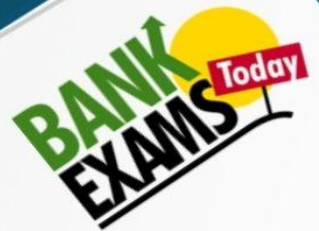




IBPS RRB SCALE II & III FINANCIAL AWARENESS DIGEST



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IBPS RRB SCALE II & III FINANCIAL AWARENESS DIGEST: PART 1

RBI CIRCULARS: MARCH 2021

LIMITS ON EXPOSURE TO SINGLE AND GROUP BORROWERS/PARTIES

- Primary (Urban) Co-operative Banks (UCBs) were permitted to have exposures up to 15 per cent and 40 per cent of their capital funds to a single borrower and a group of borrowers, respectively.
- On a review**, it has been decided that, henceforth, the prudential exposure limits for UCBs for a single borrower/party and a group of connected borrowers/parties shall be 15 per cent and 25 per cent, respectively, of their tier-I capital.
- UCBs shall have at least 50 per cent of their aggregate loans and advances comprising loans of not more than Rs.25 lakh or 0.2% of their tier I capital, whichever is higher, subject to a maximum of Rs.1 crore, per borrower/party.

PRIORITY SECTOR LENDING NORMS (UCBS)

PSL targets to be achieved by			
March 31, 2021	March 31, 2022	March 31, 2023	March 31, 2024
45% of ANBC or CEOBSE, whichever is higher	50% of ANBC or CEOBSE, whichever is higher	60% of ANBC or CEOBSE, whichever is higher	75% of ANBC or CEOBSE, whichever is higher

- UCBs shall comply with the above target by March 31, 2024 as per the following milestones:

GUIDELINES ON REGULATION OF PAYMENT AGGREGATORS AND PAYMENT GATEWAYS

CAPITAL REQUIREMENTS

Non-bank Entity	Date of Application / Authorisation	Date of Achieving Rs. 15 Cr. Net-worth	Date of Achieving Rs. 25 Cr. Net-worth
Existing PAs	Up to 30/06/2021	Date of application or 31/03/2021 whichever is earlier	31/03/2023
New PAs	20/03/2020 01/04/2020 01/03/2021 01/04/2021	On date of application	31/03/2022 31/03/2023 31/03/2023 31/03/2024

- Net-worth shall consist of paid-up equity capital, preference shares that are compulsorily convertible to equity, free reserves, balance in share premium account and capital reserves representing surplus arising out of sale proceeds of assets but not reserves created by revaluation of assets adjusted for accumulated loss balance, book value of intangible assets and deferred revenue expenditure, if any.

LENDING TO AFFORDABLE HOUSING FOR INDIVIDUAL UNITS

Existing definition	Revised definition
Housing loans eligible under priority sector lending by the RBI, and also housing loans to individuals upto Rs. 50 lakhs for houses of values upto Rs. 65 lakhs located in the six metropolitan centres viz. Mumbai, New Delhi, Chennai, Kolkata, Bengaluru and Hyderabad and Rs. 40 lakhs for houses of values upto Rs. 50 lakhs in other centres for purchase/construction of dwelling unit per family.	Housing loans eligible to be classified under priority sector lending (as updated from time to time) and housing loans to individuals for acquiring dwelling units within the prescribed threshold under the affordable housing definition in the HML.

EXTENSION OF CHEQUE TRUNCATION SYSTEM (CTS) ACROSS ALL BANK BRANCHES IN THE COUNTRY

- Reserve Bank of India said that it has decided to extend cheque truncation system (CTS), which is at present operational at major clearing houses of the country, across all bank branches. It added that banks will have to ensure that all their branches participate in image-based CTS by 30 September 2021.

AMALGAMATION OF URBAN COOPERATIVE BANKS, DIRECTIONS, 2020

The Reserve Bank of India (RBI) on March 23, 2021 has issued a master direction for the amalgamation of urban cooperatives bank directions, 2020. The provisions of these Directions shall apply to all Primary (Urban) Co-operative Banks.

The following provisions have been given:

- These guidelines shall cover amalgamation of two or more UCBs. **Reserve Bank of India may consider proposals for merger and amalgamation** in the following circumstances:
 - When the net worth of the amalgamated bank is positive and the amalgamating bank assures to protect entire deposits of all the depositors of the amalgamated bank.
 - When the net worth of amalgamated bank is negative and the amalgamating bank on its own assures to protect deposits of all the depositors of the amalgamated bank.
 - When the net worth of the amalgamated bank is negative and the amalgamating bank assures to protect the deposits of all the depositors of the amalgamated bank with the financial support from the State Government extended upfront as part of the process of merger.
- The Reserve Bank has discretionary powers to approve the voluntary amalgamation of UCBs under the provisions of Section 44A read with Section 56 of the Banking Regulation Act, 1949 as amended vide Banking Regulation (Amendment) Act 2020 (39 of 2020).
- Boards of the banks concerned shall play a crucial role in the process, while dealing with the amalgamation proposals of UCBs. **The decision of amalgamation shall be approved by two-third majority of the total number of Board members of both amalgamating and amalgamated UCBs and not just of those present and voting.**
- In terms of Section 44A read with Section 56 of the Banking Regulation Act, 1949, as amended from time to time, the **draft scheme of amalgamation shall be approved by the shareholders of each UCB by a resolution**

passed by a majority representing two-thirds of the shareholders both in number and value, present in person at a meeting called for the purpose.

- Both the amalgamated and amalgamating UCBs shall submit the details in respect of the proposed treatment of shares held by shareholders of the amalgamated bank and the **rationale/detailed computations for determination of the swap ratio**.

FRAMEWORK FOR PROCESSING OF E-MANDATES FOR RECURRING ONLINE TRANSACTIONS

- The Reserve Bank of India (RBI) has decided to extend the timeline for banks and other institutions to migrate to the framework for processing of e-mandates on recurring online transactions by six months to September 30.
- The earlier deadline to migrate to the Additional Factor of Authentication (AFA) ended on March 31.
- In August 2019, the RBI had issued a framework for processing of e-mandates on recurring online transactions. Initially applicable to cards and wallets, the framework was extended in January 2020 to cover Unified Payments Interface (UPI) transactions as well.

GUIDELINES ON REGULATION OF PAYMENT AGGREGATORS AND PAYMENT GATEWAYS

- Based on the representations received from the industry seeking additional time for implementing the above instructions, it has been decided, as a one-time measure, **to extend the timeline for non-bank PAs by six months, i.e., till December 31, 2021**, to enable the payment system providers and participants to put in place workable solutions, such as tokenisation.

RBI CIRCULARS QUESTIONS: MARCH 2021

Ques1. As per recent RBI notification, what is the large exposure limit for Urban Co-operative banks for Single borrowers?

- a) 10 percent
- b) 15 percent**
- c) 20 percent
- d) 25 percent

Explanation

- Primary (Urban) Co-operative Banks (UCBs) were permitted to have exposures up to 15 per cent and 40 per cent of their capital funds to a single borrower and a group of borrowers, respectively.
- On a review**, it has been decided that, henceforth, the prudential exposure limits for UCBs for a single borrower/party and a group of connected borrowers/parties shall be 15 per cent and 25 per cent, respectively, of their tier-I capital.
- UCBs shall have at least 50 per cent of their aggregate loans and advances comprising loans of not more than Rs.25 lakh or 0.2% of their tier I capital, whichever is higher, subject to a maximum of Rs.1 crore, per borrower/party.

Ques2. As per recent RBI notification, what is the large exposure limit for Urban Co-operative banks for group of borrowers?

- a) 10 percent
- b) 15 percent
- c) 20 percent

d) 25 percent

Explanation

- Primary (Urban) Co-operative Banks (UCBs) were permitted to have exposures up to 15 per cent and 40 per cent of their capital funds to a single borrower and a group of borrowers, respectively.
- **On a review**, it has been decided that, henceforth, the prudential exposure limits for UCBs for a single borrower/party and a group of connected borrowers/parties shall be 15 per cent and 25 per cent, respectively, of their tier-I capital.
- UCBs shall have at least 50 per cent of their aggregate loans and advances comprising loans of not more than Rs.25 lakh or 0.2% of their tier I capital, whichever is higher, subject to a maximum of Rs.1 crore, per borrower/party.

Ques3. What is the priority sector lending target for Urban Co-operative Bank?

- a) 40% of ANBC or CEOBSE, whichever is higher
- b) 60% of ANBC or CEOBSE, whichever is higher
- c) **75% of ANBC or CEOBSE, whichever is higher**
- d) 90% of ANBC or CEOBSE, whichever is higher

Explanation:

PSL targets to be achieved by			
March 31, 2021	March 31, 2022	March 31, 2023	March 31, 2024
45% of ANBC or CEOBSE, whichever is higher	50% of ANBC or CEOBSE, whichever is higher	60% of ANBC or CEOBSE, whichever is higher	75% of ANBC or CEOBSE, whichever is higher

Ques4. What is last date for Urban Co-operative Banks to comply with Priority Sector Lending norms?

- a) March 31, 2022
- b) March 31, 2023
- c) March 31, 2024
- d) March 31, 2025

Explanation:

PSL targets to be achieved by			
March 31, 2021	March 31, 2022	March 31, 2023	March 31, 2024
45% of ANBC or CEOBSE, whichever is higher	50% of ANBC or CEOBSE, whichever is higher	60% of ANBC or CEOBSE, whichever is higher	75% of ANBC or CEOBSE, whichever is higher

Ques5. As per latest RBI circular, what is the minimum capital requirement for registering a new payment aggregator?

- a) Rs.10 crore
- b) **Rs.15 crore**
- c) Rs.20 crore

d) Rs.25 crore

Explanation:

Non-bank Entity	Date of Application / Authorisation	Date of Achieving Rs. 15 Cr. Net-worth	Date of Achieving Rs. 25 Cr. Net-worth
Existing PAs	Up to 30/06/2021	Date of application or 31/03/2021 whichever is earlier	31/03/2023
New PAs	20/03/2020 01/04/2020 01/03/2021 01/04/2021	On date of application	31/03/2022 31/03/2023 31/03/2023 31/03/2024

Ques6. As per latest RBI circular, what is last date to achieve the minimum capital requirement of Rs.25 crores for an existing payment aggregator?

- a) 30 August 2023
- b) 30 October 2023
- c) **31 March 2023**
- d) 31 December 2023

Explanation:

Non-bank Entity	Date of Application / Authorisation	Date of Achieving Rs. 15 Cr. Net-worth	Date of Achieving Rs. 25 Cr. Net-worth
Existing PAs	Up to 30/06/2021	Date of application or 31/03/2021 whichever is earlier	31/03/2023
New PAs	20/03/2020 01/04/2020 01/03/2021 01/04/2021	On date of application	31/03/2022 31/03/2023 31/03/2023 31/03/2024

Ques7. As per latest circular, RBI has directed all the banks to implement the image based Cheque Truncation System(CTS) in all branches. What is the last date to extend CTS to all branches?

