

SchemesTap

JANUARY - 2024

Comprehensive
Current Affairs Magazine
Covering

IMPORTANT GOVERNMENT SCHEMES



Government Schemes

(1st to 15th January 2024)

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FIRST SECTION

RESERVE BANK OF INDIA (RBI)

1.1 Payments Infrastructure Development Fund (PIDF) Scheme

Why in News?

- **RBI extends PIDF scheme by 2-years till Dec 2025 with certain changes.**
 - Beneficiaries of PM Vishwakarma Scheme included.
 - Sound Box devices and Aadhaar-enabled biometric devices are eligible for claim.
 - Subsidy for special focus areas has been made uniform at 90% of the cost of device, irrespective of the type of device.
- **Corpus of PIDF stands at ₹1026.37 crore as on November 30, 2023.**

Payments Infrastructure Development Fund (PIDF) Scheme

Launch → 2021

Implementing Agency → Reserve Bank of India (RBI)

Objectives → To **increase number of acceptance devices** multi-fold in country
To benefit acquiring banks / non-banks and merchants by lowering overall acceptance infrastructure cost

Tenure → **5 years from January 1, 2021 (till December 31, 2025)**
Initially launched for 3 years, extended for another 2 years in 2023

Target → Increasing **payments acceptance** infrastructure by **adding 30 lakh touch points every year**

Target Geographies

Primary focus shall be to create payment acceptance infrastructure in **Tier-3 to Tier-6 centres**
Includes eligible beneficiaries covered under **PM Street Vendor's AtmaNirbhar Nidhi (PM SVANidhi Scheme) and PM Vishwakarma Scheme** in **Tier-1 and Tier-2 centres**
North Eastern States and Union Territories of Jammu and Kashmir, and Ladakh (UTs of J & K and Ladakh) shall be given **special focus**

Types of Acceptance Devices Covered

Physical devices supporting underlying card payments, such as physical PoS, mPoS (mobile PoS), GPRS (General Packet Radio Service), PSTN (Public Switched Telephone Network)

Digital devices, such as QR code-based acceptance infrastructure

Other contemporary devices with hybrid or alternative mode of acceptance

Soundbox devices - providing instant audio payment confirmation, along with payment acceptance by "scan & pay" and Near Field Communication (NFC)

Aadhaar - enabled biometric devices - certified biometric scanner devices facilitating Aadhaar authentication for acceptance of payment by merchant through BHIM Aadhaar Pay

An **eligible merchant** may be acquired for **1 physical device** and **either of 1 digital or 1 other contemporary device**

In special focus areas: 1 physical, 1 digital and 1 other contemporary device each

Payment methods that are **not inter-operable** shall **not be considered**

💰 Corpus Contribution

Initial Corpus

Contributions **mandatory** for banks and card networks

Initial contribution by RBI - ₹250 crore

Recurring Contribution

Besides initial corpus, PIDF shall also receive **annual contribution** from card networks and card issuing banks as (if required)

Card networks – Turnover based – 1 basis point (bps) i.e., 0.01 paisa per Rupee of transaction

Card issuing banks

Turnover based – 1 bps and 2 bps i.e., 0.01 paisa and 0.02 paisa per Rupee of transaction for debit and credit cards respectively

also **at rate of ₹1 and ₹3 for every new debit and credit card** issued by them respectively during year

Collection

By January 31st and July 31st based on card data of December 31st and June 30th respectively

RBI shall contribute to **yearly shortfalls**, if any

📋 Key Features

Merchants providing essential services (transport, hospitality, etc.), government payments, fuel pumps, PDS shops, healthcare, kirana shops, street vendors, craftsmen, artisans, etc., may be covered especially in targeted geographie

Focus to target those **merchants who are yet to be terminalised** (merchants who do not have any payment acceptance device)

On reimbursement basis (claim submitted only after making payment to vendor)

Maximum cost of physical acceptance device eligible for subsidy – **₹10,000** (including one-time operating cost up to a maximum of ₹500)

Maximum cost of digital device eligible for subsidy – **₹300** (including one-time operating cost up to a maximum of ₹200)

Maximum cost of other contemporary device eligible for subsidy – **₹2,000** (including one-time operating cost up to a maximum of ₹300)

Subsidised amount of cost (% of total cost) - granted on **quarterly basis**

Location	Physical devices	Digital devices	Other Contemporary devices
Tier-1 to Tier-4 centres	60%	75%	75%
Tier-5 and Tier-6 centres	75%	90%	90%
Special focus areas	90%	90%	90%

Subsidy for devices deployed in special focus areas **increased from 75% to 90%** of total cost, irrespective of type of device

for **installations made from October 01, 2023 onwards**

Initially 75% of subsidy amount shall be released, balance **25% released later** after ensuring that performance parameters are achieved

including conditions for **'active' status of device** and **'minimum usage' criteria** (subject to status of device being active in 3 out of 4 quarters)

minimum usage shall be **50 transactions over 90 days** and **active status shall be minimum usage for 10 days over the 90-day period**

Subsidy shall not be claimed by applicant **from other sources** like NABARD, etc

PIDF shall be governed by an ex-officio Advisory Council (AC)


MINISTRY OF EARTH SCIENCES

1.2 PRITHvi Vigyan (PRITHVI)

Why in News?

- Scheme was launched recently.

PRITHvi Vigyan (PRITHVI)

 **Launch** → 2024

 **Nodal Ministry** → **Ministry of Earth Sciences (MoES)**

Objectives

Augmentation and sustenance of long-term observations of atmosphere, ocean, geosphere, cryosphere and solid earth to record the vital signs of Earth System and change

Development of modelling systems for understanding and predicting weather, ocean and climate hazards and understanding the science of climate change

Exploration polar and high seas regions of Earth towards discovery of new phenomena and resources

Development of technology for exploration and sustainable harnessing of oceanic resources for societal applications

Translation of knowledge and insights from Earth systems science into services for societal, environmental and economic benefit

 **Tenure** → 2021-26

 **Financial Allocation** → **₹4,797 crore**

Encompasses 5 ongoing sub-schemes

Atmosphere & Climate Research-Modelling Observing Systems & Services (ACROSS)

Ocean Services, Modelling Application, Resources and Technology (O-SMART)

Polar Science and Cryosphere Research (PACER)

Seismology and Geosciences (SAGE)

Research, Education, Training and Outreach (REACHOUT)

Key Features

Scheme will holistically address all **5 components (atmosphere, hydrosphere, geosphere, cryosphere, and biosphere)** of earth system

to improve understating of Earth System Sciences

to provide reliable services for country

It will enable **development of integrated multi-disciplinary earth science research and innovative programs** across different MoES institutes

will help in addressing grand challenges of weather and climate, ocean, cryosphere, seismological science and services

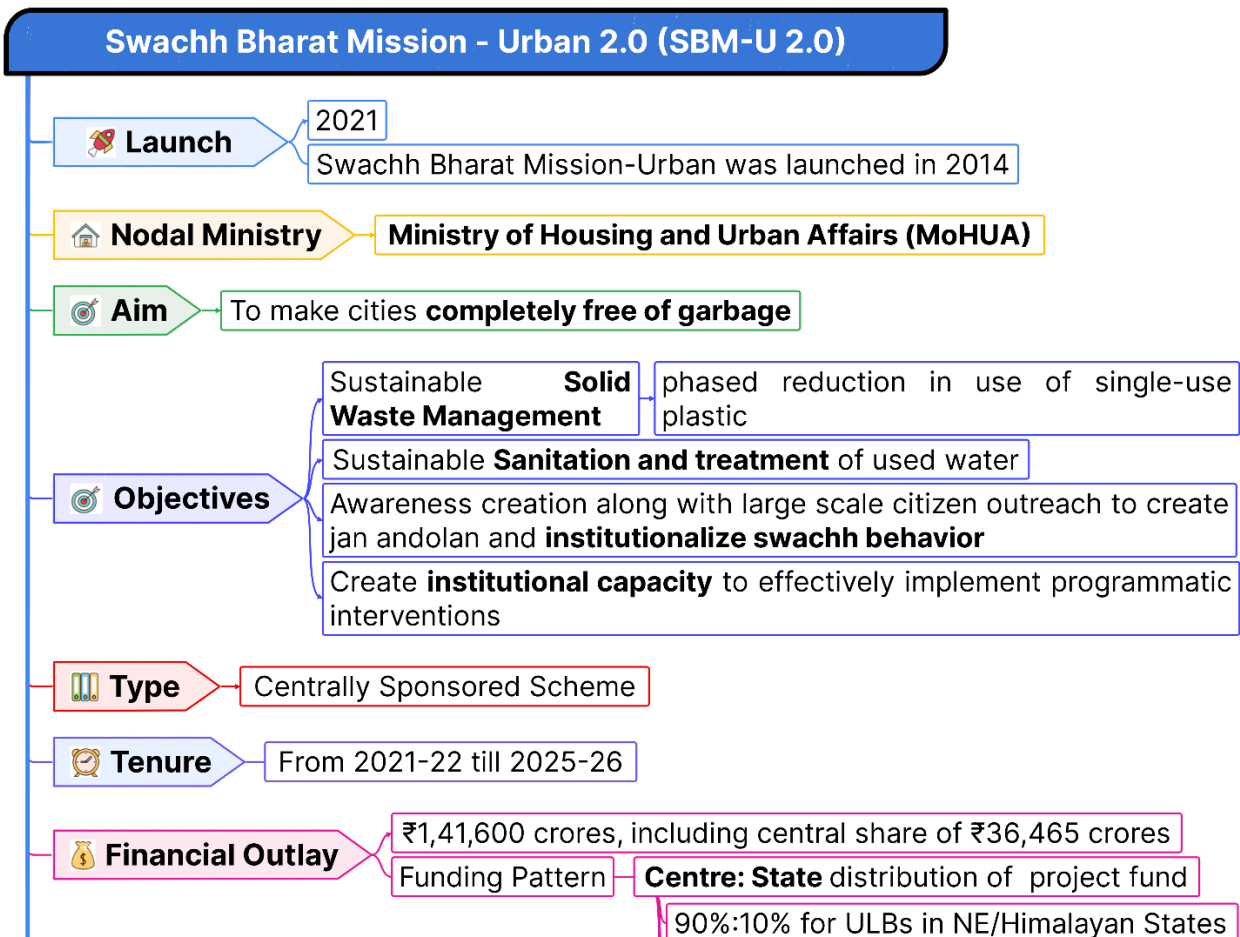
explore living and non-living resources for their sustainable harnessing

MINISTRY OF HOUSING & URBAN AFFAIRS

1.3 Swachh Bharat Mission - Urban (SBM-U) 2.0

Why in News?

- Under SBM-U 2.0, ₹15883.58 crores have been allocated under **Used Water Management (UWM)** component to states.



- 100% for UTs without legislature
- 80%: 20% for UTs with legislature
- 25%: 75% for 10 lakh plus ULBs
- 33%: 67% for ULBs with 1 lakh to 10 lakh population
- 50%: 50% for ULBs with less than 1 lakh population

Coverage → All statutory towns in India

Mission Components

Sustainable Solid Waste Management

To make all cities clean and garbage free, with **100% scientific processing of Municipal Solid Waste**

Components of Municipal Solid Waste

Source Segregation, Door to Door Collection, Separate transportation, Waste Processing, Bulk Waste Generators, User Fee

Setting up of **construction & demolition (C&D) waste processing facilities** and deployment of **mechanical sweepers** in National Clean Air Programme (NCAP) cities and in cities with more than 5 lakh population

Remediation of all legacy dumpsites and converting them into green zones

Sustainable Sanitation

To sustain Open Defecation Free status in all Statutory towns

Eligible components

- construction of Individual Household Latrines (IHHL)
- construction of Community and Public Toilet (CT and PT) seats
- construction of urinals, along with retrofitting of insanitary toilets

Used Water Management (UWM) - new component

To ensure that no untreated fecal sludge or used water is discharged into environment

All used water (including sewerage and septage, grey water and black water) is **safely contained, transported and treated**, along with maximum reuse of treated used water, in **all cities with less than 1 lakh population**

Information, Education and Communication (IEC) / Behaviour Change Communication (BCC)

To ensure awareness creation along with large scale citizen outreach

Capacity Building (CB)

To create institutional capacity to effectively implement programmatic interventions

Key Features

Mission to ensure complete access to sanitation facilities to **serve additional populations**

migrating from rural to urban areas through construction of over 3.5 lakhs individual, community and public toilets

Material Recovery Facilities, and waste processing facilities will be set up, with a focus on **phasing out single-use plastic**

Urban-Rural convergence

Infrastructure projects to be taken up on cluster basis to cater to groups of neighboring ULBs and rural areas, for efficient utilization

Only new projects to be considered**Aspirational toilets**

additional Public Toilets (PTs) in all tourist destinations/ places with high footfall/ iconic cities/ religious destinations, etc

Well-being of sanitation and informal waste workers through

Provision of personal protective equipment and safety kits

Linkages with government welfare schemes along with their capacity building

Utilizing principles of 3Rs (reduce, reuse, recycle)

Cities go through annual Open Defecation Free (ODF) and Garbage Free Cities (GFC) **Certifications through 3rd party agencies**

Mission Outcomes

All statutory towns are certified **at least 3-star Garbage Free, or higher**

Based on **SMART framework** – Single metric, Measurable, Achievable, Rigorous verification mechanism and Targeted towards outcomes

All statutory towns become at least ODF+

focuses on Operations and Maintenance (O&M) of Community Toilet/Public Toilet (CT/PT) by ensuring their functionality and proper maintenance

All statutory towns with less than 1 lakh population become at least ODF++

ODF++ protocol focuses on addressing safe containment, evacuation, transportation and processing of fecal sludge from toilets

and ensuring that **no untreated sludge is discharged into open drains, water bodies or in open fields**

At least 50% of all statutory towns with less than 1 lakh population become Water+

Water+ protocol helps ensure that **no untreated waste (used) water is discharged** into open environment or water bodies

1.4 Pradhan Mantri Street Vendor's Atmanirbhar Nidhi (PM-SVANIDHI)

Why in News?

- PM SVANidhi **benefits over 57 lakh street vendors** across country.
- 45 % beneficiaries of PM SVANidhi are women, 72% are marginalised sections.
- **India's first 'Zero Waste Street Food Festival'** inaugurated in Delhi (at Jawaharlal Nehru Stadium).
 - **organized by National Association of Street Vendors of India (NASVI)** from 29 December to 31 December 2023.
- **2 Regional Street Food Vendors Training Institutes (SVTI)** will be launched by NASVI in 2024 **in Delhi and Patna.**

Pradhan Mantri Street Vendor's Atmanirbhar Nidhi (PM-SVANIDHI)

 **Launch** → 2020

 **Nodal Ministry** → **Ministry of Housing and Urban Affairs**

 **Implementing Agency** → **Small Industries Development Bank of India (SIDBI)**


 **Aim** → To facilitate **collateral free working capital loan to street vendors** to restart their businesses, which were adversely impacted during Covid-19 pandemic


Objectives


Facilitate **collateral free working capital loan up to ₹ 10,000, of 1 year tenure**, with **enhanced loan** of ₹ 20,000 and ₹ 50,000 in 2nd and 3rd tranches respectively, on repayment of earlier loans

Incentivize regular repayment, through interest subsidy @ 7% per annum (claims paid on half yearly basis)

Reward digital transactions, by way of cash back up to ₹1,200 per year

 **Type** → Central Sector Scheme

 **Tenure** → Till Decemeber 2024 → **Credit Guarantee and Interest Subsidy** claims on all loans will be paid **till March, 2028**

 **Target** → Target for 1st, 2nd and 3rd loans is 42 Lakh, 12 Lakh and 3 Lakh respectively by December, 2024

 **Target Beneficiaries** → **All street vendors in urban areas and surrounding semi-urban areas and rural areas** as on or before March 24, 2020

Eligibility of States/UTs

Available for beneficiaries belonging to **only those States/UTs which have notified Rules and Scheme under Street Vendors Act, 2014**

Beneficiaries from **Meghalaya**, which has its own State Street Vendors Act may, however, participate

Eligibility Criteria of Beneficiaries

Street vendors in possession of **Certificate of Vending / Identity Card** issued by Urban Local Bodies (ULBs)

Vendors, who have been **identified in survey but have not been issued Certificate of Vending / Identity Card**

