



IBPS RRB SCALE II & III FINANCIAL AWARENESS DIGEST

Part 1

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LIST OF GOVERNMENT SCHEMES IN INDIA

MINISTRY OF CONSUMER AFFAIRS, FOOD AND PUBLIC DISTRIBUTION

Scheme	Launched in/on	Objective
<u>One Nation- One Ration Card</u>	August 2019	The main objective of the scheme is to introduce nation-wide portability of ration card holders under the National Food Security Act, 2013 (NFSA). Will be available across the country from 1st June 2020.

MINISTRY OF NEW AND RENEWABLE ENERGY

Scheme	Launched in/on	Objective
<u>Pradhan Mantri Kisan Urja Suraksha evam Utthaan Mahabhiyan (PM-KUSUM)</u>	February 2019	To set up of 25,750-MW solar capacity by 2022 with the total central financial support of Rs 34,422 crore.

MINISTRY OF LABOUR AND EMPLOYMENT

Scheme	Launched in/on	Objective
<u>Pradhan Mantri Shram Yogi Mandhan Scheme</u>	March 2019	To provide a monthly pension of Rs 3,000 to the unorganized sector workers
<u>National Pension Scheme for Traders and Self Employed Persons</u>	12th September 2019	To provide an amount Rs 3000 to the beneficiaries after they attain the age of 60 years.
<u>Pradhan Mantri Laghu Vyapari Maan-Dhan Yojana</u>	July 2019	Small Retailer and Shopkeepers with GST turnover below Rs. 1.5 Crore will get Rs 3000 after the age of 60.

MINISTRY OF JAL SHAKTI

Scheme	Launched in/on	Objective
Jal Jeevan Mission Scheme	August 2019	To provide Piped Drinking water to every household.
Nal se Jal	May 2019	To provide Pipe Drinking water and Connections to every Household by 2024.
Jal Shakti Abhiyaan	July 2019	This Campaign will run into two phases: Phase 1 from 1st July to 15th September 2019. Phase 1 from 1st October to 30th November 2019. Focus on five aspects: Water conservation, Rainwater harvesting, Renovation of Traditional and other water bodies, Reuse of water and recharging of structure, Watershed development and Intensive afforestation.

MINISTRY OF WOMEN AND CHILD DEVELOPMENT

Scheme	Launched in/on	Objective
Nari tu Narayani Scheme	July 2019	<ul style="list-style-type: none"> To expand Women self-help group (SHG) interest subvention programme to all districts in the country
Beti Bachao Beti Padhao (BBBP) Scheme	22 January 2015	<ul style="list-style-type: none"> Prevention of gender biased sex selective elimination Ensuring survival & protection of the girl child Ensuring education and participation of the girl child.
Pradhan Mantri Matru Vandana Yojana	01 January 2017	<ul style="list-style-type: none"> To provide cash incentive of Rs. 5000 to pregnant women for first living child
Swadhar Greh Scheme	2015	<ul style="list-style-type: none"> To set up 30 Swadhar Greh in every district with capacity of 30 women To cater to the primary need of shelter, food, clothing, medical treatment and care of the women in distress
UJJAWALA	1 April, 2016	<ul style="list-style-type: none"> To prevent trafficking of women and children for commercial sexual exploitation To facilitate rescue of victims from the place of their exploitation To provide rehabilitation services
Working Women Hostel	6 April, 2017	<ul style="list-style-type: none"> To promote availability of safe and conveniently located accommodation for working women, with day care facility for their children,
Sukanya Samridhi Yojana	22 January 2015	<ul style="list-style-type: none"> To encourages parents to build a fund for the future education and marriage expenses for their female child
One Stop Centres- Sakhi	1st April 2015	<ul style="list-style-type: none"> To support women affected by violence To establish OSCs with a range of services including medical, legal, and psychological support.
'Support to Training and Employment Programme for Women (STEP)	1986-87	<ul style="list-style-type: none"> To provide skills that give employability to women To provide competencies and skill that enable women

Scheme		to become self-employed/entrepreneurs.
<u>Mahila Shakti Kendra</u>	2017-18 and 2019-20	<ul style="list-style-type: none"> To empower rural women through community participation 640 districts to be covered in a phased manner
<u>Rajiv Gandhi Scheme for Empowerment of Adolescent Girls- SABLA</u>	2010	<ul style="list-style-type: none"> To improve the nutritional, health and development status of adolescent girls (11-14 years) To promote awareness of health, hygiene, nutrition and family care To link them to opportunities for learning life skills, going back to school To provide them nutritional support @ Rs.9.50/beneficiary/day for 300 days in a year
PM's Overarching Scheme for Holistic Nourishment (<u>POSHAN Abhiyan</u>)- National Nutrition Mission	March 2018	<ul style="list-style-type: none"> POSHAN Abhiyaan is implemented in 315 Districts To ensure attainment of malnutrition free India by 2022 To reduce stunting To ensure holistic development and adequate nutrition for pregnant women, mothers and children.
Rajiv Gandhi National Crèche Scheme under ICDS	2013	<ul style="list-style-type: none"> To provide day-care facilities for children (6 months to 6 years) of working mothers in the community. To improve nutrition and health status of children. To promote physical, cognitive, social and emotional development (Holistic Development) of children. To educate and empower parents /caregivers for better childcare.
Integrated Child Development Services (<u>ICDS</u>)	2 October 1975	<ul style="list-style-type: none"> To improve the nutritional and health status of children in the age-group 0-6 year To reduce the incidence of mortality, morbidity, malnutrition and school dropout; To enhance the capability of the mother to look after the normal health and nutritional needs of the child through proper nutrition and health education.
National Mission for Empowerment of Women	15 August 2011	<ul style="list-style-type: none"> To ensure economic empowerment of women. To ensure that violence against women is eliminated progressively. To ensure social empowerment of women with emphasis on health and education.
<u>eSamvad portal</u>	2018	<ul style="list-style-type: none"> To provide a platform for NGOs and civil society to interact with the Ministry on relevant subjects.
<u>NARI web portal</u>	2018	<ul style="list-style-type: none"> To access information on different programmes offered by various state governments as well as the Centre The portal carries details on 350 different schemes for women and will be updated from time to time.
<u>SHe-Box portal</u>	2018	<ul style="list-style-type: none"> To report complaints of Sexual Harassment at Workplace For prompt disposal of complaints on SHe-Box, each case goes directly to the central/ state authority concerned having jurisdiction to take action in the

		matter.
Mahila e-Haat portal	2018	<ul style="list-style-type: none"> To provide marketing platform to the women entrepreneurs to directly sell to the buyers.

MINISTRY OF HEALTH AND FAMILY WELFARE

Scheme	Launched in/on	Objective
PM Swasthya Suraksha Yojana	2003	<ul style="list-style-type: none"> Creation of tertiary healthcare capacity in medical education, research and clinical care, in the underserved areas of the country Phase I- setting up of six institutions in the line of AIIMS; and upgradation of 13 existing Government medical college institutions. Phase II- setting up of two more AIIMS-like institutions, one each in the States of West Bengal and Uttar Pradesh and upgradation of six medical college institutions
National AIDS Control Programme	1992	<ul style="list-style-type: none"> To provide cash incentive of Rs. 5000 to pregnant women for first living child
Pradhan Mantri Surakshit Matritva Abhiyan	June 2016	<ul style="list-style-type: none"> A minimum package of antenatal care services is to be provided to the beneficiaries on the 9th day of every month at the Pradhan Mantri Surakshit Matritva Clinics to ensure that every pregnant woman receives at least one checkup in the 2nd/ 3rd trimester of pregnancy.
'Vatsalya – Maatri Amrit Kosh'	2017	<ul style="list-style-type: none"> It is a National Human Milk Bank and Lactation Counselling Centre at the Lady Hardinge Medical College 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.
LaQshya	2017	<ul style="list-style-type: none"> To improve quality of care for pregnant women in labour room, maternity Operation Theatre and Obstetrics Intensive Care Units (ICUs) and High Dependency Units (HDUs).
Mission Parivar Vikas	2016	<ul style="list-style-type: none"> To launch immediate, special and accelerated efforts to reach the replacement level fertility goals of 2.1 by 2025 in 145 districts
Affordable medicine and reliable implants for treatment- AMRIT scheme	2015	<ul style="list-style-type: none"> To provide affordable life-saving cancer, cardiac drugs and medical disposables It is being implemented through mini-ratna PSU HLL Lifecare Ltd (HLL)
Antara and Chhaya Contraceptives	2017	<ul style="list-style-type: none"> To expand the basket of contraceptive choices to meet the emerging needs of couples. 'Antara' injectable being effective for three months and the 'Chayya' pill for one week
National Deworming initiative	2018	<ul style="list-style-type: none"> To ensuring high quality healthcare, accessible to every child
Intensified Mission Indradhanush	08 October 2017	<ul style="list-style-type: none"> To Let no child suffer from any vaccine-preventable disease 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
Kayakalp	2015	<ul style="list-style-type: none"> It an initiative has been launched to promote cleanliness, hygiene and

- infection control practices in public health facilities.
- Under this initiative, public healthcare facilities shall be appraised and such public healthcare facilities that show exemplary performance meeting standards of protocols of cleanliness, hygiene and infection control will receive awards and commendation.

MINISTRY OF AGRICULTURE AND FARMERS' WELFARE

Scheme	Launched in/on	Objective
Pradhan Mantri Annadata Aay Sanrakshana Abhiyan" (PM-AASHA)	September 2018	<ul style="list-style-type: none"> Ensuring remunerative prices to the farmers for their produce
Pradhan Mantri Fasal Bima Yojana	13 January 2016	<ul style="list-style-type: none"> To provide insurance coverage and financial support to the farmers in the event of failure of any of the notified crop as a result of natural calamities, pests & diseases. To stabilise the income of farmers to ensure their continuance in farming. To encourage farmers to adopt innovative and modern agricultural practices. A uniform premium of only 2% for all Kharif crops and 1.5% for all Rabi crops; 5% horticultural crops to be paid by farmers
Rashtriya Gokul Mission	16 December 2014	<ul style="list-style-type: none"> To get native breeds to produce more milk, be more fecund, and to raise the quality of Indian cows and bulls to eventually outdo Jerseys and Holsteins.
National Programme for Bovine Breeding and Dairy Development	2013	<ul style="list-style-type: none"> To arrange quality Artificial Insemination services at farmers' doorstep To bring all breedable females under organized breeding through Artificial Insemination To conserve, develop and proliferate selected indigenous bovine breeds To provide quality breeding inputs in breeding tracts of important indigenous breeds
Project CHAMAN	2016	<ul style="list-style-type: none"> Sound methodology for estimation of Horticulture crops is being developed and implemented on pilot basis using Sample Survey methodology and Remote Sensing technology.
Remunerative Approach for Agriculture and Allied sector Rejuvenation or Rashtriya Krishi Vikas Yojana	2007	<ul style="list-style-type: none"> To incentivize the states that increase their investment in Agriculture and allied sectors To provide flexibility and autonomy to the States in planning and executing programmes for agriculture To achieve the goal of reducing the yield gaps in important crops To maximize returns to the farmers
Prime Minister Krishi Sinchayee Yojana	1st July, 2015	<ul style="list-style-type: none"> To extend the coverage of irrigation and improving water use efficiency in a focused manner To improve farm productivity and ensure better utilization of the resources in the country.
Paramparagat Krishi Vikas	2015	<ul style="list-style-type: none"> To produce agricultural products free from chemicals and

Yojana		<p>pesticides residues by adopting eco- friendly, low- cost technologies.</p> <ul style="list-style-type: none"> • Every farmer will be provided Rs. 20,000 per acre in three years for seed to harvesting of crops and to transport produce to the market.
eNAM portal	14 April 2016	<ul style="list-style-type: none"> • It is an online trading platform for agricultural commodities in India.
e-Krishi Samvad	May 2017	<ul style="list-style-type: none"> • It 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.
National Livestock Mission	2014-15	<ul style="list-style-type: none"> • To ensure quantitative and qualitative improvement in livestock production systems and capacity building of all stakeholders.
"AGRI UDAAN"- Food and Agribusiness Accelerator 2.0	2017	<ul style="list-style-type: none"> • Help selected innovative startups who will be mentored in to scale up their operations in agri value chain for effective improvement in agriculture. This is a 6 month program in which shortlisted agri startups with promising innovative business models will be mentored & guided to scale up their operations.
Soil Health Card Scheme	19 February 2015	<ul style="list-style-type: none"> • To issue soil cards to farmers which will carry crop-wise recommendations of nutrients and fertilisers required for the individual farms to help farmers to improve productivity through judicious use of inputs.
Pradhan Mantri Kisan Samman Nidhi(PM-KISAN)	1 February 2019	<ul style="list-style-type: none"> • 120 million small and marginal farmers who have less than 2 hectares of landholding will get up to Rs. 6,000 per year as minimum income support..
Farmers FIRST by ICAR	2015	<ul style="list-style-type: none"> • to move beyond the production and productivity and to privilege the complex, diverse & risk prone realities of the farmers through enhancing farmers-scientists contact with multi stakeholders participation for technology development and application
Attracting and Retaining Youth in Agriculture (ARYA) by ICAR	2015	<ul style="list-style-type: none"> • The ICAR has initiated ARYA in selected districts through with an objective for entrepreneurial development of Youth in Rural Areas to take up various Agriculture, allied and service sector enterprises for sustainable income and gainful employment. • The identified youth are trained on entrepreneurship development skills by providing a basket of options to start agriculture ventures for self employment.

MINISTRY OF RURAL DEVELOPMENT

Scheme	Launched in/on	Objective
Deendayal Antyodaya Yojana – National Rural Livelihoods Mission	June 2011	<ul style="list-style-type: none"> • To create efficient and effective institutional platforms of the rural poor enabling them to increase household income through sustainable livelihood enhancements and improved access to financial services. • To cover 7 Crore rural poor households, across 600 districts
Aajeevika Grameen Express Yojana (AGEY)	June 2011	<ul style="list-style-type: none"> • Providing an alternative source of livelihood to members of Self Help Groups (SHGs) by facilitating them to operate public

		transport services in backward rural areas.
Deen Dayal Upadhyaya Grameen Kaushalya Yojana	25 September 2014	<ul style="list-style-type: none"> Transform rural poor youth into an economically independent and globally relevant workforce". It aims to target youth, in the age group of 15–35 years.
PM Gramin Awaas Yojana	2015	<ul style="list-style-type: none"> To provide housing for the rural poor in India Providing a pucca house, with basic amenities, to all houseless householder and those households living in kutcha and dilapidated house, by 2022. The immediate the objective is to cover 1.00 crore household
PM Gram Sadak Yojana	2000	<ul style="list-style-type: none"> To provide good all-weather road connectivity to unconnected villages.
Rashtriya Gram Swaraj Abhiyan	Restructured on 24 April 2018	<ul style="list-style-type: none"> strengthening Panchayati Raj Institutions (PRIs) for achieving Sustainable Development Goals (SDGs) with main thrust on convergence with Mission Antyodaya Emphasis on strengthening PRIs in the 117 Aspirational districts
Shyama Prasad Mukherjee National RuRBAN Mission	21 February 2016	<ul style="list-style-type: none"> To spur social, economic and infrastructure development in rural areas by developing a cluster of 300 Smart Villages over the next 3 years across the country
National Social Assistance Programme	15 August 1995	<ul style="list-style-type: none"> To provide support to aged persons, widows, disabled persons and bereaved families on death of primary bread winner, belonging to below poverty line households.
National Rural Employment Guarantee Act, 2005	2006	<ul style="list-style-type: none"> To enhance livelihood security in rural areas by providing at least 100 days of wage employment in a financial year to every household whose adult members volunteer to do unskilled manual work
National Livestock Mission	2014-15	<ul style="list-style-type: none"> To ensure quantitative and qualitative improvement in livestock production systems and capacity building of all stakeholders.
Sampoorna Grameen Rozgar Yojana	September 25, 2001	<ul style="list-style-type: none"> To provide additional wage employment in the rural areas as also food security, alongside the creation of durable community, social and economic infrastructure in the rural areas.
Sansad Adarsh Gram Yojana	2014	<ul style="list-style-type: none"> Each Member of Parliament will take the responsibility of three villages and look after the personal, human, social, environmental and economic development of the villages.
Antyodaya Anna Yojana	2000	<ul style="list-style-type: none"> To make Targeted Public Distribution System more focused and targeted towards the poorest of the poor category of the population To providing foodgrains at a highly subsidized rate of Rs.2 per kg for wheat and Rs.3 per kg for rice.

