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MINISTRY OF WOMEN AND CHILD DEVELOPMENT

1. BETI BACHAO BETI PADHAO (BBBP) SCHEME

- **Launch Date:** 22nd January 2015
- **Launched by:** Narendra Modi

**AIM**
- To generate awareness about the declining sex ratio so as to eradicate female foeticide.
- To generate awareness and improve the efficiency of welfare services meant for women

**NODAL AGENCY**
- Ministry of Women and Child Development (MWCD)
- Ministry of Health and Family Welfare
- Ministry of Human Resource Development

**BACKGROUND**
- According to census data, the child gender ratio (0-6 years) in India was 927 girls per 1,000 boys in 2001, which dropped to 918 girls for every 1,000 boys in 2011. A 2012 UNICEF report ranked India 41st among 195 countries. In the Population Census of 2011 it was revealed that the population ratio of India 2011 is 943 females per 1000 of males. The Sex Ratio 2011 shows an upward trend from the census 2001 data.
- Olympics 2016 bronze medallist Sakshi Malik was made brand ambassador for BBBP

UP STATE WOMEN AND CHILD WELFARE DEPARTMENT.

KANYA SUMANGALA YOJANA

- **Launched by:** UP Government
- **Objective:** Improving the level of health and education in women and Bringing a positive change in the mindset towards them.

2. PRADHAN MANTRI MATRITVA VANDANA YOJANA
• 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.

**SOME ISSUES OF RURAL PREGNANCY:**

• Lack of awareness about healthy nutritous 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 0f every 100, 000 in India is deprived of sufficient pregnancy nutrition.

### 3. Swadhar Greh Scheme

It is a supportive institutional framework for women victims of difficult circumstances so that they could lead their life with dignity and conviction. It provides shelter, food, clothing, and health as well as economic and social security are assured for such women.

Under the Scheme, Swadhar Greh will be set up in every district with capacity of 30 women with the Following objectives:

• To enable them to regain their emotional
• To provide them with legal aid and
• To rehabilitate them economically and emotionally

• For big cities and other districts having more than 40 lakh population or those districts where there is a need for additional support to the women, more than one Swadhar Greh could be established. The capacity of Swadhar Greh could be expanded up to 50 or 100 on the basis of need assessment and other important parameters.

**COMPONENTS OF THE SCHEME**

• Construction grant for construction of the building will be admissible to State Governments, Municipal Corporations, Cantonment Boards and Panchayati Raj Institutions only.

• Land for this purpose is to be provided by the implementing agency free of cost. The grant shall be subject to a ceiling of Rs.1,33,000/- per resident.

• Rent for Swadhar Greh, if run in a rented building. The maximum rent admissible for a Swadhar Greh intended for 30 residents is Rs. 50,000/- per month in grade ‘A’ cities, Rs. 30,000/- per month in grade ‘B’ cities and Rs. 18,000/- at other places.

• Assistance for recurring and non-recurring expenditure for management of Swadhar Greh

### 4. UJJAWALA

**OBJECTIVE**

• To prevent trafficking of women and children for commercial sexual exploitation through social mobilization and involvement of local communities, awareness generation programmes, generate public discourse through workshops/seminars and such events and any other innovative activity.

• To facilitate rescue of victims from the place of their exploitation and place them in safe custody.

• To provide rehabilitation services both immediate and long-term to the victims by providing basic amenities/needs such as shelter, food, clothing, medical treatment including counselling, legal aid and guidance and vocational training.

• To facilitate reintegration of the victims into the family and society at large

• To facilitate repatriation of cross-border victims to their country of origin.

### 5. MAHILA E-HAAT

**Launch Date:** 7th March 2016

**Launched by:** Narendra Modi

**Aim:**

• To strengthen financial inclusion of women entrepreneurs by providing support and sustenance to their creativity

• It provides a web-based marketing platform to the women entrepreneurs to directly sell their products.
• To strengthen the socio-economic empowerment of women.

6. **Sukanya Samridhi Yojana**

- **Launch Date:** 22nd January 2015
- **Launched by:** Narendra Modi
- **Aim:** To provide a saving scheme targeted at the parents of the girl child.
- **To encourage parents to build a fund for the future education and marriage expenses for their girl child.**
- **Other facts:** 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 if 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)

7. **Support to Training and Employment Programme for Women (STEP)**

- **Launch Date:** Launched as a central scheme in 2009
- **Launched by:** Narendra Modi
- **Aim:**
  - To make a significant impact on women by upgrading skills.
  - To enable groups of women to take up employment-cum-income generation programmes.
  - To help in providing support for improving training and employment conditions of women.

**Other Facts**

- 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 if 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.**

8. **Shaadi Shagun Yojana**

- **Launch Date:** 6th August 2017
- **Launched by:** Narendra Modi
- **All the Muslim girls will get Rs. 51000 as a wedding gift after completing their graduation in any of the streams before their marriage would also be eligible to avail the Shaadi Shagun Yojana benefits.**
- **To motivate girls from minority groups to pursue higher education**
9. **Universal Scheme for Adolescent Girls**

- **Launch Date**: 16th November 2017
- **Launched by**: Narendra Modi
- **Aim**: 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.

10. **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.

11. **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.

12. **One Stop Centre for Women in Crisis- Sakhi**

It support women affected by violence, in private and public spaces, within the family, community and at the workplace. Women facing physical, sexual, emotional, psychological and economic abuse, irrespective
of age, class, caste, education status, marital status, race and culture will be facilitated with support and redressal.

• Implemented since 1st April 2015

• Funded through Nirbhaya Fund

**SERVICES OFFERED IN OSCS**

• Emergency Response and Rescue Services - OSC will provide rescue and referral services to the women affected by violence

• Medical assistance - Women affected by violence would be referred to the nearest Hospital for medical aid/examination

• Assistance to women in lodging FIR /NCR/DIR

• Psycho - social support/ counselling - A skilled counsellor providing psycho - social counselling services would be available on call.

• Legal aid and counselling - To facilitate access to justice for women affected by violence, legal aid and counselling would be provided at OSC through empanelled Lawyers or National/ State/District Legal Service Authority.

• Shelter - The OSC will provide temporary shelter facility to aggrieved women. For long term shelter requirements, arrangements will be made with Swadhar Greh/Short Stay Homes (managed/affiliated with government/NGO).

• Video Conferencing Facility - To facilitate speedy and hassle free police and court proceedings the OSC will provide video conferencing facility (through Skype, Google Conferencing etc.).

**13. NARI WEB PORTAL**

• 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.

**14. 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-DARPAn portal and PAN number.

These two portals are another step toward Digital India.

15. “JAN SAMPARK” PROGRAM TO FACILITATE ADOPTION

- **Launched on:** September 2017
- The Central Adoption Resource Authority (CARA) of the Ministry of Women & Child Development started a monthly “Jan Sampark” program to enable the public to have interaction with its officials and staff for seeking information related to Adoption as well as flagging their concerns.
- The first of its kind programme was held in New Delhi yesterday. Nearly 150 Prospective Adoptive Parents (PAPs), Adoptive Parents and representatives of agencies participated in the session, which lasted for more than four hours.
- The event will now be a regular feature every month apart from the quarterly Facebook live chat by CEO CARA.

16. INTEGRATED CHILD DEVELOPMENT SERVICES (ICDS) SCHEME

- ICDS Scheme is a centrally sponsored scheme implemented by states/UTs. It was launched on 2nd October 1975. It has following objectives: Improve the nutritional and health status of children in the age-group 0-6 years; Reduce mortality, morbidity, malnutrition and school dropout; Promote policy coordination and implementation for promoting child development; Lay adequate foundation for psychological, physical and social well-being of children etc.
- Under the scheme, services such as Supplementary nutrition; Pre-school non-formal education; nutrition and health education, immunization, health check-ups; and Referral services through Anganwadi Centres for children below 6 years of age as well as to pregnant women and lactating mothers are offered.
- The Cabinet Committee on Economic Affairs (CCEA) has approved four sub-schemes under Umbrella Scheme Integrated Child Development Services (ICDS). These four schemes include anganwadi services, programme for adolescent girls called Sabla, Child Protection Services and National Creche Scheme.

17. 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*

- 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
- Vocational training under National Skill Development Program

*On-going school adolescent girls*

- 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.

**18. Anganwadi Services (ICDS):**

• It aims at holistic development of children under age of 6 years and its beneficiaries are children of this age group and Pregnant Women and Lactating Mothers.

**19. Child Protection Services:**

• Its objectives are to provide safe and secure environment for children in conflict with law and children in need of care and protection. It also aims to reduce vulnerabilities through wide range of social protection measures, prevent actions that lead to abuse, neglect, exploitation, abandonment and separation of children from families etc. It also aims to bring focus on non-institutional care, develop platform for partnership between Government and Civil Society and establish convergence of child related social protection services.
20. NATIONAL CRECHE SCHEME:

- It aims at providing a safe place for mothers to leave their children while they are at work. It is a measure for empowering women as it enables them to take up employment. It is also an intervention towards protection and development of children in the age group of 6 months to 6 years.

21. POSHAN ABHIYAAN

- POSHAN Abhiyaan (Prime Minister’s Overarching Scheme for Holistic Nutrition) was launched in Jhunjhunu, Rajasthan in March 2018.
- It aims to ensure holistic development and adequate nutrition for pregnant women, mothers, and children. It targets to reduce levels of under-nutrition and other related problems by ensuring convergence of various nutrition-related schemes.
- It also targets stunting, under-nutrition, anaemia (among young children, women, and adolescent girls) and low birth rate.
- It will monitor and review implementation of all such schemes and utilize existing structural arrangements of line ministries wherever available.
- Its large component involves gradual scaling-up of the interventions supported by ongoing World Bank assisted Integrated Child Development Services (ICDS) Systems Strengthening and Nutrition Improvement Project (ISSNIP) to all districts in the country by 2022.

22. OTHER SCHEMES/MISSIONS FOR WOMEN

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.

**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.

**MINISTRY OF RURAL DEVELOPMENT**

**WATER CONSERVATION SCHEME**

- **Launched by:** Rural Development and Panchayat Raj Department.
- **Objective:** Focuses on drought-proofing measures, including protection and rejuvenation of water bodies

**DEENDAYAL ANTYODAYA YOJANA**

- National Rural Livelihoods Mission is a poverty alleviation program launched in 2011 to promote self-employment and organization of rural poor. The core principle in the scheme is to organize the poor into self-help groups and make them capable of self-employment.
- The programme aims at mobilising all rural poor women into self-managed community institutions such as self-help groups, village organisations, cluster level federations, producer groups/companies, in a phased manner.
In November 2015, the program was renamed Deendayal Antayodaya Yojana (DAY-NRLM).

**BACKGROUND OF THE PROGRAM:**
The Swarnjayanti Gram Swarozgar Yojana (SGSY) was launched by the Ministry of Rural Development in the year 1999. The SGSY aimed at providing sustainable income to rural BPL households through income generating assets/economic activities in order to bring them out of poverty.

To examine various aspects of the scheme implementation, Ministry of Rural Development constituted a Committee on Credit Related Issues under SGSY (under the Chairmanship of Prof. Radhakrishna). The Committee recommended adoption of a ‘Livelihoods Approach’ to rural poverty elimination.

**THE APPROACH ENCOMPASSED THE FOLLOWING FOUR INTER-RELATED TASKS:**
- Mobilizing poor households into functionally effective SHGs and their federations.
- Enhancing access to bank credit and financial, technical and marketing services.
- Building capacities and skills for gainful and sustainable livelihoods development.
- Converging various schemes for efficient delivery of social and economic support services to poor households.

The government accepted the recommendation of the Committee and restructured SGSY into National Rural Livelihoods Mission (NRLM) in FY 2010-11 to provide a sharper and greater focus as well as momentum for poverty reduction.

**DAY-NRLM:**
- The scheme is focused on promoting self-employment and organization of rural poor.
- The Mission aims at creating efficient and effective institutional platforms of the rural poor, enabling them to increase household income through sustainable livelihood enhancements and improved access to financial service.
- The Mission is expected to mobilize all rural poor households by 2024-25.

**MAIN FEATURES OF THE SCHEME:**
- The scheme was launched through investment support by the World Bank.
- The programme has a special focus on women empowerment including a dedicated component for promoting farm and non-farm based livelihoods for women farmers in rural areas.
- The program organizes one woman member from each household into affinity based women SHGs and federations at village level and at higher levels.
- NRLM supports the financial inclusion of the SHG members from rural poor households through bank linkage and also works with the Banking sector to ensure credit flow to the SHGs.
- The financial support under the programme is mainly in the form of Revolving Fund and Community Investment Funds, given as grants to the Self Help Groups (SHGs) and their federations.
- The Government is implementing DAY-NRLM across the country in all States and Union Territories (except Delhi and Chandigarh).
TARGET:

- NRLM set a target to cover 7 Crore rural poor households through self-managed Self Help Groups (SHGs) and federated institutions and support them for livelihoods collectives in a period of 8-10 years.
- DAY-NRLM ensures adequate coverage of vulnerable sections of the society such that 50 percent of the beneficiaries are members of the SCs & STs, 15 percent from minority groups and 3 percent from persons with disability, while keeping in view the overall target of 100 percent coverage of the rural poor households identified through Socio-Economic and Caste Census (SECC) and through participatory processes of identification of poor households and approved by Gram Sabha.

AJEEVIKA GRAMEEN EXPRESS YOJANA (AGEY)

- “Ajeevika Grameen Express Yojana (AGEY)” is sub-scheme of the Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY-NRLM).
- The Self Help Groups under DAY-NRLM will operate road transport service in backward areas. This will help to provide safe, affordable and community monitored rural transport services to connect remote villages with key services and amenities (such as access to markets, education and health) for the overall economic development of backward rural areas. This will also provide an additional avenue of livelihood for SHGs. The basic outline of AGEY was discussed in a meeting of State Transport Ministers of 13 States held in June 2016 at Dharamshala, Himachal Pradesh and all the Transport Ministers had expressed their appreciation of this initiative.
- The Community Investment Fund (CIF) provided to Community Based Organization (CBOs) under DAY-NRLM will be utilized to support the SHG members in this new livelihoods initiative. The beneficiary SHG member will be provided an interest free loan by the CBO from its Community Investment Fund upto Rs.6.50 lakh for purchase of the vehicle. Alternative, CBO will own the vehicle and lease it to an SHG member to operate the vehicle and pay lease rental to the CBO
- AGEY was initially implemented in 250 Blocks in the country on pilot basis with each Block provided upto 6 vehicles to operate the transport services.
- The Blocks will be selected by States from among the Blocks where NRLM is being implemented intensively and where mature CBOs are already functioning. Backwardness, lack of transportation links and sustainability of service would be the guiding factors in the selection of Blocks and routes.
- The choice of vehicle could be either e-riksha, 3 wheeler or 4 wheeler within a cost ceiling of Rs.6.50 lakh.
- The SRLMs will be co-ordinating with State Transport Department for issue of permit for the vehicle. The SHG member operating the vehicle shall ensure that all necessary legal and statutory requirement such as valid permit, road tax permit, valid insurance policy etc. are met.
- The SHG member shall run the vehicle on approved routes at pre-determined frequency as jointly agreed between the CBO and the SHG operator based on financial viability and the need for transport link.
• All vehicles under the scheme shall have a defined colour code and carry AGEY branding to ensure their identity and avoid diversion to other routes.
• The State Rural Livelihood Mission will arrange capacity building for their staff at State, District and Block levels for operating the Scheme. The members of the CBO and the beneficiary SHG member shall also be provided adequate training in the Rural Self Employment Training Institutes (RSETIs) and other partner organizations.

**Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY)**

• There are several challenges preventing India’s rural poor from competing in the modern market, such as the lack of formal education and marketable skills. DDU-GKY bridges this gap by funding training projects benchmarked to global standards, with an emphasis on placement, retention, career progression and foreign placement. **DDU-GKY is uniquely focused on rural youth between the ages of 15 and 35 years from poor families.**

**Features of Deen Dayal Upadhyaya Grameen Kaushalya Yojana**

• Enable Poor and Marginalized to Access Benefits
• Demand led skill training at no cost to the rural poor
• **Mandatory coverage of socially disadvantaged groups (SC/ST 50%; Minority 15%; Women 33%)**
• Pioneers in providing incentives for job retention, career progression and foreign placements
• Post-placement support, migration support and alumni network
• Guaranteed Placement for at least 75% trained candidates
• Nurturing new training service providers and developing their skills
• Greater emphasis on projects for poor rural youth in Jammu and Kashmir (HIMAYAT), The North-East region and 27 Left-Wing Extremist (LWE) districts (ROSHINI)
• All program activities are subject to Standard Operating Procedures that are not open to interpretation by local inspectors. All inspections are supported by geo-tagged, time stamped videos/photographs

**Project Funding Support**

• DDU-GKY provides funding support for placement linked skilling projects that address the market demand with funding support ranging from **Rs. 25,696 to over Rs. 1 lakh per person**, depending on the duration of the project and whether the project is residential or non-residential. DDU-GKY funds projects with training duration from **576 hours (3 months) to 2304 hours (12 months)**.