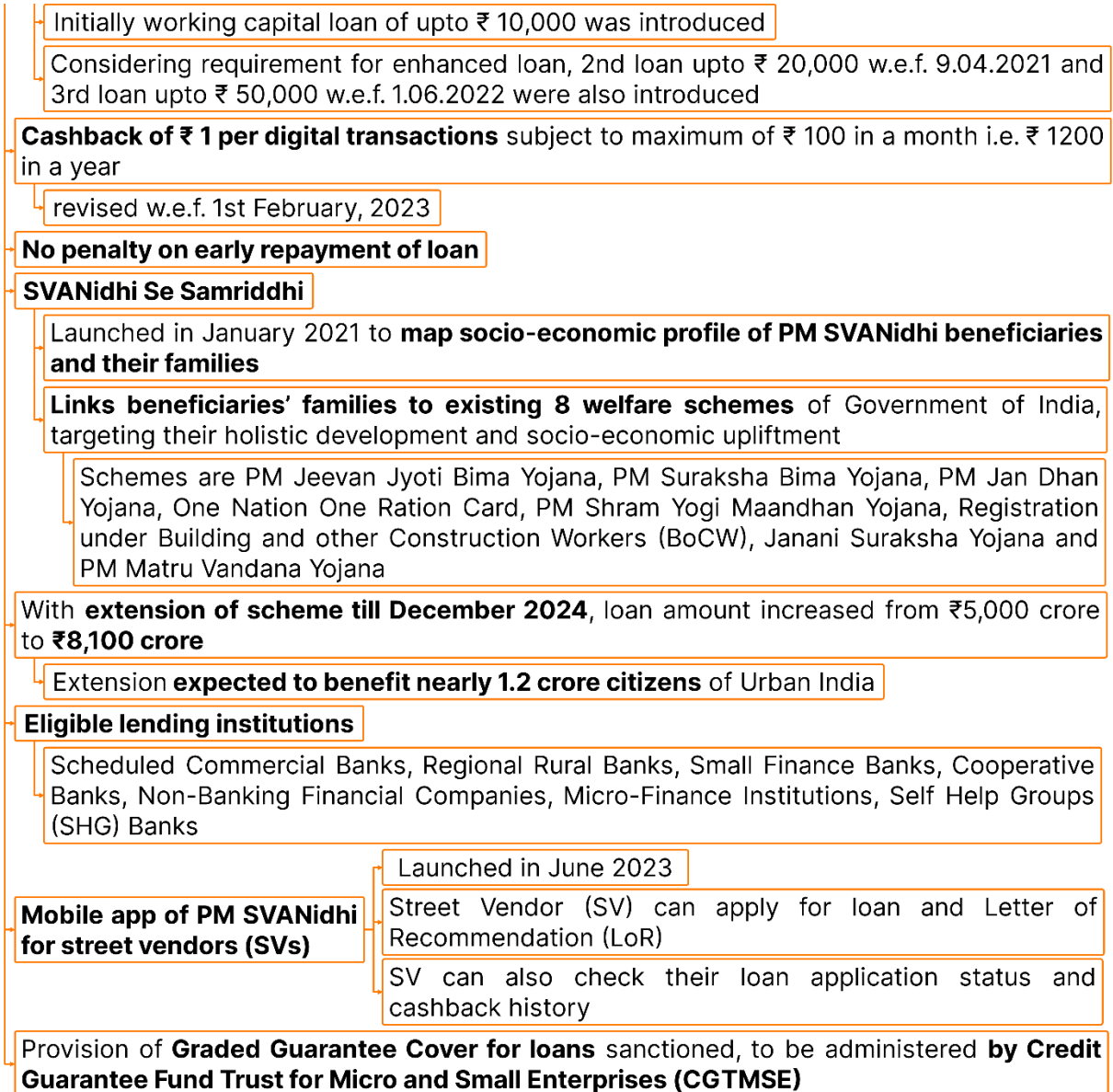
Provisional Certificate of Vending would be generated for such vendors through an IT based Platform

Street Vendors, left out of ULB led identification survey or who have started vending after completion of survey and have been **issued Letter of Recommendation (LoR)** to that effect by the ULB / Town Vending Committee (TVC)

Vendors of surrounding development/ peri-urban / rural areas vending in geographical limits of ULBs and have been issued Letter of Recommendation (LoR) to that effect by the ULB / TVC

Key Features

Loan of ₹ 10,000, ₹ 20,000 and ₹ 50,000 given under 1st, 2nd and 3rd has to return **within term of 12 months, 18 months and 36 months respectively**



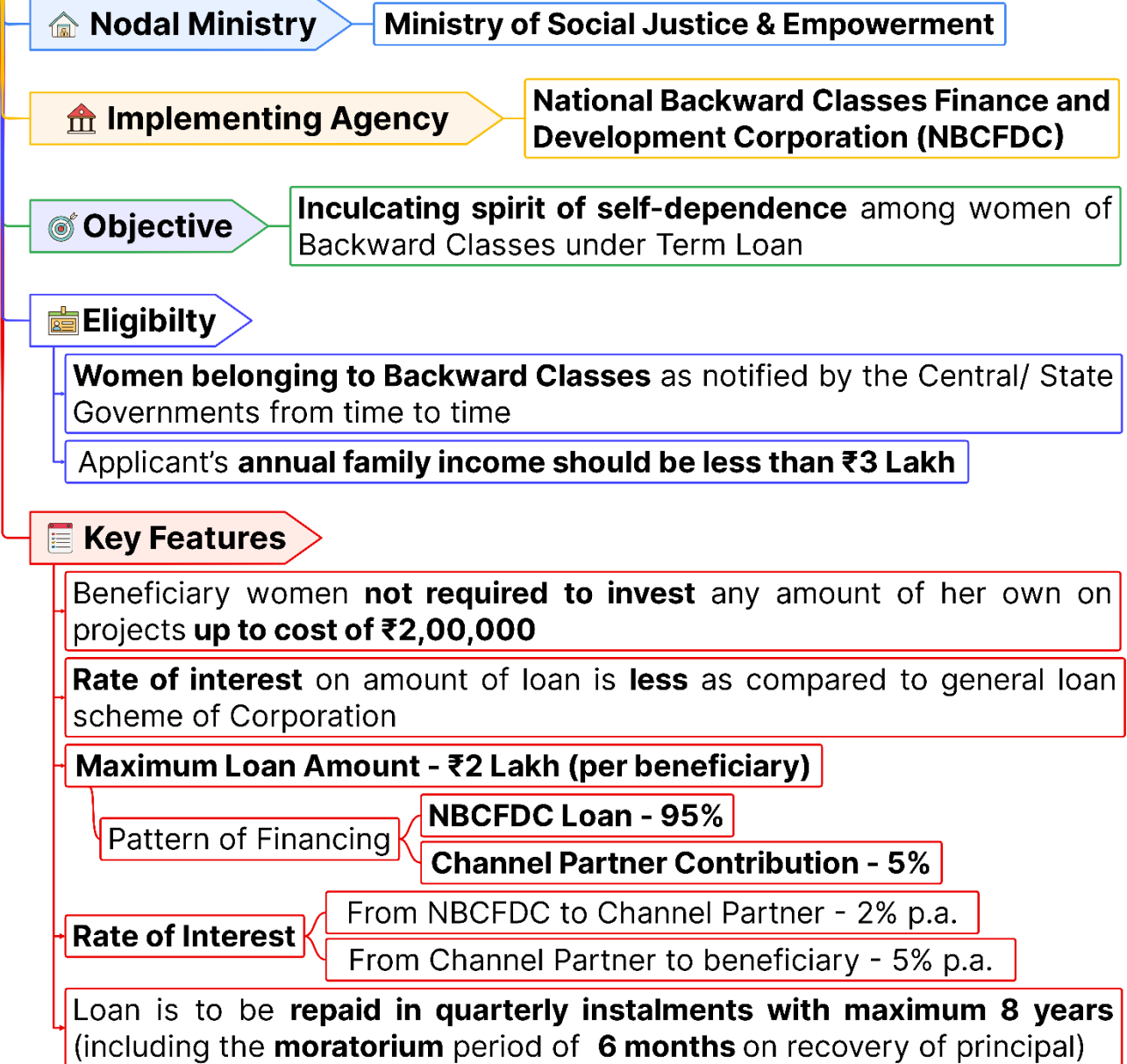
MINISTRY OF SOCIAL JUSTICE & EMPOWERMENT

1.5 New Swarnima Loan Scheme

Why in News?

- Scheme was in news.

New Swarnima Loan Scheme

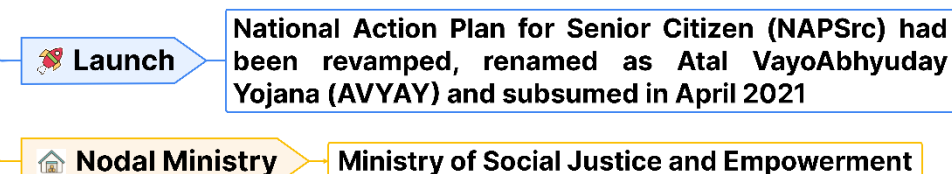


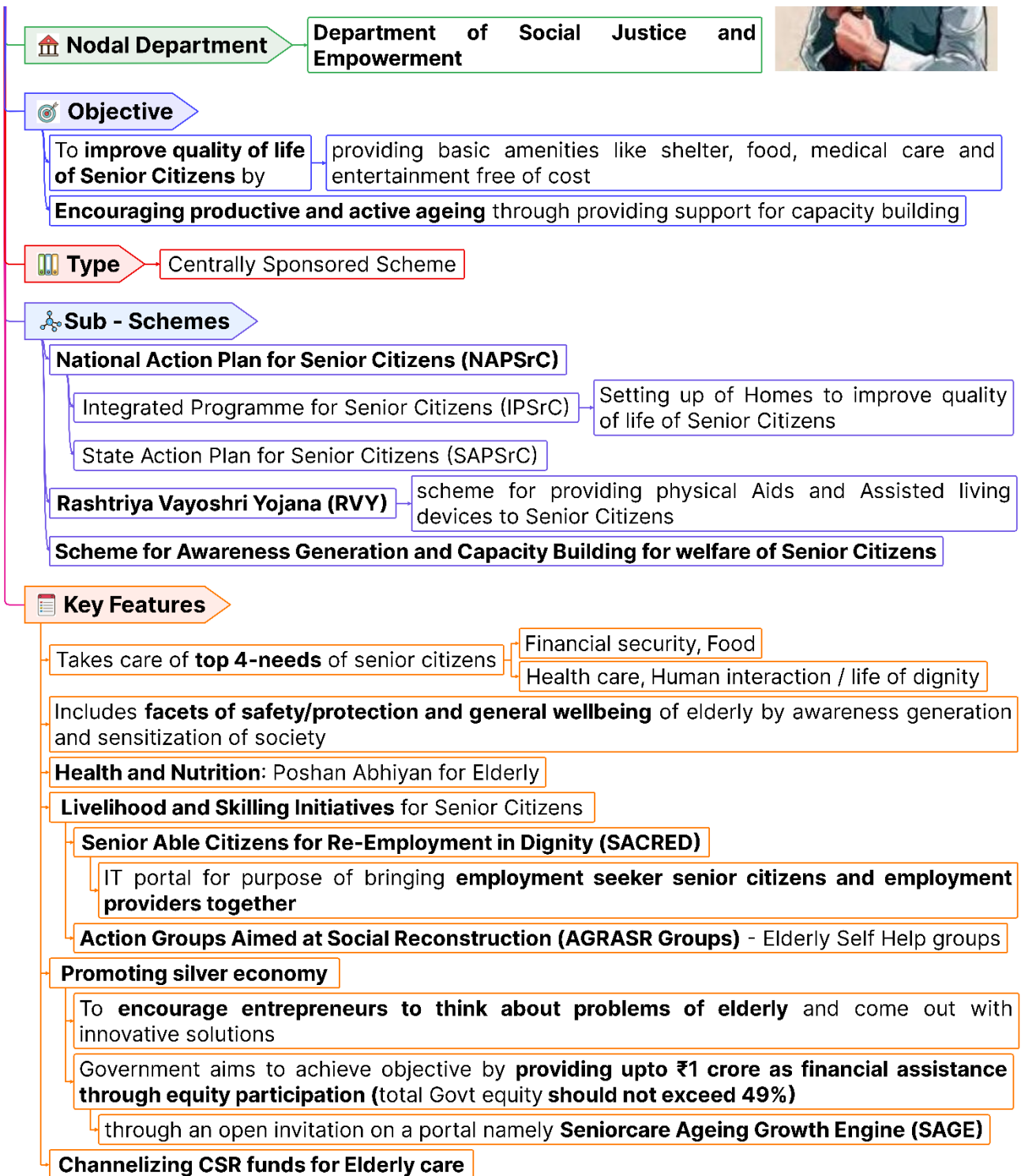
1.6 Atal Vayo Abhyuday Yojana (AVYAY)

Why in News?

- Scheme was in news.

Atal Vayo Abhyudaya Yojana





1.7 Integrated Programme for Senior Citizens (IPSrC)

Why in News?

- Scheme was in news.

Integrated Programme for Senior Citizens (IPSrC)

Nodal Ministry → Ministry of Social Justice & Empowerment

Aim → To improve quality of life of Senior Citizens, especially indigent senior citizens

by providing basic amenities like shelter, food, medical care and entertainment opportunities

Key Features

Sub-scheme of → Atal Vayo Abhyuday Yojana {under National Action plan for Sr Citizen (NAPSrC)}

Financial assistance to Implementing Agencies such as State / UT Governments / NGOs/ Panchayati Raj Institutions (PRIs) / Urban Local Bodies (ULBs) etc for

→ **Programmes catering to basic needs** of Senior Citizens, particularly food, shelter and health care specially to destitute elderly

→ Programmes to build and **strengthen intergenerational relationships** particularly between children/ youth and Senior Citizens

→ through Regional Resource and Training Centres (RRTC)s and National Institute of Social Defence (NISD)

→ **Programmes for encouraging Active and Productive Ageing**

→ Programmes for providing **Institutional as well as Non-Institutional Care / Services** to Senior Citizens

→ Research, Advocacy and Awareness building programmes

→ Existing Senior Citizens Homes (SrCH)

→ New Senior Citizen Homes

→ State Govt. to set up Senior Citizen Homes (SrCH) in every district

Admissible Projects

→ Maintenance of Regional Resource and Training Centres

→ Maintenance of Mobile Medicare Unit (MMU) and Physiotherapy Clinics for Senior Citizens (**No new MMU supported**)

→ Maintenance of Continuous Care Homes and Homes for senior citizens afflicted with Alzheimer's disease/ Dementia

MINISTRY OF FINANCE

1.8 Sukanya Samriddhi Yojana (SSY)

Why in News?

- Interest rates on SSY scheme raised by **20 basis points for January-March 2024 quarter.**

- It would attract interest rate **of 8.2% from** existing 8%.