MINISTRY OF HOUSING AND URBAN AFFAIRS

Scheme	Launched in/on	Objective
Smart Cities Mission	2015	<ul style="list-style-type: none"> It is an urban renewal and retrofitting program by the Government of India with the mission to develop 100 cities across the country

		making them citizen friendly and sustainable
Atal Mission for Rejuvenation and Urban Transformation - AMRUT	2015	<ul style="list-style-type: none"> To ensure basic infrastructure services relating to water supply, sewerage, septage management, storm water drains, transport and development of green spaces and parks with special provision for meeting the needs of children.
Swachh Bharat mission	2014	<ul style="list-style-type: none"> To clean up the streets, roads and infrastructure of India's cities, towns, and rural areas.
Heritage City Development and Augmentation Yojana-HRIDAY	21 January 2015	<ul style="list-style-type: none"> To preserve and revitalise soul of the heritage city to reflect the city's unique character by encouraging aesthetically appealing, accessible, informative & secured environment.
Pradhan Mantri Awas Yojana- Urban	2015	<ul style="list-style-type: none"> In-situ Rehabilitation of existing slum dwellers using land as a resource through private participation
National Urban Livelihoods Mission	24th September, 2013	<ul style="list-style-type: none"> Organizing urban poor in their strong grassroots level institutions, creating opportunities for skill development leading to market-based employment and helping them to set up self-employment venture by ensuring easy access to credit. Providing shelter equipped with essential services to the urban homeless in a phased manner.
North Eastern Region Urban Development Programme	21 February 2016	<ul style="list-style-type: none"> It is implemented in the capital cities of 5 North Eastern States viz. Agartala (Tripura), Aizawl (Mizoram), Gangtok (Sikkim), and Kohima (Nagaland) It covers priority urban services viz. (i) Water Supply, (ii) Sewerage and Sanitation, and (iii) Solid Waste Management Asian Development Bank is contributing 70% to the financial assistance.
Paisa – Portal for Affordable Credit & Interest Subvention Access	2018	<ul style="list-style-type: none"> It is a centralized electronic platform for processing interest subvention on bank loans to beneficiaries under Deendayal Antyodaya Yojana – National Urban Livelihoods Mission (DAY-NULM) Ministry of Skill Development and Entrepreneurship

MINISTRY OF SKILL DEVELOPMENT AND ENTREPRENEURSHIP

Scheme	Launched in/on	Objective
Pradhan Mantri Kaushal Vikas Yojana	15 July, 2015 (World Youth Skills Day)	<ul style="list-style-type: none"> It is implemented by National Skills Development Corporation (NSDC) To encourage and promote Skill Development for the youth throughout the country Enable and mobilize a large number of youth to take up industry designed quality skill training Benefit 10 million youth over the period of four years (2016-2020).
Skills Acquisition and Knowledge Awareness for Livelihood (SANKALP)	Approved in 2019	<ul style="list-style-type: none"> It is a Centrally Sponsored Scheme with a project of total size US Dollar 675 million, including World Bank assistance of US Dollar 500 million, To create convergence among all skill training activities

		<ul style="list-style-type: none"> To improving quality of skill development programs Establishing robust monitoring and evaluation system for skill training programs Providing access to skill training opportunities to the disadvantaged sections Creating industry led and demand driven skill training capacity.
Skills Strengthening for Industrial Value Enhancement (STRIVE)	Approved in 2019	<ul style="list-style-type: none"> It is a World Bank assisted-Government of India project Improving the relevance and efficiency of skills training provided through Industrial Training Institutes (ITIs) and apprenticeships.
Udaan Scheme	2015	<ul style="list-style-type: none"> It 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 40,000 unemployed youth of J&K.
Pradhan Mantri Kaushal Kendra	2014	<ul style="list-style-type: none"> To promote skill development by catalyzing the creation of large, quality, for-profit vocational institutions. MSDE intends to establish visible and aspirational training centres in every district of the country.
<u>National Skill Development Mission</u>	15 July 2015	<ul style="list-style-type: none"> To create convergence across sectors and States in terms of skill training activities. To achieve the vision of 'Skilled India',
<u>Skill India Campaign</u>	15 July 2015	<ul style="list-style-type: none"> To train over 40 crore people in India in different skills by 2022 It includes various initiatives of the government like "National Skill Development Mission", "National Policy for Skill Development and Entrepreneurship, 2015", "Pradhan Mantri Kaushal Vikas Yojana (PMKVY)" and the "Skill Loan scheme".
Standard Training Assessment and Reward (STAR) Scheme	Operational between August 2013 and September 2014.	<ul style="list-style-type: none"> To motivate the youth of India to acquire a vocational skills and envisages a monetary reward that will in essence financially help those who wish to acquire a new skill or upgrade their skills to a higher level.
<u>National Apprenticeship Promotion Scheme (NAPS)</u>	19th August 2016	<ul style="list-style-type: none"> To provide apprenticeship training to over 50 lakh youngsters by 2020 in order to create more jobs. It has budgetary outlay of Rs 10000 crore. NAPS has replaced Apprentice Protsahan Yojna (APY) Reimbursement of 25% of prescribed stipend subject to a maximum of Rs. 1500/- per month per apprentice to all apprentices to employers. Sharing of the cost of basic training in respect of fresher apprentices (who come directly for apprenticeship training without formal training) limited to Rs. 7500/- per apprentice for a maximum duration of 500 hours/3 months.
<u>PM-YUVA Yojana</u> (Pradhan Mantri Yuva Udyamita Vikas Abhiyan)	2016	<ul style="list-style-type: none"> To create an enabling ecosystem for Entrepreneurship Development through entrepreneurship education and training across the country in select Institutes of Higher Learning Industrial Training Centers (ITIs) and Entrepreneurship

		<p>Development Centers (EDCs) for over a period of five years</p> <ul style="list-style-type: none"> 2200 colleges, 300 schools, 500 ITIs and 50 EDC will be enabled to deliver entrepreneurship education and training to over 7 lakh students.
<u>SHREYAS- Scheme for Higher Education Youth in Apprenticeship and Skills</u>	April 2019	<ul style="list-style-type: none"> SHREYAS is a programme basket comprising the initiatives of three Central Ministries, namely the Ministry of Human Resource Development, Ministry of Skill Development & Entrepreneurship and the Ministry of Labour & Employment viz the National Apprenticeship Promotion Scheme (NAPS), the National Career Service (NCS) and introduction of BA/BSc/BCom (Professional) courses in the higher educational institutions. To improve employability of students It is proposed to cover 50 lakh students by 2022.
Jan Shikshan Sansthan	Initially launched in 1967 as Shramik Vidyapeeth, Renamed as Jan Shikshan Sansthan in April 2000	<ul style="list-style-type: none"> To help identify and promote traditional skills in the district through skilling / upskilling; create livelihood linkages and boost training of trainers to develop the capacity through National Skills Training Institutes. Formerly under the Ministry of Human Resources Development, Jan Shikshan Sansthan was transferred to the Ministry of Skill Development & Entrepreneurship in 2018.
Aspirational Skilling Abhiyan 2018-19	3rd October 2018	<ul style="list-style-type: none"> The programme is implemented in 117 Districts across 28 State. It involves identification of challenges for skill development and co-creating customized solutions to help the districts overcome these challenges.
Skill Saathi- Career Counselling Scheme	1 August 2018	<ul style="list-style-type: none"> To counsel 1 crore candidates from the age group of 15– 35 years focusing on School & College drop-outs, young adults Inform the youth of India about vocational education and its opportunities.

MINISTRY OF HUMAN RESOURCE DEVELOPMENT

Scheme	Launched in/on	Objective
Student Induction Programme – “Deeksharambh”	July 2019	<ul style="list-style-type: none"> To help new students adjust and feel comfortable in the new environment
Paramarsh Scheme	July 2019	<ul style="list-style-type: none"> To mentor National Accreditation and Assessment Council (NAAC) accreditation aspirant institutions for promoting quality assurance in higher education.
"Study in India" Programme	March 2018	<ul style="list-style-type: none"> To target foreign students by branding India as an attractive education destination.
Swasth Bachche, Swasth Bharat	2017	<ul style="list-style-type: none"> The programme is an initiative of Kendriya Vidyalaya Sangathan (KVS) to prepare a physical Health and Fitness Profile Card for more than 12 lakhs of Kendriya Vidyalaya students. To provide a comprehensive and inclusive report card for children

		<p>covering all age groups and children of different abilities.</p> <ul style="list-style-type: none"> To make students, teachers and parents aware about the importance of good health and fitness and encouraging 60 minutes of play each day.
PM Vittiya Saksharata Abhiyan	2016	<ul style="list-style-type: none"> To create awareness among people about digital economy and cashless modes of transactions
Udaan- Giving Wings to Girl Students	Approved in 2019	<ul style="list-style-type: none"> It is a project launched by Central Board of Secondary Education (CBSE) To address the low enrolment of girl students in prestigious engineering institutions and the teaching gap between school education & engineering entrance examination To enrich the teaching & learning of Science and Mathematics at School level by addressing the three dimensions of education - curriculum design, transaction and assessments.
Samagra Shiksha	2018	<ul style="list-style-type: none"> It is an overarching programme for the school education sector extending from pre-school to class 12 Provision of quality education and enhancing learning outcomes of students Bridging Social and Gender Gaps in School Education; Ensuring equity and inclusion at all levels of school education Ensuring minimum standards in schooling provisions; Promoting Vocationalisation of education
Impactful Policy Research in Social Science (IMPRESS)	August 2018	<ul style="list-style-type: none"> To encourage social science research in policy relevant areas so as to provide vital inputs in policy-formulation, implementation and evaluation To identify and fund research proposals in social sciences To provide opportunity for social science researchers in any institution in the country
Scheme for Promotion of Academic and Research Collaboration (SPARC)	August 2018	<ul style="list-style-type: none"> Improving the research ecosystem of India's higher educational institutions by facilitating academic and research collaborations between Indian Institutions and the best institutions in the world. 600 joint research proposals will be awarded for 2 years
Scheme for Translational and Advanced Research in Science- STARS	28 February 2019	<ul style="list-style-type: none"> The STARS project will be coordinated by the Indian Institute of Science (IISc), Bangalore. The Rs 250 crore worth of funds will be used for around 500 science projects.
National Digital library of India	2016	<ul style="list-style-type: none"> To integrate several national and international digital libraries in one single web-portal. The NDLI provides free of cost access to many books in English and the Indian languages It is available in 10 languages
Leadership for Academicians Program (LEAP)	November 2018	<ul style="list-style-type: none"> It is a three weeks Flagship leadership development training programme (2 weeks domestic and one week foreign training) for second level academic functionaries in public funded higher education institutions. The main objective is to prepare second tier academic heads who

		are potentially likely to assume leadership roles in the future.
Annual Refresher Programme In Teaching (ARPIT)	November 2018	<ul style="list-style-type: none"> It is a major and unique initiative of online professional development of 15 lakh higher education faculty using the MOOCs platform SWAYAM. 75 discipline-specific institutions are tasked to prepare online training material with focus on latest developments in the discipline, new & emerging trends, pedagogical improvements and methodologies for transacting revised curriculum.
SHREYAS- Scheme for Higher Education Youth in Apprenticeship and Skills	April 2019	<ul style="list-style-type: none"> To improve employability of students To forge a close functional link between education and industry To provide skills which are in demand, To establish an 'earn while you learn' system To help business/industry in securing good quality manpower. To link student community with employment facilitating efforts of the Government.
'Study Webs of Active Learning for Young Aspiring Minds' (SWAYAM),	2014	<ul style="list-style-type: none"> It is a programme for online education through which online programmes/courses will be offered to students in India US universities will be invited to offer post-graduate academic programs with certification on the SWAYAM platform. The objective is to ensure that the every student in our country has access to the best quality higher education at the affordable cost.
Operation Digital Board	20 February 2019	<ul style="list-style-type: none"> To convert a class room into a digital class room and provide e-resources at any time and at any place to students. The digital board is introduced all over the country in government and government aided schools from class 9th onwards as well as in higher education institutions. It is implemented in the Higher Education Institutions (HEIs) by the University Grants Commission (UGC).
Diksha Portal- National Teachers Platform for India	2017	<ul style="list-style-type: none"> It will aid teachers to learn and train themselves for which assessment resources will be available. It will help teachers to create training content, profile, in-class resources, assessment aids, news and announcement and connect with teacher community.
E-Pathshala	2015	<ul style="list-style-type: none"> It is a web portal which hosts educational resources for Students, Teachers, Parents, researchers and educators
Shaala Siddhi	2015	<ul style="list-style-type: none"> It is a comprehensive instrument for school evaluation which enables the schools to evaluate their performance in more focused and strategic manner to facilitate them to make professional judgement for continuous improvement.
Saransh	2015	<ul style="list-style-type: none"> It is a tool which allows the schools to identify areas of improvement in students, teachers and curriculum to facilitate and implement change. The platform is presently available for classes 9th to 12th
ShaGun	18 January 2017	<ul style="list-style-type: none"> It is a dedicated web portal for the Sarva Shiksha Abhiyan It aims to capture and showcase innovations and progress in

		Elementary Education sector of India by continuous monitoring of the flagship scheme
Prime Minister's Research Fellows (PMRF)	2019	<ul style="list-style-type: none"> To attract the bright and meritorious students into research within the country, attractive fellowship is given. Selected students are given fellowship for 5 years - Rs.70,000/- per month for the first two years, Rs. 75,000/- per month in the third year and Rs.80,000 per month in 4th and 5th year with an annual research grant of Rs. 2 lakh.
IMPacting Research INnovation and Technology (IMPRINT) India	2015	<ul style="list-style-type: none"> It is the first of its kind MHRD supported Pan-IIT + IISc joint initiative to address the major science and engineering challenges that India must address and champion to enable, empower and embolden the nation for inclusive growth and self-reliance
<u>Unnat Bharat Abhiyan</u>	2014	<ul style="list-style-type: none"> To connect institutions of higher education, including (IITs), (NITs) and Indian Institutes of Science Education & Research (IISERs) etc. with local communities to address the development challenges through appropriate technologies. Providing rural India with professional resource support from institutes of higher education ,especially those which have acquired academic excellence in the field of Science, Engineering & Technology and Management
Uchchatar Aavishkar Abhiyan	2016	<ul style="list-style-type: none"> To promote industry-specific need-based research in the educational institutions to keep up the competitiveness of the Indian industry in the global market To make students more accustomed with the outer world and give them a market oriented mindset Implemented by Department of Higher Education.
Rashtriya Avishkar Abhiyan	2018	<ul style="list-style-type: none"> To encourage children towards learning Science and Mathematics and to develop their interest through activities related to Science and Mathematics To strengthen school Science and Mathematics laboratories, through the Rashtriya Madhyamik Shiksha Abhiyan (RMSA)
Trainee Teacher Scheme	2019	<ul style="list-style-type: none"> It has been initiated in NITs with the objective to attract, motivate and sponsor best graduate engineers for part time M.Tech and Ph.D. programmes.
Global Initiative for Academics Network (GIAN)	30 November, 2015	<ul style="list-style-type: none"> To invite distinguished academicians, entrepreneurs, scientists, experts from premier institutions from across the world, to teach in the higher educational institutions in India
PRAGATI - Providing Assistance for Girls' Advancement in Technical Education Initiative	_____	<ul style="list-style-type: none"> It is a scheme of AICTE aimed at providing assistance for Advancement of Girls participation in Technical Education. Number of scholarships per annum: 400 'One Girl' per family and it can be extended for Two Girl Child per family where the family income is less than Rs. 8 Lakh /annum The scholarship amount is Rs. 30,000 or tuition fees or actual whichever is less and Rs. 2000 / month for ten months as contingency allowance.
Saksham	_____	<ul style="list-style-type: none"> It is a scheme of AICTE aimed at providing encouragement and support to specially abeled children to pursue Technical Education

