



2025

GOVERNMENT SCHEMES COMPREHENSIVE

PART 1



AHMEDABAD



BENGALURU



BHOPAL



CHANDIGARH



DELHI



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2026, 2027 & 2028

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GOVERNMENT SCHEMES COMPREHENSIVE PART - 1

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SMART QUIZ

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



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Note to Students

Comprehensive part 1

- To **ease the reading** and to help aspirants use their time in the most efficient manner, we have already released the “**Government Schemes in News 2025**” document which covers all the schemes that were in news in the last one year.
- Now we are releasing the **comprehensive document** on government schemes which covers **all the schemes operational** under different ministries/ departments.
- This document is being released in **2 parts**:



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



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

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

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1. MINISTRY OF AGRICULTURE & FARMERS WELFARE

1.1. AGRICULTURE INFRASTRUCTURE FUND (AIF)

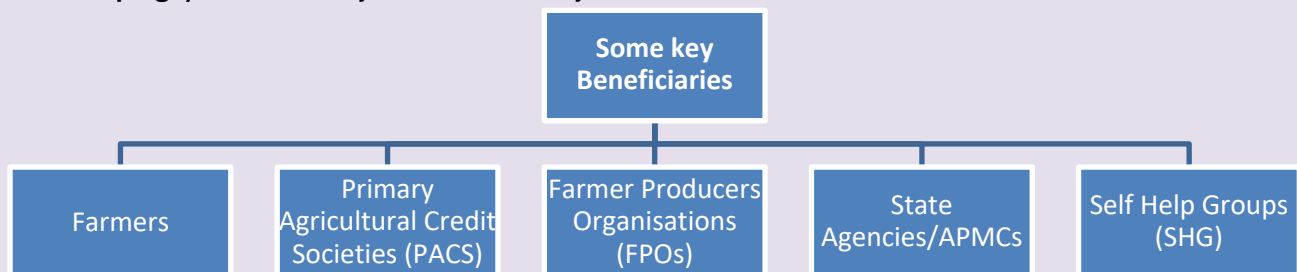
Quick facts

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

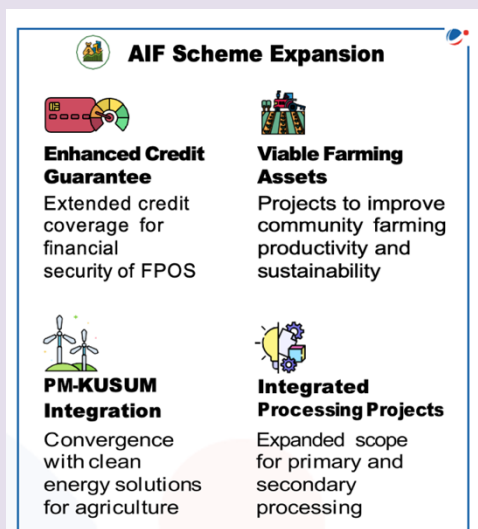
Objective: To mobilize a medium to long term debt financing facility for investment in viable projects for post-harvest management Infrastructure and community farming assets.

Salient features

- **Background:** AIF was launched as part of the **Atmanirbhar Bharat Abhiyan (Self-Reliant India Campaign)** announced by the Centre in May 2020.



- **Financial assistance**
 - Provision of **Rs. 1 Lakh Crore** by banks and financial institutions as loans with interest subvention of **3% per annum** and
 - **Credits guarantee coverage** under Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) for loans up to **Rs. 2 Crores**.
- **Eligible community assets project**
 - Projects identified for providing **supply chain infrastructure for clusters of crops** including export clusters.
 - Projects **promoted by Central/State/Local Governments** or their agencies under **PPP**.
 - **Organic inputs** production; **Bio stimulant** production units; **Infrastructure** for smart and precision agriculture.
- **Management and monitoring**
 - Through an online **Management Information System (MIS)** platform.
 - **National, State and District level Monitoring Committees** will ensure real-time monitoring and effective feedback.
- **BHARAT campaign:** Banks Heralding Accelerated Rural & Agriculture Transformation (BHARAT) campaign was launched to:
 - Provide maximum benefits to the people
 - **Create a competitive spirit** among the Banks and lending institutions to mobilize agriculture infrastructure projects loan at a faster pace.



1.2. AGRISURE (AGRI FUND FOR START-UPS & RURAL ENTERPRISES) SCHEME

Quick Facts

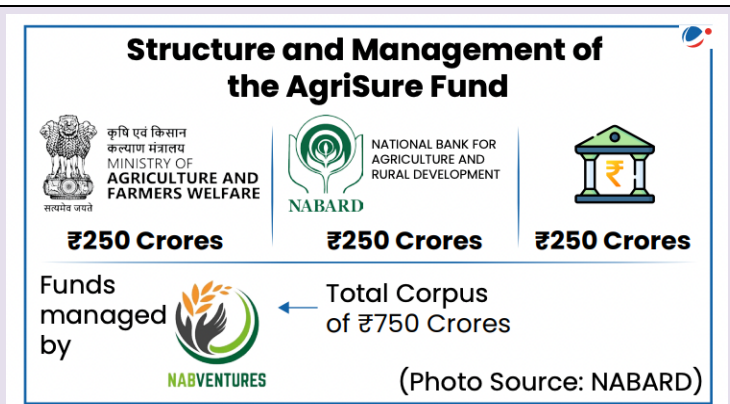
- **Purpose:** To support innovative, high-risk, high-impact activities in agriculture and allied areas
- **Fund's sponsors:** Government of India and NABARD
- **Investment Manager:** NABVENTURES Ltd., a wholly owned subsidiary of NABARD
- **Tenure of the Fund:** 10 years

Objectives

- **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 coinvestment 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.
- **Component 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 is ₹25 crore, as per AIF regulations.



1.3. CLUSTER DEVELOPMENT PROGRAMME (CDP)

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 disbursement 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

1.4. DIGITAL AGRICULTURE MISSION (DAM)

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:**
 - Initiate 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.

AgriStack: Kisan Ki Pehchaan

Digital Transformation of Farmer Identity



Geo-referenced Village Maps

- Digital mapping of entire villages
- Precise geographical positioning
- Comprehensive spatial data
- Accurate Land Measurement
- Village Level Classification



Farmers' Registry

- Unique digital identity (Farmer ID)
- Similar to Aadhaar structure
- Linked to state land records
- Comprehensive demographic info
- Consolidated family details

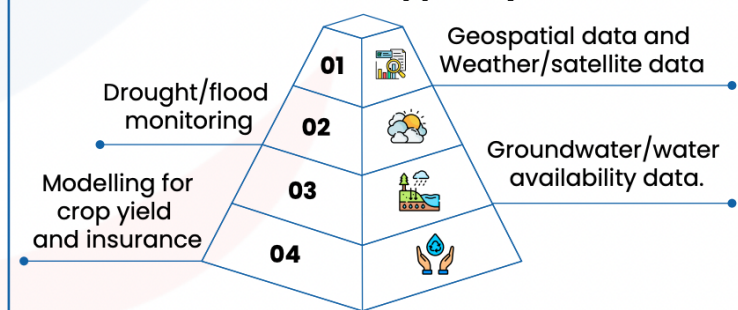


Crop Sown Registry

- Mobile-based Digital Crop Surveys
- Real-time seasonal crop recording
- Dynamic agricultural data tracking
- Comprehensive crop cultivation insights
- Enables precise agricultural planning

Empowering Farmers Through Digital Innovation

Krishi Decision Support System



1.5. NATIONAL MISSION ON NATURAL FARMING

Quick Facts

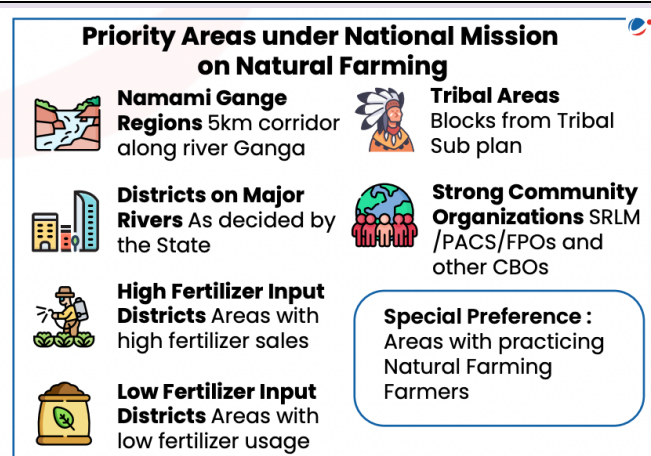
- **Purpose:** To strengthen agriculture practices with scientifically backed approaches towards sustainability, climate resilience and safe food
- **Type:** Centrally Sponsored Scheme
- **Coverage:** selected 15,000 Clusters across the identified districts from the priority areas reaching 7.5 Lakh Ha 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 largescale NF adoption.



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

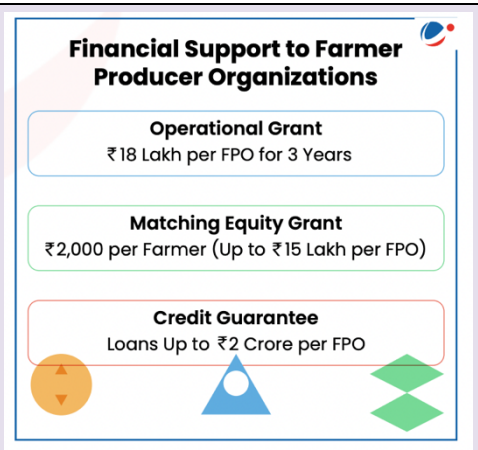
Quick facts

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

Objectives: To form and promote 10,000 new FPOs 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.



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

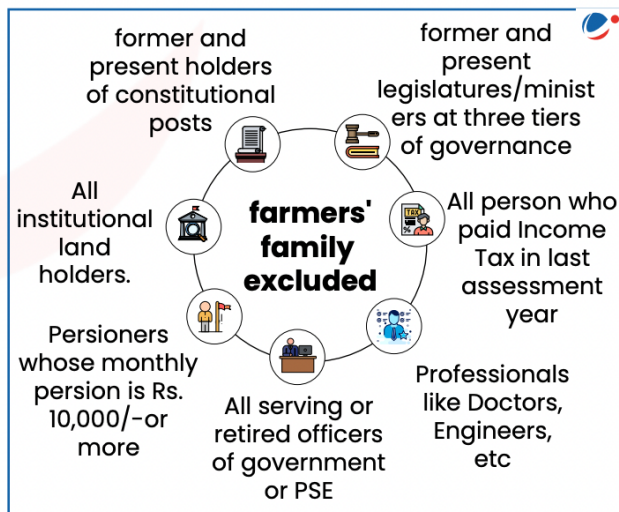
Quick facts

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

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

Salient features

- **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 PMKISAN 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.



1.8. PRADHAN MANTRI FASAL BIMA YOJANA (PMFBY)

Quick Facts

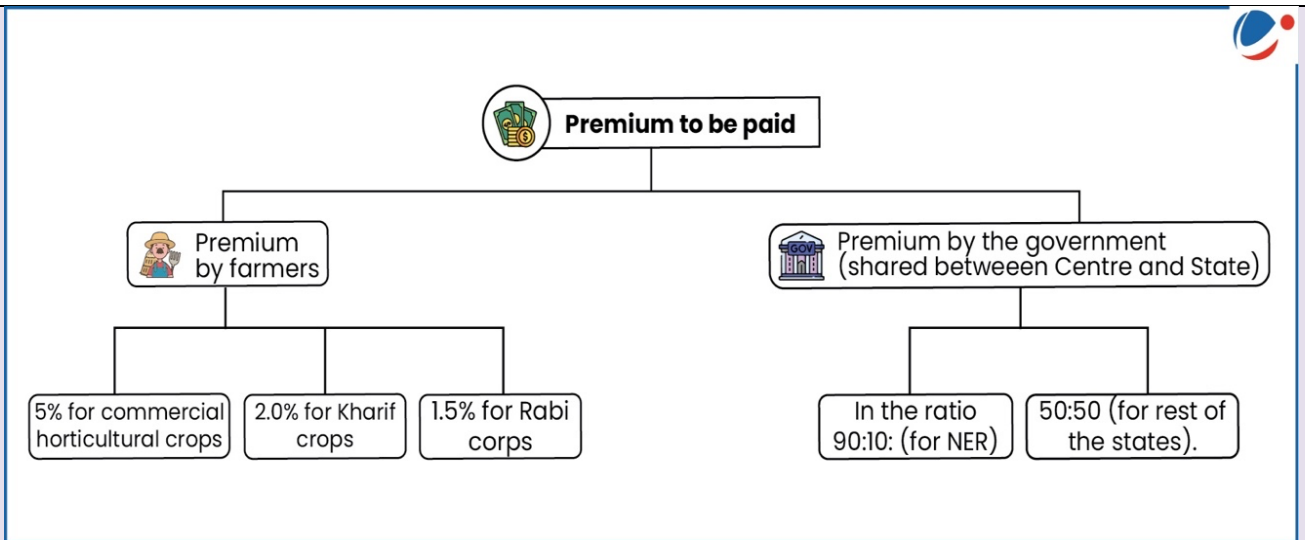
- **Purpose:** Comprehensive crop insurance from **pre-sowing to post-harvest period**
- **Type:** Central Sector Scheme
- **Nature:** Demand driven scheme and is **voluntary** for the **States** as well as **farmers**
- **Beneficiaries:** **All farmers** including sharecroppers and tenant farmer growing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

Objectives

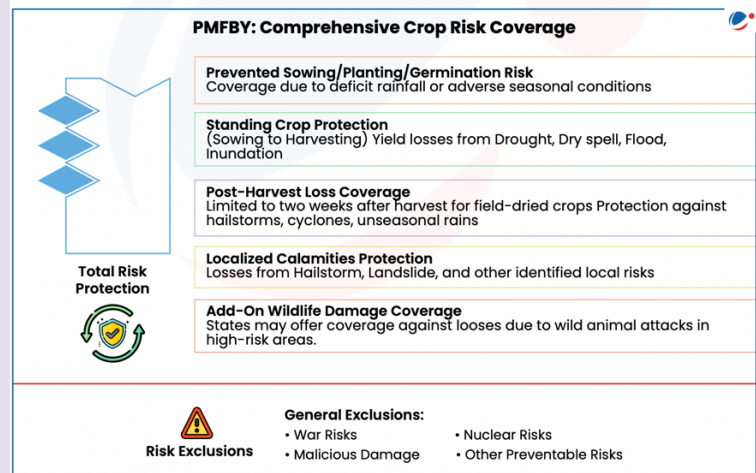
- **Financial support to farmers** suffering crop loss/ damage, **stabilizing their income** and ensuring flow of credit to the agriculture sector.
- **Adoption of innovative & modern agricultural practices** and crop diversification.

Salient features

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



- **Insured sum of crops:**
 - **Crops with MSP:** States/UTs can either choose a scale of finance or district-level value of notional average yield at MSP.
 - **Crops without MSP:** Farm gate price will be considered.
- **Coverage of risk and exclusion**
 - **Basic Coverage (mandatory):** Yield losses (sowing to harvesting) due to non-preventable risks like drought, dry spells, flood, inundation, etc.
 - **Add-On Coverage (Discretion of states):** Coverage for Prevented Sowing/Planting/Germination Risk, etc.
 - **General Exclusions:** Losses arising out of war and nuclear risks, malicious damage, and other preventable risks.
- **Other provisions**
 - **Area Approach basis** i.e., all the farmers in 'Insurance Unit (IU)' face similar risks
 - **Aadhar mandatory**
 - **States can set up their own insurance companies**



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

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

Quick facts

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

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

Salient features

- **Exclusion**
 - All Institutional Land holders
 - Former and present holders of constitutional posts
 - Former and present legislatures/ministers at three tiers of governance
 - All Persons who paid Income Tax in last assessment year
 - Professionals like Doctors, Engineers, etc.
 - All serving or retired officers and government or PSE excluding Multi-Tasking Staff /Class IV/Group D employees
 - SMF covered under any other statutory social security schemes such as NPS
- **Benefit**
 - **Assured pension of Rs. 3000/- month** on attaining the age of 60 years.
- **Voluntary and Contributory**
 - **Monthly contribution by farmer** ranges between Rs.55 to 200 to the Pension Fund, **depending on the age of entry** into the Scheme.
 - **Matching contribution** is made by the **Central government**.
- **Family pension**
 - **If the subscriber dies**, the **spouse** shall be **entitled to receive** only **50% of the pension** received by subscriber.
- **Provisions for disability**
 - If the subscriber becomes disabled before attaining the age of 60 years:
 - > Spouse shall be entitled to continue with the scheme subsequently.
 - > **Spouse may exit the Scheme** with the subscriber's share of contribution with savings bank rate of interest or accumulated interest as actually earned by the Pension Fund, **whichever is higher**
- **Exit provisions**
 - **Premature exit**
 - > **Exit within ten years from the date of joining the Scheme:** Subscribers will get his/her the share of contribution with savings bank rate of interest
 - **Exit after 10 years from the date of joining but before the age of 60:** Subscribers will get his/her the share of contribution with savings bank rate of interest or accumulated interest as actually earned by the Pension Fund, whichever is higher

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

Quick facts

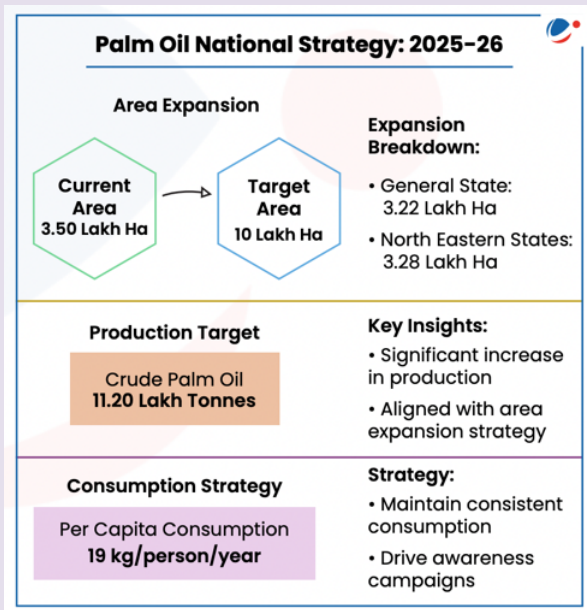
- **Type:** Centrally Sponsored Scheme

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

Objectives: 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.
- **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**.

1.11. MISSION FOR INTEGRATED DEVELOPMENT OF HORTICULTURE (MIDH)

Quick facts

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

Objectives:

- **Adopt an end-to-end holistic approach** covering production, post-harvest management, processing and marketing to assure appropriate returns to growers/producers.
- **Promote R&D technologies** for production, post-harvest management and processing.
- **Enhance acreage, coverage, and productivity** through diversification (from traditional crops to plantations, orchards, vineyards, etc.) and extension of appropriate technology to farmers.
- **Adopt a coordinated approach** and promote partnership, convergence and synergy.
- **Promote capacity-building and Human Resource Development** at all levels.

Enhance **horticulture production and productivity**, encourage **aggregation of farmers** and support their **skill development**.

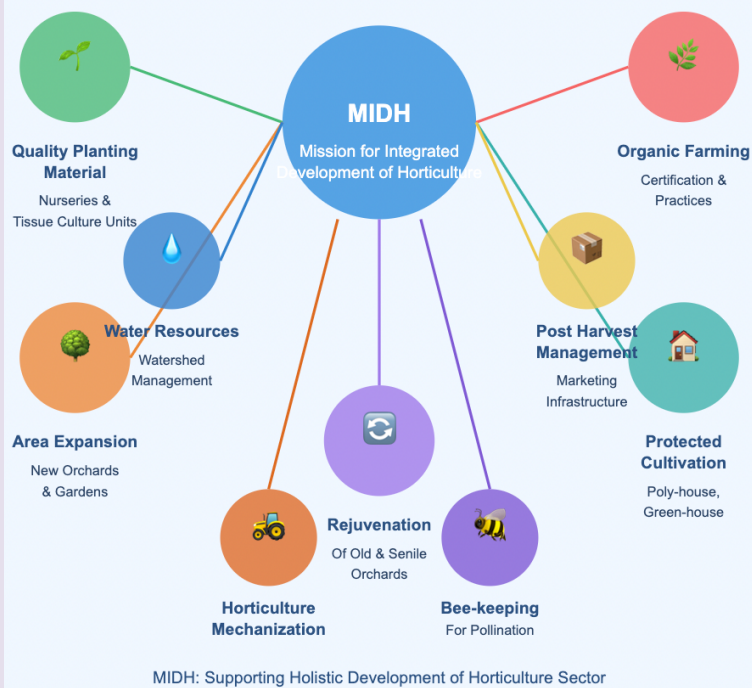
Salient features

- **Background:** Scheme is being implemented from 2014-15.
- **Crops covered:** Fruits, vegetables, root & tuber crops, mushrooms, spices, flowers, aromatic plants, coconut, cashew, cocoa and bamboo.
- **Fund sharing**
 - Subsidy is shared between the **Central Government and State Governments in the ratio of 60:40** in all the **states other than North Eastern and Himalayan states, where the pattern of assistance is shared in the ratio of 90:10**.
 - In case of NHB, CDB, CIH, and the National Level Agencies (NLA), the Centre contributes 100%.
- **Sub-schemes**
 - **National Horticulture Mission (NHM):** To promote holistic growth of horticulture sector through an area based regionally differentiated strategies.
 - **Horticulture Mission for North East & Himalayan States (HMNEH):** It is a technology mission which focuses on production of quality planting material, organic farming, efficient water management, etc.
 - **National Horticulture Board (NHB):** NHB is implementing various schemes under MIDH in all States and UTs.
 - **Coconut Development Board (CDB):** CDB is implementing various schemes under MIDH in all Coconut growing states in the country.
 - **Central Institute for Horticulture (CIH), Nagaland:** Established for providing technical support through capacity building and training of farmers and Field functionaries in the North Eastern Region.
- **Monitoring:** Executive Committee headed by Secretary (DAC&FW) monitors the progress of Mission.

Other initiatives under MIDH

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

Major Interventions Financed Under MIDH



1.12. KISAN CREDIT CARD (KCC)

Quick facts

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

Objectives

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

Salient features

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

All PM-KISAN beneficiaries are given the KCC

ATM enabled RuPay Card

Any number of withdrawals within the limit

One-time documentation

1.13. RASHTRIYA KRISHI VIKAS YOJANA (RKVY) CAFETARIA SCHEME

Quick facts

- **Purpose:** Incentivizes **States to increase public investment** in Agriculture & allied sector
- **Type:** Centrally Sponsored Scheme
- **Coverage:** All States / UTs shall be eligible for funding under RKVYRAFTAAR
- **Flexibilities to states:** States can select projects and programmes under the scheme as per their **need priorities and agro-climate requirements.**

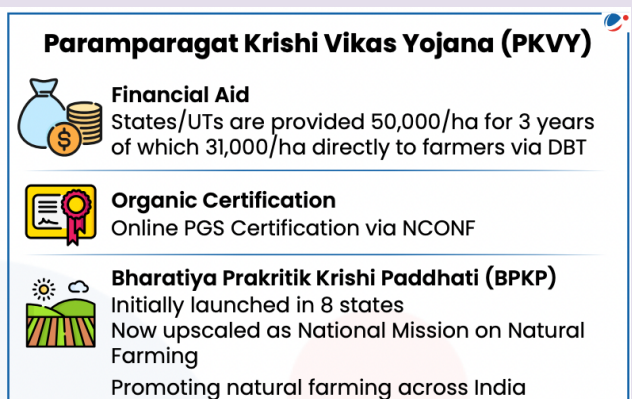
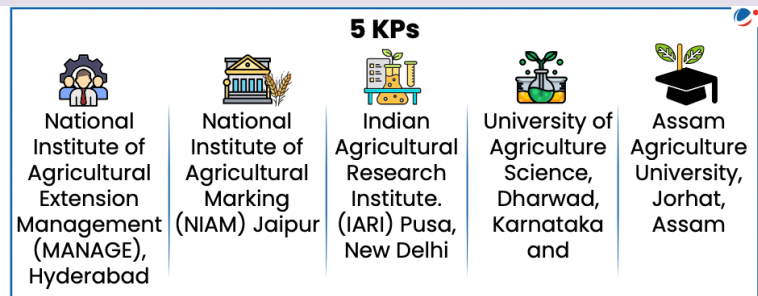
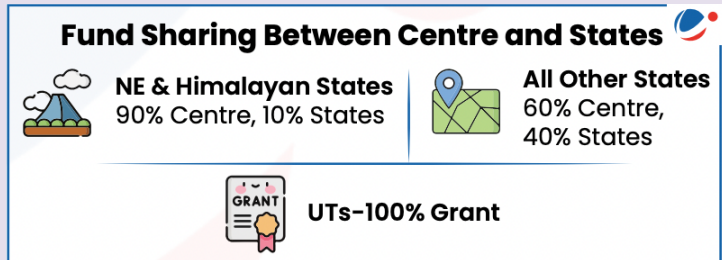
Objectives

- 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 agri-entrepreneurship**.

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.
 - **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.
 - DA&FW has **selected 5 Knowledge Partners (KPs)** as Centre of Excellence and **24 RKVYRAFTAAR Agribusiness Incubators (R-ABIs)** from across the country to support agri-startups throughout the country.
- Major schemes merged under RKVY cafeteria scheme**
- **Soil Health & Fertility:** To promote soil test based Integrated Nutrient Management (INM) through conjunctive use of chemical fertilizers, organic fertilizers and bio-fertilizers.
 - **Rainfed Area Development:** Aims at promoting Integrated Farming System (IFS) with emphasis on multi cropping, rotational cropping, inter cropping, mix cropping
 - **Paramparagat Krishi Vikas Yojana (PKVY):**
 - 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**

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

1.13.1. SOIL HEALTH CARD SCHEME

Quick facts

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

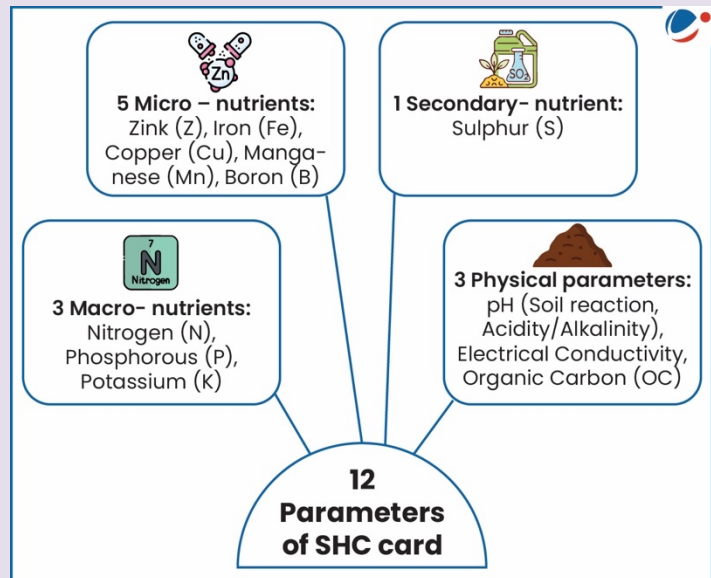
Objectives

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

Salient Features

- **Background:** SHC scheme was launched in 2014-15 as a **component of:** National Mission for Sustainable Agriculture (NMSA). However, from 2022-23 the scheme is merged in Rashtriya Krishi Vikas Yojana (RKVY) cafeteria scheme.
 - RKVY cafeteria scheme is a **Centrally Sponsored scheme**.
 - It aims at **making farming a remunerative economic activity** through strengthening the farmer's effort, risk mitigation and promoting agri-business entrepreneurship.
 - Integrated **development** of major **food and fodder crops**, Agriculture **mechanization**, enhancement of **soil health**, Integrated **Pest Management** schemes, Promoting **Extension Services**, etc. are

- **Soil Health card (SHC):** It indicates the status of soil in terms of **12 parameters** (refer to the infographics).
 - It is also accompanied by an **advice on the various fertilizers and other soil amendments** he is supposed to make.
 - It can be printed in **various major languages and Dialects**.
- **Soil Testing:** Soil samples are tested **as per the approved standards** for all the 12 parameters at:
 - **STL owned by the Department of Agriculture** and by their **own staff or by an outsourced agency**.
 - **ICAR Institutions** including KVKs and SAUs.
 - **laboratories of the Science Colleges/Universities** by the students under supervision of a Professor/Scientist.
- **Ensuring quality of soil test:** State Government is mandated to refer **1% of all the samples in a year** to a '**Referral Laboratory**' to analyse and **certify** on the **results of Primary Laboratory**.
 - The **State Government** is also required to support the **establishment of Referral Laboratories**.
- **Village Level Soil testing Labs or Mini labs:** Mini labs at village level is required to promote **location and crop specific** sustainable soil health management.
 - They can be set up **by individual entrepreneurs** i.e., rural youth and **community-based entrepreneurs** i.e., SHGs, Farmers Producers Organisation (FPO), Schools, Agriculture Universities etc.
 - **District level empowered committee (DLEC)** is responsible to **select beneficiaries/entrepreneurs** to run Mini labs with the support from government
- **Payment Per Sample:** Centre provides a sum of **Rs. 190 per soil sample** to State Governments to cover the **cost of collection** of soil sample, its **test, generation and distribution** of SHC to the farmer.
 - There is **no burden on farmer** to generate Soil health card.
- **Technological interventions**
 - **SHC Portal:** It has been revamped and integrated with a **Geographic Information System (GIS) system** so that all the test results are captured and seen on a map.
 - **Mobile Application:** To ensure **authenticity of sample collection** and correctness of the information, **Sample tracking and alerts to farmers** through SMS.



1.14. OTHER SCHEMES/MISCELLANEOUS INITIATIVES

National Agriculture Market (e-NAM)	<ul style="list-style-type: none"> • eNAM is a pan-India electronic trading portal which networks the existing Agricultural Produce Market Committee (APMC) mandis to create a unified national market for agricultural commodities. • Type: Central Sector scheme • Source of funding: Agri-Tech Infrastructure Fund (AIF) • Nodal Implementing agency: Small Farmers Agribusiness Consortium (SFAC) • Platform of Platforms (POP): <ul style="list-style-type: none"> ○ It is an integration of platforms of various service providers. ○ It facilitates farmers to sell the produce outside their state borders. • Facilitates trade through e-NWR (Negotiable Warehouse Receipt)
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Clean Plant Programme (CPP)	<ul style="list-style-type: none"> • 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. <div data-bbox="477 512 1411 1037"> <p style="text-align: center;">KEY FEATURES OF CPP</p> <p style="text-align: center;">COMPONENTS</p> <div style="display: flex; justify-content: space-around;"> <div style="border: 1px solid green; padding: 10px; width: 30%;"> <p style="text-align: center; font-size: 2em;">1</p> <p style="text-align: center;">CLEAN PLANT CENTERS</p> <p>9 advanced CPCs across India for fruits like Grapes, Apples, Mangoes High-tech labs to produce virus-free planting material</p> </div> <div style="border: 1px solid yellow; padding: 10px; width: 30%;"> <p style="text-align: center; font-size: 2em;">2</p> <p style="text-align: center;">CERTIFICATION & LEGAL FRAMEWORK</p> <p>Robust certification system under Seeds Act, 1966 Ensures accountability and traceability in production</p> </div> <div style="border: 1px solid red; padding: 10px; width: 30%;"> <p style="text-align: center; font-size: 2em;">3</p> <p style="text-align: center;">ENHANCED INFRASTRUCTURE</p> <p>Support for large-scale nurseries to develop infrastructure for efficient multiplication of material</p> </div> </div> <div style="border: 1px solid gray; padding: 10px; margin-top: 10px; text-align: center;"> <p>IMPLEMENTATION</p> <p>By National Horticulture Board (NHB) in association with Indian Council of Agricultural Research (ICAR)</p> <p>SUPPORTED BY: Asian Development Bank (ADB)</p> </div> </div>
Integrated Scheme for Agricultural Marketing schemes (AGMARKNET) portal	<ul style="list-style-type: none"> • Type: Central Sector Schemes • Objectives: To develop agricultural marketing infrastructure for effectively managing marketable surplus of agriculture including horticulture and of allied sectors • It is a G2C e-governance portal for providing agricultural marketing related information from a single window. • It facilitates web- based information flow, of the daily arrivals and prices of commodities in the agricultural produce markets spread across the country. • 5 components under two implementing agencies: <ul style="list-style-type: none"> ○ Directorate of Marketing & Inspection or DMI (a division of the ministry) <ul style="list-style-type: none"> > Agricultural Marketing Infrastructure (AMI) a sub scheme of Integrated Scheme for Agricultural Marketing (ISAM) > Marketing Information Network (MRIN) > Strengthening of Agmark Grading Facilities (SAGF) ○ Small Farmers Agribusiness Consortium or SFAC (an autonomous organization) <ul style="list-style-type: none"> > Agri-Business Development (ABD) through Venture Capital Assistance (VCA) and Project Development Facility (PDF) > Choudhary Charan Singh National Institute of Agriculture Marketing (NIAM)
Krishi Sakhi Convergence Programme (KSCP)	<ul style="list-style-type: none"> • 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.

