



Government Schemes 2016-17

www.BankExamsToday.Com

Summary of all Government schemes launched in India during 2016-17

Contents

Deen Dayal Antyodaya	3
Start Up Village Entrepreneurship Programme	3
Rural Self-employment training Institute	4
Kayakalp - Award Scheme: All You Need To Know	4
Deen Dayal Upadhyay Grameen Kaushal Yojana	6
Important Sectors focused by DDUGKY	6
E-Nivaran : Online Tax-Related Grievance Redressal Scheme	8
Pradhan Mantri Surakshit Matritva Abhiyan	9
Skill India Mission: All You Need To Know.....	11
Pradhan Mantri Zero Deficit Zero Effect Scheme: Explained	12
Baristha Bunkar Sahayata Yojana: Explained.....	13
Pradhan Mantri Vittiya Saksharta Abhiyan.....	15
Pradhan Mantri Kaushal Vikas Yojana	16
Technology Acquisition and Development Fund.....	18
Better Than Cash Alliance Network	19
Sovereign Gold Bonds Scheme.....	20
Kalinga Shiksha Sathi Yojana	22
Pradhan Mantri Yuva Yojana.....	23
Kisan Credit Cards	25
Top Banks Providing Kisan Credit Card in India	27
Digi Dhan Vyapar Yojana: Key Points To Know	27
4 Projects Under Nava Kerala Mission	28
Lucky Grahak Yojana by NITI Ayog	30
MCLR : Marginal Cost of Funds Based Lending Rate- Explained	31
Aadhaar Enabled Payment System (AEPS) : At a Glance.....	32
Vasundhara Raje's Annapurna Rasoi Yojna	35
4 Insurance Schemes Launched for People with Disabilities (PwD).....	35
Swavlamban Health Insurance Scheme: All You Need To Know	37
Key Points Of Project Saksham for CBEC	38

Government Schemes 2016-17

Mission Bhagiratha : Safe Drinking Water Scheme - Explained	40
Various Skill Development Schemes for Minorities	41
Voluntary Disclosure and Surcharge Waiver Scheme: Key Features	42
Swachh Swasth Sarvatra Abhiyan: All You Need To Know.....	44
BHIM (Bharat Interface for Money): All You Need To Know.....	45
Nagar Uday Scheme: All You Need To Know	47
National Skill Development Mission (NSDM): Explaine	48
Atal Amrit Abhiyan - Health Insurance Scheme in Assam	50
National Youth Policy - Explained.....	51
Urja Ganga Yojana: All You Need To Know	52
Pradhan Mantri Ujjwala Yojana: All You Need To Know	55
National Apprenticeship Promotion Scheme: Explained.....	56
Deendayal Upadhyay Swaniyojan Yojana: Explained.....	58
Suryamitra Skill Development Program: Explained.....	59
Pravasi Kaushal Vikas Yojana: All You Need To Know.....	60
Skill Banks: All You Need To Know.....	61
Nayi Manzil Scheme: All You Need To Know	63
DeenDayal Upadhyaya Gram Jyoti Yojana: Key Points.....	64
Digi-Locker Scheme: All You Need To Know	65
NTR Arogya Raksha Scheme: Explained.....	66
Shyam Prasad Mukharjee Rurban Mission: Key Points	68
INSPIRE: Innovation in Science Pursuit for Inspired Research Program	69
List of Government Schemes in India 2016-17	70
UDAAN Scheme: All You Need To Know.....	77
Vidyanjali Scheme: School Volunteer Program: Key Points	78
SWAYAM Scheme: Important Things to Know	79
E-Paathshala: Service To Higher Education Institute: Key Points.....	80
Pradhan Mantri Jan Aushadhi Yojana: Important points to Know	81
Chief Minister Samagra Gramya Unnayan yojana (CMSGUY)-Key Points.....	82
Prime Minister Gramin Digital Saksharta Abhiyan: Key Points to Remember	83

Deen Dayal Antyodaya

Introduction

- National Rural Livelihood Mission (NRLM) also known as Deen Dayal Antyodaya Mission
- In 2011, the scheme was launched in rural areas to expand livelihoods in small enterprises, agriculture based rural areas and employment in formal sector
- Objective is to nurture rural power till they comes clear of abject poverty
- Bridge gaps between skilled labor and industries
- NRLM forms the basis for an umbrella of skill development schemes like MGNREGA, Deen Dayal Upadhyay Grameen Kaushal Yojana, RSETI, SVEP etc

These schemes are discussed as follows

MGNREGA

- Recently celebrated the 10th year of inception
- Aligned with sustainable development of the economic, environment and social
- 57 percent of women participation
- 40 percent of SC category people benefited
- Employment of 1970 crore person-days generated since inception
- Rural employment of 100 days extended to 150 days
- SAMARTHYA – A set of 10 training programmers focusing on technical education created under MGNREGA by Ministry of Rural Developmen

Start Up Village Entrepreneurship Programme

- Start Up Village Entrepreneurship Programme (SVEP) established to streamline the economic growth from grass roots (villages)
- Objective is to create self-employment opportunities for inclusive growth
- Enhance opportunities for entrepreneurship among rural youth
- Training and skill programs are mainly conducted in the manufacturing sector to create jobs and increase incomes
- Ministry of Rural Development (MoRD) established training institutes to impart skill on a village level basis
- This will be a foundation program for skill development
- Deen Dayal Upadhyay Grameen Kaushal Yojana
- Skill Training imparted on green, grey and service sectors
- Different strategies like ICT usage, vocational training, skill development models, residential training, workshops
- Offers placement to trained youth

- Guides in foreign placement
- HIMAYAT and ROSHNI skill development programs in J & K and North East respectively
- The key beneficiaries include SC/ST and women
- Main aim is to place 75 percent trained people in jobs

Rural Self-employment training Institute

- Rural Self-employment training Institute (RSETI) set up to impart skill and technical training to rural youth
- Training programs mostly cover agricultural practices, products, process and general entrepreneurship
- Helps rural youth to set up self-employment avenues
- Creates new employment opportunities
- Hand holding ensured credit linkage and microenterprise sustainability
- Implemented by banks in each district with the collaboration of Ministry of Rural development and respective state governments
- Entire funds of SETI are managed by public/private sector banks
- As a result of these skill training schemes, the livelihoods of the rural poor are likely to improve
- NRLM schemes expand formal sector employment in the manufacturing sector
- Semi-skilled labour will increase in the manufacturing sector as a result of NRLM
- There will be a growth in the quality and demand for manufactured goods in global markets
- There will be a shift from agricultural produce market to manufacturing sector in rural areas as a result of NRLM
- NRLM schemes will help in the establishment of agro-based industries
- NRLM will provide scope for value addition, innovation and entrepreneurship

The above schemes will uplift the rural poor and improve their livelihood

Conclusion

Kayakalp - Award Scheme: All You Need To Know

Introduction

The Prime Minister of India Narendra Modi introduced the Swachh Bharat Mission as on 2nd of October, 2014 to promote cleanliness in public space. Cleanliness and hygiene in Public Space are good for healthy living, but it becomes a need when we talk about health care facilities. Cleanliness not only prevents the spread of infection but also it provides the patients and the visitors a positive

experience.

Ministry of Health And Family Welfare has launched a New initiative named as "KAYAKALP" at the national level to promote cleanliness and enhance the quality of public health facilities in Hospitals, Clinics, Public Space, etc. The main Aim of this initiative is to appreciate and recognize their effort to create a healthy environment in the Society.

Government Schemes 2016-17

Swachhta guidelines for health facilities along with this initiative have also been issued.

Objective:

The Main objective of the schemes are as follows:

- For successful implementation of this scheme the Government of India is trying to promote cleanliness, hygiene and Infection Control Practices in public Health Care Facilities through various channels like Print Media, TVs, Campaign, etc.
- To incentivize and recognise such public healthcare facilities that show exemplary performance in adhering to standard protocols of cleanliness and infection control.
- To infuse a culture of ongoing assessment and peer review of performance related to public health care, hygiene, cleanliness and sanitation.
- To create and share sustainable practices related to improved cleanliness in public health facilities linked to positive health outcomes.

Award Categories:

The awards would be categorised are as follow:

- The Award will be given to best 2 "District Hospitals" in each state (Best District hospital in states).
- The Award will be given to best two Community Health Centres or Sub-District Hospitals (limited to one in small states).
- .

Fast Facts

Level of Facility	Awards	Certificate of Commendation
-------------------	--------	-----------------------------

- One Primary Health Centre in every district will get the best Award.

Parameters of the Health Facility Centre:

There are few parameters on which the performance of these Health Facilities Centre would be judged are as follows:

- Hospital or Facility Upkeep
- Sanitation and hygiene
- Waste Management
- Infection control
- Support Services
- Hygiene Promotion

Basic Criteria for application to the Awards Scheme:

Following are the criteria's for applying for an award:

- Constituted a Cleanliness and Infection Control Committee in District Hospitals or Sub-District Hospitals to monitor the process.
- Instituted a mechanism of periodic review i.e. internal assessment based on defined criteria.
- Achieved a minimum of 70% score in the criteria during the peer assessment process.
- The Best Hospital out of all will get Award at National Levels.
- The Award Committee at the district level is headed by the District Magistrate

District Hospital	District Hospital 1st Prize - 50 Lakh District Hospital 2nd Prize – 20 Lakh	Rupees 3 Lakh.
Public Health Centre	Winner – Maximum of 2 Lakh	Rupees 50,000.
CHC and SDH	Winner – 15 Lakh Runner-up – 10 Lakh	Rupees 1 Lakh.

Deen Dayal Upadhyay Grameen Kaushal Yojana

Introduction

Deen Dayal Upadhyay Grameen Kaushal Yojana (DDUGKY) is a skill development program under National Rural Livelihood Mission (NRLM) to bring about an inclusive growth in rural areas

- Regions affected by left wing extremism and North East – ROSHNI
- Targets about 5.5 crore (census 2011) potential workers in rural areas in the age group of 15 to 30 years

Aim

- DDUGKY aims to place 75% trained people in guaranteed employment

Nodal Agency

- Ministry of Skill Development and Entrepreneurship
- Implemented through National Skill Development Corporation
- Comes under National Rural Livelihoods Mission

Target

- Disadvantaged groups
- SC/ST comprises 50%
- Minority community constitute 15%
- Women constitute about 33%
- Focus on poor youth of rural J&K - HIMAYAT

Important Sectors focused by DDUGKY

Green sectors including

- Renewable energy
- Waste management
- Floriculture

- Eco tourism
- Organic production
- Animal husbandry

Grey sectors including

- Manufacturing
- Transportation
- Furniture making
- Construction
- Metal art
- Wooden art
- Handlooms

Service sector including

- Telecom
- Healthcare
- Electrician
- Hotels
- Tailoring

Strategies adopted in DDUGKY to train rural youth

- Vocational Education
- Creating awareness
- Motivational training programs
- Sensitizing workshops
- Induction
- Orientation
- Evolving skill development models
- Residential training
- Short duration courses
- Long duration courses
- ICT usage
- Life skills improvement
- Sensitizing industries
- Creating more effective schemes
- New VTI establishment
- Training at cluster and block level
- Certification
- Assessment

- PPP mode in institutions
- Diversified courses
- Building a pool of trainers
- Practical training
- Technical training
- Placement assurance

Key Benefits of DDUGKY

- Bridges challenges like lack of formal education
- Develops marketable skills by funding training projects
- Provides placement to trained rural youth
- Retention of trained people
- Foreign placement
- Career progression

Issues in DDUGKY

- High level of school drop out rate
- Depletion of natural resources
- Eroding socio cultural heritage
- Emotional stress
- Lower educational levels
- Access to skill training
- Already employed in low skilled jobs
- Rural women stay unemployed during child birth
- Economical stress
- Work safety and security is a concern for rural women at work place
- Misguided development interventions
- Issues arise with the working hours of the rural population

Conclusion

- DDUGKY aims at expanding the scope of livelihoods available to the rural poor
- The scheme addresses the industry specific skill demand
- Special emphasis on developing skills for non-farm sector to get job outside agriculture field in rural areas

- DDUGKY aims to promote entrepreneurship among the micro and cottage industries in the villages
- The scheme aims to develop rural India by developing a skilled workforce in the rural areas
- The scheme will also indirectly contribute to control the mass urbanization with the rural people migrating in large numbers to urban areas for a better standard of living

E-Nivaran : Online Tax-Related Grievance Redressal Scheme

Introduction

The Government of India has initiated a major steps towards the issues related to taxpayers. E-Nivaran scheme (The new system is called as unified tax related grievance management system) is an electronic system which is launched by Union Government to address the Income tax issue and Income Tax grievance through one screen and ensure early resolution or redressal of their complaints. E-Nivaran has been launched by the government of India and the whole works will be done under one screen i.e. In paperless environment under the eyes of an assessment officer of IT department.

Fast Facts of the Scheme

- The "E-Nivaran" Scheme launched to resolve all the query related to tax issues in a single screen under the scanner of assessment officials.
- Prime Minister Narendra Modi advised the Income tax department and Central Board of Direct Tax to take care of tax payers by solving the query as soon as possible related to tax issues.
- This Scheme is also launched with a motto to reduce the paper works, so as it would save time for both the Tax Payers & the departments.
- The Main Aim of this Scheme to reduce the Forged cases on tax evasions, etc. & to provide assistance through electronic media.

- To deal with the concerns an Electronic-Prevention Plan is being launched as a pilot basis in New Delhi.
- Initiatives are being taken to create awareness among masses about tax policies and procedures.
- The Whole process will be done over Electronic Media i.e. on Single Screen on Computer (Through Website).
- Union Government Advised CBDT to resolve the query related to Tax issues within a month which may be further reduced with time.

Benefits

Today there are various ways to register Income tax related issue and grievances by the common people. But for that they have to approached to correct department based on type of complaint tax payers are facing. Now this is very tough task and time taking and many people don't know where to go and where to get solutions. For example, a grievance regarding your PAN card may be registered with the two dedicated helplines of NSDL e-Governance Infrastructure Ltd. and UTI Infrastructure Technology and Services Ltd. Therefore, it means that online complaints are tracked by a different system compared to offline ones, makes the grievance resolution process lengthy and difficult as help line numbers are also different. Hence, government has understand this issue of the common man and thus launched the e-

Nivaran to bring convenience to the people / ease on work on tax related issue.

How It Helps to Tax Payers

- After implementation of "E-Nivaran" Scheme it uses technology with a aim to ensure easier and faster resolution of complaints.
- The system not only records the origin of the grievance on the electronic platform it works on, but also keeps tracking of all figures & data, it till it reaches its logical conclusion for final resolution.
- Thus, E-Nivaran will be the one-stop-shop for all grievances. The system will integrate online and

offline complaints and also have an in-house mechanism to transfer grievances to the right departments.