- e) 30 August 2021
- f) **30 September 2021**
- g) 30 October 2021
- h) 31 December 2021

Explanation: Reserve Bank of India said that it has decided to extend cheque truncation system (CTS), which is at present operational at major clearing houses of the country, across all bank branches. It added that banks.

will have to ensure that all their branches participate in image-based CTS by 30 September 2021.

Ques8. As per RBI circular, in case of amalgamation of two Urban Co-operative Banks, approval of _____ shareholders is required by both number and value?

- a) One fourth
- b) One third
- c) **Two third**
- d) Three fourth

Explanation

Boards of the banks concerned shall play a crucial role in the process, while dealing with the amalgamation proposals of UCBs. **The decision of amalgamation shall be approved by two-third majority of the total number of Board members of both amalgamating and amalgamated UCBs and not just of those present and voting.**

Ques9. As per RBI circular, in case of amalgamation of two Urban Co-operative Banks, approval of _____ board of directors is required?

- a) One fourth
- b) One third
- c) **Two third**
- d) Three fourth

Explanation

In terms of Section 44A read with Section 56 of the Banking Regulation Act, 1949, as amended from time to time, the **draft scheme of amalgamation shall be approved by the shareholders of each UCB by a resolution passed by a majority representing two-thirds of the shareholders both in number and value**, present in person at a meeting called for the purpose.

LIST OF GOVERNMENT SCHEMES IN INDIA

CENTRAL GOVERNMENT

Scheme	Launched in/on	Objective
Production Linked Incentive Scheme	21st March 2020	To boost domestic manufacturing and attract large investments in mobile phone manufacturing and specified electronic components.
Pradhan Mantri Garib Kalyan Yojana	20th June 2020	Aim- To reduce the economic impact of COVID-19 pandemic induced lockdown on the poor section of the country. Description- As a part of this scheme, 5kg of free wheat/rice will be provided to more than 80crore people along with 1kg free whole chana. The scheme has been extended up to November 2020. The allotted amount for the scheme- Rs.1.5lakh crore

MINISTRY OF COAL

Scheme	Launched in/on	Objective
Scheme to Rationalize the Coal Linkages	9th June 2020	To reduce the load on the transportation infrastructure and to relieve the evacuation constraints.

MINISTRY OF INFORMATION AND BROADCASTING

Scheme	Launched in/on	Objective
FACT Check Module	16th November 2019	To identify incidences of fake news on social media and digital platforms and to stop spreading of fake news.

MINISTRY OF DEFENCE

Scheme	Launched in/on	Objective
Government allocates Rs 400 crore for testing defence product of MSMEs	22nd November 2019	To set up 6-8 product testing facilities for enabling the micro, small and medium enterprises (MSMEs) to test their products for defence supplies, which will boost the MSME sector and will expand the vendor base.

MINISTRY OF CONSUMER AFFAIRS, FOOD AND PUBLIC DISTRIBUTION

Scheme	Launched in/on	Objective
One Nation- One Ration Card	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
Gram Ujala Scheme	May 2015	To offer the world's cheapest LED bulbs in rural areas of the country at a cost of Rs 10 only.
Pradhan Mantri Kisan Urja Suraksha evam Utthaan Mahabhiyan (PM-KUSUM)	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
Pradhan Mantri Shram Yogi Mandhan Scheme	March 2019	To provide a monthly pension of Rs 3,000 to the unorganized sector workers

National Pension Scheme for Traders and Self Employed Persons	12th September 2019	To provide an amount Rs 3000 to the beneficiaries after they attain the age of 60 years.
Pradhan Mantri Laghu Vyapari Maan-Dhan Yojana	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 2 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
Bharatiya Poshan Anthem	3rd December 2019	Inspire people to join the movement to fight the menace of malnutrition and making India malnutrition-free by 2022.
Beti Bachao Beti Padhao (BBBP) Scheme	22 January 2015	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	To provide a cash incentive of Rs. 5000 to pregnant women for a first living child
Swadhar Greh Scheme	2015	To set up 30 Swadhar Greh in every district with a capacity of 30 women To cater to the primary need for shelter, food, clothing, medical treatment and care of the women in distress
UJJAWALA	1 April 2016	To prevent trafficking of women and children for commercial sexual exploitation To facilitate the rescue of victims from the place of their exploitation To provide rehabilitation services
Working Women Hostel	6 April 2017	To promote the availability of safe and conveniently located accommodation for working women, with daycare facility for their children,
Sukanya Samridhi Yojana	22 January 2015	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	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) Scheme	1986-87	To provide skills that give employability to women To provide competencies and skill that enable women to become self-employed/entrepreneurs.
<u>Mahila Shakti Kendra</u>	2017-18 and 2019-20	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	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	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	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	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	To ensure the 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	To provide a platform for NGOs and civil society to interact with the Ministry on relevant subjects.
<u>NARI web portal</u>	2018	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	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	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
<u>Food Safety Mitra Scheme</u>	October 2019	To engage motivated individuals with the food safety ecosystem at ground level.
<u>PM Swasthya Suraksha Yojana</u>	2003	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 up-gradation 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 up-gradation of six medical college institutions
National AIDS Control Programme	1992	To provide a cash incentive of Rs. 5000 to pregnant women for a first living child
<u>Pradhan Mantri Surakshit Matritva Abhiyan</u>	June 2016	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.
<u>'Vatsalya – Maatri Amrit Kosh'</u>	2017	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	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	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	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	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	To ensuring high quality healthcare, accessible to every child
Intensified Mission Indradhanush	08 October 2017	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	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
Tilhan Mission	19th February 2020	To enhance the oilseed production that will make the country self-reliant in oilseed production.
Yuva Sahakar - Cooperative Enterprise Support and Innovation Scheme 2019	November 2018	Linked to Rs 1000 crore 'Cooperative Start-up and Innovation Fund (CSIF)' created by the NCDC. Envisages 2% less than applicable rate of interest on term loan for the project cost up to Rs 3 crore including 2 years moratorium on payment of principal.
<u>Pradhan Mantri Kisan Maan Dhan Yojana</u>	August 2019	Providing a minimum pension of Rs 3000 per month, to those who attain 60 years of age.
Pradhan Mantri Annadata Aay SanraksHan Abhiyan" (PM-AASHA)	September 2018	Ensuring remunerative prices to the farmers for their produce
<u>Pradhan Mantri Fasal Bima Yojana</u>	13 January 2016	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	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	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	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	2007	To incentivize the states that increase their investment in agriculture and allied sectors

Rejuvenation or Rashtriya Krishi Vikas Yojana		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	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 Yojana	2015	To produce agricultural products free from chemicals and pesticides residues by adopting eco- friendly, low- cost technologies. Every farmer will be provided Rs. 20,000 per acre in three years for the seed to harvesting of crops and to transport produce to the market.
eNAM portal	14 April 2016	It is an online trading platform for agricultural commodities in India.
e-Krishi Samvad	May 2017	It is an 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	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	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	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	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. Rs.17,793 crore Under PM-KISAN Scheme farmer families during the lockdown
Farmers FIRST by ICAR	2015	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	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	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	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	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 Awas Yojana	2015	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	To provide good all-weather road connectivity to unconnected villages. Updation: 3rd phase of Pradhan Mantri Gram Sadak Yojana started on 18th December 2019. To enhance the connectivity of villages with hospitals, schools, and agricultural markets also to widen and revamp 1.25-lakh km of roads with an estimated cost of about 80,250 crores rupees for the period 2019-20 – 2024-25.
Rashtriya Gram Swaraj Abhiyan	Restructured on 24 April 2018	Strengthening Panchayati Raj Institutions (PRIs) for achieving Sustainable Development Goals (SDGs) with the 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	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	To provide support to aged persons, widows, disabled persons and bereaved families on the death of primary breadwinner, belonging to below poverty line households.
National Rural Employment Guarantee Act, 2005	2006	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	To ensure quantitative and qualitative improvement in livestock production systems and capacity building of all stakeholders.
Sampoorna Grameen Rozgar Yojana	September 25, 2001	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	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	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
‘Pey Jal Survekshan’	16 February 2021	It aims to have qualitatively and quantitatively mapping of water bodies.
Smart Cities Mission	2015	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	To ensure basic infrastructure services relating to water supply, sewerage, septage management, stormwater drains, transport and development of green spaces and parks with special provision for meeting the needs of children. Updation: Due to its inability to fulfill the set targets, the government has decided to extend this mission by two more years till March 2022.
Swachh Bharat mission	2014	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	To preserve and revitalise the 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	In-situ Rehabilitation of existing slum dwellers using land as a resource through private participation
National Urban Livelihoods Mission	24th September 2013	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	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 financial assistance.
Paisha – Portal for Affordable Credit & Interest Subvention Access	2018	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
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SkillsBuild Platform	4th November 2019	To help youth to scale them as per changing market trends by creating a job-ready workforce.
<u>Pradhan Mantri Kaushal Vikas Yojana</u>	15 July 2015 (World Youth Skills Day)	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 a period of four years (2016- 2020).
Skills Acquisition and Knowledge Awareness for Livelihood (SANKALP)	Approved in 2019	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 To improving quality of <u>skill development programs</u> Establishing a 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	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	It is a Special Industry Initiative for Jammu & Kashmir in the nature of the 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. Updation
Pradhan Mantri Kaushal Kendra	2014	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	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	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.	To motivate the youth of India to acquire 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	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.
PM-YUVA Yojana (Pradhan Mantri Yuva Udyamita Vikas Abhiyan)	2016	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 Development Centers (EDCs) for over a period of five years 2200 colleges, 300 schools, 500 ITIs and 50 EDC will be enabled to deliver entrepreneurship education and training to over 7 lakh students.
SHREYAS- Scheme for Higher Education Youth in Apprenticeship and Skills	April 2019	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 the 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	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	The programme is implemented in 117 Districts across 28 State. It involves the 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	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
National Initiative for School Heads and Teachers Holistic Advancement (NISHTHA)	16th November 2019	For improving quality of School Education through Integrated Teacher Training and to build capacities of 42 lakh participants covering all teachers and Heads of Schools at the elementary level in all Government Schools across India.
National Initiative for School Heads and	August 2019	To build the capacities of around 42 lakh participants including all faculty members, teachers and Heads of Schools at the elementary level in all