	<ul style="list-style-type: none"> • Types of Training Provided to Krishi Sakhis <ul style="list-style-type: none"> ○ 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. <div> <h3>About Lakhpati Didi Initiative</h3> <p>Nodal Ministry: Ministry of Rural Development</p> <div> <p>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.</p> </div> <div> <p>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.</p> </div> <div> <p>Strategy Focused planning, adequate and timely support on convergence and partnership</p> </div> <div> <p>Convergence of Programmes Ensures collaboration among all government departments for facilitating diversified livelihood activities.</p> </div> </div>
Namo Drone Didi Scheme	<ul style="list-style-type: none"> • 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 <div> <h3>Key Features of Namu Drone Didi Scheme</h3> <div> <p>Subsidy to Women DAY NRL-SHGs for Purchase of Drone</p> </div> <div> <p>80% of Drone Cost as Subsidy upto 8 Lakhs</p> </div> <div> <p>Loan facility from AIF for remaining cost of Drone</p> </div> <div> <p>Easy Loan 3% interest rate</p> </div> <div> <p>Drone Pilot training as a part of Drone Package</p> </div> <div> <p>Chance to earn additional 1 lakh PA through Drone</p> </div> <div> <p>Renting of Drone Spray Service to Farmers through Women SHGs</p> </div> </div>



<p>National Mission on Agricultural Extension and Technology (NMAET)</p>	<ul style="list-style-type: none"> • Type: Centrally Sponsored Scheme • Objective: To make the extension system farmer-driven and farmer-accountable by way of new institutional arrangements for technology dissemination. • It was introduced under the umbrella of Agriculture Technology Management Agency (ATMA). • It involves a judicious mix of <ul style="list-style-type: none"> ○ extensive physical outreach and interactive methods of information dissemination, use of ICT, institution strengthening to promote mechanisation, and ○ Encourage aggregation of Farmers into Interest Groups (FIGs) to form Farmer Producer Organizations (FPOs). • Key components <ul style="list-style-type: none"> ○ Sub Mission on Agricultural Extension (SMAE): It focuses on awareness creation and enhanced use of appropriate technologies in agriculture & allied sectors ○ Sub Mission on Agricultural Mechanization (SMAM): Financial assistance is provided for establishing 'Custom Hiring Centres (CHCs)' and 'Hi-tech Hubs of High-Value Machines. ○ Sub Mission on Seed and Planting Material (SMSP): To produce and supply quality seeds to farmers through Seed Village Programme, Establishment of Seed Processing- cum- Seed Storage Godowns, National Seed Reserve, etc. ○ Sub Mission on Plant Protection and Plant Quarantine (SMPP): Regulatory, surveillance and capacity building functions to shield our bio-security from the incursion and spread of alien species
<p>Integrated Pradhan Mantri Annadata Aay Sanrakshan Abhiyan (PM-AASHA) Scheme</p>	<ul style="list-style-type: none"> • Purpose: Provides price assurance to farmers and help control price volatility of essential commodities. • Crops Coverage: Pulses, Oilseeds and Copra • Tenure: Till 2025-26 • Key Components of the Scheme <ul style="list-style-type: none"> • Price Support Scheme (PSS): <ul style="list-style-type: none"> ○ Crops Covered: Pulses, Oilseeds, and Copra (meeting Fair Average Quality standards). ○ Procurement Agencies: <ul style="list-style-type: none"> > National Agricultural Cooperative Marketing Federation of India (NAFED) > Food Corporation of India (FCI) ○ Beneficiaries: Pre-registered farmers sell directly at Minimum Support Price (MSP) through state agencies. ○ Key Update for 2024-25: Government has allowed the procurement of Tur, Urad and Masur under PSS equivalent to 100% of the production of the State. • Price Deficiency Payment Scheme (PDPS): <ul style="list-style-type: none"> ○ Covers all oilseeds for which MSP is notified. ○ Direct Payment to Farmers: Envisages direct payment of the difference between the MSP and the selling/modal price (up to 15% of MSP value) to farmers. ○ Flexibility for States/UTs: They can choose PSS or PDPS for oilseeds each year/season.

	<ul style="list-style-type: none"> • Market Intervention Scheme (MIS) <ul style="list-style-type: none"> ○ For procurement of perishable commodities not covered under MSP, such as tomato, onion and potato etc. ○ Implemented on state/UT request when market prices fall by at least 10% from the previous season.
National Innovations on Climate Resilient Agriculture (NICRA)	<ul style="list-style-type: none"> • Launched by: Indian Council of Agricultural Research (ICAR) • Aim: to enhance resilience of Indian agriculture to climate change and climate vulnerability through strategic research and technology demonstration. <div style="text-align: center;"> <p>Four components</p> <pre> graph TD A[Four components] --> B[Strategic Research] A --> C[Technology Demonstration] A --> D[Capacity Building] A --> E[Sponsored/Competitive Grants] </pre> </div>
Attracting and Retaining of Youth in Agriculture (ARYA)	<ul style="list-style-type: none"> • To attract and empower the Youth in Rural Areas to take up various Agriculture, allied and service sector enterprises for sustainable income and gainful employment in selected districts. • Implemented through Krishi Vigyan Kendra in one district from each State. • Agricultural Universities and ICAR Institutes as Technology Partners. • In each district, 200-300 rural youths are identified for their skill development in entrepreneurial activities and establishment of related micro-enterprise units.
Krishi Vigyan Kendra (KVK) Knowledge Network	<ul style="list-style-type: none"> • KVK, is an integral part of the National Agricultural Research System (NARS). • It is aimed at assessment of location specific technology modules in agriculture and allied enterprises. • The KVK scheme is 100% financed by Govt. of India and the KVKs are sanctioned to Agricultural Universities, ICAR institutes, related Government Departments and Non-Government Organizations (NGOs) working in Agriculture. • Activities undertaken by KVKs <ul style="list-style-type: none"> ○ On-farm testing of agricultural technologies ○ Frontline demonstrations ○ Capacity development of farmers and extension personnel ○ To work as Knowledge and Resource Centre of agricultural technologies ○ Provide farm advisories using ICT and other media means
National Agricultural Higher Education Project (NAHEP)	<ul style="list-style-type: none"> • Aim: To develop resources and mechanism for supporting infrastructure, faculty and student advancement, and providing means for better governance and management of agricultural universities. • External support: The project is proposed on 50:50 cost sharing basis between the World Bank and the Government of India. • Implemented at the Education Division, ICAR. <div style="text-align: center;"> <p>NAHEP: Key components</p> <pre> graph TD A[NAHEP: Key components] --> B[Support to Agricultural Universities] A --> C[Investments in ICAR for Leadership in Agricultural Higher Education] A --> D[Project Management and Learning] </pre> </div>



Farmer FIRST (FARM, Innovations, Resources, Science and Technology)	<ul style="list-style-type: none"> • Launched by: ICAR • Aim: Enhancing farmer-scientist interface for technology development and application. • It will be achieved with focus on innovations, technology, feedback, multiple stakeholder's participation, multiple realities, multi method approaches, and vulnerability and livelihood interventions.
Agri Udan	<ul style="list-style-type: none"> • Launched by: ICAR-NAARM and IIM-A's incubator centers • Aim: To scale-up Food & Agribusiness start-ups through rigorous mentoring & training of rural youth, industry networking and Investor pitching.
Mera Gaon Mera Gaurav	<ul style="list-style-type: none"> • Aim: to promote the direct interface of scientists with the farmers to hasten the lab to land process. • ICAR has identified fifteen villages • Scientists of the ICAR and state agricultural universities provide information to the farmers of selected villages on technical and other related aspects in a time frame.
Agri-Market Infrastructure Fund (AMIF)	<ul style="list-style-type: none"> • Fund with a corpus of Rs. 2000 crore for developing and upgrading agricultural marketing infrastructure in the 22000 Gramin Agricultural Markets (GrAMs) and 585 Agricultural Produce Market Committees (APMCs). <ul style="list-style-type: none"> ○ In these GrAMs, physical infrastructure is strengthened using MGNREGS and other Government Schemes. ○ There is also a provision to link GrAMs with e-NAM and exempt them from APMC regulations. ○ GrAMs are expected to provide farmers facility to make direct sale to consumers and bulk purchasers with National Bank for Agriculture and Rural Development (NABARD). • Since it is a demand driven scheme from the States/UTs, there is no State-wise and year-wise allocation of the fund. • States may also access AMIF for innovative integrated market infrastructure projects including Hub and Spoke mode and in Public Private Partnership mode.
E-Krishi Samvad	<ul style="list-style-type: none"> • It is an online interface through which farmers and other stakeholders can directly approach ICAR (with their problems for effective solutions). • They can also upload photographs of crop diseases, animals or fishes for diagnostics and remedial measures instantly from the specialists. Appropriate solutions from specialists will be provided via SMS or through web.
e-Rashtriya Kishan Agri Mandi (e-RAKAM)	<ul style="list-style-type: none"> • It is joint initiative of MSTC Ltd. (a Mini Ratna PSU under the administrative control of the Ministry of Steel) and Central Railside Warehousing Company. • It is an auction platform to help farmers get reasonable price for the produce and not fall prey to middlemen. • The farmers are paid directly into their bank accounts.
Hortinet – Farmer Connect App	<ul style="list-style-type: none"> • It is an integrated traceability system: • Developed by: Agricultural and Processed Food Products Export Development Authority (APEDA) • Developed for: facilitating farm registration, testing and certification of Grape, Pomegranate and Vegetables for export from India to the European Union in compliance with standards
Meghdoot app	<ul style="list-style-type: none"> • Launched by: Ministry Agriculture in association with the Ministry of Earth Sciences

	<ul style="list-style-type: none"> Developed by: <ul style="list-style-type: none"> India Meteorological Department Indian Institute of Tropical Meteorology Indian Council of Agricultural Research Function: Provide location, crop and livestock-specific weather-based agro advisories to farmers in local languages. The information is not based on real time but updated twice a week.
Pandit Deen Dayal Upadhyay Unnat Krishi Shiksha Yojana (PDDUUKSY)	<ul style="list-style-type: none"> Aim: to develop human resource in organic farming, natural farming and cow based economy for environmental sustenance and soil health. Training programmes for the farmers in the field of organic farming, natural farming and other related latest technologies are organized.
Centralized Farm Machinery Performance Testing Portal	<ul style="list-style-type: none"> Aim: To improve services of farm machinery testing institutions and bringing out transparency in the entire process of testing and evaluation of machines. This portal facilitates manufacturers in applying, communicating and monitoring the progress of testing of their machines in a seamless manner.
Horticulture Cluster Development Programme	<ul style="list-style-type: none"> Scheme: Central Sector Scheme Aim: To improve exports of targeted crops by about 20% and create cluster-specific brands to enhance the competitiveness of cluster crops. Implementing agency: National Horticulture Board (NHB)



फाउंडेशन कोर्स

सामान्य अध्ययन

प्रारंभिक एवं मुख्य परीक्षा 2026

इनोवेटिव क्लासरूम प्रोग्राम

• प्रारंभिक परीक्षा, मुख्य परीक्षा और निबंध के लिए महत्वपूर्ण सभी टॉपिक का विस्तृत कवरेज

• मौलिक अवधारणाओं की समझ के विकास एवं विश्लेषणात्मक क्षमता निर्माण पर विशेष ध्यान

• एनीमेशन, पॉवर प्वाइंट, वीडियो जैसी तकनीकी सुविधाओं का प्रयोग

• अंतर - विषयक समझ विकसित करने का प्रयास

• योजनाबद्ध तैयारी हेतु करंट ओरिएंटेड अप्रोच

• नियमित क्लास टेस्ट एवं व्यक्तिगत मूल्यांकन

• प्री फाउंडेशन कक्षाएं

• सीसेट कक्षाएं

• PT 365 कक्षाएं

• MAINS 365 कक्षाएं

• PT टेस्ट सीरीज

• मुख्य परीक्षा टेस्ट सीरीज

• निबंध टेस्ट सीरीज

• सीसेट टेस्ट सीरीज

• निबंध लेखन - शैली की कक्षाएं

• करंट अफेयर्स मैगजीन

नोट: ऑनलाइन छात्र हमारे पाठ्यक्रम की लाइव वीडियो कक्षाएं अपने घर पर ऑनलाइन प्लेटफॉर्म पर देख सकते हैं। छात्र लाइव चैट विकल्प के माध्यम से कक्षा के दौरान अपने संदेह और विषय संबंधी प्रश्न पूछ सकते हैं। वे अपने संदेह और प्रश्न नोट भी कर सकते हैं और दिल्ली केंद्र में हमारे कक्षा सलाहकार को बता सकते हैं और हम फोन/वेल के माध्यम से प्रश्नों का उत्तर देंगे।

DELHI : 27 मई, 11 AM

JAIPUR : 4 जून

JODHPUR : 15 मई

प्रवेश प्रारम्भ

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2. MINISTRY OF AYUSH

2.1. NATIONAL AYUSH MISSION (NAM)

Quick facts

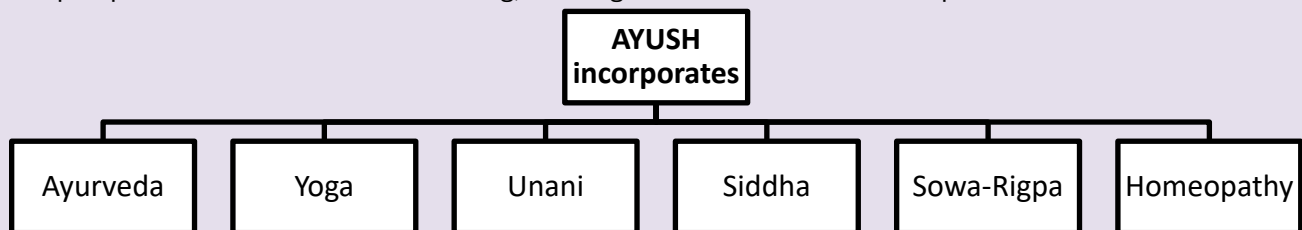
- **Type:** Centrally Sponsored Scheme
- **Purpose:** Holistic wellness and "self-care" to reduce the disease burden
- **AYUSH:** Ayurveda, Yoga & Naturopathy, Unani, Siddha & Sowa-Rigpa and Homoeopathy.
- **Tenure:** From 2015 to 2025- 2026

Objectives:

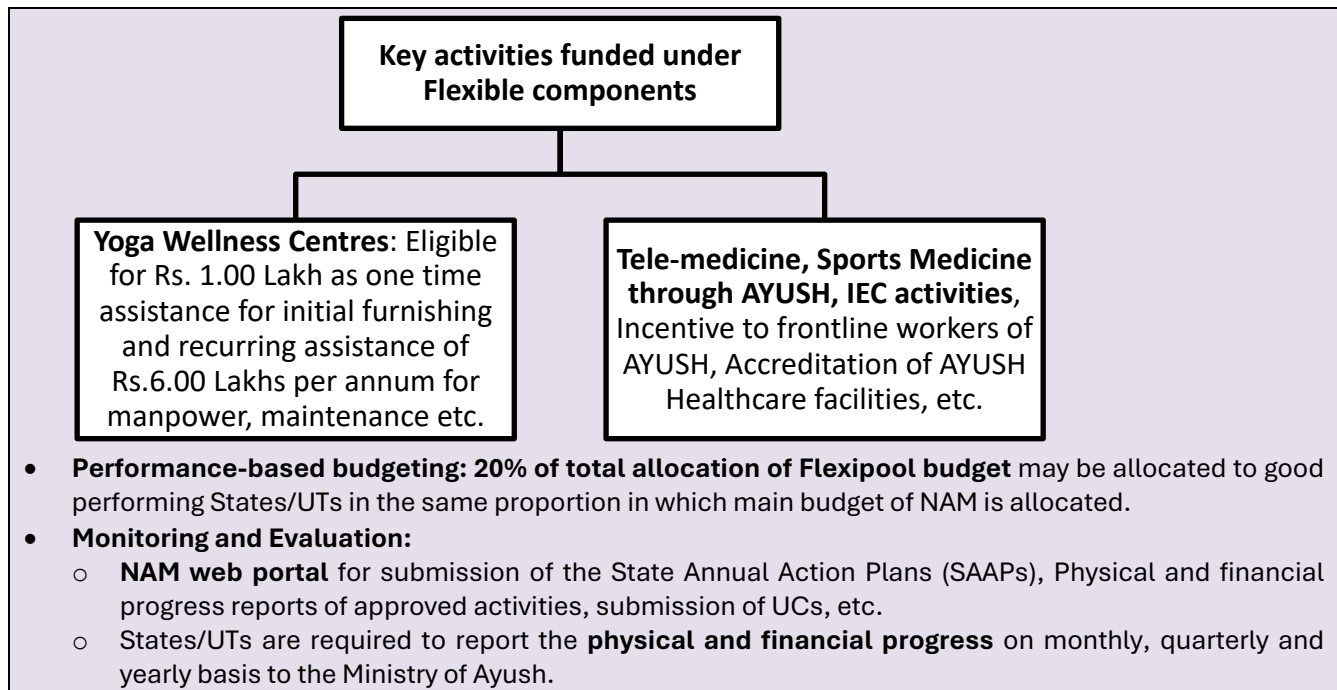
- **Cost effective Ayush Services** and support to **cultivation of medicinal plants**
- Setting up of **clusters** and **development of infrastructure for entrepreneurs**
- To establish a **holistic wellness model** through **AYUSH Health and Wellness Centres** to reduce the out of pocket expenditure.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

Salient features

- **Ayush:** It is an integral part of India's rich cultural and healthcare heritage. These systems offer unique perspectives on health and well-being, drawing from ancient wisdom and practices.



- **Background:** Before the launch of NAM in 2014, initiatives to promote Ayush were integrated with the National Rural Health Mission (NRHM).
- **Mandatory Components:**
 - **AYUSH Services:** Providing cost effective AYUSH Services by
 - > upgrading **AYUSH Hospitals and Dispensaries,**
 - > **colocation of AYUSH** facilities at Primary Health Centres (PHCs), Community Health Centres (CHCs), District Hospitals (DHs), and
 - > **setting up of 10 bedded/ 30 bedded/ 50 bedded Integrated AYUSH Hospitals,**
 - > Operationalizing a **network of AYUSH Health & Wellness Centres** to provide services based on holistic wellness model embedded in AYUSH principles.
 - ✓ **12,500 AYUSH Health and Wellness Centres** (now named as Ayushman Arogya Mandir) component of AYUSHMAN BHARAT will be implemented through NAM for a period of **5 years upto 2023-24.**
 - **AYUSH Educational Institutions:**
 - > To **upgrade** Government/Government Aided AYUSH **UG as well as PG Educational Institutions.**
 - > To provide **financial assistance to the states for establishment of new AYUSH colleges** in the States where availability of AYUSH teaching institutions is inadequate in Government Sector,
- **Flexible Component:** Out of the total State envelop available, **25% of funds will be earmarked for flexible funds.**



2.2. OTHER SCHEMES/INITIATIVES

<p>Scheme for promoting pharmacovigilance of AYUSH drugs</p>	<ul style="list-style-type: none"> • Aim: Documentation of adverse effects and monitoring of safety and surveillance of misleading advertisements of AYUSH drugs. • Type: Central Sector Scheme • Facilitate the establishment of three-tier network of Pharmacovigilance Centre (PvCC) at national, intermediary, and peripheral level. <ul style="list-style-type: none"> ○ All India Institute of Ayurveda, New Delhi, an autonomous body under the Ministry of AYUSH, has been designated as NPvCC.
<p>National AYUSH Grid Project</p>	<ul style="list-style-type: none"> • Aim: Digitisation of service delivery across the six functional areas. • Ayush Grid follows relevant design principles of <ul style="list-style-type: none"> ○ India Enterprise Architecture (IndEA) 2.0 ○ Ayushman Bharat Digital Mission (ABDM) ○ National Digital Health Blueprint (NDHB) • Key projects undertaken so far: <ul style="list-style-type: none"> ○ Mobile apps: Ayush Sanjivani, Yoga locator ○ Customised IT courses: For Ayush Professionals ○ AYUSH next: For information exchange with career guidance, interactive forum, quizzes, etc. <div style="text-align: center;"> <pre> graph TD A((AYUSH grid)) <--> B((Health Services,)) A <--> C((Education and Research)) A <--> D((Drug Administration)) A <--> E((Medicinal Plants,)) A <--> F((Oversight and capacity building)) A <--> G((Media outreach)) </pre> </div>

Ayush Clinical Case Repository (CCR) portal

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

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हिन्दी माध्यम DELHI: 27 मई, 11 AM

AHMEDABAD: 7 JUNE

BENGALURU: 28 MAY

BHOPAL: 26 MAY

CHANDIGARH: 18 JUNE

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3. MINISTRY OF CHEMICALS & FERTILIZERS

3.1. NUTRIENT BASED SUBSIDY (NBS) SCHEME

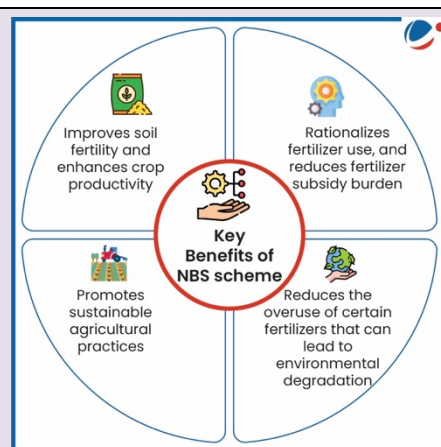
Quick facts

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

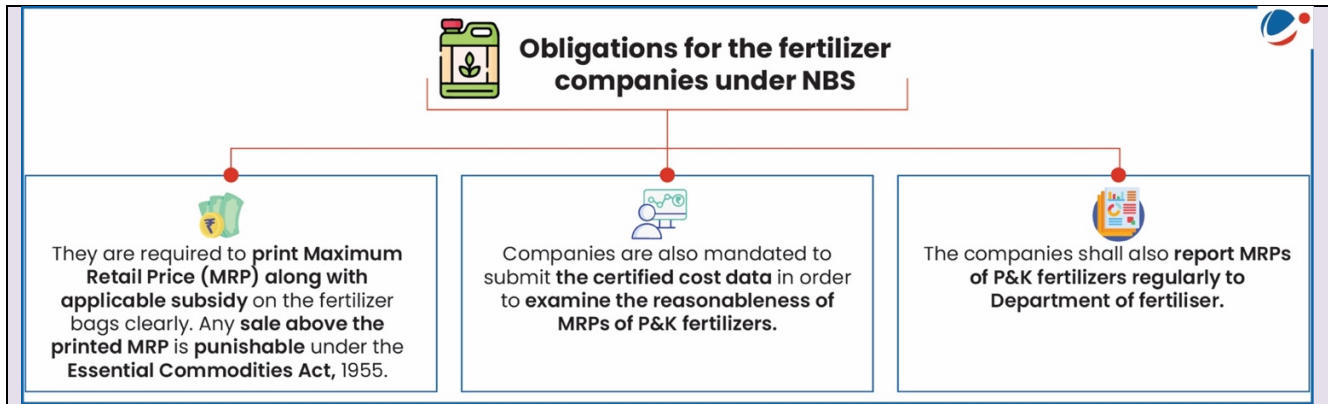
Objectives: Ensuring **Nation's food security**, improving **agricultural productivity** and ensuring the **balanced application of fertilizers**.

Salient features

- **Background:** In **1992**, Centre **deregulated Phosphatic and Potassic (P&K) fertilizers**, causing their **prices to surge**.
 - Consequently, farmers tended to **overuse Nitrogen (N)**, whose price was still controlled. This created **imbalance in soil nutrients (N, P, and K)** leading to reduced soil productivity.
 - To address this, the Department of Agriculture & Cooperation introduced the **Concession Scheme for decontrolled P&K fertilizers on an ad-hoc basis** (from 1992 to 2010).
 - In 2010, the Government introduced NBS scheme.



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



3.2. PRODUCTION LINKED INCENTIVE (PLI) SCHEME FOR PHARMACEUTICALS

Quick facts

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

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

Salient features

- **Applicant:** Both **MSMEs as well as Non-MSMEs** are covered under:
 - Proprietary Firm
 - Partnership Firm
 - Limited Liability Partnership (LLP)
 - Company registered in India
- **Eligible Investment:** Expenditure incurred on
 - New plant, machinery, equipment
 - Research and Development (R&D)
 - Transfer of Technology (ToT)
 - Product registration
 - Construction of building
- **Product categories**
 - **Category 1:** Biopharmaceuticals; Complex generic drugs; Patented drugs; Orphan drugs; etc.
 - **Category 2:** Active Pharmaceutical Ingredients (**APIs**)/ Key Starting materials (**KSM**)/ Drug Intermediates (**DIs**) except those covered under PLI scheme for APIs/KSMs and DIs
 - **Category 3:** Drugs not covered under Category 1 and Category 2 including drugs not manufactured in India
- **Financial incentive**
 - It will be provided on the **incremental sales** over **Base Year (FY 2019-20)**.
 - **Tenure of incentive payment:** Maximum **6 years**
- **Rate of incentive:**
 - **Category 1 and 2:** **10%** initially, and to be successively reduced to **6%**
 - **Category 3:** **5%** initially, and to be successively reduced to **3%**

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

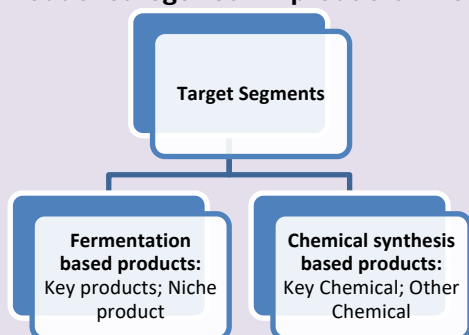
Quick facts

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

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

Salient features

- **Bulk Drug or API:** It is the chemical molecule in a pharmaceutical product that **lends the product the claimed therapeutic effect**. Example, **penicillin**.
 - India imports around **70% of total imports** of bulk drugs from **China**.
- **Scope:** **Setting up of green field plants** with **minimum domestic value addition of 90%** in four different target Segments.
- **Eligible Investment:** Expenditure incurred on new plant, machinery, equipment; Research and Development (R&D); Transfer of Technology (ToT); Product registration; Construction of building.
- **Product categories:** **41 products in four categories** which **cover** all the identified **53 APIs**.



- **Financial incentive**
 - It will be provided on the **incremental sales** over **Base Year (FY 2019-20)**.
 - **Tenure of incentive payment:** Maximum **6 years**
 - **Rate of incentive:**
 - > **For fermentation based products:** **20%** and initially, and to be successively reduced **5%**.
 - For chemical synthesis based products: **10%**.

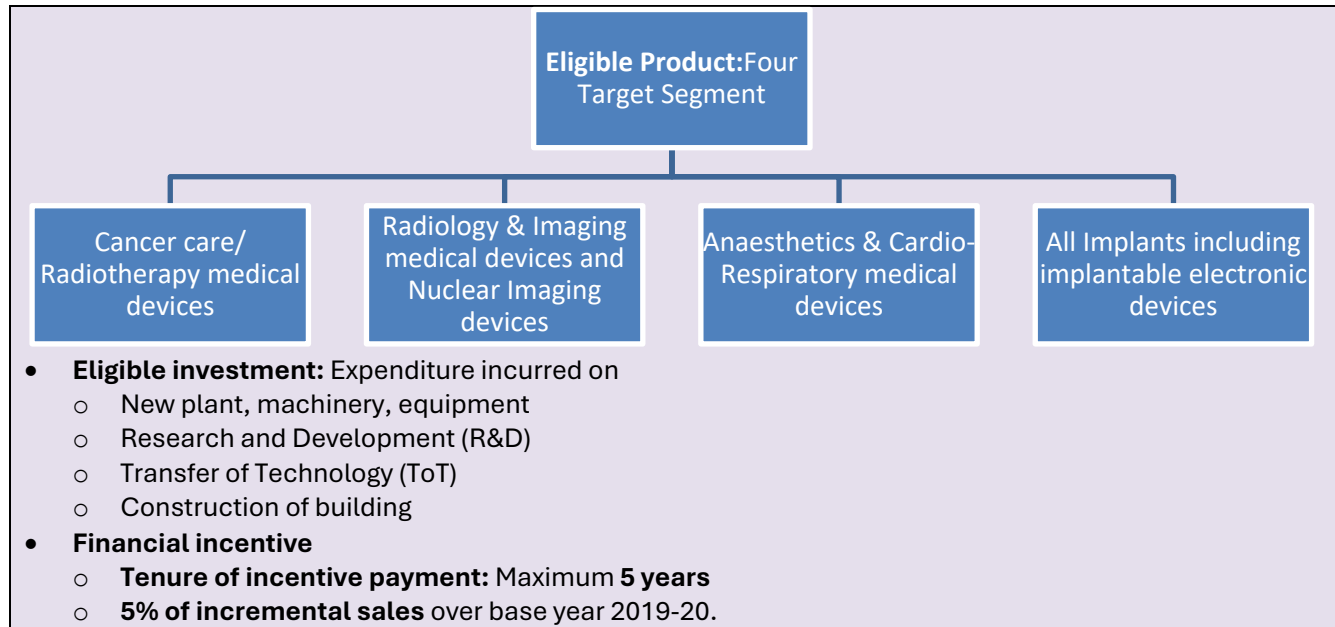
3.4. PLI SCHEME FOR PROMOTION OF DOMESTIC MANUFACTURING OF MEDICAL DEVICES

Quick facts

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

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

Salient features



3.5. STRENGTHENING PHARMACEUTICALS INDUSTRY (SPI)

Quick facts

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

Objectives

- **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.

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

Quick Facts:

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

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

Salient features

Two Components

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

National Medical Devices Policy, 2023



Vision

- Accelerated growth path with a **patient-centric approach**.
- To **emerge as the global leader in the manufacturing and innovation** of medical devices by **achieving, 10-12% shares in the expanding global market over the next 25 years**.
- To help the Medical Devices Sector grow from present \$11 Bn to \$50 Bn by 2030.



Strategy

- Regulatory Streamlining, **Enabling Infrastructure, Facilitating R&D and Innovation**, Attracting Investments in the Sector, **Human Resources Development, Brand Positioning and Awareness Creation**.

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

Quick facts

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

Objectives

- 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.
- 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 Disabilities)
- SC/ST Owners
- NITI Aayog notified areas



3.8. OTHER SCHEMES/MISCELLANEOUS INITIATIVES

Promotion of Bulk Drug Parks	<ul style="list-style-type: none"> Aim: To develop 3 mega Bulk Drug parks in India in partnership with States. Type: Central Sector Scheme In-principle' approval has been granted to Himachal Pradesh, Gujarat and Andhra Pradesh for setting up bulk drug park. Such parks will provide Common Infrastructure Facilities (CIF) at one place thereby creating a robust ecosystem for manufacturing. Tenure: From FY 2020-2021 to FY 2024-2025. Financial assistance: <ul style="list-style-type: none"> 70% of the project cost in Gujarat and Andhra Pradesh assistance 90% of the project cost in Himachal Pradesh Maximum assistance for one Park would be limited to Rs. 1000 crores.
Promotion of Medical Device Parks	<ul style="list-style-type: none"> Aim: Creation of world class common infrastructure facilities for increased competitiveness and optimization of resources and economies of scale. Type: Central Sector Scheme Tenure: FY 2020-2021 to FY 2024-2025 Approval for financial assistance has been given to Uttar Pradesh, Tamil Nadu, Madhya Pradesh and Himachal Pradesh for establishing Medical Device Parks. Such parks will provide Common Infrastructure Facilities (CIF) at one place thereby creating a robust ecosystem for manufacturing. Financial assistance: <ul style="list-style-type: none"> 70% of the project cost in Uttar Pradesh, Tamil Nadu, Madhya Pradesh 90% of the project cost in Himachal Pradesh Maximum assistance for one Park would be limited to Rs. 100 crores.
Urea Subsidy	<ul style="list-style-type: none"> Aim: To ensure timely and easy availability of urea fertilizers at affordable prices. Type: Central Sector Scheme Subsidised Urea: Farmers are provided subsidized urea at a statutorily notified Maximum Retail Price (MRP). Freight cost: Subsidy also incorporates cost of freight movement across the country. Direct Benefit Transfer (DBT): Only upon the sale getting registered on the e-Urvarak DBT portal a company claim subsidy. Authentication of beneficiaries: Either Aadhaar or Kisan Credit Card number is mandatory
PM-PRANAM	<ul style="list-style-type: none"> PM Programme for Restoration, Awareness Generation, Nourishment and Amelioration of Mother – Earth (PM-PRANAM) was announced in the 2023-24 Budget. Key highlights <ul style="list-style-type: none"> Goal: To address a pressing issue – the excessive use of chemical fertilizers and pesticides in agriculture. Objective: To incentivize States/ UTs to promote alternate fertilizers and balanced use of chemical fertilizers. Tenure: 3 years (FY. 2023-24 to FY 2025-26) Incentive to state: 50% of the fertilizer subsidy saved by a State/UT in a particular financial year by way of reduction in consumption of chemical fertilizers (Urea, DAP, NPK, MOP) compared to previous 3 years' average consumption, will be passed on to that State/UT as Grant.