- With E-Nivaran, Everyone will be able to track their complaint and get a solution on the real-time basis.
- All complaints will be monitored by an assessment officer for time-bound resolution.
- A separate and dedicated window for grievance redressal in the Income Tax Business Application (ITBA), from now, this recently launched new smart electronic platform will handle the regular operations of the department.

Pradhan Mantri Surakshit Matritva Abhiyan

Introduction:

"Pradhan Mantri Surakshit Matritva Abhiyan" Scheme is Launched to improve the quality and coverage of Antenatal Care with Diagnostics and Counselling services as part of Reproductive Maternal Neonatal Child and Adolescent Health.

Objective:

- It offers some additional opportunities to all pregnant women who have missed their antenatal visits due to some reasons.
- It ensures to provide care provision by a Doctor, Physician or Specialist in at least one antenatal visit in the second or third trimester.
- It also Improves the quality of care taken during ante-natal. This includes ensuring of the below services.
- It provides applicable diagnostic services

- Screening for the applicable clinical conditions in the State or District.
- Suitable management of any existing clinical condition like Anemia, Pregnancy induced hypertension, Gestational Diabetes etc.
- Proper counselling services in the State or District.
- Proper documentation of services rendered

Main Strategies:

After extensive deliberations with National level experts, it has been suggested that Pradhan Mantri Surakshit Matritva Abhiyan will be held on the 9th of every month, wherein all of the essences of the maternal health services will be provided at identified public health facilities as well as accredited private institutions and clinics, volunteering for the Pradhan Mantri Surakshit Matritva Abhiyan. These services will be provided by the Medical Officer or by Specialist. Facilities where

such trained manpower is not available, services from Private Practitioners (OBGY) on a voluntary basis are to be arranged. PMSMA will help in providing quality ANC & also detection, referral, treatment and follow-up of high-risk pregnancies and women having complications.

Basic Strategies:

- Formation of Perfect Planning and Execution of committees at National, State and District level.
- Identification and Mapping of the Facilities/Clinics (both Public and Private Sector) where services under PMSMA will be delivered.
- Planning to create awareness among the beneficiaries and service providers for Successful implementation of PMSMA by Radio Channels, TVs, Print Media, etc.
- Estimation of the logistic requirement
- Capacity building of the health care providers on the service package to be provided during the PMSMA.
- Estimation of Total Budget for successful implementation of PMSMA.

Provision of services during PMSMA:

- All the beneficiaries visiting the Facility should first be registered in a separate register for PMSMA. After registration, ANM & SN to ensure that all basic laboratory investigations are done before the beneficiary is examined by the OBGY/Medical Officer.
- The report of the investigations should ideally be handed over within an hour and before the beneficiaries are meeting the doctors for further checkups.
- This will ensure identification of High-Risk status (like anaemia, gestational diabetes, hypertension, infection etc.) at the time of examination and further advice.

- In certain cases, where additional investigations are required, beneficiaries should be advised to get those investigations done and share the report during next PMSMA or during her routine ANC check-up visit.

Roles and Responsibilities of Service Providers:

- To nominate a nodal officer for PMSMA who will be responsible for the execution of the PMSMA in the State or district.
- To nominate a person for execution of the awareness campaign in the State or district.
- To nominate a person for District Nodal Officer.
- To ensure that every facility is provided with a medical officer
- To identify the facilities where PMSMA will be organised based on the criteria/prerequisites as mentioned in the above section.
- To conduct orientation and training of all the staff on the operationalization of PMSMA
- To coordinate with District Program Manager and supply chain management team in providing all the logistics required by the facilities for organising PMSMA.
- To coordinate with District IEC/BCC nodal person for implementation of mass awareness campaigns in the district.
- To plan and execute supportive supervision activities
- To facilitate empanelment and mapping of private specialist doctors volunteering to offer services during PMSMA. Coordinate with Facility In-charge for their deployment

Conclusion:

If all pregnant women in our country are examined by a Medical officer and appropriately investigated at least once or twice during the PMSMA. This can play a vital role in reducing the number of maternal deaths in India. Implemented well, it can prove to be

a game-changer and a sturdy stepping stone for the

achievement of the sustainable development goals.

Skill India Mission: All You Need To Know

Introduction

- Skill India mission is a long-term strategy to address the shortage of skilled persons and promote faster, inclusive and sustainable growth.

Important facts

- Boston Consultancy Group (BCG) has predicted that by 2020 there will be shortage of 47 million working people in the rest of the world
- There is a skill gap between employment and employability with 56 percent school drop outs with employers finding a skill shortage of 53 percent
- 66 percent (883 million) of Indian population will be in the working age group of less than 35 by 2020 according to Twelfth plan
- Considering the demographic dividend, India will have an advantage over China from the year 2015
- India will have a surplus of 56 million skilled people by 2020 as a result of the Skill India campaign

Nodal Agencies

- National Skill Development corporation
- Ministry of Finance
- Ministry of Skill Development and Entrepreneurship

Funding

- Funding based on PPP mode

- GOI Stake 49%
- Industry stake 51%
- Private participation more than government

Beneficiaries

- Unorganized sector employees
- Unemployed youth
- School drop outs
- Male employees in unorganized sector
- Female employees in unorganized sector

Elements of Skill Development

- Motivation – Trainer and Student
- Fresher training
- Re-Skilling
- Integration
- Recognizing
- Funding
- Monitoring
- MIS
- Aadhar Card linkage
- Rational outlook
- Assessment of increase in income productivity as a result of skilled labor
- New schemes are devised and released under Skill India Mission like Pradhan Mantri Kaushal Vikas Yojana

Challenges

- Magnitude – NSDC requirement of 12 crore skilled manpower in 24 key sectors by 2022
- High order skill sets of efficiency, diverse and geographically suited

- Target demography of different educational and class backgrounds
- Perception – vocational and regular courses
- Integration to fix demand-supply gap
- Lack of labour management system
- Lack of mobility
- Minimal industry role
- Less social acceptability
- Quality of skill development and training programs at stake with lack of infrastructure
- Enrollment in Skill development programs needs awareness among rural masses
- Nearly 833 million of unorganized labor will be trained and placed in industry
- India will emerge as the skill capital of the entire world supplying skilled labor force to the developed nations
- The demand for skilled Indians abroad is going to increase from 2015 after the ageing problem starts in China
- Skilled workforce will increase the output in the industry both domestic and foreign
- Skilled people will help save time and increase the efficiency
- A new skill development department will be created resulting in the creation of more jobs in the formal sector Overall, Skill India mission is a long term strategy initiated by GOI through an umbrella of schemes aimed at developing India as a skilled super power in the entire world

Conclusion

- Skill India Mission is projected to improve the skills of the Indian workforce
- Skill India Mission will make skilled labour a competitive advantage among world nations

Pradhan Mantri Zero Defect Zero Effect Scheme: Explained

Introduction:

"Zero Defect, Zero Effect Scheme" or "ZED" is a new initiative launched by Prime minister Narendra Modi. The scheme is launched to increase the quality of products matching global standards for Micro Small and Medium Enterprises Sector i.e. MSME.

Objective:

- The main objective of this "Zero Effect, Zero Defect" scheme is to suppress the bad effect of products on environment. While MSME sector plays a vital role in the GDP of a country i.e. India, this scheme also helps to contribute to environment as well.
- The main purpose of this Scheme is to Match the Global quality control standards.

- This Scheme ensures that all the Micro Small and Medium Enterprises are delivering High quality product using clear technology.
- Under this ZED scheme, The Micro Small and Medium Enterprises companies which follows the guidelines set by ZED and meet the standards set by the ZED will be awarded ZED certification along with various benefits.
- All MSME plays a vital role in the economy and by creating good quality products the country will be able to lift up its infrastructure, etc. That means it's a major steps taken by Narendra Modi Government towards the development of the country.
- Under this a few parameter was fixed that are specific for each MSME industries.

Benefits of ZED certification:

- lower costs and Streamlined operations.
- Reduced rejection, Superior quality and higher revenues.
- Increased social and environmental benefits.
- Generation in Employment.
- It may control the pollution level in some of the largest cities like Delhi, Mumbai, Kolkata.

ZET Model:

- The MSME companies will be given a strict guidelines based on which they have to work around the procedures.
- The main focus will be to enhance the quality and to lift-up the environment.

Government Support

- To help the Micro Small and Medium Enterprises through Funding and Proper training.
- The Government will emphasise on producing items that have "Zero Deficits" so as to achieve the quality.
- The main aim of Government to encourage a sustainable environment & development and therefore all the parameters will be to encourage through same way.

Baristha Bunkar Sahayata Yojana: Explained

Introduction

The Odisha Government launched a new scheme named "Baristha Bunkar Sahayata Yojana" for those weavers, who have become aged on 7th August, 2016. This scheme was launched by Odisha Chief Minister Mr. Naveen Patnaik. This day (7th August, 2016) was declaring National Handloom Day for our country. 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.

Objectives:

- Under this scheme all weavers within age of 60 years would get a monthly pension of 500 rupees per month.
- Under this scheme all weavers above age of 80 years would get 700 rupees per month.

- The pension amounts shall be sent directly to the beneficiaries bank accounts.
- Around 8,000 weavers will be benefited by this scheme who has been working in this field for more than 20 years.

Key Features:

- Under this scheme all weavers within age of 60 years would get a monthly pension of 500 rupees per month and above age of 80 years would get 700 rupees per month.
- As per the government reports, Odisha a home of nearby 1.5lakh weavers including 78% women engaged in Handloom production and they produces Handloom Fabrics worth 160 crore rupees.
- Some Handloom products are Berhampuri Pata, Maniabandha, Sambalpuri, Bomkai, tie and dye, Khandua, Saktapar Sari etc.

Government Schemes 2016-17

- Odisha Government Chief Minister Mr. Naveen Patnaik distributed awards for those who have been working really hard and offering our country with the production of the weaver in Odisha.
- This scheme's main motive is to provide financial assistance to the weavers and also promote the Handloom business at international level.
- The Annual Budget of this scheme around 5 crore rupees.
- This scheme does nothing to encourage the young weavers of the state.
- This scheme could have provided some financial support to young weavers too.

Eligibility Criteria

- Under this scheme there are mainly two criterions which contenders follow to get the pension.

- Those weavers whose age are 60 years and above age of 80years and fulfill above the criteria will get 500 rupees and 700 rupees monthly.
- Those weavers who has been working in these fields for more than 20 years' service duration in the handloom industries.

Additional Details:

- Around annually 5crore rupees for implementing for this scheme.
- There will be site specific survey that will lead to review of weavers' condition.
- This scheme will help in bringing out solution for the problems faced by the weavers.
- Textile inspectors and field staff are visited of all the families' weavers' individually and know about their requirements to improve the livelihood of the weavers.

Fast Facts

Facts	Figures
Name of the scheme	Baristha Bunakar Sahayata Yojana
Launched by	Odisha State Government
Launched on	7th August, 2016
Government	Odisha
Announced by	Chief Minister of Odisha Mr. Naveen Patnaik
Scheme type	Pension scheme
Eligibility	Weavers' welfare

Pension amount	Above age of 60= Rs. 500 Above age of 80= Rs. 700
No. of weavers' are benefited	Around 8,000
Budget	Rs. 5crore

Pradhan Mantri Vittiya Saksharta Abhiyan

Introduction

Vittiya Saksharta Abhiyan is a government initiative launched by the Government of India in the demonetization drive across India to stop the malpractice of corruption and to finish black money in India. This Scheme was launched as on 1st December 2016 by Human Resource Development Minister (Prakash Javadekar) in New Delhi.

The Basic aim of this scheme is to go for cashless transaction and payment modes like using credit or debit cards or the payment wallets to reduce the malpractice in the country. The Vittiya Saksharta Abhiyan Scheme is all about encouraging the common people to evolve and opt for cashless transactions in the country and remove corruption out from its roots. The HRD minister also gone to social media like Facebook, Twitter, etc. to make the camping more efficient with successful result for Digital India & to go for Cashless Economy by reaching to more masses.

Aim

The main aim of the Scheme is to make the country with the cashless economy and its citizen trying

their hands to use cashless transactions in their daily life. This Scheme also aims to create a strong digital economy and put India in digitally developed countries and leading countries in the global map. The main motto of this scheme is to make the youth and students getting involved in this major transformation that the nation is going through and help others.

Authority

Vittiya Saksharta Abhiyan is a program solely governed by HRD ministry. The awareness scheme is to pass on from the old modes of transactions using cash and to follow up new cashless transaction system.

Educational Institutions directed to take Major Steps

To achieve the target of this big magnitude for Vittiya Saksharta Abhiyan, The HRD ministry directed most of the Higher educational institutes in India to start practising the cashless transactions. The HRD minister Prakash Javadekar has appealed such institute in India to join hands against corruption and to switch over to cashless and digital

economy in their campuses. These institutes have been advised not to take any cash for tuition fees, admission fees, hostel fees, library fees, etc. However, these institutes can take their fees through Debit card, Credit card, Visa, etc. These institutes are directed to follow cashless transaction system in the entire college, including college canteens and stores. The students can also take these initiatives and teach their parents, homes or locality and also share with their friends about the basic advantages of having a cashless transaction or digital transactions for their daily life.

Modes of Transactions

- Debit Card
- Credit Card
- Rupay Card
- Visa Card
- E-Wallet
- Paytm
- Mobikwik
- USSD Payment
- Aadhaar Enabled Payment
- Mobile wallets
- POS transactions, etc.

Fast Facts

Fields	Related Facts & Figures
Name of the Scheme	Vittiya Saksharata Abhiyan
Governed By	Human Resource Development Ministry
Launched on	1st December 2016
Launched By	Union HRD Minister – Prakash Javadkar
Main emphasis on	Higher Educational institutions in India
Camping over	Social Media, Higher Educational institutions, etc.