Teachers Holistic Advancement (NISHTHA)		Government schools, District Institutes of Education and Training (DIETs) and Block Resource Coordinators.
National Educational Alliance for Technology (NEAT)	September 2019	To bring all the startups providing one-stop access to these technological solutions on a single platform and use their expertise to help disadvantaged communities.
Margadarshan and Margdarshak Scheme	September 2019	To guide institutions with low accreditation to improve quality so that institutions are able to get accreditation by the NBA.
STRIDE Scheme	July 2019	To provide support to research projects that are socially relevant, locally need-based, nationally important and globally significant.
Student Induction Programme – “Deeksharambh”	July 2019	To help new students adjust and feel comfortable in the new environment
Paramarsh Scheme	July 2019	To mentor the National Accreditation and Assessment Council (NAAC) accreditation aspirant institutions for promoting quality assurance in higher education.
"Study in India" Programme	March 2018	To target foreign students by branding India as an attractive education destination.
Swasth Bachche, Swasth Bharat	2017	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 covering all age groups and children of different abilities. To make students, teachers and parents aware of the importance of good health and fitness and encouraging 60 minutes of play each day.
PM Vittiya Saksharata Abhiyan	2016	To create awareness among people about the digital economy and cashless modes of transactions
Udaan- Giving Wings to Girl Students	Approved in 2019	It is a project launched by the 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	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	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 an opportunity for social science researchers in any institution in the country

Scheme for Promotion of Academic and Research Collaboration (SPARC)	August 2018	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
<u>Scheme for Translational and Advanced Research in Science- STARS</u>	28 February 2019	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	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	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 the second tier academic heads who are potentially likely to assume leadership roles in the future.
Annual Refresher Programme In Teaching (ARPIT)	November 2018	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 a focus on the latest developments in the discipline, new & emerging trends, pedagogical improvements and methodologies for transacting revised curriculum.
'Study Webs of Active Learning for Young Aspiring Minds' (SWAYAM),	2014	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 every student in our country has access to the best quality higher education at the affordable cost.
Operation Digital Board	20 February 2019	To convert a classroom into a digital classroom 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	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.
<u>E-Pathshala</u>	2015	It is a web portal which hosts educational resources for Students, Teachers, Parents, researchers and educators
Shaala Siddhi	2015	It is a comprehensive instrument for school evaluation which enables the schools to evaluate their performance in a more focused and strategic manner to facilitate them to make a professional judgement for continuous improvement.
Saransh	2015	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	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	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	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	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	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 to the outer world and give them a market-oriented mindset Implemented by the Department of Higher Education.
Rashtriya Avishkar Abhiyan	2018	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	It has been initiated in NITs with the objective to attract, motivate and sponsor best graduate engineers for part-time M.Tech and PhD programmes.
Global Initiative for Academics Network (GIAN)	30 November 2015	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	_____	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	_____	It is a scheme of AICTE aimed at providing encouragement and support to specially labelled children to pursue Technical Education

		<p>Number of scholarships per annum: 1000</p> <p>For Specially Abled students whose family income is less than Rs. 8 lakhs per annum</p> <p>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.</p>
Ishan Uday		<p>UGC launched this scheme for students of North East Region from the academic session 2014-15.</p> <p>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 the undergraduate level in Colleges/Universities of the country.</p>
Ishān Vikās	30 November 2015	<p>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</p>
Padhe Bharat Badhe Bharat	26 August 2014	<p>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.</p> <p>It is a sub-component of Sarva Shiksha Abhiyan(SSA) and is being rolled out by 17 States and UTs.</p>
Shaala Darpan	2015	<p>To provide mobile access to parents of students of Government and Government aided schools.</p> <p>Parents can view updates on their child's progress. They can view records of attendance, assignments and achievements of their child.</p>
National Institutional Ranking Framework (NIRF)	29 September 2015	<p>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.</p>
Mid Day Meal Scheme	15 August 1995	<p>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.</p>
<u>Vidyanjali</u>	2016	<p>Providing volunteer teachers to government-run schools</p> <p>It is aimed at promoting the government education system through skill development</p> <p>The scheme aims to impart life skills into the children studying in government schools</p> <p>The scheme is launched under Sarva Shiksha Abhiyan</p>

MINISTRY OF POWER

Scheme	Launched in/on	Objective
<u>SAUBHAGYA</u> or PM	September	To provide free electricity connections to all households (both APL and poor

Sahaj Bijli Har Ghar Yojana	2017	families) in rural areas and poor families
<u>Deen Dayal Upadhyaya Gram Jyoti Yojana</u>	25 July 2015	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 The 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	Strengthening of sub-transmission and distribution network in the urban areas; Metering of distribution transformers /feeders/consumers in the urban areas.
<u>Ujwal DISCOM Assurance Yojana- UDAY</u>	5 November 2015	Financial Turnaround Operational improvement Reduction of cost of generation of power Development of Renewable Energy Energy efficiency & conservation
<u>Pradhan Mantri Ji-Van Yojana</u>	28 February 2019	"Pradhan Mantri Ji-VAN (Jaiv Indian- Vatavaran Anukool fasal a washes Nivaran) Yojana aims at providing financial support to Integrated Bioethanol Projects using lignocellulosic biomass and other renewable feedstock.
Street Lighting National Programme (SLNP)	2015	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.
<u>Unnat Jyoti by Affordable LED for All- UJALA</u>	1 May 2015	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
SAATHI Initiative	2018	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 power loom sector and cost savings due to the use of such technology.
PRAAPTI App and Web portal	2018	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	Transmission App for Real-Time Monitoring & Growth- TARANG Introduction of the electronic platform shall enhance ease, accountability & transparency and would boost the confidence of investors in the power transmission sector. It is a powerful monitoring tool that tracks upcoming transmission projects and monitors the progress of Inter-State & Intra-State transmission systems in the country
'e-Trans' web platform	2016	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	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	16 June	It is a digital initiative to place before the people, the performance of

Abhiyaan)	2016	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	Facilitating flexible coal swap between state-run and private plants and a web portal to make electricity purchase by states transparent.

MINISTRY OF PETROLEUM AND NATURAL GAS

Scheme	Launched in/on	Objective
<u>'SAKSHAM' Campaign</u>	16 January 2021	The campaign will highlight adverse effects on health and environment due to the increase in carbon levels and will motivate the community to switch to cleaner fuels.
<u>Pradhan Mantri Ujjwala Yojana</u>	1 May 2016	To distribute 50 million LPG connections to women of BPL families.
Pradhan Mantri LPG Panchayat scheme	September 2017	To distribute LPG connections among rural areas where conventional fuel is used for domestic purposes.
Start-up Sangam	2014	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 set up Rs. 320-crore venture capital fund to encourage start-ups based on innovative ideas in the energy sector.
<u>Urja Ganga Gas Pipeline Project</u>	24 October 2016	A pipeline of length 2540 km is planned to be laid across the states from Uttar Pradesh to Odisha.
<u>Unnat Jyoti by Affordable LED for All- UJALA</u>	1 May 2015	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".
PAHAL	1st June 2013	It requires the consumer to mandatorily have an Aadhaar number for availing LPG Subsidy. 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	SATAT- Sustainable Alternative For 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	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	2017	Providing Senior Citizens, belonging to BPL category and suffering from age-related

Initiative		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	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	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	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 mindset 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
GEM Samvaad	17th December 2019	This program will involve local sellers and stakeholders for facilitating the on-boarding of local sellers on the marketplace for accommodating specific requirements and needs of buyers. MSMEs and startups have increased their revenues and the government has also been able to save around 15-25% from it. Through GeM Samvaad, the marketplace is looking forward to receiving feedback from users to upgrade the system.
NIRVIK Scheme	16th September 2019	To ease the lending process and enhance loan availability for exporters.
Creative India; Innovative India	2017	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	To promote export of notified goods manufactured/ produced in India.
Startup India	16 January 2016	To catalyse startup culture and build a strong and inclusive ecosystem for innovation and entrepreneurship in India.
Make in India	25 September 2014	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	To enhance export competitiveness. Various state governments have been requesting the support of the Central Government to create export infrastructure.

MINISTRY OF ROAD TRANSPORT AND HIGHWAYS

Scheme	Launched in/on	Objective
FASTag	2014	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	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	It is an online-based citizen-centric application under digitization to ease out the processes and curb corruption.
Make in India	25 September 2014	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	To clean up the streets, roads and infrastructure of India's cities, towns, and rural areas
Swachhata hi Seva Campaign	2018	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	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
Namami Gange	June 2014	To make villages on the bank of river Ganga ODF and interventions dealing with solid and liquid waste management
GOBAR-DHAN	June 2014	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
New Special Liquidity Scheme for NBFCs and HFCs	July 2020	To improve liquidity position of NBFCs and HFCs.
Prime Minister Gareeb Kalyan Scheme	March 2020	To feed the poor specially migrant workers and rural and urban poor people during the COVID-19 pandemic in India. PM Gareeb Kalyan Anna Yojana under which 80 crore poor people will get an

		additional 5 kg of rice or wheat for free for three months, over and above the existing 5 kg of rice/wheat being given.
IT initiatives ICEDASH, ATITHI	4th November 2019	ICEDASH - an Ease of Doing Business monitoring dashboard for improved monitoring of customs clearance of imported goods. ATITHI - a mobile app used for facilitating hassle-free, faster arriving and enhance the experience of international tourists international passengers.
<u>Sabka Vishwas(Legacy Dispute Resolution) Scheme</u>	1st September 2019	To resolve all disputes relating to the erstwhile service tax and central excise acts, which are now subsumed under GST, as well as 26 other indirect tax enactments
<u>PM Jan Dhan Yojna</u>	9 May 2015	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.
<u>PM Jeevan Jyoti Bima Yojana</u>	9 May 2015	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. The annual premium amount for this scheme is Rs 330.
<u>PM Suraksha Bima Yojana</u>	9 May 2015	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.
<u>Atal Pension Yojana</u>	9 May 2015	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.
<u>PM Mudra Yojana</u>	8 April 2015	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	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.
<u>PM Vaya Vandana Yojana</u>	21st July 2017	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,	Launched by SIDBI in 115 Aspirational Districts identified by NITI Aayog To create and strengthen the 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
<u>Sovereign Gold Bonds Scheme</u>	2019 -20	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.
<u>Aam Admi Bima Yojana</u>	2015	It provides Death and Disability cover to persons between the age group of 18 yrs to 59 yrs.

		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	It is a New Indirect Tax Network (Systems Integration) of the Central Board of Excise and Customs (CBEC). It will help in the implementation of Goods and Services Tax (GST), an 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	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	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	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	It is the country's largest time-bound "upskilling" exercise for its employees to boost their efficiency. To upgrade the skillsets of 13 lakh-strong workforces of Indian Railways with a single drive spanning nine months.
Smart Freight Operation Optimisation & Real Time Information (SFOORTI)- App	2018	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	To enable travellers to lodge complaints and get solutions to the problems in real-time, the
Menu on Rails	2018	To facilitate seamless ordering of food
Rail Saarthi app	2017	To cater to various passenger requirements, including ticket booking, enquiry, on-board cleaning and ordering meal
Digital Interaction to Seek Help Anytime (DISHA)- Chatbot	2018	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
UMMID (Unique Methods of Management and treatment of Inherited Disorders)	September 2019	To help people who cannot afford expensive care for genetic disorders
Teacher Associateship for Research Excellence (TARE) scheme	2018	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	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 the US \$ 2000, one-time contingency allowance of Rs. 60,000/- to cover travel and visa fee.
Augmenting Writing Skills for Articulating Research, AWSAR	2017	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	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	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	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	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	To formulate and implement appropriate S&T Interventions for Sustainable Development through cluster approach in Uttarakhand.