		<ul style="list-style-type: none"> • Number of scholarships per annum: 1000 • For Specially Abled students whose family income is less than Rs. 8 lakhs per annum • Amount of scholarship: Tuition Fee of Rs. 30000/- or at actual, whichever is less and Rs. • 2000/- per month for 10 months as incidentals each year.
Ishan Uday		<ul style="list-style-type: none"> • UGC launched this scheme for students of North East Region from the academic session 2014-15. • The Scheme envisages grant of 10,000 scholarships to students from NERRegion whose parental income is below Rs. 4.5 lakh per annum. • would be provided scholarship ranging from Rs. 3,500 to 5,000 per month for studying at under graduate level in Colleges/Universities of the country.
Ishān Vikās	30 November, 2015	<ul style="list-style-type: none"> • It is a comprehensive plan to bring selected students from the school and college levels from the North-Eastern states into close contact with the IITs, NITs and IISERs during their vacation periods. A typical visit is envisaged for a period of ten days to one of these institutions
Padhe Bharat Badhe Bharat	26 August, 2014	<ul style="list-style-type: none"> • To focus on the quality of foundational learning so that each child attains appropriate learning levels in classes I and II for reading, writing language comprehension and numeracy. • It is a sub-component of Sarva Shiksha Abhiyan(SSA) and is being rolled out by 17 States and UTs.
Shaala Darpan	2015	<ul style="list-style-type: none"> • To provide mobile access to parents of students of Government and Government aided schools. • Parents can view updates on their child's progress. They can view records of attendance, assignments and achievements of their child.
National Institutional Ranking Framework (NIRF)	29 September 2015	<ul style="list-style-type: none"> • It evaluates each higher education institution on 5 broad parameters namely teaching/learning resources, research, graduation outcomes, outreach/inclusive nature and the public perception. The Ranks will be declared on the first Monday of April every year.
Mid Day Meal Scheme	15 August 1995	<ul style="list-style-type: none"> • Every child in every Government and Government aided primary school, Education Guarantee Scheme (EGS) and Alternative & Innovative Education (AIE) centres, was to be served a prepared Mid Day Meal with a minimum content of 300 calories of energy and 8-12 gram protein per day for a minimum of 200 days.
<u>Vidyanjali</u>	2016	<ul style="list-style-type: none"> • Providing volunteer teachers to government run schools • It is aimed at promoting the government education system through skill development • The scheme aims to impart life skills in to the children studying in government schools • The scheme is launched under Sarva Shiksha Abhiyan

MINISTRY OF POWER

Scheme	Launched in/on	Objective
SAUBHAGYA or PM Sahaj Bijli Har Ghar Yojana	September, 2017	<ul style="list-style-type: none"> To provide free electricity connections to all households (both APL and poor families) in rural areas and poor families
Deen Dayal Upadhyaya Gram Jyoti Yojana	25 July 2015	<ul style="list-style-type: none"> To facilitate 24x7 supply of power. Feeder separation to ensure sufficient power to farmers and regular supply to other consumers Improvement of Sub-transmission and distribution network Metering to reduce the losses Scheme has an outlay of Rs 76000 Cr for under which Government of India shall provide Grant of Rs 63000 Cr
Integrated Power Development Scheme	2014	<ul style="list-style-type: none"> Strengthening of sub-transmission and distribution network in the urban areas; Metering of distribution transformers /feeders / consumers in the urban areas.
Ujwal DISCOM Assurance Yojana- UDAY	5 November, 2015	<ul style="list-style-type: none"> Financial Turnaround Operational improvement Reduction of cost of generation of power Development of Renewable Energy Energy efficiency & conservation
Pradhan Mantri Ji-Van Yojana	28 February 2019	<ul style="list-style-type: none"> "Pradhan Mantri Ji-VAN (Jaiv Indhan- Vatavaran Anukool fasal awashesh Nivaran) Yojana aims at providing financial support to Integrated Bioethanol Projects using lignocellulosic biomass and other renewable feedstock.
Street Lighting National Programme (SLNP)	2015	<ul style="list-style-type: none"> To replace 3.5 crore conventional street lights with energy efficient LED lights. To replace 1.34 crore conventional street lights with energy efficient LED street lights by March 2019. The project has been implemented across 28 states and union territories.
Unnat Jyoti by Affordable LED for All- UJALA	1 May 2015	<ul style="list-style-type: none"> To provide LED bulbs to domestic consumers with a target to replace 77 crore incandescent bulbs with LED bulbs by March, 2019. It replaced the "Bachat Lamp Yojana". Th
Street Lighting National Programme (SLNP)	2015	<ul style="list-style-type: none"> To replace 3.5 crore conventional street lights with energy efficient LED lights. To replace 1.34 crore conventional street lights with energy efficient LED street lights by March 2019. The project has been implemented across 28 states and union territories.
SAATHI Initiative	2018	<ul style="list-style-type: none"> Ministry of Textiles and Ministry of Power jointly launched this initiative in order to sustain and accelerate the adoption of energy efficient textile technologies in the powerloom sector and cost savings due to use of such technology.
PRAAPTI App and Web portal	2018	<ul style="list-style-type: none"> PRAAPTI-Payment Ratification And Analysis in Power procurement for bringing Transparency in Invoicing of generators To bring transparency in power purchase transactions between

		Generators and Discoms.
TARANG Mobile App & Web Portal	2016	<ul style="list-style-type: none"> • Transmission App for Real Time Monitoring & Growth- TARANG • Introduction of the electronic platform shall enhance ease, accountability & transparency and would boost confidence of investors in power transmission sector. • It is a powerful monitoring tool that tracks upcoming transmission projects and monitor the progress of Inter-State & Intra-State transmission systems in the country
'e-Trans' web platform	2016	<ul style="list-style-type: none"> • It is a platform for e-bidding and e-reverse auction for Tariff Based Competitive Bidding (TBCB) in transmission projects.
DEEP (Discovery of Efficient Electricity Price)	April 2019	<ul style="list-style-type: none"> • It is portal for medium term (1-5 years) purchase of power • It will provide a common e-bidding platform with e-reverse auction facility to facilitate nation-wide power procurement through a wider network so as to bring uniformity and transparency in the process of power procurement.
"URJA" (Urban Jyoti Abhiyaan)	16 June 2016	<ul style="list-style-type: none"> • It is a digital initiative to place before the people, the performance of Distribution Utilities (Discoms) in IT enabled towns, with a vision to generate a sense of positive competition amongst the stakeholders and urge all concerned for better performance in all consumer centric parameters.
Merit	2017	<ul style="list-style-type: none"> • Facilitating flexible coal swap between state-run and private plants and aweb portal to make electricity purchase by states transparent.

MINISTRY OF PETROLEUM AND NATURAL GAS

Scheme	Launched in/on	Objective
Pradhan Mantri Ujjwala Yojana	1 May 2016	<ul style="list-style-type: none"> • To distribute 50 million LPG connections to women of BPL families.
Pradhan Mantri LPG Panchayat scheme	September 2017	<ul style="list-style-type: none"> • To distribute LPG connections among rural areas where conventional fuel is used for domestic purposes.
Start-up Sangam	2014	<ul style="list-style-type: none"> • To develop new business models, marketing plans, technology and innovations in heavy oil and gas industry sector by supporting 30 start-ups. • 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.
Urja Ganga Gas Pipeline Project	24 October 2016	<ul style="list-style-type: none"> • A pipeline of length 2540 km is planned to be laid across the states from Uttar Pradesh to Odisha.
Unnat Jyoti by Affordable LED for All- UJALA	1 May 2015	<ul style="list-style-type: none"> • To provide LED bulbs to domestic consumers with a target to replace 77 crore incandescent bulbs with LED bulbs by March, 2019. • It replaced the "Bachat Lamp Yojana". Th
PAHAL	1st June 2013	<ul style="list-style-type: none"> • It requires the consumer to mandatorily have an Aadhaar number for availing LPG Subsidy.

		<ul style="list-style-type: none"> It helps in identifying 'ghost' accounts, multiple accounts and inactive accounts. This has helped in curbing diversion of subsidized LPG to commercial purposes
SATAT Initiative	1 October, 2018	<ul style="list-style-type: none"> SATAT- Sustainable Alternative Towards Affordable Transportation The initiative is aimed at providing a Sustainable Alternative Towards Affordable Transportation (SATAT) as a developmental effort that would benefit both vehicle-users as well as farmers and entrepreneurs.

MINISTRY OF SOCIAL JUSTICE & EMPOWERMENT

Scheme	Launched in/on	Objective
Pradhan Mantri Adarsh Gram Yojana	2009-10	<ul style="list-style-type: none"> Integrated development of selected villages having more than 50% Scheduled Caste (SC) population through implementation of existing scheme of Central and State Governments in a convergent manner and by utilization of gap filling funds provided as Central Assistance
Inclusive India Initiative	2017	<ul style="list-style-type: none"> Providing Senior Citizens, belonging to BPL category and suffering from age related disabilities/ infirmities, with such physical aids and assisted living devices which can restore near normalcy in their bodily functions. Under the Scheme, assisted living devices such as Walking Sticks, Elbow Crutches, Walkers/ Crutches, Tripods/ Quadpods, Hearing Aids, Wheelchairs, Artificial Dentures and Spectacles are provided free of cost to the beneficiary senior citizens.
Rashtriya Vayoshri Yojana	1 April, 2017	<ul style="list-style-type: none"> Strengthening of sub-transmission and distribution network in the urban areas; Metering of distribution transformers /feeders / consumers in the urban areas.
Accessible India Campaign or Sugamya Bharat Abhiyan	2015	<ul style="list-style-type: none"> 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.
Deendayal Disabled Rehabilitation Scheme	2017	<ul style="list-style-type: none"> To give an equal priority and reverence to the physically challenged persons and to inspire pride in the disabled persons To end the stigmatization and biases with the disabled persons To change the mind set of people towards those who are differently abled persons and try to give a superior life To give financial sustenance to the disable people for the treatment

MINISTRY OF COMMERCE AND INDUSTRY

Scheme	Launched in/on	Objective
Creative India; Innovative India	2017	<ul style="list-style-type: none"> Raising IPR awareness amongst students, youth, authors, artists, budding inventors and professionals to inspire them to create, innovate and protect their creations and inventions across India

Merchandise Export from India Scheme	1 April 2015	<ul style="list-style-type: none"> to promote export of notified goods manufactured/ produced in India.
<u>Startup India</u>	16 January, 2016	<ul style="list-style-type: none"> To catalyse startup culture and build a strong and inclusive ecosystem for innovation and entrepreneurship in India.
<u>Make in India</u>	25 September 2014	<ul style="list-style-type: none"> To make India the hub of manufacturing, India has emerged as one of the fastest growing economies.
Trade Infrastructure for Export Scheme” (TIES)	15 March 2016	<ul style="list-style-type: none"> To enhance export competitiveness. Various state governments have been requesting for the support of the Central Government to create export infrastructure.

MINISTRY OF ROAD TRANSPORT AND HIGHWAYS

Scheme	Launched in/on	Objective
FASTag	2014	<ul style="list-style-type: none"> Is an electronic toll collection system in India. It is operated by the National Highway Authority of India It uses Radio Frequency Identification (RFID) technology for making toll payments directly from the prepaid or savings account linked to it.
Setu Bharatam Programme	2016	<ul style="list-style-type: none"> For building bridges for safe and seamless travel on National Highways To make all National Highways free of railway level crossings by 2019.
VAHAN and SARATHI	2017	<ul style="list-style-type: none"> It is an online based citizen centric application under digitization to ease out the processes and curb corruption.
Make in India	25 September 2014	<ul style="list-style-type: none"> To make India the hub of manufacturing, India has emerged as one of the fastest growing economies.

MINISTRY OF DRINKING WATER AND SANITATION

Scheme	Launched in/on	Objective
Swachh Bharat Mission	2014	<ul style="list-style-type: none"> To clean up the streets, roads and infrastructure of India's cities, towns, and rural areas
Swachhata hi Seva Campaign	2018	<ul style="list-style-type: none"> To generate greater public participation towards Swachhta. To mobilise people and reinforce the public movement for sanitation to contribute to Mahatma Gandhi's dream of a Clean India.
National Rural Drinking Water Programme	2013	<ul style="list-style-type: none"> To provide every rural person with adequate safe water for drinking, cooking and other basic domestic needs on a sustainable basis, with a minimum water quality standard, which should be conveniently accessible at all times and in all situations
<u>Namami Gange</u>	June 2014	<ul style="list-style-type: none"> To make villages on the bank of river Ganga ODF and interventions dealing with solid and liquid waste management
<u>GOBAR-DHAN</u>	June 2014	<ul style="list-style-type: none"> GOBAR (Galvanizing Organic Bio-Agro Resources - DHAN aims to positively impact village cleanliness and generate wealth and energy from cattle and

organic waste.

- The scheme also aims at creating new rural livelihood opportunities and enhancing income for farmers and other rural people.

MINISTRY OF FINANCE

Scheme	Launched in/on	Objective
PM Jan Dhan Yojna	9 May, 2015	<ul style="list-style-type: none"> • It is financial inclusion program of Government of India which is applicable to 20 to 65 years age group, that aims to expand and make affordable access to financial services such as bank accounts, remittances, credit, insurance and pensions.
PM Jeevan Jyoti Bima Yojana	9 May, 2015	<ul style="list-style-type: none"> • It is available to people in the age group of 18 to 50 years • The life cover of Rs. 2 lakh is for the one year period
PM Suraksha Bima Yojana	9 May, 2015	<ul style="list-style-type: none"> • The Scheme is available to people in the age group 18 to 70 years • The risk coverage under the scheme is Rs. 2 lakh for accidental death and full disability and Rs. 1 lakh for partial disability.
Atal Pension Yojana	9 May, 2015	<ul style="list-style-type: none"> • It is open to all saving bank/post office saving bank account holders in the age group of 18 to 40 years • Subscribers would receive the guaranteed minimum monthly pension of Rs. 1,000 or Rs. 2,000 or Rs. 3,000 or Rs. 4,000 or Rs. 5,000 at the age of 60 years.
PM Mudra Yojana	8 April 2015	<ul style="list-style-type: none"> • A loan of upto Rs. 50,000 is given under sub-scheme 'Shishu' • A loan of between Rs. 50,000 to 5.0 Lakhs under sub-scheme 'Kishore'; • A loan of between 5.0 Lakhs to 10.0 Lakhs under sub-scheme 'Tarun' • Loans taken do not require collaterals.
Stand Up India Scheme	5 April, 2016. T	<ul style="list-style-type: none"> • The Scheme facilitates bank loans between Rs.10 lakh and Rs.1 crore to at least one Scheduled Caste/ Scheduled Tribe borrower and at least one Woman borrower per bank branch for setting up greenfield enterprises.
PM Vaya Vandana Yojana	21st July 2017	<ul style="list-style-type: none"> • To provide social security during old age and to protect elderly persons aged 60 and above • The scheme provides an assured return of 8% per annum for 10 years. • It is implemented by LIC
Udyam Abhilasha	2 October, 2018,	<ul style="list-style-type: none"> • Launched by SIDBI in 115 Aspirational Districts identified by NITI Aayog • To create and strengthen cadre of more than 800 trainers to provide entrepreneurship training to the aspiring youths across these districts thus encouraging them to enter the admired segment of entrepreneurs
Sovereign Gold Bonds Scheme	2019 -20	<ul style="list-style-type: none"> • The Sovereign Gold Bonds will be issued every month from June 2019 to September 2019 • The tenor of the Bond will be for a period of 8 years with exit option after 5th year to be exercised on the interest payment dates. • The maximum limit of subscribed shall be 4 KG for individual, 4 Kg for HUF and 20 Kg for trusts and similar entities per fiscal (April-March) notified by the Government from time to time.
Aam Admi Bima	2015	<ul style="list-style-type: none"> • It provides Death and Disability cover to persons between the age

Yojana		<p>group of 18 yrs to 59 yrs.</p> <ul style="list-style-type: none"> It is a group insurance scheme providing insurance cover for a sum of Rs 30,000/- on natural death, Rs. 75,000/- on death or total permanent disability due to accident, Rs. 37,500/- for partial permanent disability due to accident. The total annual premium under the scheme is Rs. 200/- per beneficiary of which 50% is contributed from the Social Security Fund created by the Central Government and maintained by LIC.
Project SAKSHAM	2016	<ul style="list-style-type: none"> It is a New Indirect Tax Network (Systems Integration) of the Central Board of Excise and Customs (CBEC). It will help in implementation of Goods and Services Tax (GST), extension of the Indian Customs Single Window Interface for Facilitating Trade (SWIFT) and other taxpayer-friendly initiatives under Digital India and Ease of Doing Business of Central Board of Excise and Customs.
Gold Monetization Schemes	2015	<ul style="list-style-type: none"> The scheme intends to mobilize the idle gold held by households and institutions in the country and to put this gold into productive use and in the long-run, to reduce the current account deficit by reducing the country's reliance on the imports of gold to meet the domestic demand.
Standup India Scheme	5 April, 2016	<ul style="list-style-type: none"> It aims at promoting entrepreneurship among women and scheduled castes and tribes. The scheme facilitates bank loans between Rs 10 lakh and Rs 1 Crore to at least one Scheduled Caste (SC) or Scheduled Tribe (ST) borrower and at least one woman borrower per bank branch for setting up a greenfield enterprise.
Varishtha Pension Bima Yojana	14 August 2014	<ul style="list-style-type: none"> Implemented through Life Insurance Corporation of India It will benefit the vulnerable section of society with limited resources as it will provide monthly pension ranging from Rs 500/ to Rs 5,000/ per month to senior citizens of the country

MINISTRY OF RAILWAY

Scheme	Launched in/on	Objective
Project Saksham	2017	<ul style="list-style-type: none"> It is country's largest time-bound "upskilling" exercise for its employees to boost their efficiency. To upgrade the skillsets of 13 lakh-strong workforce of Indian Railways with a single drive spanning nine months.
Smart Freight Operation Optimisation & Real Time Information (SFOORTI)- App	2018	<ul style="list-style-type: none"> To help plan traffic flows and optimize freight operations To help Freight Managers to monitor and manage freight business using Geographic Information System (GIS) views and dashboard.
Rail MADAD- App	2018	<ul style="list-style-type: none"> To enable travellers to lodge complaints and get solutions to the problems in real time, the
Menu on Rails'	2018	<ul style="list-style-type: none"> To facilitate seamless ordering of food

Rail Saarthi app	2017	<ul style="list-style-type: none"> To cater to various passenger requirements, including ticket booking, inquiry, on-board cleaning and ordering meal
Digital Interaction to Seek Help Anytime (DISHA)- Chatbot	2018	<ul style="list-style-type: none"> To help domestic as well as foreign travellers by providing prompt assistance for queries that they may have.

