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PT 365

2025 GOVERNMENT SCHEMES in NEWS

April 2024 to February 2025

AHMEDABAD BENGALURU BHOPAL CHANDIGARH DELHI GUWAHATI HYDERABAD JAIPUR JODHPUR LUCKNOW PRAYAGRAJ PUNE RANCHI

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Note to Students

Note,

To **ease the reading** and to help aspirants **use their time in the most efficient manner,** this year too we will **release two sets of Government Schemes document.**

Government Schemes in News 2025: Covers all schemes in the news from April 2024 to February 2025. Further updates will be covered in PT 365 Updated Part 2.

Comprehensive Government Schemes: Covers all the operative schemes launched by different ministries. To enhance the retention of important points, Government Schemes in News document has been further categorized in two sub types viz.

Newly launched schemes: Those schemes that were launched from April 2024 to February 2025.

Schemes in news: It covers existing schemes which have been **modified or restructured** or schemes that were **in the news for any other reasons** like assessment of the scheme or completion of duration etc.

≫ Reason why a scheme was in the news has been mentioned separately.

Infographics have been added to **ease understanding, provide for smoother learning** experience and ensure **enhanced retention** of the content.

QR based Smart quiz has been added to test the aspirant's learnings and understanding

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

1 MINISTRY OF AGRICULTURE & FARMERS WELFARE

1.1. Newly launched Scheme

1.1.1. Digital Agriculture Mission (DAM)

Why in the News?

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

Quick Facts

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

Objective

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

Salient Features

Background:

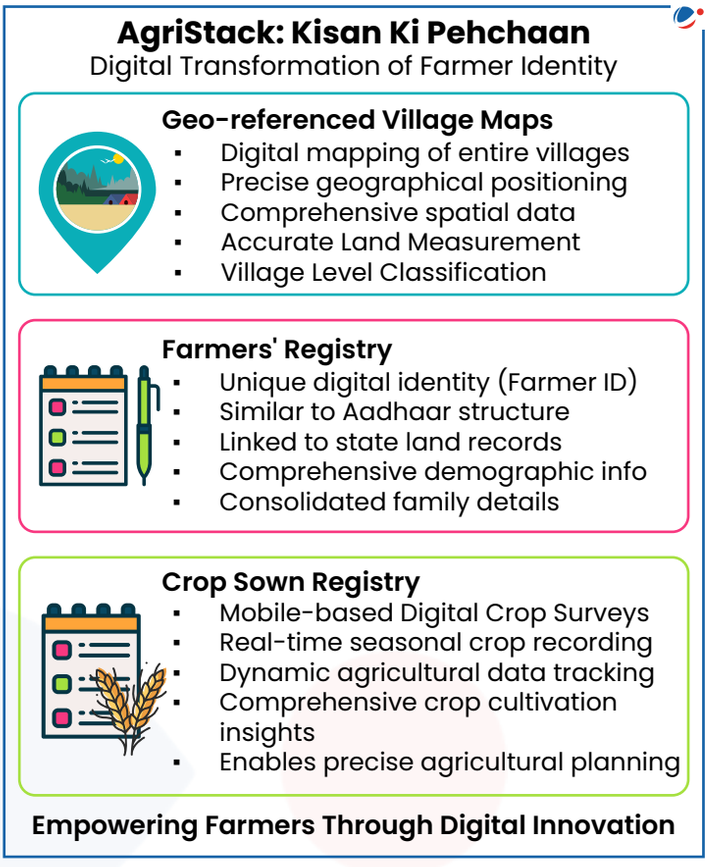
- The **National e-Governance Plan in Agriculture (NeGPA)** began in 2010-11 to provide timely agricultural information using ICT and updated in 2020-21 to adopt digital technologies.
- The DAM now supports initiatives like **Digital Public Infrastructure, Crop Estimation, and IT** projects by governments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

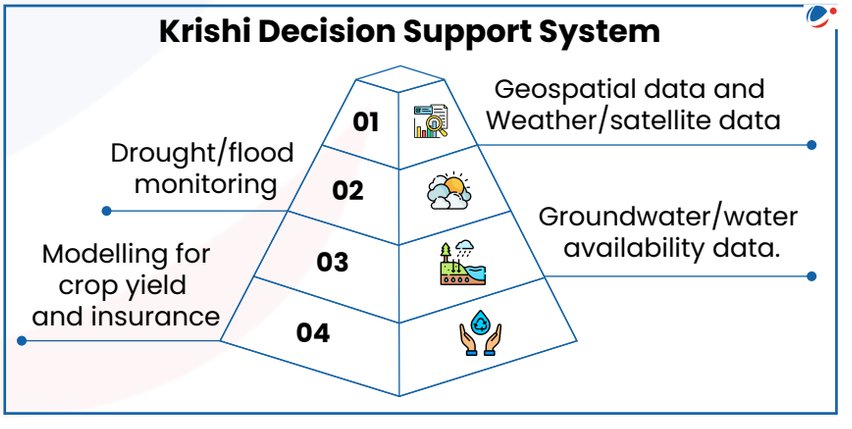
Programmes and schemes under DAM:

- **Agristack:** A digital public good **like "Aadhar"** for efficient farmer services. Built with Central, State, and UT collaboration in a federated system. Includes **three key agriculture registries/databases** (refer to the infographic).
- **Krishi Decision Support System:**
  - **Integrates geospatial and non-geospatial data** for satellite, weather, soil, crops, and **government schemes.**

- Supports **crop mapping, diversification, and insurance claims,** aligned with **the National Geo-Spatial Policy.**

- **Nationwide Soil Resource Mapping project:**
  - Initiated by **Soil and Land Use Survey of India (SLUSI),** it uses high-resolution satellite and ground data to map **village-level soils at a 1:10,000 scale.**
  - Creates **detailed soil profiles and standardized maps** for sustainable agriculture and better land and crop planning.
- **Digital General Crop Estimation Survey (DGCES):**
  - To Automate the **General Crop Estimation Survey (GCES) process,** from state-level planning to field data recording of Crop Cutting Experiments and report generation.
- **IT Initiatives Support:** Includes **IT Initiative support to States and Other Organizations** under the Mission, Support for **IT-related activities of DA&FW.**
- **Support to Mahalanobis National Crop Forecasting Centre (MNCFC)**
  - Estimates **crop acreage and production under FASAL** and assesses horticulture crops.
  - **Aids drought monitoring, weather tracking, and geospatial training** for states.
  - **Technical partner for PMFBY,** assisting in area analysis, smart sampling, and yield dispute resolution.





1.1.2. National Mission on Natural Farming

Quick Facts

- **Purpose:** To strengthen agriculture practices with scientifically backed approaches towards sustainability, climate resilience and safe food
- **Type:** Centrally Sponsored Scheme
- **Coverage:** selected **15,000 Clusters** across the identified districts from **the priority areas reaching 7.5 Lakh Ha area**
- **Knowledge Partner:** National Institute of Agricultural Extension Management (MANAGE)

Objective

- To promote **nature based sustainable systems of farming,** enhancing usage of on-farm made natural farming bio-inputs
- To popularize livestock (preferably local breed of cow) integrated **agriculture-animal husbandry models.**
- To strengthen **on-farm agroecological research and knowledge** based extension capacities of ICAR institutions, KVKs, etc.
- To create and promote **a single national brand for naturally grown chemical-free produce.**

Salient Features

- **Implementation Approach**
  - **Farmer-to-Farmer Model:** Peer-led transition to natural farming.
  - **Agri-Infrastructure:** Includes **Bio-Input Resource Centers (BRCs), seed banks, small farm tools, and local markets.**
  - **Market Systems:** Farmers' markets and food processing for value addition.
- **Training & Research**
  - **Training Ecosystem:** On-field training by **KVKs, agricultural universities, and local NF institutions** on NF practices like **Beejamrut, Jeevamrut, and Neemastra.**
  - **Research Support:** ICAR, KVKs, and universities to document and study NF methods.
  - **Educational Curriculum:** Dedicated certificate, diploma, UG, and PG courses on NF.
- **Scaling Up Through Community Involvement**
  - **30,000 Krishi Sakhis (Community Resource Persons - CRPs):** Women-led CBOs like SHGs, FPOs, and PACS to drive NF adoption.
  - **NF Clusters:** Each cluster starts with **125 willing farmers, who then train six more each, expanding to ~750 farmers per cluster.**
  - **Participatory Certification:** Similar to **PGS (Participatory Guarantee System)** for transitioning farmers.
- **Bio-Input Resource Centers (BRCs): 10,000 BRCs** to supply NF inputs, run by **farmers, FPOs, SHGs, KVKs, and Goshalas** at the Gram Panchayat level.
- **Output based incentive :** ₹4000/- per acre per year for 2 years (maximum incentive for up to 1 acre per farmer) will be released in installments to the aadhar authenticated bank accounts of trained willing farmers
- **Institutional Convergence:** Collaboration with **NRLM, SRLM, FPOs, PACS, government bodies, CSR, and international institutions** for large-scale NF adoption.

Priority Areas under National Mission on Natural Farming

Namami Gange Regions 5km corridor along river Ganga

Tribal Areas Blocks from Tribal Sub plan

Districts on Major Rivers As decided by the State

Strong Community Organizations SRLM /PACS/FPOs and other CBOs

High Fertilizer Input Districts Areas with high fertilizer sales

Special Preference : Areas with practicing Natural Farming Farmers

Low Fertilizer Input Districts Areas with low fertilizer usage

GOVERNMENT SCHEMES IN NEWS

1.2. Schemes In News

1.2.1. Agriculture Infrastructure Fund (AIF)

Why in the News?

The Union Cabinet has approved the expansion of the **Agriculture Infrastructure Fund (AIF).**

Quick Facts

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

Objective

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

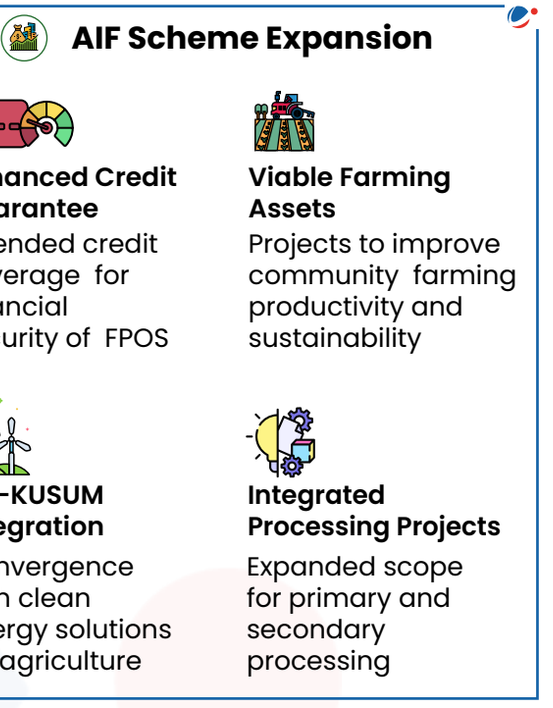
Salient Features

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

Some key Beneficiaries

- **Eligible community assets project**
  - Projects identified for providing **supply chain infrastructure for clusters of crops** including export clusters.
  - Projects **promoted by Central/State/Local Governments** or their agencies under **PPP**.
  - **Organic inputs** production; **Bio stimulant** production units; **Infrastructure** for smart and precision agriculture.
- **Management and monitoring**
  - Through an online **Management Information System (MIS)** platform.
  - **National**, **State** and **District** level **Monitoring Committees** will ensure real-time monitoring and effective feedback.

- **BHARAT campaign:** Banks Heralding Accelerated Rural & Agriculture Transformation (BHARAT) campaign was launched to:
  - Provide maximum benefits to the people
  - **Create a competitive spirit** among the Banks and lending institutions to mobilize agriculture infrastructure projects loan at a faster pace.
- **Agricultural Infrastructure Fund (AIF) Scheme Expansion**
  - **Viable Farming Assets:** Inclusion of projects to enhance community farming productivity and sustainability.
  - **Integrated Processing Projects:** Expanded scope to include integrated primary and secondary processing, excluding standalone secondary projects (covered by MoFPI).
  - **PM-KUSUM Integration:** Convergence with **Component-A of PM-KUSUM** for promoting clean energy solutions for farmers, FPOs, cooperatives, and Panchayats.
  - **Enhanced Credit Guarantee:** Extended credit guarantee coverage for FPOs through NABSanrakshan, improving financial security and creditworthiness.



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

Why in the News?

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

Quick Facts

- **Purpose:** To **support innovative, 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

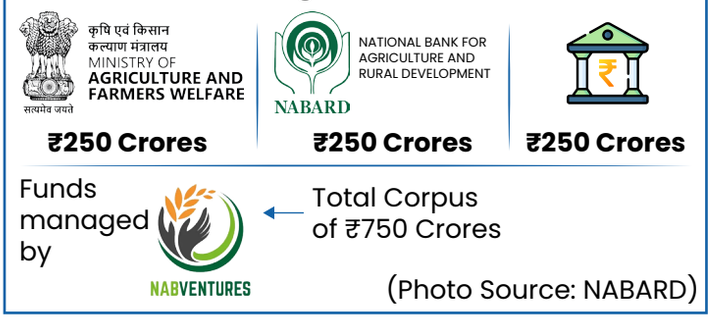
Objective

- Foster **investment in agriculture and rural start-ups** by supporting **Alternative Investment Funds (AIFs).**
- Strengthen farm produce value chains for better profits through **profitable forward and backward linkage systems.**
- Create jobs for **skilled rural and urban youth**.
- **Retain and attract youth** to agriculture.

Salient Features

- **Background:** Budget 2022-23 announced a blended capital fund (raised under the co-investment model via NABARD) to support agriculture and rural start-ups, focusing on farm produce value chains.
- **Target Beneficiaries:** Support 85 start-ups in sectors like Agritech, Food Processing, Animal Husbandry, Fisheries, and more.
- **Legal status of Fund:** Fund is registered as **a Category-II Alternative Investment Fund with SEBI.**

Structure and Management of the AgriSure Fund



(Photo Source: NABARD)

- **AgriSURE Fund has two schemes**
  - **AgriSURE – FoF Scheme**
    - » Supports Category I & II AIFs investing in Start-ups in preferred sectors.
    - » Investments in SEBI-registered sector-agnostic, sector-specific, and debt AIFs.
    - » **Corpus:** ₹450 crore, and Max Investment per AIF: ₹25 crore or 5% of AIF corpus, whichever is lower.
  - **AgriSURE – Direct Scheme**
    - » Direct equity investment in DPIIT-recognized early-stage Start-ups incorporated in India.
    - » Corpus: ₹300 crore and Max Investment per Start-up: ₹25 crore, as per AIF regulations.

1.2.3. Cluster Development Programme

Why in the News?

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 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)

Objective

- 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, etc.**
- **Coverage of CDP:** Develop **existing and potential clusters**, classified as **Mega, Midi, or Mini based on area.**
- **Programme Implementation Structure**
  - **National Horticulture Board (NHB):** Provides funds and oversees implementation.
  - **Cluster Development Agency (CDA):** Appointed by State/Central Government for each identified cluster to implement the CDP.
  - **Cluster Development Cell (CDC):** A dedicated team within CDA to ensure smooth implementation.
  - **Implementing Agencies (IAs):** Selected transparently via Call for Proposals for different cluster verticals.
- **Key Interventions under CDP**
  - **Pre-production & Production:** Capacity-building, planting material, crop-care practices, and farm mechanisation until harvest.
  - **Post-harvest Management & Value Addition:** Focus on handling, storage, value addition, and packaging at the cluster level.
  - **Logistics, Marketing & Branding:** Ensures efficient logistics, market linkage, cluster branding, and outreach for domestic/export markets.
  - **CDP SURAKSHA:** For instant disbursal of subsidies to farmers in their bank account by utilising the e-RUPI voucher from the NPCI.

Cluster Development Programme

Mega Cluster	Midi Cluster	Mini Cluster
Area: More than 15,000 Ha	**More than Area:** 5,000 Ha to 15,000 Ha	**Area:** Up to 5,000 Ha
Financial Assistance: Up to Rs 100 Crore	**Financial Assistance:** Up to Rs 50 Crore	**Financial Assistance:** Up to Rs 25 Crore

GOVERNMENT SCHEMES IN NEWS

1.2.4. Rashtriya Krishi Vikas Yojana (RKVY) Cafetaria scheme

Why in the News?

The Union Cabinet approved the rationalization of Centrally Sponsored Schemes under the Ministry of Agriculture into two umbrella schemes: PM-RKVY and Krishonnati Yojana.

Quick Facts

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

Objective

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

Salient Features

- **Background:** RKVY was initiated in **2007** as an umbrella scheme for **holistic development of agriculture and allied sectors.**
  - **In 2017 the RKVY was rechristened** into Remunerative Approaches for Agriculture and Allied sector Rejuvenation (RKVY-RAFTAAR).
  - Re-structured as **RKVY Cafeteria Scheme from 2022-23 onwards** merging some schemes of Department of Agriculture & Farmers Welfare.
- **State Level Sanctioning Committee Meeting (SLSC):** The funds are released to the State Governments/ UTs on the basis of **projects approved in the (SLSC)** headed by the Chief Secretary of the concerned State.
- **Obligations for the states:** States are mandated to fulfill certain conditions like
  - no deviation from the components/ guidelines
  - **Allocation and monitoring of resources for SC/ST/Women beneficiaries** and maintaining database.

Fund Sharing Between Centre and States

- **NE & Himalayan States** 90% Centre, 10% States
- **All Other States** 60% Centre, 40% States
- **UTs-100% Grant**

- **Flexibilities to States:** The state governments be given flexibility to re-allocate funds from one component to other based on their state specific requirements.
- **Innovation & Agri-Entrepreneurship programme:**
  - **Financial support** is provided to **entrepreneurs in the field of agriculture & allied sector** to set up their startups.
    - » **Rs. 5.00 lakh** is provided at the idea/pre seed stage and **Rs. 25 lakh at the seed stage as grant-in-aid** under the programme.
    - » **So far, more than 1500 Agri-Startups** have been supported under this programme **during FY 2019-20 to 2023-24.**
  - DA&FW has **selected 5 Knowledge Partners (KPs)** as Centre of Excellence and **24 RKVYRAFTAAR Agribusiness Incubators (R-ABIs) from across the country** to support agri-startups throughout the country.

5 KPs

National Institute of Agricultural Extension Management (MANAGE), Hyderabad	National Institute of Agricultural Marking (NIAM) Jaipur	Indian Agricultural Research Institute. (IARI) Pusa, New Delhi	University of Agriculture Science, Dharwad, Karnataka and	Assam Agriculture University, Jorhat, Assam

GOVERNMENT SCHEMES IN NEWS

Major schemes merged under RKVY cafeteria scheme

- **Soil Health & Fertility:** To promote soil test based Integrated Nutrient Management (INM) through conjunctive use of chemical fertilizers, organic fertilizers and bio-fertilizers.
- **Rainfed Area Development:** Aims at promoting Integrated Farming System (IFS) with emphasis on multi cropping, rotational cropping, inter cropping, mix cropping.
- **Paramparagat Krishi Vikas Yojana (PKVY):**
  - Provides end-to-end support to organic farmers i.e. from production to processing certification and marketing by a clusters approach.
  - The primary focus of the scheme is to form organic clusters (other than NE states) to help them to create a value and supply chain with robust focus on marketing.
- **Per Drop More Crop:** Focuses on **enhancing water use efficiency at farm level** through Micro Irrigation, namely, Drip and Sprinkler Irrigation systems.
- **Agroforestry:** It is the rechristened version of the erstwhile Centrally Sponsored Scheme of Sub-Mission on Agro forestry (SMAF).
  - **Tenure:** 2021-22 to 2025-26
  - **Special focus:** On **production of certified Quality Planting Material (QPM).**
  - **ICAR-Central Agro forestry Research Institute (CAFRI) is the nodal agency** for providing technical support, capacity building, setting up of nurseries, production of QPM etc.
- **Agriculture Mechanization** (including Promotion of Agricultural Mechanization and Management of Crop Residue (CRM).
- **Crop Diversification Programme:** To divert the area of water intensive paddy crop to alternative crops like pulses, oilseeds, coarse cereals, nutri cereals, cotton etc.
- **RKVY DPR component**
- **Accelerator Fund for Agri Startups**

Paramparagat Krishi Vikas Yojana (PKVY)

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

Organic Certification
Online PGS Certification via NCONF

Bharatiya Prakritik Krishi Paddhati (BPKP)
Initially launched in 8 states
Now upscaled as National Mission on Natural Farming
Promoting natural farming across India

Per Drop More Crop

Financial Assistance for Micro Irrigation

Small & Marginal Farmers	**55% of unit cost**
Other Farmers	**45% of unit cost**

Additional Benefits

North Eastern & Himalayan States
+25% unit cost

States with low MI penetration:
+15% unit cost

GOVERNMENT SCHEMES IN NEWS

1.2.5. National Mission for Edible Oils - Oil Palm (NMEO-OP)

Why in the News?

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

Quick Facts

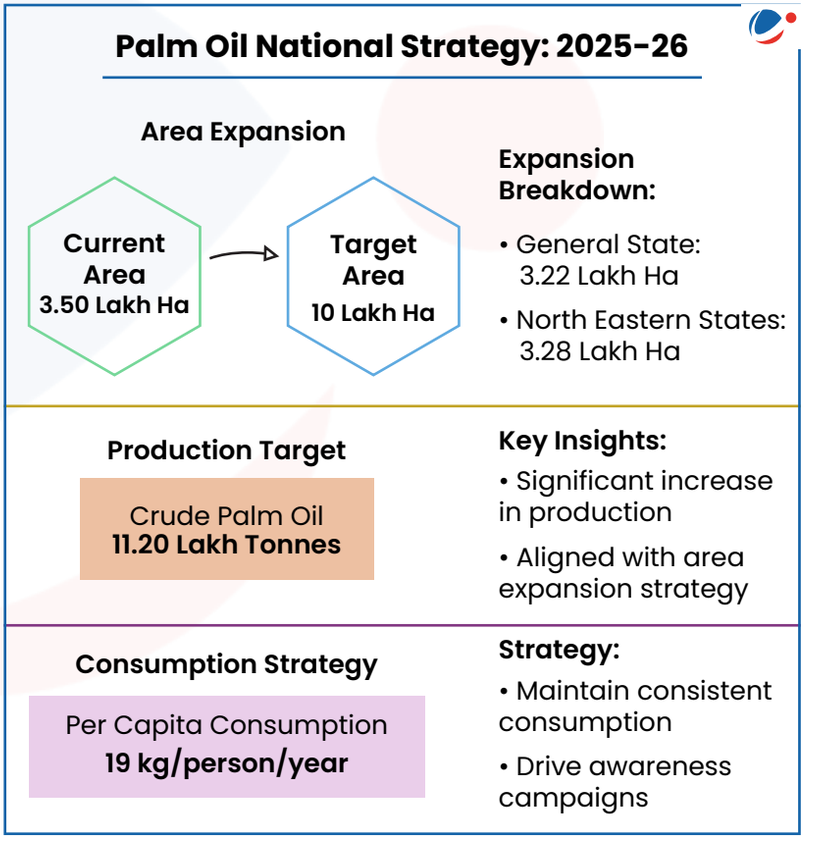
- **Purpose:** To reduce dependence on edible oil imports
- **Type:** Centrally Sponsored Scheme
- **Special focus regions:** North east and Andaman and Nicobar Islands
- **Tenure:** Up to 2025-26

Objective

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

Salient Features

- **Background:** The mission was **launched in 2021**, subsuming oil palm development programme of National Food Security Mission (NFSM- Oil palm programme).
- **Two major focus areas:**
  - **Price Assurance:** Fresh Fruit Bunches (FFB) prices, currently linked to international CPO price fluctuations, will now be supported by the Government's Viability Price (VP). VP shields farmers from international price volatility.
  - **Increased Assistance:** Support for planting material, intercropping inputs (up to 4 years), maintenance, seed gardens, nurseries, and water infrastructure (bore wells, pump sets, etc.).
- **Efficient water management:** Emphasis has been given to **promote micro irrigation and water conservation** in oil palm.
- **Regions for cultivation: ICAR- Indian Institute of Oil Palm Research (IIOPR)** 2020 has assessed around 28 lakh hectares potential for oil palm cultivation.



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

About Oil Palm

- Oil Palm, **originated from West Africa** is comparatively a new crop in India and has **highest vegetable oil yielding capability per ha.**
- It produces two distinct oils, i.e. palm oil and palm kernel oil, which are used for **culinary as well as industrial purposes.** India imports 57% of the total edible oil.
- Domestic supply is **~12.4 million tonnes (MT)** whereas **import is ~16.5 MT.**

1.2.6. Pradhan Mantri Fasal Bima Yojana (PMFBY)

Why in the News?

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

Quick Facts

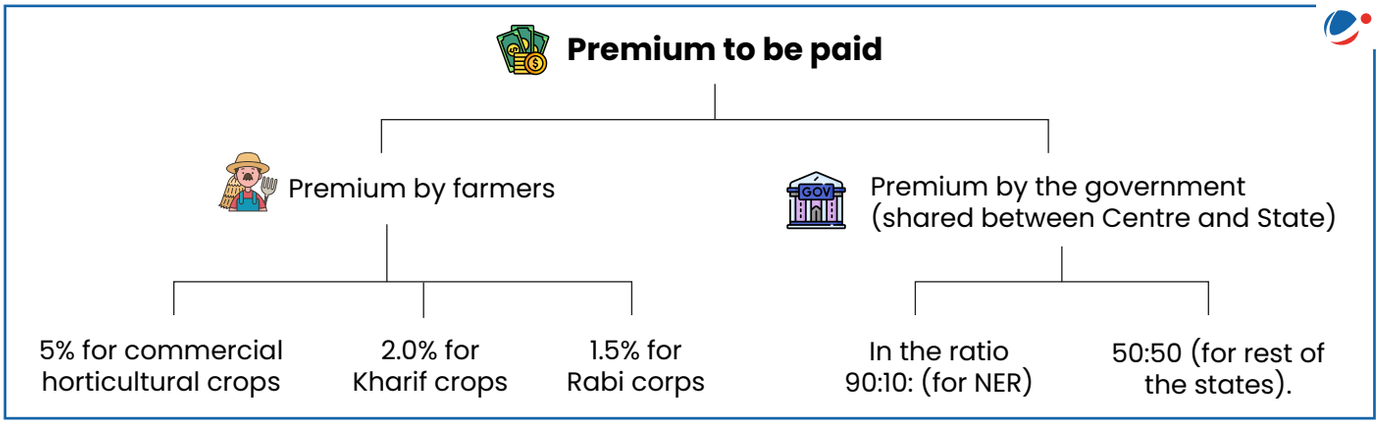
- **Purpose:** Comprehensive crop insurance from pre-sowing to post-harvest period
- **Type:** Central Sector Scheme
- **Nature:** Demand driven scheme and is voluntary for the States as well as farmers
- **Beneficiaries:** All farmers including sharecroppers and tenant farmer growing the notified crops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

Objective

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

Salient Features

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



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

Other Key Initiatives under PMFBY:

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

PMFBY: Comprehensive Crop Risk Coverage

Total Risk Protection

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

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

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

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

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

Risk Exclusions

General Exclusions:

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

1.2.7. Pradhan Mantri Kisan Samman Nidhi (PM KISAN)

Why in the News?

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

Quick Facts

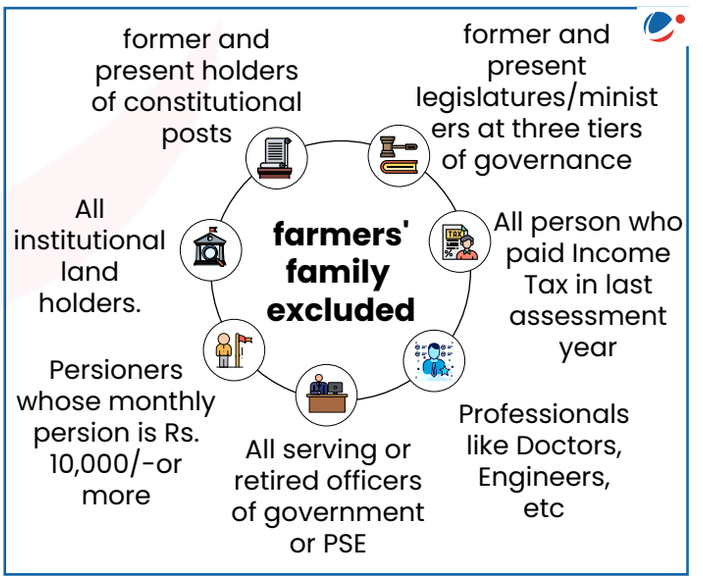
- **Purpose:** To supplement the **financial needs of all landholding farmers' families in procuring various inputs** and also **domestic needs**
- **Type:** Central Sector Scheme
- **Beneficiaries**: All the **landholding farmers,** subject to certain exclusions
- **Benefits: ₹6,000 per year** in three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

Objective

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

Salient Features

- **Beneficiary Identification**: State/UT governments are responsible.
- **Self-Registration**: Available via mobile app, PM-KISAN portal, and Common Service Centers (CSC).
- **Land Records Mandatory**: **Exceptions** for **forest dwellers, North-Eastern states, and Jharkhand** with special land record provisions.
- **Kisan Credit Cards (KCC)**: Provided to **PM-KISAN beneficiaries for short-term loans** with a 4% interest on timely repayment.
- **Preventing Fund Misuse**: Includes physical verification of 5% beneficiaries annually, Aadhaar authentication, and Income Tax payee verification.
- **Project Management Unit (PMU)**: Central PMU oversees monitoring; states may set up their own PMUs.



- **Grievance Redressal**: Complaints should be resolved **within two weeks** by the Grievance Redressal Committee.
- **Exclusion**: Higher economic status beneficiaries are ineligible.

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

Why in the News?

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

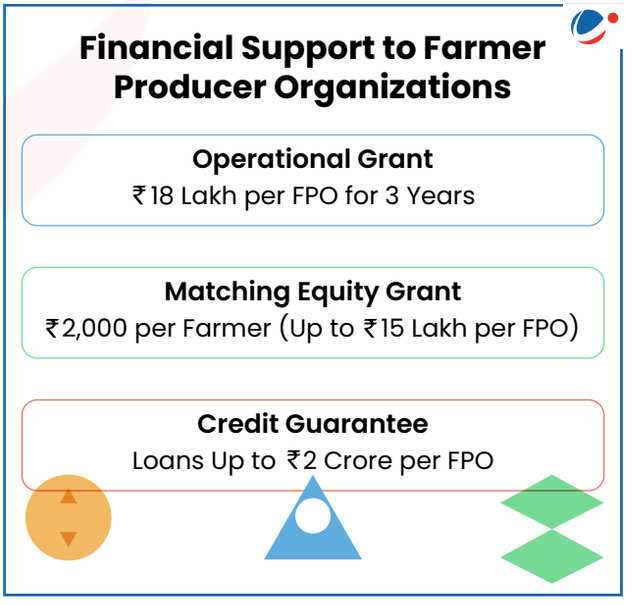
- **Purpose: Leveraging economies of scale** and improving **market access** for members
- **Type:** Central Sector Scheme
- **Beneficiaries:** FPO with a minimum farmer-members' size of **300 (in plains) and 100 in (North-Eastern and Hilly areas)**
- **Implementing Agencies (IAs):** 9 IAs will help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

Objective

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

Salient Features

- **FPO Definition**: Includes entities **registered under the Companies Act or State Co-operative Societies Act**, formed to **leverage economies of scale in agricultural** production and marketing.
- **Approach**: Focuses on **produce cluster areas**, **commodity-specific strategies**, and "**One District One Product**" for specialization.
- **Price Realization**: FPOs onboarded on e-NAM for transparent trading and better prices.
- **Training**: Institutes like BIRD, Lucknow, and LINAC, Gurugram provide capacity-building programs.
- **Institutional Framework**:
  - **National Project Management Agency (NPMA)**: Guides, monitors, and manages MIS.
  - **District Monitoring Committee (D-MC)**: Oversees district-level implementation, led by the District Collector/CEO/Zila Parishad.



2 MINISTRY OF CHEMICAL AND FERTILIZERS

2.1 Schemes In News

2.1.1 Pradhan Mantri Bhartiya Janaushadhi Pariyojana (PMBJP)

Why in the News?

Union Minister for Chemicals & Fertilizers and Health & Family Welfare 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)

Objective

- Expand **access to affordable quality generic medicines**, reducing out-of-pocket treatment costs.
- **Promote awareness that quality doesn't mean high prices** through education and publicity.
- **Create employment by supporting entrepreneurs** to open PMBJP Kendras.

