insurance for yield losses due to non-preventable risks, viz. Drought, Dry spell, Flood, Inundation, etc.
- **Post-Harvest Losses:** Coverage is available only **upto a maximum period of two weeks from harvesting**, for those crops which are **required to be dried in cut and spread / small bundled condition** in the field after harvesting against specific perils of **Hailstorm, Cyclone, Cyclonic rains and Unseasonal rains**.
- **Localized Calamities:** Loss/damage from occurrence of identified localized risks of Hailstorm, Landslide, etc.
- **Add-On Coverage:** The States may consider providing add-on coverage for **crop loss due to attack by wild animals** wherever the risk is perceived to be substantial and is identifiable.



- **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.
- **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**
- **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.

Key issues with Scheme:

- **Delays in settlement** due to factors like low technological interventions:
- **Lack of awareness among farmers**

Implementing a **timeline for settlement of claims by insurance companies** along with adoption of **smart sampling techniques** by all states using technological interventions such as satellite data or use of drones can facilitate timely settlements to farmers.



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1.1.4. Pradhan Mantri Kisan Samman Nidhi (PM KISAN)



Context

Over 1 lakh farmers voluntary gave up their PM KISAN benefits last year.



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



Objectives

- ➔ 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**.

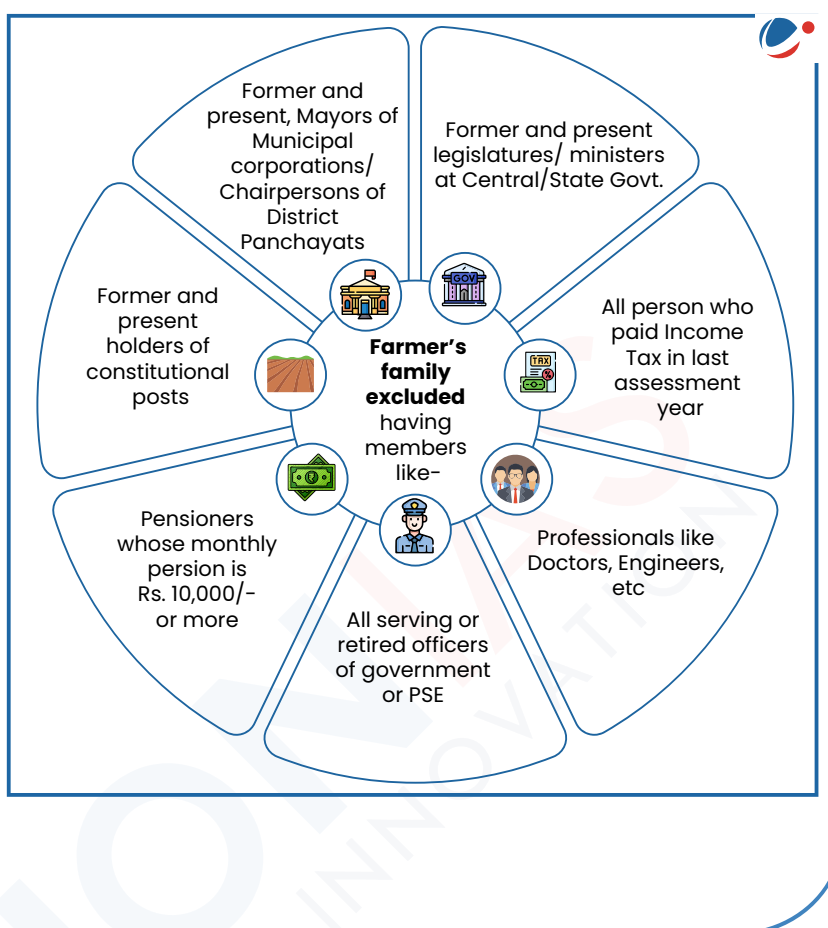
- **Exclusion: All institutional land holders** and beneficiaries of **higher economic status** shall not be eligible.

Key issues with the Scheme

- **Absence of Robust IT backbone:** States with robust computerized land records data base and a good IT infrastructure will be in a better position to implement PM-KISAN
- **Land records of states are not updated:** The PM-KISAN is intended to benefit small and marginal farmers. This may lead to missing out of the genuine beneficiaries and inclusion of beneficiaries through fraudulent means.

Along with the provisions provided in the scheme, enhancing investments in **rural infrastructure (roads; irrigation, marketing infrastructure, etc.)** and agricultural R&D would also ensure raising farm incomes.

The research in agriculture should focus on development of **climate-resilient varieties** and nutrition aspects of **agricultural productivity**.



1.1.5. Cluster Development Programme



Context

Government has launched new digital platform CDP-SURAKSHA to disburse subsidies to horticulture farmers.



Quick facts

- **Purpose:** To leverage geographical specialisation of horticulture clusters and promote integrated and market-led development of **pre-production, production, post-harvest, logistics, branding, and marketing activities.**
- **Type:** Central Sector Scheme
- **Benefits:** Financial Assistance up to 100 crore for Mega, 50 crore for Midi, and 25 crore for Mini types of clusters.
- **Implementing Agency:** National Horticulture Board (NHB)



Objectives

- CDP aims to **improve exports of targeted crops by about 20%** and **create cluster-specific brands** to enhance the competitiveness of cluster crops.



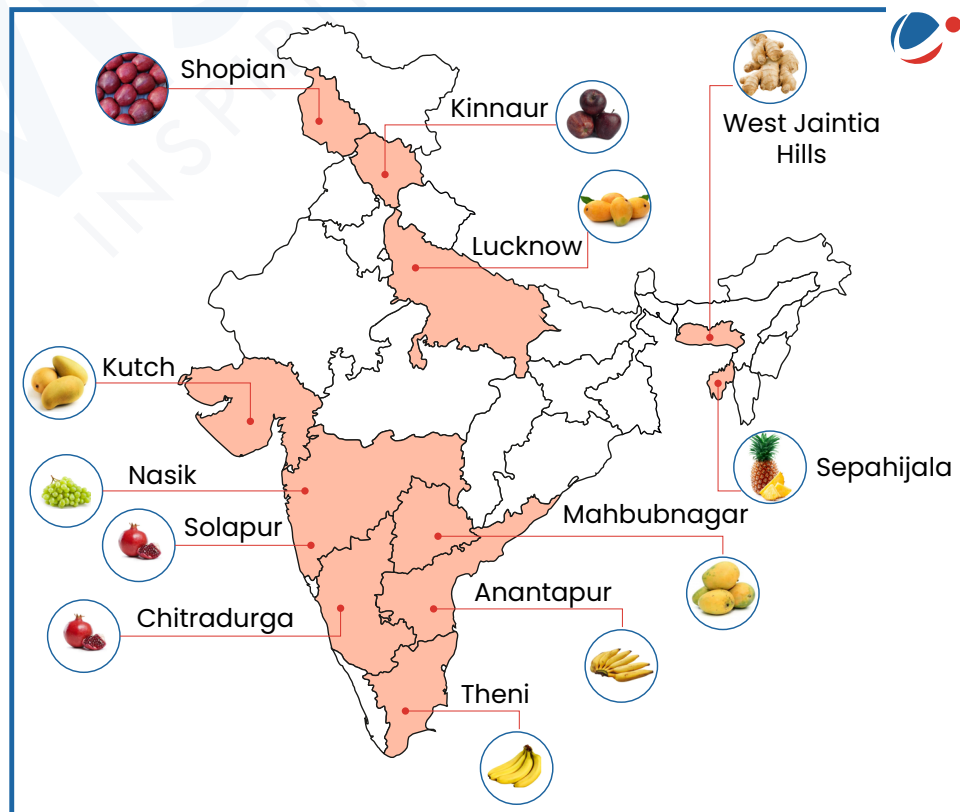
Salient Features

- Beneficiaries:** All stakeholders in value chain including farmers/producers, traders, aggregators, agribusiness enterprises, logistic players, retailers, processors etc.
- Coverage of CDP:** The Programme will promote identified clusters as well as assist in the development of additional potential clusters. **The clusters have been classified into - Mega, Midi, and Mini** clusters based on area coverage as under:

SI No.	Type of Cluster	Area* of cluster (in Hectares)	Amount of Financial Assistance
1	Mega	More than 15,000 Ha	Up to Rs 100 Crore
2	Midi	More than 5,000 Ha to 15,000 Ha	Up to Rs 50 Crore
3	Mini	Up to 5,000 Ha	Up to Rs 100 Crore

- MoA&FW has identified 55 horticulture clusters**, of which 12 have been selected for the pilot launch of Programme.
- Implementation structure** of the programme Consists of:

- National Horticulture Board (NHB):** To provide financial assistance and supervise overall implementation of programme.
- Cluster Development Agency (CDA):** For each identified cluster for the implementation of the CDP, A Government/ Public Sector Entity recommended by State/ Central Government shall be appointed.
- Cluster Development Cell (CDC):** CDA will establish CDC with a dedicated team of officers within CDA for smooth implementation of the programme.
- Implementing Agency/Agencies**



(IAs) will be selected through Call for Proposals in an open and transparent manner for the different verticals of the Cluster.