**Pradhan Mantri Gramin Awaas Yojana**

• Pradhan Mantri Gramin Awaas Yojana (PMGAY) is a social welfare flagship programme, created by the Indian Government, to provide housing for the rural poor in India with a commitment to providing “Housing for All” by the scheme 2022
• Under the scheme, financial assistance worth **Rs 70,000 in plain areas and Rs.75,000 in difficult areas** (high land area) is provided for construction of houses.
• The houses are allotted in the name of the woman or jointly between husband and wife.
• The construction of the houses is the sole responsibility of the beneficiary and engagement of contractors is strictly prohibited.
• Sanitary latrine and smokeless chullah are required to be constructed along with each IAY house for which additional financial assistance is provided from "Total Sanitation Campaign" and "Rajiv Gandhi Grameen Vidyutikaran Yojana" respectively.
• The cost of unit assistance is to be shared between Central and State Government in the ratio 60:40 in plain areas and 90:10 for North Eastern and the Himalayan States.
• PMAY-G instead of selecting a the beneficiary from among the BPL households selects beneficiary using housing deprivation parameters in the Socio Economic and Caste Census (SECC), 2011 date which is to be verified by the Gram Sabhas.

**PRADHAN MANTRI GRAM SADAK YOJANA:**

• Pradhan Mantri Gram Sadak Yojana (PMGSY) PMGSY fully funded centrally sponsored scheme launched in 2000.
• It aims to provide single all-weather road connectivity to all eligible unconnected habitations in the rural areas with population of 500 persons and above (in plain areas) and 250 persons and above (in Hilly States, desert Areas, Tribal areas and selected Tribal and Backward Districts).
• For this scheme, 75 paise per litre has been earmarked out of cess levied on high speed diesel. It considers habitation as unit for providing connectivity and not a revenue village. The scheme encourages use of “Green Technologies” and non-conventional materials (like waste plastic, geo-textiles, fly-ash, iron and copper slag etc) for constructing rural roads.

**RECENT UPDATE**

• In June 2018, Government (Union Finance Ministry) signed US $500 million (Rs 3,371 crore) loan agreement with World Bank to provide additional financing for Pradhan Mantri Gram Sadak Yojana (PMGSY) rural road projects.
• The loan has maturity of 10 years along with 3 year grace period. It will provide additional financing for PMGSY Rural Roads Project to build 7,000 km of climate resilient roads, out of which 3,500 km will be constructed using green technologies.

**GRAM SWARAJ ABHIYAN**

• Gram Swaraj Abhiyaan is a campaign organised on the occasion of Ambedkar Jayanti during the period 14th April to 05th May, 2018.
• The campaign is undertaken under the name of "Sabka Sath, Sabka Gaon, Sabka Vikas".
• The objective of the campaign is to promote social harmony, spread awareness about pro-poor initiatives of government, reach out to poor households to enroll them as also to obtain their feedback on various welfare programmes.

**DISHA COMMITTEE**
The Union Government constituted the **District Development Coordination and Monitoring Committee** (DDCMC) for effective development and coordination of Central Government’s programme. It will be known as DISHA

- It will monitor the **implementation of 28 schemes and programmes of Union Ministry of Rural Development** and other Ministries to promote synergy and convergence for greater impact.

**KEY FACTS**

- The main purpose of the DISHA is **to coordinate with Central and State and local Panchayat Governments**. It has been created for effective coordination and development of Central Government’s programme for infrastructure development or Social and human resource development.
- The Chairperson of the committee will be the senior most Member of Parliament (Lok Sabha) elected from the district, nominated by the Union Ministry of Rural Development.
- It will ensure the participation of people’s representative at all levels and successful implementation of flagship programme of central government.

**MINISTRY OF HOUSING AND URBAN AFFAIRS**

**SMART CITIES PROJECT**

- The Government of India has launched the Smart Cities Mission on **25 June 2015**.
- The objective is to **promote sustainable and inclusive cities** that provide core infrastructure and give a decent quality of life to its citizens, a clean and sustainable environment and application of ‘Smart’ Solutions.
- Smart Cities Mission envisions developing an area within 100 cities
- It is a five-year program, where all of the Indian states and Union territories are participating, except West Bengal, by nominating at least one city for the Smart Cities challenge
- Financial aid will be given by the central and state governments between **2017-2022** to the cities, and the mission will start showing results from **2022 onwards**
- The focus is on **sustainable and inclusive development** and the idea is to look at compact areas, create a replicable model which will act like a lighthouse to other aspiring cities.
- Some of the core infrastructure elements in a Smart City would include adequate **water supply**, assured **electricity supply**, sanitation, including **solid waste management**, efficient **urban mobility and public transport**, **affordable housing**, especially for the poor, **robust IT connectivity and digitalization**, **good governance**, especially **e-Governance and citizen participation**, **sustainable environment**, **safety and security of citizens**, particularly women, **children and the elderly and health and education**.
- The strategic components of the Smart Cities Mission are city improvement (retrofitting), city renewal (redevelopment) and city extension (Greenfield development) plus a Pan-city initiative in which Smart Solutions are applied covering larger parts of the city.
• Area-based development will transform existing areas (retrofit and redevelop), including slums, into better planned human settlements, thereby, improving liveability of the whole cities. Development of well-planned and fully serviced new areas (greenfield) will be encouraged around cities in order to accommodate the rapidly expanding population in urban areas. Application of Smart Solutions will enable cities to use technology to improve infrastructure and services.

• Comprehensive development in this way will improve quality of life, create employment and enhance incomes for all, especially the poor and the disadvantaged, leading to inclusive cities.

**ATAL MISSION FOR REJUVENATION AND URBAN TRANSFORMATION -AMRUT**

The Government of India launched the Atal Mission for Rejuvenation and Urban Transformation (AMRUT) with the aim of providing basic civic amenities like water supply, sewerage, urban transport, parks as to improve the quality of life for all especially the poor and the disadvantaged. The focus of the Mission is on infrastructure creation that has a direct link to provision of better services to the citizens.

**THE PURPOSE OF “AMRUT” MISSION IS TO**

- ensure that every household has access to a tap with assured supply of water and a sewerage connection
- increase the amenity value of cities by developing greenery and well maintained open spaces e.g. parks and
- reduce pollution by switching to public transport or constructing facilities for non-motorized transport e.g. walking and cycling.

• The Mission covers covering 500 cities that includes all cities and towns with a population of over one lakh with notified Municipalities.

• Total outlay for AMRUT is Rs. 50,000 crores for five years from FY 2015-16 to FY 2019-20 and the Mission and is being operated as Central Sponsored Scheme. The project fund is divided among States/UTs in an equitable formula in which 50:50 weightage is being given to the urban population of each State/UT and number of statutory towns.

**SWACHH BHARAT MISSION**

The Swachh Bharat Mission - Urban (SBM-U), launched on 2nd October 2014 aims at making urban India free from open defecation and achieving 100% scientific management of municipal solid waste in 4,041 statutory towns in the country.

**THE OBJECTIVES OF THE MISSION ARE MENTIONED BELOW:**

- Elimination of open defecation
- Eradication of Manual Scavenging
- Modern and Scientific Municipal Solid Waste Management
- To effect behavioral change regarding healthy sanitation practices
Generate awareness about sanitation and its linkage with public health
Capacity Augmentation for ULB’s
To create an enabling environment for private sector participation in Capex (capital expenditure) and Opex (operation and maintenance)

**The Mission has the following components:**
- Household toilets, including conversion of insanitary latrines into pour-flush latrines;
- Community toilets
- Public toilets
- Solid waste management
- IEC & Public Awareness
- Capacity building and Administrative & Office Expenses (A&OE)

**The targets set for the Mission, which have to be achieved by 2nd October 2019 include:**
- Construction of 66.42 Lakh individual household toilets (IHHL);
- Construction of 2.52 lakh community toilet (CT) seats;
- Construction of 2.56 lakh public toilet (PT) seats; and
- Achieving 100% door-to-door collection and scientific management of municipal solid waste (MSW)
- To ensure a continuous engagement and higher awareness among the citizens, a participatory approach for implementation of the Swachh Bharat Mission is being planned in form of theme-based Cleanliness drives on regular intervals, which are specific to a sector.

**HRIDAY**
- National Heritage City Development and Augmentation Yojana (HRIDAY) scheme was launched on 21st January, 2015, with a focus on holistic development of heritage cities.
- The scheme aims to **preserve and revitalise soul of the heritage city** to reflect the city’s unique character by encouraging aesthetically appealing, accessible, informative & secured environment.
- With a duration of 4 years a total outlay of INR 500 Crores, the Scheme is being implemented in 12 identified Cities namely, Ajmer, Amaravati, Amritsar, Badami, Dwarka, Gaya, Kanchipuram, Mathura, Puri, Varanasi, Velankanni and Warangal.
- The scheme is implemented in a mission mode.
- The Scheme supports **development of core heritage infrastructure projects** which shall include revitalization of urban infrastructure for areas around heritage assets identified / approved by the Ministry of Culture, Government of India and State Governments.
- These initiatives shall include development of water supply, sanitation, drainage, waste management, approach roads, footpaths, street lights, tourist conveniences, electricity wiring, landscaping and such citizen services.

**North Eastern Region Urban Development Programme - NERUDP**
The North Eastern Region Urban Development Programme (NERUDP) has been taken up by the Ministry of Urban Development (MoUD) with the financial assistance from Asian Development Bank (ADB).

ADB contribution is 70% of the cost as loan to the Government of India.

The scheme is being implemented in the capital cities of 5 North Eastern States viz. Agartala (Tripura), Aizawl (Mizoram), Gangtok (Sikkim), and Kohima (Nagaland) covering priority urban services viz. (i) Water Supply, (ii) Sewerage and Sanitation, and (iii) Solid Waste Management besides capacity building, institutional and financial reforms at an estimated cost of Rs 1371 crore.

The projects under the NERUDP scheme have been spread over three Tranches and are under execution in the project cities since 2009. These projects have been planned for completion by June, 2019.

Funds are released by the Ministry to the participating States on reimbursement basis in the ratio of 90% grant and 10% loan.

**MINISTRY OF HEALTH AND FAMILY WELFARE**

**SKILL FOR LIFE, SAVE A LIFE’**

- The 'Skill for Life, Save a Life' initiative was launched to upscale the quantity and quality of trained professionals in the healthcare system.
- Under this initiative various courses are planned to be initiated targeting specific competencies for healthcare professionals as well as for general public.
- The curriculum has been designed by "National Institute of Health and Family Welfare (NIHFW) and AIIMS, Delhi.
- As part of the 'Skill a Life, Save a Life' program the First Responder course for professionals as well as general public, will be conducted in Central and State government training institutes across the country in each district, to empower every single citizen of the country to be the first person to provide first aid and initial care in case of an emergency.
- The trained and-skilled personnel, thru this innovative training course, will be able to help save lives in the golden hour during an emergency situation.

**MANTRI SURAKSHIT MATRITVA ABHIYAN**

- The Pradhan Mantri Surakshit Matritva Abhiyan has been launched by the Ministry of Health & Family Welfare (MoHFW), Government of India. The program aims to provide assured, comprehensive and quality antenatal care, free of cost, universally to all pregnant women on the 9th of every month.
- It guarantees a minimum package of antenatal care services to women in their 2nd / 3rd trimesters of pregnancy at designated government health facilities.
• Every pregnant woman in India is examined by a physician and appropriately investigated at least once during the PMSMA and then appropriately followed up — the process can result in reduction in the number of maternal and neonatal deaths in our country.

• Antenatal checkup services would be provided by OBGY specialists / Radiologist/physicians with support from private sector doctors to supplement the efforts of the government sector.

• One of the critical components of the Abhiyan is identification and follows up of high risk pregnancies.

• A sticker indicating the condition and risk factor of the pregnant women would be added onto MCP card for each visit:
  ▪ Green Sticker- for women with no risk factor detected
  ▪ Red Sticker – for women with high risk pregnancy

**‘VATSALYA – MAATRI AMRIT KOSH’**

Ministry of Health and Family Welfare has launched a National Human Milk Bank and Lactation Counselling Centre called ‘Vatsalya – Maatri Amrit Kosh’ at the Lady Hardinge Medical College (LHMC).

• “Vatsalya – Maatri Amrit Kosh” has been opened in collaboration with the Norwegian government, Oslo University and Norway India Partnership Initiative (NIPI).

• The centre will collect, pasteurize, test and safely store milk donated by lactating mothers. The centre will make the collected milk available for infants in need.

• The centre will protect, promote and support breastfeeding by providing lactation support to mothers through dedicated lactation counsellors.

• The centre will act as a demonstration site for other milk banks to be established under the Ministry Of Health and Family Welfare. Significance

• The centre will function as the largest public sector human milk bank and lactation counselling centre available in North India.

• All the infants in and around Delhi will have access to life saving human milk.

• Need Human milk has been found to increase the survival rate of those neonates whose mothers were not able to produce enough milk. The human milk is also known to increase immunity in children.

• The breastfeeding rates are found to be low in India.

• It has been found that early initiation of breastfeeding is only 40%.

• To increase the awareness regarding breastfeeding, the central government has launched Mothers Absolute Affection (MAA).

**MOTHERS ABSOLUTE AFFECTION (MAA)**

• MAA - "Mother's Absolute Affection" is a nationwide programme of the Ministry of Health and Family Welfare in an attempt to bring undiluted focus on promotion of breastfeeding and provision of counselling services for supporting breastfeeding through health systems. The programme has been named ‘MAA’ to signify the support a lactating mother requires from family members and at health facilities to breastfeed successfully.
MAA is a country wide intensified breastfeeding promotion campaign targeting

- All States & Union Territories (UTs)
- Around 3.9 crore pregnant & lactating mothers
- 8.8 lakh ASHAs
- 1.5 lakhs Sub-centres
- 17,000 Birthing Facilities/Delivery Points

**GOAL AND OBJECTIVES**

The goal of the ‘MAA’ Programme is to revitalize efforts towards promotion, protection and support of breastfeeding practices through health systems to achieve higher breastfeeding rates.

- Build an enabling environment for breastfeeding through awareness generation activities, targeting pregnant and lactating mothers, family members and society in order to promote optimal breastfeeding practices.
- Breastfeeding to be positioned as an important intervention for child survival and development
- Reinforce lactation support services at public health facilities through trained healthcare providers and through skilled community health workers.
- To incentivize and recognize those health facilities that show high rates of breastfeeding along with processes in place for lactation management.

**COMPONENTS OF MAA**

- Enabling Environment and demand generation through mass media, mid media and community
- Community level activities
- Orientation of ASHAs/AWWs and interpersonal communication and community dialogue through mothers’ meeting conducted by ASHA.
- Trained ANMs at sub-centres for providing skilled care in the communities
- Capacity building of healthcare providers
- Capacity building of ANMs/nurses/doctors – at all delivery points
- Role re-enforcement regarding lactation support services
- Awards - Recognition for best performing baby friendly facilities
- Key messages to be delivered to mothers
- Early initiation of breastfeeding; immediately after birth, preferably within one hour

**LaQshya**

- Ministry of Health and Family Welfare launched program ‘LaQshya’, aimed at improving quality of care in labour room and maternity Operation Theatre (OT). The Program will improve quality of care for pregnant women in labour room, maternity Operation Theatre and Obstetrics Intensive Care Units (ICUs) and High Dependency Units (HDUs).
- The LaQshya program is being implemented at all Medical College Hospitals, District Hospitals and First Referral Unit (FRU), and Community Health Center (CHCs) and will benefit every pregnant woman and new-born delivering in public health institutions.
• ‘LaQshya’ will reduce maternal and newborn morbidity and mortality, improve quality of care during delivery and immediate post-partum period and enhance satisfaction of beneficiaries and provide Respectful Maternity Care (RMC) to all pregnant women attending public health facilities.
• To strengthen critical care in Obstetrics, dedicated Obstetric ICUs at Medical College Hospital level and Obstetric HDUs at District Hospital are operationalized under LaQshya program.
• The Quality Improvement in labour room and maternity OT will be assessed through NQAS (National Quality Assurance Standards).
• Every facility achieving 70% score on NQAS will be certified as LaQshya certified facility. Furthermore, branding of LaQshya certified facilities will be done as per the NQAS score. Facilities scoring more than 90%, 80% and 70% will be given Platinum, Gold and Silver badge accordingly.
• Facilities achieving NQAS certification, defined quality indicators and 80% satisfied beneficiaries will be provided incentive of Rs 6 lakh, Rs 3 lakh and Rs 2 lakh for Medical College Hospital, District Hospital and FRUs respectively.