MINISTRY OF SCIENCE AND TECHNOLOGY

Scheme	Launched in/on	Objective
Teacher Associateship for Research Excellence (TARE) scheme	2018	<ul style="list-style-type: none"> To connect the educators to leading public funded institutions like Indian Institute of Technology (IIT), Indian Institute of Science (IISC) or national institutions like CSIR (Council of Scientific and Industrial Research) to pursue research. 500 teachers will be assisted and they will be paid Rs. 5 lakh yearly, and a monthly out-of-pocket expense of Rs.5, 000
Overseas Visiting Doctoral Fellowship	2018	<ul style="list-style-type: none"> offers support to 100 PhD scholars for training in universities/laboratories abroad upto 12 months during their doctoral research. They would be given a monthly fellowship equivalent to US \$ 2000, one-time contingency allowance of Rs. 60,000/- to cover travel and visa fee.
Augmenting Writing Skills for Articulating Research, AWSAR	2017	<ul style="list-style-type: none"> To encourage science writing seeks to tap the potential of over 20,000 PhD scholars in science to popularise and communicate their research outcome It carries a monetary incentive of Rs. 10,000/- each for 100 best entries in a year and a Certificate of Appreciation
nakshe" Portal	2017	<ul style="list-style-type: none"> Topographic maps or Open Series Maps (OSM) containing natural and man-made geographical features including terrain or topography are prepared by the Sol since its inception in 1767 and is in conformity with the National Map Policy-2005 are available on the portal
Innovation in Science Pursuit for Inspired Research (INSPIRE)	2017	<ul style="list-style-type: none"> To communicate to the youth population of the country the excitements of creative pursuit of science and attract talent to the study of science at an early stage and build the required critical human resource pool for strengthening and expanding the Science & Technology system and R&D base.
SERB Distinguished Investigator Award	2018	<ul style="list-style-type: none"> The scheme aims not only to reward the best PIs of completed projects but also to motivate the ongoing PIs to perform exceedingly well. The award carries a fellowship of Rs. 15,000/- p.m. and an optional research grant for three years, based on peer review of the project proposal submitted.
National Biopharma Mission	2017	<ul style="list-style-type: none"> The program named Innovate in India (i3) will witness an investment of USD 250 million with USD 125 million as a loan from world Bank and is anticipated to be a game changer for the Indian Biopharmaceutical industry. It aspires to create an enabling ecosystem to promote entrepreneurship and indigenous manufacturing in the sector.

Pt. Deen Dayal Upadhyay Vigyan Gram Sankul Pariyojana	2017	<ul style="list-style-type: none"> To formulate and implement appropriate S&T Interventions for Sustainable Development through cluster approach in Uttarakhand.
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MINISTRY OF COMMUNICATIONS

Scheme	Launched in/on	Objective
Tarang Sanchar-Portal	2017	<ul style="list-style-type: none"> A web portal of information sharing on Mobile Towers and EMF Emission Compliances, with a view to generate confidence and conviction with regard to safety and harmlessness from mobile towers, clearing any myths and misconceptions.
Pandit Deendayal Upadhyaya Sanchar Kaushal Vikas Pratisthans Scheme	2017	<ul style="list-style-type: none"> Ministry will impart training to 10,000 people from 10 States/UTs in the first phase.culture, customs and traditions Establish long-term engagements and create environment which promotes learning between States by sharing best practices and experiences. Department of Telecommunications (DoT) plans to established more than 1,000 Sanchar Kaushal Vikas Pratisthan in future.
Pandit Deendayal Upadhyaya Telecom Skill Excellence Awards schems	2017	<ul style="list-style-type: none"> To recognize the special contributions of citizens of India in the areas of Telecom Skilling, Telecom Services, Telecom Manufacturing, Telecom Applications in deploying telecom dependent sectoral solutions for different fields such as agriculture, commerce, health, education
Sampoorna Bima Gram	2017	<ul style="list-style-type: none"> Under the scheme at least one village (having a minimum of 100 households) will be identified in each of the revenue districts of the country, wherein endeavour will be made to cover all households of that identified village with a minimum of one RPLI (Rural Postal Life Insurance) policy each. Coverage of all households in the identified Sampoorna Bima Gram village is the primary objective of this scheme.
Deen Dayal SPARSH Yojana	2017	<ul style="list-style-type: none"> It is a pan India scholarship program for school children to increase the reach of Philately. The SPARSH stands for Scholarship for Promotion of Aptitude & Research in Stamps as a Hobby.
Bharat Net Project	2011 Renamed in 2017	<ul style="list-style-type: none"> To provide broadband connectivity to all 2.5 Lakh Gram Panchayats

MINISTRY OF CULTURE

Scheme	Launched in/on	Objective
Seva Bhoj Yojna	2018	<ul style="list-style-type: none"> To reimburse the Central Government share of CGST and IGST so as to lessen the financial burden of such Charitable Religious Institutions who provide Food/Prasad/Langar (Community Kitchen)/Bhandara free of cost without any discrimination to Public/Devotees.
Ek Bharat Shreshtha	31	<ul style="list-style-type: none"> Strengthen cultural relations of various parts of country

Bharat	October 2016	<ul style="list-style-type: none"> Celebrate unity in diversity culture of nation Strengthen sentiments for National Unity Showcase rich heritage and culture, customs and traditions Establish long-term engagements and create environment which promotes learning between States by sharing best practices and experiences.
Sankalp Se Siddhi Programme- New India movement from 2017 - 2022	2017	<ul style="list-style-type: none"> Envisages an India free of Poverty, Corruption, Terrorism, Communalism, Casteism and Un-cleanliness
Pravasi Teerth Darshan Yojana	22 January, 2019	<ul style="list-style-type: none"> A group of Indian diaspora will be taken on a tour of religious places in India twice a year, which will be sponsored by the government. People of Indian-origin, whose age is between 45 and 65 can avail these benefits.

MINISTRY OF TRIBAL AFFAIRS

Scheme	Launched in/on	Objective
Eklavya Model Residential Schools	2010	<ul style="list-style-type: none"> It is a Government of India scheme for model residential school for Indian tribals (Scheduled Tribes, ST) across India.

MINISTRY OF YOUTH AFFAIRS AND SPORTS

Scheme	Launched in/on	Objective
Pandit Deendayal Upadhyay National Welfare Fund For Sportspersons	1982	<ul style="list-style-type: none"> Assisting outstanding Sportspersons of yesteryear, living in indigent circumstances who had brought glory to the Country in sports. The scheme as revised in September, 2017 to provide for lump sum ex-gratia assistance to outstanding Sportspersons of yesteryears
Khelo India Scheme	2017-18	<ul style="list-style-type: none"> To achieve the twin objectives of mass participation and promotion of excellence in sports. To infuse sports culture and achieve sporting excellence in the country.
Rajiv Gandhi Khel Abhiyan (RGKA) Scheme	2014	<ul style="list-style-type: none"> To provide universal access to sports in rural areas and promote a sports culture among both boys and girls; To harness available and potential sporting talent among rural youth through a well designed competition structure from the block level; To put in place an effective mechanism to identify and nurture sporting talent in rural areas;

MINISTRY OF CIVIL AVIATION

Scheme	Launched in/on	Objective
DigiYatra	2017	<ul style="list-style-type: none"> It is an industry-led initiative co-ordinated by the Ministry to transform the nation into a digitally empowered society. This follows Air Sewa which brings together all the stakeholders on a common platform for handling customer grievances and disseminating real-time data.
<u>UDAN (Ude Desh ka Aam Naagrik)</u>	27 April 2017	<ul style="list-style-type: none"> Making air travel affordable and widespread, to boost inclusive national economic development, job growth and air transport infrastructure development of all regions and states of India.

MINISTRY OF TOURISM

Scheme	Launched in/on	Objective
Adopt a Heritage	2018	<ul style="list-style-type: none"> To involve public sector companies, private sector companies and corporate citizens/individuals to take up the responsibility for making our heritage and tourism more sustainable through development, operation and maintenance of world-class tourist infrastructure and amenities at ASI/ State heritage sites and other important tourist sites in India.
<u>PRASAD</u>	2014-15	<ul style="list-style-type: none"> Integrated development of pilgrimage destinations in planned, prioritised and sustainable manner to provide complete religious tourism experience

MINISTRY OF TEXTILE

Scheme	Launched in/on	Objective
"Silk Samagra" - Integrated Scheme for Development of Silk Industry (ISDSI)	2017	<ul style="list-style-type: none"> To sustain and strengthen the Sericulture activities in the country.
Amended Technology Upgradation Fund Scheme (ATUFS)	2016	<ul style="list-style-type: none"> There is a provision of one-time capital subsidy for eligible benchmarked machinery at the rate of 15% for garmenting and technical textiles segments with a cap of Rs. 30 crore and at the rate of 10% for weaving, processing, jute, silk and handloom segments with a cap of Rs. 20 crore
<u>Samarth</u>	2017-18	<ul style="list-style-type: none"> To provide demand driven, placement oriented skilling programme to incentivize the efforts of the industry in creating jobs in the organized textile and related sectors; to promote skilling and skill up-gradation in the traditional sectors
<u>PowerTex India</u>	2017	<ul style="list-style-type: none"> It is a comprehensive scheme for powerloom sector development, simultaneously at over 45 locations in the country
Yarn Bank Scheme	2019	<ul style="list-style-type: none"> To avoid fluctuation in yarn price The Scheme provides interest free corpus fund up to Rs.2.00 crore to the Special Purpose Vehicle (SPV)/Consortium formed by powerloom weavers to enable them to purchase yarn at wholesale rate and give

		the yarn at reasonable price to the small weavers to avoid middleman and local supplier's brokerage charge on sales of yarn.
Pradhan Mantri Credit Scheme	2017	<ul style="list-style-type: none"> The government will provide margin money subsidy to the extent of 20 per cent of the project cost, with a ceiling of Rs 1 lakh, as well as interest subvention at six per cent per annum, both for working capital and term loans up to Rs 10 lakh for a maximum of five years.
Solar Energy Scheme for Small Powerloom Units	2017	<ul style="list-style-type: none"> To provide financial assistance/capital subsidy to small powerloom units, for installation of Solar Photo Voltaic (SPV) plant, in order to alleviate the problem of power cut/ shortage faced by decentralized powerloom units in the country

MINISTRY OF MINES

Scheme	Launched in/on	Objective
PM Khanij Kshetra Kalyan Yojana	2015	<ul style="list-style-type: none"> To implement various developmental and welfare projects/programs in mining affected areas, and these projects/ programs will be complementing 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; and To ensure long-term sustainable livelihoods for the affected people in mining areas.
TAMRA Portal and Mobile Application	2017	<ul style="list-style-type: none"> An interactive platform for all the stakeholders to compress the timelines for statutory and other clearances as it would help minimize the gestation period for commencing production.

MINISTRY OF EXTERNAL AFFAIRS

Scheme	Launched in/on	Objective
<u>SAMEEP (Students and MEA Engagement Program)</u>	2017	<ul style="list-style-type: none"> To take Indian foreign policy and its global engagements to students across country and also to look at diplomacy as a career option.
Know India Programme	8 January 2014	<ul style="list-style-type: none"> It is a flagship initiative for Diaspora engagement which familiarizes Indian-origin youth (18-30 years) with their Indian roots and contemporary India, through a three-week orientation programme organised by the Ministry
Atal Bhashanter Yojana	2018	<ul style="list-style-type: none"> For training language experts towards creating a pool of 'Specialised Interpreters' for interpretation to and from Hindi language in Arabic, Chinese, French, Japanese, Russian and Spanish.

MINISTRY OF HEAVY INDUSTRIES AND PUBLIC ENTERPRISES

Scheme	Launched in/on	Objective
FAME - Faster Adoption and Manufacture of (Hybrid and) Electric Vehicles Scheme	Phase I- 2015-19 Phase II- 2019-22	<ul style="list-style-type: none"> To promote electric mobility and the scheme gives financial incentives for enhancing electric vehicle production and creation of electric transportation infrastructure.

MINISTRY OF FOOD PROCESSING INDUSTRIES

Scheme	Launched in/on	Objective
PM- Kisan SAMPADA (Scheme For Agro-Marine Processing And Development Of Agro-Processing Clusters)	2017	<ul style="list-style-type: none"> To supplement agriculture, modernize processing and decrease agri-waste To give a renewed thrust to the food processing sector in the country
Nivesh Bandhu Portal	2017	<ul style="list-style-type: none"> To cater to both domestic operations and food imports Enabling environment for businesses to operate

MINISTRY OF LAW & JUSTICE

Scheme	Launched in/on	Objective
Tele-law portal and app	2017	<ul style="list-style-type: none"> To facilitate delivery of legal advice through a panel of lawyers stationed at the state Legal Services Authorities (SALSA) and CSC. To connect citizens with lawyers through video conferencing facilities by the Para-Legal Volunteers stationed at identified 1800 panchayat.
Nyaya Bandhu	2019	<ul style="list-style-type: none"> Pro Bono Legal Services or providing Access to Justice to all

MINISTRY OF WATER RESOURCES, RIVER DEVELOPMENT AND GANGA REJUVENATION

Scheme	Launched in/on	Objective
Atal Bhujal Yojana	7 February 2019	<ul style="list-style-type: none"> To recharge groundwater and create sufficient water storage for agricultural purposes. The revival of surface water bodies so that the 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.

MINISTRY OF CHEMICAL AND FERTILIZERS

Scheme	Launched in/on	Objective
PM Jan-Aushadhi	2015-16	<ul style="list-style-type: none"> Making quality medicines available at affordable prices for all, particularly the poor and disadvantaged, through exclusive outlets "Pradhan Mantri Bhartiya

Yojana		Janaushadhi Kendras", so as to reduce out of pocket expenses in healthcare.
Pharma Jan Samadhan	2015	<ul style="list-style-type: none"> • For redressed of consumers' grievances relating to pricing and availability of medicines. • Empowering the common man. • To help both consumers as well as pharma industry.