- CDP will support integrated interventions to enhance competitiveness of targeted clusters. To effectively leverage their specialisation, interventions have been classified into following three verticals:
 - **Pre-production and production:** It will support capacity-building of farmers and farm proximate interventions covering the crop life-cycle, including planting material, crop-care practices and farm mechanisation till the harvest of the crop.
 - **Post-harvest management and value addition:** It will support interventions at the cluster level, ranging from post-harvest handling of crop to storage, value addition and packaging.
 - **Logistics, Marketing and Branding:** It will support interventions to link cluster produce with consumption markets and includes seamless logistics for efficient evacuation, cluster branding and outreach in the domestic and export markets.
- **CDP SURAKSHA:** This new platform allows an instant disbursal of subsidies to farmers in their bank account by utilising the e-RUPI voucher from the NPCI.

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1.2 Ministry of Chemical and Fertilizers

1.2.1. Pradhan Mantri Bhartiya Janaushadhi Pariyojana (PMBJP)



Context

Union Minister for Chemicals & Fertilizers inaugurated a credit assistance program for Jan Aushadhi Kendras.



Quick facts

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



Objectives

- **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-cancers, Anti-diabetics, Anti-infective, Anti-allergic etc.

- **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.

Key issues with the scheme

- **Supply related challenges:** Unavailability of the quality medicines at the Jan Kendras required by the patients becomes a deterrent for the patient servicing.
- **Lack of awareness among the public:** It prevents the scheme from reaching the target sections.

Streamlining of the **entire procurement and supply chain procedure** along with the campaigning on the provisions of the scheme would ensure the access to quality affordable generic medicines to each beneficiary.

Ensuring Quality

- Medicines are procured only from **World Health Organization – Good Manufacturing Practices (WHO-GMP)**, 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** and penalty for late delivery.



1.2.2. Strengthening of Pharmaceuticals Industry (SPI) Scheme



Context

Department of Pharmaceuticals announced the **revised guidelines of the Revamped Pharmaceutical Technology Upgradation Assistance Scheme (RPTUAS)**, a component under the SPI scheme.



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



Objectives

- To **strengthen the existing infrastructure facilities by providing** 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

- **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 infographics).

Indian Pharmaceutical Industry

- 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.



- ◇ **Preference** remains for **MSMEs**. Earlier, the scheme covered only MSME pharmaceuticals.
- ⊕ **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.

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

- ⊕ **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.

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1.3 Ministry of Commerce and Industry

1.3.1. Uttar Poorva Transformative Industrialization Scheme (UNNATI), 2024



Context

Cabinet approves Uttar Poorva Transformative Industrialization Scheme, 2024 **for a period of 10 years along with 8 years for committed liability.**



Quick facts

- **Purpose:** Development of Industries and generation of employment in the states of North East Region
- **Type:** Central Sector Scheme
- **Tenure:** From 2024 up to 2034 along with 8 years of committed liabilities.
- **Implementation:** DPIIT (Department for the Promotion of Industry and Internal Trade) in cooperation with the States.






Objectives

- To **generate gainful employment**, which will lead to the area's overall socio-economic development and productive economic activity in the manufacturing and service sectors.



Salient Features

- **Districts are categorized in two zones: Zone A** (Industrially Advanced Districts) & **Zone B** (Industrially Backward Districts)
- **Earmarking of funds:**
 - **Divided into two parts: Part A** caters to the incentives for the eligible units, and **Part B**, is for implementation and institutional arrangements for the scheme.
 - **60%** of the outlay of Part A has been earmarked to 8 NE states and **40%** on **First-In-First-Out (FIFO) basis.**

Eligibility		
 All new Industrial units and Expanding units are eligible	 Maximum eligible benefits to one unit from all components: Rs. 250 Cr	 Green industries like EV charging stations are on the positive list , while cement, plastic, and others are on the negative list

- ➔ **Commencement of Production or operation:** All eligible Industrial Units to commence their production or operation within 4 years from the grant of registration.
- ➔ **Components of the Scheme**
 - ➔ **Capital Investment Incentive (CII):** For both **New and Expanding Units**.
 - ◇ The Capital Investment Incentive is a special financial benefit provided for eligible businesses that are either new or expanding.
 - ➔ **Capital Interest Subvention Incentive (CIS):** For **both New and Expanding Units**. It offers financial relief to eligible businesses.
 - ➔ **Manufacturing & Services Linked Incentive (MSLI):** For **New Units Only**.

1.3.2. Remission of Duties and Taxes on Exported Products (RoDTEP) Scheme



Context

The scheme has been extended to Advance Authorisation Holders (manufacturer exporters or merchant exporters tied to supporting manufacturing), Export Oriented Units and Special Economic Zones Units.



Quick facts

- ➔ **Purpose:** The scheme for zero rating of exports will boost exports & competitiveness in the global markets.
- ➔ **Type:** Central Sector Scheme
- ➔ **Implementation:** By Customs through a simplified IT System.
- ➔ **Sectors covered:** Apart from others, **employment Oriented Sectors** like Marine, Agriculture, Leather, Gems & Jewellery etc. are covered under the Scheme.



Objectives

- To **refund, currently un-refunded Duties/ taxes/ levies**, at the Central, State & local level, borne on the exported product.
- To give a **boost to Indian exports** by providing a level playing field to domestic industry abroad.



Salient Features

- **Background:** It is a **WTO compliant scheme** that replaces the **erstwhile Merchandise Export from India Scheme (MEIS)** to make Indian exports cost competitive and create a level playing field for exporters in International market.
- **Principle:** It is aligned on the globally accepted principle that **taxes and duties should not be exported, and taxes and levies borne on the exported products** should be **either exempted or remitted** to exporters.
- **Coverage:**
 - **Currently un-refunded Duties/ taxes/ levies**, at the Central, State & local level, borne on the exported product.
 - Prior stage cumulative indirect taxes on goods & services used in production of the exported product,
 - Such indirect Duties/ taxes/ levies in respect of distribution of exported products.
- **Exemption:** Not available in respect of duties and taxes already exempted or remitted or credited.
- **Nature of Support:** Support will be available to eligible exporters at a notified rate as a **percentage of Freight On Board (FOB) value**.
 - Rebate on certain export products will also be subject to value cap per unit of the exported product.
- **Nature of Rebate:** In the form of a **transferable duty credit/ electronic scrip (e-scrip)** which will be maintained in an electronic ledger by the Central Board of Indirect Taxes & Customs (CBIC).
- **Monitoring and audit mechanism:** with an Information Technology based Risk Management System (RMS) to physically verify the records of the exporters.

Key issues with the scheme

- Rates for certain **categories of exports are not notified under the scheme** and notified rates do not fully reimburse the actual incidence of duties/taxes/levies.
- **Insufficient budgetary allocations** to meet the requirements of the scheme.

It is a carefully designed and transparent scheme to fully refund the duties and levies. However, some operational challenges faced by the exporters regarding the scheme could be addressed to further enhance the effectiveness of the scheme.





1.4 Ministry of Defence

1.4.1. Acing Development of Innovative Technologies with iDEX (ADITI) scheme



Context

Ministry of Defence launched the ADITI scheme under the iDEX framework.



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



Objectives

- 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.

ADITI scheme and IDEX



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.**

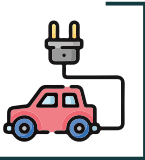
- **Monitoring:** The grant utilization and progress will be monitored by the Defence Innovation Organisation (DIO) through PIs.
 - ◊ **DIO is a Company** was incorporated under section 8 of the Companies Act 2013. Accounts of DIO are **subject to CAG audit**.
 - ◊ DIO is formed jointly by **Hindustan Aeronautics Limited (HAL) and Bharat Electronics Limited (BEL)**.
- **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.

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1.5 Ministry of Heavy Industries

1.5.1. Electric Mobility Promotion Scheme (EMPS) 2024



Context

The Ministry of Heavy Industries has launched EMPS, a fund limited scheme, to accelerate the adoption of EVs in the country.



