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Note to students

Dear Students,

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

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

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



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



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



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

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



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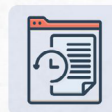
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1. SCHEMES IN NEWS



1.1 Ministry of Agriculture And Farmers Welfare (MoAFW)

1.1.1. Digital Agriculture Mission



Context

Recently, the Union Cabinet approved the Digital Agriculture Mission with a total outlay of ₹2,817 Crore.



Quick facts

- ➔ **Purpose:** To establish a comprehensive farmer-centric digital and space-tech ecosystem to enhance transparency and efficiency in the execution of government programs.
- ➔ **Type:** Central Sector Scheme except components of Support to states/ UTs (Central Sponsored)
- ➔ **Two foundational pillars:** Agri Stack and Krishi Decision Support System.
- ➔ **Intended beneficiary:** Farmers



Objectives

- ➔ To create a robust and holistic **farmer-centric digital ecosystem** in the country.
- ➔ To improve **transparency and efficiency** in the implementation of **government initiatives**.
- ➔ To support the government in making **informed decisions**.
- ➔ To promote **public and private innovation and partnerships**, encouraging Agri techs in India's digital economy.



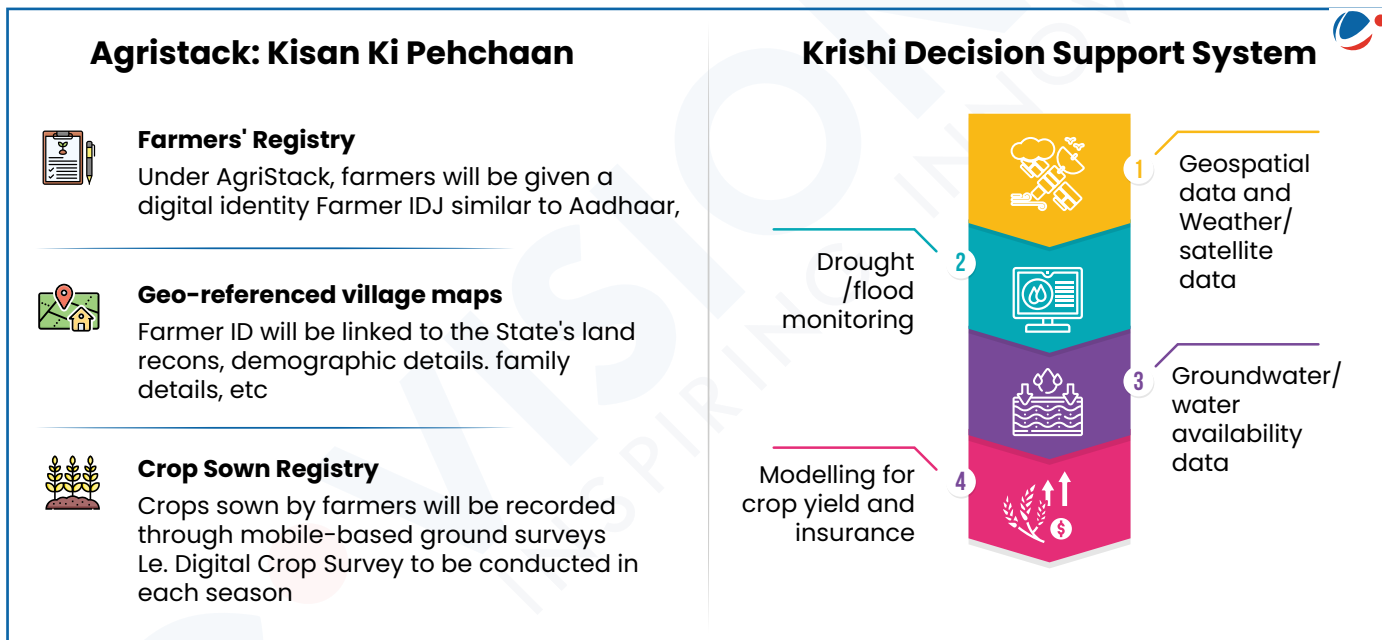
Salient Features

Key Components of DAM

- **Digital Public Infrastructure (DPI) for Agriculture**, i.e. Agristack, Krishi Decision Support System, Comprehensive Soil Fertility, and Profile Maps.
- **Digital General Crop Estimation Survey (DGCEs)**
- Support to **Mahalanobis National Crop Forecasting Centre (MNCFC)**
- Activities undertaken in erstwhile **National e-Governance Plan in Agriculture (NeGPA)**.
 - ◊ NeGPA launched in 2010-11 and now subsumed in the DAM aims to **use of ICT for timely access to agriculture related information** to the farmers.

Foundational pillars:

- **Agri Stack (Kisan ki Pehchaan)**: A farmer-centric DPI to streamline services and scheme delivery to farmers with 3 key components
- **Krishi Decision Support System (DSS)**: To **integrate remote sensing data** on crops, soil, weather, and water resources into a **comprehensive geospatial system**.



- **Soil Profile Mapping**: Detailed soil profile maps for approximately **142 million hectares of agricultural land**.
- **Digital General Crop Estimation Survey (DGCEs) will provide yield estimates** based on scientifically designed crop-cutting experiments.
- By **leveraging modern technologies** like data analytics, AI, and remote sensing, the mission will **improve service delivery for farmers**, including crop loans, and real-time advisories.
- **key activities of MNCFC to be covered under the Digital Agriculture Mission are**
 - Crop acreage and production estimation of major crops under the scheme **"FASAL** (Forecasting Agricultural output using Space, Agro-meteorology and Land based observations). It also undertakes **Horticulture Crop assessments**.
 - ◊ MNCFC is also the technical partner for the effective implementation of **PMFBY** for area discrepancy analysis, smart sampling, and yield dispute resolution.
 - Support to **Crop Weather Watch Group, drought monitoring** and support to the **States** for their **capacity building on geospatial technologies for agriculture**.

➤ Key Targets:

- **Create digital identities for 11 crore farmers over three years** (6 crores in FY 2024-25, 3 crores in FY 2025-26, and 2 crores in FY 2026-27).
- **Digital Crop Survey to be launched nationwide in 2 years**, covering 400 districts in FY 2024-25 and all districts in FY 2025-26.

1.1.2. AgriSURE (Agri Fund for Start-ups & Rural Enterprises) Scheme



Context

Recently AgriSURE (Agri Fund for Start-ups & Rural Enterprises) Scheme was launched.



