

NABARD

GRADE A

STUDY

MATERIAL

TABLE OF CONTENTS

GOVERNMENT SCHEMES

Schemes Launched By Ministry Of Drinking Water & Sanitation.....	7
Atal Bhoojal Yojana - Highlights.....	8
Important Schemes In Union Budget (2018-19).....	10
KUSUM- Kisan Urja Suraksha Evam Utthan Maha Abhiyan.....	13
Prime Minister's Employment Generation Programme.....	15
RISE Scheme.....	16
Parivartan Scheme.....	17
Asmita Yojana.....	18
National Deworming Initiative.....	19
Khelo India School Games Launched By Modi.....	20
Zero Budget Natural Farming.....	21
Promote Young Scientists And Researchers.....	23
Rural Banking Schemes In India.....	24
Central Government Social Security.....	27
New 7.75% Savings (Taxable) Bond Scheme.....	29
PM Scholarship Scheme For CAPF And Assam Rifles.....	30
New Haj Policy 2018 - 2022.....	33
FAME India Phase 2.....	34
Swachh Survekshan 2018.....	37

Rajiv Gandhi Scheme For Empowerment Of Adolescent Girls - SABLA	39
Haryana Monthly Pension Scheme For Media Persons	41
Atal Mahaapahan Vikas Abhiyan	43
Odisha Fertilizer Subsidy Scheme	45
NARI Web Portal- One Portal For All Schemes For Women	46
Bhavantar Bharpai Yojana	48
Free Space Optical Communication (FSOC) System.....	50
North East Special Infrastructure Development Scheme	52
PRASAD Scheme Launched By Ministry Of Tourism.....	54
Scheme For Capacity Building In Textiles Sector	57
SAMEEP – ‘Students And MEA Engagement Programme’.....	59
National Strategic Plan 2017-24 And Mission SAMPARK.....	61
Sahafat Finance Scheme	63
Udyog Aadhar Memorandum	65
Atal Innovation Mission.....	67
Deen Dayal Divyangjan Sashay Scheme	70
Analyses Of Mid-Term Foreign Trade Policy 2015-20.....	72
Bharat 22 Exchange Traded Fund	76
East Act Policy Of India	80
Pradhan Mantri Mahila Shakti Kendra Scheme	83
National Nutrition Mission.....	84
Digital Schemes Launched By Government Of India.....	88
MCLR: Marginal Cost Of Funds Based Lending Rate	92

Bhavantar Bhugtan Yojana: Key Highlights.....	95
Nivesh Bandhu Portal: Important Key Facts.....	97
Khelo India Scheme 2017-18.....	98
Varishtha Pension Bima Yojana 2017.....	99
Green Urban Mobility Scheme: Key Features And Objectives.....	100
Power Tex India Scheme For Powerlooms.....	102
Pradhan Mantri Gram Parivahan Yojana: Key Points	104
SATH Program Launched By NITI Aayog.....	105
BHIM Referral Bonus Scheme & Cashback Scheme.....	107
Pradhan Mantri Matritva Vandana Yojana: Key Facts	108
Pt Deen Dayal Upadhayay Vigyan Gram Sankul Pariyojana	110
<hr/> CURRENT AFFAIRS <hr/>	
Banking And Financial Awareness.....	112
Appointments	118
Obituaries.....	121
Honour And Awards.....	123
Important Days.....	125
Mous And Partnerships	128
Important News- World.....	131
Important News- India	135
Business, Science And Technology	144
Important News- States.....	146

Sports News	152
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UNION BUDGET (2018-19)

Agriculture:.....	156
Health:.....	157
Rural Economy:.....	157
Education:.....	157
Defence:.....	158
Technology:	158
Employee-Centric Schemes:	158
Social Security:.....	158
Railways:.....	158
Aviation:.....	159
Miscellaneous:	159

YOJANA MAGAZINE JANUARY

Banking Sector Reforms: Ensuring Regulation.....	159
Protagonist To Economic Transformation	162
Transforming The Way We Bank	163
'Creative Destruction' Of Banks.....	163
Cashless And Branchless Banking	163
Innovation In Atm Usage	163
Infrastructure Financing.....	163
New Models To Serve Msmes.....	164
Competition And Consolidation.....	164
Conclusion	164

Managing Non-Performing Assets: A Paradigm Shift	164
Bank Recapitalisation: Enhancing Capital Base	166
Facilitating Financial Inclusion.....	168
Resolving Insolvency.....	169
Strengthening Of Cyber Security	170
National Cyber Security Policy, 2013 (Ncsp).....	171
Cyber Swachhta Kendra (Botnet Cleaning And Malware Analysis Centre)	171
Information Technology Act	171
Online Frauds And It Act.....	171
Section 66- Hacking With Computer System.....	171
Section 66b- Receiving Stolen Computer Or Communication Device	171
Section 66c- Cheating Using Computer Resource	172
Credit Card Fraud.....	172
Rural Banking: Translating Vision To Reality.....	173
Mission Indradhanush: Revamping Of Public Sector Banking In India.....	174

YOJANA MAGAZINE FEBRUARY

Effective Grievance Redressal: Heart Of Good Governance	175
E-Governance: Grievance Redress For A New India 2022	178
Sevottam And Cpgrams	178
Umang	180
Mygov.....	180
Other Citizen Centric Services	180
Public Grievance Beyond G2c.....	181
Future Outlook.....	181
Private Service Providers: Redressal Mechanism	181

Grievance Redressal Mechanisms For Women.....	182
Domestic Violence: Grievance Redressal.....	183
Women In Work Place: Grievance Redressal	183
Other Means Of Grievance Redressal.....	184
Addressing Grievances In Health Care	184

WOMEN EMPOWERMENT SCHEMES

Beti Bachao Beti Padhao (Bbbp) Scheme	186
One Stop Centre.....	187
Pradhan Mantri Matru Vandana Yojana (Pmmvy).....	187
Women Helpline Scheme	187
Mahila E-Haat.....	188
Pradhan Mantri Ujjwala Yojana.....	188
Sukanya Samridhi Yojana	189
Swadhar Greh Scheme.....	189
Support To Training And Employment Programme For Women (Step).....	190
Shadi Shagun Yojana.....	190
Universal Scheme For Adolescent Girls	191
Other Schemes Launched Were-	191
Mahila Shakti Kendra	191
National Policy For Women, 2017	192
She-Box.....	192



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GOVERNMENT SCHEMES

SCHEMES LAUNCHED BY MINISTRY OF DRINKING WATER & SANITATION

Recently Union Ministry of water resources launched three new schemes. They are

- Swajal
- Gangotri Swachh Iconic Place project
- Bagori Ganga Gram's project
- All these schemes were launched in Uttarakhand.
- Besides creating cleanliness, providing basic amenities to the people of Ganga bank villages, these projects would also generate employment.

SWAJAL:

- Swajal is a national drinking water programme launched by Union Drinking Water and Sanitation minister Uma Bharati
- The scheme was launched in Uttarkashi district of Uttarakhand.
- Swajal is a demand-driven and community-owned drinking water programme for sustained drinking water supply.
- The project was launched with the help of World Bank

- Initially, as a pilot program it was Six states. They are Uttarakhand, Uttar Pradesh, Maharashtra, Rajasthan, Madhya Pradesh and Bihar
- These states will be covered under the programme in the first phase.

GANGOTRI SWACHH ICONIC PLACE PROJECT:

- Gangotri Swachh Iconic Place project was launched by Union Drinking Water and Sanitation minister Uma Bharati in Uttarakhand's Uttarkashi district.
- The main aim of the scheme is to make Gangotri as Swachh Iconic Place.
- For Gangotri, the Oil and Natural Gas Limited (ONGC) has been selected as the CSR partner

SWACHH ICONIC PLACE PROJECT

- The Swachh Iconic Place is a drive under the Swachh Bharat Mission.
- The project aims to improve the sanitation and cleanliness of 100 most iconic places in the country.
- Under the Swachh Iconic Place, sites that have been selected under the project will be jointly developed by the Union ministry of drinking water and sanitation, in collaboration with Union ministries of housing and urban affairs, Tourism, culture, state governments

BAGORI GANGA GRAM'S PROJECT

- Bagori is one of the 24 pilot Ganga Villages picked up to be transformed into Ganga Grams this year. As a first initiative Bagori Ganga Gram project was launched by Union Ministry of water resources.
- The project is related to solid and liquid waste management in Bagori Gram panchyat.
- Total Rs. 11.88 lakhs budget allotted for this project

ATAL BHOOJAL YOJANA - HIGHLIGHTS

The Government of India is going to launch a Water Conservation scheme- Atal Bhoojal Yojana.

KEY POINTS:

- Name of the scheme- Atal Bhoojal Yojana
- Expenditure of the scheme- Rs.6,000 crores

- With the help of World Bank
- Ministry-Ministry of Water Resources, River Development and Ganga Rejuvenation.
- Duration-5 years
- Present status- yet to launch

ATAL BHOOJAL YOJANA:

- The Government of India is going to launch a Water Conservation scheme known as Atal Bhoojal Yojana.
- The main objective of the scheme is to recharge groundwater and create sufficient water storage for agricultural purposes.
- The revival of surface water bodies so that groundwater level can be increased.
- The Atal Bhoojal Yojana will be launched in Gujarat, Maharashtra, Haryana, Karnataka, Rajasthan, Uttar Pradesh and Madhya Pradesh covering 78 districts, 193 blocks and more than 8,300-gram panchayats.

FUNDING FOR THE PROJECT:

Total expenditure for the scheme is Rs. 6,000 cr. The fund of 6000 cr will be raised by the

1. Ministry of Finance and the
2. World Bank.

Half of the total cost of this central scheme will be supported by the World Bank as the loan while the remaining half (Rs 3,000 crore) will be funded by the government.

PRESENT STATUS OF THE SCHEME:

- The cabinet committee has set a fund of Rs.6,000 crore for this scheme but yet to get the approval from the Ministry of Finance. The government of India has not announced any official date for the launch of this scheme.

WHY THE SCHEME IS REQUIRED?

- The last assessment report of the Central Ground Water Board (CGWB) shows that 1,034 of 6584 assessed blocks in the country are over-exploited (usually referred to as 'dark zones').
- It means in 1,034 blocks in India annual groundwater consumption is more than the annual groundwater recharge.

- Besides, 934 blocks fall in different stages of criticality due to depletion without a recharge.
- According to the report of the Central Ground Water Board, the overexploited units are mostly concentrated in Punjab, Haryana, Delhi, western Uttar Pradesh, Rajasthan, Gujarat, Karnataka, Andhra Pradesh, Telangana and Tamil Nadu.
- The CGWB report shows that Punjab, Haryana, Rajasthan and Delhi are worst among them.

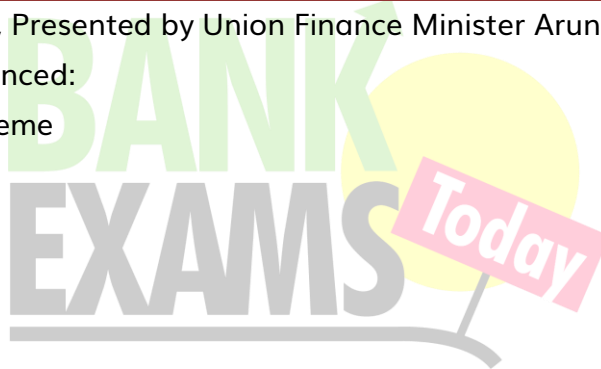
BENEFITS OF THE SCHEME:

- By the implementation of this scheme, groundwater will recharge consequently increasing the level of groundwater
- This scheme will also revive the water bodies like rivers so that the level of groundwater can be increased especially in the rural areas.

IMPORTANT SCHEMES IN UNION BUDGET (2018-19)

In the Union Budget 2018-19, Presented by Union Finance Minister Arun Jaitley on Feb 1st the following schemes are announced:

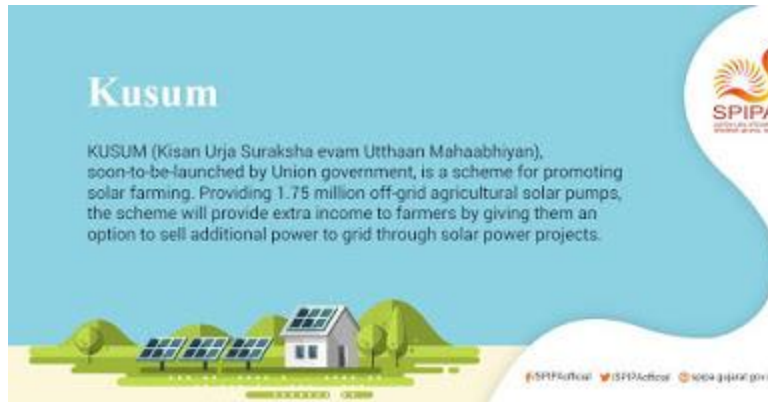
- Ayushman Bharat scheme
- KUSUM scheme
- Kifayati Awas Yojana
- Operation Green
- RISE scheme
- Gobar-Dhan Yojana
- National Bamboo Mission



NATIONAL HEALTH PROTECTION SCHEME:

- It is also known as Ayushman Bharat Program
- The scheme will cover 10 crores poor and vulnerable, families.
- Under this scheme up to Rs, 5 lakh insurance cover will be provided to each family per year in secondary and tertiary care institutions.
- It is "the world's largest government-funded healthcare program"
- So far insurance cover of only Rs.30,000/-was available now it is increased up to Rs. 5 lakhs

KUSUM SCHEME:



- KUSUM- Kisan Urja Suraksha evam Utthan Maha Abhiyan was announced in-Union Budget 2018-19 with an expenditure of 1.4 lakh crore
- The main aim of the scheme is to incentivize farmers to run solar farm water pumps and also use their barren land for generating solar power and to improve farmers income and reduce dependence on diesel pumps through solar farming.
- Under this scheme, an option will be given to farmers to sell additional power to the grid through solar power projects set up on their barren lands.

BANK OPERATION GREEN:



- With a view to promoting farmer producers organizations, processing facilities, agri-logistics and professional management Operation Green was launched in Union Budget 2018-19.
- This will be inline with Operation Flood
- The scheme also aims to control fluctuation in the prices of Tomatoes, Onions and Potatoes (TOPs)

KIFAYATI AWAS YOJANA:

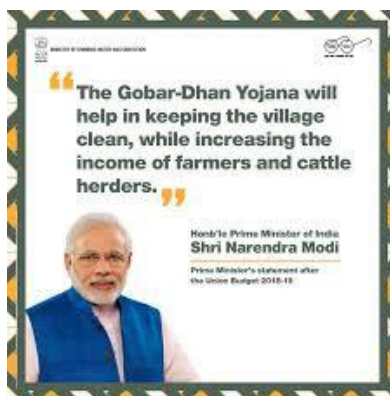
- Under this scheme government will create dedicated Affordable Housing fund in National Housing Bank. The fund will be used to construct one cr households in the rural areas under PMAY (Pradhan Mantri Awas Yojana)

RISE SCHEME:



- RISE-Revitalizing Infrastructure and Systems in Education
- The expenditure for this scheme is Rs. 1 Lakh crore which will be financed through Higher Education Financing Agency (HEFA), a non-banking financial company
- The main aim of the scheme is to lend low-cost funds to government higher educational institutions

GOBAR DHAN YOJANA:



- It is also known as Galvanizing Organic Bio-Agro Resource Fund scheme.
- Under this scheme, Solid waste of dung and fields will be changed into biogas and CNG
- The main aim of the scheme is to improve the lives of village people.

NATIONAL BAMBOO MISSION:



- To boost the bamboo sector, government Proposed to launch a restructured bamboo mission "Bamboo is green gold".
- The main aim of the scheme is to support development of Bamboo production industry
- The scheme was proposed with an Outlay of Rs. 1290 cr

KUSUM- KISAN URJA SURAKSHA EVAM UTTHAN MAHA ABHIYAN

To promote solar farming by decentralized solar power production a new scheme was introduced in the union budget 2018-19. Some of the key points related to the scheme are

- Name of the scheme-KUSUM
- KUSUM- Kisan Urja Suraksha evam Utthan Maha Abhiyan
- Announced in-Union Budget 2018-19
- Time period of the scheme- 10 years
- Expenditure- Rs. 1.4 trillion

AIM OF THE SCHEME:

- To incentivize farmers to run solar farm water pumps and also use their barren land for generating solar power.
- To improve farmers income and reduce dependence on diesel pumps through solar farming.
- Ministry of New and Renewable Energy will start implementing this scheme from the next fiscal year to promote solar farming among farmers.

COMPONENTS OF THE SCHEME:

These schemes have four components.

- First is to utilize the Barren land by farmers. Government is planning to build 10,000 MW solar plants on barren lands
- Second component includes installation of 17.5 lakh off grid solar farm pumps.
- Third component is grid-connected farm pumps would be solarised. Under this solarising' existing pumps of 7250 MW as well as government tube wells with a capacity of 8250 MW
- Fourth component is distributing 17.5 lakh solar pumps.
- Under this scheme an option will be given to farmers to sell additional power to the grid through solar power projects set up on their barren lands.

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EXPENDITURE OF THE SCHEME:

- The total central financial assistance under scheme would be for a period of 10 years would be Rs 48,000 crore.
- Under this scheme 60% subsidy is provided by the government. (30% from central government and 30% from state government)
- Another 30% will be met through loans while 10% of the cost will be borne by the farmer.

POSITIVE OUTCOMES OF THE SCHEME:

- Positive outcomes that are expected when the scheme is fully implemented across the country include
- Promotion of decentralized solar power production,
- Reduction of transmission losses

- Providing support to the financial health of DISCOMs by reducing the subsidy burden to the agriculture sector.
- The scheme would also promote energy efficiency and water conservation and provide water security to farmers.

PRIME MINISTER'S EMPLOYMENT GENERATION PROGRAMME

- Modi-led Cabinet Committee on Economic Affairs has approved to continuation of Prime Minister's Employment Generation Programme.
- The programme will be continued beyond 12th Plan for three years from 2017-18 to 2019-20 with a total outlay of Rs.5,500 crore.

AIM OF THE SCHEME

- The main purpose of the scheme is to create sustainable estimated employment opportunities for 15 lakh persons in three financial years. A minimum target of 75 project/district is awarded to all districts of the country to achieve Inclusive Growth. Higher rate of subsidy (25% to 35%) will be applicable for women, SC/ST, OBC, Physically Disabled, NER applicants in rural areas. Targets are fixed taking into account:

EXTENT OF BACKWARDNESS OF STATE

- Extent of unemployment
- Extent of fulfillment of previous year targets
- Population of State/Union Territory
- Availability of traditional skills and raw material

IMPROVEMENTS IN THE SCHEME

- Second loan of upto Rs. one crore to existing and better performing PMEGP units for upgrading with subsidy of 15%;
- Merger of Coir Udyami Yojana (GUY) in PMEGP
- Introduction of concurrent monitoring and evaluation
- Mandatory Aadhaar and Pan card
- Geo-tagging of units
- Negative list under PMEGP amended allowing serving/selling non-vegetarian food at Hotels/Dhabas and Off Farm/Farm Linked activities.

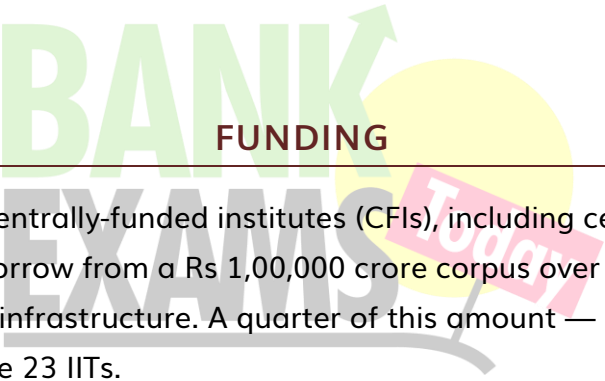
- Dispensing the ratio of 30:30:40 for KVIC/KVIB/DIC.
- Cap the working capital component for manufacturing units to 40% of the project cost and for service/trading sector to 60% of the project cost.

BACKGROUND:

- Prime Minister's Employment Generation Programme is a credit-linked subsidy programme. It is implemented by Micro Small and Medium Enterprises since 2008-2009 with an aim of generating self-employment opportunities through establishment of micro-enterprises in the non-farm sector.

RISE SCHEME

Revitalising Infrastructure and Systems in Education (RISE) scheme announced in this year's budget has been launched under which the Indian Institute of Technology will get 25% loans on offer under the new funding model.

- 
- Under this scheme, 11 centrally-funded institutes (CFIs), including central universities, IITs, IIMs, NITs and IISERs, can borrow from a Rs 1,00,000 crore corpus over the next four years to expand and build new infrastructure. A quarter of this amount — Rs 25,000 crore — will be set aside exclusively for the 23 IITs.
 - 20,000 crore, will be secured for central universities.
 - While the National Institutes of Technology (NITs) can borrow up to Rs 11,300 crore, the new IIMs will get Rs 4,500 crore, and five IISERs Rs 5,000 crore.
 - Rs 9,000 crore will be available for building robust research ecosystems, like world-class laboratories, in CFIs.
 - All financing for infrastructure development at CFIs will be done through the Higher Education Funding Agency (HEFA), which was set up by the government as a Section 8 company last year to mobilise funds from the market and offer 10-year loans to centrally-run institutes.

IMPLEMENTATION

- All financing for infrastructure development at CFIs will be done through the Higher Education Funding Agency (HEFA), which was set up by the government as a Section 8 company last year to mobilise funds from the market and offer 10-year loans to centrally-run institutes.

- All the infrastructure and research projects sanctioned by HEFA are to be completed by December 2022. Funding agency will release money directly to the vendors or contractors on certification by the executing agency and the educational institute.

REPAYMENT

- Loans taken from HEFA, under the RISE programme, must be paid back over 10 years. There will be different modes of loan repayment for different institutes, based on their internal revenue.
- Central universities set up before 2014 will be eligible to borrow through the 90:10 window, which means that they will have to repay 10 per cent of the principal amount from their internal resources. The remaining principal amount and the interest accrued on the loan will be paid by the government to HEFA.
- IITs and IIMs which are over a decade old will repay the whole principal amount over 10 years, and the interest will be paid by the government. Technical institutes set up between 2008 and 2014 can avail loans through the 75:25 window. In other words, they will have to give 25 per cent of the principal amount. The balance principal and loan interest will be taken care of by the central government.

PARIVARTAN SCHEME

The state government of Haryana, with a view to addressing major 10 issues including cleanliness and pollution, has launched Parivartan Scheme. The scheme will be launched in 46 development blocks of Haryana.

ISSUES TO BE ADDRESSED

- The scheme will address the 10 major issues that include facilitation of financing, making agriculture profitable and sustainable, improving health services, implementing Swachh Bharat, decongesting market areas, engaging the youth, checking air pollution, ensuring availability of identity-related services, effective policing, and ensuring road order and conduct.

IMPLEMENTATION

- 46 top officials of the state, including those from the IAS, IFS and IPS cadres, have been allotted one block each

- These officers will undertake works in the 10 selected common fields and one field of their choice, Khattar said.
- For each of the 10 fields, there are three to seven parameters on which the performance of the officers would be assessed.
- Some of these parameters include making a 10 km-long stretches accident free, one town or mahagram stray cattle free, ensuring delivery of caste certificates to all school students and ensuring charge sheets are filed in all FIRs of heinous crime.
- A maximum of 39 marks would be available for 38 parameters covering these 10 fields and scoring would be done by the officers.
- A maximum of four marks has been kept for 'Any Field of Officers Choice' and another seven marks would be given on the basis of social audit by the Haryana Governance Reforms Authority (HGRA),
- A strong work force of about 3 lakh employees and directed administrative secretaries to utilise their services to ensure benefits of government schemes and programmes reach people of these 46 blocks, which comprise over one-third of the state's total area.

ASMITA YOJANA

On the occasion of International Women's Day, Maharashtra government will attempt to remove the taboo associated with the topic of menstrual hygiene with increased awareness by launching Asmita Yojana. The scheme will be formally launched on March 8

OBJECTIVE OF THE SCHEME

- The scheme will be launched with an objective of providing sanitary napkin packets at Rs. 5 to the girls of Zilla Parishad schools.
- The women of rural areas can avail at sanitary napkin packets at Rs. 24 and Rs. 29

LAUNCH

- Maharashtra Chief Minister Devendra Fadnavis and Bollywood actor Akshay Kumar will be present at the launch. Akshay Kumar's recently released film "Padman" envisaged to create awareness about menstrual hygiene among rural women.

BACKGROUND

- Asmita Yojana was launched in 2017 by Women and Child and Rural Development Minister Pankaja Munde to awareness about hygiene during periods among girls in the age group of 11 to 19 years and women in general in rural areas of Maharashtra. The state government has appointed "Umed"- the Maharashtra State Rural Livelihood Mission, as a nodal agency for effective implementation of the scheme

IMPLEMENTATION

- Beneficiary girls will be given "Asmita Cards".
- Participating Self Help Groups (SHGs) will be entitled to the task of the supply and sale of sanitary pads and counselling the girls and women.
- Hygiene campaign will also be launched across the state to increase awareness among young girls on the usage of sanitary pads.
- Creation of employment opportunities for women in rural areas and create awareness about health and education

NATIONAL DEWORMING INITIATIVE

- The National Deworming initiative was launched by the Union Ministry of Health and Family Welfare (MoHFW).
- It was launched on the occasion of National Deworming Day (observed on 10 February).
- This year it is fourth edition of National Deworming Day after it was launched in 2015.

AIM OF THE INITIATIVE

- It aims to reach more than 32.2 crore children aged between 1 to 19 years to combat parasitic worm infections. The basic objective is deworm all preschool and school-age children between the ages of 1-19 years in order to improve their overall health, cognitive development, nutritional status and quality of life.

HIGHLIGHTS

- The targeted children are provided with Albendazole tablets on this day.
- Dosage of half tablet to 1-2 years children and one full tablet for 2-19 years is given.
- It would help in encouraging a change in behavior in terms of cleanliness, hygiene, use of toilets, wearing shoes, washing hands etc. since it is important to reduce incidents of re-infection.

- Implementation of deworming programmes is led by the Union MoHFW. The Department of School Education and Literacy under the Ministry of Human Resource Development (HRD) and Ministry of Women and Child Development (WCD) also collaborate to implement this initiative.
- Parasitic worms or Soil-Transmitted Helminths (STH) are among the most common infections worldwide that causes parasitic infestation in children.
- STHs live in human intestines and consume essential nutrients meant for the human body.
- It causes complications among the children resulting in anaemia, malnutrition and improper mental and physical development.

ABOUT NATIONAL DEWORMING DAY-

- Deworming day is a day dedicated to deworm all the school going children of the country to give them a healthy digestive system.
- It is celebrated all over India on 10th of February every year.
- Its aim is to reduce the cases of worm infection among kids all over India.
- It was launched by the Ministry of Health and Family Welfare in February 2015 as part of the National Health Mission.
- Its basic objective is to combat the situation of worm infection in India.
- Kids are vulnerable to the worm infections in their childhood, so it is very necessary to save them from worm infection through good habit (hygienic) practices and deworming tablets.
- It is an initiative to make people aware about worm infections, its bad effects on the health and cure and prevent further infection through deworming tablets.

KHELO INDIA SCHOOL GAMES LAUNCHED BY MODI

- Prime Minister Narendra Modi launched the first Khelo India School Games (KISG) at the Indira Gandhi Stadium in New Delhi.
- The Khelo India School Games (KISG) are being held from 31st January to 8th February 2018 in New Delhi.
- This week-long inaugural edition will be an Under-17 event where athletes have been invited to participate across 16 disciplines: Archery, Athletics, Badminton, Basketball, Boxing, Football, Gymnastics, Hockey, Judo, Kabaddi, Kho-Kho, Shooting, Swimming, Volleyball, Weightlifting, and Wrestling.
- 199 gold medals, 199 silver medals and 275 bronze medals are at stake in the Khelo India School Games (KISG).
- The ceremony showcased the rich 'Guru-Shishya' tradition of the country in grand style.

- The Khelo India programme has been introduced to revive the sports culture in the country at the grass-root level by building a strong framework for all sports played in our country and establishing India as a great sporting nation.
- Its basic aim is to encourage young talent from the schools in various disciplines and groom them as future champions
- According to Mr. Modi, it was the first step towards making the country a strong contender at the Olympic level.
- While addressing the crowd he urged the youth to take up to sports actively as it is an important tool for the development of the nation.
- He mentioned that the event will highlight the country's sporting talent and its potential to the world.
- He said that Khelo India was not only about winning medals. It is an effort to give strength to a mass movement for playing more. It would help in making sports more popular across the nation.
- It was announced that the best 1000 athletes will get a scholarship of Rs 5 lakh every year. The identified talented players in these Games will be provided an annual financial assistance of Rs 5 lakh per annum for a period of eight long years.

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ZERO BUDGET NATURAL FARMING

- The Zero Budget Natural Farming (ZBNF) project has been launched by the Himachal Pradesh government to promote organic farming.
- It was officially launched on 29th January 2018 by the Governor of Himachal Pradesh, Mr Acharya Devrat in presence of the Chief Minister of HP, Jai Ram Thakur.

- The project was launched from the Palampur Agriculture University, which has dedicated 25-acre land to practice the zero budget farming model.
- The Chief Minister of Himachal Pradesh laude Sikkim for adopting organic farming and said that Sikkim should be taken as an example to adapt to organic farming methods and to use manures instead of insecticides and pesticides.
- He mentioned in his speech that the state needs to follow Prime Minister Narendra Modi's vision to increase agriculture production and the income of farmers by the year 2022.

AIM OF THE PROJECT

- The project aims to promote organic farming in the state and to increase agriculture production and the income of farmers by the year 2022. According to the state authority using pesticides and insecticides will be reduced under this project and more natural manure will be used.

IMPLEMENTATION

- There will be a committee under the state authority. The committee members will make various policies for agricultural produce. Latest research and development will be considered while making policies.

WHAT IS ZERO BUDGET NATURAL FARMING (ZBNF)?

- ZBNF is set of natural farming methods where cost of growing and harvesting plants is zero.
- It is a farming practice that believes in natural growth of crops without adding any fertilizers and pesticides or any other foreign elements. It is different from organic farming.
- The word "Zero Budget" refers to zero net cost of production of all crops. This means that farmers need not purchase fertilizers and pesticides in order to ensure the healthy growth of crops.
- The inputs used for seed treatments are locally available in form of cow dung and cow urine.
- It includes the use of 'Jeevamrutha' and 'Beejamrutha' and requires almost no monetary investment.
- The main aim of ZBNF is eliminate use of chemical pesticides and uses biological pesticides and promote of good agronomic practices.
- Farmers use earthworms, cow dung, urine, plants, human excreta and such biological fertilizers for crop protection. It lowers cost of inputs of farmers and gives better capacity to increase the

incomes. It also protects soil degradation and helps in retaining soil fertility and is resilient to climate change.

PROMOTE YOUNG SCIENTISTS AND RESEARCHERS

- Recently, Minister of Science and Technology, Harshavardhana launched four new schemes to promote young scientists and researchers in the country. They are
- Teacher Associate ship for Research Excellence (TARE) Scheme
- Overseas Visiting Doctoral Fellowship
- Distinguished Investigator Award
- Augmenting Writing Skills for Articulating Research (AWSAR)'
- These four schemes are instituted by the SERB (Science Engineering Research Board) of the Department of Science and Technology (DST).
- All schemes come into force from February 1, 2018.
- The schemes focus on youth to empower, recognised and motivate them

TARE SCHEME: TEACHER ASSOCIATESHIP FOR RESEARCH EXCELLENCE SCHEME:

- The main aim of this scheme is to connect the educators to leading public funded institutions like Indian Institute of Technology (IIT), Indian Institute of Science (IISc) or national institutions like CSIR (Council of Scientific and Industrial Research) to pursue research.
- Under Teacher Associate ship for Research Excellence (TARE) scheme 500 teachers will be assisted
- They will be paid Rs. 5 lakh yearly, and a monthly out-of-pocket expense of Rs.5, 000

OVERSEAS VISITING DOCTORAL FELLOWSHIP

- Under Overseas Visiting Doctoral Fellowship scheme the government of India offers support to 100 PhD scholars for training in universities and laboratories in foreign countries.
- Under this scheme, support will be provided Up to 12 months during their doctoral research.
- Under this scheme fellowship equivalent to USD 2,000 would be given to scholars as a monthly stipend and one-time contingency allowance of Rs 60,000 would be given to cover travel and visa fee.

DISTINGUISHED INVESTIGATOR AWARD

- Under this scheme, the government offers a maximum of 100 fellowships to principal investigators of Science and Engineering Research Board/Department of Science and Technology projects.
- The selected 100 researchers will be given a monthly fellowship of Rs 15,000 for three years and an optional research grant, based on peer review of the project proposal submitted.

AUGMENTING WRITING SKILLS FOR ARTICULATING RESEARCH (AWSAR)

- The purpose of the scheme is to encourage science writing.
- The scheme seeks to tap the potential of over 20,000 PhD scholars in science to popularise and communicate their research outcome.
- AWSAR carries a monetary incentive of Rs. 10,000/- each of 100 best entries in a year and a Certificate of Appreciation, besides getting the story published.
- Three leading stories from the selected 100 would be awarded Rs. 1 lakh, Rs.50, 000/- and Rs. 25,000/- respectively.

RURAL BANKING SCHEMES IN INDIA

- The Rural development is the foremost objective in India. It aimed at expanding the branch placement towards unbanked locations. The second major objective is to give importance to lending towards priority sectors.
- The major target groups are agriculturists, small businessman and entrepreneurs. The Reserve Bank of India used its control over the banking sector via the lead bank scheme to ensure that these targets are adequately implemented.
- The branch expansion program in unbanked rural or semi-urban population was not served by any commercial banks before. During the rural banking era, unbanked locations were identified by the 'Lead Bank'.The RBI would circulate the list of unbanked locations to all banks.
- The RBI has also maintained a licensing criterion which stated how many branches at unbanked locations a bank must open in order to be eligible to open a branch at an already banked location.The RBI has also set targets regarding the number of unbanked locations, which were to be banked during the BBE program (Banking Branch Expansion) to meet these targets.Under this program, unbanked locations were allocated to nationalized banks.

GOVERNMENT SCHEMES

The priority sector lending concept is recognized as "Social Banking" with all its new dimensions. The major objective is to make sure that more credit flows towards agricultural, small transport operators, retail trade, cottage, village, tiny industries and small-scale industries. As, agriculture is the backbone of Indian economy. The government has sponsored many schemes in rural areas for upliftment and betterment of rural people under rural banking. As per all government schemes, finance is provided by government banks.

These schemes are as follows:

SWARANJAYANTI GRAM SWAROZGAR YOJANA (SGRY)

- The SGRY scheme was launched by the Government of India on 1st April 1999 by restructuring the six programmes-Integrated Rural Development Programme, Development of Women & Children in rural areas, Training for Rural Youth for Self employment, Supply of Improved Toolkits to Rural Artisans, Ganga Kalyan Yojana, Millions Wells Scheme.
- By this scheme, it identified the eligible beneficiaries with the involvement of Gram/local authorities in a transparent manner. It lends to individuals or group (SHGs) and selecting beneficiaries from BPL families by a team of three members (Bankers, Development officer, Sarpanch). Individuals or groups below poverty line whose income does not exceed 11,500/- sponsored by DRDA reserve quota for SC/ST-50 %, Women-40% and Disabled 3%.
- In the scheme, the provision for training like basic orientation and skill development is included. The subsidy will be at 30% of the project, subject to a maximum Rs7500/- In accordance with SC/ST it will be 50% of the cost of the project, subject to a ceiling of Rs 1.25 lakhs. There will be no monetary limit on subsidy for irrigation projects.

PRIME MINISTER ROZGAR YOJANA (PMRY)

- The PMRY was implemented on 2nd October 1993 which aims at providing sustained employment to the educated unemployed youth.
- Age: 18-35 years for all educated unemployed in general with 10 years relaxation for SC/STs, ex-servicemen, women and physically handicapped.
- Educational Qualification: Minimum qualification for this scheme is 8th pass. Preference for those trained in government recognized/approved institution for a duration of at least 6 months.
- Family Income: The family income should not exceed Rs.10000/- per annum.
- Residence: Permanent resident of the area for at least 3 years.

- Defaulter: Not be a defaulter of any nationalized bank/financial institutions/cooperative banks.
Activity Covered: All economically viable activities including agricultural and allied activities excluding raising crop etc.
- Project Cost: Rs 2 lakh for the business sector, Rs 5 lakh for other activities.
- Reservation: In this scheme, preference will be given to weaker sections including women. The scheme includes 22.5% reservation for SC/ST and 27% for other backward classes OBC.

KHADI AND VILLAGE INDUSTRY COMMISSION:

- Its main aim is to create more employment opportunity in rural areas the Khadi Gram Udyog Commission has initiated a margin Money Bank Finance Plan since 1996-97. Its economic aim of helping in the manufacture of things that can be sold in the market.
- The Margin Money Bank Plan is for setting up village industries and there is a provision of giving 25% to 30% of subsidy upon the sanctioning of the loan. The scheme provides for various cooperative committees like the individual, Khadi gramudyog for arranging loans from the bank's in an area with a population of 20000 and where per capita permanent capital investment is not more than 100000/-.
- The aim of this scheme is to provide self-employment and subsidy to rural entrepreneurs. Under this scheme, the loan will be provided for rural industrialization and employment generation.

PRADHAN MANTRI JAN DHAN YOJNA (PMJDY)

- It was launched on 28th August 2014. The scheme has been launched with a target to provide "Universal access to banking facilities". Under this scheme account holders will be provided zero balance bank A/c with Ru pay debit card in addition to accidental insurance cover of 1 lakh after 6 months of opening of bank a/c holders can avail Rs. 5000 overdraft from the bank.
- A monitoring mechanism/MIS would be bought in place for online monitoring for ensuring proper coverage of villages.

BHAMASHAH YOJNA

- It was launched on 15th August 2014 by CM of Rajasthan Vasundhara Raje. It aimed at the financial inclusion of women and also provide cash amount of Rs 2000 in the name of a woman head of every BPL family of the state in 2 instalments. Bank A/c are also being opened for about 1.5 crore families and the second instalment of Rs 1000 would be transferred in bank account 6 months after the first instalment. Conclusion:

- It can be concluded that Rural Banking plays an important role in providing credit and other financial services to the poor. It helps in raising the standard of living of rural people and contributes towards social development. The government has taken many steps for the development of rural banking. In India, while one segment of the population has an access to an assortment of banking services surrounded by regular banking facilities and portfolio counselling.
- In particular, a growth of information technology and its application in banking would warrant a thorough review of products, procedures and linkages among rural financial institutions.

CENTRAL GOVERNMENT SOCIAL SECURITY

KEY INFORMATION:

- Launched on: 8th January 2018
- Commencement from: Mid. of the year 2018
- Launched by: Central Government of India
- Policy formulation: The Ministry of Labour and Employment

OBJECTIVE:

- To give equal benefit to organized as well as unorganized sector labours and workers
- To guarantee social security to the poor section of the labourers

INTRODUCTION:

- The central government of India has launched social security scheme but the commencement will start at the latter part of the year 2018.
- An aim of this scheme is to cover all the formal and informal sector labour and workers.
- This scheme will give assurance and take care the weaker section of the workers along with it this scheme will give safety to informal sector workers.
- The financial allocation for this scheme will be subsumed by the central government and state government also.
- This scheme will help to bring unorganized sector workers to an organized economy.