Quick facts

- **Purpose:** For faster adoption of electric two-wheeler (e-2W) and three-wheeler (e-3W)
- **Fund limited:** Total payout under the scheme is limited to the scheme outlay of Rs. 500 crore
- **Tenure:** 6 months (1st April 2024 till 30th September 2024)
- **Implementation:** By Project Management Agency (PMA)



Objectives

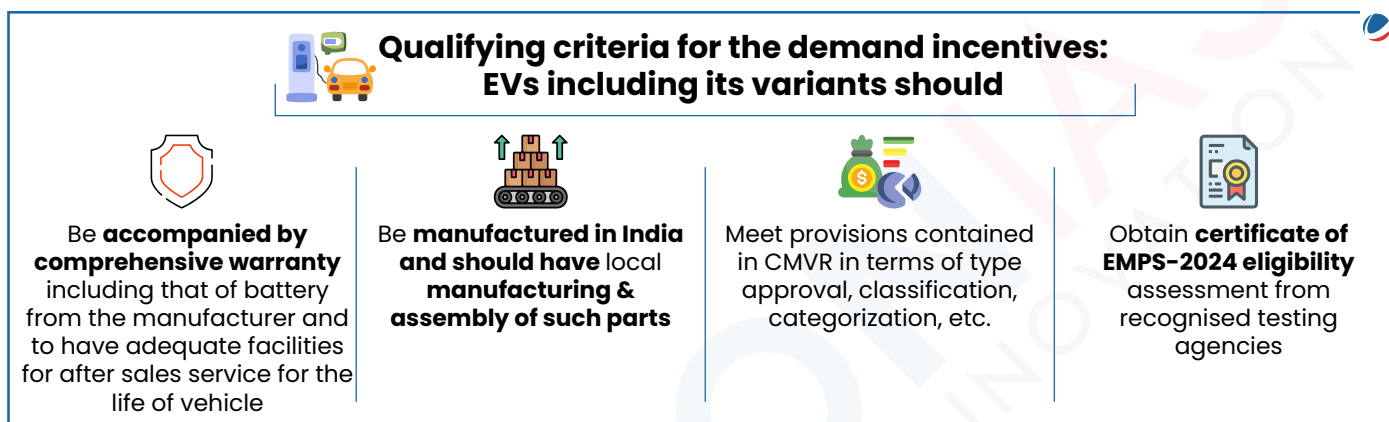
- To provide **impetus to green mobility** and development of Electric Vehicle (EV) manufacturing ecosystem in country.



Salient Features

- **Background:**
 - **Faster Adoption and Manufacturing of (Hybrid &) Electric Vehicles in India (FAME-I)**, for promotion of electric and hybrid vehicles was launched from 1st April 2015 to 31st March 2019.
 - FAME-II of was launched for the period from **1st April, 2019 to 31st March 2024 with** and outlay of Rs.11, 500 crore.
 - ◇ Post the end of tenure of FAME Phase II, EMPS was launched.
- **Eligible EV categories include**
 - **Two Wheelers (Private, Corporate, and Commercial Vehicles)**
 - **Three-wheelers (including E-Rickshaws and Carts)**

- **Eligibility:** Vehicles which are **registered as Motor Vehicle as per Central Motor Vehicle Rules** as well as Vehicles **fitted with only advanced batteries.**
- **Components of EMPS**
 - **Subsidies:** A demand incentive of **Rs.5, 000 per kWh for e-2W & e-3W categories.**
 - ◇ The incentive would be **based on battery capacity** (i.e. energy content measured in kWh) used in such vehicles.
 - ◇ In order to **restrict very high end vehicles from availing Government incentives**, the incentive shall be further **capped at 15% of ex-factory price.**
 - **Administration of Scheme** including IEC (Information, Education & Communication) activities and fee for **Project Management Agency.**



- **Conditions to avail Demand Incentives:**
 - **Original Equipment Manufacturer (OEM)** is required to be **registered with MHI** (Ministry of Heavy Industries) and each of their **EV models will need to be approved** by MHI.
 - Each vehicle model needs to **satisfy minimum technical eligibility criteria** with regard to vehicles efficiency.
- **Phased Manufacturing Programme (PMP):** Manufacturers are obligated to follow the PMP guidelines outlining the **localization of EV components over time.**
- **Project Implementation and Sanctioning Committee (PISC):** It is an **inter-ministerial** empowered committee headed by **Secretary (Heavy Industries).**
 - It is constituted for overall **monitoring, sanctioning and implementation.**
 - It has the power to **changing inter se allocation among e-2W/ e-3W.**
- **Responsibilities of State:** States need to offer bouquet of **fiscal and non-fiscal incentives** including waiver / concessional road tax or toll tax or parking fees, exemption from permit, concessional registration charges, etc.
- **Impact on benefits under other schemes:** Incentive under this scheme will be **in addition to incentives given under PLI scheme** for automobile and auto components industry (PLI-AUTO) and **PLI scheme for advanced chemistry cell (PLI-ACC).**



1.6 Ministry of New and Renewable Energy

1.6.1. PM-Surya Ghar: Muft Bijli Yojana



Context

To increase the **share of solar rooftop capacity and empower residential households** to generate their own electricity, PM SURYA was launched.



Quick facts

- **Purpose:** To increase the **share of solar rooftop capacity and empower residential households** to generate their own electricity
- **Model Solar Village:** **One village** will be developed **in each district** to act as a role model for the adoption of RTS in rural areas.
- **Incentives to local bodies:** Urban Local Bodies and Panchayati Raj Institutions will be incentivised to promote RTS installations in their areas.
- **Tenure:** **From 2024 Till 2026-27.**



Objectives

- Installation of **30 GW of solar capacity through residential rooftop solar system (RTS)**
- To help provide **free/low-cost electricity to 1 crore households up to 300 units of electricity per month** by installation of **RTS**
- To produce **renewable electricity of 1,000 billion units** through the capacity installed under the programme
- To develop the required **enabling ecosystem for rooftop solar projects**, including regulatory support, manufacturing facilities, supply chain, etc.
- To **boost local economy and employment generation** along with enhanced energy security.



Salient Features

- **Background:** In 2019 **Phase II Grid Connective Rooftop Solar Programme** was launched to be implemented till 2025-26. Now the scheme is **subsumed under PM-Surya Ghar: Muft Bijli Yojana.**

- Phase II Grid Connective Rooftop Solar Programme aimed to **40 GW rooftop solar (RTS) capacity addition** is targeted through **Central Financial Assistance (CFA) in residential sector** including for households in **rural areas**.
- Scheme has provision for **Performance based incentives to DISCOMs** for initial capacity addition of **18 GW**.
- **Subsidy Structure:** The scheme will support the installation of **grid-connected rooftop solar projects in the residential sector** through Central Financial Support (CFA) upto:

Type of Residential Segment	CFA	CFA (Special Category States)
First 2 kWp of RTS capacity or part thereof	Rs 30,000/kWp	Rs 33,000/kWp
Additional RTS capacity of 1 kWp or part thereof	Rs 18,000/kWp	Rs 19,800/kWp
Additional RTS capacity beyond 3 kW	No additional CFA	
Group Housing Societies/ Residential Welfare Associations (GHS/RWA), etc., for common facilities including EV charging up to 500 kWp (@3 kWp per house)	Rs 18,000/kWp	Rs 19,800/kWp

➤ **Conditions for availing CFA**

- The CFA shall be **irrespective of the size of the inverter installed**.
- Solar modules used in the installation must satisfy the **Domestic Content Requirement condition**.
- A rooftop solar installation by residential consumers/RWAs that has availed CFA under a prior/current scheme for rooftop solar by Ministry has **subsequently increased the RTS installation size shall be eligible for additional CFA** under the current scheme **only for the balance capacity up to 3 kW of overall RTS plant size**.
- **Loan for installation of residential RTS:** Households can access **collateral-free low-interest loan** products of around **7% for installation of RTS systems up to 3 kW**.
- **National Portal:** Portal will **facilitate households:**
 - **To apply for subsidies** and **select a suitable vendor** for installing rooftop solar.
 - In decision-making, by providing relevant **information** such as appropriate system sizes, **vendor ratings, grievance redressal, etc.**
- **Financings support for other activities:** Financial assistance will be provided for capacity building, awareness and Outreach, etc.
- **Protection of beneficiary:** In order to ensure that the customers are not overcharged, the Ministry will publish **benchmark prices of solar modules, inverters, and other important equipment** on the national portal every year.
- **Quality assurance:** The scheme will establish **minimum technical specifications required for rooftop solar** to be considered eligible for the CFA.
- **Additional State Subsidy:** The State/UT governments may **supplement the CFA** provided by the central government for the residential sector with an additional subsidy for RTS.