Pradhan Mantri Kaushal Vikas Yojana

Introduction

Pradhan Mantri Kaushal Vikas Yojana (PMKVY) is a skill certification and reward scheme of the Indian government

Aim

PMKVY helps to mobilise and enable a large Indian youth to become employed and take up skill training that is outcome based

Target

- Class 10 and Class 12 dropout students
- Special focus on youth in North Eastern states
- Focus on youth of J&K
- Regions affected by left wing extremism
- PMKVY now extended for another four years till 2020
- Skill training to benefit more than 10 million youth

Nodal Agency

- Ministry of Skill Development and Entrepreneurship
- Implemented through National Skill Development Corporation

Funding

- Initial cost of the scheme is 1500 crores
- Fully sponsored by Central government
- In 2016, budget for PMKVY is extended to 12000 crores
- 67 crore allocated to efforts on mobilisation through skill melas

Key Components of PMKVY

- Short-term training
- Special projects
- Recognition of Prior Learning
- Placement Assistance
- Standardised branding and communication
- Continuous monitoring
- Kaushal and Rozgar Mela

Beneficiaries

- School drop outs

- Economically Weaker sections (EWS)
- Unemployed youth
- Monetary reward for trainees
- Certification provided by third parties after assessment of candidate

Drop out reasons

- Males engage in economic activities at a younger age
- Females engage in domestic activities for a living
- Lack of interest in education
- Financial constraint
- Timing of educational institutions not suitable
- Unfriendly
- Unavailability of teachers
- Unfamiliar medium of instruction
- Lack of training institutes

Features

- Part of Skill India Mission
- Roping in training institutes to impart skills to beneficiaries
- Training of students conducted following prescribed standards
- Standards created by industry driven bodies like Sector Skills Council (SSC)
- Targets of skill training aligned with flagship programs such as Digital India, Swachh Bharat, National solar mission and Make in India
- PMKVY has a formal grievance redressal mechanism
- Online citizens portal setup to convey information about PMKVY
- Industry relevant skill training
- PMKVY portal includes a complete set of database available to all courses and the various training centres
- Aadhar enabled attendance system
- Training provided on a short-term basis

- Certified under RPL (Recognition of Prior Learning)

Participating Organizations

- Awareness building and training programs conducted in coordination with
- Panchayati Raj Institutions
- State governments
- Community-based organisations and
- Municipal bodies
- Event management companies to conduct skill miles

Conclusion

- PMKVY is a flagship scheme of GOI that has received good response throughout India and extended for another four years till 2020
- Millions of school drop outs will be trained and placed in industry
- This will improve productivity in due course of time through skilled labour
- PMKVY will increase the skilled workforce in the industry by 2020
- Skilled workforce will directly contribute to Make in India, Digital India and other schemes introduced by GOI

Technology Acquisition and Development Fund

Introduction

Technology Acquisition and Development Fund (TADF) is set up recently by the department of Commerce and Industry to fund green development projects in India. About TADF

- TADF established under National Manufacturing Policy 2011
- Implementing agency is Department of Industrial Policy and Promotion (DIPP)
- Funds are managed by a joint venture GITA (Global Innovation and Technology Alliance)

Need for TADF

- SME contribute to about 45 percent of India exports
- SME employs about 60 million Indians and ranks after Agriculture as the largest employer
- More than 6000 products are released yearly by SME giving a lot of scope in innovation in the SME sector

- TADF was established to encourage SME to innovate and manufacture green products

Objective of TADF

- Facilitation of Green, Clean and Energy efficient technologies through MSME
- Projects under TADF take the form of patents, customized products, technology, specialized services and industrial design

TADF Schemes

- Direct technology acquisition – 50 % subsidy or 20 lakhs reimbursed for technology transfer
- Indirect technology acquisition - 50 % subsidy or 20 lakhs reimbursed for mutually agreed value
- Manufacturing technology/equipment – 10 % subsidy on capital expenses up to a maximum of 50 lakhs
- Incentives for green manufacturing – Green building construction, environment friendly measures etc

Features of TADF

- Financial assistance to Indian owned MSME
 - Scheme applicable to all MSME in the NIMZ (National Investment and Manufacturing Zones)
 - SME patent and technology acquisition costs covered
 - Direct patent acquisition costs reimbursed
 - Incentives given to adoption of innovation technologies in water conservation, rain water harvesting, pollution control, waste water treatment, green buildings and renewable energy projects
 - Green buildings are encouraged through TADF
 - Incentives given to reduced energy consumption and adoption of solar power systems
- Scheme facilitates the acquisition of green and clean technologies by SME
 - TADF helps bridge the technology transfer between international and domestic player at affordable cost
 - TADF schemes will promote green concept among MSME
 - Adoption of clean and green technologies will be encouraged
 - Environmental pollution will be reduced to a great extent through proper waste disposal mechanisms and adoption of green technologies
 - TADF will benefit both the manufacturing sector and at the same time contribute to the environment as a whole through adoption of clean and green technologies

Conclusion

- TADF contributes directly to the 'Make In India' Scheme to promote manufacturing in India

Better Than Cash Alliance Network

Introduction

The move towards cashless economy in India has its roots from Jan Dhan Yojana triggered through UN's Better Than Cash Alliance Network

Background

- Better than Cash Alliance Network is an initiative of United Nations Capital Development Fund (UNCDF)
- UNCDF is the secretariat of the alliance based at United Nations
- It is a partnership of international agencies, companies and countries

- Alliance is funded by Bill and Melinda Gates foundation, Master card, Citi foundation, Visa, Omidyar network and Ford foundation

Aims and Benefits

- Aim is to help countries to make a transition to electronic or digital payments
- Alliance promotes inclusive growth
- It reduces poverty by helping nations to benefit poor directly
- The alliance promotes financial inclusion
- It enhances digital finance
- Reduce costs for countries
- Women empowerment
- Increases transparency levels

Implications for India

- Better than Cash Alliance fueled the world's largest financial inclusion system of Jan Dhan Yojana in India
- Helped open about 180 million accounts in a year accumulating to \$3 billion in deposits in India
- Brought nearly 300 million Indian citizens under formal banking sector in 3 years
- The financial inclusion along with Aadhar identification will help in identification of beneficiaries to provide subsidies
- The LPG subsidy is a major success in India through DBT saving \$2billion to GOI annually
- India can enhance its research and technology by joining in the alliance
- India gained a policy partner through the alliance
- India is a great case study and success story of Better than cash alliance

Conclusion

- India has benefited a lot from the alliance in the recent demonetization scenario
- GOI has partnered with the alliance to make a change to cashless economy
- It has improved transparency levels to a great extent by bringing most of the financial transactions under formal banking sector
- Alliance has given India the required infrastructure and technical expertise to change to a cashless economy
- The alliance has helped India develop a digital economy
- Creating awareness and changing the attitude of the Indians from traditional to modern methods is a big challenge
- India is progressing to a cashless economy despite facing a lot of hurdles and challenges
- UN Better than cash alliance is an aid to India's "Digital India" Mission
- Overall, India is changing with the partnership of the UN Better than cash alliance

Sovereign Gold Bonds Scheme

Introduction

Sovereign Gold Bonds scheme was launched in the budget session 2016 and approved by the cabinet to reduce the demand for physical gold

Background

- India is one of the largest importers of Gold in the world
- The demand for Gold in India is rising rapidly
- Imports of India see a hike with Gold as the major contributor
- This affects the balance of trade figures for India

- GOI needed to restrict the Gold imports to have a positive balance of trade
- This created the need for Gold bonds scheme
- Gold Bonds are seen as an alternative to purchase gold metal

About Gold Bonds

- Gold Bonds are issued by RBI with a fixed interest rate
- Ministry of Finance is the concerned ministry
- RBI in consultation with Finance ministry determines the issuing amount

- Risk of gold price changes borne by the Gold Reserve Fund created by RBI
- GOI aims to shift 300 tonnes of Gold purchased annually as bars and coins into the Gold Bond Scheme
- This Gold Bond scheme is expected to help GOI sustain the current account deficit

How does Gold Bonds Work?

- Gold Bonds are sold in banks
- Investor can walk in buy the gold bonds from the banks preferably where they have their Saving Bank accounts
- Gold Bonds are treated in a similar manner as a Bank Fixed Deposit
- The interest rates are fixed at 1 to 2 percent
- The tenure of the bond is from 5 to 7 years
- Value of the bond is determined by the gold price movements in the market
- Gold Bonds have an attractive feature
- The investor will get the value of bond according to the prevailing gold prices in the market at the time of redemption
- In this manner, the investor will get the same benefit of purchasing the metal gold without actually purchasing it
- In this manner, GOI can restrict Gold imports to a certain extent
- Returns on gold bonds can be positive or negative
- All risks of the gold bond are covered under the Gold Reserve Fund

Features of Gold Bond

- Bonds issued by RBI with a sovereign guarantee
- Bonds can be easily traded and sold on exchanges

- Gold Reserve Fund will be created by GOI through RBI
- On gold bond maturity, redemption will be made in Rupee only
- Price of gold bond will vary with the market prices of gold
- Investor needs to be aware of this price volatility
- Gold bond deposits will not be hedged
- RBI has fixed tenor of the bond from 5 to 7 years to protect the investors from medium term volatility

Limitations

- NRI cannot buy gold bonds issued by RBI
- Common Indian buys gold for marriage and other occasions as a Jewellery and not for investment purpose
- The attitude of a common Indian towards gold is not of investor nature
- This attitude will see a Luke warm response to the Gold bonds scheme
- Also, the interest rate offered is very low in the tune of 1% to 2%

Conclusion

- The effectiveness of the scheme will depend on the investor attitude towards the gold bond scheme
- GOI must take steps to change the mindset of Indians from viewing gold as a jewellery or a status symbol to an investment avenue
- This transition in behavior of Indians will take time
- Overall, Gold bond scheme is a welcome measure to cut imports on gold purchase

Kalinga Shiksha Sathi Yojana

INTRODUCTION

The Odisha Government launched a new scheme named Kalinga Siksha Sathi Yojana (KSSY) for the aspiring students, who are willing to proceed with further high studies on 27th June 2016. This scheme was launched by Odisha Chief Minister Mr. Naveen Patnaik. He has announced this new education loan scheme for the students at only 1% interest. This scheme is a very innovative scheme for the ambitious students of Odisha.

OBJECTIVES

- Government of Odisha have been pleased to further reduce the financial stress of the parents facing hardship in paying high rate of interest by providing financial assistance in form of interest subvention against education loan availed by students from scheduled bank under this new scheme "Kalinga Siksha Sathi Yojana" to attain their educational goal, meet their professional objectives and succeed in future in their life.

ELIGIBILITY CRITERIA

- Must be a resident of Odisha.
- A student only will be eligible for this scheme if he deposits parallel to the bank according to the rules of the bank.
- Family income must be below 4.5lakh per annum.
- There is no minimum loan amount mentioned in the scheme.
- Maximum 10lakh educational loan availed.
- Security deposit as per bank rules. Students will have to repay the educational loan amount after 4-5 years moratorium period. The time will be calculated from the date of the education loan sanctioned.

- Bankers to decide to whom loan would be provided.
- Should not have availed similar benefit from any other Government or Institution for the same purpose.

KEY FEATURES

- This scheme is an educational loan for the poor and ambitious students who want pursue higher education.
- The loan facility will be given to the students on the basis of their merit and the total annual income of their family.
- Under this educational loan scheme, the interest rate will be 1% which is the lowest interest rate on any education loan till date.
- The main intention of this scheme is to release the financial burden from the shoulders of the parents of the aspiring students.
- The Odisha government is allotted the budget for this scheme is nearly 500 crore from its own resources.

EDUCATION LOAN DETAILS

- This scheme can be called a conventional educational loan for the poor and ambitious students who are unable to pursue higher education due to financial inability.
- Minimum Loan: There is no minimum loan amount mentioned in the scheme.
- Maximum Loan: 10lakh
- Time Period: 4-5 years from the date of the education loan sanctioned.
- Interest Rate: Very low-interest rate 1%.

DOCUMENTS REQUIRED

Government Schemes 2016-17

- Age Proof of the students (Birth Certificate/ Class X Admit Card)
- Copy of Mark sheets
- Id Proof (Voter Card/ Pan Card/ Aadhaar Card/ Driving License etc.)
- Income Certificate of the family.
- Security Documents.
- Bank account statement (for Business holders)

LIST of COURSES under KSSY

- Engineering (Electrical/Mechanical/Civil/Computer/Electronics/IT etc.)
- Medical (MBBS/MD)
- Law (LLB/LLM)
- Management (BBA/MBA)
- Vocational Training or Courses

OVERALL INFORMATION

Fields	Data
Name of the scheme	Kalinga Siksha Sathi Yojana
Launched by	Chief Minister of Odisha Mr Naveen Patnaik
Launched on	27th June 2016
Eligibility	Poor and Ambitious students
Family annual income limit	Rs. 4.5lakh per annum
Education Loan amount	10lakh
Interest Rate	1%
Time period	4-5 years
Courses	Medical, Engineering, Management, Law
The budget of the scheme	Rs. 500 crore

Pradhan Mantri Yuva Yojana

INTRODUCTION

Minister of State (I/C) for Skill Development and Entrepreneurship Shri Rajiv Pratap Rudy launched

the Pradhan Mantri YUVA Yojana on 9th November, 2016, MSDE scheme on entrepreneurship education and training programs for youngsters for next 5 years and marking the 2nd Foundation Day of Ministry of Skill Development and Entrepreneurship. Under this scheme the entrepreneurs will get to know about skill development programs and much more learning and developing process for the betterment of their future. This scheme will run for five years from 2016-17 to 2020-21 with a project cost of about 499.94 crore. Under this scheme more than 7 lakh youngsters will be provided entrepreneurship education and training program through 3,050 institutes across India.

OBJECTIVES

- The main objective of the scheme is to encourage youngsters and also make them well prepared for the global competition.
- Under the scheme to provide the young entrepreneurs proper guidance and learning now MSDE has come up with the training scheme.
- The scheme will be for the youngsters who are educated but not skilled and knowledgeable enough to face global competition.
- This scheme overall aims for the betterment of the nation's economy.

KEY FEATURES

- After becoming a party of this Ministry, these MSDE's two institutes are now focusing on mentorship of budding entrepreneurs across the country and succeed so far and we are determined to create more opportunities of

employment for our youth through this initiative.

- The institutes under this scheme include 2200 institutes of Higher Learning (colleges, universities and premier institutes), 300 schools, 500 ITIs and 50 entrepreneurship development centers through Massive Open Online Course (MOOCs).
- MSDE's two institutions dedicated to entrepreneur education and training- NIESBUD and IIE- have trained more 7 lakh trainee including 2600 person from more than 125 countries in the field of entrepreneurial skills till date.
- MSDE also unveiled the Lab Guidelines towards standardization of lab equipment across skill development training centers in India at the conference. As mention there will be 50 Skill Development Institutions that will be involved in this scheme.
- The Award under this scheme has introduced to motivate youngsters who are below 30 to contribute more to the entrepreneur ecosystem of the nation through many innovative ways. The Award Ceremony will be held on 16th January, 2017.

ADVANTAGES

- The scheme follows the Start-Up India Scheme where people can start their own business instead of looking for jobs.
- This scheme is for the young entrepreneurs across the nation.
- The scheme is that now youngsters will be more motivate and contribute in the workflow and cash inflow of the economy.