Quick facts

- **Purpose:** To support innovative, technology driven, high-risk, high-impact activities in agriculture and allied areas
- **Fund's sponsors:** Government of India and NABARD
- **Investment Manager:** NABVENTURES Ltd., a wholly owned subsidiary of NABARD
- **Tenure of the Fund:** 10 years



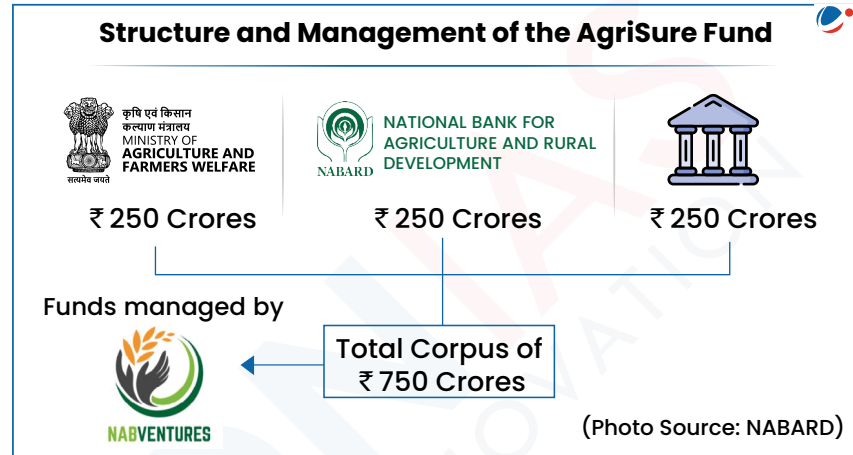
Objectives

- To create an **investment-friendly climate for start-ups related to agriculture and allied activities** and increase their investment absorption capacities.
- **To attract more investment in the agri and rural start-up** ecosystem by making contributions to various **Alternative Investment Funds (AIFs)**.
- **To provide liquidity to existing Agri & Agri-tech start-ups** that are unable to upscale their business.
- **Encourage young entrepreneurs to take high-risk**, while engaging in high-impact activities in agriculture and **Agri-tech**.
- **To give a boost to opportunities for profitable forward and backward linkage systems** making farm produce value chain system stronger.
- **To create additional employment opportunities** for the technically qualified rural and urban youth.
- **Retain existing rural youth in agriculture and encourage younger generation to take to agriculture** by providing newer technologies, techniques and equipment's at their doorsteps from time to time.



Salient Features

- **Background:** in the Budget Speech 2022-23, announced that, "A Fund with blended capital, raised under the co-investment model, will be facilitated through NABARD.
- This is to finance start-ups for agriculture & rural enterprise, relevant for farm produce value chain.
- **Target Beneficiaries:** Support to about **85 Start-ups by the end of the Fund life.**
- **Beneficiary sectors include** Agritech, Food Processing, Animal Husbandry, Fisheries, Supply Chain Management, Farm Mechanisation, Biotechnology, Waste Management, Renewable energy, Primary Cooperative Societies development, Support for FPOs, etc.
- **Legal status of Fund:** Fund is registered as a **Category-II Alternative Investment Fund with SEBI.**
- **The Fund has two schemes**
 - **AgriSURE – FoF Scheme:** Funding support to **Category I and Category II AIFs** that make onward investments in Start-ups in preferred sectors of the Fund. It will invest in SEBI-registered **sector agnostic, sector-specific and debt AIFs**
 - ◆ **Corpus:** ₹450 crore
 - ◆ **Maximum investment in a single AIF:** 5% of the corpus of AIF or ₹25 crore, whichever is lower.
 - **AgriSURE – Direct Scheme:** It involves direct equity investment in early-stage Start-ups that are recognized by the Department for Promotion of Industry and Internal Trade (DPIIT) and are incorporated in India.
 - ◆ **Corpus:** ₹300 crore
 - ◆ **Maximum investment in a single Start-up:** ₹25 crore subject to AIF Regulations.



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1.2 MINISTRY OF FINANCE (MoF)

1.2.1. Pradhan Mantri Mudra Yojana (PMMY)



Context

NITI Aayog & KPMG published a report on Impact Assessment of Pradhan Mantri Mudra Yojana (PMMY).



Quick facts

- ➔ **Purpose:** To create an inclusive, sustainable and value based entrepreneurial culture
- ➔ **Type:** Central Sector Scheme
- ➔ **MUDRA:** It is registered as a Company under the Companies Act 2013 and as a Non-Banking Finance Institution (NBFC) with the RBI.
- ➔ **Intended beneficiary:** Any Indian Citizen who has a business plan for a non-farm sector income generating activity.



Objectives

- ➔ **Increasing access of finance to the unbanked** but also **brings down the cost of finance** from the last Mile Financiers to the micro/small enterprises, most of which are in the informal sector.



Salient Features

- ➔ **Background:** It was launched in **2015** for providing loans up to 10 lakh to the **non-corporate, non-farm small/micro enterprises**.
- ➔ **MUDRA:** MUDRA (Micro Units Development & Refinance Agency Ltd.) is a **refinancing Institution**. It was **announced in Union Budget for FY 2016**.
 - ⊕ The purpose of MUDRA is to provide **funding to the non-corporate small business sector** through various Last Mile Financial Institutions like Banks, NBFCs and MFIs.
- ➔ **Lending by MUDRA:** MUDRA **does not lend directly** to the micro entrepreneurs / individuals, instead it **supports the lending Institutions**.

➔ Lending institutions including **Commercial Banks, RRBs, Small Finance Banks, MFIs and NBFCs, in turn give loan to beneficiaries.**

◇ The borrower can approach any of the mentioned above or **can apply online through this portal www.udyamimitra.in.**

➔ **MUDRA Loan:** All kind of **manufacturing, trading and service sector and activities allied to agriculture** (like food processing) can get MUDRA loan.




➔ **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 a cost efficient manner and **keep the interest burden minimum**.

➔ **Loans are not subsidised:** There is **no subsidy for the loan** given under PMMY. However, Banks have been mandated by RBI **not to insist on collateral security**.






➔ **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)"**.

➔ It is being managed by the **National Credit Guarantee Trustee Company Ltd. (NCGTC)**.