New Schemes of Petrochemicals (NPS)	Key initiatives under the scheme include <ul style="list-style-type: none"> Setting up of dedicated Plastic Parks in the field of petrochemicals and setting up of Centres of Excellence (CoE) in Polymer Technology. Chemical Promotion and Development Scheme (CPDS) will be subsumed under the NPS from FY 2023-24. <ul style="list-style-type: none"> The scheme envisages creating awareness and dissemination of information for promotion and development of chemical and petrochemical industry.
Pharma Jan Samadhan	<ul style="list-style-type: none"> A web enabled system for redressal of consumers' grievances relating to pricing and availability of medicines. Facilitates effective implementation of the Drugs (Price Control) Order 2013.
'Pharma SahiDaam' Mobile App	<ul style="list-style-type: none"> It shows the MRP fixed by National Pharmaceutical Pricing Authority (NPPA) for various scheduled drugs on real time basis.

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4. MINISTRY OF CIVIL AVIATION

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

Quick facts

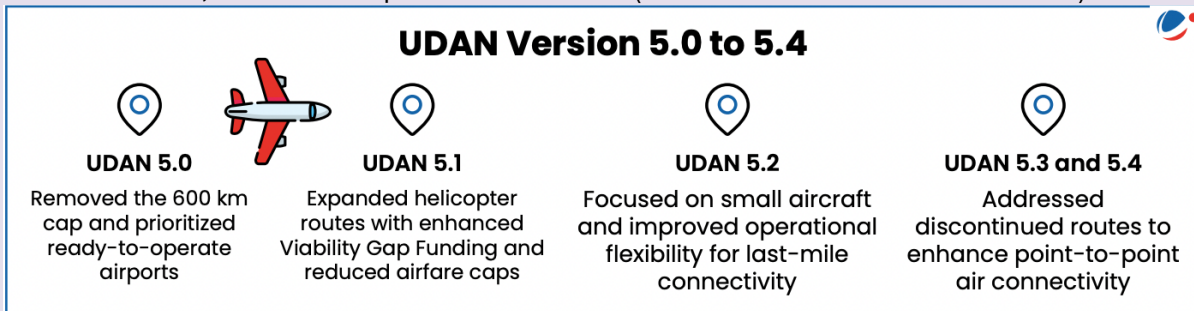
- **Purpose:** To enable **air operations on underserved / unserved routes**, promote **balanced regional growth** and make **flying affordable for masses**
- **Type:** Central Sector Scheme
- **Support to airlines:** In the form of **Concessions and Viability Gap Funding (VGF)**
- **Implementing Agency:**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

4.2. OTHER SCHEMES/INITIATIVES

Digi YATRA project	<ul style="list-style-type: none"> It facilitates paperless travel and avoids identity checks at multiple points in an airport. Each passenger would get a unique Digi Yatra ID. It is voluntary in nature. Digi Yatra Foundation (DYF) has been set up as a joint venture company for creating the Digi Yatra Central Ecosystem.
NABH (Nextgen Airports for Bharat)	<ul style="list-style-type: none"> Aim: to establish about 100 airports in 10-15 years PPP: A large percentage of the investment is to come from the private sector.



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5. MINISTRY OF COAL

5.1. OTHER SCHEMES/INITIATIVES

SHAKTI (Scheme for Harnessing and Allocating Koyala Transparently in India) Policy	<ul style="list-style-type: none"> Aim: To ensure the availability of coal to all the thermal power Plant in transparent manner and transfer the benefits of linkage coal to the end consumers. Phase out erstwhile Letter of Assurance (LoA)-Fuel Supply Agreement (FSA) regime. Provides for coal linkages or coal allocation through auctions to the power plants which do not have linkage or lack FSAs through coal auctions. Helps the generators to get cheaper coal and thereby reduction in cost of generation. Coal Distribution Policy (NCDP), 2007 governs Coal linkage to the power sector. Key beneficiaries and benefits: <ul style="list-style-type: none"> Power companies (assured coal supply) Consumers (reduced cost of power) Indigenous Coal Sector (reduction in Imported coal) Banking Sector (reduced NPAs)
UTTAM (Unlocking Transparency by Third Party Assessment of Mined Coal) App	<ul style="list-style-type: none"> Developed by the Ministry of Coal and Coal India Limited (CIL). Enables citizens and coal consumers to monitor the process of Third-Party Sampling of coal across CIL subsidiaries. It has interactive map-based view to provide holistic coverage of coal quality across subsidiaries.
Coal Mine Surveillance and Management System (CMSMS)	<ul style="list-style-type: none"> It is a web-based GIS application through which location of sites for unauthorised mining can be detected. The basic platform used in the system is of Ministry of Electronics & Information Technology's (MeiTY) map which provides village level information.
Khan Prahahri	<ul style="list-style-type: none"> It is a tool for reporting any activity taking place related to illegal coal mining like rat hole mining, pilferage, etc. One can upload geo-tagged photographs of the incident along with textual information directly to the system. The identity of the complainant shall not be revealed.
PRAKASH (Power Rail Koyla Availability through Supply Harmony)	<ul style="list-style-type: none"> Aim: Bringing better coordination for coal supplies among all stakeholders viz - Ministry of Power, Ministry of Coal, Coal India, Railways and power utilities. Help in mapping and monitoring entire coal supply chain for power plants, viz: <ul style="list-style-type: none"> Coal Stock at supply end (mines) Coal quantities/ rakes planned Coal quantity in transit and Coal availability at power generating station
Exploration of Coal and Lignite scheme	<ul style="list-style-type: none"> The Cabinet approved the continuation of the Central Sector Scheme of "Exploration of Coal and Lignite scheme" <ul style="list-style-type: none"> It will run from 2021-22 to 2025-26.

- **About Exploration of Coal and Lignite Scheme**

- Exploration for Coal and Lignite is conducted in two broad stages: **Promotional (Regional) Exploration and Detailed Exploration in Non-Coal India Limited blocks.**
- Importance: It proves and **gives estimated coal resources available in the country which** helps in preparing detailed project report to start coal mining.
- The Geological reports prepared through these exploration is **used for auctioning new coal blocks.**

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6. MINISTRY OF COMMERCE & INDUSTRY

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

Quick facts

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

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

Salient features

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

graph TD
 A[Eligible Investment] --> B["Target segments under AC:
Air conditioners; High value intermediates and Low value intermediates"]
 A --> C["Target segments under LED:
LED lighting products; and Components of LED lighting products"]
 A --> D["Mere assembly of finished goods shall not be incentivized."]

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

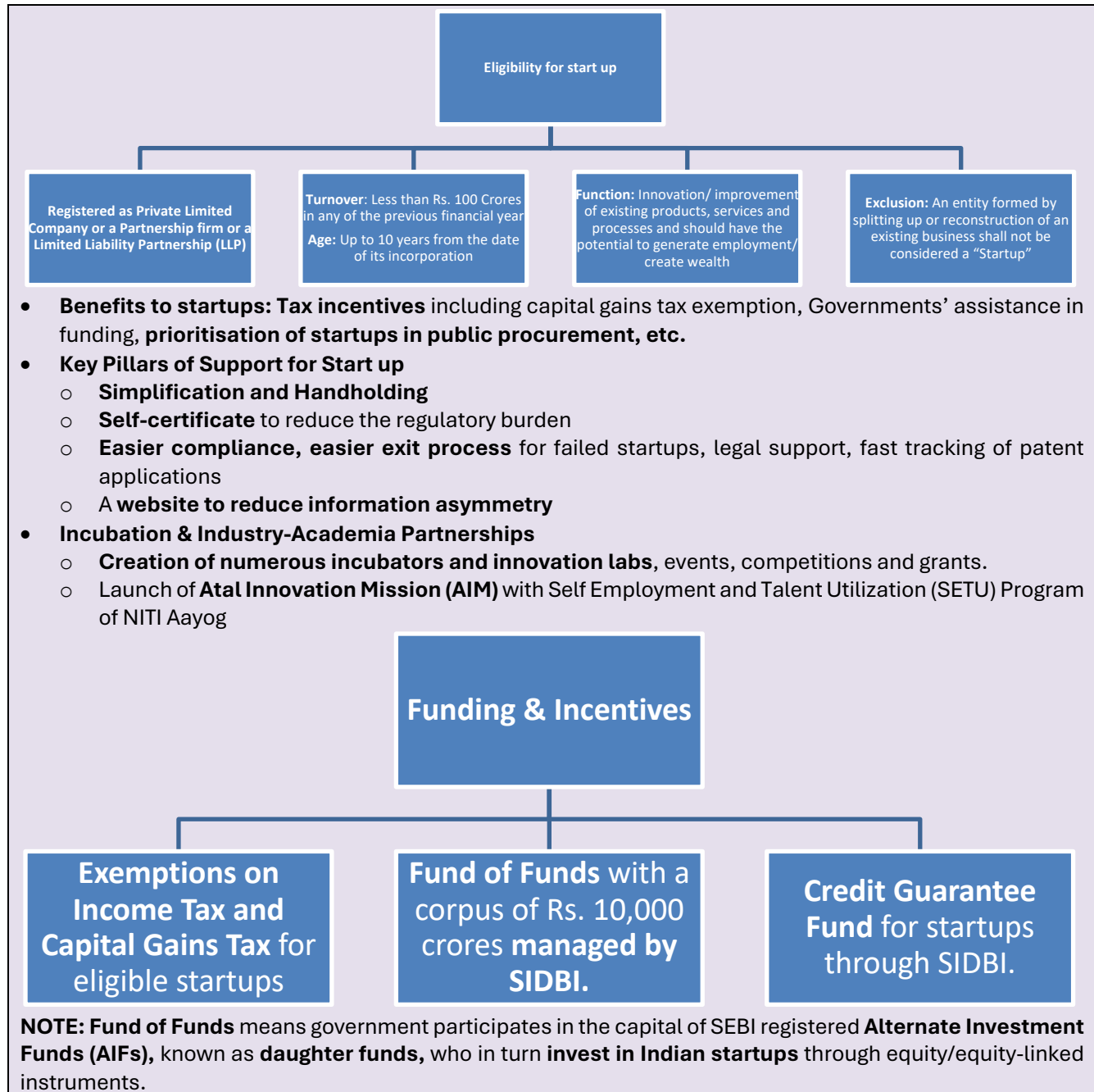
### 6.2. STARTUP INDIA

#### Quick facts

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

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

## Salient features



## 6.3. 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**

Capital Investment Incentive

Financial support for new & expanding units

**CIS**

Capital Interest Subvention

Financial relief for new & expanding units

**MSLI**

Manufacturing & Services

Linked Incentive

Exclusively for new units

**6.4. OTHER SCHEMES/INITIATIVES**

**Startup India Seed Fund Scheme (SISFS)**





- **Launched in:** 2021
- It provides **financial assistance to eligible startups through eligible incubators**
  - **Start-ups** can avail up to **₹70 lakh**
  - **Incubators** can avail up to **₹5 crore**
- Financial assistance is provided for **Proof of concept; Prototype development; Product trials; Market entry; and Commercialization**

**Eligibility for Startups**

- Recognised by the DPIIT.
- Not more than 2 years old.
- Must not have received more than Rs 10 lakh of monetary support (excluding prize money) from the central/ state governments.

**Eligibility for Incubators**

- A legal entity (a society, a trust, private limited company, or a statutory body).
- Operational for at least 2 years.
- Must have facilities to seat at least 25 individuals.
- Must have at least 5 startups undergoing incubation physically.

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|---------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                                   | <ul style="list-style-type: none"> <li>• <b>Preferred sectors:</b> Social impact, waste management, water management, financial inclusion, etc.</li> <li>• <b>Benefits:</b> Enables start-ups to raise investments from angel investors or venture capitalists, or seek loans.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| One District One Product (ODOP)                   | <ul style="list-style-type: none"> <li>• <b>Aim:</b> foster <b>balanced regional development</b> across all districts of country.</li> <li>• To <b>select, brand, and promote One Product from each District</b> of country for enabling holistic socio-economic growth across all regions.                             <ul style="list-style-type: none"> <li>○ ODOP was <b>first launched in Uttar Pradesh</b> to create product- specific traditional industrial hubs across 75 districts of the state.</li> </ul> </li> <li>• Recently, digital version of <b>ODOP gift catalogue was launched</b>.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| Scheme for strengthening Medical Devices Industry | <ul style="list-style-type: none"> <li>• <b>Purpose:</b> To boost India's medical device industry</li> <li>• <b>Strategy:</b> Scheme supports manufacturing, skill development, clinical studies, and infrastructure development, reducing import dependency etc.</li> <li>• <b>Tenure:</b> 3 years (FY2024-25 to FY 2026-27)</li> <li>• <b>NOTE:</b> 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.</li> </ul> <div style="border: 1px solid black; padding: 10px; margin-top: 10px;"> <p style="text-align: center;"><b>Sub Schemes</b></p> <div style="display: flex; justify-content: space-around;"> <div style="border: 1px solid orange; padding: 5px; width: 45%;"> <p style="text-align: center;"><br/><b>Common Facilities for Medical Devices Clusters</b></p> <p>Financial assistance to medical device clusters for creating common infrastructure: R&amp;D labs, Design and Testing Centre, Animal Labs for manufacturers</p> </div> <div style="border: 1px solid green; padding: 5px; width: 45%;"> <p style="text-align: center;"><br/><b>Marginal Investment Scheme for Reducing Import Dependence</b></p> <p>Support to deepen the MedTech supply chain in the country by focusing on manufacturing key components, raw materials, and accessories</p> </div> </div> <div style="display: flex; justify-content: space-around; margin-top: 10px;"> <div style="border: 1px solid red; padding: 5px; width: 45%;"> <p style="text-align: center;"><br/><b>Capacity Building and Skill Development</b></p> <p>Develop a skilled technical workforce capable of designing and developing MedTech products</p> </div> <div style="border: 1px solid blue; padding: 5px; width: 45%;"> <p style="text-align: center;"><br/><b>Medical Device Clinical Studies Support Scheme</b></p> <p>Assist both established companies and start-ups in conducting clinical studies</p> </div> </div> <p style="text-align: center; margin-top: 10px;">Support to industry associations and exports councils for organizing events that promote medical device-related activities</p> <div style="border: 1px solid red; padding: 5px; text-align: center; margin-top: 5px;"> <b>Medical Device Promotion Scheme</b> </div> </div> |
| Trade Infrastructure for Export Scheme (TIES)     | <ul style="list-style-type: none"> <li>• <b>Type:</b> Central Sector Scheme</li> <li>• <b>Aim:</b> Assisting Central and State Government agencies in the creation of <b>appropriate infrastructure for growth of exports</b>.</li> <li>• <b>Tenure:</b> FY 2021-22 to FY 2025-26</li> <li>• <b>Scope:</b> Up-gradation of infrastructure projects with overwhelming export linkages like the <b>Border Haats, Land customs stations, quality testing</b>, etc.</li> <li>• <b>Exclusion:</b> Projects which are covered under sector specific schemes like textiles.</li> <li>• <b>Financial assistance:</b> The Central Government assistance for infrastructure creation will be in the form of <b>grant-in-aid</b> subject to a ceiling of <b>Rs 20 Cr for each infrastructure project</b>.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |



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|-------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Champion Services Sector Scheme (CSSS)</b>                     | <ul style="list-style-type: none"> <li>• <b>Type: Central Sector Scheme</b></li> <li>• <b>Aim:</b> To support initiatives for <b>sectoral Action Plans of the Champion Sectors.</b></li> <li>• A dedicated fund of Rs. 5000 crores have been approved <b>to support initiatives of the Champion Sectors.</b></li> <li>• It facilitates addressing cross <b>cutting issues including domestic regulatory reforms.</b></li> <li>• <b>5 pillars</b> for identifying new initiatives for the scheme <ul style="list-style-type: none"> <li>○ <b>New processes:</b> For improving Ease of Doing Business (EoDB)</li> <li>○ <b>New infrastructure:</b> For <b>strengthening physical and digital</b> connectivity</li> <li>○ <b>New sectors:</b> Sectors with <b>untapped potential</b></li> <li>○ <b>New mindset:</b> From issuing/approval authority to <b>partnership in business</b></li> <li>○ <b>New standards:</b> For shaping <b>global trade in services</b></li> </ul> </li> <li>• <b>12 identified CSS</b> <ul style="list-style-type: none"> <li>○ Transport &amp; Logistics Services</li> <li>○ Education Services</li> <li>○ Financial Services</li> <li>○ Environmental Services</li> <li>○ Construction and Related Engineering Services</li> <li>○ Communication Services</li> <li>○ Legal Services</li> <li>○ Audio Visual Services</li> <li>○ Accounting and Finance Services</li> <li>○ Information Technology (IT) &amp; IT enabled Services</li> <li>○ Tourism &amp; Hospitality Services</li> <li>○ Medical Value Travel</li> </ul> </li> </ul> |
| <b>Niryat Bandhu Scheme</b>                                       | <ul style="list-style-type: none"> <li>• It was launched to reach <b>out to the new and potential exporters</b> including exporters from MSMEs and <b>mentor them through orientation programmes, counselling sessions, individual facilitation, etc.</b></li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| <b>National Intellectual Property Awareness Mission (NIPAM)</b>   | <ul style="list-style-type: none"> <li>• <b>Implementing Agency: Intellectual Property Office</b>, the Office of Controller General of Patents, Designs and Trade Marks (CGPDTM)</li> <li>• It has <b>achieved target of imparting Intellectual Property (IP) awareness and basic training to 1 million students</b> a month ahead of deadline which was August 2022.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| <b>National Industrial Corridor Development Programme (NICDP)</b> | <ul style="list-style-type: none"> <li>• <b>Purpose:</b> To develop futuristic industrial cities in India and to cultivate a dynamic industrial ecosystem by attracting investments.</li> <li>• <b>Type:</b> Central Sector Scheme</li> <li>• <b>Corridors and Projects:</b> Programme comprises 32 projects across four phases under 11 corridors.</li> <li>• <b>Transportation Backbone:</b> <ul style="list-style-type: none"> <li>○ <b>DMIC:</b> Supported by the Western Dedicated Freight Corridor.</li> <li>○ <b>AKIC:</b> Backed by the Eastern Dedicated Freight Corridor.</li> <li>○ <b>Other Corridors:</b> CBIC and BMIC rely on NH-4; ECEC utilizes NH-5 and the Kolkata–Chennai rail route.</li> <li>○ <b>Special Purpose Vehicle:</b> National Industrial Corridor Development Corporation (NICDC) under DPIIT to oversee project development and implementation.</li> </ul> </li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |

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|                                                                                                                                              | <div> <h3>National Industrial Corridor Development Programme (NICDP)</h3> <ol style="list-style-type: none"> <li>1. Delhi-Mumbai Industrial Corridor (DMIC)</li> <li>2. Amritsar Kolkata Industrial Corridor (AKIC)</li> <li>3. Chennai-Bengaluru Industrial Corridor (CBIC)</li> <li>4. Vizag-Chennai Industrial Corridor (VCIC)</li> <li>5. Odisha Economic Corridor (OEC)</li> <li>6. Hyderabad-Nagpur Industrial Corridor (HNIC)</li> <li>7. Hyderabad-Warangal Industrial Corridor (HWIC)</li> <li>8. Hyderabad-Bengaluru Industrial Corridor (HBIC)</li> <li>9. Bengaluru Mumbai Industrial Corridor (BMIC)</li> <li>10. Extension of CBIC to Kochi via Coimbatore</li> <li>11. Delhi-Nagpur Industrial Corridor (DNIC)</li> </ol> </div>                                                                                                                    |
| <b>Sustainability in Spice Sector through Progressive, Innovative and Collaborative Interventions for Export Development (SPICED) Scheme</b> | <ul style="list-style-type: none"> <li>• <b>Purpose:</b> Boost spice exports and value-added spice products, enhance postharvest quality for global markets and improve cardamom productivity.</li> <li>• <b>Components:</b> <ul style="list-style-type: none"> <li>○ Improving Productivity of Cardamom (small &amp; large)</li> <li>○ Post-Harvest Quality Upgradation of Spices</li> <li>○ Enhancing Capacities for Market Expansion</li> <li>○ Trade Promotion Technological Interventions</li> <li>○ Research, Capacity Building and Skill Development</li> </ul> </li> <li>• <b>Beneficiaries:</b> Farmers, Start-ups, SMEs, and Entrepreneurs</li> <li>• <b>Tenure:</b> Until FY 2025-26.</li> <li>• <b>Implementation and Monitoring:</b> Done by Secretary, Spices Board, through Regional/ Divisional/Field offices located throughout India.</li> </ul> |
| <b>Bharat Startup Knowledge Access Registry (BHASKAR) Initiative</b>                                                                         | <ul style="list-style-type: none"> <li>• <b>Purpose:</b> One-stop digital platform where diverse start-up ecosystem stakeholders can seamlessly collaborate, catalysing growth of start-up ecosystem across India.</li> <li>• <b>Benefits:</b> It will facilitate easier interaction, enhance searchability, and allow for efficient discovery of relevant opportunities and partnerships.</li> <li>• <b>Beneficiaries:</b> Start-ups, investors, service providers, and government bodies etc.</li> </ul>                                                                                                                                                                                                                                                                                                                                                         |



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|                                                                                           | <div> <div> <h3>BHASKAR DIGITAL REGISTRY</h3> <p>Launched under Start-up India program</p> <p><b>Launched by: Department for Promotion of Industry and Internal Trade (DPIIT)</b></p> </div> <div> <h4>KEY FEATURES</h4> <div> <p><b>Largest Digital Registry</b><br/>Centralized platform for all ecosystem stakeholders</p> </div> <div> <p><b>Networking &amp; Collaboration</b><br/>Connects start-ups, investors, and mentors</p> </div> <div> <p><b>Resource Hub</b><br/>Provides instant access to critical tools and knowledge</p> </div> <div> <p><b>Personalized ID</b><br/>Unique BHASKAR ID for tailored experiences</p> </div> <div> <p><b>Enhanced Discoverability</b><br/>Advanced search for resources and opportunities</p> </div> <div> <p><b>Global Outreach</b><br/>Promotes India as innovation hub for global collaboration</p> </div> </div> </div> |
| <b>‘SWAYATT’ initiative</b>                                                               | <ul style="list-style-type: none"> <li>SWAYATT is an initiative to promote <b>Start-ups, Women and Youth Advantage Through eTransactions (SWAYATT)</b> on Government e Marketplace (GeM).</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| <b>North-East Industrial Development Scheme (NEIDS)</b>                                   | <ul style="list-style-type: none"> <li><b>Aim:</b> To promote industrialization in NE States and to boost employment and income generation.</li> <li><b>Sectors covered:</b> Manufacturing and Services</li> <li><b>Use of Technology:</b> To process and approve proposals and release of payment.</li> <li><b>Key Benefits under NEIDS</b> <ul style="list-style-type: none"> <li>Central Capital Investment Incentive for access to credit</li> <li>Central Interest Incentive (CII)</li> <li>Central Comprehensive Insurance Incentive (CCII)</li> <li>Income Tax (IT) Reimbursement</li> <li>Goods and Services Tax(GST) Reimbursement</li> <li>Employment Incentive (EI)</li> <li>Transport Incentive (TI)</li> </ul> </li> </ul>                                                                                                                                    |
| <b>Transport and Marketing Assistance (TMA) for specified agriculture products scheme</b> | <ul style="list-style-type: none"> <li><b>Aim:</b> To provide <b>assistance for the international component of freight and marketing</b> of agricultural produce and <b>to promote brand recognition</b>.</li> <li><b>Expected benefit:</b> <b>Mitigation of disadvantage of higher cost of transportation</b> due to trans-shipment.</li> <li><b>Coverage:</b> All exporters duly registered with relevant Export Promotion Council.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                           |
| <b>Indian Footwear and Leather Development Programme (IFLDP)</b>                          | <ul style="list-style-type: none"> <li><b>Type:</b> Central Sector Scheme</li> <li><b>Tenure:</b> Upto 2026</li> </ul> <div> <p>6 key components</p> <ul style="list-style-type: none"> <li>Sustainable Technology and Environmental Promotion (STEP)</li> <li>Integrated Development of Leather Sector (IDLS)</li> <li>Mega Leather Footwear and Accessories Cluster Development (MLFACD)</li> <li>Brand Promotion</li> <li>Development of Design Studios</li> <li>Establishment of Institutional Facilities (EIF)</li> </ul> </div>                                                                                                                                                                                                                                                                                                                                      |

|                                                                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
|---------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Remission of Duties and Taxes on Exported Products (RoDTEP) Scheme</b> | <ul style="list-style-type: none"> <li>RoDTEP aims to <b>reimburse the taxes and duties incurred by exporters</b> such as local taxes, coal cess, mandi tax etc., which are <b>not getting exempted or refunded under any other existing scheme.</b></li> <li>It ensures <b>zero rating of exports</b> i.e., taxes and duties should not be exported.</li> <li>It replaces erstwhile <b>Merchandise Export from India Scheme (MEIS)</b> and <b>Rebate of State and Central Taxes and Levies (RoSCTL).</b> <ul style="list-style-type: none"> <li><b>MEIS violated the provisions of WTO</b> by giving export subsidies for a wide range of goods.</li> <li>RoSCTL was offered for <b>embedded state and central duties and taxes</b> that are not refunded through goods and services tax (GST).</li> </ul> </li> </ul> |
| <b>Advance Authorisation Scheme</b>                                       | <ul style="list-style-type: none"> <li><b>Directorate General of Foreign Trade (DGFT)</b> implements Advance Authorisation Scheme <b>under the Foreign Trade Policy.</b></li> <li>Advance Authorisation Scheme <b>allows duty free import of inputs</b>, which are physically <b>incorporated in an export product.</b> <ul style="list-style-type: none"> <li>In addition to any inputs, <b>packaging material, fuel, oil, catalyst which is consumed / utilized</b> in the process of production of export product, <b>is also allowed.</b></li> <li>Advance Authorisation <b>covers manufacturer exporters or merchant exporters</b> tied to supporting manufacturer(s).</li> </ul> </li> </ul>                                                                                                                      |

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## 7. MINISTRY OF COMMUNICATIONS

### 7.1. BHARATNET




#### Quick Facts

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

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

#### Salient features

- **Background:**

| 3 Phases of BharatNet                                                                                                                                                                                             |                                                                                                                                                                                                                                 |                                                                                                                |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------|
|  <b>BharatNet-Phase I</b>                                                                                                        |  <b>BharatNet Phase II</b>                                                                                                                     |  <b>BharatNet Phase III</b> |
| <p>In 2011, <b>National Optical Fibre Network (NOFN, now BharatNet)</b> established for connecting <b>block headquarters to GPs</b> by using <b>existing fibre of CPSUs</b> such as BSNL, RailTel and PGCIL .</p> | <p>Started in <b>2017</b> , Provides an <b>optimal mix of media</b> (OFC, Radio and <b>satellite</b>) to connect GPs. Multiple implementing models like State-led Model, <b>Private Sector Model</b> and <b>CPSU Model</b>.</p> | <p>For <b>State-of-the-art , future proofing of network</b>, etc.</p>                                          |
- **Current Status:** 3 phases to be implemented by 2025 and status of different phases are as follows:
  - **Phase 1:** Out of 1.23 lakh allotted GPs, **1.22 were made service ready**.
  - **Phase 2:** Out of 1.44 lakh allotted GPs, **more than 71, 000 were made service ready**.
- **Approach:**
  - Tie-up with **Village level entrepreneurs (VLEs) or BharatNet Udyami** to take the fiber connections to the homes on a **50:50 revenue-sharing basis**.
  - **VLEs** will be provided with the necessary equipment, including routers and additional fiber optics cable by BBNL.
- **Satellite connectivity:** **GSAT-11 and GSAT-19** under BharatNet project to provide **connectivity to about 6700 GPs/areas** which were not accessible through other mediums.
- **Other features:**
  - **Project of national importance:** Network would remain a **National Asset**. Operation and Maintenance could be taken up by the States.
  - **Leveraging private sector:** PPP Model for **operation, maintenance, utilization and revenue generation**.
  - Now the emphasis is to utilize the created infrastructure for **broadband/internet services through Wi-Fi Hotspots, Fibre to the Home (FTTH) connections**, etc.
- **Other benefits:** Facilitate delivery of **e-governance, e-health, e-education, e-banking, public internet access, G2C, B2B, P2P, B2C**, etc., weather, agricultural and other services to rural India.

## 7.2. PLI SCHEME FOR PROMOTING TELECOM & NETWORKING PRODUCTS

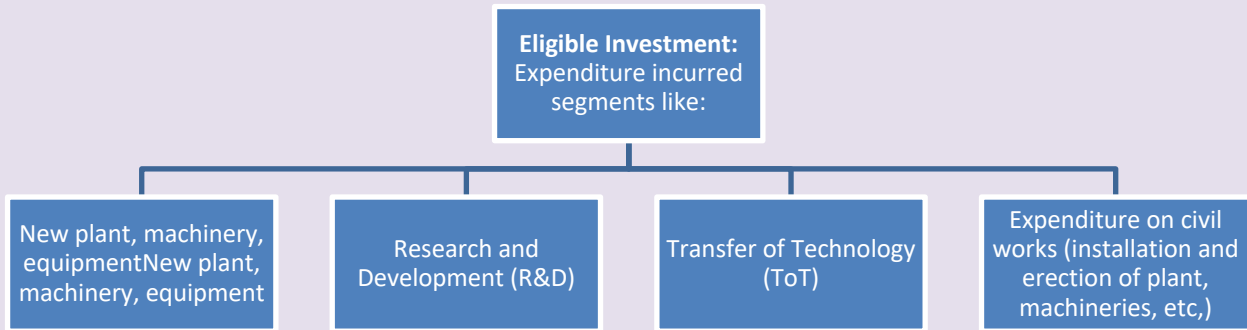
### Quick facts

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

**Objectives:** Provides financial incentive to boost domestic manufacturing and attract investments in the target segments of telecom and networking products to encourage “Make in India”.

### Salient features

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

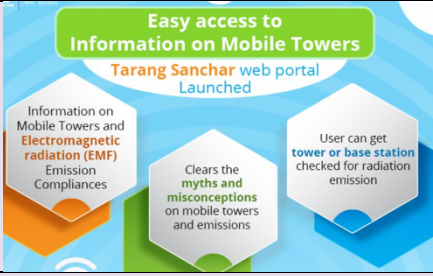


- **Target Segments**
  - Core Transmission Equipment
  - 4G/5G, Next Generation Radio Access Network and Wireless Equipment
  - Access & Customer Premises Equipment (CPE), Internet of Things (IoT) Access Devices and Other Wireless Equipment
  - Enterprise equipment: Switches, Routers
  - Any Other Product: As decided by the EGoS.
- **Financial incentive**
  - **Tenure of incentive payment:** Maximum 5 years
  - **Rate of incentive:** 7%-4% on the **incremental sales** over **Base Year (FY 2019-20)** for MSMEs and **6% to 4 %** over for others.
  - **Additional 1% incentive under Design-led PLI** for products that are designed and manufactured in India.