MINISTRY OF MSMES

Scheme	Launched in/on	Objective
Solar Charkha	27 June, 2018	<ul style="list-style-type: none"> • Implementation of 50 Solar Charkha Clusters across the country with a budget of Rs.550 crore for the year 2018-19 and 2019-20. • The scheme will generate direct employment to nearly one lakh persons.
Coir Vikas Yojana	Renamed in 2015	<ul style="list-style-type: none"> • It is an exclusive skill development programme for rural women artisans in coir sector. • Training is provided in spinning of coir yarn. • The scheme envisages distribution of motorized ratts/motorized traditional ratts and other coir processing equipments at 75% subsidy subject to a maximum amount of Rs.7500/- on successful completion of the training programme. During the training period, the women artisans are given a stipend amounting to Rs.1000/- per month. C
Mahila Coir Yojana	2015	<ul style="list-style-type: none"> • It is a credit linked subsidy scheme, which provides assistance for setting up of coir units with a maximum cost of project upto Rs.10 lakhs plus working capital, which shall not exceed 25% of the project cost.
Prime Minister's Employment Generation Programme (PMEGP)	2008	<ul style="list-style-type: none"> • It is a credit linked subsidy scheme for setting up of new micro-enterprises and to generate employment opportunities in rural as well as urban areas of the country • General category beneficiaries can avail of margin money subsidy of 25% of the project cost in rural areas and 15% in urban areas. • SC/ST/Women/ PH/Minorities/Ex-Servicemen/NER, the margin money subsidy is 35% in rural areas and 25% in urban areas. • The maximum cost of projects is Rs.25 lakh in the manufacturing sector and Rs.10 lakh in the service sector.
Scheme of Fund for Regeneration of Traditional Industries (SFURTI)	2005-06	<ul style="list-style-type: none"> • For making Traditional Industries more productive and competitive by organizing the Traditional Industries and artisans into clusters.
A Scheme for Promoting Innovation, Rural Industry and Entrepreneurship (ASPIRE)	18 March 2015	<ul style="list-style-type: none"> • To promote Innovation & Rural Entrepreneurship through rural Livelihood Business Incubator (LBI), Technology Business Incubator (TBI) and Fund of Funds for start-up creation.
Market Promotion Development	2015	<ul style="list-style-type: none"> • It has been modified as MPDA scheme formulated as a unified scheme by merging different schemes/sub-schemes/components

Assistance		of different Heads implemented in the 11th Plan, namely, Market Development Assistance, Publicity, Marketing and Market Promotion.
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MINISTRY OF MINORITY AFFAIRS

Scheme	Launched in/on	Objective
Padho Pardesh	2013-14	<ul style="list-style-type: none"> To provide Interest Subsidy to Meritorious Students belonging to economically weaker sections of notified Minority Communities so as to provide them better opportunities for higher education abroad and enhance their employability
Maulana Azad Sehat Scheme	2014	<ul style="list-style-type: none"> It is an exclusive skill development programme for rural women artisans in coir sector. Training is provided in spinning of coir yarn. The scheme envisages distribution of motorized ratts/motorized traditional ratts and other coir processing equipments at 75% subsidy subject to a maximum amount of Rs.7500/- on successful completion of the training programme. During the training period, the women artisans are given a stipend amounting to Rs.1000/- per month. C
Seekho aur Kamao' Scheme	2013-14	<ul style="list-style-type: none"> The scheme aims at upgrading the skills of minority youths in various Modular Employable Skills (MES) including Traditional trades depending upon their educational qualification, aptitude and capability, present economic trends and industry readiness
USTTAD	2015	<ul style="list-style-type: none"> Upgrading the Skills and Training in Traditional Arts/Crafts for Development- USTTAD To preserve rich heritage of traditional arts/crafts of minorities and build capacity of traditional artisans/craftsmen
Nai Manzil	2015	<ul style="list-style-type: none"> For making Traditional Industries more productive and competitive by organizing the Traditional Industries and artisans into clusters.
Nai Udaan	2013-14	<ul style="list-style-type: none"> To provide financial support to the minority candidates clearing prelims conducted by Union Public Service Commission, Staff Selection Commission and State Public Service Commissions to adequately equip them to compete for appointment The rate of financial assistance will be maximum Rs. One Lakh only for clearing Civil Services Preliminary exam Rs. 50,000 for clearing prelims exam conducted by State Public Service Commissions Rs. 25,000/- for clearing preliminary exam conducted by SSC-CGL for Non- Gazetted Post.
Nai Roshni	2012	<ul style="list-style-type: none"> To empower and instill confidence in women, by providing knowledge, tools and techniques to interact with Government systems, banks, and intermediaries at all levels so that they are emboldened to move out of the confines of home and assume leadership roles.
Naya Savera	2017	<ul style="list-style-type: none"> The scheme aims to empower the students belonging to minority communities and prepare them for competitive examinations, so that their participation in government and private jobs improves. The

		scheme provides financial support for free coaching to notified minority students in selected coaching institutions.
Jio Parsi	2013-14	<ul style="list-style-type: none"> To reverse the declining trend of Parsi population by adopting a scientific protocol and structured interventions to stabilize their population and increase the population of Parsis in India.
Hmari Dharohar	2014-15	<ul style="list-style-type: none"> To preserve rich heritage of minority communities in context of Indian culture.

NITI AYOG AND AYUSH

Scheme	Launched in	Objective
Atal Innovation Mission (AIM) including Self-Employment and Talent Utilization (SETU)	2016	<ul style="list-style-type: none"> To promote a culture of innovation and entrepreneurship. Its objective is to serve as a platform for promotion of world-class Innovation Hubs, Grand Challenges, Start-up businesses and other self-employment activities, particularly in technology driven areas
Aspirational Districts Programme	2018	<ul style="list-style-type: none"> 115 districts are selected Improving people's ability to participate fully in the burgeoning economy. Health & Nutrition, Education, Agriculture & Water Resources, Financial Inclusion & Skill Development, and Basic Infrastructure are this programme's core areas of focus.
<u>New India@75 Strategy</u>	2019	<ul style="list-style-type: none"> It is a detailed document which discusses forty-one crucial areas, that recognizes the progress already made, identifies binding constraints, and suggests the way forward for achieving the clearly stated objectives.

STATE GOVERNMENT SCHEMES

Scheme	Launched by	Objective
<u>Arundhati Swarna Yojana</u>	Assam (on 1st January 2020)	To strengthen women empowerment and reduce child marriage.
<u>Krishi Rin Samadhan Yojana</u>	Madhya Pradesh	<ul style="list-style-type: none"> 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.
<u>Mukhyamantri Yuva Swavalamban Yojana</u>	Gujarat	<ul style="list-style-type: none"> Selected 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. 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.

<u>Mukhyamantri Yuva Swavalamban Yojana</u>	Gujarat	<ul style="list-style-type: none"> Selected 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. 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.
<u>Unemployment Allowance Scheme</u>	Himachal Pradesh	<ul style="list-style-type: none"> Rs 1000 to the normal applicant and Rs 1200 to disable persons per month will be given as unemployment allowance
<u>Yuva Sadhikarika Nirudyoga Bhruthi Scheme</u>	Andhra Pradesh	<ul style="list-style-type: none"> Government will benefit almost 10 lakh educated but still an unemployed youth of the state. The allowance amount of Rs. 1500/- will be paid to the jobless youth until they get a job and start to earn.
<u>Rajiv Gandhi Entrepreneurship Encouragement Scheme</u>	Karnataka	<ul style="list-style-type: none"> To boost the IT (Information Technology) sector for Entrepreneurs.
<u>Monthly Pension Scheme for Media Persons</u>	Haryana	<ul style="list-style-type: none"> Under this scheme, a state government will give Rs 10000 as a monthly pension to each media professionals.
<u>Atal Mahaapshan Vikas Abhiyan</u>	Maharashtra	<ul style="list-style-type: none"> To support and promote non-banking business in a state To help and give financial support to cooperative communities to start a new business To encourage, assist and supervise young entrepreneurs.
<u>Fertilizer Subsidy Scheme</u>	Odisha	<ul style="list-style-type: none"> To provide direct fertilizer benefit transfer to farmers. To bring transparency in subsidy scheme
<u>Bhavantar Bharpai Yojana</u>	Haryana	<ul style="list-style-type: none"> State government to 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.
<u>Samagra Gramya Unnayan yojana</u>	Assam	<ul style="list-style-type: none"> The main aim is to bring a revolutionary change by doubling the farm income by 2022 in the state of Assam to mark the 75th Anniversary of India's Independence which will happen in 2021-22. The total financial outlay of scheme is Rs. 30,000 Crore.
<u>NTR Arogya Raksha Scheme</u>	Andhra Pradesh	<ul style="list-style-type: none"> To provide a medical treatment to the people of the Above Poverty Line (APL) at Rs. 1200 premium per annum.
<u>Atal Amrit Abhiyan</u>	Assam	<ul style="list-style-type: none"> The scheme deals with providing health insurance against 437 illnesses including 5 critical diseases.
<u>Nagar Uday</u>	Madhya Pradesh	<ul style="list-style-type: none"> To assess service being provided to citizens and bring them at standard life. Inform lower income class people residing in slums in urban areas about public welfare scheme and provide benefit in today.
<u>Baristha Bunkar</u>	Odisha	<ul style="list-style-type: none"> This scheme is aimed at providing financial assistance to the

[Sahayata Yojana](#)

weavers in the state. Odisha Government has initiated various welfare schemes for the weaver community in the state and increase the reach of Handloom.

LIST OF COMMITTEES

Purpose	Constituted by	Chairperson
Tapan Ray Committee to review the regulatory guidelines and supervisory framework of Core Investment Companies (CIC)	Reserve Bank of India	Tapan Ray
Committee to review the existing state of mortgage securitisation in India and Development of Housing Finance Securitisation Market.	Reserve Bank of India	Harsh Vardhan
Monetary Policy Committee (MPC) to accelerate the GDP growth of the country.	Central Government	Shaktikanta Das
High-level Committee to strengthen the safety and security of digital payments in the country.	Reserve Bank of India	Nandan Nilekani
High level and Bezbaruah committee to review the implementation of clause 6 of the Assam Accord	Central Government	M.P. Bezbaruah
Expert committee to look into the various challenges being faced by MSMEs	Reserve Bank of India	UK Sinha
National Implementation Committee (NIC) to commemorate the 550th birth anniversary of Guru Nanak at national as well as international level.	Prime Minister Narendra Modi	Rajnath Singh
Rajiv Kumar committee to look at selling as many as 149 small and marginal oil and gas fields of state-owned Oil and Natural Gas Corp (ONGC) and Oil India Ltd (OIL) to private and foreign companies to boost domestic output.	Union Government	Rajiv Kumar
Injeti Srinivas High-Level Committee to review the existing framework and guide, and formulate a roadmap for a coherent policy on Corporate Social Responsibility (CSR).	Union Ministry of Corporate Affairs (MCA)	Injeti Srinivas
Injeti Srinivas Competition Law Review Committee to strengthen and re-calibrate existing law to promote best practices	Union Finance Ministry	Injeti Srinivas
Ethics Committee of Lok Sabha which examines complaints related to any unethical conduct by members of Lower	Lok Sabha Speaker	Lal Kishan Advani

House of Parliament.		
Bhaskar Ramamurthy Committee to suggest changes to JEE (Advanced) in the wake of an inadequate number of candidates qualifying the entrance test.	Union Ministry of Human Resource Development (HRD)	Bhaskar Ramamurthy.
B Sesikeran committee to review food labelling standards	Food Safety and Standards Authority of India (FSSAI)	B Sesikeran
High-Level Empowered Committee to address issues of Stressed Thermal Power Projects.	Union Government	Cabinet Secretary
Sub-committee to evaluate 324 irrational FDCs in three months' time	Drugs Technical Advisory Board (DTAB), Union health ministry	Dr Nilima Kshirsagar
Group of Ministers (GoM) and a high-level committee to deliberate and make recommendations for a separate penal provision on incidents of mob violence	Union Government	Rajiv Gauba
13-member Committee for Sub-National Accounts to upgrade the norms for computation of economic data.	Union Government	Ravindra H Dholakia.
Sunil Mehta Committee to examine setting up of Asset Reconstruction/Management Company for faster resolution of stressed assets of PSB.	Finance Minister Piyush Goyal	Sunil Mehta
Minorities Commission and SC, ST Commission.	Telangana Government	Mohammed Qamaruddin
14-member panel to study the use of social media and other digital platforms are used ahead of polls and make suggestions on how to adapt the Model Code of Conduct to these changes.	Election Commission of India	Umesh Sinha
Inter-ministerial Committee (IMC) to tackle the menace of trafficking	Government of India	Secretary, Women and Child Development
Legal issues related to intercountry removal & retention of children	Ministry of Women and Child Development	Justice Rajesh Bindal
To regulate online portals, including news websites, entertainment sites and media aggregators.	Ministry of Information and Broadcasting	Secretary of Ministry of Information and Broadcasting (Convener)
The panel to revisit "Schedule VII of Companies Act, 2013, on the basis of references received from stakeholders, including ministries and department of centre and states, members of Parliament, member of state legislatures and civil societies".	Government of India	Manmohan Juneja
Defence Planning Committee (DCP) to reform the process of higher defence planning and national security strategy.	Government of India	Ajit Doval

To suggest improvements in the National Sports Development Code and functioning of Sports Federations	Ministry of Youth Affairs and Sports	Injeti Srinivas
Negotiation Committee on Mahanadi & its Tributaries	The Union Ministry of Water Resources, River Development and Ganga Rejuvenation	Representative from Water Planning and Projects Wing
Suggested to create 20% reservation seats for the girl students in IITs	Government of India	Timothy Gonsalves
To manage the Indian cricket board	Supreme Court of India	Vinod Rai
To frame uniform rules for the states to avoid delay in proper implementation of the Rights of Person with Disabilities (RPD) Act across the country	Government of India	N.S Kang
To review the Fiscal Responsibility and Budget Management (FRBM)	Government of India	N.K. Singh
To analysis the existing framework of IRDA-kinked and non-linked insurance product regulation	Insurance Regulatory and Development Authority of India	Amitabh Chaudhry,
Suggest ways to improve India's Haj policy and also look into the issue of subsidy to the pilgrimage	Government of India	Afzal Amanullah
To prepare a Yoga Protocol for Diabetes Control.	Ministry of AYUSH	H. R. Nagendra
to study the setting up of a defence procurement organization	Ministry of Defence	Dr Pritam Singh
To review the threats inherent in the existing and emerging technology also study adoption of various security standards and protocols, interface.	Reserve Bank of India	Meena Hemchandra
To suggest the necessary legal and policy framework should be brought to protect the interests of the migrants in the country.	Ministry of Housing & Urban Poverty Alleviation	Partha Mukhopadhyay
To examine the working of the regulatory bodies Central Council of Indian Medicine (CCIM) and Central Council of Homoeopathy(CCH)	NITI Ayog	Arvind Panagariya,
To address issues related to the management of the waters of Krishna River between warring Andhra Pradesh and Telangana.	Ministry of Water Resources	AK Bajaj
Reforms in the military and improve financial management.	Defence Ministry	Lt. Gen. D.B. Shekatkar
To prepare draft Ganga Act	Ministry of Water Resources, River Development and Ganga Rejuvenation	Justice Shri Girdhar Malviya
To review the recommendations made by University Grants Commission (UGC) panel	Ministry of Human Resource Development	Kewal Kumar Sharma

on implementation of the 7th pay commission in educational institutions		
To establish a regulated wholesale argi-market at a distance of every 80 km	State Government	Mr. Ashok dalwai
To lay down technical standards for the performance of core services and other services	Insolvency and Bankruptcy Board of India (IBBI)	Dr. R B Barman (chairman, national statistical Commission)
To compute timely data on employment situation in the country	Reserve Bank of India	Arvind panagariya
To recommends measures for desiltation of river Ganga	Water resources, river development and Ganga rejuvenation ministry	Madhav Chitale
To expand the scope of cases to be referred to the OC beyond those under S4A (scheme for sustainable structuring of stressed assets) as required currently.	Reserve bank of India	Pradeep Kumar.
To examine the rules which allows free movement of Indians and myanmarese citizens within 16 km of the border.	Ministry of Home Affairs	Special secretary (internal Security) in the ministry of Home affairs- Smt Rina Mitra
To draft the national education policy	Human resource development (HRD) ministry	krishnaswamy kasturirangan
To improving the standards of corporate governance of listed companies	Stock Exchange Board of India - SEBI	Uday kotak
To look at the stressed assets of the banking sector	Reserve bank of India	Pradeep kumar
To support staff of the indian team and then decide on the contracts that will be handed to the coaches	Supreme Court	CK khanna
To select national anti-profiteering authority	Ministry of Finance And Corporate Affairs	Pradeep kumar Sinha
Deal with the players ' transfer dispute'	All India Football Federation(AIFF)	Ushanath Banerjee
The ministry of electronics and information technology(meity) appointed an expert panel committee that would study various issues relating to the data protection.	Ministry of electronics and information technology(meity)	Justice B N srikrishna
To review the institutionalization of arbitration mechanism	Ministry of Corporate Affairs (MCA)	Justice B N srikrishna
Genetically modified(GM) crop should be introduced only after biosafety, socio-economics evaluation	Government of India	Renuka chowdhury
Rights- based privacy framework in household finance	Reserve Bank of India	Tarun Ramadorai
Artificial intelligence(AI) for India's economics transformation	Ministry of Commerce and Industry	Dr V kamakoti
To review the national mineral policy, 2008,	Government of India	K Rajeswara rao