MINISTRY OF COMMUNICATIONS

Scheme	Launched in/on	Objective
Tarang Sanchar-Portal	2017	A web portal of information sharing on Mobile Towers and EMF Emission Compliances, with a view to generating 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	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 an environment which promotes learning between States by sharing best practices and experiences. Department of Telecommunications (DoT) plans to establish more than 1,000 Sanchar Kaushal Vikas Pratisthan in future.
Pandit Deendayal Upadhyaya Telecom Skill Excellence Awards schemes	2017	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	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	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	To provide broadband connectivity to all 2.5 Lakh Gram Panchayats

MINISTRY OF CULTURE

Scheme	Launched in/on	Objective
Seva Bhoj Yojna	2018	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.
<u>Ek Bharat Shreshtha Bharat</u>	31 October 2016	Strengthen cultural relations of various parts of the country Celebrate unity in diversity culture of the nation Strengthen sentiments for National Unity Showcase rich heritage and culture, customs and traditions Establish long-term engagements and create an environment which promotes learning between States by sharing best practices and experiences.
<u>Sankalp Se Siddhi Programme- New India movement from 2017 - 2022</u>	2017	Envisages an India free of Poverty, Corruption, Terrorism, Communalism, Casteism and Un-cleanliness

Pravasi Teerth Darshan Yojana	22 January 2019	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.
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MINISTRY OF TRIBAL AFFAIRS

Scheme	Launched in/on	Objective
Adivasi Mahila Sashaktikaran Yojana	8th March 2020	For the economic development of eligible Scheduled Tribe Women to enhance their standard of life by providing financial independence. The scheme provides loans with an interest rate of 2% for the State channelizing agencies (SCA) and 4% for the beneficiaries.
Eklavya Model Residential Schools	2010	It is a Government of India scheme for a model residential school for Indian tribals (Scheduled Tribes, ST) across India.

MINISTRY OF YOUTH AFFAIRS AND SPORTS

Scheme	Launched in/on	Objective
Fit India School Grading System in Schools	24th November 2019	It will help students in school to stay fit from a very young age and make them physically and mentally healthy.
Pandit Deendayal Upadhyay National Welfare Fund For Sportspersons	1982	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
<u>Khelo India Scheme</u>	2017-18	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	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
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DigiYatra	2017	It is an industry-led initiative coordinated 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>	4th December 2019	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. Updation: Fourth Phase of UDAN Scheme To boost the connectivity to more remote and regional areas of the country, especially focus on Hilly states, North East Region, Ladakh, Jammu and Kashmir, and Islands.

MINISTRY OF TOURISM

Scheme	Launched in/on	Objective
Adopt a Heritage	2018	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	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
Ambedkar Hastshilp Vikas Yojana	July 2019	To transform these clusters in a time period of 3 years by ensuring self-sustainment of the Self Help Groups/artisans of these clusters.
"Silk Samagra" - Integrated Scheme for Development of Silk Industry (ISDSI)	2017	To sustain and strengthen the Sericulture activities in the country.
Amended Technology Upgradation Fund Scheme (ATUFS)	2016	There is a provision of one-time capital subsidy for eligible benchmarked machinery at the rate of 15% for garments and technical textiles segments with a cap of Rs. 30 crores 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	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	It is a comprehensive scheme for power loom sector development, simultaneously at over 45 locations in the country
Yarn Bank Scheme	2019	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 power loom weavers to enable them

		to purchase yarn at a wholesale rate and give the yarn at a reasonable price to the small weavers to avoid the middleman and local supplier's brokerage charge on sales of yarn.
Pradhan Mantri Credit Scheme	2017	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	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	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	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	To take Indian foreign policy and its global engagements to students across the country and also to look at diplomacy as a career option.
Know India Programme	8 January 2014	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	For training language experts towards creating a pool of 'Specialised Interpreters' for interpretation to and from the 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)	Phase I- 2015-19	To promote electric mobility and the scheme gives financial incentives for enhancing electric vehicle production and the

Electric Vehicles Scheme	Phase II- 2019-22	creation of electric transportation infrastructure.
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MINISTRY OF ELECTRONICS AND INFORMATION TECHNOLOGY

Scheme	Launched in/on	Objective
<u>Digital India Program</u>	2015	To Reach 800 Million Rural Citizens till 2019 Government Have to Build Massive Digital Infrastructure.

MINISTRY OF FOOD PROCESSING INDUSTRIES

Scheme	Launched in/on	Objective
Creation/Expansion of Food Processing & Preservation Capacities (CEFPPC) scheme	25th November 2019	To reduce the wastage of food by increasing the processing and preservation capacities and modernisation/ expansion of existing food processing units.
<u>PM- Kisan SAMPADA</u> (Scheme For Agro-Marine Processing And Development Of Agro-Processing Clusters)	2017	To supplement agriculture, modernize processing and decrease agri-waste To give a renewed thrust to the food processing sector in the country
<u>Nivesh Bandhu Portal</u>	2017	To cater to both domestic operations and food imports Enabling environment for businesses to operate

MINISTRY OF LAW & JUSTICE

Scheme	Launched in/on	Objective
<u>Tele-law</u> portal and app	2017	To facilitate the 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	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
<u>Atal Bhujal Yojana</u>	7 February 2019	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 Yojana	2015-16	Making quality medicines available at affordable prices for all, particularly the poor and disadvantaged, through exclusive outlets "Pradhan Mantri Bhartiya Janaushadhi Kendras", so as to reduce out of pocket expenses in healthcare.
Pharma Jan Samadhan	2015	For redress of consumers' grievances relating to pricing and availability of medicines. Empowering the common man. To help both consumers as well as the pharma industry.

MINISTRY OF MSMES

Scheme	Launched in/on	Objective
Khadi Rumal	17th December 2019	'Khadi Rumal' being stitched by militancy affected women of Jammu and Kashmir to provide employment to the women in the terrorist affected areas as well as create employment opportunities for militancy affected families of J&K.
Solar Charkha	April 2018	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	It is an exclusive skill development programme for rural women artisans in the coir sector. Training is provided in the spinning of coir yarn. The scheme envisages distribution of motorized rates/motorized traditional rates and other coir processing equipment 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	It is a credit-linked subsidy scheme, which provides assistance for setting up of coir units with a maximum cost of project up to Rs.10 lakhs plus working capital, which shall not exceed 25% of the project cost.
Prime Minister's Employment Generation Programme (PMEGP)	2008	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	For making Traditional Industries more productive and competitive by organizing the Traditional Industries and artisans into clusters.
A Scheme for Promoting	18 March	To promote Innovation & Rural Entrepreneurship through rural Livelihood

Innovation, Rural Industry and Entrepreneurship (ASPIRE)	2015	Business Incubator (LBI), Technology Business Incubator (TBI) and Fund of Funds for start-up creation.
Market Promotion Development Assistance	2015	It has been modified as MPDA scheme formulated as a unified scheme by merging different schemes/sub-schemes/components of different Heads implemented in the 11th Plan, namely, Market Development Assistance, Publicity, Marketing and Market Promotion.

MINISTRY OF MINORITY AFFAIRS

Scheme	Launched in/on	Objective
Padho Pardesh	2013-14	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	It is an exclusive skill development programme for rural women artisans in the coir sector. Training is provided in the spinning of coir yarn. The scheme envisages distribution of motorized ratts/motorized traditional ratts and other coir processing equipment 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	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	Upgrading the Skills and Training in Traditional Arts/Crafts for Development- USTTAD To preserve the rich heritage of traditional arts/crafts of minorities and build the capacity of traditional artisans/craftsmen
<u>Nai Manzil</u>	2015	For making Traditional Industries more productive and competitive by organizing the Traditional Industries and artisans into clusters.
<u>Nai Udaan</u>	2013-14	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 a maximum of 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	To empower and instil 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.
<u>Naya Savera</u>	2017	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.
<u>Jio Parsi</u>	2013-14	To reverse the declining trend of the Parsi population by adopting a scientific protocol and structured interventions to stabilize their population and increase the population of Parsis in India.

Hamari Dharohar	2014-15	To preserve the rich heritage of minority communities in the context of Indian culture.
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NITI AAYOG AND AYUSH

Scheme	Launched in	Objective
<u>Atal Innovation Mission (AIM) including Self-Employment and Talent Utilization (SETU)</u>	2016	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	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	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>Super-75 Scholarship Scheme and Tejaswini Scheme</u>	Jammu and Kashmir	To support the education facilities to the meritorious girls from poor families and women entrepreneurship.
<u>'Maa Scheme'</u>	West Bengal	The state government will provide subsidized cooked meal to the poor people at the cost of Rs 5.
<u>'PANKH Abhiyan'</u>	Madhya Pradesh	The CM of the state also declared scholarships of Rs 6.47 crore for 26,099 girls under Ladli Laxmi Yojana.
<u>'One School One IAS' Scheme</u>	Kerala	To provide free coaching classes for civil services and other competitive examinations to 10,000 meritorious who are not financially stable across the state.
<u>'Launch Pad Scheme'</u>	Madhya Pradesh	For boys and girls who have completed 18 years of age and aims to offer employment opportunities to them in order to make them self-reliant.
<u>'Varasat' Campaign</u>	Uttar Pradesh	To tackle disputes related to property & land in rural areas of the state.
<u>SEHAT Health Insurance Scheme</u>	Jammu and Kashmir	To provide free cashless treatment to the residents of J&K by providing them health cover of up to Rs 5 lakhs.
<u>'Jagananna Jeeva Kranthi' Scheme</u>	Andhra Pradesh	To distribute 2.49 lakh sheep and goats to SC, ST women belonging to the age group between 45-60 years in order to improve their standard of living.
<u>YSR free Crop Insurance Scheme</u>	Andhra Pradesh	This scheme, Rs 1,252 crores will be credited directly into bank accounts of 9.48 lacs of farmers.
<u>One-time Settlement Scheme</u>	Goa	To provide waivers for the pending electricity bill payments.