Type of Loans provided under PM Mudra Yojana (PMMY)

 Shishu Loans up to Rs. 50,000	 Kishore Loans from Rs. 50,001 up to Rs.5 Lakhs	 Tarun Loans above INR 5 lakhs and up to INR 20 lakhs (Increased from 10 lakhs to 20 lakhs in Budget 2024) .
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Key initiatives for enhancing effectiveness of the scheme

 Intensive publicity campaigns for increased visibility of the scheme amongst the stakeholders	 Handholding support for facilitating submission of loan applications;	 Provision for online applications through psbloansin59minutes and udyamimitra portal	 Nomination of Mudra Nodal Officers in Public Sector Banks (PSBs)	 Periodic monitoring of performance of PSBs with regard to PMMY
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Key issues with the Scheme

➔ **Non-Performing Assets (NPA) Concerns:** Lack of Collateral increases the fear of NPAs among banks, making them risk-averse in lending.

➔ **No subsidy:** This burdens borrower and can discourage potential new loans.

➔ **Poor Credit Penetration:** Financial services are inadequately reaching weaker sections and remote areas.

➔ Lack of centralized database for collecting information about customers also exacerbate this issue.

The MUDRA schemes success requires **strong design, effective risk management, and efficient administration** to ensure financial sustainability and generate positive outcomes.





1.3 MINISTRY OF HOUSING AND URBAN AFFAIRS (MoHUA)

1.3.1. Pradhan Mantri Awas Yojana-Urban 2.0



Context

Union Cabinet approves PMAY-U 2.0 Scheme and decided to expand Pradhan Mantri Awas Yojana-Urban to construct 1 crore additional urban houses.



Quick facts

- **Purpose:** Houses for all eligible families/beneficiaries
- **Type:** Centrally Sponsored Scheme except for Interest Subsidy Scheme (ISS) component which is a Central Sector scheme
- **Family:** Comprises husband, wife, and unmarried children
- **Tenure:** 5 years



Objectives

- Provide central assistance to eligible beneficiaries/ implementing agencies **to construct, purchase or rent a house at an affordable cost.**







Salient Features

- **Background:** PMAY-U Scheme was launched in 2015 by to provide all-weather pucca houses to all eligible urban households across the nation with the vision of **'Housing for All'**.
 - Urban areas continue to experience **rising housing demand** due to the creation of new cities/ towns coupled with rapid pace of urbanization.
 - **Union Budget 2024** announced that under PMAY-U 2.0, **housing needs of 1 crore urban poor and middle-class families** will be addressed in the next 5 years.

Beneficiaries:

- ➔ **Economically Weaker Section (EWS):** Annual household income up to Rs. 3 Lakh. Eligible for all four verticals.
- ➔ **Low Income Group (LIG):** Annual household income from 3-6 Lakh. Eligible under Affordable Rental Housing (ARH) and Interest Subsidy Scheme (ISS).
- ➔ **Middle Income Group (MIG):** Annual household income from Rs. 6-9 Lakh. Eligible only under ISS.

Four Verticals of PM Awas Yojana (Urban) 2.0

 Beneficiary Led Construction (BLC) EWS beneficiary to construct house on own land	 Affordable Housing in Partnership (AHP) EWS beneficiary to purchase/avail allotted houses in Apartment projects by public/ private sector agencies/ parastatal agencies	 Affordable Rental Housing (ARH) Utilizing existing Government funded vacant houses by converting them into ARH under PPP mode or by public agencies	 Interest Subsidy Scheme (ISS) Max. Loan value ₹ 25 lakh, Max. House Value ₹ 35 lakh. 5 Yearly instalments of Loan subsidy
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➔ **Exclusion:** Beneficiary family owning a **pucca house in any part of India and Beneficiaries of government housing schemes in the last 20 years.**

Quality of Houses:

- ➔ **Basic amenities in houses:** Availability of civic infrastructure like **water, sanitation, sewerage, road, electricity etc.**
- ➔ **Safety:** Houses should meet the requirement of **structural safety against earthquakes, floods, cyclones, etc.**
 - ◇ Houses should conform to the standards of the **National Building Code (NBC)** and other relevant **Bureau of Indian Standards (BIS) codes.**
- ➔ **AHP and ARH Projects:** States/UTs shall make suitable provisions for:
 - ◇ Ramp and other facilities for **barrier free access** to ensure accessibility for Persons with Disabilities
 - ◇ Provision of **Rainwater Harvesting System.**
 - ◇ **Solar Energy System**, especially to meet the requirement of common facilities.
 - ◇ **Adequate number of plantations** within the project site.

➔ **Funding Mechanism:** Mission involves **public expenditure (40%) and private investment** including beneficiary contribution **(60%).**

Other features of PMAY-U

 Women empowerment: Only in cases when there is no adult female member in the family, the house can be in the name of male member	 Infrastructures status': Granted to the affordable housing sector	 Preference to vulnerable beneficiaries like widows, single women, Persons with Disabilities, Senior Citizens, Transgenders, etc.	 Mandatory lock-in period of 5 years: The beneficiary shall not be allowed to sell/ transfer the house during the lock-in period.	 Compliance with RERA 2016 (if applicable) and other applicable State laws.	 Convergence with AMRUT 2.0, 'Aspirational Districts Program, Smart Cities Mission, SBM-U 2.0, etc.	 Identification of beneficiary use Aadhaar/ Aadhaar Virtual ID to avoid duplication.
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- **Technology & Innovation Sub-Mission (TISM):** To assist States/UTs/Cities in deploying **disaster resistant and environment friendly technologies for climate smart buildings and resilient housing.**
 - MoHUA initiated a **Global Housing Technology Challenge** to identify and mainstream the best available construction technologies from across the globe.
- **Housing of Industrial employees:** Industries through would be requested to plan and make provision for rental housing facilities for its employees whether contractual or regular.
- **Loans from HUDCO:** State/UT/ULBs/Parastatals and other Public/Private Agencies implementing PMAY-U 2.0 may avail loan from HUDCO at affordable rates to construct affordable houses.
- **Awareness generation:** Mission will undertake various **Information, Education and Communication (IEC)** activities at national level for widespread dissemination of the scheme.
 - States/UTs/ULBs will mandatorily **display the PMAY-U 2.0 logo prominently in front of all housing units constructed** under the Scheme.
- **Transparency and monitoring**
 - **Cities will complete the online format of the City-wise Housing Plan** on the Unified Web-portal
 - The progress of houses constructed under the Scheme will be tracked through **Geo-tagging** at various stages and **other digital norms**
 - States/UTs would engage **Third Party Quality Monitoring Agencies (TPQMA)** to ensure quality of construction under BLC/AHP/ ARH verticals of the Mission.
- **Grievance redressal:** A suitable grievance redressal system would be set up at National/State/City level.
 - MoHUA has developed a Public Grievances Redress and Monitoring System for registering any form of complaints regarding implementation of PMAY-U and its speedy disposal which shall continue under PMAY-U 2.0.
- **Implementing Agencies (IAs):** Agencies such as **Urban Local Bodies, Development Authorities, Housing Boards, Private developer etc.** which are selected by State Government/ State Level Sanctioning and Monitoring Committee (SLSMC).
- **Midterm evaluation:** A **Mid-Term Evaluation of the Scheme** shall be conducted to assess the impact of the scheme on urban poor and middle class.
- **Impact on benefits under PMAY-G:** Beneficiaries may avail benefit in PMAY-G or PMAY-U 2.0 as per their jurisdiction.