## 7.3. OTHER SCHEMES/INITIATIVES

|                                   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
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| <b>National Broadband Mission</b> | <ul style="list-style-type: none"> <li>• <b>Aim:</b> To enable fast track growth of digital communications infrastructure. It aims to fulfill the three objectives of <b>universality, affordability, and quality</b> of broadband services.</li> <li>• <b>Key components and targets</b> <ul style="list-style-type: none"> <li>• <b>Broadband Connectivity to Villages:</b> Under the BharatNet Project, so far, <b>1.81 lakh GPs</b> have been made <b>Service Ready</b>.</li> <li>• <b>Availability of Broadband Speeds (Mbps):</b> To achieve broadband speeds up to 50 Mbps by 2024-25.</li> <li>• <b>Fiberization:</b> <b>Increase</b> Optical Fibre Cable (OFC) up to 50 Lakh Km by 2024-25.</li> </ul> </li> </ul> |
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|                                                                           | <ul style="list-style-type: none"> <li>• <b>Other components:</b> Increase Towers, Fiberization of Telecom Towers/ Base Transceiver Station and Mapping of Fiber Cumulative.</li> <li>• <b>Funding:</b> It would be funded largely by the industries. Government to contribute 10% through the Universal Service Obligation Fund (USOF).</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| Tarang Sanchar portal                                                     | <ul style="list-style-type: none"> <li>• It provides information on Mobile Towers and Electro Magnetic Frequency (EMF) Emission Compliances.</li> <li>• Information could be accessed by paying the fee.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| Sanchar Saathi Portal                                                     | <ul style="list-style-type: none"> <li>• It was launched to fulfil vision of <b>safe and secure communication</b> under <b>Digital India</b> programme.</li> <li>• Through this portal, <b>people will be able to block, track and check genuineness of a used device before buying them.</b></li> <li>• Portal, <b>developed by Department of Telecom</b>, will enable citizen with following three modules: <ul style="list-style-type: none"> <li>○ <b>Centralized Equipment Identity Register (CEIR)</b> for tracing/blocking of lost/stolen mobile devices.</li> <li>○ <b>Know Your Mobile</b> to check number of mobile connections taken in a subscriber's name.</li> <li>○ <b>ASTR (Artificial Intelligence and Facial Recognition powered Solution for Telecom SIM Subscriber Verification)</b> to identify fraudulent subscribers.</li> </ul> </li> </ul> |
| Bharat EMart                                                              | <ul style="list-style-type: none"> <li>• <b>India Post signed an MoU</b> with Confederation of All India Traders (CAIT) and Tripta Technologies to <b>facilitate operationalisation of Bharat EMart portal.</b></li> <li>• It will provide <b>facility of pick-up of consignments</b> from premises of traders and will ensure <b>delivery at the doorsteps of consignees across the country.</b> <ul style="list-style-type: none"> <li>○ Platform has around 8 crore traders registered under it.</li> </ul> </li> <li>• Bharat e-Mart would <b>provide much needed logistics support to small traders</b> which would <b>increase their businesses</b> and also the <b>opportunities for employment.</b></li> </ul>                                                                                                                                              |
| Central Equipment Identity Register (CEIR)                                | <ul style="list-style-type: none"> <li>• Government is <b>set to launch CEIR system</b> across the country.</li> <li>• CEIR is the <b>citizen centric portal of Department of Telecommunications</b> for <b>tracing the lost/stolen mobile devices.</b></li> <li>• This also <b>facilitates for blocking of lost/stolen mobile devices</b> in network of all telecom operators so that lost/stolen devices cannot be used in India.</li> <li>• <b>To report a lost or stolen smartphone</b>, one needs details like <b>mobile number of SIM cards</b> installed, <b>IMEI</b> (International Mobile Equipment Identity) number, and a <b>mobile purchase invoice.</b></li> </ul>                                                                                                                                                                                     |
| DARPAN (Digital Advancement of Rural Post Office for A New India) Project | <ul style="list-style-type: none"> <li>• <b>Aim:</b> To improve the quality of service and achieve <b>“financial inclusion” of un-banked rural population.</b></li> <li>• It intends to provide a low power technology solution to each <b>Branch Postmaster (BPM).</b></li> <li>• <b>DARPAN-PLI App:</b> Launched for seamless <b>collection of premium for Postal Life Insurance (PLI) and Rural Postal Life Insurance (RPLI)</b> policies.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                            |
| Sampoorna Bima Gram Yojana                                                | <ul style="list-style-type: none"> <li>• <b>Aim:</b> To provide affordable life insurance services to people living in rural areas of the country through the postal network.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |

|                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
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|                                                                | <ul style="list-style-type: none"> <li>• <b>Households of at least one village</b> (having a minimum of 100 households) in <b>each of the revenue districts</b> are provided with a minimum of <b>one RPLI (Rural Postal Life Insurance) policy</b>.</li> <li>• <b>RPLI provides insurance cover to people residing in rural areas</b>, especially weaker sections. Low Premium and High Bonus is the unique feature of PLI and RPLI schemes.</li> <li>• <b>All villages under Sansad Adarsh Gram Yojana</b> will be turned into Sampoorna Beema Gram.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| <b>Deen Dayal SPARSH Yojana</b>                                | <ul style="list-style-type: none"> <li>• <b>Aim:</b> To increase the <b>collection and study of postal stamps</b>.</li> <li>• Deen Dayal <b>SPARSH (Scholarship for Promotion of Aptitude &amp; Research in Stamps as a Hobby) Yojana</b> awards annual scholarship to children of Standard VI to IX having good academic record and also pursuing <b>Philately as a hobby</b>.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| <b>Prime Minister Wi-Fi Access network Interface (PM-WANI)</b> | <ul style="list-style-type: none"> <li>• <b>Purpose:</b> To set up <b>Public Wi-Fi Networks</b> to accelerate proliferation of Broadband Internet services.</li> <li>• <b>Launch:</b> By Department of Telecommunication in 2020.</li> </ul> <div style="border: 1px solid black; padding: 10px; margin: 10px 0;"> <p style="text-align: center;"><b>PM-WANI Scheme Ecosystem</b></p> <div style="display: flex; justify-content: space-around;"> <div style="text-align: center;"> <p><b>Public Data Office (PDO)</b><br/>Establishes and operates WANI-compliant Wi-Fi</p> </div> <div style="text-align: center;"> <p><b>Public Data Office Aggregator (PDOA)</b><br/>Aggregates PDOs and manages authorization and accounting</p> </div> </div> <div style="display: flex; justify-content: space-around; margin-top: 10px;"> <div style="text-align: center;"> <p><b>Central Registry</b><br/>Maintains details of App Providers as per WANI architecture and specifications</p> </div> <div style="text-align: center;"> <p><b>App Provider</b><br/>Develops apps for user registration and discovery of nearby WANI hotspots</p> </div> </div> </div>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| <b>Sangam: Digital Twin Initiative</b>                         | <ul style="list-style-type: none"> <li>• <b>Objective:</b> To <b>revolutionize infrastructure planning and design</b> by leveraging cutting-edge technologies like Digital Twin, AI, IoT, and next-gen communication technologies e.g., 5G and 6G.</li> </ul> <div style="border: 1px solid black; padding: 10px; margin: 10px 0;"> <p style="text-align: center;"><b>SANGAM: DIGITAL TWIN INITIATIVE</b></p> <div style="display: flex; flex-direction: column; align-items: center;"> <div style="border: 1px solid black; padding: 5px; width: 100%; text-align: center;"> <p><b>DIGITAL TWIN TECHNOLOGY</b></p> <p>Dynamic virtual representation of physical objects, mimicking real-world behavior in real-time/near-real-time using sensor data</p> </div> <div style="display: flex; width: 100%;"> <div style="flex: 1; border: 1px solid black; padding: 5px; margin: 5px;"> <p style="text-align: center;"><b>IMPLEMENTATION STAGES</b></p> <p><b>STAGE I: EXPLORATORY</b><br/>Introduction to objectives, scope, and potential impact</p> <p><b>STAGE II: REQUIREMENTS</b><br/>Defining precise requirements for selected use cases</p> </div> <div style="flex: 1; border: 1px solid black; padding: 5px; margin: 5px;"> <p style="text-align: center;"><b>TECHNOLOGY INTEGRATION</b></p> <p>Combines Digital Twin technology with:</p> <ul style="list-style-type: none"> <li>• AI and IoT</li> <li>• Advanced communication (5G/6G)</li> <li>• Reduces overall costs</li> </ul> </div> </div> <div style="border: 1px solid black; padding: 5px; width: 100%; text-align: center; margin-top: 10px;"> <p><b>COLLABORATIVE APPROACH</b></p> <p>Unifies government, academia, and private sector Stakeholders to develop innovative, sustainable infrastructure solutions</p> </div> </div> </div> |

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| <b>Telecom Technology Development Fund (TTDF) Scheme</b> | <ul style="list-style-type: none"> <li>• <b>Purpose:</b> To fund R&amp;D in rural-specific communication technology applications and form synergies among academia, start-ups, research institutes, and the industry.</li> <li>• <b>Background:</b> Launched by Universal Service Obligation Fund (USOF), a body under Department of Telecommunications in 2022.</li> <li>• <b>Financial Incentive:</b> The scheme entails grants to Indian entities to encourage and induct indigenous technologies tailor-made to meet domestic needs.</li> <li>• <b>Implementation Agency:</b> TCOE India (Telecom Centres of Excellence India) and C-DOT.</li> </ul> |
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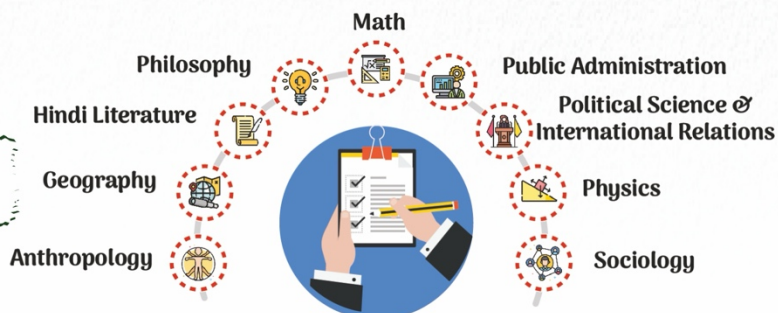
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## 8. MINISTRY OF CONSUMER AFFAIRS, FOOD & PUBLIC DISTRIBUTION

### 8.1. NATIONAL FOOD SECURITY ACT (NFSA), 2013

#### Quick facts:

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

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

#### Salient features

### Key Highlights

|                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                           |
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| <p><b>Food Grains Benefits</b> </p> <p><b>Central Issue Prices (CIP):</b></p> <ul style="list-style-type: none"> <li>• Rice: 3/kg</li> <li>• Wheat: 2/kg</li> <li>• Coarse-grains: 1/kg</li> </ul> <p><b>Monthly Entitlements:</b></p> <ul style="list-style-type: none"> <li>• PHH: 5 kg/person</li> <li>• AAY: 35 kg/family</li> </ul> | <p><b>Lifecycle Support</b> </p> <p><b>Beneficiaries:</b></p> <ul style="list-style-type: none"> <li>• Pregnant women</li> <li>• Lactating mothers</li> <li>• Children (6 months - 14 years)</li> </ul> <p><b>Maternity Benefit:</b></p> <ul style="list-style-type: none"> <li>• Pregnant women and lactating mothers are entitled of not less than Rs. 6,000</li> </ul> |
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**Food Security Allowance**  
Compensation for non- supply of entitled food grains or meals

**Penalty Provisions**  
State Food Commission enforced penalties for non-compliance

**Grievance Redressal**  
District and State level complaint resolution system

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

\*AAY: Antyodaya Anna Yojana (AAY)      \*PHHs: Primary Households (PHHs)

- **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.
- **Other features**
  - Online Grievance registration facilities
  - Fortification of Rice
  - Automation of the supply chain
  - Aadhaar seeding

**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.
- **Saksham Anganwadi 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.

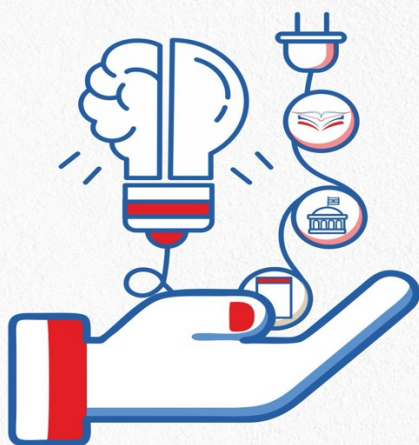
## 8.2. OTHER SCHEMES/INITIATIVES

|                                                                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
|---------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Credit Guarantee scheme for e-NWR based pledge financing (CGS-NPF)</b> | <ul style="list-style-type: none"> <li>• <b>Purpose:</b> Provide credit guarantees to Eligible Lending Institutions (ELIs) for pledging finance against e-Negotiable Warehouse Receipts (e-NWRs).</li> <li>• <b>Type:</b> Central Sector Scheme</li> <li>• <b>e-NWR:</b> e-NWR is a digital document that represents a warehouse's stored goods. It can be used for trading, financing, and settlement. <ul style="list-style-type: none"> <li>○ It is issued by registered warehouses regulated and <b>governed by Warehousing Development and Regulatory Authority (WDRA).</b></li> </ul> </li> <li>• <b>Eligibility:</b> <ul style="list-style-type: none"> <li>○ <b>Agriculture Loans:</b> Up to ₹75 lakh for borrowers under RBI's Priority Sector Lending (PSL) guidelines.</li> <li>○ <b>Loans to MSMEs &amp; Farmers:</b> Up to ₹200 lakh for MSMEs, small &amp; marginal farmers, FPOs, and cooperatives under PSL guidelines.</li> </ul> </li> <li>• <b>Collateral:</b> Only the goods in e-NWR can be pledged; no additional collateral required.</li> </ul> |
| <b>One Nation One Ration Card (ONORC) Plan</b>                            | <ul style="list-style-type: none"> <li>• <b>Type:</b> Central Sector Scheme</li> <li>• <b>Aim:</b> To implement <b>nation-wide portability of the ration cards</b> issued by the States/UTs under the NFSA.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |

|                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |  |
|---------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|
|                                       | <ul style="list-style-type: none"> <li>The scheme was earlier known as <b>Integrated Management of Public Distribution System (IM-PDS)</b>.</li> <li><b>NFSA</b> beneficiaries, particularly migrant beneficiaries, can <b>lift their entitled foodgrains from any ePoS (electronic Point of Sale) enabled Fair Price Shop (FPS)</b> in the country.</li> <li>Benefits could be availed though <b>biometric/Aadhaar authentication</b> using their <b>same/existing ration card</b> issued under NFSA. .</li> </ul>                                                                                   |  |
| <b>Price Stabilization Fund (PSF)</b> | <ul style="list-style-type: none"> <li><b>Aim:</b> To tackle <b>price volatility</b> in some agri-horticultural commodities such as <b>onion, potatoes, and pulses</b>.</li> <li>These commodities <b>are procured and stored for regulated release</b> to moderate the prices.</li> <li>The scheme promotes <b>direct purchase from farmers/farmers' association</b> at farm gate/Mandi.</li> <li>The PSF is utilized for <b>granting interest free advance of working capital</b> to Central Agencies, State/UT Governments/Agencies to <b>undertake market intervention operations</b>.</li> </ul> |  |

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

## OPTIONAL SUBJECT CLASSES 2026



» Geography » Sociology  
» Political Science and International Relations

**20 JUNE, 2 PM**

» Physics

**15 JULY**

» Public Administration  
» Anthropology » Hindi Literature

**STARTING SOON**

## 9. MINISTRY OF COOPERATION

### 9.1. DAIRY SAHAKAR SCHEME

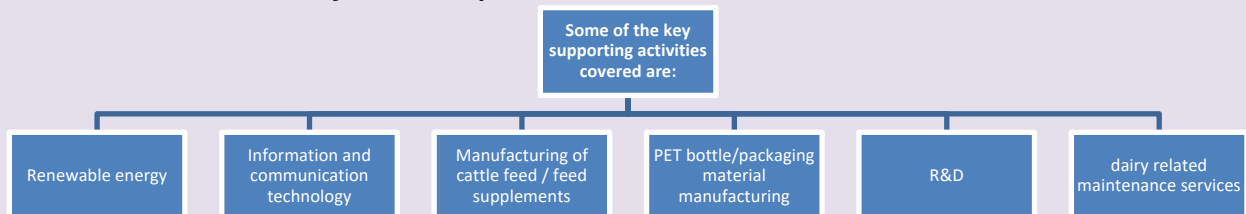
#### Quick facts

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

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

#### Salient features

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



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

#### About NCDC:

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

### 9.2. OTHER SCHEMES/INITIATIVES

|                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|-------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>AYUSHMAN SAHAKAR</b> | <ul style="list-style-type: none"> <li>• <b>Aim:</b> Financial assistance to cooperatives on holistic healthcare infrastructure, education and services.</li> <li>• <b>Implementing Agency:</b> NCDC</li> <li>• NCDC offers <b>finance to cooperatives</b> to set up <b>PHCs, support medical education, diagnostic services</b>, pharmaceutical businesses, blood banks, etc.</li> <li>• The scheme also provides <b>working capital and margin money</b> to meet <b>operational requirements.</b></li> <li>• The scheme provides <b>interest subvention of 1% to women majority cooperatives.</b></li> </ul> |
|-------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|



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|--------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Yuva Sahakar-Cooperative Enterprise Support and Innovation Scheme</b> | <ul style="list-style-type: none"> <li><b>Aim:</b> For attracting youth to cooperative business ventures.</li> <li><b>Implementing Agency:</b> NCDC</li> <li><b>Eligibility:</b> All types of <b>cooperatives</b> in <b>operation for at least one year</b> are eligible.</li> <li><b>Fund:</b> Scheme is linked to <b>Cooperative Start-up and Innovation Fund (CSIF)</b> created by the NCDC.</li> <li><b>Incentive:</b> <b>2% less</b> than the applicable rate of <b>interest on term loan</b> for the <b>project cost up to Rs 3 crore</b> including 2 years moratorium on payment of principal.</li> <li><b>Funding:</b> <ul style="list-style-type: none"> <li><b>80%</b> of the project cost for cooperatives of <b>North Eastern region, Aspirational districts, Women or SC or ST or PwD members</b></li> <li><b>70%</b> of the project cost for others</li> </ul> </li> </ul> |
| <b>Sahakar Mitra: Scheme on Internship Programme</b>                     | <ul style="list-style-type: none"> <li><b>Aim:</b> To assist cooperative institutions access new and innovative ideas of young professionals and provide interns experience of working in the field.</li> <li><b>Implementing Agency:</b> NCDC</li> <li><b>Eligibility:</b> professional graduates in disciplines such as Agriculture and allied areas, or those having MBA degrees in Agri-business, Cooperation, IT etc.</li> <li>NCDC provides <b>short term</b> (not exceeding four months) <b>opportunity to young professionals</b> acquire learning experience by <b>applying skills and knowledge in organizational context.</b></li> </ul>                                                                                                                                                                                                                                      |

# FAST TRACK COURSE 2025

## GENERAL STUDIES PRELIMS

**PURPOSE OF THIS COURSE**

The GS Prelims Course is designed to help aspirants prepare for & increase their score in General Studies Paper I. It will not only include discussion of the entire GS Paper I Prelims syllabus but also that of previous years' UPSC papers along with practice & discussion of Vision IAS classroom tests. Our goal is that the aspirants become better test takers and can see a visible improvement in their Prelims score on completion of the course.

**INCLUDES**

- Access to recorded live classes at your personal student platform.
- Comprehensive, relevant & updated Soft Copy of the study material for prelims syllabus.
- Access to PT 365 classes
- Sectional mini test and Comprehensive Current Affairs.

**Admission Open**

Available in English & हिन्दी

**Live/Online**

Classes available



## 10. MINISTRY OF CORPORATE AFFAIRS

### 10.1. OTHER SCHEMES/INITIATIVES

|                                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
|----------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>PM Internship Scheme</b>            | <ul style="list-style-type: none"> <li><b>Purpose:</b> To provide one crore young individuals with valuable internship opportunities over next five years in top 500 companies.</li> </ul> <div data-bbox="406 457 1218 1192"> <p style="text-align: center;"><b>PM INTERNSHIP SCHEME</b><br/>Career Growth Opportunity for Indian Youth</p> <p style="text-align: center;"><b>KEY BENEFITS</b></p> <div style="display: flex; flex-wrap: wrap;"> <div style="width: 50%;"> <p> <b>12 Months Real-Life Experience</b> in India's top companies</p> <p> <b>Monthly Stipend:</b> ₹5,000<br/>             » 500 from partner companies<br/>             » 4,500 from government via DBT</p> <p> <b>One-Time Grant</b> 6,000 for incidentals</p> <p> <b>Insurance Coverage</b><br/>             » Pradhan Mantri Jeevan Jyoti Bima Yojana<br/>             » Pradhan Mantri Suraksha Bima Yojana<br/>             » Partner companies may offer additional coverage</p> </div> <div style="width: 50%;"> <p style="text-align: center;"><b>ELIGIBILITY CRITERIA</b></p> <p> <b>Indian Youth Aged 21-24</b><br/>Not in full-time employment or education</p> <p> <b>Educational Qualifications</b><br/>             » Passed High School or Higher Secondary School<br/>             » ITI Certificate<br/>             » Polytechnic Diploma<br/>             » <b>Degrees:</b> BA, B.Sc, B.Com, BCA, BBA, B. Pharma, etc.</p> <p> Candidates in online/distance learning programs are eligible</p> <p> <b>NOT ELIGIBLE:</b><br/>Graduates from IITS, IIMS, National Law Universities, IISER, NIDs, and IIITS</p> </div> </div> </div> |
| <b>MCA21 project</b>                   | <ul style="list-style-type: none"> <li><b>Aim:</b> To achieve inter-operability with the National e-Governance Services Delivery Gateway (NSDG).</li> <li>It is the <b>first Mission Mode e-Governance project</b> of the Government of India.</li> <li>It is designed to <b>fully automate all processes</b> related to enforcement and compliance of the <b>Companies Act, 1956</b>.</li> <li>It enables <b>easy and secure access to MCA services</b> for corporate entities, professionals, and general public.</li> <li><b>MCA 3.0</b> has additional modules for <b>e-Adjudication, e-Consultation and Compliance Management</b>.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| <b>Independent Director's Databank</b> | <ul style="list-style-type: none"> <li><b>Aim:</b> <b>Capacity building</b> of the existing Independent Directors to inculcate the high standards of corporate governance in India.</li> <li>The Databank is a <b>comprehensive repository</b> of:             <ul style="list-style-type: none"> <li><b>Existing independent directors</b></li> <li><b>Individuals eligible</b> and willing to be appointed as Independent Directors</li> </ul> </li> <li><b>All Independent directors are required to register</b> themselves with the Databank.</li> <li><b>Companies can also register</b> to search, select and connect with individuals for being considered for appointment as Independent Directors.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |

## 11. MINISTRY OF CULTURE

### 11.1. OTHER SCHEMES/INITIATIVES

|                                                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
|--------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Project 'Mausam'                                 | <ul style="list-style-type: none"> <li><b>Aim:</b> To explore the multi-faceted Indian Ocean 'world' – collating archaeological and historical research in order to document the diversity of cultural, commercial and religious interactions in the Indian Ocean.</li> <li><b>Objective:</b> To inscribe places and sites identified under Project Mausam as trans-national nomination for inscription in UNESCO's World Heritage List.</li> <li><b>Implementing Agency:</b> Archaeological Survey of India (ASI) with research support of the Indira Gandhi National Centre for the Arts (IGNCA) and National Museum.</li> <li><b>Tenure:</b> Up to 2023</li> <li><b>It is proposed to prepare two transnational nominations:</b> <ul style="list-style-type: none"> <li>Routes followed by the Cholas in the Southeast Asia region</li> <li>Spread of Buddhism through land and sea routes in the South and Southeast Asian region.</li> </ul> </li> </ul> |
|                                                  | <pre> graph TD     A[Focus of Project Mausam] --&gt; B[Monsoon patterns]     A --&gt; C[Cultural routes]     A --&gt; D[Maritime landscapes]         </pre>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| Scheme for Promotion of Culture of Science       | <ul style="list-style-type: none"> <li><b>Aim:</b> To popularise S&amp;T by organising exhibitions, seminars, popular lectures, etc. and to portray their growth and their application in industry and human welfare.</li> <li><b>Implementing Agency:</b> National Council of Science Museums (an autonomous organization of Ministry of Culture).</li> <li><b>Provides for:</b> <ul style="list-style-type: none"> <li>Establishment of Science city, Science centres, Innovation Hubs</li> <li>Modernization/Upgradation of existing science cities/science centres /Innovation Hubs</li> <li>Digital Planetarium/Space &amp; Astronomy Education Centre (SAEC)</li> </ul> </li> </ul>                                                                                                                                                                                                                                                                     |
| Adarsh Smarak                                    | <ul style="list-style-type: none"> <li><b>Aim:</b> To provide amenities like audio-video centre, streamline waste water and garbage disposal, etc. of international standard around monuments.</li> <li><b>Implementing Agency:</b> Archaeological Survey of India (ASI)</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| National Mission for Manuscripts                 | <ul style="list-style-type: none"> <li><b>Aim:</b> Conserving manuscripts and disseminating knowledge contained therein.</li> <li>Mandated of identifying, documenting, conserving and making accessible the manuscript heritage of India.</li> <li><b>A manuscript is</b> <ul style="list-style-type: none"> <li>a handwritten composition on paper, bark, cloth, metal, palm leaf or any other material</li> <li>dating back at least seventy-five years</li> <li>Has significant scientific, historical or aesthetic value.</li> </ul> </li> <li><b>Lithographs and printed volumes are not manuscripts.</b></li> </ul>                                                                                                                                                                                                                                                                                                                                    |
| National Mission on Cultural Mapping and Roadmap | <ul style="list-style-type: none"> <li><b>Aim:</b> For developing a comprehensive database of artists, art forms and other resources gathered from cultural organizations on a robust IT-enabled platform.</li> <li>The mission has been launched under umbrella scheme of 'Kala Sanskriti Vikas Yojana'.</li> <li>This will go a long way in promoting cultural economic activity, supporting the artists and employment creation'.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |



|                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
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| Kala Sanskriti Vikas Yojana | <ul style="list-style-type: none"><li>• An <b>umbrella scheme</b> for the <b>promotion of art and culture in the country</b></li><li>• <b>Components</b></li><li>• <b>Scheme of Financial Assistance for Promotion of Art and Culture</b><ul style="list-style-type: none"><li>○ <b>Repertory Grant:</b> To provide <b>financial support for all genres of performing arts</b> and imparting training of artists by their respective Guru on regular basis in line with <b>Guru–Shishya Parampara</b>.<ul style="list-style-type: none"><li>&gt; Financial assistance for each <b>Guru/teacher</b> is provided @ <b>Rs.15,000/-</b> per month and for each <b>Shishya/Artist</b> @ <b>Rs.2,000 to 10,000/-</b> per month depending upon the age of artists.</li></ul></li><li>○ <b>Financial Assistance To Cultural Organizations With National Presence:</b> Assistance up to Rs. 5 Cr.</li><li>○ <b>Cultural Function &amp; Production Grant (CFPG):</b> to provide financial support to NGOs/ Societies/ Trusts/ Universities etc. for Seminars, Conference, Research, Drama-Theatre, Music etc.<ul style="list-style-type: none"><li>&gt; <b>Amount of assistance:</b> Upto Rs.5 Lakh (Rs. 20 Lakh under exceptional circumstances).</li></ul></li><li>○ <b>Financial Assistance For The Preservation &amp; Development Of Cultural Heritage Of The Himalayas:</b> The quantum of funding is Rs. 10.00 lakhs per year for an organization which can be increased to Rs. 30.00 lakhs in exceptional cases.</li><li>○ <b>Financial Assistance For The Preservation &amp; Development Of Buddhist/Tibetan Organization:</b> The quantum of funding under scheme component is Rs. 30.00 lakhs per year for an organization which can be increased to 1.00 crore in exceptional cases.</li></ul></li><li>• <b>Scheme of Financial Assistance for Creation of Cultural Infrastructure:</b> It has 3 components:<ul style="list-style-type: none"><li>○ Financial Assistance For Building Grants Including Studio Theatres</li><li>○ Financial Assistance For Allied Cultural Activities</li><li>○ Financial Assistance For Tagore Cultural Complexes (TCC)</li></ul></li><li>• <b>Scheme Of Scholarship And Fellowship For Promotion Of Art And Culture:</b> Consists of three components:<ul style="list-style-type: none"><li>○ Scheme For The Award Of Fellowship To Outstanding Persons In The Field Of Culture</li><li>○ Scheme For Scholarships To Young Artistes In Different Cultural Fields</li><li>○ Tagore National Fellowship for Cultural Research</li></ul></li><li>• <b>Artists Pension Scheme:</b> To provide a pension of Rs.4.000/- p.m. to the old artistes and scholars (not less than the age of 60 years and annual income not exceeding Rs.48,000/- p.a.) who have contributed significantly in their specialized fields of arts, letters etc. but are now living in penury condition</li><li>• <b>Seva Bhoj Yojana:</b> Central Goods and Services Tax (CGST) and Central Government's share of Integrated Goods and Services Tax (IGST) paid on purchase of specific raw food items by Charitable/Religious Institutions for distributing free food to public shall be reimbursed as Financial Assistance by the Government of India.</li><li>• <b>Scheme for Safeguarding the Intangible Cultural Heritage:</b> For reinvigorating and revitalizing various institutions, groups, NGOs, etc. so that they may engage in activities/projects for strengthening, protecting, preserving and promoting the rich intangible cultural heritage of India.</li></ul> |
|-----------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

## 12. MINISTRY OF DEFENCE

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

#### 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

#### Objectives

- **Indigenisation of critical technologies** and reduction of dependencies on foreign OEMs (Original Equipment Manufacturers).
- **Spiral development** within ADITI scheme and also spiral development of products developed under existing iDEX scheme.
- Build “**Technology Watch Tool**” and conduct **technology foresight workshops**.

#### Salient features

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

#### ADITI challenge:

- **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:**

**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



- > 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.

## 12.2. AGNIPATH SCHEME

### Quick facts

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

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

### Salient features

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

Support measures to accommodate Agniveers after their four-year service

Ministry of Defence has approved 10% reservation in the Indian Coast Guard and defence civilian posts, and all the 16 Defence PSUs

Ministry of Home Affairs to reserve jobs covering 10% vacancies in Central Armed Police Forces (CAPF) and the Assam Rifles for Agniveers

Ministry of Ports, Shipping and Waterways announced avenues for smooth transition of Agniveers in various roles of the merchant navy


### 12.3. OTHER SCHEMES/INITIATIVES

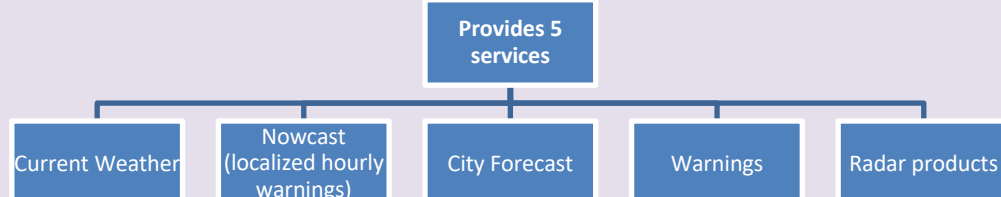
|                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
|---------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Technology Development Fund (TDF) Scheme    | <ul style="list-style-type: none"> <li>It is a flagship programme executed by DRDO under 'Make in India' initiative.</li> <li><b>Objectives</b> <ul style="list-style-type: none"> <li>To provide <b>Grant in Aid to Indian industries</b>, including MSMEs and Start-ups, as well as <b>academic and scientific institutions</b> for the development of <b>Defence and dual use technologies</b> that are currently <b>not available with the Indian defence Industry</b>.</li> <li>To create a <b>bridge amongst the Armed Forces, research organizations, academia and qualifying/certifying agencies</b> with private sector entities.</li> <li>To support the futuristic technologies having a <b>Proof of Concept and converting them into prototype</b>.</li> </ul> </li> <li><b>Corpus:</b> Rs. 100 Cr</li> <li>The Ministry of Defence has approved <b>Fund Enhancement</b> under <b>TDF Scheme</b> from ₹10 crore to <b>₹50 crore per project</b>.</li> </ul> |
| Defence Testing Infrastructure (DTI) Scheme | <ul style="list-style-type: none"> <li><b>Aim:</b> To boost domestic defence and aerospace manufacturing by creating <b>state-of-the-art testing infrastructure</b> in <b>partnership with the private industry</b>.</li> <li>Envisages setting up of <b>6-8 Greenfield DTI facilities</b> that are required for <b>defence and aerospace related production</b>.</li> <li><b>Financial assistance:</b> <ul style="list-style-type: none"> <li>Projects will be provided with up to 75% Government funding in the form of <b>'Grant-in-Aid'</b>.</li> <li><b>25%</b> of the project cost will have to be borne by the <b>Special Purpose Vehicle (SPV)</b> which will be the Indian private entities and state governments.</li> </ul> </li> <li>The SPVs under the Scheme will be <b>registered under Companies Act 2013</b>.</li> </ul>                                                                                                                               |
| One Rank One Pension (OROP)                 | <ul style="list-style-type: none"> <li><b>Aim:</b> To provide uniform pension be paid to the Armed Forces personnel <b>retiring in the same rank with the same length of service, regardless of their date of retirement</b>.</li> <li><b>Coverage:</b> Armed Forces Personnel <b>retired up to June 30, 2019</b> family pensioners, including war widows and disabled pensioners.</li> <li><b>Exclusion:</b> Personnel who voluntarily retire</li> <li>In future, the <b>pension would be re-fixed every 5 year</b></li> </ul> <p><b>NOTE:</b> Before OROP, ex-servicemen used to get pensions as per the Pay Commission's recommendations of the time when they had retired.</p>                                                                                                                                                                                                                                                                                      |
| National Integration Tour                   | <ul style="list-style-type: none"> <li>Educational and motivational tours to provide an <b>insight into the rich heritage of the country</b> as well as <b>various developmental and industry initiatives</b> that are underway.</li> <li><b>Beneficiaries:</b> For youth of Jammu &amp; Kashmir and North Eastern States</li> <li>This initiative exposes youth to various <b>career options</b> and enables them to <b>interact with renowned personalities</b>.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| Mission Raksha Gyan Shakti                  | <ul style="list-style-type: none"> <li><b>Aim:</b> To inculcate <b>Intellectual Property Right (IPR) culture</b> in Indian defense manufacturing ecosystem.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |



## 13. MINISTRY OF EARTH SCIENCES


### 13.1. OTHER SCHEMES/INITIATIVES

|                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
|--------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Mission Mausam                             | <ul style="list-style-type: none"><li>• <b>Purpose:</b> To position India as a global leader in weather and climate sciences.</li><li>• <b>Objectives:</b> To <b>improve weather and climate services</b>, ensuring timely and <b>precise observation, modeling, and forecasting</b> information for multiple sectors, including agriculture, disaster management, and rural development.</li></ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | <div><div><div><div></div><div>MISSION MAUSAM</div><div></div></div><div>Making India Weather-ready and Climate-smart</div><div><div>TIMELINE</div><div><div>PHASE I: 2024-26</div><div>PHASE II: 2026-31</div></div><div><div>BENEFICIARIES</div><div>General public, national and state-level disaster management authorities, Agriculture, Civil Aviation, Water resources, and many other sectors</div></div><div><div>IMPLEMENTATION AGENCIES</div><div>India Meteorological Department (IMD), Indian Institute of Tropical Meteorology (IITM), and National Centre for Medium-Range Weather Forecasting (NCMRWF)</div></div></div></div></div> |
| PRITHvi Vigyan (PRITHaVI)                  | <ul style="list-style-type: none"><li>• <b>Overarching scheme</b> that incorporates various ongoing schemes under the Ministry of Earth Sciences.</li><li>• <b>Key highlights of the scheme</b><ul style="list-style-type: none"><li>○ <b>Tenure:</b> 2021-26</li><li>○ <b>Purpose:</b> Holistically address all the aspects relating to the <b>Earth System Science</b>.<ul style="list-style-type: none"><li>&gt; Earth System Sciences deal with <b>all the five components of the earth system</b> (atmosphere, hydrosphere, geosphere, cryosphere, and biosphere) and their <b>complex interactions</b>.</li></ul></li><li>○ <b>Components:</b> Encompasses five <b>ongoing sub-schemes</b>:<ul style="list-style-type: none"><li>&gt; <b>Atmosphere &amp; Climate Research-Modelling Observing Systems &amp; Services (ACROSS):</b> For Research and Development (R&amp;D) of <b>dynamical models</b> and providing the <b>forecast services</b>.</li><li>&gt; <b>Ocean Services, Modelling Application, Resources and Technology (O-SMART):</b> For technology development for oceanic applications, services (forecast and advisories) and R&amp;D activities in the marine and coastal environment.</li><li>&gt; <b>Polar Science and Cryosphere Research (PACER):</b> Comprising the Antarctic program, Indian Arctic program, Southern Ocean program and Cryosphere and Climate program.</li><li>&gt; <b>Seismology and Geosciences (SAGE):</b> Encompasses <b>6 activities</b> including Seismological monitoring and micro-zonation, and Setting up a facility for geochronology.</li><li>&gt; <b>Research, Education, Training and Outreach (REACHOUT):</b> Incorporating <b>R&amp;D in Earth System Science (RDESS)</b>, <b>developing Skilled manpower</b> in Earth System Sciences, etc.</li></ul></li></ul></li></ul> |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| Knowledge Resource Centre Network (KRCNet) | <ul style="list-style-type: none"><li>• <b>Aim:</b> To <b>upgrade the traditional libraries of the MoES</b> into a top-notch Knowledge Resource Centres (KRC).</li><li>• KRCs will be connected with each other and <b>integrated into the KRCNet portal</b>.</li></ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |

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|------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Mausam App</b>                                                                        | <ul style="list-style-type: none"> <li><b>Aim:</b> to provide seamless and user-friendly access to weather products available on <a href="https://mausam.imd.gov.in/">https://mausam.imd.gov.in/</a>.</li> </ul>  <pre> graph TD     A[Provides 5 services] --&gt; B[Current Weather]     A --&gt; C[Nowcast (localized hourly warnings)]     A --&gt; D[City Forecast]     A --&gt; E[Warnings]     A --&gt; F[Radar products]     </pre>                   |
| <b>System of Air Quality and Weather Forecasting and Research (SAFAR)</b>                | <ul style="list-style-type: none"> <li><b>Aim:</b> Research based management system where strategies of air pollution mitigation go hand in hand with nation's economic development</li> <li>It provides location <b>specific information on air quality</b> in <b>near real time</b> in <b>metropolitan cities</b>.</li> <li>Also provides <b>forecast 1-3 days in advance</b> (for the first time in India).</li> <li>It has been combined with the <b>early warning system</b> on weather parameters.</li> </ul>                            |
| <b>Gagan Enabled Mariner's Instrument for Navigation and Information (GEMINI) device</b> | <ul style="list-style-type: none"> <li><b>Aim:</b> Seamless and effective <b>dissemination of emergency information and communication</b> on disaster warnings, Potential Fishing Zones (PFZ) and Ocean States Forecasts (OSF) to fishermen.</li> <li>The GEMINI device <b>receives and transfers the data</b> received from <b>GAGAN satellite/s</b> to a mobile through Bluetooth communication.</li> <li>A mobile application developed by <b>INCOIS</b> decodes and displays the <b>information in nine regional languages</b>.</li> </ul> |

# GS मेन्स एडवांस कोर्स 2025



 लाइव/ऑनलाइन  
कक्षाएं भी उपलब्ध

यह कोर्स मूलभूत अवधारणाओं की समझ रखने वाले अभ्यर्थियों के लिए डिज़ाइन किया गया है। इसके तहत अभ्यर्थियों को जटिल टॉपिक्स तथा उन्हें आपस में जोड़ कर पढ़ने और समझ विकसित करने में उनकी मदद की जाएगी। साथ ही, मुख्य परीक्षा में आने वाली समस्याओं से निपटने के लिए उनकी विश्लेषणात्मक क्षमता में सुधार किया जाएगा।

अवधारणात्मक रूप से कठिन टॉपिक्स  
को कवर किया जाएगा



कॉम्प्रिहेंसिव स्टडी मटेरियल उपलब्ध करवाया जाएगा (सॉफ्ट कॉपी)



मेन्स 2025 हेतु आवश्यक  
विश्लेषणात्मक दृष्टिकोण पर  
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सेक्शनल मिनी टेस्ट का आयोजन किया जाएगा



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**5 JUNE**  
**2 PM**



## 14. MINISTRY OF EDUCATION

### 14.1. SAMAGRA SIKSHA- AN INTEGRATED SCHEME FOR SCHOOL EDUCATION

#### Quick facts

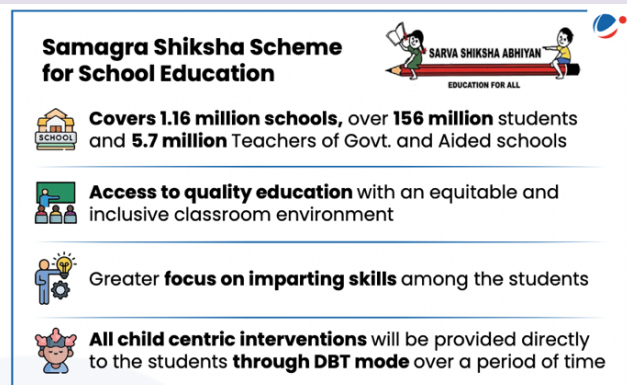
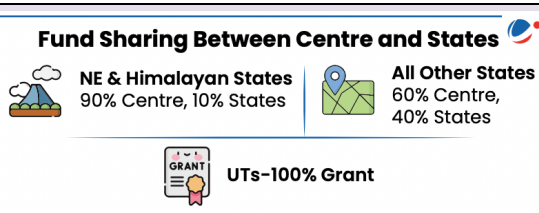
- **Purpose:** Improving school education holistically as a continuum from Pre-school to Class 12
- **Type:** Centrally Sponsored Scheme
- **Implementing agency:** State Implementation Society (SIS) at the State/UT level
- **Tenure:** 2021 to 2026

#### Objectives:

- 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
- **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 Shabdakosh:** A document on glossary of various terminologies in School Education.
- **Administrative Reform:** Single and unified administrative structure leading to harmonized implementation.
- **Samagra Shiksha Framework:** This framework, issued by the DoSEL, gives the Key Performance Indicators (KPI) for each component and physical and financial details of implementation of each component of Samagra Shiksha.
- **Amendment to the 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.
- **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.

## 14.2. PM SHRI SCHOOLS (PM SCHOOLS FOR RISING INDIA)

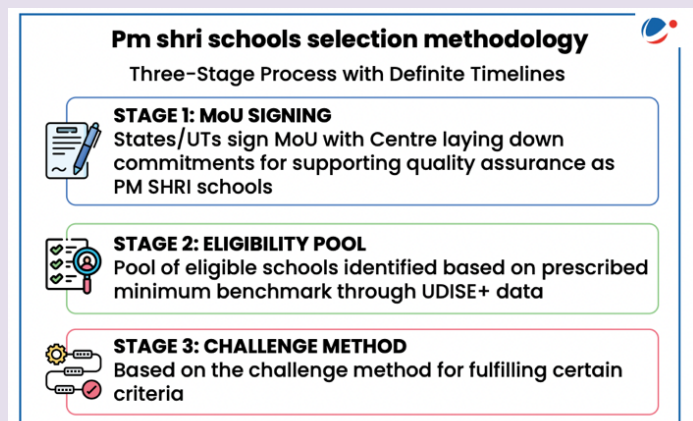
### Quick Facts

- **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 (SQA). 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.

### 14.3. PRADHAN MANTRI UCHCHATAR SHIKSHA ABHIYAN (PM-USHA)

#### Quick facts

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

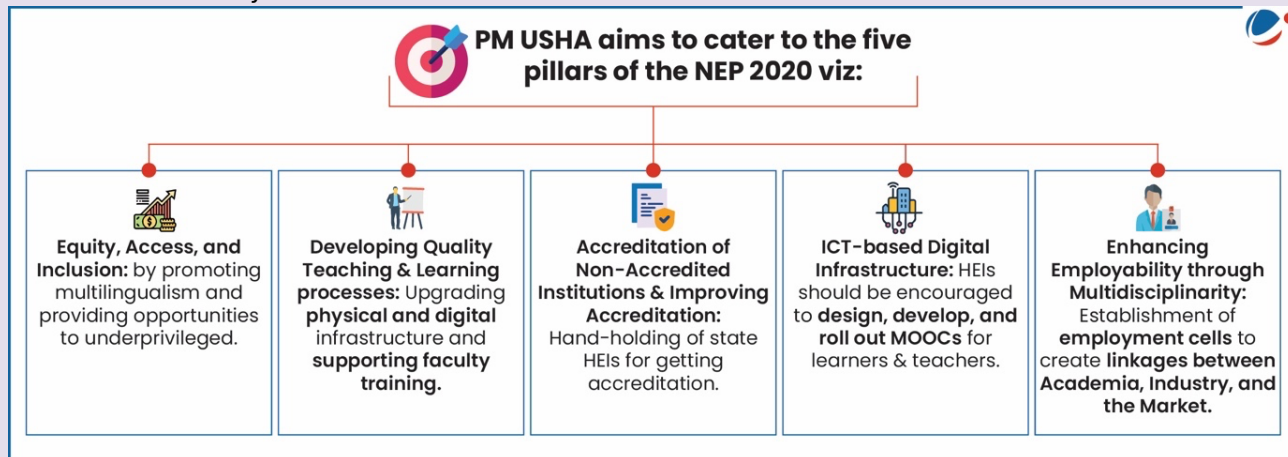
#### Objectives

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

#### Salient features

- **Background:** In 2013, Centre launched **Rashtriya Uchchatar Shiksha Abhiyan** (RUSA to attain higher levels of access, equity, and excellence in the State HEIs. In 2018, the second phase of RUSA was launched.
  - Now, in the light of the **National Education Policy (NEP), 2020**, RUSA scheme has been launched as Pradhan Mantri Uchchatar Shiksha Abhiyan (PM-USHA).
- **Component in PM-USHA**
  - **Multi-Disciplinary Education and Research Universities (MERU):** Only **accredited state government universities** would be eligible.
    - > NAAC Grading; NIRF Ranking are key criterion for shortlisting.
  - **Grants to Strengthen Universities (Accredited & Unaccredited Universities):** Only state government universities would be eligible.

- **Grants to Strengthen Colleges (Accredited & Unaccredited Colleges):** Only state government and government-aided colleges will be eligible.
- **New Model Degree Colleges:** Districts without any government HEIs would be eligible. Only state government colleges would be established.
- **Gender Inclusion and Equity Initiatives:** Districts would be taken as a unit and not individual institutions. The activities that can be undertaken under this component include doing sensitization workshops, combined hostels for females for the nearby colleges and universities in the district, etc.
- **Management Monitoring Evaluation and Research (MMER):** The amount of MMER grants is 2 percent of the total fund approved, out of which 1 % will be released to the States/ UTs and 1 % will be utilized by the Centre.



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

## 14.4. OTHER SCHEMES/INITIATIVES

### One Nation One Subscription (ONOS)

- **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



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|-------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                                                               | <ul style="list-style-type: none"> <li>• <b>Administration:</b> Coordinated by INFLIBNET, an autonomous inter-university center of the University Grants Commission (UGC).</li> <li>• <b>Periodic Reviews:</b> 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.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| <b>Pradhan Mantri Vidyalaxmi (PMVidyalaxmi) Scheme</b>                        | <ul style="list-style-type: none"> <li>• <b>Purpose:</b> To financial support meritorious students so that financial constraints do not prevent any youth of India from pursuing quality higher education</li> <li>• <b>Background:</b> 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.</li> <li>• <b>Type:</b> Central Sector Scheme</li> </ul> <div> <p><b>PM-VIDYALAXMI EDUCATION LOAN</b><br/>A Comprehensive Student Loan Initiative</p> <div> <p><b>ELIGIBILITY</b></p> <ul style="list-style-type: none"> <li>• Students admitted through open competitive exams or merit-based admission in the top 860 quality Higher Educational Institutions (QHEIs)</li> </ul> </div> <div> <p><b>COVERAGE</b></p> <ul style="list-style-type: none"> <li>• More than 22 lakh students every year</li> <li>• No cap on loan amount (depends on course fee, hostel fee, and other expenses)</li> </ul> </div> <div> <p><b>LOAN FEATURES</b></p> <ul style="list-style-type: none"> <li>• Collateral-free, guarantor-free loans</li> <li>• Fully digital application process</li> </ul> </div> <div> <p><b>CREDIT GUARANTEE</b></p> <ul style="list-style-type: none"> <li>• Loans up to ₹7.5 lakh get a 75% credit guarantee from government</li> </ul> </div> <div> <p><b>INTEREST SUBVENTION</b></p> <ul style="list-style-type: none"> <li>• 3% interest subsidy for students with family income up to 8 lakh on loans up to 10 lakh</li> <li>• Full interest subsidy for students with family income up to 4.5 lakh</li> </ul> </div> <p><b>MONITORING:</b> Through PM Vidyalaxmi portal, developed and maintained by Canara Bank</p> </div> |
| <b>National apprenticeship training scheme (NATS)</b>                         | <ul style="list-style-type: none"> <li>• <b>Purpose:</b> To provide on-job training to technically qualified youth for 6 months to 1 year, bridging gap between industry skill requirements and academic curriculum.</li> <li>• <b>Beneficiaries:</b> Graduate, Diploma students and Vocational certificate holders</li> <li>• <b>Statutory Basis:</b> Under provisions of Apprentices Act, 1961 amended in 1973</li> <li>• <b>Implementing Agency:</b> Boards of Apprenticeship/Practical Training</li> <li>• <b>Applicability:</b> Course Fees (directly to the training institute) along with expenses towards completion of the course (assessment, examination, study material, etc.)</li> <li>• <b>Tenure:</b> 2021-2026</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| <b>ULLAS – New India Literacy Programme (Nav Bharat Saaksharta Karyakram)</b> | <ul style="list-style-type: none"> <li>• <b>Purpose:</b> 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 nonliterate into society.</li> <li>• <b>Type:</b> Centrally Sponsored Scheme</li> <li>• <b>Tenure:</b> 2022-2027</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |

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|                                                                               | <div> <p><b>Components Of ULLAS</b></p> <ul style="list-style-type: none"> <li><b>Foundational Literacy and Numeracy</b></li> <li><b>Vocational Skills</b><br/>Skill development for livelihood</li> <li><b>Basic Education</b><br/>Equivalency with formal education</li> <li><b>Continuing Education</b><br/>Furthering knowledge and skills</li> <li><b>Critical Life Skills</b> <ul style="list-style-type: none"> <li>Financial literacy</li> <li>Digital literacy</li> <li>Health awareness &amp; child care</li> </ul> </li> </ul> <p><b>ULLAS</b></p> </div>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| <b>PM eVIDYA</b>                                                              | <ul style="list-style-type: none"> <li><b>PM eVIDYA unifies all efforts related to digital/online/on-air education</b> to enable multi-mode access for imparting education by using technology to minimise learning losses.</li> <li>It has been <b>initiated as part of Atma Nirbhar Bharat Abhiyaan</b>.</li> <li><b>Use of ICT under PM eVIDYA</b>, particularly during the COVID-19 pandemic, won <b>UNESCO's recognition</b> (UNESCO's King Hamad Bin Isa Al-Khalifa Prize).</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| <b>Vidya Sameeksha Kendra (VSK)</b>                                           | <ul style="list-style-type: none"> <li>The <b>Ministry of Education plans</b> for nationwide <b>replication of Gujarat Education Department's VSK</b>.</li> <li>VSK helps track daily <b>online attendance of teachers and students, periodic assessments of learning outcomes</b> of students, etc.</li> <li><b>National surveillance system known as NDEAR</b> (National Digital Education Architecture) was launched to create a unifying national digital infrastructure.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <b>Indian Knowledge Systems (IKS) initiative</b>                              | <ul style="list-style-type: none"> <li>IKS is an <b>innovative cell</b> at <b>All India Council for Technical Education (AICTE)</b>.</li> <li>It is established <b>to promote interdisciplinary research</b> on all aspects of IKS, <b>preserve and disseminate IKS</b> for further research and societal applications.</li> <li>It aims <b>to spread rich heritage and traditional knowledge</b> in field of Arts and literature, Agriculture, Basic Sciences, Engineering &amp; Technology, etc.</li> <li>Raja mantri chor sipahi, posham pa, gilli danda etc. are among <b>75 indigenous games that will be introduced in schools</b> under IKS initiative.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| <b>Strengthening Teaching-Learning and Results for States (STARS) Project</b> | <ul style="list-style-type: none"> <li><b>Type:</b> Centrally Sponsored Scheme</li> <li><b>Purpose:</b> <b>Improving the overall monitoring and measurement activities</b> in the Indian School Education System.</li> <li><b>Tenure:</b> Till FY 2024-25.</li> <li><b>External support:</b> By <b>World Bank</b> amounting to US \$ 500 million</li> <li><b>Coverage:</b> <b>6 States</b> namely Himachal Pradesh, Rajasthan, Maharashtra, Madhya Pradesh, Kerala and Odisha.</li> <li><b>Carved out of Samagra Shiksha</b>, with a focus on those elements of the scheme that will <b>most directly support school education enhancement</b>.</li> <li><b>2 major components:</b> <ul style="list-style-type: none"> <li><b>At National level:</b> Strengthening of learning assessment systems, Establishing a National Assessment Center (PARAKH) etc.</li> <li><b>At State level:</b> Strengthening Early Childhood Education, classroom instruction, Vocational education etc.</li> </ul> </li> <li><b>Links the receipt and disbursement of funds to outcomes.</b></li> <li><b>Some of the measurable outcomes Under STAR project</b> <ul style="list-style-type: none"> <li>Improvement in secondary school completion rate</li> <li>Improvement in governance index scores</li> <li>Strengthened learning assessment systems</li> </ul> </li> </ul> |



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|                                                             | <ul style="list-style-type: none"> <li>Partnerships developed to facilitate cross-learning between states</li> <li>Minimum proficiency in grade 3 language in selected states</li> <li>Strengthening planning and management capacities for decentralized management</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| <b>Prime Minister's Research Fellowship Scheme</b>          | <ul style="list-style-type: none"> <li><b>Aim:</b> To <b>attract the best talent into research</b> thereby realizing the vision of development through innovation.</li> <li><b>Coverage:</b> <ul style="list-style-type: none"> <li>All the IITs, all the IISERs, Indian Institute of Science (Bengaluru)</li> <li>Some of the top Central Universities/NITs that offer science and/or technology degrees</li> <li>Any <b>recognised institute/university</b></li> </ul> </li> <li><b>Attractive scholarship</b> is provided to the selected candidates <b>for a PhD program</b> in the area of Science or Engineering/Technology.</li> <li>A PMRF fellow is expected to <b>teach once a week in a neighborhood ITI/Polytechnic/Engineering College/School</b> other than their own PMRF granting institute.</li> </ul>                                                                                                                                                                 |
| <b>Study in India Programme</b>                             | <ul style="list-style-type: none"> <li><b>About:</b> The Study in India program is a flagship of Government of India to encourage international students to explore educational opportunities at top Indian universities.</li> <li><b>Type:</b> Central Sector Scheme</li> <li><b>Purpose:</b> To make India a <b>preferred education destination/hub for foreign students</b>.</li> <li><b>Implementing Agency:</b> EdCIL (India) Limited, a Mini Ratna Category I.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| <b>Rashtriya Avishkar Abhiyan (RAA)</b>                     | <ul style="list-style-type: none"> <li><b>Aim:</b> To motivate and <b>engage children (6-18 years) in Science, Mathematics and Technology</b> through observation, experimentation, inference drawing, etc.</li> <li>A <b>subcomponent of both SSA and RMSA</b>.</li> <li><b>Mentoring by institutes like IITs/ IIMs/ IISERs</b> and other central universities and reputed organizations <b>through innovative programmes, student exchanges, etc.</b></li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| <b>Unnat Bharat Abhiyan</b>                                 | <ul style="list-style-type: none"> <li><b>Type:</b> Central Sector Scheme</li> <li><b>Aim:</b> Transformational change in <b>rural development</b> processes by <b>leveraging knowledge institutions</b> to build Inclusive India.</li> </ul> <div style="text-align: center;"> <pre> graph TD     A[Areas for technical intervention] --&gt; B[sustainable agriculture]     A --&gt; C[water resource management]     A --&gt; D[artisans, industries and livelihood]     A --&gt; E[basic amenities (infrastructure &amp; services)]     A --&gt; F[rural energy system] </pre> </div> <ul style="list-style-type: none"> <li>Facilitate <b>faculty and students</b> of Higher Educational Institutions (HEIs) in <b>identifying development issues in rural areas</b> and finding <b>sustainable solutions for the same</b>.</li> <li>Under <b>Unnat Bharat Abhiyan 2.0</b>, the scheme is extended to all educational institutes subject to fulfilling certain criteria.</li> </ul> |
| <b>Kalam Program for IP Literacy and Awareness (KAPILA)</b> | <ul style="list-style-type: none"> <li><b>Aim:</b> To recognise, facilitate and felicitate the Intellectual Property, innovations and best practices in higher education institutions (HEIs).</li> <li><b>Launched by:</b> Ministry of Education's Innovation Cell (MIC)</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |



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|                                                                                            | <ul style="list-style-type: none"> <li>Provides <b>financial assistance to the institutions</b> that are part of the Higher Education Institutions <b>for filing patent</b>.</li> <li>It will create appropriate <b>awareness regarding the need of IP filing, mechanism, and methodology</b> involved in filing IP in India and globally, especially amongst students and faculty of higher education institutions.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| <b>AICTE-SPICES (Scheme for Promoting Interests, Creativity and Ethics among Students)</b> | <ul style="list-style-type: none"> <li><b>Aim:</b> For developing <b>students club for the well-rounded development of students</b> by promoting their interests, creativity, and ethics.</li> <li><b>Eligibility:</b> AICTE approved institutes with minimum 5 years of existence.</li> <li><b>Financial assistance:</b> ₹ 1 Lakh only to a Student Club to develop it as model Club (only one time grant to one institute)</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| <b>Vitiya Saksharata Abhiyan (VISAKA)</b>                                                  | <ul style="list-style-type: none"> <li>An appeal was made to all <b>the higher educational institutions to develop a cashless campus</b>.</li> <li><b>National Cadet Corps (NCC)/National Service Scheme (NSS) volunteers</b> to <b>spread awareness</b> about these digital modes of transactions to shopkeepers, vendors in nearest market place.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| <b>IMPacting Research INnovation and Technology (IMPRINT) 2.0</b>                          | <ul style="list-style-type: none"> <li><b>Aim:</b> To solve the most <b>relevant engineering challenges faced by our nation</b> by <b>translating knowledge into viable technology</b>.</li> <li><b>Coverage:</b> Ministry of Education funded HEIs /Centrally Funded Technical Institution (CFTI) including private institutions.</li> <li><b>Subsumes</b> the erstwhile <b>Uchhatar Avishkar Yojana</b>.</li> <li><b>Funded by:</b> Ministry of Education and Department of Science and Technology (DST).</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| <b>Institute of Eminence (IoE) scheme</b>                                                  | <ul style="list-style-type: none"> <li><b>Aim:</b> To enable <b>10 institutions each</b> from <b>the public and private category</b> to have <b>world class academic &amp; research facilities</b> and grant them the status of IoE.</li> <li><b>Benefits to IoEs:</b> <ul style="list-style-type: none"> <li>Government will provide <b>funding upto ₹1,000 crore to public institutions</b>, for private institutions no financial support.</li> <li>Significant amount of <b>autonomy in academic, administrative &amp; financial matters has been provided</b> under the regulatory framework to these institutions. <ul style="list-style-type: none"> <li>IoEs are <b>allowed to set up campuses abroad</b> after receiving no objection certificates from Ministry of External Affairs and Ministry of Home Affairs.</li> <li><b>Norms and standards of the off shore campus shall be the same</b> as that maintained on the main campus for similar courses.</li> <li>IoEs are <b>also permitted to start off new campus centres</b>, with a maximum of three in five years and not more than one in an academic year.</li> </ul> </li> </ul> </li> </ul> |
| <b>Vidwan portal</b>                                                                       | <ul style="list-style-type: none"> <li>It is the <b>premier database of profiles of scientists / researchers</b> and other faculty members working at leading academic institutions and other R &amp; D organisations involved in teaching and research in India.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| <b>Nav Bharat Saaksharta Karyakram (New India Literacy Programme or NILP)</b>              | <ul style="list-style-type: none"> <li><b>Type:</b> Centrally Sponsored Scheme</li> <li>The scheme is <b>in alignment with</b> the recommendations of <b>National Education Policy (NEP) 2020</b>.</li> <li>The scheme <b>targets all non-literates of age 15 years and above</b> in the country, with more <b>focus on females and educationally backward states</b>.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |



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|                                                                         | <ul style="list-style-type: none"> <li>The scheme is to be <b>implemented through volunteer teachers and students</b> of schools and Higher Education Institutions and Teacher Education Institution.</li> <li>Target for FYs 2022-27 is <b>5 crore learners (1.00 crore per year)</b> by using “<b>Online Teaching, Learning and Assessment System (OTLAS)</b>” in collaboration with National Informatics Centre, NCERT and NIOS.</li> </ul> <div style="text-align: center;"> <p>Five components</p> </div>                                                                                          |
| <b>SWAYAM (Study Webs of Active– Learning for Young Aspiring Minds)</b> | <ul style="list-style-type: none"> <li><b>Aim:</b> To take the best teaching learning resources to all, including the most disadvantaged.</li> <li>A repository of <b>more than 300 high quality Massive Open Online Courses (MOOC)</b> that are developed by academicians from top ranked institutions and are <b>offered free of cost</b>.</li> </ul> <div style="text-align: center;"> <p>Key benefits</p> </div>                                                                                                                                                                                    |
| <b>Global Initiative of Academic Networks (GIAN)</b>                    | <ul style="list-style-type: none"> <li><b>Aim:</b> Tapping the talent pool of <b>scientists and entrepreneurs internationally</b> to encourage their engagement with <b>the institutes of Higher Education in India</b>.</li> <li><b>Faculty from highly rated institutions abroad</b> will visit India, interact and partner with their counterparts and with students, and <b>deliver specialised courses</b>.</li> <li>The <b>lectures under GIAN would be made available to the students across the country</b> through the SWAYAM, the MOOCs platform and the National Digital Library.</li> </ul> |
| <b>National Academic Depository (NAD)</b>                               | <ul style="list-style-type: none"> <li>It is a <b>24x7 online store house of all academic awards</b> viz. certificates, diplomas, degrees, mark sheets, etc.</li> <li>Duly digitised and <b>lodged by academic institutions / boards / eligibility assessment bodies</b>.</li> </ul>                                                                                                                                                                                                                                                                                                                    |
| <b>National Institutional Ranking Framework (NIRF)</b>                  | <ul style="list-style-type: none"> <li>Outlines a methodology to <b>rank institutions across the country</b>.</li> </ul> <div style="text-align: center;"> <p>Parameters</p> </div>                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <b>Impactful Policy Research in Social Sciences (IMPRESS)</b>           | <ul style="list-style-type: none"> <li><b>Aim:</b> To encourage <b>social science research in policy relevant areas</b> so as to provide vital inputs in policy-formulation, implementation and evaluation.</li> <li><b>Implementing Agency:</b> Indian Council of Social Science Research (ICSSR)</li> </ul>                                                                                                                                                                                                                                                                                           |

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|                                                                               | <ul style="list-style-type: none"> <li>• <b>Eligibility:</b> All <b>Government funded institutions, private institutions</b> with UGC 12(b) status and <b>ICSSR Research Institutes</b>.</li> <li>• <b>Funds research proposals in social sciences</b> with maximum impact on the governance and society.</li> <li>• <b>Identified domains under IMPRESS</b> <ul style="list-style-type: none"> <li>○ State and Democracy</li> <li>○ Urban Transformation</li> <li>○ Media, Culture and Society</li> <li>○ Employment Skills and Rural Transformation</li> <li>○ Governance, Innovation and Public Policy</li> <li>○ Growth, Macro Trade and Economic Policy</li> <li>○ Social Media and Technology</li> <li>○ Politics, Law and Economics</li> <li>○ Science and Education</li> <li>○ Health and Environment</li> <li>○ Agriculture and Rural Development</li> </ul> </li> </ul> |
| <b>SPARC (Scheme for Promotion of Academic and Research Collaboration)</b>    | <ul style="list-style-type: none"> <li>• <b>Aim:</b> To improve the <b>research ecosystem of India's HEIs</b>.</li> <li>• Facilitating <b>academic and research collaborations</b> between Indian Institutions and the best institutions in the world from 28 selected nations to <b>jointly solve problems of national and/or international relevance</b>.</li> <li>• <b>Eligibility:</b> All Indian Institutions ranked in the overall top-100 or category-wise top-100 in the India Rankings (NIRF-2019) are eligible to apply.</li> </ul>                                                                                                                                                                                                                                                                                                                                     |
| <b>Integrated National School Education Treasury (INSET)</b>                  | <ul style="list-style-type: none"> <li>• Envisages a <b>fully integrated, instantly accessible and seamless information network</b> for all information related to <b>schools across the country</b>.</li> <li>• The aim is to create an <b>easily accessible multi-layered eco-system of information</b> – school wise, block-wise, district-wise, constituency-wise, state-wise and region-wise.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <b>Madhyamik and Uchchatar Shiksha Kosh (MUSK)</b>                            | <ul style="list-style-type: none"> <li>• It was created in 2017 to receive <b>proceeds from the Secondary and Higher Education Cess</b>.</li> <li>• For 2023-24, transfers from this fund are proposed to be made to <ul style="list-style-type: none"> <li>○ Sarva Shiksha Abhiyan</li> <li>○ National Means cum Merit Scholarship Scheme</li> <li>○ The Kendriya Vidyalaya Sangathan.</li> <li>○ The Navodaya Vidyalaya Samiti.</li> <li>○ <b>PM Uchchatar Shiksha Protsahan (PM-USP) Yojana</b>, which integrates current Interest Subsidy and Guarantee Fund contribution schemes and scholarships for higher education</li> </ul> </li> </ul>                                                                                                                                                                                                                                |
| <b>National Educational Alliance for Technology (NEAT)</b>                    | <ul style="list-style-type: none"> <li>• <b>Aim:</b> To bring the <b>best technological Products in education pedagogy on a single platform</b> for the convenience of learners.</li> <li>• A <b>Public-Private Partnership (PPP) model</b> between the Government and the Education Technology companies of India.</li> <li>• Through an open invitation and screening, companies are invited to <b>showcase their products on a National Portal developed</b> for the learners, who may procure them based on their requirements.</li> </ul>                                                                                                                                                                                                                                                                                                                                    |
| <b>Pradhan Mantri YUVA (Young, Upcoming and Versatile Authors) 2.0 Scheme</b> | <ul style="list-style-type: none"> <li>• It is an <b>Author Mentorship programme</b>.</li> <li>• It aims to <b>train young and budding authors (below 30 years of age)</b> in order to promote <b>reading, writing and book culture</b> in the country, and project India and Indian writings globally.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |

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| <b>Padhe Bharat Badhe Bharat</b>                                                      | <ul style="list-style-type: none"> <li>A nationwide <b>sub programme of SSA to improve language development and to create a natural and positive interest in mathematics.</b></li> <li><b>Two tracks</b> <ul style="list-style-type: none"> <li><b>Early reading and writing</b> with comprehension in Elementary Classes</li> <li><b>Early Mathematics</b></li> </ul> </li> </ul> <div data-bbox="581 401 1344 657"> </div>                                                                                                                                                                                                                                                                                                                                                        |
| <b>Pradhan Mantri Innovation Learning Programme (DHRUV)</b>                           | <ul style="list-style-type: none"> <li><b>Aim:</b> To identify and encourage <b>talented children to enrich their skills and knowledge.</b></li> <li>In <b>centres of excellence</b> across the country, <b>gifted children will be mentored and nurtured</b> by renowned experts in different areas, so that they can reach their full potential.</li> <li>The first batch of DHRUV programme was implemented during October 2019. <ul style="list-style-type: none"> <li>To begin with, two areas i.e. Science and Performing Arts were covered</li> </ul> </li> </ul>                                                                                                                                                                                                            |
| <b>Scheme for Trans-disciplinary Research for India's Developing Economy (STRIDE)</b> | <ul style="list-style-type: none"> <li><b>Aim:</b> To <b>identify young talent, strengthen research culture, build capacity, and to fund multi-institutional network high-impact research projects</b> in humanities and human sciences.</li> <li>The specific focus of the scheme is to support <b>high-impact research in thrust areas of humanities and human sciences</b> including arts, Indian languages, and culture and knowledge systems.</li> </ul> <div data-bbox="537 1115 1450 1356"> </div>                                                                                                                                                                                                                                                                           |
| <b>Technical Education Quality Improvement Programme (TEQUIP)</b>                     | <ul style="list-style-type: none"> <li><b>Objectives:</b> To improve the <b>quality of technical education system</b> in the country with a special consideration <b>for Low Income States and Special Category States (SCS)</b></li> <li><b>External assistance:</b> <b>World Bank assisted Project</b></li> <li>Graduates from IITs, NITS, etc. are hired for <b>teaching in engineering colleges of rural areas</b></li> </ul>                                                                                                                                                                                                                                                                                                                                                   |
| <b>Education Quality Upgradation and Inclusion Programme (EQUIP)</b>                  | <ul style="list-style-type: none"> <li>EQUIP is a vision plan aiming at ushering <b>transformation in India's higher education system</b> by implementing strategic interventions in the sector <b>over five years (2019-2024).</b></li> <li><b>Strategies for Expanding Access</b> <ul style="list-style-type: none"> <li><b>Enhance access to vulnerable communities (SC/ST):</b> Setting up of Samras Hostels in underserved areas; Fee reimbursements for SC/ST students; Finishing School/Bridge Course to impart employable skills</li> <li><b>Expand access to cater to geographically underserved areas:</b> Enhance learnability and employability through vocationalisation; Broadening opportunities for access to higher education through MOOCs</li> </ul> </li> </ul> |



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|                                                                     | <ul style="list-style-type: none"> <li>• <b>Improve the Gross Enrolment Ratio (GER) through Open and Distance Learning (ODL):</b> Double the number of Learner Support Centres; Upgrade ICT infrastructure of IGNOU; Offer Courses through multiple languages</li> <li>• <b>Enhance overall access to higher education:</b> Offer incentives to students for pursuing higher education; Offer courses in a dual mode (distance and regular) in universities.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| <b>Ek Bharat Shreshtha Bharat Programme</b>                         | <ul style="list-style-type: none"> <li>• <b>Objectives:</b> To celebrate cultural diversity through mutual interaction &amp; reciprocity between people of different States and UTs</li> <li>• One <b>State/UT is paired with another State/UT</b> in India <b>for reciprocal interaction between the people.</b></li> <li>• The paired States/ UTs enter into MoUs with each other to <b>carry out common activities.</b></li> <li>• <b>Rashtriya Ekta Shivirs</b> are organised under this programme by Kendriya Vidyalaya Sangathan.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                             |
| <b>Udaan: Giving wings to girls</b>                                 | <ul style="list-style-type: none"> <li>• <b>Objective:</b> To <b>address the low enrolment of girl students</b> in prestigious engineering institutions and the teaching gap between school education &amp; engineering entrance examination.</li> <li>• Students are provided <b>free offline / online resources</b> through study material <b>on pre-loaded tablet</b> while studying in Class XI and Class XII <b>for preparation of admission test to various premier engineering colleges in the country.</b></li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                  |
| <b>Digital Gender Atlas for Advancing Girl's Education in India</b> | <ul style="list-style-type: none"> <li>• <b>Objective:</b> To identify low performing geographic pockets for girls, particularly from marginalised groups such as scheduled castes, scheduled tribes and Muslim minorities, on specific gender related education indicators.</li> <li>• The Atlas provides a <b>comparative composite index</b> based on quartile ranking of gender related indicators at National, State, District and Block levels.</li> <li>• The Atlas enables a <b>trend analysis and tracking of performance of individual gender related parameters across periods of time.</b></li> <li>• <b>Data source</b> <ul style="list-style-type: none"> <li>○ Unified District Information System for Education (U-DISE)</li> <li>○ National Education Management Information System (EMIS)</li> <li>○ Census of India 2011</li> <li>○ District Information System for Education (DISE)</li> </ul> </li> </ul> |
| <b>Shala Gunvatta (Shagun) Portal</b>                               | <ul style="list-style-type: none"> <li>• It is a <b>repository of best practices</b>, photographs, videos, studies, newspaper articles, etc. <b>on elementary education in schools of the Central Government, States &amp; UTs &amp; Autonomous bodies.</b></li> <li>• Its <b>online monitoring module</b> measures State-level performance and progress against key educational indicators.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| <b>Credit Guarantee Fund Scheme for Education Loans (CGFSEL)</b>    | <ul style="list-style-type: none"> <li>• Education loans offered by around <b>30 regional rural banks (RRBs)</b> will now <b>have the credit shield from the CGFSEL.</b> <ul style="list-style-type: none"> <li>○ This will bring <b>RRBs on a par with commercial banks</b> and help them <b>lower interest rate on such loans.</b></li> </ul> </li> <li>• The CGFSEL was set up by Ministry of Education in 2015 <b>to ease education loans and extend guarantee coverage against default in education loans</b> sanctioned by public, private, and foreign banks.</li> <li>• At present, the scheme covers <b>default on an education loan if the loan limit is ₹7.5 lakh without any collateral security or third-party guarantee.</b></li> </ul>                                                                                                                                                                          |



## 15. MINISTRY OF ELECTRONICS & IT

### 15.1. DIGITAL INDIA PROGRAMME

#### Quick facts

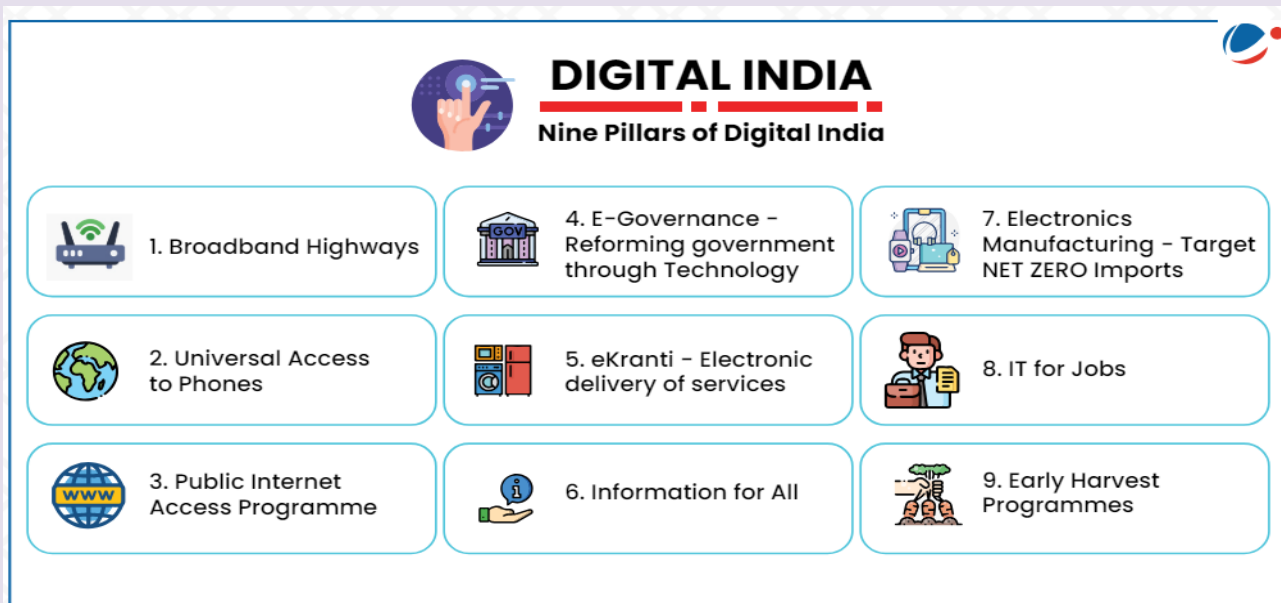
- **Purpose:** To transform India into a digitally empowered society and knowledge economy
- **Nature:** Umbrella programme that **clubs together various e-governance initiatives** across **Ministries and Departments**
- **Leveraging private sector:** **Public Private Partnerships (PPP)** are preferred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

#### Objectives

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

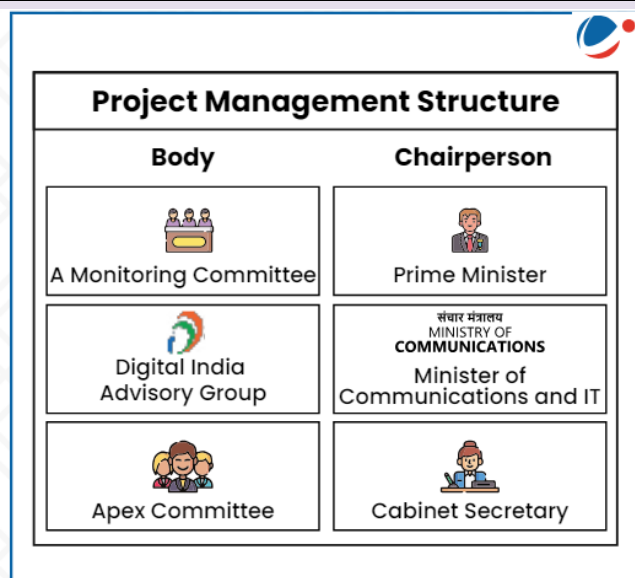
#### Salient features

- **Background:** launched in 2015 to enable digital delivery of services to citizens.
- **Umbrella programme:** Covers multiple projects of various Central Ministries/Departments and States and Union Territories (UTs).
  - The central **ministries/departments** and state governments concerned would have the **overall responsibility for the implementation** of various projects under the Digital India Programme.



- **Vision is 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.



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

### Quick facts

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

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

### Salient features

- **Backgrounds:** Government of India has **various programs to promote incubation services** to startups, but an urgent need was felt **to conceptualize and run an accelerator program to help these start-ups with Social Impact** and to solve India's problems at scale.

- The Startups from aforementioned programs will act as a **feeder for the SAMRIDH program**.
- **Support to accelerator:** The SAMRIDH scheme will **support existing and upcoming Accelerators** to select and accelerate potential IT based startups to scale for solving India's problems creating positive social impact.
  - Startup accelerators support **early-stage, growth-driven companies through education, mentorship, and financing**.
- **Eligibility of Accelerators:**
  - Have been in the **business of incubation for more than 3 years** and **supported more than 50 start-ups** of which at least 10 have received non-public investment, Or
    - > Having targeted accelerator programs with an **experience of running at least 3 cohorts** with activities listed as desirable under SAMRIDH
  - Have **operations in India**
  - Have **necessary space and infrastructure** to carry out activities for the start-ups.
  - Should demonstrate **capabilities with regard to:**
    - > **Supporting Start-Ups** for domestic and international market immersion
    - > **Network/Connect** with Venture Capitalist/Angel Investors
    - > **On-boarded with leading business** mentors
  - **Structured cohort** for accelerating deep tech software product start-ups.
- **Support mechanism**
  - MSH will take **equity in Start-Ups for Government's contribution** via Promissory/SAFE Note, same as accelerator which will be utilized for self-sustainability of the program.
  - **A Project Management Unit** will be formed for the overall implementation of the program.
  - MSH is a **nodal entity under MeitY** to facilitate its vision of **promoting technology innovation, start-ups and creation of Intellectual Properties**.
  - It acts as a **national coordination, facilitation and monitoring centre** to integrate all the incubation centres, start-ups and innovation related activities of MeitY.

### 15.3. NATIONAL SUPERCOMPUTING MISSION

#### Quick facts

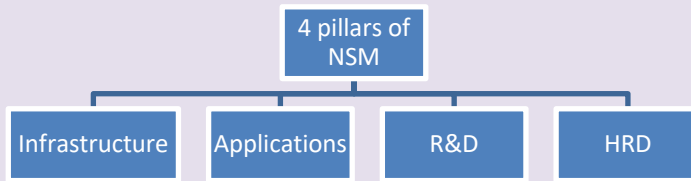
- **Purpose:** Developing indigenous supercomputing ecosystem of the nation
- **Inter-ministerial initiative:** MeitY and the Department of Science and Technology (DST)
- **Expected benefit:** **Accelerate R&D** activities in multidisciplinary domains of science and engineering
- **Implementing Agencies:**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

**Objective:** To build and deploy **24 facilities** with **cumulative compute power of more than 64 Petaflops**

#### Salient features

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

• **Key pillar**



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

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

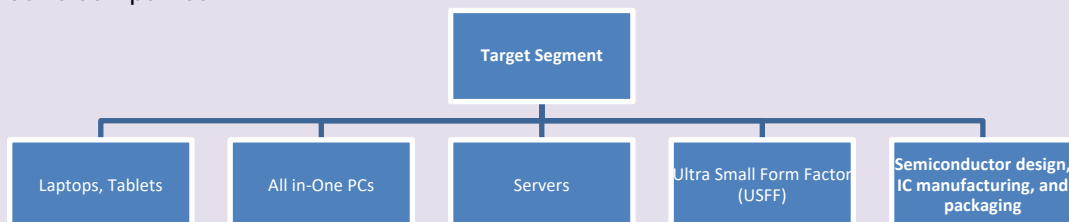
**Quick facts**

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

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

**Salient features**

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





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

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

### Quick facts

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

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

### Salient features

- **Eligibility:** Support under the Scheme shall be provided **only to companies engaged in manufacturing of target segments in India.**
- **Incentive:** The Scheme shall extend an incentive of **4% to 6% on incremental sales (over base year) of goods** manufactured in India and covered under target segments, to eligible companies, for a period of five (5) years subsequent to the base year.
- **Target Segment:** Mobile phones and specified electronic components.
- **Base Year:** Financial Year **2019-20** shall be treated as the base year for computation of incremental investment and incremental sales of manufactured goods.

## 15.6. OTHER SCHEMES/INITIATIVES

|                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
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| <b>Jeevan Pramaan</b> | <ul style="list-style-type: none"> <li>• <b>Objective:</b> To facilitate on-line submission of Life Certificate by pensioners and streamline the process of getting a Life certificate.</li> <li>• <b>Intended beneficiary:</b> Pensioners of Central Government, State Government or any other Government organization.</li> <li>• <b>Other features</b> <ul style="list-style-type: none"> <li>○ It is <b>AADHAR Biometric Authentication based digital life certificates (DLCs) for Pensioners.</b></li> <li>○ It is intended <b>do away</b> with the requirement of a <b>pensioner having to submit a physical Life Certificate in November each year</b>, in order to ensure continuity of pension.</li> <li>○ It can be obtained through various <b>Jeevan Pramaan Centres</b> which are being operated by CSCs, Banks, and Government offices or by using the client application on any PC/ mobile/tablet.</li> </ul> </li> </ul> <div data-bbox="781 1434 1461 1675"> <p><b>How to get Jeevan Pramaan Certificate?</b></p> <ul style="list-style-type: none"> <li>✓ Visit any Post Office near you or avail the services through Postman</li> <li>✓ Provide basic details related to your pension account: <ul style="list-style-type: none"> <li>• Pension ID</li> <li>• Pension Disbursing Department</li> <li>• Mobile Number</li> <li>• Pension Payment Order</li> <li>• Bank Account details</li> <li>• Aadhaar Number</li> </ul> </li> <li>✓ Authorize your request with biometric fingerprint scan</li> <li>✓ Digital life certificate will be instantly generated with Pramaan ID sent to you on your mobile. Your Certificate details will be automatically updated with Pension Department.</li> </ul> </div> |
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| <b>Software Technology Parks of India (STPI)</b>                                                  | <ul style="list-style-type: none"> <li>• <b>Background:</b> STPI was <b>set up in 1991</b> as an <b>autonomous society</b> under the MeitY.</li> <li>• <b>Objective:</b> <b>Promotion of software exports</b> from the country.</li> <li>• <b>Key Features</b> <ul style="list-style-type: none"> <li>○ STPI acts as <b>‘single-window in providing services to the software exporters.</b></li> <li>○ STPI has been implementing the <b>Software Technology Park (STP)</b> scheme and the <b>Electronics Hardware Technology Park (EHTP)</b> scheme for the promotion of IT/ITES industry.</li> </ul> </li> </ul> <div style="text-align: center;"> <pre> graph TD     A[Key services rendered by STPI] --&gt; B[Incubation facilities]     A --&gt; C[Training and value-added services]     A --&gt; D[Statutory services]     A --&gt; E[Data communications services]     A --&gt; F[Consultancy service]     A --&gt; G[STPI Co-location Services]     A --&gt; H[Information Technology Audit Service]                     </pre> </div> |
| <b>Scheme for Promotion of Manufacturing of Electronic Components and Semiconductor s (SPECS)</b> | <ul style="list-style-type: none"> <li>• <b>Objective:</b> <b>Offset the disability for domestic manufacturing</b> of electronic components and semiconductors in order to <b>strengthen the electronics manufacturing ecosystem in the country.</b></li> <li>• <b>Eligibility:</b> Entity registered in India and applicable to investments in new units as well as expansion of capacity/ modernization and diversification of existing units.</li> <li>• <b>Key features:</b> The <b>scheme</b> provides financial <b>incentive of 25% on capital expenditure</b> for the <b>identified list of electronic goods that</b> comprise <b>downstream value chain of electronic products</b>, i.e., electronic components, semiconductor/ display fabrication units, ATMP units, etc.</li> </ul>                                                                                                                                                                                                                                                  |
| <b>Pradhan Mantri Gramin Digital Saksharta Abhiyaan (PMGDISHA)</b>                                | <ul style="list-style-type: none"> <li>• <b>Objective:</b> Making one person in every family digitally literate</li> <li>• <b>Eligibility Criteria:</b> The eligible households can nominate one person from their family.</li> <li>• <b>Age:</b> 14 to 60 years</li> <li>• <b>Course Duration:</b> 20 Hours (Minimum 10 Days and Maximum 30 Days)</li> <li>• <b>Medium of Instruction:</b> Official Languages of India</li> <li>• <b>Place of Learning:</b> Nearest Training Centre/ Common Service Centre (CSC).</li> <li>• <b>Evaluation:</b> Independent external evaluation conducted by a National level certifying agency like NIELIT, NIOS, IGNOU, etc.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                      |
| <b>Stree Swabhiman</b>                                                                            | <ul style="list-style-type: none"> <li>• It is striving to create a <b>sustainable model for providing affordable and accessible sanitary products</b> close to the homes of adolescent girls and women in rural areas</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| <b>Electronics Development Fund (EDF) policy</b>                                                  | <ul style="list-style-type: none"> <li>• <b>Type:</b> Central Sector Scheme</li> <li>• <b>Objectives:</b> Creating an electronics industry ecosystem by supporting a <b>vibrant ecosystem of innovation, Research and Development (R&amp;D)</b> with active industry involvement.</li> <li>• EDF is set up as a <b>“Fund of Funds”</b> to participate in professionally managed <b>“Daughter Funds”</b> which provide <b>risk capital to companies developing new technologies</b> in the area of Electronics, Nano-electronics and Information Technology (IT).</li> <li>• This fund is <b>fostering R&amp;D and innovation</b> in these technology sectors.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                        |
| <b>Modified Electronics Manufacturing Clusters (EMC 2.0) Scheme</b>                               | <ul style="list-style-type: none"> <li>• <b>Objective:</b> Providing support <b>for creation of world class infrastructure for attracting major global electronics manufacturers</b> along with their supply chain to set up units in the country.</li> <li>• This Scheme will <b>fortify the linkage between domestic and international market</b> by strengthening supply chain responsiveness, consolidation of suppliers, decreased time-to-market, lower logistics costs, etc.</li> <li>• The EMC 2.0 Scheme provides <b>financial assistance for setting up of both EMC projects and Common Facility Centres (CFCs)</b> across the country.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                    |

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| <b>Gyan Circle Ventures</b>                                      | <ul style="list-style-type: none"> <li>Gyan Circle Ventures (Centre for Innovation and Entrepreneurship Development at IIITS (CIEDI), a Section 8 Company) is the <b>Technology Business Incubator</b> of IIIT Sri City.</li> <li>The center is funded under <b>TIDE 2.0</b> as a Group 2 Centre to <b>promote deep-tech entrepreneurship through financial and technical support</b> to incubators engaged in using emerging technologies such as IoT, AI, Block-chain, etc.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| <b>DigiLocker</b>                                                | <ul style="list-style-type: none"> <li><b>Aim:</b> 'Digital Empowerment' of citizen by providing access to authentic digital documents to citizen's digital document wallet.</li> <li>DigiLocker is a <b>secure cloud based platform for storage, sharing and verification of documents &amp; certificates.</b></li> <li>Indian citizens who sign up for a DigiLocker account <b>get a dedicated cloud storage space that is linked to their Aadhaar (UIDAI) number.</b></li> <li>The issued documents in digilocker system are deemed to be at par with original physical documents as per <b>Rule 9A of the Information Technology (Preservation and Retention of Information by Intermediaries providing Digital Locker facilities) Rules, 2016</b></li> </ul> <div data-bbox="670 510 1458 909"> <p><b>Find Documents based on Categories</b></p> </div> <div data-bbox="402 1087 1458 1245"> <p>Getting started is quick and easy</p> </div> |
| <b>UMANG (Unified Mobile Application for New-Age Governance)</b> | <ul style="list-style-type: none"> <li>UMANG is one of the key initiatives <b>under the Digital India program</b> to develop a common, unified platform and mobile app to facilitate <b>a single point of access to all government services.</b></li> <li>Its primary aim is to <b>abridge inconvenience faced by users</b> in managing multiple mobile apps and facilitate a one-stop-solution to avail varied government services.</li> </ul> <div data-bbox="865 1276 1463 1770"> <p><b>HARNESSING THE POWER OF DIGITAL INDIA FOR GOOD GOVERNANCE</b></p> <p><b>UMANG app launched to revolutionize the way citizens avail govt. services</b></p> </div>                                                                                                                                                                                                                                                                                       |
| <b>Digishala</b>                                                 | <ul style="list-style-type: none"> <li>A <b>free Doordarshan DTH channel to educate and inform the people</b> about the various modes of <b>digital payments.</b></li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| <b>Cyber Surakshit Bharat Initiative</b>                         | <ul style="list-style-type: none"> <li><b>Aim:</b> to educate the Chief Information Security Officers' (CISOs) and broader IT community across all government departments to <b>defend their digital infrastructures and become future-ready in tackling cyber-attacks.</b></li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |

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|                                                                                                       | <ul style="list-style-type: none"> <li>It is a <b>training programme and first public-private partnership</b> of its kind.</li> <li>The <b>founding partners</b> include leading IT companies such as <b>Microsoft, Intel, and WIPRO</b>.</li> <li>Its <b>knowledge partners</b> include <b>CERT-In, NIC, NASSCOM</b> and consultancy firms <b>Deloitte and EY</b>.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| <b>e-Sampark</b><br> | <ul style="list-style-type: none"> <li>It is a mechanism <b>to connect the government directly with citizens</b> across India by running <b>mailer, outbound dialing and SMS campaigns</b>.</li> <li>The platform is used for <b>sharing informational and public service messages</b>.</li> <li>e-Sampark signifies the <b>essence of Digital India</b>. It enables the government to <b>communicate with the citizens about several programs and initiatives</b>.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| <b>Secure, Scalable &amp; Sugamya Website as a Service (S3WAAS)</b>                                   | <ul style="list-style-type: none"> <li>It is an <b>online service developed for government entities to generate Secure, Scalable &amp; Sugamya websites</b>.</li> <li>It <b>enables government entities to choose from various themes</b> for generating websites as well as <b>customizing and managing the content</b> without any technical know-how.</li> <li>It is Designed, Developed, Hosted and Maintained by <b>National Informatics Centre (NIC)</b>.</li> </ul> <div data-bbox="446 823 1458 1102"> <p style="text-align: center;">Creating a Website through S3WaaS</p> <div> <div>  <p><b>01 Login at S3WaaS</b><br/>Login with official email address (gov.in or nic.in.)</p> </div> <div>  <p><b>02 Choose your Theme</b><br/>Select theme for your feature requirement</p> </div> <div>  <p><b>03 Add Website Details</b><br/>Provide the Website Details, Technical Owner Details and Site Owner Details</p> </div> <div>  <p><b>04 Customize Site</b><br/>Add/Edit features, text, images, video &amp; more</p> </div> <div>  <p><b>05 Make Site Live</b><br/>Get your site live and share it with the public</p> </div> </div> </div>                |
| <b>GI Cloud – MeghRaj</b>                                                                             | <ul style="list-style-type: none"> <li>The <b>National Informatics Centre (NIC)</b> is providing National Cloud services under the initiative MeghRaj. The services offered are as follows.                     <ul style="list-style-type: none"> <li><b>Infrastructure as a Service (IaaS):</b> IaaS provides you basic virtual computer infrastructure resources like CPU, Memory, Disk Storage attached to blank VMs with allowing you to install OS, using ISOs, from scratch and customization.</li> <li><b>Platform as a Services (PaaS):</b> PaaS provides pre-installed web and database servers so that you can publish and run web application without worrying about server setup. The servers are pre-configured ready with basic security hardening.</li> <li><b>Software as a Services (SaaS):</b> This provides on demand software service. SaaS is a software delivery model where users are not responsible for supporting the application or any of the components.</li> <li><b>Storage as a Service (STaaS):</b> STaaS provides need based storage solution. It provides excellent alternative to the traditional on-site and dedicated storage systems and reduces the complexities of deploying and managing multiple storage tiers.</li> <li><b>Hosting Environments:</b> NIC Cloud Services provides 3 different types of environment for creating virtual machines i.e. Production, Staging and Development so that you keep your VM segregated and manage them properly based on the business need for both PaaS as well as IaaS service model.</li> </ul> </li> </ul> |
| <b>National Information Centre-Computer Emergency</b>                                                 | <ul style="list-style-type: none"> <li>NIC-CERT Division is the <b>nodal arm of National Informatics Centre (NIC) for managing the cyber security</b> incidents.</li> <li>NIC-CERT acts as a <b>single point of contact and co-ordinate with concerned stakeholders</b> for cyber security incidents targeted at NIC Infrastructure.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |



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| <b>Response Team (NIC-CERT)</b>                                | <ul style="list-style-type: none"> <li>It undertakes measures to <b>issue periodic threat intelligence, Security Alerts/ Tips and advisories</b> to safeguard NIC's assets against cyber threats.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| <b>Project Cyber Shiksha</b>                                   | <ul style="list-style-type: none"> <li><b>Launched by:</b> Microsoft &amp; Data Security Council of India (DSCI)</li> <li><b>Aim:</b> Skilling women engineering graduates in the niche field of Cyber Security.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| <b>Visvesvaraya PhD Scheme for Electronics and IT Phase-II</b> | <ul style="list-style-type: none"> <li><b>Objective:</b> Enhancing the number of PhDs in the Electronic System Design and Manufacturing (ESDM) and IT/IT Enabled Services (ITES).</li> <li><b>Tenure:</b> 9 years from 2021</li> <li>The scheme will <b>support 1000 Full Time PhD candidates, 150 Part Time PhD candidates, 50 Young Faculty Research Fellowships and 225 Post-Doctoral Fellowships.</b></li> <li>The scheme will have a provision for <b>one time support to 250 Full time PhD fellows for 6 months to facilitate visits to labs abroad</b>, to broaden their research perspective.</li> <li><b>Institutions eligible:</b> All IITs, NITS, IISc, IISERs, Central Universities, Deemed Universities Private Universities, Private Deemed Universities, etc.</li> </ul> |

## Lakshya

**PRELIMS MENTORING PROGRAM 2025**

### 45 Days Expert Intervention

*A Strategic Revision, Practice, and Mentoring Program for UPSC Prelims Examination*

**14 APRIL 2025**

- Highly experienced and qualified team of Mentors for continuous support and guidance
- A structured plan of revision for GS Prelims, CSAT, and Current Affairs
- Effective Utilization of learning resources, including PYQs, Quick Revision Modules (QRMs), and PT-365

## Lakshya

**PRELIMS & MAINS INTEGRATED MENTORING PROGRAM**

### Lakshya Prelims & Mains Integrated Mentoring Program 2025 & 2026

*(A Strategic Revision, Practice, and Mentoring Program for UPSC Prelims and Mains Examination 2025 & 2026)*

VisionIAS introduces the Lakshya Prelims & Mains Integrated Mentoring Programme **2025 & 2026**, offering unified guidance for UPSC aspirants across both stages, ensuring comprehensive support and strategic preparation for success

|             |                    |                 |
|-------------|--------------------|-----------------|
| <b>2025</b> | <b>5 MONTHS</b>    | <b>31 MARCH</b> |
| <b>2026</b> | <b>15.5 MONTHS</b> | <b>19 MAY</b>   |

**Highlights of the Program**

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

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

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

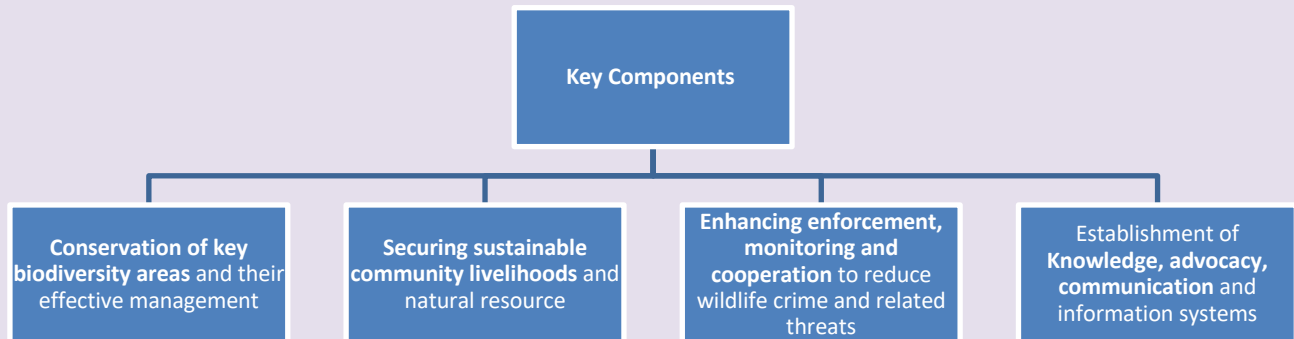
#### Quick facts

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

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

#### Salient features

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



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

## 16.2. NATIONAL ACTION PLAN ON CLIMATE CHANGE

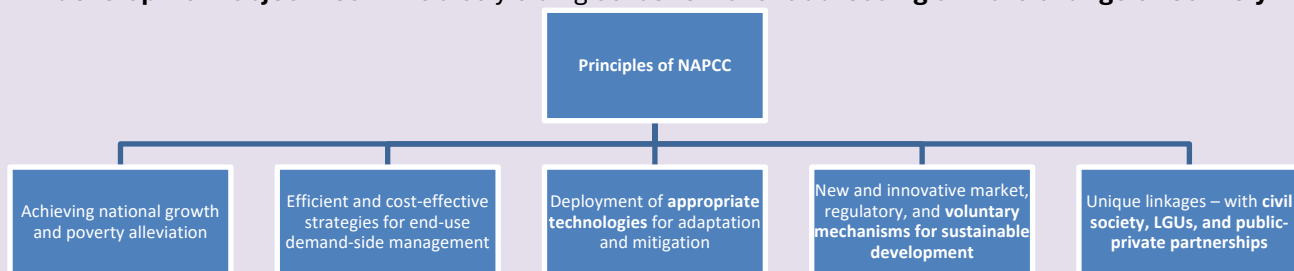
### Quick facts

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

**Objectives:** to enable the country to adapt to climate change and enhance the ecological sustainability of India’s development path.