REASONS BEHIND LAUNCHING THIS SCHEME

- In a survey, it is found that around 93% of the workforce across the country is in the disordered sector.
- Another reason is that the workers who work in the same job but their working situations, wages and safety coverage are very poor as compared to the formal sector workers.
- In the EPFO and ESIC, the employer and employee have to make the same contribution but sometimes the employee is not in a position to contribute.
- This scheme will particularly focus on the workers of a poor section.

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HIGHLIGHTS OF THE SCHEME

- The Ministry of Labour and Employment has drafted a blueprint of the social security scheme to implement in the whole nation.
- This scheme is going to cover various benefits like pension, Disability and Death insurance, Maternity Benefits and Medical along with the Unemployment Allowances.
- The financial allocation for this scheme will be subsumed by the central government and state government also.
- This scheme will cover those workers and labours who are not included under the Employee Provident Fund Organization (EPFO) and Employee State Insurance Corporation (ESIC)
- The central government has also planned to give Rs 300 for a pension to the old age people and the state government will also allocate some fund for it.
- To make this scheme successful, the central government has introduced "Code on Wages Bill" which intends to settle a national minimum wage for the workers. This code will merge 44 labour laws into 4 codes which are related to Industrial Relations, Wages, Social Security, Safety, Health and Working Conditions.

- The Acts are Minimum Wages Act, 1948, Payment of Wages Act, 1936, Payment of Bonus Act, 1965 and Equal Remuneration Act, 1976.

NEW 7.75% SAVINGS (TAXABLE) BOND SCHEME

KEY INFORMATION:

- Launched on: 5th January 2018
- Commenced from: 10th January 2018
- Launched by: Government of India and Reserve Bank of India
- Inaugurated by: Union Finance minister, Arun Jaitley
- Maturity period: 7 years
- Replaces to: 8% savings Scheme

OBJECTIVE:

- To help citizens invest in a taxable instrument, without any monetary ceiling.
- This will facilitate resident of Indian or Hindu Undivided Families (HUF) to invest in a taxable bond, without any monetary ceiling.

INTRODUCTION:

- 7.75% savings (Taxable) bond scheme is jointly launched by the Government of India and Reserve bank Of India.
- This scheme will replace old 8% savings bond scheme which was closed on 2nd January 2018 and this new scheme will start subscription from 10th January 2018.
- This 7.75% savings (Taxable) bond scheme will give a steady flow of income although there is a lower rate of interest.

HIGHLIGHTS OF THE SCHEME

- In this bond scheme, only Indian resident can make investment means NRIs are not eligible to invest in this bond scheme and issued only in DEMAT form.
- 7.75% savings (Taxable) bond is non-transferable means a bondholder cannot transfer power to anyone else and cannot sell it on the secondary market.
- This bond has a minimum subscription face value of Rs 1000 and multiplication of it.
- There is no maximum limit for investment set by the central government it means an investor can invest up to any amount.

- One can invest individually or with a partner like joint investment and HUFs.
- This savings bond scheme has a maturity period of 7 years with interest rate 7.75% which is calculated and paid on a half-yearly basis. there are two types of interest getting methods like one is
- Cumulative and non-cumulative and an investor is free to choose anyone from this two.
- In a Cumulative method, an investor will pay at the end of the maturity period of a bond and in a non-cumulative method; an investor will be paid half- yearly.
- These bonds are exempted under the Wealth Tax Act, 1957 and interest on this bond scheme are taxable under the income tax Act, 1961.
- An investor is able to use these bonds as security to get a loan from the financial Institution like bank, NBFCs or any other.

PM SCHOLARSHIP SCHEME FOR CAPF AND ASSAM RIFLES

INTRODUCTION:

- PM Scholarship Scheme for CAPF and Assam Rifles was launched in the year 2006-07 by the central government of India under the ministry of home affairs.
- It is funded by the National Defence Fund under the central government of India.

OBJECTIVE:

- To promote and support higher technical & professional education
- To benefit dependent wards & widows of Central Armed Police Forces & Assam Rifles (CAPFs & AR) Personnel.

NUMBER OF BENEFICIARIES IN 2018:

- Under this scheme, total 2000 of Scholarship to be sanctioned for the equal number of girls and boys.
- The Scholarship is given for each academic year and along with it, new courses are added every year.

ELIGIBILITY CRITERIA

Who are eligible under this scheme?

- Dependents of CAPFs & AR personnel who died in harness/election duty, wards of personnel disabled due to causes attributable to Government service and Dependents of Ex-CAPFs & AR personnel in receipt of Gallantry Awards.
- Dependents of retired and serving CAPFs & AR Personnel who are come under the category of Personnel Below Officer Rank.

Entry level minimum qualification

- Continuing first class professional degree in the field of Engineering, Medicine, Dental, Veterinary, BBA, BCA, B. Pharma, B.SC Nursing or Agriculture, MBA and MCA in accordance with the guidelines as mentioned in Para- 8 (B).
- At least 60% marks in Minimum Entry Qualification 10+2 or Diploma or Graduation or equivalent in a case for a new applicant.
- Applicants who are applying under renewal category, it is obligatory to pass each consequent academic year of the professional courses being taken by them with at least 50% marks.
- A grace period of one year is allowed only in one case, where a candidate has delayed to submit application for renewal of scholarship may be considered

Order of Preference for Scholarship

- The preference will be given on the basis of marks secured by Applicants in Minimum Entry Qualification.
- Category -A Dependents of CAPFs & AR personnel killed in action.
- Category-B Dependents of Ex-CAPFs & AR personnel disabled in action
- Category-C Dependents of deceased CAPFs & AR personnel died for causes attributable to Government service including casualties during the conduct of Election.
- Category-D Dependents of Ex-CAPFs & AR personnel disabled while in service with disability attributable to Government Service.
- Category-E Dependents of Ex-CAPFs & AR personnel in receipt of Gallantry Awards.
- Category-F Dependents of Ex- CAPFs & AR personnel (PBOR).
- Category-G Dependents of serving CAPFs & AR personnel (PBOR) subject to availability of scholarship.

NOTE:

- Dependents of deceased CAPF/AR personnel will be analysed for a scholarship under Categories "A" to "F" as per applicant's priority, even on the compassionate appointment of spouse/NOK in CAPFs.
- There is no rank restriction for the Categories A to E.

- The Dependents of Assistant Commandant, holding Local Rank of CAPFs & AR are qualified for granting PMS under category "F" & "G" also.
- This scholarship is applicable to only two children per family and should be ensured by the beneficiaries as well as by the respective CAPF & AR.
- The candidates irrespective of their marital status are eligible for PMSS.

DURATION OF SCHOLARSHIP

- Duration of Scholarship depends on the course taken by the applicants and approved by the corresponding regulatory body.

AMOUNT OF SCHOLARSHIP

- Rs. 2250 per month for girls means Rs 27000 to each girl annually after selection.
- Rs. 2000/- per month for boys means Rs 24000 to each boy annually after selection.

COURSES AVAILABLE UNDER PMSS:

- First class professional degree courses like BE, B Tech, BDS, MBBS, B.Ed., BBA, BCA, B Pharma, B.Sc. (Nursing, Agriculture, etc.) duly approved by the proper Government Regulatory Bodies like All India Council for Technical Education (AICTE), Medical Council of India (MCI), University Grant Commission (UGC).

BANK ACCOUNT

- Aadhar number must be linked to a bank account is mandatory.
- Candidate those satisfied eligibility criteria and applying under PMSS must have an active and valid Account in any nationalized bank with Electronic Clearing System (ECS) or Core Banking, to facilitate the transfer of scholarship amount directly to applicant's bank account.
- For a minor account, the same should be converted into major account.

DOCUMENTS REQUIRED

- Documents required for the application areas under
- Service Certificate which is issued by the H.O.O
- Applicants are required to upload duly attested scanned copy of the Mark sheet of Xth and MEQ compulsorily along with the following certificate like
- PPO or discharge certificate, compulsory for category A to F
- Disability Certificate, obligatory for category B & D

- Death Certificate, compulsory for category A & C
- Certificate of Gallantry award, compulsory for category E
- Bonafide certificate issued by college or university

NEW HAJ POLICY 2018 - 2022

KEY INFORMATION

- Minister of Minority Affairs: Shri Mukhtar Abbas Naqvi
- Capital of Saudi Arabia: Riyadh
- Currency of Saudi Arabia: Riyal
- King of Saudi Arabia: Salman Bin Abdul Aziz Al Saud
- Minister of Haj and Umrah of Saudi Arabia: Dr. Mohammad Saleh Bin Taher Benteen
- **Objective:** To cut down the travel expenses of Haj pilgrims by using sea route.

HIGHLIGHTS OF NEW HAJ POLICY 2018

- India signed a bilateral agreement with Saudi Arabia to revive the option of sending Haj pilgrims through sea route.
- This agreement is important as Supreme Court of India in 2012 ordered to abolish the subsidies of Haj pilgrimage by 2022.
- The practice of ferrying Haj pilgrims by sea route between Mumbai and Jeddah (city of Saudi Arabia) was terminated from 1995 due to the ship MV Akbari.
- This time, the Haj voyage procedure will be online.
- This new policy aims to reduce the travel expenditure as ship route is quite cheaper than airway.
- Earlier old ships usually taken 12-15 days but these days ship takes 3 to 4 days and covers 2,300 odd-nautical (distance) (1 nautical =1.8 kilometre)
- Ships are well equipped and modern to carry 4000-5000 persons at a time.
- India's Haj quota increased to 1 lakh 75 thousand 25 India Muslim pilgrims.
- This Haj policy strengthens the relation between India and Saudi Arabia.

BENEFITS TO WOMEN

- Indian women can also go to Haj without her "Mehram" (male partner).

- Separate facilities like accommodation and transport facilities will be provided to these women.
- A woman called 'Haj assistant' will also provide in Haj voyage for their assistance.
- Women above 45 years age can go without Mehram (male companion) in a group of 4 or more.
- Women will be exempted from lottery system according to New Haj Policy 2018.

HAJ SUBSIDY

- Subsidy means a discount, Indian government gives Haj subsidy to Indian Muslims who want to go Haj by flight; it was started in 1954 by the first Prime Minister Jawahar Lal Nehru for only airways between Mumbai and Jeddah.
- Since 1984, all Haj traffic has been shared by only two flights i.e. Air India (India's carrier) and Saudia (Saudi Arabia's carrier).
- Haj subsidy is given to those pilgrims who go through the Haj Committee of India and not by private operators.
- The Haj subsidy is not directly provided to Haj pilgrims but it is provided to Indian air carrier (Air India).

WHY SUPREME COURT ELIMINATE SUBSIDY?

- The Supreme Court of India observed that Haj subsidy had been rising every year with the increase in airfare. So, The Supreme Court of India (a Bench of Justices Aftab Alam and Ranjana Prakash Desai) directed the central to gradually reduce and then abolish subsidy in coming 10 years by 2022. This order was passed in the year 2012.
- Since 2012, Haj subsidy is reducing year by year after the Supreme Court judgement on Haj subsidy.
- But apex Court does not want to make Haj subsidy scrap. The court wants to utilize this subsidy in the upliftment of the society also suggested, using subsidy amount for the educational needs of Muslims.

FAME INDIA PHASE 2

INTRODUCTION:

- FAME stands for Faster Adoption and Manufacturing of (Hybrid &) Electric Vehicles and this scheme is a part of National Electric Mobility Mission (NEMM) which was set by the Ministry of Heavy Industries and Public Enterprises under the central government of India.
- It is launched by the central government of India under the Ministry of Heavy Industries and Public Enterprises.
- The central government has allocated total budget for this scheme is Rs 14000 crore.

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BACKGROUND OF FAME INDIA SCHEME:

- The central government of India has introduced FAME India Scheme on 1st April 2015.
- FAME Scheme mainly focuses on four areas Technology development, Demand Creation, Pilot Projects and Charging Infrastructure.
- The first phase of FAME India scheme is 2 years i.e. 1st April 2015 to 31st March 2018.
- It also covers Hybrid & Electric technologies like Mild Hybrid, Strong Hybrid, and Plug-in Hybrid & Battery Electric Vehicles.
- In the year 2015-16, the central government allocated Rs 75 crore and in the year 2016-2017, Rs 91 crore was allocated.
- The central government has allocated Rs 155 crore for pilot projects, charging infrastructure projects and technological development projects
- From the date of launch, almost 99000 hybrid or electric vehicles (xEVs) have been supported directly by demand incentives.

FAME INDIA SCHEME 2

- FAME India scheme 2 is going to expand from the 1st April 2018.
- So in the second phase, the aim of central government is to make public transportation system fully electric and to replace all old public transportation vehicles.

OBJECTIVE:

- 100% electrification of all the Public Transport System
- To support hybrid or electric vehicles market development and Manufacturing eco-system.
- To promote eco-friendly vehicles

HIGHLIGHTS OF FAME INDIA SCHEME

- FAME India Scheme emphasis on e-vehicles and promote e-mobility.
- It will lessen the level of pollution in India by making public transportation system 100 percent completely electric,
- Under this scheme, all vehicles are entirely electric, worked with a chargeable battery and involve zero emissions.
- The central government will create and expand infrastructure for charging which is necessary for electric vehicles.
- This scheme aims to incentivise all segments of the vehicle that is 2 Wheeler, 3 Wheeler Auto, Passenger 4 Wheeler Vehicle, Light Commercial Vehicles and Buses.
- The intention of the scheme is to give financial and monetary incentives for adoption and market creation of both hybrid and electric technologies vehicles in the country.
- Its mandate is to promote hybrid or electric vehicles market expansion and its production eco-system in a country in order to achieve self-sustenance in a specified period.

SUBSIDY PROVIDED UNDER FAME INDIA SCHEME II

- FAME India Scheme will give subsidy for buses of Rs 72 lakh to Rs 1 Crore, for Taxi Rs 1.24 lakh and for Auto Rickshaw Rs. 37,000 to Rs. 61,000.
- The Central government of India is making efforts to lessen the cost of Lithium-Ion Batteries which is used to run the electric vehicles.

LIST OF SELECTED CITIES UNDER FAME INDIA SCHEME 2

- Under FAME India Scheme 2, total 11 cities are selected are which are Delhi, Jaipur, Hyderabad, Jammu, Ahmedabad Mumbai Indore, Guwahati, Bengaluru, Lucknow and Kolkata

MULTI-MODAL TRANSPORT SYSTEM

- The central government of India has launched electricity based multi-modal transport system under the Department of Heavy Industry, Ministry of Heavy Industries and Public Enterprises.
- Multi-Modal Transport System need the financial support of Rs 4054.6 crore from the central government in the first phase and more funds for the better implementation in the second phase.
- The central government aims to convert all the fuel stations to charging stations with primary amenities.

SWACHH SURVEKSHAN 2018

KEY INFORMATION

- Date of start: 4th January 2018
- Date of completion: 10th March 2018
- Started by: Ministry of Housing and Urban Affairs
- Minister of Housing and Urban Affairs: Hardeep Singh Puri
- Venue: Delhi
- Covering cities and town: 4041 (500+3541)
- Total marks: 4000 marks
- **Objective:** To encourage citizen involvement and educate them about to make cities and town a cleaner and better place.

HIGHLIGHTS OF SWACHH SURVEKSHAN 2018

This Survekshan has been divided ranking into two categories:

- 1) National Ranking: Those 500 cities whose population is more than 1 lakh will be covered in the national ranking.
- 2) State and Regional Ranking: Those 3541 cities whose population is less than 1 lakh population will be covered in state and regional ranking.

Ranking	Cities	Population
National Ranking	500	More than 1 lakh
State and Regional Ranking	3541	Less than 1lakh

This is the largest survey which influences more than 40 crore urban area population as well as small cities.

METHOD OF COLLECTING DATA IS CLASSIFIED INTO THREE CATEGORIES:

- Collection of data from interactions with Municipal Body/service level progress: 35% weightage will depend on whether the municipal body is implementing Swachh mission or not after verifying all physical document.
- Collection of data from Direct Observation: Under this, 30% weightage will be given on the basis of general cleanliness in cities.

- Collection of data from Citizen Feedback: Under this, 35% weightage depend on citizen feedback. The Citizen can only participate in the survey if citizen resides in the state from last 1 year (at least).
- Under the category of Collection of data from Citizen Feedback, the citizen can participate in online surveyor by downloading Swachhata App.
- Till date, more than 49 lakhs citizens have already downloaded the app.

COMPARISON OF COMPONENT WEIGHTAGE FROM THE PREVIOUS YEAR.

Component	Weightage of 2018	Weightage of 2017
Interactions with Municipal Body	35%	45%
Direct Observation	30%	25%
Citizen feedback	35%	30%

SURVEY CONDUCT ON THE BASIS OF SIX PARAMETERS

- By Collecting and Transportation of Municipal Solid Waste: In this parameter, Government will observe that municipal corporation segregated the dry and wet waste and collecting household garbage regularly and keeping public area clean
- Processing and Disposal of Municipal Solid Waste: In this parameter, government keep an eye that waste is recycling or not.
- Sanitation-related progress: under this parameter, the government will ensure that public toilet is clean even petrol pump's toilet and another public toilet.
- IEC (Information, Education, and Communication): Under this parameter government will check about how cities are creating awareness among the public regarding swachh survekshan, management of waste material, cleaning the public toilet, etc.
- Capacity Building: It will check that officials were provided opportunities to attend training.
- Innovation and Best Practices: This parameter is new in this survey. This will encourage cities to come forward and do something innovative in making India clean and open defecation free by October 2019.

PAST TWO YEARS WINNER OF SWACHH SURVEKSHAN

Years	Urban Local bodies (ULB)	Winner
2016	73	Mysuru
2017	434	Indore

RAJIV GANDHI SCHEME FOR EMPOWERMENT OF ADOLESCENT GIRLS - SABLA

INTRODUCTION:

- SABLA is a scheme for the empowerment of teenage and young girls was launched under the Rajiv Gandhi Scheme for Empowerment of Adolescent Girls (RGSEAG)
- It was launched on the 1st April 2011, International day of women.
- In the year 2018, it is extended with an aim to expand and make it applicable in whole India.
- This scheme is managed by the ministry of women and child development, Smt Maneka Sanjay Gandhi.

BACKGROUND OF SABLA SCHEME:

- Scheme for Adolescent was first announced in the year 2010 by the central government of India.
- It was first implemented in 200 districts in the year 2011 and then further 303 districts were added in the year 2017 to expand this scheme.
- Now, in the 2018 Central government aims to make this scheme universalize by expanding it in the remaining districts.
- Rajiv Gandhi Scheme for Empowerment of Adolescent Girls (RGSEAG) was merged with two schemes i.e. Kishori Shakti Yojana (KSY) and integrated child development service scheme (ICDS).

OBJECTIVE:

- To facilitate self-development and empowerment of young girls,
- To improve their nutrition, nourishment and health status;
- To spread awareness about health, hygiene, nutrition, Adolescent, Reproductive and Sexual Health (ARSH), and family and childcare
- To improve their home skills, life skills and vocational skills
- To inform and guide to current government services like PHC, CHC, Post Office, Bank, Police Station, etc.

TARGET GROUP:

- The scheme will cover all the adolescent girls in the age group of 11 to 18 years in 202 districts initially.

- The scheme has further divided the age group of 11 to 14 years and 14 to 18 years keeping in view the need for a different age group and to give proper attention to each group.
- The scheme will focus on all out of school adolescent girls, who would assemble at the Anganwadi Centres directed by the central government.
- The school going girls also frequently visit Anganwadi Centres where they will receive living skills, education, nourishment tips and awareness of socio-legal issues.

SERVICES PROVIDED UNDER THIS SCHEME

This scheme provides two types of services that are nutrition segment and non-nutrition segment.

1) NUTRITION SEGMENT

- Take ration or hot cooked meal to home.
- 11 to 14 years: out of school girls
- 14 to 18 years: out of school girls and on-going school girls.

2) NON-NUTRITION SEGMENT.

Out of school adolescent girls

- 11 to 18 years
- Iron and Folic Acid (IFA) supplementation
- Health check-up and Referral services,
- Nutrition & Health Education (NHE),
- Counselling / Guidance on family welfare, adolescent reproductive and sexual health (ARSH), childcare practices
- Life Skill Education and accessing public services
- 16 to 18 years
- Vocational training under National Skill Development Program
- On-going school adolescent girls
- 11 to 18 years
- Nutrition & Health Education (NHE),
- Counselling / Guidance on family welfare, ARSH, child care practices
- Life Skill Education and accessing public services

FUNDING MODEL

- SABLA Scheme is sponsored by the central government so the centre will give 100 percent finance for all inputs to the state government and union territory.
- But the centre will give up to 50 percent in nutrition segment or the real cost incurred which one is minimum.

MONITORING MECHANISM

- Monitoring Mechanism set up under the Integrated Child Development Services (ICDS) scheme which is also used for the SABLA Scheme.
- Performance of SABLA scheme is analysed on a quarterly basis to know the progress and any loophole if sustain.
- The supervision committee is set up at village and block level, Districts level, state level and at the national level.
- A committee will check the progress of the scheme and try to establish the coordination and concurrence between concerned departments.
- The field visit is taken to ensure effective implementation of the scheme and the defined gaps are filled by taking corrective and proper measures.

MODALITIES OF SABLA SCHEME

1) FORMATION OF KISHORI SAMOOH

- Kishori samooH would be of an age group of 15 to 25 years girls in the village and it is formed only when if in a village there are less than 7 Anganwadi centres.

2) TRAINING KIT

- A training kit is provided to each Anganwadi Centres to know and learn health, education, nutrition and social and legal issues. A cost of this training kit is Rs 10000 and it includes various games and activities.

3) TO CELEBRATE KISHORI DIWAS

- Kishori Diwas is celebrated on every third month decided by the central government for the better implementation and coordination of the scheme.

4) KISHORI CARD

- A Kishori card is given to each Adolescent girls and it is managed by the Anganwadi centres.
- It contains information about height, weight, body mass index, Iron Folic Acid, supplementation, referrals and services taken under SABLA.

HARYANA MONTHLY PENSION SCHEME FOR MEDIA PERSONS

INTRODUCTION:

- The Haryana state government has launched a pension scheme for media professionals in a state at Panchkula on the occasion of “Swarna Jayanti Journalist’s Meet”

- Under this scheme, a state government will give Rs 10000 as a monthly pension to each media professionals.
- On the day of launch, chief minister of Haryana, Shri Manohar Lal Khattar has given a cheque of Rs 100000 to 10 veteran media professionals as a pension.

OBJECTIVE:

- To give pension to media professionals in a state.



BENEFICIARIES OF THIS SCHEME

- The Haryana state government will give pension to those selected media persons who are either working daily or evening or weekly or fortnightly or monthly newspapers.
- The state government also give pension to those who work with news magazines, agencies, news channels and radio stations.

ELIGIBILITY CRITERIA

- Under this scheme, a Haryana state government has some eligibility criteria to avail benefit of this scheme.
- The media professional must be a citizen of Haryana state,
- A beneficiary must be an age of 60 years or above,
- A media professional has at least 20 years of experience in the field,
- A beneficiary must have been accredited with details in the language department, PR sectors and information in the Haryana state for the last 5 years.
- An acclamation will be given to those who have completed 5 years in media profession and it is given by the sub-divisional member of online news portals.
- A beneficiary must have a valid Aadhar card which is linked to the saving bank account in a nationalised bank to deposit directly pension amount into the account.

- A pensioner has to give a certificate in the month of January every.
- Media professionals who are getting pension or honorarium from any other state government or news organisation are also eligible under this scheme.
- In case of demise of pensioner media professional, his spouse will get this monthly pension of Rs 10000 if she or he is not getting any kind of salary, wages, pension or any other type of regular source of income from a state or central government or any other organization.
- If the pensioner is getting the benefit of the pension of less than Rs.10, 000 per month, the entitlement of pension under this scheme would be decreased by that much amount.

HIGHLIGHTS OF HARYANA MONTHLY PENSION SCHEME

- The Haryana state government will give Rs 10000 as a pension to each media professionals who qualified the eligibility criteria.
- Along with it, the Haryana state government has also launched a policy of life insurance worth Rs 10 lakh and a Rs 5 lakh health insurance policy.
- The media professional will get a health insurance of Rs 5 lakh and life insurance of Rs 10 lakh by paying 50% of the premium amount and the remaining 50% is paid by the State government.

CONCLUSION:

- This is not the first time that Haryana government come up with a new trend or a scheme. Before this, the state government has also launched many schemes like pension to widower and widowers, pension to disabled people, pension to senior citizen.
- The Haryana state government is constantly making efforts to bring change in a state and make a life of a people prosperous.

ATAL MAHAAPHAN VIKAS ABHIYAN

KEY INFORMATION:

- Announced on: In the year 2017
- Launched by: The Maharashtra state government
- Inaugurated by: Shri Devendra Fadnavis, the Chief Minister of Maharashtra government.

OBJECTIVE:

- To support and promote non-banking business in a state
- To help and give financial support to cooperative communities to start a new business
- To encourage, assist and supervise young entrepreneurs.

INTRODUCTION

- Atal Mahaaphan Vikas Abhiyan is named after former Prime Minister Shri Atal Bihari Vajpayee and a reason behind launching scheme is that cooperative sector is facing a crisis of funding.
- This new scheme will not only benefit cooperative sectors but also assist and promote many other weaker sections because in rural area cooperative sectors play an important role in development. So, it is the backbone of the provincial economy.
- This new scheme will strengthen and encourage pastoral area and it will create employment opportunity which leads to income generation.
- Atal Mahaaphan Vikas Abhiyan will also give assistance to the women self-help group and agriculture community to earn income and create job possibility for others.
- This scheme will boost the rural community and bring the standard of living up.
- The Maharashtra state government has launched a new scheme Atal Mahaaphan Vikas Abhiyan to improve the life of farmers and women in a state, the state government will grant a handful of a fund to start a new business.
- The state government will aim to attract more private organizations to offer fund and promote the agricultural sector.
- This scheme is an effort to sustain and nurture the rural sector by improving the productivity.

HIGHLIGHTS OF ATAL MAHAAPHAN VIKAS ABHIYAN

- Atal Mahaaphan Vikas Abhiyan aims to double the income of framers at the end of the year 2022.
- The Maharashtra state government has decided to fund approx. 5000 cooperative societies to start a new business.
- To create awareness and better implementation of this scheme, The Maharashtra state government will run campaigns and drive in each district of the state.
- The Maharashtra state government will, first of all, do registration of primary agriculture cooperative societies who choose non-banking business either public, private or Cooperative Private Partnership (PCPP).
- The cooperative department, under the Maharashtra state government, has started to accept applications to set up the businesses.

FEATURES OF ATAL MAHAAPHAN VIKAS ABHIYAN

MOTIVE:

- The main motive of this scheme is to increase the standard of living of farmers and women in the rural area. It also aims to inspire and assist young blood to take an initiative to set up new business. And all this leads to bring status up of a rural community.

NEED FOR THE SCHEME:

- At present, cooperative sector is facing a huge crisis of finance to set up and operate a business. So, this is a try to give financial assistance. This effort will increase the performance of the corporative sector.

FINANCIAL ASSISTANCE

- Through this scheme, a state government will give financial assistance to the selected 5000 cooperative sectors for setting up and start a new non-banking business in a rural area.

BENEFITS:

- This scheme will benefit farmers and self-help women groups in a rural community. This will create employment opportunity and create a source of income.

REGISTRATION PROCEDURE:

- Under Atal Mahaaplan Vikas Abhiyan, primary agricultural cooperative societies will have to register with the state department.

ODISHA FERTILIZER SUBSIDY SCHEME

KEY INFORMATION:

- Launched by: Agriculture department, Odisha state government
- Launched on: 1st January 2018
- Implementation on: 1st February 2018
- Type of benefit: Direct benefit transfer

OBJECTIVE:

- To provide direct fertilizer benefit transfer to farmers.
- To bring transparency in subsidy scheme

HIGHLIGHTS OF ODISHA FERTILIZER SUBSIDY SCHEME

- Odisha fertilizer subsidy scheme is launched by Odisha government collaborating with Agriculture department of state government.
- Odisha fertilizer subsidy scheme is an initiative which will work through a point of sale machine at retailer shops and it is a direct benefit transfer which is linked to the farmer's bank account.
- This fertilizer subsidy scheme will benefit only to the selected farmers and the aim is to reach selected one by one and not to all farmers at the same time. This will improve the efficiency of a scheme and transparency in a distribution system.
- The Odisha state government will spend Rs 70000 crore per year for fertilizer scheme.
- Under this scheme, all retailers have to record detail of all activity at the point of sale device.

- This scheme will curb the illicit flow of fertilizers and prevent the fraudulent who always take unnecessary benefits and by doing this, the state government will save a huge amount of money.
- Under this scheme, more than 11680 retailers are eligible and will give a point of sale service and this whole process is done by Odisha agriculture department. But till now it has just included 6174 retailers with a point of sale machine and a target is to include all other remaining retailers at the end of this month.
- The Odisha state government has set up a committee to sell nutrients chemical on an agricultural base.
- Odisha state government is also forming a primary agriculture Cooperative Societies and Large area Multi-Purpose Cooperative Societies to provide nutrients chemical but only 913 societies have a point of sale device.

HOW DIRECT BENEFIT TRANSFER WORK?

- Direct benefit transfer department of fertilizers, the Ministry of Chemical and Fertilizers will manage and handle all the point of sale machines and retailers.
- All retailers have to compulsory install the latest version of the software and update on regular basis.
- The Recipients have to verify their identity through Aadhar based biometric authentication and it must be linked to a bank account number.
- All the information of buyer will be taken in a retail shop at a point of sales will match to a beneficiary.
- All retailers have to update their stock on regular basis in a system.
- The aim is to connect with all retailers through the current point of sale system so that farmers will get a benefit as soon as possible.

NARI WEB PORTAL- ONE PORTAL FOR ALL SCHEMES FOR WOMEN

KEY INFORMATION

- **Launched on:** 2 January 2018
- **Managed by:** Ministry Of Women and Child Development
- **Inaugurated by:** Smt Meneka Gandhi (Union Minister of Women and Child)
- **Portal:** www.nari.nic.in / www.ngomwcd.gov.in (e-samvad)
- **Hosted by:** NIC (National Informatics Centre)
- **Objective:** To provide all information related to government schemes and initiatives taken by government for women

MEANING OF NARI

- NARI means National Repository of Information for Women. Repository means a place where huge data is stored. So it can be said that this website stores huge data related to government schemes in this portal.

SALIENT FEATURES OF NARI PORTAL

- Gives Suggestion on health check-ups
- Tips on nutrition
- Information about diseases
- Tips for job search and interview
- Advice on investment and saving
- Legal aid cell
- Information about crime against women
- Safety
- Procedure to adopt a child
- Harassment at workplace

OTHER GENERAL INFORMATION

- This is the only official website since Independence which lists down each and every scheme of government. The portal will provide women citizens with easy access to information on government schemes and initiatives for women.
- This is a single portal to provide information regarding government schemes (both central and state) for women. This portal covers 350 plus schemes and other important information like job search, legal advice, and many other facilities which will be updated on real-time basis
- This portal helps to create awareness about central and state government scheme for women like Indira Gandhi National Widow Pension Scheme, old age pension scheme, Maulana Azad medical schemes and many more.
- For example, many women are not aware of ONE STOP CENTRE is available in 168 districts for women in difficult circumstances. Some women are not aware that PM Awas Yojana gives priority to the registration of homes in the name of women.
- This portal also counsels us that, which government has launched which scheme and for which purpose.

The scheme is divided into seven categories:

1. Pension and insurance
2. Education and research
3. Health
4. Employment and skilling
5. Agriculture
6. Housing and shelter

OTHERS

- This portal also advises women about legal rights, equality, and women participation. This portal provides information in both languages (Hindi and English).

E-SAMVAD

- In addition to NARI web portal, the Ministry of Women and Child Development has also launched E-samvad portal. Here 'E' refers to electronic and 'SAMVAD' means conversation.
- This portal is a feedback portal, on which NGOs and Civil society can give their feedback, suggestions, put up grievances, share best practices. All inputs will be recorded with ministry and senior officers of the WCD ministry check the inputs like feedback, suggestions for concerned subject areas and appropriately respond to NGOs and Civil society (who give their inputs). This will help in the formulation of effective policies/scheme and measures for the welfare of women and child.
- On this website, NGOs need to register themselves for giving their feedback and suggestions by using their unique ID of NGOs which is provided by NITI Aayog e-DARPA portal and PAN number
- These two portals are another step toward Digital India.

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BHAVANTAR BHARPAI YOJANA

INTRODUCTION:

- Bhavantar Bharpai Yojana is launched on 1st January 2018 by Haryana government within a state.
- It is launched by the chief minister of Haryana, Shri Manohar Lal Khattar.
- It is managed, regulated and supervised by state agricultural department and state government.
- Objective: To give right price of crops to farmers

MEANING OF BHAVANTAR BHARPAI YOJANA

- Bhav means price

- Antar means difference, the difference between the current price of crop and base price fixed by the state government.
- Bharpai means compensation if farmers will sell below base price state government will compensate.



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HIGHLIGHTS OF BHAVANTAR BHARPAI YOJANA

- In this Yojana, a state government will first try and fix a minimum support price or base price of vegetables for farmers because due to natural or artificial disasters, farmers do not get the right price for their crop.
- A state government will fix base price for each and every crop which is grown in the state.
- It means if farmers sell their vegetable below certain price or at a very low price, this yojana will directly benefit state farmers to the price difference for crop yielded if farmers sell their crop at a low price than the minimum support price fixed by the state government. So, under this yojana, farmers will at least get the least base price.
- The aim of this scheme is to give a common and real price to farmers for their crop.
- Currently, this yojana covers only four crops that are Potato, tomato, onion and Cauliflower.
- To avail benefit for this yojana, frames have to register online by understanding yojana procedure for the betterment of price otherwise farmers will not get the benefit without online registration.
- To make sure the selling price of crop and do not put farmers in distress situation by giving price which is at least same to cultivation cost.
- A state government aim to bring 25% of the total cultivable area under horticulture.
- This yojana will give relief to state farmers and protect against hazards up to the cost price of a crop so that they will do not bear lose at least.

FOR EXAMPLE

- If Government decided a fixed price of Red chilly Rs10 per kg as a base price and Farmer sold his Red chilly at Rs 7 then the state government will give Rs 3 as compensation.

FEATURES OF BHAVANTAR BHARPAI YOJANA

TO EMPOWER FARMERS

- This scheme will empower farmers and ensure that they will at least do not lose the investment they did.

COVER ALL FARMERS

- This scheme is applicable to all farmers who grow modern or traditional crops.

FIXED MONETARY BENEFITS

- Under this scheme, the state government will give the fixed price decided as a base price which directly transferred to farmer's account by calculating the difference between selling price and base price.

ENCOURAGE FOR INNOVATION AND NEW TECHNOLOGY

- This scheme will guarantee in case if the actual price is not realized, so farmers can take a risk and try some innovative farming seeds and use some new technology.

REQUIRED DOCUMENTS

- Documents required under this yojana are listed below.
- Bank Passbook,
- Aadhar Card,
- Passport Size photograph,
- Voter ID
- Address Proof

FREE SPACE OPTICAL COMMUNICATION (FSOC) SYSTEM

KEY INFORMATION

- Inaugurated On: 27th December 2017
- Inaugurated By: President, Shri Ram Nath kovind
- Inaugurated At: Velagapudi, Amaravathy, Andhra Pradesh
- Objective: To provide cost-effective high-speed internet data connectivity

WHAT IS FREES SPACE OPTICAL COMMUNICATION SYSTEM?

- Free space optical communication is also known as optical wireless or INfrared laser which connects to the transmission of modulated visible or infrared (IR) beams in the atmosphere to get optical communications.
- It uses lasers to transmit data in the air and it works on the fundamental rules of an Infrared television remote controls, wireless keyboards or IRDA ports on laptops or cellular phones.

ATTENDEES

- Chief minister Shri N. Chandrababu Naidu
- Honorable Minister of IT & Panchayat Raj and Rural Development, Mr Nara Lokesh including A. Babu,
- MD of APSFL (Andhra Pradesh State Fibernet Limited), RajulIndukuri,
- Chairman of GTEN,
- AP Economic Development Board and Hari Prasad Vemuru, Technology Advisor to Government of Andhra Pradesh
- Astro Teller, Captain of Moonshots

FREE SPACE OPTICAL COMMUNICATION (FSOC) SYSTEM

- This project is signed by three companies named Andhra Pradesh's fully owned government company named State Fibernet Limited (APSFL), X development LLC and Alphabet's moonshot factory.
- This will raise the potential of Andhra Pradesh by accessing high-speed internet connectivity working on project loan.
- Andhra Pradesh state fibernet limited agency (APSFLA) will implement the management of this Free Space Optical Communication project and due to this; it becomes one of the largest state-owned telecommunication company.
- This project's first phase will cover Households and in the second phase it will try to cover Panchayats and some of it is already connected to the network.

- To boost and develop digital infrastructure with excellent technology by improving and extending internet connectivity in the Andhra Pradesh state.
- It will increase reliability and connect remote and tough area, forest region and river crossings.
- FSOC will provide qualitative and low-cost connectivity in IT, governance, healthcare sector, the education sector and banking and financial services to empower people of a state.
- This will reduce digital divide and foster economic prosperity and improve quality of life.
- X Corporation will supply almost two thousand FSOC links in a state along with engineers and experts who will work in collaboration with APFSL employees to identify and choose the proper site for deployment of FSOC links.
- FSOC is a part of Bharatnnetinitiative and the first to start state lead model in India in an innovative way by using aerial fiber model over utility poles.

HIGHLIGHTS OF FREE SPACE OPTICAL COMMUNICATION SYSTEM

- This project will cover all sectors and benefit 1, 45,000 thousand houses, more than 12000 Panchayats and 60000 Schools.
- It will also provide internet connectivity to 10000 government departments, 96 municipalities, 14 business organizations and 6000 public health care centres in Andhra Pradesh.
- Under free space optical communication project, APSFLA has already 23000 kilometres in 13 districts of Andhra Pradesh state out of 55000 kilometres which was the target to be achieved.
- It was set up to give high quality with affordable digital services like data, information and video to each household, Government departments and private companies to connect nearly 53 million people in a state.
- FSOC has 52% of a ring and 48% of linear connectivity which covers almost 85% of the home.
- Target is to connect 12 million home and 130000 government and private organizations at the end of 2019.
- It will provide high bandwidth to Telecom Company to connect more than 15000 towers to link with microwave to increase service from 2g to 3g or 4g with a speed of 20Gbps at a distance of 20 kilometres.

NORTH EAST SPECIAL INFRASTRUCTURE DEVELOPMENT SCHEME

KEY INFORMATION:

Launched on: 15th December 2017

Launched by: The Ministry for Development of North Eastern Region

Objective: To develop North Eastern states

FOCUSED SECTORS

The NESIDS will broadly include a conception of infrastructure and focus on major two sectors which are as under.

1) PHYSICAL INFRASTRUCTURE

- NESIDS will focus on Physical infrastructure which includes water supply, power supply, digital connectivity, transportation and especially the projects which promote tourism.

2) SOCIAL INFRASTRUCTURE

- NESIDS will also focus on social Infrastructure sectors like education sector, health and medical sector, housing condition and poverty and sanitation etc.