Issues faced by scheme:

- **Insensitive behaviour:** Despite efforts by demand-side management cell to sensitise distribution company officials, many offices remain unaware of latest orders regarding rooftop solar and its priority implementation.

- **Non-compliance with net metering timelines:** Although residential solar installations by vendors take only 2–3 days, commissioning often exceeds a month due to procedural delays.
- **Technical glitches in PM Surya Ghar portal:** For past two months, portal has been experiencing various glitches, significantly impacting consumers, vendors and discom officials.

Enhanced procedural efficiency and awareness generation through nukkad natak, local magazines, community organisations, etc. are imperative to unlock the initiative's full potential

1.6.2. National Green Hydrogen Mission (NGHM)



Context

Ministry of New and Renewable Energy unveils guidelines for various components under the National Green Hydrogen Mission



Quick facts

- **Purpose:** To make India a Global Hub for producing, utilizing, and exporting Green Hydrogen and its derivatives.
- **Type:** Central Sector Scheme
- **Tenure:** FY 2023–24 to FY 2029–30.
- **Mission Sub Components:** Strategic Interventions for Green Hydrogen Transition (SIGHT) Program, Green Hydrogen Hubs, R&D programme, Skill Development and others.



Objectives

- To contribute to India's aim of becoming Aatmanirbhar (self-reliant) through clean energy and serve as an inspiration for the global Clean Energy Transition.
- Achieve significant decarbonisation of the economy, reduced dependence on fossil fuel imports, and enable India to assume technology and market leadership in Green Hydrogen.



Salient Features

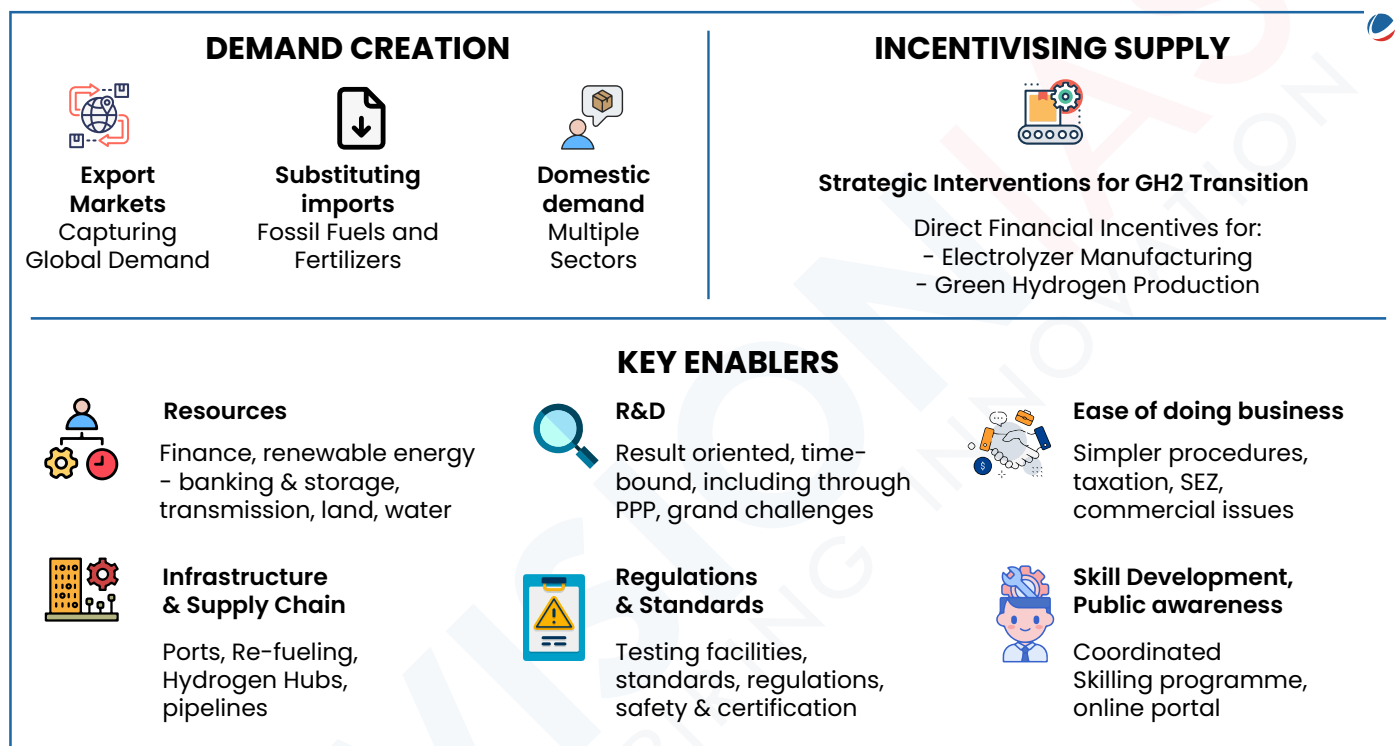
- **Background: Green Hydrogen** is the hydrogen produced by splitting water into hydrogen and oxygen (electrolysis) using renewable energy.
- **Target:** To produce at least 5 Million Metric Tonne (MMT) of Green Hydrogen per annum by 2030, with potential to reach 10 MMT per annum with growth of export markets.

➤ Phased Approach:

- **Phase I (2022-23 TO 2025-26):** The focus of Phase I will be on creating demand while enabling adequate supply by increasing the domestic electrolyser manufacturing capacity
- **Phase II (2026-27 TO 2029-30):** Depending upon the evolution of costs and market demand, the potential for taking up commercial scale Green Hydrogen based projects in steel, mobility and shipping sectors will be explored.

➤ Mission Components:

- Demand creation by making Green Hydrogen produced in India competitive for exports and through domestic consumption.
- Addressing supply side constraints through an incentive framework, and
- Building an enabling ecosystem to support scaling and development.



➤ Governance Framework:

- An **Empowered Group (EG)** chaired by the Cabinet Secretary
- A **National Green Hydrogen Advisory Group** comprising experts from academic and research institutions, industry, and civil society, chaired by the Principal Scientific Advisor to the Government of India.
- **Mission Secretariat** headed by the Mission Director, who will be a professional with domain knowledge and experience. The Mission Director will serve as the Secretary of the EG.

➤ Guidelines for different sub-components of NGHM:

- **Green Hydrogen Hubs:** Aims to set up at least two hubs by FY2025-26, with support for development of core infrastructure at hubs.
 - ◇ Hydrogen hub is an identified geographical region with **network of hydrogen producers, end use** with sufficient infrastructure for storage, processing and transportation.
- **Skilling, up-skilling and re-skilling:** Through Short Term Training (STT), Recognition of Prior Learning (RPL), and creating Centres of Excellence.
- **SIGHT Program - Component I: Incentive Scheme for Electrolyser Manufacturing:** To provide support for electrolyser manufacturing.
 - ◇ Implementation by MNRE through **Solar Energy Corporation of India.**
 - ◇ **SIGHT component II** deals with incentives on production of **green hydrogen.**
- **R&D Scheme:** R&D support for **hydrogen production, storage, compression, transportation, utilization** etc. till FY2025-26.

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1.7 Ministry of Petroleum and Natural Gas

1.7.1. PM Ujjwala Yojana



Context

Union Cabinet approves continuation of **targeted subsidy of Rs.300 per LPG cylinder** for up to 12 refills per year under **Pradhan Mantri Ujjwala Yojana (PMUY)** during **FY 2024-25**.



Quick facts

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



Objectives

- ➔ To provide **deposit-free LPG connections** to those **low-income families** who could **not be covered under the earlier phase** of PMUY.



Salient Features

- ➔ **Background:** In 2016, the PMUY initiative was introduced to offer 8 crore deposit-free LPG connections to rural and deprived households.
 - ➔ Following the successful Ujjwala Phase 1, the **Union Budget 2021-22** announced an **additional provision for 1 crore LPG connections** under the PMUY scheme.
 - ➔ **An additional 75 lakh connections** have been approved for the FY 2023-24 to 2025-26 with the **overall target of 10.35 crore LPG connections**.
 - ➔ As of 31st October 2023, there are **9.67 Crore active LPG Connections** under PMUY.

➤ **Eligibility:** An **adult woman** from a poor household **without an existing LPG connection fulfilling the following criteria:**

- Eligible as per **Socio Economic and Caste Census (SECC) 2011** list, or
- Belongs to **SC/ST households**, be a **beneficiary of Pradhan Mantri Awas Yojana (PMAY), Antyodaya Anna Yojana (AAY), Forest dwellers, Most Backward Classes (MBC), Tea and Ex-Tea Garden Tribes**, People residing in river islands.