### Salient features

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

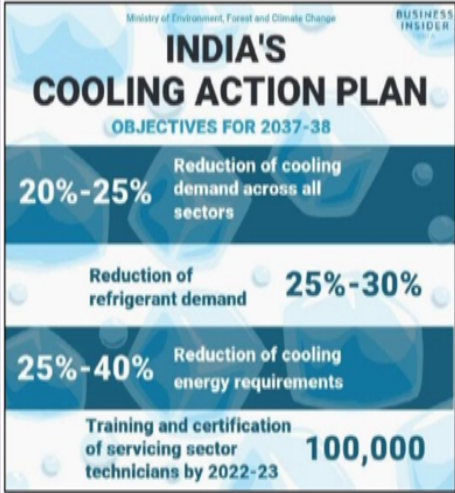


There are eight National Missions on climate change





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

## 16.3. OTHER SCHEMES/INITIATIVES

|                                                                  |                                                                                                                                                                                                                                                                                                                             |
|------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Environmental Information Awareness Capacity Building and</b> | <ul style="list-style-type: none"> <li>• It is one of the <b>Central Sector sub- schemes being</b> implemented in alignment with Mission LiFE.</li> <li>• <b>Program is dedicated to raising awareness</b>, building capacity, and promoting sustainable actions among individuals and communities across India.</li> </ul> |
|------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

|                                                                                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
|----------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Livelihood Programme (EIACP)</b>                                              | <ul style="list-style-type: none"> <li>It encompasses the best functional aspects of <b>erstwhile Environmental Information System (ENVIS) Scheme</b>.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| <b>National Clean Air Programme (NCAP)</b>                                       | <ul style="list-style-type: none"> <li><b>Purpose:</b> To improve air quality in 131 cities (non-attainment cities and Million Plus Cities) in 24 States/UTs by engaging all stakeholders.</li> <li><b>Target:</b> Reducing Particulate Matter (PM10) concentrations upto 40% by 2024-25 over baseline of 2017-18 or achievement of national standards (60 µg/m<sup>3</sup>) by 2025-26.</li> <li><b>Implementation:</b> By Central Pollution Control Board at the National level.</li> <li><b>Monitoring:</b> By PRANA (Portal for Regulation of Air-pollution in Non-Attainment Cities)</li> </ul>                                                                                |
| <b>Climate Resilience Building among Farmers through Crop Residue Management</b> | <ul style="list-style-type: none"> <li><b>Aim:</b> To mitigate climate change impacts and enhance adaptive capacity as well as <b>counter the adverse environmental impacts</b> that arise from stubble burning.</li> <li>The project has been launched under the <b>National Adaptation Fund for Climate Change (NAFCC)</b> to <b>tackle Stubble Burning</b>.</li> <li><b>Coverage:</b> Punjab, Haryana, Uttar Pradesh and Rajasthan.</li> </ul>                                                                                                                                                                                                                                   |
| <b>Green Skill Development Programme (GSDP)</b>                                  | <ul style="list-style-type: none"> <li><b>Aim:</b> To develop <b>green skilled workers</b> having technical knowledge and commitment to sustainable development.</li> <li>It has been conceptualised and developed by MoEF&amp;CC in consultation with the <b>National Skill Development Agency (NSDA)</b>.</li> <li>All courses are <b>National Skills Qualifications Framework (NSQF) compliant</b>.</li> <li>It is utilising the vast network and expertise of <b>Environmental Information System (ENVIS) Hubs/ Resource Partners (RPs)</b>.</li> <li><b>GSDP-ENVIS is a mobile app</b> to boost employability and entrepreneurship of the youth in the country.</li> </ul>     |
| <b>India Cooling Action Plan (ICAP)</b>                                          | <ul style="list-style-type: none"> <li><b>Aim:</b> To provide <b>sustainable cooling and thermal comfort for all</b> while securing <b>environmental and socio-economic benefits for the society</b>.</li> <li>The ICAP provides an integrated vision towards <b>cooling across sectors</b> encompassing <b>reduction of cooling demand</b>, refrigerant transition, enhancing energy efficiency and <b>better technology options with a 20 year time horizon</b> (refer to the infographics).</li> <li>This will also help in reducing <b>both direct and indirect emissions</b>.</li> </ul>  |
| <b>PARIVESH</b>                                                                  | <ul style="list-style-type: none"> <li>PARIVESH (Pro-Active and Responsive facilitation by Interactive, Virtuous and Environmental Single-window Hub) is an environmental <b>single window hub for Environment, Forest, Wildlife and CRZ clearances</b>.</li> <li>It <b>automates the entire process</b> of submitting the application and tracking the status of such proposals at each stage of processing.</li> </ul>                                                                                                                                                                                                                                                            |
| <b>Integrated Development of Wildlife Habitats</b>                               | <ul style="list-style-type: none"> <li><b>Type:</b> Centrally Sponsored Scheme</li> <li><b>Purpose:</b> To <b>conserve and develop wildlife habitats</b>, protect keystone species and promote <b>ecological balance</b> through technological interventions and community engagement.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                   |



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|                                                                                                                                                              | <ul style="list-style-type: none"><li>• <b>Financial assistance:</b> Assistance is provided to <b>State/UT Governments</b> for protection and <b>conservation of wildlife and its habitats</b> in Protected Areas (PAs) as well as outside PAs and also for the <b>recovery programmes of the critically endangered species</b>.</li></ul> <div><div><b>Integrated Development of Wildlife Habitats</b><br/>(Tenure: 15th Finance Commission cycle 2021-26)</div><div><div><b>Components</b></div><div><div><br/><b>Support to Protected Areas</b><br/>National Parks Wildlife Sanctuaries Conservation Reserves Community Reserves</div><div><br/><b>Protection of Wildlife</b><br/>outside Protected Areas and mitigation of Human Wildlife conflict</div><div><br/><b>Recovery programmes</b><br/>for saving critically endangered species and habitats</div></div></div></div> |
| <b>National Mission on Himalayan Studies (NMHS)</b>                                                                                                          | <ul style="list-style-type: none"><li>• <b>Type:</b> Central Sector Scheme</li><li>• <b>Aim:</b> Conservation and sustainable management of natural resources in Indian Himalayan Region (IHR)</li><li>• <b>Focus:</b> Enhancing livelihoods of local communities, in line with the National Environment Policy, 2006</li><li>• <b>Implementing Agency:</b> Himalayan Knowledge Network (HKN)</li><li>• <b>Thematic Areas</b><ul style="list-style-type: none"><li>○ Skill Development and Capacity Building</li><li>○ Handling of Hazardous Substances</li><li>○ Physical Connectivity</li><li>○ Infrastructure Development</li><li>○ Water Resource Management</li><li>○ Livelihood Options and Employment Generation</li><li>○ Biodiversity Conservation and Management</li></ul></li></ul>                                                                                                                                                                                                                                                                                                                                           |
| <b>Environment Education Awareness and Training (EEAT)</b>                                                                                                   | <ul style="list-style-type: none"><li>• <b>Type:</b> Central Sector scheme</li><li>• <b>Aim:</b> To promote environmental awareness and mobilize students' participation for environment conservation.</li><li>• <b>Major programmes:</b><ul style="list-style-type: none"><li>○ <b>National Green Corps (NGC) Programme:</b> More than 1 lakh Eco-clubs have been formed in schools and colleges to educate students and to spread awareness on environmental issues.</li><li>○ <b>National Nature Camping Programme (NNCP):</b> Organization of field visits/ nature camps in different Protected Areas/ Nature Parks/ Tiger Reserves of the country for students.</li></ul></li></ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| <b>LeadIT (Leadership for Industry Transition) Initiative</b> <div></div> | <ul style="list-style-type: none"><li>• <b>Background:</b> Launched at the UN Climate Action Summit, 2019</li><li>• <b>Aim:</b> To help guide the <b>world's hard to-decarbonize and energy-intensive sectors/industries</b> toward the <b>low-carbon economy</b>.</li><li>• <b>Launched by:</b> India and Sweden together with some other countries.</li><li>• <b>Supported by:</b> World Economic Forum</li><li>• LeadIT gathers <b>countries and companies</b> that are <b>committed to action to achieve the Paris Agreement</b>.</li><li>• LeadIT members subscribe to the notion that <b>energy-intensive industry can and must progress on low-carbon pathways</b>, aiming to achieve net-zero carbon emissions.</li></ul>                                                                                                                                                                                                                                                                                                                                                                                                        |

|                                                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
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| Colombo Declaration on Sustainable Nitrogen Management | <ul style="list-style-type: none"> <li>It is a <b>roadmap for action on nitrogen challenges</b> proposed by Sri Lanka in 2019 and <b>endorsed by the United Nations</b> member states. It seeks to <b>halve nitrogen waste by 2030</b>.</li> <li>It has been developed with the <b>technical support of the International Nitrogen Management System (INMS)</b>, a joint activity of the <b>UNEP</b> and the International Nitrogen Initiative supported by the <b>Global Environment Facility (GEF)</b>.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| Nagar Van Yojana (NVY)                                 | <ul style="list-style-type: none"> <li>It was launched in 2020, on <b>World Environment Day (5<sup>th</sup> June)</b>.</li> <li>It envisages developing <b>400 Nagar Vans and 200 Nagar Vatikas</b> in the country during the period of <b>2020-21 to 2024-25</b>.</li> <li><b>Objective:</b> To significantly <b>enhance the tree outside forests and green cover, enhancement of biodiversity and ecological benefits</b> to the urban and peri-urban areas apart from improving quality of life of city dwellers.</li> <li><b>Under the scheme</b> <ul style="list-style-type: none"> <li>These forests will <b>come up either on existing forest land</b> or on any <b>other vacant land offered by urban local bodies</b>.</li> <li>Van Udyan once established will be <b>maintained by the State Government</b>.</li> </ul> </li> <li>The scheme is fully funded under <b>CAMPA (Compensatory Afforestation Fund Act, 2016) funds</b>.</li> </ul> |



# SMART MAPPING CLASSES

## Smart MAPPING CLASSES

### GENERAL STUDIES PRELIMS

### UPSC CSE 2025

(An Exam-Focused & Interactive Mapping Program for Prelims 2025)



## 4<sup>th</sup> April



## 1 PM

Live/Online & Offline Classes



## 17. MINISTRY OF EXTERNAL AFFAIRS

### 17.1. OTHER SCHEMES IN NEWS

|                                                                   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
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| <b>Know India Programme (KIP)</b>                                 | <ul style="list-style-type: none"> <li>• <b>Aim:</b> Acquainting Indian diaspora with the transformational changes taking place in India.</li> <li>• It is a <b>three-week orientation programme for diaspora youth</b> conducted with a view to promote <b>awareness on different facets of life in India</b> and the <b>progress made by the country</b> in various fields e.g. <b>economic, industrial, education, science &amp; technology, etc.</b></li> <li>• <b>Eligibility:</b> Youth (aged between <b>18-30 years</b>) of Indian origin (excluding non-resident Indians) from all over the world having <b>graduation</b> from a recognized University/Institute or <b>enrolled for graduation</b> and <b>ability to speak in English</b>.</li> <li>• <b>Preference:</b> To Person of Indian Origin (PIO) from Girmitya countries (Mauritius, Fiji, Suriname, Guyana, Trinidad &amp; Tobago, South Africa and Jamaica).</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                               |
| <b>Pravasi Kaushal Vikas Yojana (PKVY)</b>                        | <ul style="list-style-type: none"> <li>• <b>Objective:</b> Training and certification of Indian workforce keen on overseas employment in select sectors and job roles, in line with international standards.</li> <li>• <b>Ministries:</b> MEA in partnership with the <b>Ministry of Skill Development &amp; Entrepreneurship</b>.</li> <li>• <b>Implementing Agency:</b> National Skill Development Corporation (NSDC)</li> <li>• The <b>short-term program</b> (of 2 weeks to one month) involves training candidates in suitable skill sets which <b>address the requirements in communication, trade specific knowledge and skills</b> along with <b>cultural orientation</b>.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| <b>Indian Technical and Economic Cooperation Programme (ITEC)</b> | <ul style="list-style-type: none"> <li>• <b>Instituted in 1964</b>, ITEC is one of the oldest institutionalized arrangements for international capacity building.</li> <li>• It is a <b>demand-driven, response-oriented programme</b> that focuses on addressing the needs of developing countries through innovative technological <b>cooperation between India and the partnering nation</b>.</li> <li>• Although it is <b>essentially a bilateral programme</b>, its resources have also been used for financing <b>trilateral and regional undertakings</b> such as with the Economic Commission for Africa, UNIDO and G-77.</li> <li>• It offers nearly <b>10,000 fully-funded in-person training opportunities</b> at 100+ eminent institutes in India each year.</li> <li>• It is administered by the <b>Development Partnership Administration-II</b> Division of the MEA.</li> </ul> <div data-bbox="500 1465 1442 1801"> <p style="text-align: center;"><b>Key initiatives</b></p> <ul style="list-style-type: none"> <li>eITEC (for online trainings using digital delivery platforms)</li> <li>ITEC-Executive (short-term policy-focussed, in-person trainings for senior government executives)</li> <li>ITEC-Onsite and ITEC-Expert (onsite capacity building assignments carried out by Indian experts)</li> </ul> </div> |
| <b>e-VidyaBharati AarogyaBharati (e-VBAB) Network Project</b>     | <ul style="list-style-type: none"> <li>• It was launched to offer <b>free of cost tele-education and tele-medicine services to African countries</b>.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |

## 18. MINISTRY OF FINANCE

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

#### Quick facts

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

#### Objectives:

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

#### Salient Features

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

#### Basic Tenets of PMJDY



##### Banking the Unbanked:

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



##### Securing the Unsecured:

Free Indigenous debit cards and Rs. 2 lakh accident insurance coverage



##### Funding the Unfunded:

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

- **Approach:**
  - **Accounts opened are online accounts** in core banking system of banks.
  - **Inter-operability** through RuPay debit card or Aadhaar enabled Payment System (AePS).
  - **Fixed-point Business Correspondents.**
  - **Simplified KYC / e-KYC** in place of cumbersome KYC formalities.

- **RuPay Card Insurance:** Free accidental insurance cover on RuPay cards increased from Rs. 1 lakh to **Rs. 2 lakhs** for PMJDY accounts opened after 28.8.2018.
- **Overdraft facilities:** OD upto **Rs 2,000/- (without conditions)** and upper age limit for OD is **65 years**.
- **Inoperative PMJDY Accounts:** As per extant RBI guidelines, a **PMJDY account is treated as inoperative if there are no customer induced transactions** in the account for over a period of two years.

#### Pradhan Mantri Jan Dhan Yojana (PMJDY)

Universal access to Banking services

Creation of Credit guarantee Fund

Financial literacy Program



**6 PILLARS OF PMJDY**

Pension scheme for Unorganized Sector

Basic saving bank Account with Overdraft facility Of Rs. 10,000 to Eligible adult

Micro-insurance Financial literacy Program





- **Jan Dhan Darshak App:** A mobile application, was launched to **provide a citizen centric platform for locating banking touch points such as bank branches, ATMs, Bank Mitras, Post Offices, etc.** in the country.
- **Coverage under other schemes:** PMJDY Accounts are eligible for benefits under schemes like PM Jeevan Jyoti Bima Yojana (PM JJBY), PM Suraksha Bima Yojana (PM SBY), Atal Pension Yojana and MUDRA Scheme.

## 18.2. NPS VATSALYA YOJANA

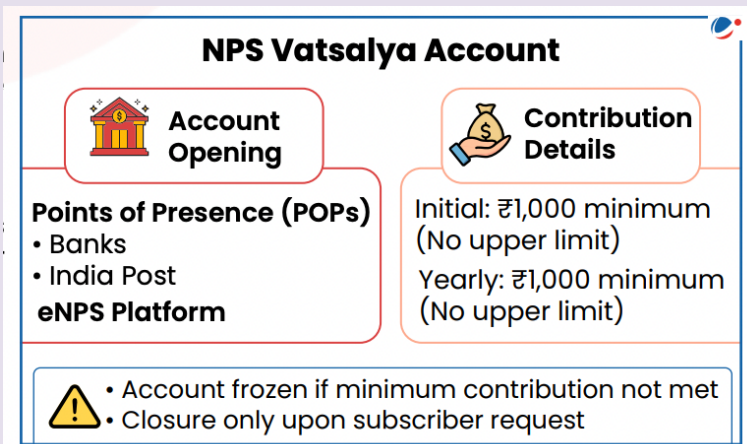
### Quick Facts

- **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.**
  - **NRI/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.**
    - > 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.



### 18.3. SUKANYA SAMRIDDHI YOJANA (SSY)

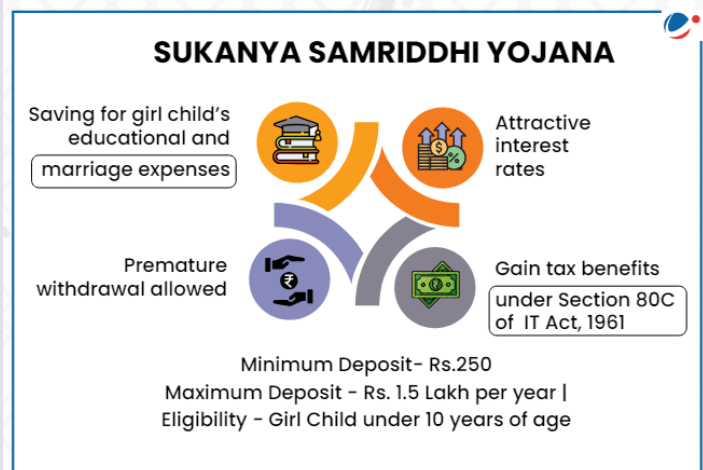
#### Quick facts

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

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

#### Salient features

- **Account Opening:** Account can be opened in **Post Offices and notified branches of Commercial Banks**.
- **Maximum Account Per family:** Account is opened in the name of a **girl child for upto two girl children in one family**.
  - **Exception for twins/triplets:** Benefits could also be availed for **more than two** in case of twins/triplets in the **first birth or the second birth**.
    - > However, if the first birth itself results in more than two girl children, girls born after the twins/triplets will not be eligible to open Sukanya Samridhhi accounts.
- **Account portability:** The account can be **transferred anywhere in India** from one post office/Bank to another.
- **Interest Rate:** Interest on balance (at rate notified by the government from time to time) will be **calculated on yearly compounded basis** and credited to the account.
- **Maturity of scheme:** The account shall mature after **21 years from the date of opening or on marriage** of the girl child under whose name the account is opened, **whichever is earlier**.
- **Premature closure of account:** In the event of **death of the account holder** or where the Central Government is satisfied that continuation of the account is causing **undue hardship to the account holder**.
- **Premature withdrawal:** Once the girl child is **18 years old**, she can make an early withdrawal of **up to 50% of the balance for higher education**.
- **Other benefits of Sukanya Samridhhi Account Scheme**
  - Even girl child can operate the account after she attains the age of 10 years.
  - Payment on maturity to girl child.
  - Interest payment even after maturity if account is not closed.
  - Transferable anywhere in India.
  - Deposits may be made in the account till the completion of a period of fifteen years from the date of opening of the account.
- **Documents required for opening an account**
  - Sukanya Samridhhi Account Opening Form.
  - Birth certificate of girl child
  - Identity proof (as per RBI KYC guidelines)
  - Residence proof (as per RBI KYC guidelines)



## 18.4. STAND UP INDIA SCHEME

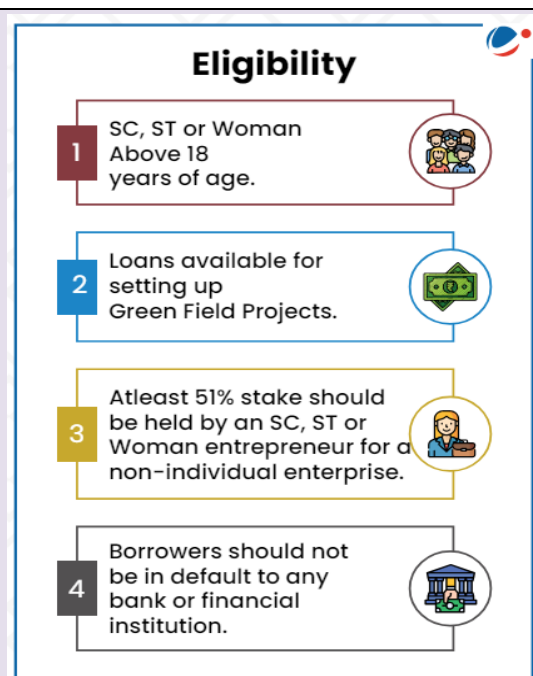
### Quick facts

- **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:** SIDBI (Small Industries Development Bank of India)

**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 feature

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



## 18.5. PRADHAN MANTRI VAYA VANDANA YOJANA (PMVVY)

### Quick facts

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

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

### Salient features

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

## 18.6. PRADHAN MANTRI MUDRA YOJANA (PMMY)

### Quick facts

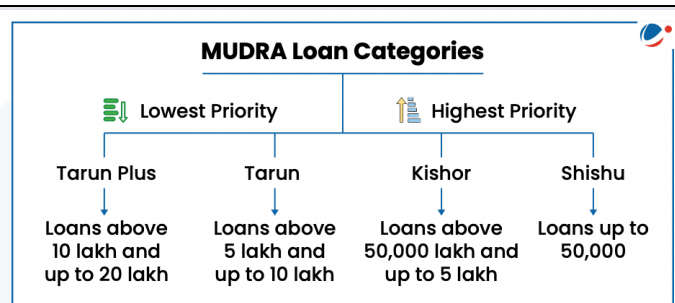
- **Purpose:** PMMY is set up for providing **MUDRA loans to the non-corporate, non-farming small & micro enterprises.**
- **Type:** Central Sector Scheme
- **Intended beneficiary:** Any Indian Citizen having **business plan for a non-farm sector** and whose credit need is less than Rs. 20 lakh.
- **Sectors eligible for Loan:** **Manufacturing, trading and services** sectors and activities **allied to agriculture**

### Objectives

- 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.
- To provide **financial inclusiveness** and support to the marginalized and hitherto socioeconomically 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.

## 18.7. NATIONAL PENSION SYSTEM (NPS)

### Quick facts

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

### Objectives:

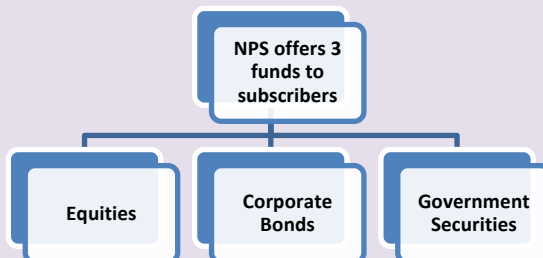
- To provide retirement income to all the citizens and to inculcate the **habit of saving for retirement** amongst the citizens.

### Salient feature

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

| Type of account        | Feature                                                                                                                                                                                                                                                                                                    |
|------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Tier I Account</b>  | <ul style="list-style-type: none"> <li>• <b>Non-withdrawable account</b> meant for savings for retirement</li> </ul>                                                                                                                                                                                       |
| <b>Tier II Account</b> | <ul style="list-style-type: none"> <li>• A <b>voluntary savings facility</b>.</li> <li>• Only those who have T-1 Account can avail this.</li> <li>• The subscriber is <b>free to withdraw savings</b> from this account anytime.</li> <li>• <b>No tax benefit is available</b> on this account.</li> </ul> |

- **Market linked return:** The contributions accumulate over a period of time till retirement **grows with market linked returns**.
- **PRAN:** The subscriber is allotted a **unique Permanent Retirement Account Number (PRAN)** which is portable and can be **used from any location in India**.
- **Partial withdrawal:** Such Withdrawal can happen



- At least **3 years from the date of joining** of the NPS except for activities like **skill development, re-skilling or any other self-development** activities.
- Can happen **maximum of three times during** the entire tenure of subscription.
- **25% of the contribution could be withdrawn for exigencies** like health, marriage, house and education, etc.
- **Premature exit: Premature exit only after completion of 10 years. If the total accumulated corpus is:**
  - **Less than or equal to Rs. 1 Lakh:** Complete Withdrawal is allowed.
  - **More than Rs. 1 Lakh:** Only 20% of the accumulated funds can be withdrawn as lump sum.
    - > 80% of the accumulated fund has to be utilized for purchase of an Annuity that would provide a regular monthly pension.
- **Exit benefits upon attaining the age of 60 years or Superannuation**
  - **Minimum of 40%** of accumulated pension wealth will be utilized for monthly **annuity or pension**.
  - **Remaining 60%** of accumulated pension wealth shall be paid to the **subscriber as lump sum**.
- **Tax Benefits**
  - NPS has **EEE tax** status (tax exempt at entry, investment, and maturity).
  - Employee's **own Contribution towards NPS Tier-I** eligible for:
    - > **₹1,50,000** of deduction available under section 80 C of the IT Act
    - > **An additional tax deduction up to ₹50,000 under section 80CCD (1)** of the IT Act
- **Withdrawal:**
  - **Interim/ Partial withdrawal up to 25% of the contributions** made by the subscriber from NPS Tier-I is tax free.
  - Lump sum withdrawal up to **60% of total pension wealth from NPS Tier-I at the time of superannuation** is tax exempt.
    - > The minimum **40% of the amount** utilized for **annuity is also tax exempt**.

## 18.8. GOLD MONETIZATION SCHEME

### Quick facts

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

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

### Salient features

- **Background:** Comprises of the previous '**Gold Deposit Scheme**' and the '**Gold Metal Loan**' scheme, revamped and linked together in GMS.
- **Eligibility: Resident Indians** (Individuals, HUFs, Proprietorship & Partnership firms, etc.) can make deposits under the scheme.
  - **Joint deposits of two or more eligible depositors are allowed.**
- **Deposit Quantity Limit**
  - **Minimum: 10 grams of raw gold** (bars, coins, jewellery excluding stones and other metals)
  - **Maximum: No Limit**



- Tenure**

|                                                        | Short Term Bank Deposit (STBD)                                                                                                              | Medium Term Government Deposit (MTGD)                                                                   | Long Term Government Deposit (LTGD) |
|--------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------|-------------------------------------|
| <b>Deposits</b>                                        | Bank's on-balance sheet liability                                                                                                           | Deposits are accepted by banks on behalf of the Central Government                                      |                                     |
| <b>Period</b>                                          | 1-3 years                                                                                                                                   | 5 - 7 years                                                                                             | 12 - 15 years                       |
| <b>Lock in Period</b>                                  | 1 year                                                                                                                                      | 3 years                                                                                                 | 5 years                             |
| <b>ROI (based on the value of gold during deposit)</b> | As decided by bank                                                                                                                          | 2.25% p.a.                                                                                              | 2.50% p.a.                          |
| <b>Denomination</b>                                    | <ul style="list-style-type: none"> <li><b>Principal:</b> Gold/cash based on Customer's discretion</li> <li><b>Interest:</b> Gold</li> </ul> | <ul style="list-style-type: none"> <li><b>Principal:</b> Cash</li> <li><b>Interest:</b> Cash</li> </ul> |                                     |
- NOTE: The **Gems & Jewelry sector** is one of the important sectors of Indian Economy, with a contribution of around 7% to GDP, **10-12% share in country's total merchandise export**.

## 18.9. OTHER SCHEMES/INITIATIVES

|                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                                                    |  |
|-----------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------|--|
| <b>Sovereign Gold Bond Scheme (SGB)</b> | <ul style="list-style-type: none"><li>• SGBs are <b>government securities denominated in grams of gold</b>.</li><li>• They are <b>substitutes for holding physical gold</b>.</li><li>• Investors have to <b>pay the issue price in cash</b> and the <b>bonds will be redeemed in cash on maturity</b>.</li><li>• <b>Interest earned: 2.50% per annum payable semi-annually</b> on the nominal value</li><li>• The Bond is <b>issued by Reserve Bank on behalf of Government of India</b>.</li><li>• <b>Eligibility:</b> Person resident in India (individuals, HUFs, trusts, universities and charitable institutions)</li><li>• <b>Know-Your-Customer (KYC) norms:</b> Every application must be accompanied by the ‘PAN Number’</li><li>• <b>Tenure:</b> Tenor of the bond is <b>8 years</b>, early encashment/redemption of the bond is allowed <b>after fifth year from the date of issue on coupon payment dates</b></li><li>• <b>Tax benefits:</b> <b>Interest on the Bonds is taxable</b>, but the <b>capital gains tax</b> arising on redemption of SGB to an individual <b>has been exempted</b></li><li>• <b>Limits on investment per fiscal year</b><ul style="list-style-type: none"><li>○ <b>Minimum:</b> one gram</li><li>○ <b>Maximum:</b> 4 kg for individuals and Hindu Undivided Family (HUF) and 20 kg for trusts and similar entities</li><li>○ In case of joint holding, <b>the limit applies to the first applicant</b></li></ul></li><li>• <b>Authorized agencies selling the SGBs:</b> Bonds are sold through offices or branches of <b>Nationalised Banks, Scheduled Private Banks, Scheduled Foreign Banks, designated Post Offices, Stock Holding Corporation of India Ltd. (SHCIL)</b></li></ul> |                                                    |  |
| <b>Insurance schemes</b>                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                                                    |  |
| <b>Specification</b>                    | <b>Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | <b>Pradhan Mantri Suraksha Bima Yojana (PMSBY)</b> |  |
| <b>Type:</b>                            | <b>Central Sector Scheme</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                    |  |
| <b>Nature</b>                           | <b>Life insurance scheme (life cover up to age 55).</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | <b>Insurance against accidents</b>                 |  |