and for submission of a report for a new national mineral policy.		
To enhance combat capability and rebalancing defence expenditure of the armed forces	Central Government of India	shekatkar committee
The EAC is an independent body that gives advice on economic and related topics to the government, especially to the prime minister	PM of India	Bibek debroy
The committee will review the core probable list of each high priority and priority discipline for commonwealth games, Asian games and Olympics games.	Sports Ministry	Abhinav bindra
Committee has suggested that section 78 of the IT Act needs to be substituted and section 153 & 550A of the Indian panel	Union Home Ministry	T K viswanathan
To help in implementing the new risk based capital(RBC) regime and it will also enhance protection to policy holders.	IRDAI(Insurance Regulatory and Development Authority)	Dilip C chakraborty
To provide a first thrust to job creation by enhancing India's export	NITI Aayog	Dr Rajiv kumar
To monitor and resolve IT challenges faced in implementation of goods and services Tax(GST)	Central Government	Sushil kumar modi
To look at the issues of export sector and to recommend to the GST council	Central Government	Hasmukh Adhia
To examine and present a report on the Financial resolution and deposit insurance bill, 2017	Indian Parliament	Bhupender yadav
It is responsible for all the appointments of higher ranks in the central secretariat, public enterprises and financial institutions	Central Government	PM Narendra modi
It deals with the activities pertaining to the economics of the country	Central Government	PM Narendra modi
It is responsible for all the issues related to domestic and foreign affairs. It is most powerful cabinet committee. It is often referred as "super Cabinet".	Central Government	PM Narendra modi
It is one of the most important committee of India, it looks into the matter of defence expenditure and national security	Central Government	PM Narendra modi
It is responsible for the allotment of accommodation of various top positions in the govt. of India	Ministry of Home Affairs	Rajnath singh
To look after the progress of govt business in the parliament of India	Ministry of Home Affairs	Rajnath singh
The commission would complete its inquiry and submit its report to the Tamil Nadu govt.	Tamil Nadu Government	A. Arumughaswamy

within three months its constitution		
Union govt. setup an alternative mechanism panel headed by finance minister arun jaitley, to consider and oversee mergers among the India's public sector banks	Department of Telecom	Arun jaitley
It will examine the issue of corporation between India and China in international organizations	Ministry of External Affairs	Shashi tharoor
Committee would analysis and approve plans for 5g rollout in India by 2020.This is aimed to have Indian participation in defining global standards for 5g technology	Central Government	Secretaries of the ministers of communication, information and technology and science and technology, representatives from industry and academics
Internal committee which will provide suggestions to Indian government on framing a national policy on artificial intelligence(AI)	NITI Aayog	Union minister of electronics and information technology
To select the candidate for the post of editor in chief of Rajyasabha TV (RSTV)	Rajya Sabha	Surya Prakash
Review and considerations, it will then propose a state of the art information system and suggest a roadmap for developing a transparent, comprehensive and near real time PCR in India	Reserve Bank of India	Yeshwant M. Deosthalee
Inter state council investigates and advises on disputes between states	Union Home Minister Rajnath Singh	PM Narendra modi
Maharashtra state govt has decided to set up a committee for the implementation of a Rs 4000 crore project on a climate resilience agriculture in 5000 villages of 15 districts. The project would be funded by the world bank	Maharashtra government	Maharashtra government
This committee from the centre, Delhi govt. and experts to continuously monitor and implement a graded response action plan(GRAP)that include the control of roads and construction of dust garbage burning, control of power plants and industrial emission	HRD Ministry	CK mishra
IT suggests favour of a grand Ram temple at the disputed Ayodhya land, reiterating that the board was the rightful and the only claimant to the land on which the demolished babri mosque once existed. The shia board said the state govt. may in turn a lot one acre of a land for a mosque for shia muslims in Lucknow hussainabad area	UP Government	waseem razvi
Qatar insised UAE's actions violate its rights	WTO	WTO

and those of other countries by denying freedom of transit to Qatar. The UAE said the measures are allowed according to an exception under WTO rules for national security reasons		
To inspect over 17000 hotels, lodges and home stay accommodations in Kullu and manali towns of Himachal Pradesh	National Green Tribunal	NGT chairperson justice
To make sure that cow sheds are operated efficiently in all districts	Uttar Pradesh govt	District magistrate
To look into the complaints of violation of programme and advertising codes by TV channels.	Ministry of information and broadcasting	Rajyavardhan Rathore
Indian railways formed a six members committee to review the flexi-fare system in premium trains. The committee comprises Ravinder Goyal, Advisor in NITI Ayog. Meenakshi Malik, Executive Director for revenue management in Air India.	Ministry of Railways	Ravinder goyal, meenakshi malik, Iti mani, s sriram
To examine complaints filed against chairman and managing directors (CMDs), chief executives, directors of public sector enterprises, public sector banks, insurance companies and financial institutions	Central Government	Secretary (coordination) in the cabinet secretariat
High level committee formed by the Government to ensure proper management of water resources in the North Eastern states of India. The committee has to submit its report by June 2018.	Central Government	Rajiv Kumar
Committee constituted to take a view on the complaints filed against the top officials of PSUs	Central Government	Secretary (Coordination in Cabinet Secretariat)
Committee forced to resolve stuck PPP projects in the ports sector	Central Government	ARUN JAITLEY
Inter- Ministerial committee set up to take a final call on the playing of the National Anthem in cinema halls	Ministries of Home Affairs, Defence, External Affairs, Women and Child Development, Human Resource Development, Culture, Parliamentary Affairs, Law, Minority Affairs and Information and Broadcasting, and the Department of Empowerment of Persons with Disabilities.	B R SHARMA
A committee formed by SEBI to review regulations and relevant circulars pertaining to MII (market infrastructure institutions)	SEBI	R GANDHI
An inter-regulatory working group formed by RBI to recommend introducing a regulatory	RBI	SUDARSHAN SEN

sandbox to foster financial technology innovation and a standalone data protection law		
Multi agency group to investigate the Paradise Paper case	Central Government	SUSHIL CHANDRA
7 member committee formed by Maharashtra Govt. to recommend ways to stop custodial deaths	Maharashtra Government	SUDHIR SRIVASTAVA
3 member committee formed by National Commission for Minorities (NCM) to look into whether Hindus should get minority status in 8 states	National Commission for Minorities	GEORGE KURIEN (Vice Chairman of NCM)
Parliamentary Standing Committee formed on Defence to examine the operational preparedness of the armed forces and review the accidents involving strategic defence assets	Indian Parliament	BC KHANDURI
Working Group constituted which recently submitted its report to RBI to review the guidelines for hedging of commodity price risk by residents in the overseas markets	Central Bank	CHANDAN SINHA
RBI study group 'Janak Raj Committee' has submitted its report on external benchmark rate for banks	RBI	JANAK RAJ (Principal Advisor in Monetary Policy Dept.)
National Committee formed to commemorate the 150th birth anniversary of Mahatma Gandhi from Oct 2 2019 to Oct 2 2010	Government of India	PM NARENDRA MODI
Price Stabilization Fund Management Committee formed which has allowed the state owned agencies to import onion to stabilise the high prices	Ministry of Consumer Affairs, Food & Public Distribution	AVINASH SRIVASTAVA
A Group of Ministers (GoM) formed to make the composition scheme more attractive and to revisit the GST rates on the restaurants	GST council	HIMANTA BISWA SHARMA
Hill Area Development Committee formed by the West Bengal Govt.	West Bengal Govt	MANN GHISING
Committee formed to examine a proposal for merger of loss making district central cooperative banks with the Maharashtra State Cooperative Bank	Maharashtra Government	YASHWANT THORAT
Sub Committee of the Financial Stability and Development Council (FSDC) formed to review the major developments that could impinge on the financial stability of India	Union Government	URJIT PATEL
Haj Committee formed which recently submitted its report to the Ministry of	Union government	AFZAL AMANULLAH

Minority Affairs		
6 member advisory group set up by the Ministry of Finance to recommend changes to the GST	GST Council	GAUTAM RAY
Committee formed to review the laws governing GST	GST Council	M VINOD KUMAR
Executive Committee of the POSHAN Abhiyaan (PM's Over Arching Scheme for Holistic Nourishment)	Ministry of Women and Child Development	RAKESH SRIVASTAVA
Steering committee constituted to set in motion the process of setting up a sports university in Patiala	Punjab CM	RANDHIR SINGH
Select Committee of Rajya Sabha which has recommended the enactment of Motor vehicles (Amendment) Bill 2017	Rajya Sabha	VINAY SAHASRABUDDHE
Committee of 12 members formed to draft the 3rd National Wildlife Action Plan for 2017-2031	Ministry of environment and Forest	J C KALA
Govt. set up a committee to address the issue of rising stressed assets in the power sector	Union Government	AMITABH KANT
Committee formed by the Power Ministry to investigate the cause of accident at the NTPC Unchahar thermal power plant	Power Ministry	P D SIWAL
Technical and safety standards committee set up for the pool taxi project to come up on Delhi-Gurgaon pilot corridor	Ministry of Road Transport and Highways	S K DHARAMADHIKARI
High level committee of 5 members constituted by MHA to study the problems of people on the LOC and IB (International Border) in J &K	Union Home Minister Rajnath Singh	RINA MITRA
Central Advisory Board of Education (CABE) subcommittee formed to recommend free and compulsory education for girls up to post-graduate level	HRD Ministry	KADIAM SRIHARI
Committee set up by EC to suggest changes to Section 126 of the Representation Of People Act	Election Commission	UMESH SINHA
Raksha Mantri's Advisory committee on Ministry of Defence capital projects	Ministry of Defence	VINAY SHEEL OBEROI
Steering committee on Fintech related issues	Union Minister of Finance and Corporate Affairs	SUBHASH CHANDRA GARG
Inter- Ministerial Committee constituted to control human trafficking	Ministry of Women and Child Development	RAKESH SRIVASTAVA
OBC sub categorization committee- a 5 member committee on OBC sub categorization formed by the President of	President of India	G ROHINI

India		
Committee constituted in Karnataka to recommend an official flag for the state	Karnataka Government	G SIDDARAMAIAH
Empowered Expert Committee formed by UGC to shortlist 20 institutions of eminence	(University Grants Commission)UGC	N GOPALASWAMI
An expert committee constituted by RBI to classify bad loans	Reserve Bank of India(RBI)	Y H MALEGAM
To Tackle NPA in Power Sector	Government	Amitabh Kant
To give minority status to Hindus in 8 Hindu minority states	National Commission for Minorities	George Kurien
To Simplify Income Tax Laws	Union Government	R.V. Easwar
To Hedging Commodities in Global Markets	RBI	Chandan Sinha
To Curb Custodial Deaths	Maharashtra Government	Sudhir Shrivastava
Formed to Review of GST laws	Government of India	M Vinod Kumar
To Investigate Paradise Paper Data	Government of India	Sushil Chandra
To inspect mergers of psbs	Government of India	Jaitley-led
To Examine Pay Hike Issue of Lower Court Judges	Supreme Court	PV Reddi
For Water Management in North-east -	Central Government	Niti Aayog vice-chairman Rajiv Kumar
First state in India to set up family welfare district	Tripura High Court	Tripura
To review functioning of PPP Cell	Ministry of Railways	Ajay Shankar
Reported guidelines for regulating expenditure and content of advertisement in govt. Adds	Supreme Court	Prof. NR Madhava Menon
Reported most deemed university	UGC	H Devaraj
To evaluate unclaimed PPF and Post Office Savings	Union Finance Ministry	H R Khan
To conduct forensic audit of NSEL	Bombay High Court	V V Daga
Submit Report to build the capital city for Andhra Pradesh	Union Government	Sivaramakrishnan
To avoid obsolete laws	PM Narendra Modi	Ramanujam
To head the Expenditure Management Commission	Government of India	Bimal Jalan
To review the status of UGC	Union Ministry of Human Resource Development	Hari Gautam
To probe 2006 meerut fire tragedy	Supreme Court of India	Justice SB Sinha (One Member Commission)
To review gas pricing formula	Ministry of Petroleum and Natural Gas	Suresh Prabhu
To review the Company (Cost Records and Cost Audits) Rules 2014	Union Ministry of Corporate Affairs	RS Sharma Expert
On black money	Union Cabinet	Justice MB Shah

Data and Information Management in the RBI	RBI	Deepak Mohanty
To clear definition to the FDI and FII	Government	Arvind Mayaram
To permit NBFC's to work as Business correspondence	RBI	Nachiket Mor
Governance of Boards of Bank in India	Reserve Bank of India	P J Nayak
For Restructuring the railway	Ministry of Railways	Bibek Debroy
Recommended complete ban on dance bars in hotels and restaurants.	State Government	Justice CS Dharmadhikari
To assess compensation for coal blocks.	Coal Ministry	Pratyush Sinha
On sustainable development	UNEP (UN Environment Programme), UNESCO and the World Meteorological Organisation (WMO)	Jairam Ramesh
To provide Bankruptcy code for small and medium enterprises (smes).	SEBI	T.K. Vishwanathan
To examine the financial architecture for Micro, Small and Medium Enterprises (MSME) sector.	Finance Ministry	K.V. Kamath
On Capacity Building in Banks and non-Banks	RBI	Gopalakrishna
Guidelines for national pension system (NPS) schemes in private sector.	Pension Fund Regulatory and Development Authority (PFRDA)	G N Bajpai
To recommend best technologies for Prime Minister Narendra Modi's "Swachh Bharat" national sanitation campaign.	PM Narendra Modi	Scientist Raghunath Anant Mashelkar
To review five key green laws concerning protection and conservation of environment, forest, wildlife, water and air among others.	Government	T S R Subramanian
Follow up of bank credit	RBI	Tandon
Agricultural finance	Ministry of Environment and Forests	DR Gadgil
Rural finance	NABARD	Godwala
Regional rural banks	Government of India	ML Dantwala
Coordination between commercial banks and sfc's	Union Home Ministry	Bhide
Inspection System in Banks	RBI	R. Jilani
Customer service in banks	RBI	Goiporia
Financial Derivatives	SEBI	LC Gupta
Functioning of public sector banks	RBI	James Raj
Consolidated accounting by banks	RBI	Vipin Malik
Frauds & malpractices in banks	RBI	A Ghosh
Job criteria in bank loans (approach)	Government of India	BD Thakar
HR Issues of Public Sector Banks	Government of India	A K Khandelwal
Harmonization of the Role of Financial	Government of India	R.H. Khan

Institution in Banks		
Changes in banking laws, bouncing of cheques etc.	Tamil Nadu Government	Rajamannar
Financial inclusion	RBI	Usha Thorat Panel
Urban cooperative banks	RBI	K Madhav Das
Rationalization of staff strength in banks	Ministry of Finance	SS Kohli
Consortium Lending by Banks	Finance ministry	J.V. Shetty
Financial aggregate system	RBI	Y.V. Reddy
Small savings Tax and Interest Rates	Ministry of Finance	Rakesh Mohan
Customer Service in Banks	RBI	M Damodaran
Computerization of banking industry	RBI	Rangarajan
Mutual funds (functioning)	SEBI	Dave

BANKING AND FINANCIAL AWARENESS DIGEST: JANUARY 2020

DECEMBER GST REVENUE COLLECTION

- A total of **81.21lakh** GSTR 3B Returns have been filed for the month of November up to 31st December, 2019.
- The impressive **growth of 16% is observed in the GST revenues** during the month of December, 2019 from domestic transactions, as compared to the Dec 18 collection.
- The government has settled **Rs 21,814 crore to CGST and Rs 15,366 crore to SGST** from IGST as regular settlement.