FACTS OF NORTH EAST SPECIAL INFRASTRUCTURE DEVELOPMENT SCHEME

- NESID Scheme is 100% funded by the central government with a total budget up to Rs 500 crore.
- The scheme period is 3 years from 2017 to 2020 so this will help to complete on-going projects successfully and effectively.
- The scheme totally focuses on fulfilling the infrastructure gap in a specific and potential sector.
- NESIDS will not only extend facility in physical and social infrastructure sector but also promote tourism which results in employment in the region.
- NESIDS will work as a catalyst in the overall expansion of the area in a short period.
- A special subsidy of Rs 264.67 crore is given to the special four industrial units in North Eastern area. This will not only give grounds to active units but also raise the spirit of current investors as well as potential investors in North Eastern area.
- It will benefit North Eastern states like Sikkim, Assam, Meghalaya, Tripura, Mizoram, Manipur, Nagaland and Arunachal Pradesh.
- This scheme will speed up the projects which are stuck for years due to some reasons.
- This scheme will promote, encourage and benefit handicraft business, Handloom Development Corporation and North Eastern Regional Agricultural Marketing Corporation.
- This scheme will benefit more than 115 districts of North Eastern states which are really underdeveloped.
- This scheme aims to build connectivity of 3800 kilometres of a national highway within 3 years and out of it 1200 kilometres of road connectivity has been already constructed.
- A Rail connectivity of 1385 kilometres is targeted to develop within two to three years under Bharatmala and aims to bring all states on Rail map.

- To develop state, several bilateral projects have been signed between Myanmar and Bangladesh which includes the Kaladan Multi-Modal Transit Transport Project, the Rih-Tedim Road Project and Border Haats.
- This will improve the scope of an economic link; add economic growth and expansion of North-Eastern states.
- Bamboo is a livelihood source of lakhs of North Eastern people and there is no permission to sell it beyond territory limit so now target is to ease rules and regulation. So, this will ultimately result in doubling income of farmers by 2022.
-

ALL ABOUT TUIRIAL HYDRO-POWER PROJECT

- A 60 Mega Watt Tuirial Hydro-power Project is a second one which was assigned to the North Eastern region after the first one passed before 13 years. This is the first large Hydro-power project approved in Mizoram which produces 251 Million Units of electrical energy each year and promotes the socio-economic expansion of the State.
- This will make Mizoram third power-surplus State after Sikkim and Tripura in North Eastern Area.
- The aim of this project is not just to make North Western States power surplus but also to supply surplus power to the deficit states.

PRASAD SCHEME LAUNCHED BY MINISTRY OF TOURISM

VISION:

- To start a national mission for revitalization and religious development of important spiritual destination.
- To place tourism as an important generator of economic extension and employment.
- To improve tourist attractiveness of the spiritual destination in a sustainable way.
- To extend and fill the gap between infrastructural facility.
- To increase security and safety of pilgrims and to raise the quality of tourist services.

MISSION:

- To recognize and develop pilgrim tourist place on the principal of high tourist visits, competitiveness, sustainability in a unified manner by synergizing attempts to focus on

requirements and interests of all tourists to supplement spiritual tourist destination and enhance job creation.

OBJECTIVES:

- United improvement of pilgrims destination in an organized, prioritized and a sustainable manner, to give total divine tourist experience.
- Gear pilgrims tourism for its immediate and multiplier impact on job creation and economic expansion.
- Develop the community-based expansion and pro-poor tourism concept in the expansion of the spiritual destination.
- To leverage public capital and expertise.
- To form world-class infrastructure in a spiritual destination.
- To generate awareness in the local community about the significance of tourism in terms of income, quality of life, living standard and overall expansion of a place.
- To promote regional art, talent, culture, handicrafts, creation, cuisine and much more.
-

STRATEGY OF PRASAD (PILGRIMAGE RE JUVENATION AND SPIRITUAL AUGMENTATION DRIVE) SCHEME

- To classify spiritual destination which has a potential to be a world-class tourist destination?
- To assure that the expansion of these destinations which has sustainability and supporting capacities of the destinations?
- To create a structure for analysing infrastructure gaps in the identified places.
- To design in a combined manner the expansion of this destination in a special timeframe ensuring full concurrence of state and central government schemes as well as private sector investments.
- To classify and prioritized outlines which need to be taken up by dedicated public funding directly and to get additional sources of a voluntary fund from a public and private sector.
- To ensure a wide area development method for securing all the facilities required by the tourist in the recognized destinations.
- To agree and organize the expansion process for classified projects centrally.

HIGHLIGHTS OF PRASAD SCHEME

- PRASAD scheme was announced during the union budget 2017-2018.

- The government will set special tourism zones with five states and this special zone will work as special purpose vehicles.
- It will boost an image of India in a foreign country and for this, an incredible 2.0 campaign launched.
- A total budget for this is Rs 100 allocated by the government and Rs 412 crore is specially funded to promote and make publicity of various schemes and programmes.
- Along with ministry of tourism, a ministry of railways also started to promote Prasad scheme by launching especially dedicated train.
- PRASAD scheme will focus on improvement and beautification of the classified pilgrimage destinations.
- A drive is on the advancement of that particular path or circuit which consists of many theological places in a state.
- Under this scheme, The ministry of tourism initially aims to cover 25 cities which are Ajmer From Rajasthan, Amritsar from Punjab, Amravati from Andhra Pradesh, Dwarka from Gujarat, Gaya from Bihar, Kamakhya from Assam, Kancheepuram from Tamil Nadu, Kedarnath from Uttarakhand, Mathura from Uttar Pradesh, Patna from Bihar , Puri from Odisha, Varanasi from Uttar Pradesh, Vellankani from Tamil Nadu, Ayodhya from Uttar Pradesh, Badrinath from Uttarakhand, Belur from West Bengal, Deoghar from Jharkhand, Guruvayur from Kerala, Hazratbal and Katra from Jammu & Kashmir , Omkareshwar from Madhya Pradesh, Somnath from Gujarat, Srisailam and Tirupati from Andhra Pradesh and Trimbakeshwar from Maharashtra.
- To recognize new places under the PRASAD scheme is an endless process subject to sources available and programme outlines.

CIRCUIT THEMES FOR THE DEVELOPMENT AND SELECTION OF SPIRITUAL DESTINATION.

Dr Mahesh Sharma, Minister of Tourism & Culture stated that committee has classified 13 themes on which a spiritual place is identified, selected and developed and in addition, a ministry has also planned to add 8 Waterway Cruise Circuits which will include rivers out of this 5 is based on the Ganga and remaining is on the Brahmaputra.

The list of a circuit is listed below.

- The Himalayan Circuit
- The Coastal Circuit
- The North-East India Circuit
- The Buddhist Circuit
- The Desert Circuit
- The Krishna Circuit

- The Tribal Circuit
- The Ramayana Circuit
- The Spiritual Circuit
- The Eco Circuit
- The Heritage Circuit
- The Wildlife Circuit
- The Rural Circuit



SCHEME FOR CAPACITY BUILDING IN TEXTILES SECTOR

KEY INFORMATION:

Launched On: 20th December 2017

Launched By: The Cabinet Committee on Economic Affairs (CCEA)

Approved by: The Prime Minister Shri Narendra Modi

Scheme period: from 2017 - 2018 to 2018-2019

Objective: In order to provide a constant supply and boost skilled workers in a labour-intensive textile sector.

BACKGROUND

- This pilot scheme was introduced by the Ministry of Textiles in the last two years of 11th Five Year Plan.
- This scheme's first phase was first estimated during the 12th five-year plan with a budget of Rs 1900 crore was allocated to train 15 lakh individuals.
- The first phase pilot project costs Rs 272 crore out of which a contribution of Rs 229 crores by a government with a target to encourage and provide skills training to 16 lakh persons.
- This scheme approaches the gap of skilled manpower in textile sector by sector oriented training schedules.
- This scheme is implemented by three components where a high punch is given to public-private partnership mode.
- A partnership with a foreign company will give the latest training, demand driven technology to develop the textile sector.
- Till date, under this scheme, a target is to provide training to 10.84 lakh people will get training and out of which 10.12 lakh have been appraised and 8.05 lakhs have been placed.

IMPLEMENTATION OF SCHEME FOR CAPACITY BUILDING IN TEXTILES SECTOR (SCBTS)

- Institutions of Ministry of Textiles
- Training institutions relevant to the textile sector
- Textile Industry

HIGHLIGHTS OF SCHEME FOR CAPACITY BUILDING IN TEXTILES SECTOR (SCBTS)

- This skill development programme will cover the whole value string of the textile industry which includes Spinning and Weaving in established Sector.
- Scheme for Capacity Building in Textiles Sector will cost a budget of Rs 1300 crores for a period of 2017 to 2019.
- SCBTS will follow National Skill Qualification Framework with funding measures notified by the Ministry of Skill Development and Entrepreneurship (MSDE).
- The main aim of SCBTS is to give provide demand-driven, employment oriented skilling programme to motivate struggles in the sector to create jobs in a textile industry.
- It aims to upgrade skilled training in a traditional sector and to give subsistence by the ministry of textiles.
- The SCBTS will be implemented all over India and give benefits to all sections of society like Rural, urban, LWE affected, North East and Jammu & Kashmir.
- A preference will be given to all communities like SC, ST, differently abled, minorities and other vulnerable groups.
- In an XII five year plan, training was given to 10 lakh people and out of which 1 lakh are from traditional sector.

STRATEGY ADOPTED TO FOLLOW THIS SCBTS

- Job training is based on the gap defined in skill at different levels like courses related to entry-level, courses related to Up-skilling or re-skilling, Recognition of Prior Learning and Entrepreneurship Development training.
- Section wise requirement of skill needs to be revised from time to time by consulting with a sector.
- In an era of digitalization, a web-based monitoring system is approved to steer each phase of the implementation of the scheme.
- Skill necessity in traditional sectors like handlooms, handicrafts, jute, silk etc. is considered to be special plans.
- Skill up gradation is strengthened further by providing MUDRA loans under entrepreneurial development programme.
- To measure progress and consequences, trainees will be appraised and a certificate is given by an accredited Assessment Agency.
- At least 70% of the certified trainees are to be taken into wage employment and post placement tracking is compulsory.
- To support women employment in the textile sector, all institutes are required to follow the guidelines and must protect from Sexual Harassment.

SAMEEP – 'STUDENTS AND MEA ENGAGEMENT PROGRAMME'

KEY INFORMATION:

Launched On: 19th December 2017

Launched At: New Delhi

Launched By: The Union Ministry of External Affairs (MEA)

Objective: SAMEEP is an overreach mission which aims to take Indian external policy and its global commitments to students beyond the country and also see at diplomacy as a career option.

HIGHLIGHTS OF SAMEEP

- The main aim of this plan is to make school and college students of India familiar with activities of how the union ministry of External Affairs works.

- This programme will precede students with a fundamental of Indian foreign policy and its progress and achievements.
- This programme will help students to think about voyage as a career option because in India, there is less or no much information regarding this job and that is the main theme of this whole initiate.
- The union minister of external affairs spoke person stated that the main aim is to join with students from the grassroots level so that they can think from the beginning.
- The union ministry of external affairs started this initiative to take a foreign policy to the mass and talk to students to understand foreign policy in a better way.
- This will help students to know India's place around the globe and how the ministry of external affairs Fulfil its purposes by coping with the foreign countries.
- This will give a prospect of a job in a foreign country and it also gives knowledge about how foreign relations are developed, formed and maintained.
- In a digital era, the union ministry of external affairs has started an interactive program named "Ask the Spokesperson" on social media because nowadays youth are more engaged with smartphones and social pages.so, this will easy for the students as well as for the union ministry to run this operation more smoothly and effectively.
- The team will give all answers related to this programme and perspectives of foreign policy to anyone.
- A name SAMEEP was chosen from 550 entries which were obtained by free entries to the My Government portal.

HOW DOES IT WORK?

- This is an optional arrangement for the MEA officials, for secretary and for students with an option to move back to school or college. It is totally free and free from obligation to join in this initiative those who are interested can participate in the programme.
- Under this initiative, the ministry of external affairs officials who will take leave and go to their alma mater and try to engage with any school and college students.
- Their role would be to involve school and college students for a diplomacy job and give them a knowledge in detail or give a brief view of how Indian Government engages with the global country, external policy preferences and how in real diplomacy administered.
- Under this programme, the union ministry of external affairs will present an official presented pattern for the implementation and if officials will find something new or didn't feel this pattern for the progress then they are allowed to make a change or improvise it and supplement their own skill, expertise and practical exercises.

- These officers communicate how MINISTRY OF EXTERNAL AFFAIRS runs foreign policy of India, and how to do work of Diplomacy so that students will get an idea for a career option.

NATIONAL STRATEGIC PLAN 2017-24 AND MISSION SAMPARK

KEY INFORMATION:

Launched On: 1st December 2017

Launched At: New Delhi

Launched By: Anupriya Patel, the Union Minister of Health and Family Welfare

Organized by: The National AIDS Control Organization (NACO) and the Union Ministry of Health and Family Welfare

Objective: To eradicate HIV/AIDS by 2030

To track those who are left to follow up and are to be taken under Antiretroviral therapy (ART) services.

ATTENDEES OF THE OCCASION

- Dr Preeti Sudan, Secretary (Health),
- Sh. Sanjeev Kumar, AS & DG (NACO),
- Mr Alok Saxena, JS (NACO),
- Dr Billali Camara, Country Coordinator,
- UNAIDS,
- Dr Benk Henkedam,
- WHO Country Representative to India

FACTS OF NATIONAL STRATEGIC PLAN 2017-24 AND MISSION SAMPARK

- National Strategic Plan 2017-24 and Mission SAMPARK were organized on the occasion of World AIDS DAY.
- The aim is to bring more awareness and make people more aware about these diseases and bring people forward by accepting the situation and try to come out of it but not by ignoring it.
- The aim is not to eradicate a disease just from India by 2030 but from the world because it is a global disease and tries not to lose more lives due to carelessness.

- Now, the main task is to find out those who are positive HIV (PLHIVs) but are left from the services and need to bring all those to this service. This is the main aim of launching this new mission SAMPARK under the National Strategic Plan 2017-24.
- A “Community Based Testing” is a service which takes HIV test close to those who are in need and it will help to fast track to those who are HIV positive and link them to Antiretroviral therapy (ART).
- So, the goal is set for the next years and in all these years investments are going to make in services, medicines and in doctors will result at the end of the goal.
- A primary focus area is to prevent infection and especially from mother to new born baby because this dual infection will cause two types of infection that are
 - 1) Mother to child transmission of HIV
 - 2) Mother to child transmission of syphilis
- To eradicate HIV/AIDS and to spread out to people in a society to test and direct them, an act named HIV/AIDS Prevention and Control, 2017 has been passed by the government. This act is people-centric, uniform in character protect to those who are discriminated in a society. This law will legally protect those who are HIV positive from a community, medical, educational, job and monetary unfairness.

HIGHLIGHTS OF NATIONAL STRATEGIC PLAN 2017-24 AND MISSION SAMPARK

This initiative is based on three poles

1) TO PREVENT

- To prevent diseases in highly affected and among the symptom population, a stipulation of services like condoms, needle syringes, Opioid Substitution Treatment, link to HIV testing facility and Health check-ups for STIs.

2) TO CARE-COUNSELLING

- Open counselling is provided to people.

3) TREATMENT

A treatment is given to all affected by 537 Antiretroviral therapy (ART) centres and 1108 link Antiretroviral therapy (ART) centres

- Currently, 11.5 lakhs of people who are positive HIV (PLHIVs) and for all this 536 Antiretroviral therapy (ART) are set all across the nation which treats affected ones.

- A strategy 90:90:90 set to end AIDS disease by the end of the year 2030 which means 90% of all positive HIV/AIDS, provide a facility of Antiretroviral therapy to 90% all those who are diagnosed and achieve result by suppression of 90% of all those who are treated by 2020.
- A Mission SAMPARK will further aid to will help in fast-tracking the identification of all who were HIV positive and subsequently linking to the ART program.

SAHAFAT FINANCE SCHEME

KEY FACTS

Launched on: 14th December 2017

Launched at: Srinagar, Jammu and Kashmir

Launched by: Jammu and Kashmir Launched by Jammu and Kashmir Bank's Chairman and CEO Parvez Ahmed

Objective: To give easy and hassle-free finance or loan to media professionals who are working in a state

HIGHLIGHTS OF SAHAFAT FINANCE SCHEME

- The aim behind launching this scheme is to make strong and sustaining channel of media in Jammu and Kashmir State and to fulfil a professional desire of Journalists or media persons and agents of Newspaper, editors or media businesses.
- This scheme covers all the media professional and benefits in the journalist's field like periodicals, newspapers, TV media, journals and circulars.
- This scheme also inspires, encourage and empower young blood in a state to opt in journalism field as a profession and it also motivates and supports to local journalists to work better.
- By launching this scheme, a state government wants to give equal emphasis to journalism field among other professions.
- This scheme will give financial benefit keeping in mind the level of risk associated with the profession and struggles by the journalists.
- Sahafat Finance Scheme is totally managed and executed by Jammu and Kashmir bank in a state and it is available to each journalist by fulfilling eligibility criteria.
- Journalists use this amount to purchase a photographic and many other professional tools like camera, Laptop, computer, journals, tablet PC and so on.
- There is no priority for anyone, an equal chance is given to all those who are working in the journalism field.

LOAN DETAIL

- Each journalist will get a minimum amount of Rs 50,000 to 3, 00,000.
- A repayment of the loan amount is set in 60 Equally Monthly Instalments to make it simple and convenient to all.
- A bank also gives Credit limit and loan facility at a cheap interest rate along with 4 lakh insurance facility with a minimum premium of Rs 342 yearly.
- A loan amount is divided into two segments like 75% of the total loan amount of three lakh is approved and the rest 25% is extended for a cash credit.
- A loan amount is available at a 3.4% at Marginal Cost of Funds Based Lending Rate and cash credit at 1Yr MCLR+3.4% (floating) with one year.
- A processing charge is of Rs200 plus GST and no penalty for repayment of prepayment of a loan amount.

QUALIFICATION GUIDELINES:

- An employed journalist is described by the act 1955 of working journalists and other Newspaper employees and Miscellaneous Provisions or a Media person whose professional work is to report or edit news for radio channel, TV channel or a web-based channel and worked as a full-time or part-time.
- An employed person either may be a news editor, reporter, photographer, cameraman, photojournalist, stringer journalists, manager or administrator or a supervisor.
- A person is eligible only when he or she is an employee of media or newspapers business which has at least distribution of 2000 prints on a daily basis or a weekly or a monthly.
- A person must have an Employees of Media businesses or Newspapers or TV media or Radio channels or Magazines with at least 3 years of service.
- A person who wants to finance under this scheme must have a salary account with Jammu and Kashmir bank for minimum 6 months prior to it.
- Minimum age of the applicant is 16 years and maximum age limit is 65 years.



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UDYOG AADHAR MEMORANDUM

INTRODUCTION

- Ministry of Micro, Small and Medium Enterprises (MSME) has notified the Udyog Aadhar Memorandum (UAM) under the MSMED Act, 2006 in order to promote ease of doing business for the MSMEs.

BACKGROUND

- The micro, small and medium enterprises need to be registered under MSME for enjoying the benefits provided under various government schemes to the industry. A large chunk of enterprises in India do not register themselves under MSME due to the cumbersome paperwork involved in the entire process and therefore they cannot avail the benefits of the government schemes.
- The panel on financing the MSME sector, headed by K.V Kamath, had recommended that the registration of these enterprises should be universalized.
- Therefore to make these schemes effective for these enterprises and to ease the process of registrations, the government introduced the concept of Udyog Aadhar Memorandum.
- Udyog Aadhar Memorandum would ensure the wider coverage of MSMEs to avail benefits under various schemes of Central and State governments.

SALIENT FEATURES OF UAM

- Udyog Aadhar Memorandum is a one-page registration form for the micro, small and medium enterprises to get registered under the MSME.
- Earlier EM-1 and EM-2(Entrepreneur's Memorandum-Part 1 and 2) forms were used which included a lot of documentation process. Now, this Udyog Aadhar memorandum serves as a replacement for these forms.
- It constitutes a self-declaration format under which the MSME will self-certify its existence and other minimum information required.
- The Ministry of MSME has set up an online portal called Udyog Aadhar Portal ([Click Here](#)) for online filling of UAM by the enterprises.
- Udyog Aadhar registration has enabled the enterprises to seek information about various services offered by all Ministries and Departments simply by using Udyog Aadhar Number.
- More than one Udyog Aadhar can be filed using the same Udyog Aadhar Number.
- This new system Of Udyog Aadhar is capable of delivering assured ease of doing business in the MSME sector. India's rank in the Ease of Doing Business has improved this time, UAM is one of the reasons.
- Approximately 92 percent of the adult population in India is already registered under Aadhar. So enterprise can easily register themselves through UAM.

OTHER RELATED FACTS

MSME (MICRO, SMALL AND MEDIUM ENTERPRISES)

- Small industries have always had an important role in the overall planning framework in India. In the Industrial policy resolutions, the smaller sector was given a special role for creating employment with low capital investment.
- The small industries contributed to the overall growth and have provided employment to the relatively unskilled and vulnerable section of the society.
- The small-scale industries were earlier known as the Village and Small Enterprise but in 2006 a new legislation MSME (Micro, Small and Medium Enterprises) Development Act was enacted which defined micro, small and medium enterprises.
- The medium enterprises were introduced for the first time in 2006.

NEW DEFINITIONS OF THESE ENTERPRISES

- After the MSME Act of 2006, new definitions were to all these industries.
- Micro Enterprise- Enterprises where the investment in the plant and machinery does not exceed Rs25 lakh.

- Small Enterprise- Enterprises where the investment in the plant and machinery is more than Rs25 Lakh but does not exceed Rs5 crore.
- Medium Enterprise- Enterprises where the investment in the plant and machinery is more than Rs5 crore but does not exceed Rs10 crore.
- Service Sector- As the service sector has a lower investment requirement, it has different classification criteria-
- Micro Enterprise- Enterprises where the investment in equipment does not exceed Rs10 lakh
- Small Enterprise- Enterprises where the investment in equipment is more than Rs10 lakh but does not exceed Rs2 crore
- Medium Enterprise- Enterprises where the investment in equipment is more than Rs2 crore but does not exceed Rs5 crore

ATAL INNOVATION MISSION

KEY FACTS

Launched at: Atal Tinkering Lab's Community Day in New Delhi
Organized By: NITI Ayog

AIM:

- To make an attempt to promote a culture of innovation and entrepreneurship.
- To provide a stage to promote world-class innovation hubs, grand challenges, start-up businesses and many other self-employment activities especially in technology driven areas.

MANAGE BY

- All Decisions related to this mission will be taken by High-Level Committee and decisions may be like approval of necessary guidelines, prize money and implementation of many components of Atal Innovation Mission.
- A mission Director and other competent manpower will be hired by NITI Ayog

BACKGROUND:

- This innovation mission is set to boost the ecosystem and to catalyse entrepreneurial vitality in the country.
- In a budget of the financial year 2015-16, Finance minister stated to set up Atal Innovation Mission and to achieve this mission a tool named "SETU" (Self-Employment and Talent Utilization) will be set up.
- A budget for AIM is Rs 500 and for SETU is of Rs 100 crore which is set by the NITI Ayog.
- As a result of the announcement, NITI Ayog established a committee of Professional on innovation and Entrepreneurship under the chairmanship of Prof. Tarun Khanna, Director, South Asia Institute, Harvard University.
- Detailed outlines of AIM and SETU determined by the USA experts.
- A committee suggested a three-stage plan to achieve a goal like a short-term plan, a mid-term plan, and a long-term plan.
- A committee also indicated a clear system to implement, evaluate, monitor and control.
- Atal innovation mission is an umbrella scheme which is divided into two subparts
- Innovation
- SETU(Self-Employment and Talent Utilization)

CORE FUNCTIONS OR OBJECTIVES OF ATAL INNOVATION MISSION

1) PROMOTION OF ENTREPRENEURSHIP BY SETU

In this, innovators will be encouraged and guided to be prosperous entrepreneurs.

2) INNOVATION PROMOTION

A platform is provided where unique ideas will be generated

To achieve these two core functions, ATAL INNOVATION MISSION has set different compartments.

1) ATAL INCUBATION CENTRES

- It aims to invent and encourage incubation centres all over the nation which promote start-ups and innovators in different sectors like production, transportation, energy, well-being, learning, farming, water and cleanliness and to furnish necessary infrastructural facilities and many other value-added services. The AICs will create world-class incubation facilities and create scalable and sustainable enterprises with capital equipment, experts for mentoring the start-ups, business planning support, initial fund, business partners, training and many other elements for encouraging innovative start-ups.
- Higher educational institutions, R&D institutes, corporate sector, alternative investment funds registered with SEBI, business accelerators, group of people, and people are eligible to apply.

- AIM provides assistance of Rs 10 crore to each Atal Incubation Centres for five years to cover capital and operational expenditure.
- For the AIC, the applicant will have to provide at least 10,000 sq. ft. for use.

2) ATAL TINKERING LABORATORIES

- Through this medium, a goal is to Cultivate one Million School children in India as innovators.
- The aim is to promote curiosity, creativity, intelligence, invention, designing, learning, computing in growing child.
- ATL provides a platform where a shape is given to ideas and skills and children will get an opportunity to work with tools and equipment for the basics of Science, Technology, Engineering and Maths, electronics, robotics, open source microcontroller boards, sensors and 3D printers, video conference facility.
- AIM provides Rs 10 lakh for a period of 5 years.

3) SCALE UP SUPPORT TO ESTABLISHED INCUBATION CENTRES (EIC)

- To build world-class incubation centres all over India by providing infrastructural support and specialists to guide start-up businesses and improve an ecosystem by establishing a link among incubation centres, Universities and corporates. This will provide financial scale-up support to qualified Incubation Centres.
- EIC must have been in working status for at least 3 years and it must be recorded in India as a public, private or public-private partnership.
- AIM will give assistance of Rs 10 crores in more than two instalments.
- The main purpose of EIC is to increase the capacity of qualified and settled centres.

HIGHLIGHTS OF ATAL INNOVATION MISSION

- NITI Ayog is going to launch a strategic nation-building initiative name "Mentor India Campaign" to guide and mentor more than 900 students in Atal Tinkering Labs.
- Labs are non-prescriptive by nature and mentors are supposed to behave like instructors.
- Leaders who will spend one to two hours on each week in labs to empower experience of students, study and exercise future skills like a design.
- A core intention of the tinkering labs is to give chance to students and children to learn the joy of experimentation and learning and for this government is providing aids to students, young entrepreneurs and small businesses and this will make ecosystem strong and efficient.

- ATL provides a platform where students of class 6th to 12th learn innovation skills and develop ideas which will transform India.
- ATL has a target to set and join more than 900 schools all over India and target is to join 2000 schools at the end of 2017.
- The idea behind launching this mission is to build and develop which starts from a growing age.
- To make this mission effective and bring a fruitful result, more than 30 corporate leaders from top Indian companies have signed as a representative.
- Mentors are going to cover areas like technical know-how, reformation and design, giving motivation, and business and entrepreneurship.
- Mentors are going to discuss problems of our society and how to overcome it by innovative ideas.
- These mentors are working as volunteers who will get a digital certificate of recognition.

LIST OF MENTORS

- Vijay Shekhar Sharma, co-founder of Paytm
- Bhavish Aggarwal, Ola co-founder
- Zivame founder, Richa Kar
- Amitabh Kant, Niti Aayog CEO
- Deep Kalra (founder of Make My Trip)
- ICICI MD and CEO Chanda Kochar,
- Mobikwik co-founder Bipinpreet Singh,
- NEarbuy founder Ankur Warikoo,

DEEN DAYAL DIVYANGJAN SASHAY SCHEME

Launched on: 3rd December 2017, on the International Day of Persons with Disabilities.

Launched by: Vice President of India, Shri M Venkaiah Naidu

Venue: At Sorousajai Stadium in Guwahati, Assam

Differently able people Known As: Divyanjans.

OBJECTIVE:

- To give an equal priority and reverence to the physically challenged persons and to inspire pride in the disabled persons
- To end the stigmatization and biases with the disabled persons
- To change the mind set of people towards those who are differently abled persons and try to give a superior life
- To give financial sustenance to the disable people for the treatment

WHAT IS A DISABILITY?

- A disability can be defined as a person, who is disabled by physical, conscious, cognitive, rational, mental illness, and many other types of diseases related to it and this scheme will cover 21 types of the disease.

HIGHLIGHTS OF THE DEEN DAYAL DIVYANGJAN SAHAJYA SCHEME

- During the launch of an event, the vice president of India Shri M Venkaiah Naidu, Chief Minister of Assam state Shri Sarbananda Sonowal, the Governor of the state Shri Jagadish Mukhi and Naba Kumar Doley has given financial assistance to the 7 disabled people to initiate scheme and celebrate international days for disabled people.
- A Deen Dayal Divyangjan Sahajya Scheme will benefit more than 4.5 lakhs of disable people in the state and the budget for this scheme is Rs 250 crore from the state government and the rest is shared by the central government.
- Through this scheme Rs 5000 will be given to the beneficiary to treat his disability and it is a one-time financial assistance.
- To avail benefit of this Deen Dayal Divyangjan Sahajya Scheme, a disabled person must have a unique identity card which is certified by the competent authority.
- To support the Deen Dayal Divyangjan Sahajya Scheme, A Assam government has proposed a new Act named " Assam Employees PRANAM act, 2017" and under this new act, each and every government employee of the Assam state have to share 10 percent of his salary to take care of his family member or any other people who are physically disable.
- This scheme will bring an equal opportunity to the Divyangs and the vice president of the Government of India said that to make sure about all the government places and services are open for the Divyangjan so that they will always get an equal chance to do.

- There will be a phase to implement give benefit to the disabled person and under the phase, the Deen Dayal Divyangjan Sahajya Scheme will give financial assistance to the 1 lakh disable people for the treatment.
- During the launching of the Deen Dayal Divyangjan Sahajya Scheme, the vice president of India also give weight to the banks to give financial help by making the process of financial aid very clear and accessible way.
- The benefit given under this scheme is a one-time grant and money granted under this scheme must be used for the treatment of disability and not other than this'
- A differently able people who have no money for the treatment will get a chance to take benefit of all basic requirements
- The target in this scheme to reach to the disabled people and make payment up to 40.5 lakh chosen claimants
- Suggestions and Complaints regarding this scheme like enrolled in the scheme but payment not done, is taken at the state level



ANALYSES OF MID-TERM FOREIGN TRADE POLICY 2015-20

WHAT IS A FOREIGN TRADE?

- A foreign trade is also known as the External trade, International trade or an inter-regional trade and it is a trade between various countries of the market.
- When a country that gets an inflow of the goods and services is called an import trade and the one who sent the outflow of the Commerce, and services is called Export trade.

WHAT IS FOREIGN TRADE POLICY?

- Foreign trade policy is a set of rules, regulations and procedure which have to be followed in the international trade.

FOREIGN TRADE POLICY 2015-2020

- The Ministry of Commerce and Industry has launched a new foreign policy for the period of 2015 to 2020 on April 1, 2015, before this period a foreign trade policy is called an EXIM (Export-Import) policy.
- This policy aims to strengthen the potential of export business and performance, to support and build a positive balance of payments.

REVIEW OF MID-TERM FOREIGN TRADE POLICY

- A mid-term foreign trade policy is reviewed on 5th December 2017 by Suresh Prabhu, the Minister of Commerce and Industry in New Delhi.
- At the time of review of foreign trade policy, there are many other ministers from the different ministries like Shri CR Chaudhary (Minister of State for Commerce and Industry), Shri Hasmukh Adhia (Finance Secretary), Smt. Rita Teatota (Commerce Secretary), Shri Ramesh Abhishek (Secretary Department of Industrial Policy & Promotion) and Shri Alok Chaturvedi (Director General of Foreign Trade).
- To promote foreign trade policy, The Ministry of Commerce and Industry has increased annual incentives for labour-intensive or a medium and small enterprise MSME by 2% which amounts to more than 8000 crores of rupees.

HIGHLIGHTS OF THE REVIEW OF FOREIGN TRADE POLICY 2015 - 2020

1) GOODS AND SERVICES RELATED REFORMS

- Due to Goods and services tax, there is a big issue of blockage of working capital in the business and it affects foreign trade also. So, an export promotion of capital goods board has unveiled a plan which will benefit a trade whether a domestic or an international 100 per cent and to make this plan active, an E-WALLET is going to be launched on 1st April 2018. Exporters can pay 1% of exported goods and services.

2) REPOSITIONING EXPORT STRATEGY

- To increase India's share in the international market by exploring new market and by goods and services through sharpened policy
- To leverage the perks of goods and services tax and facilitate trade by the ease of doing business.
- To observe export performance and quickly review it by analysing and taking corrective steps.
- To promote exports by small-scale industry or from an agricultural sector through the global value chain.

3) ENCOURAGING EXPORTS BY MSMEs AND LABOUR INTENSIVE INDUSTRIES

- To promote MSMEs and labour intensive industry, The Ministry of Commerce and Industry has introduced some incentives which are as under.
- For MSMEs, incentives are at 2%, 3 %, 4% and 5% of the amount of foreign trade export.
- For Textile industry, incentives are raised from 2% to 4% which amounts to Rs 2743 crore.
- For Business, Legal, Accounting, Architectural, Engineering, Educational, Hospital, Hotels and Restaurants, incentives are increased by 2% above the existing rate which amounts to 1140 crore.
- Duty Credit Scrips validity period increased from 18 months to 24 months and rate of transfer or sale of scrips reduced from 12% to 0%.

4) NEW TRUST BASED SELF RATIFICATION SCHEME FOR DUTY-FREE IMPORT OF RAW MATERIAL

- This scheme allows duty-free export with a self-declaration it means, there is no need to go to the norms committee for the approval but instead of it an exporter by himself certify for it.
- This scheme will initially for the Authorized Economic Operators only who deals in pharmaceuticals, chemicals, textiles, engineering and in high technology products.

5) CONTACT@DGFT SERVICE FOR TRADE FACILITATION

- A DGFT website www.dgft.gov.in is launched to solve the issues related to the foreign trade and solve it promptly with an ease.
- This portal helps Importer as well Exporter to track the status and chance to give an opinion.

6) TRADE FACILITATION

- A trade facilitation committee is set under cabinet secretary who includes all outlines like clarity, technology, simplification of procedures, risk-based assessment and infrastructure development.
- A committee will mainly focus on the four sections
- 1) Infrastructure
- 2) Legal issues
- 3) Outreach
- 4) Time Release Study
- 7) New Logistics Division
- It will help to expand and organize the implementation of the integrated development of logistic sector by making improvement in policy, present rules and regulations and current technology.

8) STATE-OF-THE-ART TRADE ANALYTICS

- This department is set to analyse database policy action and initiate trade information related to national and international import-export database.

9) EXPLORING NEW EXPORT MARKETS

- Under this, a new market with a high level of potential to grow and expand will be covered in various sectors like healthcare, education, agro processing, manufacturing, mining, textiles, consumer goods, infrastructure development and construction.

10) EXPLORING NEW EXPORT PRODUCTS

- In this, a range of products included like medical devices or equipment, technical textile, electronic component, project goods, defense and hi-tech products.
- Medium and Small scale industry cover products like agricultural products, marine products, carpets products, leather products, Ayush and health products, textiles products and readymade garments, handloom products, handicrafts products, jute products, diamond, gold and jewelry.

11) GREATER PARTICIPATION IN THE GLOBAL AND REGIONAL VALUE CHAINS

- This will help to facilitate by focusing on automating port and customs operations, allows green channel clearances and benchmarking the shipping time.

12) SIMPLIFICATION OF PROCEDURES AND PROCESSES

- Now, PAN card is also used for IEC procedure and the process of export obligation period extension, a block-wise extension, movement of capital goods from one unit of the IEC owner to another is assigned to the regional offices.

13) ENHANCED VALUE LIMIT ON THE FREE OF COST (FOC) EXPORTS

- A free of cost export promotion is sectioned under an annual export limit of 1 crore or 2% of an average annual export realized in the previous three years, whichever is minimum.
- For pharmaceutical sector, a limit is 2% of the annual export and for the government sector; a limit is up to 8% which is realized in the previous three years.

14) CAPACITY BUILDING

- In this, an importance is given to new entrepreneurs for exports and for this, a programme named Niryat Bandhu is followed by DGFT.
- Under Department of Commerce, there are various institutions like Indian Institute of Foreign Trade, Indian Institute of Packaging, Indian Institute of Plantation, Export Promotion Councils, Centres of Excellence and Plantation Research Institutes.



BHARAT 22 EXCHANGE TRADED FUND

WHAT IS EXCHANGE TRADED FUND?

- Exchange traded funds are the open-ended marketable securities which track securities like commodity, bonds and index fund and to give results of the performance of an index.
- Exchange traded fund is same as shares and many other securities and that is why it is also traded in the stock market also and it is a receptive investment approach.
- Exchange traded fund connects the real-time trading benefits and mutual funds benefit.
- It also provides an intra-day trading option along with limit order and stops order limit and margin money trading.

INTRODUCTION:

- BHARAT 22 ETF is an exchange-traded fund which is going to launch in the month of November 2017.

- It was declared in the budget of the financial year 2017-2018 and it is a medium by which the government of India will achieve the end.
- BHARAT 22 ETF will measure the output of the Bharat 22 index service which is made of 22 influencing companies, traded domestically.
- This Bharat 22 index is the 22 companies in which government of India has a high percentage of investment and the government want to lessons the stake in it. So, all in one these 22 companies are the government's current disinvestment companies and the source of revenue.
- Bharat 22 exchange-traded fund will be managed by the India's one of the best and largest private sector mutual fund company that is ICICI Prudential Mutual Fund AMC.

OBJECTIVE:

- To reach the target of disinvestment of Rs 72,500 crore in the financial year 2017-2018.
- To measure the performance of the Bharat 22 index.
- To invest the capital according to the weighted of the investment and return on Bharat 22 index.
- To track the yield on an index and yield on a fund.

DETAILED PORTFOLIO OF BHARAT 22 EXCHANGE TRADED FUND

Company name	Type of industry	Weightage in the index
State bank of India	Financial industry	7.25%
Axis bank Ltd	Financial industry	7.82%
Bank of Baroda	Financial industry	1.22%
Power finance corporation limited	Financial industry	0.99%
Rural electrification corporation Ltd.	Financial industry	1.18%
Indian Bank	Financial industry	0.21%
Larsen & Toubro	Industrial sector	16.92%

Bharat Electronics Ltd.	Industrial sector	3.48%
Engineers India Ltd.	Industrial sector	1.44%
NBCC (India) Ltd.	Industrial sector	0.68%
ITC Ltd.	FMCG Industry	14.26%
Power Grid Corporation of India	Utility sector	7.73%
NTPC Ltd	Utility sector	7.07%
Gail India Ltd.	Utility sector	4.25%
NHPC Ltd.	Utility sector	1.08%
NLC India Ltd.	Utility sector	0.27%
SJVN Ltd.	Utility sector	0.23%
Oil & Natural gas Corporation Ltd	Energy sector	5.54%
Indian Oil Corporation Ltd.	Energy sector	5.00%
Bharat Petroleum Corporation Ltd	Energy sector	4.54%
Coal India Ltd.	Energy sector	3.72%
National Aluminium CO. Ltd.	Basic materials	5.13%

CHARACTERISTICS OF BHARAT EXCHANGE TRADED FUND.

EXTENDABLE INVESTMENT:

- Bharat 22 ETF is an extendable investment index which covers all the sectors for the investment purpose like banking, industrial, financial services, energy sector, basic materials, utility sector and fast moving consumer goods and services sector and the fund allocated is directly related to the weight given to the single security which is shown in an index.