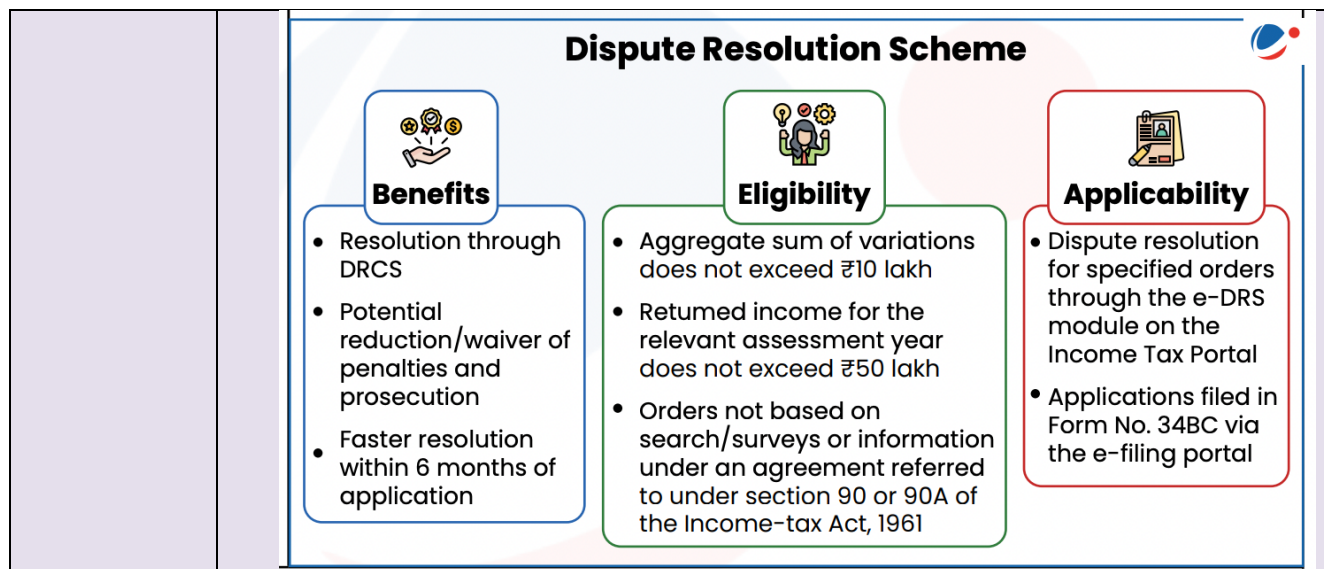
|                                                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                                                                                                                                                   |
|--------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Eligibility</b>                               | <ul style="list-style-type: none"> <li><b>Citizens</b> (including NRIs) in the age group of <b>18 to 50 years</b>.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | <b>Citizens</b> (including NRIs) in the age group 18 to 70 years.                                                                                                                 |
| <b>Risk covered</b>                              | <ul style="list-style-type: none"> <li><b>Death due to any reason</b>, after the first 45 days of enrolment.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | <b>Accidental death and disabilities</b>                                                                                                                                          |
| <b>Coverage</b>                                  | <ul style="list-style-type: none"> <li><b>Rs. 2 lakh (term insurance)</b>, renewable from year to year</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | <ul style="list-style-type: none"> <li><b>Rs 2 lakh for accidental death</b> or total permanent disability</li> <li><b>Rs 1 lakh for partial permanent disability.</b></li> </ul> |
| <b>Conditions</b>                                | <b>A bank or post office account</b> , and consent to enable <b>auto-debit of premium</b> .                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                                                                                                                                                                   |
| <b>Implementing agencies</b>                     | <ul style="list-style-type: none"> <li><b>Life Insurance Corporation</b></li> <li><b>All other life insurers</b></li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | <ul style="list-style-type: none"> <li>Public Sector <b>General Insurance Companies (PSGICs)</b></li> <li>Other general insurance companies</li> </ul>                            |
| <b>Premium rate</b>                              | <b>₹436 per annum</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | <b>₹ 20 per annum</b>                                                                                                                                                             |
| <b>Other schemes</b>                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                                                                                                                                                   |
| <b>Atal Pension Yojana (APY)</b>                 | <ul style="list-style-type: none"> <li><b>Aim:</b> To provide minimum guaranteed pension for the people in the unorganized sector.</li> <li><b>Type:</b> Central Sector Scheme</li> <li><b>Implementing agency:</b> Pension Fund Regulatory and Development Authority (PFRDA) under the National Pension System (NPS).</li> <li><b>Eligibility:</b> APY is open to all bank account holders in the age group of 18 to 40 years</li> <li><b>Benefits:</b> Guaranteed minimum monthly pension of Rs. 1000 or its multiple upto Rs. 5000 (based on the contributions) at the age of 60 years.</li> <li><b>Voluntarily exit:</b> Subscriber could exit from the scheme subject to certain condition.</li> <li><b>Death of the subscriber</b> <ul style="list-style-type: none"> <li>Premature death (before 60 years of age)</li> <li>Spouse can continue contribution to APY account</li> </ul> </li> <li><b>Death after attaining 60 years</b> <ul style="list-style-type: none"> <li>Pension to spouse</li> <li>If spouse also dies, accumulated pension corpus would go to nominee</li> </ul> </li> </ul> |                                                                                                                                                                                   |
| <b>Mahila Samman Savings Certificates (MSSC)</b> | <b>Mahila Samman Savings Certificates (MSSC)</b> <ul style="list-style-type: none"> <li>Scheme was <b>announced in 2023-24 Union Budget</b> with the objective of promoting financial inclusion and empowering women, including girls.</li> <li><b>Key features of scheme</b> <ul style="list-style-type: none"> <li><b>Two-year tenure</b> (valid upto 2025) and provides <b>fixed interest rate of 7.5% compounded quarterly</b>.</li> <li>MSSC account holder can <b>withdraw a maximum up to 40% of eligible balance once</b> after expiry of one year from date of opening of account but before maturity of account.</li> <li><b>Minimum amount</b> to be invested is <b>Rs.1,000 and any sum in multiples of Rs.100</b>.</li> <li><b>Maximum investment limit</b> is <b>Rs.2 lakh</b>.</li> </ul> </li> </ul>                                                                                                                                                                                                                                                                                      |                                                                                                                                                                                   |
| <b>Atmanirbhar Bharat Rozgar Yojana (ABRY)</b>   | <b>Atmanirbhar Bharat Rozgar Yojana (ABRY)</b> <ul style="list-style-type: none"> <li><b>Aim:</b> Reduce the financial burden of the employers of various sectors/industries and encourages them to hire more workers.</li> <li><b>Applicability:</b> Every establishment registered with EPFO and their new employees (earning wage less than Rs. 15,000/- per month) for hiring between October 2020 to June 2021 or those who lost jobs between March 2020 to September 2020</li> <li><b>Incentive for encouraging hiring:</b> Centre is crediting for provident fund for a period of two years both the employees' share and employers share' (12% of wages each) of contribution payable or only the employees' share, depending on employment strength of the EPFO registered establishments.</li> </ul>                                                                                                                                                                                                                                                                                            |                                                                                                                                                                                   |





|                                                                                                 |                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|-------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                                                                                 | <ul style="list-style-type: none"> <li><b>Implementing Agency:</b> Employees Provident Fund Organization (EPFO)</li> </ul>                                                                                                                                                                                                                                                                                            | <b>Atmanirbhar Bharat Rozgar Yojana (ABRY)</b> <div> <b>Aim</b><br/> Reduce employers' financial burden and encourage hiring </div> <div> <b>Applicability</b><br/> EPFO-registered establishments hiring new employees<br/> Wage limit: Rs. 15,000/- per month<br/> Hiring period: October 2020 to June 2021<br/> Covers employees who lost jobs between March-September 2020 </div> <div> <b>Incentive</b><br/> Government credits PF contributions for two years<br/> 12% employees' share and 12% employers' share </div> <p>Implementing Agency: Employees Provident Fund Organization (EPFO)</p>                                                                                                                                                                                                                                                                                                       |
| <b>Scheme for Financial Support to PPP in Infrastructure Viability Gap Funding (VGF) Scheme</b> | <b>Scheme for Financial Support to PPP in Infrastructure Viability Gap Funding (VGF) Scheme</b> <ul style="list-style-type: none"> <li>The scheme provides financial support in the form of <b>grants, one time or deferred, to infrastructure projects undertaken through PPPs</b> (Public Private Partnership) with a view to <b>make them commercially viable</b>.</li> <li><b>Tenure:</b> Till 2024-25</li> </ul> | <b>Viability Gap Funding (VGF) Scheme</b> <div> <b>Scheme Overview</b><br/> Financial support through grants to PPP infrastructure projects<br/> Aim: Make projects commercially viable<br/> <b>Tenure: Till 2024-25</b> </div> <div> <b>Sub Scheme - 1</b><br/> Social Sectors: Water Treatment, Supply, Waste Management, Health, Education<br/> Operational Cost Recovery: 100%<br/> Central Government VGF: Max 30% of Total Project Cost<br/> State/Ministry Additional Support: Up to 30% of Total Project Cost </div> <div> <b>Sub Scheme - 2</b><br/> Demonstration/Pilot Projects in Health and Education<br/> Operational Cost Recovery: Min 50%<br/> Central &amp; State Governments Support: Up to 80% Capital Expenditure<br/> Up to 50% O&amp;M Costs (First 5 Years)<br/> Central Govt Max VGF: 40% of Total Project Cost<br/> Additional: Up to 25% Operational Costs (First 5 Years) </div> |

|                                                                    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|--------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Special Assistance to States for Capital Investment                | <ul style="list-style-type: none"> <li>Under the scheme (announced in 2023-24 budget), <b>State Governments will get special assistance</b> in the form of <b>50-year interest free loan</b> up to an <b>overall sum of Rs. 1.3 lakh crore</b> during the financial year 2023-24.</li> <li>Scheme for financial assistance to States for capital investment/expenditure <b>was first instituted by Ministry of Finance in 2020-21</b> in the wake of <b>COVID-19 Pandemic</b>.</li> <li><b>Scheme has following 8 parts</b> <ul style="list-style-type: none"> <li>Rs. 1 lakh crore has been allocated amongst States in proportion to their share of central taxes &amp; duties as per the award of the 15<sup>th</sup> Finance Commission.</li> <li><b>Financing reforms in ULBs</b> to make them creditworthy for Municipal Bonds and for issue of Municipal Bonds.</li> <li><b>Housing for Police personnel</b> above or as part of police stations in urban areas.</li> <li><b>Children and adolescents libraries</b> with digital infrastructure at Panchayat and Ward level</li> <li>Incentive for Just-in-time release of <b>Centrally Sponsored Schemes</b> funds by state governments</li> <li>Incentive for <b>scrapping Old vehicles</b></li> <li><b>Urban Planning Reforms</b></li> <li><b>Construction of Unity malls</b></li> </ul> </li> </ul> |
| Special Window for Affordable and Mid-Income Housing (SWAMIH) Fund | <ul style="list-style-type: none"> <li><b>Bengaluru's first project under SWAMIH fund was completed</b>, providing affordable homes to nearly 3000 families.</li> <li><b>SWAMIH Fund is a social impact fund specifically formed for completing stressed and stalled residential projects</b> and was launched in 2019. <ul style="list-style-type: none"> <li>Fund is <b>sponsored by Ministry of Finance</b> and is <b>managed by SBICAP Ventures Ltd.</b></li> </ul> </li> <li>It <b>provides priority debt financing</b> for completion of stressed, brownfield and Real Estate Regulatory Authority (RERA)-registered residential project.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| e-Appeals Scheme                                                   | <ul style="list-style-type: none"> <li><b>Central Board of Direct Taxes (CBDT)</b> has notified an <b>e-Appeals Scheme, 2023</b> to reduce pendency of appeals at the level of income tax commissioners.</li> <li><b>About e-Appeals Scheme:</b> <ul style="list-style-type: none"> <li><b>Aggrieved assessee can appeal certain orders before Joint Commissioner (Appeals)</b> passed by an assessing officer below the rank of Joint Commissioner (Appeals).</li> <li>A person <b>shall not be required to appear either personally</b> or through authorised representative in connection with any proceedings under this scheme.</li> <li><b>Appellant can, however, request a personal hearing</b>, which would be done through video conferencing or video telephony.</li> </ul> </li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| Dispute Resolution Scheme (e-DRS), 2022                            | <ul style="list-style-type: none"> <li><b>Purpose:</b> To minimize litigation and provide relief to eligible taxpayers by resolving disputes related to specified income tax orders.</li> <li><b>Deadline for filing Application:</b> Within 1 month of receiving the specified order.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |



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**AIR**  
**4**

**SHAH MARGI CHIRAG**

**AIR**  
**5**

**AAKASH GARG**

**AIR**  
**6**

**KOMAL PUNIA**

**AIR**  
**7**

**AAYUSHI BANSAL**

**AIR**  
**8**

**Raj Krishna Jha**

**AIR**  
**9**

**ADITYA VIKRAM AGARWAL**

**AIR**  
**10**

**MAYANK TRIPATHI**

# 19. MINISTRY OF FISHERIES, ANIMAL HUSBANDRY & DAIRYING

## 19.1. PRADHAN MANTRI MATSYA SAMPAD A 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

### Objectives

- **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.





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

### Quick Facts

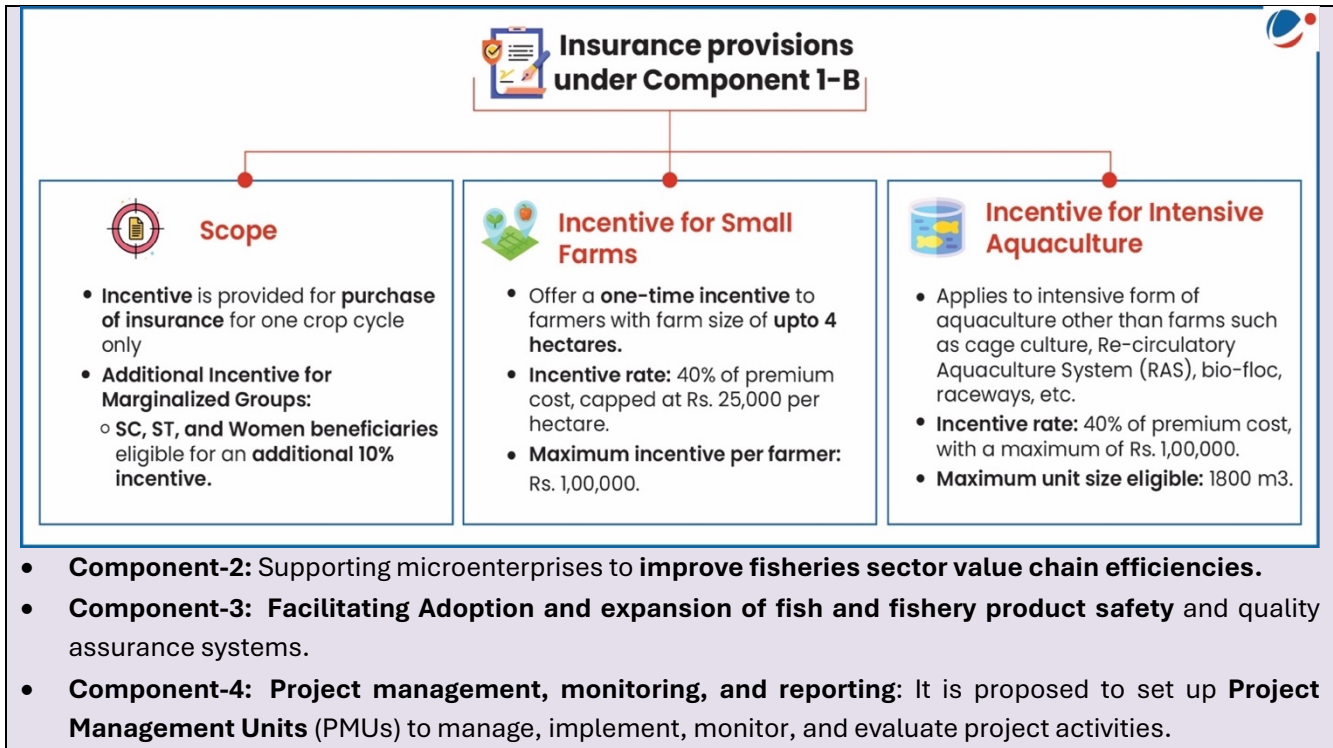
- **Purpose:** Formalization of the fisheries sector and supporting fisheries micro and small enterprises
- **Type:** Central Sector Scheme
- **Sub-scheme of:** Pradhan Mantri Matsya Sampada Yojana
- **Tenure:** FY 2023-24 to FY 2026-27

### Objectives

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

### Salient features

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



### 19.3. ANIMAL HUSBANDRY INFRASTRUCTURE DEVELOPMENT FUND (AHIDF)

#### Quick facts

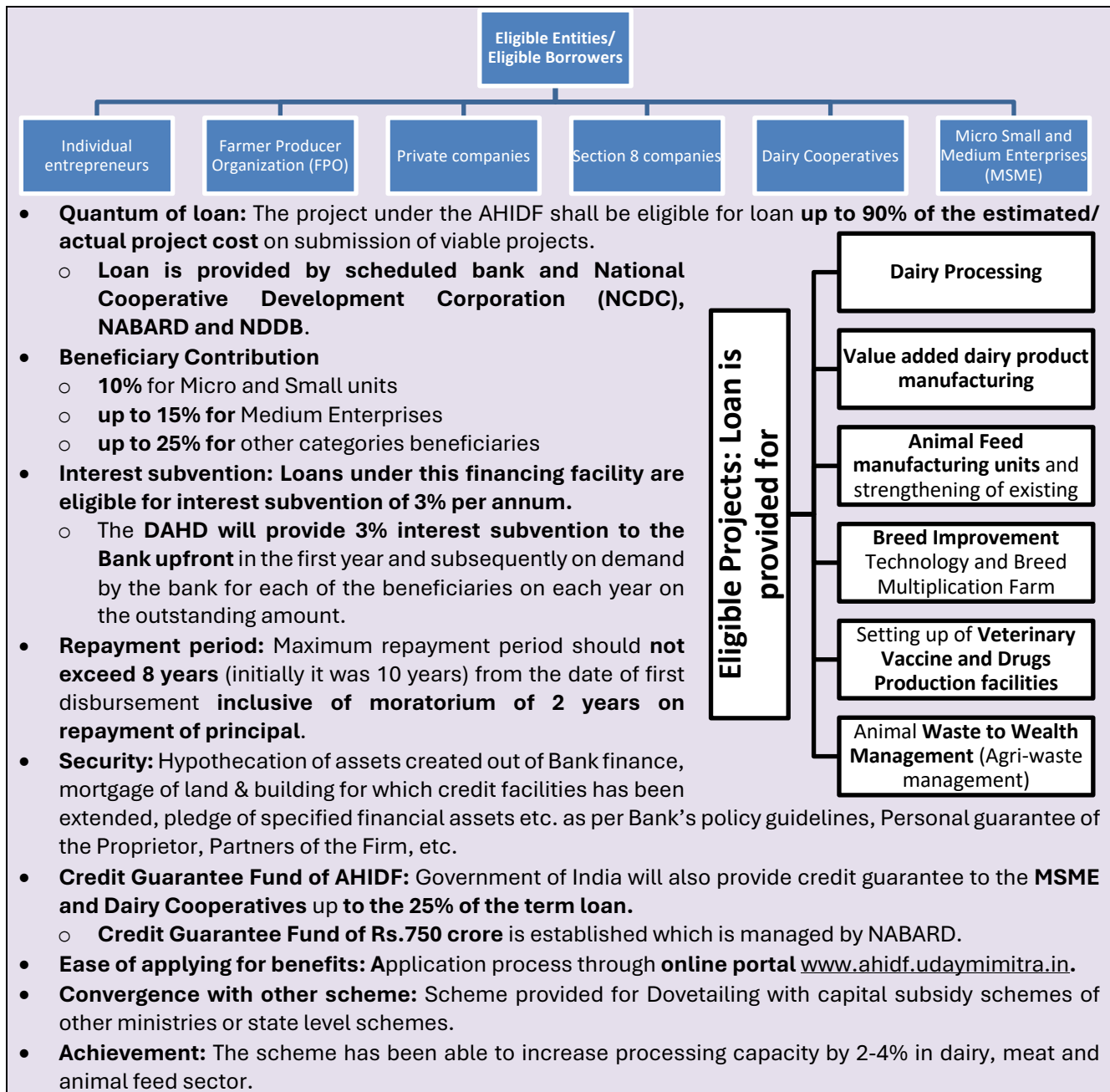
- Purpose:** To help increasing of milk and meat processing capacity and product diversification
- Type:** Central Sector Scheme
- Financial assistance:** Term Loan to the **Eligible Entities** would be provided
- Tenure:** Till 2025-26

#### Objectives

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

#### Salient features

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



## 19.4. BLUE REVOLUTION: INTEGRATED DEVELOPMENT AND MANAGEMENT OF FISHERIES

### Quick facts

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



## Objectives

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

## Salient features

- **Vision:** Blue Revolution, the Neel Kranti Mission has the vision to achieve **economic prosperity** of the country and **the fishermen and fish farmers**.
- **Financial assistance:** It provides financial assistance for **development of fisheries and aquaculture** sector including fish production and post-harvest related activities like fish brood banks, hatcheries, construction of ponds.
- **Components of the Blue Revolution**
  - National Fisheries Development Board (NFDB)
  - Development of Inland Fisheries and Aquaculture
  - Development of Marine Fisheries, Infrastructure and Post Harvest Operations
  - National Scheme on Welfare of Fishermen
  - Monitoring, Control and Surveillance (MCS) and other need based Interventions
  - Institutional Arrangement for Fisheries Sector
  - Strengthening of Database & Geographical Information System of the Fisheries Sector
- **Mission Fingerling:** To facilitate the **establishment of hatcheries and Fingerling rearing ponds** to ensure certain level of production of fish fingerling, post larvae of shrimp and crab in the country.
- **Fisheries and Aquaculture Infrastructure Fund (FIDF)**
  - It was established with a fund size of **Rs. 7522.48 crore**.
  - The Centre provides **interest subvention up to 3% per annum** for providing the concessional finance by the **Nodal Loaning Entities** for development of infrastructure in the fisheries sector.
  - **Tenure:** 2025-26

## 19.5. RASHTRIYA GOKUL MISSION (RGM)

### Quick facts

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

### Objectives

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

### Salient features

- **Background:** Launched in 2013-2014 under the **National Programme for Bovine Breeding and Dairy Development**.
- **Key Components of the Scheme**
  - **Heifer Rearing Centres:** The government will provide a one-time 35% capital subsidy to establish Heifer Rearing Centres, supporting 30 facilities that can house 15,000 heifers in total.
    - **Heifer** is any **young, female, domestic bovine** that has not produced offspring.
  - **Support for high-genetic-merit in vitro fertilization (IVF) heifers:** The government will offer a 3% interest rate reduction on loans for farmers purchasing high-genetic-merit IVF heifers.





- **Availability of High genetic Merit Germplasm** via Bull Production Programme through Progeny Testing and Pedigree Selection.
    - Implementation of **IVF Technology**.
  - **Extension of Artificial Insemination (AI) Network** via establishment of Multi-Purpose AI technicians in Rural India (MAITRIs) to meet shortage of AI technicians in the country.
    - Implementation of **National Digital Livestock Mission** that will enable inputs of all reporting, including disease and outbreak.
  - **Development and Conservation of indigenous breeds** via assistance to Gaushalas, Gosadans and Pinjarapoles which are maintaining elite animals of indigenous breeds.
  - **Increasing awareness** via Nationwide AI Programme to ensure free of cost AI at the farmer's doorstep.
    - **Awards to Farmer** (Gopal Ratna/ Kamdhenu).
  - **Skill Development** via training of professionals and existing AI workers.
  - **Research, development and innovation** in bovine Breeding
  - **Implementing Agency:** Livestock Development Boards or Milk Federations of States, NDDDB, ICAR, etc.
- Initiatives under RGM**
- **Establishment of Gokul Grams.**
  - Establishment of **National Kamdhenu Breeding Centers:** To act as repository of indigenous germplasm of all indigenous breeds (Andhra Pradesh and Madhya Pradesh).
  - **e-Pashu Haat - Nakul Prajnan Bazaar:** An e-market portal connecting breeders and farmers, for quality disease-free bovine germplasm.
  - **Advanced Reproductive Technology:** To improve availability of disease-free female bovines.

## 19.6. OTHER SCHEMES/INITIATIVES

|                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|----------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>National Animal Disease Control Programme (NADCP)</b> | <div><h3>National Animal Disease Control Programme (NADCP)</h3><div><div><b>Objective</b><p>Control of Foot &amp; Mouth Disease (FMD) and Brucellosis<br/>Vaccinate 100% of cattle, buffalo, sheep, goat, and pig population</p></div><div><b>Goal</b><p>Control FMD by 2025   Eradicate FMD by 2030</p></div><div><b>Foot and Mouth Disease (FMD)</b><p>Highly contagious viral disease of cloven-hoofed animals</p><p><b>Impacts:</b><br/>Reduced milk yield • Decreased growth rate • Infertility • Reduced working capacity • Trade market restrictions</p></div><div><b>Brucellosis</b><p>Reproductive disease in cattle and buffaloes<br/>Caused by Brucella abortus bacteria</p><p><b>Characteristics:</b><br/>• Fever • Pregnancy abortion • Infertility • Delayed heat • Interrupted lactation • Production losses</p><p>Endemic in India, increasing in recent times</p></div></div></div> |
|----------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

|                                                                     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|---------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>National Programme for Dairy Development” scheme</b>             | <ul style="list-style-type: none"> <li>• <b>Aim:</b> To enhance quality of milk and milk products and increase share of organized milk procurement.</li> <li>• <b>Tenure:</b> 2021-22 to 2025-26</li> <li>• The scheme has <b>two components</b>: <ul style="list-style-type: none"> <li>○ <b>Component 'A'</b> <ul style="list-style-type: none"> <li>&gt; <b>Creating/strengthening of infrastructure for quality milk testing equipment</b> as well as primary chilling facilities for Cooperatives /SHG run private dairy/Milk Producer Companies/Farmer Producer Organisations.</li> </ul> </li> <li>○ <b>Component 'B'</b> <ul style="list-style-type: none"> <li>&gt; Aided by <b>Japan International Cooperation Agency (JICA)</b>.</li> <li>&gt; Being implemented in 9 states namely <b>Bihar, Uttar Pradesh, Punjab, Rajasthan, Madhya Pradesh, Andhra Pradesh, Telangana, Uttarakhand and West Bengal</b>.</li> <li>&gt; It facilitates <b>creation of necessary dairy infrastructure for market linkages for the produce in villages and strengthening of capacity building</b> of stake-holding institutions from village to State level.</li> </ul> </li> </ul> </li> </ul> |
| <b>National Livestock Mission (NLM)</b>                             | <ul style="list-style-type: none"> <li>• <b>Objectives:</b> Employment generation through <b>entrepreneurship development in small ruminant, poultry and piggy sector &amp; Fodder sector</b>, increase of per animal productivity through breed improvement, increase in production of meat, egg, goat milk, wool and fodder.</li> <li>• <b>Key components:</b> <div data-bbox="435 1052 1438 1157"> <pre> graph LR     A[Breed Development of Livestock and Poultry] --&gt; B[Feed and Fodder Development]     B --&gt; C[Innovation and Extension] </pre> </div> </li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| <b>National Action Plan for Control and Eradication of Glanders</b> | <ul style="list-style-type: none"> <li>• As per the action plan, <b>infected animal should be eliminated immediately</b>. <ul style="list-style-type: none"> <li>○ In case absolutely essential, <b>the positive animal may be transported to appropriate area for destruction</b> and further disposal in closed vehicles.</li> <li>○ All the zoo-sanitary measures should be followed at the time of culling and disposal of carcasses.</li> </ul> </li> </ul> <div data-bbox="527 1362 1458 1558"> <b>Glanders:</b> <ul style="list-style-type: none"> <li>• It is a <b>contagious and fatal disease</b> of equines (horses, donkeys and mules) caused by the <b>bacterium Burkholderia mallei</b>.</li> <li>• <b>Humans</b> can also get this disease.</li> <li>• <b>No vaccine is available</b> for the disease.</li> </ul> </div>                                                                                                                                                                                                                                                                                                                                                    |

## 20. MINISTRY OF FOOD PROCESSING INDUSTRIES (MOFPI)

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

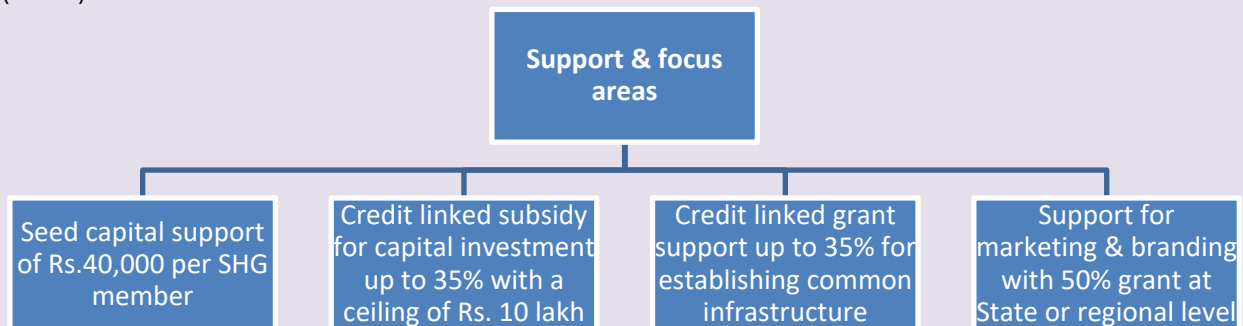
#### Quick facts

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

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

#### Salient features

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



- **Focus areas:** Waste to wealth products; Minor forest products; and Aspirational Districts.
- **One District One Product (ODOP):** The States would identify **food product (including perishable produce) for a district** keeping in view the existing clusters and availability of raw material.
  - **Support for common infrastructure and branding & marketing.**
- **Capacity building and research:** Training of units, product development, appropriate packaging and machinery for micro units.
  - **By NIFTEM and IIFPT** under MOFPI along with **State Level Technical Institutions.**
- **PMFME Scheme Seed Capital Module**

| Aim                                                                                                                                                                                                   | Launched by                                                                                                                                                               | Financial assistance portal                                                                                                             |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------|
| To facilitate <b>seed capital assistance</b> (initial money required to start a new business) to members of <b>urban Self-Help-Groups (SHG)</b> working in the <b>food processing sector</b> in India | The MoFPI in association with Ministry of Housing and Urban Affairs (MoHUA) on <b>Deendayal Antyodaya Yojana-National Urban Livelihoods Mission (DAY-NULM)</b> MIS Portal | The seed capital portal can be accessed to avail the <b>seed capital assistance of Rs.40,000 per SHG member</b> under the PMFME Scheme. |

## 20.2. PRADHAN MANTRI KISAN SAMPADA YOJANA (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

### Objectives:

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

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

### Component of PMKSY:

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

### Other Features

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





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

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

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

### Quick facts

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

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

### Salient features

- Applicants:** Limited Liability Partnership (LLP) or a Company registered in India; Cooperatives; SME and applicants making an application for coverage under the Scheme.
- Key Components: 3 Components**
  - Incentivising manufacturing of four major food product segments**
    - Ready to Cook/ Ready to Eat (RTC/ RTE) foods including Millets based products
    - Processed Fruits & Vegetables
    - Marine Products
    - Mozzarella Cheese
  - Incentivise Innovative/ Organic products of SMEs** across all four earlier mentioned food segment including Free Range - Eggs, Poultry Meat, Egg Products
  - Support for branding and marketing abroad** to incentivise the emergence of strong Indian brands
- Scheme is "fund limited":** The maximum incentive shall be restricted to the pre-approved limit.
- Monitoring**
  - The Scheme would be monitored at Centre by the **Empowered Group of Secretaries chaired by the Cabinet Secretary**.
  - A **third-party evaluation and mid-term review mechanism** would be built in the programme.
- Benefits under other scheme:** Coverage under the PLI Scheme **will not affect eligibility under other schemes** like Pradhan Mantri Kisan Sampada Yojana.

## 20.4. OTHER SCHEMES/INITIATIVES

|                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
|---------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Nivesh Bandhu                                           | <ul style="list-style-type: none"> <li>It is an <b>investor facilitation portal</b>.</li> <li>It <b>provides information on Central and State Governments' investor friendly</b> policies, agro-producing clusters, infrastructure, and potential areas of investment in the food processing sector.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| Scheme of Cold Chain, and Value Addition Infrastructure | <ul style="list-style-type: none"> <li><b>Objective: To reduce post-harvest losses of horticulture and non-horticulture agri-produce.</b></li> <li>It provides <b>integrated cold chain and preservation infrastructure facilities</b>, without any break, <b>from the farm gate to the consumer</b>.</li> <li>The scheme allows <b>flexibility in project planning</b> with special emphasis on creation of cold chain infrastructure at farm level.</li> <li>Facilitates distribution of <b>non-horticulture, horticulture, fish/marine (except shrimp), dairy, meat and poultry</b>.</li> <li><b>Projects could be established by</b> Partnership / Proprietorship Firms, Companies, Corporations, Cooperatives, SHGs, FPOs, NGOs, etc.</li> </ul> |

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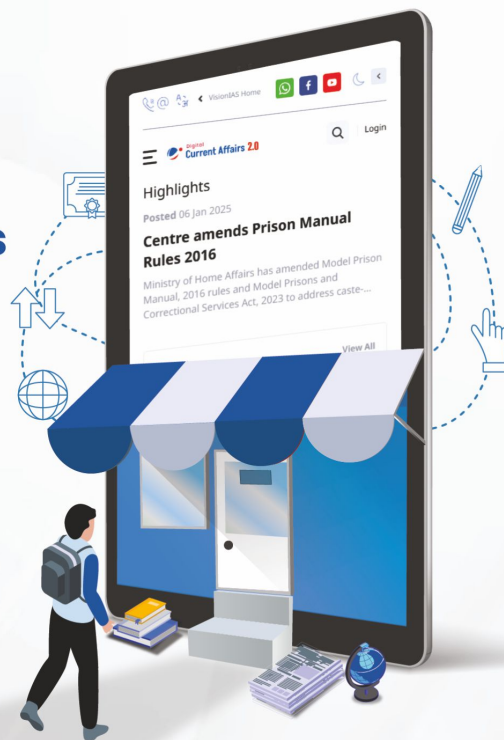
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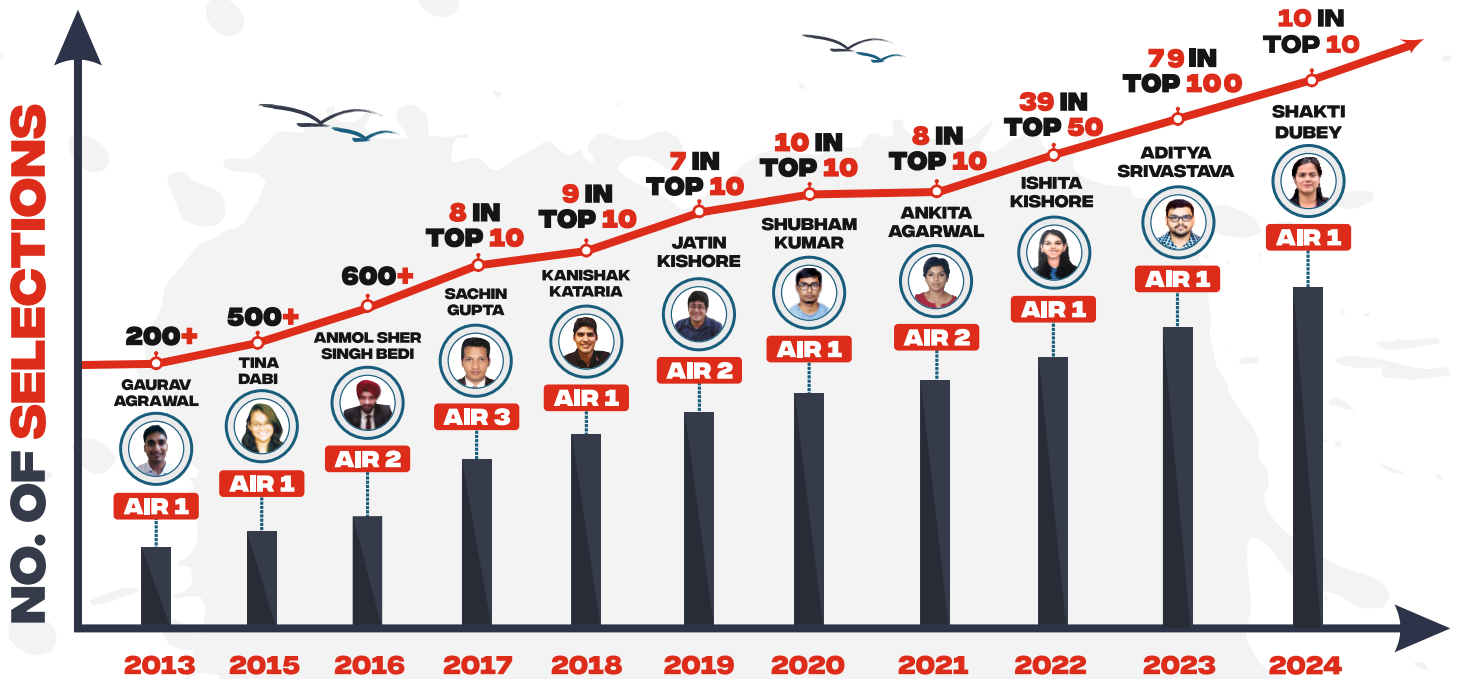
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**BENGALURU: 28 MAY**

**BHOPAL: 26 MAY**

**CHANDIARH: 18 JUNE**

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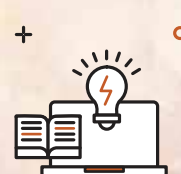
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