**INTENSIFIED DIARRHOEA CONTROL FORTNIGHT (IDCF)**

- The Ministry of Health and Family Welfare launched the Intensified Diarrhea Control Fortnight (IDCF) in order to intensify efforts to reduce child deaths due to diarrhoea.
- Through this initiative, the Ministry will mobilize health personnel, State Governments and other stakeholders to prioritize investment in control of diarrhea, one of the most common childhood illnesses. It aims to create mass awareness about the most effective and low-cost diarrhoea treatment— a combination of Oral Rehydration Salt (ORS) solution and Zinc tablets.
- During the fortnight, intensified community awareness campaigns on hygiene and promotion of ORS and Zinc therapy will be conducted at state, district and village levels.
- Nearly 12 crore under 5-children will be covered during the program across the country.
- ASHA worker would undertake distribution of ORS packets to households with under-five children in her village.
- The activities are also being supported by other ministries of the Government of India, especially the Education, Panchayati Raj Institutions, Women and Child Development, and Water and Sanitation.

**“MISSION PARIVAR VIKAS”**

- Ministry of Health and Family Welfare launched “Mission Parivar Vikas” in 145 high focus districts having the highest total fertility rates in the country.
- These 145 districts are in the seven high focus, high TFR states of Uttar Pradesh, Bihar, Rajasthan, Madhya Pradesh, Chhattisgarh, Jharkhand and Assam that constitute 44% of the country's population.
- The main objective of ‘Mission Parivas Vikas’ is to accelerate access to high quality family planning choices based on information, reliable services and supplies within a rights-based framework.
• These 145 districts have been identified based on total fertility rate and service delivery (PPIUCD and Sterilization performance) for immediate, special and accelerated efforts to reach the replacement level fertility goals of 2.1 by 2025.

• Recent data suggests that these 145 districts have TFR of more than/equal to 3.0 (56% of the 261 districts in the 7 HFS) and are home to 28% of India’s population (about 33 Crores).

• The key strategic focus of this initiative is on improving access to contraceptives through delivering assured services, dovetailing with new promotional schemes, ensuring commodity security, building capacity (service providers), creating an enabling environment along with close monitoring and implementation.

**AMRIT Abhiyan**

• AMRIT scheme The AMRIT (Affordable medicine and reliable implants for treatment) scheme aims to reduce expenditure incurred by patients on treatment of cancer and cardio vascular (heart) diseases to make health care affordable for poor.

• Its intended beneficiaries are patients suffering from cancer and heart diseases (non-communicable diseases).

• Under it, retail outlets in the name of AMRIT pharmacy are opened to sell drugs for cancer and heart diseases at highly discounted rates on market rates.

• The project is implemented by government-owned HLL Lifecare Ltd (HLL) which is deputed to establish and run AMRIT chain of pharmacies across the country.

• These drugs and implants under the scheme will be sold based upon authentic prescriptions from doctors. At the AMRIT outlets, 202 cancer and 186 cardio-vascular drugs will be available at reduced rate of 60 to 90% compared to market rates.

**Antara and Chhaya Contraceptives**

• The Ministry of Health and Family Welfare has launched two new contraceptives, an injectable contraceptive MPA under the ‘Antara’ programme and a contraceptive pill, ‘Chhaya’, in the public health system to expand the basket of contraceptive choices to meet the emerging needs of couples.

• The contraceptives, which are available for free in Medical Colleges and District Hospitals at present, have so far been launched in 10 states that includes Maharashtra, Uttar Pradesh, Madhya Pradesh, Rajasthan, Karnataka, Haryana, West Bengal, Odisha, Delhi and Goa.

• The contraceptives are safe and highly effective, the ‘Antara’ injectable being effective for three months and the ‘Chhaya’ pill for one week, and will help meet the changing needs of couples and help women plan and space their pregnancies.

• To help improve the supply and distribution of contraceptives, the Ministry had recently launched a new software, Family Planning Logistics Management Information System (FP-LMIS), designed to provide robust information on the demand and distribution of contraceptives to health facilities and ASHAs.

**Swachh Swasth Sarvatra Abhiyan**
• The main aim of this initiative is to strengthen health centers in open defecation-free blocks.
• This initiative is a part of the Union Government’s chief Swachh Bharat Mission and is focused on the dual objectives of constructing toilets and enabling behavioural change.
• Over 700 blocks are declared as Open Defecation Free (ODF) under Swachh Bharat Mission by Ministry of Drinking Water and Sanitation.
• Rs 10 lakh will be given to each Community Health Centres (CHCs) in ODF blocks of the country
to strengthen the standards of sanitation, hygiene and infection control.
• Through the initiative, the Gram Panchayat in which the PHC gets awarded will be noted and special focus will be given to make it ODF.

**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 I terms of cleanliness, hygiene, use of toilets, wearing shoes, washing hands etc. since it is important to reduce incidents of re-infection.
• Implementation of deforming 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.

**INTENSIFIED MISSION INDRADHANUSH (IMI)**

"Let no child suffer from any vaccine-preventable disease".
• Through this programme, Government of India aims to **reach each and every child under two years of age and all those pregnant women** who have been left uncovered under the routine immunisation programme.

• The special drive will focus on improving immunization coverage in select districts and cities to ensure full immunization to more than **90% by December 2018**.

• The achievement of full immunisation under Mission Indradhanush to at least 90% coverage was to be **achieved by 2020 earlier**. With the launch of IMI, achievement of the target has now been advanced.

• IMI will provide greater focus on urban areas and other pockets of low immunization coverage.

• IMI drive will be **spread over 7 working days starting from 7th of every month**.

• It devises convergence mechanism of ground level workers of various departments like ANMs, Anganwadi workers, ASHAs, Zila preraks under National Urban Livelihood Mission (NULM), self-help groups for better coordination and effective implementation of the programme.

• It would be reviewed by Cabinet Secretary at National level and will be monitored at highest level under a special initiative Proactive Governance and Timely Implementation (PRAGATI).

**Rashtriya Swasthya Bima Yojana**

• It is a government-run **health insurance programme** for the Indian poor.

• The scheme aims to provide health **insurance coverage to the unrecognised sector workers belonging to the BPL category and their family members** shall be beneficiaries under this scheme. It provides for cashless insurance for hospitalisation in public as well as private hospitals.

• Initially, RSBY was a project under the Ministry of Labour and Employment.

• Now it has been **transferred to Ministry of Health and Family Welfare from April 1, 2015**

• Every "below poverty line" (BPL) family holding a **yellow ration card** pays Rs30 registration fee to get a biometric-enabled smart card containing their fingerprints and photographs.

• This enables them to receive inpatient **medical care of up to Rs.30,000** per family per year in any of the empanelled hospitals. Pre-existing illnesses are covered from day one, for head of household, spouse and **up to three dependent children** or parents

• The scheme is run in collaboration of both Centre (75%) & State government (25%)

**Ministry of Agriculture and Farmers’ Welfare**

**Pradhan Mantri Kisan Samman Nidhi**

• **Launched by**: Union Government

• This Scheme aims to cover more than 12 Crore Poor Farmers of Country.

• Every Beneficiary gets Rs. 6000 Per year as Financial Assistance in three equal installments of Rs. 2000 each.

**₹75,000-CRORE CASH TRANSFER SCHEME**
• **Launched by**: Government of India

• **Objective**: Provide a direct income support for small and marginal farmers who own less than 2 hectares (5 acres) of land. An income support of Rs 6,000 per year given to around 12 crore agricultural households.

**PRADHAN MANTRI FASAL BIMA YOJANA**

• Prime Minister Shri Narendra Modi unveiled the new scheme Pradhan Mantri Fasal Bima Yojana (PMFBY) on 13th January, 2016

• This scheme will help in decreasing the burden of premiums on farmers who take loans for their cultivation and will also safeguard them against the inclement weather.

• PMFBY is a replacement scheme of National Agriculture Insurance Scheme (NAIS) and Modified National Agriculture Insurance Scheme (MNAIS) and hence exempted from the service tax

• There will be a uniform premium of only 2% to be paid by farmers for all Kharif crops and 1.5% for all Rabi crops. In case of annual commercial and horticultural crops, the premium to be paid will be only 5%.

• The premium rates to be paid by farmers are very low and balance premium will be paid by the Government to provide full insured amount to the farmers against crop loss in any natural calamities.

• There is no upper limit on Government subsidy. Even if balance premium is 90%, it will be borne by the Government.

• The use of technology will be encouraged to a great extent. Smart phones, Remote sensing drone and GPS technologies will be used to capture and upload data of crop cutting to reduce the delays in the claim payment.

• Allocation of the scheme presented in budget 2016-2017 is Rs. 5,550 cores.

• The insurance plan will be handled under a single insurance company, Agriculture Insurance Company of India (AIC).

• Special efforts shall be made to ensure maximum coverage of SC/ST/Women farmers under the scheme.

**SOIL HEALTH CARD SCHEME**

• Soil Health Card (SHC) is a Government of India’s scheme promoted by the Department of Agriculture & Co-operation under the Ministry of Agriculture and Farmers’ Welfare.

• A SHC is meant to give each farmer soil nutrient status of his/her holding and advice him/her on the dosage of fertilizers and also the needed soil amendments, that s/he should apply to maintain soil health in the long run.

• It will contain the status of his soil with respect to 12 parameters, namely N, P, K (Macro-nutrients); S (Secondary-nutrient); Zn, Fe, Cu, Mn, Bo (Micro-nutrients); and pH, EC, OC (Physical parameters).

• 100 million Soil Health Cards are distributed to farmers in the first phase

• (2015-2017)

• Soil Health Card mobile App has been launched to help the farmers.
• GPS based soil sample collection has been made compulsory.
• Online registration of samples and test results are uploaded on the National Portal of the Soil Health Card. A farm will get the soil card once in every 3 years.

**Rashtriya Pashudhan Vikas Yojna**

• Earlier schemes related to Dairy and Livestock have been put together under the umbrella of Rashtriya Pashudhan Vikas Yojna (White Revolution) by the Union Government.
• This umbrella includes National Diary Plan/National Programme for Dairy Development, Dairy Entrepreneurship, Assistance to Cattle Institutes, Indigenous Breeds, National Programme for Bovine Breeding, Delhi Milk Scheme, supporting state co-operative Dairy Federations and Livestock Census, Integrated Sample Survey, Livestock Health and Disease Control Programme and National Livestock Mission

**Rastriya Gokul Mission**

• The Union Government has also launched Rashtriya Gokul Mission under the same programme for conservation and development of indigenous breeds in a focused and scientific manner. Under this mission, government plans to establish integrated cattle development centres “Gokul Grams” to develop indigenous breeds including up to 40% nondescript breeds.

**National Mission on Bovine Productivity (NMBP)**

• Launched on: November 2016
• The National Mission on Bovine Productivity (NMBP) will be implemented as a part of Rashtriya Gokul Mission under Umbrella Scheme White Revolution-Rashtriya Pashudhan Vikas Yojna.

**Objectives:**

• The scheme NMBP will be implemented with the following major objectives with special reference to farmers from socio-economically weaker sections and doubling their income:
• To enhance milk production and productivity of bovine population by increasing population of disease free high genetic merit female population and check on spread of diseases
• To improve quality of dairy animals, milk and milk products
• To increase trade of livestock and livestock products by meeting out sanitary and phytosanitary (SPS) issues
• To create e-market portal for bovine germplasm for connecting breeders and farmers, specially from socio-economically weaker sections
• To increase farmers income as a part of goal set by Hon’ble PM for doubling farmers’ income by 2022

**Components of the Scheme:**
• **Pashu Sanjivni**: an Animal Wellness Programme encompassing provision of Animal Health cards (‘Nakul Swasthya Patra’) along with UID identification and uploading data on National Data Base;

• **Advanced breeding Technology**: including Assisted Reproductive Technique IVF/MOET and sex sorted semen technique to improve availability of disease free high genetic merit female bovines;

• **Creation of “E- Pashudhan Haat”-Nakul Prajnan Bajar**: an e- market portal for bovine germplasm for connecting breeders and farmers

• **National Bovine Genomic Centre for Indigenous Breeds (NBGC-IB)**: is established for enhancing milk production and productivity through genomic selection among indigenous breeds.

**PROJECT CHAMAN**

• **To develop India’s horticulture sector** and help states identify suitable areas and crop types, the agriculture ministry is working on a project which uses satellites and remote sensing technology..

• CHAMAN or **Coordinated Horticulture Assessment and Management** is being implemented by the Delhi-based Mahalanobis National Crop Forecast Centre.

• Under the project, the ministry will use remote sensing and geoinformatics data to integrate information on weather, soil, land-use, and crop mapping to prepare horticulture development plans.

• The idea is to use space technology to identify crops suitable to different areas and raise production of horticulture crops.

• The project will help states develop horticulture clusters and related infrastructure like cold chains.

• Currently, India is the second largest producer of fruits and vegetables in the world, and a top producer of crops like banana, mango and lemons.

**RASHTRIYA KRISHI VIKAS YOJANA**

• Rashtriya Krishi Vikas Yojana was launched as a central sector scheme in 2007 to provide support to various kinds of interventions in agricultural sector to achieve 4% annual growth in agriculture. This scheme serves as an umbrella for various such initiatives.

• In this scheme, the states are allowed to choose their own agriculture and allied sector development activities as per the district/state agriculture plan.

• On the basis of experience and feedback from states, the government has revamped the scheme as RKVY – RAFTAAR – Remunerative Approaches for Agriculture and Allied sector Rejuvenation.

• The RKVY – Raftaar covers all sectors such as Crop Cultivation, Horticulture, Animal Husbandry and Fisheries, Dairy Development, Agricultural Research and Education, Forestry and Wildlife, Plantation and Agricultural Marketing, Food Storage and Warehousing, Soil and Water Conservation, Agricultural Financial Institutions, other Agricultural Programmes and Cooperation. Financial Allocation

• The financial centre and states share expenditure in this scheme on 60:40 ratio. This ratio is 90:10 between North Eastern States and Himalayan States.
**SIX SUB-SCHEMES ARE BEING IMPLEMENTED AS SUB-SCHEMES UNDER**

- **Bringing Green Revolution to Eastern Region:** This programme was initiated in 2010-11 targeting the improvement in the rice based cropping system of Assam, West Bengal, Orissa, Bihar, Jharkhand, Eastern Uttar Pradesh and Chhattisgarh.

- **Initiative on Vegetable Clusters:** Growing demand for vegetables was proposed to be met by a robust increase in the productivity and market linkage. For the purpose, an efficient supply chain needed to be established, to provide quality vegetables at competitive prices.

- **National Mission for Protein Supplements:** National Mission for Protein Supplements was launched with an allocation of Rs.300 crore during 2011-12 to take up activities to promote animal based protein production through livestock development, dairy farming, piggery, goat rearing and fisheries in selected blocks.

- **Saffron Mission:** The Scheme was initiated in 2010-11 with an overall Government of India budgetary support of Rs.288.06 crore over four years. The mission was meant to bring economic revival of J&K Saffron.

- **Vidharbha Intensive Irrigation Development Programme:** The Scheme was initiated in 2012-13 which seeks to bring in more farming areas under protective irrigation.

- **Crop Diversification:** The original Green Revolution States have the problem of stagnating yields and over-exploitation of water resources. The answer lies in crop diversification. An amount of Rs.500.00 Crore was allocated for 2013-2014 to start a programme of crop diversification that would promote technological innovation and encourage farmers to choose crop alternatives.

**Pradhan Mantri Krishi Sinchayee Yojana (PMKSY)**

Pradhan Mantri Krishi Sinchayee Yojana” (PMKSY) was launched with an outlay of Rs. 50,000 crore over a period of five years (2015-16 to 2019-20).

The major objective of the PMKSY is to achieve

- convergence of investments in irrigation at the field level, expand cultivable area under assured irrigation (Har Khet ko pani)
- improve on-farm water use efficiency to reduce wastage of water
- enhance the adoption of precision-irrigation and other water saving technologies (More crop per drop)
- enhance recharge of aquifers and introduce sustainable water conservation practices by exploring the feasibility of reusing treated municipal based water for peri-urban agriculture and attract greater private investment in precision irrigation system

- The programme architecture of PMKSY aims at a ‘decentralized State level planning and execution’ structure, in order to allow States to draw up a District Irrigation Plan (DIP) and a State Irrigation Plan (SIP).
• The programme will be supervised and monitored at the national level by an Inter-Ministerial National Steering Committee (NSC) under the Chairmanship of the Prime Minister with Union Ministers of all concerned Ministries.
• The goal is to open the doors for optimal water budgeting in all sectors.
• Tagline for PMKSY is "more crop per drop".
• PMKSY funds would be given to states as 75 per cent grant by the central government and the remaining 25 per cent share is to be borne by the state government. But, for the north-eastern region and hilly states, the funding pattern would be 90:10

**PARAMPARAGAT KRISHI VIKAS YOJANA**

• The Paramparagat Krishi Vikas Yojana (PKVY), an initiative to promote organic farming in the country, was launched by the NDA government in 2015.
• According to the scheme, farmers will be encouraged to form groups or clusters and take to organic farming methods over large areas in the country.
• To avail the scheme, each cluster or group must have 50 farmers willing to take up organic farming under the PKVY and possess a total area of at least 50 acres.
• Each farmer enrolling in the scheme will be provided INR 20,000 per acre by the government spread over three years’ time.
• To integrate a wholesale mandis across the country with the online platform, the state governments have to amend their Agriculture Produce Market Committee (APMC) Act.