COVER THE TOP COMPANIES:

- In Bharat 22 ETF, It covers the largest government companies in terms of market capitalization and all these companies is already listed on the Bombay stock exchange, one of the best stock market of the Indian market.

REAL-TIME TRANSACTIONS:

- Bharat 22 ETF is also traded on the stock market and that is why it uses real-time transactions. Bharat 22 ETF is also traded directly from the ICICI Prudential Mutual Fund AMC.

A HIGH RATE OF RETURN:

- As in Bharat 22 ETF, there are fewer expenses as compared to the other mutual funds and as a result of this; it would yield a higher rate of return on it. Brokerage fees or the redemption charges are charged from the very beginning of the investment. so, it will reduce the burden on later.

REDUCTION TO THE RETAIL INVESTORS:

- As an initial offer, a government of India has offered a 3 percent of discount to the investors who invest less than of Rs 2 lakhs.

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TAXATION RULES

- From the taxation point of view, A Bharat 22 ETF is like an equity investment because all investment is in listed companies and as per the taxation rules Exchange traded fund are not applicable under the wealth tax but the gain from it either a short-term or a long-term is considered as per the taxation rule, gain within a 1 year is considered as a short-term gain and more than 1 year is considered as long-term gain.

EAST ACT POLICY OF INDIA

ABOUT

Act East Policy is an upgrade policy to focus on strengthening and extending India's friendly relationship in Asia Pacific region. Asia Pacific Region covers Indonesia, Malaysia, Japan, Vietnam, ASEAN (Australia, Singapore and Association of Southeast Asian Nations), and the Republic of Korea, ASEAN Regional Forum (ARF) and East Asia Summit (EAS).

INTRODUCTION

- Under the leadership of India's 15th Prime Minister Narendra Modi, Sushma Swaraj(Foreign Minister of India) during her visit to Singapore purposed a new outlook "Act East Policy " as look East policy is no longer working.

- At a very starting, Modi government made it clear that India would focus more on escalating relations with ASEAN and other East Asian countries. When United State got engaged in “pivot to Asia ”, this makes Modi Government smoothen India’s relation with East Asia neighbours foreign policy a priority.

OBJECTIVE

- Objective of Act East Policy is “to promote cultural and economic cooperation’s and strategies relation with Asia- Pacific regions countries “. This policy also focuses on India’s Northeast region means state like Arunachal Pradesh connection with East countries. So in order to strengthen the connectivity between North East region of India and other Asia Pacific Region various bilateral and regional plans were implemented. These plans include Trades, Cultural activities, people with people contacts and physical infrastructures (i.e. roads, airports, power, etc.)

DETAILS



- Various multilateral Organizations like Mekong- Ganga Cooperation and BIMSTEC developed by India in order to further extend and tighten cooperation, strategies affairs, environmental and economic development.
- Commerce, Culture and Connectivity are the three 3 C’s pillars of India’s Act East Policy towards South East Asia and East Asia. Act East Policy can be said to an more or less an upgrade version of Look east policy. At 12th ASEAN India Summit and 9th East Asia Summit held in Nay Pyi Taw, Myanmar, in Nov 2014. PM Narendra Modi formally Enunciatulated the Act East Policy.

CULTURAL CONNECTION

- By cultural Connection, India will nourish this growing relationship with ASEAN.
- Buddhist and Hindu links could be deepening to flowering the bonds between peoples. India is also opening 10 ASEAN nations’ consulates in Guwahati, Assam. This would be a gateway to North East to ease connectivity.

CONNECTIVITY

- Initiatives like building transport, highways, waterways encouraging airways are been taken to enhances connectivity between East countries with North East part of our country India. Budhi Gandaki dam- Nepal, myitsone dam- Myanmar are a part of increasing connectivity with ASEAN nations.

COMMERCE

- India invited ASEAN members to participate in the International Solar Alliance. International solar Alliance was coco-launchedn collaboration with France in COP 21 in Paris. A committee "ASEAN INDIA TRADE NEGOTIATION" has been formulated to look into the "ASEAN-India Trade in Good Agreement. This committee is formulated with aim to make trade more strong with ASEAN members.

PROJECTS UNDER AEP TO STRENGTHEN RELATIONS

- Rhi-Tiddum Road project
- Border haats
- BCIM-EC (Bangladesh, China , India and Myanmar – economic corridor)
- Kaladan Multi-Model Transit Transport Project
- Nuclear Deal
- IORA (India ocean rim association) , etc.

A HISTORY

- Act East policy is an complete upgrade verison of "Look East Policy" which was implemented in early 90's during the tenure of PM P.V. Narashimha Rao (1991- 1996). The look east policy further continued by Atal Bihari Vajpae(1998- 2004) and then by Man Mohan Singh (2004- 2014). The motto of look east policy was to only strengthen economic growth in North East and to focus on South East Asia Economics trends.

DIFFERENCE BETWEEN LOOK EAST AND ACT EAST POLICY

LOOK EAST POLICY

- Limited to economic interest only
- This policy was limited to South East Asia region only

ACT EAST POLICY

- Focus on not only on economic but also on security and cultural activities.
- Policy extended to South East Asia and East Asia regions.

KEYNOTE:

- India is not a member of ASEAN but it is a dialogue partner.
- Headquarter of international Solar alliance is in gurugram, India.

PRADHAN MANTRI MAHILA SHAKTI KENDRA SCHEME

INTRODUCTION:

- Pradhan Mantri Mahila Shakti Kendra Scheme is launched by the central Government of India with an aim to enable pastoral women by creating an environment to use their potential at maximum level.
- Pradhan Mantri Mahila Shakti Kendra Scheme is an expansion of the umbrella scheme mission which was set up by the Ministry of Women and Child Development for the financial year 2017-2020.

OBJECTIVES:

- To make an improvement in the child sex ratio especially girl child and their education and employment.
- To improve quality of life, to give security and take care of the rural women all across the India by training and capacity building.
- To provide a path to the rural women use their potential at maximum level and to get all the availed benefits from the government directly to them.

HIGHLIGHTS OF THE PRADHAN MANTRI MAHILA SHAKTI SCHEME

- This scheme works like one destination for rural women and covers the area like skill development, employment, digital literacy health and nutrition.
- A scheme will be maintained at the national level it means the core part of this scheme is planned, designed, evaluated and managed at the central level and the implementation is at the state level in the rural area.
- A budget for this scheme is of Rs 3636.85 crore for the financial year 2017-2020 and out of which 3084.96 is given by the central government and the rest by the state government or any other party and it will be implemented at 14 lakh Anganwadi Centres to make the scheme successful.
- To make this scheme successful, a central government will set one-stop centres in 150 districts for the next two years and it will connect with a helpline which is especially for the beneficiaries and give non-stop 24-hour technical and Non- technical services to the women.
- Swadhar Greh is also set up to provide support and recovery to the 26000 women.
- A central will also support the working women hostels which will benefit more than 19000 women.
- This scheme will give financial assistance of Rs 600 to each rural pregnant woman for the institutional delivery and vaccination of her children which is directly transferred to her bank account.
- To create awareness regarding the scheme, for more than 300 lakhs students will take part as a volunteer and make awareness through campaign all over the country. A volunteer will help the beneficiaries by explaining the process in the society.
- A volunteer will give more weighted to the rural women to contribute to the development of the economy and the position of the volunteer is measured by the web system.
- At the end of the campaign programme all over the country, certificates will be given by the central government used for prospective reference to the volunteers.
- A Mahila police volunteers also spread awareness regarding this scheme and try to make the interaction between the public and police.

NATIONAL NUTRITION MISSION

INTRODUCTION

The Union cabinet chaired by Prime Minister Mr Narendra Modi approved setting up of National Nutrition Mission (NNM) with a target to reduce malnutrition and low birth weight by 2% each year

with a three year budget of Rs 9046.17 crore commencing from 2017-18.

BACKGROUND (CONSTITUTION CHECK)

- Article 45 of our constitution was amended through 86th constitutional act. It changed the definition and essence of the directive principles. Earlier elementary education was under Article 45 which falls under Part 4 of the Directive Principles. In Article 45 of the constitution, it was mentioned that the states should consider providing free education to children aged between 6-14 years of age, within 10 years of promulgation of the constitution.
- But later in 2009, this amendment (through 86th constitutional act) was implemented and Right To education was enacted. This shifted the elementary education to Fundamental Rights- under Article 21a. Therefore then under Article 45, the states were required to take care of children aged between 6-14 years.
- Following similar guidelines, the National Nutrition Mission was launched.

REASON FOR THE LAUNCH OF NATIONAL NUTRITION MISSION

- There are a number of already existing schemes like the Pradhan Mantri Matruvandana Yojana (under the Ministry of Women and Child Development) which provides support to pregnant and lactating women, Mission Indradhanush (under Ministry of Health) which seeks to increase rates of complete immunization of women and children, etc.
- So, there are already a number of schemes directly affecting the nutrition status of children aged between 0-6 years of age and pregnant women and lactating mothers. In spite of already existing schemes, level of malnutrition and other related problems in the country is very high.
- There is no dearth of schemes but there is a lack of creating synergy and linking the existing schemes to each other to achieve a common goal.

STRATEGY AND AIM OF THE MISSION

- National Nutrition Mission, through robust convergence mechanism and other components, would strive to create the synergy and link the existing schemes.
- The mission is implemented by the Ministry of Women and Child Development.
- More than 10 crore people will be benefited by this scheme.

- All states and districts will be covered in a phased manner. Currently a pilot approach is followed, i.e. first 315 worst affected districts will be targeted this financial year and later on, the mission can be spread to other areas also.
- The core idea behind the mission is to converge all the existing programmes on a single platform as a single Ministry working alone cannot achieve the target.
- It targets to bring down stunting in children. As per National Family Health Survey, 38.4% children in India have stunted growth. This Mission plans to bring this down to 25% by 2022 (Mission 25 by 2022).
- It targets to reduce stunting, under-nutrition, anaemia (among young children, women and adolescent girls) and reduced low birth weight by 2%,2%,3% and 2% respectively.

FEATURES OF NNM

- Mapping of various schemes contributing towards addressing malnutrition.
- Introducing a very intense mechanism and a robust convergence action plan right up to the grass-root level.
- ICT (Information Communication Technology) based real-time monitoring will be done. Real-time monitoring of reports will be done that are sent by any primary health centre at the community level to the Ministry Of Women and Child Development. At the click of the mouse, the secretary in the Ministry of Women and Child Development can monitor what is the ground situation.
- Incentivizing States/UTs for meeting the targets.
- Incentivizing Anganwadi workers for using IT-based tools.
- Eliminating registers used by Anganwadi workers to prevent fake entries.
- Introducing measurement of height of children at the Anganwadi centres.
- Social audits to be conducted.

OTHER FACTS

- Setting up Nutrition Resource Centres, involving masses through "Jan Andolan". Public will be mobilized for their participation in nutrition through various activities.
- This will be funded by the Government Budgetary Support (50%) and 50% by IBRD (International Bank for Reconstruction and Development or other Multilateral Development Bank (MDB).

- MDB is an international financial institution chartered by two or more countries for the purpose of encouraging economic development.
- Government Budgetary support would be in a ratio 60:40 between centre and States/UTs, 90:10 for North-eastern states and Himalayan states and 100% for UTs without legislatures.

RELATED ORGANIZATIONS

IBRD (INTERNATIONAL BANK FOR RECONSTRUCTION AND DEVELOPMENT BANK)

- IBRD is a global development cooperative bank owned by 189 member countries.
- As the largest development bank in the world, it supports the World Bank Group's mission by providing loans, guarantees, risk management products and advisory services to middle-income and credit-worthy low-income countries, as well as by coordinating responses to regional and global challenges.
- Created in 1944 to help Europe rebuild after World War II, IBRD joined with International Development Agency to form the World Bank.
- They work closely with all institutions of the World Bank Group and the public and private sectors in developing countries to reduce poverty and build shared prosperity.
- It was established to function as a self-sustaining business and provides loans and advice to middle-income and credit-worthy poor countries.

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DIGITAL SCHEMES LAUNCHED BY GOVERNMENT OF INDIA

DIGITAL INDIA:

Digital India is an initiative launched by the Government of India. The main aim of Digital India is to ensure that Government services are made available to citizens electronically by improved online infrastructure and by increasing Internet connectivity or by making the country digitally empowered in the field of technology but there exists a huge digital divide in India.

IT IS BASED ON THREE KEY AREAS –

- Digital Infrastructure as a Utility to Every Citizen
- Governance & Services on Demand and
- Digital Empowerment of Citizens

DIGITAL SAKSHARTA ABHIYAN



- The government has launched National digital literacy mission or digital saksharta Abhiyan to promote digital literacy under digital India.
- The scheme has been launched to provide IT training to 52.5 lakh persons, including Anganwadi and ASHA workers and authorised ration dealers in all the States and Union Territories across the India so that the non-IT literate citizens are trained to become IT literate.
- This helps to enable them to actively and effectively participate in the democratic and developmental process and also enhance their livelihood.
- As continuance of the scheme government has launched PMGDISHA.

PRADHAN MANTRI GRAMIN DIGITAL SAKSHARTA ABHIYAAN-PMGDISHA

- The objective of Pradhan Mantri Gramin Digital Saksharta Abhiyaan is to make six crore persons in rural areas, across States and Union Territories digitally literate. The target of the scheme is to cover 40% rural households by giving training to one member from each family by 31st March 2019.
- The scheme aimed at imparting digital literacy among the people residing in rural areas. It is an important initiative under government's vision of 'Digital India' that intends at making one person in every family digitally literate.

UNDER PMDISHA,

- 25 lakh candidates will be trained in the FY 2016-17
- 275 lakh in the FY 2017-18; and
- 300 lakh in the FY 2018-19.

SOME OF THE FEATURES OF THE SCHEME ARE:

- To ensure equitable geographical reach, each of the 250,000 Gram Panchayats would be expected to register an average of 200-300 candidates.
- Illiterate people between the age group 14-60 years, nominated from every eligible rural household, are qualified for the scheme.
- The Scheme aims to reduce the digital divide and empowering citizens by specifically targeting the rural population including the marginalized sections of society like Scheduled Castes (SC), Scheduled Tribes (ST), Minorities, Below Poverty Line (BPL), women and differently-abled persons and minorities.
- Ministry of electronics and information technology will implement the scheme with states and union territories. It will train individuals on performing cashless transactions through mobile phones, digital wallets, mobile banking, unified payments interface (UPI) and Aadhaar enabled payment system (AEPS).

PRAGATI:



- PRAGATI is an interactive platform launched Indian government for public grievances redressal.
- It is aimed at monitoring and reviewing programs and projects of the Government of India as well as state government initiatives and also addressing common man's grievances.
- This step is expected to make governance in India more efficient and responsive.

DIGI GAON

- A 'Digi Gaon' initiative, is launched to provide telemedicine, education and skills through digital technology

UMANG

- UMANG means Unified Mobile Application for New-Age Governance
- It is one of the key initiatives under the Digital India program to develop a common, unified platform and mobile app to facilitate a single point of access to all government services.
- It is envisaged to act as a master application, which will integrate 200 applications which will offer around 1,200 services of various government departments of the Centre, states and local bodies, and even some important utility services from the private sector.
- The main objective of UMANG is to curtail the inconvenience faced by users in managing multiple mobile applications and facilitate as one-stop-solution to avail varied government services.

BHARAT NET

- The government also started world's largest rural broadband connectivity project known as Bharat Net. Under Bharat Net, the government has laid 155,000 km of optic fibre cable till date

DIGITAL DEPOSITORY



- Government also proposed a Digital Depository for school leaving certificates, as a part of its Digital India initiative, to be a one-stop house for storing all education-related certificates of schools and colleges.

SWAYAM

- The main aim of SWAYAM initiative is to provide knowledge to the students.
- It aims to cover the digital divide for students who have until now remained untouched by the digital revolution and have not been able to join the mainstream of the knowledge economy.
- It contains all the subject courses which are taught in classrooms from 9th class till post-graduation to be accessed by anyone, anywhere at any time.

DIGITAL LOCKER FACILITY

Digital Locker facility is launched by the Government of India. It permits users to store scanned copied of their documents such as passports, PAN cards and driving licences.

- The site is secured and allows users to access their documents using the cloud.

- This initiative eliminates the need for people to carry the hard copies of the certificates issued by states, municipal agencies, and other bodies. Birth certificates, school and college leaving certificates, residence and marriage proof, and even PAN cards will be digitized.

TWITTER SAMVAD:

This is one of the popular initiative launched by government of India. Twitter Samvad enable the citizens to be the first to know about new government initiatives and actions.

- It is a service that lets leaders and government agencies communicate with the people through tweets and SMS.

BHIM:

- BHIM- Bharat Interface for Money (BHIM)
- It is an app that makes payment transactions simple, easy and quick using Unified Payments Interface (UPI). It enables direct bank to bank payments instantly and collect money using a Mobile number or Payment address.

SWIFT:



- SWIFT means SINGLE WINDOW INTERFACE FOR TRADE
- This initiative was launched as a part of "Ease of Doing Business" initiatives. It provides all clearances of the project through single window.
- It is launched by the CBEC (Central Board of Excise and Customs) and it has taken up implementation of the Single Window Project to facilitate the Trading across Borders in India.
- The main objective of SWIFT is to reduce interface with Governmental agencies, save time and the cost of doing business.

SUGAMAYA PUSTAKALAYA

- "Sugamaya Pustakalaya" is an online platform for books launched Ministry of Social Justice and Empowerment in collaboration with member organizations of Daisy Forum of India and powered by TCS Access.

- It makes accessible content available to print-disabled people. The library houses publications across diverse subjects and languages and multiple accessible formats.

JEEVAN PRAMAAN

- Jeevan Pramaan- a biometric-enabled digital service for pensioners
- Jeevan Pramaan is an initiative for pensioners launched by union government.
- The main aim of the scheme is to provide digital service for pensioners of Central Government, State Government or any other Government organization by using biometrics.
- The new service issues a digital version of life certificate for pensioners to validate at the year-end without physical presence in the pension offices.

AEPS:

- AEPS-Aadhar Enabled Payment system
- This application is used to make payments and transactions at point of sale machines (Micro ATMs) by using Aadhar Authentication.

MCLR: MARGINAL COST OF FUNDS BASED LENDING RATE

INTRODUCTION

RBI recently made its move from the historic Benchmark Prime Lending Rate (BPLR) to Marginal Cost of Funds Based Lending Rate (MCLR) in April 2016 as the current rate setting method for lending money by commercial banks

NEED FOR MCLR

- RBI changes the repo rates and other rates periodically but the banks are slow in changing their interest rates according to RBI rates
- Most commercial banks do not change their lending rates to customers

- Ultimately, bank customers does not receive the benefits aimed by RBI
- Till now, RBI was verbally instructing the commercial banks to change their lending rates with every Repo rate change
- The real benefit of repo rate change will be realised only when the customer gets benefited
- With the New MCLR, there will be quick change in the lending rate and the commercial banks will have to oblige with RBI at a fast pace as repo rate is included in MCLR calculation

HOW MCLR IS CALCULATED?

- RBI has instructed all the commercial banks to calculate their marginal cost
- Novel feature of MCLR is the inclusion of repo rate along with marginal cost
- Commercial banks now must include the marginal cost components along with the repo rate to arrive at the MCLR lending rate

WHAT ARE THE MARGINAL COST COMPONENTS?

- Marginal cost weightage in MCLR – 92 %, return on net worth – 8%
- RBI has included the following main components in marginal cost
- Return on net worth (capital adequacy norms)
- Repo rate (short term borrowing rate) and long term borrowing rate
- Interest rate given by banks to various deposits including
- Savings deposit
- Term deposit
- Current deposit
- Foreign currency deposit

WHAT ARE OTHER COMPONENTS OF MCLR?

- CRR negative carry charged on customers
- RBI does not pay any interest to banks for CRR maintained by them and hence banks charge interest to customers for this idle money in RBI
- Tenor premium of charging higher interest rates on long-term loans
- Exclusion of factor minimum rate of return under MCLR
- Overall, MCLR is mainly determined by the marginal cost and the deposit rate

BENEFITS OF MCLR

- MCLR revised on monthly basis benefiting bank customers especially borrowers
- Banks to compete with commercial paper market
- Reduces borrowing cost for companies
- Indian banking industry moves towards international standards

PITFALLS

- MCLR rule exempted for loans given to retired employees, existing employees, government schemes etc
- Banks will be reluctant to change to MCLR rule due to cut in interest rates as currently, it is up to the customer to exercise their loans under MCLR as an option



CONCLUSION

- Bank customers will quickly get the benefit of the repo rate changes from their respective banks
- Banks also get benefited to compete with commercial paper market
- Companies and borrowers will get benefited with the low-interest rates for short term loans and reflection on repo on lending rates
- MCLR has to be implemented by RBI with a strong monitoring system to check whether banks change their lending rates according to the repo rate cuts

- The ultimate success of MCLR lies in the end user getting benefited
- Lending rates will see quick change in MCLR
- The entire economy of India will get a boost with increase in rate transparency as a result of MCLR - A change in repo by RBI reflects on the loans borrowed by individuals from banks
- Overall, this MCLR regime is one of the innovative measures of RBI to improve Indian banking system to global standards

BHAVANTAR BHUGTAN YOJANA: KEY HIGHLIGHTS

INTRODUCTION

Madhya Pradesh Chief Minister Shivraj Singh Chouhan launched 'Bhavantar Bhugtan Yojna' On October 16, 2017 to hedge price risks in agriculture wherein farmers will be compensated for distress sales at prices below Union government-announced minimum support prices (MSP) in the presence of the farmers at the Krishi Upaj Mandi in Khurai, Sagar district of Madhya Pradesh.

THE AIM OF THE SCHEME:

To make sure that farmers get reasonable prices for their crops and provide the compensation for agriculture products whenever its price fall below the announced minimum support prices (MSP).

SOME IMPORTANT FACTS:

- The objective of this scheme is to protect them from losses suffered because of distress sale.
- Under this scheme, farmers will be compensated the difference between Minimum Support Price (declared by Union Government) and the actual sale price or model Price, whichever is higher.
- Model Price will be the average market prices for a particular commodity over a two-month period in Madhya Pradesh and two other states where the crop is grown and traded.
- The amount will be deposited in the bank account within a period of 2 months.
- At first, compensation under the scheme will be provided for eight crops including oil seeds and some pulses etc.
- For instance, if the MSP for soybean is Rs 2500 per quintal and the modal rate is Rs2,200 per quintal, if a farmer sells the crop at Rs2,300 per quintal in a mandi (wholesale market), the

government will pay out Rs200 for every quintal sold directly to the farmer's bank account. However, if the crop is sold at Rs2,100 per quintal, the state will transfer only Rs300 per quintal of produce sold, or the difference between MSP and the modal price.

- To avail the benefits farmers will have to register their crops at village-level cooperative societies along with their Aadhaar and bank account numbers also farmers are required to sell their crops only in mandis and obtain a receipt for the same.
- Government set a panel tasked with revamping MSP, which was headed by Ramesh Chand, who is currently a member of federal think tank NITI Aayog.

8 CROPS COVERED UNDER BHAVANTAR BHUGTAN YOJANA ARE

- Soybean
- Groundnut
- Til
- Ramtil
- Maize
- Moong
- Urad
- Tuar Daal

ABOUT MADHYA PRADESH:

- Capital – Bhopal
- Current Chief Minister – Shivraj Singh Chouhan
- Current Governor – Om Prakash Kohli

Name of the Scheme	Bhavantar Bhugtan Yojana
Launched by	Government of India
Lunched	October 16, 2017
Aim of this scheme	to make sure that farmers get reasonable prices for their crops
Inaugurated By	Madhya Pradesh Chief Minister Shivraj Singh Chouhan

NIVESH BANDHU PORTAL: IMPORTANT KEY FACTS

INTRODUCTION

On 1st November 2017, Union Minister of Food Processing Industries, Smt. Harsimrat Kaur Badal launched a new portal named 'Nivesh Bandhu', jointly launched by Ministry of Food Processing and Industries (MoFPI) and Food Safety and Standards Authority of India (FSSAI) on the sidelines of World Food India 2017 expo in New Delhi.

SOME IMPORTANT FACTS:

- The portal is a single interface for food businesses to cater to both domestic operation and food imports. Jointly launched by MoFPI and FSSAI.
- This tool is used as an effective and transparent implementation of the food safety law also focuses on six key areas food standards, consistent enforcement, hassle-free food imports, credible food testing and codified food safety practices of the food sector.
- The portal propels to accomplish the Government's mission of 'one nation, one food law'.
- It will also assist investors to make informed investment decisions and provide information on Central and State Governments policies, agro-producing clusters, infrastructure, and potential areas of investment in the food-processing sector, which has been listed on 'Nivesh Bandhu' Portal.

ABOUT WORLD FOOD INDIA EXPO:

- To prefer India as a destination for investing in the food business, the event will host 8 sectoral conferences and 2 plenary sessions.
- Over 150 Global CEOs will come to attend the event and it is expected from the event that it will generate Rs 65000 crore investment and 10 lakh jobs.
- More than 40 countries have committed FDI in Food Processing Sector till now and this is the first time such Exhibition on Food Processing is happening in India.

Name of the Portal	Nivesh Bandhu
Launched by	Government of India

Lunched	November 3, 2017
Organised by	Union Ministry of Food Processing Industries under the leadership of Union Minister Ms Harsimrat Kaur Badal
Location	New Delhi

KHELO INDIA SCHEME 2017-18

A revamped programme for period 2017-18 to 2019-20, name 'Khelo India' scheme has been approved by the Union Cabinet under the chairmanship of Prime Minister Narendra Modi, which will identify and groom young sporting talent and mainstreaming sport as tool for individual development, community development, economic development and national development.

SALIENT FEATURES:



- The scheme will cover 1,000 most talented young athletes each year across select sports disciplines and each athlete selected under scheme will receive annual scholarship worth Rs.5lakh for eight consecutive years.
- The cost under this scheme will be Rs 1,756 crore, the scheme will promote 20 universities across India as hubs of sporting excellence.
- It will cover about 200 million children in the age group of 10-18 under a massive national physical fitness drive and create an active population with a healthy lifestyle.
- The Khelo India programme strives to promote "Sports for All" as well as "Sports for Excellence", it is a gift for talented youngsters to excel in competitive sports.
- Its aims at engaging youth living in disturbed and deprived areas, in sporting activities also it strives to raise the standards of competition, both at school and college level, to have maximum access to organized sports competitions.
- The program would influence the entire sports ecosystem, including infrastructure, community sports, talent identification, coaching for excellence, competition structure and sports economy and help to Engage youth living in disturbed and deprived areas, in sporting activities

Name of the scheme	Khelo India Scheme
Launched by	Government of India
Aim of this scheme	to identify and groom young sporting talent
Budget Cost	Rs 1,756 crore
Scheme will cover	1,000 most talented young athletes
scholarship worth	Rs.5 lakh
Duration for scholarship	Eight years

VARISHTHA PENSION BIMA YOJANA 2017

INTRODUCTION

On January 24, 2017 the Union Cabinet has given its post-facto approval to launch Varishtha Pension Bima Yojana 2017 (VPBY 2017) which will be launched as part of Government's commitment for financial inclusion and social security. Also it will be implemented through Life Insurance Corporation of India (LIC) during the current financial year.

SOME IMPORTANT FACTS

- In this scheme, LIC will provide a guaranteed return of 8 per cent for 10 years
- The main purpose of this scheme to provides social security during old age and protect elderly persons aged 60 years and above against a future fall in their interest income due to uncertain market conditions.
- The differential return would be borne by Union Government, which is the difference between the return generated by LIC and the assured return of 8% per annum as subsidy on an annual basis and one can choose to receive pension monthly, quarterly, half yearly or annually.
- Minimum age for investment is 60 years and there is NO Maximum age for entry.
- Minimum investment is not yet specified but Maximum Investment limit is Rs 7,50,000.

- The plan is available for only 1 year from the date of launch and the interest paid would be added to the income and taxed as per income tax slab.

Name of the scheme	Varishtha Pension Bima Yojana
Lunched	on January 24, 2017
Lunched by	Government of India
implemented through	Life Insurance Corporation of India (LIC)
Aim of this scheme	to provides social security during old age
Minimum age	60 years
Maximum age	No Maximum age for entry
Term of the scheme	10 years
maximum investment limit	Rs.7,50,000



GREEN URBAN MOBILITY SCHEME: KEY FEATURES AND OBJECTIVES

INTRODUCTION

On 16th March 2017, the government of India took another step toward to make India clean and gree by launching a "Green Urban Mobility Scheme" in 103 cities for transportation to promote the use of hybrid/electric vehicles and non-fossil fuels among others for public transport. The scheme was inaugurated by Minister of Urban Development Shri M.Venkaiah Naidu. Government is formulating the scheme to make the cities green and more eco-friendly.

OBJECTIVES:

- To promote the use of green public transports and cheer up growth of urban transport along low Carbon path for reduction in pollution.

KEY FEATURES:

- In the beginning, the scheme would cover about 103 cities having more than 5 lakh population which would be implemented in the period of seven years, would involve setting up of footpaths, cycle tracks, public bike sharing, bus rapid transit (BRT) systems, intelligent transport system, non-fossil fuels for public transport and urban freight management and innovating financing for transport systems.
- The government is to encourage the non-motorized transportation in the urban cities with the intention of reducing carbon emission from the motorized transportation.
- This scheme will play a vital role, other than the metro rail systems on converting public mode of transportations in those selected urban cities of the nation, Around Rs.70, 000 crores would be required to implement the scheme.
- In the scheme 10% amount will be contributed by urban local bodies, 30% amount would be given by the Centre and states government and the remaining 60% amount would be raised as loan from multi-lateral agencies.
- Under this scheme, edition of Metro Acts and Standardisation and Indigenisation of Metro systems, new Metro Rail Policy aimed at increased private sector participation also include.
- In the scheme new policy initiatives to cheer up private investments in weather friendly and sustainable public transport method like Metro rail, Non-motorised Transport and other low carbon emitting systems in urban areas.

PROPOSED REFORMS

- Setting up of and operationalizing UMTA.
- Preparation of Comprehensive Mobility Plans and integration of the same with Master Plan of the city/town and Adoption of Travel Demand Management measures (Parking policy, congestion pricing etc.) Implementation of Transit Oriented development.
- Adoption and implementation of an Encroachment policy aimed at ensuring availability of full right of way and policy for Urban Street Vendors.

Name of the scheme	Green Urban Mobility Scheme
Lunched	On 16th March, 2017

Lunched By	Government of India
Inaugurated By	Minister of Urban Development Shri M.Venkaiah Naidu
Eligibility	Urban areas must have population more than 5 lakh
motivation	To reduce the emission of carbon in transport
Aim of this scheme	To promote the use of green public transports
Budget Cost	Rs.70, 000 crore

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POWER TEX INDIA SCHEME FOR POWERLOOMS

INTRODUCTION:

- Power Tex India scheme was launched by Union Textiles minister Smriti Zubin Irani at Bhiwandi in Maharashtra, Erode in Tamil Nadu and also in all power loom sector across the country on April 3rd, 2017.
- This scheme will be active for a period of three years until March 2020.
- It will hugely benefit the small power loom weavers for their survival.
- To upgrade the power loom sector of our country, the government has increased the subsidy by 30%.
- Power looms using solar power plants will be granted 50% subsidy.

- SIMA (South India Mills Association) Chairman M. Senthil Kumar said that the power loom sector has been facing numerous challenges due to sluggish global and domestic market condition.
- This scheme would give great relief to all the states of India, especially Maharashtra and Tamil Nadu that accounts over 75 % of power loom of the country.
- It has overall nine major components, including two new schemes.

COMPONENTS OF THE SCHEME:

- **In-situ upgradation scheme of Plain Power looms:** for improving productivity and quality of fabrics it will Provides subsidy to financially weak power loom unit owners for upgradation of looms.
- **Group Work shed Scheme (GWS):** It Provides subsidy for construction of work sheds for shutter less looms for better working conditions.
- **Yarn Bank Scheme:** it will provide Interest-Free corpus fund to Special Purpose Vehicle (SPV) or Consortium to purchase yarn at wholesale price.
- **Common Facility Centre:** to setup Common Facility Centre having pre-weaving and post-weaving facilities, Government of India will provide Rs. 2 crore subsidy .
- **Other components** are Facilitation, IT, Awareness, Market Development and Publicity for Powerloom Schemes, Tax Venture Capital Fund , Modernisation & Upgradation of Powerloom Service Centres (PSCs).

OBJECTIVES OF THIS SCHEME:

- The main Objective of In-Situ Up-Gradation component is to benefit the economically weaker low-end power loom units by providing them financial assistance.
- Group Workshed scheme will benefit all power loom units having up to 8 looms.
- Under Yarn Bank Scheme Yarn will be purchased at the wholesale rate and it will be sold to small weavers at a reasonable price, which will cut-off middle man supplier's brokerage charge on sales of yarn.
- Pradhan Mantri Credit Scheme will provide Loan Facility under Pradhan Mantri Mudra Yojana to power loom units which are decentralized.
- Solar Energy Scheme provides financial assistance for the installation of solar photo voltaic plants to alleviate the power cut problems.

POSSIBLE QUESTIONS FROM THIS TOPIC:

1. Who Launched the Power India Tex Scheme?
2. Which two states will be mainly benefitted under this scheme?
3. Who is the present chairman of SIMA (South India Mills Association)?
4. What is the validity period of this scheme?

ANSWERS:

1. Union Textiles minister Smriti Zubin Irani.
2. Maharashtra and Tamil Nadu.
3. M. Senthil Kumar.
4. From April 2017 till March 2020 (Three years).

PRADHAN MANTRI GRAM PARIVAHAN YOJANA: KEY POINTS

INTRODUCTION

In a move to give a boost to transportation in rural India, the central government has started a new scheme 'Pradhan Mantri Gram Parivahan Yojana' that will make 80,000 commercial passenger vehicles available in the villages also improve the public transport facility and generate employment options in rural areas. The main objective of PM Gram Parivahan Yojana is not only develop the transport in the rural areas but also government wants to bridge the gap between villages and cities where the roads have been constructed but there is no or very less public transport through this scheme.

- Under this scheme Govt. will provide a financial assistance in the form of an interest-free loan to the women self-help groups in rural areas on the purchase of small commercial vehicles, to boost public transport and generate employment.
- Under this scheme vehicle loan will provide for commercial purposes and this scheme initially take off from Bilaspur District in Chhattisgarh.
- Initially Pradhan Mantri Gram Parivahan Yojana was launched by Atal Bihari Vajpayee Government in December 2000 as a massive programme to provide interest free loans for on at least 1,500 commercial vehicles in 250 blocks across the country and the maximum seating capacity of the commercial vehicle would be 10 people. In this scheme A limit of Rs 6 lakh on

the loan amount will be give and the repayment period will be of about six months also an individual may earn up to Rs 6,000-9,000 per month after loan instalment is paid.

ELIGIBILITY CRITERIA:

- The vehicle for which the loan will provide must be a commercial vehicle.
- The vehicle must be maximum of 10 seat. Also the vehicle must run 20- 22 kms every day.
- The scheme will provide interest-free loan to the women self-help group for their business purpose.

FACILITY AND BENEFITS UNDER THIS YOJONA:

- Children and women will be benefited from this scheme.
- With the launch of this plan travel through public vehicles is turn out to be easy because previously lack of transportation leads to face lot of issues when travelling to school, or work places.
- The scheme will also provide opportunity for the rural people living in the rural areas for enhancing their trade and businesses.
- The govt. will also provide interest subsidy of 30% - 35% to the applicant. So the person has to bear only 65% of the interest amount.

SATH PROGRAM LAUNCHED BY NITI AAYOG

NITI Aayog has launched **SATH**, a program providing 'Sustainable Action for Transforming Human capital' with the State Governments, to promote cooperative federalism.

VISION OF THE PROGRAM:

- To initiate transformation in the education and health sectors.
- The program addresses the need expressed by many states for technical support from NITI. SATH program is proposed to identify and build three future 'role model' states for health systems.
- NITI will work in close collaboration with their state machinery to design a robust roadmap, set up monitoring and tracking mechanisms and provide support on a range of institutional measures to achieve the end objectives.

- The program will be implemented by NITI along with McKinsey & Company and IPE Global consortium, which was selected through a competitive bidding procedure.
- To select the three model states, NITI has defined a three-stage procedure – Expression of interest, presentations by the states and assessment of commitment to health sector reforms.
- NITI invited all states and UTs to participate in the program. Sixteen states expressed primary interest, of which fourteen states made their presentations. They were:
 - Andhra Pradesh
 - Assam
 - Bihar
 - Chandigarh
 - Goa
 - Gujarat
 - Haryana
 - Jharkhand
 - Karnataka
 - Madhya Pradesh
 - Odisha
 - Punjab
 - Telangana and
 - Uttar Pradesh

The states presented their project proposal to a Committee headed by Member of NITI Aayog, Shri Bibek Debroy and a representative from the Ministry of Health and Family Welfare.

Of these fourteen states, five have been shortlisted. Subsequently, three will be selected on the basis of further evaluations and objective assessment of various criteria.

Metrics such as MMR, IMR, incidence of malaria and others have also been considered for determining potential impact. Density of doctors and nurses, compliance to IPHS norms are some of the metrics used to determine the success.

The program will be launched in the three selected states after the signing of MoUs.

RECENT DEVELOPMENTS:

- Niti Aayog has shortlisted Uttar Pradesh, Assam and Karnataka under its 'Sustainable Action for Transforming Human Capital (SATH)' initiative to support them and transform their health sector.
- The Aayog has also selected Madhya Pradesh, Jharkhand and Odisha under its SATH initiative to transform their education sector.

ABOUT NITI AAYOG:

- NITI Aayog, which is the abbreviation of The National Institution for Transforming India, was formed through a resolution of the Union Cabinet on January 1, 2015.
- NITI Aayog is the premier policy 'Think Tank' of the Government of India, providing both directional and policy inputs.
- NITI Aayog provides relevant technical advice to the Centre and States by designing strategic and long term policies and programmes for the Government of India. The Government of India constituted the NITI Aayog to replace the Planning Commission instituted in 1950.
- At the core of NITI Aayog's creation are two hubs – Team India Hub and the Knowledge and Innovation Hub. The Team India Hub leads the engagement of states with the Central government, while the Knowledge and Innovation Hub builds NITI's think-tank capabilities.



BHIM REFERRAL BONUS SCHEME & CASHBACK SCHEME

INTRODUCTION

In order to push digital payments Prime Minister Narendra Modi has launched a new merchant app named BHIM – Aadhaar, for accepting payments from customers using their Aadhaar identity and also launched two schemes named as "BHIM Referral Bonus Scheme" and "BHIM Cashback" schemes for consumers and merchants respectively.

The government has set a budget outlay of Rs. 495 Crore for 6 months for the implementation of the schemes, which have been launched from Nagpur.

BHIM App was launched in December 2016 to provide a one-stop solution for all digital payments which created a new world record by registering 1.9 crore downloads within four months since its launch.

BHIM REFERRAL BONUS SCHEME:

Under the this scheme, the government would provide cash bonus to both existing and new BHIM app users for referring BHIM app to new users and For every successful referral, Rs. 10 will be credited into the bank account of the beneficiary referrer.

BHIM CASHBACK SCHEME FOR MERCHANTS

Under this scheme for merchants, the merchants will get a cashback on every transaction using BHIM (Bharat Interface for Money) and those who install BHIM app for business transaction will get Rs 25 in their bank accounts.