Salient Features

- **Background:** The **'Jan Aushadhi Scheme'** was revamped in 2015 as 'Pradhan Mantri Jan Aushadhi Yojana' (PMJAY) and renamed **PMBJP** in 2016.
- **Product Basket:** Includes Ayurvedic immunity boosters, surgical devices, and medicines for major therapeutic areas like: Cardiovascular, Anti-cancer, Anti-diabetic, Anti-infective, Anti-allergic, etc.
- **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.
- **Strategy for Ensuring Quality under PMBJP**
  - Medicines sourced from **WHO-GMP** (Good Manufacturing Practices), **FSSAI, and CE-certified suppliers.**

- **Accredited by NABL** (National Accreditation Board for Testing and Calibration Laboratories).
- **Regular quality comparisons** with branded medicines.
- **SAP-based inventory management** and forecasting.
- System of **Blacklisting/Debarring Vendors/ Suppliers/ Manufacturers** for failure in supply, also penalty is imposed for late delivery.

Key Initiatives under the scheme

- **Janaushadhi 'Suvidha' Sanitary Napkins**: Affordable at ₹1 per pad. Oxo-biodegradable, supporting "Clean India & Green India."
- **Jan Aushadhi Sugam App: Facilitates** locate nearby **Jan Aushadhi Kendra through Google map**, search Jan Aushadhi generic medicines, etc.

Incentive Structure for PMBJP Kendra Owners

Monthly Incentive

Rs. 5 Lakh Total Incentive Pool

15% of Monthly Purchases

Maximum Rs. 15,000 per Month (w.e.f. April 2021)

One-Time Special Grant

Up to Rs. 2 Lakh for Furniture & IT Equipment

Eligible Categories:

- Women
- Divyang (Persons with Disablities)
- SC/ST Owners
- NITI Aayog notified areas

2.1.2 Strengthening of Pharmaceuticals Industry (SPI) Scheme

Why in the News?

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

Objective

- **Strengthen pharma cluster infrastructure** with financial assistance for common facilities.
- **Upgrade production units** with subsidies to meet **Schedule M and WHO-GMP certification standards.**
- **Promote knowledge in the pharmaceutical and medical devices industry** through studies, databases, and collaboration with leaders, academia, and policymakers.

Salient Features

- **Background:**
  - India is the 3rd largest pharmaceutical producer by volume and 14th by value.
  - It has the second-highest number of US FDA-approved plants outside the US.
- **Common Facilities:** Shared facilities like Testing Centers, Training Centers, and R&D Centers.

Components of the scheme

- **Assistance to Pharmaceutical Industry for Common Facilities (API-CF):**
  - **Objective:** Strengthen the existing pharma clusters by creating shared facilities.
  - **Beneficiaries:** Pharma units forming a Special Purpose Vehicle (SPV) with at least 5 members; State-promoted pharma clusters.
  - **Assistance:** Up to 70% of project cost (90% for Himalayan/North-East regions) or ₹20 crore, whichever is less.
- **Revamped Pharmaceutical Technology Upgradation Assistance Scheme (RPTUAS):**
  - **Objective:** Help pharma **units meet Schedule-M & WHO-GMP standards.**
  - **Eligibility:** Pharma units needing technology upgrades, with **preference for MSMEs.**
  - **Incentives:** Subsidy on activities like utilities, testing labs, and waste management. Allows **integration with state schemes** for added benefits.
  - **Flexible Financing Options:** Emphasizes on a **reimbursement basis subsidy** over a traditional credit-linked approach.
  - **Verification:** Managed by a Project Management Agency for accountability.
- **Pharmaceutical & Medical Devices Promotion and Development Scheme (PMPDS):**
  - **Objective:** Support the growth of the pharmaceutical and medical devices sectors through:
    - Studies, surveys, and awareness programs,
    - database creation,
    - Promotion of industry.

3 MINISTRY OF CIVIL AVIATION

3.1. Schemes In News

3.1.1. Ude Desh Ka Aam Naagrik (UDAN)/ Regional Connectivity Scheme (RCS)

Why in the News?

RCS-UDAN celebrates 8 Years in service of the Nation.

Quick Facts

- **Purpose:** To enable air operations on underserved / unserved routes, promote balanced regional growth and make flying affordable for masses
- **Type:** Central Sector Scheme
- **Support to airlines:** In the form of Concessions and Viability Gap Funding (VGF)
- **Implementing Agency:** The Airports Authority of India (AAI).

Objective

- The scheme focuses on **improving unserved air routes in underserved regions** of the country and fulfilling the aspirations of the common citizens.

Salient Features

- **Background:** Launched under the **National Civil Aviation Policy (NCAP) of 2016** to improve regional connectivity via fiscal support and infrastructure development.
- **Subsidized Seats:** Example: Under UDAN 5.3, airfare is capped at ₹3828 for distances of 501–525 km.
  - Under UDAN 5.0, the 600 km cap has been removed (now there is no distance restrictions).
- **Regional Connectivity Fund (RCF):** Funds the **Viability Gap Funding (VGF) through a levy on certain domestic flights.**
  - Aims for 30 crore domestic ticketing by 2022 and 50 crore by 2027.
- **Demand and Market-Based Model:** States/airports must provide concessions like free security, fire services, utilities at reduced rates, and land for RCS airports.
- **Focus of UDAN 4.0:** Prioritizes connectivity with North-East, hilly states, and islands with helicopters and seaplanes.

- **Key Initiatives under UDAN**
  - **Krishi UDAN:** Supports farmers in **transporting agricultural** products to boost value realization, focusing on the North-East and tribal districts.
  - **International Air Connectivity Scheme (IACS):** Helps states **establish international airport connectivity** in response to their requests.

UDAN Version 5.0 to 5.4

UDAN 5.0
Removed the 600 km cap and prioritized ready-to-operate airports

UDAN 5.1
Expanded helicopter routes with enhanced Viability Gap Funding and reduced airfare caps

UDAN 5.2
Focused on small aircraft and improved operational flexibility for last-mile connectivity

UDAN 5.3 and 5.4
Addressed discontinued routes to enhance point-to-point air connectivity

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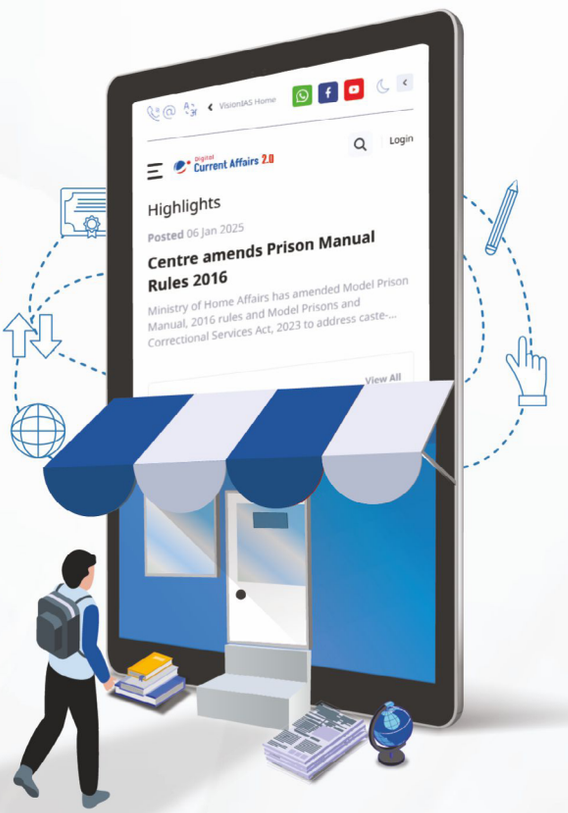


4 MINISTRY OF COMMERCE AND INDUSTRY

4.1 Newly Launched Scheme

4.1.1 Uttar Poorva Transformative Industrialization Scheme (UNNATI), 2024

Quick Facts

- **Purpose:** to strengthen the **Industrial Eco-System in the North East region** and attract New Investment
- **Type:** Central Sector Scheme
- **Tenure:** Up to 2034 along with 8 years of committed liabilities.
- **Nodal Agency:** North-Eastern Development Financial Corporation Ltd. (NEDFi) for the disbursal of incentives.

Objective

- **Create gainful employment** to boost socio-economic development.

Salient Features

- **Incentives** are provided to support **industrial expansion and streamline operations** in **manufacturing and service sectors.**
- **Commencement and Duration of the Scheme**
  - **Application Period**: Open from notification date to 31.03.2026.
  - **Production Deadline**: Units must commence production/operations within 4 years of registration.
- **Districts are categorized in two zones:**
  - **Zone A**: Industrially Advanced Districts.
  - **Zone B**: Industrially Backward Districts.
- **Earmarking of funds:** 60% of Part A funds reserved for 8 NE states; 40% allocated on a First-In-First-Out (FIFO) basis.

Eligibility for availing incentives (Minimum Investment)

- **Manufacturing** - ₹1 Crore in Plant & Machinery
- **Services** ₹50 lakhs in construction of building & other durable physical assets
- **Micro industries** - ₹50 lakhs for both manufacturing and service sector

Maximum Eligible benefits to a single unit from all components of the scheme: **Rs. 250 Crore**

UNNATI Scheme Components

CII	CIS	MSLI
Capital Investment Incentive	Capital Interest Subvention	Manufacturing & Services Linked Incentive
Financial support for new & expanding units	Financial relief for new & expanding units	Exclusively for new units

5 MINISTRY OF CONSUMER AFFAIRS, FOOD AND PUBLIC DISTRIBUTION

5.1 Schemes In News

5.1.1. NATIONAL FOOD SECURITY ACT (NFSA), 2013

Why in the News?

Cabinet approved **continuation of universal supply of fortified rice** under PPMGKAY, 'Saksham Anganwadi and Poshan 2.0' and **PM POSHAN till end of December 2028**

Quick Facts

- **Purpose:** To provide **food and nutritional security** in human life cycle approach
- **Type:** Centrally sponsored scheme
- **Coverage:** 67% of the country's population (75% of the rural and 5o% of the urban population)
- **Identification of Household:** Based on the NSS Household Consumption Survey data for 2011-12

Objective

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

Key Highlights

Food Grains Benefits

Central Issue Prices (CIP):
- Rice: 3/kg
- Wheat: 2/kg
- Coarse-grains: 1/kg

Monthly Entitlements:
- PHH: 5 kg/person
- AAY: 35 kg/family

Lifecycle Support

Beneficiaries:
- Pregnant women
- Lactating mothers
- Children (6 months - 14 years)

Maternity Benefit:
- Pregnant women and lactating mothers are entitled of not less than Rs. 6,000

Food Security Allowance
Compensation for non- supply of entitled food grains or meals

Grievance Redressal
District and State level complaint resolution system

Penalty Provisions
State Food Commission enforced penalties for non-compliance

Women Empowerment
Ration cards issued to eldest woman (18+ years) in household

- *AAY: Antyodaya Anna Yojana (AAY)

*PHHs: Primary Households (PHHs)

Salient Features

- **Sugar subsidy to AAY Families**
  - In addition to **35 kg of foodgrains per month,** AAY households also receive **1 kg of sugar per family per month** through the TPDS
  - The **Central Government gives subsidy of Rs.18.50 per kg per month of sugar** to AAY families.
  - The tenure of **sugar subsidy** for AAY families is upto **31 March 2026.**
- **Joint responsibility of federal Governments:**
  - **Centre:** Allocates & transports food grains, supports States/UTs.
  - **States:** Identify beneficiaries, issue ration cards, implement schemes.

Key initiatives

- **Pradhan Mantri Garib Kalyan Ann Yojana (PMGKAY): Free food grains** to about 81.35 crore NFSA beneficiaries is being provided for a period of five years
- **Pradhan Mantri Poshan Shakti Nirman or PM POSHAN (formerly the Mid-Day Meal scheme**): For providing Hot meals for **Government and Government – aided Schools**
  - **Tenure:** 2021-22 -2025-26
  - **Beneficiaries:** Pre-school (Bal Vatika) & Class I-VIII students.
  - **Nodal Implementing Ministry:** Ministry of Education.
- **SakshamAnganwadi and Poshan 2.0 (Mission Poshan 2.0)**
  - **Purpose:** Combating malnutrition among children, adolescent girls, pregnant women, and lactating mothers.
  - **Beneficiaries:** Children, adolescent girls, pregnant women, and lactating mothers
  - **Tenure:** 2021-22 to 2025-26
  - **Nodal Implementing Ministry:** Ministry of Women and Child Development MoWCD
    - » Note: The scheme is covered in detail under MoWCD
- **Pradhan Mantri Matru Vandana Yojana or PMMVY:** It is a **conditional cash transfer scheme** for **PW&LM.**

Key features of Pradhan Mantri Matru Vandana Yojana or PMMVY

Launched: 2017 (Integrated into Mission Shakti in 2022)

Nodal Ministry: Ministry of Women & Child Development

Who Benefits?

Pregnant Women & Lactating Mothers (PW&LM)

Eligibility: At least 19 years old, from informal/unorganized sectors

Financial Assistance

₹5,000 for the first living child (conditional maternity benefit)

₹1,000 under Janani Suraksha Yojana (JSY)

Total Assistance: ₹6,000 per woman

Support for the Girl Child: ₹6,000 for the birth of the second girl child (PMMVY 2.0)

- **One Nation One Ration Card (ONORC) plan:** Enables nationwide portability of ration cards under NFSA. Beneficiaries can access rations anywhere using **Aadhaar-based biometric authentication.**

6 MINISTRY OF DEFENCE

6.1. Schemes In News

6.1.1 Acing Development of Innovative Technologies with iDEX (ADITI) scheme

Why in the News?

The second edition of Acing Development of Innovative Technologies with iDEX (ADITI 2.0) challenges was launched.

Quick Facts

- **Purpose:** Develop around **30 critical deep-tech and strategic technologies** currently lacking in the country.
- **Components:** Grant-in-Aid to ADITI winners and to Partner Incubators (PIs)
- **Technologies covered:** Critical technologies **essential for national security**
- **Tenure:** FY 2023-2024 to FY 2025-2026

Objective

- Facilitate **rapid development of strategically critical technologies** which are sensitive and innovative.
- To foster **collaboration between start-ups, MSMEs and established industry** players to bring these technologies to fruition
- **Indigenisation of critical technologies** and reduction of dependencies on foreign OEMs (Original Equipment Manufacturers).
- Build **"Technology Watch Tool"** to align defense innovation with the modern Armed Forces' needs.

Salient Features

- **Background of ADITI Scheme:** The ADITI Scheme is a sub-scheme under the iDEX framework by the Department of Defence Production (DDP).

ADITI Challenges

- **Winners:** Up to two winners per challenge; each applicant can win only one challenge at a time.
- **Scope:** ADITI scheme includes iDEX Prime challenges launched after ADITI Scheme approval.
- **Partner Incubators (PIs):** A network of 10 PIs will be developed to offer specialized support and mentorship.

- **Financial Support (Grant-in-Aid)**
  - **For ADITI Winners:** Up to 50% of product development costs, capped at ₹25 Cr per winner.
  - **For Partner Incubators:**
    - **Milestone Payments:** ₹1.5 lakh per milestone (6 milestones total) based on facilitation/completion for associated challenge winners
    - **Activity-Based Support:** Funds for building defense startup pipelines, providing mentorship, and ecosystem outreach.
- **Monitoring:** The grant utilization and progress will be **monitored** by the **Defence Innovation Organisation (DIO)** through PIs.

Eligibility for ADITI Challenge

- **Startups:** Recognized by the Department for Promotion of Industry and Internal Trade (DPIIT).
- **Indian Companies:** Registered under Companies Act 1956/2013, primarily MSMEs as per MSME Act, 2006.
- **Individual Innovators:** Includes researchers and academics registered as startups/MSMEs.

- **Eligibility for iDEX Partner Incubators (PIs) Grants**
  - **Legal Status:** Must be a registered legal entity in public, private, or public-private partnership mode, with Government of India grant support (ongoing or received).
  - **Experience:**
    - At least 5 years of operation.
    - Incubated/funded 10+ defense-related startups.
    - Incubated at least 5 startups in the last 3 years that are still operational.
    - Managed 2+ sector-focused accelerator programs in the last 5 years (e.g., Deep Tech, Defense, AI/ML, Cyber).
  - **Resources:** Minimum 25 mentors, including 5 defense/aerospace SMEs and 2 investment experts.
  - **Networking:** Adequate collaboration with industry, academia, and government institutions to support ADITI winners.

IDEX

Innovating Defense Ecosystem

Overview
Launched in 2018, Driving Defense Innovation Empowering startups, MSMEs to modernize Indian military technology

Key Initiatives
Defence India Startup Challenge (DISC)
Open Challenge . Thematic Challenge . ADITI Challenge

Funding Opportunities
Grants up to 1.5 Cr (₹10 Cr under IDEX Prime)
Supporting projects through SPARK Framework

Management
Managed by Defence Innovation Organization (DIO), founded by HAL and BEL

IDEX Partner Incubators

Eligibility Criteria Breakdown

Legal Status
- Registered Legal Entity in:
- Public . Private . Public-Private Partnership
- With Government of India Grant Support

Experience Requirements
- Minimum 5 Years of Operation
- Incubated/Funded 10+ Defense-Related Startups
- 5+ Startups Still Operational in Last 3 Years
- 2+ Sector-Focused Accelerator Programs (Last 5 Years)
- Areas: Deep Tech, Defense, AI/ML, Cyber

Resources & Networking
- Mentorship & Collaboration
- Minimum 25 Mentors:
  - 5 Defense/Aerospace SME Experts
  - 2. investment Experts
- Strong Collaboration Industry, Academia, Government

7 MINISTRY OF EDUCATION

7.1. Schemes In News

7.1.1. Samagra Siksha Abhiyaan- An Integrated Scheme for School Education

Why in the News?

Cabinet approved **continuation of Samagra Shiksha Scheme till 2026.**

Quick Facts

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

Objective

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

Salient Features

- **Background:** Samagra Shiksha is an **overarching School education programme from pre-school to class 12 which subsumes**
  - **Sarva Shiksha Abhiyan:** Universalizes elementary education with infrastructure support per RTE Act, 2009
  - **Rashtriya Madhyamik Shiksha Abhiyan (RMSA):** Enhances access and quality of secondary education
  - **Teacher Education Scheme:** Develops infrastructure for teacher training and academic support for elementary and secondary schools

Fund Sharing Between Centre and States

- **NE & Himalayan States** 90% Centre, 10% States
- **All Other States** 60% Centre, 40% States
- **UTs-100% Grant**

- **Initiatives to align with NEP 2020**
  - **SARTHAQ (**Students' and Teachers' Holistic Advancement through Quality Education**):** NEP Implementation Plan.
  - **NIPUN Bharat:** Ensures foundational literacy and numeracy for Grade 3 by 2026-27.
  - **Foundational Learning Study (FLS):** Assesses **Class 3 students'** foundational literacy and numeracy.
  - **Vidya Pravesh:** 3-month play-based school preparation module by NCERT.
  - **Vidyanjali 2.0:** Web portal connecting volunteers with schools for contributions.
  - **Kasturba Gandhi Balika Vidyalayas (KGBVs):** Residential schooling for girls up to Class 12 with essential facilities.
  - **Netaji Subhas Chandra Bose Avasiya Vidyalayas**: For children in hilly or remote areas needing shelter and care.
  - **NISHTHA 4.0 (ECCE):** Online teacher training for Early Childhood Care and Education.

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

- **Focus on Girl Education:** Upgradation of **Kasturba Gandhi Balika Vidyalayas (KGBVs)** from Class 6-8 to Class 6-12.
  - Self-defence training for girls from upper primary to senior secondary stage.
  - Enhanced Commitment to **'Beti Bachao Beti Padhao'**.
- **Focus on Digital Education:** Support **'Operation Digital Board'** in all secondary schools over a period of 5 years. Digital initiatives like UDISE+, Shagun, to be strengthened.
- **Shiksha Shabdkosh:** A document on **glossary of various terminologies in School Educatio**n.
- **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.

7.1.2. PM SHRI Schools (PM ScHools for Rising India)

Why in the News?

Recently some states have opposed the implementation of PM SHRI School Scheme.

Quick Facts

- **Purpose:** Provide equitable, inclusive, and joyful education while nurturing holistic, well-rounded individuals with 21st-century skills.
- **Type:** Centrally Sponsored Scheme
- **Beneficiaries:** More than 20 lakh students are expected to be direct beneficiaries of scheme
- **Tenure:** 5 years (2022-23 to 2026-27).

Objective

- Development of more than 14500 schools across country as PM SHRI Schools to showcase all components of National Education Policy (NEP) 2020.

Salient Features

- **Selection Method:** Transparent challenge mode with schools self-applying through an online portal.
- **High-Quality Education:**
  - Experiential and holistic pedagogy aligned with NEP 2020.
  - Competency-based assessments focusing on conceptual understanding and real-life applications.
- **Green Schools:**
  - Incorporation of eco-friendly practices like solar panels, water conservation, waste management, and plastic-free initiatives.
- **Enhanced Infrastructure:**
  - Smart classrooms, digital libraries, vocational labs, playgrounds, and state-of-the-art science labs.
  - Furniture and learning tools tailored for various grades, including Jadui Pitara and outdoor play materials.
- **Skill Development:**
  - Integration of vocational training, internships, and entrepreneurship opportunities.
  - Collaboration with local industries and Sector Skill Councils.
- **Mentoring and Leadership:**
  - PM SHRI schools to mentor and lead nearby schools, creating a ripple effect for quality education.
- **Inclusive Education:**
  - Focus on equity and inclusion with safe infrastructure for girls and children with special needs (CWSN).
  - Promotion of mother tongue/local languages as a medium of instruction.
- **Monitoring and Quality Assurance:**

- Regular evaluations using a **School Quality Assessment Framework (SQAF).**
- Geo-tagging of schools for selection and monitoring.

- **Convergence and Community Participation:**
  - Collaboration with Panchayati Raj Institutions, Urban Local Bodies, and community groups for infrastructure development and resource pooling.
- **Implementation Strategy**
  - Implemented through existing administrative structures of **Samagra Shiksha, Kendriya Vidyalaya Sangathan (KVS), and Navodaya Vidyalaya Samiti (NVS).**
  - Monitored rigorously to **ensure adherence to NEP 2020 goals.**

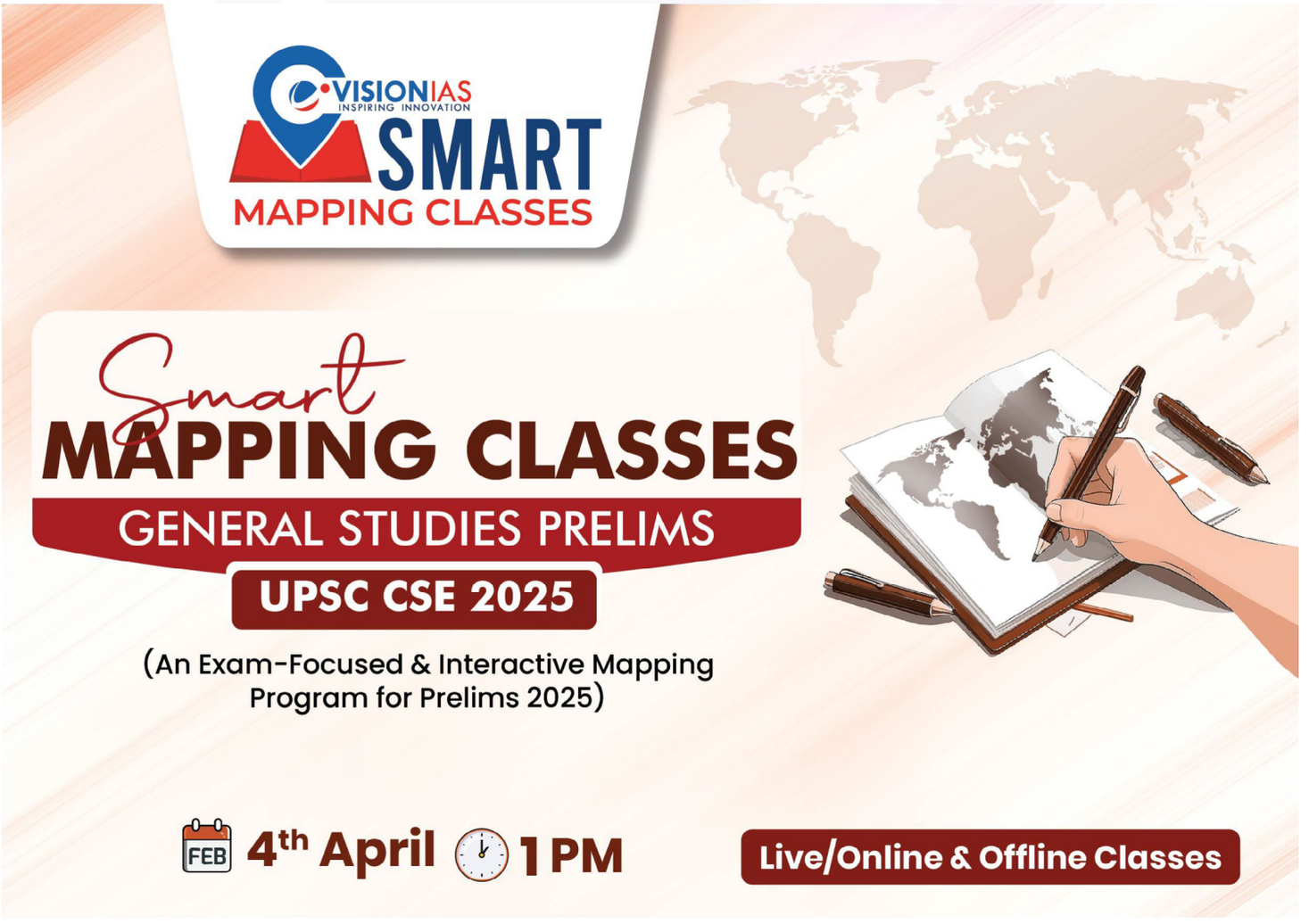
Pm shri schools selection methodology

Three-Stage Process with Definite Timelines

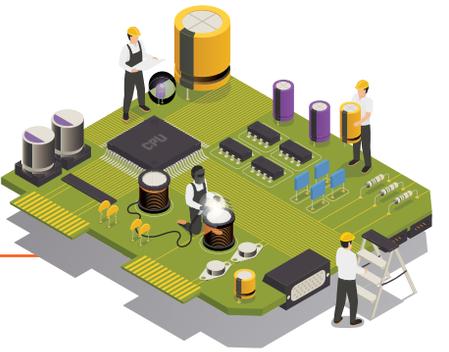
STAGE 1: MoU SIGNING
States/UTs sign MoU with Centre laying down commitments for supporting quality assurance as PM SHRI schools

STAGE 2: ELIGIBILITY POOL
Pool of eligible schools identified based on prescribed minimum benchmark through UDISE+ data

STAGE 3: CHALLENGE METHOD
Based on the challenge method for fulfilling certain criteria



8 MINISTRY OF ELECTRONICS & IT



8.1. Schemes In News

8.1.1. Digital India Programme

Why in the News?

The Digital India Programme recently completed its 9 years.

Quick Facts

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

Objective

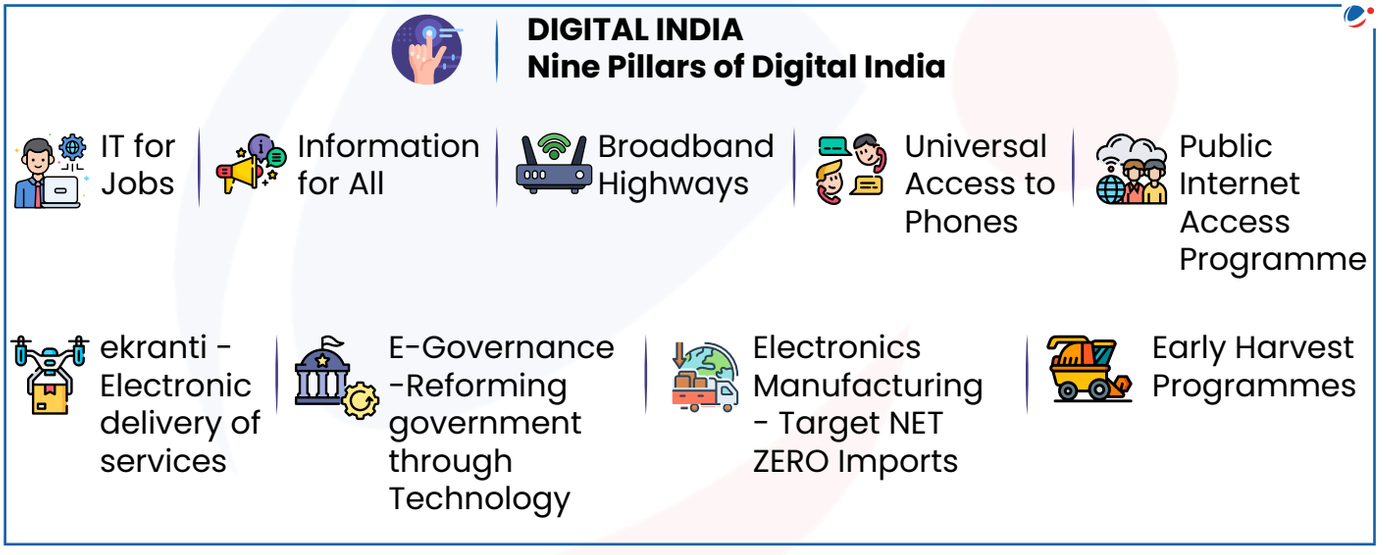
- To **transform India into a digitally empowered society and knowledge economy**.
- To **ensure digital access, digital inclusion, digital empowerment** and bridge the digital divide.
- To ensure that **Government services are available to citizens electronically**.

Salient Features

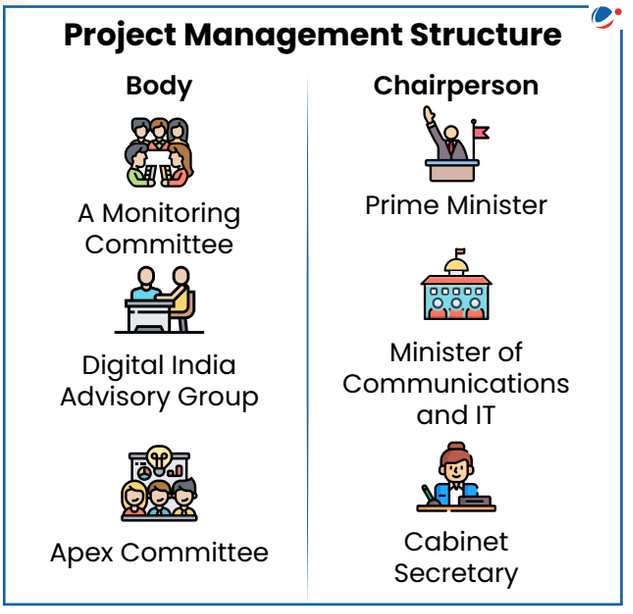
- **Background: launched in 2015** to enable digital delivery of services to citizens.
- **Umbrella programme:** Covers multiple projects of various Central Ministries/Departments and States and Union Territories (UTs).
  - The central **ministries/departments** and state governments concerned would have the **overall responsibility for the implementation** of various projects under the Digital India Programme.
- **Vision is centred on three key areas:**
  - **Digital Infrastructure as a Utility to Every Citizen**
    - **High-speed internet** as a core utility
    - **Cradle to grave digital identity** -unique, lifelong, online, authenticable
    - **Mobile phone & Bank account enabling** participation in digital & financial space

- **Easy access** to a Common Service Centre
- **Shareable private space** on a public cloud
- **Safe and secure Cyber-space**

- **Governance & Services on Demand**
  - **Seamlessly integrated** across departments or jurisdictions
  - **Services available in real-time** from online &mobile platform
  - All citizen entitlements to be **available on the cloud**
  - **Services digitally transformed** to improve Ease of Doing Business
  - Making financial **transactions electronic & cashless**
  - **Leveraging GIS** for decision support systems & development
- **Digital Empowerment of Citizens**
  - **Universal Digital Literacy**
  - **Universally accessible digital resources**
  - All documents/ certificates are to be available on the cloud
  - **Availability of digital resources/services in Indian languages**
  - **Collaborative digital platforms** for participative governance
  - **Portability of all entitlements** through the cloud



- **Key agencies enabling DI initiatives: Some of them include:**
  - Controller of Certifying Authorities (CCA)
  - Centre for Development of Advanced Computing (C-DAC)
  - Centre for Railway Information Systems (CRIS)
  - Common Services Center (CSC)
  - Small Farmers Agribusiness Consortium (SFAC)
- **Some of the Key initiatives:** Aadhar, Common Service Centres (CSCs), Digi Locker, Digi Sevak, Bharat Broadband Network Limited, CERT-In, Centre of Excellence for IoT, Cyber Swachhta Kendra etc.