Sukanya Samridhi Yojana (Sukanya Samridhi Account Scheme)

 **Launch** → 2015

 **Nodal Ministry** → **Ministry of Finance**

 **Aim**

To promote **welfare** of girl child and encourage parents to **save for their education and marriage expenses**

Ensure equitable share to a girl child in resources and savings of a family

Sukanya Samridhi Account

Eligibility

Account may be opened by 1 of guardian **in name of a girl child, who has not attained age of 10 years**

Only 1 account can be opened in name of a girl child

Account may be opened for **maximum of 2 girl children in 1 family** (exceptions - twins/triplets)

Birth certificate shall be submitted

Family means a unit consisting of a person and his spouse (both or either of whom are alive or deceased) and their children, **adopted or otherwise**

Can be opened in **Post Offices and notified branches of Commercial Banks**

Transferable anywhere in India

May be opened with a **minimum initial deposit of ₹250** and in **multiples of ₹50 thereafter**

minimum ₹250 shall be deposited in a financial year (FY) in one account

Total amount deposited in an account **shall not exceed ₹1,50,000** in a FY

Deposits may be made till completion of **15 years from date of opening** of account

Interest on balance calculated on **yearly compounded basis and credited to account**

Operated by guardian till account holder attains **age of 18 years**

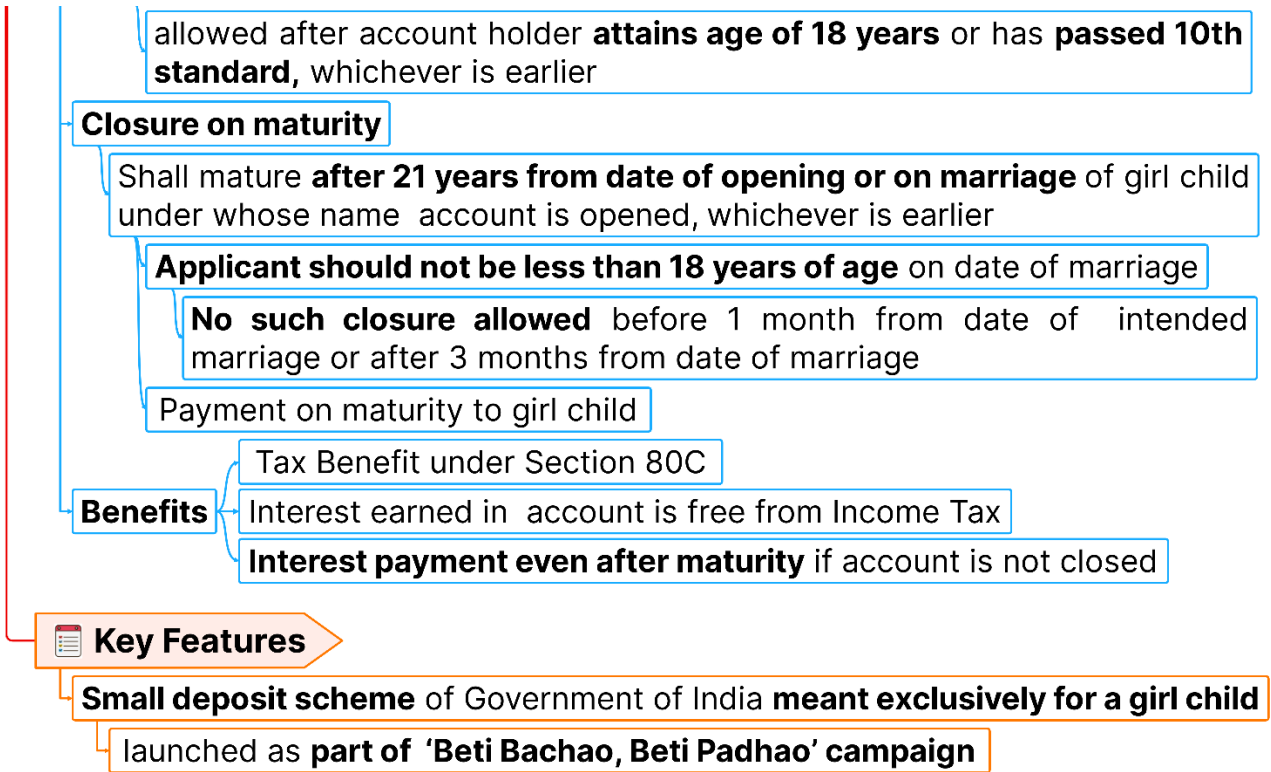
Premature closure of account

On grounds of death of account holder or extreme compassionate grounds etc

no premature closure of account before completion of **5 years**

Withdrawal

upto a **maximum of 50% of amount** in account at end of FY preceding year of application for withdrawal **for purpose of education**

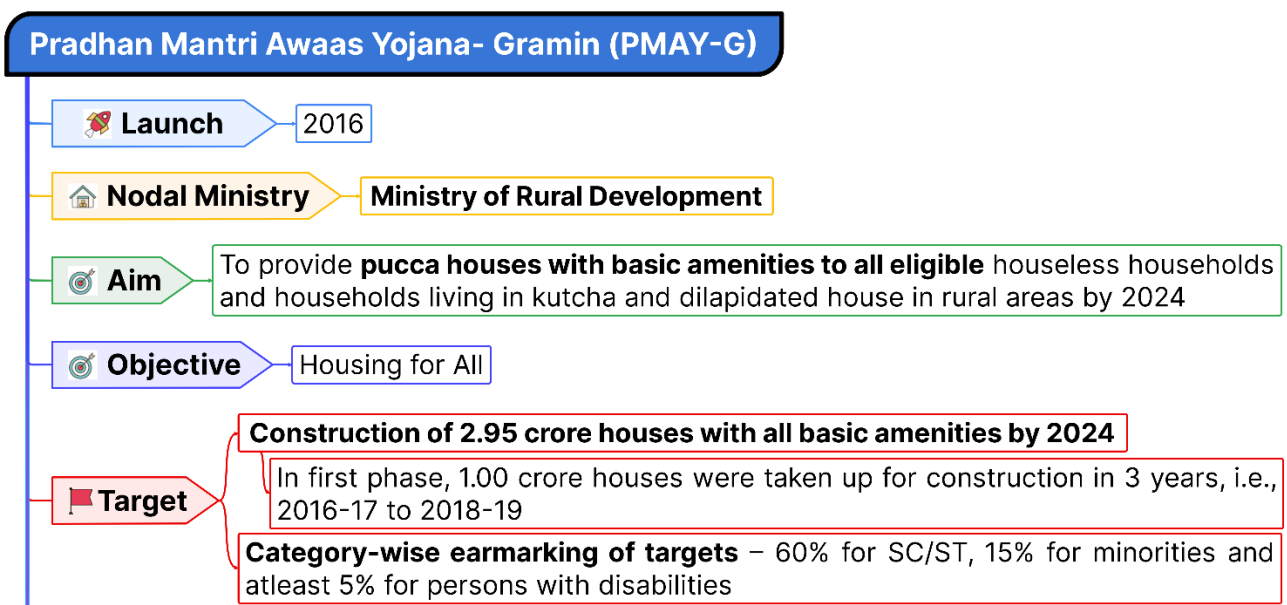


MINISTRY OF RURAL DEVELOPMENT

1.9 Pradhan Mantri Awas Yojana- Gramin (PMAY-G)

Why in News?

- Against target of 2.95 crore houses, **more than 2.94 crore houses have already been sanctioned to beneficiaries** by various States/UTs and construction of 2.50 crore houses has also been completed as in November 2023.



Tenure Till March, 2024 (earlier 2022)

Funding Pattern Central and State Governments

60:40 in plain areas

90:10 for North Eastern States, 2 Himalayan states (Himachal Pradesh and Uttarakhand), 1 U.T. of Jammu & Kashmir

100 % Central Share for Union Territories including the UT of Ladakh

Beneficiaries

Identified using information from **Socio Economic and Caste Census (SECC) subject to 13 point exclusion criteria** which is to be verified by Gram Sabhas

e.g Kisan Credit Card with credit limit of ₹50,000 or above, Any member of family earning more than ₹10,000 per month etc

Priority will first be assigned on basis of parameters **reflecting housing deprivation** in each category viz., SC/ST, Minorities and others

All households living in houses with **pucca roof** and/or pucca wall and households living in houses with **more than 2 rooms are filtered out**

Criteria For Automatic Inclusion

Households without shelter

Destitute / living on alms

Manual scavengers

Primitive Tribal Groups

Legally released bonded labourer

Financial Assistance (per unit)

₹1.20 (earlier ₹70,000) lakh in plain areas

₹1.30 (earlier ₹75,000) lakh in Hillstates/UTs of J&K and Ladakh, North Eastern States, difficult areas and IAP/worst affected Left-Wing Extremism (LWE) districts

Key Features

Indira Awaas Yojana has been re-structured into Pradhan Mantri Awaas Yojana – Gramin (PMAY-G) w.e.f. 1st April, 2016

Allotment of house made jointly in name of husband and wife, except in case of a widow/unmarried/separated person

State may also choose to allot house **solely** in name of woman

All houses should include names of women members of household in sanction details/ownership details (either solely or in joint ownership)

female member(s) may be added as **secondary owner** in sanction letters where initial sanction has **already been given in name of male member**

Minimum size of house (including a dedicated area for hygienic cooking) 25 sq.mt. (earlier 20 sq.mt.)

No application from households required as beneficiaries are identified from **Permanent Wait List (PWL)** of PMAY-G based on SECC 2011 and finalized Awaas+ list

Loan upto ₹70000 from financial institutions

Provision of assistance for **toilets construction (₹12000) through convergence** with Swachh Bharat Mission-Gramin, MGNREGS etc.

Monitored through community participation (Social Audit), Member of Parliament (DISHA Committee), Central and State Government officials, National Level Monitors etc

Provision of 90/95 person days of un-skilled wage labour under MGNREGS for construction of house, over and above the unit assistance

- From annual provision of funds for PMAY-G, **95% of funds are earmarked for construction of new houses**
- 5%** allocation for Special Projects and losses **due to natural calamities**
- AwaasSoft** → Bi-lingual (Hindi & English), transactional web based electronic service delivery platform to facilitate e-Governance in PMAY-G
- Awaas+** → Mobile application to capture details of potentially eligible households
- Awaas + survey** conducted in 2019 to accommodate **eligible beneficiaries left out by 2011 SECC**
- Compendium of Rural Housing Typologies - PAHAL** → includes various house designs from housing zones in various States
- States/UTs should **utilize services of Ombudsperson under MGNREGA** to dispose of grievances and reported incidences of irregularities under PMAY-G
 - orders should be passed within 30 days from receipt of complaint

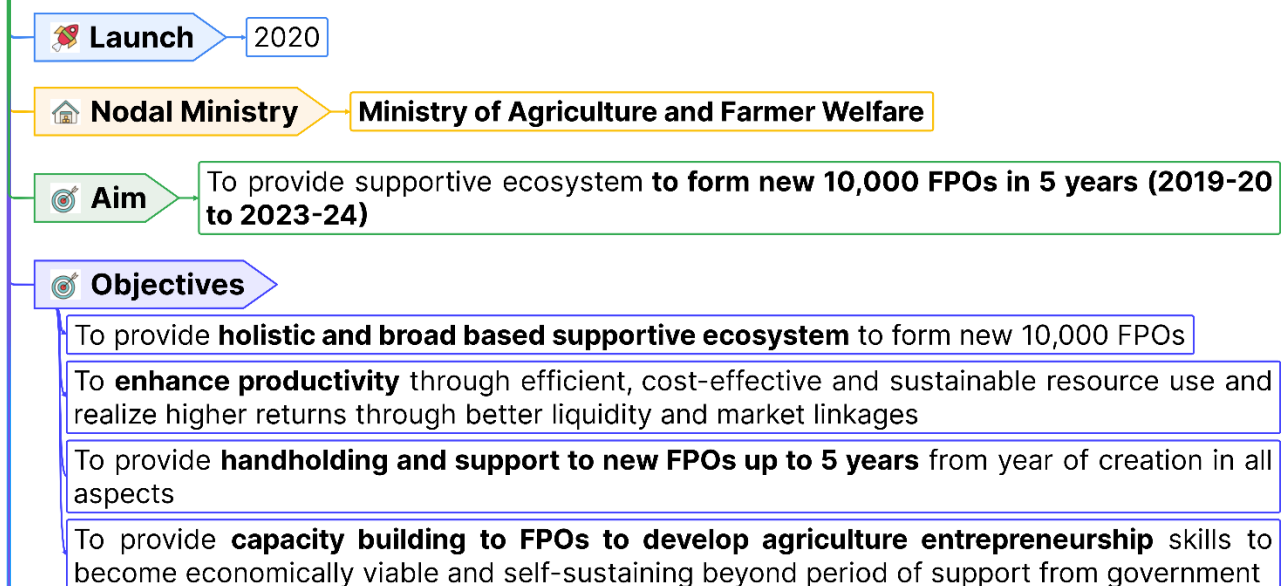
MINISTRY OF AGRICULTURE AND FARMER WELFARE

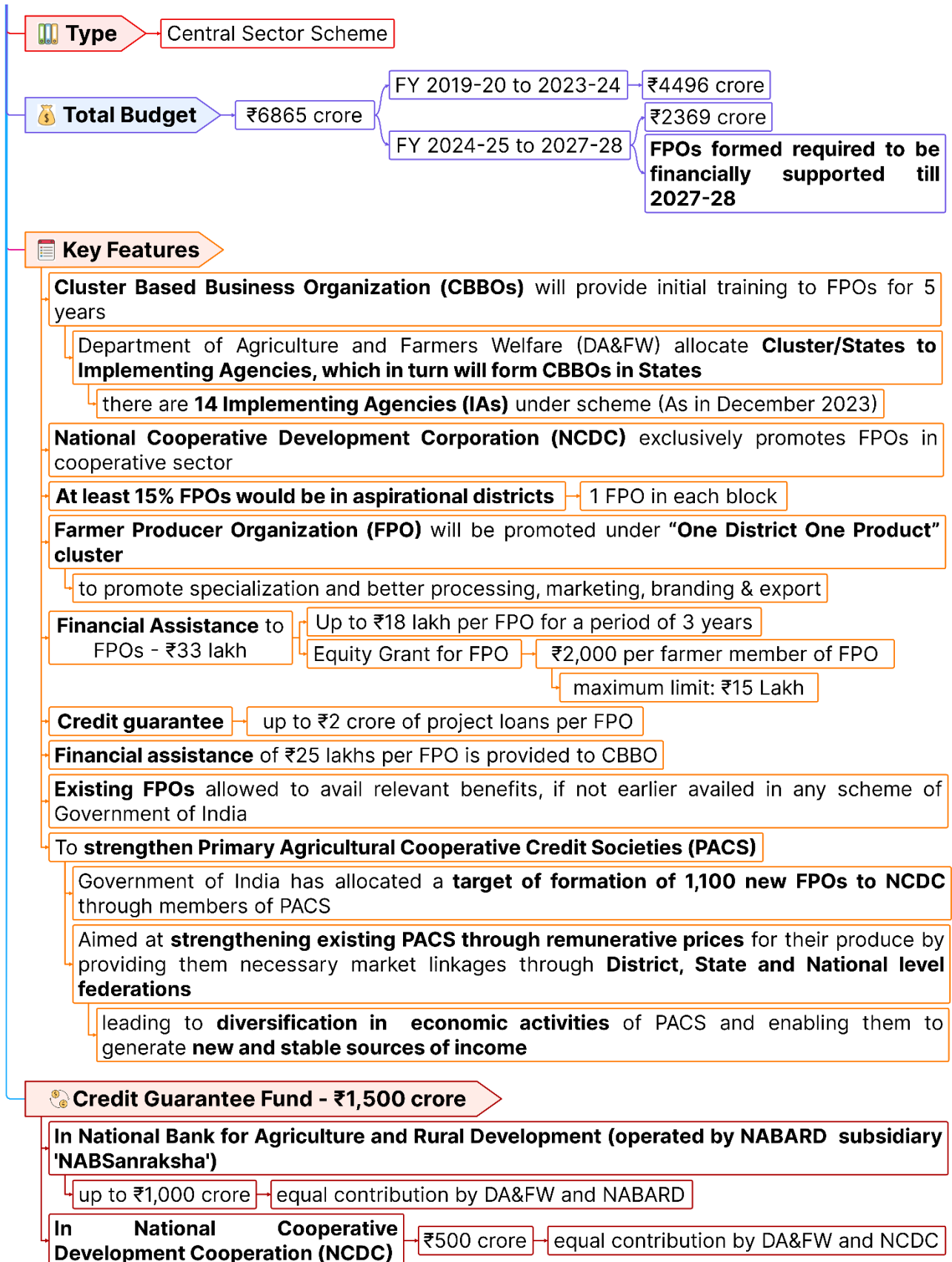
1.10 Formation and Promotion of 10,000 Farmer Producer Organisations (FPOs)

Why in News?

- Initial target for formation and promotion of 763 cooperative FPOs was allocated to NCDC, against which 672 FPOs have been registered under respective State Cooperative Acts.
- Further, **additional target of 1,100 FPOs** has been **allocated to NCDC** by Government of India for formation and promotion of FPOs in cooperative sector, **through strengthening of Primary Agricultural Cooperative Credit Societies (PACS)**.