Key issues with the scheme

Parliamentary Standing Committee Report had highlighted following issues with the PMAY 2.0

- **Lack of Basic Amenities:** Many houses were not delivered due to the absence of basic services like water, sanitation, and electricity.
- **High-Cost Burden on Beneficiaries:** High beneficiary contributions (up to 60%) make houses unaffordable, especially in states where governments fail to provide their share.
- **Overemphasis on Beneficiary-Led Construction (BLC):** 60% of sanctioned houses are under the BLC vertical, which benefits those who own land, but many urban homeless are landless.

PMAY2.0 with provision of more houses, mid-term evaluation, geotagging and convergence with other schemes is expected to address the issues prevalent in PMAY 1.0





1.4 MINISTRY OF NEW AND RENEWABLE ENERGY (MNRE)

1.4.1. Pradhan Mantri Kisan Urja Suraksha Evam Utthaan Mahabhiyan (PM KUSUM)



Context

As per Ministry, around 4.1 Lakhs farmers have been benefitted under PM-KUSUM scheme.



Quick facts

- **Purpose:** To subsidize farmers to install **solar irrigation pumps** for cultivation
- **Type:** Central Sector Scheme
- **Demand driven:** Capacities are allocated **based on demand received** from the states/ UTs
- **Tenure:** Till 2026



Objectives

- To add a solar capacity of **34.8 Gigawatt (GW) by March 2026** (original target was 25.7 GW).



Salient Features

- **Background:** **PM KUSUM** was introduced in **2019**, with the aim to solarize agriculture and **encourage investment in the solar- energy sector** by farmers with uncultivated barren land.
 - ⊕ Since its inception, **4 lakh diesel and electric water-pumps for irrigation have been replaced** with solar water-pumps, leading to **massive reductions in emissions and increased savings for farmers** (CSE).

Key Components of the scheme

- **Beneficiaries:** The three components of the scheme have been planned in such a way as to offer benefits to farmers of **all categories—marginal, small, medium and large farmers** (divided on the basis of landholdings).
 - ⊕ **Component-A:** Individual farmer, Solar Power Developer, Cooperatives, Panchayats and Farmers Producer Organisations

➔ **Components - B and C:** Beneficiaries include individual farmers, group of farmers, cluster irrigation systems, Water User Associations (WUA)s, FPOs, and Primary Agriculture Credit Societies (PACS)/ Cluster Based Irrigation Systems.

➔ **Financial Assistance:**

➔ **Incentive to DISCOMs for Component - A:**

Procurement

Based Incentive (PBI) to the DISCOMs @ 40 paise/kWh or Rs.6.60 lakhs/MW/year, whichever is lower, for buying solar/ other renewable power.

➔ **Subsidies for Components-B and C:**

◇ CFA of 30% of the benchmark cost issued by MNRE or the prices of the systems discovered in the tender, whichever is lower is provided.

» However, in **North Eastern States including Sikkim, Jammu & Kashmir, Ladakh, Himachal Pradesh and Uttarakhand, Lakshadweep and A&N Islands, CFA is 50%.**

◇ In addition, the respective **state/UT has to provide at least 30% financial support. Balance cost is to be contributed by beneficiary.**

➔ **Land lease for solarisation:** PM-KUSUM scheme does not specify price for the land to be taken from the farmers on lease. However, **States can announce land lease rates for solarization** of existing grid-connected agriculture pumps and through feeder level solarization.

Key issues with the scheme

According to a study by the CSE, only about 30 per cent of the target set under the scheme has been achieved so far. Some key issues are as follows:

➔ **High upfront cost for farmers:** This is because the price of the solar panel raw material, polysilicon, increased by about six times during 2020-21.

➔ **Availability of cheap alternative: Availability of cheap electricity for farmers leads to a lack of incentive** to shift from electric water pumps to solar water pumps.

➔ **Non-availability of varying pump capacities in different regions:** Pump capacity influences the power with which water will be pulled from under the ground, as well as the distance that the water can go to, in terms of height or length.

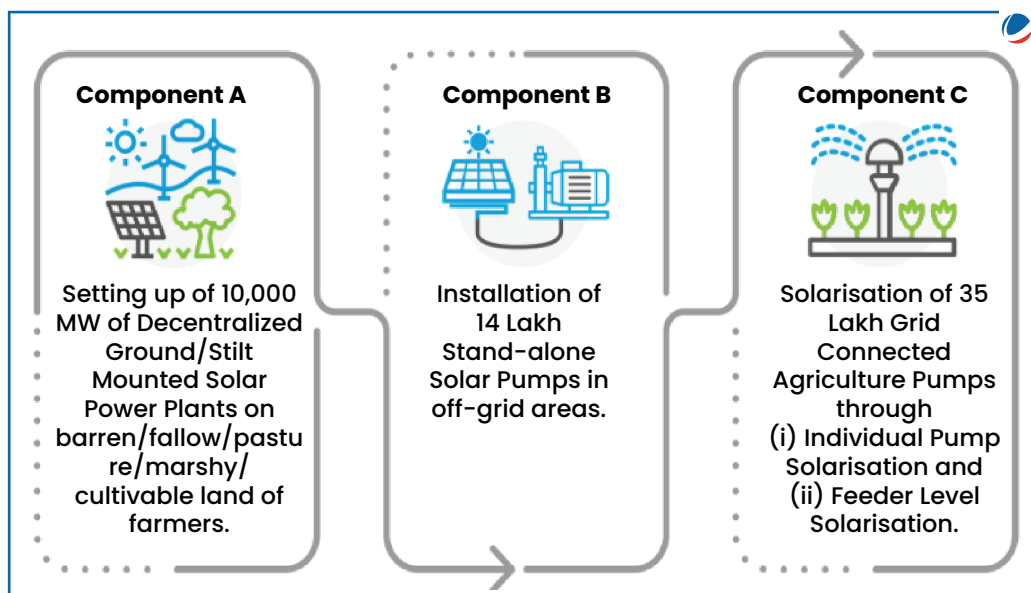
➔ While all pump capacities till 15 hp are mentioned in the guidelines issued by the MNRE, some of these pumps are not available in some states.