Important Highlights

Fields	Data
Name of the Scheme	Pradhan Mantri Yuva Yojana
Launched	Ministry Skill Development and Entrepreneurship (MSDE)
Launched by	Minister of State (I/C) for Skill Development and Entrepreneurship Shri Rajiv Pratap Rudy
Launched on	9th November, 2016
Places	Across India
Aim	Skill Development Program for young entrepreneur
No. of Institutions	3,050
No. of Trainee	7 lakh
Time	5 Years
Budget Cost	Rs. 499.94 crore

Kisan Credit Cards

What is a Kisan credit card?

Kisan Credit Card is offered to farmers in India in order to enable them to access affordable credit. Reserve Bank of India (RBI), along with National Bank for Agriculture and Rural Development

(NABARD) initiated the conception of Kisan Credit Cards (KCC) in 1998-99, in order to assist agriculturists to have easily accessible cash credit facilities.

Kisan Credit Card facility was proposed by the Finance Minister Shri Yashwant Sinha in the FY1998-99 Budget, with the objective of providing

accessible short-term credit to farmers to meet their immediate credit requirements during the crop seasons.

Reserve Bank of India (RBI), with National Bank for Agriculture and Rural Development (NABARD), shouldered the responsibility and initiated the Kisan Credit Cards in India.

Why Kisan Credit Cards?

- To provide timely credit facility to support agriculture and allied activities.
- To eliminate unregulated credit by money lenders.
- To boost nation's Agribusiness environment and productivity to international standards.

How do Kisan Credit Cards work?

- Based on the land holdings and the income earned from the cultivation in it, banks issue farmers Kisan Credit Cards.
- The card holder/ farmer should have a good credit history to be eligible for the KCC.
- The Card holders get facilities like passbook, particulars of land holding, address, validity period, credit limit, etc., which acts as the customer's unique identification and as a system for tracking transactions.
- Kisan credit cards can be used at outlets, as well as to withdraw cash to make the necessary purchases for agriculture.

Interest and other charges on Kisan Credit Cards

- Kisan Credit Card interest rates, as well as credit limits, varies from bank to bank. Generally, the applicable interest rate per annum for Kisan Credit Cards is 9%, for a maximum Rs. 3 Lakh as a credit limit.

- The Central government subsidies on interest rate applicable to the financing institutions, provided that the cardholder's credit history is good.
- The additional interest subsidy of 2% is provided and if the customer has a soundtrack record for 3 years, She/he is eligible for an increased credit limit.
- Other charges and fees involved in taking credit under KCC scheme are insurance premium, processing fees, charges on land mortgage deed, etc.

Benefits of Kisan Credit Cards

- Time and cost-efficient scheme.
- Comparatively lower interest rates.
- Single term loan for all agricultural requirements.
- Flexible repayment options.
- Assists in the purchase of fertilisers, seeds, availing cash discounts from merchants/ dealers, etc.
- Funds withdrawal from any of the Bank's branches, as per the sole discretion of the bank is possible.
- Income from agriculture and allied sources determines the maximum credit limit.
- Repayment of the credit can be made once the harvest season is over.
- An elaborate documentation process is not required or continuous appraisals under the Kisan Credit Card Scheme.
- Cash withdrawal using the Kisan credit card requires very little paperwork, it is simple and hassle-free for both (the card holder and bank).
- Some other advantages include no transaction costs, lesser risks in loan recovery, etc.

Top Banks Providing Kisan Credit Card in India

NABARD

NABARD offers term loans and easily accessible credit to farmers to meet their basic agricultural expenses.

State bank of India

Short-term credit is offered to farmers, for the purpose of meeting the credit requirements for production, expenses related to agriculture allied activities, as well as contingency reserves and expenses.

Bank of India

The Bank provides financial support to farmers in order to meet the expenses involved in cultivation and other Agri-allied activities, at a comparatively lower cost.

IDBI

IDBI offers Kisan Credit Cards to farmers along with additional features like crop loans, investment

credit and working capital for meeting agricultural expenses.

National Payments Corporation of India (NPCI) and KCC

RuPay Kisan credit cards are to be offered by National Payments Corporation of India (NPCI), as a part of its domestic card scheme for multilateral payments in RuPay platform.

Under PMJDY(Jan Dhan Yojana), debit cards are offered in RUPAY platform.

Insurance under Kisan Credit Card Scheme

A personal accident insurance cover for farmers who have a Kisan Credit Card, as soon as the customer avails the scheme is provided. The individual gets a personal accident cover of Rs. 50,000 in the event of deceased(death), and Rs. 25,000 in the case of disability.

In order to avail this insurance cover, the customer should not be above the age of 70 years at the time of availing the Kisan Credit Card

Digi Dhan Vyapar Yojana: Key Points To Know

Digi Dhan Vyapar Yojana

- Launched on 15 December 2016
- Launched by Prime Minister Narendra Modi
- Proposed by NITI Ayog headed by Arvind Panagariya

What is NITI Ayog?

- NITI Ayog stands for the "National Institution for Transforming India". It was founded by

Narendra Modi on 1 January 2015. NITI Ayog replaced the Planning Commission.

- Planning Commission was an institution which helped to formulate the India's Five Year Plans, but it was dissolved by our Prime Minister Shri Narendra Modi in 2015.
- Digi Dhan Vyapar Yojana was launched with the objectives to make India Cashless and Digital as well.

Need Of Digi Dhan Vyapar Yojana

- Belongs to merchants

- To increase transparency in the business transactions
- To eradicate corruption
- To remove the influence of cash on economic and political system
- To convince merchants to shift to digital transactions
- To promote the use of UPI, USSD, Ru Pay cards and [Aadhar Enabled Payment System \(AEPS\)](#)

Rewards Under this Scheme

- Prizes for Merchants for all digital transactions conducted at Merchant establishments
- Weekly prizes worth Rs. 50,000, Rs 5,000 and Rs. 2,500
- Mega Draw on 14th of April – Ambedkar Jayanti
- 3 Mega Prizes for consumers
Rs. 1 crore
Rs. 50 lakh,
Rs. 25 lakh
- for digital transactions between 8th November 2016 to 13th April 2017 to be announced on 14th April 2017
- 3 Mega Prizes for merchants
Rs 50 lakhs,

Rs. 25 lakh,

Rs. 12 lakh

- for digital transactions between 8th November 2016 to 13th April 2017 to be announced on 14th April 2017

Selection Criteria

- Incentives shall be restricted to transactions within the range of Rs 50 and Rs 3000 (common people)
- All transactions between consumers and merchants; consumers and government agencies will be considered for the incentive scheme
- AEPS transactions will be considered for the incentive scheme
- The winners will be selected through a random draw of the eligible Transaction IDs

Conclusion

The main objective of this Digi Dhan Vyapar Yojana is to increase the "Cashless Transactions" and to make our country Digital. These efforts of the government will take India to the paramount of development.

4 Projects Under Nava Kerala Mission

INTRODUCTION

The Kerala Government launched four projects under "Nava Kerala Mission" for comprehensive developments in the fields of housing, health, education and agriculture. The mission was launched by The Governor of Kerala P. Sathasivam and Chief Minister of Kerala Mr Pinarayi Vijayan on 10th November 2016. The Main initiative of this Mission is to the development of the State & to intensify the position of Kerala on the map.

OBJECTIVES

The government of Kerala is trying to develop all the sector of state and want to make its position on the map of India.

Government plans to implement the projects on time bound basis with the support of civic bodies.

Government Schemes 2016-17

These schemes would address four key areas of life, namely health, education agriculture and housing with the help and involvement of local governments.

PROJECTS

Haritha Keralam

Under this scheme, one of the projects is Haritha Keralam. It means organic farming for agricultural development and preserving water sources would be the main focus. The project force on the cleanness of the state and to organising various wastes management schemes. The scheme also maintains to make a proper and healthy environment. As a result, the environment will keep the society healthy and free from many diseases.

Ardram

The scheme is aimed at improving quality and facilities at government hospitals for the poor

people and to enable treatment at a reasonable price. I hope Ardram would bring in a sea change in the state's healthcare sector.

Education System

This is a scheme to protect and strengthen the public school system of Kerala also to ensure the school system by bringing up Nobel teaching methodologies. This scheme is for the school system whose primary person is to distribute training in the middle of every individual. So that, every student can get the basic education.

Life Scheme

There are large numbers of poor people in the state who live without the house. So the Government will decide to provide housing for the homeless and bringing up the quality of life in the mission. The target of the plan to build houses for 4.32 lakh families in Kerala and approximate budget for this scheme will be Rs. 6000-6500 crore.

Major Points

1.	Project Name	Nava Kerala Mission
2.	State (which launched the projects)	Kerala
3.	Inaugurated by	Governor of Kerala - P. Sathasivam
4.	Launched by	Chief Minister Mr Pinarayi Vijayan
5.	Place	Thiruvananthapuram
6.	Date:	10th November 2016
7.	Name of the Schemes under Nava Kerala Mission	Haritha Keralam, Ardram, Education System, Life Scheme
8.	Projects	Health, Education, Housing, Agriculture

Lucky Grahak Yojana by NITI Ayog

LGY

LGY stands for the Lucky Grahak Yojana. It is also known as Digi – Dhan Vyapar Yojana. As its name suggests that it's a lucky draw scheme. This scheme was launched by NITI Ayog.

What is NITI Ayog?

- NITI Ayog stands for the "National Institution for Transforming India". It was founded by Narendra Modi on 1 January 2015. NITI Ayog replaced the Planning Commission.
- Planning Commission was an institution which helped to formulate the India's Five Year Plans, but it was dissolved by our Prime Minister Shri Narendra Modi in 2015.
- Lucky Grahak Yojna was launched with the objectives to make India Cashless and Digital as well.

Need of Cashless and Digital India

- To remove corruption and black money from India there is a need of this Yojana. If this Yojana becomes successful in making our India Digital, then Corruption and many other evil practices will automatically be removed.

How it make India Cashless and Digital?

- In November 2016, our government took initiative to make our India free from corruption and black money holders. For this, the government banned 500-1000 notes. People face many problems regarding the exchange of currency So, they started doing cashless transactions. No doubt, that people are familiar with these activities, but most of the people avoid doing cashless transactions because most

of the people don't know how to do Cashless transactions. After this more than 50% started making cashless transactions.

- For making people more aware of the cashless transaction our government started Lucky Grahak Yojana. In this Yojana, there is a lucky draw for those who will do more cashless transactions during a particular period. This scheme is for merchants and customers only.
- Our Government decided to give the Christmas gift to our Nation So, First lucky draw will be declared on 25th December 2016.
- The second Lucky draw will be declared on 14th April 2017 on the occasion of Dr.Ambedkar Jayanti.

Terms & Conditions

- Those who are doing cashless transactions by using AEPS, USSD, UPI, RuPay. They will be eligible for this scheme.
- Those who are doing cashless transactions through credit card, debit card and other applications like E-Wallet. They will not be eligible for this scheme.
- NITI Ayog's CEO Mr Amitabh Krant announced that (NPCI) National Payment Corporation of India will distribute gifts to customers by cashback prizes of Rs.1000 in the next 100 days which is starting from 25 December.
- On 14th April three Lucky draws will be announced for those Consumers who did digital transactions between 8th November 2016 to 13th April 2017

First Prize- Cash Prize of 1 Crore

Second Prize- Cash Prize of 50 Lakhs

Third Prize- Prize of 25 Lakhs

- On 14th April three Lucky draws will be announced for those Merchants who did digital transactions between 8th November 2016 to 13th April 2017:-

First Prize- Cash Prize of 50 Lakhs

Second Prize- Cash Prize of 25 Lakhs

Third Prize- Cash Prize of 12 Lakhs

Selection of Lucky Grahak

For selecting the persons for the lucky draw there is a simple method which is the random selection. NPCI has made a software through which they make payment of that Lucky Grahak person. National Payment Corporation of India (NPCI) is a

non – profit organisation which took the initiative to make India Digital. As its motive is to make the middle class and poor people aware about the Digital India.

Conclusion

The main objective of this Grahak Lucky Draw Yojana is to increase the “Cashless Transactions” and to make our country Digital. These efforts of the government will take India to the paramount of development.

MCLR : Marginal Cost of Funds Based Lending Rate- Explained

Introduction

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

Need for MCLR

- RBI changes the repo rates and other rates periodically but the banks are slow in changing their interest rates according to RBI rates
- Most commercial banks do not change their lending rates to customers
- Ultimately, bank customers does not receive the benefits aimed by RBI
- Till now, RBI was verbally instructing the commercial banks to change their lending rates with every Repo rate change
- The real benefit of repo rate change will be realised only when the customer gets benefited

- With the New MCLR, there will be quick change in the lending rate and the commercial banks will have to oblige with RBI at a fast pace as repo rate is included in MCLR calculation

How MCLR is calculated?

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

What are the Marginal cost components?

- Marginal cost weightage in MCLR – 92 %, return on net worth – 8%
- RBI has included the following main components in marginal cost
- Return on net worth (capital adequacy norms)

- Repo rate (short term borrowing rate) and long term borrowing rate
- Interest rate given by banks to various deposits including
 - Savings deposit
 - Term deposit
 - Current deposit
 - Foreign currency deposit

What are other components of MCLR?

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

Benefits of MCLR

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

Pitfalls

- MCLR rule exempted for loans given to retired employees, existing employees, government schemes etc

- Banks will be reluctant to change to MCLR rule due to cut in interest rates as currently, it is up to the customer to exercise their loans under MCLR as an option

Conclusion

- Bank customers will quickly get the benefit of the repo rate changes from their respective banks
- Banks also get benefited to compete with commercial paper market
- Companies and borrowers will get benefited with the low-interest rates for short term loans and reflection on repo on lending rates
- MCLR has to be implemented by RBI with a strong monitoring system to check whether banks change their lending rates according to the repo rate cuts
- The ultimate success of MCLR lies in the end user getting benefited
- Lending rates will see quick change in MCLR
- The entire economy of India will get a boost with increase in rate transparency as a result of MCLR - A change in repo by RBI reflects on the loans borrowed by individuals from banks
- Overall, this MCLR regime is one of the innovative measures of RBI to improve Indian banking system to global standards

Aadhaar Enabled Payment System (AEPS) : At a Glance

Introduction

Aadhaar Enabled Payment System is a major initiative taken by Government of India to initiate a

simple, secure user friendly mode of payment solution by Micro-ATM. It also empowers Cashless Economy in the country in future. The basic meaning of AEPS is a customer can pay through Aadhaar Card, i.e. Empowering Cashless transactions in the country. Through Aadhaar Card a customer can access his/her bank account. However, these days Government of India is also trying to empower bank customers to use Aadhaar as his/her main identity to access his/her respective Aadhaar enabled bank account and perform various transactions like balance enquiry, cash deposit, cash withdrawal, Pay through Aadhaar, etc.