9 MINISTRY OF FINANCE (MOF)

9.1 Newly launched schemes

9.1.1. NPS Vatsalya Yojana

Quick Facts

- **Purpose**: Encouraging **early savings for children** by opening National Pension System (NPS) accounts
- **Regulated by:** Pension Fund Regulatory Authority of India (PFRDA)
- **Eligibility**: All minor citizens (up to 18 years of age)
- **PRAN**: A unique Permanent Retirement Account Number (PRAN) is **issued in the minor's name.**

Objective

- To create a pensioned society and encourage the empowerment of children by inculcating the habit of saving for retirement from an early age.

Salient Features

- NPS Vatsalya is a **Contributory Pension Scheme.**
- **Guardians**
  - The account is **operated by the guardian (natural/legal) with the minor** as the sole beneficiary.
  - **NRIs/OCIs require a separate form** and an NRE/NRO bank account.
  - The **guardian automatically becomes the nominee,** eliminating the need for separate nomination.
- **Pension Fund Selection:** Guardian can choose a registered Pension Fund.
- **Withdrawal and Exit:**
  - **Lock-in Period:** 3 years.
  - **Withdrawal:** Up to 25% of the contribution after lock in period allowed for education, specified illness, and disability. **Maximum of three times.**
  - **Exit on Attainment of 18 Years:**
    - If the corpus exceeds ₹2.5 lakh, **80% is used to purchase an annuity**, and 20% can be withdrawn as a lump sum.

NPS Vatsalya Account

Account Opening	Contribution Details
Points of Presence (POPs) • Banks • India Post **eNPS Platform**	Initial: ₹1,000 minimum (No upper limit) Yearly: ₹1,000 minimum (No upper limit)

⚠ • Account frozen if minimum contribution not met
• Closure only upon subscriber request

» If the corpus is ₹2.5 lakh or less, the **entire amount can be withdrawn** as a lump sum.

- **Death:** On death, the entire corpus is returned to the guardian.

- **Documents Required:**
  - **For Minor:** Date of Birth proof (Birth certificate, School leaving certificate, etc.).
  - **For Guardian: KYC documents (Aadhaar, Passport, Voter ID, etc.), PAN, and proof of address.**
  - **If Guardian is NRI/OCI:** NRE/NRO Bank Account of the minor.
- **Grievance Redressal:**
  - **PFRDA (Redressal of Subscriber Grievance) Regulations, 2015** notified for grievance redressal.
  - **Central Grievance Management System (CGMS),** an online platform, has been hosted for subscribers to lodge grievances by logging to his/her NPS account.

9.2 Schemes In News

9.2.1 Pradhan Mantri Jan Dhan Yojana (PMJDY) - National Mission For Financial Inclusion

Why in the News?

Pradhan Mantri Jan Dhan Yojana (PMJDY) has completed ten years.

Quick Facts

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

Objective

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

Salient Features

- **Background:** Launched in 2014, the PM JDY is a National Mission for Financial Inclusion.
- **Approach**
  - **Accounts opened are online accounts** in the core banking system of banks.
  - **Inter-operability** through RuPay debit card or Aadhaar enabled Payment System (AePS).
  - **Fixed-point Business Correspondents**
  - **Simplified KYC / e-KYC** in place of cumbersome KYC formalities.
- **Inoperative PMJDY Accounts:** As per extant RBI guidelines, a PMJDY account is treated as inoperative **if there are no customer induced transactions** in the account **for over two years.**

Basic Tenets of PMJDY

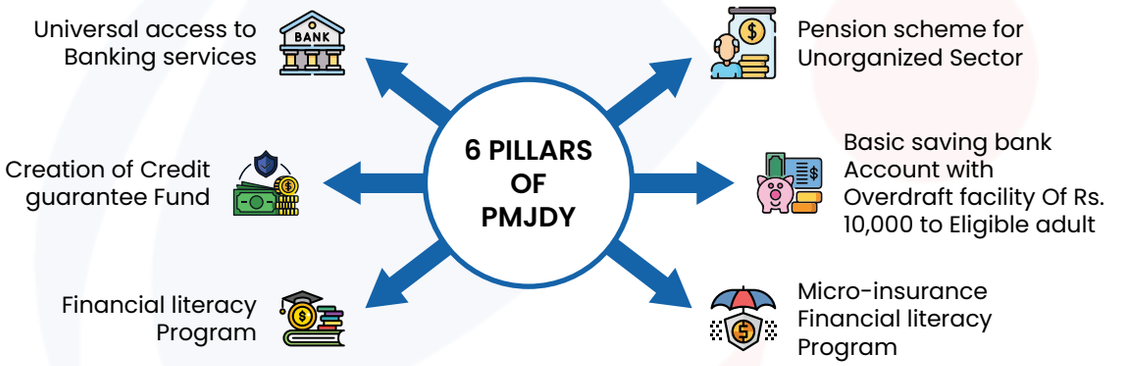
Banking the Unbanked:
Basic Savings Bank Deposit (BSBD) accounts with zero balance, minimal paperwork, and simplified KYC

Securing the Unsecured:
Free Indigenous debit cards and Rs. 2 lakh accident insurance coverage

Funding the Unfunded:
Access to micro-insurance, overdraft facility, pension, and credit services

- **Technologies**
  - **Jan Dhan Darshak App:** A mobile app to help citizens locate banking touch points like bank branches, ATMs, Bank Mitras, and Post Offices.
  - **Aadhaar Enabled Payment System (AePS):** A bank-led model allowing online financial transactions through MicroATMs using Aadhaar authentication, also used for disbursing government entitlements such as MNREGA and social security pensions.

Pradhan Mantri Jan Dhan Yojana (PMJDY)



9.2.2. Pradhan Mantri Mudra Yojana (PMMY)

Why in the News?

The limit of Mudra loans under the PMMY has been enhanced from current Rs. 10 lakhs to Rs. 20 lakhs.

Quick Facts

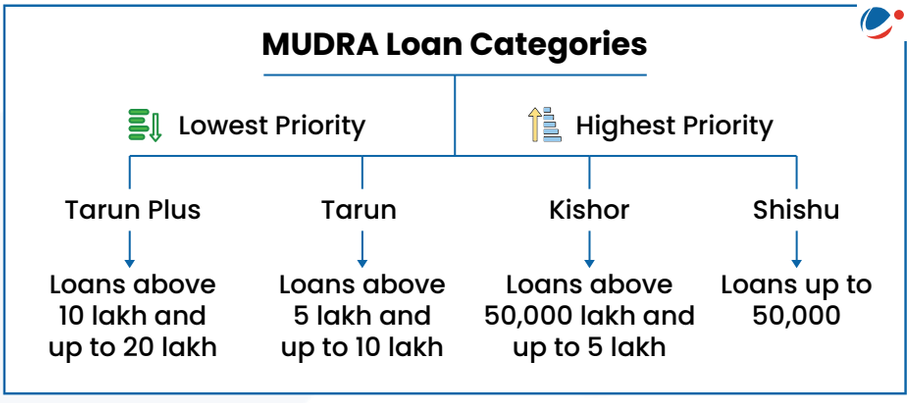
- **Purpose:** PMMY is set up for providing MUDRA **loans to the non-corporate, non-farming small & micro enterprises.**
- **Type:** Central Sector Scheme
- **Intended beneficiary:** Any Citizen who has a business plan for **a non-farm sector income generating activity**
- **Sectors eligible for loan:** Manufacturing, trading and services sectors and activities allied to agriculture

Objective

- PMMY scheme aims to provide **collateral free access to credit** in a seamless manner **to micro enterprises** in the country.
- To **fund the unfunded** by bringing MSMEs to the formal financial system and extending affordable credit to them.
- PMMY aims **to provide financial inclusiveness** and support to the marginalized and hitherto socio-economically neglected classes.

Salient Features

- **Background: Launched in** 2015
- **MUDRA**: Micro Units Development and Refinance Agency Ltd (MUDRA) is a refinance agency and not a direct lending institution.
  - It provides **refinance support to its intermediaries viz. Banks, Micro Finance Institutions (MFIs) and NBFCs.**
  - It is registered as a Company under the Companies Act 2013 and as a Non-Banking Finance Institution (NBFC) with the RBI.



- **Means for availing Mudra loans:** Bank, NBFC, MFIs etc or through **Udyami Mitra portal**
- **Nature of Assistance:** Term Loan, Overdraft Limit, Working Capital, and Composite Loan for Acquiring Capital
- **No Need for Collaterals: Credit Guarantee Fund for Micro Units (CGFMU)** provides guarantee coverage for these collateral free micro loans.
- **Interest Rate:** Deregulated, with a **2% interest subvention** on prompt repayment of Shishu loans under PMMY for 12 months.
  - MUDRA offers a **25bps interest rate reduction** to MFIs/NBFCs providing loans to women entrepreneurs.
- **Mudra Card:** It provides a facility of working capital arrangement in the form of an overdraft facility to the borrower.
- **Mudra Mitra:** It is a mobile phone application. It guides a loan seeker to approach a Banker in availing MUDRA loan under PMMY.

9.2.3 Stand Up India Scheme

Why in the News?

The scheme saw a flat growth in loans sanctioned during the financial year 2023-24 from the previous year.

Quick Facts

- **Purpose:** To promote entrepreneurship at grassroots level focusing on economic empowerment and job creation.
- **Type:** Central Sector Scheme
- **Enterprises covered: Greenfield enterprise** in manufacturing, services, Agri-allied activities or the trading sector
- **Refinancing agency:** Small Industries Development Bank of India (SIDBI).

Objective

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

Salient Features

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

Eligibility

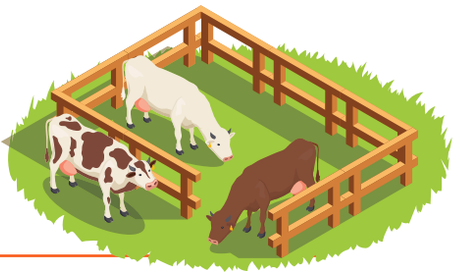
SC, ST or Woman Above 18 years of age.

Loans available for setting up Green Field Projects.

Atleast 51% stake should be held by an SC, ST or Woman entrepreneur for a non-individual enterprise.

Borrowers should not be in default to any bank or financial institution.

10 MINISTRY OF FISHERIES, ANIMAL HUSBANDRY & DAIRYING



10.1 Schemes In News

10.1.1 Pradhan Mantri Matsya Sampada Yojana (PMMSY)

Why in the News?

Ministry announced the development of **100 climate-resilient coastal fishermen villages** under the Pradhan Mantri Matsya Sampada Yojana (PMMSY).

Quick Facts

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

Objective

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

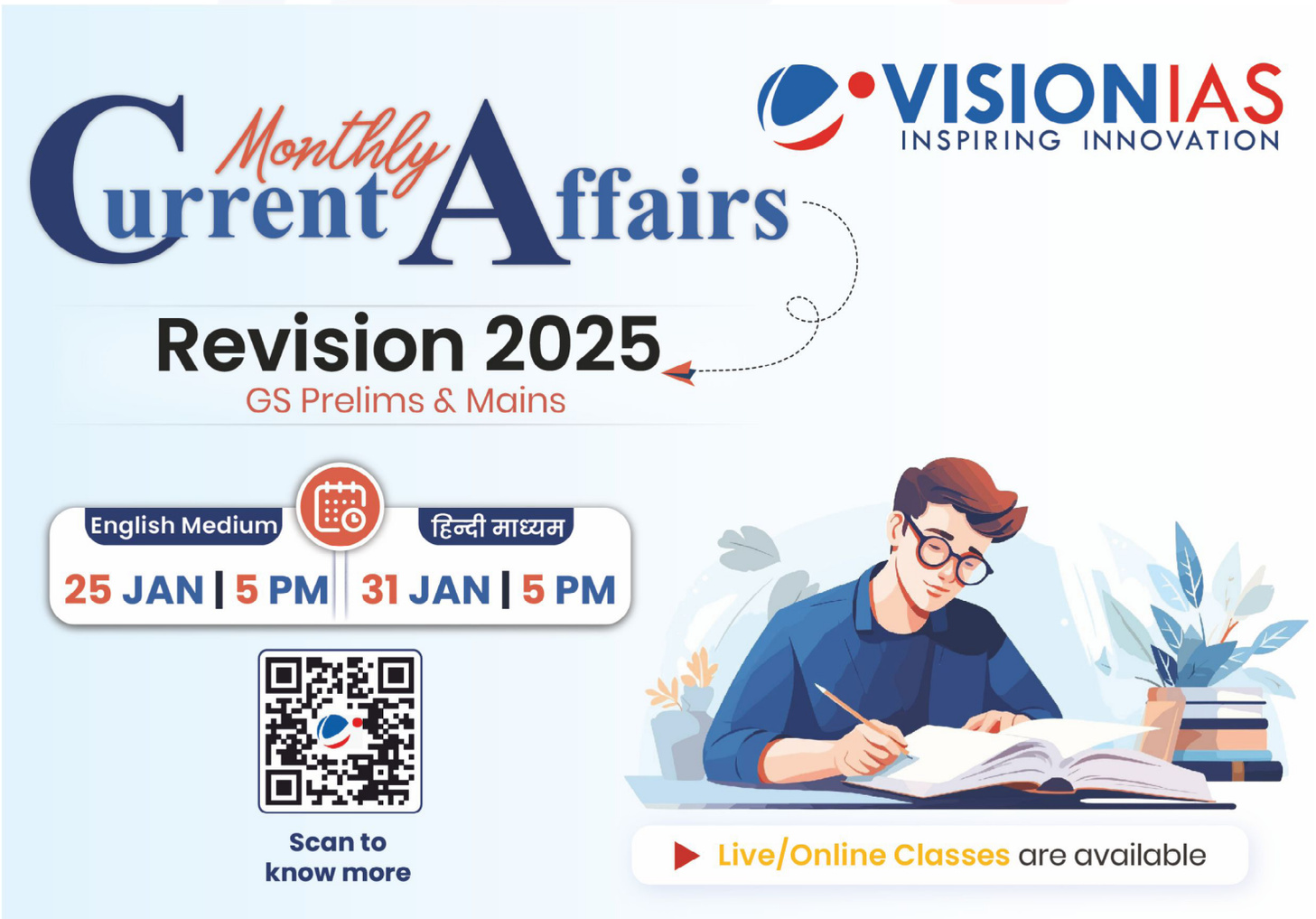
Salient Features

- **PMMSY Investment:** 42% for fisheries infrastructure (harbors, cold chains, markets, villages, deep-sea fishing).
- **Swath Sagar Plan:** Includes bio-toilets, vessel insurance, e-trading, resource surveys, and IT databases.
- **National network of Brood Banks:** State/UT-based species-specific brood banks for quality fish breeding.
- **Integrated Laboratory Network:** For addressing diseases, antibiotics and residues issues, aquatic health management.
- **Aqua Parks:** One-stop hubs for fisheries and aquaculture activities.
- **Project Monitoring and Evaluation Unit (PMEU)**: A fisheries department team led by a Joint Secretary oversees implementation.

- **Key Initiatives**
  - **National Fisheries Digital Platform (NFDP):** Foundation for evidence-based fisheries management under PM-MKSSY.
  - **Pradhan Mantri Matsya Kisan Samridhi Sah-Yojana (PM-MKSSY):** A ₹6000 crore sub-scheme of PMMSY, supported by the World Bank and AFD.
  - **Matsya Sampada Jagrukta Abhiyan:** Awareness campaign for nationwide outreach.
  - **River Ranching Programme:** Enhances fish production through land and water utilization; NFDB is the nodal agency.
  - **NSPAAD Phase-II**: Focuses on early detection and management of aquatic diseases.
  - **Genetic Improvement of Penaeus indicus:** Establishes a National Genetic Improvement Facility for shrimp breeding.

Aims of PMMSY

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



11 MINISTRY OF FOOD PROCESSING INDUSTRIES

11.1. Schemes In News

11.1.1. Pradhan Mantri Kisan Sampada Yojana (PMKSY)

Why in the News?

Centre informed that 1,646 projects valued ₹31,830 crore sanctioned under PMKSY.

Quick Facts

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

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 & Value Addition Infrastructure:** Provides seamless cold chain facilities from farm gate to consumer.
    - » Set up by eligible **firms, companies, cooperatives, SHGs, FPOs, NGOs, PSUs,** etc.

- » Cold chain for **fruits and vegetables** is implemented under the **Operation Greens (OG) scheme** to ensure convergence.

- **Creation of Infrastructure for Agro Processing Cluster (APC):** Aimed at setting up **smaller-scale food processing units,** similar to Mega Food Parks.
  - » At least **10 acres of land is required**.
- **Creation/ Expansion of Food Processing and Preservation Capacities** (Unit Scheme**):** Focuses on creating and **expanding processing facilities within Mega Food Parks (MFPs) and APCs.**
  - » Implemented by **PSUs, Joint Ventures, FPOs, NGOs, Cooperatives, SHGs, private firms, and individuals** for food unit establishment or modernization.
- **Food Safety and Quality Assurance Infrastructure (FTL):** Supports food testing labs and global certifications (HACCP, ISO 22000).
- **Human Resource & Institutions (HRI)-Research and Development:** 100 R&D projects have been sanctioned for 15th FC cycle.
- **Operation Greens (OG): Announced in** Union Budget 2018-19 on the line of "Operation Flood".
  - » Initially the scheme was launched for **development of Tomato, Onion and Potato (TOP) value chain**
  - » The scheme has **two components:**
    - **Long Term Intervention-Integrated Value Chain Development Projects: Under the union** budget 2021-22, its scope was **enlarged to 22 perishable crops.**
    - **Short-Term Interventions:** Under "Aatmanirbhar Bharat Package" of 2020 its scope was **expanded from TOP crops to all fruits and vegetables (i.e. TOP to TOTAL).**

- **Inter-scheme re-allocation:** Based on mid-term correction **inter-scheme reallocation** of the outlay may be approved by the Minister I/C of MoFPI **subject to 25% of the original outlay** of that scheme.
- **Use of savings of committed liability:** Savings from committed liability for any scheme shall be used **for sanction of new projects under the scheme**.
- **Awareness:** Wide publicity may be given to the schemes of PMKSY so that full advantage of benefits under PMKSY can be availed by stakeholders.

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.

12 MINISTRY OF HEALTH & FAMILY WELFARE

12. Ministry of Health & Family Welfare

12.1.1 Ayushman Bharat Digital Mission (ABDM)

Why in the News?

The Ayushman Bharat Digital Mission (ABDM) marks the successful completion of three years.

Quick Facts

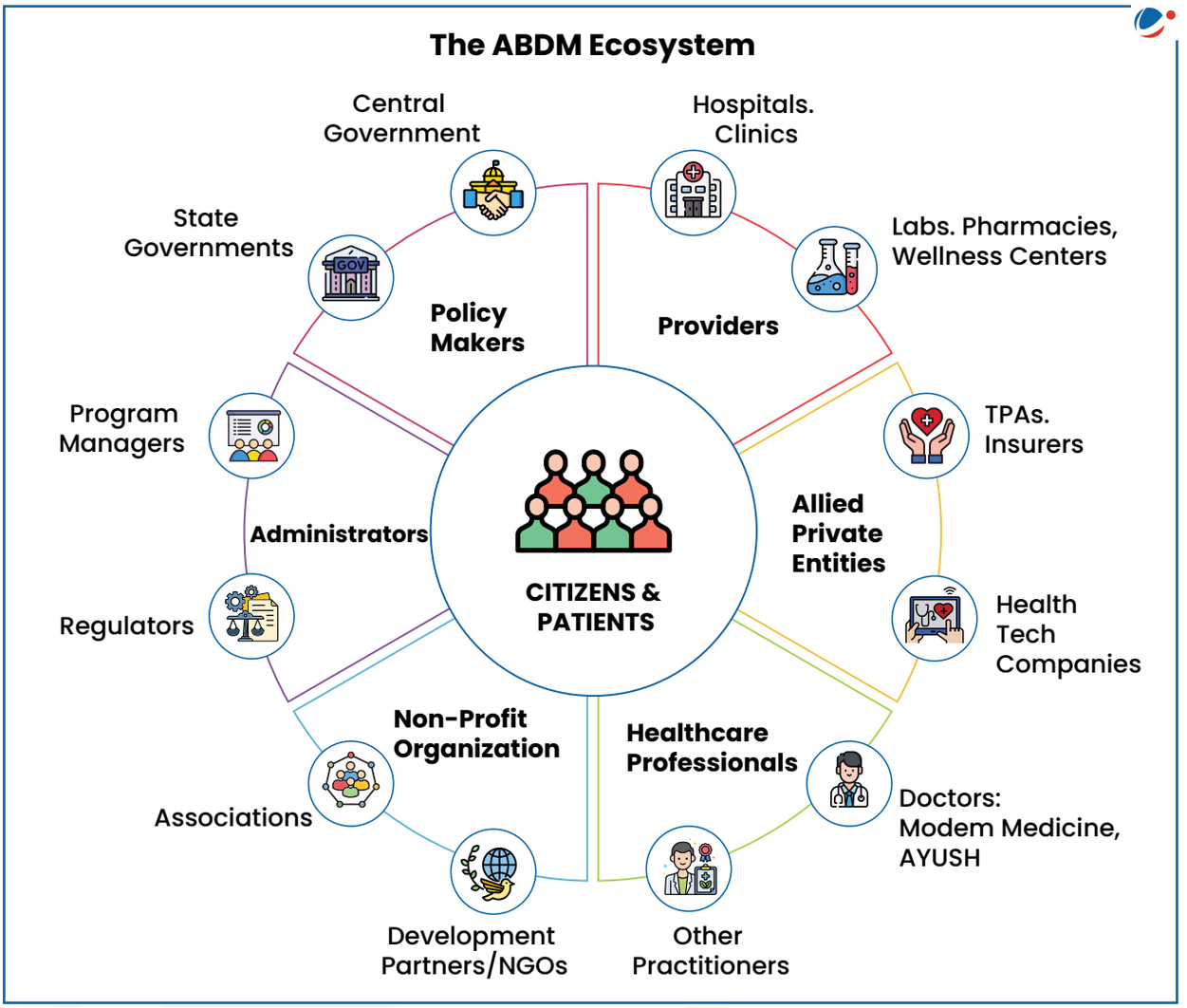
- **Purpose:** To **integrate digital health solutions** for continuum of care, and effective utilization of resources
- **Type:Central Sector Scheme**
- **Tenure:** 5 years
- **Implementing Agency:** National Health Authority (NHA)

Objective

- To develop robust digital backbone to support the **integrated digital health infrastructure** and bridging gaps among stakeholders in India's healthcare ecosystem.

Salient Features

- **Key components**
  - **ABHA and ABHA App:** 14-digit health ID for digital record access; app for uploading/scanning health documents.
  - **Health Facility Registry:** Database of **all public & private healthcare facilities.**
  - **Healthcare Professionals Registry:** Database of all medical professionals (modern & traditional medicine).
  - **Unified Health Interface (UHI):** Open platform for appointments, teleconsultations, etc.
  - **Health Information Exchange and Consent Manager (HIE-CM):** Empowers citizens to securely access and share their health records, ensuring that data exchange is driven by informed consent.
  - **National Health Claims Exchange (HCX):** Standardizes and speeds up insurance claims.
- **Microsite Project:** A network of healthcare providers labs, pharmacies etc. in a defined area or group to boost ABDM adoption, especially for private sector providers.
- ABDM is **voluntary in nature** including for citizens.



- **Key Initiatives of ABDM:**
  - **Scan and Share: QR-based OPD registration** reduces waiting times.
  - **Digital Health Incentive Scheme (DHIS):** Offers up to ₹4 crore incentives, **driving public and private sector adoption of digital health practices.**

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

Why in the News?

Odisha has become the 34th state to implement the Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB PM-JAY) scheme.

Quick Facts

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

Objective

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

Salient Features

Benefits

- Rs 5 lakhs per family per year for secondary and tertiary care hospitalization
- Benefits will be portable across the country
- Service available across public and private EHCP
- No cap on family size or age
- All pre-existing conditions are powered from day one
- Technologically driven, enables cashless and paperless transaction
- Coverage of 3 days of pre-hospitalisation and 15 days of post-hospitalisation expenses. including medicines, follow up consultation and diagnostics.
- Treatment of COVID-19 patients had also been covered from April 2020.

- **Background:** Recommended by the **National Health Policy 2017.**
- **Ayushman Arogya Mandir (earlier Health and Wellness Centre)**
  - **1,50,000 Ayushman Arogya Mandir** will be created to deliver **Comprehensive Primary Health Care (CPHC),** that **is universal and free to users.**
  - **Focus:** Wellness and the delivery of an expanded range of services closer to the community
  - **Funding:** Through National Health Mission (NHM)

Comprehensive Primary Health Care through Ayushman Arogya Mandir

- Expended Service Delivery
- Continuum of Care-Tele-health /Referral
- Expanding HR & Multi-skilling
- Community Mobilisation and Health Promotion
- Partnerships for Knowledge Implementation
- Robust IT System
- Financing/Provider Payment Reforms

- **Pradhan Mantri Jan Arogya Yojana (PM-JAY)**
  - **Background:** The erstwhile **National Health Protection Scheme (NHPS)** has been rechristened as PM-JAY. It is the **largest health assurance scheme** in the world.
  - **Beneficiaries:**
    - » Identified through **Socio-Economic Caste Census-2011** (SECC-2011).
    - » Also, **families** that were covered under Rastriya Swasthya Bima Yojana (RSBY) but did not form part of the SECC-2011.
    - » **All senior citizens** of the age **70 years and above.**

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

- **Implementing Agencies:**
  - **National Health Authority (NHA)** an autonomous body chaired by the Union Minister of Health & Family Welfare.
  - **State:** SHA headed by a CEO appointed by the state government.
  - **District:** District Implementing Unit (DIU) chaired by DC/DM/Collector of the district.
- **Transparency and accountability:**
  - **4 modes of verification** of beneficiaries-Aadhar based e-KYC, Finger print, iris scan, and face authentication
  - **Whistle Blower Policy** issued by the NHA.
  - **Anti-Fraud Cell** in the state for carrying out surprise inspections, imposing penalties, de-empanelment, etc.
- **Key initiatives**
  - **Ayushman Bhava campaign:** It aims to saturate coverage of health services through its three components
    - » **Ayushman - Apke Dwar 3.0**,
    - » **Ayushman Melas** at **Ayushman Arogya Mandir** and Community Health Centres (CHCs) and
    - » **Ayushman Sabhas** in every village and panchayat

AB PM-JAY Update: Expanded Coverage for Senior Citizens

Free Health Insurance: ₹5 lakh per family for all citizens aged 70+.

Extra Coverage: Seniors in AB PM-JAY families get an additional ₹5 lakh.

Family without PM-JAY Coverage: ₹5 lakh per year for seniors without AB PM-JAY coverage.

Ayushman Vay Vandana Card: Special card for senior citizens.

Scheme Flexibility: Can opt for AB PM-JAY or keep CGHS, ECHS, CAPF coverage.

Private Insurance Holders Eligible: Includes those with private or ESIC coverage

12.1.3. National Health Mission (NHM)

Why in the News?

Union Cabinet approved the extension of the NHM for another five years

Quick Facts

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

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

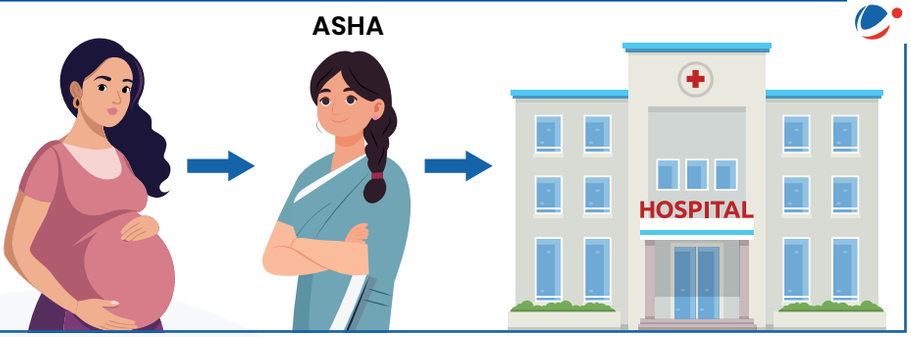
- **Background:** In 2013, NRHM (launched in 2005) and NUHM (launched in 2013) merged under the **National Health Mission (NHM)**.
- **2 Sub-Mission:** National Urban Health Mission (NUHM) and National Rural Health Mission (NRHM)
- **National Urban Health Mission (NUHM)**
  - **Coverage:** all State capitals, district headquarters and cities/towns with a population of more than 50000.
  - **Decentralised:** Need based city specific urban health care system and implemented in partnership with community and local bodies and NGOs.
  - **External aide:** Funding is being provided by the **Asian Development Bank (ADB)** based on progress related to certain indicators.
  - **Service Delivery Infrastructure:** Urban–Primary Health Centre, Urban-Community Health Centre (U-CHC) and Referral Hospitals and Outreach services.
- **National Rural Health Mission**
  - The thrust of the mission is on establishing a **fully functional, community owned, decentralized health delivery system** with inter-sectoral convergence at all levels.
  - The mission will ensure **simultaneous action** on a wide range of determinants of health such as **water, sanitation, education, nutrition, social and gender equality.**
- **Support to states:** The financing to the state is based on the **State's Programme Implementation Plan (PIP).**
  - States that show **improved progress made on key Outcomes/Outputs** such as IMR, MMR, etc. can receive **additional funds as incentives.**
- **Electronic Vaccine Intelligence Network (e-VIN):** It combines state-of-the-art technology, a strong IT infrastructure and trained human resource to enable **real time monitoring of stock and storage temperature** of the vaccines kept in multiple locations across the country.

Major Initiatives

- **Janani Suraksha Yojana**
  - It is a demand promotion and **conditional cash transfer scheme** for **promoting institutional delivery.**
  - **It is 100% Centrally Sponsored Scheme.**
- **Janani Shishu Suraksha Karyakram (JSSK)**
  - **Objectives:** To provide **better health facilities for pregnant women and neonates** and mitigate the problem of out of pocket expenses
  - Facilitates **'zero expense deliveries'** to pregnant women who access Government health facilities for their delivery (refer to the infographics).

- **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.**

- 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

- **Rashtriya Kishor Swasthya Karyakram**
  - **Beneficiaries: For Adolescents (10-19 years)** to make informed health decisions.
  - **Health Screening in Schools** for early disease detection, especially NCDs.
  - **Community Support:** Peer educators (Saathiya) guide adolescents.
  - **Saathiya Resource Kit:** Helps address sensitive topics, especially in rural areas.
  - **Menstrual Hygiene Scheme (MHS):** Subsidized sanitary napkins for rural girls.
  - **National Adolescent Health Strategy:** Developed by MoHFW & UNFPA.

Janani shishu suraksha karyakram

Free assured ambulance services & transport from home to facility & drop back

Free drugs, diagnostics and blood transfusion

Free delivery/caesarean section

Similar facilities extended to infants up to a year old

- **RMNCH+A (Reproductive, Maternal, Newborn, Child and Adolescent Health):** The RMNCH+A strategy promotes links between various interventions across thematic areas **to enhance coverage throughout the lifecycle to improve child survival in India**.

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

Adolescence Recognized as a key life stage.	**Integrated Health Approach:** Links maternal, child, and reproductive health (family planning, HIV, gender, prenatal care).	**Community & Facility Linkage:** Connects home-based and facility-based services.	**Seamless Healthcare:** Ensures referrals and coordination across health system levels.

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

UIP: Free immunization against 12 diseases

- **Nationally against 9 diseases:** Diphtheria, Pertussis, Tetanus, Polio, Measles, Rubella, severe form of Childhood Tuberculosis, Hepatitis B and Meningitis & Pneumonia caused by Hemophilus Influenza type B
- **Sub-nationally against 3 diseases:** Rotavirus diarrhoea, Pneumococcal Pneumonia and Japanese Encephalitis (provided only in endemic districts).