RBI HAS LAUNCHED A MOBILE APP, MANI

- Reserve Bank of India (RBI) has launched a mobile app named **Mobile Aided Note Identifier (MANI)** to help **visually challenged people** to identify denomination of currency notes.
- The RBI launched the mobile app considering the reports of problems faced by visually-challenged people in identifying these **new currency notes due to the significant changes in the sizes and designs after the demonetization in November 2016.**

SBI AND NPCI RECOMMENDATIONS ON RUPAY CARD

- The worry of SBI and other state-run banks who are the main issuers of the RuPay card is that the government decision to scrap the processing charge on transactions with the card **would cause them a revenue loss.**
- NPCI is concerned that the **action would disincentivise banks to issue RuPay cards** and they would instead **prefer international rivals of the home-grown payment gateway.**
- Zero MDR would disincentivise banks to issue RuPay cards and they would instead prefer **Visa and Mastercard.**

UCO BANK DEBT RESOLUTION UNDER NCLT

- State owned United Commercial (UCO) Bank has recovered **Rs 800-900 crore in the 3rd quarter (ending December) by corporate debt resolution** of four accounts under the bankruptcy law.

- The recovery would help the bank to reduce its net losses as the bank had reported net losses for the **last 16 quarters**.
- Due to **high bad loan ratios and negative return on assets**, the UCO bank is still being under Reserve Bank of India's **prompt corrective action**.

GOVT INFUSED RS 4,360 CRORE TO IOB

- The bank has received the amount as **contribution of the government in preferential allotment of equity shares during the financial year 2019-20** as government's investment.
- The Finance Ministry had announced capital infusion of Rs 3,800 crore on August 2019, which was later increased by **Rs 5600 crore**.
- A net loss of **Rs 2,253.64 crore of the bank** was reported for the quarter ending 30th September 2019.

RBI NEW NORMS FOR UCBS

- The RBI will continue to **monitor asset quality, profitability and capital/net worth of UCBS under the revised SAF**.
- Depending upon the stress severity, the RBI may ask them to **curtail their lending powers, among other safeguards**.
- In case the normal functioning of the UCB no longer considered to be in the **interest of its depositors/public**, RBI can consider the issue of show cause notice for **cancellation of a banking license**.

AMAZON WILL INVEST \$1 BN IN DIGITIZING SMALL BUSINESSES IN INDIA

- Jeff Bezos, the chief of Amazon.com Inc, said that the company will invest USD 1 billion (over Rs 7,000 crore) in India to bring small and medium businesses online.
- He further committed to exporting USD 10 billion worth of India-made goods by 2025.
- Earlier, Amazon had committed USD 5.5 billion investments in India.

MICHAEL PATRA APPOINTED AS RBI'S NEW DEPUTY GOVERNOR

- Michael Debabrata Patra has been appointed as the new Deputy Governor of the Reserve Bank of India (RBI).
- He has replaced Viral Acharya.
- He has been appointed for tenure of 3 years.
- Other three governors of RBI at present are- NS Vishwanathan, BP Kanungo, and MK Jain.

RBI RELEASES NATIONAL STRATEGY FOR FINANCIAL INCLUSION

- Reserve Bank of India has released the National Strategy for Financial Inclusion 2019-2024.
- The document was formally released by the Deputy Governor M K Jain.
- This strategy for financial inclusion aims to provide access to affordable financial services, broadening & deepening financial inclusion and promoting financial literacy & consumer protection.
- The report has also called for increasing the reach of banking services via scheduled commercial banks, payment banks and others to every village within a 5 km radius of 500 households in hilly areas by March 2020.

RBI ALLOWS VIDEO-BASED KYC

- The Reserve Bank of India has amended its norms for KYC (Know Your Customer) and have allowed banks to use video-based Customer Identification Process (V-CIP) for KYC of customers.
- This new V-CIP technology will make it easier for banks to adhere to the RBI's KYC norms by using digital technology.
- RBI also said that the banks will have to ensure that the video recording for KYC is stored in a safe and secure manner with the date and time stamp.

WORLD BANK PROJECTS INDIA'S GROWTH FOR FY20 AT 5%

- The World Bank has reduced India's growth for financial year 2020 to 5% from 6% projected earlier.
- This is the lowest projection of World Bank for India in 11 years.
- This is the slowest growth forecast of India since the 3.1% rate recorded in the year 2008-09.

SBI LOWERS INDIA'S GDP ESTIMATES FOR FY20 TO 4.6%

- The State Bank of India has lowered the growth forecast of India for the financial year to 4.6% from 5% earlier in its latest SBI Eco wrap report.
- The report also predicted that the country's growth rate will remain below 6 per cent for the two years in a row.
- The budgeted nominal GDP growth rate was 12 per cent for the financial year 2020 which has now been revised downwards to 7.5 per cent.

STATE BANK OF INDIA ANNOUNCES RBBG SCHEME

- State Bank of India (SBI) has announced a 'residential builder finance with buyer guarantee' (RBBG) scheme.
- This scheme aims at giving a push to residential sales and to improve homebuyers' confidence.
- Under the RBBG scheme, SBI will issue a guarantee for completion of select residential projects to customers who have availed home loans from it.
- Initially, the scheme will focus on affordable housing projects priced up to 2.50 crore rupees in 10 cities.

IBBI (LIQUIDATION PROCESS) (AMENDMENT) REGULATIONS, 2020

- The Insolvency and Bankruptcy Board of India (Liquidation Process) (Amendment) Regulations, 2020 is notified by the Insolvency and Bankruptcy Board of India (IBBI) on 6th January 2020.
- The amendment is done in the Insolvency and Bankruptcy Board of India (Liquidation Process) Regulations, 2016.
- The amendment clarifies that a person, who is not eligible under the Code to submit a resolution plan for insolvency resolution of the corporate debtor, shall not be a party in any manner to a compromise or arrangement of the corporate debtor under section 230 of the Companies Act, 2013.

ADANI CAPITAL ACQUIRES ESSEL FINANCE'S MSME LENDING BUSINESS

- Adani Capital Pvt. Ltd, which is the non-banking financial company (NBFC) arm of Adani Group, has acquired Essel Finance's micro, small and medium enterprises (MSME) loan business.
- Adani Capital Pvt. Ltd is focussed on small and micro-entrepreneurs.

- After this acquisition, Adani Capital has secured a loan book of around Rs. 145 crore.

GOVERNMENT HAS APPROVED UP TO 100 PER CENT FDI IN BHARTI AIRTEL

- The telecom department has approved up to 100 per cent FDI in Bharti Airtel.
- Before this, the FDI was 49% in the company.
- At present, foreign ownership in Bharti Airtel is 44.28 per cent, after the share placement.

RBI RANKED SIXTH AMONG CENTRAL BANKS IN BUYING GOLD ABROAD

- According to "Outlook 2020: Global economic trends and their impact on gold" report by World Gold Council (WGC), the Reserve Bank of India (RBI) has become the 6th largest buyer of sovereign gold abroad after it purchased 25.2 tonnes in the first 10 months of the year 2019.
- Other five banks that purchased more gold than RBI are central banks of China, Russia, Kazakhstan, Turkey and Poland.
- In October 2019, RBI bought 7.5 tonnes of gold buttressing its foreign exchange reserves to \$450 billion.
- World Gold Council (WGC) is headquartered in London, UK.

50TH ANNUAL MEETING OF WORLD ECONOMIC FORUM BEGAN IN DAVOS

- The 50th Annual Meeting of World Economic Forum began in Davos, Switzerland.
- Commerce and Industry Minister Piyush Goyal will lead the Indian delegation to the meeting.
- Over 100 CEOs, political leaders including Union Ministers and Chief Ministers will take part in this annual event.
- Klaus Schwab is the founder and executive chairman of WEF.

UN'S WORLD ECONOMIC SITUATION AND PROSPECTS REPORT 2020

- United Nations has released the World Economic Situation Prospects (WESP) report 2020.
- According to the report, a global growth rate of 2.5 per cent is expected in the year 2020.
- United Nations has lowered India's GDP growth forecast to 5.7 per cent in the current fiscal from 7.6 per cent projected in 2019.
- Along with this, UN has also lowered India's GDP forecast for the next fiscal to 6.6 per cent from 7.4 per cent estimated earlier.

ZOMATO ACQUIRES UBER EATS BUSINESS IN INDIA

- Zomato has acquired Uber Eats business in India.
- Uber Eats is the food delivery business of the company.
- After the acquisition, Uber Eats will discontinue its operations in India.

SOUTH CENTRAL ZONE OF THE INDIAN RAILWAYS SIGNS AN MOU WITH SBI

- The South Central Zone of the Indian Railways has signed an MoU with the State Bank of India to provide doorstep banking facility to the stations of the zone.
- Under the agreement, doorstep banking facility will be provided at 585 railway stations of the south central zone.

- This facility will allow direct pickup of earnings from the railway stations and will save the complex activity of cash movement through cash safes by trains.

GOVERNMENT OF INDIA AND WORLD BANK SIGNS MOU FOR LOAN OF ASSAM INLAND WATER TRANSPORT PROJECT

- Government of India and the World Bank has signed an agreement for \$88 million loan of Assam Inland Water Transport Project.
- The agreement aims to modernize the passenger ferry sector of Assam by improving the infrastructure and its services.
- Under the agreement, technically better designed terminals and energy-efficient vessels will be provided to make the ferry services more efficient, modern and safe.

RBI ISSUED NEW RULES FOR DEBIT AND CREDIT CARD

- RBI asks banks to allow at the time of issue or re-issue, all cards (physical and virtual) should be enabled for use only at contact-based points of usage [ATMs and Point of Sale (PoS) devices] within India.
- The instructions given by the RBI assume significance amid rising instances of cyber frauds.
- Customers will have to separately set up services on their card for international transactions, online transactions, card-not-present transactions and contactless transactions.

IBBI AMENDED VOLUNTARY LIQUIDATION PROCESS REGULATIONS

- The amendment provides that a Liquidator shall deposit the number of unclaimed dividends if any, and undistributed proceeds, if any, in a liquidation process along with any income earned thereon into the Corporate Voluntary Liquidation Account before submission of an application for dissolution of the corporate person.
- It also provides a process for a stakeholder to seek withdrawal from the Corporate Voluntary Liquidation Account.
- The amended regulations are effective from 16th January 2020.

GOOGLE HAS ANNOUNCED TO GRANT \$1-MILLION TO INDIA FOR PROMOTING NEWS LITERACY IN THE COUNTRY

- Google has announced to provide a grant of \$1-million for promoting news literacy in India.
- The company will provide the grant for a news literacy organisation "Internews" which will be formed under Google News Initiative (GNI).
- It will be done with an aim to counter fake news and misinformation in India.
- This grant of \$1-million is a part of total \$10-million commitment made by the company for media literacy in India.

GOVERNMENT OF INDIA, GOVERNMENT OF MAHARASHTRA AND WORLD BANK SIGNS A USD 210 MILLION LOAN AGREEMENT

- The Government of India, the Government of Maharashtra and the World Bank have signed a loan agreement of USD 210 million on January 24, 2020.

- This agreement has been signed to support small farmers' participation in competitive agriculture value chains, increase market access and productivity in focus commodities, facilitate agri-business investments and build resilience of crops to recurrent floods or droughts in Maharashtra.
- This will be termed as Maharashtra Agribusiness and Rural Transformation Project and will be implemented in all 36 districts of Maharashtra.

RBI HAS CANCELLED THE CERTIFICATE OF AUTHORISATION OF VODAFONE'S M-PESA

- The Reserve Bank of India has cancelled the Certificate of Authorisation (CoA) of Vodafone's m-pesa.
- This cancellation has been done after the voluntary surrender of authorisation by the company itself.
- Last year, Vodafone Idea decided to close its mobile-based money transfer platform "m-pesa" after the closure of Aditya Birla Idea Payments Bank Ltd (ABIPBL).
- m-pesa was to be merged in ABIPBL and because of its closure, Vodafone decided to close it as well.

RBI ANNOUNCED TO RAISE THE INVESTMENT LIMIT FOR FPIs IN GOVERNMENT & CORPORATE BONDS

- The Reserve Bank of India has increased the investment limit for foreign portfolio investors (FPIs) in government and corporate bonds to 30%.
- Before this, the investment limit of FPIs in government & corporate bonds was 20%.
- Thus, RBI has increased the investment limit by 10%.
- In addition to this, RBI has also made a relaxation in the voluntary retention route (VRR) for FPI investments in debt. Now, the FPI investment cap through VRR has been doubled to Rs 1.5 lakh crore.

UNITED NATIONS LOWERS INDIA'S GROWTH FORECAST FOR FY20

- United Nations has lowered the growth forecast of India for the year 2020-21 to 5.7%.
- This forecast has been made in the United Nations World Economic Situation and Prospects (WESP) 2020 report.
- UN has also lowered its growth forecast for India in the next fiscal to be at 6.6 per cent. Earlier, it was projected to be 7.4 per cent.

ICICI BANK INTRODUCES CARDLESS CASH WITHDRAWAL FACILITY THROUGH ATMS

- ICICI Bank has launched a new service "Cardless Cash Withdrawal" through ATMs.
- According to this new service, there will be a cash withdrawal facility from its ATMs with a per day transaction limit of Rs 20,000.
- Through this service, customers will be able to withdraw cash from over 15,000 ATMs of the bank by simply raising a request on iMobile which is a mobile banking application of the bank.

NPCI HAS LAUNCHED BLOCKCHAIN-BASED VAJRA PLATFORM

- The National Payments Corporation of India (NPCI) has launched 'Vajra Platform'.
- It is a blockchain-technology based payment system that will make payments fast and secure.
- The platform has been launched to offer automatic clearing and settlement of payments on NPCI products such as Rupay card and unified payments interface (UPI).
- It will also reduce the need for manual reconciliation.

FINANCE MINISTRY ALLOWS FILING GSTR-3B RETURNS IN A STAGGERED MANNER

- The Finance Ministry on 22nd January 2020 has decided to allow GST taxpayers to file their GSTR-3B returns in a staggered manner.
- The decision is taken towards easing the process as presently, the last date of filing GSTR-3B returns for every taxpayer is 20th of every month.
- After the change, now the last date for filing of GSTR-3B for the taxpayers having annual turnover of Rs 5 crore and above in the previous financial year would be 20th of every month without late fees.

SEBI'S DRAFT NORMS FOR SOCIAL STOCK EXCHANGE

- The creation of a social stock exchange and electronic transparent fundraising platform for organisations working on social welfare was mooted in the 2019-20 budget proposal.
- Considering the proposal, the Institutional Trading Platform (ITP) is envisaged with limited trade-ability to select investors.
- ITP is a trading platform that will allow listing and trading of specified securities for informed investors.

BANKING AND FINANCIAL AWARENESS DIGEST: DECEMBER 2019

NOVEMBER GST REVENUE COLLECTION

- Rs 1,03,492 crore is the amount of gross GST revenue collected in the month of November, 2019.
- The total revenue earned by Central Government and the State Governments after regular settlement in the month of November, 2019 is Rs 44,742 crore for CGST and Rs 44,576 crore for the SGST.
- GST has witnessed a recovery growth of 6% in Nov 19 over Nov 18.

NCLT ADMITS BANKRUPTCY RESOLUTION FOR DHFL

- The Mumbai bench of National Company Law Tribunal (NCLT) has admitted an RBI petition seeking bankruptcy resolution for Dewan Housing Finance (DHFL) under the Insolvency and Bankruptcy Code (IBC), 2016.
- RBI filed a plea under Rule 5 (a)(i) and Section 227 of IBC for bankruptcy proceedings to resolve the credit and liquidity crisis of the company.
- Rule 5 (a) (i) of the Insolvency and Bankruptcy Rules, 2019 prescribes that Corporate Insolvency Resolution Process (CIRP) can be initiated against Financial Service Providers (FSP) committing default upon an application made by the Appropriate Regulator.

RBI 5TH BI-MONTHLY MONETARY POLICY

- The MPC voted unanimously to keep the policy rate unchanged at 5.15%.
- The MPC revised the CPI inflation projection upwards to 5.1-4.7 % for H2:2019-20 and 4.0-3.8 % for H1:2020-21.
- Real GDP growth for 2019-20 is revised downwards from 6.1 % in the October policy to 5.0 % – 4.9-5.5 % in H2 and 5.9-6.3 per cent for H1:2020-21.