**E-NAM PORTAL**

National Agriculture Market portal eNAM is to connect e-mandis in several States.

• eNAM is an online inter-connectivity of e-mandis, aimed at ushering agriculture marketing reforms to enable farmers to get better price of their produce.
• Funded by Agri-Tech Infrastructure Fund (ATIF) which is set up through the Small Farmers Agribusiness Consortium (SFAC).
• Farmers can showcase their produce online from their nearest market and traders can quote price from anywhere.
• It will result in increased numbers of traders and greater competition. It will also ensure open price discovery and better returns to farmers.
• e-Krishi Samvad is internet-based interface and is a unique platform that will provide direct and effective solutions to the problems faced by farmers and stakeholders in the agriculture sector.

With this, people can get the appropriate solutions from the subject matter specialists and institutes through web or SMS.
• Stakeholders can upload photographs related to diseases of the crops, animals or fishes for diagnostics and remedial measures instantly from the specialists.

**MINISTRY OF SKILL DEVELOPMENT AND ENTREPRENEURSHIP**

**PRADHAN MANTRI KAUSHAL VIKAS YOJANA**

• Pradhan Mantri Kaushal Vikas Yojana (PMKVV) is the flagship scheme of the Ministry of Skill Development & Entrepreneurship (MSDE).
• The objective of this Skill Certification Scheme is to **enable a large number of Indian youth to take up industry-relevant skill training** that will help them in securing a better livelihood.
• Under this Scheme, **Training and Assessment fees are completely paid by the Government.**
• Implemented through **National Skill Development Corporation**
• Initial cost of the scheme is **1500 crores**

**SANKALP (Skills Acquisition and Knowledge Awareness for Livelihood Promotion)**

• Highlights of Education, Employment and Skill Development
• Quality education will energize Indian youth.
• Allocation of resources will be done on the basis of Annual Learning Outcomes.
• Emphasis will be given to education related to science.
• Innovation fund for secondary education will be allocated to boost local innovation including ICT enabled transformation.
• Focus will be laid mainly on areas which are **educationally backward.**
• **UGC reform will be taken up.**
• Framework will be revised for outcome based accreditation.
• SWAYAM to online courses will be available to all with Direct to Home channel.
• National Testing Agency will be created serving as an autonomous body.
• **Administration will also be monitored under AICTE.**
• PMKK (Pradhan Mantri Kaushal Kendras) are to be extended to different areas.
• In the year 2017-2018, SANKALP (Skill Acquisition and Knowledge Awareness for Livelihood Promotion programme) is to be launched and the prime focus will be on vocational training.
• 5 Special Tourism zones will be set up.
• Industry Cluster Approach will be adopted.
• **5 lakh people will be provided mason training in the next 5 years.**

**SKILL STRENGTHENING FOR INDUSTRIAL VALUE ENHANCEMENT (STRIVE)**

• STRIVE scheme will **incentivize ITIs to improve overall performance** including apprenticeship by involving SMEs (Small Scale Enterprises), business association and industry clusters.
• It will develop **robust mechanism for delivering quality skill development** training by strengthening institutions- National Skill Development Corporation (NSDC), State Skill
GOVT SCHEMES 2018-19

Development Missions (SSDMs), Sector Skill Councils, ITIs and National Skill Development Agency (NSDA) etc.

- It will support universalization of National Skills Qualification Framework (NSQF) including National Quality Assurance Framework (NQAF) across skill development schemes.
- It will provide required push to National Skill Development Mission 2015 and its various sub missions. It is also aligned to flagship Government programs such as Make in India and Swachhata Abhiyan

**UDAAN**

- Udaan is a Special Industry Initiative for Jammu & Kashmir in the nature of partnership between the corporates of India and Ministry of Home Affairs and implemented by National Skill Development Corporation.
- The programme aims to provide skills training and enhance the employability of unemployed youth of J&K. The Scheme covers graduates, post graduates and three year engineering diploma holders. It has two objectives:

  (i) To provide an exposure to the unemployed graduates to the best of Corporate India;

  (ii) To provide Corporate India, an exposure to the rich talent pool available in the State.

- The Scheme aims to cover 40,000 youth of J&K over a period of five years and Rs. 750 crore has been earmarked for implementation of the scheme over a period of five years to cover other incidental expenses such as travel cost, boarding and lodging, stipend and travel and medical insurance cost for the trainees and administration cost.

- Further corporates are eligible for partial reimbursement of training expense incurred for the candidates who have been offered jobs.

**PRADHAN MANTRI KAUSHAL KENDRA**

- India’s first Pradhan Mantri Kaushal Kendra (PMKK) has been set up under Pradhan Mantri Kaushal Vikas Yojana by National Skill Development Corporation (NSDC) in collaboration with New Delhi Municipal Council

- It is set up for Skilling in Smart Cities.

- The PMKK Centre for Smart Cities will provide skill training for unemployed youth and contribute to capacity building of municipal employees.

**PRADHAN MANTRI YUVA YOJANA**

- Pradhan Mantri YUVA Yojana (Yuva Udyamita Vikas Abhiyan) is a centrally sponsored Scheme on entrepreneurship education and training

- The scheme spans over five years (2016-17 to 2020-21) with a project cost of Rs. 499.94 crore, and will provide entrepreneurship education and training to over 7 lakh students in 5 years through 3050 Institutes
It will also include easy access to information and mentor network, credit, incubator and accelerator and advocacy to create a pathway for the youth.

**MINISTRY OF POWER**

**SAUBHAGYA YOJANA**

- Saubhagya- Pradhan Mantri Sahaj Bijli Har Ghar Yojana
- Objective: To provide electrification to all households in the country.
- Project Cost: Rs.16320 Crores
- Launched on September 25, 2017
- To be completed by 31st of December 2018
- The beneficiaries for free electricity connections shall be identified using Socio Economic and Caste Census (SECC) 2011 data.
- For un-electrified households, which are located in remote and inaccessible areas, the pack comprises of
  - The solar power packs of 200 to 300 WP with battery bank
  - Five LED lights,
  - One DC fan,
  - One DC power plug.
- It also includes the Repair and Maintenance (R&M) for 5 years.

**UJALA PROGRAMME**

- Launched on 1 May 2015
- The scheme is being named "UJALA" - an acronym for Unnat Jyoti by Affordable LEDs for All.
- Under the scheme, 20W LED tube lights and BEE 5-star rated energy efficient fans are also distributed to the consumers.
- The 20W LED tube lights are 50% more energy efficient than conventional 40W tube lights and are available for Rs. 220/- per tube, as against the market price of Rs. 400-600.
- The energy efficient fans under the UJALA scheme come with a BEE 5 Star rating. These ceiling fans are rated 30% more energy efficient than conventional fans and are priced at Rs. 1200/- per fan.
- The scheme is being implemented by Energy Efficiency Services Limited (EESL), a joint venture of PSUs under the Union Ministry of Power.

**UDAY SCHEME**

- Launched on November 2015
- Ujwal DISCOM Assurance Yojana (UDAY) UDAY Scheme was launched for financial turnaround and revival package for state electricity distribution companies (DISCOMs).
• It aimed to help to make discoms financially and operationally healthy so they can supply adequate power at affordable rates. The scheme is optional for the states to join.

• Under it, state governments were to take over up to 75% of their respective discoms’ debt by issuing sovereign bonds to pay back the lenders. Remaining 25% of debt will be issued by discoms in the form of bonds.

• UDAY envisages to have a permanent solution for past as well as potential future issues of power sector such as reducing interest burden on discoms by allowing states to take over the bulk of their debt, reduce the cost of power, increase operational efficiencies of discoms by providing capital and infrastructure like coal linkages and reduce in AT&C and transmission losses.

• Jharkhand was the first state to come under UDAY scheme.

• Lakshadweep joined the scheme on 28 February, 2018

**STREET LIGHTING NATIONAL PROGRAMME (SLNP)**

• Government of India, through the Energy Efficiency Services Limited (EESL) under the Ministry of Power, will retrofit 10 lakh conventional street lights with LED lights in Gram Panchayats of 7 districts in Andhra Pradesh.

• This is the first project for rural LED street lighting in the country under Street Lighting National Project (SLNP).

• The entire upfront capital cost of this project is being funded by French Development Agency Agence Française de Développement (AFD).

• The SLNP was launched by Prime Minister Narendra Modi in January 2015.

• It aims to replace 1.34 crore conventional street lights with energy efficient LED lights by March, 2019.

• It is being implemented by EESL.

• It is world’s Largest Street Light Replacement Programme.

• Rajasthan was the first state to adopt this scheme.

**DEENDAYAL UPADHYAYA GRAM JYOTI YOJANA**

• Launched on 25th July 2015 in Patna

• Aim: To facilitate 24x7 supply of power by 2022

• The major components of the scheme are feeder separation; strengthening of sub-transmission and distribution network; Metering at all levels (input points, feeders and distribution transformers); Micro grid and off grid distribution network & Rural electrification-

• The Scheme has an outlay of Rs 76000 crore

**SAATHI (SUSTAINABLE AND ACCELERATED ADOPTION OF EFFICIENT TEXTILE TECHNOLOGIES TO HELP SMALL INDUSTRIES)**

• The Ministry of Power along with the Ministry of Textiles have launched Sustainable and Accelerated Adoption of efficient Textile technologies to help small Industries.
The Powerloom sector in India is predominantly an unorganized sector and has a large number of micro and small units which produce 57 percent of the total cloth in the country.

Under the initiative, Energy Efficiency Services Limited (EESL), a public sector entity under the administrative control of Ministry of Power, would procure energy efficient powerlooms, motors and repair kits in bulk and provide them to the small and medium powerloom units at no upfront cost.

The SAATHI initiative will be jointly implemented by EESL and the office of the Textile Commissioner on a pan-India basis.

To kick start the implementation, cluster wise demonstration projects and workshops will be organized in key clusters.

WEB PORTALS/APPS BY MINISTRY OF POWER

URJA (URBAN JYOTI ABHIYAN) MOBILE APP

URJA App offers information on Consumer complaints redressal, Release of new service connection, Average number of interruptions faced by consumer, Average duration of interruptions faced by consumer, Number of consumers making e-payments, Energy lost / power theft i.e. AT&C loss, IT Enablement (Go-live of towns), SCADA Implementation, Urban System Strengthening, Feeder Data on National Power Portal, IPDS NIT progress, IPDS Award progress.

SAUBHAGYA WEBPORTAL


NATIONAL POWER PORTAL

National Power Portal(NPP) – a Centralized Platform for Collation and Dissemination of Indian Power Sector Information – was launched on 14th Nov, 2017 and would be a single point interface for all Power Sector Apps launched previously by the Ministry.

MERIT

A Web Portal ‘MERIT’ i.e. Merit Order Despatch of Electricity for Rejuvenation of Income and Transparency was launched on 23rd June 2017. This Mobile App and Web Portal displays the actual data of dispatched generation by the states transparently and provides opportunity to states for improving their power purchase portfolio.

MINISTRY OF HUMAN RESOURCE DEVELOPMENT

ONE FAMILY ONE JOB SCHEME

Launched by: Sikkim Government

Objective: The scheme envisions employment to a member of every family which does not have a government job in the state.
**Mid-Day Meal Scheme**

- **Launched by:** Govt of India
- **Objective:** Protecting children from classroom hunger; Increasing school enrolment and attendance; Improved socialisation among children belonging to all castes and Addressing malnutrition, and social empowerment through provision of employment to women.

**Stars Scheme**

- **Launched by:** Union Human Resource Minister Prakash Javadekar
- **Objective:** Under this Scheme, 500 science projects will be funded whose selection will be made based on competition.

**Swasth Bachche, Swasth Bharat**

- It is an initiative of Kendriya Vidyalaya Sangathan to prepare a physical Health and Fitness Profile Card for more than 12 lakhs of Kendriya Vidyalaya students
- It provides a comprehensive and inclusive report card for children covering all age groups and children of different abilities.
- Making students, teachers and parents aware about the importance of good health and fitness and encouraging 60 minutes of play each day is an objective of the programme.

**‘Vittiya Saksharata Abhiyan’**

- ‘Vittiya Saksharata was launched for creating awareness among people about digital economy and cashless modes of transactions
- Higher education institutes were appealed to receive nothing in cash (fee/fines/deposits) and pay nothing in cash (wages/salaries/vendor payments) and develop a cashless campus (covering shops/canteens/services).
- It was also suggested that NCC/NSS volunteers can spread awareness about these digital modes of transactions to shopkeepers, vendors in nearest market place.

**Udaan (Giving Wings to Girl Students)**

- This project aims at addressing the lower enrolment of girls in engineering colleges/IITs and technological institutions.
- It involves training 1000 selected girl students to compete for admission at premier Engineering colleges in India by providing course in an online and offline format.
- The girl students enrolled in classes XI of kendriya vidyalayas/ Navoday Vidyalays/other Government run Schools affiliated to any Board in India are eligible for the Scheme

**Web Portals by Ministry of Human Resource Development**
**Diksha Portal**

It aims at providing digital platform to teachers to make their lifestyle more digital. It will serve as National Digital Infrastructure for Teachers. Through this portal, all teachers across the nation will be equipped with advanced digital technology.

**ShaGun**

‘ShaGun’ for the Sarva Shiksha Abhiyan aims to capture and showcase innovations and progress in Elementary Education sector of India by continuous monitoring of the flagship scheme - Sarva Shiksha Abhiyan (SSA). ShaGun will help monitor progress of implementation of SSA by assessing performance of States and UTs on key parameters and thereby serve as a platform for the central government for effective planning and deliver on the promise of providing quality education to all.

**Funds and Agencies by Ministry of Human Resource Development**

**Higher Education Funding Agency (HEFA)**

- HEFA was set in September 2016 to provide financial assistance to institutes of higher education.
- It is set up as a Special Purpose Vehicle with a public sector bank (Canara Bank).
- It would be jointly funded by the promoter/bank and the MHRD with an authorized capital of ₹2,000 crore. Government equity in it is ₹1,000 crore.
- It is a not-for-profit organization that will leverage funds from the market and supplement them with donations and Corporate Social Responsibility (CSR) funds.
- RBI also has granted license under RBI Act for HEFA to operate as a Non-Banking Financial Company (NBFC) in November 2017.

**National Testing Agency (NTA)**

- The Union Cabinet has approved creation of National Testing Agency (NTA) as a Society registered under the Indian Societies Registration Act, 1860.
- It is an autonomous and self-sustained premier testing organization to conduct entrance examinations for higher educational institutions.

**Madhyamik and Uchchtar Shiksha Kosh**

- The Union Cabinet approved for creation of a non-lapsable pool in the Public Account for secondary and higher education known as "Madhyamik and Uchchtar Shiksha Kosh" (MUSK).
- All proceeds of "Secondary and Higher Education Cess" will be credited to MUSK.
- The funds arising from the MUSK would be utilized for schemes in the education sector which would be available for the benefit of students of secondary and higher education, all over the country.
- The fund would be operationalised as per the present arrangements under Prarambhik Shiksha Kosh (PSK) wherein the proceeds of cess are used for Sarv Shiksha Abhiyan (SSA) and Mid-Day Meal (MDM) Schemes of the Department of School Education & Literacy.
The MUSK would be maintained as a Reserve Fund in the non-interest bearing section of the Public Accounts of India.

**MINISTRY OF PETROLEUM AND NATURAL GAS**

**PRADHAN MANTRI UJJWALA YOJANA**

- Ujjwala Yojana was launched on May 1, 2016
- This scheme aims at providing LPG connections to women from Below Poverty Line (BPL) households.
- Under the scheme, **five crore LPG connections are to be provided to BPL households**. The identification of eligible BPL families will be made in consultation with the State Governments and the Union Territories.
- BPL is a person/household who suffers from at least one deprivation under the **Socio-Economic Caste census (SECC) - 2011 Database**.
- The Scheme would be implemented over three years, namely, the FY **2016-17, 2017-18 and 2018-19** across the country
- The Scheme provides a financial support of **Rs 1600 for each LPG connection** to the BPL households
- Prime Minister Narendra Modi’s flagship project Pradhan Mantri Ujjwala Yojana (PMUY) is set to provide 50 million free cooking gas connections by August 15, seven months ahead of the March 2019 target it had set earlier.