HOW DOES IT WORK?

- To earn money through the scheme, you need to refer the BHIM app to a new BHIM and new *99# user and the referral code in this case is your registered mobile number.
- After completing all the required conditions to your newly registered BHIM/*99# account, you will get a referral bonus amount of Rs25 also get a referral bonus amount of Rs10 per person for every complete process done by a referred person.

SOME IMPORTANT FACTS:

- Both schemes are to be administered by MEITY and implemented by NPCI.
- Through this scheme, Merchants will get cash back on every transaction using BHIM, up to Rs 300 per month.
- Any Indian citizen can pay digitally using their biometric data like their thumb imprint on a merchants' biometric enabled device which could be smart phone having a biometric reader also Any citizen without access to smart phones, internet, debit or credit cards will be able to transact digitally through the BHIM Aadhaar platform.
- Key objectives of the BHIM Cashback Scheme are increasing the number of merchants registered on BHIM and the number of merchant payment transactions using BHIM.

PRADHAN MANTRI MATRITVA VANDANA YOJANA: KEY FACTS

The Matritva Sahyog Yojana has been renamed as the Pradhan Mantri Matritva Vandana Yojana with slightly revised and a few changes focuses on the benefits of pregnant women. Under the scheme, every pregnant women citizen can claim a sum of Rs 6000. This will be carried out by the Ministry of Women and Child Development to help managing the physical needs that women might have when getting support through the scheme. About Rs. 12,661, crore will be used for implementing for this scheme.

KEY FEATURES OF THE SCHEME:

- Women will receive support by covering any lost amounts of money that they could have gotten at their jobs which ensures that women can get the rest they need after giving birth or nursing.
- The benefits from the scheme are for women who have given birth to their first children also benefits that are provided will go to a proper bank account linked to that woman.
- The first payment of Rs. 1,000 is made at the registration process to prepare her for support with managing a healthy birthing process.
- The second payment is for Rs. 2,000 to ensure that a woman is able to get the help that she demands in any way.
- A third payment of Rs. 3,000 provided when the birth is registered include vaccinations for hepatitis B, DPT, OPV and BCG among other points.



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SOME ISSUES OF RURAL PREGNANCY:

- Lack of awareness about healthy nutritious food.
- Lack of Infrastructure in hospitals, that is availability of doctors, medical facilities, accessories like Scan, X – Ray, etc.

ELIGIBILITY CRITERIA:

- These benefits will not be available for the women who are employed by the central or state government or in any other part of the public sector or who receive similar benefits under any other particular scheme.
- The need for this scheme is to facilitate the pregnant women population suffers from malnutrition and high maternity mortality rate, About 56, 000 Of every 100, 000 in India is deprived of sufficient pregnancy nutrition.

APPLICATION PROCESS:

- The application process should be used in the same manner as that of other older schemes also a participant should be able to apply by getting one's information out to a proper local governmental office.
- The scheme will help India achieve its Sustainable Development Goal

PT DEEN DAYAL UPADHAYAY VIGYAN GRAM SANKUL PARIYOJANA

Name of the scheme	Pt Deen Dayal Upadhayay Vigyan Gram Sankul Pariyojana
Department	Department of Science and Technology
Ministry	Ministry of Science and Technology
Launched by	Minister of Science & Technology Dr. Harshvardhan
Launched on	September 22 2017

Launched at	Uttarakhand
Commemorates	Birth centenary of Pt. Deen Dayal Upadhyay
Project Cost	Rs. 6.3 Crores
Duration	3 years
Funded by	Department of Science and Technology

OBJECTIVE:

- To experiment and endeavour to formulate and implement appropriate S&T Interventions for Sustainable Development through cluster approach in Uttarakhand.
- DST has conceived to adopt a few clusters of villages in Uttarakhand and transform them to become self-sustainable through the tools of Science and Technology (S&T).
- The aim is to utilise local resources and locally available skill sets and convert them in a manner using science and technology, that substantial value addition takes place in their local produce and services which can sustain the rural population locally.

IMPLEMENTATION:

- The local communities are not compelled to migrate from their native places in search of jobs and livelihoods. Once this concept is validated in the few selected clusters, it can be repeated across large number of village clusters in the country.
- Four clusters at Gaidikhata, Bazeera, Bhigun (in Garhwal) and Kausani(in Kumaon)have been selected for the intervention by officials of DST , Uttarakhand State Council of Science and Technology and other experts.
- About a lakh of people would benefit directly or indirectly through this project in four identified clusters of 60 villages in Uttarakhand for pilot phase which are located at different altitudes (up to 3000 meters).

HIGHLIGHTS:

As the living conditions and resources available at different altitude is different, the adopted strategy would help in creating models that are appropriate for different altitudes and could then be

implemented in other hill states as well.

Areas of interventions in these selected clusters would be

- Processing and value addition of milk, honey, mushroom, herbal tea, forest produce,
- Horticulture and local crops, medicinal & aromatic plants and
- Traditional craft and handloom of Uttarakhand,
- Post-harvest processing of Kiwi, Strawberry, Cherry, Tulsi, Adrak, Badi Elaichi through solar drying technology,
- Extraction of apricot oil using cold press technology.

Practice of agriculture, agro-based cottage industries and animal husbandry in an eco-friendly manner will be emphasized during the implementation of the project.

Sustainable employment and livelihood options within the clusters such as eco-tourism, naturopathy and yoga, are also planned to be promoted.

These clusters would act as model production, training and demonstration centres. There is a possibility of replicating this pilot phase initiative in other hill states of the country once it is established and stabilized.

Dr. Mahesh Sharma, Chairman, Gramodaya Network and Coordinator Gram Sankul Yojana is guiding this initiative.



UNIT 3: CURRENT AFFAIRS

BANKING AND FINANCIAL AWARENESS

- The six-member monetary policy committee of RBI has decided to keep the repo rate unchanged at 6% under the liquidity adjustment facility (LAF) consequently; the reverse repo rate and bank rate also remained unchanged at 5.75% and 6.25% respectively.
- Corporation Bank has launched its RuPay Select and RuPay Platinum credit cards.
- Paytm Unveils 'Paytm Ka ATM' Partner Outlet for Banking Operations also it is the only bank providing zero balance accounts and zero charges on digital transactions.

- Axis Securities, a subsidiary of Axis Bank, has become the first-ever broking arm of a bank to take membership of a commodity exchange by registering itself with NCDEX.
- India's GDP Growth to Rising to 7.5 pc in 2018: Morgan Stanley
- Paytm Payments Bank rolled out Paytm FASTag to enable electronic toll fee collection on highways across the country, from December 1.
- Paytm Acquires Stake in online Loans Firm CreditMate.
- Paytm Introduces BHIM UPI for Seamless Money Transfer.
- India International Exchange (India INX) has received approval from SEBI for the listing of debt securities.
- RBI Imposes Restrictions on Corporation Bank for its Bad Loans Crosses 10%.
- RBI Imposes Rs 3 crore Penalty on IndusInd Bank for break rules on income classification norms.
- SBI Starts State Bank Rewards Scheme.
- RBI Raises FPI Limit Rs 6,400 crore in Central Government Securities (G-Secs) and Rs 5,800 crore in State development loans (SDLs).
- ADB Lowers India's GDP forecast for FY18 to 6.7%.
- WPI Inflation at 8-month High of 3.93% in November.
- RBI Imposes Additional Actions Under PCA on United Bank of India.
- RBI Imposes Rs 5 crore Penalty on Syndicate Bank.
- Government Ropes in ICICI Bank to Enable Cashless Payments on e-NAM.
- IRDAI panel suggests easing of G-Sec rule for insurance companies.
- Yes bank and European Investment Bank announced a co-finance programme of \$ 400mn for the clean power project.
- AU small finance bank joins hand with Sahaj e village for banking service.
- Govt. infuses Rs. 52000 cr in PSBs under Indradhanush Plan.
- SBI Card and Bharat Petroleum launch BPCL SBI card.
- State-Run Banks' NPAs Touched Rs 7.34 Lakh Crore- RBI Data.
- KKR gets RBI Nod to Start India's 1st Foreign-owned ARC.
- Lok Sabha passes Insolvency & Bankruptcy Code Amendment Bill, 2017.
- SBI Gets Board Approval to Raise Rs 8,000 crore to Comply Basel III.
- Sohan Lal Commodity Management (SLCM) Ties up with HDFC, IndusInd bank for Post Harvest Credit.
- Bank of Baroda Enters into MoU with POORTI Agri Services Pvt. Ltd.
- SEBI Caps Cross-Shareholding in Rating Agencies at 10%.
- Small Savings Schemes' Interest Rates Cut by 20 bps.
- Small Finance Banks and Payment Banks to offer Atal Pension Yojana.

Mr Arun Jaitley launched CriSidEx, India's first sentiment index for micro and small enterprises (MSEs) developed jointly by CRISIL & SIDBI.

Paytm, Alibaba's AGTech Holdings Launch New Mobile Gaming Platform.

- IOB Receives Rs173 Cr Capital Infusion from Government.
- Axis Bank Launches 4th Edition of "Evolve".
- CRISIL Upgrades Outlook On 18 PSBs from Negative to Stable.
- SBI to provide credit cards to farmers.
- 6th Bi-monthly Monetary Policy Statement released by RBI
- The repo rate was kept unchanged at 6 percent.
- The reverse repo rate under the LAF (liquidity adjustment facility) remains at 5.75 percent, and the marginal standing facility (MSF) rate and the bank rate at 6.25 percent.
- RBI to Set up Ombudsman for NBFCs.
- RBI: Base Rate to be Linked with MCLR.
- IndusInd Bank Launches New Sonic Identity, A Musical Logo.
- PNB signs Pact with National e-Governance Services.
- Bank of Baroda to Exit South Africa by March-End.
- Government Inks \$100 Million Loan Agreement with NDB for Rajasthan Water Project.
- Yes Bank Lists Country's First \$600m MTN Bond On IndiaINX.
- RBI Rolls Out New Stressed Assets Framework to Tackle Bad Loan Problem.
- RBI Relaxes Priority Sector Lending Rule for Banks.
- SBI Wrote Off Bad Loans Worth Over Rs 20,000 Crore Last Fiscal.
- RBI Sets Up Committee Under YH Malegam to Monitor Bad Loans.
- Asian Development Bank And India Sign \$84 Million Loan For Water Supply In Bihar
- Aditya Birla Idea Payments Bank Starts Operations.
- RBI Launches Ombudsman Scheme For NBFCs.
- Capital First Gets NHB Nod For Merger With IDFC Bank.
- Fitch Places PNB On 'Rating Watch Negative' With Downgrade Possibility.
- PNB Arm, IFC Tie Up To Raise \$800 Mn For Affordable Housing.
- NABARD Launches Rs 1,918 Crore Area Development Plan For Punjab.
- Manohar Parrikar Presents Rs 17,123-Crore Goa Budget.
- EPFO Cuts Interest Rate To 8.55% For 2017-18.
- UP Budget 2018: UP Government Presents Rs 4.28 Trillion Budget.
- The IICA (Indian Institute of Corporate Affairs) and the IPPB (Indian Post Payments Bank) have signed a Memorandum of Understanding for the training of employees of the IIPB in the field of payments banking.
- The Reserve Bank of India is ready to issue Rs. 10 denomination banknotes in the Mahatma Gandhi (New) Series.
- Government launches 7.75% Savings (Taxable) Bonds 2018.
- Paytm Payments Bank, IndusInd Tie up for FD Facility.

- RBI Initiates PCA Against Allahabad Bank.
- NABARD Sanctioned Rs 372.51 crore to Odisha.
- Andhra Pradesh Grameena Vikas Bank Introduces Desktop ATMs in Rural India.
- SBI, NABARD Tie up to Promote Joint Liability Groups in Bengal.
- India has emerged as a top borrower from the China-sponsored Asian Infrastructure Investment Bank (AIIB) with USD 1.5 billion worth of loans last year and USD three billion more in the pipeline.
- IndusInd Bank and Dynamics Inc. at the 2018 Consumer Electronics Show (CES) announced plans to introduce the first battery-powered, interactive payment cards to the Indian market in 2018.
- Punjab National Bank (PNB) and National Scheduled Castes Finance and Development Corporation (NSFDC) have tied up to provide financial assistance for economic empowerment of persons belonging to Scheduled Caste (SC) families living below Double Poverty Line (DPL).
- Retail inflation crossed the RBI's comfort level and rose to 5.21 percent in December on rising in prices of food items, egg and vegetables, dashing hopes of interest rate cut in the near future. The retail inflation, based on Consumer Price Index (CPI), was 4.88 percent in November.
- In the financial year 2016-17, total FDI of US \$ 60.08 billion has been received, which is an all-time high. The Cabinet chaired by PM Narendra Modi has approved amendments in FDI Policy and further liberalized few of the policies of FDI.
- World Bank has projected India's growth rate at 7.3 percent in 2018 and 7.5 for the next two years. According to the 2018 Global Economics Prospect release, despite initial setbacks from demonetisation and Goods and Services Tax (GST), India's economy is estimated to have grown at 6.7 percent in 2017.
- The provisional figures of Direct Tax collections up to December 2017 show that net collections are at Rs. 6.56 lakh crore which is 18.2% higher than the net collections for the corresponding period of last year.
- Indian Overseas Bank and NHB tie up for Rural Housing Interest Subsidy Scheme. Small Finance and Payments Banks to Offer Atal Pension Yojana. The government has announced 88,139 crores rupees' capital infusion in 20 public sector banks
- IndusInd Bank and Dynamics Inc. announced their plan to introduce the first battery-powered Interactive Payment Cards at the 2018 Consumer Electronics Show (CES).
- The World Economic Forum (WEF) has launched Global Manufacturing Index which is topped by Japan.
- IRFC's Green Bonds: India INX lists 1st Debt Security at IFSC.
- Amplus Energy Solutions announced entering into a pact with private sector lender Yes Bank for the strategic tie-up to co-finance projects in the solar energy space in India.
- HDFC Bank Becomes 1st Indian Bank to Cross Rs5 trillion Market Capitalisation.
- Bank of Baroda Partners with Invoicemart as a TReDS Partner.

- IDFC Bank, Capital First to merge in Share Swap Deal.
- The Reserve Bank of India has fixed the purchase price for the Sovereign Gold Bond Scheme 2017 -18 Series-VI at Rs. 2945 per gram.
- State Bank of India (SBI) has cut down the benchmark lending rate or the marginal cost of funds based lending rate (MCLR) by 0.05% across maturities.
- The maximum age for joining the National Pension System (NPS) is raised from 60 years to 65 years for individuals who are not government employees
- According to Forbes' Billionaire's List of 2017, Mukesh Ambani has surpassed China's Hui Ka Yan to become Asia's richest person.
- In the recent list of Most Powerful Women by Forbes, CEO of ICICI Bank Chanda Kochhar was named the most powerful woman in India.
- To reform the public sector banking space, the government has constituted a panel led by Arun Jaitley to inspect the merger proposals of state-owned banks.
- Paytm Payments Bank has roped in ICICI Bank executive Sudhanshu Jain as its Chief Financial Officer.
- Bharti AXA Life Insurance has appointed Vikas Seth as chief executive officer (CEO).
- AU Small Finance bank received the status of Scheduled Commercial Bank from the RBI.
- Yes Bank has signed an agreement with Government to finance Rs.1000 crores for food processing projects.
- Yes Bank unveiled BHIM Yes Pay, payment wallet , which is integrated with all APIs and products of National Payment Corporation of India, NPCI.
- 23rd GST Council meeting was held in Guwahati, Assam in which the council decided to slash tax rate on a wide range of mass use items.
- The Reserve Bank of India (RBI) has simplified the Foreign Exchange Management Regulations, to encourage investments.
- Bank of China has formally started its operations in Pakistan. The first branch was opened at Karachi.
- The government has doubled the import duty on wheat to 20 percent.
- The government of India has formed a panel of experts, led by M Vinod Kumar to review the laws governing goods and services tax.
- HDFC bank has announced to make online transactions through RTGS and NEFT free of cost from November 1, 2017.
- After 7th Pay Commission, the Home Loan limit for central government employees has been raised from Rs.7.5 Lakh to Rs.25 Lakh.
- RBI released new outsourcing norms for NBFCs that they cannot outsource Core management functions.

- Federal Bank got a grant from RBI to open branches in Kuwait and Singapore.
- IDFC Bank has partnered with mobile wallet Mobikwik for launching a prepaid card.
- Digital Payment company PayPal launched domestic operations in India.
- ICICI launched India's first Voice based International Remittance Service by partnering with Tech Giant Apple.
- Paytm has tied up with ICICI Bank to jointly launch 'Paytm-ICICI Bank Postpaid'.
- A Working Group of RBI headed by Chandan Sinha has proposed RBI to hedge commodities in global markets.
- The government of India opens the Bharat-22 Exchange Traded Fund managed by ICICI Prudential Life Insurance
- Governor of Reserve Bank of India Urjit Patel has been appointed to the Financial Stability Institute Advisory Board the Bank of International Settlement (BIS).
- Reliance General Insurance has signed a bancassurance agreement with YES Bank.
- Paytm and ICICI Bank has partnered up to provide short-term digital credit called Paytm- ICICI Postpaid.
- Bank of India provided a loan amounting to Rs.1500 Crore to Air India.
- State Bank of India has launched a unified integrated app called YONO (You Need Only One).
- The Royal Bank of Canada has become the first Canadian lender to be added to the Financial Stability Board's list of global systemically important banks, which are deemed too big to fail.
- The government of India has set up a task force led by Arbind Modi to redraft the income tax law which can synchronise with the economic needs of the country.
- Andhra Bank launched Pattabhi Sitaramayya for self-help groups (SHGs) to encourage entrepreneurship.
- Private sector lender RBL Bank has inaugurated its all women branch in Chennai.
- India signed a loan agreement with World Bank for "Shared Infrastructure for Solar Parks Project" and Technical Assistance.

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APPOINTMENTS

- Preet Didbal has been elected as the mayor of Yuba city in California, who is the first Sikh woman to hold the position in the United States.
- Azar A.H.Khan Appointed Next Ambassador of India to Turkmenistan.
- London Mayor Names Deepak Parekh as First International Ambassador.
- Swiggy Appoints Vishal Bhatia as CEO of New Supply Business.
- Ellie Goulding Honored as UN Environment Global Goodwill Ambassador.
- Rahul Singh, New President of the National Restaurant Association of India.
- Uma Shankar Appointed RBI Executive Director.
- Rahul Gandhi Elected Indian National Congress President.
- Nakul Chopra Elected as BARC India Chairman.
- Pradeep Singh Kharola Takes Over as Air India CMD.
- Dhammapiya from Tripura has been elected as the new secretary general of the International Buddhist Confederation (IBC).
- Pradeep Kumar Gupta appointed as the next Ambassador of India to the Republic of Mali.
- Ravindra Jaiswal appointed as the next Ambassador of India to Sudan.
- M. Subbarayudu appointed as Next Ambassador of India to the Republic of Peru.
- Justice UD Salvi Appointed Officiating Chief of National Green Tribunal (NGT).
- NGT Chairperson Justice Swatanter Kumar retired.
- Airtel Payments Bank CEO Shashi Arora Resigns.
- Apple appoints Michel Coulomb to lead India operations.

- Secretary-General of the United Nations António Guterres has appointed Henrietta H Fore as the new Executive Director of UNICEF.
- IPS officer Abhay appointed DG of Narcotics Control Bureau.
- Amardeep Singh Bhatia was appointed as new director of Serious Fraud Investigation Office (SFIO).
- Sumita Misra appointed as joint secretary in PM's Economic Advisory Council.
- Vinay Sahasrabudde as President of the Indian Council of Cultural Relations (ICCR).
- George Weah Elected Liberian President.
- Vijay Keshav Gokhale who served as an ambassador to China and currently serving as the secretary (economic relations) has been named as India's next foreign secretary.
- Former RAW chief Rajinder Khanna appointed as the new Deputy National Security Advisor.
- Abhay has taken charge as the new chief of the NCB (Narcotics Control Bureau).
- Pankaj Jain Assumes Charge as IIFCL Managing Director.
- Vinay Sahasrabudde Named ICCR Chief.
- Diplomat T S Tirumurti has been appointed as the Economics Relations Secretary in the External Affairs Ministry.
- The Chief Minister of Sikkim Pawan Chamling officially declared A R Rahman to be the new Brand Ambassador of Sikkim.
- Dilip Asbe has been appointed as the new MD and CEO of NPCI (National Payments Corporation of India), an umbrella organization for retail payment systems in India.
- Rocket scientist K. Sivan, currently Director of the Vikram Sarabhai Space Centre has been appointed as the Chairman of the Space Commission and the Indian Space Research Organisation (ISRO) for three years.
- The Indian Olympic Association appointed Harjinder Singh as the Chef De Mission for the 23rd Winter Olympic Games to be held in Pyeongchang, South Korea in February 2018.
- Supreme Court collegium recommended senior advocate Indu Malhotra as the first woman lawyer to be directly appointed as a judge of the apex court.
- Senior Sports Administrator Anil Khanna was named as the Chairman of the Finance Commission of the IOA (Indian Olympic Association)
- Market regulator SEBI has approved the appointment of Vijay Kumar as Managing Director and CEO of the country's largest agri-commodity bourse NCDEX.
- Om Prakash Rawat appointed new Chief Election Commissioner.
- S Somnath appointed Director of Vikram Sarabhai Space Centre.
- Usha Ananthasubramanian, MD and CEO, Allahabad Bank, has been elected the first woman chairman of Indian Banks' Association (IBA).
- FICCI Appoints Dilip Chenoy as Director General.
- Sudeep Lakhtakia Appointed New DG of National Security Guard.
- Usha Ananthasubramanian Becomes 1st Woman IBA Chief.
- John Hennessy Appointed Alphabet's New Board Chairman.

- IOA Joint Secretary Vikram Singh Sisodia Named Chef-De-Mission for CWG.
- Neelam Kapur Appointed DG of Sports Authority of India.
- Lt. Gen Anil Chauhan Takes Charge as DGMO of Indian Army.
- Indian-American Adobe CEO Shantanu Narayen to Lead USISPF Board.
- B A Chopade has been appointed as the vice-chancellor of Banaras Hindu University (BHU).
- Mahmud Hossain appointed new Chief Justice of Bangladesh.
- Jerome H Powell Sworn in as 16th Chairman of Federal Reserve.
- NPCI Appoints Biswamohan Mahapatra as Non-Executive Chairman.
- Indra Nooyi Becomes ICC's 1st Independent Female Director.
- Hardayal Prasad Appointed SBI Card MD & CEO.
- Biswamohan Mahapatra appointed as Non-Executive Chairman of NPCI.
- Indra Nooyi Appointed ICC's 1st Independent Female Director.
- Haruhiko Kuroda Reappointed as Bank of Japan Chief.
- Chandrashekhara Kambara Elected New President of Sahitya Akademi.
- Honour and Awards
- Asha Bhosle Honoured with 5th Yash Chopra Memorial Award.
- Vikas Sathaye, a Pune-born person honoured with the Scientific and Engineering Academy Award at The Oscars Scientific and Technical Awards 2018.
- India's Aadhaar and Umang App Win Award in Dubai.
- Archaeologist and historian Arvind P. Jamkhedkar will be the next Chairman of the Indian Council of Historical Research (ICHR).
- K.P. Sharma Oli Appointed As Nepal's New PM.
- Nasir Kamal has been appointed as the Additional Director General of Border Security Force.
- Y.C. Modi has taken the charge of National Investigation Agency (NIA) as its new Director-General.
- Railway officer Vikram Singh has been appointed Private Secretary to President Ram Nath Kovind.
- Kenneth Juster has been appointed as the next US Ambassador to India.
- Neelamani N.Raju has been appointed as the first women Police Chief of Karnataka.
- Securities and Exchange Board of India (SEBI) has appointed Sanjeev Kaushik a whole-time member of the board.
- Hasmukh Adhia, Revenue Secretary has been named as the new Finance Secretary.
- Bombay Stock Exchange has appointed Sethurathnam Ravi, eminent chartered accountant as the Chairman of the Bombay Stock Exchange.

- Urjit Patel, RBI Governor is appointed to Advisory Board of BIS, (Bank of International Settlement).
- Vijay Prasad Dimri, Scientist has been appointed as the president of 36th International Geological Congress.
- Ira Joshi has been appointed as the director general (DG) of Doordarshan News by the information and broadcasting (I&B) ministry.
- India's Justice Dalveer Bhandari has been re-elected to the International Court of Justice (ICJ).
- Veteran director Rahul Rawail has been appointed as the acting chairperson of International Film Festival of India.
- South African Indian-origin AIDS researcher Professor Quarraisha Abdool Karim has been appointed as a UNAIDS Special Ambassador for Adolescents and HIV.

OBITUARIES

- France's biggest rock star Johnny Hallyday passes away.
- Veteran Actor Shashi Kapoor Passes Away.
- Singer Purabi Mukhopadhyay passes away.
- Ali Abdullah Salehi, former Yemen president was killed.
- Music director Adithyan passes away.
- Pioneer of DNA Fingerprinting Lalji Singh Passes Away.
- Actor-Director Neeraj Vora Passes Away.
- Journalist Batuk Gathani passes away.
- Congress leader Chaudhary Prem Singh passes away.
- Bengali Singer Jatileswar Mukhopadhyay Passes Away.
- Jazz and Pop singer Keely Smith passes away.
- Former UP Governor Banwari Lal Joshi passes away.
- Bengali Film Actor Partha Mukhopadhyay Passes Away.
- Music Legend Robbie Malinga Passes Away.
- The creator of Bugs Bunny, Bob Givens, Passes Away at 99.
- Veteran Sports administrator Ashok Mattoo Passes away.
- Veteran Poet Anwar Jalalpuri Passes Away.
- Odia actor, director Ananta Ojha passes away.
- Politician, R Margabandhu passes away.
- Former Maharashtra Minister Madhukarrao Kimmatkar passes away.

- Baldev Raj, the director of the National Institute of Advanced Studies (NIAS), Bengaluru, and a renowned administrator of nuclear power technologies in the country has passed away. He was 70 years old.
- Powerlifting world champion Saksham Yadav died of his injuries after a road accident near Delhi. He was injured in car accident.
- Peter Sutherland, the first Director-General of the World Trade Organization (WTO), has passed away in Dublin, Ireland. He was 71.
- Legendary astronaut John Young, who walked on the Moon and later commanded the first space shuttle flight, has died at 87.
- Famous Cartoonist Chandi Lahiri passed away after a brief period of illness, marking the end of a chapter in Bengal's history of the cartoon. Lahiri was 86.
- Basketball Hall of Famer Jo Jo White, a two-time NBA champion with the Boston Celtics and an Olympic gold medalist, has passed away.
- Former Union Minister Raghunath Jha Passes Away.
- TV actress Charu Rohatgi, known for her roles in serials like 'Iss Pyaar Ko Kya Naam Doon?' and 'Uttaran', passed away.
- Baldev Raj, the director of the National Institute of Advanced Studies (NIAS), Bengaluru, and a renowned administrator of nuclear power technologies in the country has passed away. He was 70 years old.
- Veteran Bengali Actress Supriya Devi Passes Away.
- Ursula K. Le Guin, Best-Selling Science Fiction Author Passes Away.
- Hugh Masekela, 'Father of South African Jazz' Passes Away.
- The world's oldest man Francisco Nunez Olivera has died.
- Veteran Actor Louis Zorich passes away.
- BJP MP Chintaman Wanaga passes away.
- Senior journalist Daya Nath Singh passes away.
- Chhattisgarh's first Governor D N Sahay passes away.
- Agricultural scientist G S Kalkat passes away.
- Noted Litterateur Chandrasekhar Rath Passes Away.
- Actor John Mahoney Passes Away.
- Kathakali Maestro Madavoor Vasudevan Nair Passes Away.
- Pakistan's Iron Lady Asma Jahangir Passes Away.
- Golden Globe Award Winner Musician Johann Johannsson Passes Away.
- Veteran Bollywood actress and Padma Shri awardee Sridevi Passes away at the age of 54 for cardiac arrest.
- Renowned Violinist MS Anantharaman Passes Away.
- Melanmai Ponnusamy, Famous Indian writer passed away.

- Vettoor Purushan, Indian comedian and actor died.
- Famous Author and Padma Shri awardee Manu Sharma passed away.
- G. Milkha Singh, Veteran Indian cricketer passed away.
- Famous Hindi poet and Jnanpith awardee Kunwar Narayan passed away.
- Eminent Hindustani vocalist Jagdish Mohan passed away.
- Kirti Nidhi Bista, Former Prime Minister of Nepal passed away.
- Ashok Kale, veteran Indian cyclist passed away due to traffic collision.
- Priya Ranjan Dasmunsi, Indian politician and former Member of Parliament passed away.
- Biju Phukan, famous Indian actor passed away on 22nd November.
- Jana Novotna, Former Wimbledon champion of Czech Republic passed away.



HONOUR AND AWARDS

- Dangal Wins Best Asian Film Award at AACTA.
- President Ramnath Kovind confers 'National Awards for Divyangjan 2017' on the occasion of International Day of Persons with Disabilities, in New Delhi.
- The 23rd edition of the Star Screen Awards was held at Mumbai.
- itesh Singh Deo Wins Mr India World 2017.
- The School Bag' Wins Best Short Film Award.
- Priyanka Chopra Honoured with Mother Teresa Memorial Award.
- Dr Mahesh Sharma Inaugurates the 'Bodhi Parva'.
- India Wins 5 Medals at 10th Asian Airgun Shooting Championship.
- Vice President Confers 'Yeraringan' Award to M.S. Swaminathan.

- J.K. Rowling Honoured With Royal Companion Of Honour Award.
- Rekha Receives First Smita Patil Memorial Award.
- Shree Saini Crowned Miss India USA 2017.
- Actor Salman Khan has topped the 2017 Forbes India Celebrity 100 list for the second consecutive year with the earning of Rs 232.83 crore.
- Tata Steel Joda East Iron Mine (JEIM) gets Golden Peacock Innovation Award.
- Authors Mamang Dai and Ramesh Kuntal Megh have won this year's Sahitya Akademi award.
- Anushka Sharma Named PETA's Person of the Year.
- Veteran singer K S Chitra has been selected for prestigious 'Harivarasanam' award 2017
- MAS Chief Ravi Menon Named Best Central Bank Governor in Asia-Pacific.
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- Australia captain Steve Smith has been crowned the International Cricket Council's Test Player of the Year for the second time.
- Indian captain Virat Kohli has been honoured twice in the ICC's annual awards.
- Actor Sudhir Dalvi Gets Janakavi P Sawlaram Award
- 'Hindi Medium' bagged honours in the categories of Best Film and Best Actor in a Leading Role (Male) for Irrfan Khan's impeccable performance.
- Vidya Balan won her 6th Filmfare award when she was awarded her 4th Best Actor in a Leading Role (Female) award for Tumhari Sulu.
- Shah Rukh Khan Honoured with Crystal Award at World Economic Forum.
- Shabnam Asthana was awarded the Times Power Women of the Year 2017.
- Shyam Benegal Awarded V Shantaram Lifetime Achievement Award.
- Magahi Writer Shesh Anand Madhukar Awarded Sahitya Akademi's Bhasha Samman.
- Asha Bhosle to Get Yash Chopra Memorial Award.
- Soumitra Chatterjee presented with France's Legion d'Honneur.
- The Centre for Science and Environment (CSE) has been ranked the top environment policy think tanks in India.
- BAFTA Awards 2018 happened in London, U.K.
- Milkbasket, an Indian start-up recognised As 'Startup Of The Year' 2017.
- Sanjiv Bajaj Named EY Entrepreneur Of The Year 2017.
- Vikas Sathaye, a Pune-born person has been honoured with the Scientific and Engineering Academy Award at the Oscars Scientific and Technical Awards 2018 at Beverly Hills in Los Angeles, California.
- India's renowned actor Anupam Kher was conferred with Pramod Mahajan Smriti Award.
- Actor and playwright Girish Karnad will be honoured by Tata Literature Live Lifetime Achievement Award 2017.
- Famous Hindi author Krishna Sobti has been chosen Gnanpith Award 2017

- India's famous and renowned writer-lyricist Javed Akhtar was honoured with the Hridaynath Mangeshkar Award of the year.
- Famous Malayalam writer K Satchidananda is selected for Kerala's highest Literary Honour " Ezhuthachan Puraskaram"
- Thumri Queen late Girija Devi will be honoured with the prestigious Sumitra Charat Ram Award for Lifetime Achievement, posthumously.
- CMC Skills' Founder Ms. Maya Swaminathan Sinha was conferred with the 'Entrepreneur of the Year Award 2017' by ASSOCHAM.
- Veteran actor Mohan Joshi was conferred with the prestigious Vishnudas Bhave award 2017.
- UNHCR, United Nations High Commissioner for Refugees is to be conferred with Mother Teresa Memorial Award 2017.
- Apollo Munich Health Insurance wins "General Insurance company of the year" 2017.
- The Andhra Pradesh Mineral Development Corporation has bagged an International award from Petroleum Conference in Abu Dhabi
- Shubhangi Swaroop Becomes First Female Pilot in Indian Navy.
- Google India had paid tribute to Rukhmabai, Indian physician on her birth anniversary with a doodle. She is the first Indian woman physician to receive the honour.
- Rajkumar Rao won the best actor award and Mayank Tewari and Amit V. Masurkar claimed the best screenplay honour at Asia Pacific screen awards.
- Acclaimed Bengali writer Nabaneeta Dev Sen has won the Big Little Book Award 'Author in Bengali language' category at the second edition of awards.
- Former Prime Minister Manmohan Singh will be awarded the Indira Gandhi Prize for Peace, Disarmament and Development for 2017.
- Actor and playwright Girish Karnad was honoured by Tata Literature Live! Lifetime Achievement Award 2017.
- SEBI has appointed Anand Rajeshwar Baiwar as its executive director.

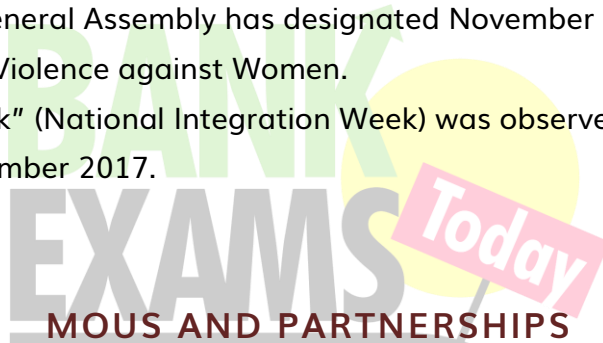
IMPORTANT DAYS

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- India's first President Rajendra Prasad 133rd birthday - 03rd December 2017

- World Soil Day: 5 December 2017
- 2017 Theme: 'Caring for the Planet starts from the Ground'.
- International Volunteer Day for Economic and Social Development – 5th December.
- Theme – Volunteers act first, here, everywhere.
- Armed Forces Flag Day- 07 December
- International Civil Aviation Day – 7th December.
- Theme – Working together to ensure no country is left behind.
- International Mountain Day – December 11
- National Energy Conservation Day: December 14
- Human Rights Day- 10 December, The Campaign is named as #standup4humanrights.
- International Migrants Day: 18 December 2017
- The theme for the year 2017 is "Safe Migration in a World on the Move".
- National Mathematics Day- 22nd December.
- Nation Celebrates Kisan Diwas- 23rd December,
- Birth anniversary of the fifth prime minister of India Chaudhary Charan Singh.
- Good Governance Day: 25 December 2017
- The day is celebrated annually since 2014 to mark the birth anniversary of former Prime Minister Atal Bihari Vajpayee.
- With an aim to make India a better country with the involvement of youth, National Youth Day is celebrated across the country on 12th January every year.
- World Leprosy Day – January 28
- Indian Coast Guard celebrated its 41st Foundation Day on 1st February 2018,
- World Wetlands Day - February 2nd
- "Wetlands for a Sustainable Urban Future" as the theme.
- World Cancer Day- 4 February 2018
- 6 February: International Day of Zero Tolerance for Female Genital Mutilation
- The National Productivity Council was observed National Productivity Day and National Productivity Week till 18th February.
- World Radio Day- 13 February
- theme is Radio and Sports.
- International Mother Language Day observed on 21 February.
- The United Nations General Assembly has designated the 31st of October as World Cities Day.
- 31st October is observed as Rashtriya Ekta Diwas every year in India.
- International Day to End Impunity for Crimes against Journalists is observed on 2nd November
- National Education Day of India is celebrated on 11 November every year since 2008
- World Science Day for Peace and Development is celebrated every year on 10th November.

- Legal Services Day is celebrated every year in all states authorities of India on 9th of November.
- World Tsunami Awareness Day is observed on 5th November.
- International Day for Preventing the Exploitation of the Environment in War and Armed Conflict is observed on 6 November.
- World Pneumonia Day is observed on 12 November every year.
- World Diabetes Day is observed on 14 November 2017 globally.
- National Press Day is celebrated on November 16 in our country annually.
- The Ministry of Women and Child Development would be celebrating the Child Rights Week by hosting 'Hausala 2017' festival from 16-20 November 2017.
- World Toilet Day is observed on 19th November every year.
- Universal Children's Day is observed on 20th November every year.
- World Fisheries day is observed on 21st November every year.
- World Television day is observed on 21st November annually.
- The United Nations General Assembly has designated November 25 as the International Day for the Elimination of Violence against Women.
- The "Qaumi Ekta Week" (National Integration Week) was observed all over the country, from the 19th to 25th November 2017.



- India and Cambodia Sign 4 MoUs
- Government Signs \$250 Million Loan Agreement with ADB.
- Cochin Shipyard Limited Signs MoU with Russian Firm USC.
- India Joins Ashgabat Agreement.
- Inland Waterways Authority of India (IWAI) signed project agreement with World Bank and for Jal Marg Vikas Project (JMVP).
- Cochin Shipyard Limited (CSL) has inked Memorandum of Understanding (MoU) with Russian Firm United Shipbuilding Corporation (USC) to develop specialized vessels for Inland and Coastal shipping.
- Inland Waterways Authority of India (IWAI) has signed a project agreement with the World Bank for Jal Marg Vikas Project on river Ganga.
- Assam Government, Ola Sign MoU for River Taxi Service.
- India and Palestine Sign 6 MoUs.