<u>YSR Bima Scheme</u>	Andhra Pradesh	The scheme will offer insurance cover to the beneficiary in case of death or accident of their family members.
<u>Swanirbhar Nari: Atma Nirbhar Assam</u>	Assam	The scheme aims to empower women who are economically backward in Assam. The scheme is said to be beneficial to around 4 lakh families.
<u>Mukhya Mantri Saur Swarojgar Yojana</u>	Uttarakhand	To boost self-employment capability in youth and promote the production of Green Energy.
<u>Pathashree Abhijan Scheme</u>	West Bengal	This scheme will conduct road repair activities for more than 7000 stretches of roads comprising 12,000 km in the state.
<u>Mukhyamantrir Grammya Paribhan Achoni Yojana</u>	Assam	Under this yojana, light motor vehicle service will be provided villages of Assam in order to improve rural connectivity and to generate employment.
<u>Moksha Kalash Yojana 2020</u>	Rajasthan	To offer free bus travel to two members of the family of the deceased to immerse ashes of their loved ones in the river Ganga at Haridwar.
<u>Mukhya Mantri Kisan Kalyan Yojana</u>	Madhya Pradesh	Under this yojana, the farmers who are getting Rs 6000 per annum, will be getting additional finance support of Rs 4000. Thus, the state farmers, will be getting Rs 10,000 as annual financial support.
<u>Mukhyamantri Mahila Utkarsh Yojana</u>	Gujarat	Under this yojana, a Joint Liability and Earning Group (JLEG) will be formed. Around 50,000 JLEG will be formed in the rural and urban areas of the state. Each group will be comprised of 10 women members.
<u>Piggery Mission</u>	Meghalaya	To reduce annual import of pork to Rs 150 crore and to make Meghalaya Aatma Nirbhar in pork production in the upcoming 3 years.
<u>Major Dhyan Chand Vijaypath Yojana</u>	Uttar Pradesh	Under this yojana, road connectivity will be established upto the houses of 19 international players.
<u>Orunodol Scheme</u>	Assam	To financial support of Rs 830 per months will be credited to the bank account of a female person of the family.
<u>Mukhya Mantri Kisan Sahay Yojana</u>	Gujarat	Kharif crop cultivating farmers will not have to pay any single amount of premium or neither they will have to go with the registration process for the yojana.
<u>YSR Cheyutha Scheme and YSR Asara Scheme</u>	Andhra Pradesh	To provide benefit to the rural economy of the state which will help them to tackle the economic crisis during the pandemic situation of COVID-19.
<u>Nekara Samman Yojana</u>	Karnataka	To build this scheme, the state government has allotted Rs 10.96 crore.
<u>Balaram Yojana</u>	Odisha	To provide agricultural credit of Rs 1040 crore to landless farmers who are facing problems due to COVID-19.
<u>Mukhyamantri Matru Pushti Uphaar</u>	Tripura	The aim of this scheme is to provide nutritious food and kits to pregnant and lactating women.
<u>Ektu Khelo, Ektu Padho</u>	Tripura	The aim of this scheme is to inculcate activity-based learning in students.
<u>Indira Rasoi Yojana</u>	Rajasthan	The aim of this scheme is to feed the poor people of the state with food. The state government will ensure that 'no one sleeps hungry'.
<u>Jagananna Chedodu Scheme</u>	Andhra Pradesh	The scheme will provide onetime financial assistance of Rs 10,000 each to the tailors, barbers and washermen who were under 60 years

		of age and has suffered a loss due to coronavirus.
<u>Mukhyamantri Swarozgar Yojana</u>	Uttarakhand	To provide employment opportunities to the youth especially entrepreneurs returning to the state, to the skilled and non-skilled artisans, handicrafts and unemployed youths.
<u>Rozgar Setu Yojana</u>	Madhya Pradesh	To support and provide employment and employment based skills to migrant workers who has returned to the state in the COVID-19 situation.
<u>Rajiv Gandhi Kisan Nyay Yojana</u>	Chhattisgarh	Under this scheme, depending on registered area and area under cultivation during Kharif crop season 2019, Rs 10,000 per acre will be deposited in the bank accounts of farmers as agriculture assistance grant for sowing crops such as paddy, maize and sugarcane.
<u>Aatma Nirbhar Gujrat Sahay Yojana</u>	Gujarat	To the lower-middle-income group. The scheme provides interest subsidy, moratorium, and collateral-free loan up to Rs 1 lakh. In this scheme, Rs 1 lakh loan amount will be provided at a 2% annual interest rate to around 10 lakh people.
<u>MatirSmristi' Scheme</u>	West Bengal	To make utilization of 50,000 acres of barren land in 6 districts namely Bankura, Birbhum, Purulia, Jhargram, West Burdwan and West Midnapore of West Bengal.
<u>FIR AapkeDwar Yojana</u>	Madhya Pradesh	Under this Yojana, person would not be required to visit the police station to lodge an FIR.
<u>Nigah Scheme</u>	Himachal Pradesh	To properly sensitize and educate family members of people coming from other states so that social distancing is effectively maintained.
<u>Mukhya Mantri Shahari Rojgar Guarantee Yojna</u>	Himachal Pradesh	To improve the economy of the state affected by the Coronavirus. The Yojna will provide 120 days of employment to those living in urban areas.
<u>Free Health Insurance Scheme</u>	Maharashtra	To grant free health insurance scheme to all citizens, Maharashtra Govt has become the first state in India to do this.
<u>Jeevan Amrit Yojana</u>	Madhya Pradesh	To boost immunity system of citizens of the state in order to fight novel coronavirus.
<u>Jagananna Vidya Deevena Scheme</u>	Andhra Pradesh	Under this scheme, fee reimbursement will be credited directly to mothers' accounts instead of college accounts in the coming academic year 2020-21. The scheme over Rs.4,000 crore of funds have been released along with Rs.1880 crore towards the pending amount left by the earlier government.
<u>Jivan Shakti Yojana</u>	Madhya Pradesh	To provide an earning source for women as well as the womens will helpful to provide the protective masks to the community and health workers amidst COVID-19.
<u>Student Health Card Scheme</u>	Jammu and Kashmir	To ensure the good health of every school-going children. To ensure full medical coverage of over 12 lakh students enrolled in government schools from Class I to XII in the Union Territory of Jammu and Kashmir.
Cyber Safe Initiative	Maharashtra	To spread awareness about the protection of women and children from cyber-crimes and also create awareness about laws on cybercrime.
<u>Arundhati Swarna Yojana</u>	Assam (on 1st January	To strengthen women empowerment and reduce child marriage.

	2020)	
Odisha Mo Parivar (Odisha, my family) initiative	Odisha	To encourage the environment protection, motivating for blood donation and help Odias stranded in other states and foreign countries.
Mukhya Mantri Krishi Aashirwad Yojana	Jharkhand	For doubling farmer's income in the upcoming 4 years (2022) by improving the financial situation of farmers and by providing them with investment support for the Kharif season.
<u>Krishi Rin Samadhan Yojana</u>	Madhya Pradesh	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.
'Vahli Dikri Yojana'	Gujarat	The state government would pay to every girl child an amount of Rs 4000 at the time of admission to 4th Standard, Rs 6000 during admission in 9th standard. Also, provide Rs 1 lakh for taking admission for higher education and another 1 lakh would be provided at the time of marriage.
Emissions Trading Scheme	Gujarat	Aimed to cut particulate air pollution and facilitate robust economic growth.
<u>KALIA (Krushak Assistance for Livelihood and Income Augmentation) Scheme</u>	Odisha	For Households: Government will support the households with a unit cost of Rs 12,500 for various activities like mushroom cultivation, goat rearing, poultry farming and fishery. For Farmers: A small farmer who owns 2.5 acres to 5 acres of land and marginal farmer who owns less than 2.5 acres of land are eligible for this scheme. For the family: Eligible family will get Rs 5,000 each in the Kharif and Rabi seasons, for five cropping seasons between 2018-19 and 2021-22.
<u>Mukhyamantri Yuva Swavalamban Yojana</u>	Gujarat	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	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	The 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	To boost the IT (Information Technology) sector for Entrepreneurs.
<u>Monthly Pension Scheme for Media Persons</u>	Haryana	Under this scheme, a state government will give Rs 10000 as a monthly pension to each media professionals.
<u>Atal Mahaapahan Vikas</u>	Maharashtra	To support and promote non-banking business in a state

<u>Abhiyan</u>		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	To provide direct fertilizer benefit transfer to farmers. To bring transparency in the subsidy scheme
<u>Bhavantar Bharpai Yojana</u>	Haryana	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	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	To provide medical treatment to the people of the Above Poverty Line (APL) at Rs. 1200 premium per annum.
<u>Atal Amrit Abhiyan</u>	Assam	The scheme deals with providing health insurance against 437 illnesses including 5 critical diseases.
<u>Nagar Uday</u>	Madhya Pradesh	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>Ama Ghare LED Scheme</u>	Odisha	About 95 lakh families will get four 9-watt LED bulbs for free of cost. Rs. 5 lakh will be given to the best panchayat in each block every month for organising PEETHA.
<u>Barista Bunkar Sahayata Yojana</u>	Odisha	This scheme is aimed at providing financial assistance to the 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
22-member inter-ministerial committee to strengthen capital goods sectors	Ministry of Heavy Industries & Public Enterprises	Arun Goel
20-member advisory committee	Reserve Bank of India (RBI)	Usha Thorat
A national level committee for reform in criminal law	Ministry of Home Affairs (MHA)	Ranbir Singh
The Expert Committee on Vaccine Administration	NITI Aayog	Dr V K Paul
Women's Selection Committee	Board of Control for Cricket in India (BCCI)	Neetu David
A three-member committee has been set up to review the effective utilisation of the Armed Forces Headquarters Civil Services (AFHQ CS) cadre	Defence Ministry	Lt. Gen. DB Shekatkar
SC Forms Committee to Draft Mediation Law	Supreme Court	Niranjan Bhat