**PRADHAN MANTRI LPG PANCHAYAT SCHEME**

- Pradhan Mantri LPG Panchayat scheme aims to **distribute LPG connections among rural areas** where conventional fuel is used for domestic purposes.
- It is **backup scheme to existing Pradhan Mantri Ujjwala Yojana**.
- The LPG Panchayat scheme aims at **spreading awareness among LPG users about how to properly use clean fuel** and its useful benefits.
- It will provide platform to trigger discussion through sharing of personal experiences on benefits of use of clean fuel compared to traditional fuels like cow dung, charcoal or wood.
- It also aims to **connect with beneficiaries of Ujjwala Yojana** to resolve issues and wrong traditional beliefs among people through officials of oil PSUs, NGOs, Asha workers and social workers.
- Under it, **one lakh LPG Panchayats will be activated across country** to deal with issue of safe use of LPG as well as discuss its various benefits on environment, health and how it empowers women.
- LPG Panchayat will **serve as an interactive platform** between those who received LPG cylinders under PMUY. One panchayat will have around 100 LPG customers of nearby areas.
- The panchayats discuss issues such as safe practices, quality of service provided by distributors and availability of refill cylinders.
**START-UP SANGAM INITIATIVE**

- It is an initiative to develop new business models, marketing plans, technology and innovations in heavy oil and gas industry sector by supporting 30 start-ups.
- For the same, 10 oil and gas PSUs have setup Rs. 320-crore venture capital fund to encourage start-ups based on innovative ideas in the energy sector.
- The selected start-ups will work in various fields related to energy such as converting waste plastics to petroleum fuels, multipurpose fuel from agricultural waste biomass, solar stove and leak detectors for liquefied natural gas (LNG) cylinders, Self – sustaining low-maintenance toilets or eco-toilets and Remotely Operated Vehicles (ROVs) for underwater inspections.

**URJA GANGLA GAS PIPELINE PROJECT**

- Launched on: 24 October 2016
- Under this project, a pipeline of length 2540km is planned to be laid across the states from Uttar Pradesh to Odisha
- The project originates at Jagdishpur
- The scheme is directed to provide piped cooking gas to the households of Varanasi within next two years and to millions others in neighbour states after one more year.
- The allocated budget for laying the 1,500 km covered long cooking gas pipelines is about Rs. 51,000-crore
- The seven main station cities include Varanasi, Patna, Bokaro, Jamshedpur, Kolkata, Ranchi, Bhubaneswar and Cuttack as the major beneficiaries of the project.
- The project is being implemented by state-run gas utility GAIL.

**MINISTRY OF ELECTRONICS & IT**

**'PRADHAN MANTRI GRAMIN DIGITAL SAKSHARTA ABHIYAN'**

- 'Pradhan Mantri Gramin Digital Saksharta Abhiyan' (PMGDISHA) aims at making 6 crore rural households digitally literate.
- The outlay for this project is Rs.2,351.38 crore to usher in digital literacy in rural India by March, 2019.
- Under the scheme, 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.
- To ensure equitable geographical reach, each of the 250,000 Gram Panchayats would be expected to register an average of 200-300 candidates.
- Under it, people in rural area will be trained to operate a computer, tablet, smartphones, etc and how to access the Internet, government services, undertake digital payment, compose e-mails, etc.

**CYBER SURAKSHIT BHARAT**
• Cyber Surakshit Bharat is an initiative to strengthen cybersecurity ecosystem in India in line with Government’s vision for a ‘Digital India’.
• It was launched in association with National e-Governance Division (NeGD) and industry partners.
• Cyber Surakshit Bharat is first public-private partnership of its kind.
• It will leverage the expertise of the IT industry in cybersecurity.
• The founding partners include leading IT companies such as Microsoft, Intel, WIPRO, Redhat and Dimension Data.
• Its knowledge partners include Cert-In, NIC, NASSCOM and FIDO Alliance and premier consultancy firms Deloitte and EY.
• It will be operated on three principles of awareness, education and enablement.
• It will include an awareness program on importance of cybersecurity.

**STREE SWABHIMAN INITIATIVE**

• The initiative aims to create sustainable model for providing adolescent girls and women an access to affordable sanitary products by leveraging Common Service Centres (CSCs)
• Under this initiative, Common Service Centres (CSC) will provide access to affordable, reliable and modern (eco-friendly) sanitary napkins (menstrual pads) to adolescent girls and women in rural areas.
• Its purpose is to improve awareness on menstrual health and hygiene of women, thus help to protect dignity and rights of women.
• Under this initiative, semi-automatic and manual sanitary napkin manufacturing units will be set up at CSC for producing affordable and eco-friendly sanitary napkins.
• These micro manufacturing units will be operated by women entrepreneurs and generate employment for 8-10 women.

**MINISTRY OF MINORITY AFFAIRS**

**NAI ROSHNI SCHEME**

“Nai Roshni” is a programme for Leadership Development of Minority Women from.

The scheme aims to empower and instil confidence among minority women by providing knowledge, tools and techniques for interacting with Government systems, Banks and other institutions at all levels. The scheme is implemented through Non-Governmental Organizations (NGOs).

The scheme “Nai Roshni” is run with the help of Government Institutions, NGOs and Civil Societies all over the country. It includes various training modules like Health and Hygiene, Leadership of Women, Financial Literacy, Legal Rights of Women, Digital Literacy and Life Skills

**JIO PARASI SCHEME**

• Jiyo Parsi scheme is a Central Sector Scheme for containing population decline of Parsis in India.
• Its main objective is to reverse the declining trend of Parsi population by adopting a scientific protocol and structured interventions.
• It aims to stabilize and increase the population of Parsis in India.
• It has two components: Medical Assistance and Advocacy (Counselling).
• The first phase of the scheme was launched initiated in 2013.

**Pradhan Mantri Jan Vikas Karyakram (PMJVK)**

• PMJVK aims to address development deficits in identified minority concentration areas.
• The identification of these areas will be done on the basis of presence of substantial population of notified Minority Communities based on Census, 2011.
• It will also provide better socio economic infrastructure facilities to minority communities particularly in field of education, health and skill development as compared to present situation.
• This will lead to lessening of gap between national average and minority communities with regard to backwardness parameters. PMJVK will be implemented in Minority Concentration District Headquarters, Minority Concentration Block(MCBs), Minority Concentration Towns(MCTs) falling in 308 districts of 32 States/UTs.
• It will also be implemented in Backward Clusters of Minority Concentration Villages (CoMCV) which will be identified on proposal of States/UTs as per criteria of the scheme.

**Nai Manzil Scheme**

• The central scheme is designed to address educational and livelihood needs of minority communities lagging behind in terms of educational attainments.
• It was launched for the first time in J&K in 2016, where girls from minority communities are being imparted three-month skill development training in seven identified sectors relevant to the region.
• It aims to provide educational intervention by giving the bridge courses to the trainees and getting them Certificates for Class XII and X from distance medium educational system.
• It seeks to provide trade basis skill training in four courses at the same time of formal education, in field of

  (i) Manufacturing

  (ii) Engineering

  (iii) Services

  (iv) Soft skills.

• It intends to cover people in between 17 to 35 age group from all minority communities as well as Madrasa students. This scheme will provide new avenues for minorities for continuing higher education and also open up employment opportunities in the organised sector.

**USTTAD Scheme**
The scheme “Upgrading the Skills and Training in Traditional Arts/Crafts for Development (USTTAD) was launched in May, 2015 and following activities have been taken up to assist the artisans:

- “Shilp Utsav” component of the scheme has been implemented through “National Minorities Development and Finance Corporation (NMDFC) to provide support to minority craftsmen/artisans for marketing their products. NMDFC has held 8 exhibitions in the States of Haryana, Karnataka, Gujarat, West Bengal, Uttar Pradesh, Maharashtra and Delhi, including a “Hunar Haat” in the India International Trade Fair (IITF) 2016, and assisted 719 artisans to enable them to establish national and global market linkages.

- The Ministry has also engaged Knowledge Partners viz. National Institute of Fashion Technology (NIFT) and National Institute of Design (NID) to work in various clusters for design intervention; product range development; packaging; exhibitions, fashion shows and publicity; tying up with e-marketing portals to enhance sales; and brand building. Both the institutions have identified total 36 craft clusters with 20-30 artisans in each cluster for their capacity building.

**Hunar Haat**

- The Union Ministry of Minority Affairs is organising Hunar Haat under Upgrading the Skills & Training in Traditional Arts/Crafts for Development (USTTAD) scheme at different parts of the country.
- It has become a successful mission to provide employment and employment opportunities and national as well international markets for thousands of master artisans, craftsmen and culinary experts.
- It has provided platform to master artisans and craftsmen to display their rich heritage and skills. It is also providing domestic and international markets to these artisans and craftsmen.

**Seekho Aur Kamao**

- Union Ministry of Minority Affairs, Government of India launched Seekho Aur Kamao (Learn and While) Scheme for Skill Development of Minorities.
- The main objectives of this scheme are: **Reduce the unemployment rate of minorities during 12th Plan period (2012-17).**
  - Conserve and update traditional skills of minorities and establish their linkages with the market. Improve employability of existing workers, school dropouts etc. and ensure their placement.
  - Generate means of better livelihood for marginalized minorities and bring them in the mainstream. Facilitate minorities to avail opportunities in the growing market. Develop potential human resource for the nation.
- The scheme will be implemented for the benefit of the 5 notified minority communities under National Commission for Minorities Act 1992 (Muslims, Christians, Sikhs, Buddhists and Parsis). However, in the States/UTs where some other minority communities notified by respective State/UT Governments exist, they may also be considered for the programme but they will not occupy more than 5% of the total seats.

**Hamari Dharohar Scheme**
The Ministry of Minority Affairs formulated “Hamari Dharohar” scheme for preservation of rich heritage and culture of minority communities of India in 2014-15. The scheme aims to support curation of iconic exhibitions, calligraphy, research and development, etc.

**MINISTRY OF LABOUR & EMPLOYMENT**

**PRADHAN MANTRI SHRAM YOGI MAAN-DHAN SCHEME**

- **Launched by:** Ministry of Labour and Employment
- **Objective:** Each Subscriber receives minimum assured pension of Rs 3000/- per month after attaining the age of 60 years.

**PANDIT DEENDAYAL UPADHYAY SHRAMJAYATE KARYAKRAM**

The Pandit Deendayal Upadhyay Shramev Jayate Karyakram was launched in October 2014 by Government of India. Objective of this scheme is to create conducive environment for industrial development and doing business with ease and also expanding government support to impart skill training for workers. This is an umbrella scheme with five scheme under it as follows:

**SHRAM SUVIDHA PORTAL**

A dedicated Shram Suvidha Portal has been launched to allot Labour Identification Number (LIN) to nearly 6 lakh units and allow them to file online compliance for 16 out of 44 labour laws. They key features of Shram Suvidha Portal are as follows:

- It would allot Unique Labour Identification Number (LIN) to Units to facilitate online registration.
- It will facilitate filing of self-certified and simplified Single Online Return by the industry. Now Units will only file a single consolidated Return online instead of filing 16 separate Returns.
- It would allow mandatory uploading of inspection Reports within 72 hours by the Labour inspectors.
- It would provide timely redressal of grievances will be ensured with the help of the portal. With these facilities in its kitty, the
- Shram Suvidha Portal is expected to bring in necessary ease in compliance of provisions related to labour and will be a step forward in promoting the ease of doing business.

**RANDOM INSPECTION SCHEME**

The process of labour inspection has been generally opaque and the units for inspection were so far selected locally without any objective criteria. The government has brought a new all India Random Inspection Scheme to bring in transparency in the labour inspection.

**The key features of this scheme are as follows:**

- Serious matters are to be covered under the mandatory inspection list.
- A computerized list of inspections will be generated randomly based on pre-determined objective criteria.
- Complaints based inspections will also be determined centrally after examination based on data and evidence.
- There will be provision of Emergency List for inspection of serious cases in specific circumstances.
- Thus, this scheme is expected to provide a check on the arbitrariness in compliance mechanism. It would utilize technology to eliminate human discretion in selection of units for Inspection, and uploading of Inspection Reports within 72 hours of inspection mandatory.

**Universal Account Number**

Under this scheme, complete information for approximately 4.17 crore subscribers of EPF has been centrally compiled and digitized and a UAN has been allotted to all. The UAN is being seeded with Bank account and Aadhar Card and other KYC details for financial inclusion of vulnerable section of society and their unique identification.

**Apprentice Protsahan Yojana**

- The Apprentices Act 1961 was enacted for regulating the Apprenticeship Training Scheme in the industry for imparting on-the-job training to apprentices.
- Presently, there are only 2.82 lakh apprentices undergoing training against 4.9 lakh seats. Apprenticeship Scheme has huge potential for training the large number of young person’s to make them employable. If properly revamped, it could also significantly contribute to ‘Make in India’ Mission.
- Similar schemes have been highly successful in countries like Germany, China and Japan where the number of apprentices are stated to be 3 million, 20 million and 10 million respectively.
- The Apprentice Protsahan Yojana will support one lakh apprentices during the period upto March 2017. Selected Apprentices and the Establishments ready to participate in this scheme from various states will be invited and it is proposed that Prime Minister will give sanction letters to these to mark the launch of the new scheme.
- It will support manufacturing units mainly and other establishments by reimbursing 50% of the stipend paid to apprentices during first two years of their training.

**Revamped Rashtriya Swasthya Bima Yojana:**

- Introducing a Smart Card for the workers in the unorganized sector seeded with details of two more social security schemes.

**Revised Integrated Housing Scheme for Workers**

- Revised Integrated Housing Scheme for workers is being implemented by the Ministry of Labour and Employment. The Revised Integrated Housing Scheme (RIHS), 2016 has been launched for workers. The Scheme was started in 1989.
The scheme provides housing subsidy of Rs. 1,50,000/- per worker for construction of house to be paid in three installments directly into the bank account of the beneficiaries. The installments shall be released in the slab of 25% (advance), 60% (After lintel level) and 15% (after completion).

Land area shall not less than 60s sq.meter for general category. However plot of smaller area/size can be considered in case of Economically Weaker Sections (EWS), Scheduled Castes and Scheduled Tribes provided the standards and specifications laid down in Pradhan Mantri Awaas Yojana are broadly followed.

No deposit is required to be made by the beneficiary for release of subsidy. There shall also be no cost ceiling in terms of the construction cost.

The construction of the house is to be completed by 18 months.

**PLATFORM FOR EFFECTIVE ENFORCEMENT FOR NO CHILD LABOUR (PENCIL)**

The PENCIL is an electronic platform that aims at involving Centre, State, District, Governments, civil society and the general public in achieving the target of child labour free society.

It encompasses various components- Child Tracking System, Complaint Corner, State Government, National Child Labour Project and Convergence.

Each district will nominate District Nodal Officers (DNOs) who will receive the complaints.

Within 48 hours of receiving complaints, DNOs will check genuineness of complaint and take rescue measures in coordination with police, if complaint is genuine. So far, 7 states have appointed DNOs.

**THE PRIME MINISTER’S SHRAM AWARDS**

The Prime Minister’s Shram Awards were instituted in 1985 by the Government of India. This national award is conferred on workers for outstanding contributions that improve productivity, innovation, and indigenization, resulting in saving foreign exchange. The award is also given for long-term exceptional dedicated work.

They are four types of awards:

- Shram Ratna: Rs. Two lakhs and recognition of their contribution to their field (a Sanad).
- Shram Bhushan: RS. 100000 and a Sanad.
- Shram Vir / Shram Veerangana: RS. 60000 and a Sanad.
- Shram Devi / Shram Shree: RS. 40000 and a Sanad.

**MINISTRY OF SOCIAL JUSTICE & EMPOWERMENT**

**PRADHAN MANTRI ADARSH GRAM YOJANA’**
The Centrally Sponsored Scheme ‘Pradhan Mantri Adarsh Gram Yojana’ (PMAGY) is being implemented for integrated development of Scheduled Castes (SC) majority villages having SC Population concentration > 50%.

Initially the scheme was launched on Pilot basis in 1000 villages in 5 States viz. Assam, Bihar, Himachal Pradesh, Rajasthan and Tamil Nadu.

The Scheme was further revised on 22.01.2015 with expansion to another 1500 SC majority villages distributed in Assam, Uttar Pradesh, West Bengal, Madhya Pradesh, Karnataka, Punjab, Uttarakhand, Odisha, Jharkhand, Chhattisgarh, Andhra Pradesh, Telangana and Haryana.

The principal objective of the Scheme is integrated development of SC Majority Villages:
- Primarily through convergent implementation of the relevant Central and State Schemes;
- By providing these villages Central Assistance in form of gap-filling funds to the extent of Rs.20.00 lakh per village, to be increased by another 5 lakh if State make a matching contribution.
- By providing gap-filling component to take up activities which do not get covered under the existing Central and State Government Schemes are to be taken up under the component of ‘gap filling’.