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

13 MINISTRY OF HEAVY INDUSTRIES

13.1 Newly launched Scheme

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

Quick Facts

- **Purpose:** Accelerate EV adoption, build charging infrastructure, and enhance the EV manufacturing ecosystem.
- **Type:** Central Sector Scheme.
- **Tenure:** October 2024-March 31, 2026
- **Target:** Incentivize e-2Ws, e-3Ws, e-ambulances, e-trucks, and e-buses

Objective

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

Salient Features

- **Components:**
  - **Subsidies: Demand incentives** for EVs like e-2Ws, e-3Ws, e-ambulances, e-trucks, and other emerging EV categories.
  - **Grants for Capital Assets:** Funding for electric buses (e-buses), establishment of charging infrastructure, and modernization of MHI testing agencies.
  - **Administrative Support:** Information, Education & Communication (IEC) activities and fees for the Project Management Agency (PMA).
- **Demand Incentives: Directly reduce the upfront cost of EVs for consumers at the point of purchase.**
- **E-Voucher System:** Aadhaar-based e-KYC authenticated e-vouchers for availing incentives.
- **Sustainability and Safety:**
  - All eligible EVs must meet performance and safety criteria.
  - Promotes advanced batteries and scrapping of old vehicles.
- **Subsumed Electric Mobility Promotion Scheme (EMPS) 2024**: Implemented for the period of 06 months, from 01.04.2024 to 30.09.2024, is subsumed in the PM E-DRIVE scheme.

Eligible Categories

- **Electric Two-Wheelers (e-2Ws):** Applicable to both privately owned and commercially registered e-2Ws.
- **Electric Three-Wheelers (e-3Ws):** Includes registered e-rickshaws/e-carts (L5 category).
- **Electric Ambulances (e-ambulances):** Eligibility to be determined in consultation with the Ministry of Health and Family Welfare (MoHFW).
- **Electric Trucks (e-trucks):** Requires scrapping certificates from MoRTH-approved centers.
- **Electric Buses (e-buses):** Preference for cities scrapping old buses per MoRTH guidelines
- **Charging Infrastructure:** 100% funding flexibility for project costs, including upstream power infrastructure.
- **Testing Agency Upgrades:** ₹780 crore allocated to modernize testing agencies under MHI

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30 MARCH 2025

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2025	5 MONTHS	31 MARCH
2026	17.5 MONTHS	31 MARCH

Highlights of the Program

- Coverage of the entire UPSC Prelims and Mains Syllabus
- Development of Advanced answer writing skills
- Highly experienced and qualified team of senior mentors
- Special emphasis to Essay & Ethics

14 MINISTRY OF HOUSING AND URBAN AFFAIRS (MOHUA)

14.1 Newly Launched Scheme

14.1.1. Pradhan Mantri Awas Yojana-Urban 2.0

Quick Facts

- **Purpose:** Adressing housing needs of 1 crore urban poor and middle-class families
- **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 starting from September 2024

Objective

- 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** to provide all-weather pucca houses to all eligible urban households (**'Housing for All'**).
- **Exclusions:** Families **owning a pucca house** or benefiting from **government housing** in the last 20 years.
- **Exclusion:** Beneficiary family owning **a pucca house in any part of India** and **Beneficiaries of government housing schemes** in last 20 years.
- **Quality of Houses:**
  - **Basic amenities in houses:** Must have water, sanitation, roads, and electricity.
  - **Safety:** Compliant with NBC and BIS standards for disaster resistance.
  - **AHP & ARH Projects:** Must include ramps for disabled access, rainwater harvesting, solar energy, and green spaces.

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 alloted 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

- **Funding Mechanism:** Mission involves **public expenditure (40%) and private investment** including beneficiary contribution **(60%).**
- **Technology & Innovation Sub-Mission (TISM):** Supports disaster-resistant, eco-friendly housing with advanced construction technologies.
- **Housing of Industrial employees:** Industries encouraged to provide rental housing for employees.
- **Affordable Loans:** HUDCO offers low-cost loans for PMAY-U 2.0 projects.
- **Transparency and monitoring:** Online tracking, geo-tagging, and third-party quality checks.
- **Implementing Agencies (IAs):** ULBs, Development Authorities, Housing Boards, Private Developers, etc. selected by State Government/ State Level Sanctioning and Monitoring Committee (SLSMC).
- **PMAY-G Link:** Beneficiaries can choose PMAY-G or PMAY-U 2.0 based on location.

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 using Aadhaar/ Aadhaar Virtual ID to avoid duplication.

14.2. Schemes In News

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

Why in the News?

Budget 2025-26 announced that PM SVANidhi will be revamped with **enhanced loans from banks and UPI-linked credit cards with Rs 30,000 limit.**

Quick Facts

- **Purpose:** To facilitate **collateral-free working capital loans** to street vendors to restart their businesses.
- **Type**: Central Sector Scheme
- **Beneficiary**: Street vendors/ hawkers vending in **urban areas and surrounding peri-urban and rural areas.**
- **Implementing Agency**: Small Industries Development Bank of India (SIDBI).

Objective

- **Facilitate collateral free working capital loan** upto ₹10,000, of 1 year tenure, with enhanced loan of ₹20,000 and ₹50,000 in the second and third tranches respectively, on repayments of earlier loans.
- To incentivize regular repayment and to reward digital transactions

Salient Features

- **Background**: Launched in 2020 to **support urban street vendors** hit by COVID-19.
- **Responsibility of States/ULBs**: **Identification of Beneficiaries'**.
- **Criteria for Identification of eligible vendors:**
  - Street vendors with a **Certificate of Vending/ Identity Card** issued by ULBs.
  - Vendors **identified in surveys** but do not have a Certificate of Vending/Identity Card.
  - **Vendors** omitted from ULB-led surveys or those who started vending after the survey, **with a Letter of Recommendation (LoR)** from ULB/Town Vending Committee (TVC).
  - Vendors from **surrounding development/peri-urban/rural areas** vending **within ULB limits**, with an LoR from ULB/TVC.

Empowering Street Vendors with PM SVANidhi Scheme

- **Loan tenure of 1 year** on working capital
- **Interest Subsidy at 7% p.a.** on timely repayment, paid quarterly
- **Monthly cash-back incentive up to ₹100** on digital transactions
- **Higher loan eligibility** on timely/ early repayment of the first loan
- **Covers urban local bodies** across the country

- **Eligibility for state/UTs:** States/UTs must have notified **Rules under the Street Vendors (Protection of Livelihood and Regulation of Street Vending) Act, 2014.**
- **Credit Guarantee:** Provision for **Graded Guarantee Cover** for the loans sanctioned. It is administered by **Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE).**

14.2.2. Smart Cities Mission

Why in the News?

Smart Cities Mission extended till March 2025 for completing all ongoing projects.

Quick Facts

- **Purpose:** To develop 100 smart cities and make them citizen friendly
- **Type:** Centrally Sponsored Scheme
- **Smart cities:** There is **no standard definition** of a smart city.
- **Implementing Agency:** Special Purpose Vehicle (SPV)

Objective

- To **promote cities and provide core infrastructure, clean and sustainable environment** through the application of **'smart solutions'.**
- To **drive economic growth** and **improve quality of life** through **comprehensive work on social, economic, physical and institutional pillars** of the city.
- To **create replicable models** which act as **lighthouses** to other aspiring cities.

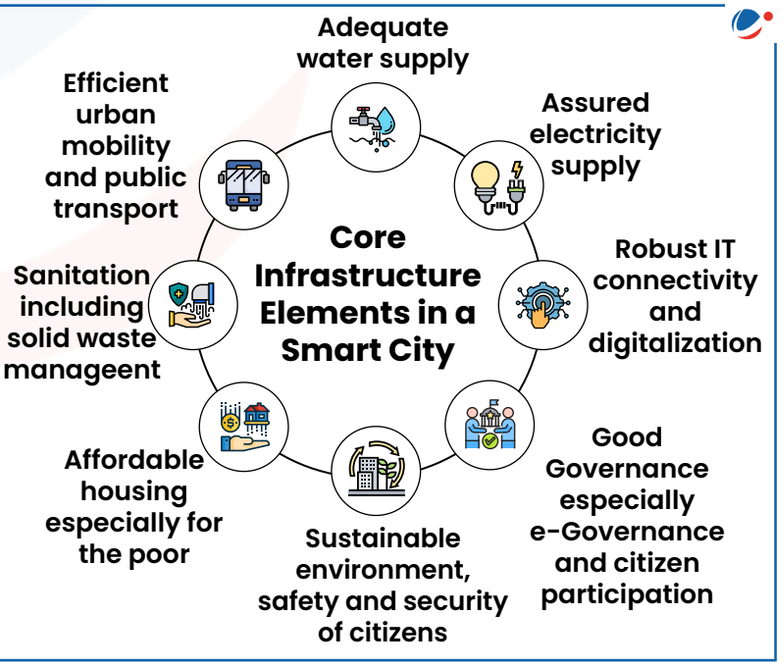
Salient Features

- **Background:** Launched on **June 25, 2015,** the Smart Cities Mission aims to **enhance the quality of life in 100 cities** through efficient services, robust infrastructure, and sustainable solutions, addressing housing, transport, education, healthcare, and recreation to create model urban spaces.
- **Equitable criteria for Selection of Cities:** Equal weightage is given to **urban population and the number of statutory towns in the State/UT.**
- **Approach of the Smart City Mission:** Implementing the Smart City Mission is carried out primarily through two approaches:
  - **Area-Based Development (ABD):** Targeted interventions in selected areas.
  - **Pan-City Projects:** Citywide technology-driven solutions.

Six Fundamental Principles Of Smart Cities

Community at the core	Communities at the core of planning and implementation
More from Less	Ability to generate greater outcomes with the use of lesser resources
Coorporative & Competitive Federalism	Cities selected through competition and flexibility to Implement projects
Integration, Innovation, Sustainability	Innovating methods, integrated and sustainable solutions
Technology as means, not the goal	Careful selection of technology, relavant to the context of cities
Convergence	Sectorial and Financial Convergence

- **Special Purpose Vehicle (SPV): Formed as a limited company** under the **Companies Act, 2013 at the city-level with 50:50 equity from State/UT and ULB.**
  - **Functions:** Plan, appraise, approve, release funds, implement, manage, operate, monitor, etc.
- **Funding:** Rs 48,000 crore by the Union Govt (Rs100 crore per city per year from **FY15 to FY20)**).
  - Matching contribution from State/ ULB + additional funds (Municipal Bonds, etc.).
  - **Additional resources** are to be raised through **convergence,** from ULBs' own funds, grants under Finance Commission, Municipal Bonds, etc.
- **Public Private Partnerships (PPP):** PPP is emphasized to leverage private sector.
- **Integrated Control and Command Centres (ICCC):** Active in all 100 Smart Cities for traffic, health, water, and security.
- **The India Smart Cities Award Contest (ISAC):** Recognizes cities and projects that promote sustainable and inclusive urban growth.



GOVERNMENT SCHEMES IN NEWS

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

Why in the News?

The Swachh Bharat Mission marks the completion of a decade since its launch.

Quick Facts

- **Purpose:** Creating 'Garbage Free Cities (GFCs)'
- **Type:** Centrally Sponsored Scheme
- **Coverage:** All the statutory towns
- **Tenure:** Till 2026

Objective

- Ensuring **cleanliness and hygiene** in public places, **reducing air pollution**, **holistic Sanitation, treatment of used water** before discharge, **Capacity building, awareness** and **Jan Andolan.**

Salient Features

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

Urban Swachh Bharat Mission 2.0

Aims to focus on:

- Complete **faecal sludge management & water waste treatment**
- Source **segregation of garbage**
- Minimise use of **single-use plastic**
- Reduce air pollution by **effective management of waste from construction & demolition sites**
- Bio-remediation of all legacy dumpsites 11 UNION
- **Bio-remediation** of all legacy dumpsites

- **Promoting entrepreneurship:** Encourages **cost-effective, local solutions** in sanitation and waste management by small businesses.
- **Technology & Digital Push:** Expands **e-learning, skill development, and ICT-enabled governance** in sanitation.
- **Urban-Rural convergence:** Develop **infrastructure clusters** for shared **waste processing facilities** for urban and rural areas

- **Challenge Fund:** ₹13,029 crore allocated over 5 years for cities **with 10+ lakh population** to meet benchmarks.

Key Initiatives

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

Outcomes Envisaged

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

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

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

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

PERSONALITY
DEVELOPMENT PROGRAMME
CIVIL SERVICES EXAMINATION - 2024
ADMISSION OPEN

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Recordings of Mock Interviews: Video of Interview sessions for Self-evaluation

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15 MINISTRY OF JAL SHAKTI

15.1. Schemes In News

15.1.1. Jal Jeevan Mission (JJM): Har Ghar Jal

Why in the News?

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

Quick Facts

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

Objective

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

Salient Features

- **Background:** Launched in 2019 when only 3.23 crore (17%) rural households had tap water connections.
  - So, far **15.44 crore (79.74 %) of rural households in the country have been provided with tap water connection.**
- **Goal:** Develop **"WASH enlightened villages"** wherein the local communities are equipped to provide **sustainable water and sanitation services.**
- **FHTC:** FHTC refers to **household tap connection** providing **adequate water,** in **prescribed quality** and **on regular basis.**
- **Decentralized:**
  - **Village Action Plan (VAP)** for long-term drinking water security which **focuses on:**
    - » **Drinking water sources**
    - » **Grey water reuse**
    - » **Water supply systems**
    - » **Operation & maintenance**
  - **Paani Samitis or Village Water and Sanitation Committees (VWSCs)** is responsible for the operation and maintenance of the village water supply system.

Women Empowerment

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

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

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

- **Reducing the Non-Revenue Water: Non-revenue water** refers to **water that is pumped and then lost or unaccounted for.**
- **Key Resource Centres (KRCs):** To **enhance capacity** various governmental and non-governmental **academic institutions,** think tanks, and training institutions are involved as KRCs.
- **National WASH Expert: National Centre for Drinking Water, Sanitation, and Quality** empanels and deploys National WASH Experts (NEW) to verify **implementation, provide star ratings, and offer technical support to States.**
- **Release of funds:** It is contingent upon **the utilization of available Central funds** and **matching State shares.**
  - **Performance grant to States/ UTs** is provided based on functionality assessment survey.
- **15th Finance Commission (FFC) Funding:** ₹2.36 lakh crore allocated (2021-26) for water and sanitation.

Mechanism for Transparency & accountability

Enhanced monitoring

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

Enhanced delivery

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

Key initiatives

- **Rural WASH Partners Forum (RWPF): :** Promotes **innovation in WASH** through technology and knowledge sharing.
- **Nal Jal Mitra Programme:** Trains villagers as "Nal Jal Mitras" to **maintain and repair** water supply systems.

- **Jal Shakti Abhiyan: Catch the Rain (JSA: CTR):** Launched in 2019 for water conservation through public participation.
  - » **2024 Theme: "Nari Shakti se Jal Shakti",** emphasizing women's role in water conservation.

15.1.2. Namami Gange Programme

Why in the News?

Only 69% of funds allocated to the Namami Gange Programme were utilised up to 2024-25, according to a PRS Legislative Research analysis.

Quick Facts

- **Purpose:** Ganga Rejuvenation
- **Type:** Central Sector Scheme
- **Implementing Agency:** National Mission for Clean Ganga (NMCG)
- **External Financing:** Through **World Bank (loan), , JICA, Asian Development Bank,** etc.

Objective

- **Pollution abatement**: Ensure effective abatement of **pollution** and **rejuvenation of the river Ganga** by adopting a **river basin approach**.
- **Conservation and rejuvenation**: To **maintain minimum ecological flows** in the river Ganga to ensure water quality and environmentally sustainable development.

Salient Features

- **Background**

Evolution of River Basin Approach

1985: GAP*-I – Focused on pollution abatement in the main stem of River Ganga.	1993: GAP-II – Expanded to major tributaries like Yamuna, Gomti, Damodar, etc.	1995: NRCP** – Extended to other major rivers; merged with GAP-II in 1996.	2009: NGRBA*** – Led by the Prime Minister, introduced the river basin approach for conservation.	2015: Namami Gange Mission – River Basin Approach is being followed

* Ganga Action Plan | ** National River Conservation Plan | *** National Ganga River Basin Authority

- **Key Strategy:**
  - Comprehensive **integrated programme**
  - Hybrid Annuity based **PPP model** adopted

- **5 years dedicated Budget** allocation
- **Operation and Maintenance (O&M)** cost **for 15 years** included
- **Non-lapsable fund: Clean Ganga Fund (CGF) established** under the Indian Trust Act, chaired by the **Finance Minister.**
  - » **Eligible for CSR** under the Indian Companies Act, 2013. **100% tax deduction (Sec 80G)** & exempted from **FCRA.**

8 Key pillars Under Namami Gange

Sewerage Treatment Infrastructure

River-Front Development

River-Surface Cleaning

Bio-Diversity

Afforestation

Public Awarenes

Industrial Effluent Monitoring

Ganga Gram

- **Ganga rejuvenation incorporates**
  - **Jan Ganga:** To **enhance public awareness, promote people river connect, large scale participation** and involvement of community and common masses.
  - **Nirmal Ganga (Unpolluted Flow)**
  - **Aviral Ganga (Continuous Flow)**
  - **Gyan Ganga** (knowledge and research based interventions)
  - **Arth Ganga** (people-river connect through the bridge of economy).
- **NMCG:** NMCG was **registered as a society in 2011 under Societies Registration Act, 1860**.
  - It acted as **implementation arm of National Ganga River Basin Authority (NGRBA).**
  - **NGRBA** was constituted under provisions of **Environment (Protection) Act (EPA), 1986.**
- **Centre for Ganga River Basin Management and Studies (cGanga):** Think-tank for NMCG, established at **IIT Kanpur (2016).**
  - Collects and shares data for Ganga Basin sustainability and co-hosts the **India Water Impact Summit** annually with NMCG.
- **Sustainable and Eco-Agriculture:** Launched with the **Ministry of Agriculture & Farmers' Welfare.**
  - Promotes **efficient water use** and sustainable farming in the Ganga Basin and encourages **organic & natural farming** in Ganga Grams.
- **Ganga Praharis:** Trained **volunteers** mobilizing communities for Ganga conservation through ecological monitoring and awareness.
- **River front development:** Construction of **Ghats & Crematoria** on the banks of river Ganga.
- **Mapping initiatives:**
  - **Geographical Mapping: Survey of India** uses **LiDAR & GIS** to map **45,000 sq. km** across five states (UK, UP, JH, BH, WB).
  - **Cultural Mapping: INTACH** documents Ganga's heritage.
  - **Microbial Mapping:** GIS-based study of microbial diversity for ecosystem health.
- **Urban River Management Plan (URMP):** Developed by **National Institute of Urban Affairs (NIUA) & NMCG** for sustainable urban river management in the Ganga basin.
- **Ganga Gram Yojana:** Develops villages along the Ganga with historic, cultural, or tourist significance. Focuses on **sanitation, water bodies, ghats, and crematoria.**
- **Continuous Learning and Activity Portal (CLAP):** Interactive platform for river conservation discussions, **funded by the World Bank.**
- **PRAYAG Platform: Real-time monitoring** of Yamuna, Ganga, and tributaries for water quality and project planning.
  - Features online tools like **Ganga Tarang Portal** and **Ganga Districts Performance Monitoring System**

16 MINISTRY OF MICRO, SMALL & MEDIUM ENTERPRISES

16.1. Schemes In News

16.1.1. PM Vishwakarma Scheme

Why in the News?

The scheme has seen 25.8 million applications, with 2.37 million successfully registered as of November 4, 2024.

Quick Facts

- **Purpose:** Holistic support to the **traditional artisans** and **craftspeople**
- **Type:** Central Sector Scheme.
- **Coverage: Rural and urban areas** with a focus on saturating districts in a phased manner.
- **Tenure:** FY 2023-24 to FY 2027-28.

Objective

- To enable **recognition of artisans and craftspeople** as **Vishwakarmas** and to provide **skill upgradation**
- To provide a **platform for brand promotion** and **market linkages.**
- To provide **incentives for digital transactions.**

Salient Features

- **Inter-ministerial:** Scheme will be co-jointly implemented by the Union **Ministry of MSME, Skill Development and Finance**
- **Eligibility:**
  - **Artisans** working in traditional family trades **(refer to the infographics)** in the **unorganized sector** (self-employed).
  - **Age:** 18+ years.
  - **Exclusions:** Govt. employees, families of govt. employees, and those who took **similar loans in the last 5 years** (except fully repaid MUDRA & SVANidhi loans).
  - **One member per family** (husband, wife, unmarried children).
- **Beneficiary Enrolment**: Done via **Common Service Centres using Aadhaar-based authentication** on the PM Vishwakarma portal.

Benefits under PM Vishwakarma

Recognition
PM Vishwakarma certificate & ID card

Skill Training
Basic (5-7 days) & Advanced (15+ days) with 500 daily stipend

Toolkit Incentive
₹15,000 e-voucher provided at the start of basic training

Loans
₹3 lakh (₹1 lakh for 18 months, ₹2 lakh for 30 months) Digital Transaction Incentive

Loan Details
- Concessional 5% interest rate
- Up to 8% interest subvention
- CGTMSE credit guarantee coverage

Digital Transaction Incentive
1 per transaction (up to 100 transactions/month)

Marketing Support
Provided by National Committee for Marketing

- **Inclusivity**: Focus on empowering **women, SCs, STs, OBCs, specially-abled, transgenders, and residents of NER, island, and hilly areas.**
- **Social Security Awareness**: Promotes schemes like PM Jeevan Jyoti Bima Yojana, PM Suraksha Bima Yojana, Atal Pension Yojana, and PM Shram Yogi Maan-dhan Yojana.

25 Traditional Trades

- Carpenter (Suthar)
- Boat Maker
- Armourer
- Blacksmith (Lohar)
- Hammer and Tool Kit Maker
- Locksmith
- Goldsmith (Sunar)
- Potter (Kumhaar)
- Sculptor (Moortikar)
- Stone Carver
- Stone Breaker
- Cobbler (Charmkar)
- Shoesmith
- Footwear Artisan
- Mason (Raajmistri)
- Basket Maker
- Basket Waver (Mat maker)
- Coir Weaver
- Broom Maker
- Doll & Toy Maker (Traditional)
- Barber (Naal)
- Garland Maker (Malakaar)
- Washerman (Dhobi)
- Tailor (Darzi)
- Fishing Net Maker

17 MINISTRY OF NEW AND RENEWABLE ENERGY

17.1 Schemes In News

17.1.1. National Green Hydrogen Mission (NGHM)

Why in the News?

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.
- **Target**: 5 MMT/year by 2030, expandable to 10 MMT with exports.

Objective

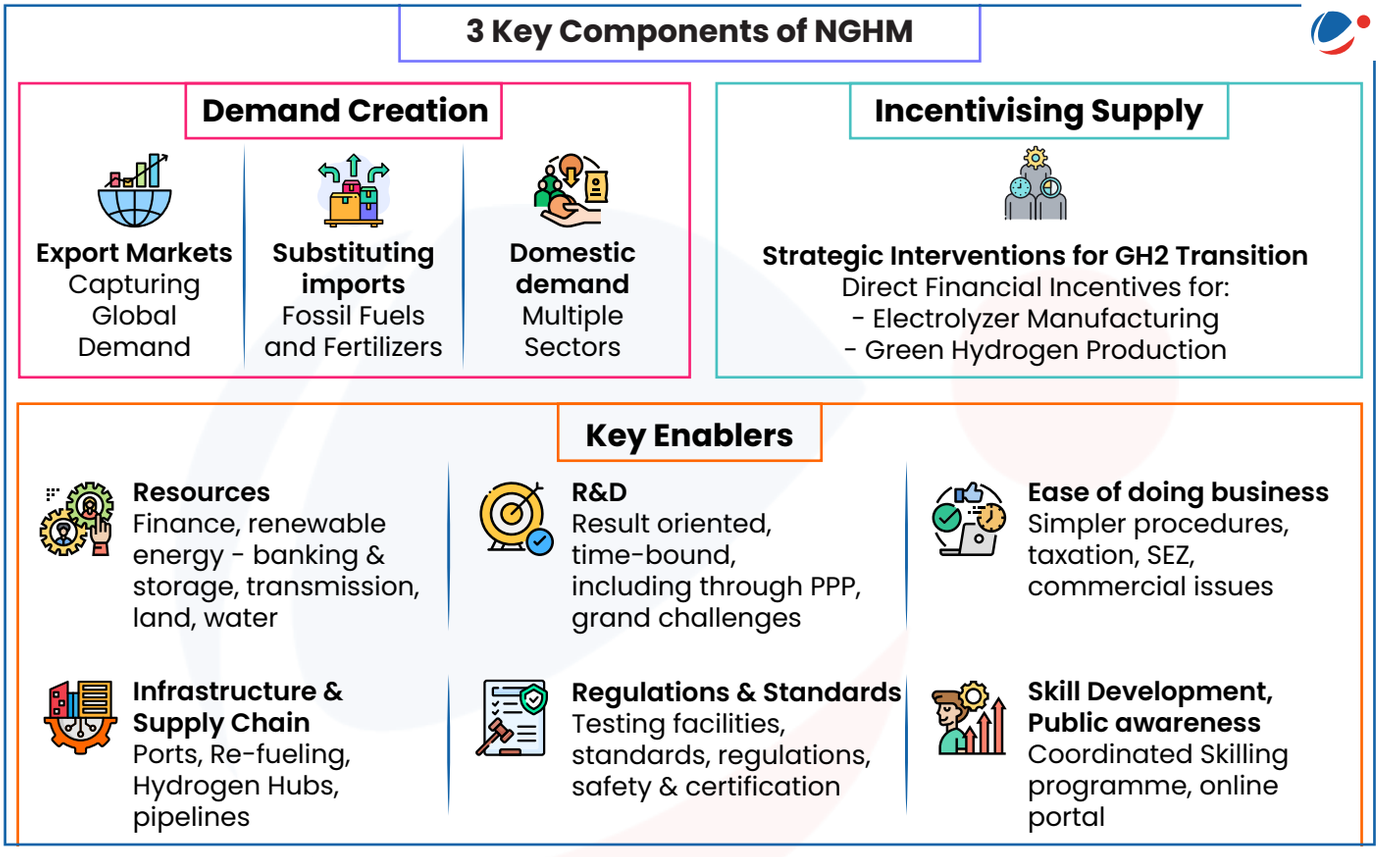
- To contribute to India's aim of becoming Aatmanirbhar (self-reliant) through clean energy and serve as an inspiration for the global Clean Energy Transition.
- Achieve significant decarbonisation of the economy, reduced dependence on fossil fuel imports, and enable India to assume technology and market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

Salient Features

- **Background:** India aims for **Net Zero emissions by 2070.** Energy demand has doubled in 20 years and may rise 25% by 2030. The country **imports 40% of its energy**, costing over $90 billion annually.
  - Green Hydrogen can play a **key role in such low-carbon and self-reliant economic pathways**.
- **Green Hydrogen:** Produced by **splitting water into hydrogen and oxygen** (electrolysis) using **renewable energy.**
- **Phases**:
  - **Phase I (2022-26)**: Create **demand and enabling adequate supply** by increasing the domestic electrolyser manufacturing capacity
  - **Phase II (2026-30)**: Taking up **commercial scale Green Hydrogen based projects** in steel, mobility, and shipping based on market demand.
- **Integrated Mission Strategy**
  - **MNRE**: Leads coordination and implementation.

- **Ministry of Power**: Ensures low-cost renewable energy for Green Hydrogen.
- **MoPNG**: Promotes Green Hydrogen in refineries and city gas distribution.
- **Ministry of Chemicals & Fertilizers**: Supports green ammonia-based fertilizers.
- **Other Participating Ministries**: Transport, Steel, Shipping, Finance, Commerce, Railways, External Affairs, Skill Development, and Education.

- **Governance Framework:**
  - An **Empowered Group (EG)** chaired by the Cabinet Secretary
  - A **National Green Hydrogen Advisory Group** comprising experts from academic and research institutions and chaired by the Principal Scientific Advisor to the Government of India.



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

Why in the News?

As per the 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

Objective

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

Salient Features

- **Background:** Launched in 2019 to promote solar-powered agriculture.

PM-KUSUM: Powering Agricultural Transformation

Three Transformative Components

Component A
Decentralized Solar Power Plants
10,000 MW Capacity
On barren/fallow/pasture/ marshy lands

Component B
Stand-alone Solar Pumps
14 Lakh Pumps
For off-grid agricultural areas

Component C
Grid-Connected Pump Solarisation
35 Lakh Pumps
Individual and Feeder Level Solarisation

Financial Assistance Framework

Component A: Incentive Structure
DISCOMs Receive:
- 40 paise/kWh
- Or ₹6.60 lakh/MW/year (Whichever is lower)

Components B & C: Financial Support
Central Financial Assistance (CFA):
- 30% Standard Support
- 50% for North East/Hilly/Island Regions
- State/UT Minimum Support: 30%
- Remaining Cost: Beneficiary Contribution

- **Beneficiaries:**
  - **Component A:** Individual farmers, Solar Power Developers, Cooperatives, Panchayats, and FPOs.
  - **Components B & C:** Individual farmers, farmer groups, irrigation systems, Water User Associations, Cluster Based Irrigation Systems, FPOs, and PACS.
- **Land Lease:** States can set lease rates for solarizing existing grid-connected pumps and feeders.

17.1.3. PM-Surya Ghar: Muft Bijli Yojana

Why in the News?

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

Quick Facts

- **Purpose:** Boost **share of solar rooftop capacity and** enable **households to generate their own power.**
- **Type:** Central Sector Scheme
- **Model Solar Village: One village in each district** to act as a role model for the adoption of RTS in rural areas
- **Tenure: 2024 to 2026-27.**

Objective

- Installation of **30 GW of solar capacity through residential rooftop solar system (RTS)**
- **Achieve 1 crore RTS installation** in residential sector to provide **free/low-cost electricity up to 300 units per month.**
- **Generate 1,000 billion units** of renewable electricity, **cutting 720 million tons of CO2** over 25 years of lifetime for rooftop solar projects.
- 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:** Phase II Grid Connective Rooftop Solar Programme launched in 2019 is **subsumed under PM-Surya Ghar: Muft Bijli Yojana.**
  - The **Phase II Grid-Connected Rooftop Solar Progra**m aimed for **40 GW rooftop solar** by 2025-26 with **financial aid for households**, including rural areas.
- **Eligibility for CFA: Grid connected residential** RTS systems connected to a DISCOM meter qualify for CFA if installed on a roof, terrace, balcony, Building Integrated PV (BiPV) systems, or elevated structure.
  - DISCOM-approved **Group and Virtual Net Metering** also qualify for CFA.
- **Subsidy Structure:** Subsidy varies **based on the household's average monthly electricity consumption** and the corresponding suitable rooftop solar plant capacity.

Central Financial Assistance (CFA) for Residential Solar

CFA Breakdown by Residential Segment

Residential Segment	General States CFA	Component C
» First 2 kWp of RTS Capacity	» ₹30,000/kWp	» ₹33,000/kWp
» Additional 1 kWp RTS Capacity	» ₹18,000/kWp	» ₹19,800/kWp
» Additional RTS Capacity Beyond 3 kWp	» No Additional CFA	» No Additional CFA
» Group Housing Societies/ RWA etc, for common facilities including EV charging up to 500 kWp (@3 kWp per house)	» ₹18,000/kWp	» ₹19,800/kWp

Calculation Examples

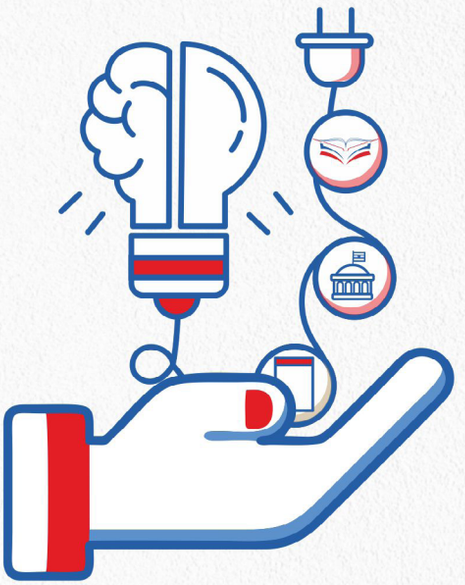
Example 1: 1.5 kW System
CFA Calculation:
30,000×1.5 = 45,000

Example 2: 2.5 kW System
CFA Calculation:
(30,000 × 2) + (18,000×0.5) = 69,000

- **Conditions for availing CFA**
  - CFA applies **regardless of inverter size.**
  - Solar modules must meet **Domestic Content Requirement.**
  - Additional CFA is available for balance capacity up to 3 kW if RTS size is increased after availing CFA under prior/current schemes.
- **Collateral-Free Loans:** Households can access **collateral-free low-interest loan** products of around **7% for installation of RTS systems up to 3 kW.**
- **Quality Assurance:** Sets **minimum technical standards** for RTS for CFA eligibility.