Formation and Promotion of 10,000 Farmer Producer Organisations (FPOs)



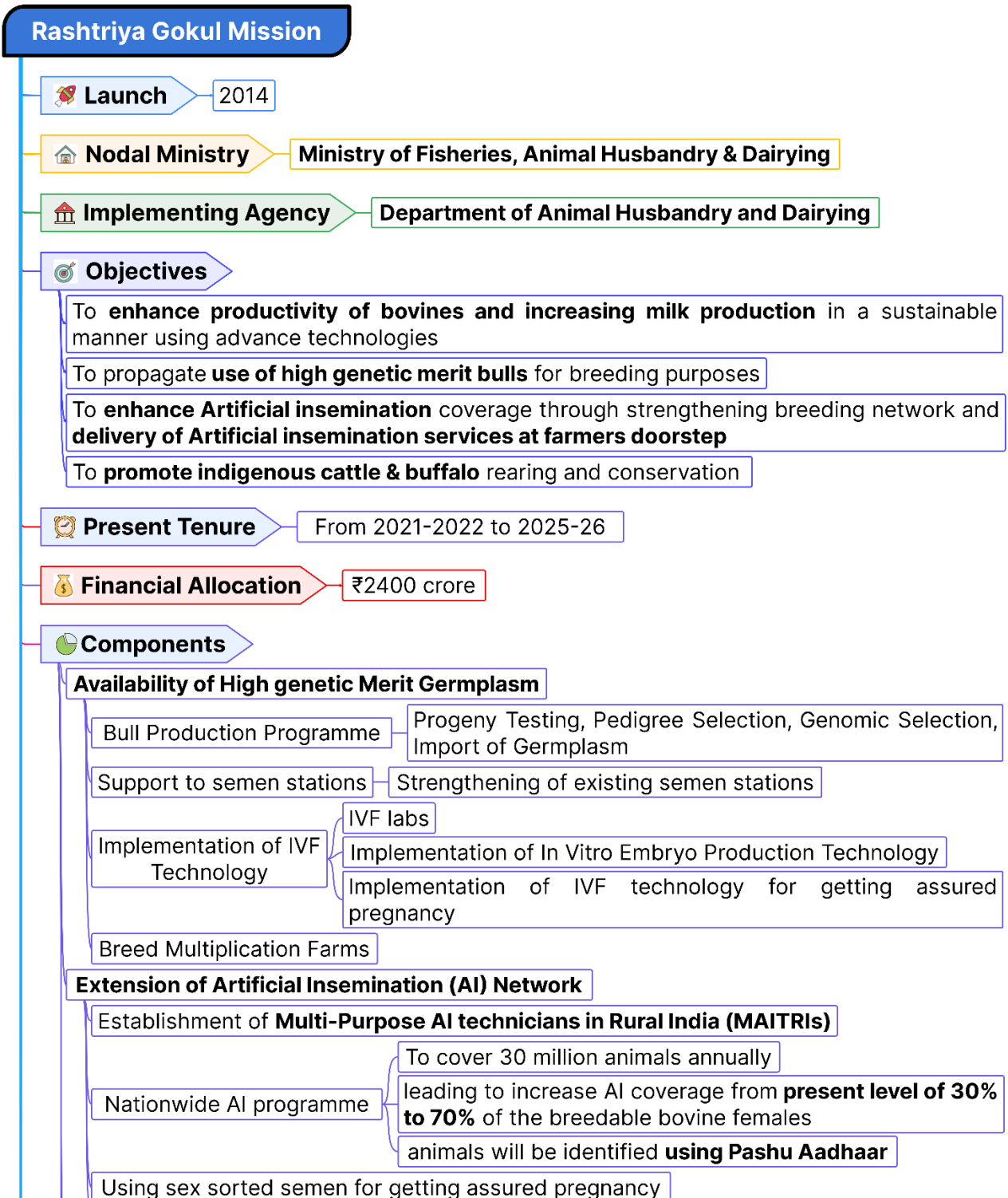


MINISTRY OF FISHERIES, ANIMAL HUSBANDRY & DAIRYING

1.11 Rashtriya Gokul Mission

Why in News?

- Under Mission funds released for **setting up of 16 Gokul Grams** as Integrated Indigenous Cattle development Centres.



Implementation of National Digital Livestock Mission (Livestock)

All **livestock related activities and transactions** including health and breeding services, sale and purchase, etc shall take place in purely digital mode on basis of **unique animal ID Pashu Aadhaar**

presently being assigned **through ear tagging** to all large and small livestock

Development and Conservation of indigenous Breeds

Assistance to Gaushalas, Gosadans and Pinjarapoles

Administrative expenditure/ operation of Rashtriya Kamdhenu Aayog

Skill Development, Farmers Awareness, Research Development and Innovation in Bovine Breeding**Funding Pattern**

All components to be implemented on **100% grant-in-aid basis** except

Accelerated breed improvement programme

subsidy of ₹5000 per IVF pregnancy to be made available to participating farmers as Gol share

Promoting sex sorted semen

subsidy upto 50% of cost of sex sorted semen to participating farmers

Establishment of breed multiplication farm

subsidy upto 50% of capital cost (maximum upto ₹2 crore) of project to entrepreneur

Key Features

Under umbrella scheme **Rashtriya Pashudhan Vikas Yojna**

Mission will be implemented **throughout country**

All **Components related to genetic upgradation of bovine population** as mentioned in guidelines will be **eligible for funding**

To result in benefit

percolating to all cattle and buffaloes of India **especially with small and marginal farmers**

women in particular since over 70% of work involved in livestock farming is undertaken by women

MINISTRY OF TRIBAL AFFAIRS**1.12 Pradhan Mantri Janjatiya Vikas Mission (PMJVM)****Why in News?**

- Scheme was in news.

Pradhan Mantri Janjatiya Vikas Mission (PMJVM)

Launch → 2021-22

Nodal Ministry → Ministry of Tribal Affairs

Implementing Agency → Tribal Cooperative Marketing Development Federation of India (TRIFED)

Objectives

Providing **safety net to Scheduled Tribe (ST) Forest dwelling, Minor Forest Produce (MFP) gatherers** through procurement of MFPs at Minimum Support Prices

Increasing productivity and profitability of disadvantaged tribal households and generation of multiple livelihood opportunities

Providing **enabling environment to enhance** access of tribal forest gatherers to minor forest produce

Encouraging and facilitating **enterprise development focused towards MFP** and traditional skills of tribal artisans, including in the non-MFP sector

Skill and entrepreneurship development with fine blend of indigenous knowledge and values of tribals along with technological innovations for speedier economic development

Tenure → 2021-22 to 2025-26

Financial Outlay → ₹1612.27 crore

Coverage → All States and UTs having notified STs

Key features

Redesigned through **merger and extension of 2 existing schemes**

Mechanism for Marketing of Minor Forest Produce through Minimum Support Price and Development of Value Chain for Minor Forest Produce (MSP for MFP)

Institutional Support for Development and Marketing of Tribal Products

Mission seeks to **support theme of Vocal for Local by Tribal**

Tertiary processing units and **TRIFOOD Food parks** to be set up

To help in **fostering tribal entrepreneurship at a large scale** and creating tribal-owned, tribal- managed production units

Van Dhan Vikas Kendra (VDVKs) to be set up consisting of 15 Self-Help Groups (SHGs) with each SHG having up to 20 members

For achieving **livelihood driven tribal development**

Marketing support

Through **procurement** of tribal products and produce

By facilitating sale through **retail outlets of TRIFED namely TRIBES India** as well as different e-commerce platforms and by organising exhibitions etc

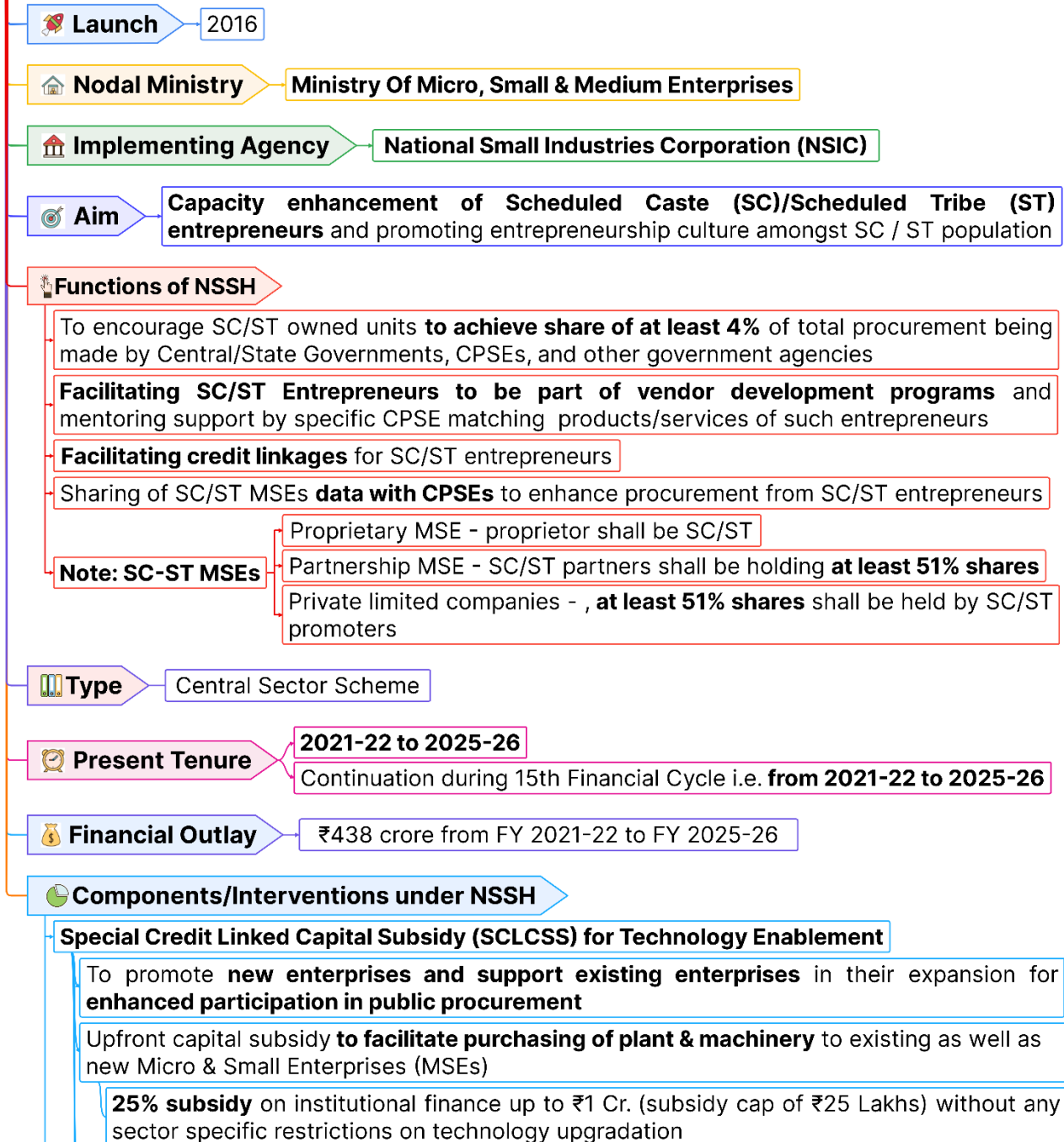
MINISTRY OF MICRO, SMALL & MEDIUM ENTERPRISES

1.13 National Scheduled Caste and Scheduled Tribe Hub (NSSH) Scheme

Why in News?

- 15 National SC-ST Hub Offices (NSSHOs) have been established by NSIC in various parts of country.

National Scheduled Caste and Scheduled Tribe Hub (NSSH) Scheme





MINISTRY OF ENVIRONMENT, FOREST AND CLIMATE CHANGE

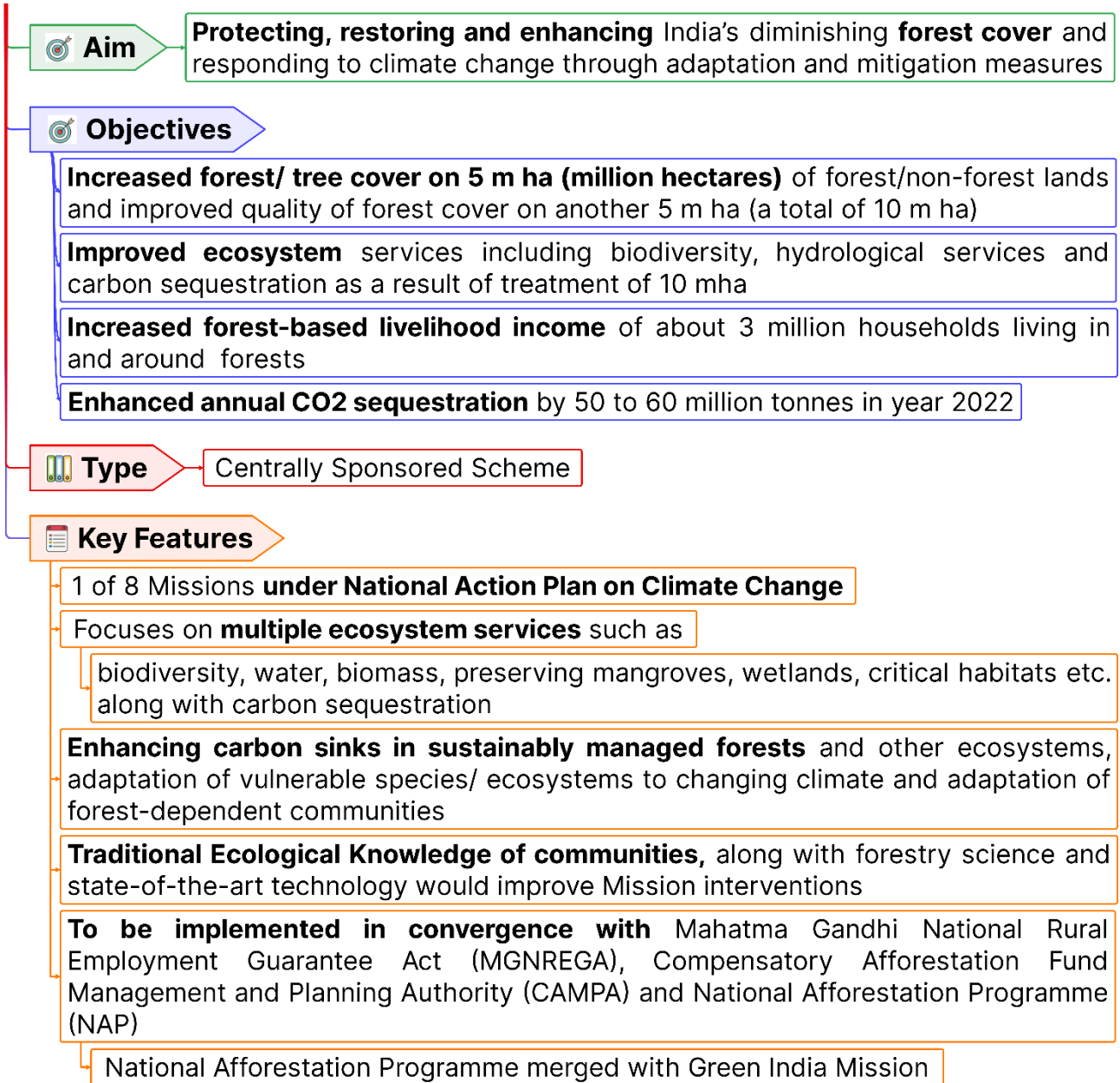
1.14 National Mission for A Green India (Green India Mission)

Why in News?

- So far 17 states and 1 union territory of Jammu & Kashmir has been taken up under Green India Mission.

National Mission for A Green India (Green India Mission)



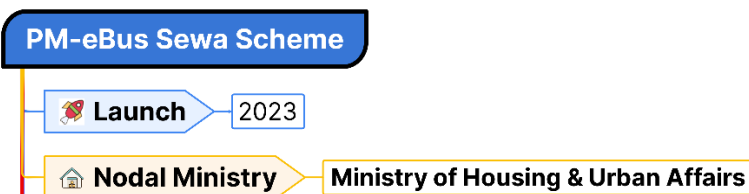


OTHERS

1.15 PM-eBus Sewa

Why in News?

- Scheme was in news.



Objective

To increase modal share of electric bus (ebus) based public transport in Indian cities

Estimated Cost

₹57,613 crore

out of which ₹20,000 crore by Central government

Segments - 2

Segment A – Augmentation of City Bus Services and Associated Infrastructure - 169 cities

To augment city electric bus operations by extending Central Assistance (CA)

For 10,000 electric bus operation on Public Private Partnership (PPP) model, bus depot and behind-the-meter power infrastructure

Cities will be selected through a 'Challenge Method'

CA for operation of e buses to be provided on per kilometer (km) basis for 10 years or up to March 2037, whichever is earlier

On furnishing Registered Vehicle Scrapping Facility (RVSF) Certificate for scrapping buses

equivalent number of buses may be considered for allotment

Central Assistance for bus operations

Cities by population and Number of e-buses allocated per city

20 - 40 lakhs	150
10 - 20 lakhs	100
5 - 10 lakhs	100
<5 lakhs	50

CA support per km (in INR)

Standard - 24
Midi - 22
Mini - 20

CA provided for assured kilometers and if buses operate less than assured km, then CA released in proportion to rates applicable to under-utilized km

Operations beyond assured kilometers to be borne by city

Escalation in rates up to 5% per annum will be allowed on CA

Support for development /upgradation of depot

To be provided to selected cities only, for sanctioned number of e buses, up to March 2027

Central Assistance for Depot Infrastructure (as % of project cost)

Cities with population between 3 lakh and 40 lakh; and other State capitals less than 3 lakh population - 60%

Hilly capital cities, NER State capital cities, and UT capital cities with legislature - 90%

Other capital cities of UTs without legislature - 100%

Normative project cost of ₹10 crore for 50 e buses to be considered

CA excludes cost of land, Resettlement & Rehabilitation (R&R), applicable taxes and bus chargers

Behind-the-Meter Power Infrastructure

100% CA to selected cities up to March 2027, as per norms to be decided in consultation with Ministry of Power

Segment B – Green Urban Mobility Initiatives (GUMI) - 181 cities

Envisages green initiatives like bus priority, multimodal interchange facilities, National Common Mobility Card (NCMC)-based Automated Fare Collection Systems

Support for Operation

States/Cities responsible for running bus services and making payments to bus operators

Central Government to support bus operations by providing subsidy to extent specified

Boost to E-Mobility

To bring in **economies of scale** for procurement of electric buses through aggregation

Reduce noise and air pollution and curb carbon emission, Green House Gases (GHG) reduction

Key Features

Reaching Unreached

Will cover **cities of 3 lakh and above population** as per census 2011 including all **Capital cities of Union Territories, North Eastern Region and Hill States**

priority to be given to cities having no organized bus service

Direct Employment Generation of 45,000 to 55,000

SECOND SECTION

1.16 International Cooperation Scheme

Why in News?