‘INCLUSIVE INDIA INITIATIVE’

The ‘Inclusive India Initiative’ is an initiative of National Trust.
- The initiative aims to cater to the persons with intellectual and developmental disabilities.
- The objective of the initiative is to include people with disabilities in the mainstream as well as in all important aspects of social life, namely education, employment etc.
- The initiative attempts to bring about change in attitudes, and attempt to facilitate the realisation of equal opportunities, protection of rights and full participation of people with disabilities.
- The three core focus areas of the initiative are Inclusive Education, Inclusive Employment and Inclusive Community Life.
- Ministry of Social Justice & Empowerment in collaboration with key partners had organised a conference called Inclusive India Initiative: Towards an Inclusive India, for addressing intellectual and developmental disabilities (IDDs).
- The conference stressed on the need to make use of all 10 schemes of the national trust:
  - DISHA: Early Intervention and School Readiness Scheme
  - VIKAAŚ: Day care scheme for persons with autism, cerebral palsy, mental retardation and multiple disabilities.
  - SAMARTH: It offers respite home for orphans, families in crisis, Persons with Disabilities (PwD) from BPL etc.
  - GHARAUNDA: Group home for adults with Autism, Cerebral Palsy, Mental Retardation and Multiple Disabilities.
  - NIRMAYA: Health Insurance Scheme providing cover up to 1 lakh.
  - SAHIYOGI: Caregiver training scheme to care for Person with Disabilities (PwD) and their families.
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- **GYAN PRABHA**: Educational support for pursuing educational/vocational courses.
- **PRERNA**: Marketing assistance scheme for sale of products produced by persons with disabilities.
- **SAMBHAV**: Scheme to collect and collate aids and assistive devices.
- **BADHTE KADAM**: Scheme aimed at creating community awareness, sensitisation, social integration and mainstreaming of disabled persons.

**RASHTRIYA VAYOSHRI YOJANA**

- Launched on 1st April, 2017
- It is a 'Scheme for providing Physical Aids and Assisted-living Devices for Senior citizens belonging to BPL category'
- **Physical Aids and Assisted-living Devices for Senior citizens** will be distributed in Camp mode and the Scheme will be implemented through the sole implementing agency, 'Artificial Limbs Manufacturing Corporation (ALIMCO)', which will undertake one year free maintenance of the aids & assisted living devices.
- Free of cost distribution of the devices, commensurate with the extent of disability/infirmity that is manifested among the eligible senior citizens.
- As far as possible, **30% of the beneficiaries in each district shall be women**.

**SUGAMYA BHARAT ABHIYAN**

Sugamya Bharat Abhiyan (Accessible India Campaign), a nationwide campaign in a bid to achieve universal accessibility to persons with disabilities.

It aims to enable persons with disabilities to gain universal access, equal opportunity for development, independent living and participation in an inclusive society in all aspects of life.

**Target set by the campaign:**

- Envisages making all railway stations of A1, A & B categories and the international airports in the country fully accessible to the disabled by July 2016
- Seeks to convert at least 10% of government owned public transport carriers in the country fully accessible carriers for disabled persons by March 2018
- **Meet at least 50% for** issuing all public documents by the Central and State Governments to meet accessibility standards for persons with disabilities by March 2018.

**DIVYANG SARATHI MOBILE APPLICATION**

- The mobile app aims to empower Divyangjans by providing them easier and convenient access to information pertaining to schemes, scholarships, statutes, institutional support systems, jobs and other crucial information.
• The app is integral part of **ICT component of Accessible India Campaign** (Sugamya Bharat Abhiyan) launched in December 2015. It also compliant with principles of UN Convention on the Rights of Persons with Disabilities for Universal Access and provisions of Rights of Persons with Disabilities Act, 2016 which mandates that all information to be made available in accessible form.

• The app has inbuilt unique feature of audio notes (text-to-voice conversion software) which converts written information into audio file as well as the adjustable font size which can be altered as per user’s requirement. It has been developed bilingually i.e. **information is available in Hindi as well as English.**

**MINISTRY OF COMMERCE AND INDUSTRY**

**HIRKANI MAHARASHTRACHI SCHEME**

• **Launched by:** Union Commerce Minister Suresh Prabhu
• **Objective:** to provide a platform for women’s Self Help Groups (SHGs) and the District Business Plan Competition to boost entrepreneurship in Maharashtra.

**CREATIVE INDIA, INNOVATIVE INDIA**

• The scheme of IPR awareness – Creative India, Innovative India was launched from April 1, 2017 for duration of 3 Years (April 2017 – March 2020) by Cell for IPR Promotion and Management (CIPAM), Department of Industrial Policy and Promotion, Ministry of Commerce and Industry.
• Objective of this scheme is to harness and promote awareness about IPR to take forward the National IPR Policy and enhance creativity, innovation, competitiveness and economic growth in India.
• Under this scheme, **over 4000 IPR awareness workshops/seminars** in academic institutions and the industry, including MSMEs and Startups, as also IP training and sensitization programmes for enforcement agencies and the judiciary
• Pan India, including Tier 1, Tier 2, Tier 3 cities as well as rural areas.

**MERCHANDISE EXPORT FROM INDIA SCHEME**

• The Government of India has introduced Merchandise Exports from India Scheme (MEIS) **through the Foreign Trade Policy (FTP) 2015-20 w.e.f. April 1, 2015.** It seeks to promote export of notified goods manufactured/ produced in India. MEIS is a major export promotion scheme of GOI implemented by the Ministry of Commerce and Industry.
• Earlier there were **5 different schemes for rewarding merchandise exports** with different kinds of duty scrips with varying conditions attached to their use. Now all these schemes have been merged into a single scheme, namely Merchandise Exports from India Scheme (MEIS).
• All scrips issued under MEIS and the goods imported against these scrips fully transferable.
• Incentives under MEIS are available to units located in SEZs also.
STARTUP INDIA HUB

- It was operationalised on April 1, 2016, to resolve queries and provide handholding support to startups. The development of the portal was further announced on January 16, 2017.
- The Startup India Virtual Hub will serve as an online platform where all the stakeholders of the startup ecosystem can collaborate and synergise their efforts.
- The Startup India Virtual Hub is a one-of-its-kind online platform for stakeholders of the entrepreneurial ecosystem in India to discover, connect and engage with each other,“ was stated in an official statement by Startup India Hub.
- The portal will have startups, investors, funds, mentors, incubators, accelerators, government bodies, academic and general users.

MINISTRY OF ROAD TRANSPORT & HIGHWAYS

BHARATMALA PARIYOJANA

- Bharatmala Pariyojana is a road and highways project started with the total investment for 83,677 km (51,994 mi) committed new highways is estimated at 5.35 lakh crore, making it the single largest outlay for a government road construction scheme.
- The project will build highways from Gujarat and Rajasthan, move to Punjab and then cover the entire string of Himalayan states - Jammu and Kashmir, Himachal Pradesh, Uttarakhand - and then portions of borders of Uttar Pradesh and Bihar alongside Terai, and move to West Bengal, Sikkim, Assam, Arunachal Pradesh, and right up to the Indo-Myanmar border in Manipur and Mizoram.
- Special emphasis will be given on providing connectivity to far-flung border and rural areas including the tribal and backward areas.
- Bharatmala will connect 550 district headquarters (from current 300) to minimum 4-lane highway by raising the number of corridors to 50 (from current 6) and move 80% freight traffic (40% currently) to national highways by connecting 24 logistics parks, 66 inter-corridors (IC) of total 8,000 km (5,000 mi), 116 feeder routes (FR) of total 7,500 km (4,700 mi) and 67 north east multimodal waterway ports.

ZOJILA PASS: ASIA'S LONGEST TUNNEL

- The government has approved the construction of Asia’s longest bidirectional Zojila Pass tunnel.
- It is a 14.2-km long tunnel project in Jammu and Kashmir to provide all-weather connectivity between Srinagar, Kargil and Leh, which remains cut-off from the rest of India during winters due to heavy snowfall.
- Zojila pass is situated at an altitude of 11,578 feet on Srinagar-Kargil-Leh National Highway.
- The project will be implemented by the ministry of road transport and highways (MoRT&H) through the National Highways and Infrastructure Development Corporation Limited (NHIDCL).
- The project would enhance the safety of travellers crossing Zojila Pass and reduce the travel time from 3.5 hours to 15 minutes.
**FASTag**

- FASTag is a device that employs **Radio Frequency Identification (RFID) technology** for making toll payments directly from a prepaid or savings account linked to it.
- It is affixed on the windscreen of a vehicle and enables the commuter to drive through toll plazas without stopping for cash transactions.
- The tag on the windshield will be **read by readers fitted in dedicated Electronic Toll Collection (ETC) lanes of toll plazas**.
- The user will receive SMS alerts for toll transactions, low balance, and all other developments.
- **FASTag has a validity of five years** and after purchasing it only needs to recharge or top up as per the requirement.
- Its major advantages include no need to carry cash for toll transactions, time-saving, near non-stop movement of vehicles leading to lower fuel cost among others. Presently, FASTag is operational at about 370 toll plazas across National Highways.
- The system is inter-operable and the same FASTag can be used across all toll plazas under National Electronic Toll Collection (NETC) programme.

**Vahan and Sarathi**

- Vahan and SARATHI are **e-governance initiative** of the Ministry of Road Transport and Highways.
- ‘Vahan’ is the **national vehicle registry**, which intends to collate all the information available with road transport authorities for easy access by both citizens and regulators.
- **Driving Licence and related data** are automated through a separate application called ‘Sarathi’.
- This will facilitate uniformity of the process across the country and bring harmony of the registration and licensing process.

**Setu Bharatam**

- Setu Bharatam Project is to make all **national highways free of railway crossings by 2019**.
- Around 1,500 bridges that are over 50 to 60 years old or of the British era will be overhauled and will be rebuilt.

**Ministry of Drinking Water and Sanitation**

**Swachh Bharat Abhiyan**

- Swachh Bharat Abhiyan or Clean India Mission is a campaign in India that aims to clean up the streets, roads, and infrastructure of India’s cities, smaller towns, and rural areas.
- The objectives of Swachh Bharat include **eliminating open defecation** through the construction of household-owned and community-owned toilets and establishing an accountable mechanism of monitoring toilet use.
Run by the Government of India, the mission aims to achieve an Open-Defecation Free (ODF) India by 2 October 2019, the 150th anniversary of the birth of Mahatma Gandhi, by constructing 90 million toilets in rural India.

The mission will also contribute to India reaching Sustainable Development Goal Number 6 (SDG 6).

The campaign was officially launched on 2 October 2014 at Rajghat, New Delhi.

The mission contains two sub-missions: Swachh Bharat Abhiyan (“Gramin” or rural), which operates under the Ministry of Drinking Water and Sanitation; and Swachh Bharat Abhiyan (Urban), which operates under the Ministry of Housing and Urban Affairs.

Other non-governmental activities include national real-time monitoring and updates from non-governmental organizations (NGOs) such as The Ugly Indian, Waste Warriors and SWaCH Pune (Solid Waste Collection and Handling) that are working towards its ideas of Swachh Bharat.

**SWACHHTA HI SEVA CAMPAIGN**

On September 15, 2017, the President of India launched a nationwide sanitation campaign “Swachht Hi Seva” at Iswarganj village in Kanpur.

It is a nation-wide fortnight-long sanitation campaign to highlight the cleanliness initiative Swachh Bharat Mission.

*Sri Meenakshi Sundareswarar Temple* in Madurai has been adjudged the cleanest iconic place in the country under Swachhta Hi Seva programme.

**NATIONAL RURAL DRINKING WATER PROGRAMME**

National Rural Drinking Water Programme (NRDWP) was launched under Bharat Nirman by UPA Government with objective of ensuring provision of safe and adequate drinking water supply through hand-pumps, piped water supply etc. to all rural areas, households and persons.

This programme was launched after merging the three erstwhile programmes on Accelerated Rural Water Supply Programme-ARWSP; Swajaldhara and National Rural Water Quality Monitoring & Surveillance.

The Objectives of this programme is to provide:

- 40 liters per capita per day (lpcd) of safe drinking water for human beings
- 30 lpcd additional for cattle in the Desert Development Programme Areas
- One hand-pump or stand post for every 250 persons
- The water source should exist within the habitation / within 1.6 km in the plains and within 100 mtrs. elevation in the hilly areas

**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

**MINISTRY OF SHIPPING**

**UNNATI**

• **Launched by:** Indian Space Research Organisation (ISRO)
• The first batch has 30 participants from 17 different countries, PJVKS Prakash Rao, who is leading the programme.
• Objectives are to offer a simplified and increased exposure to satellite fabrication technologies.

**SAGARMALA PROGRAMME**

• The Sagarmala project seeks to develop a string of ports around India’s coast.
- Promote “Port-led development” along India’s 7500 km long coastline.
- The Union Ministry of Shipping is the nodal ministry for this initiative.
- Sustainable development of the population living in the Coastal Economic Zone (CEZ)
- Improve port connectivity through rail corridors, freight-friendly expressways and inland waterways.
- Develop skills of fishermen and other coastal and island communities

**RO RO Ferry Service**

- RO RO (Roll on, Roll off) is a ferry service between Ghogha and Dahej launched to reduce the travel time between Ghogha in Saurashtra, and Dahej in South Gujarat, from about seven or eight hours, to just over an hour.
- It is a part of Sagarmala Project.

**Jal Marg Vikas Project (JMVP)**

- The Jal Marg Vikas Project seeks to facilitate plying of vessels with capacity of 1,500-2,000 tonnes in the Haldia-Varanasi stretch of National Waterway-1 (NW1) on Ganga River.
- The project envisions the development of waterway between Allahabad and Haldia on Ganga River that will cover a distance of 1620 km.
- The World Bank has provided technical assistance and financial support to the project.

**Ministry of Railway**

**Project Saksham**

- The Indian Railways has launched Project Saksham, country's largest time-bound “upskilling” exercise for its employees to boost their efficiency.
- Project Saksham aims to upgrade the skillsets of 13 lakh-strong workforce of Indian Railways with a single drive spanning nine months. It will start in January 2018 and go on till September 2018.

**SFOORTI App**

- Smart Freight Operation Optimisation & Real Time Information (SFOORTI) application helps plan traffic flows and optimizes freight operations.
- It tracks movement of freight trains over Zones/Divisions/Sections on GIS View. Even passenger trains can be tracked using it.
- It monitors freight business along with comparative analysis of Zonal and Divisional Traffic.
- It has Freight Operation Information System (FOIS) Map View—A GIS based monitoring and management tool designed and developed in CRIS which provides layered views of freight trains on Indian Railways.
The FOIS Map View-A GIS has been designed to cater to Divisional, Zonal and Board levels of management for improved freight operations and also help to plan the traffic flows and optimize freight operations.

MINISTRY OF SCIENCE AND TECHNOLOGY

NATIONAL BIOPHARMA MISSION

- National Biopharma Mission is a first ever Industry-Academia mission to accelerate biopharmaceutical development in India.
- Under this mission, the ministry also launched Innovate in India (i3) program to create an enabling ecosystem to promote entrepreneurship and indigenous manufacturing in the sector.
- Innovate in India (i3) program i3 is a flagship program of the Government of India in collaboration with World Bank.
- The program will witness an investment of $250 million with $125 million as a loan from world Bank.
- The program will help to innovate, co-create and co-facilitate scientific discoveries and offer young entrepreneurs an avenue to engage with the best in the industry.

PT. DEEN DAYAL UPADHAYAY VIGYAN GRAM SANKUL PARIYOJANA

- It will experiment and endeavour to formulate and implement appropriate S&T Interventions for Sustainable Development through cluster approach in Uttarakhand.
- Department of Science and Technology conceived to adopt a few clusters of villages in Uttarakhand and transform them to become self-sustainable in a time bound manner.
- Four clusters at Gaindikhata, Bazeera, Bhigun (in Garhwal) and Kausani (in Kumaon) have been selected for the intervention through a series of dialogues held among officials of DST and Uttarakhand State Council of Science and Technology (UCOST).
- Department of Science and Technology (DST) has committed Rs 6.3 crore support for a period of three years for this project.

MINISTRY OF NEW AND RENEWABLE ENERGY

VARUN MITRA YOJANA

- Launched by: PM Narendra Modi
- Objective: The primary objective of this scheme is to provide training to the people in various fields like Renewable Energy, Solar Resource Assessment & Basics of Solar Photovoltaic Understanding of Mounting Structures, Site Feasibility, Water Table, Efficiency and Different Types of Heads Solar Water Pumping components such as DC- DC converter, Inverter, Battery, Motors, Pump – motor set. Design and Installation of Grid & Standalone Solar PV Water

**Kisan Urja Suraksha Evam Utthaan Mahabhiyan**

- **Launched by:** Cabinet Committee on Economic Affairs
- **Objective:** To provide financial and water security to farmers through harnessing solar energy capacities of 25.75 gigawatts (GW) by 2022.