- **National Portal:** Helps households **apply for subsidies, choose vendors, and access system** recommendations and **grievance redressal.**
- **State Subsidy:** The State/UT governments may **supplement the CFA** with an additional subsidy for RTS.
- **Incentives to local bodies:** Urban and rural local bodies will be rewarded **for promoting RTS.**
- **Model Village: ₹1 crore** provided to **each selected Model Solar Village.**
- **DISCOM Incentives:** Based on **additional gridconnected RTS capacity installed** level (as per the data available under the Grid Connected Rooftop Solar Phase II scheme).
  - Incentive is limited to the first additional 18,000 MW, with **incentives of 5-10% of benchmark cost.**

OPTIONAL SUBJECT CLASSES 2026



» Geography » Sociology
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» Physics

15 JULY

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STARTING SOON

18 MINISTRY OF PANCHAYATI RAJ

18.1. Schemes In News

18.1.1. SVAMITVA (Survey of Villages and Mapping with Improvised Technology in Village Areas) Scheme

Why in the News?

Recently, the Prime Minister distributed property cards to owners under Svamitva Scheme.

Quick Facts

- **Purpose:** To provide an **integrated inhabited (abadi) property ownership** solution for **rural India.**
- **Type:** Central Sector Scheme
- **Technology Implementation Agency:** Survey of India
- **Tenure: 2020-21 to 2024-25**

Objective

- **Creation of accurate rural land records** for better planning and reduced **property-disputes**.
- Help **rural citizens use property** for **loans and financial benefits.**
- Enable **property tax collection** for Gram Panchayats or the state.
- Develop **survey infrastructure and GIS maps** for various uses.
- Improve **Gram Panchayat Development Plans (GPDP)** using GIS maps.

Salient Features

- The scheme provides the **'record of rights' to village household owners** in the form of Property Cards/ Title Deeds.
- **Target:** To cover **6.62 lakh villages**

Key Activities under the Scheme:

- **Drone Mapping:** Survey of India maps rural inhabited areas, **generating geo-referenced maps capturing digital images of properties** in rural abadi areas.
  - State Government is responsible for the preparation and distribution of Property Cards based on maps generated

- **CORS Network: Continuous Operating Reference Station (CORS) networks e**nsures accurate geo-referencing, ground truthing, and land demarcation.
- **SVAMITVA Dashboard:** Monitors scheme progress in real time.
- **DigiLocker App:** Enables beneficiaries to access property cards digitally.
- **Gram Manchitra:** NIC-funded enhancement of spatial planning application.
- **Awareness Campaigns:** IEC activities promote scheme awareness.

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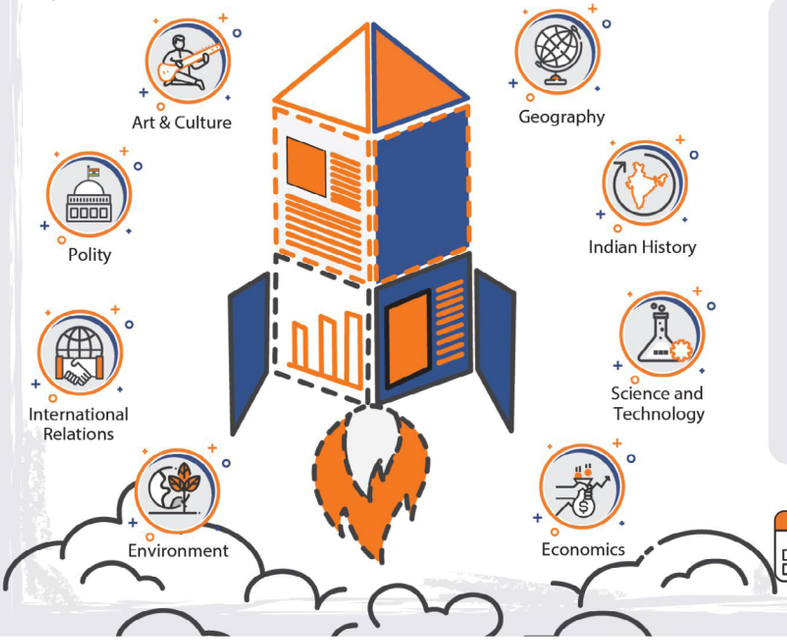

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19 MINISTRY OF PERSONNEL, PUBLIC GRIEVANCES & PENSIONS

19.1. Schemes In News

19.1.1. National Programme For Civil Services Capacity Building (NPCSCB) - Mission Karmayogi

Why in the News?

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

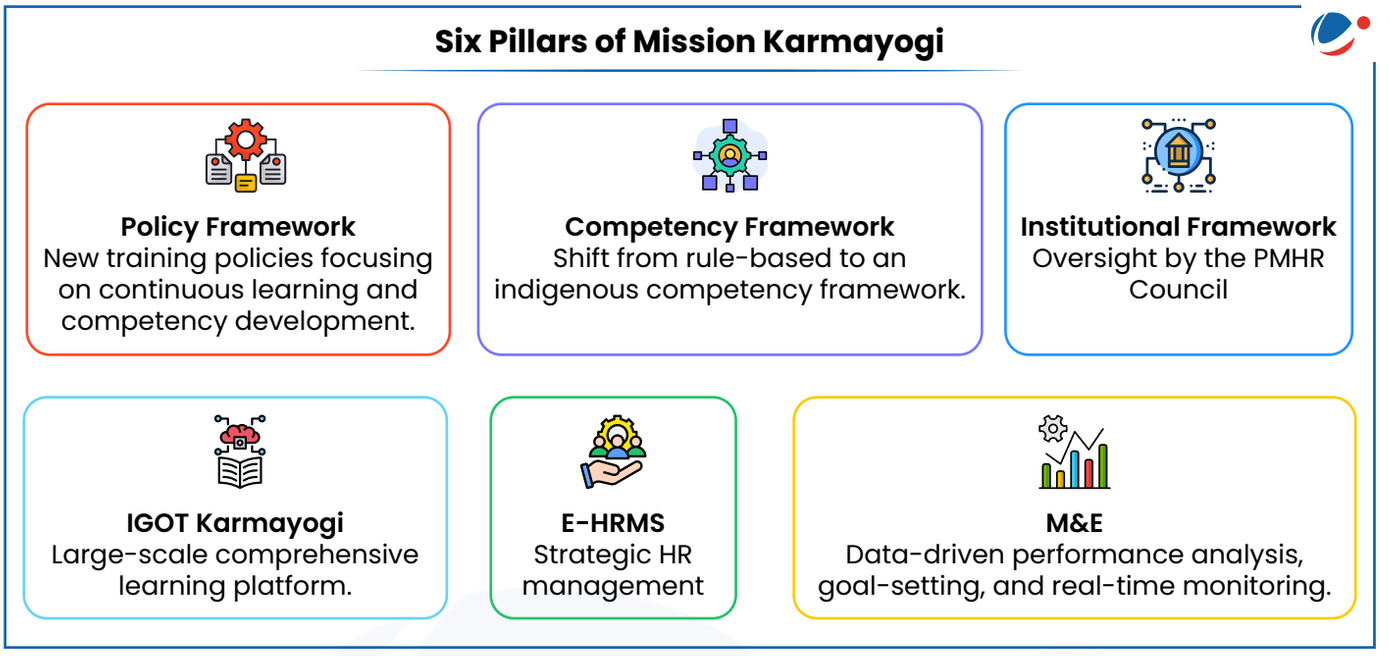
- **Purpose:** Prescribes capacity-building programmes for civil servants.
- **Coverage:** All civil servants **(Including contractual employees)** across different ministries, departments, organizations and agencies of Union Government.
- **My iGOT:** Delivers targeted training courses of individual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

Objective

- 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:**
  - Match civil servants' **skills with job roles.**
  - Emphasize **on-site and off-site learning.**
  - Develop a **shared learning ecosystem.**
- **Portals:**
  - **Amrit Gyan Kosh**: Knowledge bank with India-centric case studies.
  - **Faculty Development**: Training for better knowledge delivery.



- **Institutional Structure:**
  - **Prime Minister's (PMHR) HR council**
  - **Cabinet Secretariat Coordination unit**
  - **Capacity Building Commissions**
  - **Karmyogi Bharat SPV (a not-for-profit company)**

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20 MINISTRY OF PETROLEUM AND NATURAL GAS

20.1. Schemes In News

20.1.1. PM Ujjwala Yojana

Why in the News?

According to reports, as of November 1, 2024, India has 32.83 crore active domestic LPG consumers, including 10.33 crore under PMUY.

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

Objective

- 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:** Started in 2016 to provide 8 crore deposit-free LPG connections to rural poor.
  - **Ujjwala 2.0:** Additional allocation of 1.6 Crore LPG Connections under PMUY scheme with special facility to migrant households.
  - **An additional 75 lakh connections** have been approved for the FY 2023-24 to 2025-26 with the **overall target of 10.35 crore LPG connections.**
- **Eligibility under PMUY**: An **adult woman from** a poor household **without an existing LPG connection specific fulfilling criteria (refer to the infographic at the end)**
- **Enrollment:** Eligible woman can apply by **submitting a KYC** form to the nearest distributor along with **Proof of Address, Ration Card, Aadhaar, and Bank details.**
  - **For Migrants**: No need for ration card or address proof, self-declaration is enough.
- **Subsidy**: ₹1600 per connection + ₹300 per 14.2 kg refill (up to 12 refills/year).

- **Exclusion**: Households with **existing LPG connections** from any Oil Marketing Company.
  - A household with **no adult female member** is not eligible for Gas connection under the scheme
- **LPG Panchayat:** Envisioned to discuss safe handling of LPG, and benefits of using LPG over traditional fuels.

Beneficiaries of PMUY

- Identified Households from SECC List-2011
- SC/ST households
- PMAY (Gramin) beneficiaries.
- Antodaya Anna Yojana
- Most Backward Classes
- Forest Dwellers
- Residents of Islands/River Islands
- Tea Garden and Ex-tea Garden Tribes
- Other Poor Families

VISIONIAS INSPIRING INNOVATION

Start
English Medium: 21 January, 1 PM
Hindi Medium: 30 January, 1 PM
(Offline/Online)

CSAT
CRASH COURSE PRELIMS 2025

(Approach is to revise and strengthen fundamental concepts, enhance problem-solving abilities, hone analytical skills, foster critical thinking, and improve comprehension skills for Prelims 2025.)

PROGRAM OUTCOMES

- Efficient Time Management and Exam-taking Strategies
- Problem-Solving Techniques Including Tips and Tricks
- Proficiency in Interpreting and Analyzing Data Presented in Various Formats
- Firm command on Mathematical Concepts and Development of Quantitative aptitude
- Reading Comprehension and Language Proficiency
- Logical and Analytical Thinking Skills
- Reinforced Learning Through Regular Practice and Tutorials
- Development of Confidence to Tackle the Exam

21 MINISTRY OF PORTS, SHIPPING AND WATERWAYS

21.1. Schemes In News

21.1.1. SAGARMALA

Why in the News?

Under the Sagarmala programme, National Maritime Heritage Complex (NMHC) is being developed at Lothal, Gujarat.

Quick Facts

- **Purpose:** To reduce the **logistics cost for EXIM** and **domestic trade** with minimal infrastructure investment
- **Type:** Central Sector Scheme
- **Funding:** Equity support through Special Purpose Vehicles (SPVs) and Budget support
- **Implementation of the projects**: Projects will be taken up through **Private or PPP mode**

Objective

- Accelerating **economic development** by harnessing the potential of **India's 7,500 km long coastline and 14,500 km** of potentially navigable waterways.

Salient Features

- **Background:** Sagarmala programme is in consonance with **National Perspective Plan (NPP)** for the holistic development of the Indian Coastline which was launched in 2016.
- **Sagarmala Development Company Limited:** Set up **under the Companies Act, 2013** to assist the **State level/zone level Special Purpose Vehicles (SPVs).**
- **Institutional Framework of Sagarmala Programme**
  - **National Sagarmala Apex Committee (NSAC)**
    - **Composition:** Minister of Shipping (Chair), Cabinet Ministers, Chief Ministers/Ministers of Maritime States
    - **Role:** Provides policy guidance, high-level coordination, approves National Perspective Plan, and reviews planning and implementation.
  - **State Sagarmala Committee**
    - **Composition:** Chief Minister/Minister in charge of Ports, relevant departments/agencies
    - **Role:** Coordinates and facilitates Sagarmala projects, prioritizes matters as directed by NSAC.

Set of Projects under Sagarmala are divided into 5 pillars

Port-led Industrialization
- Industrial
- Cluster
- SIPC/SEZ
- Thermal Power
- Plants
- Port Led
- Industries

Coastal Community Development
- Skill Development
- Fisheries
- Ropeway
- Technology Centers
- Community Development

Coastal Shipping & IWT
- Coastal Tourism
- Ro-Ro/Ro-Pax/ Passenger Jetty
- Cruise Tourism
- Coastal Infrastructure
- Island Development
- Inland waterways

Port Modernization
- New ports
- Port Modernization -Major Ports
- Port Modernization -Non-Major Ports
- Ship Repair

Port Connectivity
- Road
- Rail
- Pipeline
- Multimodal hubs

- **Landlord model of development:** A mixed **public-private port system** where the port authority regulates and owns the land, while private companies handle operations like cargo.
- **Sagarmala Young Professional (SYP) Scheme**: Engages **young, forward-thinking and professionals in the Ministry.**
  - Around **25 young professionals are hired for 2 years (extendable to 2 more years),** focusing on infrastructure, data analysis, and project management.

22 MINISTRY OF ROAD TRANSPORT & HIGHWAYS (MOR&TH)

22.1 Newly Launched Scheme

22.1.1. Voluntary Vehicle Fleet Modernization Programme

Quick Facts

- **Purpose:** Create ecosystem for **phasing out unfit, polluting vehicles** via Registered Vehicle Scrapping Facilities (RVSFs) and Automated Testing Stations.
- **Target:** Voluntary scrapping of **~1 crore unfit vehicles** strictly based on their fitness, **irrespective of vehicle age.**
- **Strategy:** Various **incentive and disincentive** offered to induce End-of-life vehicle owners to scrap older vehicles
- **Vehicle Age Limit: no mandatory age limit** prescribed for the **scrapping of vehicles** and they can **run as long as found fit**

Objective

- **Pollution Control:** Cutting emissions by **15-20%.**
- **Safety & Economy:** Boosts road safety, auto sector sales, jobs, fuel efficiency & lowers maintenance costs.
- **Promote Circular economy:** Formalize the currently informal vehicle scrappage industry
- **Industry Growth:** Provides low-cost raw materials for auto, steel, and electronics sectors

Salient Features

- **Certificate of Deposit (CoD):** Vehicles that fail the fitness test will be scrapped, and owners will receive a **CoD (Scrappage Certificate)** as proof, which can be used to **avail of discounts on purchasing new vehicles.**
- **Automated Testing Stations (ATSs):** ATSs to be set up to **minimize manual testing of vehicles**
  - In first phase, 75 stations proposed; to be scaled to 450-500 stations across India
  - **Private investment to be encouraged through PPP route** with partnership of state government
- **Registered Vehicle Scrapping Facilities (RVSFs):**Technologically advanced and transparent RVSFs will ensure that **vehicles are scrapped in an environmentally friendly and safe manner**
  - In India **recovery percentage is only ~75% compared** to global benchmark of ~90%
  - **50-70 RVSFs needed** across the country in the next 4-5 years.

Voluntary Vehicle Fleet Modernization Programme

Commercial Vehicles (CVs)

Registration linked to **validity of fitness CVs**

Fitness test required **every 2 years** for the first **8 years,** then **annually**

Private Vehicles (PVs)

First registration valid for **15 years**

Fitness certificate required for registration renewal after **15 years** (valid for **5 years**)

Mandatory Fitness Testing at Automated Testing Stations

From April 1, 2023: Mandatory fitness testing for **Heavy Commercial Vehicles** Automated Testing Stations.

From June 1, 2024: Phased implementation for all other **CVs and PVs**

End-of-Life Vehicle (ELV) Declaration

If a vehicle fails an automated fitness test, it gets one **re-test after** repairs. If it fails again and the **Appellate Authority** orders a re-inspection, it will be declared an **ELV (End-of-Life Vehicle)**

Voluntary Vehicle Fleet Modernization Programme

Incentives to Induce End-of-Life (EoL) Vehicle Owners to Scrap Older Scale

Scrap Value for Old Vehicles
4-6% of the ex-showroom price
Given by the scrapping center

Motor vehicle tax concession by States
Up to 25% for non-transport vehicles.
Up to 15% for transport vehicles.

Registration Fee Waiver
No registration fee for a new vehicle
With certificate of deposit

Auto OEM Discount
Manufacturers advised to offer 5% discount with certificate of deposit

Disincentives

Increased Fitness Test Fees
Higher charges for fitness tests and certification for **commercial vehicles over 15 years old**

Higher Re-registration Fees
For private vehicles over 15 years old
Draft notification issued for increased fitness certificate, test, and re-registration fees

Discount being provided by the Original Equipment Manufacturers (OEM) for buying new vehicle against a CoD

Specification	Commercial Vehicles	Passenger Vehicles
Discount	• **3% of Ex-Showroom Price** for cargo vehicles **above 3.5 tonnes** scrapped within **last 6 months**. • **1.5% of Ex-Showroom Price** for cargo vehicles **below 3.5 tonnes** scrapped within **last 6 months**.	• **1.5% of Ex-Showroom Price** or **₹20,000** (whichever is lower) for cars scrapped within **6 months**. • Scrapped vehicle details must be linked to the **Vahan system**. • Manufacturers may offer **additional discounts** on selected models.
Discount Period	2 year	1 year

23 MINISTRY OF RURAL DEVELOPMENT

23.1. Schemes In News

23.1.1. Deendayal Antyodaya Yojana- National Rural Livelihoods Mission (Day-NRLM)

Why in the News?

Nayi Chetna – Pahal Badlaav Ki campaign has been organized by the DAY-NRLM under the aegis of the Ministry of Rural Development.

Quick Facts

- **Purpose:** Reduce poverty by **organizing rural poor into SHGs** and providing **self-employment and skilled job opportunities.**
- **Type:** Centrally Sponsored Scheme
- **Target:** To **mobilize all rural poor households**
- **Monitoring: State Rural Livelihood Missions (SPVs)**

Objective

- **Building strong institutions such as Self-Help Groups (SHGs)** for the poor, particularly women, and enabling these institutions to access a **range of financial services and livelihoods.**
- To facilitate their **access to formal credit**, access to **entitlements and public services** and support for **diversification and strengthening of livelihoods**.

Salient Features

- **Identification of beneficiaries**
  - **All rural poor households with at least one deprivation** under **SECC** 2011.
- **Participatory Identification of the Poor (PIP):** Social mobilizers conduct village assessments (maps, wealth ranking, vulnerability checks, etc.).
  - A **categorized list of poor households** (**poorest of the poor)** is created and **approved by the Gram Panchayat**.

Key Components of DAY-NRLM

Social Mobilization & Capacity Building

- **One member (preferably a woman)** from each rural poor household is integrated into the **SHG network** with bank linkages.
- Women SHGs supported by trained community resource persons (Krishi Sakhis, Pashu Sakhis, Bank Sakhis, etc.) drive **mission interventions.**

Financial Inclusion

- **Revolving Fund (RF): ₹10,000-15,000** for SHGs following 'Panchasutra' (meetings, savings, inter-loaning, timely repayment, updated accounts).
- **Community Investment Fund (CIF):** Seed capital for SHG Federations for credit and working capital.
- Promotes financial literacy.

Livelihood Promotion

- Skill development, job placement, self-employment via RSETIs, market support, and innovations

Convergence

- Coordination with **ministries and agencies for rural poverty reduction.**

Key initiatives under DAY-NRLM

- **Aajeevika Skill Development Programme (ASDP):** Allocates **25% of NRLM funds** for skill-building and high-wage employment for rural youth.
- **Mahila Kisan Sashaktikaran Pariyojana (MKSP):** Scales up projects enhancing women's productivity in agriculture and allied activities.
- **National Rural Livelihoods Project (NRLP):** $500 million project approved by the **World Bank** in 2011.
- **National Rural Economic Transformation Project (NRETP):** To scale-up initiatives on **digital finance and livelihood interventions.** Financed by the World Bank
- **SAKSHAM Centres:** To provide **financial literacy & facilitate delivery of financial services** (savings, credit, insurance, pensions etc.) to SHG members and rural poor
- **Aajeevika Grameen Express Yojana (AGEY):** Offers **interest-free loans** to SHG members to operate vehicles on rural routes, enhancing connectivity.
- **Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY):** Free skill training for rural youth (15–35 years; up to 45 for SC/ST, women, PVTGs, PWDs), ensuring inclusivity (SC/ST 50%, Minority 15%, Women 33%).
- **"Sangathan Se Samridhhi– Leaving no Rural Woman Behind":** Mobilizes **10 crore rural women** under Azadi Ka Amrit Mahotsav campaign.

23.1.2. Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA)

Why in the News?

The Ministry notified new wage rates for unskilled manual workers under the 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 by the Gram Sabha

Objective

- 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

- **Coverage:** Nationwide, **except fully urban districts.**
- **Funding: Centre** funds **100% of unskilled labour** and **75% of material costs**; states cover 25% of material costs.
- **Demand driven, people centred**
  - **Employment guarantee: 100 days of unskilled work per year** for rural households.
    - » **Unemployment allowance** if work is not given within 15 days.
  - **Additional employment of 50 days:**
    - » **in drought/natural calamity-affected areas**
    - » for **ST households** in **forest areas** without private property **except FRA 2006 land rights**
  - **States may extend days** using their own fund
- **Worker Benefits:**
  - **Accident compensation** for disability or death.
  - **At least 1/3rd** of workers must be **women.**
  - **Equal wages** based on work done, revised annually by MoRD.
  - Payments made **directly to workers' accounts** within 15 days.
- **Non-negotiable provisions**
  - **60:40 wage-to-material ratio** at Gram Panchayat level.
  - **No contractors or machinery** (except when allowed).
- **Job Cards & Monitoring:**
  - Rural households can register for **job cards at Gram Panchayat.**
  - Assets geotagged via **GeoMGNREGA with ISRO & NIC.**

Entitlement to wage seeker

	Safe drinking water
	Resting facilities
	Availablity of First aid box and medicines
	Child care for working women having children below 5 years (minimum collectively 5 children should be there to avail the facility of child care)

GOVERNMENT SCHEMES IN NEWS

23.1.3. Pradhan Mantri Awas Yojana (Gramin) 2.0

Why in the News?

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
- **Beneficiary Identification:** Based on SECC 2011 housing deprivation criteria and Awaas+ survey by MoRD.
- **Tenure:** FY 2024-25 to 2028-29

Objective

- Complete **35 lakh pending houses** (not completed till March 2024) to **meet the 2.95 crore target**of **previous phase.**
- Build **2 crore more houses**, benefiting 10 crore people, ensuring safety, hygiene, and inclusion.

Salient Features

- **Background: PMAY** Targeted **2.95 crore pucca houses with basic amenities by March 2024.**
  - **Now the scheme has been extended for saturating the Awaas+ (2018) list** (after updation) and balance eligible households in **SECC 2011 Permanent Wait List (PWL).**
- **Selection of beneficiaries:**
  - **Awaas+:** Captures details of eligible households, including geo-tagged photos of current dwellings and proposed PMAY-G sites.
  - **Three-stage validation: SECC 2011, Gram Sabha, and geo-tagging.**

Beneficiaries

Economically weaker section (EWS)	Low-Income Groups (LIGs)	Middle Income Groups (MIG)
Household Income (Rs. p.a)		
Up to Rs 3 lakh	Rs 3-6 lakh	Rs 6-18 lakhs

- **Beneficiaries Prioritization:** Prioritized by **housing deprivation within categories** (SC/ST and Others).
  - States to ensure, where possible, **5% beneficiaries are persons** with benchmark disabilities, prioritizing women, as per the **Disabilities Act, 2016.**
  - **Priority lists verified by Gram Sabha** or equivalent local self-government unit.

Automatic Exclusion criteria: Households with

Kisan Credit Card with credit limit of Rs. 50,000 or above	Any member as a Government employee	Paying income/ Paying professional tax	2.5 acres or more of irrigated land or 5 acres or more of unirrigated land.
Any family member earning more than Rs.15,000 per month	Non-agricultural enterprises registered with the Government	Motorised three/four-wheeler	Mechanised three/ four-wheeler agricultural equipment

- **Financial Aid:** Grant of **₹1.2L (plains) / ₹1.3L** (hilly, States/NER /Difficult areas/UT of J&K and Ladakh/IAP/ LWE districts), and **₹70, 000 loan option.**
- **Labour Assistance:** ₹90/95 person day under MGNREGA + ₹12, 000 for toilets (Swachh Bharat) or any other dedicated source of funding.
- **Scheme Convergence:** For providing basic amenities like LPG (Ujjwala), water (Jal Jeevan Mission), electricity, etc.
- **Grievance Redressal:** Resolved in 15 days via CPGRAMS portal & local bodies.
- **Mid-Term Evaluation:** NITI Aayog review for post-2026 continuation.

- **Technical Support:**
  - **National Technical Support Agency (NTSA)** to provide technical support
  - Rural Mason Training (RMT) Program with National Skill Development Corporation (NSDC) to train masons in rural areas .
- **Green Housing:** Disaster-resilient, climate-suitable designs.

23.1.4 Pradhan Mantri Gram Sadak Yojana (PMGSY) - IV

Why in the News?

The Union Cabinet recently approved implementation of the PMGSY-IV for FY 2024-25 to 2028-29.

Quick Facts

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

Objective

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

Salient Features

- **Background**
- **Expected benefits of PMGSY-IV:** Catalyst for **socio-economic development** in remote rural areas; Improved connectivity to **essential services such as education, healthcare, and markets**.

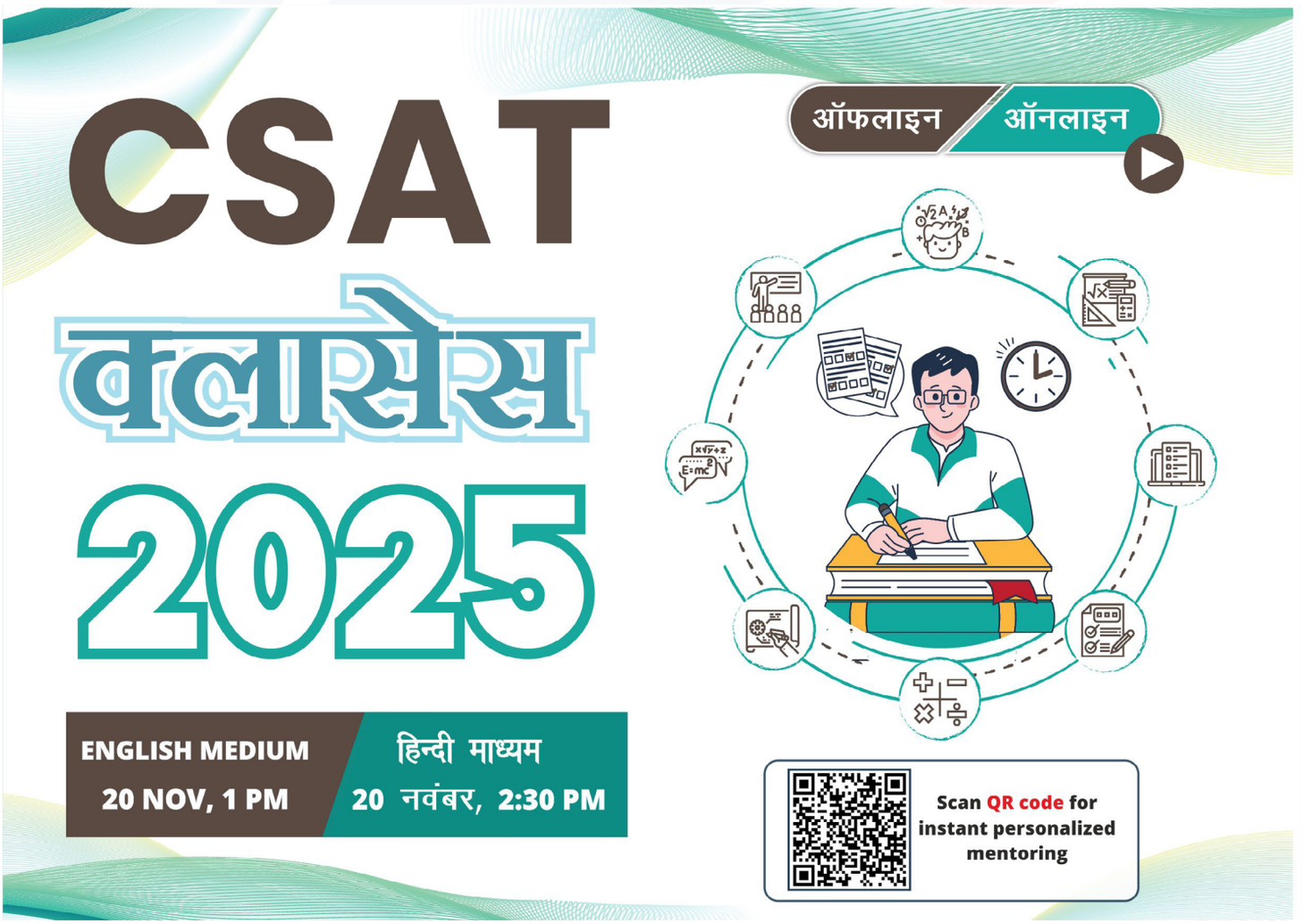
PMGSY-I (2000): All-weather roads for unconnected habitation (500+ population in plains, 250+ in NER/hilly/tribal/desert areas).	**PMGSY-II (2013):** Upgraded 50,000 km of existing rural roads	**RCPLWEA* (2016):** Roads in 44 districts across 9 states affected by Left Wing Extremism	**PMGSY-III (2019-25):** Consolidation of 1.25 lakh km of rural roads, linking habitations to GrAMs** other key locations.	**PMGSY-IV Habitation Population Criteria** 500+ in Plains; 250+ in North-Eastern & Hill States and 100+ in LWE Affected Districts

*Road Connectivity Project for Left Wing Extremism Areas
**Gramin Agricultural Markets

- **Leveraging PM Gati Shakti Portal:** Integrated for alignment planning and project reports.

Use of Green Technology:

- Waste plastics,
- **Cold mix technology/ Cold Mix Asphalt Technology** (production of asphalt mixture without application of heat),
- **Cell filled concrete** (it is a grid **of** plastic **cells** into which **concrete** is placed),
- **Coir geo-textiles** are used for **improvement of sub-grade soil strength in road pavements and stabilization of side** slopes.
- **Nano technology** (like zydex technologies, Asphalt HMA layers or carpet and sealcoat layers)
- **Full Depth Reclamation (FDR)** for for road restoration (not for roads which fail due to poor drainage).
- Stabilization using **cement and lime.**
- Use of construction waste like **Fly Ash, Steel Slag, and Waste Plastic** etc.



24 MINISTRY OF SCIENCE AND TECHNOLOGY

24.1. Newly Launched Scheme

24.1.1 Vigyan Dhara Scheme

Quick Facts

- **Purpose:** Strengthen the country's Science, Technology, and Innovation (STI) ecosystem and contribute to India's overall development
- **Type:** Central Sector Scheme
- **Tenure:** 2021-22 to 2025-26
- **Nodal Implementing Agency:** Department of Science & Technology (DST)

Objective

- **Capacity Building:** Strengthen science and technology institutions and workforce.
- **Research & Development:** Support basic, translational, and collaborative research.
- **Innovation & Technology:** Develop new technologies to solve societal issues.
- **International Collaboration:** Promote partnerships between Indian and global researchers.