RBI TO AMEND REGULATORY GUIDELINES FOR UCBS

- The Reserve Bank of India has announced that it is mulling to amend regulatory guidelines for primary Urban Co-operative Banks (UCBs).
- The guidelines would primarily relate to Exposure norms for single and group/interconnected borrower, promotion of financial inclusion and priority sector lending.
- RBI has also decided to bring UCBs with assets of 500 crore rupees and above under the Central Repository of Information on Large Credits - CRILC reporting framework to strengthen off-site supervision and early recognition of financial distress.

RBI TIGHTENS NORMS FOR ARCS

- The Reserve Bank of India (RBI) has to tighten norms for asset reconstruction companies (ARCs) to acquire financial assets.
- RBI has put restriction on the ARCs from buying financial assets from its sponsor firms and lenders (bank or financial institution) on a bilateral basis.
- Asset Reconstruction Company (India) (Arcil), which is sponsored by State Bank of India (SBI), ICICI Bank, Punjab National Bank (PNB) and IDBI Bank is likely to be affected the most.

AVAILABILITY OF NEFT ON A 24X7 BASIS

- All provisions of NEFT procedural guidelines will be applicable for NEFT 24x7 transactions as well.
- The existing discipline for crediting beneficiary's account or returning the transaction (within 2 hours of settlement of the respective batch) to originating bank will continue.
- NEFT transactions would be done through automated transactions initiated using 'Straight Through Processing (STP)' modes, after the usual banking hours of banks.

RBI IMPOSED MONETARY PENALTY ON ANDHRA BANK

- The Reserve Bank of India (RBI) has imposed a monetary penalty of Rs 25 lakh on Andhra Bank by an order dated 5th December 2019.
- Deficiencies in regulatory compliance of the bank were found in an examination of current accounts opened by two entities in Andhra Bank.
- RBI came to the conclusion of imposing a monetary penalty after considering the reply from the bank and personal hearing as to why penalty should not be imposed for non-compliance with the directions.

ICAR AND NABARD SIGNS AN MOU

- The Indian Council of Agricultural Research (ICAR) has signed an MoU with the National Board of Agriculture and Rural Development (NABARD) to make the action research and up-scaling of the various technologies and innovative farmer models easier.
- The MoU was signed in New Delhi between the Secretary (DARE) & Director General (ICAR) Dr. Trilochan Mohapatra and the Chairman of NABARD, Harsh Kumar Bhanwala.
- The MoU is basically aimed at taking up site-specific transfer of technologies under integrated farming system, sustainable agriculture, agro-forestry, animal sciences, etc., including post-harvest technologies.

RBI PROVIDES INTRADAY LIQUIDITY WINDOW FOR NEFT

- The Reserve Bank of India has announced to provide an intraday liquidity (IDL) window or facility for the National Electronic Funds Transfer (NEFT) transactions.
- This facility will help in the smooth operation of NEFT system on 24×7 basis.
- All the banks will be eligible for this facility. However, the time limit for such a facility will be set by the RBI from time to time.
- This liquidity adjustment facility will be beneficial for settlement purposes and will also reduce the pressure of the banks.

'BHARAT BOND ETF', INDIA'S FIRST CORPORATE BOND LAUNCHED

- Edelweiss Asset Management Company (AMC) has launched the 1st Corporate Bond Exchange Trade Fund (ETF) of India. It is called as the Bharat Bond ETF.
- Edelweiss AMC is a subsidiary of Edelweiss Capital Limited (ECL).
- Edelweiss said that it aims to raise an initial amount of Rs 3,000 crore through this bond from institutional players with a greenshoe option of Rs 2,000 crore in a maturity period of 3-year (2023).
- It also aims to raise amount of Rs 4,000 crore with a greenshoe option of Rs 6,000 crore in a maturity period of 10-year (2030).

MASTERCARD SIGNS AN MOU WITH FEDERAL BANK FOR ADDITIONAL DIGITAL SECURITY CALLED 'MASTERCARD IDENTITY CHECK'

- American multinational financial services corporation Mastercard has tied-up with private sector Federal bank to provide an additional layer of security function for digital transactions done by cardholders of the bank. This facility is called 'Mastercard Identity Check'.
- This new security function will be provided by using EMV 3-D Secure (3DS). This security function will provide an easy and safe way to authenticate cardholders without using passwords.
- EMV 3-D Secure is a messaging protocol that will promote easy consumer authentication and will allow the consumers to authenticate themselves with their card issuer while making purchases without card or card-not-present (CNP) e-commerce purchases.

MOODY'S LOWERS INDIA'S GDP GROWTH FORECAST TO 5.6% FOR 2019

- American credit rating agency, Moody's Investors Service has lowered the Gross Domestic Product (GDP) growth forecast of India for the year 2019 to 5.6%.
- This is very less from the growth forecast of 7.4% in 2018.
- This forecast has been done in the Global Macro Outlook 2020-21 of Moody's.
- The major cause of lowering the growth forecast is the slow growth rate of employment.
- Moody's has also projected that India's GDP growth may improve later and become 6.6 % and 6.7 % in 2020 and 2021 respectively.

ADB LOWERS INDIA'S GDP GROWTH FORECAST FOR FY20

- Asian Development Bank (ADB) has lowered the Gross Domestic Product (GDP) growth forecast of India for the financial year 2019-20 to 5.1% from 6.5% projected earlier.
- ADB projected earlier in September 2019 that India's GDP growth will be 6.5% in 2019-20 and 7.2% in 2020-21.

MORE THAN 10 LAKH CRORE LOANS SANCTIONED UNDER MUDRA YOJANA

- The ministry of Labour and Employment released an information regarding loans sanctioned under MUDRA Yojana.
- According to the ministry, loans of an amount of Rs. 10.24 lakh crore have been sanctioned under the Pradhan Mantri MUDRA Yojana (PMMY) as on November 1, 2019.
- Also, these loans were sanctioned to 20.84 crore account holders.
- MUDRA Yojana was by the Prime Minister Narendra Modi on April 8, 2015.

NATIONAL SMALL INDUSTRIES CORPORATION (NSIC) SIGNS AN MOU WITH SUADI ARAMCO

- National Small Industries Corporation (NSIC) has signed an MoU with Saudi Aramco (Asia) for the development of Micro, Small and Medium Enterprises (MSME) in India in the Oil & Gas Sector.
- The MoU will help the Indian MSMEs to make place as vendors in the Global space.
- NSIC is a Mini Ratna PSU that works under the Ministry of MSME.
- Saudi Aramco is a Saudi Arabian national petroleum and natural gas company.

NTPC SIGNS RS 5,000-CRORE TERM LOAN AGREEMENT WITH SBI

- National Thermal Power Corporation Limited has signed a term loan agreement for Rs. 5,000 crore with State Bank of India.
- This loan facility by SBI has been extended at an interest rate linked to 3-month MCLR (Marginal Cost of Funds based Lending Rate) of the bank.
- Additionally, the loan facility has a door-to-door tenure of 15 years.

EXIM BANK PROVIDES USD 500 MN CREDIT TO BANGLADESH

- Export-Import Bank of India (Exim Bank) has provided a Line of Credit of \$500 million (Rs 3561 crore) to Bangladesh for defence-related procurement.
- The agreement was signed with Bangladesh's Armed Forces Division.
- Under the loan agreement, financing of export of eligible goods and services from India would be allowed subject to the Foreign Trade Policy (FTP).

ADB AND INDIA SIGNED \$ 490 MILLION LOAN FOR MADHYA PRADESH

- The Asian Development Bank (ADB) and the Government of India have signed a loan of \$490 million for public-private partnership (PPP) project in order to upgrade about 1,600 km of state highways and major district roads (MDRs) from single-lane to two-lane in the state of Madhya Pradesh.
- In addition to this, an investment of \$286 million will also be mobilized through private sector participation under the partnership.
- The project will upgrade 750 km of state highways and 850 km of MDRs to two-lane widths.

HDFC BANK CROSSED \$100 BN MARKET CAPITALISATION

- HDFC Bank Ltd crossed \$100 billion market capitalization in intraday trading.
- With this, the bank became the third company in India to achieve this milestone.

- The bank now ranks 26th among most valued banks and financial companies around the world which have a market capitalization of more than \$100 billion.

SBI AND GERMAN BANK SIGN A LOAN AGREEMENT

- State Bank of India (SBI) and German development bank KfW have signed a loan agreement of USD 277 million in order to establish an energy-efficient housing programme in India.
- In addition to this, KfW will also provide a grant of 1.5 million euros (about Rs 12 crore) as a technical assistance package.

RBI WAIVES OFF NEFT, RTGS TRANSFER CHARGES FOR SAVINGS ACCOUNT HOLDERS

- The Reserve Bank of India has waived off the charges of NEFT and RTGS transactions for savings bank account holders.
- RBI instructed all the banks to not to charge any fee for all online payments done through RTGS and NEFT from savings bank account holders.
- It will be effective from January 1, 2020.

BANK OF BARODA JOINS HANDS WITH GUJARAT GOVT TO PROVIDE MSME LOANS

- Bank of Baroda has signed an MoU with the Gujarat government for providing loans to the Micro, Small and Medium Enterprises (MSME) sector.
- According to the agreement, the bank will provide loans to the MSME sector for Start-Ups, Greenfield Projects, Women Entrepreneurs and Entrepreneurs from backward areas of the state under the Gujarat Single Window Clearance Act 2017 & Ordinance No.1 of 2019 dated 24th October 2019.

RBI TO FOLLOW US-STYLE 'OPERATION TWIST' TO REDUCE LONG-TERM INTEREST RATES

- The Reserve Bank of India (RBI) will conduct simultaneous sale and purchase of government bonds under the Open Market Operations (OMO) mechanism to reduce long-term interest rate.
- The central bank has brought this concept on the basis of "Operation Twist" that was last adopted by the US (United States) Federal Reserve in 2013.
- Thus, RBI will buy bonds worth Rs 10,000 crore of 6.45% maturing in the year 2029 and issuing bonds worth Rs 10,000 crore maturing in the year 2020.

GEM INKS MOU WITH UCO BANK & BOM FOR PAYMENT-RELATED SERVICES

- Government e-Marketplace (GeM) has signed an MoU with Bank of Maharashtra (BoM) & UCO Bank to provide a paperless, cashless, and transparent payment system on its portal.
- GeM is a portal to facilitate online procurement of Goods & Services required by various government departments.

NDB COMMITS \$100 MILLION TO INDIA'S NIIF

- New Development Bank (NDB) will provide \$100 million to India's National Investment and Infrastructure Fund's (NIIF) Fund of Funds (FoF).

- NIIF FoF aims to raise about \$1 billion in order to invest in up to 10 private equity funds managed by fund managers in India.
- ADB has already granted Rs 667 crore to NIIF-FoF.

CABINET APPROVED ORDINANCE TO FURTHER AMEND IBC

- The ordinance has been approved to help remove certain ambiguities in **the Insolvency and Bankruptcy Code, 2016**.
- The amendment passed would **ring-fence successful bidders from criminal proceedings** against offences committed by previous promoters.
- The bill with a proposed amendment in IBC was introduced in the Lok Sabha earlier on 12th December but it was not passed by the Parliament as the winter session ended on 13th December.

CENSUS OF INDIA 2021

- The approval has been made for conducting the census 2021 at a cost of **Rs. 8,754.23 crore** and NPR at a cost of **Rs. 3,941.35 crore**.
- The Census of India will cover the **entire population in the country** while NPR will also cover all the population **except in the state of Assam**.
- The Indian Census is the **largest administrative and statistical exercise in the world**.

RBI INTRODUCED NEW PAYMENT INSTRUMENT

- **An annual limit of Rs 1.2 lakh** has also been fixed by the RBI, that can be recharged on these accounts.
- **The banks and existing non-bank PPI players** can issue the new payment instrument and would verify the credentials of customers.
- The verification process involves the **use of an OTP sent to the user's verified mobile number** and a digital **identification document** recognized by the **Department of Revenue**.

CBIC ISSUES SOP FOR GST NON-FILERS

- Central Board of Indirect Taxes and Customs (**CBIC**), **Ministry of Finance** has issued Standard Operation Procedure (SOP) to deal with **non-filers of GST returns**.
- 5 days later a notice will be issued in **Form GSTR 3A** asking the **GST payer to file the return or make payment within 15 days**.
- After 15 days, if the return is not filed, the proper officer may proceed to **assess the tax liability of the person to the best of his judgment** and would issue an order under **Rule 100 of the CGST Rules in Form GST ASMT-13**.

SEBI PENALISED RATING AGENCIES OVER LACK OF PROPER DUE DILIGENCE IN IL&FS

- The Securities and Exchange Board of India (SEBI) has penalised rating agencies for lack of proper due diligence while rating non-convertible debentures of Infrastructure Leasing and Financial Services Ltd (IL&FS).
- SEBI levied a penalty of Rs 25 lakh each on three rating agencies ICRA Ltd, India Ratings & Research and Credit Analysis and Research Limited (CARE) Ratings Ltd.
- The rating agencies were also found guilty for not noticing disparities in public disclosures made by IL&FS.

RBI DIRECTION FOR LARGE CO-OP BANKS

- The Reserve Bank of India (RBI) has directed **(Urban) Co-operative Banks (UCBs)** to report all **exposures of Rs 5 crore and more to the CRISIL.**
- The Co-operative Banks (UCBs) having **total assets of Rs 500 crore and above as on 31st March of the previous financial year** shall report credit information, including classification of an account as **Special Mention Account (SMA)**, on all borrowers having aggregate exposures of Rs 5 crore.
- The RBI had announced to bring UCBs with assets of Rs 500 crore and above under the CRILC reporting framework in its **fifth Bi-monthly Monetary Policy Statement, 2019-20** announced on December 05, 2019.

20TH FINANCIAL STABILITY REPORT: RBI

- **Persistence of the risks** arising out of global or domestic economic uncertainties and geopolitical developments like a delay in the Brexit deal, trade tensions, whiff of an impending recession, oil-market disruptions and geopolitical risks.
- Scheduled commercial banks' (SCBs) gross non-performing assets (GNPA) ratio remained unchanged at **9.3%** between March and September 2019 and predicted that **SCBs' GNPA ratio may increase from 9.3 % in September 2019 to 9.9 % by September 2020.**
- The size of the **inter-bank market continued to shrink** with inter-bank assets amounting to less than **4 % of the total banking sector assets** as at end-September 2019.

FINMIN ANNOUNCED NO MDR ON TRANSACTIONS THROUGH RUPAY AND UPI

- The step is taken to **promote digital payments** along with **indigenously developed digital payment medium** like RuPay and BHIM UPI over the payment gateway promoted by foreign companies.
- The **MDR** is the cost paid by a merchant to a bank for accepting payment from their customers via digital means.
- Now, **all companies with a turnover of Rs 50 crore or more** will be **mandated** to provide the facility of payment through RuPay Debit card and UPI QR code to their customers.

FINMIN LAUNCHED EBKRAY, A COMMON E-AUCTION PLATFORM

- The Union Finance Minister, Nirmala Sitharaman has launched **eBkay, a common e-auction platform** on 28th Dec 19, for online auction of assets attached by banks.
- The step has been taken for **transparent and clean online auction by banks** of an attached asset, for the improved realisation of value.
- **Public Sector Banks (PSBs)** have attached assets worth over **Rs. 2.3 lakh crore over the last three financial years.**

RBI BUYS RS 10,000 CRORE WORTH LONG-TERM GOVT SECURITIES IN 2ND SPECIAL OMO

- Last week, the RBI had announced to **purchase and sell simultaneously government securities under Open Market Operations (OMO) for Rs 10,000 crore each.**
- The RBI received Rs 25,698 crore worth of bids in the OMO purchase of 6.45 percent GS 2029, the 10- year benchmark security but accepted Rs 10,000 crore of bids.
- It accepted **only Rs 8,501 crore worth of bids for the three securities** as against **Rs 38,551 crore bids** it received **in for four securities** in the OMO sale auction.

CBIC PAID RS 1.12 LAKH CRORE AS IGST REFUND TO EXPORTERS

- The release also said that refunds of **only Rs 3,604 crore are pending with Customs** and about **3.4% of total exporters including “Star exporters”** have been identified as **Risky i.e. Red flagged**.
- **Risky exporters** are those who suspected to claim excessive **input tax credit (ITC)** based on fake invoices.
- **Star exporters** are certified by the government on the basis of export performance and extended certain benefits including customs clearance on self-certification basis and exemption from furnishing bank guarantee under certain schemes.