**Prime Minister’s Ladakh Renewable Energy Initiative**

- It aims to minimize dependence on diesel in Ladakh region to meet power requirement by diverting to local renewable sources.
- The Ministry of New and Renewable Energy is implementing project. The approach is to meet power requirements through small/micro hydel and solar photovoltaic power projects and use solar thermal systems for water heating/space heating/cooking requirements.
- It also envisages setting up of 10 solar photovoltaic power plants in defence establishments.
- A 1.5 MW Small Hydro Power (SHP) Plant in Biaras Drass, Kargil area of Jammu & Kashmir. It is first project to be commissioned under Prime Minister’s Ladakh Renewable Energy Initiative.

**Sustainable Rooftop Implementation for Solar Transfiguration of India (SRISTI)**

- The proposed scheme will incentivise the installation of roof top solar projects in India.
- It aims to achieve a national solar rooftop target of 40 GW till 2021-2022.
- It is proposed that a Central Financial Assistance will be provided only for installation of roof top solar plants in residential sectors.
- Performance based financial support to DisComs to accelerate deployment of Rooftop Solar (RTS) plants.

**Ministry of Finance**

**Pradhan Mantri Vaya Vandana Yojana**

- **Launched On:** July 22, 2017
- **Implemented by:** LIC, Life Insurance Corporation
- **Policy term:** 10 years
- **It is exclusively for the senior citizens aged 60 years and above which is available from 4th May, 2017 to 31st March, 2020.**
- **Scheme provides an assured return of 8% p.a. payable monthly** (equivalent to 8.30% p.a. effective) for 10 years.
• Pension is payable at the end of each period, during the policy term of 10 years, as per the frequency of monthly/ quarterly/ half-yearly/ yearly as chosen by the pensioner at the time of purchase.

• The scheme is exempted from Service Tax/ GST.

• On survival of the pensioner to the end of the policy term of 10 years, Purchase price along with final pension installment shall be payable.

• Loan upto 75% of Purchase Price shall be allowed after 3 policy years (to meet the liquidity needs). Loan interest shall be recovered from the pension installments and loan to be recovered from claim proceeds.

• The scheme also allows for premature exit for the treatment of any critical/ terminal illness of self or spouse. On such premature exit, 98% of the Purchase Price shall be refunded.

• On death of the pensioner during the policy term of 10 years, the Purchase Price shall be paid to the beneficiary.

• The ceiling of maximum pension is for a family as a whole, the family will comprise of pensioner, his/her spouse and dependants.

• Minimum Entry Age: 60 years (completed)
• Maximum Entry Age: No limit
• Policy Term : 10 years
• Investment limit : Rs 15 lakh per senior citizen
• Minimum Pension: Rs. 1,000/- per month
• Rs. 3,000/- per quarter
• Rs.6,000/- per half-year
• Rs.12,000/- per year
• Maximum Pension: Rs. 10,000/- per month
• Rs. 30,000/- per quarter
• Rs. 60,000/- per half-year
• Rs. 1,20,000/- per year

SOVEREIGN GOLD BOND SCHEME

• Under the Sovereign Gold Bond Scheme, the Reserve Bank of India will issue the bonds on behalf of the Government of India. The bonds will be sold at post offices and banks and issued in denomination of gram. They will issue these bonds on payment of money.

• Later on, the bonds will be connected to the price of gold. Investors have to pay the bond price in cash. From one person, the Sovereign Gold Bond Scheme would accept a minimum investment of 2 gm gold and a maximum investment of 500 gm in a single fiscal year.

• The bonds will pay a yearly interest of 2.75% to investors. Interest would be paid semi-annually based on the initial value of investments issued for the year 2015-16.

• Payment for the bonds will be through cash payment (up to a maximum of Rs20,000) or demand draft or cheque or electronic banking.

• The interest on Gold Bonds shall be taxable as per the provision of Income Tax Act, 1961 (43 of 1961).
• **In case of joint holding**, the investment limit of 4 KG will be applied to the first applicant only.

**PRADHAN MANTRI MUDRA YOJANA (PMMY)**

The promotion campaigns are launched by the department of financial services and state level banking committee (SLBC).

The PMMY Scheme was launched in April, 2015. The scheme’s objective is to refinance collateral-free loans given by the lenders to small borrowers.

The scheme, which has a corpus of Rs 20,000 crore, can lend between Rs 50,000 and Rs 10 lakh to small entrepreneurs.

Banks and MFIs can draw refinance under the MUDRA Scheme after becoming member-lending institutions of MUDRA.

MUDRA cards are the unique feature of this scheme. The card permits access to working capital through ATMs and card machines.

Three types of loans under PMMY:

- Shishu (up to Rs.50,000).
- Kishore (from Rs.50,001 to Rs.5 lakh).
- Tarun (from Rs.500,001 to Rs.10,00,000)

**MINISTRY OF HOME AFFAIRS**

**Bharat Ke Veer**

- The Union Ministry of Home Affairs has launched web portal and mobile application named “Bharat ke Veer” to enable people to contribute towards family of martyrs from central paramilitary forces.
- This domain allows anyone to financially support the bravehearts of his choice or towards the “Bharat Ke Veer” corpus.
- The amount so donated will be credited to the account of ‘Next of Kin’ of those Central Armed Police Force/Central Para Military Force soldiers.
- To ensure maximum coverage, a cap of 15 lakh rupees is imposed and the donors would be alerted if the amount exceeds, so that they can choose to divert part of the donation to another braveheart account or to the “Bharat Ke Veer” corpus.
- “Bharat Ke Veer” corpus would be managed by a committee made up of eminent persons of repute and senior Government officials, who would decide to disburse the fund equitably to the braveheart’s family on need basis.
BHARAT NET PROJECT

- Bharat Net Project is the new brand name of National Optical Fibre Network (NOFN) which was launched in October, 2011 to provide broadband connectivity to all 2.5 Lakh Gram Panchayats.
- It was renamed Bharat Net in 2015.
- The bandwidth was created with the existing fibres of PSUs and additional fibres. The new project takes this aim a little further to the national level.
- The project aims at providing high-speed broadband to all the panchayats in the country by March 2019. The target includes 1.5 lakh Gram panchayats with additional optical fibre across 10 lakh kilometers. The telecom players will be given bandwidth at 75% cheaper price.
- Cost of project-The total project requires an expenditure of Rs 45,000 crore with Rs 11, 200 crore for the first phase.

DEEN DAYAL SPARSH YOJANA

- It is a pan India scholarship program for school children to increase the reach of Philately.
- Under the scheme of SPARSH (Scholarship for Promotion of Aptitude & Research in Stamps as a Hobby), it is proposed to award annual scholarships to children of Standard VI to IX having good academic record and also pursuing Philately as a hobby through a competitive selection process in all postal circles.
- Every Postal Circle will select a maximum of 40 scholarships representing 10 students each from Standard VI, VII, VIII & IX. The amount of Scholarship will be Rs. 6000/- per annum @ Rs. 500/- per month.
- Philately is the hobby of collection and study of Postage stamps.

MINISTRY OF CULTURE

EK BHARAT SHRESHTHA BHARAT

- “Ek Bharat Shreshtha Bharat” was launched by Hon’ble Prime Minister on 31st October, 2015 on the occasion of Shree Vallabhbhai Patel’s birthday.
- All States & Union Territories will be covered under this scheme.
- Two states will accept a distinct partnership for one year which would be marked by cultural & student exchanges.
- Students of a particular state would travel to a different state to learn each other’s culture.
- District level pairings will also be done & it would be independent of the state level pairings.

MINISTRY OF TRIBAL AFFAIRS
**Eklavya Model Residential Schools**

- For the promotion of education in all areas and habitations in the country, the Eklavya Model Residential Schools (EMRS) for ST students take their place among the Jawahar Navodaya Vidyalayas, the Kasturba Gandhi Balika Vidyalayas and the Kendriya Vidyalayas. Eklavya Model Residential Schools (EMRS) are set up in States/UTs with grants under Article 275(1) of the Constitution of India.
- At least one EMRS is to be set up in each Integrated Tribal Development Agency (ITDA) / Integrated Tribal Development Project (ITDP) having 50% ST population in the area.
- Ministry of Tribal Affairs has recognised 163 priority districts having 25% or more Scheduled Tribe (ST) population for implementation of tribal development programmes including establishment of Eklavya Model Residential Schools (EMRS).
- Recurring cost during the first year for schools would be @ Rs. **42000/- per child**. This may be raised by 10% every second year to compensate for inflation.

**Ministry of Youth Affairs & Sports**

**Khelo India Programme**

- The Khelo India programme was introduced by Ministry of Sports and Youth affairs to revive sports culture in India at grass-root level.
- Its objective is to build strong framework for all sports played in our country and establish India as great sporting nation.
- It is expected to help scout young talent from schools in various disciplines and groom them as future sports champions.
- Talented players will be identified under it in priority sports disciplines at various levels by High-Powered Committed and each will be provided annual financial assistance of **Rs. 5 lakh for 8 years**.
- **Objectives**
  - Promote Sports for All as well as Sports for Excellence and create an active population with healthy lifestyle. Mainstream sport as tool for individual development, community development, economic development and national development
  - Impact entire sports ecosystem, including infrastructure, community sports, talent identification, coaching for excellence, competition structure and sports economy
  - Engage youth living in disturbed and deprived areas, in sporting activities, to wean them away from unproductive and disruptive activities and mainstream them in nation-building process.

**Ministry of Civil Aviation**

**Digi Yatra**
• “Digi Yatra” initiative to make boarding pass and security check-ins digital at airports using Aadhaar and mobile phones.
• Under this initiative, a digital mode for airport entry and verification of passengers would be used. The move is aimed to ease the security and boarding procedure.
• In a sum, the initiative aims to make the whole air travel experience completely digital.
• The initiative would not require any paperwork and the traveller will be securely identified through Aadhaar number, passport or other documents.
• The platform will be built on 4 key pillars, like Connected Passengers, Connected Airports, Connected Flying and Connected Systems

**UDAAN SCHEME**

• UDAN is a regional connectivity scheme to promote the aviation sector
• Tag line of the scheme is “Ude Desh Ka Aam Naagrik”
• UDAN applicable on all flights covering a distance between **200 KM and 800 KM**
• UDAN seats are available at subsidized rates
• Minimum seats per carrier is 9 and maximum is 40 per carrier
• There is no lower limit set for remote, hilly, security and island regions
• **UDAN caps the fare for short distance flights**
• Geographical means of coverage viz. North East, North, South, West and East
• Airports selection under UDAN operations would be done with the consultation of the state government
• Accordingly concessions would be made available under UDAN
• Most of the un served and under served airports would be covered under UDAN
• **Tenure of UDAN scheme is fixed at ten years**
• The scheme aims to boost air travel in Tier II and Tier III cities by capping fares at **Rs 2,500 per one hour flight.**

**MINISTRY OF TOURISM**

**APNI DHAROHAR APNI PEHCHAN PROJECT**

• Launched in 2017
• Under it, Private, Public Sector Companies and Corporate individuals were invited to adopt heritage sites and to take up responsibility for making them and promote sustainable tourism through conservation and development under their CSR activities.
• **They are being called as ‘Monument Mitra’**.
• This scheme was launched by Tourism Ministry in close collaboration with Ministry of Culture and Archaeological Survey of India (ASI).
• It envisages developing monuments, heritage and tourist sites across India and making them tourist friendly and enhance their tourism potential and cultural importance in planned and phased manner.
• The project primarily focuses on development and maintenance of world-class tourist infrastructure and amenities including basic civic amenities and advanced amenities like cleanliness, public conveniences, secure environment, ease of access, illumination and night viewing facilities for inclusive tourist experience to increase both domestic and foreign tourists footfall.

**PRASAD SCHEME**

• Pilgrimage Rejuvenation and Spiritual Augmentation Drive (Prasad) scheme aims to create spiritual centres for tourism development within the nation.
• To implement the PRASAD scheme a Mission Directorate has been set up in the Ministry of Tourism.
• Twelve cities namely Amaravati (Andhra Pradesh), Gaya(Bihar), Dwaraka(Gujarat), Amritsar(Punjab), Ajmer(Rajasthan), Kanchipuram(Tamil Nadu), Vellankani(Tamil Nadu), Puri(Odisha), Varanasi(Uttar Pradesh), Mathura(Uttar Pradesh), Kedarnath (Uttarakhand) and Kamakhya (Assam) have been identified for development under the scheme by the Ministry of Tourism.
• The focus is on development and beautification of the identified pilgrimage destinations.

**MINISTRY OF LAW & JUSTICE**

**TELE-LAW**

• The Union Ministry of Law & Justice in association with the National Legal Service Authority (NALSA) launched ‘Tele-Law’ scheme in Bihar.
• The scheme aims at providing legal aid services to marginalised communities and citizens living in rural areas through digital technology.
• It is continuation to the Access to Justice Project to Marginalised Persons implemented by United Nations Development Programme (UNDP) in 2008.
• The scheme is initiative of the Union Law Ministry and Ministry of Electronics and Information Technology (MeITY).
• **Under it, ‘Tele-Law’ portal has been launched** which is available across the Common Service Centre (CSC) network at panchyat levels.
• The portal will connect the citizens from rural areas to have access to legal consultation with the help of para-legal volunteers (PLVs).
• The National Legal Services Authority (NALSA) will also provide a panel of lawyers from state capitals. The scheme would help poor people in getting legal aid easily.
• The services of the **Right of Public Service Act and Public Grievance Redressal Act will be also made available at CSCs.** Besides, various other services like making Aadhaar card, PAN, applying for passports, reservation of train berths and bill payments can be done from CSCs.

**Pro Bono Legal Service**
Objective of the Pro Bono Legal Service is to encourage lawyers and legal professionals to provide pro bono legal services, to recognize pro bono legal work being provided by lawyers and legal professionals, and to create a database capturing vital information of lawyers for appropriate positions in the relevant field.

The government has also proposed to include and recognize pro bono legal assistance provided by lawyers as a yardstick to be considered for appointment to appropriate positions.

An online application on the Department of Justice website to enroll advocates who are interested in providing legal aid has been launched.

Any practicing Advocate who has enrolled with a Bar Council, irrespective of his age is eligible to register.

Lawyers interested in volunteering for pro bono services can register online with department of justice. (click here)

Litigants can then apply for legal aid lawyer online and seek advice online.

**Nyaya Mitra**

Nyaya Mitra initiative deals with the issue of heavy pendency of cases in courts across the country. In this initiative a retired judicial or executive officer (with legal experience) designated as the ‘Nyaya Mitra.

Nyaya Mitra's responsibilities would include among others assistance to litigants who are suffering due to delay in investigations or trial, by actively identifying such cases through the National Judicial Data Grid.

This initiative is significant benefits because at present, more than 2.4 crore cases are pending in the district and lower judiciary, of which nearly 10% are more than 10 years old.

Though the initiative is good it is difficult to solve such number of cases and also it is not easy to provided Nyaya Mitra’s as per requirement.

**Ministry of Food Processing Industries**

**SAMPADA Scheme**

- **SAMPADA- Scheme for Agro-Marine Processing and Development of Agro-Processing Clusters**
- SAMPADA with an allocation of Rs. 6,000 Crore is projected to help 20 lakh farmers and generate 5, 30,500 direct and indirect employment opportunities in the country by the year 2019-20.
- The implementation of PMKSY will result in creation of modern infrastructure with efficient supply chain management from farm gate to retail outlet.
- It will provide a big boost to the growth of food processing sector in the country.
- It will help in providing better prices to farmers and is a big step towards doubling of farmers’ income.
- It will create huge employment opportunities especially in the rural areas.
It will also help in reducing wastage of agricultural produce, increasing the processing level, availability of safe and convenient processed foods at affordable price to consumers and enhancing the export of the processed foods.

**Nivesh Bandhu Portal**

- 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.
- 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.

**Ministry of Housing and Urban Poverty Alleviation**

**Pradhan Mantri Awas Yojana**

- Pradhan Mantri Awaas Yojana was launched in June 2015
- Under PMAY, it is proposed to build 2 crore houses for urban poor including Economically Weaker Sections and Low Income Groups in urban areas by the year 2022 through a financial assistance of Rs.2 trillion (US$29 billion) from central government
- The Pradhan Mantri Awas Yojana (Urban) Programme launched by the Ministry of Housing and Urban Poverty Alleviation (MoHUPA), in Mission mode envisions provision of Housing for All by 2022, when the Nation completes 75 years of its Independence.
- The Mission seeks to address the housing requirement of urban poor including slum dwellers through following programme verticals:
  1. Slum rehabilitation of Slum Dwellers with participation of private developers using land as a resource
  2. Promotion of Affordable Housing for weaker section through credit linked subsidy
  3. Affordable Housing in Partnership with Public & Private sectors
  4. Subsidy for beneficiary-led individual house construction /enhancement
- Beneficiaries include Economically weaker section (EWS), low-income groups (LIGs) and Middle Income Groups (MIGs).
• The annual income cap is up to Rs 3 lakh for EWS, Rs 3-6 lakh for LIG and Rs 6 + -18 lakhs for MIG. EWS category of beneficiaries is eligible for assistance in all four verticals of the Missions whereas LIG and MIG categories are eligible under only Credit linked subsidy scheme (CLSS) component of the Mission.