Salient Features

Key Features of the Components

- **S&T Institutional and Human Capacity Building:** Focuses on strengthening institutions and nurturing talent through:
  - Establishing advanced research labs in academia.
  - Supporting faculty development and student research.
  - Promoting international collaborations.
- **Research and Development:** This component aims to support research activities in diverse fields, including:
  - Basic research with access to international research facilities
  - Translational research to bridge the gap between research and commercialization
  - Collaborative research with international partners
- **Innovation, Technology Development and Deployment:** This component seeks to foster innovation and the development of new technologies with potential applications in various sectors, such as:
  - Support for startups and entrepreneurs

- Technology transfer and commercialization
- Development of indigenous technologies

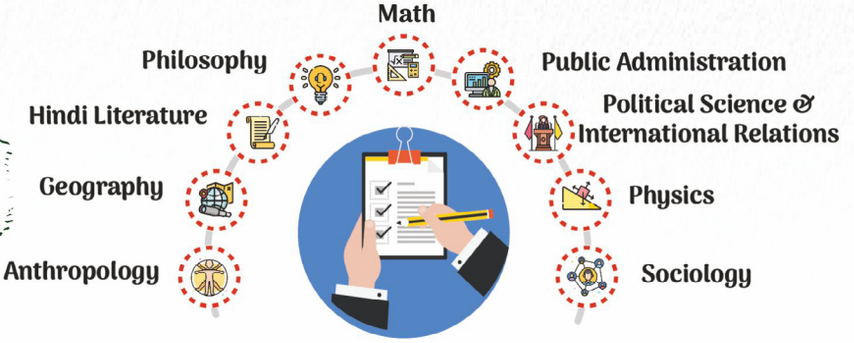
Key Impacts expected:

- **Enhanced collaboration between academia, government, and industry**
- **Increased participation of women** in S&T fields
- **Strengthened R&D capabilities**, aligned with global standards and national priorities.

ALL INDIA MAINS TEST SERIES
GS Mains, Essay & Ethics

2025 | ENGLISH MEDIUM 23 MARCH | हिन्दी माध्यम 23 मार्च
2026 | ENGLISH MEDIUM 30 MARCH | हिन्दी माध्यम 30 मार्च

OPTIONAL TEST SERIES



2025 | ENGLISH MEDIUM 23 MARCH | हिन्दी माध्यम 23 मार्च

25 MINISTRY OF SOCIAL JUSTICE AND EMPOWERMENT

25.1 Schemes In News

25.1.1. Pradhan Mantri Anusuchit Jaati Abhyuday Yojna (PM-AJAY)

Why in the News?

Ministry of Social Justice and Empowerment laid the foundation stone for 34 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
- **Implementation and Monitoring:** Centralised Management Information System (MIS)

Objective

- 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 in the SC dominated villages.**
- Increase **literacy and SC enrolment** by providing **residential facilities in quality institutions** and schools, especially in **aspirational districts and SC-dominated areas.**
- 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.

ELIGIBILITY UNDER PM-AJAY SCHEME

Adarsh Gram Component

1. **Eligible Villages:**
   - SC population >40% and total population 2500 (latest Census)
   - After covering these, villages with ≤40% SC population but high SC count will also be considered

Grants-in-aid for District/State-level Projects

2. **Eligibility of beneficiaries:**
   - **Livelihood projects:** No income limit; priority for income ≤ 2.5 lakh/year
   - **Infrastructure projects:** Infrastructure upgrades in government institutions for skill development in SC-dominated villages
   - **Residential schools:** Preference to SC-concentrated & Aspirational Districts

   No duplication: Only projects not covered under other State SCSP schemes

Construction/Repair of Educational Hostels

3. **Eligibility:** Top-ranked Higher Educational Institutions (NIRF), Central & State Institutes

3 Components

- **Development of SC dominated villages into an 'Adarsh Gram' component.**
  - An 'Adarsh Gram' is one wherein people have access to **various basic services** so that the **minimum needs of all the sections of the society** are fully met and disparities are reduced to a minimum.
  - **Developmental Indicators:** Adequate Infrastructure, and Improvement in socio-economic indicators.
  - **Funding:** An amount of **Rs.21 lakh per village for newly selected villages** by the Central Government (scheme is 100% funded by the Central Government. However, the States/UTs are free to provide additional funds).
- **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
  - **Special Provisions for North Eastern States:** 2% of the total scheme budget is reserved for North Eastern States implementing the Scheduled Caste Sub Plan for SCs.
- **Construction/Repair of Educational Hostels for SC students (Boys and Girls)**
  - **Objectives:** Containment and reduction of dropout rate of Scheduled Castes Students, especially for SC girls.
  - **Eligibility:** Top-ranked Higher Educational Institutions (as per the 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.

26 MINISTRY OF STATISTICS AND PROGRAMME IMPLEMENTATION

26.1 Schemes In News

26.1.1. Member of Parliament Local Area Development Scheme (MPLADS)

Why in the News?

The Delhi High Court has recently held that the Chief Information Commissioner (CIC) lacks jurisdiction to comment on the utilization of MPLAD Scheme funds by Members of Parliament.

Quick Facts

- **Purpose:** To **address the issue of inequity in development**
- **Type:** Central Sector Scheme
- **Non-lapsable Fund:** Annual MPLADS non-lapsable fund **entitlement per MP constituency is Rs. 5 crores**
- **Release of fund: Grants in-aid is released directly to the district authorities** on receipt of requisite documents

Objective

- To enable the **Members of Parliament to recommend works for creation of durable community** assets like drinking water, sanitation, etc. **based on locally felt needs.**

Salient Features

- **Background:** Announced in 1993 under the Ministry of Rural Development, administration shifted to MoSPI in October 1994.
  - MPLADS was **suspended during the COVID pandemic**, with no funds allocated for FY 2020-21.
- **MPLADS Fund Allocation to MPs:** Each MP gets **₹5 crore** per year to recommend development works for creating durable community assets based on locally felt needs.
- **Total Budget:** The scheme has an **annual budget of ₹4000 crore**, , which is used for implementation of recommended works sanctioned by the District Authorities.
- **Implementing Agency**: Govt. departments, trusts, and cooperatives selected by **IDA** to execute MPLADS work.
  - **Implementing District Authority (IDA) is the aadministrative head of the Implementing District**

MPLADS

Members of parliament local area development scheme

WORK ALLOCATION

LS	**Lok Sabha MPs:**	Within their constituency.
RS	**Rajya Sabha MPs:**	Within their state of election.
NM	**Nominated MPs:**	Anywhere in India.

Project Cost Requirements:

- Each project under MPLADS must cost at least ₹ **2.5 lakh.**
- District Authorities may approve smaller projects if they benefit the public.

Exceptions:

- MPs can recommend ₹ **25 lakh/year** outside their region.
- In a calamity, MPs can recommend up to ₹ **1 crore** for the affected district.

SC/ST SPECIAL PROVISIONS FOR FUND ALLOCATION

SC areas: At **least 15%** of MPLADS funds.

ST areas: At **least 7.5%** of MPLADS funds.

If LS constituency has fewer tribals: Then MPLAD fund may be utilized in areas predominantly inhabited by Scheduled Castes and vice-versa.

- **Project Maintenance:** The **User Agency** (to whom projects are handed over for public usage) must bear the operation and maintenance costs.
- **Transparency and Accountability**
  - **eSAKSHI Portal:** Ensures **efficient and transparent** implementation of MPLADS projects.
  - **Applicability of RTI:** A**ny aspect of the MPLAD Scheme** are subject to the provisions of the **Right to Information (RTI) Act, 2005**
    - The **Implementing District Authorities** are responsible to provide such information to the public.
- **Impact of Elections:** Once approved, **projects cannot be changed** by the successor new MP.
- **Provisions for smooth implementation of projects:**
  - MPs can **recommend new projects without waiting for fund release.**
  - **Annual drawing limits** allocated at the **start of each financial year**, subject to conditions.
  - **Payments made directly to vendors** from CAN in real time, once authorized by implementing authorities.
- **Pooling of MPLADS Funds with other Schemes:** MPLADS funds can be pooled with projects from other Central/State schemes and local bodies, if eligible under MPLADS guidelines.

27 MINISTRY OF TRIBAL AFFAIRS

27.1. Newly Launched Scheme

27.1.1. Dharti Aaba Janjatiya Gram Utkarsh Abhiyan (DAJGUA)

Why in the News?

Dharti Aba Janjati Gram Utkarsh Abhiyan was launched from Hazaribagh, Jharkhand on the occasion of Mahatma Gandhi's birth anniversary.

Quick Facts

- **Purpose:** to ensure holistic, sustainable, and inclusive growth, **empowering tribal communities to thrive and flourish in a SATURATION Mode.**
- **Background:** It was announcedin in the Budget 2024-25 as **Pradhan Mantri Janjatiya Unnat Gram Abhiyan (PM JUGA)**.
- **Tenure:** 2024-25 to 2028-29
- **Nodal Agency:** Ministry of Tribal Affairs

Objective

- To develop **enabling infrastructure and enhance socio-economic conditions** in selected tribal-majority villages (with a population of 500 or more, and at least 50% tribal residents as well as villages in Aspirational Districts with a tribal population of 50 or more).
- By adopting a whole-of-government approach, the mission aims to **improve access to education, healthcare, and skills, driving progress** toward the specific goals outlined below.

Salient Features

- **Coverage:** specific **tribal-majority villages with populations of 500 or more,** where at least 50% are tribal, and villages, in **Aspirational districts, with at least 50 tribal population**.
- **Coverage**: tribal-majority (at least 50% tribal population)
  - Villages with 500 or more people
  - Areas in Aspirational districts.
- **Inter-Ministerial Convergence**: 17 Ministries working on 25 key initiatives for tribal welfare.
- **Funding**: Uses existing Development Action Plan for Scheduled Tribes (DAPST) grants under Central Schemes.

- **Implementation**: Villages mapped via PM GatiShakti Portal; gaps identified through Antyodaya Mission.
- **Monitoring**: Ministries must track progress via the Dharti Aaba portal on the PM GatiShakti platform for for tracking physical and financial progress.
- **Recognition**: Districts ranked based on monthly improvements in key indicators.

Key Goals

Household and Community Level Infrastructure:
- Housing
- Road
- Tap Water
- Homestays TMMC
- LPG

Health and Nutrition:
- MMUS
- CoC for Sickle Cell Disease
- AWCS
- Poshan Vatikas
- Ayushman Card

Education and Training:
- Hostels
- Ashram & Govt. Schools for Tribals
- JSS

Electrification:
- On grid power connections
- Off-grid solar connection
- Solar Rooftops for institutions

Economic Empowerment:
- IFR/CFR Claim Support and capacity building,
- FRA cell, Support for agriculture, livestock and fisheries.

Connectivity
- 4G Mobile Connectivity
- Digital Initiatives

27.2 Schemes In News

27.2.1. Pradhan Mantri Vanbandhu Kalyan Yojana

Why in the News?

The Pradhan Mantri Vanbandhu Kalyan Yojana (PMVKY) has completed 10 years.

Quick Facts

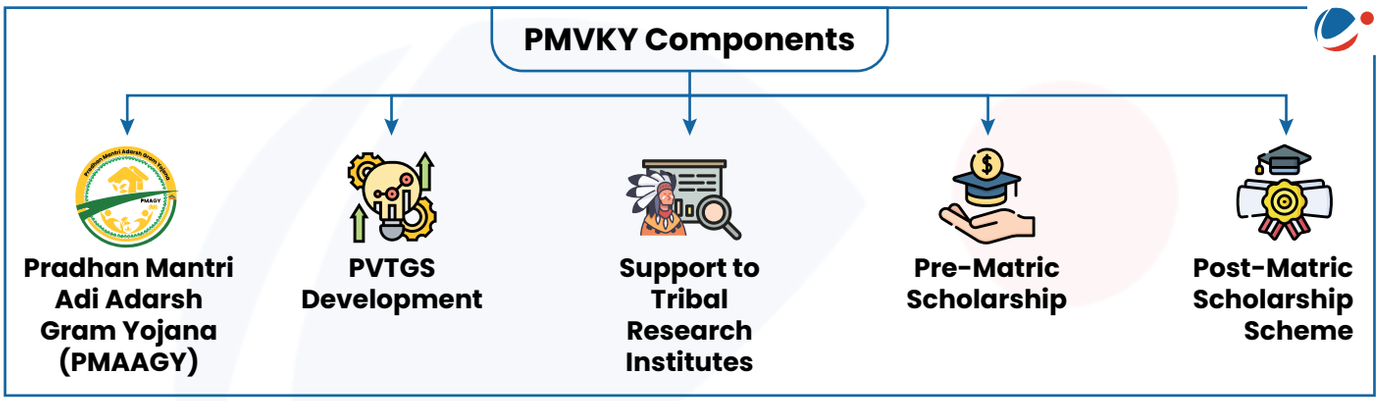
- **Purpose: T**o improve the **socio-economic conditions of tribal populations** and preserve their cultural heritage and identity
- **Type:** Centrally Sponsored Scheme
- **Focus: Integrated development of villages and capacity building** through interventions in education and livelihood
- **Tenure:** 2021-22 to 2025-26

Objective

- Improving the **quality of life in tribal areas**
- Improving the **quality of education**
- **Qualitative and sustainable employment** for tribal families
- **Bridging infrastructure gaps** with focus on quality
- Protection of **tribal culture and heritage**

Salient Features

- **Background: Launched in 2014,** with approval for continuation till 2025-26 at a cost of Rs. 26,135.46 crores. It Covers all tribal populations and areas with tribal populations across India.



- **Pradhan Mantri Adi Adarsh Gram Yojana:** Focuses on integrated village development in **36,428 villages** with significant tribal populations.
  - **Targets key sectors:** road and telecom connectivity, education, health services, and sanitation to improve the living standards of tribal communities.
- **Development of Particularly Vulnerable Tribes (PVTGs):** Aims to uplift marginalized tribal communities while preserving their cultural heritage.
  - Provides financial support to state governments for tailored development in housing, health, and education.
- **Support to Tribal Research Institute (TRI):** Financial assistance is allocated to state governments and UTs based on their proposals to strengthen the knowledge base concerning tribal cultures and challenges.
- **Pre-Matric Scholarships:** The centrally sponsored schemes provide scholarships for students in grades IX and X. Parental annual income should be up to Rs. 2.50 lakhs.
- **Post Matric Scholarship:** Post-Matric Scholarship caters to Scheduled Tribe students studying beyond class 10.

28 MINISTRY OF TEXTILES

28.1. Schemes In News

28.1.1 PM MITRA (Pradhan Mantri Mega Integrated Textile Region and Apparel) Park

Why in the News?

Minister informed that PM MITRA Park is expected resulting in creation of 21 lakh jobs.

Quick Facts

- **Purpose:** To **attract investment, boost employment generation** and position itself strongly in the global textile market
- **Type:** Central Sector Scheme
- **5F Vision:** Farm to Fibre to Factory to Fashion to Foreign
- **Tenure:** 2021-22 to 2027-28

Objective

- Promote sustainable industrialization and foster innovation (SDG9), modern industrial infrastructure facility for entire value-chain to reduce logistic cost & improve competitiveness.

Salient Features

- **Integrated textiles value chain:** Provide top infrastructure, plug-and-play facilities, and training for the industry.
- **Land availability:** State governments will offer 1000+ acres of **contiguous and encumbrance-free land** at a nominal price to SPV.
- **Special Purpose Vehicle (SPV):** Jointly owned by **Centre (49%) and State (51%)** to oversee the project.

Facilities at Park

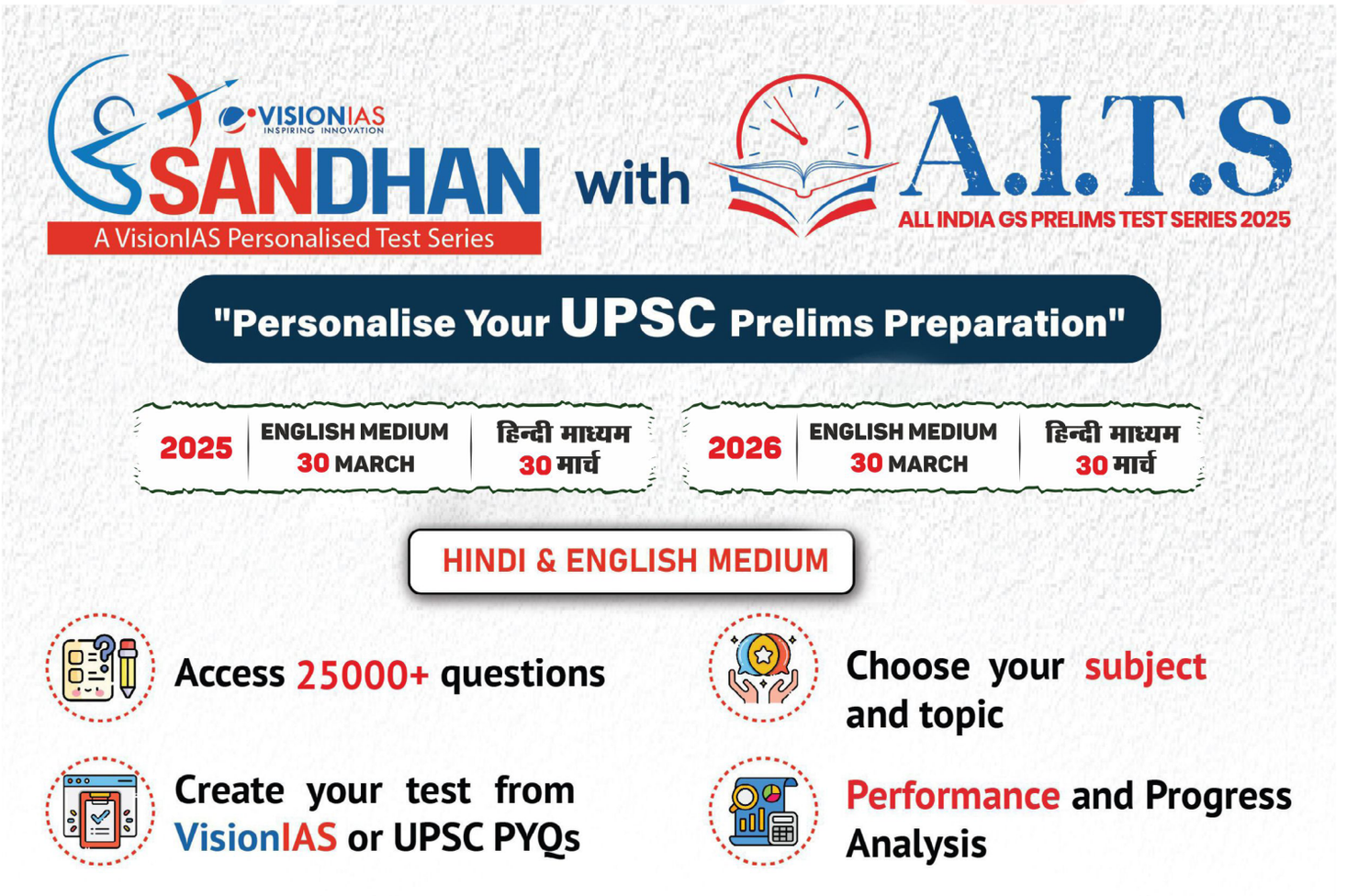
Core Infrastructure

Incubation Centre & Plug & Play facility, Developed Factory Sites, Roads, Power, Water and Waste Water system, etc.

Support Infrastructure

Workers' hostels & housing, logistics park, warehousing

- **Financial support:**
  - **Development Capital Support:** 30% of project cost, up to ₹500 Cr (for Greenfield) or upto ₹200 Cr (for Brownfield).
  - **Competitive Incentive Support (CIS):** Up to **₹300 Cr per park for early manufacturing units.**
- **Finalized Locations**: Tamil Nadu, Telangana, Gujarat, Karnataka, Madhya Pradesh, Uttar Pradesh, Maharashtra.
- **Leveraging private sector:** Park will be developed in a **Public Private Partnership (PPP).**
- **Expected Benefit:** An investment (both foreign and domestic) of about Rs. 10,000 crores, benefiting the local economy and textile ecosystem.



29 MINISTRY OF WOMEN AND CHILD DEVELOPMENT

29.1. Schemes In News

29.1.1. SakshamAnganwadi and Poshan 2.0 (Mission Poshan 2.0)

Why in the News?

Ministry of Women and Child Development launched 7th edition of Rashtriya Poshan Maah 2024.

Quick Facts

- **Purpose: Address the challenges of malnutrition** through a strategic shift in nutrition content and delivery
- **Type:** Centrally Sponsored Scheme
- **Beneficiaries:** Children (up to the age of 6 years), adolescent girls, pregnant women, and lactating mothers
- **Tenure:** 2021-22 to 2025-26

Objective

- To contribute to **human capital development** of the country and address challenges of **malnutrition**
- To promote nutrition awareness and **good eating habits** for sustainable health and wellbeing
- Address nutrition related deficiencies through key strategies.

Salient Features

- **Background:** In 1975, the **Integrated Child Development Services (ICDS) Scheme** was launched for **early childhood care and development**.
  - ICDS incorporated **6 components of the Anganwadi Services Scheme (refer to the infographics).**

Integrated Child Development Services (ICDS) Scheme

Serving Children of 0-6 years and Pregnant & Lactating Mothers

- Supplementary Nutrition
- Pre-School Education
- Health & Nutrition Education
- Immunization
- Health Check-ups
- Referral Services

→ Under NHM

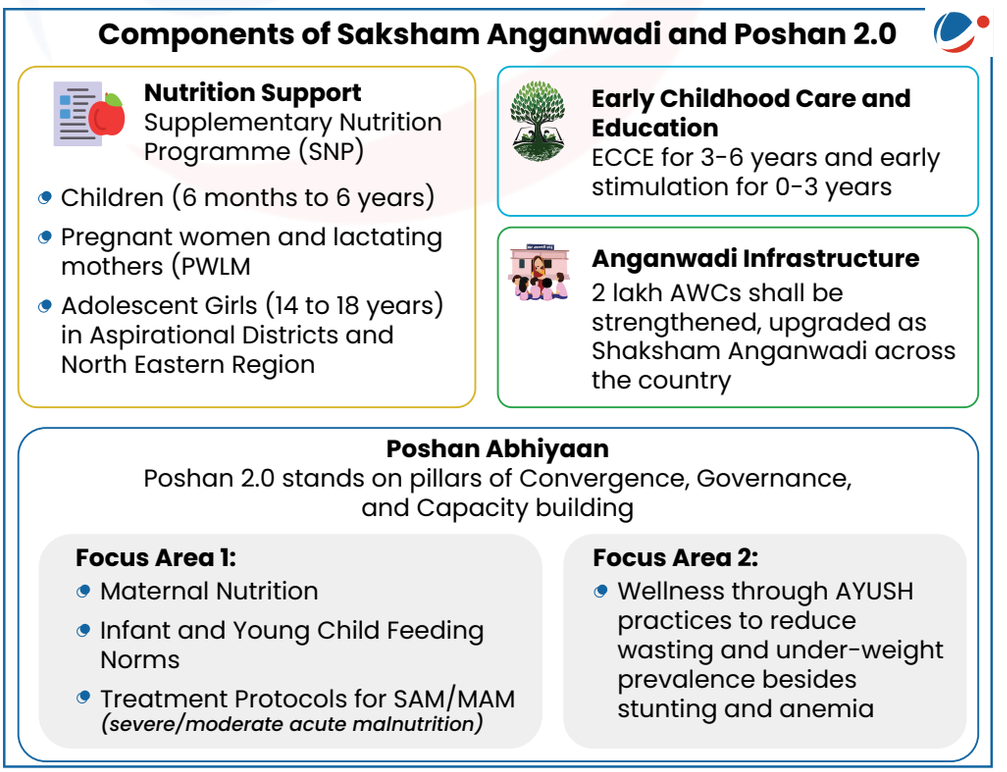
Other Features

- **Diet Diversity:**
  - **Promote local produce**: green vegetables, fruits, medicinal plants, fortified rice, and millets.
  - **Millets**: Must be included at least once a week Take Home Ration & Hot Cooked Meals.
  - **Traditional Knowledge:** Use indigenous food practices to enhance nutrition.
  - **Poshan Vatikas (Kitchen Gardens):** To be set up near Anganwadi Centres, **Government schools and Gram Panchayat lands**
- **Beneficiary Registration:** Aadhaar-based registration at the nearest Anganwadi Centre.
  - **Children** can access benefits using their **mother's Aadhaar** if they do not have one.
- **Implementation: District Magistrate** (DM) shall be the **Nodal Point in the district** for monitoring nutritional status and quality standards.
- **Accountability**: Social audits by Poshan Panchayats, Mothers' Groups, and VHSNCs.

Key Initiatives Under The Scheme

- **Poshan Tracker App**: Helps Anganwadi workers track child nutrition (stunting, wasting, underweight) and service delivery.
- **Poshan Bhi, Padhai Bhi (PBPB)**: ECCE program under NEP 2020 for early childhood education, nutrition, and health awareness at AWCs.
- **Rashtriya Poshan Maah**: Annual nutrition awareness campaign in September to promote 'Swasth Bharat'.
- **Kishori Health Cards**: Tracks adolescent girls' BMI, nutrition, IFA supplementation, deworming, and immunization.
- **Bhartiya Poshan Krishi Kosh (BPKK)**: Maps India's crop diversity and promotes traditional, nutrition-rich crops.
- **Suposhit Gram Panchayat Abhiyaan**: Rewards top-performing Gram Panchayats and districts for improving nutrition.

Note: PM POSHAN Abhiyan is different from Pradhan Mantri Poshan Shakti Nirman (PM POSHAN). For details on PM POSHAN, refer to NFSA 2013.



30 MISCELLANEOUS SCHEMES

30.1 Atal Innovation Mission (AIM) 2.0

Why in the News?

Recently, the Cabinet approves continuation of its flagship initiative, the Atal Innovation Mission (AIM), under the aegis of NITI Aayog, till 2028.

Quick Facts

- **Purpose:** To create **an innovation culture and entrepreneurial ecosystem** in the country.
- **Type:** Central Sector Scheme
- **Tenure:** Till March 31, 2028.
- **Nodal Agency: NITI Aayog**

Salient Features

- **Strategy:** AIM 2.0 is designed to strengthen India's innovation and entrepreneurship ecosystem in three ways:
  - **Increasing input** (ushering more innovators and entrepreneurs).
  - **Improving success rates** (helping more startups succeed).
  - **Enhancing output quality** (producing better jobs, products, and services).

AIM Framework

Atal Tinkering Labs (ATLs):
- Develops innovation skills in students (Class 6-12).
- Organizes events like Atal Tinkering Marathon to inspire creativity.

Atal Incubation Centers (AICs) & Atal Community Innovation Centers (ACICs):
- Supports startups, universities, NGOs, and SMEs in entrepreneurship.

Mentor India Campaign:
- Connects students with industry leaders, academia, and government mentors.

Atal New India Challenges (ANIC):
- Promotes technology-driven innovations with social & commercial impact.

ARISE-ANIC:
- Supports applied research & innovation with ministries like Defence & ISRO.
- ANIC 2.0 focuses on 7 sectors, including E-mobility, Road Transport, Space Tech, and Sanitation.

AIM 2.0 Initiatives

- **Language Inclusive Program of Innovation (LIPI):** 30 Vernacular Innovation Centers for non-English speakers.
- **Frontier Program:** Creates customized innovation ecosystems in regions like J&K, Ladakh, NE states, and Aspirational Districts.
- **Human Capital Development Program:** Trains **5,500 professionals** for innovation management.
- **Deeptech Reactor**: Establishes a **research sandbox** for commercializing **deep-tech startups.**
- **State Innovation Mission (SIM):** Supports states/UTs in developing innovation ecosystems tailored to local strengths.
- **International Innovation Collaborations:** Includes initiatives like the **Annual Global Tinkering Olympiad, bilateral partnerships, and Startup20 engagements.**
- **Industrial Accelerator Program:** Creates 10 Industry Accelerators in PPP mode for scaling advanced startups.
- **Atal Sectoral Innovation Launchpads (ASIL):** Builds 10 platforms in central ministries to integrate and procure from startups.

30.2. PM GatiShakti National Master Plan (PMGS-NMP)

Why in the News?

Ministry of Labour and Employment has boarded the PM Gati Shakti portal to identify and bridge gaps in social security coverage.

Quick Facts

- **Purpose:** To **improve the productivity** of industries and **employment opportunities**
- **7 Driving Engines:** 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 (NMP) for Multimodal Connectivity integrates various Ministries for coordinated planning and execution of infrastructure projects.
- **Whole of the Government Approach:** The platform facilitates integrated planning and coordinated implementation of infrastructure connectivity projects across Ministries.
- **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.

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

30.3 Make In India initiative

Why in the News?

Make in India Initiative has recently completed 10 years.

Quick Facts

- **Purpose:** To promote India as the **most preferred global manufacturing destination**
- **Focus:** 27 Sectors in Manufacturing and Service Sectors under Make In India 2.0
- **Coordination: DPIIT** for **Manufacturing Sector** and **Department of Commerce** for **service sectors**

Objective

- **Facilitating investment, fostering innovation, building best in class manufacturing infrastructure**, making it easy to do business and enhancing skill development
- **Opening up new sectors for foreign investment** and forging a **partnership between government and industry** through positive mindset.

Salient Features

- **Background:** Make in India initiative was in 2014 as one of the unique **'Vocal for Local'** initiatives that promoted India's manufacturing domain to the world. At present, **Make in India 2.0 is ongoing.**
- **Pillars:**
  - **New Processes:** Several measures were implemented to enhance the business environment, making it more conducive for startups and established enterprises alike to ensure ease of doing business.
  - **New Infrastructure:** The government focused on developing industrial corridors and smart cities, integrating state-of-the-art technology and high-speed communication to create world-class infrastructure.
  - **New Sectors:** Foreign Direct Investment (FDI) was significantly opened up in various sectors including Defence Production, Insurance, Medical Devices, Construction, and Railway infrastructure.
  - **New Mindset:** The government embraced a role as a facilitator rather than a regulator, partnering with industry to drive the country's economic development.

MAKE IN INDIA: 27 SECTORS

MANUFACTURING SECTORS

- Aerospace and Defence
- Automotive and Auto Components
- Pharmaceuticals and Medical Devices
- Bio-Technology
- Capital Goods
- Textile and Apparels
- Chemicals and Petro chemicals
- Electronics System Design and Manufacturing
- Leather & Footwear
- Food Processing
- Gems and Jewellery
- Shipping
- Railways
- Construction
- New and Renewable Energy

SERVICE SECTORS

- Information Technology & ITeS
- Tourism and Hospitality Services
- Medical Value Travel
- Transport and Logistics Services
- Accounting and Finance Services
- Audio Visual Services
- Legal Services
- Communication Services
- Construction Related Engineering
- Environmental Services
- Financial Services
- Education Services

MAKE IN INDIA TRANSFORMING INDIA INTO A GLOBAL MANUFACTURING HUB

KEY INITIATIVES DRIVING GROWTH AND SELF-RELIANCE

- Production-linked Incentive (PLI)
- Semiconductor Ecosystem Development
- PM GatiShakti
- National Logistics Policy
- National Industrial Corridor Development Programme
- Startup India
- Tax Reforms
- Unified Payments Interface (UPI)

31 OTHER SCHEMES/INITIATIVES

Ministry of Agriculture & Farmers Welfare

Clean Plant Programme (CPP)

India and ADB signed a $98M loan deal to develop a regulatory framework for CPP implementation in the horticulture sector.

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

KEY FEATURES OF CPP

COMPONENTS

1. **CLEAN PLANT CENTERS**
   9 advanced CPCS across India for fruits like Grapes, Apples, Mangoes High-tech labs to produce virus-free planting material
2. **CERTIFICATION & LEGAL FRAMEWORK**
   Robust certification system under Seeds Act, 1966 Ensures accountability and traceability in production
3. **ENHANCED INFRASTRUCTURE**
   Support for large-scale nurseries to develop infrastructure for efficient multiplication of material

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

SUPPORTED BY: Asian Development Bank (ADB)

Krishi Sakhi Convergence Programme (KSCP)

Prime Minister granted certificates to more than 30,000 self-help groups as Krishi Sakhis.

- **Purpose:** Transform rural India through the empowerment of rural Women as Krishi Sakhi.
- **Background:** Under **the 'Lakhpati Didi'** program, the aim is to create 3 crore Lakhpati Didis, one dimension of which is **Krishi Sakhi.**
- **Training to Krishi Shakhi:** KSCP involves imparting **training and certification to Krishi Sakhis as Para-extension Workers**.
- **Types of Training Provided to Krishi Sakhis**
  - Agro Ecological Practices from land preparation to harvest
  - Organising Farmer Field schools

- Seed banks + Establishment and Management
- Soil health, soil and moisture conservation practices
- Integrated Farming Systems
- Basics of Livestock Management
- Preparation and use of Bio inputs and establishment of Bio inputs shops
- Basic communication skills

- **Employment for Krishi Sakhis:** Trained Krishi Sakhis will take a test to become certified Para-extension Workers. They will support ministry schemes.

About Lakhpati Didi Initiative

Nodal Ministry: Ministry of Rural Development

Lakhpati Didi: It refers to a **Self-Help Group member** who earns an **annual household income** of Rupees **One Lakh or more** in sustainable manner.

Income Sustainability: This income is calculated **for at least four agricultural seasons and/or business cycles,** with an **average monthly income exceeding (Rs. 10,000),** so that it is sustainable.