➔ **Poor implementation under Components A and C:**

➔ the scheme offers **no subsidy under the Component A** and banks were unwilling to disburse loans under the same, due to developers not having enough collaterals for the loans.

➔ Challenges associated with Component C include **low tariffs approved** by the state regulatory authorities, resulting in **farmers not showing interest in participating in the component.**

Increase farmer subsidies for solar water pumps, to a **more decentralized model** in their implementation, **Push** for PM-KUSUM in **states using micro-irrigation technologies**, Provision of **installments for upfront costs**, etc. could make the scheme more effective.





1.5 MINISTRY OF PERSONNEL, PUBLIC GRIEVANCES & PENSIONS

1.5.1. National Programme For Civil Services Capacity Building (NPCSCB) – Mission Karmayogi



Context

The Capacity Building Commission (CBC), launched in 2021, as part of the National Programme for Civil Services Capacity Building (NPCSCB) – Mission Karmayogi has completed three years.



Quick facts

- **Purpose:** Prescribes capacity-building programmes for civil servants.
- **Coverage:** All civil servants (**Including contractual employees**) across different ministries, departments, organizations and agencies of Union Government.
- **My iGOT:** Delivers targeted training courses of individual officer
- **Curated Programs:** Cater diverse learning needs of Ministries/Departments and Training Institutions.



Objectives

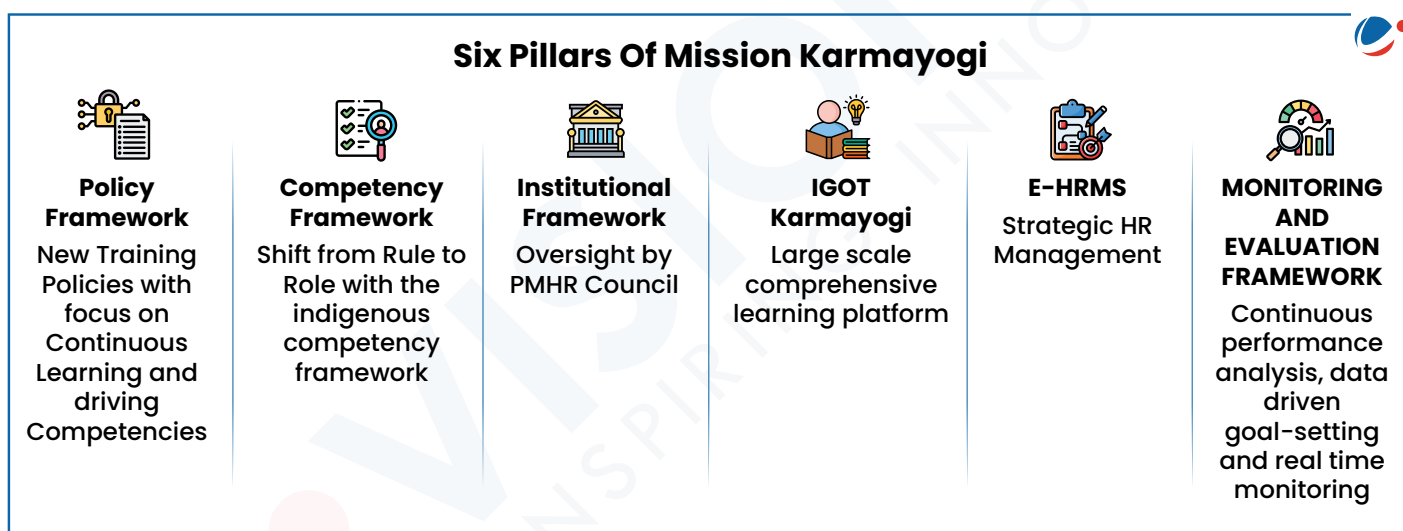
- To transform Indian civil services capacity-building landscape by establishing a robust digital ecosystem that enables continuous, anytime, anywhere learning to prepare officials for the future.



Salient Features

- **Blended Programs:** Integrate **offline** classroom courses with **online** learning components.
 - ⊕ **VIKAS (Variable & Immersive Karmayogi Advanced Support)** is a new blended learning programme for management of civil servants in the Central Secretariat.
 - ⊕ **12 domain-specific capacity-building e-learning courses** have been developed.
- **Key approach:**
 - ⊕ **Aligns work allocations of civil servants by matching their competencies** to the requirement of the post.

- ⊕ Emphasizes **on-site learning** to complement off-site learning.
- ⊕ Create an ecosystem **of shared learning infrastructure** including that of learning materials, institutions and personnel.
- ➔ **Amrit Gyan Kosh portal:** A shared learning resources knowledge bank for access to **India-centric case studies**.
- ➔ **Faculty Development portal:** Training of Practitioners and faculties for better delivery of knowledge to civil servants.
- ➔ **Institutional Structure:**
 - ⊕ **Prime Minister's (PMHR) HR council**
 - ⊕ **Cabinet Secretariat Coordination unit**
 - ⊕ **Capacity Building Commissions**
 - ⊕ **Karmyogi Bharat SPV (a not-for-profit company)**
- ➔ **Karmayogi Prarambh** is an online orientation programme:
 - ⊕ It aims to provide **all the necessary details related to government policies** for newly appointees recruited through Rozgar Melas.
 - ⊕ It includes a **set of eight courses curated to help all Rozgar Mela appointees**.
- ➔ **Impact expected:** Direct benefit to 1.5 crore Government officials in the long run and amplifying impact on citizens who get empowered by the civil services.



Key issues with scheme:

- ➔ **Scalability:** Given vast number of **government officials (1.5 crore)** across different levels, effectively scaling training and capacity-building initiatives could be difficult.
- ➔ **Over-centralization:** Its emphasis on **training and learning through a centralized institutional framework** may lead to resistance from states, affecting implementation and desired outcomes.
- ➔ **Tailoring of training module:** Designing training modules for civil servants, tailored to address the specific issues, needs, and demands of citizens poses a challenge.
 - ⊕ For example, the **issues faced by civil servants in Himalayan states** differ significantly from those in desert areas.