- Scheme was in news.

- **Nodal Ministry: Ministry of Micro, Small & Medium Enterprises (MSME)**

Aim:

- To **capacity build MSMEs** for entering export market by facilitating their participation in international exhibitions/fairs/conferences/seminar/buyer-seller meets abroad.
- **Providing MSMEs with actionable market-intelligence** and reimbursement of various costs involved in export of goods and services.

Key Features:

- Provides opportunities to MSMEs to **continuously update themselves to meet challenges** emerging out of changes in technology, changes in demand, emergence of new markets.
- **Covers all districts** of country.

1.17 Small savings schemes' latest interest rates for the January-March 2024 quarter

Why in News?

- Schemes were in news.

- PPF - 7.1%
- SCSS - 8.2%
- Sukanya Yojana - 8.2%
- NSC - 7.7%
- PO-Monthly Income Scheme - 7.4%
- Kisan Vikas Patra - 7.5%
- 1-Year Deposit - 6.9%
- 2-Year Deposit - 7.0%
- 3-Year Deposit - 7.1%
- 5-Year Deposit - 7.5%
- 5-Year RD - 6.7%

REFERENCE SECTION

SchemesTap – December 2023

Jal Jeevan Mission (JJM)-Har Ghar:

- Mission Crosses Milestone of Providing Tap Water Connections to **14 Crore (72.71%) Rural Households**.
- Over 2 Lakh Villages & 161 Districts Are Now 'Har Ghar Jal'.
- Rural tap connection coverage **increased from 3 Crore to 14 Crore in just 4 years**.
- As of 5 JAN 2024, **6 states**, namely Goa, Telangana, Haryana, Gujarat, Punjab, and Himachal Pradesh and **3 Union Territories** of Puducherry, D&D and D&NH, and A&N Islands have **achieved 100% coverage**.
 - Mizoram at 98.68%, Arunachal Pradesh at 98.48% and Bihar at 96.42% are on track to achieving saturation soon.
- In **112 aspirational districts**, tap water access has surged **from 21.41 lakh (7.86%) households at time of launch to 1.96 Crore (72.08%) households**.
- Water supply in 9.24 lakh **(90.65%) schools** and 9.57 lakh **(86.63%) anganwadi centres nationwide** ensured.

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

- Ministry of Panchayati Raj has been conferred with prestigious **1st Prize in Innovation Sandbox presentation**:
 - for **"Digital Transformation Initiatives in Land Governance through SVAMITVA Scheme"** at **2nd annual 3-day "Public Policy Dialogues" Conclave** of Bharti Institute of Public Policy (BIPP), Indian School of Business (ISB), Hyderabad.
- Scheme was also conferred with Gold award for **category "Innovative Use of Technology in e-Governance for Digital Transformation"** at **Digitech Conclave 2023**

organized at Goa in August 2023.

- Scheme has been **saturated with generation of property cards of all inhabited villages of Haryana, Uttarakhand, Puducherry, Andaman and Nicobar Islands and Goa.**

SchemesTap – November 2023

National Social Assistance Programme (NSAP):

- Scheme was in news.

Scholarships for Higher Education for Young Achievers Scheme (SHREYAS) for OBC & Others:

- Scheme was in news.

SchemesTap – October 2023

Pre-Matric Scholarships Scheme for Scheduled Castes (SCs) and Others

- Scheme was in news.

Post Matric Scholarship Scheme for SC Students (PMS-SC):

- Scheme was in news.

Government Schemes

(16th to 31st January 2024)

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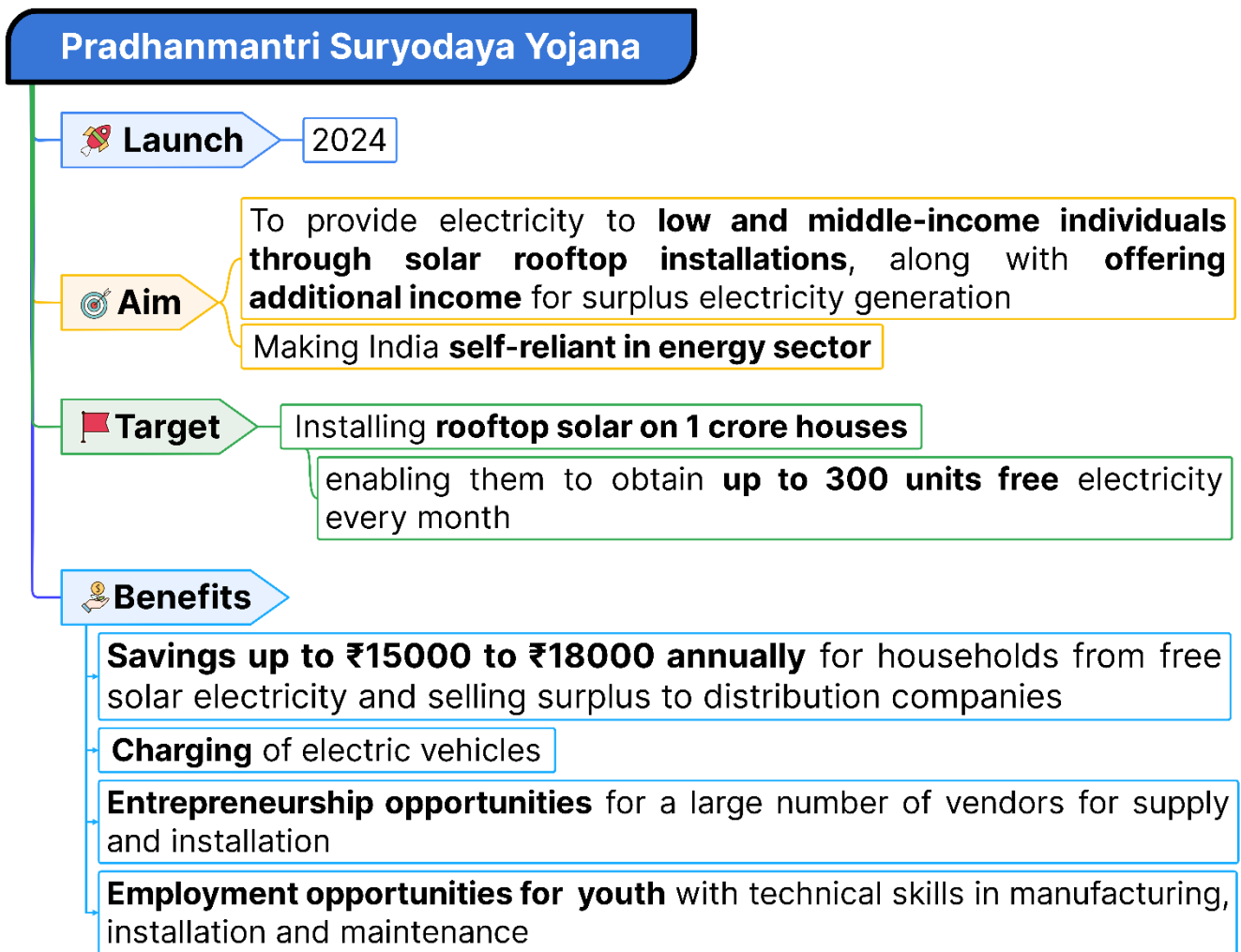
FIRST SECTION

OTHERS

1.18 Pradhanmantri Suryodaya Yojana

Why in News?

- Scheme was launched recently.



MINISTRY OF FINANCE

1.19 Scheme for Special Assistance to States for Capital Investment 2023-24

Why in News?

- Scheme was in news.

Scheme for Special Assistance to States for Capital Investment 2023-24

Launch → 2023 → Announced in Union Budget 2023-24

Nodal Ministry → **Ministry of Finance**

Objective → To have **higher multiplier effect of capital expenditure** and to provide boost to capital spending by States

Key Features

Special assistance to State Governments in form of **50-year interest free loan up to an overall sum of ₹1.3 lakh crore during financial year 2023-24**

Funds for meeting State share of Jal Jeevan Mission and Pradhan Mantri Gram Sadak Yojana have also been provided to States under this scheme

Scheme for financial assistance to States for capital investment/expenditure, **first instituted** in 2020-21 in wake of COVID-19 Pandemic

₹1 Lakh Crore allocated to assist States in Catalysing Overall Investments in 2022-23

Parts - VIII

Part-I: Largest with allocation of ₹1 lakh crore

Amount allocated amongst States in **proportion to their share of central taxes & duties as per award of 15th Finance Commission**

Part-II: ₹3,000 crore

For providing incentives to States for **scrapping of State Government vehicles** and ambulances, waiver of liabilities on old vehicles

Providing **tax concessions to individuals** for **scrapping** of old vehicles

Setting up of **automated vehicle testing facilities**

Part-III & IV → **₹15,000 crore for Urban Planning Reforms**

Additional ₹5,000 crore for incentivising States for making Urban Local Bodies creditworthy and improving their finances

Part-V: ₹2,000 crore

Increasing housing stock for police personnel and their families within police stations in urban areas

Part-VI: ₹5,000 crore

Promote national integration, carry forward concept of **"Make in India"** and promote concept of **"One District, One Product (ODOP)"** through **construction of Unity Mall in each State**

Part-VII: ₹5,000 crore

Providing financial assistance to States for **setting up libraries with digital infrastructure at Panchayat and Ward level** for children and adolescents

Part -VIII

Incentive for implementing **Just in time release of Centrally Sponsored Schemes** funds by State Government

to vendors and beneficiaries using RBI's e-Kuber model and for timely release of Central and State share of funds to Single Nodal Agencies

1.20 National Pension System (NPS)

Why in News?

News 1:

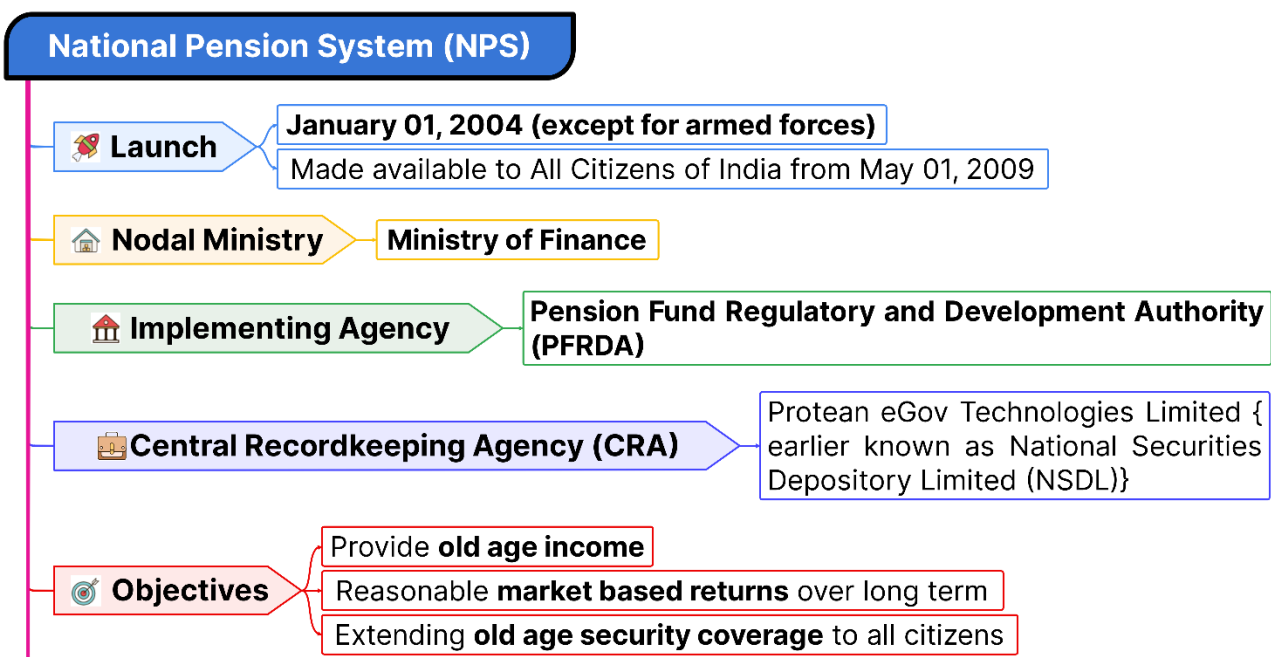
- PFRDA notifies Point of Presence (PoP) Regulations requiring only one registration for National Pension System.
 - banks and non-banks can act as PoPs to on-board NPS subscribers.
 - ✓ can operate with just one branch with wider digital presence.
- Timeline for disposing off applications has been **reduced from 60 days to 30 days.**

News 2:

- PFRDA now allows NPS subscribers **to deposit contributions through Unified Payments Interface (UPI) QR code for D-Remit.**

News 3:

- Up to 25% of corpus allowed for **partial withdrawal excluding the employer's contribution.**
 - will come into effect from Feb 1, 2024.



Eligibility

All Citizen Model

Any Indian Citizen, resident or non-resident or an Overseas Citizen of India between age of 18 - 70 years

Hindu Undivided Families and Persons of Indian Origin are **not eligible**

Central Government / Central Autonomous Bodies (CABs)

All new employees of Central Government service (**except Armed Forces**) and Central Autonomous Bodies joining Government service **on or after 1st January 2004**

State Government / State Autonomous Bodies

All employees of State Governments, State Autonomous Bodies joining services after date of **notification by respective State Governments**

Corporate Model

Citizen of India, be it a resident, a non-resident or an Overseas Citizen of India between 18 and 70 years of age

Available to - Entities registered under the Companies Act, 2013, Public Sector Enterprises or a government company, Trusts / Society, Foreign companies (Indian employee), Foreign / diplomatic missions operating in India (Indian employee), International organizations operating in India (Indian employee) etc

Key Features

Steps to Join NPS

Point of Presence (POP) Corner

Through eNPS

CRA shall issue a **Permanent Retirement Account Number (PRAN)** to each subscriber

unique number which is **portable across locations and employments**

NPS is structured into 2 tiers

Tier-I account

Non-withdrawable permanent retirement account into which accumulations are deposited and invested as per option of subscriber

Tier-II account

Voluntary withdrawable account which is allowed **only when there is an active Tier I account** in name of subscriber

Additional deduction for investment up to **₹50,000 in NPS (Tier I account)** is available exclusively to NPS subscribers under subsection 80CCD (1B)

over and above deduction of ₹1.5 lakh available under section 80C of Income Tax Act, 1961

Direct remittance (D-Remit) facility

distinct from Permanent Retirement Account Number (PRAN)

allows to get same-day Net asset value (NAV) on investments by registering a Virtual Account Number

QR code can be used to deposit contributions

Revised Guidelines

PFRDA has **permitted** subscribers who **join after age of 65 years**, to allocate up to 50% of the funds in equity

Subscribers who have **closed** their NPS accounts will also be **allowed to start a new account** as per increased age eligibility norms

On exit condition, for subscribers **joining NPS beyond age of 65 years**, PFRDA said that **normal exit shall be after 3 years**

Exit before completion of 3 years will be treated as **'premature exit'**

In case of **premature exit**, if **corpus is less than ₹2.5 lakh**, subscriber may opt to withdraw **entire accumulated amount in one go**

Partial Withdrawal can happen maximum of **3 times** during entire tenure of subscription if subscriber has **completed at least 3 years** from date of joining

Can withdraw **up to 25% of contribution** at any time, **excluding those made by your employer, if any**