- Ministry of Railways sign MoU with Ministry of AYUSH.
- India-Iran Sign 9 MoUs to Boost Bilateral Ties.
- India and Iran Signed Agreement for The Avoidance of Double Taxation.
- PM Modi 3 Nation Visit- India-UAE Ink 5 Agreements.
- PM Modi 3 Nation Visit- India, Oman Sign 8 MoUs.
- India Signs MoU With Canada's International Development Research Centre (IDRC).
- Telangana, Taiwan Sign MoU For Better Technology Partnership.
- UP Government Signs Pact With Amazon India For Khadi Products Sale.
- India-Iran Sign 9 MoUs To Boost Bilateral Ties.
- Cabinet approves MoU between India and UK in transport.
- Cabinet approves Indo-Myanmar agreement on the land border crossing.
- MoU between India and Israel on Cooperation in Oil and Gas Sector Approved.
- HDFC Bank Partners with Rajasthan Govt. to Promote Start-up Culture.
- India and Saudi Arabia signed the Bilateral Annual Haj 2018 Agreement.
- A memorandum of understanding was signed between the GCCI (Gujarat Chamber of Commerce and Industry) and South Korea for Business Corporation
- India and Vietnam Release First-Ever Commemorative Stamps.
- Ministry of Road Transport & Highways Signs MoU with IL&FS for Construction of Zojila Tunnel.
- India and Cambodia Ink 4 Agreements.
- National Small Industries Corporation (NSIC) signed an MoU with SME Corporation Malaysia.
- Andhra Pradesh-Zurich Sign Sister State Agreement.
- India and Cuba Sign MoU for Enhanced Cooperation in Health Sector.
- Indian and Italy Sign MoU for Cooperation in Agriculture and Phytosanitary Issues.
- India and Germany Sign Govt- to-Govt Umbrella Agreement.
- Various MoUs Signed between India and Morocco, for corporation in road transport, water resources and the marine sector, enhanced cooperation in healthcare.
- Finance Minister Holds 5th Pre-Budget Consultation Meeting.
- Russia-India-China Foreign Ministers Meet Begins in Delhi.
- 14th Inclusive Finance India Summit Begins in New Delhi.
- ASEAN-India Connectivity Summit held in New Delhi.
- 4th India-Australia-Japan Trilateral Dialogue Held in New Delhi.
- India Signs Loan Agreement with World Bank for \$250 Million for SANKALP Project.
- 7th International Ground Water Conference held in New Delhi.
- Assam Signs MoU with Isha Foundation to Save Rivers.
- Andhra Pradesh Government Signs Agreements With Alphabet X.
- Skill Development Ministry and Maruti Suzuki Sign MoU to support Skill India in the automobile industry.
- India, Myanmar Ink MoU for Development of Rakhine State.

- India signed an agreement with Switzerland for Information Exchange.
- A loan agreement has been signed between India and Germany for Pare Hydroelectric Plant Project.
- Kabul and Mumbai Linked with Second Air Corridor.
- India, World Bank Ink \$40 Million Loan Agreement for UP Tourism.
- UP inks MoU with South Korea in field of tourism, skill development, culture and farming.
- Government, World Bank ink loan agreement for Tamil Nadu Irrigated Agriculture Modernization Project.
- Amazon Acquires Connected Security Camera Maker 'Blink'.
- IRDAI Norms Allow Insurers to Begin Offshore Business From GIFT IFSC.
- Bilateral Meeting Between External Affairs Minister of India and Jordan Held in New Delhi.
- Prabal- Dostyk 2017, Joint military exercise between India and Kazakhstan begins.
- ONGC gets confirmation for its aquisition of 51.11 % stake in HPCL.
- Assam Government signed MoU with Singapore to improve skills of youth of the state.
- Indian and Japan Navy forces started anti-submarine warfare exercise.
- The joint military exercise India and Bangladesh, 'Sampriti-7' has commenced in Meghalaya and Mizoram.
- Adani Power (Jharkand) has inked power agreement with Bangladesh Power Development Board.
- Government of Kerala signed an MoU with Intel and UST Global
- The state governments of West Bengal and Odisha conducted a joint coastal exercise named "Sagar Kavach".
- The 7th edition of 13-day long India-Bangladesh joint military exercise Sampriti 2017 has concluded in Mizoram.
- Agreements were signed by India and Philippines in Defence Cooperation and Logistics, Agriculture, MSME.
- The India-Myanmar Bilateral Military Exercise 2017 (IMBAX-2017) has commenced at Joint Training Node of the Indian Army at Umroi, 30km away from Meghalaya capital's Shillong.
- India and Russia have agreed to sign a pact for Visa free entry of scheduled Flight crew.

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IMPORTANT NEWS- WORLD

- UAE Launches World's Longest Zip Line.
- Rwanda Becomes 1st Poor Country to Provide Eye Care for All.
- The 60th Annual Grammy Awards were held at Madison Square Garden in the New York City, the USA.
- Album of the year: "24K Magic," Bruno Mars
- Record of the year: "24K Magic," Bruno Mars
- Song of the year: "That's What I Like," Bruno Mars
- UAE Launches World's Longest Zip Line.
- Finland re-elects Sauli Niinisto as its President.
- Sri Lanka celebrated its 70th anniversary of Independence Day on 4th February 2018.
- Dubai Retains Rank as World's Busiest International Airport in 2017.
- Bermuda Becomes 1st Country in World to Abolish Same-Sex Marriage.
- Sweden Commits Record \$370m of Aid to UN World Food Programme.
- Maldives Crisis- Government Declares State of Emergency.
- The 2018 Winter Olympics Games have officially commenced at Pyeongchang in South Korea.
- World's tallest hotel Gevora opens in Dubai.
- KP Sharma Oli Appointed Nepal's Prime Minister.
- The World Government Summit 2018 Concluded in Dubai.
- Cyril Ramaphosa Sworn in as South Africa's President.

- Jacob Zuma Resigns as South Africa's President.
- China to Host 2018 SCO Summit at Qingdao in June.
- Cobra Gold Military Exercise Held In Thailand.
- Singapore To Impose Carbon Tax From 2019.
- Sri Lanka's President Maithripala Sirisena reimposed a four-decade-long ban on women buying alcohol, just days after his finance minister had lifted the restriction.
- Health Minister Addresses Global Digital Health Partnership Summit In Australia.
- Finance Minister Arun Jaitley On A Two-Day Visit To Saudi Arabia.
- Nepal bans solo climbers from scaling Mount Everest and its other mountains to avoid accidents.
- A very unique language called "The Bird Language" or "The Whistle Language" of a Turkish village has become a part of UNESCO list of Intangible Cultural Heritage.
- For the first time ever Saudi Arabia and the United Arab Emirates (UAE) introduced the VAT (Value Added Tax).
- Israel has filed a notice to withdraw from the UNESCO (United Nations Educational, Scientific and Cultural Organization) along with the United States.
- 6 new countries comprise of Equatorial Guinea, Ivory Coast, Kuwait, Peru, Poland and the Netherlands Entered to the United Nations Security Council.
- Egypt's Mohamed Salah has been awarded the Confederation of African Football Player of the Year Title 2017.
- Saudi Arabia, UAE introduce VAT for the first time.
- China develops underwater surveillance networks in the Indian Ocean, South China Sea.
- US puts Pakistan on Special Watch List for severe violations of religious freedom.
- Iceland Becomes 1st Country to Legalise Equal Pay.
- Himalayan Hydro Expo 2018 Kicked off at Kathmandu.
- Pakistan State Bank Allows use of Chinese Currency Yuan for Bilateral Trade & Investment Activities.
- The Himalayan Hydro Expo 2018 concluded in Kathmandu, Nepal.
- Iceland becomes the first country in the world to legalize equal pay in the workplace for equal work.
- The world's largest ice festival "International Ice and Snow Festival" was organized in China's Harbin.
- The Bloomberg Billionaires Index showed that the founder and CEO of Amazon, Jeff Bezos has become the richest man in the history.
- American and Japanese military forces have launched joint exercise named Iron Fist. The 13th annual Iron Fist exercises kicked off in the U.S. western state of California.
- China became Nepal's second internet service provider, breaking India's monopoly in providing internet access to Nepal.

- UN Environment and the World Health Organization have agreed a new, wide-ranging collaboration to accelerate action to curb environmental health risks that cause an estimated 12.6 million deaths a year.
- By providing Internet access to Nepal, China has become the second Internet service provider of Nepal, breaking India's monopoly in doing so.
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- The third edition of the Raisina Dialogue was held in New Delhi. It was inaugurated by Israeli Prime Minister Benjamin Netanyahu on the 16th of January.
- The two-day International Workshop on Disaster Resilient Infrastructure (IWDR) successfully concluded on the 16th of January, setting the stage for taking the dialogue on resilient infrastructure forward at the global level.
- The 10th edition of Global Forum for Food & Agriculture was held in Berlin, Germany from 18th -20th January 2018.
- The World Economic Forum summit at Davos, Switzerland commenced on 22nd January 2018 themed "Creating a Shared Future in a Fractured World".
- Valletta, the capital of Malta, was officially named European Capital of Culture 2018.
- Important Dates
- 24th January- National Girl Child Day The theme for this year was "A girl is flower, not a thorn".
- National Voters' Day 2018 in India: 25 January. The theme of this year's National Voters' day is 'Accessible Elections'.
- Nation Celebrates 69th Republic Day.
- Uttar Pradesh Diwas- 24 January.
- British singer-songwriter Ellie Goulding has been appointed as the Global Goodwill Ambassador for UN Environment.
- Venezuela has launched its own cryptocurrency called Petro.
- The US and South Korea have started their largest-ever joint air exercise Vigilant Ace. North Korea has labelled this exercise an "all-out provocation".
- Russia Banned From Winter Olympics 2018.
- A 16-year old boy Mohamad Al Jounde from Syria has been awarded the International Children's Peace Prize.
- The Silence Breakers' Named Time's Person of the Year for 2017. The "Silence Breakers" is a group of five women who came forward to share their experiences of sexual assaults and harassment at workplace.
- Cristiano Ronaldo Wins 5th Ballon d'Or 2017.
- ADB Funds \$580 Million for Reliance's Bangladesh Power Plant Project.

- Iranian President Inaugurates First Phase of Chabahar Port.
- Supreme Court Allows Trump's Travel Ban to go into Full Effect.
- USA Now Recognizes Jerusalem as Israel's Capital.
- 'Youth quake' Oxford Dictionary's Word of the Year.
- Norway Shuts National Broadcasts on FM.
- World Bank to stop funding oil, gas projects from 2019.
- Sri Lanka Hands Over Hambantota Port to China on 99-Year Lease.
- China Starts world's Biggest Floating Solar Project.
- Saudi Arabia Lifts Ban on Movie Theatres after 35 Years.
- AIIB Grants 1st loan to China to Reduce Dependence on Coal.
- 2nd UNWTO/UNESCO World Conference on Tourism and Culture Held in Muscat.
- 11th WTO Ministerial Conference Held in Argentina.
- MIT scientists create plants that can glow in dark.
- Andrej Babis Appointed as new Prime Minister of Czech.
- According to Forbes' annual ranking for the best countries for business in 2018, US is at the top place.
- France Passes Law to Ban all Oil and Gas Production by 2040.
- Sebastian Pinera Wins Chile's Presidential Election.
- World Bank Provides Loans of \$125 Million for STRIVE Project.
- WHO Certifies Gabon as Polio-free.
- Belgium-First Country to Appoint Female Envoy to Saudi Arabia.
- AG600, world's largest amphibious aircraft that is China's home-grown took off from the southern city of Zhuhai.
- India and Afghanistan launch 2nd air cargo route linking Kabul with Mumbai.
- China Launches World's Largest Human Genome Research Project.
- WHO to classify Gaming Disorder as mental health condition.
- World's Longest Glass Bridge Opens in China.
- Modi to be First PM to Attend World Economic Forum in 20 years.
- Minister Dharmendra Pradhan participated in the IEF 7th Asian Ministerial Energy Roundtable (AMER7) held from 1st to 2nd November in Bangkok.
- Four species of vultures were awarded the highest protection by the Convention on the Conservation of Migratory Species of Wild Animals.
- India flagged off a shipment of wheat for Afghanistan through Iran's Chabahar port.
- India will host United Nation's Global wild life conference in 2020.
- Guinea becomes a new member of India - initiated International Solar Alliance.
- World Youth Forum is organized in Egypt, which was attended by Rajya Vardhan Singh Rathore, Minister of Sports and Youth Affairs.
- Lebanon's Prime Minister Saad-al Hariri resigned from his post.

- The 15th edition of Asia Pacific Computer Emergency Response Team Conference was held in New Delhi.
- China has become the first country to introduce a fully electric cargo ship which is capable of travelling 80km with 2000-tonnes cargo after a two-hour charge.
- Saudi Arabia's Ministry of Trade and Industry has declared yoga as a sport.
- After a two-month survey, Australia has legalised same-sex marriage.
- The President of India, Shri Ram Nath Kovind, inaugurated the 37th India International Trade Fair (IITF) -2017 in New Delhi.
- 4th India-Canada Annual Ministerial Dialogue (AMD) begun in New Delhi on November 14, 2017.
- For the first time, the nation's financial capital Mumbai will host the 34th annual conference of the Asian Bankers Association (ABA) this week.
- The 10th edition of three-day South Asia Economic Summit (SAES) has begun at Kathmandu.
- Vietnam hosted the two-day Asia-Pacific Economic Cooperation (APEC) summit.
- French Culture Minister Audrey Azoulay has been elected as 11th director general of UNESCO at the 39th General Conference.
- Syria signed up the Paris agreement on Climate change, leaving only the US to defy the pact.
- The 31st edition of ASEAN summit was held in Manila, Philippines.
- Forbes has released its annual list of world's highest paid women 2017 which is topped by Lemonade singer Beyonce with an estimated earning of \$105 million in the year.
- Kendall Jenner has become the World's Highest Paid Model of 2017 in Forbes' annual list of the world's highest-paid models for 2017.
- According to the Government at a Glance 2017 report published by Organisation for Economic Co-operation and Development, Modi-led Indian government is the third most trust government in the world.
- Emmerson Mnangagwa is to be sworn in as New president of Zimbabwe.

IMPORTANT NEWS- INDIA

- Pulse Polio Programme for 2018 Launched by the President of India.
- Daan Toilet Initiative by Jorhat Administration.
- India Leading in Global Coconut Production.
- Government launches e-marketplace GeM 3.0.

- According to a report by New World Wealth, India has been ranked sixth in the list of wealthiest countries with a total wealth of USD 8,230 billion.
- According to GOBankingRates Survey India is the 2nd cheapest country to live in South Africa.
- India's Crude Steel Production Rises 6.2% To 101.4 MT in 2017.
- External Affairs Minister (EAM) Sushma Swaraj has returned home after successful completion of the goodwill visit to Nepal.
- 7th India Energy Congress Held in New Delhi.
- India to Host Informal WTO Ministerial Gathering in New Delhi.
- FY16 GDP Growth Revised Up to 8.2%, FY17 Unchanged at 7.1%- CSO.
- India has slipped to 42nd place on an annual Global Democracy Index.
- The 32nd Surajkund International Crafts Mela has begun in Faridabad, Haryana. This year Uttar Pradesh is the theme state and Kyrgyzstan is the Partner Nation.
- Aadhaar Is Oxford Dictionary's Hindi Word of 2017.
- First Ever 'Khadi Haat' Inaugurated in Delhi.
- Government to launch KUSUM scheme to encourage farmers for solar farming.
- India becomes third largest producer of crude steel.
- Exam Warriors' Authored by PM Narendra Modi Released.
- 7th India Energy Congress held in New Delhi.
- First International Kala Mela inaugurated in New Delhi
- The "Green Good Deeds" campaign is launched by the Ministry of Environment, Forest and Climate Change.
- DIPP Launches States' Rankings on Start-ups Initiatives.
- Sourav Ganguly's autobiography "A century is not Enough ": first look unveiled.
- The Prime Minister of India, Mr. Narendra Modi is on a 3 Nation visit to Palestine, UAE and Oman.
- India ranked 44th in Global Intellectual Property Index.
- The Fifth edition of South Asia Region Public Procurement Conference was held in New Delhi from 5-7 February 2018.
- Union Home Minister has launched the Centre for learning Sanskrit language in Gujarat University, Ahmedabad.
- India Retains Top Spot as Source Market for Dubai in 2017.
- NHAI to Start 'Pay as You Use' Pilot Project On Delhi-Mumbai National Highways.
- 5th South Asia Region Public Procurement Conference Held in New Delhi.
- South Central Railway Becomes 1st Rail Zone with 100% LED Lighting at Stations.
- Mumbai Airport Becomes World's Busiest Single-Runway Airport.

- NITI Aayog has released a comprehensive Health Index report titled, "Healthy States, Progressive India".
- The National Deworming initiative was launched by the Union Ministry of Health and Family Welfare (MoHFW).
- 2nd National Meet on Grassroots Informatics held in New Delhi.
- 3rd Global Procurement Summit inaugurated in New Delhi.
- New World Health Report Published: Mumbai declared the 12th richest city globally.
- The Union minister Nitin Gadkari released country's first ever Highway Capacity Manual (HCM) which will guide road engineers and policy makers about road expansion.
- Swachh Bharat Sanitation Park inaugurated in New Delhi.
- Anti-narcotics Scheme Extended for Three Years.
- Centre to Change Base Year for GDP, IIP to 2017-18.
- Iranian President Hassan Rouhani Visits India.
- Prime Minister of Canada, Justin Trudeau will arrive in India on a seven-day State visit.
- India's 1st Online Radio Station 'Radio Umang' was launched recently in India.
- Prime Minister Narendra Modi inaugurated the World Sustainable Development Summit 2018 (WSDS 2018) at Vigyan Bhawan in New Delhi.
- R.K. Singh Inaugurates International Conference 'Indian Power Stations 2018' In New Delhi.
- 12th International Conference On CSR Held in Bengaluru.
- India is hosting the eighth edition of Theatre Olympics 2018 in New Delhi for the very first time and thus, it is a matter of pride for the nation.
- Prime Minister Narendra Modi inaugurated World Conference on Information Technology (WCIT-2018) in Hyderabad.
- 40 Indian Languages and Dialects On The Verge of Extinction.
- Government Approves Auction Of Commercial Coal Mining To Private Firms, which ends monopoly of State-owned Coal India limited.
- Chardham Mahamarg Pariyojana: Silkyara Bend-Barkot Tunnel Approved
- N Gopalswami Committee to Select Top 20 Educational Institutes of Eminence.
- Union Minister of Drinking Water and Sanitation, Uma Bharti, Government Launches Swajal Programme and Gangotri Swachh Iconic Place Project in Uttarakhand.
- Corruption Perception Index 2017 releases, India Ranks 81.
- Union Cabinet Approves Creation Of National Urban Housing Fund.
- India To Host World Environment Day 2018.
- Iranian President Hassan Rouhani Visits India.
- India International Textiles Expo Begins In Colombo.

- India To Host 1st International Solar Alliance In March 2018.
- Union Minister of State (IC) for Power and New & Renewable Energy, R.K. Singh inaugurated the 'International R&D Conclave' in New Delhi.
- World Congress On Information Technology And Nasscom India Leadership Forum Held
- Metro Cards for Public Buses from 31st March 2018.
- A Book Tribute to Pratibha Patil on her completed 50 glorious years in politics.
- The Cabinet of India approved National Medical Commission Bill 2017 which led to doctors' strikes for 12 hours.
- The Minister of Women and Child Development inaugurated online portal NARI in New Delhi to empower women and provide women citizens with easy access to information on various government schemes and initiatives for women.
- Govt. Of India announced Customers will not be charged any transaction charges up to Rs 2000 on making payments through debit cards, BHIM app and Aadhaar-enabled payment system.
- Income Tax Department launches on-line chat service.
- The Union Finance Minister, Mr. Arun Jaitley unveiled the contours of the Electoral Bonds scheme to clean the political funding system by ensuring that there is a flow of clean money to the political parties without revealing the names of the donors.
- The Union Government has approved the Rs 680 crores strategic Zojila pass tunnel project in Jammu and Kashmir.
- Namami Gange projects worth Rs 295 crore approved by NMCG (National Mission for Clean Ganga).
- A new, highly effective vaccine for typhoid (developed by India) has been approved by the WHO (World Health Organization) for global use.
- GAIL commissions India's second largest rooftop solar plant in UP.
- Core sectors' record 6.8% growth in November 2017.
- Government launches NARI portal and e-Samvad portal.
- The Ministry of Home Affairs exempts cruise tourists with e-visa from biometric enrolment till 2020.
- Atal Pension Yojana reaches subscriber base of 80 lakhs.
- World's Biggest Cleanliness Survey 'Swachh Sarvekshan 2018' Launched.
- The Union Minister for Human Resource and Development (HRD), Prakash Javadekar released the AISHE (All India Survey on Higher Education) for the year 2016-17 in New Delhi.
- The Sports Minister launched the Khelo India logo at the Jawaharlal Nehru Stadium in New Delhi, which has three-stroke Khelo India logo designed by Ogilvy India, has built-in modularity, which offers flexibility in adapting to numerous pictorial forms.
- Centre Proposes e-Sansad and e-Vidhan for Paperless Functioning on 18th Whips Conference started in Udaipur from 8th January 2018.

- The Supreme Court has modified its November 30, 2016, interim order and made it optional for the cinema halls to play the National Anthem before every show.
- The Research arm of the Ministry of Railways, RDSO (Research Design and Standards Organization) has launched the New Online Vendor Registration System.
- First PIO (Persons of Indian Origin) Parliamentary Conference was inaugurated by Prime Minister Narendra Modi in the Pravasi Bharatiya Kendra at Chanakyapuri, New Delhi.
- The Ministry of Railways has launched the Smart Freight Operation Optimisation & Real Time Information (SFOORTI) Application.
- A new concept of Virtual ID is introduced by the UIDAI to address the privacy concerns. From 1st June 2018, it would be mandatory for all agencies that undertake authentication to accept the Virtual ID from their users.
- President Ram Nath Kovind inaugurated the 4th International Dharma-Dhamma Conference on "State and Social Order in Dharma-Dhamma Traditions" at Rajgir in Nalanda district.
- The Bombay Stock Exchange (BSE)'s India International Exchange listed the first bond on its Global Securities Market.
- Fourth ASEAN-India Ministerial Meeting on Agriculture and Forestry (AIMMAF) was held on 12th January 2018 in New Delhi, India.
- 5th bilateral meeting on cooperation in the field of Traditional Systems of Medicine between India and Malaysia was held in New Delhi.
- In order to sensitize the people of Delhi about the grave issue of air pollution, the government will begin a two-week awareness campaign (Clean air campaign) from 10th Feb 2018.
- A month-long event of the PCRA (Petroleum Conservation Research Association) 'Saksham 2018' will commence on the 16th January 2018 in a mega inaugural function to be held at Siri Fort Auditorium in New Delhi.
- The Minister of State for Tourism, K J Alphons launched the 'Incredible India Digital Calendar-2018'.
- External Affairs Minister Sushma Swaraj and Bhutan's Minister of Foreign Affairs Lyonpo Damcho Dorji jointly unveiled the 'Special logo' in India and Bhutan through video-conference.
- India and UK have signed two agreements on the return of the illegal Indian migrants and sharing criminal records and intelligence.
- Israel's Prime Minister Benjamin Netanyahu arrived in the Indian capital six months after his Indian counterpart, Narendra Modi, visited Israel becoming the first Indian Prime Minister to do so.
- India and United States, in order to enhance the military co-operation, will be organising another addition of Vajra Prahar military exercise which will be held in Seattle.
- During the India-Israel Business Summit held in New Delhi, Prime Minister Narendra Modi and his Israeli counterpart Benjamin Netanyahu launched the maiden call for joint R&D projects under the 'India-Israel Industrial R&D and Technological Innovation Fund (I4F)'
- Ravi Shankar Prasad inaugurates Gigabit Connectivity with Sri Lanka.

- Cell for IPR Promotion and Management (CIPAM), under the Department of Industrial Policy and Promotion (DIPP), has launched a competition for college and university students to foster a culture of innovation and creativity in the youth.
- President Ram Nath Kovind presented the Sangeet Natak Akademi Fellowships and Awards for 2016 to an eminent group of musicians, dancers, and theatre artists.
- Union Human Resource Development Minister Prakash Javadekar announced that the centre has decided to launch "Operation Digital Board" soon across all government schools in India over the next five years to help students view diagrams and presentations through digital tools.
- Prime Minister Modi and Israeli Prime Minister Netanyahu dedicated to the nation, the iCREATE facility located on the outskirts of Ahmedabad on the 17th of January.
- The 60th edition of India International Garment Fair (IIGF) was inaugurated on the 17th of January by Minister of State for Textiles, Shri Ajay Tamta, at Pragati Maidan, New Delhi.
- The NITI Aayog launched the first course on Sustainable Urban planning using remote sensing and Geographic Information System (GIS) at IIT Kanpur's outreach centre in Noida.
- The Annual Status of Education Report 2017 carried out by NGO Pratham was released in New Delhi.
- India has joined the Australia Group export control regime and has become the 43rd Member of that Group.
- The Housing & Urban Affairs Minister announced the commencement of the Liveability Index Programme in 116 cities.
- National CSR Data Portal & Corporate Data Portal launched
- Pradhan Mantri Surakshit Matritva Abhiyan (PMSMA) Crosses One Crore Mark
- India formally became the 43rd member of the Australia Group (AG).
- India Ranks 62nd on WEF's Inclusive Development Index.
- India's to Launch Automated Ocean Pollution Observation System
- IMF: India to Grow at 7.4% in 2018.
- India will host a two days International Conference on dam safety at Kovalam, Thiruvananthapuram.
- India Signs \$120 Million Loan Agreement with World Bank to improve access to water supply in peri-urban areas in Uttarakhand.
- India Ranks 81st On Global Talent Competitiveness Index.
- India, 5th Most Attractive Market for Investments: PwC Survey.
- India will host the 16th International Energy Forum (IEF) Ministerial Meeting that is going to be held in New Delhi
- Book by Sheila Dixit "Dilli Meri Dilli: Before and After 1998" released.
- Global Talent Competitiveness Index (GTCI)- India Ranks 81st
- A one-day International Conference on 'Inclusion of Persons with Disabilities in the Election Process' was hosted by the Election Commission of India in New Delhi.

- India Ranks 177 In Environmental Performance Index.
- India to host informal WTO Ministerial gathering in March 2018.
- The first international conference and exhibition on AYUSH and wellness systems, International Arogya 2017, was inaugurated in Delhi by Suresh Prabhu, Minister of Commerce and Industry.
- India's largest floating solar power plant in the country at the Banasura Sagar dam in Wayanad was inaugurated by Kerala Electricity Minister M M Mani.
- Clean Sea-2017', the Regional Level Marine Oil Pollution Response Exercise conducted by the Indian Coast Guard (ICG) at sea off Port Blair, Andaman & Nicobar Islands.
- Minority Status for Hindus: George Kurien Committee Constituted.
- Kumbh Mela, the largest congregation of pilgrims on the planet has secured its place in UNESCO's Intangible Cultural Heritage List.
- One of the seven wonders of the world and the symbol of eternal love Taj Mahal is UNESCO's second-best World Heritage Site in India.
- Amitabh Kant Panel to Tackle NPA in Power Sector.
- 6th International Tourism Mart to Begin in Guwahati.
- India's Largest Floating Solar Power Plant Opens in Kerala.
- Kacheguda Railway Station in Hyderabad Becomes India's First Energy-Efficient Railway Station.
- New Delhi Hosts ICOMOS at 19th Triennial General Assembly. The Theme of ICOMOS is "Heritage and Democracy".
- The 14th Inclusive Finance India Summit began in New Delhi.
- Global Prosperity Index: India Ranks 100.
- India ranks 109th in mobile internet speed by Ookla.
- Govt. Launches Door-to-door Campaign against T.B.
- India to Host 3rd Annual Meeting of Board of Governors of AIIB.
- Railways have introduced Indian Railways E-Procurement System (IREPS), an online bill tracking system for vendors and contractors.
- E-way Bill to be Made Compulsory from February 2018.
- Companies Amendment Bill 2017 Passed by Parliament.
- Lok Sabha Passes Immovable Property Amendment Bill.
- First National Training of trainers programme for Sendai Framework held in New Delhi.
- DARPAN Launched for Financial Inclusion of Rural Population.
- Cabinet Approves Establishing India's 1st National Rail and Transportation University.
- India's First design University Opens in Haryana.
- GST Council Clears e-way Bill Mechanism.
- India has largest diaspora population in the world: UN Report.
- India to Host Meeting of WTO Member Countries on Food Security.
- Russia's Deputy PM Dmitry Rogozin Visits New Delhi.
- Cabinet Approves "Scheme for Capacity Building in Textiles Sector".

- MEA Launched SAMEEP to Take Indian Foreign Policy to Students Across Country.
- NGT Bans Plastic Items in Towns Located Along Ganga.
- Indian Railways plans to make all stations 100% LED lit by March 2018.
- NITI Aayog to set up Methanol Economy Fund to promote production and use of the clean fuel.
- Parliament passes Indian Institutes of Management Bill, 2017.
- India selected as Chair of Ad Hoc Committee of Kimberley Certification Scheme.
- Govt. approves setting up of 42 Mega food park.
- IACS Developed Hydrogel to Remove Toxic Dyes and Metal Ions.
- Govt Mint Launches High Purity Gold Reference Standard.
- UP launches Prakash Hai to Vikas Hai Scheme.
- Blue Flag Pilot Project Launched for Beach Clean-up.
- President Kovind Inaugurates AP Fibre Grid Project.
- Bankruptcy Code (Amendment) Bill 2017 Passed in Lok Sabha.
- India's first-ever broad gauge air-conditioned AC EMU suburban train flagged off in Mumbai.
- Government launches e-HRMS (electronic-Human Resource Management System).
- Blue Flag pilot project launched for beach clean-up and development.
- India to become fifth largest economy in 2018: Report.
- India's first pod taxi to follow US safety norms.
- Lok Sabha passes GST (Compensation to States) Amendment Bill, 2017.
- Parliament passes Indian Institute of Petroleum & Energy Bill, 2017.
- Parliament passes Delhi Laws (Special Provisions) Second Amendment Bill, 2017.
- Government launches Livestock Disease Forewarning–Mobile Application.
- Environment Ministry launches Regional Project to Tackle Stubble Burning.
- President Inaugurated 100th Indian Economic Association Conference. Concurrently In Hyderabad.
- The Geographical Indication Registry (GIR) has given Geographical Indication (GI) tag traditional Etikoppaka toys from Andhra Pradesh.
- Prime Minister Narendra Modi inaugurated the first World Food India event at Vigyan Bhawan New Delhi.
- Minister of Communications Manoj Sinha has launched a scholarship program called Deen Dayal SPARSH Yojana which aims to increase the reach of Philately.
- SPARSH stands for Scholarship for Promotion of Aptitude & Research in Stamps as a Hobby.
- The Cabinet Committee on Economic Affairs has decided to continue Rashtriya Krishi Vikas Yojana (RKVY) till 2019-2020.
- The Cabinet Committee on Economic Affairs has given its approval for the revision in the price of ethanol under Ethanol Blended Petrol (EBP) Programme.
- The President of India, Ram Nath Kovind inaugurated the Global Clubfoot Conference in New Delhi.

- Clubfoot is a birth defect in which one or both feet are rotated inwards and downwards
- As per the report, released by the World Health Organisation (WHO) India topped the list of seven nations, accounting for 64 percent of the 10.4 million new tuberculosis (TB) cases worldwide in 2016.
- The Royal Opera House of Mumbai won UNESCO Asia- Pacific award for Cultural Heritage Conservation.
- Global Green Film Fest's 9th edition is to be hosted by New Delhi.
- The Ministry of Skill Development & Entrepreneurship (MSDE) organized the National Entrepreneurship Awards 2017 to mark the completion of three years of its establishment.
- Ministry of Environment formed a seven-member committee to formulate measures to solve the problem of air pollution in the Delhi-NCR region.
- India has been re-elected as a member of the executive board of the UN educational, scientific and cultural organization (UNESCO)
- India Disaster Response Summit was jointly organised by the National Disaster Management Authority (NDMA) and Facebook.
- The government reconstituted a Multi-Agency Group, led by Sushil Chandra to investigate cases relating to the 'Paradise Papers' data disclosure.
- Maneka Sanjay Gandhi, the Minister of Women & Child Development has launched an online complaint management system titled Sexual Harassment electronic-Box (SHe-Box)
- The Indian Railways has achieved a milestone by launching the main arch of the world's highest bridge on Chenab.
- Ministry of Coal has launched "Grahak Sadak Koyla Vitara" App to benefit the customers of Coal India Limited.
- The Vice President, Shri M. Venkaiah Naidu inaugurated 'Aadi Mahotsav' at Dilli Haat in New Delhi.
- Power Minister R K Singh launched National Power Portal, a centralised platform for collection and distribution of the Indian power sector information.
- The Geographical Indications (GI) Registry has announced that the 'Rosogolla' was originated in West Bengal and not Odisha.
- Central Pollution Control Board (CPCB) has found that the air quality of holy city Varanasi is most polluted among the 42 cities monitored.
- Union Minister of State for Youth Affairs and Sports (Independent Charge) Col. Rajyavardhan Rathore released the India Youth Development Index and Report 2017.
- India's Ambani family has topped the list of Asia's richest families according to Forbes.
- India's first Cartoon Network-themed park is to be set in Gujarat, which is the third in Asia.

- The Cabinet Committee on Economic Affairs chaired by the Prime Minister gave nod to the new scheme called 'Pradhan Mantri Mahila Shakti Kendra'.
- The government of India has granted infrastructure status to the logistics sector which will enable the industry to access cheaper finances.
- The Federation of Obstetric and Gynecological Societies of India in partnership with MSD for Mothers, MacArthur Foundation and Jhpiego has launched 'Manyata'
- The 5-day long 42nd World Congress of the International Committee of Military Medicine (ICMM) has begun in New Delhi.
- India's Manushi Chhillar won the 67th edition of the Miss World event which was held at the Sanya City Arena in China.
- The union cabinet has approved to create the posts of chairman and technical members of the National Anti-profiteering Authority (NAA) under GST.



BUSINESS, SCIENCE AND TECHNOLOGY

- Google Introduces a New App Named "Bulletin".
- Municipal Corporation of Delhi launches "311 app" to improve civic services.
- Union Environment Minister Harshvardhan launched 'Mihir', a 2.8 PetaFlops capacity high-performance computer system in Noida.
- Google and National Council of Educational Research and Training (NCERT) signed a pact to integrate a course on 'Digital Citizenship and Safety' in information and communication technology curriculum.

- CCI Slaps Rs 136 Crore Fine On Google for Unfair Business Practices.
- Direct Tax Collections Rise 19.3% In April- January.
- ASH Track Mobile App launched for Managing Fly Ash.
- World's 1st Autonomous Pods Unveiled in Dubai.
- BHEL Bags Rs 560 Crore Order from NTPC.
- Light Transport Aircraft "Saras" Completes Second Test Flight Successfully.
- India's 2nd Mission to Moon Chandrayaan-2 to Be Launched In April 2018.
- Unmanned Russian Cargo Ship Progress MS-08 Launched.
- Humanoid Sophia, who got citizenship from Saudi Arabia is on India's visit.
- NASA to launch Parker Solar Probe to explore sun's outer atmosphere.
- NASA to launch two missions — GOLD and ICON to explore the ionosphere.
- India GDP Growth Likely at 6.5% in 2017-18: CSO
- India's GDP Growth at 6.5% in FY18, will Accelerate to 7.6% in FY20: HSBC.
- Flipkart's payment arm PhonePe has partnered with mobile wallet company FreeCharge to allow the customers of FreeCharge pay for transactions at PhonePe's partner merchants.
- India unveils 'Pratyush' its fastest supercomputer. Pratyush is the fourth fastest supercomputer in the world dedicated for weather and climate research and follows machines in Japan, USA and the United Kingdom.
- India successfully tests fired AGNI 5 missile a surface to surface all-weather missile ranging nearly 5000 KM.
- MeitY Launches Cyber Surakshit Bharat to Strengthen Cybersecurity
- Vodafone India has partnered with e-commerce marketplace Flipkart to provide a range of entry-level smartphones at an effective price of Rs 999.
- 4 Schemes to Promote Young Scientists Announced by the Centre.
- Reliance Industries (RIL) become the first Indian company to cross the Rs6-lakh crore mark in market capitalisation.
- NIIF has partnered with DP World in building logistics infrastructure, together
- ONGC Acquires 51.11% Stake in HPCL.
- Tencent Becomes First Chinese Tech Firm Valued over \$500 Billion.
- Uber Approves SoftBank Multibillion-Dollar Investment Offer
- PayPal Launches Domestic Payments in India.
- Ola Ties up with Microsoft to Build Connected Vehicle Platform
- ONGC Gets Government Nod for Acquiring HPCL.
- Maruti Suzuki Replaces SBI as 6th Most Valuable Indian Firm.
- OBOPAY Gets Pre-Paid Instrument Licence from RBI.
- Ministry Launched First NIC-CERT a setup of National Informatics Centre to prevent and predict cyber-attacks on government utilities in New Delhi.
- ISRO is developing small satellite launch vehicles to launch low-cost small satellites.

- Ola Acquires Food Panda India Business, further invest \$200 million.
- Bharti Airtel to buy Millicom's Operations in Rwanda.
- Quikr Acquires HDFC's Digital, Realty Units in all Stock Deal.
- China has successfully launched its Land Surveying Satellite LKW-2.
- US scientist developed Reservoir computing system developed to help machines to think just like humans.
- China successfully launches remote sensing satellites of Yaogan-30 project.
- 25th National Children Science Congress held in Gujarat.
- NASA's Gravity Recovery and Climate Experiment (GRACE) mission which has lasted for 15 years has come to an end.
- An offshore patrol vessel (OPV) named Vikram which is entirely developed in-house by Larsen and Toubro was handed over to the Coast Guard.
- The Indian Air Force has successfully tested its first Glide bomb, along with DRDO.
- Twitter has officially expanded its character count from 140 to 280.
- Ola is to build a vehicle Platform by partnering with Tech Major Microsoft.
- India test-fired its indigenously developed long cruise missile Nirbhay.
- On November 15, Google paid tribute to Cornelia Sorabji on her 151st birthday with a doodle.
- Alibaba owned UC Browser has been removed from the Google Play Store.
- Central Government launched phase 2 of the BharatNet project to connect 1.5 lakh gram panchayats with high-speed broadband by March 2019.
- India's first wave-powered Navigational Buoy, developed by National Institute of Ocean Technology was launched in Chennai.
- Prime Minister Narendra Modi launched a new mobile app Unified Mobile Application for New-age Governance - UMANG.
- BrahMos has been successfully tested for the first time from a Sukhoi-30MKI fighter of the Indian Air Force (IAF) at Bay of Bengal
- NASA has completed the first test of its Mars 2020 mission's parachute-testing series, the Advanced Supersonic Parachute Inflation Research Experiment (ASPIRE)
- Centre for Cellular and Molecular Biology (CCMB) in association with the Indian Institute of Rice Research (IIRR) has come out with an Improved Samba Masuri (ISM).
- NASA has launched the first in a series of four advanced polar-orbiting satellites on its third try.
- Minister of State for Power and New & Renewable Energy R.K. Singh launched the Pradhan Mantri Sahaj Bijli Har Ghar Yojana – 'Saubhagya' Web Portal.

IMPORTANT NEWS- STATES

- The Chief Minister of Himachal Pradesh, Mr. Jai Ram Thakur launched the 'Shakti' app for women's safety.
- The Zero Budget Natural Farming (ZBNF) project has been launched by the Himachal Pradesh government to promote organic farming.
- PM Modi Inaugurates Global Investment Summit in Assam.
- World Bank Commits \$100 Million to Boost Tamil Nadu's Rural Economy.
- International Bird Festival to Be Held in Dudhwa National Park, UP.
- Indian Railways to set up Coach Factory in Marathwada, Maharashtra.
- Government inks \$100 Million loan agreement for Project to Boost Rural Economy of Tamil Nadu.
- Himachal Pradesh launches Zero Budget Natural Farming project to promote organic farming.
- 2018 Republic Day parade: Maharashtra wins best tableau prize.
- Advantage Assam Global Investors Summit 2018 Inaugurated.
- Uttar Pradesh State Government, in association with United Nations Children's Fund (UNICEF) has launched 'DASTAK' on 5th February 2018.
- Maharashtra to become the first state to have Transgender Welfare Board.
- The President of India inaugurated the Mahamastakabhisheka Mahotsav 2018 of Gommateshwara Bhagwan Sri Bahubali Swami at Shravanabelagola, Karnataka.
- Arunachal Pradesh CM Lays Foundation Stone for Rhododendron Park.
- 11 states declared ODF under Swachh Bharat Mission.
- Bihar government bans sale of loose cigarettes.
- The Indian navy has unveiled the Integrated Automation Aviation Meteorological System at INS Garuda naval air station located in Kochi, Kerala.
- Odisha to Sponsor Indian Hockey Teams for Five Years.
- West Bengal Becomes First State to Opt Out of 'Modicare'.
- Youth Exchange Programme 'Watan ko Jano' Launched With an aim to give exposure to the youth and children of Jammu and Kashmir, the Ministry of Home Affairs has launched "Watan ko Jano" programme.
- Maharashtra to Launch Asmita Yojana on Women's Day, which attempts to remove the taboo associated with the topic of menstrual hygiene.
- Khajuraho Dance Festival Begins in Madhya Pradesh.
- Uttar Pradesh Becomes 1st State to Clear Projects Digitally by an online digital platform "Nivesh Mitro".
- Parivartan Scheme launched in Haryana, which addresses major 10 issues including cleanliness and pollution.