**MINISTRY OF HEAVY INDUSTRIES AND PUBLIC ENTREPRISES**

**FAME**

• 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

• **FAME India Scheme emphasis on e-vehicles and promote e-mobility.**

• 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.**

• 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.**

• 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

• 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.

**NITI Aayog**

**SATH PROGRAM**

• SATH, a program providing ‘Sustainable Action for Transforming Human capital’ with the State Governments

• The vision of the program is to **initiate transformation in the education and health sectors.**

• The program addresses the need expressed by many states for technical support from NITI.

• SATH aims to identify and **build three future ‘role model’ states for health systems.**

• The program will be **implemented by NITI along with McKinsey & Company and IPE Global consortium**, who were selected through a competitive bidding process.

• SATH Program aims to build three selected states viz. **Assam, Uttar Pradesh and Karnataka** as future ‘role model’ states for health systems.

• In Education, **Madhya Pradesh, Odisha, and Jharkhand** has been selected for support to better learning outcomes.
**ATAL INNOVATION MISSION**

- 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
- 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.
- 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

**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.
**KNOW INDIA PROGRAMME**

- **Launched by:** Ministry of External Affairs
- **Objective:** To familiarize Indian-origin youth (18-30 years) with their Indian roots and contemporary India.

**‘STUDENTS AND MEA ENGAGEMENT PROGRAMME’- SAMEEP**

- **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.
- 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?**

- 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.

MINISTRY OF MINES

PRADHAN MANTRI KHANJ KSHETRA KALYAN YOJANA (PMKKKY)

The programme is meant to provide for the welfare of areas and people affected by mining related operations, using the funds generated by District Mineral Foundations (DMFs).

OBJECTIVES OF THE SCHEME:

- To implement various developmental and welfare projects in mining affected areas that complement the existing ongoing schemes/projects of State and Central Government
- To minimize/mitigate the adverse impacts, during and after mining, on the environment, health and socio-economics of people in mining districts.
- To ensure long-term sustainable livelihoods for the affected people in mining areas.

AREAS OF FOCUS:

- High priority areas like drinking water supply, health care, sanitation, education, skill development, women and child care, welfare of aged and disabled people, skill development and environment conservation will get at least 60% share of the funds.
- Balance funds will be spent on making roads, bridges, railways, waterways projects, irrigation and alternative energy sources.
- District Mineral Foundations (DMFs): The Mines and Minerals (Development & Regulation) Amendment Act, 2015, mandated the setting up of District Mineral Foundations (DMFs) in all districts in the country affected by mining related operations.
- In case of all mining leases executed before 12th January, miners will have to contribute an amount equal to 30% of the royalty payable by them to the DMFs.
- Where mining leases are granted after 12.01.2015, the rate of contribution would be 10% of the royalty payable.

TAMRA PORTAL AND MOBILE APP

- The Ministry of Mines has launched Transparency, Auction Monitoring and Resource Augmentation (TAMRA) Portal and Mobile Application to ensure transparent award of statutory Clearances for mining operations.
- The portal also enables successful bidder to give suggestions and inputs. It will help to establish a participative and informative network among all stakeholders.

MINISTRY OF TEXTILE

POWER TEX INDIA SCHEME FOR POWERLOOMS
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.
**MISCELLANEOUS SCHEMES**

**PRAVASI TEERTH DARSHAN YOJANA**
- **Launched by:** PM Narendra Modi
- Under the scheme, a group of Indian diaspora will be taken on a government-sponsored tour of religious places in India twice a year.
- The first batch of 40 people participated in the Pravasi Bharatiya Divas 2019 held in Varanasi.
- Those selected would be taken to religious places of all major religions in India.
- The government will bear all the expenses including the airfare from their country of residence.
- People of Indian-origin aged 45 to 65 can apply can avail the benefits under the scheme.
- The Scheme accords first preference to people from Girmitiya countries such as Mauritius, Fiji, Suriname, Guyana, Trinidad and Tobago, and Jamaica.

**YUVA SWABHIMAN YOJANA**
- **Launched by:** Government of Madhya Pradesh
- It aims to provide employment to the youth belonging to the weaker section of the society mainly in urban areas of the state.
- The scheme aims to provide 100 days of employment to youngsters from economically weaker sections of the society in urban areas.
- The youths would also be given skill training by the government.

**ATAL SOLAR KRISHI PUMP YOJANA**
- **Launched by:** Maharashtra Government
- **Aim:** To reduce losses due to non-payment of electricity bills and also promote solar energy.
- Under the Scheme, farmers with less than five acres will have to pay 5 per cent of the cost of a 3 HP solar pump while farmers with more than five acres will get a 5 HP solar pump for Rs 30000. With the scheme, the government aims to reach out to farmers from remote areas where the agricultural feeder is not possible.

**MADHU BABU PENSION YOJANA**
- **Launched by:** Odisha Government
- Providing financial assistance to the destitute elderly and destitute differently abled persons in the state.

**KRISHAK BANDHU YOJANA**
- **Launched by:** West Bengal Agriculture Department
• The important features of the scheme are: The West Bengal government will give annual financial assistance of Rs 5,000 per acre in two instalments, one during Kharif and another during Rabi season. Farmers can also take the financial assistance at one go.
• The scheme also provides for a life insurance cover of Rs 2,00,000 in case of death, irrespective of the cause, of an earning family member (farmer) aged between 18 and 60 years. Farmers are not required to pay any premium to avail the insurance benefit. The scheme would cover 72 lakh farmer and share-cropper families in the State.

JAI KISAN RIN MUKTI YOJANA

• Launched by: Madhya Pradesh Government
• Objective: It is an Rs 50,000-crore farm debt-waiver scheme and it is expected to benefit 55 lakh small and marginal farmers.

SANKALP SE SIDDHI – NEW INDIA MOVEMENT

• The Central Government of India has launched a new scheme ‘Sankalp se Siddhi – New India Movement’ on the occasion of 75th anniversary of Quit India movement.
• This is an integrated yojana for the betterment of the nation by 2022.
• “Sankalp Se Siddhi- the Attainment through Resolve” is the theme of the New India Movement for 2017.
• The aim of the movement is to take an oath for making a new India, which would be free from corruption, Terrorism-, Communalism, Casteism, poverty and all other negative aspects.

KEY FEATURES OF THE SANKALP SE SIDDHI PROGRAM

• Sankalp se Siddhi is 5 years plan, The Prime Minister of India addressed the collectors of all the districts of India to start the New India Movement from the grass root level.
• This scheme will focus on 6-7 major issues like Clean India, Literate India, Poverty Free, Corruption free, Terrorism free, Communalism free, Casteism free India.
• Under this program, events and other social activities will be organised, the authorities will make the citizen aware of many issues. Also the representatives of every district must set a goal for the betterment of their respective districts.
• Within the stipulated period, every deficiency of a particular state must be resolved and the necessary services like water, electricity, health and education be provided to the districts.
• The District Collectors must prepare a Vision or Resolution Document with the help of intellectuals, colleagues and students of the state and should work accordingly to that to achieve the goal in 2022, also create awareness among the people regarding the LED Bulbs, BHIM Apps, Swachh Bharat Abhiyaan and must encourage public participation in these activities.
• There are 18 state that have enlisted under the scheme, Andaman & Nicobar, Telangana, Tamil Nadu, Kerala, Maharashtra, Gujarat, Rajasthan, Madhya Pradesh, Chattisgarh, Odisha, Bihar, Uttar Pradesh, Haryana, Himachal Pradesh, Punjab, Manipur, Nagaland and Meghalaya.
• This programme will help lower income group especially poor farmer to earn double.
**PM Scholarship Scheme for CAPF and Assam Rifles**

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

**Swaranjayanti Gram Swarojgar Yojana**

- 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.
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

**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
- 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 Baron 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.

**GOBAR Dhan Yojana**

- The Union Government will launch GOBARdhan Yojna, a central government scheme nationally from Karnal district of Haryana by end of April 2018. G
- **OBAR is acronym for Galvanising Organic Bio Agro Resources.**
- The government aims to cover nearly 700 districts under the scheme in this financial year (2018-19).
- The scheme focuses on managing and converting cattle dung and solid waste from farms and fields to useful compost, biogas and bio-CNG.
- It will also help in keeping villages clean and generate energy while increasing income of farmers and cattle herders. Gram panchayats will play key role in implementation of this scheme under which bio-gas plants from cattle dung will be set up at individual or community level and also at level of Self Help Groups (SHGs) and NGOs like Gaushalas.
- The central and state governments will provide funds in the ratio of 60:40, which will depend upon the number of households in villages. They will also provide assistance of experts for setting up the plants.
**ATAL BHOOJAL YOJANA**

- **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
- **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 Bhujal 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 Ministry of Finance and the 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.**

**SOLAR CHARKHA SCHEME 2018**

- **Launched on** - April 2018
- **Launched by** - the Central government of India
- **Type of benefit** - Employment opportunity
- **Beneficiary** - Women
- **Budget** - Rs 400000 crores
- **Target** - 5 crore jobs across the country
- **Scheme period** - 5 years
- **To generate employment opportunity for the unemployed women**
- **To give Skill-Based Training this will end in employment generation.**
- **To support local level work for the weak and poor section.**
- **To improve and recover Khadi.**
- **To Promote Green Energy and environment-friendly Khadi Fabric.**
- **To deliver this scheme sustainably and replicable.**
- **This scheme will secure 1100 jobs in every Panchayat and consequently, it will generate a lot of job openings for Indian women.**
- **The Central Government of India will also start Solar Spindle Mission under this scheme. This scheme will also consist of 500 solar spindles while its batch will contain 4000 spindles.**

**STATE GOVERNMENT SCHEMES**

**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 on | September 22 2017
Launched at | Uttarakhand
Commemorates | Birth centenary of Pt. Deen Dayal Upadhayay
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 Gaindikhata, Bazeera, Bhigung (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.

**BHAVANTAR BHUGTAN YOJANA**

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.

• 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**

**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

**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.
- The 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.
- **The 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.

**DISHA FERTILIZER SUBSIDY SCHEME**

- Launched by: Agriculture department, Odisha state government
- Launched on: 1st January 2018
- Implementation on: 1st February 2018
- Type of benefit: Direct benefit transfer
- To provide direct fertilizer benefit transfer to farmers.
- To bring transparency in subsidy scheme
- **The Odisha state government will spend Rs 70000 crore per year for fertilizer scheme.**
- 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.

**HARYANA MONTHLY PENSION SCHEME FOR MEDIA PERSONS**
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.
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.
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.
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.

Rajiv Gandhi Entrepreneurship Encouragement Scheme

Key Information
Launched on: 12th March 2018
Launched In: Karnataka State
Launched By: The Information and Technology Minister of the state Priyanka Kharge
Type of benefit: Financial and non-financial help
Beneficiary parties: Entrepreneurs
Eligibility criteria: Graduates, Professionals
Objective: To boost Information Technology (IT) sector
To focus on improving the IT sector for new innovators and Entrepreneurs
This scheme will give this initial fellowship for risk mitigation for a new business idea. Furthermore, this scheme also aims to make entrepreneurship a more engaging and productive work opportunity to bring positive energy in science and technology.
In the first stage, approximately 1000 growing entrepreneurs will be chosen.
The state government has started to offer a grant of Rs 30000 to each individual entrepreneur with plans for development.
The state government also offer 30 percent as a mentorship to the youth for giving his idea after implementation.
Under this scheme, the state government will give a grant of Rs. 30,000 to each individual entrepreneur having innovative approaches.
Along with it, the state government will also give 30 percent as mentorship to youths for their plan and ideas if the idea goes successfully after implementation.
AP YUVA SADHIKARIKA NIRUDYOGA BHRUTHI SCHEME

- Launched on: 12th December 2017
- Launched at: Andhra Pradesh
- Launched by: The state government of Andhra Pradesh
- Inaugurated by: Sports Authority of Andhra Pradesh (SAAP) Managing Director N. Bangaru Raju
- Type of benefit: Allowance of Rs 1500 per month
- Beneficiary: Almost 10 lakh unemployed youth of Andhra Pradesh
- Age limit of Applicant: Between the age group of 18-35 years
- Objective: To provide financial assistance to the unemployed people in the state in the mode of monthly pension.
- The scheme will aim to give financial help to the eligible jobless youth of the state to help them survive. As said above, this scheme will be a kind-of pension scheme for the unemployed youth.
- The allowance amount of Rs. 1500/- will be paid to the jobless youth until they get a job and start to earn. The recipients have to fulfill the qualification criteria to avail the advantages.
- Students who have passed 12th standard will get Rs. 1000 per month as stipend.
- Those who have completed graduation will receive Rs. 1500 per month as stipend.
- The post-graduation students will get Rs. 2000 per month as stipend.

HIMACHAL PRADESH UNEMPLOYMENT ALLOWANCE SCHEME 2018

- Launched on: 70th Foundation day of Himachal Pradesh
- Launched in: 2017-2018 budget
- Launched by: The state government of Himachal Pradesh
- Benefit: Rs 1000 to the normal applicant and Rs 1200 to disable persons per month
- Age group of an applicant: Between the age group of 20-35 years
- Website link: http://admis.hp.nic.in/unemp/
- To provide a necessary contribution for all the qualified jobless youth.
- To enable unemployed youth to support themselves for a certain period of time
- The Himachal Pradesh government has started by the unemployment allowance scheme to give financial assistance to the jobless.
- HP Berojgari Bhatta 2018 will grant financial support to the jobless youth of the Himachal Pradesh state in the mode of Rs per month.
- This scheme will give an opportunity to the poor students of the state.
- 12th standard passed students have been made qualified in Berojgari Bhatta HP 2018.
- The recipient has to be an educated unemployed it means he/ she must be 10+2 Pass from the recognized board of Himachal Pradesh Government.
- Along with this, the yearly income of the applicant has to be less than Rs.2 Lakh.

MUKHYAMANTRI YUVA SWAVALAMBAN YOJANA 2018

- Launched on: Budget of the year 2017-2018
- Launched by: The state government of Gujarat
Launched In: Gujarat
Applicable to: Students from the Gujarat State
Type of benefit: Financial scholarship meritorious students
Beneficiary: Merit Students
Mode of application: Only online
Objective: To help the pursuing students for better future
Under this scheme, Picked students will get Rs.10 Lakh as a scholarship for continuous five years if he/she is taking education from the Gujarat Medical Education Research Society (GMERS) and dental courses.
And for other fields like Engineering, Pharmacy, Ayurveda, Homeopathy, Nursing, and Physiotherapy, Students from these fields will get Rs.50,000 per year and this is the highest amount.
Furthermore, the students those who are studying 10th or 12th standard with 80% in an exam will get Rs.25,000 per annum or half of the charges.
Also, the applicants who are pursuing B.Ed., B.A, and B.Sc. will get an almost yearly scholarship of Rs.10,000.
The state government of Gujarat will give Rs.1200 as assistance each year for consecutive 10 months.
Students who are in the first year of the degree or diploma courses can also apply. But they must remember to check all the eligibilities criteria before applying online for Mukhyamantri Yuva Swavalamban Yojana.
Applicant’s Household income should not exceed Rs.4.5 lakh per annum.
The students who have secured 90% in the 12th Standard exam conducted by Gujarat state Board or Central Board.

**MADHYA PRADESH KRISHI RIN SAMADHAN YOJANA**

Launched in: Madhya Pradesh
Launched by: The state government of Madhya Pradesh
Type of Benefit: Loan benefit
Beneficiary: farmers of Madhya Pradesh
**Budget allocation: 2600 crores**
Eligible: All the farmers
To encourage and support the Farming in the Madhya Pradesh
To help the Farmers to come out of their debt.
**To Waive the Interest on the Bank Loans of the Farmers.**
The state government of Madhya Pradesh has launched new scheme named Madhya Pradesh Krishi Rin Samadhan Yojana which will benefit around 17.78 Lakh Farmers.
This Scheme will waive the Interest on the Bank Loans of the Farmers.
Hence, all those farmers who are not able to pay the Loans taken from the banks by 30th June 2017 will get advantage under this MP Krishi Rin Samadhan Yojana 2018-2019.
In this scheme, The MP State Cabinet has made composition for all the Farmers So, that Farmers can pay their Loans in 2 instalments.
• The Farmers can pay the first instalment by 15th June 2018 and that should be 50% of the Loan Amount.
• Obviously, this scheme is going to cover 80% of the Debt Amount and the remaining 20% amount will be bear by the Banks.
• All the Farmers of the MP who are failed to deposit their Loans by 30th June 2017 are going to get the Debt Relief.