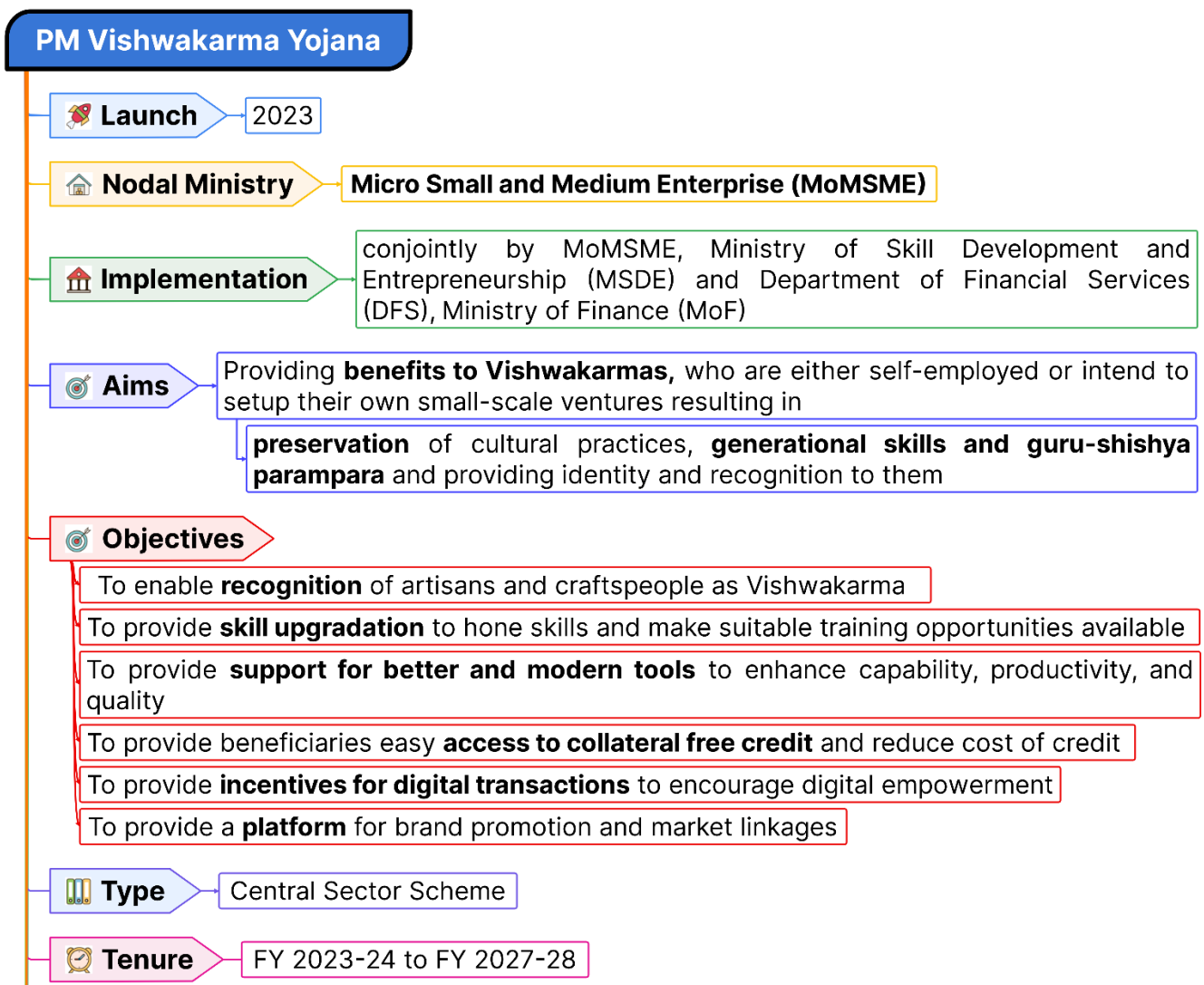
Circumstances for Partial Withdrawal - Higher education for your children, Marriage of your children etc

Micro Small and Medium Enterprise (MoMSME)

1.21 PM Vishwakarma Yojana

Why in News?

- Jammu and Kashmir has become **first Union Territory (UT) to implement PM Vishwakarma Yojana.**



Financial Outlay ₹13,000 crore

Tagline Samman Samarthya Samridhi

Target - Coverage 1st year - 5 lakh families, **total - 30 lakh families** over 5 years

Eligibility

An artisan or craftsperson **working with hands and tools** and engaged in one of covered **family-based** traditional trades, in **unorganized** sector on self-employment basis

Minimum age: 18 years on date of registration

Should be **engaged** in trade concerned on date of registration

Should **not have availed loans under similar credit-based schemes** of Central Government or State Government for self-employment/ business development e.g. **PMEGP, PM SVANidhi, MUDRA, in past 5 years**

beneficiaries of MUDRA and SVANidhi who have fully repaid their loan, will be eligible

Registration and benefits **restricted to 1 member of family**

family defined as consisting of husband, wife and unmarried children

Person in government service and his/her family members - **not eligible**

Key Components

Recognition: PM Vishwakarma Certificate and ID Card to make eligible to avail all benefits
digital as well as in physical form

Skill Upgradation Skill Assessment, Basic Training (5-7 days), Advanced Training (15 days or more)

Training stipend of ₹500/day

Toolkit Incentive **upto ₹15,000** after Skill Assessment at start of Basic Training
through e-RUPI/ e-vouchers

Credit Support

Collateral free '**Enterprise Development Loans**' of **upto ₹3 lakh in 2 tranches of ₹1 lakh and ₹2 lakh with tenures of 18 months and 30 months**

at a concessional rate of interest fixed **at 5%**, with Government of India subvention to extent of 8%

Beneficiaries who have completed Basic Training eligible to avail 1st tranche

2nd loan tranche available to beneficiaries who availed 1st tranche and maintained standard loan account and have adopted digital transactions in their business or undergone Advanced Training

Graded Guarantee Cover for all loans by Lending Institutions covered by Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE)

Participating Financial Institutions - Scheduled Commercial Banks, Regional Rural Banks, Small Finance Banks, Cooperative Banks, Non-Banking Finance Companies and Micro Finance Institutions

No prepayment penalty after 6 months of loan disbursement

Incentive for Digital Transactions ₹1 per eligible digital transaction (upto maximum 100 eligible transactions monthly)

Marketing Support **by National Committee for Marketing (NCM)**

in form of quality certification, branding, onboarding on e-commerce platforms such as GeM, advertising etc

Key Features

Covers artisans and craftspeople engaged in **18 trades in rural and urban areas** across India

Empowerment of women, and those belonging to marginalised groups like Scheduled Castes, Scheduled Tribes, OBCs, Specially Abled, Transgenders, residents of NER states, Island Territories and Hilly Areas

Awareness for availing benefits of insurance, pension and health schemes to be promoted

To onboard beneficiaries on **Udyam Assist Platform as 'entrepreneurs'** in formal MSME ecosystem

e-Shram database to be primarily used for identification of potential beneficiaries

If not covered above can make online application **through CSCs (Common Service Centres) with Aadhaar-based biometric authentication**

Enrolment of beneficiaries by 3-step verification

Verification at Gram Panchayat/ ULB level

Vetting and Recommendation by District Implementation Committee

Approval by Screening Committee

National Steering Committee - apex body for implementation

Jammu and Kashmir (J&K) - 1st Union Territory (UT) to implement this Yojana

MINISTRY OF RURAL DEVELOPMENT

1.22 Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY – NRLM)

Why in News?

News 1:

- **DAY-NRLM's "SARATHI" app launched:** to be used as the national tech solution for strategy for working with most vulnerable.
 - developed in partnership with The/Nudge Institute and **will be immediately deployed in 6 states** where DAY-NRLM's Innovation funding is driving special projects for 24,000 most vulnerable households.

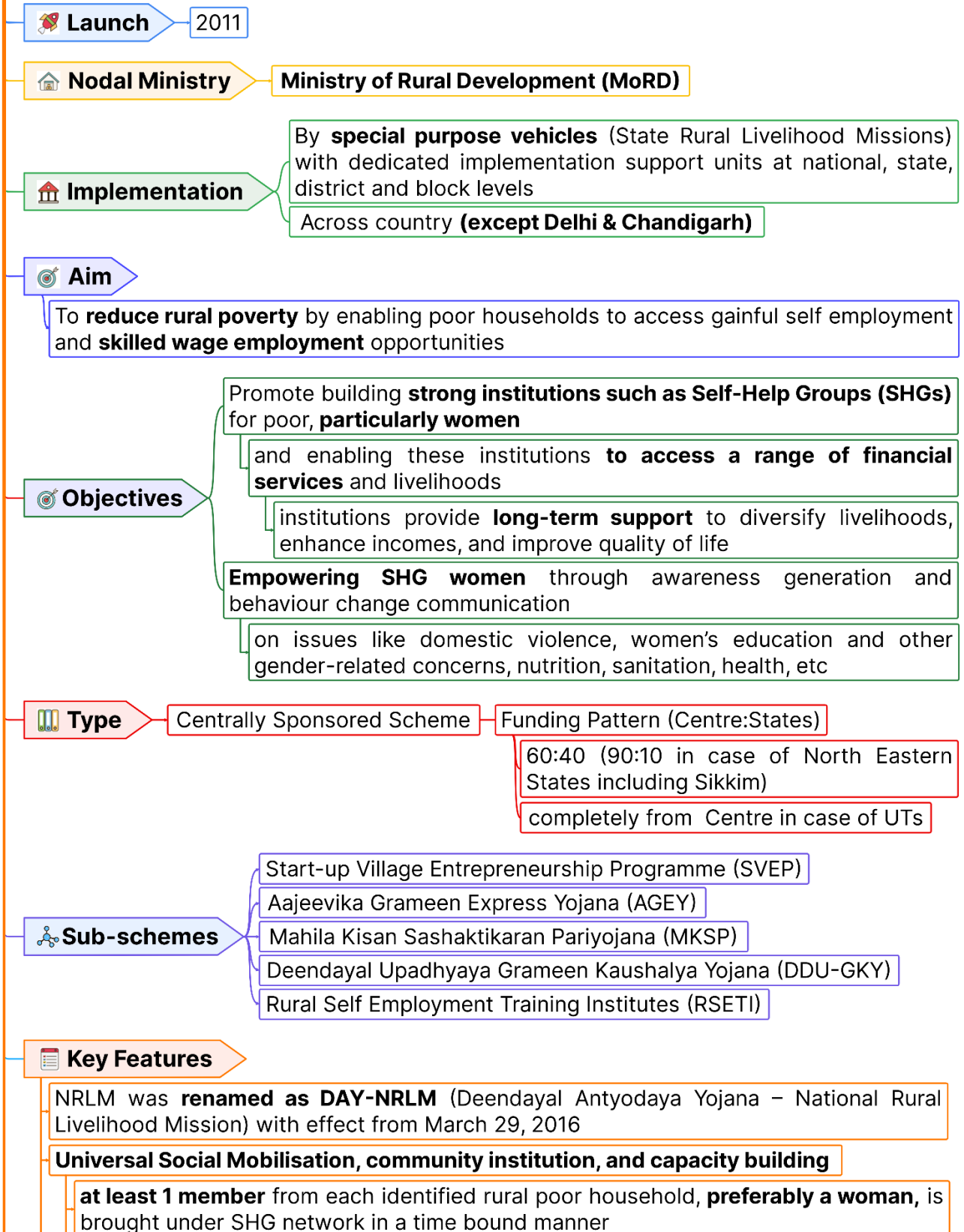
News 2:

- DAY-NRLM, Ministry of Rural Development (MoRD), and Lady Irwin College, University of Delhi, renewed a Memorandum of Understanding (MoU).
- During 5-year term of MoU, MoRD will **work with ROSHNI – Centre of Women Collectives led Social Action (CWCSA)**, to strengthen interventions for better results of Food, Nutrition, Health and WASH (FNHW) for rural communities.
 - ROSHNI-CWCSA is **supported by UNICEF** India technically and financially.
 - Currently, ROSHNI-CWCSA is serving as a **technical support unit** at national level to DAY-NRLM.

News 3:

- Mission has mobilized 9.89 crore women from rural households into 89.82 lakh SHGs.

Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY-NRLM)



Adequate coverage of **vulnerable sections**

50% of beneficiaries are SC/STs, 15% are minorities and 3% are persons with disability

manual scavengers, victims of human trafficking, Particularly Vulnerable Tribal Groups (PVTGs), Persons with Disabilities (PwDs) and bonded labour

Ultimate target of 100% coverage of all households

Women SHGs and their Federations

In case of groups to be formed **with persons with disabilities and other special categories like elders and transgenders**, DAY-NRLM may have both men and women in Self-Help Groups

Women SHGs consist of **10-20 members**

In case of **special SHGs** i.e., groups in difficult areas, groups with disabled persons, and groups formed in remote tribal areas, it may be **minimum 5 members**

Bank linkage for accessing credit at subsidized rates of interest

Up to **30%** of total membership of SHGs may be from among population **marginally above poverty line**, subject to approval of other members of group

Participatory Identification of Poor (PIP) instead of BPL

PIP is a community-driven process where **Community based Organisations (CBOs) themselves identify poor** in village using participatory tools

List of poor identified by CBO is **vetted by Gram Sabha and approved by Gram Panchayat**

Households identified with **at least 1 deprivation criteria as per SECC** along with households identified through P.I.P process accepted as DAY-NRLM **target group**

Universal Financial Inclusion

Works on both **demand and supply sides** of financial inclusion

On **demand side**, it promotes **financial literacy** among poor and provides catalytic capital to SHGs and their federations

Supply side, Mission coordinates with financial sector and encourages use of Information, Communication & Technology (ICT) based financial technologies, business correspondents and **community facilitators like 'Bank Mitras'**

Works on **remittances**, especially in areas where migration is endemic

Mission also supports **development of skills for rural youth** and their placement, training, and self-employment **through rural self-employment institutes (RSETIs)**, innovations, infrastructure creation, and market support

Convergence and partnerships

with other programmes MoRD and other Central Ministries, programmes of state governments, Non-Government Organizations (NGOs) and other Civil Society Organizations (CSOs)

SARATHI App

allows for **consistent monitoring and tracking** of livelihood planning as well as progress

mitigates risk of leakage of consumption and livelihood support being provided to target households

developed in partnership with The/Nudge Institute

Financial Assistance to SHGs

Revolving Fund

By MoRD, Corpus ranging between ₹20,000 - ₹30,000 per SHG

To strengthen **institutional and financial management capacity** and build a good credit history within the group

EligibilitySHGs in existence for minimum **3/6 months**

Not received any RF earlier

Follow norms of **good SHGs known as 'Panchasutras'**

regular meetings, regular savings, regular internal lending, regular recoveries and maintenance of proper books of accounts

Community Investment Support Fund (CIF)

by MoRD to SHGs in all blocks

routed through village level/cluster level federations, to be **maintained in perpetuity** by federationsCIF used by federations to **advance loans to SHGs** and/or to undertake common/collective **socio-economic activities****Interest Subvention for women SHGs (in rural areas only)**Loans **up to ₹ 3 lakh**Banks extend credit at concessional interest rate of **7% per annum**

Banks subvented at 4.5% per annum

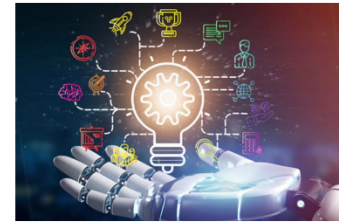
For loans above **₹ 3 lakh and up to ₹ 5 lakh**banks extend credit at interest rate equivalent to **1 year-MCLR or any other external benchmark based lending rate or 10% per annum**, whichever is lower

Banks subvented at 5% per annum

Interest Subvention payable only for period during which an account remains in **standard category****Provision of Vulnerability Reduction Fund (VRF)****up-to ₹1,50,000** per Village Organization (VO)corpus fund **given to VO/Primary Level Federation** at Village level **to address vulnerabilities faced by individuals** or household(s) or communities**No capital subsidy** would be sanctioned to any SHG under DAY-NRLM**MINISTRY OF SCIENCE & TECHNOLOGY****1.23 National Quantum Mission (NQM)****Why in News?**

- Call for **Pre-proposals for setting T-Hubs** launched under National Quantum Mission.
 - preproposal invites academia institutions/ R&D Labs to submit innovative pre-proposals aligned with objectives of NQM.