- Special Package Launched to Tackle Insurgency in Arunachal Pradesh.
- Government Sets up the NITI Forum for Northeast.
- Prime Minister Narendra Modi inaugurated the two-day 'UP Investors Summit' in Lucknow.
- Uder Vikas Samiksha Yatra Bihar Chief Minister laid down foundation stones for more than 100 projects worth Rs 700 Crore in Nalanda district.
- Arunachal Pradesh became the second state in the North-East after Assam to become Open Defecation Free. The three remaining districts of Upper Subansiri, Siang Changlang were declared ODF.
- Telangana Chief Minister K Chandrasekhar Rao has given New Year gift to the farmers of the state by launching a 24-hours power supply free of cost.
- The Karnataka government announced that Karnataka International Travel Expo (KITE) which will be the largest B2B event of the country will be held from 28th February 2018.
- APGVB (Andhra Pradesh Gramin Vikas Bank) introduced desktop ATMs in rural India.
- Bhanakpur village of Haryana has become the second village in the country and first in Haryana to sing National Anthem on loudspeakers daily.
- Goa will be hosting the 3rd Edition of the Science Film Festival of India from January 16-19.
- Karnataka receives approval for the purchase of electric vehicles under FAME India scheme.
- CCEA approves construction of bi-directional Zojila Tunnel in J&K.
- NMCG approves five Namami Gange projects in West Bengal, Uttar Pradesh and Uttarakhand.
- West Bengal CM Unveils Official Emblem of West Bengal Government.
- Karnataka to Hold 'Largest B2B Travel Event' in the Country.
- 1st Draft of National Register of Citizens in Assam Released.
- Bhopal becomes the first state to have a 'Happy Nari' sanitary napkin vending machine in the railway station.
- Bandicoot Robots will soon replace men in cleaning up sewer holes in Kerala, ending the age-old practice of manual scavenging in Kerala.
- To commemorate 50 years of the Special Olympics programme, a three-day programme was organized in Kerala.
- NFHS-4 wealth index released: Delhi declared the richest state.
- Maharashtra Unveils Public Cloud Policy.
- Centre Sanctions Projects over Rs. 10,000 cr in North East for Better Network Connectivity.
- Prime Minister Narendra Modi has inaugurated the project commencement of the Rajasthan Refinery at Pachpadra in Barmer district.
- The Chief Minister of West Bengal, Mamta Banerjee unveiled the official emblem of the state government which has features the Ashoka Pillar on the top with the theme of "Biswa Bangla" at the centre and was recently approved by the centre.
- Haryana has become the first state in India to launch the High-Risk Pregnancy (HRP) Portal.
- India's second FTII (Film and Television Institute of India) to be set up in Arunachal Pradesh.

- The Karnataka government announced that Karnataka International Travel Expo (KITE) which will be the largest B2B event of the country will be held from 28th February 2018.
- Logistics Ease Across Different States (LEADS) Index- Gujarat tops.
- Shri Hardeep Singh Puri, Minister of State (I/C) for Housing and Urban Affairs along with the Chief Minister of Goa, Shri Manohar Parrikar launched the 'Protocol for Star Rating of Garbage-Free Cities' in Goa.
- Fourth Edition of India International Science Festival to be held in Lucknow
- India's 1st Garbage Festival Organised in Chhattisgarh.
- A replica of the iconic Qutub Minar made out of municipal waste, costing Rs 16 lakh, has been erected in a newly-created street roundabout near the Delhi international airport.
- Telangana, Tokyo Body Sign MoU for Municipal Waste Incineration.
- Delhi Declaration of the ASEAN-India Commemorative Summit.
- GoI, Uttarakhand, And World Bank Sign \$120 Million Loan Agreement for Water Supply.
- 7th Asia Steel International Conference to Be Held in Bhubaneswar.
- Himachal CM Launches 'Shakti' App for Women's Safety.
- Kolkata Becomes 1st Indian Metro to Get a Floating Market.
- AYUSH Minister Lays Foundation Stone for Homeopathy Research Institute in Jaipur.
- Punjab Government Launches Mahatma Gandhi Sarbat Vikas Yojana.
- Andhra Pradesh Assembly Passes Kapu Reservation Bill.
- UP's Shamli Becomes 23rd District to be Included in NCR.
- The 6th edition of International Tourism Mart 2017 was inaugurated in Guwahati by the Governor of Assam Shri Jagdish Mukhi.
- UP, First State to Endorse Centre's Triple Talaq Draft Bill.
- Kerala to Raise Minimum Liquor Drinking Age from 21 to 23.
- Rajasthan Becomes First State to Offer e-mail IDs in Hindi.
- Jammu and Kashmir govt. launches Saubhagya Scheme.
- ADB approved USD 346 million to Karnataka to upgradation project of highways to the state government.
- Bihar Government launches Safe City Surveillance scheme for Women Safety.
- Adivasi Mahotsav 2017: Tribal Festival organised in Chhattisgarh.
- India's first Electronic Manufacturing Cluster set up in Andhra Pradesh.
- Losar Festival Celebrated in Ladakh.
- Maharashtra Institute of Technology, Pune's initiative, Avantika University has become India's first design university with a unique academic structure.
- UP To, Have Cow Protection Committees in All Districts.
- Andhra Pradesh Cabinet Approves Pension for State's Transgender.
- Goa Celebrates 56th Liberation Day.
- Vijay Rupani Remains Gujarat Chief Minister and Nitin Patel His Deputy.
- PM inaugurates 60 MW Tuirial Hydropower Project in Aizawl, Mizoram.

- Kaleshwaram Lift Irrigation Project gets environmental clearance in Telangana.
- India's First National Rail and Transportation University to come at Vadodara.
- Jairam Thakur Is the New Chief Minister of Himachal Pradesh.
- Bengaluru Becomes First City to Get its Own Logo.
- Gujarat is hosting the 25th edition of National Children Science Congress (NCSC) from December 27 to December 31, 2017.
- Maharashtra & UP top in GST collection in first five months.
- Vijay Rupani sworn in as Chief Minister of Gujarat.
- President inaugurates Andhra Pradesh Fiber Grid Project.
- According to the Gender Vulnerability Index published by Women and Child Development Ministry of India, Goa is the safest and Bihar is the most unsafe city for women.
- Chief Minister of Punjab Amarinder Singh has formed a committee that will frame the strategy to frame sports university in Patiala.
- Prime Minister of India Narendra Modi inaugurated the first International Consumer Protection Conference in New Delhi.
- Border Roads Organisation has built the highest road able to be used by motor vehicles in Ladakh region of Jammu and Kashmir.
- Walmart India has launched its first fulfillment centre in Mumbai.
- Uttar Pradesh Government decided to make India's first Black Buck conservation reserve in Allahabad.
- Government of Haryana announced Lifetime pension for Hindi Satyagrahis.
- Karnataka signed MoU with Microsoft India to empower farmers with technological solutions.
- Haryana has become the first state in the country to treat Hepatitis-C patients through oral medicine
- The state government of Kerala has launched 'She Pad' scheme for 300 government schools, to provide free sanitary napkins.
- Sri Ranganathaswamy Temple in Srirangam of Tamil Nadu has won the UNESCO Asia Pacific Award of Merit 2017 for cultural heritage conservation.
- Goa is set to host the Nobel Prize Series-India 2018 which is scheduled from February 1 to 28 2018.
- The famous Banaganapalle mangoes of Andhra Pradesh and Tulaipanji rice of West Bengal have been granted Geographical Indication (GI) by the Indian patent office.
- The government of Telangana declared Urdu as Second Official language.
- The Maharashtra government has banned packaged water bottles in Mantralaya and other government offices.

- The state government of Maharashtra has constituted a seven-member committee to find out the methods to control custodial deaths.
- The Karnataka government's Prevention and Eradication of Inhuman Evil Practices and Black Magic Bill, 2017 was unanimously passed in the Legislative Assembly with some amendments.
- The petroleum ministry has announced that Bharat Stage VI (BS-VI) fuel will be available in Delhi from 1st April 2018.
- India's first Tribal Entrepreneurship Summit was organized in Dantewada city of Chhattisgarh.
- The Rajasthan High Court has directed the police department to appoint a transgender candidate as a constable.
- Nagaland becomes the first Northeastern state to launch PoS for paying electricity bills.
- The Union Minister of State for Development of North-Eastern Region Dr. Jitendra Singh launched an exclusive "Rural Livelihood scheme for the Northeast".
- Odisha has decided to launch a new agricultural scheme called Nabakrushna Choudhury Seccha Unnayan Yojana
- Parab-2017, the annual cultural festival of Odisha's Koraput district has started in Koraput.
- 48th edition of International Film Festival of India (IFFI) began at Goa's capital Panaji.
- The first ever Namami Barak festival was inaugurated in Silchar by the Chief Minister of Assam Sarbanand Sonowal.
- Interim Meeting of the Steering Committee of the International Monetary Fund (IMF)'s South Asia Regional Training and Technical Assistance Center (SARTTAC) took place in New Delhi.
- Under the Ek Bharat-Shreshtha Bharat Yojana, Madhya Pradesh has partnered with Manipur and Nagaland.

Nabard Grade A Course

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- ✓ Notes
- ✓ Mock Test Series
- ✓ Doubt clearing sessions

BANK EXAMS Today

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SPORTS NEWS

- Sandeep Lamichhane Becomes 1st Cricketer from Nepal to be Signed for IPL.
- Indonesia Badminton Open 2018: Saina Nehwal Ends as Runner-up.
- India has defeated Australia to lift the Under 19 World cup for the fourth time.
- Saurav Ghosal Becomes the Highest-Ranked Indian Squash Player.
- India Open Boxing: Mary Kom Clinches Gold, India Bag 10 Medals.
- Melbourne to Host Final of 2020 World T20.
- PM Modi Launched 1st Khelo India School Games.
- Sharath Kamal Wins Table Tennis Nationals Championship.
- Tai Tzu Ying of Taiwan Wins Indonesian Masters.
- The Australian Open is a tennis tournament held annually in Melbourne Park, Australia. Men's Singles winner Roger Federer (Switzerland) and Women's Singles winner Caroline Wozniacki.
- India Clinched under-19 Cricket World Cup 2018.
- Jhulan Goswami Becomes the 1st woman in the World to take 200 wickets in ODI.
- Winter Olympic Games Starts in Pyeongchang, South Korea.
- first Khelo India School Games concluded in New Delhi with sports powerhouse Haryana topped the overall medal tally.
- Shubhankar Sharma Becomes Best Indian Golfer in The World.
- Rohan More to become 1st Asian to Swim Across Ocean Seven.
- Ronaldo Becomes First Player to Score 100 Goals for One Club.
- India to Host 8th Theatre Olympics.
- Tamil Nadu Wins Senior Women's National Football Championship for First Time.
- Kishan Gangolli Wins 13th Edition of National Chess Championship for Blind.
- Sharmila Nicollet, 1st Indian Golfer to Qualify for China LPGA Tour.
- Reigning Commonwealth Games champion Parupalli Kashyap wins Austrian Open.
- Cricket Canada Unveils ICC-Approved T20 League.
- Australia's Most-Capped Female Player Alex Blackwell Retires.
- Roger Federer Wins Rotterdam Open For 97th Career Title.
- Vidarbha Claims Maiden Ranji Trophy in the 84-year long history of the Indian domestic tournament by Delhi by nine wickets at the Holkar Stadium in Indore.
- Indian Golfer Shiv Kapur Wins Royal Cup at Pattaya.
- Meghalaya signs host city contract for 39th National Games in 2022.
- G Sathiyam Becomes India's Highest-Ranked Player in Latest ITTF Rankings.
- The Indian cricket team won the blind world cup 2018 by beating arch-rivals Pakistan by 2 wickets in the final.

- West Indies to Host 2018 Women's World T20.
- Lifter Rakhi Halder Creates New National Record.
- Shuttler Siddharth Singh Wins Swedish Open Junior Badminton Title.
- Vidarbha Claims Maiden Ranji Trophy in the 84-year long history of the Indian domestic tournament by Delhi by nine wickets at the Holkar Stadium in Indore.
- India's Aanchal Thakur created history by winning a medal at the Alpine Eder 3200 Cup in Turkey organised by The Federation Internationale de Ski, which is international Medal in Skiing.
- Professional player Aditya Mehta won the Kolkata Open 2018 International Invitation Snooker Championship in the capital city of West Bengal, Kolkata.
- Team Liverpool sold Brazilian football player Philippe Coutinho to Team Barcelona for 160 million Euros (\$192 million). With this, transfer of Philippe Coutinho has become the 2nd Most Expensive transfer in World Soccer History.
- Gilles Simon of France has lifted the inaugural Tata Open Maharashtra Tennis trophy. In the summit clash in Pune, the unseeded French player defeated second-seeded Kevin Anderson in straight sets
- Former world silver medallist Sarjubala Devi claimed the gold medal at the National Women's Boxing Championship.
- Khelo India School Games 2018, a brainchild of Olympian and sports minister Rajyavardhan Rathore, will be held at multiple venues across Delhi from 31st January 2018.
- A visually impaired Reserve Bank of India employee has brought laurels to India by claiming gold at the World Para-Swimming Championship in Mexico.
- India Wins First-Ever South Asian Regional Badminton Team Championship.
- Yuvraj Singh Launches UNICEF-ICC's Adolescent Campaign.
- Russia Banned from 2018 Winter Olympics.
- Prithvi Shaw Named India's Captain for 2018 U-19 World Cup.
- Deepika Kumari Wins Bronze at Indoor Archery World Cup.
- Roger Federer named BBC Overseas Sports Personality of the Year.
- India to Host 2021 Champions Trophy, 2023 World Cup.
- India Becomes 1st Ever Team to Register Hundred 300+ ODI Totals.
- India Beat Germany, Win Bronze at Hockey World League Final.
- Jitu Rai and Heena Sidhu Win bronze Medals at Asian Championships.
- Australia Beat Argentina to Win Gold in Hockey World League Final.
- Indian Golfer Shubhankar Sharma claimed his maiden European Tour victory in the Joburg Open, in South Africa.
- BCCI Lifts Ban on Rajasthan Cricket Association.
- PV Sindhu Wins silver at BWF World Superseries Finals.
- Sir Mo Farah has been named BBC Sports Personality of the Year for 2017.
- Messi Gets La Liga's Best Player Award 2017.

- Sushil Kumar Clinches Gold at Commonwealth Wrestling Championships.
- Junior shuttler Aakarshi Kashyap won U-17 and U-19 singles titles at Badminton junior Nationals in Guwahati, Assam.
- India Finishes 1st at Junior Boxing Championship in Germany.
- Ekta Bisht First Indian Women Cricketer named in ICC ODI & T20 Teams.
- Birmingham to Host Commonwealth Games in 2022.
- BCCI Appoints Saba Karim as General Manager.
- Jitu Rai Shoots 50m Pistol Gold With Record Score.
- Viswanathan Anand wins World Rapid Chess Championship.
- Indian Shuttler Kidambi Srikanth became the first Indian to win Yonex French Open Tournament Title.
- England won FIFA Under-17 World Cup 2017 by defeating Spain in the finals of the match.
- India captain Mithali Raj has secured first place in the latest ICC ODI rankings for women (batting).
- Indian Badminton star Kidambi Srikanth has become the first Indian to lift four Super Series titles in a year and reached his career-best Rank 2.
- Indian Shooter Gagan Narang has won the silver medal in Commonwealth Shooting Championships.
- Indian shooter Heena Sidhu won Gold medal in Air pisto category in Commonwealth championship.
- Famous Tennis Star Martina Hingis announced retirement form Tennis.
- Indian cricketer Virat Kohli becomes the fastest batsman in the world to score 9000 runs.
- India boxer Mary Kom won the gold medal for the fifth time at the Asian Boxing Championship
- Indian shuttler Saina Nehwal defeated PV Sindhu in the final match of Senior National Badminton Championship.
- Indian shuttler H S Prannoy defeated Kidambi Srikanth in the final match of Senior National Badminton Championship.
- India defeated China to win the women's Asia Cup Hockey Title 2017.
- Indian shooter Shagun Chowdhary bagged a national championship crown by winning women's trap event at the 61st National Shooting Championship.
- Arjuna-awardee gymnast Dipa Karmakar was honoured with a D.Litt. degree from the National Institute of Technology (NIT), Agartala.
- Indian cueist Pankaj Advani clinched his 17th World Billiards Championship title in Doha.
- France is named to host the event of Rugby World Cup to be held in the year 2023.
- Indian Tennis pair Leander Paes and Purav Raja won Knoxville Challenger title.
- Famous Racer Sebastian Vettel wins Brazilian Grand Prix title.

- Barcelona superstar Lionel Messi received his fourth European Golden Shoe award
- Basel city of Switzerland is ready to become the first city to jointly host the Badminton and Para-Badminton World Championships.
- The Delhi District Cricket Association (DDCA) has decided to rename the Gate No. 3 and 4 of the Firoz Shah Kotla Stadium after Indian woman cricketer Anjum Chopra.
- Women's Youth World Boxing Championship begins in Guwahati of Assam.
- ATP Finals Title was lifted by Grigor Dimitrov, in London.
- Afghanistan won its first Under 19 Asia Cup title held in Malaysia.
- Indian Tennis player Yuki Bhambri won ATP Challengers Trophy 2017, in Pune.

UNION BUDGET (2018-19) HIGHLIGHTS

Arun Jaitley presented Budget for the year 2018-19 in the parliament. This is the first budget after big economic reforms like the Goods and Services Tax, dynamic fuel pricing, mega PSU bank recapitalization etc. The Rail Budget, like last year, will be presented as part of the Union Budget. Some of the key highlights of the Budget are:

1. FISCAL SITUATION:

As per the Budget

- Fiscal deficit is 3.5% of GDP in 2017-18.
- For next fiscal year fiscal deficit is projected at 3.3% of GDP

2. TAX:



BUDGET 2018

Income Tax


- No change in personal income tax slabs rates
- Standard deduction of Rs 40,000 for medical expenses for salaried class
- Senior citizens get Rs 50,000 exemption for medical insurance
- Senior citizens get Rs 10,000 exemption in income from FDs

#Budget2018 #RebootingIndia

- The government proposes no change in personal income tax rates for salaried class.
- To boost MSME sector corporate tax reduced has been reduced from 30 per cent to 25 per cent for companies with turnover up to Rs 250 crore.
- Long term capital gains exceeding Rs. 1 lakh will be taxed at 10%
- Short term capital tax remains at 15%
- Govt makes PAN mandatory for any entity entering into a financial transaction of Rs 2.5 lakh or more.
- Central Board of Excise and Customs renamed as Central Board of Indirect Taxes and Customs
- Education cess increased to 4% from 3%
- All senior citizens will now be able to claim benefit of a deduction of ₹50,000 for any medical insurance.

AGRICULTURE:

- In a major relief to farmers, minimum support price (MSP) for all upcoming Kharif crops has been raised to 1.5 times the cost of production. In case the market prices are lower than MSP, government would procure the produce or ensure farmers get right prices.
- To strengthen the market connectivity Agricultural market and infra fund of with corpus of Rs 2,000 will be created for 22,000 Gramin agricultural markets and 585 APMCs.



BUDGET 2018

Jai Kisan

- Agricultural market fund of Rs 2,000 crore
- Kharif MSP at 1.5 times produce price
- Food processing sector allocation almost doubled to Rs 1400 cr
- Rs 10,000 cr for fisheries & aquaculture, animal husbandry funds
- Rs 500 cr for Operation Green

#BudgET2018 #RebootingIndia

- Operation Green will produce farmer producer organisation, logistics, warehousing etc allocation of Rs 500 crore.
- Export of agri commodity has been liberalised to meet India's agricultural exports potential of \$100 billion.

- To boost bamboo sector, government Proposed to launch a restructured bamboo mission "Bamboo is green gold" with a fund of Rs 1200 crore.
- Agricultural credit target increased from Rs 8.5 lakh crore to Rs 11 lakh core

HEALTH:

- Under Aayushman Bharat program Rs. 5 lakh medical insurance cover per year is provided for 10 crore families
- 1.5 lakh centres will be setup to provide health facilities close to home
- Proposed to setup one medical college for every 3 parliamentary constituencies

RURAL ECONOMY:

- Under PM Saubhagya Yojana 4 crore poor people will get power connection.
- Govt plans to construct 2 crore toilets in next fiscal year under Swachh Bharat Mission
- Government set target housing for all by 2022. 1 cr houses to be built under Pradhan Mantri Awas Yojana in rural areas
- setting up a Fisheries and Aqua culture Infrastructure Development Fund (FAIDF) for fisheries sector and an Animal Husbandry Infrastructure Development Fund (AHIDF) for financing infrastructure requirement of animal husbandry sector with a total corpus of Rs.10,000 crore for the two new funds

EDUCATION:

BUDGET 2018-19
Education

REVITALISING INFRASTRUCTURE AND SYSTEMS IN EDUCATION (RISE)

- Launch of a major initiative named "Revitalising Infrastructure and Systems in Education (RISE) by 2022" with a total investment of Rs. 1,00,000 crore
- Higher Education Financing Agency (HEFA) would be suitably structured for funding this initiative.

- Rs. 1 lakh crore allocated to revitalization and upgradation of education sector.
- By 2022, every block with more than 50 per cent ST population will have Ekalavya schools

DEFENCE:

The total outlay for defence in budget 2018 is Rs 2.95 lakh crore up from Rs 2.74 lakh crore last year

TECHNOLOGY:

- Rs. 3,073 cr allocated for Digital India scheme
- 5 lakh WiFi hotspots will be installed to give access of broadband services to 5 crore rural citizens.
- Govt is planning to explore the usage of Blockchain technology



EMPLOYEE-CENTRIC SCHEMES:

- Government will contribute 12% of the wage of new employees in Employee provident Fund in all sectors for next three years
- Women contribution to EPF reduced to 8% for first 3 years

SOCIAL SECURITY:

- Under Ujjwala Yojana 8 cr women would get free LPG
- For boosting livelihood opportunities and private enterprise, target for loans to self-help group for women has been increased to Rs 75,000 crore

RAILWAYS:

- For the year 2018-19, Rs. 1.48 lakh crores have been allocated for Railways.
- Redevelopment of 600 major railway stations will take up

AVIATION:

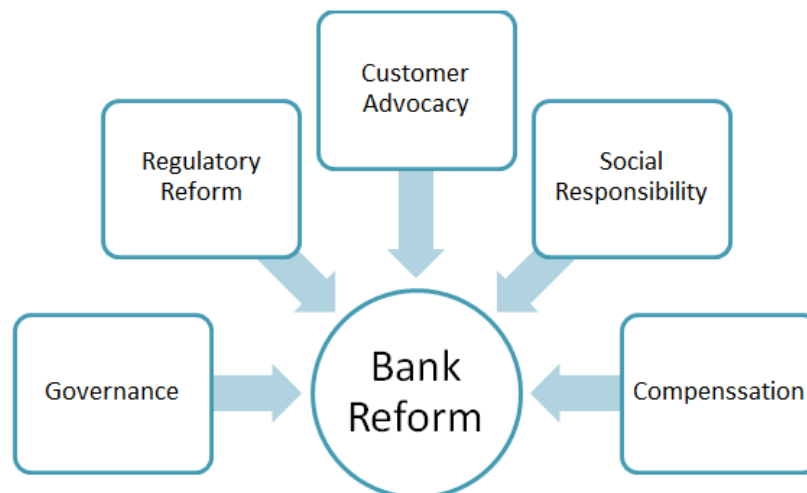
- Government plans to expand airport capacity by as much as five times and aims to take the trip count to 1 billion per year.
- Under UDAN scheme, 64 airports will be connected across the country to boost low cost flying.

MISCELLANEOUS:

- The food subsidy has been increased for the from Rs 1.4 lakh crore in 2017-18 to Rs 1.69 lakh crore in 2018-19.
- Union Trust of India, Oriental insurance and National insurance will be merged
- Proposed to extend Pradhan Mantri Vaya Vandana Yojana up to March, 2020.
- Current investment limit proposed to be increased to Rs. 15 lakh from the existing limit of Rs. 7.5 lakh per senior citizen.
- NITI Aayog to initiate a national programme on Artificial Intelligence(AI)
- Budget proposed to set a target of Rs.3 lakh crore for lending under MUDRA for 2018-19 after having successfully exceeded the targets in all previous years.

YOJANA MAGAZINE JANUARY 2018

BANKING SECTOR REFORMS: ENSURING REGULATION



HISTORY OF BANKING REFORMS IN INDIA:

- In 1969, the government nationalised banks with deposits greater than Rs. 50 Cr.
- In 1980, the government again nationalised some more banks with country wide deposits more than 200Cr.
- In 1991, the government of India liberalized the economy.
- The committee on Financial systems, chaired by Mr. M. Narasimham in 1991, recommended to reduce the Statutory Liquidity Ratio (SLR), and Cash Reserve Ratio (CRR) to free up bank resources, relying on market forces to determine interest rates, making it easier for private and foreign banks to enter to enhance competition and reducing substantially the number of Public Sector Banks (PSBs).
- In 1998, the committee on banking reforms, also chaired by Mr. Narsimham recommended a further set of measures to strengthen the banking sector. The committee reviewed progress in existing measures and proposed further measures related to legislation, Capital Adequacy and Bank Mergers. The committee also recommended steps relating to greater technology use, skills training and professional management of banks.
- Many of reforms since 1991, improved the performance and strength of India's banking sector. Such as the amount of credit extended by the banking system as a share of GDP increased from 51.5% in 1990 to 53.4% in 2000.
- In 2000, the committee on Financial Sector Reforms included recommendations on Macroeconomic and regulatory frameworks for India, financial inclusion and domestic financial development.
- In 2014, P.J Nayak committee was constituted to Review Governance of Boards of Banks. It recommended on enhancing the government and management of public sector banks.

THE CURRENT SITUATION:

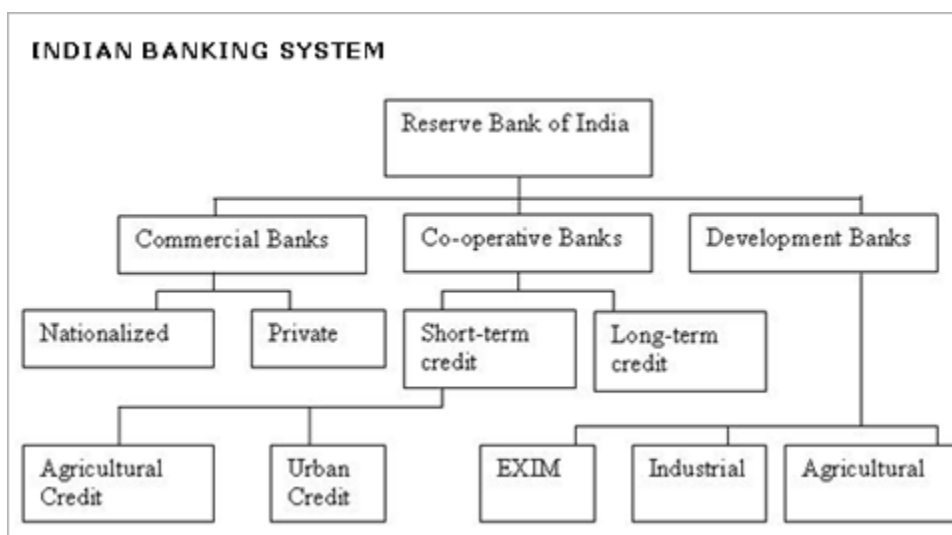
- Since PSBs account for over 70% of total assets, PSBs' performance inevitably represents the performance of overall banking system.
- PSBs are the biggest contributors with a share of 88% of the stock of March 2016.
- The share of stressed assets in PSBs is nearly 16% more than 3times that in Private banks.

Table: 1 Stressed Advances of Bank as a share of total Advances (percent)

	March 2008	March 2017
Public Sector Banks	3.5	15.6
Private Sector Banks	4.2	4.6
Foreign Banks	3.0	4.5
All Banks	3.5	12.1

- Return of Assets (ROA) and Return on Equity (ROE) ratios turned negative for the first time in a decade.
- The Gross Non Performing Assets (NPA) of scheduled commercial banks amounted to Rs. 6.1 trillion in March 2016.
- The decline in banks' profits is largely due to higher growth in risk provisions, loan write-offs and decline in net interest income.
- To counter negative effects on Economy, the Ministry of Finance announced a Rs.2.1 lakh Crores plan to recapitalize banks. These funds will not only help PSBs meet their minimum capital requirements but they will also help banks clean up their balance sheets and cover bad loans going forward.

GLOBAL COMPETITION:



- India's banks lag behind global counterparts in terms of financial depth or the size of banks, other financial institutions and markets relative to economic output.
- Since 1991, only 14 licenses have been granted for universal banks. In contrast, in the United States, over 130 new banks were chartered annually on average between 1976 and 2009.
- The number of foreign banks is very small i.e. 6% of total banking assets.

LOOKING AHEAD:

In the future, India should strive to have a more robust and well-capitalized banking system, with enhanced capacity to extend credit and an incentive structure suitable for productive allocation of resources. To build a robust banking system, recapitalization will have to be complemented by a host of other measures including corporate governance reforms, lower entry barriers, improved financial

supervision, development of a dynamic corporate debt market and efficient debt recovery mechanisms.

There are 3 particular areas that can be prioritized:-

- a. Improving Governance and Strengthening institutions.
- b. Development of corporate bond markets.
- c. Make the banking sector more competitive.

PROTAGONIST TO ECONOMIC TRANSFORMATION

PRIVATE SECTOR BANKS:

- After 1990, Private Sector Banks turned from being peripheral players to one of the principal drivers in the process of credit dissemination in the economy.
- As of FY07, Private Sector Banks had 20% share in outstanding credit which now stands at 29% as of FY17.
- The faster pace of growth of private sector banks can be attributed to the fact that they have been nimble in adapting to the evolving needs of the customer.
- Private sector banks' ownership of deposits has risen from 20% in FY07 to 24% in FY17.

PUBLIC SECTOR BANKS:

While the PSBs have lagged behind their peers in the private sector over the last one decade, recent structural reforms undertaken by the Government could certainly help them in consolidating their position:

- Governance reforms like setting up of Bank Board Bureau, splitting up CMD's post and recommendation for a longer tenure for CEO (5years) are expected to help improve efficiency in the longer run.
- The creation of CRILC (Central Repository of Information on Large Credits) and the implementation of IBC (Insolvency and Bankruptcy Code) have provided an institutional framework for sharing information and resolution of stressed assets.
- The large scale recapitalization plan worth Rs. 2.11 lakh Crore recently announced by the government for PSBs can be a potential Game Changer.

NEXT GENERATION BANKING:

With India expected to become the 4th largest economy in the world by 2025, the following 4Ds will determine and drive the banking landscape:

- **DEVELOPMENT:** Financial Inclusion Agenda and Other Key Sectorial and Structural reforms.
- **DEREGULATION:** Policy improvement in financial intermediation and savings propensity.
- **DEMOGRAPHICS:** Market getting dominated by young and digitally equipped population.
- **DISRUPTION:** Digitization and the integration of banking, telecom, and financial space.

Based on the above 4 Ds, the following seven trends will define the next generation banking in India:

TRANSFORMING THE WAY WE BANK

Technology will define banking contours in the future. There are over 946 million mobile users in the country but only 50mn mobile banking customers. In this respect, the JAM Trinity (Jan-Dhan-Aadhar-Mobile) has the potential to change the face of banking.

'CREATIVE DESTRUCTION' OF BANKS

Bank will need to focus on innovation that raises competition and leads to better and cheaper services for customers. Outsourcing utilities like customer authentication, fraud checking, payments' processing, account infrastructure, KYC processing could be key steps going forward.

CASHLESS AND BRANCHLESS BANKING

As per Morgan Stanley, Indian internet market could rise from \$11bn in 2013 to \$13bn by 2020, and this poses as an undeniable opportunity. The banking industry could soon transform from 9 to 5 brick and mortar business to a 24*7 solutions platform across the globe.

INNOVATION IN ATM USAGE

As per World Bank estimates, the operational cost per transaction for Indian Banks is Rs 48 per Branch, Rs 25 for Phone Banking, Rs 18 for ATM, Rs 8 for IVR and Rs 4 for online. India has poor ATM penetration - there are only 11 ATMs for every 1 million people in India compared to 37 in China and 52 in Malaysia. In this regard solar ATMs could reduce set up cost by almost 50% and also cater to power scarce rural areas.

INFRASTRUCTURE FINANCING

India has about 5% share in the global infrastructure market, which is expected to increase to 9-10% by 2025.

NEW MODELS TO SERVE MSMES

The MSMEs sector contributes 8% to the country's GDP. SIDBI has estimated the overall debt finance demand of the MSME sector at USD 650 billion. MUDRA Bank, Credit Guarantee Schemes, Incubation Centres, Start-up facilities etc. will play an important role in the coming years.

COMPETITION AND CONSOLIDATION

The following are a few innovative thoughts that could become a differentiating reality over the next 15-20 years.

- Account number portability
- Efficient leverage of Big Data Analytics
- Securitization of retail loans.

CONCLUSION

A complete embracement of these anticipated changes will not only put India banks in the global league, they will also help in pushing up the Indian economy to the top 4 slot in the world in the next five years.



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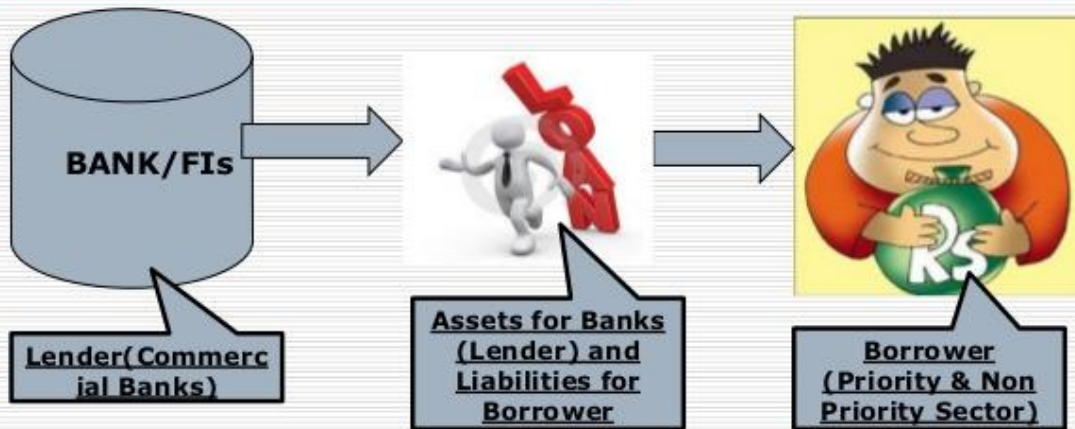
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MANAGING NON-PERFORMING ASSETS: A PARADIGM SHIFT

About Non Performing Assets (NPAs)



4

- Gross Non-Performing Assets i.e. Bad Loans of banks in India as on September 30, 2017 are Rs.8.40 lakh crore showing a growth of 1.31% from Rs. 8.29 lakh crore as on June 30, 2017.
- During the period of 2008 to 2014 gross advances of public sector banks grew from 18 lakh crores to Rs. 54 lakh crores and by September 17 this figure was Rs. 55.01 lakh crores. So the share of sticky assets of government owned banks in this pile of bad loan is almost 90%.
- There is a lag of nearly 3 to 4 years before NPAs out of the fresh lending appear. Fresh creation of NPAs during the phase of growth get masked by the high growth of advances and ever greening.
- Gross NPA ratio does not show alarming rise as denominator (Advances) increase much faster than the numerator (NPA).
- The provision of company law provides ammunition to bankers to initiate action and refer such cases to the Serious Fraud Investigation Office (SFIO).
- Any person who is found to be guilty of fraud can get imprisonment of 6 months but which may extend to 10 years and fine-Not be less than the amount involved in the fraud, but which may extend to three times the amount involved in the fraud. If the fraud in question involves public interest- Term of imprisonment shall not be less than 3 years.
- There are enabling laws which are specially meant for banks to recover default amount from borrowers are RDDBFI Act, SARFAESI Act-02 and recent legislation of Insolvency and Bankruptcy Code 2016.
- SARFAESI Act allows bankers to take possession of the assets charged to the bank and auction these without intervention of the court.

- A laudable effort made by the present government in implementing Insolvency and Bankruptcy Code on December 1, 16 is a game changer. IBC now is a potent weapon like Brahmastra to be used to destroy the demon of NPAs.
- Going forward, banks need to do forensic audit for ascertaining the end use of funds. They should use Big Data Analytics and other IT based solution for doing proper due diligence about the borrower and his businesses. Artificial Intelligence (AI) can be leveraged to predict default at least one year in advance with confidence of 80%. Banks have to fine tune their HR policies to train the young work force, which at present lacks experience, and upgrade their skills.
- Selecting retired executives like MD and ED having impeccable track record on the bank Board is worth examining. To expedite recovery government will do well to have a few more NCLTs and large number of DRTs as present benches are woefully short to achieve this objective.

Emerging scenario after Insolvency and Bankruptcy Code has kicked in, will change the borrowing culture and make lending, in future by the banks, much safer. Kudos to GOI for the paradigm shift. The mind-set of borrowers will change for sure.

BANK RECAPITALISATION: ENHANCING CAPITAL BASE



- NPAs in the PSBs have grown to a whopping Rs 7.33 crore in June 2017, compared with Rs. 2.73 crore in March 2015. Another figure reveals that NPAs of domestic banks have reached about 10% of loans and advances recently. So the Union Cabinet finalised an elaborate Rs. 2,11,000 crore plan to revitalise the domestic banking system with a mix of instruments such Market Borrowing, Budgetary Support and most importantly – launch of bank recapitalisation bonds.
- The breakup of the Rs 2,11,000 crore bank recapitalisation plan is thus: Rs 18,000 crore from Budgetary support, Rs 58,000 from equity issuance and Rs 1,35,000 crore from issue of bank recapitalisation bonds.

RECAPITALISATION BOND

- The government will issue the bonds and banks will subscribe the instrument directly. In doing so, the sovereign money will not move out and it will simply be an accounting entry. Money not changing hands will ensure that the government remains insulated from an additional burden on the fiscal.
- It is going to be beneficial for the banks as it enhances their capital base.
- If the government allows the banks to trade the bonds in the secondary market, it will help them raise money and bolster their loan book.
- If the government does not allow banks to trade the bonds, it can serve as investments earning interest income.
- The issue of bonds is a right step owing to the deluge of deposits that have come into the banking system post demonetisation. As per the RBI, 99% of the demonetised Rs 500 and Rs 1000 notes are back into the banking channel.