➤ **Subsidy:**

- **Central Financial Assistance of Rs 1600** for each LPG connection.
- Subsidy of **₹ 300/- per 14.2 Kg refill up to 12 refills/year**

➤ **Ease of registration for migrants:** Migrants are not required to submit ration cards or any address proof. A **self-declaration is sufficient.**

➤ **Exclusion:** Household having any other LPG connection from any Oil Marketing Company.

Key issues with the scheme (CAG report)

- **Deficiency in Implementation:** lack of due diligence in KYC checks and failure of de-duplication exercise conducted by OMCs as well as by NIC leading to release of connections to unintended beneficiaries.
- There is **lack of adequate distributors in rural areas** leading to delay in supplies of refills and inability to deliver the refills at residences of the beneficiaries.
- Instances of non-transfer of subsidy were also observed which may prove a disincentive for transition to clean fuels by BPL beneficiaries.


Recommendations (CAG Report)

- **Aadhaar numbers** of all adult family members of existing as well as new beneficiaries should be entered in the system to **make de-duplication effective.**
- Cases of **high consumption of refills** should be regularly reviewed to **curb diversion.**
- **Third Party Audit**, as envisaged in the scheme, may be got carried out to assess the implementation of scheme.

on

6

Years of PM UJJWALA YOJANA



*Universal Access to Clean
Cooking Fuel*

**The World Lauds India's
Ujjwala Yojana**

//

A 'major achievement' in
**improving the
environment and health
of women**

International Energy
Agency (IEA)





1.8 Ministry of Rural Development

1.8.1. Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA), 2005



Context

The Ministry of Rural Development notified **new wage rates for unskilled manual workers** under the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA), 2005.



Quick facts

- **Purpose:** Making supplementary livelihood in rural areas through unskilled manual work a legal right
- **Type:** Centrally Sponsored Scheme
- **Beneficiary:** Every adult member (completed 18 years of age) of a registered household in rural areas
- **Monitoring:** Social Audit has to be done by the Gram Sabha.



Objectives

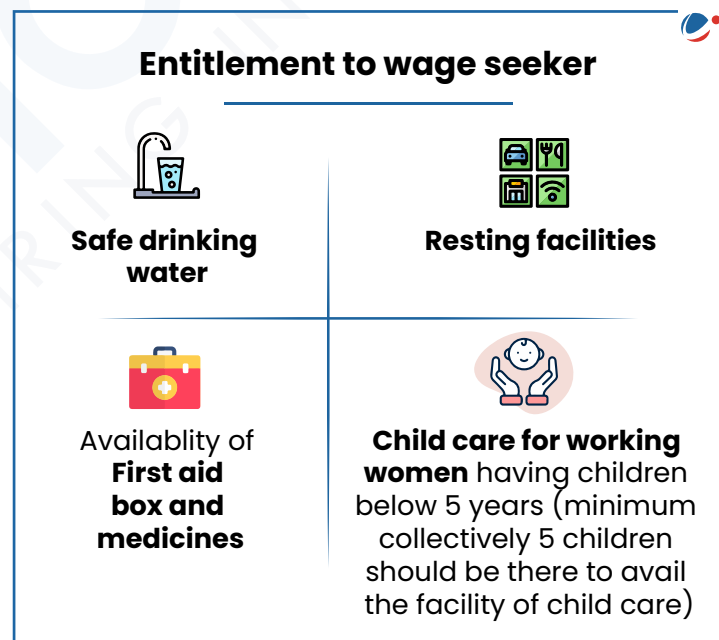
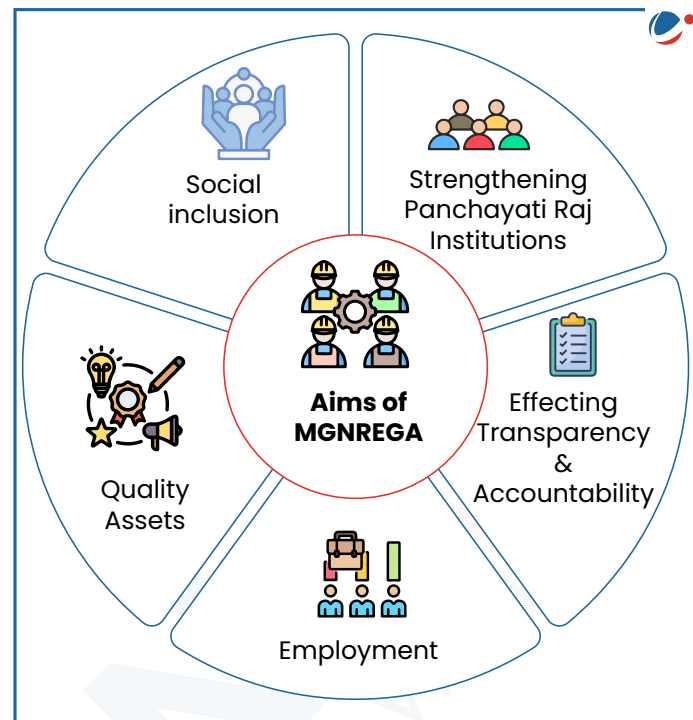
- To enhance **livelihood security in rural areas** by providing **at least 100 days of guaranteed wage employment** in a financial year to **every household** whose adult member volunteers to **do unskilled manual work**.



Salient Features

- **Category:** MGNAREGA is 'Core of the Core Scheme'.
- **Coverage:** Entire country with the **exception of districts** that have hundred per cent urban populations.
- **Fund sharing**
 - **By Centre:** 100% funding for unskilled **labour cost** and **75%** for the **material cost**.
 - **By State:** 25% for the **material cost**
- **Demand driven, people centred:**
 - **Guaranteed employment:** **At least 100 days** of unskilled manual work a in a financial year to every household in rural areas as per demand.

- ⊕ **Unemployment allowance:** In case employment is not granted within **15 days of demand**.
- ⊕ **Additional employment:** Additional **50 days of unskilled wage employment** in a financial year
 - ⊕ In **drought/natural calamity** notified rural areas.
 - ⊕ To every **ST household** in a forest area, provided that these households have **no other private property** except for the land rights provided under the FRA Act 2006.
 - ⊕ **State Governments may also make provisions** for providing additional days beyond the period guaranteed under the Act from their own funds.
- ⊕ **Accident compensation:** Provides **Ex-Gratia Payments for permanent disability or death** as a result of accident at a work site.
- ⊕ **Women empowerment:** At least **1/3rd beneficiaries** shall be women.
- ⊕ **Non-negotiable provisions**
 - ⊕ **Wage to material ratio at 60:40** at **Gram Panchayat (GP)** level.
 - ⊕ Work execution **only by manual labour** without engaging any contractors or machinery (**except as permitted**).
 - ⊕ **Equal wages to all** based on the quantity of work done.
- ⊕ **Wage determination:** Wages are **linked to the quality of work** and **wage rates** notified under section 6(1) of the Act.
 - ⊕ MoRD revises state-wise wage rates for MGNREGA workers every year, under section 6 of MGNREGA, 2005. This revision is based on changes in CPI-AL (Consumer Price Index-Agriculture Labor).
 - ⊕ Wages are **calculated according to the Schedule of Rates fixed by the State Governments for different types of work**.
- ⊕ **Wage payments:** Wage payments are **exclusively made in the account of the wage seekers** directly.
 - ⊕ **Payment** of wages should be made **within 15 days after completion of work**.
- ⊕ **Job cards to rural household:** Any rural household seeking **unskilled manual work** could register its family in the **GP and obtain a job card**.
- ⊕ **Geotagging of assets created:** Geotagging through **GeoMGNREGA** of the MoRD in association with **National Remote Sensing Centre (NRSC), ISRO** and **National Informatics Centre**.



Key issues with the scheme (Parliamentary Standing Committee on Rural Development)

- ⊕ **Shortage of funds:** It has a cascading effect on various important aspects such as the timely release of wages, the release of materials, etc.
- ⊕ **Issue of Fake Job Cards:** deprives genuine beneficiaries of their dues and acts as a tool for diverting funds.

- ➔ **Low wages rate:** labourers involved in miscellaneous work earn higher wages.
- ➔ **Lack of social audits:** only 14% of planned gram panchayats were audited in 2020-21.