National Quantum Mission (NQM)



Launch 2023

Nodal Ministry Ministry of Science & Technology

Implementing Agency Department of Science & Technology (DST)

Aim To **seed, nurture and scale up** scientific and industrial R&D and create a vibrant & innovative ecosystem in **Quantum Technology (QT)**

It will **accelerate QT led economic growth**, nurture ecosystem in country and make India one of leading nations in development of **Quantum Technologies & Applications (QTA)**

Tenure 2023-24 to 2030-31

Financial Allocation ₹6003.65 crore

Targets

To develop **"intermediate scale"** quantum computers with

20-50 physical 'qubits' in 3-years

50-100 physical qubits in 5-years

50-1,000 physical qubits in 8-years

'qubits' or 'quantum bits' - basic unit of quantum information

Satellite based secure quantum communications between ground stations over a range of 2000 kilometres within India

Long distance secure quantum communications with other countries

Inter-city quantum key distribution over 2000 km

Multi-node Quantum network with quantum memories

Key Features

6-ministries/departments will be involved in mission

Department of Space

Department of Atomic Energy

Ministry of Electronics and Information Technology

Department of Telecommunication

Department of Science and Technology

Focus on developing **magnetometers with high sensitivity** in atomic systems and Atomic Clocks for precision timing, communications and navigation

Will Support **design and synthesis of quantum materials** such as superconductors, novel semiconductor structures and topological materials for fabrication of quantum devices

Single photon sources/detectors, entangled photon sources will also be developed for

quantum communications

sensing

metrological applications

4-Thematic Hubs (T-Hubs) will be set up in top academic and National R&D institutes on domains

Quantum Computing

Quantum Communication

Quantum Sensing & Metrology

Quantum Materials & Devices

Focus on generation of new knowledge through basic and applied research

Would benefit various sectors including communication, health, financial, energy with **applications in drug design, space, banking, security etc**

Will also **provide a huge boost to National priorities** like Digital India, Make in India, Skill India and Stand-up India, Start-up India, Self-reliant India and Sustainable Development Goals (SDG)

Funding of research and development of quantum computing technology and associated applications

MINISTRY OF NEW AND RENEWABLE ENERGY

1.24 New Solar Power Scheme (for PVTG Habitations/Villages) under PM JANMAN

Why in News?

- Scheme was launched recently.

New Solar Power Scheme (for PVTG Habitations/Villages) under PM JANMAN

 **Launch** → 2024

 **Nodal Ministry** → **Ministry of New & Renewable Energy (MNRE)**


 **Implementing Agency** → Respective **DISCOM** in PVTG area

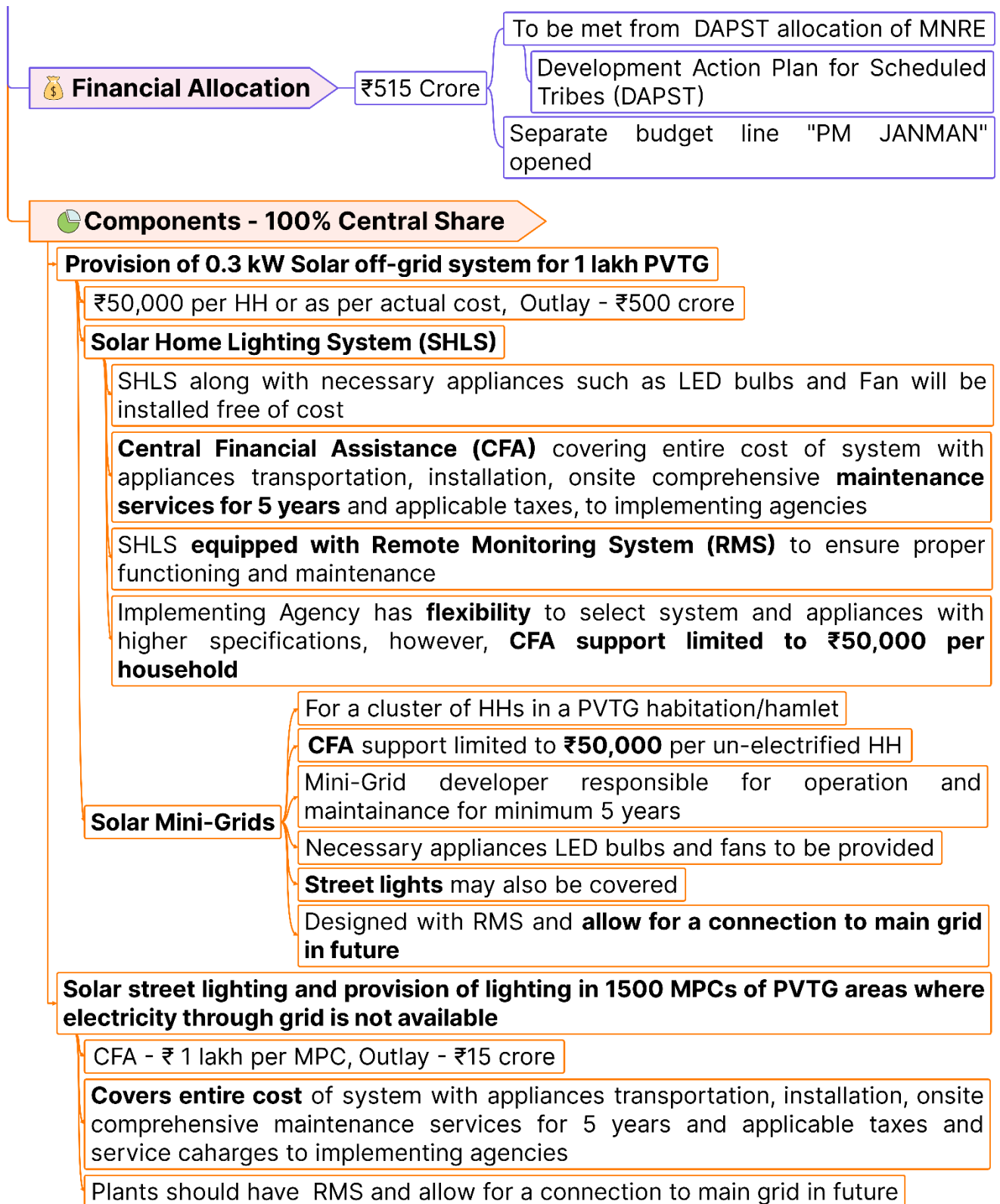
 **Objective**

Electrification of 1 lakh **un-electrified** households (HHs) in PVTG areas located in **18 States and UT of Andaman & Nicobar Islands**

by provision of **off-grid solar systems** where electricity supply through grid is not techno-economically feasible

Providing **solar lighting in 1500 Multi-Purpose Centres (MPCs)** in PVTG areas where electricity through grid is not available

 **Tenure** → 2023-24 to 2025-26

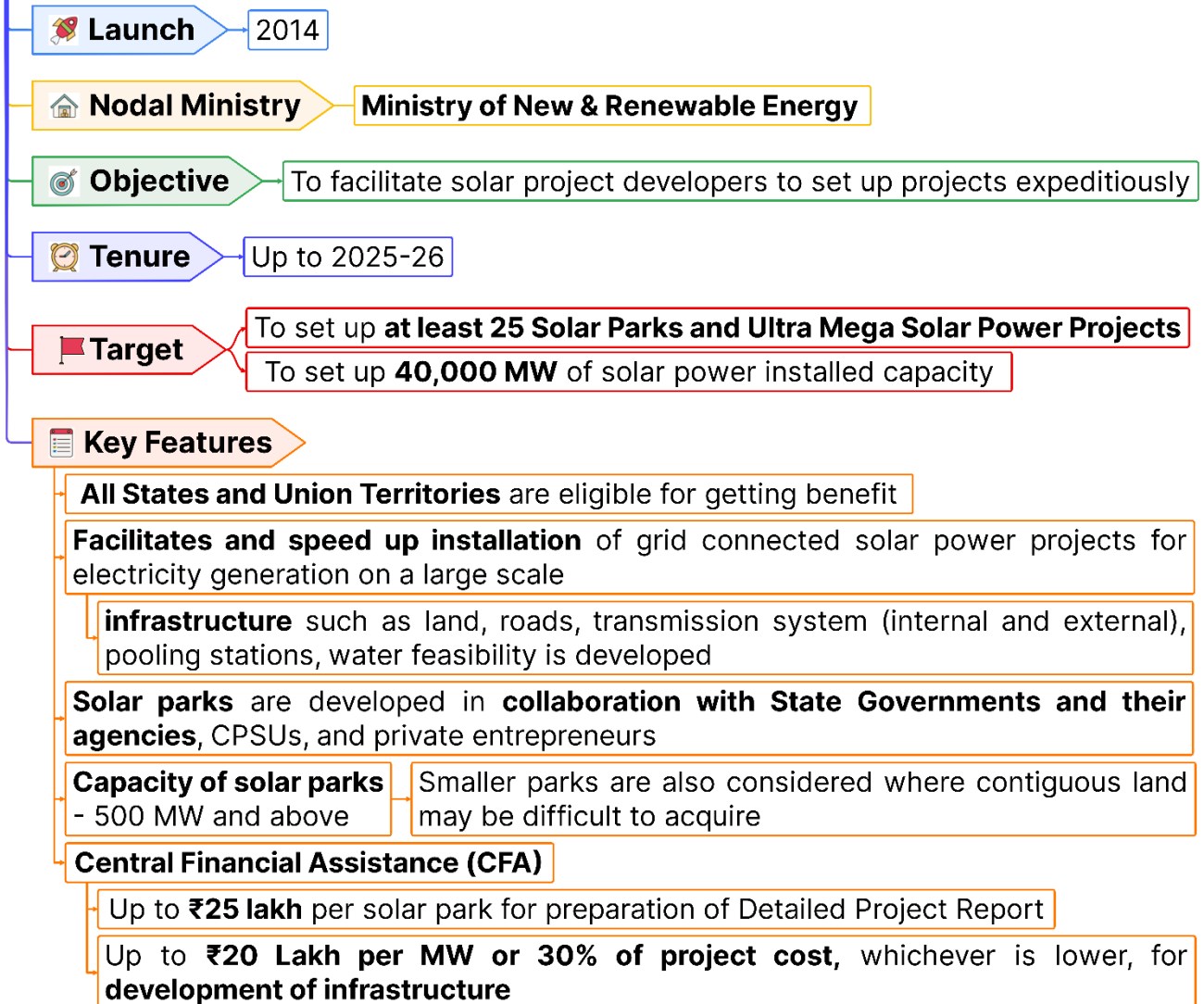


1.25 Scheme for Development of Solar parks and Ultra-Mega Solar Power Projects

Why in News?

- Scheme was in news.

Scheme for Development of Solar parks and Ultra-Mega Solar Power Projects



MINISTRY OF ENVIRONMENT, FOREST AND CLIMATE CHANGE (MoEFCC)

1.26 Amrit Dharohar Capacity Building Scheme-2023

Why in News?

- Ministry of Tourism (MoT) in collaboration with MoEFCC launched an **Alternative Livelihood Programme (ALP)** under above Scheme in **Sultanpur National Park, a Ramsar Site in Haryana**.
- **Sultanpur** is **1 of 5 priority Ramsar Sites** besides **Bhitarkanika and Chilika in Odisha** and **Yashwant Sagar and Sirpur in Madhya Pradesh** identified in first phase by MoT and MoEFCC.
 - for taking up training programmes for local communities under ALP.

- As of now, 16 Ramsar sites have been identified out of which 5 have been taken up as a pilot project.

Amrit Dharohar Capacity Building Scheme-2023

Launch

2023 (Announced in Union Budget 2023-24)

Commenced on June 5, 2023 on occasion of World Environment Day

Nodal Ministry

Ministry of Environment, Forest and Climate Change (MoEFCC)

Objectives

To **promote** unique conservation values of **Ramsar Sites**

To encourage **optimal use of wetlands**, and enhance bio-diversity, carbon stock, eco-tourism opportunities and income generation for local communities

Tenure

Till June 5, 2026

Key Features

Purpose is to maintain **healthy and effectively managed network of Ramsar Sites** which

provide water and food security, buffer landscape from floods, droughts, cyclones and other extreme events

generate local employment and support livelihoods, provide habitats for species of local, national and international conservation significance

maintain and enhance carbon sinks, conserve and celebrate rich cultural heritage

Exclusively focuses on Ramsar Sites so as to create **demonstration, replication and upscaling effect** on other wetlands of national and international importance

To be implemented in **convergence** with various Central Government ministries and agencies, State Wetland Authorities

and a **network of formal and informal institutions** and individuals, working together for a common cause

Nature-tourism and Wetcomponent implemented jointly by Ministry of Tourism and MoEFCC

Components and Key Activities

Component 1: Species and Habitat Conservation

Ensuring that **all Ramsar Sites have Integrated Management Plans**

Commissioning **biodiversity inventories**, Enhancing hydrological monitoring

Bringing Ramsar Sites within the framework of **Management Effectiveness Evaluation**

Component 2: Nature Tourism

Formulation **within Intergated Management Plans**

Wetland interpretation centres at each Ramsar Site as hubs for coordinating nature tourism activities

Site-profiling videos to capture biodiversity and cultural heritage values

Heritage villages around each Ramsar Site, At least one product for each Ramsar Site **as a souvenir**

Training of Trainers programme for wetlands communities to act as nature and culture guides

Component 3: Wetlands Livelihoods

Creating job opportunities, **linked with wetlands conservation**, for youth through targeted **skill development programmes**

Supporting microenterprise development linked with sustainable and innovative use of wetland products including developing market linkages

Comprehensive coverage of drinking water and sanitation facilities around wetlands

Improving technology interface in wetland linked production technologies to improve sustainability and reduce environmental footprints

Component 4: Wetlands Carbon

Preparing a **standard protocol for GHG inventory of wetlands**

Establishing a **baseline GHG account** of Ramsar Sites with specific **focus on carbon stock and sequestration rates**

Taking interventions to **conserve wetland carbon by**

restoring degraded wetlands, restoring natural hydrology, rewetting, reducing eutrophication and enhancing natural vegetation

Linking conservation of select Ramsar Sites **with Green Credit Programme**

MINISTRY OF CONSUMER AFFAIRS, FOOD & PUBLIC DISTRIBUTION

1.27 One Nation One Ration Card (ONORC)

Why in News?

- **99.8% of ration cards seeded with Aadhaar** under ONORC.
- ONORC plan has already been **implemented by all 36 States/UTs**, across country.
- Since its inception around **124 Crore portability transactions** have been recorded, which includes both inter-State and intra-State transactions.
- Timeline given to States/UTs for **completing Aadhaar seeding** of ration cards: **31/03/2024**.
 - **Until then, no genuine beneficiary/household shall be deleted** from list of eligible ration cards/ beneficiaries and shall not be denied their entitled quota of foodgrains

to Pradhan Mantri Garib Kalyan Anna Yojana (PMGKAY).

One Nation One Ration Card (ONORC) Scheme

Launch

In August, 2019, as a pilot project in 4 states - **Telangana, Andhra Pradesh, Maharashtra and Gujarat**

Nodal Ministry

Ministry of Consumer Affairs, Food & Public Distribution

Implementing Agency

Department of Food & Public Distribution

Objectives

To introduce **nation-wide portability** of ration card holders **under National Food Security Act (NFSA), 2013**

To empower all NFSA beneficiaries **to be Atma Nirbhar for their food security** anywhere in country

Coverage

Implemented in **all 36 States/UTs** across country

Assam, last state to come onboard (in June 2022)

Key Features

Allows all NFSA beneficiaries, particularly migrant beneficiaries, to claim **either full or part** of their entitled food grains from any Fair Price Shop (FPS) in country

By using their **existing ration card/Aadhaar card** with biometric authentication on an electronic Point of Sale (ePoS) device

Enables family members of such migrant beneficiaries back home (in village/hometown) to lift part / **balance foodgrains on same ration card**

It facilitates migrant beneficiaries/ family members **to choose any FPS of their choice** without being dependent on visiting only tagged FPS in their ration cards

Mobile App on ONORC "Mera Ration"

to facilitate various ONORC related services among NFSA beneficiaries, particularly migrant beneficiaries, FPS dealers and other relevant stakeholders

services like - registration, details of available entitlements, location of nearby FPS etc

Migrants would **only be eligible for subsidies supported by Centre**, which include rice sold at ₹3/kg and wheat at ₹2/kg.

Even if a beneficiary moved to a State where grains were given for free, that person **would not be able to access** those benefits

Ensures food security of **around 80 Crore beneficiaries** in country

MINISTRY OF RAILWAYS

1.28 Amrit Bharat Station Scheme


Why in News?

- **1309 stations** identified for development under the scheme so far.