Basic banking transactions through Aadhaar Card

- Aadhaar to Aadhaar fund transfer
- Cash withdrawal
- Cash Deposit
- Balance Enquiry

During Any Basic Transactions a customer's needs:

- IIN (Issuer Identification Number) – It is the Identification number to recognise the Bank to which the customer's bank account is associated.
- Aadhaar Card Number – It is a 12 digit unique identification number provided by the Gov. of India at the time of enrolment.
- Finger Print – A customer needs his/her finger print which was captured during their enrolment.

Major Role Played by NPCI in AEPS:

- NPCI (National Payment Corporation of India): It was founded in 2008, Headquarters at Mumbai, It is the umbrella organisation for all retail

payment systems in India, which aims to allow all Indian citizens to have unrestricted access to e-payment services.

- NPCI conducts all government benefits/subsidies to beneficiary account in a secured and transparent manner.
- It also provides a unique platform to use safe and secure payment interface to avail those benefits by using their finger prints.
- NPCI is directly in touch with Unique Identification Authority of India to provide Aadhaar Enabled Payment Service to reduce the forgery in Indian Financial System.

Basic Layout/ How it works:

Let us understand by using flow chart. I Hope it will clear everything. But here I will describe the following steps.

- Step 1 – Customer swaps his/her cards at Mini ATM.
- Step 2 – Mini ATM fetch data from Customers Bank
- Step 3 – Customers bank get confirmation from NPCI.
- Step 4 – NPCI get confirmations from UIDAI.
- Step 5 – UIDAI approve confirmed details about customer Account to NPCI.
- Step 6 – Again after getting confirmation from UIDAI , NPCI again asks Creditors details to his/her banks.
- Step 7- Creditors Bank Approve details of creditors to NPCI
- Step 8- NPCI now confirms to SBI
- Step 9 – SBI deduct the amount which customers want to pay/credit.
- Step 10 – Now customers get confirmations bill from Mini ATM.

Benefits of AEPS:

- Aadhaar enabled Payment platform is a very important tools to rule out all the fake data in the system concerning National Social Assistance Programme (NSAP).
- The basic theme of Direct Benefit Transfer is to ensure that the beneficiary gets their benefit through Aadhaar Enabled Payment System (AEPS) which is an accountable, cost-effective and transparent.

Pradhan Matri Garib Kalyan Yojana & Demonetization

Introduction

Since 2015, Our Prime Minister Shri Narendra Modi has been doing many things for the welfare of our country. He started a number of schemes for the welfare of the Indians. He has visited a number of countries to sign various deals to make our country developed. He started around about 30 schemes like Jhan Dhan Yojana in 2014, Mission housing for urban in 2015, Digital India in 2014, Mudra Bank Yojana in 2015, Beti Bachao, Beti Padhao in 2015, Swachh Bharat in 2014, Pradhan Matri Garib Kalyan Yojana in 2015 and many other.

PMGKY

PMGKY stands for Pradhan Matri Garib Kalyan Yojana. This Yojana was launched in 2015. The objective behind this Yojana is to improve the financial position of the poor people. It is basically a poverty alleviation program. Under this program number of workshops were held.

The Benefits of this scheme

A number of benefits are there for this scheme. As we know that this scheme is valid for BPL families. BPL stands for Below Poverty Line. This scheme provides help to poor people. The main objective of

this scheme is to improve the condition of society and remove the poverty from India.

Demonetization Under PMGKY

As we know that from a month ago demonetization is in talks. As Prime Minister banned 500 and 1000 Notes. This is done by The Prime Minister to stop the corruption and malpractices in India. To find out the ratio of black money in our country, our Prime Minister Shri Narendra Modi started this.

Rules of Demonetization

People who have the black money or undeclared income will have to pay taxes with a penalty. All the money which is deposited into the bank is under the eye of Income Tax Officers. The limit to deposit the money is 2.5 lakhs only for one person each. If he tries to do deposit more than 2.5 lakhs, then he will be answerable to Income Tax Department.

How is Demonetization helpful?

As we know that under Demonetization if someone tried to make deposits more than 2.5 lakhs then he will have to pay a penalty around 60% on his deposit amount. The amount collected as the penalty under demonetization drive will be used for the welfare of the poor people.

Conclusion

This Yojana will help to improve the society. A Garib Kalyan Mela in 2015 was conducted in 22 districts of Gujarat. Just because of this Yojana, many poor people got their rights. This scheme is beneficial for BPL and to lift up the poor people and make weaker section strong. The main motive of this scheme is to make our country developing to developed.

Vasundhara Raje's Annapurna Rasoi Yojna

Following the footsteps of Amma or Jayalalitha, Rajasthan's Chief Minister Vasundhara Raje has launched Annapurna Rasoi Yojna to provide nutritious food to street-dwellers, vendors, rickshaw-pullers and students and working women.

The salient features of the schemes are as follows:

Scheme was launched on December 15, 2016
It was launched at Municipal Corporation Office, Jaipur
People will be provided breakfast at Rs. 5.
Nutritious will be provided at Rs. 8.
Subsidised food will be offered to people belonging to different sections of society.
The scheme is implemented in 12 districts including Jaipur, Jodhpur, Kota, Ajmer, Bikaner, Udaipur, Bharatpur and many other districts along with Raje's constituency Jhalawar.

Background of the scheme

The inspiration of Annapurna Scheme is derived from Jayalalithaa's Amma Unavagam means mother's kitchen. The scheme was launched in 2013 to introduce a string of restaurants to offer low-cost good food to economically backward sections of society.

4 Insurance Schemes Launched for People with Disabilities (PwD)

Introduction

The current central government has introduced insurance schemes exclusively for PwD under the Sugamya Bharat Abhiyan (Accessible India Campaign).

Nodal Agencies

- Department of empowerment of PwD
- Ministry of social justice and empowerment

Under this scheme various canteen were incorporated in the state to provide people healthy food.

The scheme was a great hit in Tamil Nadu as some of the kitchens are operated with solar energy. Amma's canteen offer rice, chapati and sambhar and pongal. The cost varies between Rs. 3 to Rs. 5.

Notable Things Of Annapurna Scheme

In the first stage, 80 vans will be employed to distribute food Jaipur, Jodhpur, Bikaner, Pratapgarh etc. at the self-governance units.

There will be adequate space in these vans to sit and eat.

The skilled staff will be trained to prepare meals with their gloves, head-masks and aprons on.

There will be a menu displayed on the vans prepared keeping in view the nutritional requirements so that the food can be prepared accordingly.

More than 60 vans will be serving under this scheme.

Niramaya Health Insurance

- Scheme available all over India except J&K
- Insurance cover of up to 1 lac to PwDs
- Single premium across age bands
- PwDs with disabilities under the National Trust Act are eligible
- No need for pre-medical tests before enrolling in the policy

- OPD treatment facility available including medical check-up, tests, medicines, corrective surgeries and therapies
- Alternate medicine to reduce disability impact
- Covers transportation costs
- Treatment took from any hospital
- Insurance scheme on reimbursement basis only

Swavlamban Health Insurance Scheme

- New India Assurance Company is the implementing agency
- Uniform premium of 357 rupees per PwD person through out the country
- Sum insured is 2 lacs for a year and will cover PwDs in the age group of 0 to 65 years
- OPD benefits include 10000 p.a per PwD and 3000 p.a for mentally retarded people
- PwD family including spouse and up to two children are covered by this scheme
- No premedical tests involved
- Cashless treatment to be taken in New India Assurance created network of hospitals for free treatment under the policy
- Claims must be made to New India Assurance with PwD certificate
- Swavlamban excludes people with autism, cerebral palsy and Multiple disabilities

Gharaunda Scheme

- To provide basic medical care facilities for life long to PwDs
- Professional doctors to offer quality health care services
- Scheme available throughout India except for J&K
- Every Gharaunda centre to have a maximum of 30 PwDs including LIG and above LIG PwDs in the ratio of 1:1

- Payment to be received annually from family members or institutions or guardians
- Covers all adult PwDs included in the National Trust Act

Vikaas Scheme

- It is a medical day care scheme for welfare of PwDs
- Daycare offered to PwDs for a minimum of 6 hours daily (8 AM to 6 PM)
- Maximum batch size of a Vikaas centre is 39
- Day care centres to be opened for a minimum of 21 days in a month
- Minimum attendance fixed at 15 days
- Covers medical treatment of the disability and other health care services
- Scheme available throughout India except for J&K
- National Trust will fund the PwD

Conclusion

- GOI has introduced a slew of measures under the Accessible India campaign
- This gives importance and recognises the importance of PwDs in the society
- The contribution of PwDs to the society is on the rise
- The enrollment of PwDs in the government jobs is also on the rise
- The above health insurance schemes will boost the confidence of PwDs and enable them to live with self-esteem in the society
- The hospital and medical expenses of the PwDs are eliminated to the core with these schemes

Swavlamban Health Insurance Scheme: All You Need To Know

Introduction

Swavlamban Health Insurance Scheme was launched on October 2, 2016, exclusively for People with Disabilities (PwD).

Implementing Agencies

- New India Assurance Company is the implementing agency
- Ministry of Social Justice is the ministry concerned with Swavlamban Scheme
- Department of Empowerment of Persons with Disabilities under ministry of social justice is the monitoring agency

Objectives of Swavlamban

- To give low cost and affordable health insurance to PwD (includes people with low vision, Blind, hearing impairment, mental illness, leprosy, mental retardation, loco-motor disability)
- To improve quality of life of PwD
- To improve PwD condition of general health

Features of PMFBY

- Uniform premium of 357 rupees (which is 10% of the actual premium + Service Tax) per PwD person throughout the country
- Sum insured is 2 lacs for a year
- Swavlamban will cover PwD people in the age group of 0 to 65 years
- PwD must carry the PwD certificate issued by PwD Act, 1995 to get enrolled
- PwD family including spouse and up to two children are covered by this scheme

- In case of minor PwD, parents of PwD are also covered
- PwD with family income not exceeding 3 lacs p.a are eligible
- There are no premedical tests involved before enrolling into the policy
- OPD benefits include 10000 p.a per PwD and 3000 p.a for mentally retarded people

Claim and Redressal

- New India Assurance is the nodal agency for Swavlamban
- New India Assurance has created a network of hospitals for the beneficiaries of Swavlamban to get free treatment under the policy
- PwD getting treatment outside the network must get the consent and approval of New India Assurance
- However, in case of emergency, PwD insured can be admitted in another hospital outside the network without prior approval
- Claims must be made to New India Assurance with PwD certificate
- Grievances must be lodged to New India Assurance authorised person for resolution
- Grievances are monitored by a Dispute resolution committee consisting of representatives from the Department of Empowerment of PwD and New India Assurance

Advantage of Swavlamban

- Cashless treatment for PwD in the designated hospital networks identified by New India Assurance
- Free OPD treatment up to 10000 rupees also included in the health insurance scheme

- Family of PwD is also covered which is an additional benefit of the scheme
- Swavlamban helps people with PwD to be recognised in the society and live with self-esteem
- Treatment is offered to PwD for preexisting medical problems also
- Claim settlement is done in a transparent manner
- Redressal mechanism is efficient until the PwD concerned is satisfied
- Enrollment procedure made simple through the New India Assurance network

Limitations of Swavlamban

- Swavlamban excludes people with
Autism
Cerebral palsy and
Multiple disabilities
- Swavlamban emergency procedures and provisions must be enhanced further

- Awareness about Swavlamban health insurance scheme is limited among PwD

Way Forward

- Swavlamban is a sign of progress for the welfare of PwD
- Awareness about the scheme must be enhanced and more PwD must be enrolled in the scheme
- GOI has introduced a slew of welfare measures for PwD in this fiscal year including Swavlamban but the implementation and monitoring must be enhanced further
- Initial steps to be taken to cover all PwD's working in the formal sector
- Identification of beneficiaries is a key challenge
- Overall, the scheme is a positive measure in utilising the PwD talent and recognising them as respectable individuals in the society

Key Points Of Project Saksham for CBEC

Introduction

The Central government Cabinet Committee on Economic Affairs (CCEA) headed by Prime Minister Mr. Narendra Modi approved Project Saksham to ease GST implementation on 28th September 2016. Project Saksham is a back end IT Infrastructure project integrating CBEC and GSTN systems.

Need for Project Saksham

GST is to be rolled out by April 1, 2017
In order to integrate GSTN with CBEC, IT infrastructure has to be upgraded
Project Saksham integrates CBEC and GSTN Systems

Project Saksham is developed under Digital India Initiative

Project Cost and Tenure

Project Saksham cost is 2256 crores
Tenure of the CBEC and GSTN integration project is 7 years

Concerned Authorities

- Central Board of Excise and Customs (CBEC)
- Goods and Service Tax Network (GSTN)

Central Board of Excise and Customs (CBEC)

- CBEC is a part of finance ministry under the department of Revenue
- Deals with policy formulation pertaining to customs, excise and service tax
- Administers the prevention of smuggling activities
- Administers all indirect tax laws
- Main role is the regulation of import and export trade
- Frames the EXIM Policy of India
- Publishes all export and import related procedures and documents
- Subordinate houses include
 - a. Central excise commissionerates
 - b. Custom houses
 - c. Central revenues control
 - d. Service tax commissionerates
- Head quarters located at Ministry of Finance, New Delhi

Goods and Service Tax Network (GSTN)

- Established under section 8 of new companies act
- Non-Government entity
- Not for Profit organization
- Private Limited Company
- Indian government holds an equity of 24.5%
- State Finance Ministers empowered committee holds 24.5%
- Remaining 51% with private financial institutions
- Set up mainly to provide IT Infrastructure for GST implementation with a corpus of 10 crore
- Aim is to provide a uniform interface of tax payment system between centre and state
- Now each state has its own system of collecting indirect taxes

- Integrating all these systems in a single unified system for the overall implementation of GST is the purpose of GSTN
- Head quarters located at New Delhi

Stakeholders

- CBEC
- GSTN
- Tax payers (36 lac currently)
- Exporters
- Importers
- All Indirect tax payers (65 lac after GST)

Software Developers

- GSTN acts as the front end
- Infosys develops GSTN software
- CBEC acts as the back end
- Wipro develops CBEC software
- CBEC acts as the front end for investigation, appeal and audit only

Benefits

- Project Saksham will help in effective implementation of GST.
- Digitalization of customer accounts and scanned documents
- E-services to speed up indirect tax collection
- Convenience to tax payers
- Extension of SWIFT Initiative
- Integration with e-taal, e-nivesh and e-sign government initiatives
- In accordance with Ease of Doing Business
- Subsume local levies

SWIFT code for Banks

- Standard format of money transfer between banks in India

- Bank identifier code
- Banks use the SWIFT code for message exchange between them
- Swift code has 11 characters or 8 digits
- 8 digits code denotes the primary office
- a. 11 characters represent the following
- b. First 4 digit represent bank code and are only letters
- c. Next 2 letters country code
- d. Next 2 characters location code
- e. Last 3 characters branch code
- Swift network spans across the world with 40000 live codes
- Registration handled by Society for World wide Inter bank Financial Telecommunication (SWIFT)
- Head quarters located at La Hulpe, Belgium
- Project Saksham will serve as an extension of this Swift network

Challenges

- Integration of existing CBEC system with GSTN is a complex process
- Handling huge information
- Hardware and Software requirements including infrastructure etc.
- Duplication of data
- Information security
- Deadline is Short
- Software Implementation issues
- Training of employees
- Customer awareness and education to the new system

Mission Bhagiratha : Safe Drinking Water Scheme - Explained

Introduction:

Mission Bhagiratha, a new initiative started by the state government of Telangana to provide safe drinking water to everyone in the State through dedicated water pipeline channels in the state. To confederate the mission, The state government has designed a water grid project to provide a sustainable and durable solution to the problem of safe drinking water. The Main objective of this Mission "Bhagiratha" is to provide 100 litres & 150 litres of clean drinking water per person in rural households and in urban households respectively. The Final deadline for the completion of the water grid project is March 2018.