<u>The committee has suggested and recommended financial parameters which focus on resolutions plans under the 'Resolution Framework for COVID 19 related Stress'.</u>	Reserve Bank of India	K V Kamath
<u>11 empowered groups to ensure a comprehensive and integrated response to COVID-19</u>	Government of India	PM Narendra Modi
<u>To establish the Infrastructure Investment Trust (InvIT) committee, which will be India's first government or semi-government trust</u>	National Highway Authority of India (NHAI)	Dr Sukhbir Singh Sandhu
<u>Empowered Committee to review coordination between various stakeholders for COVID-19 related response activities</u>	NITI Aayog	Amitabh Kant
<u>High-level technical committee of Public Health Experts for COVID-19</u>	NITI Aayog	Dr V K Paul
<u>16-Member Governance panel/Committee</u>	Insurance Regulation and Development Authority (IRDAI)	Pravin Kutumbe
<u>A committee to decide modalities of Kisan Rail.</u>	Union Government of India	Nirmala Sitharaman
This Committee will advise and provide professional support— on a request from the IBBI or on its own volition—on any matter relating to the Corporate Insolvency resolution and liquidation dealt with by the Board under the Insolvency and Bankruptcy Code 2016	Insolvency regulator IBBI	Uday Kotak
To facilitate interaction, cooperation, and coordination amongst various public sector science communication institutions and agencies.	Department of Science & Technology	Prof. Ashutosh Sharma
11-Member committee to reform the Drug Regulatory System	Ministry of Health and Family Welfare (MoHFW)	Rajesh Bhushan
A five-member group on Defence and Internal Security to study whether a separate mechanism should be organised for the funding of defence and internal security and if yes, then how this mechanism could be operationalised	Fifteenth Finance Commission	N.K. Singh
Report on RBI Surplus Funds	RBI	Bimal Jalan
A three-member panel to oversee the implementation of bifurcation of Jammu and Kashmir into two Union Territories	Union Government	Defence Secretary Sanjay Mitra
A committee to review levies, including spectrum usage charge (SUC), and promote ease of doing business	Telecom Minister Ravi Shankar Prasad	Telecom Secretary Aruna Sundararajan
A Committee to review the Defence	Defence Minister Rajnath Singh	Director General (Acquisition)

Procurement Procedure to strengthen 'Make in India'.		
To ensure that the performance of the Indian athletes is optimised in Olympics and other multidisciplinary events.	Union Minister of Sports	Kiren Rijiju
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 House of Parliament.	Lok Sabha Speaker	Lal Kishan Advani
Bhaskar Ramamurthy Committee to suggest changes to JEE (Advanced) in the wake of an	Union Ministry of Human Resource Development (HRD)	Bhaskar Ramamurthy.

inadequate number of candidates qualifying the entrance test.		
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 on implementation of the 7th pay commission in educational institutions	Ministry of Human Resource Development	Kewal Kumar Sharma
To establish a regulated wholesale argi-	State Government	Mr. Ashok dalwai

market at a distance of every 80 km		
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 shrikrishna
To review the institutionalization of arbitration mechanism	Ministry of Corporate Affairs (MCA)	Justice B N shrikrishna
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, and for submission of a report for a new national mineral policy.	Government of India	K Rajeswara rao
To enhance combat capability and	Central Government of India	shekatkar committee

rebalancing defence expenditure of the armed forces		
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. within three months its constitution	Tamil Nadu Government	A. Arumughaswamy
Union govt. setup an alternative mechanism panel headed by finance minister arun	Department of Telecom	Arun jaitley

jaitley, to consider and oversee mergers among the India's public sector banks		
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 insided UAE's actions violate its rights and those of other countries by denying freedom of transit to Qatar. The UAE said the measures are allowed according to an	WTO	WTO

exception under WTO rules for national security reasons		
To insect 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 sectors 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 sandbox to foster financial technology innovation and a standalone data protection law	RBI	SUDARSHAN SEN

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 Minority Affairs	Union government	AFZAL AMANULLAH
6 member advisory group set up by the Ministry of Finance to recommend changes	GST Council	GAUTAM RAY

to the GST		
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 India	President of India	G ROHINI
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 Institution in Banks	Government of India	R.H. Khan
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: MARCH 2021

NSE TO SETUP IBX AT GIFT CITY, GUJARAT

- The National Stock Exchange (NSE) has signed MoU with various entities to set up an International Bullion Exchange (IBX), clearing corporation and depository at Gujarat International Finance Tec (GIFT) City in Gujarat.
- The MoU is signed to fulfil the motto of GOI, 'to make India a price setter in bullion through GIFT International Finance Service Centre (IFSC) and in accordance with the International Financial Services Centres Authority (Bullion Exchange) Regulations, 2020 and other applicable laws'.

'SBI INTERNATIONAL ACCESS-US EQUITY FOF'

- The SBI International Access-US Equity FoF is an open-ended Fund of Fund (FoF) that invest in MF schemes or ETFs (Exchange Traded Fund) that invest in US markets.
- It is opened from 1st March and is valid till 15th March 2021.
- The investment scheme would be Amundi Funds-US Pioneer Fund which benchmarks with the S&P 500 Index and has assets under management of \$2.5 billion as of 31st Jan 2021.

GOI AMENDS INSURANCE OMBUDSMAN RULES 2017

- The amendments are made with an aim to improve the working of the Insurance Ombudsman mechanism and to have a resolution of complaints in the insurance sector in a timely, impartial and cost-effective manner.
- The Insurance broker is also brought under the Ombudsman mechanism and the Ombudsmen will now have the power to pass awards against insurance brokers as well.
- The Ombudsman mechanism which was managed and administered by the Executive Council of Insurer, upon amendments it is renamed as Council for Insurance Ombudsmen.

EXIM BANK INKED SOFT LOAN PACT WITH ESWATINI

- The Export-Import Bank of India (Exim Bank) has signed a soft loan pact with Eswatini (Swaziland) on behalf of the GOI.
- Both the entities have signed a soft loan pact of USD 10.40 million (Rs 75.99 crore).
- The loan pact is signed to support the construction at disaster sites in the Kingdom of Eswatini (Swaziland).

‘BUSINESS KISHT SURAKSHA’—HDFC ERGO GENERAL INSURANCE

- ‘Business Kisht Suraksha’ is an insurance cover that offers financial protection to the balance sheets of Microfinance Institutions, financial institutions and banks in the case of any natural calamity or disasters.
- This insurance cover was launched with an aim to reduce the negative impacts on balance sheets which occur due to non-payment of EMIs by the borrower, or due to natural calamity like earthquake, cyclones and floods.
- This insurance cover will thus protect financial institutions against increasing NPAs due to natural calamities and disaster conditions.

‘SMARTUP UNNATI MENTORING PROGRAMME’—HDFC BANK

- The programme aims to support women entrepreneurs. It was launched to mark the celebrations of International Women’s Day.
- Under this programme, HDFC bank’s senior women leaders and experts from various domains will provide mentorship to women entrepreneurs to achieve their business goals.
- Initially, the programme aims to offer mentorship to more than 3,000 women entrepreneurs.

‘YES ESSENCE’—A WOMEN CENTRIC SERVICE

- The ‘Yes Essence’ will provide preferentially-priced loans and healthcare benefits to women.
- It is launched to the women who belong to various segments like homemakers, salaried professionals, entrepreneurs and senior citizens.
- The service covers the lifestyle, wellness, education, protection and investment areas of women.

OECD PREDICTS INDIA’S GDP GROWTH AT 12.6% FOR FY22

- The Organisation for Economic Co-operation and Development (OECD) has projected that India’s GDP to grow at 12.6% in FY22.
- As per the organisation, this growth will be the highest among G20 countries.
- Also, OECD has raised India’s growth estimate for FY22 by 4.7% from 7.9% which was projected in Dec 2020.

RBI HAS TAKEN IDBI BANK OUT OF PCA FRAMEWORK

- The Reserve Bank of India (RBI) has taken out IDBI Bank from the Prompt Corrective Action (PCA) framework as enhanced regulatory supervision by RBI.
- In May 2017, RBI had inducted IDBI Bank into PCA because of increased risk-weighted assets.
- The IDBI was taken out of the framework after 4 years because of its improved financial performance. IDBI Bank is owned by the Life Insurance Corporation of India.

‘WEAR N PAY’ – CONTACTLESS PAYMENT WEARABLE DEVICE

- This range of devices linked to the customers’ bank account and thus perform like a regular debit card.
- The devices are available in various forms like the band, Key chain and watch loop with the starting price of Rs 750.
- Users need to wave the device at a POS machine for transactions up to Rs 5,000 and for transactions for more than Rs 5000, a PIN is required.

EXPERTS BY SEBI TO EXAMINE FEASIBILITY OF SPACS

- The Securities Exchange Board of India (SEBI) has constituted a committee of experts to examine the feasibility in order to implement Special Purpose Acquisition Companies (SPACs).
- The committee is set up under SEBI's Primary Market Advisory Committee (PMAC).
- The main moto to examine SPACs is to boost the funds in an initial public offering (IPO), which will be used to identify and merge with the target company.

BANKS TO IMPLEMENT IMAGE BASED CTS SYSTEM—BY RBI

- The Reserve Bank of India (RBI) has asked all banks in the country to implement an image-based Cheque Truncation System (CTS) in their all branches.
- The RBI has also framed the deadline for the same i.e. till 30th Sep 2021.
- The image-based CTS will help in the faster settlement of cheques thus giving a better customer experience.

RBI IMPOSED RS 2 CRORE PENALTY ON SBI

- The penalty was imposed for contravention of certain provisions of Section 10 of the Banking Regulation (BR) Act, 1949.
- The penalty was also imposed for not following the specific directions issued to SBI on payment of remuneration to employees in the form of commission.
- As per the RBI's BR Act section 10 (1) (b) (ii), it is mandated that no banking company shall employ or continue the employment of any person whose remuneration or part of the remuneration takes the form of commission or of a share in the profits of the company.

INDIA'S GDP TO GROW 5% IN FY 2021-- UNCTAD

- The UN Conference on Trade and Development (UNCTAD) has estimated that the Indian economy to contract by 6.9% in FY2020 amidst COVID-19, is forecast to record a 'stronger recovery', with growth by 5% in FY 2021.
- It has also estimated that the global economy to grow by 4.7% in FY 2021
- The accumulated real income loss relative to the pre-COVID-19 trend, 2020-2021 (% of GDP) for India is 27.7 per cent.

'IOB TRENDY' SAVING ACCOUNT BY INDIAN OVERSEAS BANK

- To have an IOB Trendy account, the customer should be between the age of 21-38 years. The account can be opened in a self or joint manner. In the case of a joint account, the primary holder has to be a millennial at the time of account opening.
- The 'IOB Trendy' comes up with no 'Opening Balance' requirement, therefore no charges will be levied for the first month for non-maintenance of balance.
- The customer needs to maintain a daily minimum balance of Rs 10,000 or a daily minimum balance of Rs 5000 and a digital turnover (transactions using IOB ATM / CDM / IOB Mobile Banking or Internet Banking fund transfer / IOB UPI transactions or IOB Debit card POS transactions) of a minimum of Rs 2000 per month.

SEBI ANNOUNCED TO EASE LISTING NORMS FOR STARTUPS

- The Securities and Exchange Board of India (SEBI) announced to ease the eligibility and listing criteria particularly on Innovators Growth Platform (IGP) to help the startups.
- The SEBI has also made amendments to SEBI regulations like the Delisting of Equity Shares and Alternative Investment Funds.
- Currently, for a company to list on IGP need to have 25% pre-issue capital for at least two years by an institutional investor and other large investors. Now, this is revised to one year by SEBI.