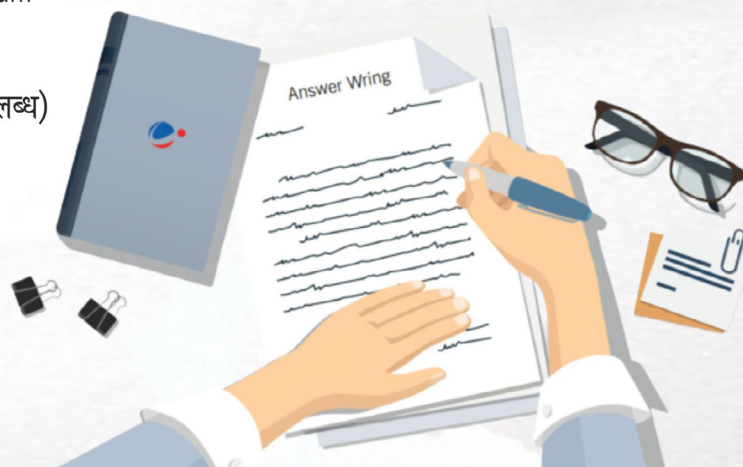
Recommendation (Parliamentary Standing Committee on Rural Development)

- ➔ **Revision of Base Rate and base year** to solve the issue of lower wage rates.
- ➔ **Utilisation of a better inflation-linked index** as the current index (Consumer Price Index for Agricultural Labour) is not sufficient.
- ➔ **Increase in number of days of work.**
- ➔ **Issuance of separate job card** for a differently abled person in a household.

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1.9 Ministry of Social Justice and Empowerment

1.9.1 Pradhan Mantri Anusuchit Jaati Abhyuday Yojna (PM-AJAY)



Context

Ministry of Social Justice and Empowerment laid the foundation stone for various residential hostels across states under PM-AJAY.



Quick facts

- **Purpose:** To enable an **area based developmental approach** for integrated development of SC dominated villages.
- **Type:** Centrally Sponsored Scheme
- **Launched in:** 2021-22
- **Monitoring:** Centralised Management Information System (MIS)



Objectives

- To **reduce poverty of the SC communities** by generation of additional employment opportunities through **skill development, etc.**
- To **improve socio-economic developmental indicators** by ensuring adequate infrastructure and requisite services.
- To **increase literacy and encourage enrolment of SCs** in schools and higher educational institutions.



Salient Features

- **Background:** Schemes subsumed erstwhile:
 - Special Central Assistance to Scheduled Castes Sub Plan (SCA to SCSP), 1980,
 - Babu Jagjivan Ram Chhatrawas Yojana (BJRCY), 1980,
 - Pradhan Mantri Adarsh Gram Yojana (PMAGY), 2010.

3 Components

Development of SC dominated villages into an 'Adarsh Gram' component.

- ◇ **Eligible villages:** Villages having >40% SC population and a total population \geq 500, as per the latest available Census data.
- ◇ **Aim:** It aims to provide **adequate infrastructure** along with **improvement in socio-economic indicators**.
- ◇ **Village Development Plan:** It aims to prepare a **comprehensive, realistic and practical blueprint** for development of the selected Village into an '**Adarsh Gram**' for **five years**.
- ◇ **Funding:** An amount of Rs.21.00 lakh per village for newly selected villages by the Central Government,

Grants-in-aid for District/State-level Projects for Socio-Economic betterment of SCs

- ◇ **Objectives:** To increase the income of the target population by way of comprehensive livelihood projects
- ◇ **Eligibility of beneficiaries:** There will be **no fixed income limits** of the beneficiaries.
 - » **Priority** is given to beneficiaries having **annual income not more than Rs. 2.50 lakh per annum**.
- ◇ **Special Provisions for North Eastern States:** 2% of the total budget allocation for the scheme will be earmarked for those North Eastern States which implement Scheduled Caste Sub Plan for SCs

Construction/Repair of Educational Hostels for SC students (Boys and Girls)

- ◇ **Objectives:** The construction of hostels is one of the means to enable and encourage students belonging to Scheduled Castes (SC) to attain quality education.
- ◇ **Eligibility:** Higher educational institutions which are top-ranked as per the National Institutional Ranking Framework (NIRF) as well as other Central Institutes and State Institutes.

Monitoring and Implementation

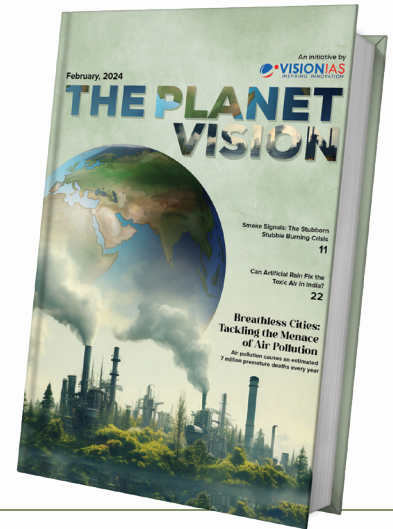
- ◇ **Management Information System (MIS):** A centralized portal to capture the data on a real time basis for each component.
- ◇ **Independent evaluations through a specialised agency** in the area of Rural Development or Social Sciences or Management etc.
- ◇ **Social Audit:** Done by Gram Sabha atleast once a year.



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.

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Objectives of 'The Planet Vision'



Sensitize 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.



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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 conservation 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



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2. FLAGSHIP SCHEMES IN FOCUS



2.1. PM Gati Shakti



Quick facts

- **Purpose:** To improve the productivity of industries and employment opportunities
- **Driven by: 7 Engines** i.e., Railways, Roads, Ports, Waterways, Airports Mass Transport, Logistics Infrastructure
- **Benefits:** Break departmental silos, bring down the time and cost overrun of the projects
- **Scope:** Covers projects of social as well physical infrastructure



Objective

- For providing multimodal connectivity infrastructure to various economic zones.



Salient Features

- **Background:** In 2021, the project was launched with an outlay of ₹100 lakh crore to promote a **transformative and sustainable approach** for **transforming India's infrastructural landscape**.
- **Digital platform:** Gati Shakti or NMP for Multimodal Connectivity is a **digital platform to bring different Ministries together** for **integrated planning and coordinated implementation** of infrastructure connectivity projects.
- **Whole of the Government Approach:** Gati Shakti or NMP for Multimodal Connectivity is a **digital platform to bring different Ministries together** for **integrated planning and coordinated implementation** of infrastructure connectivity projects.

Key targets to be achieved by 2024-25



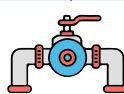
2 lakh km of National Highways



Railways to handle cargo of 1,600 million Tonnes and decongest 51% of its network



Double aviation footprint to have 220 airports, heliports and water aerodromes



Double Gas pipeline network



Reach 4.52 lakh circuit km of power lines and 225 GW of renewable energy capacity



11 industrial corridors and two new defence corridors

➔ **Geo-mapping:**

- ➔ **Dynamic Mapping of all infrastructure projects** with **real-time updation** are provided by way of a map **developed by BiSAG-N** (Bhaskaracharya National Institute for Space Applications and Geoinformatics).
- ➔ The map is built on **open-source technologies** and hosted securely **on cloud of Govt. of India (i.e. MEGHRAJ)**.

➔ **Data updation**

- ➔ Individual Ministry is given **separate login ID to update their data on aperiodic basis**.
- ➔ **Logistics Division**, Ministry of Commerce & Industry (MoCI) assist all the stakeholders to update their database.

- ➔ **Intersectoral and inter-ministerial convergence:** 14 Social Sector Ministries/ Departments have been onboarded, namely Ministry of Panchayati Raj, Department of Health and Family Welfare, Department of Post, etc.

2.2 National Health Mission (NHM)



Quick facts

- ➔ **Purpose:** Achievement of **universal access to equitable, affordable & quality health care services**
- ➔ **Ministry:** Ministry of Health & Family Welfare
- ➔ **Type:** Centrally Sponsored Scheme
- ➔ **Mission Head:** **Mission Director** of the rank of Additional Secretary.