Fast Facts:

- The Project "Mission Bhagiratha" was started by the State Government of Telangana with a support of Union Government.

- The Project will cover 67 urban and 25000 Rural habitants across the States.
- This Project will provide 100 Litres in rural Households & 150 Litres in Urban Areas.
- The expected costs of the project is around 42,000 Cr.
- Mission Bhagiratha Project will rejuvenate 45,000 water tanks with dedicated pipelines.
- For this Project The Government of Telangana estimated to utilize a total of 34 Thousand Million Cubic of water from River Godavari.
- This projects also utilize 21.5 Thousand Million Cubic of water from River Krishna, i.e. It is known as mother of all the rivers.

Concept of Mission Bhagiratha:

- The Government of Telangana constituted a "water grid pipelines" that would depend on

water resources available in River Krishna and Godavari.

- The Government of Telangana estimated to utilize a total of 34 Thousand Million Cubic of water from River Godavari and 21.5 Thousand Million Cubic from River Krishna for the water grid pipelines to provide clean drinking water to every household in the state.
- Plans are ready to use water from Sriram Sagar Project, Srisailem, Komuram Bheem Project, Jurala Dam, Paleru Reservoir, Nizam Sagar Project. This scientifically designed project intends to use the natural gradient wherever possible and pump water where necessary and supply water through pipelines channels. The state-level grid will comprise of a total of 26 internal grids.
- The Telangana state government will be using latest and Upgraded technology for the proposed Water Grid project. In this Project "Advanced Light Detection and Ranging"

(LIDAR) technology would be utilized for survey of the Water Grid and the "Lightweight aircrafts" will be engaged only for aerial survey.

- According to the Media Report the Government of Telangana will use hydraulic based modelling software for determining the shape and size of water pipelines, pumping capacity and the height from which the water would be pumped.
- In this Software Programme, The software tools like smart flow and surge analysis would be used to resolve any problems that arise in distribution of water.

Various Skill Development Schemes for Minorities

Introduction

GOI has introduced a slew of training programs to promote the village and cottage industries on a large scale. Some of the important village/cottage based skill development programs include

Project Handloom

- Project handloom was established to promote handloom and domestic industries
- Highlights less use of electricity
- More focus on incentive schemes
- Niche market-based scheme
- NIFT to conduct R & D in handloom sector
- Estimated to create employment of over than 43 lakh
- Collaborating weavers with designers

- Reducing unfair trade practices
- Adoption of conventional techniques

Shyama Prasad Mukherjee Rurban Mission

- Shyama Prasad Mukherjee Rurban Mission includes skill development and economic developmental activities
- The mode of delivery preferred would be through PPP
- Funds shared on PPP basis
- Aims to protect rural habitat
- Mitigates the challenges of rural migration and Hyper-urbanization
- Trains the rural youth on self-employable skills

USTTAD

- USSTAD scheme aims at upgrading the skills in crafts and arts for development
- The scheme is targeted only for minority communities
- The scheme is implemented by ministry of minority affairs
- The scheme envisages to preserve the traditional and ancestral crafts and arts
- Craftsmen are trained on these traditional skills
- Skill training is offered to artisans, weavers and craftsmen from minority communities
- The training is only for people already practising in the field or craftsmen
- No fresher training is offered in the scheme

NAI MANZIL SCHEME

- The scheme is implemented by ministry of minority affairs
- The main objective of the scheme is to generate employment to youth and extend loans for starting up new businesses
- All school drop outs and Madarasa students are eligible for training under this scheme
- Scheme covers people in the age group of 17 to 35 from all minority communities
- Bridge courses are provided to the trainees to get 10th and 12th certification on distance mode
- Trade basis skill training is also provided to the beneficiaries
- The training mainly covers courses in four main sectors including engineering, manufacturing, soft skills and services

- Avenues are open to continuing or pursue higher education and create employment opportunities in the formal sector

Conclusion

- These skill-based training programs are aimed at the uplift of the minority community youth
- The youth from minority communities will get into the formal sector through these skill training schemes
- GOI has introduced these scheme with a long-term goal of engaging minority youth in formal sector and creating an aversion among the youth to pursue terrorism or other illegal activities
- These schemes are considered vital from social perspective and creates employment opportunities for minority students
- Schemes like USTTAD aim to revive the traditional crafts and arts practised in the ancient Mughal rule
- In this manner, these skill training programs help to protect the ancient and traditional culture and heritage of India
- Overall, the above skill training programs help the rural youth to find new employment avenues in traditional ancient crafts, arts, trade, manufacturing and entrepreneurship

Voluntary Disclosure and Surcharge Waiver Scheme: Key Features

INTRODUCTION

Haryana Government launched a new scheme named "Voluntary Disclosure Scheme (VDS)" 2016 and "Surcharge Waiver Scheme (SWS)" 2016 on 19th November, 2016 for declaring tampered or

defective meters for all category of consumer having sanctioned load up to 5KW and for small domestic and non-domestic consumers having sanctioned load up to 2KW in rural areas. This scheme was launched by Chief Minister of Haryana

Manohar Lal Khattar. This scheme shall remain in operation from 20th November, 2016 to 31st December, 2016.

OBJECTIVES:

The case of such consumers, who voluntarily declare tempering of meter or meter being defective, shall be decided as per the provisions of the scheme.

The scheme would be applicable to only those consumers falling in the aforesaid three categories, who were in default as on 30th September, 2016.

KEY FEATURES:

1. Voluntary Disclosure Scheme:

- Voluntary Disclosure Scheme (VDS) for declaring tampered or defective meters for all category of consumer having sanctioned load up to 5KW.
- The meter installed at the premises shall be replaced with a new electronic meter within three days.
- The consumers, whose meters have been seized and sent for verification to the M and T lab and are pending for testing, will also have the option to avail this scheme.
- The consumers will have the option to deposit the bill amount in lump-sum or in a maximum of six equal bi-monthly installments payable along with the next six bills.

- The consumer opts to pay in lump-sum, additional rebate of 5% will be allowed.
- No checking will be carried out during the period of operation of the scheme for consumers having load up to 5KW.
- No meter having similar load will be seized and sent to the lab for testing during this period.
- The cases of defective meters, brunt meters shall be covered under this scheme.

2. Surcharge Waiver Scheme:

- This scheme for small domestic and non-domestic consumers having sanctioned load up to 2KW in rural areas (connected or disconnected).
- This scheme for also Domestic consumer having loaded up to 2KW in urban areas (disconnected only).
- The surge amount outstanding as on 30th December, 2016 in the name of a consumer who opts for the scheme shall be frozen.
- 40% of this amount will be waived off on payment of next six bills by the customers.
- Another 30% of the surge amount will be waived off at the end of second year on full payment of bills during the year.
- And remaining another 30% surcharge amount will be waived off at the end of the third year.

FAST FACTS

Sl. No.	Fields	Data
1.	Name of the scheme	Voluntary Disclosure Scheme (VDS) & Surcharge Waiver Scheme (SWS)

2.	Lunched on	19 th November, 2016
3.	Lunched by	Chief Minister of Haryana Manohar Lal Khattar
4.	Operation period	20 th November, 2016 to 31 st December, 2016.
5.	Sanction Load	For VDS load up to 5KW & For SWS load up to 2KW in rural areas.
6.	RCO Fee Charges	For Domestic Category Rs. 100 & For Non-Domestic Category Rs. 200

Swachh Swasth Sarvatra Abhiyan: All You Need To Know

Introduction

Swachh Swasth Sarvatra is an initiative launched by Union Health Ministry in collaboration with the Ministry of Drinking Water and Sanitation and Human Resource Development.

The main aim of this initiative is to strengthen health centers in open defecation-free blocks.

This initiative is a part of the Union Government's chief Swachh Bharat Mission and is focused on the dual objectives of constructing toilets and enabling behavioural change.

Swachh Swasth Sarvatra is the advanced form of Swach Bharat Mission from being Swachh Bharat to Swastha Bharat.

Objective

1. This initiative aims to fulfill the requirements of two complementary programmes namely, Swachh Bharat Mission (SBM) of the Ministry of Drinking Water and Sanitation and Kayakalp of the Ministry of Health and Family Welfare.
2. Over 700 blocks are declared as Open Defecation Free (ODF) under Swachh Bharat Mission by

Ministry of Drinking Water and Sanitation.

3. Rs 10 lakh will be given to each Community Health Centres (CHCs) in ODF blocks of the country to strengthen the standards of sanitation, hygiene and infection control.

4. "SwachhSwasthaSarvatra" is a much needed programme to achieve open defecation-free India by 2019.

5. Under Kayakalp, one Primary Health Centre (PHCs) in each district is awarded for meeting quality

standards including sanitation and hygiene.

6. Through the initiative, the Gram Panchayat in which the PHC gets awarded will be noted and special focus will be given to make it ODF.

Components of Swachh Swasth Sarvatra

There are three main components of SwachhSwasthaSarvatra, they are

1. Community Health Centres (CHCs) in ODF blocks supported to achieve Kayakalp certification.
2. Gram Panchayat of Kayakalp Primary Health

Government Schemes 2016-17

Centres (PHCs) prioritized to become ODF.
3. Training in WASH (Water, Sanitation and Hygiene) of CHC/PHC nominees.

Other initiative also launched along with Swachh Swasth Sarvatra

Another joint initiative, 'Swasth Bacche Swasth

Bharat' (Healthy Children Healthy India) was also launched on the occasion between Ministry of Health and Family Welfare and the Ministry of Human Resource Development.

It is a booklet that contains tips on leading a healthy life for children.

Quick fact

Name of scheme	Swachh Swasth Sarvatra
Launched by	Union Health Ministry in collaboration with the Ministry of Drinking Water and Sanitation and Human Resource Development.
Launched on	December 29, 2016
Launched for	To strengthen health centers in open defecation-free blocks.
Financial outlay	Rs 10 lakh to each Community Health Centres (CHCs) in ODF blocks.
No of blocks	708 blocks

BHIM (Bharat Interface for Money): All You Need To Know

Introduction

India is advancing at breathtaking speed towards a cashless economy and to make digital mode of payment a habit for people our honourable Prime Minister Narendra Modi has launched a new

application for mobile payment BHIM (Bharat Interface for Money) on the 30th of December.

What is BHIM?

Bhim is an application for payment through smartphones which is based on the technology of UPI (Unified Payment Interface). This app has been developed by the NPCI (National Payment Corporation of India) in association with Juspay. This app is now readily available on playstore which is the android platform the and same for the iOS platform is expected to be launched soon.

Features of BHIM

- It is based on UPI technology
- Enables digital transactions across multiple banks
- It links directly to one's bank account
- It uses IMPS (Immediate Payment Service) for which one has to pay a minimal fee for transactions of 1 lakh or above.

How to use

- On downloading the app users will be asked to verify their mobile numbers which are linked with their respective bank account.
- After verification the app will show a list of all the bank accounts linked to the mobile number.
- One has to select the account he or she wants to make transactions through
- After selecting the account the user has to enter a 4 digit code (UPI PIN) to make transactions through the app
- The payment address will be set as the mobile number which is entered for verification which can be changed later.

Positive points of BHIM

- A smartphone or even a feature phone of around 1000 INR will support the BHIM app

- Having an internet connection is not mandatory for making transactions through the app
- In this system, once the bank account is linked with an Aadhar gateway, payments can be made through a thumb impression
- Users can also use the app for shopping. For this an Aadhar based merchant app has to be downloaded by the retailer along with a biometric reader to enable payment through thumb print.

Limitation

- For now maximum limit for every transaction has been set at 10,000 INR and a total transaction of 20,000 INR per day. The limits are expected to change in future.

Banks supporting BHIM

The new BHIM Payment app is supported by banks like SBI, ICICI, Axis Bank, HDFC Bank and many others.

The BHIM app is at its early stages and thus there might be some glitches but with time improvements are bound to take place taking the country forward to digitization and transforming India into Digital India.

Nagar Uday Scheme: All You Need To Know

INTRODUCTON:

The Madhya Pradesh Government launched a new scheme named "Nagar Uday Abhijan" 2016 on 25th December, 2016, the birthday of former Prime Minister Atal Bihari Vajpayee in all 378 urban bodies in the state. This scheme was launched by Chief Minister of Madhya Pradesh Shivraj Singh Chouhan. This scheme will be conducted from 25th December, 2016 to 5th February, 2016 in three phases. Chief Minister of Madhya Pradesh Shivraj Singh Chouhan also performed bhoomipujan of 2.2km long smart road at Polytechnic Square. He also inaugurated payment facility by POS of Bhopal Municipal Corporation.

OBJECTIVES:

- The main objective of this scheme are to assess service being provided to citizens and bring them at standard life.
- Also inform lower income class people residing in slums in urban areas about public welfare scheme and provide benefit in today.
- Also inform them about works carried out for urban development and ensure contribution of citizens and other agencies in urban development schemes.

KEY FEATURES:

- This scheme will be conducted from 25th December, 2016 to 5th February, 2017 in three phases.