‘DISTRIBUTOR TO RETAILER’ (D2R) FINANCE-- BHARATPE

- It is launched to grant instant liquidity to SMEs and empower SMEs in India.
- The D2R Finance offers collateral-free loans of upto Rs 50 lakhs for a tenure of 7 days to 30 days at low-interest rates and zero processing charges.
- The product will address the credit gap which is being faced by the SME sector.

KBL SMART TRADE

- The KBL Smart Trade will allow the customers of Karnataka Bank to access IIFL Securities Demat and Trading account solution to serve their capital market needs.
- This will also help the customers to open a paperless, online trading account with IIFL Securities.
- The KBL Smart Trade is a two-in-one type of account facility i.e. it possesses combined features of a Demat and Trading account.

‘UNI-CARBON CARD’

- Union Bank of India launched the ‘UNI-CARBON CARD’ which is co-branded by HPCL in NPCI’s Rupay platform.
- This card will create an opportunity to add the value of benefits to the bank’s customers.
- The UNI-CARBON CARD is a contactless tap and goes type of card. It is also termed as National Common Mobility Card (NCMC).

BANKING AND FINANCIAL AWARENESS DIGEST: FEBRUARY 2021

UNION BUDGET 2021-22

- The Union Budget 2021-22 was presented by Union Finance Minister (FM), Nirmala Sitharaman on 1st Feb 2021.
- Union Budget: It is the yearly financial report which estimates income and expenditure to frame future policies for the government in order to achieve sustainable growth and development of the country.
- The total COVID-19 support measures amount to 13% of GDP. Also, total COVID-19 support measures by GOI and RBI amounts to Rs 27.1 lakh crore.
- **The union budget proposals were based on 6 pillars:** (1) Health and Wellbeing (2) Physical & Financial Capital, and Infrastructure (3) Inclusive Development for Aspirational India (4) Reinvigorating Human Capital (5) Innovation and R&D (6) Minimum Government and Maximum Governance
 - **(1) Health and Wellbeing:** The budget outlay for this pillar is Rs 2,23,846 crore for 2021-22. The FM announced new centrally sponsored scheme named as PM Aatma Nirbhar Swasth Bharat Yojana, with an outlay of about Rs 64,180 crore over 6 years. This scheme is in addition to the National Health Mission and aims to develop the capacities of health care systems to detect and cure new and emerging diseases.

- For the COVID-19 vaccines, the FM announced the allotment of funds of Rs 35,000 crore. The Union Budget session also observed the launching of Mission Poshan 2.0 to strengthen the nutritional delivery content. The Mission Poshan 2.0 is formed by merging Supplementary Nutrition Programme and the Poshan Abhiyan.
- The Jal Jeevan Mission will be launched to provide water supply in all 4,378 Urban Local Bodies with 2.86 crore household tap connections and liquid waste management in 500 AMRUT cities. For this, Rs 2,87,000 crore are allotted for a period of 5 years. For Swachh Bharat Mission, the total financial allocation of Rs 1,41,678 crore over a period of 5 years was allotted by FM.
- The FM announced vehicle scrapping policy for the phased out old and unfit vehicles. Under this, Vehicles will have to undergo a fitness test, which is 20 years for passenger vehicles and 15 years for commercial vehicles. This Fitness testing policy will create employment opportunities and will provide a cleaner environment as the old and unfit vehicles which are one of the major sources of air pollution will be scrapped out. This will lead to an increase in demand for cleaner vehicles.
- **(2) Physical & Financial Capital, and Infrastructure:** To achieve the goal of USD 5 trillion economies by enhancing manufacturing sector, the FM announced the PLI (Production Linked Incentive) schemes for 13 sectors. In this regards, Rs.1.97 lakh crore is allotted.
 - To boost the textile industry, a scheme of Mega Investment Textiles Parks (MITRA) will be launched in addition to the PLI Scheme. Total 7 Textile Parks will be launched over 3 years.
 - FM also announced that the National Infrastructure Pipeline (NIP) is expanded to 7,400 projects which were earlier 6835 projects. Up till now, 217 projects of Rs 1.10 lakh crore are completed under NIP. Also, to fund new infrastructure projects, gov. will introduce a bill which will set up Development Financial Institution (DFI) with a sum of Rs 20,000 crore to capitalize on this institution. Rs 5 lakh crore will be lent by DFI for 3 years to fund the long term infra projects.
 - The measures taken in a view of monetisation are: (a) NHAI and PGCIL each have sponsored one InvIT to attract the investors. Five operational roads of Rs 5,000 crore are being transferred to the NHAI InvIT. Similarly, transmission assets of a value of Rs 7,000 crore will be transferred to the PGCIL InvIT. (b) Railways will be monetized with Dedicated Freight Corridor assets for operations and maintenance, after commissioning. Other ore infrastructure assets like Oil and Gas Pipelines of GAIL, IOCL and HPCL, Other Railway Infrastructure Assets, AAI Airports in Tier II and III cities, CPSEs Warehousing Assets and Sports Stadium will be rolled out under the Asset Monetization Programme.
 - The Ministry of Road Transport and Highways is provided with an enhanced outlay of Rs. 1,18,101 lakh crore. The GOI will provide Rs 1.03 lakh crore for National Highway Projects in Tamil Nadu; Rs 65,000 core for National Highway Projects in Kerala; Rs 25,000 crore for National Highway Projects in West Bengal.
 - Rs 1.1 lakh crore for Indian Railways are allotted by Finance Ministry. The government will launch a new scheme with an outlay of Rs 18,000 crore to support augmentation of public bus transport services. Also, 'MetroLite' and 'MetroNeo' technologies will be used to offer metro rail facility at a cheaper cost to the passengers. Also, Rs 3,05,984 crore over 5 years are allotted for the power distribution sector scheme.
 - The Ujjwala scheme will be extended to cover 1 crore more beneficiaries. The GOI will add-up 100 more cities for the next 3 years to the City Gas Distribution network. The UT of Jammu & Kashmir will be benefited with a gas pipeline project.
- **(3) Inclusive Development for Aspirational India:** With an aim to offer adequate credit to the farmers, the agricultural credit target of Rs. 16.5 lakh crore in FY22 is allotted.
- **(4) Reinvigorating Human Capital:** With respect to the National Education Policy, the GOI aims to add more than 15,000 schools to qualitatively strengthen under NEP. Also, 100 new Sainik Schools will be established in collaboration with NGOs. The FM stated to form the Higher Education Commission of

India, which will be an apex body having 4 separate vehicles namely standard-setting, accreditation, regulation, and funding. Also, a Central University will be set up in Leh, Ladakh. Around 750 Eklavya model, residential schools in tribal areas will be set up with an increase in the unit cost of each such school from Rs. 20 crore to Rs. 38 crore, and for hilly areas to Rs. 48 crore.

- **(5) Innovation and R&D:** GOI will launch National Language Translation Mission (NTLM) which will help the wealth of governance-and-policy related knowledge on the Internet to be made available in major Indian languages. This will also help to promote regional languages and increase in usage of the internet and thus to fulfill the vision of Digital India.
- **(6) Minimum Government and Maximum Governance:** FM stated that the forthcoming Census could be India's first digital Census, and thus has allotted Rs 3,768 crore for 2021. FM has stated an increase in customs duty on cotton to 10%, silk to 15% and auto parts to 15%. The Custom duty on solar lanterns is cut to 5%. The Custom duty on copper scrap cut to 2.5%.
 - The NRI's are allowed to operate One Person Companies (OPCs) in India with no paid-up capital and turnover restrictions, with a reduced registration timeline from 182 days to 120 days. The GOI will launch deep ocean mission with an outlay of more than Rs 4,000 crore over five years.
 - A relief of measure to the senior citizens is given by removing the need to file income tax returns for those aged over 75 years. The tax audit limit is raised from Rs 5 crore to Rs 10 crore.

UNION BUDGET 2021-22 (PART B)

- It describes the Tax Administration, Litigation Management and eases the compliance of Direct Tax Administration. It also mentions about custom duty rationalization as well as rationalization of procedures and easing of compliance. The following are the details for same.
- **Direct Tax Proposals:** The FM provided relief to senior citizens in the filing of income tax returns. The compliance burden on senior citizens who are of 75 years of age and above is reduced. The Senior citizens having an only pension and interest income as their income source are exempted from filing their income tax return. The budget also proposed to extend the eligibility period for a claim of the additional deduction for the interest of Rs. 1.5 lakh paid for a loan taken for the purchase of an affordable house to 31st March 2022.
 - Also to boost startups, FM announced an extension in the eligibility for claiming tax holiday for startups by one more year that is till 31st March 2022. To provide funds to the startups, the FM extended the Capital Gains exemption for investment in startups by one more year till 31st March 2022.
 - The budget mentions about a reduction in the time-limit for reopening of income tax proceeding from the current 6 years to 3 years in order to reduce compliance burden. However, in serious tax evasion cases, where there is evidence of concealment of income of Rs. 50 lakh or more in a year, the assessment can be reopened up to 10 years, once approved by Principal Chief Commissioner.
 - The Dispute Resolution Committee will be constituted with an aim to reduce litigation of small taxpayers. Anyone with a taxable income up to Rs. 50 lakh and disputed income up to Rs. 10 lakh is eligible to approach the Committee. Also, National Faceless Income Tax Appellate Tribunal Centre will be set up.
 - Also, to increase digital transactions and for those who mostly prefer digital transactions, the Budget proposes to increase the limit for tax audit from Rs. 5 Crore to Rs. 10 Crore.
 - To reduce the compliance burden on the small charitable trust who are undertaking educational institutions and hospitals, the Budget proposes to increase the limit on annual receipts for these trusts from Rs.1 Crore to Rs. 5 Crore for non-applicability of various compliances.
 - FM stated that late deposit of employee's contribution to the Provident Fund by the employer will not be allowed as the deduction to the employer. The advanced tax liability on the dividend income will arise after the declaration of payment of dividends.

- **Indirect Tax Proposals:** FM mentioned that artificial intelligence technology is deployed to identify tax evaders and fake billers, thus launching special drives against them. For the custom duty, FM announced the withdrawal of a few exemptions on parts of chargers and sub-parts of mobile phones further some parts of mobiles will move from “NIL” rate to a moderate 2.5%. The customs duty is reduced by 7.5% on semis, flat, and long products of non-alloy and stainless steel. Also, an exempting duty on steel scrap up to 31st March 2022 was announced by FM. To help textile industries, a uniform deduction of the BCD rates on Caprolactam, nylon chips and nylon fibre and yarn to 5% was announced. FM has stated an increase in customs duty on cotton to 10%, silk to 15% and auto parts to 15%. The Custom duty on copper scrap cut to 2.5%. The Custom duty on solar inverter is raised to 20% from 5% and on solar lanterns, it is raised from 5% to 15%. The Tunnel Boring Machines will be having a custom duty of 7%.