Mission Karmayogi is a bold initiative of Government of India to democratize the training process and address the issues in existing system, such as complexity and red-tapism, silo culture etc. Further, constant evolving training programs to match needs to civil servants, cooperation with states etc. can reform civil services and empower them to deliver services effectively and efficiently.



1.6 MINISTRY OF RURAL DEVELOPMENT (MoRD)

1.6.1. Pradhan Mantri Awas Yojana (GRAMIN)



Context

Cabinet approves implementation of the PMAY-G during FY 2024-25 to 2028-29 and provide financial assistance for the construction of **two crore more houses**



Quick facts

- ➔ **Purpose:** Housing for All in rural area
- ➔ **Type:** Centrally Sponsored Scheme
- ➔ **Tenure:** FY 2024-25 to 2028-29
- ➔ **Beneficiaries' identification:** Based on the housing deprivation parameters prescribed under **SECC 2011** and through **Awaas+ survey** (Conducted by MoRD)



Objectives

- ➔ **Remaining 35 lakh houses** not completed till March 2024 would be completed to achieve cumulative target of 2.95 crore houses of previous phase.
- ➔ **2 crore more houses** will be constructed to address housing need arisen over the years (expected to benefit nearly 10 crore individuals).
- ➔ This will **ensure safety, hygiene and social inclusiveness of the beneficiaries.**



Salient Features

- ➔ **Background:** PMAY-G was launched **in 2016**, to provide assistance to eligible rural households with an overall target to **construct 2.95 crore pucca houses with basic amenities by March, 2024.**
 - ➔ Till Feb 2024, more than 2.94 crore houses were already been sanctioned to the eligible beneficiaries by the States/UTs.
- ➔ **Now the scheme has been extended for** For **saturation of the Awaas+ (2018) list** (after updation) and balance eligible households in **SECC 2011 Permanent Wait List (PWL).**

➤ **Selection of beneficiaries:**

➤ Identification and selection of beneficiaries, based on the housing deficiency and other social deprivation parameters in **SECC-2011 data and finalised Awaas+ lists, and verified by the respective Gram Sabhas.**

◇ **Awaas+,** has been developed to capture details of potentially eligible households, including geo-tagged photograph of the present dwelling and the proposed site for construction of PMAY-G house.

◇ The **Awaas+ survey was conducted during January 2018- March 2019** and the details of the potential households captured using the mobile application would be verified and validated and the final list of households prepared thereafter could be included in the Permanent Wait List.

➤ A **three-stage validation** (Socio Economic Caste Census 2011, Gram Sabha, and geo-tagging).

➤ **Multi-layered prioritization of beneficiaries:** Priority will be first assigned on the basis of parameters reflecting housing deprivation in each category viz., SC/ST and Others.

➤ Keeping in view the provisions of **'The Rights of Persons with Disabilities Act, 2016'**, the States, to the extent possible, **may ensure that 5% of beneficiaries** at the State Level are from among **persons with benchmark disabilities**, with **priority to women** with benchmark disabilities.

➤ **Verification of Priority Lists by Gram Sabha** (or Village Sabha or the lowest unit of local self-government as recognized by the respective State/UT Panchayat Act)

➤ **Financial assistance to beneficiaries:**

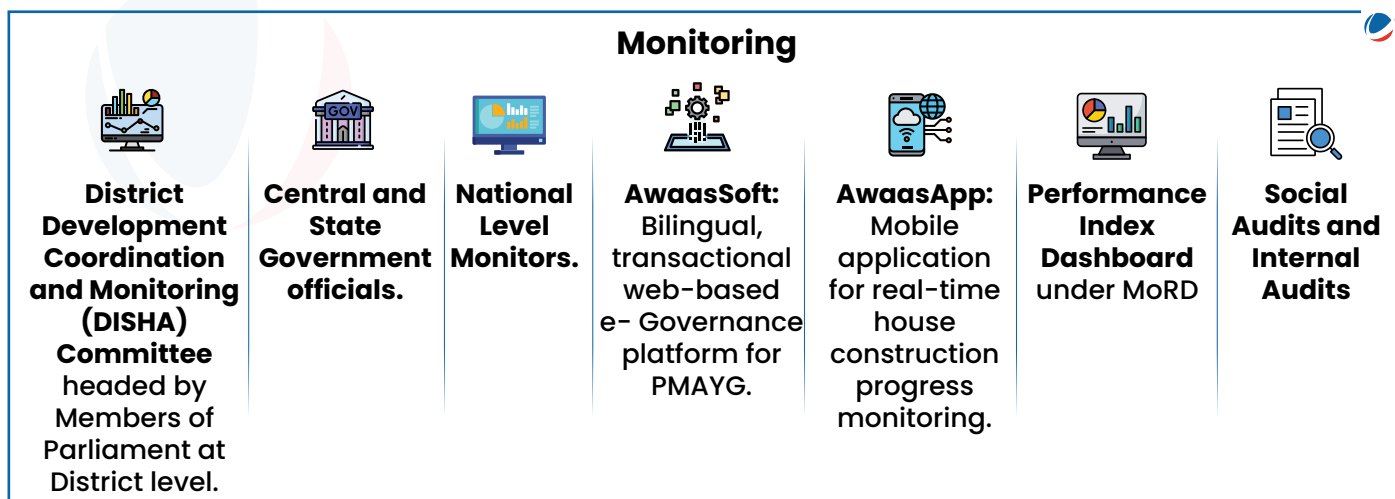
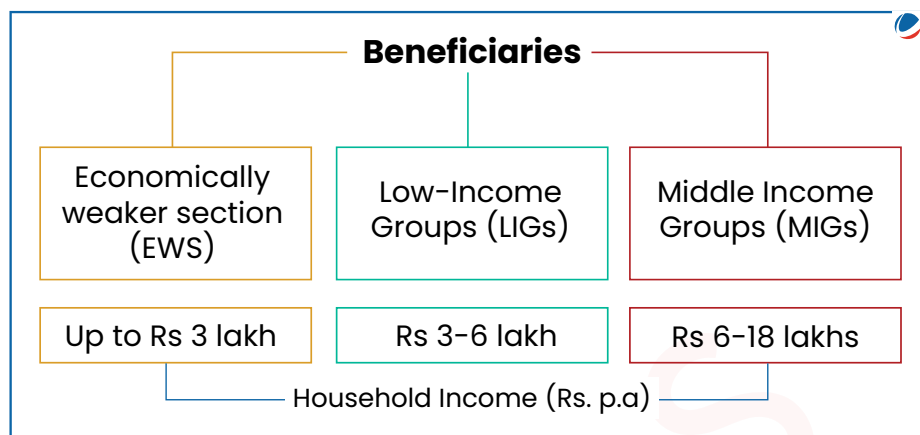
➤ **Grant:** Each beneficiary is given a 100% grant of Rs.1.20 lakh (in plain areas) and Rs. 1.30 lakh (in Hilly States/North Eastern States/Difficult areas/UT of J&K and Ladakh/IAP/LWE districts).