Fast Facts:

- The First phase will be held between 25th December to 28th December, 2016.
- The Second phase will be conducted between January 3 to January 15, 2017.
- The Third phase will take place between 20th January to 5th February, 2017.
- Under this scheme CM Shivraj Singh Chouhan flagged off Uday Abhijan Rath and 51 e rickshaws.
- Under this scheme CM Shivraj Singh Chouhan also inaugurated payment facility by POS of Bhopal Municipal Corporation.
- Teams of officers and employees of departments would be constituted in the first phase of the campaign.
- Necessarily of employment for unemployed person will be earmarked and work plan will be made in this regard.
- Ward Sabha will be held in Second phase.
- Status of infrastructure development and beneficiaries oriented schemes will be assessed.
- Shivraj Singh Chouhan informed that Urban Development work of Rs. 83,000crore will be sanctioned.
- He told that with the bhoomipujan of smart city, smart road works have been started in Bhopal.
- A sum of 100crore rupees will be provided for Bhopal and the money would be given to every city for development under CM infrastructure scheme.

Sl. No.	Fields	Important Facts
---------	--------	-----------------

Government Schemes 2016-17

1.	Name of the Scheme	Nagar Uday Abhijan
2.	Launched on	25 th December, 2016
3.	Lunched by	Madhya Pradesh State Government
4.	Inaugurated by	Chief Minister of Madhya Pradesh Shivraj Singh Chouhan
5.	Scheme Period	25 th December, 2016 to 5 th February, 2017
6.	Three Phases are	First phase- 25 th December to 28 th December, 2016 Second phase- January 3 to January 15, 2017 Third phase- 20 th January to 5 th February, 2017
7.	Chief Guest of this campaign	Mayor Alok Sharma Revenue Minister Umasankar Gupta BDA Chairman Om Yadav PS Malay Shrivastava Former CM Babulal Gaur Collector Nishant Warwade BMC Commissioner Chabi Bharadwaj Minister of State for Cooperatives Vishwas Sarang
8.	Budget	Rs. 83,000crore sanction

National Skill Development Mission (NSDM): Explain

Introduction

- NSDM was developed to converge skill training in various sectors
- NSDM will cover all the states of India
- Expedite decision making in sectors through coordinated and skilling efforts

About NSDM

- Union Cabinet approval on 1st July 2015
- Official launch of NSDM by PM Modi on 15th July 2015
- Launched on World Youth skills day to make Indian youth skilled
- Mass skill training program to train millions of Indians

Nodal Agency

- Ministry of Skill Development and Entrepreneurship
- Funding through National Skill Development Corporation
- National Skill Development Agency (NSDA)
- National Skill Development Corporation (NSDC)
- Directorate General of Training (DGT)

Sub Missions of NSDM

- Sustainable livelihood
- Infrastructure
- Institutional training
- Trainers
- Convergence
- Overseas Employment
- Leveraging of public infrastructure

Institutional Mechanism

- Governing council at apex level for policy guidance
- Steering committee
- Mission Directorate

Strategic Framework

- NSDM follows 5 C strategic frameworks for imparting skill training programs
- Create – Creating skilled individuals over a long term
- Correct – Upskilling individuals with work experience
- Certify – Aligning with norms, assessing and provide certification to trainees
- Connect – Making skilled trainees to join in jobs at any part of the world
- Catalyze - Entrepreneurship

NSDM Model components

- Connect Supply with Demand
- Skill development does hand in hand with market demand
- MoSDE matches skilled and trained individuals to jobs anywhere in the world
- A general understanding of market demand supply of skill requirements is done
- Envisagement of a policy research institute
- Formulation of skill development policies
- Monitoring global changes in employment in the global scenario

Correct Supply for Demand

- This NSDM component aims to scale up the unemployed in the informal sector
- NSDC is the implementation agency for short term skill training programs
- Individuals with lower educational levels are targeted
- Skill training conducted with central, state and private initiatives cooperation
- NSDM aligned with other flagship schemes like Digital India, Swachh Bharat, Make in India and Solar Mission etc

- Scaling up of existing infrastructure also done through this NSDM component

Create pipeline of skilled people

- Skill training imparted through this NSDM component in
- Existing educational institutions
- New dedicated skill training institutes
- ITI centers
- Vocational training centers

Catalyze Demand for Skilled people

- The main focus of this component is to promote entrepreneurship
- Increase individual confidence to pursue their business ideas
- Linking of entrepreneurship to schools and educational institutions
- Establishing incubation centers for entrepreneurship

- Establishing support centers to promote and encourage entrepreneurship
- Providing credit access to new entrepreneurs

Certification and Assessment

- Alignment of skill training with National Skills Qualification Framework (NSQF)
- RPL framework establishment
- Quality assessment and certification
- Increase in the number of quality vocational trainers

Conclusion

- NSDM is one of the flagship schemes of GOI
- NSDM will make India the Skill capital of the entire world
- By 2020, India will be a supplier of skilled labor to the entire world
- Domestic labor force will also be upgraded through short term skill training programs

Atal Amrit Abhiyan - Health Insurance Scheme in Assam

Assam government has launched 'Atal Amrit Abhiyan' on the 92 nd birth anniversary of Atal Bihari Vajpayee. The scheme deals with providing health insurance against 437 illnesses including 5 critical diseases.

AIM-

Assam Government extending its hands to give quality health care which is affordable to the people of the state.

FINANCIAL OUTLAY-

Rs. 200 crore

BENEFITS-

Above Poverty Line (APL) and Below Poverty Line (BPL) families with annual income below Rs. 5 lakhs.

PROVIDES-

Benefit of free treatment upto 2 lakhs per year for 5 critical diseases which include kidney, cancer, burns, neuro and heart surgery.

OTHER IMPORTANT FACTS-

- The scheme will roll out from 1 April, 2017.

- A Health/Smart Card will be given at the cost of Rs 100/- so that assurance is cashless at the point of delivery supporting PM's cashless move.
- The 437 illnesses are divided into six groups which are kidney, cardiovascular, cancer, burns, neo-natal and neurological conditions.
- Assam has claimed to have taken the biggest health care initiative like this as compared to any other state in the country.
- Assam Chief Minister Sarbananda Sonowal and Health and Family Welfare Minister Himanta Biswa Sarma have spearheaded this scheme.
- A separate society under Department of Health and family Welfare will be set up for administering this scheme.

This scheme is organised as a tribute to Mr. Vajpayee whose keen interest was in positive development in the north-east area of the country. The government is trying to empanel more and more hospitals under this scheme so that treatment can be availed without much hassle. Assam Chief Minister concluded that the government has always thought of committing in health and this scheme will ensure that quality healthcare is affordable. Hence Atal Amrit Abhiyan is going to be beneficial for the people of Assam.

National Youth Policy - Explained

Introduction

- NYP aims to empower youth in the age group of 15 to 29 through skill training
- NYP helps a common man/youth turn into an entrepreneur
- NYP offers skill training based on identified priority areas
- NYP is the predecessor of National Skill Development Mission

NYP priority areas for youth

- Entrepreneurship
- Employment
- Health and healthy lifestyle
- Education
- Sports
- Skill development
- Promotion of social values
- Participation in politics and governance
- Community engagement
- Inclusion

- Youth engagement
- Social justice

Rural youth statistics

- 80 percent of rural youth dependent on farming
- Nearly 72% of Indian population live in rural areas (Census, 2011)
- Among this 26% are rural youth (15 to 29 Age)
- Agriculture is the major profession of rural youth contributing to 50 percent of the entire India's employment
- 89% have no formal vocational training

Challenge of the youth

- Lack of education
- Increasing rate of school dropouts
- Lack of Skill development programs
- Unequal opportunity
- Bonded labor
- Regional disparities

- Rural Youth deprived of labor force, education and employment enjoyed by urban
- Population pressure
- Female youth are worst affected with early/child marriages
- Caste system
- Social customs
- Land pressure
- Corruption
- Lack of capital
- Seasonal nature of agriculture
- Poor health
- Poverty
- Lack of support

Importance of NYP

- By 2020, India set to become the youngest country in the world with a youth force of 64% of Indian population
- China, Japan, Europe and west nations ageing population opportunity for Indians
- This makes skill development mandatory under NYP
- Youth will contribute to 2% of GDP growth rate by 2020
- By 2020, India will have a surplus of 47 million manpower compared to the deficit in other world nations
- NYP aims to train youth on modern agricultural practices
- Training on non farm sectors is also provided under NYP
- Job oriented courses to youth
- Improve the educational and literacy percentage in rural areas

Alignment of NYP with other Schemes

- PM Mudra Yojana – Develop entrepreneurial spirit among the youth
- Stand up India – To develop SC/ST and women entrepreneurs
- Digital India – Skill youth on digital infrastructure and technologies
- Make in India – Developing skilled and industry ready youth

Conclusion

- Skill development programmes are a means to
- bring a change in the life of the rural youth
- Rural youth find it hard to enter colleges due to high competition from urban youth
- NYP comes to the aid of rural youth in imparting skills that are job oriented
- NYP encourages youth to become entrepreneurs
- Higher emphasis given to rural youth with focus on vocational training
- This will ensure that Indian youth is skilled and industry ready
- Overall, NYP will address the huge problem of unemployment in India and bridge the gap between corporate and employees through skilled youth

Urja Ganga Yojana: All You Need To Know

Introduction

Prime Minister Narendra Modi launched a new project named "Urja Ganga" gas pipeline project on 24th October, 2016. This project is gas pipeline project and doubling for railway track on a busy route. When Prime Minister Narendra Modi was visited his Lok Sabha Constituency Varanasi on October 24, 2016 there he inaugurated this new project. Urja Ganga is the biggest ambitious projects launched by Government including a 1,500 km long gas pipeline costing Rs. 51,000crore. This project is a huge gas pipeline project for the distribution of cooking gas to residents of the city of Varanasi within two years.

Objectives

- The main objective of this project is to provide proper good cooking gas and to improve the living standards of the people in Varanasi within two years.
- This project also offers various benefits for the state which is travels and covers millions of peoples in the states like Odisha, Bihar and West Bengal and so on.
- This project would be beneficial for around 20lakh families in those eastern parts of the India like Cuttack, Patna, Kolkata, Bhubaneswar and Varanasi.
- Because of this project about 800kms pipeline would be put just only in Varanasi region and profit about 50,000 households and 20,000 vehicles for PNG and CNG correspondingly.
- This project would also provide the accessibility of approx. 5lakh LPG gas cylinders within next 5years.

- Set up 20 CNG stations for the vehicle is also part of this project to solve the problem of diesel and petrol.

Key Features

- Prime Minister Narendra Modi flagged off projects like doubling of railway tracks on the Allahabad to Varanasi station and expansion of Diesel Locomotive Work (DLW) besides laying foundation stone for a fully air-conditioned perishable cargo center in Varanasi.
- Government has also planned to develop 25 industrial clusters in five states like Varanasi, Patna, Bhubaneswar, Kolkata and Cuttack using the gas from this pipeline.
- Under this project a total 2540km long natural gas pipeline would be laid in five states.
- From this project a total of 40 districts and 2600 villages are expected to be benefited.
- 20,000 vehicles will get CNG because of this project so lot of people will get work as CNG as cheaper than the diesel and petrol.
- Set up 20 CNG stations for vehicle is also part of this project to solve the problem of diesel and petrol and total no of project is 1000crore which will be finally give more output to people.
- 20lakh people of Varanasi city is affected by this project as length of this city is approx. 1535km. Approx. all the farmer will benefit of this project.

Length of gas pipeline in different state:

Length of gas pipeline	State
------------------------	-------

Government Schemes 2016-17

441km	Bihar
542km	West Bengal
338km	Uttar Pradesh
500km	Jharkhand

Overall Information

Sr. No.	Fields	Data
1.	Name of the Project	Urja Ganga Project
2.	Lunched on	24 th October, 2016
3.	Inaugurated by	Prime Minister Norendra Modi
4.	Place where the project launched	Varanasi
5.	This project will be beneficial which part of the India	Varanasi and Eastern India
6.	No. of Vehicles benefited under this project	20,000
7.	Total length of natural gas pipeline under this project	2540kms
8.	Total no. of districts and villages are benefited under this project	40 & 2600
9.	No. of households which would be benefited under this project	50,000
10.	Total distance covered by gas pipeline under	1500kms

	this project	
11.	No. of station will be set up under this project	20
12.	Budget	Rs. 51,000crore

Pradhan Mantri Ujjwala Yojana: All You Need To Know

Introduction:

PMUY(Pradhan Mantri Ujjwala Yojana) is a scheme launched by our honourable Prime Minister Narendra Modi on the 1st of May 2016 in Uttar Pradesh. Under the PM Ujjwala Yojana, the government aims towards social welfare by providing LPG connections to households which are Below Poverty Line (BPL) in the country. The aim of this scheme is to replace the unclean cooking fuels which are used in the rural parts of India with the clean and more efficient Liquefied Petroleum Gas (LPG).

Aims of Pradhan Mantri Ujjwala Yojana:

- To bring forward a healthy environment
- Women empowerment
- To reduce health related issue which is associated with fossil fuel based cooking
- To check the number of deaths caused due to unclean cooking fuel
- To prevent respiratory diseases in children
- To stop indoor pollution due to the burning of fossil fuel while cooking

How to apply for Pradhan Mantri Ujjwala Yojana:

- The women from BPL families who are eligible have to fill up PMUY Know Your Customer (KYC) form.
- The form is available at all the LPG outlets throughout the country.
- The individuals have to mention the type of cylinders which they require while filling the form and at the same time the required documents are to be attached along with the form filled.
- The final form has to be submitted at an LPG outlet.

Eligibility criteria:

- The list of SECC-2011 data should have the applicant's name on it.
- Only women over 18 years of age are eligible.
- The applicant should be from a BPL family.
- The applicant should have a working savings bank account in any of the nationalised banks in India.
- Applicants who already have a LPG connection in their name are not eligible.

Documents required:

- A Panchayat pradhan or Municipality chairman authorized BPL certificate.
- BPL Ration Card

- A photo identity proof for example Aadhar card or Voter ID card
- Recent passport size photo

Funding of PMUY:

Rs 2000 crore has been allocated by the government in the implementation of the PMUY scheme for 2016-17. The scheme is to be implemented completely in the span of 3 years with

a total budget of RS 8000 crore. This scheme will provide a financial support of Rs. 1600 for each LPG connection to the eligible BPL households. PMUY is being implemented by the Ministry of Petroleum & Natural Gas and for the first time such an enormous welfare scheme has been launched that will benefit huge number of women belonging to the poorest households.