FEDFIRST – CHILDREN SAVING ACCOUNT

- The Federal Bank launched the Saving Account for Children named as ‘FedFirst’.
- The account is applicable for both resident and NRIs.
- The FedFirst Saving Account will help children to know the money management process and the importance of money.
- The account is made available with the feature of withdrawing daily cash of up to Rs 2500 from ATMs.
- The daily shopping limit of PoS or E-commerce is Rs 10,000.

GUIDELINES FOR LPCC BY AMCS—BY SEBI

- The capital markets regulator organisation, SEBI (Securities and Exchange Board of India) has released the guidelines to form Limited Purpose Clearing Corporation(LPCC) by Asset Management Companies (AMCs) of Mutual Funds (MFs).
- The guidelines illustrate that AMCs are supposed to contribute Rs 150 crore towards the share capital of LPCC.
- The contribution will be based on average AUM of debt oriented schemes for the FY 2019-20.

EXTERNAL PROFESSIONAL IT FIRMS TO AUDIT IT INFRA OF HDFC—RBI

- The Reserve Bank of India (RBI) has appointed an external professional IT firm to conduct a special audit of the IT infrastructure of HDFC Bank.
- The special audit will be conducted at the cost of the bank under 30 (1-C) of Banking Regulation Act 1949.
- The action of taking an audit is because HDFC bank had an outage in its internet banking, mobile banking and payment utilities in the last 2 years.

RBI MONETARY POLICY

- The RBI’s Monetary Policy Committee headed by RBI Governor Shaktikanta Das in their latest announcements stated to keep policy rates unchanged.
- The following are the policy rates:
 - Policy Repo Rate: 4% (b) Reverse Repo Rate: 3.35% (c) Marginal Standing Facility Rate: 4.25% (d) Bank Rate: 4.25% (e) Cash reserve Ratio: 3% (f) Statutory Liquidity Ratio: 18%
- Also, RBI has projected India’s GDP growth rate at 10.5% for FY 2021-22-in the range of 26.2% to 8.3% in the first half and 6% in the third quarter.

RBI ANNOUNCED TO SETUP COMMITTEE FOR URBAN CO-OPERATIVE BANKS

- The committee will be comprised of stakeholders who will help in framing the roadmap to strengthen the UCBs sector.
- The committee will also be responsible to enable faster resolution and rehabilitation of UCBs.
- An expert committee will also undergo a process of examination of UCBs.

RBI TO CONDUCT OMO OF RS 20,000 CRORE

- The Reserve Bank of India (RBI) announced that it will conduct Open Market Operations (OMOs) which amounts to Rs 20,000 crore.
- RBI announced that it will purchase 4 government securities (G-Secs) which cost to Rs 20,000 crore.
- The RBI will be purchasing long-term security maturing in 2024, 2028, 2030 and 2034.

IRDAI PANEL SUGGESTS INTRODUCTION OF ILIP

- The panel constituted by the Insurance Regulatory and Development Authority of India (IRDAI) has provided a recommendation to introduce Index-Linked Insurance Policies (ILIP).
- The working group committee examined the need for ILIP in India.
- Thus after the introduction of ILIP, a new product will be added to the other two insurance categories namely, Unit Linked Insurance Plan (ULIP) and Traditional Plans.

HEALTH ADVANTEDGE PRODUCT OF BHARTI AXA GENERAL INSURANCE

- The Health AdvantEDGE is the new health insurance plan of the organisation.
- The plan supports in healthcare and wellness need of the customers.
- The Health AdvantEDGE comes up with sum insured from Rs 2 lakhs to Rs 3 crore.

RBI'S RESTRICTIONS ON INDEPENDENCE CO-OPERATIVE BANK LIMITED, NASHIK

- The Reserve Bank of India (RBI) has imposed restrictions on withdrawals from Independence Co-operative Bank Limited, Nashik.
- The restrictions are imposed because of the lender's present liquidity position.
- The restrictions will remain in power for a six months period, with an effect from 10th Feb 2021.

INDIA'S GDP TO CONTRACT BY 7% FOR FY21

- As per the report, India's GDP to contract by 7% for the fiscal year 2021.
- Earlier it had estimated the GDP contraction at 7.4%.
- The report also estimated that the GDP growth for FY22 will be at 11%.

EXIM BANK TO GRANT USD 400 MILLION TO MALDIVES

- In this regard, the Exim Bank will be providing USD 400 million to the island nation.
- The announcement for same was made by Reserve Bank of India.
- The financial assistance will be provided through Line of Credit (LoC), which will be effective from 28th Jan 2021.

- The terminal utilisation period is 60 months after the scheduled completion date of the project.

INDIA'S GDP TO GROW AT 10.4% IN FY2022

- The India Ratings and Research (Ind-Ra) has estimated that India's economic growth will bounce to 10.4% in FY 2022.
- As per the rating agency, the GDP growth for Q1 to Q3 was negative, and it predicts the growth to be positive in Q4 at 0.3%.
- As per the agency, the government final consumption expenditure will grow to 10.1% in FY22 and the private final consumption expenditure will grow to 11.2% in FY22.

GOI TO INFUSE RS 3000 CR. INTO STATE OWNED GENERAL INSURANCE COMPANIES

- The Ministry of Finance, GOI has announced to infuse Rs 3000 crore into state-owned general insurance companies in the current quarter.
- This will lead to improving the financial status of these general insurance companies.
- The infusion of Rs 3000 crore will be done after the supplementary demands for grants is passed by Parliament which will reconvene on 8th March 2021.

OUTWARD FOREX REMITTANCE SERVICE OF KOTAK MAHINDRA BANK

- India's one of the leading private sector bank, Kotak Mahindra Bank launched its outward forex remittance service called 'Kotak Remit'.
- This service will allow the customers to directly send money to their loved ones living abroad from their phones.
- In order to use this service, the customers will not have to perform any physical documentation work for up to amount of \$25,000.

RBI SETS UP EXPERT PANEL TO STRENGTHEN UCBS

- The expert committee will examine the issues and will generate a roadmap to strengthen the UCBS sector.
- In this regards, the RBI has decided to form an eight-member committee which will be headed by former RBI Deputy Governor NS Vishwanathan.
- The expert panel will take stock of regulatory measures which were taken by the RBI and other authorities in concern to UCBS.

INDIA'S GDP TO GROW AT 13.5%-- NOMURA

- As per Japanese brokerage Nomura, India's GDP will grow at 13.5% in FY22.
- This estimation is because Nomura India Business Resumption Index (NIBRI) raised to 98.1 for the week ending 14th Feb 2021 from 95.9% in the previous week.
- Also, Nomura estimated that real GDP to contract by 6.7% in FY21 and for FY22 it will grow by 13.5%.

RBI PERMITTED RESIDENTS TO MAKE REMITTANCES UNDER LRS TO IFSCS

- The Reserve Bank of India permitted resident individuals to make remittances under the Liberalised Remittance Scheme (LRS) to International Financial Services Centres (IFSCs).

- This will help to strengthen the financial markets in the IFSCs and will enable an opportunity for resident individuals to diversify their portfolios.

RBI ISSUES DIRECTIONS FOR HOUSING FINANCE COMPANIES

- The Reserve Bank of India has issued directions for Housing Finance Companies under Sections 45L and 45MA of RBI Act, 1934 and Section 30, 30A, 32 and 33 of National Housing Bank Act 1987.
- The issued directions will be applicable to all the housing finance companies registered under section 29A of the National Housing Bank Act 1987.
- The issued directions are related to maintenance of liquidity coverage ratio, risk management, asset classification and loan-to-value ratio, among others, for housing finance companies (HFCs).

HSBC RAISES INDIA'S GDP FORECAST FOR FY 2021-22

- As per HSBC, India's GDP to be at 11.2% for FY 2021-22.
- Initially, it had an estimated GDP forecast of 9% for India.
- Also, for FY 2020-21, India's GDP forecast remains at 6.3%.

RBI CAPS WITHDRAWAL LIMIT FROM DECCAN URBAN CO-OPERATIVE BANK

- The Reserve Bank of India (RBI) has put a withdrawal cap of Rs 1000 from Deccan Urban Co-operative Bank.
- The RBI has barred Deccan Urban Co-operative Bank from granting new loans and accepting deposits because of its poor liquidity position.
- These impositions will remain for six months, as per RBI.
- As per RBI, 99.58% of customers of Deccan Urban Co-operative Bank are fully covered by the DICGC's Insurance Scheme. It will offer up to Rs 5 lakhs on bank deposits.

'NAMMA CHENNAI SMART CARD'

- India's one of the largest private sector bank, ICICI Bank has launched 'Namma Chennai Smart Card'.
- It is basically a Common Payment Card System (CPCS), which is powered by Ru-Pay.
- ICICI Bank has launched this smart card system in partnership with Greater Chennai Corporation (GCC) and Chennai Smart City Limited (CSCL).

SEBI INTRODUCES PRE-EXPIRY MARGINS TO RESTRAIN NEGATIVE PRICE SCENARIOS

- The pre-expiry margins will be applicable to certain commodities which are under the Alternate Risk Management Framework (ARMF).
- The SEBI will be introducing pre-expiry margins on cash-settled contracts from 1st April 2021. Under this, the commodities are deemed to be susceptible to possible near zero or negative price.
- The pre-expiry margins will be imposed during the last 5 trading days which will be prior to the expiry date so that they will raise by 5% daily.

INDIAN ECONOMY TO CONTRACT BY 8% IN 2020-21—BY NSO

- The National Statistical Office (NSO) has estimated that India's GDP to contract by 8% in FY 2020-21.

- Initially, it has projected GDP contraction to 7.7% for FY 2020-21.
- Also in the December quarter, the Indian economy will be expanded by 0.4%. With this, the economy will emerge from the recession which occurred due to the pandemic.

INDIA'S GDP TO CONTRACT BY 7% IN FY21—MOODY'S RATING AGENCY

- Moody's Rating Agency has projected that India's economy to contract by 7% for FY 2020-21.
- Initially, it had an estimated 10.6% contraction for the same.
- Also, the rating agency has projected that the Indian economy will grow to 13.7% for FY 2022 as compared to its previous estimation of 10.8%.

EXIM BANK EXTENDED LOC TO NICARAGUA

- The LoC was extended to have the replacement and supply of equipment of the High Technology Centre of Hospital Antonio Lenin Fonseca, Nicaragua.
- This will help to offer the best medical equipment support to the patients and will lead to having modern hospital infrastructure.
- This LoC will also lead have exported medical equipment from India.

SBI PARTNERED WITH JPMORGAN

- JPMorgan's blockchain network technology will allow SBI to make cross border transactions in a more seamless manner.
- This will also reduce transaction costs and time for the payment transactions.
- JPMorgan's new blockchain-based interbank data network, called 'Link' is joined by SBI.
- Link is a peer-to-peer network ecosystem that is operated by JPMorgan's blockchain.