Strategy
Focused planning, adequate and timely support on convergence and partnership

Convergence of Programmes
Ensures collaboration among all government departments for facilitating diversified livelihood activities.

Namo Drone Didi Scheme

Operational Guidelines for the schemes was launched.

- **Purpose:** Empower women-led SHGs by equipping them with drone technology to provide agricultural services
- **Aim:** To provide drones to **15000 selected Women SHGs** for **providing rental services to farmers for agriculture purpose** (application of liquid fertilizers and pesticides for the present).
- **Type**: Central Sector Scheme
- **Tenure:** 2024-25 to 2025-2026

Key Features of Namo Drone Didi Scheme

- Subsidy to Women DAY NRL-SHGs for Purchase of Drone
- 80% of Drone Cost as Subsidy upto 8 Lakhs
- Loan facility from AIF for remaining cost of Drone
- Easy Loan 3% interest rate
- Drone Pilot training as a part of Drone Package
- Chance to earn additional 1 lakh PA through Drone
- Renting of Drone Spray Service to Farmers through Women SHGs

Ministry of Chemicals and Fertilizers

Scheme for strengthening Medical devices industry

Newly Launched Scheme.

- **Purpose:** To boost India's medical device industry.
- **Strategy:** Scheme supports manufacturing, skill development, clinical studies, and infrastructure development, reducing import dependency etc.
- **Tenure:** 3 years (FY2024-25 to FY 2026-27)

NOTE: India is the **fourth largest medical devices market in Asia** after Japan, China, and South Korea and among the **top 20 global medical devices markets** in the world.

Sub Schemes

Common Facilities for Medical Devices Clusters
Financial assistance to medical device clusters for creating common infrastructure: R&D labs, Design and Testing Centre, Animal Labs for manufacturers

Marginal Investment Scheme for Reducing Import Dependence
Support to deepen the MedTech supply chain in the country by focusing on manufacturing key components, raw materials, and accessories

Capacity Building and Skill Development
Develop a skilled technical workforce capable of designing and developing MedTech products

Medical Device Clinical Studies Support Scheme
Assist both established companies and start-ups in conducting clinical studies

Support to industry associations and exports councils for organizing events that promote medical device-related activities

Medical Device Promotion Scheme

Ministry of Commerce and Industry

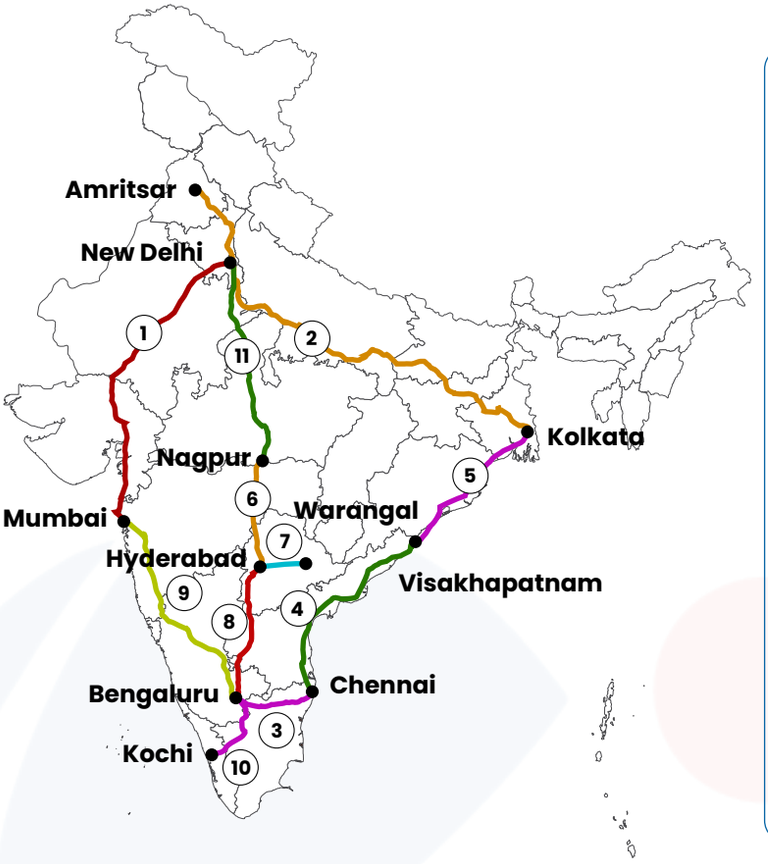
National Industrial Corridor Development Programme (NICDP)

Cabinet recently greenlights 12 New Industrial Cities under NICDP.

- **Purpose:** to develop **futuristic industrial cities in India and to cultivate a dynamic industrial ecosystem** by attracting investments.
- **Type:** Central Sector Scheme
- **Objective:** To develop new industrial cities as Smart Cities, integrating next-generation technologies to position the nation as a global hub for manufacturing and investment.
- **Corridors and Projects:** Programme comprises 32 projects across four phases under 11 corridors.
- **Transportation Backbone:**
  - **DMIC:** Supported by the Western Dedicated Freight Corridor.
  - **AKIC:** Backed by the Eastern Dedicated Freight Corridor.
  - **Other Corridors:** CBIC and BMIC rely on NH-4; ECEC utilizes NH-5 and the Kolkata–Chennai rail route.
- **Special Purpose Vehicle:** National Industrial Corridor Development Corporation (NICDC) under DPIIT to oversee project development and implementation.

GOVERNMENT SCHEMES IN NEWS

National Industrial Corridor Development Programme (NICDP)



1. Delhi-Mumbai Industrial Corridor (DMIC)
2. Amritsar Kolkata Industrial Corridor (AKIC)
3. Chennai-Bengaluru Industrial Corridor (CBIC)
4. Vizag-Chennai Industrial Corridor (VCIC)
5. Odisha Economic Corridor (OEC)
6. Hyderabad-Nagpur Industrial Corridor (HNIC)
7. Hyderabad-Warangal Industrial Corridor (HWIC)
8. Hyderabad-Bengaluru Industrial Corridor (HBIC)
9. Bengaluru Mumbai Industrial Corridor (BMIC)
10. Extension of CBIC to Kochi via Coimbatore
11. Delhi-Nagpur Industrial Corridor (DNIC)

Sustainability in Spice Sector through Progressive, Innovative and Collaborative Interventions for Export Development (SPICED) Scheme

Newly Launched Scheme

- **Purpose:** Boost spice exports and value-added spice products, enhance post-harvest quality for global markets and improve cardamom productivity.
- **Components:**
  - Improving Productivity of Cardamom (small & large)
  - Post-Harvest Quality Upgradation of Spices
  - Enhancing Capacities for Market Expansion
  - Trade Promotion
  - Technological Interventions
  - Research, Capacity Building and Skill Development
- **Beneficiaries:** Farmers, Start-ups, SMEs, and Entrepreneurs
- **Tenure:** Until FY 2025-26.
- **Overall Implementation and Monitoring:** Done by Secretary, Spices Board, through Regional/ Divisional/Field offices located throughout India.

Bharat Startup Knowledge Access Registry (BHASKAR) initiative

Newly Launched Initiative.

- **Purpose:** One-stop digital platform where diverse start-up ecosystem stakeholders can seamlessly collaborate, catalysing growth of start-up ecosystem across India.
- **Benefits:** It will **facilitate easier interaction, enhance searchability**, and allow **for efficient discovery of relevant opportunities and partnerships.**
- **Beneficiaries:** Start-ups, investors, service providers, and government bodies etc.

BHASKAR DIGITAL REGISTRY

Launched under Start-up India program

Launched by: Department for Promotion of Industry and Internal Trade (DPIIT)

KEY FEATURES

Largest Digital Registry
Centralized platform for all ecosystem stakeholders

Networking & Collaboration
Connects start-ups, investors, and mentors

Resource Hub
Provides instant access to critical tools and knowledge

Personalized ID
Unique BHASKAR ID for tailored experiences

Enhanced Discoverability
Advanced search for resources and opportunities

Global Outreach
Promotes India as innovation hub for global collaboration

Ministry of Communications

Prime Minister Wi-Fi Access Network Interface (PM-WANI)

Telecom Regulatory Authority of India (TRAI) has recommended capping Internet tariffs for Wi-Fi service providers under PM-WANI scheme.

- **Purpose:** To set up Public Wi-Fi Networks to accelerate proliferation of Broadband Internet services.
- **Launch:** By Department of Telecommunication in 2020.
- **Objective:** To accelerate proliferation of internet services by setting up public Wi-Fi Hotspots in the country with the objective of building digital India and consequential benefits thereon.

PM-WANI Scheme

Ecosystem

Public Data Office (PDO)
Establishes and operates WANI-compliant Wi-Fi

Public Data Office Aggregator (PDOA)
Angregates PDOs and manages authorization and accounting

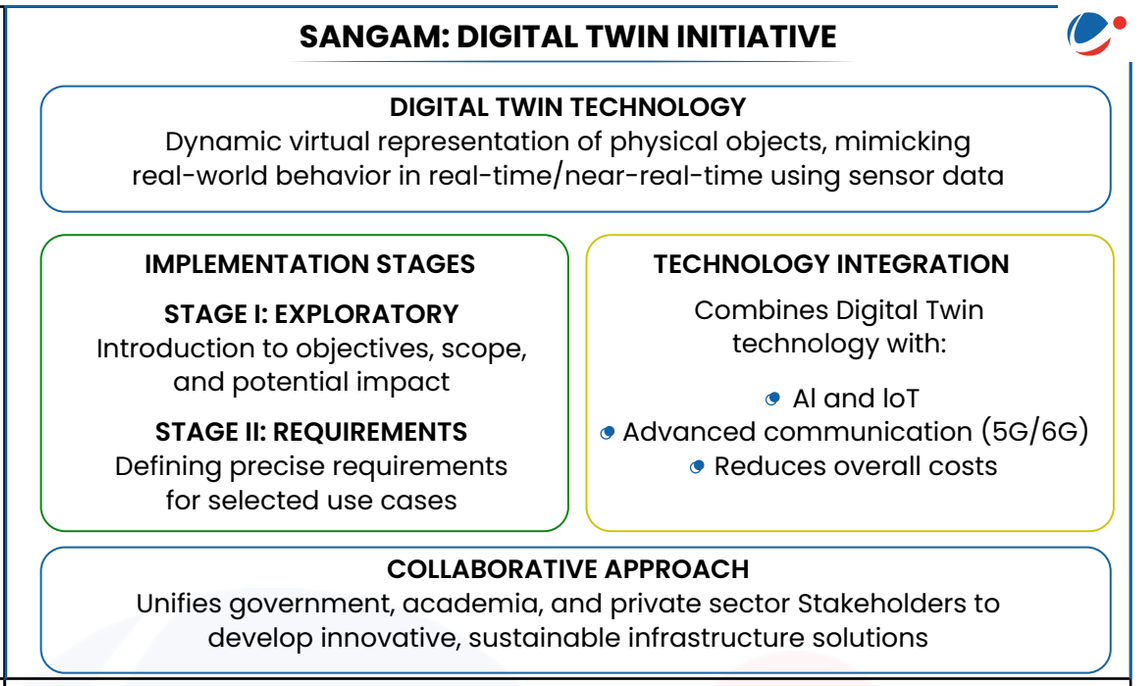
Central Registry
Maintains details of App Providers as per WANI architecture and specifications

App Provider
Develops apps for user registration and discovery of nearby WANI hotspots

Sangam: Digital Twin Initiative

Recently, First networking Event of Sangam-Digital Twin Initiative held at IIT Delhi.

- **Objective:** To revolutionize infrastructure planning and design by leveraging cutting-edge technologies like Digital Twin, AI, IoT, and next-gen communication technologies e.g. 5G and 6G.



Telecom Technology Development Fund (TTDF) Scheme

C-DOT and IIT Kharagpur signed an agreement under TTDF scheme.

- **Purpose:** To **fund R&D in rural-specific communication technology application**s and form synergies among academia, start-ups, research institutes, and the industry.
- **Background:** Launched by **Universal Service Obligation Fund** (USOF), a body under Department of Telecommunications in 2022.
- **Financial Incentive:** The scheme entails **grants to Indian entities to encourage and induct indigenous technologies** tailor-made to meet domestic needs.
- **Implementation Agency: TCOE India** (Telecom Centres of Excellence India) and **C-DOT.**

Ministry of Consumer Affairs, Food and Public Distribution

Credit Guarantee scheme for e-NWR based pledge financing (CGS-NPF)

Newly Launched Scheme.

- **Purpose:** Provide credit guarantees to **Eligible Lending Institutions (ELIs)** for pledging finance against e-Negotiable Warehouse Receipts (e-NWRs).
- **Type:** Central Sector Scheme
- **e-NWR:** e-NWR is a digital document that represents a warehouse's stored goods. It can be used for trading, financing, and settlement.
  - It is issued by **registered warehouses** regulated and governed by **Warehousing Development and Regulatory Authority (WDRA)**.
- **Eligibility:**
  - **Agriculture Loans:** Up to ₹75 lakh for borrowers under RBI's Priority Sector Lending (PSL) guidelines.
  - **Loans to MSMEs & Farmers:** Up to ₹200 lakh for MSMEs, small & marginal farmers, FPOs, and cooperatives under PSL guidelines.The following credit facilities qualify for coverage under the Credit Guarantee Scheme (CGS-NPF):
- **Collateral:** Only the goods in e-NWR can be pledged; no additional collateral required.

Ministry of Corporate Affairs

PM Internship Scheme

Newly Launched scheme.

Recently, the pilot project of the Prime Minister's Internship Scheme was launched.

- **Purpose:** To provide **one crore young individuals with valuable internship opportunities** over next five years in top 500 companies.

PM INTERNSHIP SCHEME
Career Growth Opportunity for Indian Youth

KEY BENEFITS

- **12 Months Real-Life** Experience in India's top companies
- **Monthly Stipend:** ₹5,000
  - 500 from partner companies
  - 4,500 from government via DBT
- **One-Time Grant** 6.000 for incidentals
- **Insurance Coverage**
  - Pradhan Mantri Jeevan Jyoti Bima Yojana
  - Pradhan Mantri Suraksha Bima Yojana
  - Partner companies may offer additional coverage

ELIGIBILITY CRITERIA

- **Indian Youth Aged 21-24** Not in full-time employment or education
- Candidates in online/distance learning programs are eligible
- **Educational Qualifications**
  - Passed High School or Higher Secondary School
  - ITI Certificate
  - Polytechnic Diploma
  - **Degrees:** BA, B.Sc, B.Com, BCA, BBA, B. Pharma, etc.
- **NOT ELIGIBLE:** Graduates from IITS, IIMS, National Law Universities, IISER, NIDs, and IIITS

Ministry of Defence

One Rank One Pension (OROP)

The initiative is marking its 10th year of implementation.

- **Purpose:** To ensure uniform pension for military personnel retiring in same rank and with same length of service, regardless of their retirement date.
- **Coverage:** All **personnel who retired up to June 30, 2014,** and provided a robust framework for revising pensions for all ranks, including family pensioners.

Ministry of Earth Sciences	
Mission Mausam	Newly Launched Scheme. • **Purpose:** To position India as a **global leader** in **weather and climate sciences**, the and making India **'Weather Ready'** and **'Climate Smart'**, meeting the global standards. • **Objectives:** To **improve weather and climate services,** ensuring timely and precise observation, modeling, and forecasting information for multiple sectors, including agriculture, disaster management, and rural development. **MISSION MAUSAM** Making India Weather-ready and Climate-smart **TIMELINE** **PHASE 1: 2024-26** **PHASE II: 2026-31** **BENEFICIARIES** General public, national and state-level disaster management authorities, Agriculture, Civil Aviation, Water resources, and many other sectors **IMPLEMENTATION AGENCIES** India Meteorological Department (IMD), Indian Institute of Tropical Meteorology (IITM), and National Centre for Medium-Range Weather Forecasting (NCMRWF)
Ministry of Education	
One Nation One Subscription (ONOS)	Newly Launched Scheme. • **Purpose**: To provide **universal access to more than 13,000 scholarly journals** from 30 major international publishers. • **Type**: Central Sector Scheme. • **Coverage**: 6,300+ government Higher Education Institutions (HEIs) and central government R&D laboratories. • **Target Beneficiaries**: 1.8 crore students, faculty, researchers, All Higher Educational Institutions, central government R&D institutions • **Administration**: Coordinated by INFLIBNET, an autonomous inter-university center of the University Grants Commission (UGC). • **Periodic Reviews: Anusandhan National Research Foundation (ANRF)** will periodically assess the usage of ONOS and the publication output of Indian authors to ensure effective utilization of resources.

<table>
<tr>
<td>"Pradhan Mantri Vidyalaxmi" (PM-Vidyalaxmi)</td>
<td>
Newly Launched Scheme

Purpose: To financial support meritorious students so that financial constraints do not prevent any youth of India from pursuing quality higher education
Background: For helping out youth who have not been eligible for any benefit under government schemes and policies, the Union Budget 2024-25 has announced a financial support for loans up to 10 lakhs for higher education in domestic institutions.
Type: Central Sector Scheme

PM-VIDYALAXMI EDUCATION LOAN
A Comprehensive Student Loan Initiative

ELIGIBILITY
• Students admitted through open competitive exams or merit-based admission in the top 860 quality Higher Educational Institutions (QHEIs)

COVERAGE
• More than 22 lakh students every year
• No cap on loan amount (depends on course fee, hostel fee, and other expenses)

LOAN FEATURES
• Collateral-free, guarantor-free loans
• Fully digital application process

CREDIT GUARANTEE
• Loans up to ₹7.5 lakh get a 75% credit guarantee from government

INTEREST SUBVENTION
• 3% interest subsidy for students with family income up to 8 lakh on loans up to 10 lakh
• Full interest subsidy for students with family income up to 4.5 lakh

MONITORING: Through PM Vidyalaxmi portal, developed and maintained by Canara Bank
</td>
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<tr>
<td>National apprenticeship training scheme (NATS)</td>
<td>
Recently, the NATS 2.0 portal was launched.

Purpose: To provide on-job training to technically qualified youth for 6 months to 1 year, bridging gap between industry skill requirements and academic curriculum.
Beneficiaries: Graduate, Diploma students and Vocational certificate holders
Statutory Basis: Under provisions of Apprentices Act, 1961 amended in 1973
Implementing Agency: Boards of Apprenticeship/Practical Training
Applicability: Course Fees (directly to the training institute) along with expenses towards completion of the course (assessment, examination, study material, etc.)
Tenure: 2021-2026

</td>
</tr>
<tr>
<td>ULLAS – New India Literacy Programme (Nav Bharat Saaksharta Karyakram)</td>
<td>
Ladakh has achieved Full Functional Literacy under the ULLAS Programme.

Purpose: To empower individuals aged 15 years and above with foundational literacy and numeracy, critical life skills, basic education, vocational skills, and continuing education, aligning with the vision of NEP 2020 to mainstream non-literates into society.
Type: Centrally Sponsored Scheme
Tenure: 2022-2027

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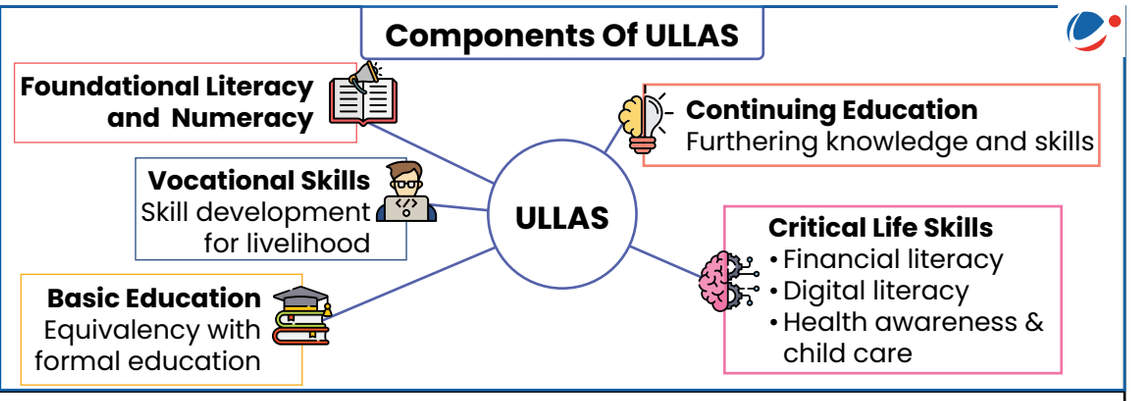


Ministry of Electronics & Information Technology

SAMRIDH - Startup Accelerator of MeitY for Product Innovation, Development and Growth

MeitY unveild second cohort of SAMRIDH scheme for startups.

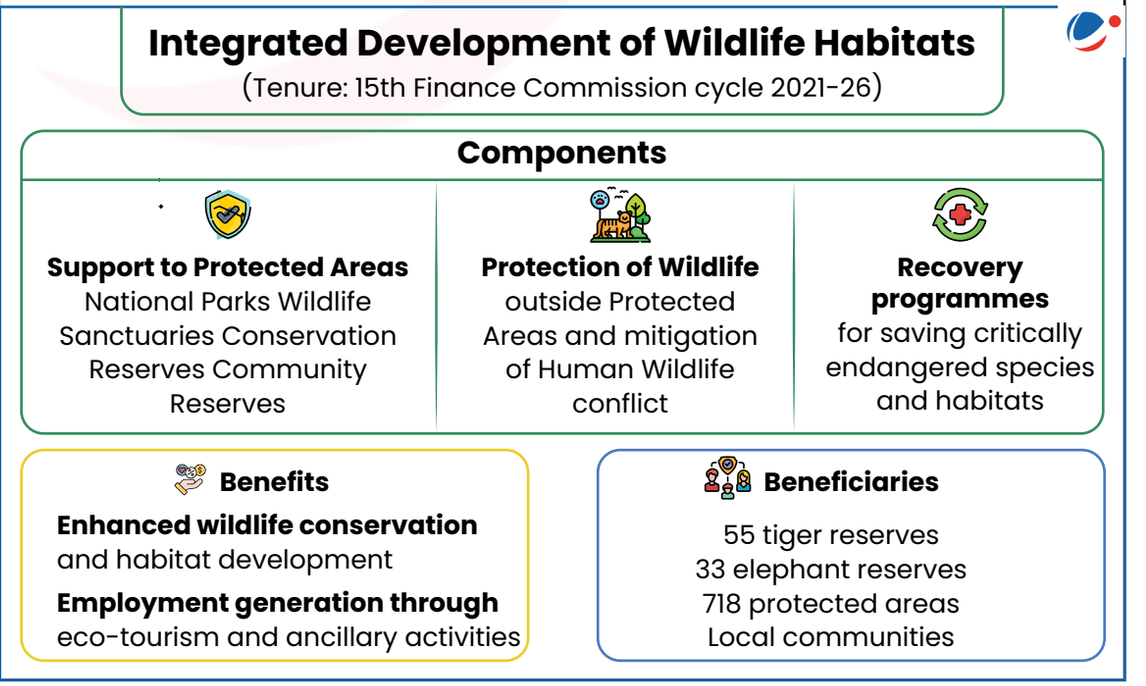
- **Purpose:** To **support existing and upcoming Accelerators** to select and accelerate potential IT-based start-ups to scale.
- **Beneficiaries:** Tech start-ups in areas like FinTech, HealthTech, EdTech, IoT, AI, and AR/VR.
- **Eligibility For Accelerator**
  - **Experience:** 3+ years in incubation, supporting 50+ startups, with at least 10 receiving non-public investment.
    - » OR Having **targeted accelerator programs** with an **experience of running at least 3 cohorts** with activities listed as desirable under SAMRIDH,
  - **Operations:** Must be based in India.
- **Implementation Agency:** Implementation agency will be **MeitY Start-up Hub (MSH)**

Ministry of Environment, Forest and Climate Change

Integrated Development of Wildlife Habitats

Union Cabinet approved scheme for the 15th Finance Commission cycle.

- **Purpose:** To **conserve and develop wildlife habitats**, **protect keystone species and promote ecological balance** through technological interventions and community engagement.



<table>
<tr><td>National Clean Air Programme (NCAP)</td><td>NCAP completed 5 years.
Purpose: To improve air quality in 131 cities (non-attainment cities and Million Plus Cities) in 24 States/UTs by engaging all stakeholders.
Target: Reducing Particulate Matter (PM10) concentrations upto 40% by 2024-25 over baseline of 2017-18 or achievement of national standards (60 µg/m3) by 2025-26.
Implementation: By Central Pollution Control Board at the National level.
Monitoring: By PRANA (Portal for Regulation of Air-pollution in Non-Attainment Cities)</td></tr>
<tr><td colspan="2">Ministry of Finance</td></tr>
<tr><td>Dispute Resolution Scheme (e-DRS)</td><td>CBDT has introduced Dispute Resolution Scheme (e-DRS), 2022, to minimize litigation.
Purpose: To minimize litigation and provide relief to eligible taxpayers by resolving disputes related to specified income tax orders.
Deadline for filing Application: Within 1 month of receiving the specified order.
Dispute Resolution Scheme
Benefits
Resolution through DRCS
Potential reduction/waiver of penalties and prosecution
Faster resolution within 6 months of application
Eligibility
Aggregate sum of variations does not exceed ₹10 lakh
Retumed income for the relevant assessment year does not exceed ₹50 lakh
Orders not based on search/surveys or information under an agreement referred to under section 90 or 90A of the Income-tax Act, 1961
Applicability
Dispute resolution for specified orders through the e-DRS module on the Income Tax Portal
Applications filed in Form No. 34BC via the e-filing portal</td></tr>
<tr><td colspan="2">Ministry of Health & Family Welfare</td></tr>
<tr><td>Central Government Health Scheme (CGHS)</td><td>Ministry recently released updated guidelines for beneficiaries of Scheme.
Purpose: To provide quality healthcare services to government employees, pensioners and their dependents.
myCGHS app: Provides enhanced access to Electronic Health Records (EHRs), information, and resources for CGHS beneficiaries</td></tr>
<tr><td>Tele MANAS</td><td>Tele-MANAS Helpline received over 10 lakh calls since its launch in October 2022.
Purpose: To provide universal access to equitable, affordable, and quality mental health care through a 24x7 tele-mental health service, forming a key digital component of the National Mental Health Programme (NMHP).
Focus: Serve remote and underserved areas.</td></tr>
</table>

Key Features of Tele MANAS

Nodal Centre
National Institute of Mental Health and Neurosciences (NIMHANS), Bengaluru

Technical Support
IIT Bengaluru and National Health Systems Resource Centre (NHSRC)

Objectives

- **Expand Access:** Provide 24x7 tele-mental health supports nationwide
- **Comprehensive Care** Offer counseling, medical interventions, video consultations, and follow-up care
- **Reach Vulnerable Groups:** Focus on underserved and hard-to-reach populations

App & Video Consultations

Mobile App: Provides mental health resources, self-care tools, and 24/7 confidential counseling.

Video Consultations Direct observation and thorough assessments

Goal
Empower individuals to prioritize mental health, overcome stigma, and access affordable care

Ministry of Home Affairs

National Forensic Infrastructure Enhancement Scheme (NFIES)

- Cabinet approved the NFEIS.
- **Purpose:** To strengthen the criminal justice system
- **Objective:** by enhancing forensic infrastructure, training professionals, and ensuring timely and scientific examination of evidence.
- **Type:** Central Sector Scheme
- **Tenure::** 2024-25 to 2028-29

Components Under NFIES

Establishment of new campuses of the National Forensic Sciences University (NFSU) across the country

Creation of Central Forensic Science Laboratories (CFSLs) to cater to increasing demand

Upgradation of infrastructure at the Delhi Campus of NFSU

Vibrant Village Programme (VVP)

- Arunachal Seeks Expansion of Vibrant Village Programme to Border Areas.
- **Objective:** To promote the comprehensive development of select villages along India's northern borders to incentivize residents to remain in these regions.
- **Type:** Centrally Sponsored Scheme

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

Vibrant Village Programme

Coverage
Targets 46 blocks in 19 districts of Arunachal Pradesh, Himachal Pradesh, Sikkim, Uttarakhand, and the Union Territory of Ladakh.

Focus Area

Infrastructure Development:
- Road connectivity for unconnected villages.
- Housing and basic village infrastructure.
- Provision of energy, including renewable energy.
- Improvement in television and telecom connectivity.

Livelihood Generation:
- Promotion of tourism and cultural heritage.
- Skill development and entrepreneurship.
- Support for cooperative societies, agriculture, horticulture, and cultivation of medicinal plants.

</td></tr>
<tr><td>Village Defence Guards (VDGs) Scheme 2022</td><td>

VDGs have been provided with sophisticated weapons to deal with rising incidents of terror in Jammu Region.

- **Purpose:** To **organize a small group of volunteer armed civilians** to instill sense of self protection in such' villages, infrastructural installations in and around them and **to check the trans-border movement.**
- **Coverage:** Identified **villages along the borders and in-depth areas of the Jammu division**.
- **Structure**
  - **Size:** Max 15 members per group.
  - **Leadership:** Led by a retired Army, CPMF, or J&K Police officer.
  - **Command & Control**: Operates under the supervision of the District SP/SSP.

</td></tr>
<tr><td colspan="2">Ministry of Labour & Employment</td></tr>
<tr><td>Employee's Pension Scheme (EPS)</td><td>

Employee's Pension Scheme 1995 amended to provide withdrawal benefit to members having less than 6 months service.

- **Purpose:** Ensures **financial stability for employees post-retirement**, providing lifelong social security.
- **Social Security Scheme**: It is a **Defined Contribution-Defined Benefit** scheme
- **Funding**
  - **Employer Contribution:** 8.33% of wages.
  - **Government Contribution:** 1.16% of wages (up to ₹15,000/month).
  - **Payout:** All benefits are funded through these contributions.
- **Minimum Pension:** ₹1,000 per month (effective from September 1, 2014).

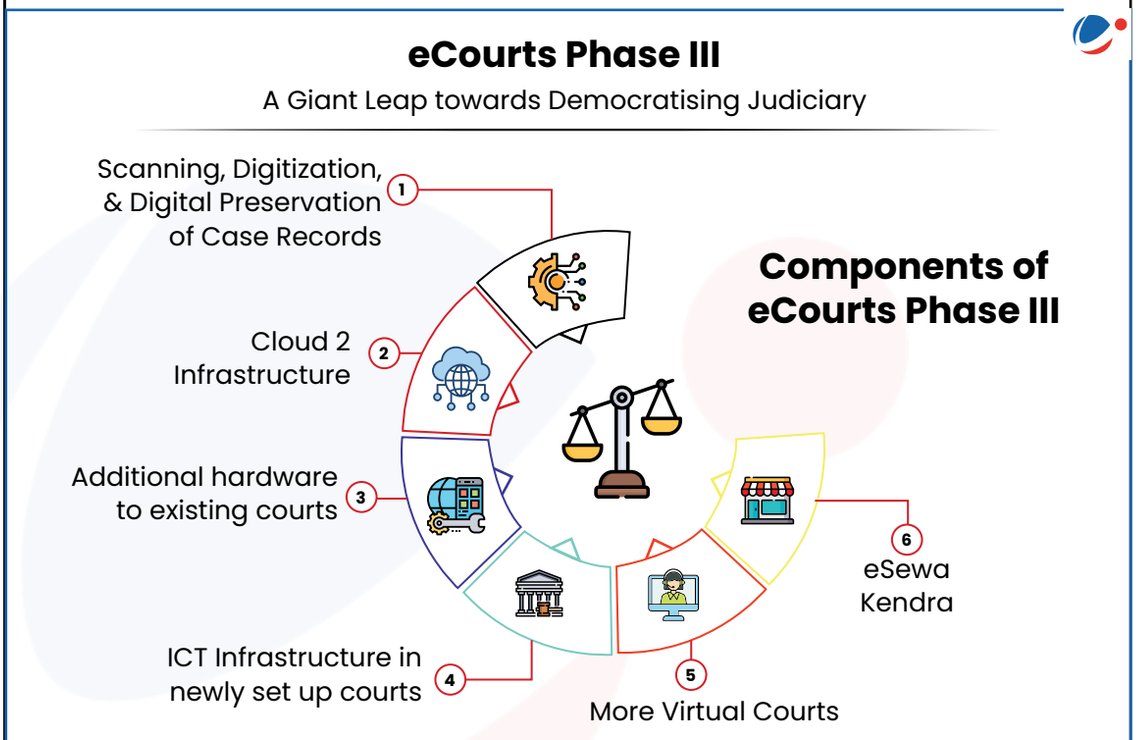
</td></tr>
</table>

Ministry of Law and Justice

E-Courts Mission Mode Project

E-Courts Mission Mode Project has entered phase III.