CRISIL REPORT

- A Crisil report released in July, 2017 points out that banks may have to take haircuts to the tune of Rs 2,40,000 crore or 60% in case of resolution of 50 large stressed accounts.
- Metal sector accounts for 30% of the total debt, construction sector for 25% and power sector for 15%. These three sectors account for almost half of the total NPAs in the economy, as on March 31, 2017.
- The banks may have to take a haircut of 60%, worth Rs 2.4 lakh crore, to settle 50 large stressed assets with debt of Rs 4 lakh crore.
- A/c to the report, companies requiring marginal haircuts are those facing temporary setbacks, which could be corrected over time. The power sector would require moderate haircuts, while metal and construction sectors would need aggressive ones.
- The agency said "it would be in the larger interest of the economy to pop the bitter pill of haircut than kick the can down the road."

CHIEF ECONOMIC ADVISOR, ARVIND SUBRAMANIAN, LECTURE

- The annual interest cost of the bonds is likely to be in the range of Rs 8,000 crore to Rs 9,000 crore.
- The annual interest cost of issuing the Rs 1.35 lakh crore recapitalisation bonds would neither result in inflation, nor push fiscal deficit because of increased economic activities and asset creation even as it incurs an annual interest cost of Rs 8000-Rs 9000 crore.

FACILITATING FINANCIAL INCLUSION

- Financial inclusion is a process of ensuring access to appropriate financial products and services needed by all sections of the society in general and vulnerable groups in particular, at an affordable cost, in a fair and transparent manner, by regulated, mainstream institutional players.

HISTORY

- In India, the financial Inclusion exercise, explicitly started with nationalization of State Bank of India in 1955. In 1967, 14 private banks were nationalized to serve the unbanked. In 1980, eight more private banks were nationalized to extend banking in rural areas and for vulnerable sections of society. In more recent years, since 2005, special efforts were made to ensure financial inclusion, by RBI by simplifying norms on know-your-customer requirements, and introducing 'no frills' account. RBI adopted a bank-led approach and encouraged technological innovations, like hand-held devices, to be used by banks in remote location.

REACH OF BANKING

- A/c to census 2011, only 58.7% of total households in India and only 54.4% households in rural areas had access to formal banking services.

EXPANSION OF BANKING AND ROLE OF MONEY LENDER

- The number of banking offices in India on the eve of establishment of the RBI in 1935 were 946. In March 1969, when banks were nationalised there were only 1,833 rural and 3,342 semi urban bank offices out of total 8,262 offices. Of these, there were 160 branches of Imperial Bank, 98 of exchange banks and 688 of Indian joint stock banks. This implied one bank branch for 3 lakhs of population.

GOVERNMENT INITIATIVES

- As of December 06, 2017 a total of 30.7 crore accounts had been opened under Pradhan Mantri Jan Dhan Yojana (PMJDY) of which 18.1 crore are in rural areas and 12.7 crore in urban areas. The number of RuPay cards have also increased to 23.1 crore. The progress has been impressive, considering that total amount of bank deposits with commercial banks was Rs. 69,841.2 crore as on December 06, 2017.

INNOVATION IN EXTENDING CREDIT

- To extend banking services to unbanked population, commercial banks began exploring alternatives to brick and mortar branch like mobile vans, banking kiosks and Business Correspondents (BCs).

SELECT ISSUES AND SUGGESTIONS

- First, there is a need to extend financial inclusion to the disabled, including those elderly where loco-motor activity, vision and hearing is impaired. There is a need for facilities like biometric-enabled and multi-lingual hand-held devices which can provide confidence in rural masses. Technological innovations like integrated machines that have functionality of cash withdrawals and deposits; facility of scanning documents to facilitate new account opening and loan disbursements; and voice commands and narration for available facilities could help increase banking penetration. Financial literacy can play a vital role.

CONCLUSION

- The successful expansion of banks is now being used to leverage the infrastructure for other financial products like Insurance schemes and Pension funds.

RESOLVING INSOLVENCY

- India improved its position on the 'Ease of Doing Business' ranking, 2018 released by the World Bank by 30 places to 100th position. Well defined and time bound norms for entry and exit are considered key to ease of doing Business.
- The improvement was basically noticed after the government put into effect the Insolvency and Bankruptcy Code (IBC) with a regulator Insolvency and Bankruptcy Board of India (IBBI) in 2016.
- Before the Code, there were about 12 laws, including the Contracts Act, the Recovery of Debts Due to Banks and Financial Institution Act, the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act.
- The Code is quite different from the earlier resolution systems as it shifts the responsibility to the creditor to initiate the Insolvency resolution process against the corporate debtor.
- The Code creates time-bound processes for Insolvency resolution of companies. If the default is over Rs. 1 lakh, the creditor may initiate Insolvency resolution process and go to NCLT.
- The National Company Law Tribunal (NCLT) adjudicates Insolvency resolution for companies. The Debt Recovery Tribunal (DRT) will adjudicate Insolvency resolution for individuals.

- After a case is admitted by NCLT, resolution processes will have to be completed within 180 days, extendable by another 90 days. However, there is a provision for fast tracking resolution process to complete it in 90 days which could be extended by further 45 days. However, only small companies (private entities having a paid up capital of up to Rs 50 lakh or turnover of up to Rs 2 crore) and start-ups could opt for this.
- The resolution processes are conducted by licensed Insolvency Professionals (IPs).

STRENGTHENING OF CYBER SECURITY

DIGITALIZATION

Digitalization is the rise of digital transaction where bank, customers, merchants, industries and other stakeholders form an interdependent financial system network.

A Less-cash Economy is an economy in which many of the transactions are carried out through digital means. It includes various modes such as internet banking, mobile banking, debit and credit cards, card-swipe or Point of Sales (PoS) machines, Unified Payments Interface (UPI)-BHIM, QR Code (Quick response) based transactions, Touch-n-Go cards.

CYBER SECURITY

Security is to be ensured at all the touch points of the digital transactions. The complete eco-system is to be Cyber-sanitised for all transactions to be flawless and with the following Security triangulation intact along with Non-Repudiation-

- Confidentially
- Integrity
- Availability

The whole eco system of digitalization includes the following stakeholders-

- Customer/Originator
- Originating institution
- Processing agency
- Beneficiary institution
- Beneficiary

GOI MEASURES TO STRENGTHEN THE CYBER SECURITY

NATIONAL CYBER SECURITY POLICY, 2013 (NCSP)

The policy has been built to offer a secure and resilient cyberspace for citizens, businesses and the Government.

CYBER SWACHHTA KENDRA (BOTNET CLEANING AND MALWARE ANALYSIS CENTRE)

To combat cyber security violations and prevent their increase, GOI's Computer Emergency Response Team (CERT-in) in February 2017 launched 'Cyber Swachhta Kendra' (Botnet Cleaning and Malware Analysis Centre).

The Cyber Swachhta Kendra is a step in the direction of creating a secure cyber ecosystem in the country as envisaged under the National Cyber Security Policy in India.

The centre offers following security and protective tools:

- USB Pratirodh, launched by GOI to control unauthorized usage of removal USB devices such as Pen drive, external hard drives etc.
- Samvid, a desktop based application Whitelisting Solution for Windows Operating System.
- M-kavach, a device for security of Android mobile devices.
- Browser JSGuard, a tool which serves as a browser extension which detects and defends malicious HTML and JavaScript attacks made through the web browser based on Heuristics.

INFORMATION TECHNOLOGY ACT

IT Act, 2000 is the primary law in India dealing with cybercrime and electronic commerce which had subsequent amendment in the year 2008.

ONLINE FRAUDS AND IT ACT

- Phishing is the most common banking fraud which happens online.

SECTION 66- HACKING WITH COMPUTER SYSTEM

- Penalty for this section is imprisonment up to three years, or/and with fine up to Rs 500,000.

SECTION 66B- RECEIVING STOLEN COMPUTER OR COMMUNICATION DEVICE

- Imprisonment up to 3 years, or/and with fine up to Rs 100,000.

SECTION 66C- CHEATING USING COMPUTER RESOURCE

- Imprisonment up to 3 years, or/and with fine up to Rs 100,000.

CREDIT CARD FRAUD

- Section 66, Section 66C, Section 66D and Section 420 of IPC are applicable.



RBI DIRECTIONS

- Limiting Liability of Customers in Unauthorized Electronic Banking Transactions.
- Thrust upon 'Zero Liability' and 'Limited Liability' for bank customers against any fraud provided if the same is reported to the bank immediately.
- RBI has made it mandatory for the banks to register all customers for text message alerts and permit reporting of unauthorized transactions through a reply to the alert message.
- In case of loss caused by a third party, the customer will be liable for the transaction value if he fails to report the fraudulent transaction within 4-7 working days of receiving the alert from the bank. In case the fraud is reported within 4-7 working days, a customers' maximum liability will be from Rs 5000 to Rs 25000, depending on the type of accounts and credit card limit.

WRAP UP

Security is a journey. Awareness will enable to face and mitigate the risk.

RURAL BANKING: TRANSLATING VISION TO REALITY

- Rural development is the sine-qua-non of the overall development of India. Since independence, it has been the constant endeavour of our policy makers to give adequate thrust to bringing rural prosperity in India.
- Even today, the country is home to 24% of the world's unbanked adults and about two-thirds of South Asia's. About 31 crore 'potentially bankable rural Indians' do not have access to formal banking services.
- Since rural households have irregular income and expenditure patterns, the banks have high Non-performing loans in rural areas. The loan waivers driven by political agenda, further aggravate the bankers' woes.
- The average ticket size of both a deposit transaction and a credit transaction in villages is small, which means the banks need more customers per branch or channel to break-even.
- The new rural finance paradigm needs to be based on the premise that 'rural people are bankable' and rural clientele is not limited only to the farmers and uneducated but also includes a generation which can use and adopt technology.
- In India, the 1st structured attempt towards financial inclusion, featured in 2005, when it was launched by K C Chakraborty. Mangalam village became the 1st village in India where all households were provided with banking facilities.
- Steps taken by RBI for financial are: facilitating no-frill accounts and General Credit Cards (GCCs) for small deposits and credit, norms were relaxed for people intending to open accounts with annual deposits of less than 50,000.
- With a view to provide hassle-free and timely credit to farmers, as on September 2016, above 50 million Kisan Credit Cards (KCC) have been issued by the banking system.
- RBI directed the commercial banks in different regions to start a 100% financial inclusion campaign, as a result of which UTs like Puducherry and states like Himachal Pradesh, Kerala announced 100% financial inclusion in all their districts.
- RBI's vision for 2020 is to open nearly 600 million new customers' accounts and service them through a variety of channels by leveraging on IT.
- The latest data show that the number of bank branches in rural areas has increased from 33,378 in March 2010 to 51,830 in March 2016, while the number of branchless banking outlets in rural India has risen from 34,316 in March 2010 to 534,477 in March 2016.
- India has the largest postal network in the world with over 1,54,882 Post Offices of which 1,39,182 (89.86%) are in the rural areas. In this backdrop, all-round efforts are to be made to ensure that Post Offices play a greater and more active role due to their known advantages. Launching of India Posts Bank by GOI is undoubtedly, a remarkable step in this direction.

- The SHG-Bank Linkage programme of NABARD, has become the biggest Micro-Credit programme of the world.

The government as well as the RBI have taken various measures recently to solve the various issues:

- Enormous success in opening of about 26 crore accounts under JAN DHAN YOJANA.
- Setting up Micro Unit Development Refinance Agency (MUDRA) for providing micro credits.
- Various social sector schemes like Atal Pension Yojana, Pradhan Mantri Suraksha Bima Yojana and Pradhan Mantri Jeevan Jyoti Bima Yojana which provide social security.
- Aadhaar enabled micro ATMs and RuPay cards to replace cash transactions.
- Promoting differential banking through new licenses given to 11 payment banks and 10 small finance banks.

MISSION INDRADHANUSH: REVAMPING OF PUBLIC SECTOR BANKING IN INDIA

- The GOI announcing a massive capital infusion plan of Rs 2.11 lakh crore over the next 2 years for the PSBs.
- The GOI in 2015 developed the 'Indradhanush Plan'. This plan for recapitalising and revamping of PSBs was announced by the Central Government on August 14, 2015 in national capital and was one of the most comprehensive reforms undertaken by Government since banking nationalisation in the year 1970.

APPOINTMENTS

The Government decided to separate the post of Chairman and Managing Director.

BANKS BOARD BUREAU (BBB)

The BBB will be a body of eminent professionals and officials, which will replace the Appointments Board for appointment of Whole-time Directors as well as non-Executive Chairman of PSBs.

CAPITALIZATION

As of now, the PSBs are adequately capitalized and meeting all the Basel III.

DE-STRESSING PSBS

Due to several factors, the Infrastructure Sector and Core Sector projects got stalled/stressed thus leading to NPA burden on banks.

- The process of Governance Reforms started with "GyanSangam" – a conclave of PSBs and FIs organised at the beginning of 2015 in Pune which was attended by all the stake-holders including Governor, RBI and CMDs of all PSBs and FIs.
- Central Government also plans to come-out in near future with 'Indradhanush 2.0', a comprehensive plan for re-capitalisation of Public Sector Lenders, with a view to make sure that they remain solvent and fully comply with the global capital adequacy norms, Basel III.

YOJANA MAGAZINE FEBRUARY 2018

EFFECTIVE GRIEVANCE REDRESSAL: HEART OF GOOD GOVERNANCE

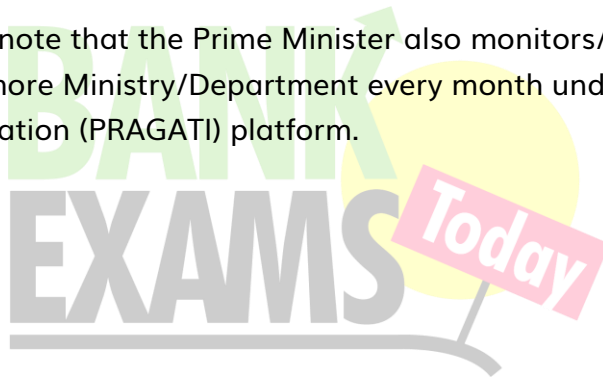


- The effort to usher in an era of Sushasan (सुशासन) has begun on a very promising note. However, it is also important to understand that governance is an area where citizen too has specific role to play at every given point.
- It is important to note that public grievances redressal is a very important component of a responsive administration.
- The Government of India has established an internet based Centralised Public Grievances Redress and Monitoring System (CPGRAMS) to facilitate all citizens to lodge grievances for redressal.

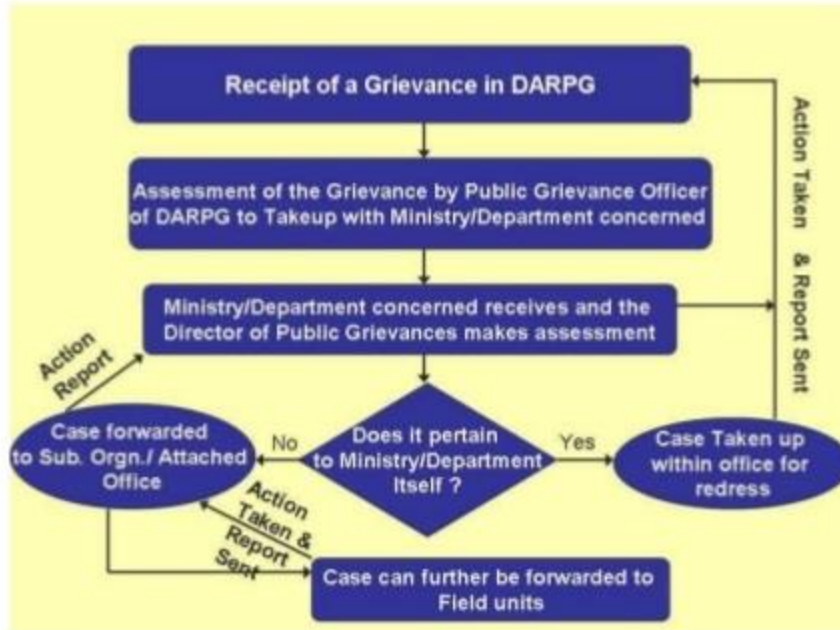
- CPGRAMS is a platform based web technology which aims to enable submission of grievances by the citizens from anywhere, anytime to the Ministries/Departments/Organisations.
- It is important to note that issues relating to sub-judice cases or any matter concerning judgment given by any court; personal and family disputes; RTI matters; anything that impacts upon the territorial integrity of the country or friendly relations with other countries and correspondence which is in the nature of advice/suggestions do not fall within the scope of grievance redressal.

PUBLIC GRIEVANCE MECHANISM IN INDIA

- The Public grievance Mechanism of the Prime Minister's office (PMO), the President's Secretariat, the Directorate of Public Grievances (Cabinet Secretariat), Department of Administrative Reforms & Public Grievance (DARPG) as well as the Pensioners' portal have been integrated through the CPGRAMS.
- The DARPG is the policy making, monitoring and coordinating department for public grievances.
- It is also important to note that the Prime Minister also monitors/reviews the pending grievances of one or more Ministry/Department every month under the Pro-Active Governance and Timely Implementation (PRAGATI) platform.



EXTERNAL GRIEVANCE REDRESS MACHINERY-DARPG AS NODAL



- The CPGRAMS with local language interface, has so far been launched in 9 State Governments / Union Territories, namely, Haryana, Odisha, Rajasthan, Mizoram, Meghalaya, Uttarakhand, Jharkhand, Punjab and Puducherry.

Launch of Centralized Public Grievance Redress and Monitoring System (CPGRAMS)

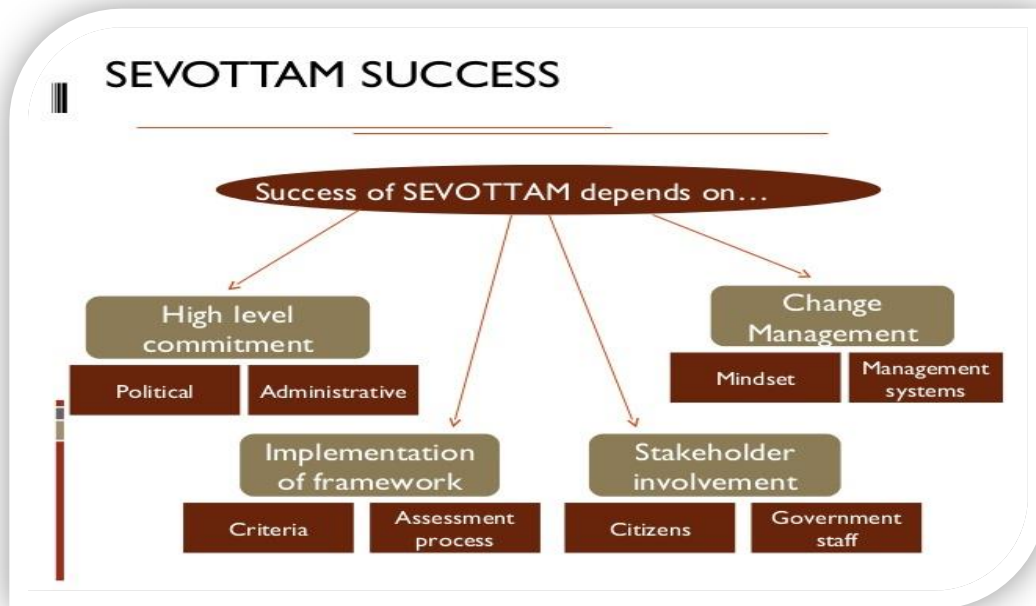
- ❑ Initial implementation - June 2007; established - 2008
- ❑ PG portal accessible at www.pgportal.gov.in
- ❑ Covers all Ministries/Departments of GOI
- ❑ Web based, therefore Ministries/Departments do not require separate server
- ❑ Also covers subordinate and attached offices within the Ministries and further field offices
- ❑ Reduction/elimination of correspondence time
- ❑ Allows integration of manual complaints with electronic complaints by scanning

- The DARPG has also launched an Award Scheme as an incentive for recognising outstanding performance in redressal of public grievances through issue of Certificate of Appreciation on a quarterly basis.
- Public Grievance Call Centre has been made operational with effect from February 2016 for reminding concerned officials of the top 40 Ministries/Departments/Organizations receiving bulk of the grievances, for expeditious disposal of grievances pending for more than two months. This Call Centers make about 20,000 to 22,000 calls per month.

E-GOVERNANCE: GRIEVANCE REDRESS FOR A NEW INDIA 2022

SEVOTTAM AND CPGRAMS

SEVOTTAM SUCCESS



- The Department of Administrative Reforms & Public Grievances (DARPG) is the chief policy making, monitoring and coordinating department for public grievances arising from the work of Ministries/departments of the Government of India.
- The DARPG has developed a framework called 'Sevottam', which essentially means Excellence in Public Service. Under this scheme, every Government Department must have a Citizens' Charter outlining the main services with service standards and timelines, a Public Grievance Redress Mechanism, and a system with assessment and improvement of public service delivery standards.



- DARPG has put in place a 'Centralized Public Grievance Redress and Monitoring System' (CPGRAMS) since 2007.
- Currently 139 Ministries/Departments/States/UTs and other Apex organizations are linked in CPGRAMS. It is also available in Hindi.
- The grievances received by the Department through CPGRAMS are forwarded to the Ministries/Departments concerned. Redress of grievance is done by respective Ministries / Departments in a decentralized manner.
- The DARPG is also doing its part at being innovative by launching schemes such as the Public Grievances Call Centre, Twitter Seva and even a new version of CPGRAMS with additional features is slated for launch shortly.

UMANG



- The government has recently launched a Unified Mobile Application for New-age Governance (UMANG).
- Developed by Ministry of Electronics and Information Technology and National e-Governance Division, UMANG provides a single platform for all Indian Citizens to access pan India e-Gov services ranging from Central to Local Government bodies and other citizen centric services.

MYGOV

- MyGov.in is a unique and cutting edge participatory governance initiative involving the common citizen at large, initiated by the Prime Minister in 2014.
- It provides citizens a voice in the governance process of the country and creates grounds for them to become stakeholders across the board, including in implementation through actionable tasks.

OTHER CITIZEN CENTRIC SERVICES

- Lokvani project in Uttar Pradesh helps citizens make their grievances related to government services in an easy manner and also get their redress within 15 days of filling of complaint through kiosk centers. Also initiated is the Jansunwai or e-Samvad Portal fully dedicated for grievance redress through e-Governance.
- The Andhra Pradesh online portal 'aponline.com' is one of the most comprehensive State Government set ups for an e-interface between the Government and citizens with an integrated grievance redress channel as a part of its real-time governance initiative.
- e-Pariharan has been launched in Kerala to Facilitate online lodging of complaints. Complaints can also be received through SMS, WhatsApp, email, etc.

PUBLIC GRIEVANCE BEYOND G2C

- The Integrated Grievance Redressal Mechanism (INGRAMS) is a portal launched by the Department of Consumer Affairs to create a platform to allow consumers to lodge complaints regarding consumer dissatisfaction. It has brought all stakeholders including consumers, government agencies, private companies, regulators and call centers onto a single platform.

FUTURE OUTLOOK

- Looking at the future of public services and redress of grievances, there are a few fundamental principles which may need to be pursued. These include making services available to public in faceless, paperless and cashless mode; providing connectivity and digital identity to all; targeting benefits through Aadhaar enabled Direct Benefits Transfer; simplifying forms and processes and providing e-platforms.

PRIVATE SERVICE PROVIDERS: REDRESSAL MECHANISM

- An Indian consumer faces a threefold challenge to lodge a grievance for redressal.
- Firstly, complainants are unaware about the available platforms for resolving their grievances.
- Secondly, even if they do know the appropriate redressal platform, access to the same becomes a major impediment in filling their grievance.
- Thirdly, even if an aggrieved person is able to lodge a grievance with an appropriate government platform, they risk high chances of it remaining unresolved.
- To overcome these challenges, and to empower all citizens with a convenient grievance redressal mechanism, the government, led by the vision of implementing 'ART for Governance', i.e. Accountability, Responsibility and Transparency, has not only digitised the existing public grievance mechanisms operational in the country, but has also launched several new platforms, such as the Railway Ministry's NIVARAN, Ministry of Petroleum, Oil and Natural

Gas's e-Seva, Pro-Active Governance and Timely Implementation (PRAGATI) a multi-purpose grievance redressal platform, etc. which allow citizens to lodge their grievances against government services, as well as private service providers in certain instances through online means.

- The Right to Citizen for Time Bound Delivery of Goods and Services and Redressal of their Grievances Bill (popularly known as the lokpal bill), which has been pending since 2011. Though the government is mulling over introducing Delivery of Services and Grievances Redressal Scheme-2015, the same may not yield to be an adequate redressal mechanism.
- The recent Consumer Protection Bill, 2018, which is set to replace the existing Consumer Protection Act, 1986 (COPRA), provides for establishing a Central Consumer Protection Authority (CCPA), which will be tasked with providing faster grievance redressal for consumers, and will also entertain class-action cases.
- There also exists a need for better centre-state coordination in effectuating speedy redressal for consumer grievances, by enabling a well-oiled redressal mechanism.

GRIEVANCE REDRESSAL MECHANISMS FOR WOMEN

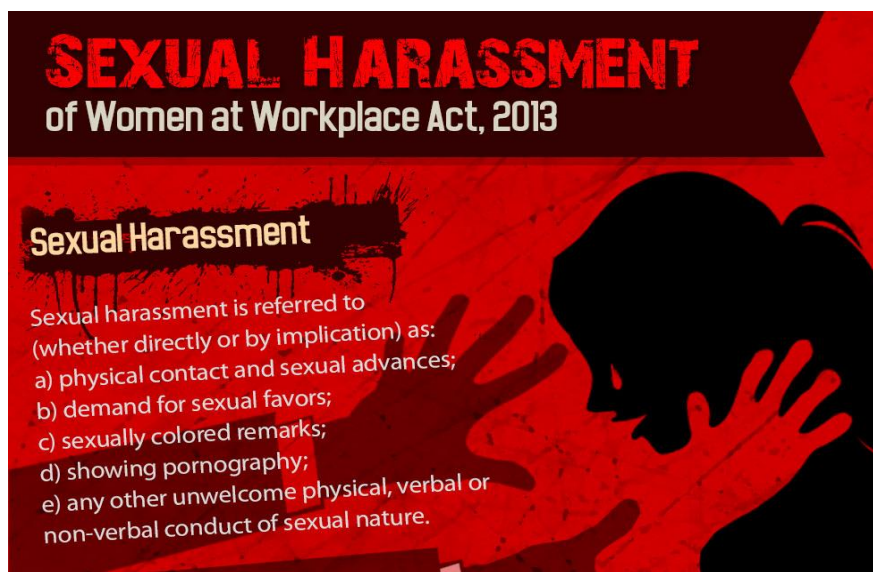
- At the apex level, there are primarily two designated nodal agencies in the Central Government for handling grievances:
 - The Department of Administrative Reforms and Public Grievances, Ministry of Personnel, Public Grievances and Pensions, and
 - The Directorate of Public Grievances, Cabinet Secretariat. Standing Committee of Secretaries for Grievance Redressal, headed by the Cabinet Secretary, conducts review of grievance redressal mechanism of different Ministries/Departments of Government of India.
- Government departments have set up designated officers exclusively to handle the complaints. Departments have displayed the name, designation, room number, telephone number etc. of the offices at the reception and other convenient places.
- The government has gone a long way in bringing out many initiatives to redress the grievances of women both at work and at home. In alignment with Convention on Elimination of all forms of Discrimination (CEDAW) Millennium Development Goals (MDG) National Policy for Empowerment of Women, and Sustainable Development Goals (SDGs) for a gender inclusive society, many schemes have been initiated by the Government resulting in a positive impact while addressing gender needs.
- The Department of Women and Child Development and Ministry of Social Justice and Empowerment have contributed substantially in improving gender equality and child sex ratio and eradicating the evils of female infanticide.
- The Department also implements Social Legislations like Domestic Violence Act, 2005, Dowry Prohibition Act, 1961, Child Marriage Prohibition Act, 2006, Protection of Women from Sexual

Harassment at Work Place Act, 2013 and Maintenance and Welfare of Parents and Senior Citizen's Act, 2007 to ensure the safety and rights of women, children and senior citizens as guaranteed under the Indian Constitution.

DOMESTIC VIOLENCE: GRIEVANCE REDRESSAL

- After the infamous rape and death incident in Delhi in 2012 the Government had created an exclusive fund, "Nirbhaya Fund", to oversee the implementation of special projects intended for ensuring women safety.
- To provide safety and security of women and establish the rights of women the National Commission for Women has been set up at the Centre. Even State Governments have set up State Commission.

WOMEN IN WORK PLACE: GRIEVANCE REDRESSAL



- Handbook on the Social Legislations have been developed and training is being imparted to all stakeholders working in various departments.
- Posters on Sexual Harassment of Women at Workplace (Prohibition, Prevention and Redressal) Act-2013 has designed to be displayed in Strategic location.
- The Government of India has developed an exclusive online complaint system called the SHE-Box through the Ministry of Women and Child Development.
- This Sexual Harassment electronic Box (SHE-Box) is an effort of the government to provide a single window access to every woman, irrespective of her work status, whether working in organised or unorganised, private or public sector, to facilitate the registration of complaints related to sexual harassment.



- The Government of India has proposed a Special Scheme named "SAKHI", which is a One Stop Centre (OSC), intended to support women affected by violence, in private and public spaces, within the family, community and the workplace. The objective of the scheme is to provide integrated support (Medical, Legal and Police help) and assist women affected by violence, both in private and public spaces under one roof.
- The Scheme of Universalization of Women Helpline initiated by Government of India is intended to provide 24 hours immediate and emergency responses to women affected by violence.

OTHER MEANS OF GRIEVANCE REDRESSAL

- **Right to Information Act:** The public be informed of activities and actions initiated for public welfare and governance, and be provided with information that it might require to assess the Government's responsibilities and ability to provide services.
- **Citizens' Charter:** It explains the Government's commitments and approaches to redress public grievances or complaints, the time required, the range of possible responses, submission procedures etc.
- **Grama Sabha:** Conducted at village levels to redress grievance of village community members.
- **Juvenile Justice Act, Hostel Act and Senior Citizen Act.**

ADDRESSING GRIEVANCES IN HEALTH CARE



- Although the Supreme Court of India has recognised the right to health as an integral facet of the right to life under Article 21 of the Constitution of India, enforcement machineries for this right are virtually non-existent.
- The Clinical Establishment Act (CEA) 2010, is a Central law for registration and regulation of all clinical establishments in the country (public or private). It prescribes the minimum standards of facilities and services provided by them, and the fees that may be charged from the patients. Non-compliance with the standards can lead to cancellation of the registration license granted under the Act and imposition of penalties provided in the Act.
- The Ministry of Health and Family Welfare (MoHFW) has in place a “hospital manual” which lays down provisions for the smooth functioning of public hospitals in the areas of management, administration, various departments and wards and, includes a citizen’s charter. The manual envisages a grievance redressal mechanism for every hospital, and the appendix lays down the citizen’s charter for central government hospitals.
- The National Health Mission through its National Health Portal launched the MERA ASPATAL app in 2017.
- मेरा अस्पताल (My Hospital) is Ministry of Health, Government of India’s initiative to capture patient feedback for the services received at the hospital through user-friendly multiple channels such as Short Message Service (SMS), Outbound Dialling (OBD) mobile application and web portal.
- My Hospital helps the government to take appropriate decisions for enhancing the quality of healthcare delivery across public facilities which will improve the patient’s experience.
- The National Accreditation Board for Hospitals and Health care providers (NABH) is another mechanism under Quality Council of India that addresses grievances and appeals.
- NABH is a constituent board of Quality Council of India, set up to establish and operate accreditation programmes for healthcare organisations.

- Under the Indian Medical Council Act, 1956, the Medical Council of India (MCI) has issued the code of Ethics Regulations, 2002 (CoER) which lays down standards for the professional conduct, etiquette and ethics for registered medical practitioners.

WOMEN EMPOWERMENT IN INDIA

BETI BACHAO BETI PADHAO (BBBP) SCHEME

Launch Date	22 nd January 2015
Launched by	Narendra Modi
Aim	<ol style="list-style-type: none"> 1. To generate awareness about the declining sex ratio so as to eradicate female foeticide. 2. To generate awareness and improve the efficiency of welfare services meant for women
Nodal Agency	<ol style="list-style-type: none"> 1. Ministry of Women and Child Development (MWCD) 2. Ministry of Health and Family Welfare 3. Ministry of Human Resource Development

Brand Ambassador	Sakshi Malik
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ONE STOP CENTRE

Launch Date	1 st April 2015
Launched by	Narendra Modi
Aim	<ol style="list-style-type: none"> 1. To provide support and assistance to women affected by violence at private or at any public place, irrespective of caste, class, religion, region, sexual orientation or marital status. 2. To provide immediate access to a range of services including medical, legal, psychological and counselling support to the victims.
Nodal Agency	Ministry of Women and Child Development (WCD)

PRADHAN MANTRI MATRU VANDANA YOJANA (PMMVY)

Launch Date	May 2017
Launched by	Narendra Modi
Aim	<ol style="list-style-type: none"> 1. To improve the health of pregnant women and lactating mothers and reducing the effects of under nutrition through cash incentives. 2. To generate awareness and improve the efficiency of welfare services meant for women.
Nodal Agency	Ministry of Women and Child Development (WCD)

WOMEN HELPLINE SCHEME

Launch Date	1 st April 2015
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Launched by	Narendra Modi
Aim	<ol style="list-style-type: none"> 1. To provide 24hrs emergency and non-emergency response to women affected by violence including sexual offences and harassment both in public and private sphere. 2. To provide integrated support and assistance to women affected by violence.
Other Features	<ol style="list-style-type: none"> 1. To be funded from the Nirbhaya Fund. 2. Complaints can be lodged by dialling 181 (Women Helpline).

MAHILA E-HAAT

Launch Date	7 th March 2016
Launched by	Narendra Modi
Aim	<ol style="list-style-type: none"> 1. To strengthen financial inclusion of women entrepreneurs by providing support and sustenance to their creativity. 2. It provides a web based marketing platform to the women entrepreneurs to directly sell their products. 3. To strengthen the socio-economic empowerment of women.
Nodal Agency	Ministry of Women and Child Development (WCD)

PRADHAN MANTRI UJJWALA YOJANA

Launch Date	1 st May 2016
Launched by	Narendra Modi
Aim	<ol style="list-style-type: none"> 1. To safeguard the health of women & children by providing them with a clean cooking fuel – LPG, so that they don't have to compromise their health in smoky kitchens or wander in unsafe areas collecting

	<p>firewood.</p> <ol style="list-style-type: none"> To provide 5 crore LPG connections in the name of women in BPL (Below Poverty Line) households. To provide a financial support of Rs 1600 for each LPG connection to the eligible BPL households.
Nodal Agency	Ministry of Petroleum and Natural Gas

SUKANYA SAMRIDHI YOJANA

Launch Date	22 nd January 2015
Launched by	Narendra Modi
Aim	<ol style="list-style-type: none"> To provide a saving scheme targeted at the parents of girl child. To encourage parents to build a fund for the future education and marriage expenses for their girl child.
Other facts	<ol style="list-style-type: none"> It is a small deposit scheme for the girl child launched as a part of the 'Beti Bachao Beti Padhao' campaign. A Sukanya Samridhi Account can be opened any time after the birth of the girl till she turns 10, with a minimum deposit of Rs 1,000. The account can be opened in any post office or authorized branches of commercial banks.
Nodal Agency	Ministry of Women and Child Development (WCD)

SWADHAR GREH SCHEME

Launch Date	2002
Launched by	Narendra Modi
Aim	<ol style="list-style-type: none"> It targets the women victims of difficult circumstances who are in need of institutional support for rehabilitation so that they could lead their life with dignity.

	<ol style="list-style-type: none"> 2. To provide shelter, food, clothing and health as well as economic and social security for these women. 3. To provide 'Child Protection Services' to provide financial assistance to the states/UT for setting up or maintenance of Child Care Institutions.
Nodal Agency	Ministry of Women and Child Development (WCD)

SUPPORT TO TRAINING AND EMPLOYMENT PROGRAMME FOR WOMEN (STEP)

Launch Date	Launched as a central scheme in 2009
Launched by	Narendra Modi
Aim	<ol style="list-style-type: none"> 1. To make a significant impact on women by upgrading skills. 2. To enable groups of women to take up employment-cum-income generation programmes. 3. To help in providing support for improving training and employment conditions of women.
Other facts	<ol style="list-style-type: none"> 1. It is a small deposit scheme for the girl child launched as a part of the 'Beti Bachao Beti Padhao' campaign. 2. A Sukanya Samridhi Account can be opened any time after the birth of the girl till she turns 10, with a minimum deposit of Rs 1,000. 3. The account can be opened in any post office or authorized branches of commercial banks.
Nodal Agency	Ministry of Women and Child Development (WCD)

SHADI SHAGUN YOJANA

Launch Date	6 th August 2017
Launched by	Narendra Modi
	<ol style="list-style-type: none"> 1. Under the scheme all the graduate Muslim girls completing their

Aim	graduation in any of the streams before their marriage would also be eligible to avail the Shaadi Shagun Yojana benefits. 2. To motivate girls from minority groups to pursue higher education.
Nodal Agency	Ministry of Women and Child Development (WCD)

UNIVERSAL SCHEME FOR ADOLESCENT GIRLS

Launch Date	16 th November 2017
Launched by	Narendra Modi
Aim	1. Under the scheme, school girls in the age group of 11-14 years would be provided with nutrition support and vocational/skill training under non-nutrition.
Nodal Agency	Ministry of Women and Child Development (WCD)

OTHER SCHEMES LAUNCHED WERE-

MAHILA SHAKTI KENDRA

- This is a scheme to address women's issues at the village level. The Cabinet Committee on Economic Affairs (CCEA) approved 'Pradhan Mantri Mahila Shakti Kendra' scheme for a period 2017-18 to 2019-20.
- The scheme is part of Umbrella Scheme "Mission for Protection and Empowerment for Women" of the Union Ministry of Women and Child Development.
- It aims at empowering rural women through community participation to create an environment in which they realise their full potential.
- It will provide an interface for rural women to approach government for getting their entitlements and for empowering them through training and capacity building.

- At national level, Mahila Shakti Kendra will provide domain-based knowledge support while at state level, it will cater to State Resource Centre for Women that will provide technical support on issues related to women at district and block level centres. It will provide support to PMMSK and also foothold to Beti Bachao, Beti Padhao in 640 districts.

NATIONAL POLICY FOR WOMEN, 2017

- The **National Policy for Women, 2017** was drafted and is under consideration at present.
- The draft Policy addresses the diverse needs of women with regard to health including food security and nutrition; education; economy including agriculture, industry, labour, employment, NRI women, soft power, service sector, science and technology; governance and decision making; violence; creation of an enabling environment among others.

SHE-BOX

- To help women report incidents of **Sexual harassment at the workplace**, an online complaint mechanism – **SHe-Box** – has been established.
- Any female employee in the country, whether employed by the government or private, can file an online complaint of sexual harassment through this portal.

Mahila Police Volunteers are being appointed to encourage women to report crime and are serving as role models in their communities. The scheme is currently operational in 5 States.

Central Victim Compensation Fund has been created under Nirbhaya, which is a corpus fund to support States/UTs for their Victim Compensation Scheme. This is helping ensure adequate and timely support for women survivors of crime and violence.



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