Objective

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



Salient Features

- **Scheme is divided in 2 Sub-Mission**
 - **National Urban Health Mission (NUHM):** Focuses on improving health infrastructure and services in urban areas.
 - **National Rural Health Mission (NRHM):** Focuses on improving health infrastructure and services in rural areas.
- **National Urban Health Mission (NUHM)**
 - **Coverage:** all State capitals, district headquarters and cities/towns with a population of more than 50000.
 - **Decentralised:** Need based city specific urban health care system and implemented in partnership with community and local bodies and NGOs.
 - **External aide:** Funding is being provided by the **Asian Development Bank (ADB)** based on progress related to certain indicators.
 - **Service Delivery Infrastructure:** Urban-Primary Health Centre, Urban-Community Health Centre (U-CHC) and Referral Hospitals and Outreach services.
- **National Rural Health Mission**
 - The thrust of the mission is on establishing a **fully functional, community owned, decentralized health delivery system** with inter-sectoral convergence at all levels.
 - The mission will ensure **simultaneous action** on a wide range of determinants of health such as **water, sanitation, education, nutrition, social and gender equality.**
- **Support to states:** The financing to the state is based on the **State's Programme Implementation Plan (PIP).**
 - States that show **improved progress made on key Outcomes/Outputs** such as IMR, MMR, etc. can receive **additional funds as incentives.**
- **Electronic Vaccine Intelligence Network (e-VIN):** It combines state-of-the-art technology, a strong IT infrastructure and trained human resource to enable **real time monitoring of stock and storage temperature** of the vaccines kept in multiple locations across the country.
- **Key implementing bodies:**
 - **Apex body for technical support:** National Health Systems Resource Centre (NHSRC)
 - **Apex body for training:** National Institute of Health and Family Welfare (NIHFV)
 - **Policy direction at national level:** Provided by the Mission Steering Group (MSG) chaired by the Union Minister of Health & Family Welfare.

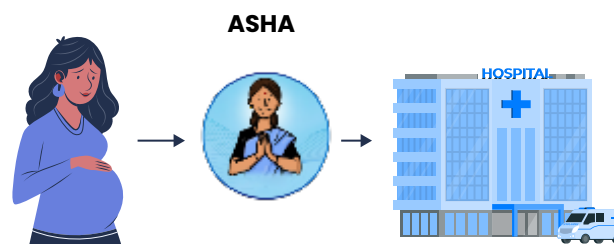
Major Initiatives

➤ Janani Suraksha Yojana

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

➤ Janani Shishu Suraksha

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



Beneficiaries of JSY

Low performing states *- all pregnant women after institutional delivery

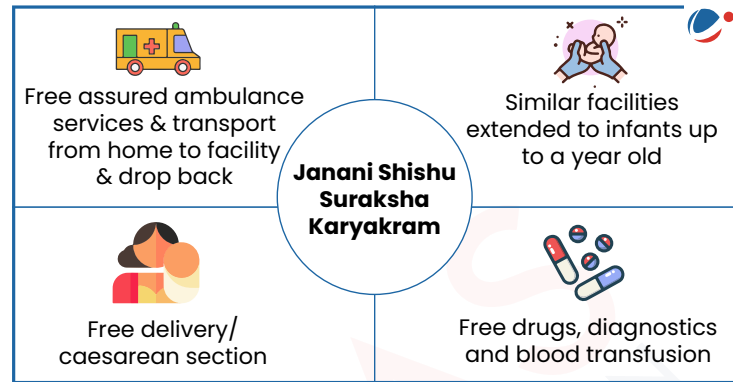
High performing states - Below Poverty Line (BPL) women and the SC and ST women after institutional delivery, up to 2 live births

*States with low institutional delivery rate

Incentives	Mother	ASHA
Low performing states		
Rural areas	Rs. 1400	Rs. 600
Urban areas	Rs. 1000	Rs. 400
High performing states		
Rural areas	Rs. 700	Rs. 600
Urban areas	Rs. 600	Rs. 400

Karyakram (JSSK)

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



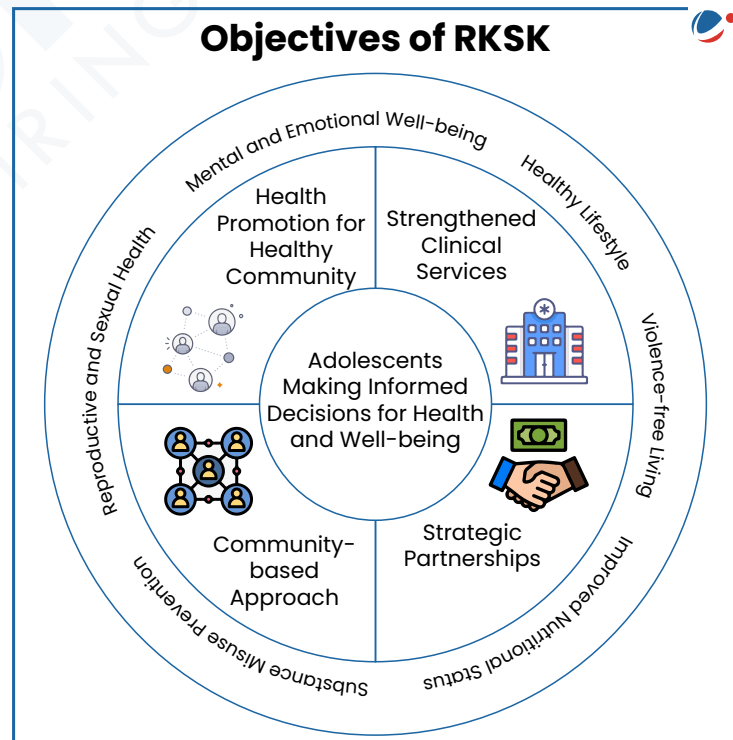
Rashtriya Bal Swasthya Karyakram (RBSK)

- **Aim:** **Early identification** and early intervention for children to cover **4 'D's** viz. Defects at birth, Deficiencies, Diseases, Development delays including disability.
- **Intended beneficiary:** All **children of 0-6 years of age group** in rural areas and urban slums, and children **up to 18 years of age** enrolled in classes 1st to 12th in **Government and Government aided schools**.

- Child Health Screening and Early Intervention Services envisages to cover **30 selected health conditions for Screening, early detection and free management**.

Rashtriya Kishor Swasthya Karyakram

- **Beneficiaries:** Adolescents, in the age group of **10-19 years**
- The programme envisions enabling **all adolescents in India to realize their full potential** by making informed and responsible decisions related to their health and well being.
- **Students are screened in schools** and then referred to health facilities for early detection of diseases, particularly the non-communicable diseases (NCDs).
- Community-based **interventions** through peer educators called **Saathiya**.
- **Saathiya resource kit** to help peer educators, especially in villages, **discuss sensitive issues** and answer teenage queries.
- **National Adolescent Health Strategy** has been developed by the MoHFW in collaboration with **UN Population Fund (UNFPA)**.
- **Menstrual Hygiene Scheme (MHS)** provides **subsidized sanitary napkins among adolescent girls** residing primarily in rural areas.



RMNCH+A (Reproductive, Maternal, Newborn, Child and Adolescent Health):

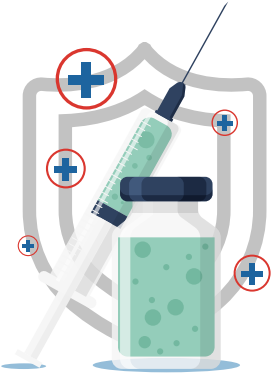
The RMNCH+A strategy promotes links between various interventions across thematic areas to **enhance coverage throughout the lifecycle to improve child survival in India**. The "plus" within the strategy focuses on:

- **Inclusion of adolescence** as a distinct life stage within the overall strategy.
- **Linking maternal and child health** to reproductive health and other components like family planning, adolescent health, HIV, gender, and preconception and prenatal diagnostic techniques.
- **Linking home and community-based services** to facility-based services.
- **Ensuring linkages, referrals, and counter-referrals** between and among various levels of health care system to create a continuous care pathway, and to bring an additive /synergistic effect in terms of overall outcomes and impact.

Universal Immunisation Programme (UIP)

- It is a **100% Funded by the central government**.

- ⊕ It was **launched in 1985**, and is one of the **largest immunizations programmes in the world**.
- ➔ **Intensified Mission Indradhanush (IMI) 4.0**
- ⊕ **Background:** In 2014, India launched Mission Indradhanush (MI), flagship programme with the aim **to improve Routine Immunization coverage**.
- ⊕ **Subsequently MI2 and MI3** was also launched.