- **Purpose:** It aims to modernize Indian judiciary using Information and Communication Technology (ICT).
- **Collaborative Approach:** Implemented in collaboration with the Supreme Court's e-Committee.
- **Tenure:**
  - E-Courts Phase I: 2011-15
  - E-Courts Phase II: 2015- 2023
  - E-Courts Phase III: 2023-2027



Ministry of Minority Affairs

Jiyo Parsi scheme

Jiyo Parsi scheme Portal was launched.

- **Purpose:** To reverse declining trend of Parsi population by adopting a scientific protocol and structured interventions and to stabilize their population.
- **Type:** Central Sector Scheme
- **3 Components:**
  - **Medical Component:** financial assistance is provided to Parsi Couples for medical treatment under standard medial protocol;
  - **Health of Community:** financial assistance is provided to Parsi Couples for child care and assistance of elderly people and
  - **Advocacy Component:** To generate awareness among the Parsi Population.

<table>
<tr><td colspan="2">Ministry of New and Renewable Energy</td></tr>
<tr><td>Viability Gap Funding (VGF) scheme for Offshore Wind Energy Projects (OWEP)</td><td>Cabinet approved Viability Gap Funding (VGF) scheme for Offshore Wind Energy Projects (OWEP).
• Purpose: To commission 1000 MW of offshore wind energy projects with 500 MW each off the coasts of Gujarat and Tamil Nadu.
• Implementation Agency: Solar Energy Corporation of India (SECI)
• Role of National Institute of Wind Energy (NIWE): Provide technical support for installation of offshore wind energy projects.
  ○ It will also facilitate successful bidder is obtaining stage-II clearance as per National offshore wind energy policy, 2015.</td></tr>
<tr><td colspan="2">Ministry of Panchayati Raj</td></tr>
<tr><td>Revamped Rashtriya Gram Swaraj Abhiyan (RGSA)</td><td>Central Empowered Committee (CEC) of the Revamped RGSA launched initiatives to improve Gram Panchayats' efficiency.
• Purpose: To strengthen capacity of Panchayat Raj Institutions (PRIs) to become more responsive towards local governance needs, leveraging technology and localization of SDGs in rural areas.
• Type: Centrally Sponsored Scheme
• Coverage: All States and UTs, including rural local government institutions in non-Part IX areas without Panchayats.
• Tenure: 2022-23 to 2025-26
Initiatives to enhance effectiveness of Revamped RGSA
 Adoption of standardized honorarium for Master Trainers, Guest Faculties etc.
 Long term training for Panchayat officials
 Small Classroom training for elected representatives
 Infrastructure investment like Gram Panchayat Bhawans with centers and Sanction computers for Gram Panchayats
 Focus on Panchayat infrastructure in Vibrants villeges of Border Areas of North East and Jammu Kashmir</td></tr>
<tr><td colspan="2">Ministry of Ports, Shipping and Waterways</td></tr>
<tr><td>Cruise Bharat Mission</td><td>The Mission was launched in September, 2024 .
• Purpose: Boost c cruise tourism by doubling cruise passenger traffic by 2029
• Benefits: Creating 4 lakh jobs and attracting 1.5 million river cruise passengers across 5,000 km of waterways.</td></tr>
</table>

Cruise Bharat Mission

Mission Phases

Phase 1 (2024-2025)
Studies & Master Planning
1. Studies & Planning
2. Regional Alliances
3. Terminal Modemize

Phase 2 (2025-2027)
Infrastructure Develpment
1. New Terminals
2. Marina Development
3. Cruise Destinations

Phase 3 (2027-2029)
Regional Integration
1. Cruise Circuits
2. Subcontinent Network
3. Full Integration

Key Segements

Ocean & Harbour Cruises
Deep-sea, coastal, and harbour cruises

River & Inland Cruises
Canals, Backwaters, creeks and lakes

Island Cruises
Inter-island trips, lighthouse tours, expeditions

Green Tug Transition Program

Centre launched Rs 1,000 crore Green Tug Transition Programme.

Purpose: Shift India's harbour tug fleet from diesel to greener alternatives.

Green Tug Transition Program

Part of Maritime Amrit Kaal Vision 2047
Targeting a 30% cut in port vessel emissions by 2030

A Key Initiative Under 'Panch Karma Sankalp'

Tugs
Specialized boats that assist large ships in entering or leaving ports

Timeline: Five Phases (2024-2040)

Nodal Agency
National Centre of Excellence in Green Port & Shipping (NCoEGPS)

<table>
<tr><td>Jalvahak Scheme</td><td>The scheme was launched recently.
• Purpose: Promoting sustainable and cost-effective transport alternative.
Jalvahak Scheme
35% Max
Financial Incentives
Reimbursement on operating costs for cargo transport via specified National Waterways (NWs)
Coverage
NW 1
Ganga River
NW 2
Brahmaputra River
NW 16
Barak River via Indo-Bangladesh protocol route
3
Tenure
Initially valid for 3 years
Implementation Agency
Inland Waterways Authority of India (IWAI) and Inland & Coastal Shipping Ltd (ICSL)</td></tr>
<tr><td colspan="2">Ministry of Power</td></tr>
<tr><td>EV as a Service Programme</td><td>Government of India, through CESL, launched the ‘EV as a Service’ programme to accelerate electric vehicle (EV) adoption in government offices.
• Purpose: Promote EV adoption in government offices to cut carbon emissions and support India’s net-zero goal by 2070.
• Aim: To deploy 5,000 E-Cars in government departments over the next two years.
• Implementation Agency: Convergence Energy Services Limited (CESL) a wholly owned subsidiary of the EESL under the Ministry of Power.</td></tr>
<tr><td colspan="2">Ministry of Railways</td></tr>
<tr><td>Amrit Bharat Station Scheme</td><td>61 railway stations in Karnataka to be redeveloped under Amrit Bharat Station Scheme.
• Purpose: Development of stations on a continuous basis with a long term vision.
• Objectives:
  ○ Better Amenities: Improved access, waiting halls, and circulation areas.
  ○ Modernization: Roof plazas, city centers, and multimodal integration.
  ○ Accessibility: Facilities for Divyangjans and eco-friendly solutions.</td></tr>
</table>

Ministry of Road Transport and Highways

'Cashless Treatment' Scheme for Road Accident Victims

Newly Launched Scheme

- **Purpose** To provide financial assistance to road accident victims.
- **Financial Coverage**: Government will cover **treatment costs of up to ₹1.5 lakh for seven days**, provided the police are informed within 24 hours.
  - Claims raised by hospitals for providing treatment to be reimbursed from **Motor Vehicle Accident Fund.**
  - Victims can opt for treatment under **Ayushman Bharat PM-JAY packages** for trauma and polytrauma.
- **Eligibility:** Applicable to all road accidents involving motor vehicles on any type of road.
- **Implementation**: **National Health Authority (NHA)** will coordinate with police, hospitals, and state health agencies to implement the scheme.
  - **e-Detailed Accident Report (eDAR) application** will help NHA in implementation of Scheme.
- **Ex-Gratia Payment**: ₹2 lakh compensation for families of deceased **victims in hit-and-run cases**.
- **Legal mandate:** under Section 162 of the Motor Vehicles Act, 1988, which emphasizes providing cashless treatment to victims of **road accidents involving motor vehicles.**

Ministry of Science and Technology

Biotechnology Research Innovation and Entrepreneurship Development (Bio-RIDE)

Cabinet approves 'Bio-RIDE' scheme to support cutting edge research and development in Biotechnology.

- **Purpose:** To foster innovation, **promote bio-entrepreneurship**, and strengthen India's position as global leader in bio manufacturing and biotechnology.

Bio-RIDE

Components

- R&D: Biotechnology Research and Development
- I&ED: Industrial & Entrepreneurship Development
- BM: Biomanufacturing and Biofoundry (Mission LiFE)

Benefits

- ₹: Funding for cutting-edge research
- C: Enhanced industry-academia collaboration
- S: Support for bio-entrepreneurs
- E: Sustainable bio-manufacturing practices

Beneficiaries

Researchers, startups, academic institutions, industries, and entrepreneurs in biotechnology

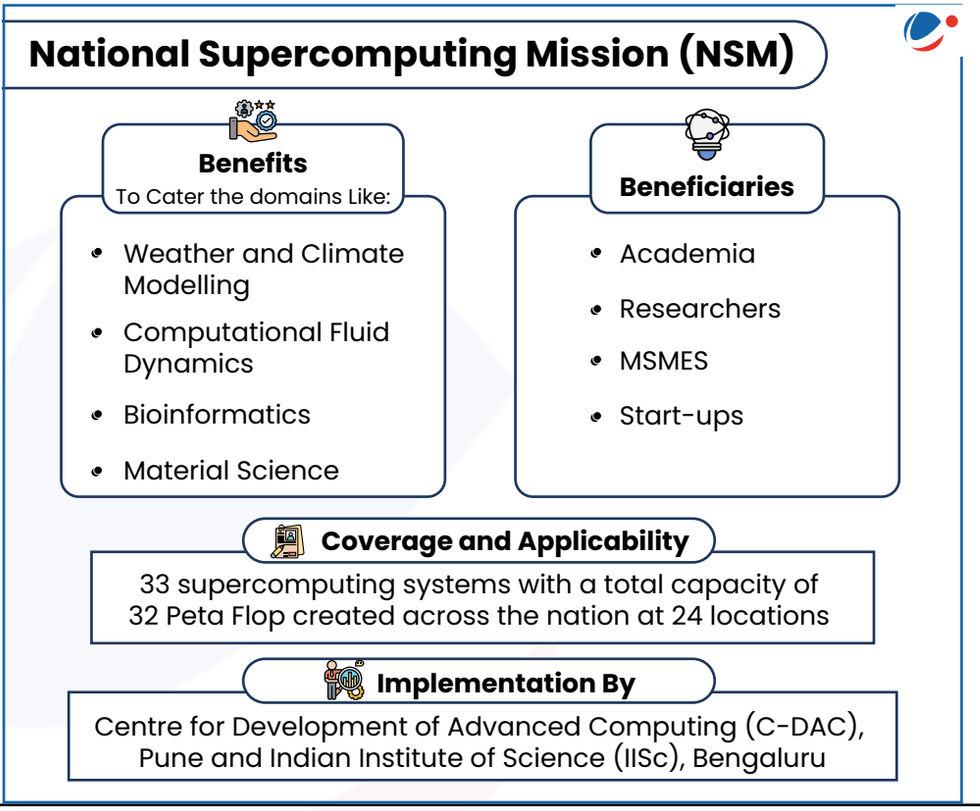
Tenure

2021-22 to 2025-26 (15th Finance Commission period)

Coverage and Applicability

Nationwide with a focus on areas like healthcare, agriculture, bioenergy, and environmental sustainability

National Supercomputing Mission (NSM)	PM dedicated to the **nation three PARAM Rudra Supercomputers Developed** indigenously under NSM. • **Background:** Launched in **2015** jointly by Ministry of Science and Technology and Ministry of Electronics and IT • **Purpose:** To provide the **country with supercomputing infrastructure** to meet the increasing computational demands. • **National Knowledge Network:** These supercomputers will also be networked on the National Supercomputing grid over the National Knowledge Network (NKN). ○ NKN connects **academic institutions and R&D labs over a high speed network.**
National Initiative for Developing and Harnessing Innovations (NIDHI)	NIDHI scheme has led to the development of over 1,200 products and prototypes and generated 233 patents. • **Purpose:** An umbrella programme for **nurturing ideas and innovations into successful startups.** • **Beneficiaries:** Students/ Technology Business Incubators / Researchers/ Innovators/Institutions/ Entrepreneurs/Start-ups • **Funding Agency:** National Science & Technology Entrepreneurship Development Board (NSTEDB) • **Implementation Agency:** Technology Business Incubators (TBIs)



Key Components of NIDHI

NIDHI PRAYAS	**NIDHI PRAYAS:** Supports young tech entrepreneurs from **idea to prototype**
Entrepreneur-in-Residence	**NIDHI – EIR** (Entrepreneur In Residence): Reduces risk for entrepreneurs
NIDHI TBI	**NIDHI – TBI:** Converts **innovations into startups**
DST NIDHI	**NIDHI – iTBI:** Strengthen the culture of innovation and entrepreneurship in Tier-2 and Tier-3 cities
NIDHI ACCELERATOR	**NIDHI – Accelerator** (Startup Acceleration Programme): Fast tracking a start-up through focused intervention
NIDHI SSS (SEED SUPPORT SYSTEM)	**NIDHI – SSS** (Seed Support System): Providing early stage investment
NIDHI CENTER OF EXCELLENCE @ Venture Center	**NIDHI – COE** (Centres of Excellence): Globally competitive facilities to help startups go global

Partnerships for Accelerated Innovation and Research (PAIR) programme

Anusandhan National Research Foundation (ANRF) has launched 'PAIR' initiative in November 2024.

- **Purpose:** Boost **research in central & state public universities** by linking them with top institutions in a **hub-and-spoke model**.

PAIR Programme

Policy

It is aligned with the objectives set by the **National Education Policy (NEP) 2020**

Hubs

For the 1st phase, hub will include Institutions with high NIRF ranking that will guide emerging institutions (spokes) in research activities, provide access to hamess their resources and expertise.

Spoke

Central and State Public Universities and select NITs and IIITs (to be extended subsequently).

Ministry of Skill Development and Entrepreneurship (MSDE)

Model Skill Loan Scheme

Model Skill Loan Scheme has be restructured to provide more skill courses and higher loan limits from more lenders.

- **Background:** Credit Guarantee Fund Scheme for Skill Development (CCFSSD), Model Skill Loan Scheme, was **launched in 2015**.
- **Purpose:** providing access to skilling courses, including high-end courses to make **youth future- ready workforce**.
- **Financial Support to Student:** Offers collator freely loan upto 7.5 lakh **for** advanced-level **skill development courses Eligible course**
- **Students Eligibility:** Students from ITIs, Polytechnics, recognized schools, affiliated colleges, NSDC, and State Skill Mission training partners.
- **Duration of the course:** No Minimum Duration

Model Skill Loan Scheme

Quantum of Finance
₹5,000-₹7.5 lakh (Earlier limit was only ₹1.5 lakh)

Eligible Courses
- Courses aligned to National Occupations Standards and Qualification Packs and NSQF
- Non-NSQF aligned courses delivered through Skill India Digital Hub (SIDH)

Loan Providers
Now includes NBFCs/NBFC-MFIs (Microfinance Institutions) and Small Finance Banks as the member lending institutions
(Earlier only all member banks of the Indian Banking Association were allowed to lend)

Interest Rate
Base rate (MCLR) + up to 1.5% extra

Down Payment
Maximum 10% of total course fees

Loan Repayment Tenure
- Up to 50,000 - 3 years
- ₹50,000-1 lakh - 5 years
- Above 1 lakh - 7 years

Credit Guarantee: 70% to 75% of the loan amount in default (depends on loan size)

Ministry of Social Justice & Empowerment

PM Young Achievers' Scholarship Award Scheme for Vibrant India (PM-YASASVI)

Ministry: Ministry of Social Justice & Empowerment

- **Purpose:** Uplifting students from **Other Backward Classes (OBC), Economically Backward Classes (EBC), and Denotified Tribes (DNT).**

PM-YASASVI A Comprehensive Umbrella Scheme

Components

Pre-Matric Scholarship
₹4,000 per year For Class IX & X students Income below 2.5 lakh

Post-Matric Scholarship
₹5,000-20,000 Based on course category For post-secondary education

Top-Class Education Support
Up to 1.25 lakh (Class 9-12) Full funding for top college students At premier institutions

Hostel Construction
Accommodation for socially and educationally backward students

Selection
Based on YASASVI Entrance Test (YET) by NTA

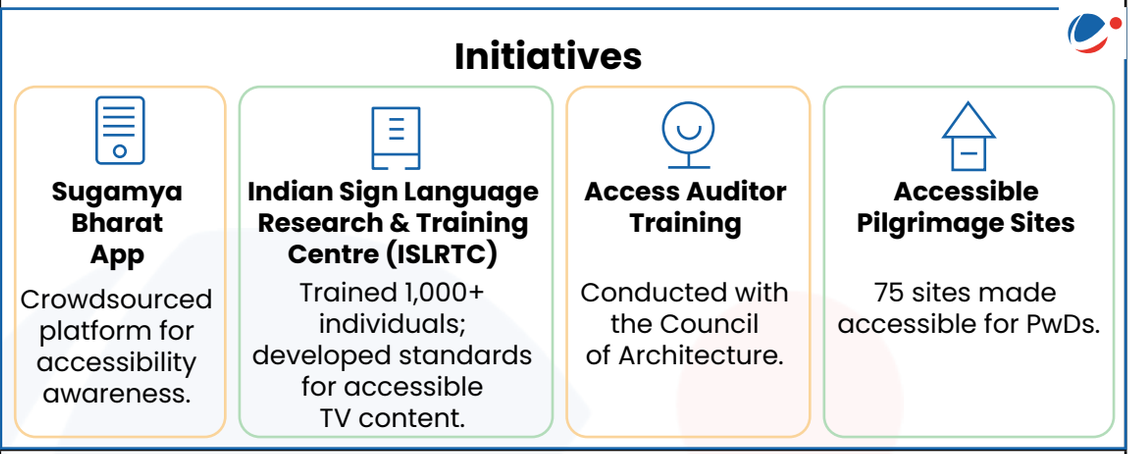
Eligibility
OBC, EBC, and DNT students Income up to 2.5 lakh

Tenure
2021-22 to 2025-26

Sugamya Bharat Abhiyan/ Accessible India Campaign (AIC)

Sugamya Bharat Abhiyan, also known as Accessible India Campaign recently completed 9 Years.

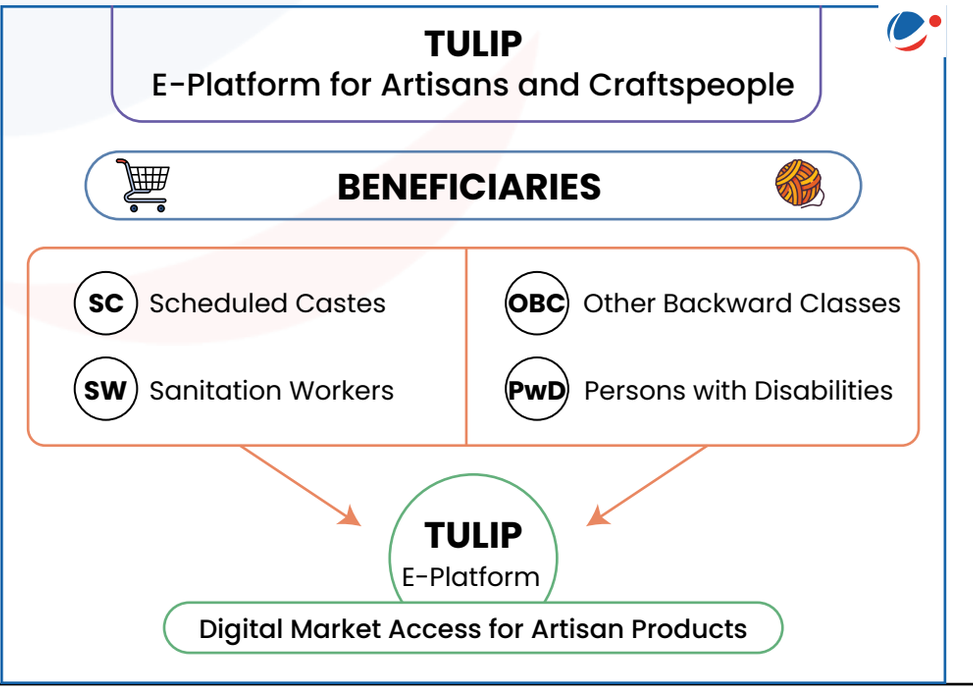
- **Purpose:** Achieving **universal accessibility for Persons with Disabilities (PWDs)**.
- **Components of Accessible India Campaign**
  - **Built Environment Accessibility for e**nsuring accessible public spaces.
  - **Transportation Accessibility**
  - **Information & Communication Accessibility**



Traditional Artisans' Upliftment Livelihood Programme(TULIP)

Union Minister inaugurates 'TULIP' brand - A Digital Platform for Craft and Community Empowerment.

- **Purpose:** To provide a platform for economic **self-reliance and global exposure to Artisans via an e-marketplace.**



<table>
<tr><th colspan="2">Ministry of Textiles</th></tr>
<tr><td>GREAT (Grant for Research & Entrepreneurship across Aspiring Innovators in Technical Textiles) Scheme</td><td>
4 startups received grants of ₹50 lakh each under the GREAT scheme.
Salient Features
• Background: It is part of Research, Development, and Innovation Component of NTTM.
• Purpose: It aims to develop the Startup Ecosystem in Technical Textiles in India.
• Objectives
  ○ Help innovators turn prototypes into products.
  ○ Support commercialization of tech innovations.
  ○ Encourage fast idea-to-product transitions via collaboration.
• Financial Supports
  ○ Startups/Individuals: Grant up to ₹50L.
  ○ Associated Incubators: Get 10% of the startup's grant (e.g., if a startup gets ₹50L, incubator gets ₹5L, thus total grant under NTTM would be 55 lakh).
National Technical Textiles Mission (NTTM)
Vision: Position India as a Global Leader in Technical Textiles
Focus on usage in flagship missions, programmes and strategic sectors
Implementation Period: FY 2020-21 to 2023-24
Components of NTTM
Research, Innovation & Development | Promotion and Market Development | Education, Training and Skilling | Export Promotion
Technical Textiles (TT)
Textile materials and products manufactured primarily for technical performance and functional properties rather than aesthetic characteristics
12 Categories Include: Agrotech, Mobiltech, Meditech, and more
</td></tr>
<tr><td>Samarth (Scheme for Capacity Building in Textiles Sector) scheme</td><td>
The "Samarth" scheme is extended till March 2026.
Salient Features
• Genesis: Samarth was launched in continuation to Scheme for Capacity Building in Textile Sector (SCBTS) that lasted from 2017-18 to 2019-20.
• Purpose: Offer a demand-driven and placement-oriented skilling program.
</td></tr>
</table>

Samarth Scheme

OBJECTIVES

Job-Oriented Skill Training
NSQF-compliant training for the textile industry

Upgrade Traditional Skills
Handlooms, handicrafts, sericulture, and jute

Ensure Sustainable Livelihoods
Through wage or self-employment

Train 10 Lakh People
9 lakh in organized & 1 lakh in traditional sector

IMPLEMENTATION AGENCIES

Textile Industry /Industry Associations

Central/State Government Agencies

Implementing Partners (IPs)

Sectoral Organizations

DC/Handloom, DC/Handicrafts, Central Wool Development Board, Central Silk Board

Ministry of Tourism

Paryatan Mitra & Paryatan Didi Initiative

Paryatan Mitra & Paryatan Didi, a national responsible tourism initiative was launched recently.

- **Purpose:** Promote tourism for **social inclusion, and economic growth, and train 'tourist-friendly' locals as Ambassadors & Storytellers.**
- **Vision:** Ensure tourist experience **'Incredible India through Incredible Indians'**
- **Areas Covered under Pilot phase**: 6 tourist destinations **Orchha** (Madhya Pradesh), **Gandikota** (Andhra Pradesh) **Bodh Gaya** (Bihar), **Aizawl** (Mizoram), **Jodhpur** (Rajasthan), and **Sri Vijaya Puram** (Andaman & Nicobar Islands).

Training and Awareness Initiatives

Paryatan Mitra & Paryatan Didi

FOCUS AREAS

Hospitality | Cleanliness | Safety | Sustainability

TARGET GROUP

- Cab & Auto Drivers
- Hotel & Restaurant Staff
- Homestay Owners
- Tour Guides
- Police
- Vendors & Shopkeepers
- Students
- Transport Staff

SPECIAL FOCUS

Women & Youth to enable them to develop new tourism products & experiences like heritage walks, food fours craft tours nature treks homestay

Special Assistance to States for Capital Investment (SASCI) – Development of Iconic Tourist Centres to Global Scale Scheme

Government has sanctioned **40 projects** (lesser-known tourist places) in 23 States for more than ₹3000 Crore y in **Financial Year 2024-25.**

- **Purpose:** To **ease pressure on high-traffic tourist sites** and promote a **more balanced distribution of tourists across** the country.
- **Background**: Under the SASCI Scheme of Ministry of Finance, the operational guidelines for **Development of Iconic Tourist Centres to Global Scale** were issued by the MoT.
- **Aim:** To **infuse long term interest free loans for a period of 50 years to States** for comprehensively develop iconic tourist centers, branding, and marketing them at global scale.

SCI Development of Iconic Tourist Centres to Global Standard

Funding Structure

₹

Maximum 250 Crore per state
States can choose multiple projects
Individual project cost ceiling: ₹100 Crore (with exceptions)

Implementation Process

!

Funding provided only to shortlisted proposals submitted by State Selection through challenge mode competition

Operations & Maintenance

O&M

Responsibility of the State Government
Public-Private Partnership (PPP) model permitted

Ministry of Youth Affairs and Sports

Retired Sportsperson Empowerment Training (RESET) Programme

Newly Launched Scheme

- **Purpose:** To help retired athletes transition into new careers and fill skill gaps in the sports sector.
- **Eligibility:** Retired athletes (20-50 years old) who won or participated in **international, national, or state-level** events recognized by National Sports Federations/Indian Olympic Association/Ministry of Youth Affairs and Sports**.**
- **Programs** are available **for Class 12th and above and Class 11th and below.**

RESET Program

Objectives

Career Transition
Equip retired athletes with skills for new careers.

Resource Provision
Provide education, training, and career resources.

Fill Gap for Human Resources
Address human resource shortages in sports.

Holistic Support
Suppocrt career shifts through education, guidance, and networking.

Program Categories

Class 12th and Above | Class 11th and Below

Khelo India Rising Talent Identification (KIRTI) program

Phase 2 of the KIRTI program **was inaugurated**.

Salient Features

- **Purpose:** TO develop an **integrated talent identification architecture** based on **modern ICT tools** and global **best practices.**

Kirti Program

National Sports Talent Identification Initiative

OBJECTIVES

1. Identifying sports talent from across the nation
2. Using sports to combat drug addiction and excessive gadget use

TARGET GROUP

School Children

AGED 9-18

GOALS

To create a pool of talent for medals at global competitions like the Olympics and Asian Games

IMPLEMENTATION STRATEGY

Onboarding all states and treating districts as units of assessment

NITI Aayog

SEHER Program (Supporting Entrepreneurs with Holistic Education and Resources)

Newly Launched Scheme

- **Purpose:** To equip women entrepreneurs in India with **financial literacy and business skills.**

Seher Programme

Credit Education for Women Entrepreneurs

Credit Education Program for Women Entrepreneurs

Women Entrepreneurship Platform (WEP)

△

TransUnion CIBIL

WEP

- NITI Aayog initiative (2018)
- Became a public-private partnership in 2022.
- Supports women entrepreneurs via training, finance, mentoring & networking

COLLABORATION

TRANSUNION CIBIL

Provides financial insights & credit solutions for individuals, MSMEs & businesses

<table>
<tr><th colspan="2">Schemes Announced in Budget 2025-26</th></tr>
<tr><td>Prime Minister Dhan-Dhaanya Krishi Yojana - Developing Agri Districts Programme</td><td>

Inspiration: Success of the Aspirational Districts Programme
Coverage: Through the convergence of existing schemes and specialized measures, the programme will cover 100 districts with low productivity, moderate crop intensity and below-average credit parameters.
Target: 1.7 crore farmers.

Aim of PM Dhan-Dhaanya Krishi Yojana
<table>
<tr>
<td>
Enhancement of agricultural productivity</td>
<td>
Adopt crop diversification and sustainable agricultural practices</td>
<td>
Augmentation of post-harvest storage at panchayat & block level</td>
<td>
Improvement in irrigation facilities</td>
<td>
Facilitates availability of long-term & short-term credit</td>
</tr>
</table>
</td></tr>
<tr><td>Multi-sectoral ‘Rural Prosperity and Resilience’ programme</td><td>

To be launched in partnership with states.
Objective: To address under-employment in agriculture through skilling, investment, technology, and invigorating the rural economy.
Goal: To generate ample opportunities in rural areas so that migration is an option, but not a necessity.
Coverage: In Phase-1, 100 developing Agri-districts will be covered.
Focus: Rural women, young farmers, rural youth, marginal and small farmers, and landless families.

</td></tr>
<tr><td>Mission for Aatmanirbharta in Pulses</td><td>

Tenure: 6 years.
Focus on: Tur, Urad, and Masoor pulses.
Objective: Unlimited procurement of these 3 pulses by central agencies (NAFED and NCCF) during the next 4 years from farmers who register with these agencies and enter into agreements.

Aim of Mission for Aatmanirbharta in Pulses
<table>
<tr>
<td>
Development and commercial availability of climate resilient seeds</td>
<td>
Enhancing protein content</td>
<td>
Increasing productivity</td>
<td>
Improving post-harvest storage and management, assuring remunerative prices to the farmers</td>
</tr>
</table>
</td></tr>
<tr><td>Mission for Cotton Productivity</td><td>

Tenure: 5 year
Objective: To facilitate improvements in productivity and sustainability of cotton farming, and promote extra-long staple cotton varieties.
Aligned with integrated 5F vision for the textile sector: The '5F' Formula encompasses - Farm to fibre; fibre to factory; factory to fashion; fashion to foreign.

This will ensure a steady supply of quality cotton for rejuvenating India’s traditional textile sector.

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

National Mission on High Yielding Seeds	• **It aims to:**
	  ○ **Strengthening of research** ecosystem;
	  ○ **Targeted development and propagation** of seeds with high yield, pest resistance & climate resilience; and
	  ○ **Commercial availability** of more than 100 seed varieties released since July 2024.

Scheme for First-time Entrepreneurs	• For **5 lakh first-time entrepreneurs**, including women, Scheduled Castes and Scheduled Tribes to be launched. • It will **provide term loans up to Rs 2 crore during the next 5 years**.
National Manufacturing Mission - Furthering "Make in India"	• To focus on ease and cost of doing business; create future ready workforce for in-demand jobs; develop vibrant and dynamic MSME sector, clean tech manufacturing for climate friendly development. ○ It will **cover small, medium, and large industries** by providing policy support, execution roadmaps, governance, etc. • Mission will also support **Clean Tech manufacturing** to improve domestic value addition and build our ecosystem for solar PV cells, EV batteries, motors and controllers, electrolyzers, wind turbines, very high voltage transmission equipment and grid scale batteries.
Bharatiya Bhasha Pustak Scheme	• To provide digital-form Indian language books for schools and higher education.
National Geospatial Mission	• To develop foundational geospatial infrastructure and data, and using **PM Gati Shakti,** this Mission will facilitate modernization of land records, urban planning, and design of infrastructure projects.
Gyan Bharatam Mission	• For survey, documentation and conservation of our manuscript heritage to cover more than 1 crore manuscripts. ○ A National Digital Repository of Indian Knowledge Systems for knowledge sharing will also be set up.
Export Promotion Mission	• Jointly driven by the **Ministries of Commerce, MSME, and Finance.** • With **sectoral and ministerial targets** to facilitate **easy access to export credit, cross-border factoring support, and support to MSMEs** to tackle non-tariff measures in overseas markets

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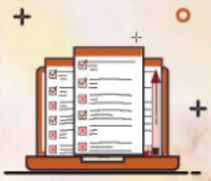

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Srishti Dabas

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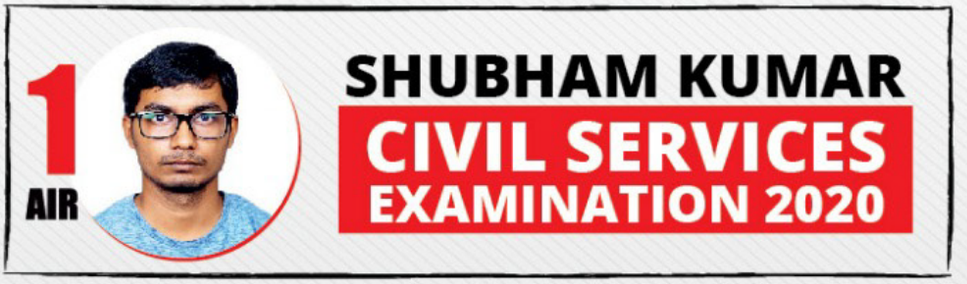
Aishwaryam Prajapati

39 Selections in **TOP 50** in **CSE 2022**

Ishita Kishore

Garima Lohia

Uma Harathi N



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