Amrit Bharat Station Scheme

 **Launch** — 2022

 **Nodal Ministry** — **Ministry of Railways**

 **Aim** — Development & modernization of stations on a **continuous basis with long term vision**

Objectives

Preparation and implementation of **Master Plan of Railway stations** in phases to enhance facilities including and **beyond Minimum Essential Amenities (MEA)**

and aiming for creation of **Roof Plazas and city centres at station in long run**

Introduction of **new amenities** as well as **upgradation and replacement of existing amenities**

Cover stations where **detailed techno-economic feasibility studies** have been conducted or are being conducted

but work for construction of **Roof Plazas has not been taken up yet**


Criteria for Selection / Identification of stations

Non-suburban (NSG)-1/2/3 category of stations

Other stations of tourist and pilgrimage importance

Divisional and zonal headquarter stations

Any other station with local significance identified with approval of Railway Board

 **Coverage** — 1309 stations (as in December 2023)

Scope of work to meet objectives

Relocate redundant/old buildings in a cost efficient manner — Space released for **higher priority passenger** related activities

Creation of **new buildings should generally be avoided** other than those required

for relocation of old structures or relocation of structures to improve circulation or provision of structures to improve size of waiting halls



Provision for **minimum 2 stalls for One Station One Product** shall be made

Space shall also be created for **Executive Lounges and places for small business meetings**

High level platforms (760-840 mm) shall be provided at **all categories of stations**

Length of platforms shall generally be 600m

Provisions may be made such that as far as possible station provides **free WiFi access to its users**

Master Plan should have suitable **spaces earmarked for 5G towers**

Escalators may be provided at **NSG/1-4 and Suburban (SG)/1-2 category** stations irrespective of footfall

At least **2 station name boards** should be LED based

Amenities for Divyangjan at stations shall be as per guidelines issued by Railway Board

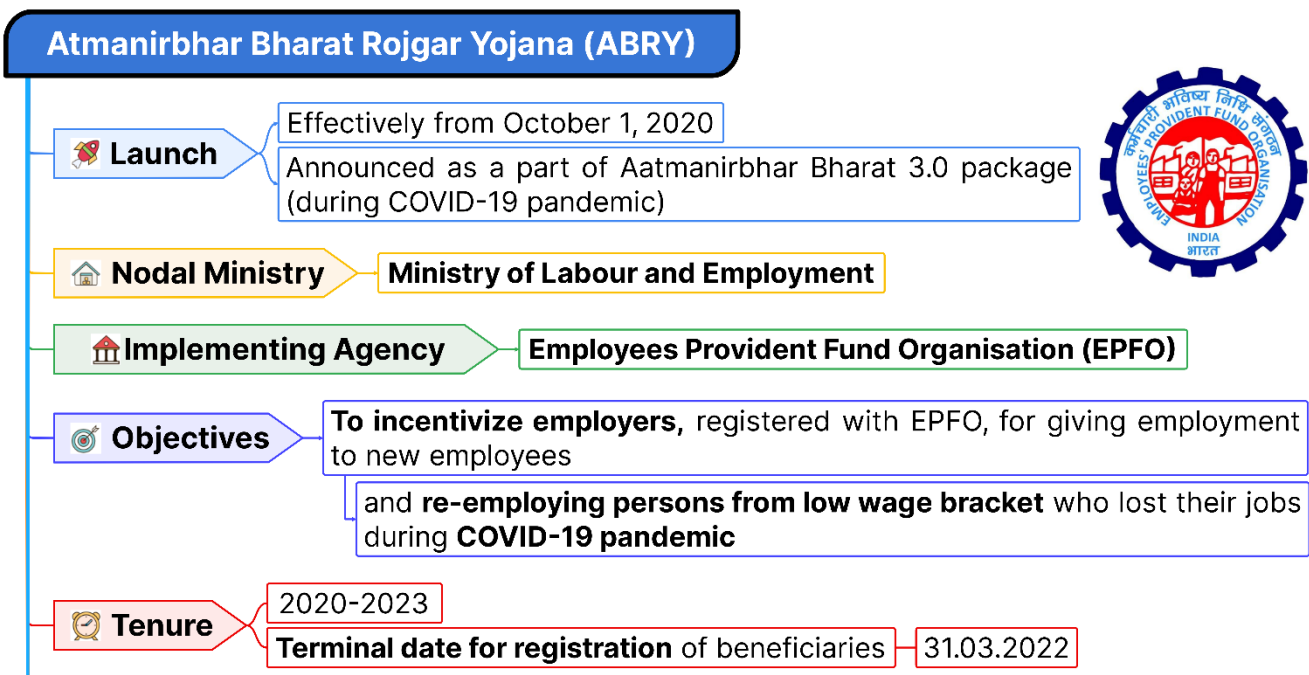
Sufficient number of toilets shall be provided at all categories of stations with **separate provisions for women and Divyangjan**

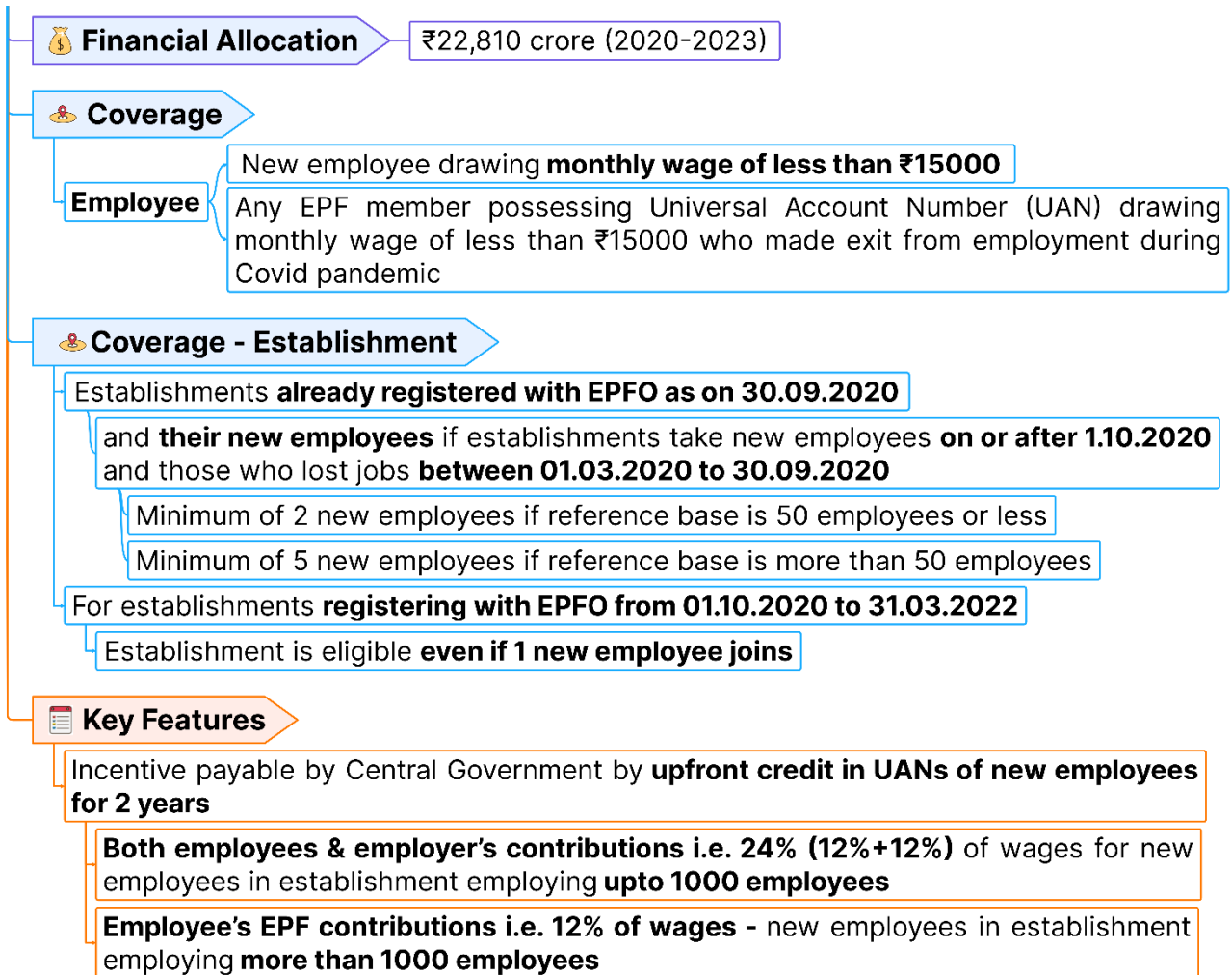
MINISTRY OF LABOUR & EMPLOYMENT

1.29 Aatmanirbhar Bharat Rojgar Yojana (ABRY)

Why in News?

- More than 10,000 crores disbursed to 60.49 lakh beneficiaries through 1.52 lakh establishments under ABRY.





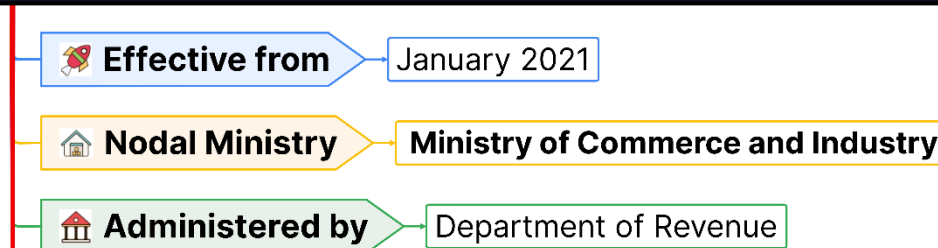
MINISTRY OF COMMERCE AND INDUSTRY

1.30 Remission of Duties and Taxes on Exported Products (RoDTEP)

Why in News?

- Govt extends RoDTEP benefits to e-commerce exports.

Remission of Duties and Taxes on Exported Products (RoDTEP)



Objective

To refund, currently un-refunded

Duties/taxes/levies, at Central, State and local level, borne on exported product

including prior stage cumulative indirect taxes on goods and services **used in production of exported product**

Such indirect Duties/ taxes/levies in respect of distribution of exported product

Tenure

Till June 2024

Key Features

Replaced existing MEIS (Merchandise Exports from India Scheme)

WTO Compliant Scheme

All exporters of goods are **eligible**, merchant or manufacturer exporter

Rebate under Scheme **not available** in respect of duties and taxes already exempted or remitted or credited

To operate in **Budgetary framework for each financial year**

No provision for remission of arrears or contingent liabilities is permissible to be carried over to next financial year

Rebate to be granted to eligible exporters **at a notified rate as % of Freight On Board (FOB) value**

with a value cap per unit of exported product on export of items which are categorized under **notified 8 digit HS Code**

For certain export items, fixed quantum of rebate amount per unit may also be notified

To be implemented through **end to end digitization** of issuance of rebate amount

in form of **transferable duty credit/electronic scrip (e-scrip)**

maintained in an electronic ledger by **Central Board of Indirect Taxes & Customs (CBIC)**

e-scrips would be used **only for payment of duty of Customs**

e-scrip **valid for 1 year** from date of its creation in ledger and any duty credit in said e-scrip remaining unutilized at end of this period shall lapse (shall not be re-generated)

RoDTEP **benefits extended to e-commerce** exports and for whatever IT enablement is required

MINISTRY OF HEAVY INDUSTRIES (MHI)

1.31 Production Linked Incentive Scheme for Automobile and Auto-Components

Why in News?

- MHI issued **Gazette Notification** for extension of tenure of Production Linked Incentive (PLI) Scheme for Automobile and Auto Components **by 1 year**.

Production Linked Incentive Scheme for Automobile and Auto-Components

 **Launch** → 2021

 **Nodal Ministry** → **Ministry of Heavy Industries (MHI)**

 **Objectives**

Overcoming cost disabilities, creating economies of scale and building a robust supply chain in areas of Advanced Automotive Technology products

Encourage industry to make fresh investments for indigenous global supply chain of Advanced Automotive Technology products

 **Tenure**

Till Financial Year 2027-28

Incentive applicable for total **5 consecutive financial years**, starting from 2023-24

but **not beyond** financial year ending on March 31, 2028

Disbursement of incentive will take place in following financial year 2024-25

 **Financial Allocation** → ₹25,938 crore

 **Basic Eligibility Criteria**

Existing presence (Global group Revenue)

Auto Original Equipment Manufacturer (OEM) - Minimum ₹ 10,000 crore

Auto-Component - Minimum ₹500 crore

New non-automotive investor company or its Group company(ies) {Global net worth}

₹1000 crore based on audited financial statements for year ending March 31, 2021

 **Key Features**

Open to existing automotive companies as well as new investors who are currently not in automobile or auto component manufacturing business

Focused on Zero Emission Vehicles (ZEVs) i.e. Battery Electric Vehicle and Hydrogen Fuel Cell Vehicle

Incentives

Any eligible product will be **incentivized only for once**—Component or Vehicle level

YoY growth of **minimum 10%** of threshold DSV for 1st year, and thereafter for next 4 years, has to be achieved to claim incentives

SECOND SECTION**1.32 Rooftop Solar Programme Phase-II****Why in News?**

- Cumulative Roof Top Solar (RTS) installed capacity increased from 1.8 GW as on 31.03.2019 to **10.4 GW** as on 30.11.2023.

- Launch** - 2019
- Nodal Ministry: Ministry of New and Renewable Energy**
- Objective** - To achieve a cumulative installed **capacity of 40,000 MW from Grid Connected Rooftop Solar (RTS) projects.**
- Tenure:** Till 31.03.2026
- Financial outlay** - ₹11,814 Crore (₹6,600 Crore of CFA and ₹4,985 Crore of incentives)

Components:

- Component A:** Central Financial Assistance (CFA) to **residential electricity consumers** - 4 GW.
- Component B:** Incentives to DISCOMs – for initial 18 GW Capacity.

1.33 One District One Product (ODOP) Programme**Why in News?****News 1:**

- National One District One Product Awards 2023 given: total **24 Awards across 3 categories** – for **Districts, States and Union Territories** and **Indian Missions Abroad:**
- Districts Awards (Agriculture):**
 - Alluri Sitharama Raju (Andhra Pradesh)** - Araku Coffee – **Gold**
 - Uttarkashi (Uttarakhand)** - Red Rice - **Silver**
 - Shopian (J&K)** – Apple / **Kandhamal (Odisha)** – Turmeric – **Bronze**
- Districts Awards (Non-Agriculture):**
 - Kakinada (Andhra Pradesh)** - Uppada Jamdani Saree – **Gold**
 - Banda (Uttar Pradesh)** - Shazar Stone Craft – **Silver**

- **Srikakulam (Andhra Pradesh)** - Ponduru Cotton Sarees / **Kurnool (Andhra Pradesh)** - Handloom silk sarees - Bronze
- **States (Category A):**
 - **Uttar Pradesh – Gold, Gujarat – Silver, Maharashtra, Punjab & Rajasthan – Bronze**
- **States (Category B):**
 - **J&K – Gold, Uttarakhand - Silver, Meghalaya & Sikkim - Bronze**
- **Mission Aboard:**
 - Consulate General of India, **Vancouver – Gold**
 - Consulate General of India, **New York – Silver**
 - High Commission of India, **Nicosia - Bronze**

News 2:

- One District One Product achieves milestone enlisting 50 Aggregators to promote 'Brand India'.
 - **50th** aggregator being Ayurvedic wellness company, **Forest Essentials**.

- **Aim:** to foster **balanced regional development** across all districts of country.
- Idea is to select, brand, and promote one product from each district of country.

REFERENCE SECTION

SchemesTap – December 2023

World's Largest Grain Storage Plan in Cooperative Sector:

- Implementing agencies for this pilot project include **Food Corp of India, Central Warehousing Corp, NABARD Consultancy Services, and National Buildings Construction Corp.**

Member of Parliament Local Area Development Scheme (MPLADs):

- **MPLADS e-SAKSHI Mobile Application launched** for Revised Fund Flow Procedure under Scheme.

Pradhan Mantri Awas Yojana- Urban (PMAY-U):

- PM of India handed over keys of **15,000 homes** at Raynagar Housing Society in Solapur to beneficiaries comprising thousands of handloom workers, vendors, power loom workers, rag pickers, beedi workers, and drivers.

SchemesTap – November 2023

PM JANMAN (PM- Janjati Adivasi Nyaya Maha Abhiyan):

- PM releases **1st installment** of ₹540 crores in bank accounts of **PVTG** beneficiaries across **19 States and UT**, for construction of **1 lakh pucca houses** in **Pradhan Mantri Awas Yojana-Gramin (PMAY-G)** under **PM-JANMAN**.

SchemesTap – October 2023

Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB-PMJAY):

- 30 crore Ayushman Cards created under PMJAY.
 - approximately **14.6 crore (49%)** Ayushman cards have been created **for females**.
 - **48% of treatment** provided under scheme has been availed by female.
- 6.2 crore free hospital admissions under scheme have **saved out-of-pocket-expenditure of more than 1.25 lakh crore** of poor and vulnerable population.
- With 4.83 crore Ayushman Cards, **Uttar Pradesh tops** list of States with **highest** number of Ayushman Cards crated.
 - **Madhya Pradesh and Maharashtra** stand at 2nd and 3rd positions with 3.78 crore and 2.39 crore Ayushman cards respectively.
- **11 States** have more than 1 crore Ayushman cards holders.

Waste to Energy Programme:

- Scheme was in news.

Pradhan Mantri Anusuchit Jaati Abhuyday Yojana (PM- AJAY):

- Scheme was in news.

GOBARdhan (Galvanizing Organic Bio-Agro Resources Dhan):

- Scheme was in news.