➤ **Loan:** Willing Beneficiaries **can also avail loan up to Rs. 70,000** from financial institutions.

➤ **Assistance to beneficiaries for unskilled labour wages: Rs. 90/95 person days** under MGNREGA and assistance of **Rs. 12,000 for construction of toilets** through Swachh Bharat Mission- Gramin, or any other dedicated source of funding.

➤ **Convergence with other schemes:** For providing basic amenities like LPG connection under **Pradhan Mantri Ujjwala Scheme**, Access to safe drinking water under **Jal Jeevan Mission, etc.**

➤ **Adoption of saturation approach:** Gram Panchayat, Block or District as unit, wherever possible.



➔ **Grievance redressal mechanism**

- ➔ **Grievance redressal** within a period of **15 days from the date of receipt** of the grievance / complaint.
- ➔ Mechanism set up at different levels of administration viz., **Gram Panchayat, Block, District and the State.**
- ➔ Lodging of complaints on the **Centralized Public Grievance Redress and Monitoring System (CPGRAMS) portal** (pgportal.gov.in) by the public.
- ➔ **Mid-term evaluation:** Continuation of the scheme beyond March, 2026 after evaluation of the PMAY-G by the NITI Aayog and re-appraisal of the scheme by EFC.
- ➔ **Convergence with other schemes:** Convergence with other Government schemes for provision of basic amenities viz., toilet, drinking water, electricity, clean & efficient cooking fuel, treatment of solid and liquid waste, etc.
- ➔ **National Technical Support Agency (NTSA):** Established to provide technical support in achieving the target of Housing for All.
- ➔ **Capacity building:** Rural Mason Training (RMT) Program was launched in assistance with the National Skill Development Corporation (NSDC) to train adequate number of masons in rural areas.
- ➔ **Construction of greenhouses:** House design typologies inclusive of **disaster resilience features** that are suitable to their local **geo climatic conditions.**

Key issues with the scheme

Issues highlighted by the Parliamentary Standing Committee on Rural Development

- ➔ **Selection of beneficiaries:** Out of the total 4.3 crore persons earmarked for the scheme, only 2.32 crore have become eligible after verification by Gram Sabhas.
 - ➔ There is a possibility of a **politically motivated approach in identification** of beneficiaries.
 - ➔ Rejections of eligible households on grounds of migration and death is not tenable as migrants eventually return to their villages, and transfer of ownership can be resorted to in case of deaths.
- ➔ **Financial assistance:** Beneficiaries face problems in availing loan of Rs 70,000 for construction of houses due to high collateral requirements, and high interest rates.
- ➔ **Convergence with other schemes:** Coordination issues regarding convergence of PMAY-G with other schemes such as MGNREGS, Pradhan Mantri Ujjwala Yojana (PMUY), among others.

To ensure **proper identification of beneficiaries** downsize the role of Gram Sabhas and Panchayats in identification of beneficiaries and roping in private/ non-governmental bodies for verification and authentication, provide a **better loan product with minimum collateral** requirements and lower interest rates, establishing close coordination with the concerned ministries of different schemes among others are key steps needed to improve the effectiveness of the scheme



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2. FLAGSHIP SCHEMES IN FOCUS



2.1. Pradhan Mantri Kisan Sampada Yojana (PMKSY)



Context

PM recently appreciated PMKSY scheme as part of wide-ranging reforms to transform the food processing sector on World Food Day.



Quick facts

- ➔ **Purpose:** Provide a big boost to the growth of food processing sector in the country
- ➔ **Ministry: Ministry of Food Processing Industries (MoFPI)**
- ➔ **Type:** Central Sector Scheme
- ➔ **Tenure:** From 2021-22 to 2025-26



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.

➤ **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**

Components of SAMPADA not being continued under PMKSY



Mega Food Parks



Backward and Forward Linkages creation



Hazard analysis and critical control points or HACCP (part of Food Safety and Quality Assurance Infrastructure)



Promotional activities for skill development (part of Human Resources and Institutions)



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

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

- ◇ 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.

2.2 Samagra Siksha Abhiyaan- An Integrated Scheme for School Education



Quick facts

- **Purpose:** Improving school education holistically as a continuum from **Pre-school to Class 12**
- **Ministry:** Ministry of **Education**
- **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.

◇ **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.

Samagra Shiksha Scheme for School Education



▶ **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

➤ **Funding Pattern:** Fund sharing pattern as decided by Ministry of Finance is in ratio of 60:40 between Centre and State for all States and Union Territories with Legislature except for 8 North-Eastern States and 2 Himalayan States viz. Himachal Pradesh and Uttarakhand and UT of Jammu and Kashmir, where it is 90:10. It is **100% centrally sponsored for Union Territories** without Legislature.

➤ 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 Vidyalyas (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 Vidyalyas:** 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 Vidyalyas (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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3. Test Your Learning

Q1. The Primary objective of Mission Karmayogi, launched by Government of India, is to:

- (a) Promote entrepreneurship among government employees.
- (b) Reform civil services by focusing on capacity building and enhancing the skills of government officials.
- (c) Provide financial incentives to civil servants for efficient service delivery.
- (d) Ensure the digitalization of all government departments by 2025.

Q2. Consider following statements regarding Pradhan Mantri Awas Yojana–Urban 2.0:

1. All components of scheme are covered under Centrally Sponsored Scheme.
2. Families are ineligible for scheme if they own a pucca house in any part of India or have benefited from government housing schemes in last 20 years.
3. Mission involves public expenditure (40%) and private investment including beneficiary contribution.

How many of the above statements are correct?

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

Q3. Identify the incorrect statement regarding the Pradhan Mantri Awas Yojana–Urban 2.0:

- (a) Beneficiary Led Construction (BLC) is one of the verticals.
- (b) Economically Weaker Section (EWS) households with an income up to Rs. 3 Lakh are eligible for all verticals.
- (c) Scheme aims to provide central assistance only for constructing a house.
- (d) Houses must meet the quality standards set by the National Building Code (NBC) and relevant Bureau of Indian Standards (BIS) codes.