VACCINES LAUNCHED BY THE GOVERNMENT

<ul style="list-style-type: none"> ● Diphtheria Vaccine ● Pertussis Vaccine ● Tetanus Vaccine ● Polio Vaccine ● Measles Vaccine ● Hepatitis B Vaccine ● Pentavalent Vaccine 	<ul style="list-style-type: none"> ● Rotavirus Vaccine ● Rubella Vaccine ● Adult JE Vaccine ● Japanese Encephalitis Vaccine ● Bivalent Oral Polio Vaccine (bOPV) ● Measles-Rubella Vaccine (MR) ● Inactivated Polio Vaccine (IPV)
--	--

- ⊕ IMI4.0 was launched to **catch up on gaps** that might have emerged due to the **COVID-19 pandemic**.
- ➔ **Communicable Disease Control Programme**
- ⊕ **National Vector Borne Disease Control Programme (NVBDCP)** for prevention and control of vector borne diseases namely Malaria, Japanese Encephalitis, Dengue, Chikungunya, Kala-azar and Lymphatic Filariasis.
- ⊕ **National Tuberculosis Elimination Programme (NTEP)** to strategically reduce TB burden in India by 2025, five years ahead of the Sustainable Development Goals.
 - ◇ **Nikshay Poshan Yojana (NPY)** scheme for provides incentives for nutritional support to TB patients.
 - ◇ **Financial incentive of Rs.500/- per month** in cash or Kind for each notified TB patient for duration for which the patient is on anti-TB treatment is given through DBT in Aadharenabled bank account of beneficiary.
- ⊕ **National Leprosy Eradication Programme (NLEP)** to provide quality leprosy services free of cost to all sections of the population.
- ⊕ **Integrated Disease Surveillance Programme (IDSP)** to strengthen/maintain decentralized laboratory based IT enabled disease surveillance system for **epidemic prone diseases**.
- ➔ **Non Communicable Disease Control Programmes**
 - ⊕ National Programme for prevention & Control of Cancer, Diabetes, Cardiovascular Diseases & stroke (NPCDCS)
 - ⊕ National Programme For Control Of Blindness & Visual Impairment(NPCBVI)
 - ⊕ National Mental Health Programme (NMHP)
 - ⊕ National Programme for healthcare of Elderly(NPHCE)
 - ⊕ National Programme for Palliative care (NPPC)
 - ⊕ National Programme for the Prevention & Control of Deafness (NPPCD)
 - ⊕ National Tobacco Control Programme (NTCP)
 - ⊕ National Programme for Prevention & Management of Burn Injuries (NPPMBI)
 - ⊕ National Oral Health Programme(NOHP)

3. Test Your Learning

Q1. Consider the following statements with reference to the Scheme for Formation and Promotion of new Farmer Producer Organizations (FPOs):

1. It is a Central Sector Scheme.
2. The scheme aims to form and promote 10,000 new FPOs by 2027-28.

Which of the statements given above is/are correct?

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

Q2. The National Mission for Edible Oils - Oil Palm (NMEO-OP) primarily aims to:

1. Increase dependence on edible oil imports.
2. Increase area under oil palm cultivation to 10 lakh hectares by 2025-26.

Which of the statements given above is/are correct?

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

Q3. Under the Pradhan Mantri Fasal Bima Yojana (PMFBY), which of the following crops are covered?

1. All cereals and millets.
2. Oilseeds.

Which of the statements given above is/are correct?

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

Q4. Which of the following statements is are not correct about 'PM KISAN' scheme

- (a) Its purpose is to supplement the financial needs of all landholding farmers' families in procuring various inputs and also domestic needs.
- (b) It is a Central Sector Scheme
- (c) All the All the landholding farmers are eligible
- (d) ₹6,000 per year in three equal instalments are provided to the eligible beneficiary

Q5. Which agency is responsible for implementing the Cluster Development Programme (CDP) for Horticulture?

- (a) CDP aims to improve exports of targeted crops by about 20%.
- (b) CDP SURAKSHA was launched for instant disbursal of subsidies to farmers.
- (c) Both a and b
- (d) Neither a nor b

Q6. Under Pradhan Mantri Bhartiya Janaushadhi Pariyojana (PMBJP) an additional one-time special grant of up to Rs. 2 lakh for Furniture & IT Equipment to PMBJP Kendras for:

- (a) Women
- (b) Divyang
- (c) Areas notified by NITI Aayog
- (d) All of the above

Q7. UNNATI, 2024 recently seen in the news is related to which of the following:

- (a) Providing gainful employment to the Youth of Kashmir
- (b) Development of Industries in the states of North East Region
- (c) Ensuring leadership quality in Tribal women
- (d) None of the above

Q8. Consider the following with respect to eligible beneficiaries for Remission of Duties and Taxes on Exported Products (RoDTEP) Scheme:

1. Advance Authorisation Holders
2. Export Oriented Units
3. Special Economic Zones Units

How many of the above is/are eligible beneficiary of the scheme?

- (a) Only one
- (b) Only two
- (c) All three
- (d) None

Q9. Consider the following statements regarding the Electric Mobility Promotion Scheme (EMPS), 2024:

1. The scheme offers demand incentives for both two-wheelers and three-wheelers based on battery capacity.
2. Advanced batteries are mandatory for eligibility under this scheme.
3. Subsidies under this scheme are restricted to corporate and commercial electric vehicle purchases only.

Which of the statements given above is/are correct?

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

Q10. With reference to the National Green Hydrogen Mission (NGHM), which of the following is/are the primary focus area(s) of the mission?

1. Reducing dependency on fossil fuels.
2. Developing electrolysis-based hydrogen production.

Select the correct answer using the code given below:

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

Q11. Consider the following statements with reference to 'Pradhan Mantri Fasal Bima Yojana':

1. Under this scheme, farmers will have to pay a flat rate of 2% insurance premium on any crop cultivated by them in any season of the year.
2. This scheme insures post-harvest losses due to cyclone and unseasonal rains.

Which of the statements given above is/are correct?

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

Q12. With reference to 'PM Gati Shakti Scheme', which of the following statement/s is/are correct?

- (1) The PM Gati Shakti Scheme-National Plan was launched in 2022.
- (2) The PM Gati Shakti Scheme pertains to seven engines (Roads, Railways, Airports, Ports, Mass Transport, Waterways, Logistics Infrastructure).

Select the correct answer from the code given below-

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

Q13. PM KISAN provides direct income support to farmers in India. Which of the following statements is/are correct regarding the scheme?

1. The transfer of benefits under PM KISAN is dependent on the submission of land records.
2. The scheme mandates Aadhar authentication for all beneficiaries.

Which of the statements given above is/are correct?

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

Q14. Which of the following best describes the 'Strategic Interventions for Green Hydrogen Transition (SIGHT) Program' under the National Green Hydrogen Mission?

- a) A subsidy scheme for renewable energy producers
- b) A capacity-building initiative for manufacturing hydrogen fuel cells
- c) An incentive program for electrolyzer manufacturing and green hydrogen production
- d) An infrastructure development program for hydrogen transportation

Q15. Which one of the following statements about Pradhan Mantri Ujjwala Yojana is NOT correct?

- (a) It is a social welfare scheme to provide LPG connections in BPL households
- (b) The scheme was launched in the year 2015
- (c) The Government has set a target of 5 crores LPG connections under the Yojana
- (d) The objective of the scheme is to safeguard the health of women and children by providing them with clean cooking fuel

Q16. Consider the following statements in relation to Janani Suraksha Yojana:

1. It is a safe motherhood intervention of the State Health Departments.
2. Its objective is to reduce old age mortality among all women.
3. It aims to promote institutional delivery among poor pregnant women.
4. Its objective includes providing public health facilities to sick infants up to one year of age.

How many of the statements given above are correct:

- (a) Only one
- (b) Only two
- (c) Only three
- (d) All four

Q17. Consider the following statements about Open Network for Digital Commerce (ONDC):

1. It is an initiative of the Department for Promotion of Industry and Internal Trade (DPIIT).
2. Under this, all seller and buyer platforms will work through one open protocol and can connect through ONDC.

Which of the statements given above is/are correct?

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

Q18. Among the following who are eligible to benefit from the "Mahatma Gandhi National Rural Employment Guarantee Act"?

- (a) Adult members of only the scheduled caste and scheduled tribe households.
- (b) Adult members of below poverty line (BPL) households.
- (c) Adult members of households of all backward communities.
- (d) Adult members of any household.

Q19. With reference to Pradhan Mantri Anusuchit Jaati Abhyuday Yojana (PM-AJAY), consider the following statements:

1. PM-AJAY is a Centrally Sponsored Scheme launched in 2021-22.
2. Villages with more than 50% SC population are eligible under the scheme for 'Adarsh Gram' component.
3. Scheme subsumes Babu Jagjivan Ram Chhatrawas Yojana, Special Central Assistance to Scheduled Castes Sub Plan and Pradhan Mantri Adarsh Gram Yojana (PMAGY).

Which of the above statements is/are correct?

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

Q20. The Aditi Scheme, recently launched by the Ministry of Defence, aims to:

- (a) Provide advanced training to women in the armed forces.
- (b) Facilitate rapid development of strategically critical technologies
- (c) Promote the participation of MSMEs owned by women
- (d) Offer financial aid to dependents of military personnel.

ANSWER

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

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

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

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

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



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