Q4. Consider the following statements with reference to Pradhan Mantri Awas Yojana – Gramin:

1. The scheme is administered under the Ministry of Housing and Urban Affairs.
2. All components of the scheme are covered under the Centrally Sponsored Scheme.

Which of the statements given above is/are correct?

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

Q5. Consider the following statements regarding Pradhan Mantri Awas Yojana – Gramin (PMAY-G):

1. The scheme aims to provide financial assistance for the construction of houses in rural areas.
2. Beneficiaries can be identified based on housing deprivation parameters from the Socio Economic Caste Census (SECC) 2011.
3. The scheme is monitored by the District Development Coordination and Monitoring (DISHA) Committee.

How many of the above statements are correct?

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

Q6. What is the primary objective of the iGOT Karmayogi portal?

- (a) To promote the use of technology in school education
- (b) To provide skill development courses to unemployed youth
- (c) To build the capacities of government officials through online learning
- (d) To offer financial aid to underprivileged students

Q7. Consider the following pairs regarding components of Pradhan Mantri Kisan Urja Suraksha Evam Utthaan Mahabhiyan (PM KUSUM) Scheme:

1. Component A - Installation of small solar power plants of individual capacity up to 20 MW.
2. Component B - Installation of standalone solar-powered agriculture pumps.
3. Component C - Solarisation of grid-connected agriculture pumps.

How many of the above pairs are correctly matched?

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

Q8. Consider the following statements with reference to Pradhan Mantri Kisan Urja Suraksha Evam Utthaan Mahabhiyan (PM KUSUM):

1. It is a Central Sector Scheme.
2. It aims to add solar capacity of 50 Gigawatt by March 2026.

Which of the statements given above is/are correct?

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

Q9. Pradhan Mantri MUDRA Yojana is aimed at:

- (a) Bringing the small entrepreneurs into formal financial system
- (b) Providing loans to poor farmers for cultivating particular crops
- (c) Providing pensions to old and destitute persons
- (d) Funding the voluntary organizations involved in the promotion of skill development and employment generation

Q10. Consider the following pairs regarding Pradhan Mantri MUDRA Yojana:

1. It is a Central Sector Scheme.
2. It includes a feature of the MUDRA Card, which is a type of debit card.
3. Tarun loans include loans above 5 lakh and upto 30 lakhs.

How many of the above pairs are correctly matched?

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

Q11. Consider the following statements with reference to the Digital Agriculture Mission:

1. All the components of the mission are covered under Central Sector Scheme.
2. Agri Stack and Krishi Decision Support System are important features of the scheme.

Which of the statements given above is/are correct?

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

Q12. Consider the following statements with reference to the AgriSURE Fund launched in 2024:

1. The fund is primarily aimed at only providing capital for large agricultural cooperatives.
2. It is registered under the Securities and Exchange Board of India (SEBI) as a Category-II Alternative Investment Fund.

Which of the statements given above is/are correct?

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

Q13. The primary objective of the Amrit Gyan Kosh portal, recently launched in India, is to:

- (a) Provide financial assistance for educational institutions.
- (b) Offer scholarships for students pursuing education abroad.
- (c) Facilitate online degree programs for higher education in India.
- (d) Serve as a shared knowledge repository offering access to India-centric case studies and learning resources.

Q14. Consider the following statements regarding Pradhan Mantri Kisan SAMPADA Yojana (PMKSY):

1. It is a central sector scheme launched by Ministry of Agriculture and Farmers Welfare.
2. Operation Greens is a sub-component of this scheme.
3. Credit-linked financial assistance is provided to entrepreneurs to set up food processing industries.

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

Q15. The primary objective of Operation Green, a scheme launched by the Government of India, is to:

- (a) Promote the cultivation of medicinal plants in India.
- (b) Encourage organic farming practices across the country.
- (c) Enhance irrigation facilities for agricultural growth.
- (d) Ensure price stabilization for major agricultural commodities like Tomato, Onion, Potato etc.

Q16. Which of the following statements about the Samagra Shiksha Scheme is/are correct?

1. It integrates Sarva Shiksha Abhiyan (SSA), Rashtriya Madhyamik Shiksha Abhiyan (RMSA), and Teacher Education (TE).
2. It covers the entire range of school education, from pre-school to class XII.
3. The funding pattern is a 50:50 split between the Centre and the States.
4. The scheme was launched by Ministry of Education.

Select the correct answer using the code given below:

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

Q17. The primary objective of NIPUN Bharat initiative, launched by Government of India, is to:

- (a) Improve digital literacy among school children.
- (b) Provide vocational training to students in secondary education.
- (c) Ensure that every child in India attains foundational literacy and numeracy by the end of Grade 3.
- (d) Promote higher education and research among university students.

Q18. Shishu, Kishor, and Tarun are the schemes of:

- (a) Regional Rural Banks.
- (b) Micro Units Development & Refinance Agency Ltd. (MUDRA).
- (c) Small Industries Development Bank of India.
- (d) Industrial Development Bank of India.

Q19. What is the primary objective of Vidyanjali 2.0?

- (a) Enhancing school infrastructure
- (b) Promoting school-community linkages
- (c) Providing scholarships to meritorious students
- (d) Establishing new schools in rural areas

Q20. What is the primary objective of the NISHTHA initiative?

- (a) To train teachers and school heads for improving learning outcomes
- (b) To enhance infrastructure in schools
- (c) To provide free textbooks to students
- (d) To improve the nutritional standards in mid-day meals



ANSWER

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

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

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

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

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

Errata:

Dear Student,

In the quarterly **revision Document for Government Scheme (March 2024 - May 2024)**, a typographical error in question no. 5 and 15 was made. The correct questions and answers are as follows:

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

- (A) National Horticulture Board (NHB)
- (B) National Bank for Agriculture and Rural Development (NABARD)
- (C) Indian Council of Agricultural Research (ICAR)
- (D) Ministry of Food Processing Industries

Answer: A

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 poor households
- (b) The scheme was launched in the year 2016
- (c) The Government has set a target of 50 crore 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

Answer: C



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Near Gate-6 Karol Bagh
Metro Station

DELHI

MUKHERJEE NAGAR CENTER

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

GTB NAGAR CENTER

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

FOR DETAILED ENQUIRY

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