National Apprenticeship Promotion Scheme: Explained

Introduction

- Cabinet approved NAPS to train apprentices
- Apprenticeship training is the efficient and noblest manner of providing skill training and developing skilled persons in the country
- NAPS is a part of labor reforms amending the factories act, labor laws act and apprenticeship act
- Major punishments such as imprisonment and liabilities pertaining to Apprenticeship act are removed through the amendments

NAPS labor reforms - Amended Acts

- Factories Act – Better worker safety and doubled provision for working overtime
- Labor laws act – Companies with less than 40 workers exempted from labor law provisions
- Apprenticeship act - Removal of mandate for absorption of half apprentices

Target of NAPS

- To train 50 lakh apprentices by 2020

Nodal Agency

- Ministry of Skill development and Entrepreneurship

- Implemented by Director of General Training (DGT)

Funding

- Initial corpus of 10000 crore rupees allocated to NAPS
- 50 percent of the funds borne by GOI
- 25 % of stipend amount given by GOI to employers
- Basic training is also supported by GOI in NAPS

About Apprenticeship training

- Apprenticeship training is one of the focus areas of National policy for skill development
- Provides industry led training program
- Apprenticeship training serves as the most efficient and effective means of formal training
- It provides practice oriented training program
- Apprenticeship training works hand in hand with the industry especially with MSMEs
- Apprenticeship training facilitates increase in opportunities by ten fold by 2020
- PM Modi recently launched the Apprenticeship portal to network employees, companies and government
- It is expected to become the country's most powerful skill delivery program

Need for Apprenticeship program

- Migration of rural youth (2 million annually app)
- Employment opportunities are less due to high rate of migration
- As a result youth land up in low paid or under paid jobs
- Low profitability in agriculture
- No interest in Agriculture
- Urgent need to empower rural youth and women
- Nearly 74 percent of Indian households have monthly income less than 5000 rupees according SECC, 2011
- According to National sample survey, average monthly expenditure in urban areas is 2630 rupees compared to 1430 rupees in rural areas
- Women constitute only 25 % in the total work force
- Lower education
- Lack of skill training
- Now, only 10 percent of the workforce is trained including both formal and informal sector

Benefits of NAPS

- NAPS aims to skill apprentices to the tune of 5 million by the year 2020
- Youth hostels will be established in main cities to support youth for the first 6 to 12 months
- Employment department in each district empowered to provide career guidance programs in lieu of NAPS to youth pertaining to education or job
- NAPS aims to create job opportunities for rural youth in rural areas itself and minimize the migration problems
- NAPS trains rural youth on modern agriculture practices and technology to make them agriculture based entrepreneurs

- Training on farm machinery is provided to the youth
- Non farm apprentice training on a short term basis is provided
- NAPS works in alignment with the goals of PURA
- NAPS interfaces institutions like Khadi and Village industries, educational institutions, Small farmers agri business association, NGO etc to impart skill training to the apprentices in various job creating fields
- Agro tourism based industries offer new employment opportunities and skill training is provided in these areas
- Maharashtra State Agro and Tourism (MART) is a successful model with more than 150 centers run privately
- This successful model is followed in Kerala, Rajasthan, H.P and Gujarat
- NAPS develops such innovations

Conclusion

- NAPS trains millions of youth and is projected to be the vital scheme to drive skill development in India
- It works in tandem with the industry providing skill training with job oriented outcomes
- NAPS provides skill training at grass roots level
- It helps prevent the migration of rural youth to urban areas by establishing network with different rural non governmental institutions and provide training to rural youth and get employment in the rural areas
- The scheme will encourage third party agencies to impart skill training where in house training facility is unavailable
- Overall, NAPS helps GOI to achieve the Skill India mission

Deendayal Upadhyay Swaniyojan Yojana: Explained

Introduction

- Deendayal Upadhyay Swaniyojan Yojana (DUSY) was launched by Rural development ministry to promote entrepreneurship through skill training in rural areas
- It is viewed as the rural avatar of Start up India scheme
- Scheme was launched in 2016 along with Start Up India scheme by PM Modi

Objectives of DUSY

- To provide skill sets for self-employment to rural masses
- To give incentives to rural poor pursuing self-employment
- To provide financial assistance to self-employed or poor rural entrepreneurs
- To support poor rural people looking to start new business or pursue self-employment options

Nodal Agencies

- Ministry of Rural development
- Ministry of Skill development and Entrepreneurship
- MUDRA bank

Funding

- Main source of Funding is through National Rural Livelihoods Mission
- DUSY loans are funded through MUDRA Bank loans
- Beneficiaries obtain credit linkages in an innovative manner
- Self-help groups are the main beneficiaries

Skill Set Training areas under DUSY

- Beauty courses

- Dairy farming
- Driving
- Agriculture
- Plumbing
- Horticulture
- Grafting
- Masonry
- Food processing
- Textile
- Animal Husbandry

Benefits

- Skill training is provided in the above domains to pursue self-employment
- Self Help Groups are encouraged more to start entrepreneurial ventures
- More emphasis is given to women and Self-help groups (SHG) in DUSY
- This will increase the participation of more SHG in DUSY
- Rural entrepreneurship will see an uplift with DUSY network with SHG
- DUSY is seen as a means of achieving financial independence from the perspective of women
- Women empowerment will occur in the rural areas
- The rural economy will get a boost with new avenues of employment other than agriculture
- The pressure on land will reduce considerably

Conclusion

- DUSY is expected to achieve the goals of Startup India in rural areas
- It will provide a means of employment to the rural youth in the form of rural entrepreneurship
- DUSY also will solve the disguised unemployment existing in the agriculture by

providing training to the rural people on non-farm practices

- DUSY along with NRLM will improve the livelihoods of the rural people
- DUSY along with Startup India will boost rural entrepreneurship

- It is also seen as a measure to mitigate migration issue
- Overall, DUSY will address rural unemployment and reduce poverty on a mass scale

Suryamitra Skill Development Program: Explained

Introduction

Suryamitra initiative is a residential program to develop skilled technicians in solar powered projects

Need for Suryamitra

- India has set a target of 100 GW solar power in 25 years
- According to Confederation of Indian Industry (CII) estimates, this will need about 6.5 lakh trained personnel in the solar energy field
- Suryamitra course is designed to meet this need

About Suryamitra initiative

- Suryamitra initiative is a part of Make in India scheme
- It is a 3 month training course
- The entire course is completed in 600 hours
- This skill development program is aimed to create skilled manpower in solar power plant and equipment installations

Target

- To train 50000 Suryamitras in the field of solar energy
- In 2016, 3200 suryamitras are trained
- 7000 new suryamitras to be trained in the fiscal 2016 - 2017
- To achieve the entire target of 50000 suryamitras in next 3 years

- MNRE is the institution to set these targets

Nodal Agency

- National Institute of Solar Energy (NISE) is the implementation agency of Suryamitra
- Ministry of New and Renewable Energy (MNRE)

About National Institute of Solar Energy (NISE)

- It is an autonomous institution under MNRE
- NISE is the successor of Solar Energy Center (SEC)
- GOI has converted SEC that was in operation for 25 years into NISE under MNRE
- NISE is the apex R & D institution in the field of solar energy
- NISE helps GOI in achieving the National Solar Mission
- NISE coordinates technology and research work pertaining to Solar power

Funding Agency

- 100 % funding of Suryamitra by GOI

Services covered under Suryamitra

- Solar project installation
- Provide servicing for solar powered panels
- Solar project repair
- Solar equipment servicing
- Solar project maintenance
- Servicing in solar power plants
- Servicing of solar products like

- Solar cookers
 - Solar pumps
 - Solar lamps
 - Solar heaters etc
- Suryamitras are skilled technicians in the above services

Recent Developments

- NISE developed the Suryamitra App recently
- It is a GPS based mobile App
- This mobile app can handle 1000's of calls at the same time
- The app is categorized in the high end technology platform segment
- The suryamitra app enables monitoring of suryamitra visits in an efficient manner

Training Institutes of Suryamitra

- ITI
- Polytechnic
- Universities
- Educational institutions etc
- Suryamitra skill development programs are conducted in the above institutes and various other locations across the country

Benefits

- Suryamitra scheme creates job opportunities in various solar industries
- Helps in reducing the unemployed youth
- 80 percent of the trained suryamitras are placed in a solar field company with a good remuneration
- Rest of the suryamitras are becoming entrepreneurs in the solar energy field
- The skill development program promotes entrepreneurship and employment

Conclusion

- Suryamitra will create employment in the solar energy field
- Solar energy use will be projected to the public through the Suryamitra mobile app
- Suryamitra mobile app create demand for solar based products and act as a catalyst
- Overall, Conventional energy consumption will be reduced to a great extent by switching to solar energy benefiting India as a whole

Pravasi Kaushal Vikas Yojana: All You Need To Know

Introduction

- PM Modi announced about PKVY skill development program at the fourteenth edition of Pravasi Bharatiya Divas
- PKVY is aimed at imparting skill training to Indian youth seeking employment overseas
- PKVY is launched as a means of showing respect to the contributions made by Indians overseas by ensuring their welfare and safety

- PKVY launched after the inauguration of Pravasi Bharatiya Divas at Bengaluru

Indian Diaspora

- 30 million Indians live abroad
- They reflect the Indian ethos, culture and values
- Annual remittance of Indians abroad comes around \$69 billion annually
- PM Modi urged PIO card holders to change to OCI cards by June 30, 2017

About PKVY

- PKVY is to be launched to address the brain drain challenge into brain gain
- PKVY will help boost the confidence of Indian youth when they land abroad
- Skill development is given to Indian youth based on the vocation they choose
- PKVY will ensure that Indian youth will not feel as strangers in foreign nations
- The training program will be of international standards
- Indian youth will be trained and certified under PKVY

Nodal Agency

- Implemented by National Skill Development Corporation (NSDC)
- Ministry of External Affairs
- Ministry of Skill Development and Entrepreneurship
- Training partners of NSDC

Benefits

- PKVY will keep safety and security of Indian working abroad as the top most priority
- Welfare of the overseas Indians is ensured through external affairs ministry
- External affairs ministry will come to the aid of overseas Indians in distress through social media
- PKVY will help keep a track record of the Indian youth going abroad after getting trained in the skill development program
- PKVY will aid in making India the World's Skill capital

- PKVY will serve as a vehicle for NSDC to enter into MoU with different agencies of
 - a. European Union
 - b. United States
 - c. United Kingdom
 - d. Germany
 - e. Australia
 - f. Canada
 - g. France
 - h. Singapore
 - i. China
 - j. Iran

Conclusion

- PKVY is a skill development program aimed at the welfare, safety and security of overseas Indians especially Indian youth interested in going abroad to work
- In the due course of time, PKVY will help convert Brain drain into brain gain
- India will become a major supplier of skilled professionals to the entire world in the next decade and PKVY is one of the schemes to realize this vision
- Fraudulent practices by consultancies to cheat youth by giving false promises about abroad opportunities will be reduced to the core
- Overall, PKVY will serve as a proper channel for the disoriented Indian youth with aspirations to going abroad and work with certified skill training

Skill Banks: All You Need To Know

Introduction

- Skill banks are training centres to provide training to potential immigrant workers
- Skill Banks are established first in the states of U.P and Bihar
- U.P and Bihar account for the maximum emigrants annually in India
- These two states have the maximum number of employees working abroad
- Also these states have the maximum population
- The training program is of international standards
- Skill banks cover about 110 job roles
- 50 global skill banks are set up by GOI in 2016

Objectives of Skill Banks

- The primary objective of skill banks is to train workers for global markets
- To project India as the capital of Human resources in the world

Main focus countries of Skill banks

- South East Asia
- Norway
- Germany
- Canada
- Sweden
- Japan
- The above countries will have huge dearth of nurses and care givers in the next decade
- Skill banks focus on these countries for job opportunities and train people according to the requirement

Key sectors covered by Skill Banks

- Health care
- Medicine
- IT
- Hospitality

- Retail trade
- Automobile

Other sectors are likely to be included in the skill development training program of skill banks where job opportunities may emerge in future

Special features of skill banks

- Youth trained in skill banks get acquainted with the local culture of the country in which they go to work
- Before emigration, trainees are made familiar with language and work ethics of the foreign nation
- Training at the skill banks is demand driven
- If the requirement in a gulf nation is for 1000 mason workers, then skill banks will train 1000 masons and send them to the respective nation
- This ensures that majority of the persons trained in skill banks will be sent abroad as it is demand-based
- Skill banks train the workers and certify them
- Skill banks ensure that the employee gets good working conditions abroad
- The trainees get a better salary abroad after attending the training program and sent abroad

Conclusion

- Skill banks help people go abroad and work in a safe manner
- Workers sent abroad through skill banks will have the support of GOI
- All migration-related issues and frauds by consultancies will not occur once workers are trained and sent abroad through skill banks
- Rural poor and unaware people can completely trust the skill banks for their overseas job opportunities

- Skill banks help in identifying the requirements arising abroad in various nations and match the requirements with the employees in India through skill training programs

Nayi Manzil Scheme: All You Need To Know

Introduction

The scheme was launched in Jammu and Kashmir initially

- Now the scheme covers the entire country
- Minister for Minority affairs launched the scheme
- The scheme focuses on school drop outs in minorities and help them complete their school education
- The scheme aids in providing employment opportunities to school dropouts after training them

Nodal Agency

- The scheme is implemented by ministry of minority affairs
- GOI to fund 3738 crore rupees for the scheme initially
- World Bank funded scheme
- Recently, World Bank signed credit agreement with GOI to provide funding to Nai Manzil Scheme to the tune of \$50 million
- Maulana Azad education foundation to impart skill training in all its centers

Background

- World Bank reports indicate that around 20 percent of individuals in the age group of 17 to 35 are from minority groups
 - Minority groups in India include
1. Christians

2. Muslims
 3. Jains
 4. Sikhs
 5. Parsees
 6. Buddhists
- Nai Manzil scheme aims to tap the labor force from these minority groups to join the formal employment by providing skill training

Objectives

- The main objective of the scheme is to generate employment to youth belonging to minority communities
- The scheme also extend loans for starting up new businesses to minorities
- The scheme will address the educational needs of the minorities especially Muslims
- The scheme also covers the livelihood needs of minorities

Beneficiaries

- Scheme covers people in the age group of 17 to 35 from all minority communities
- All school drop outs are eligible for training under this scheme
- Madarasa students form the main beneficiaries
- Madarasa students confine themselves to contemporary education and often do not get formal employment
- Nai Manzil Scheme enables Madarasa students to get employed in the formal sector through skill training

- 30 percent of the seats are reserved for minority girls

About Nai Manzil Scheme Training course

- Training course is a non residential program
- Tenure of the course is between 9 to 12 months
- Bridge courses are provided to the trainees to get 10th and 12th certification on distance mode
- Trade basis skill training is provided to the beneficiaries
- Avenues are open to continue or pursue higher education and create employment opportunities in the formal sector
- The training mainly covers courses in four main sectors including
 1. Engineering
 2. Manufacturing
 3. Soft skills
 4. Services

Way Forward

DeenDayal Upadhayaya Gram Jyoti Yojana: Key Points

INTRODUCTION:

The scheme was launched by the Government of India in 2015. The main aim of scheme is to bring reforms and uninterrupted power supply in rural areas of the country. The earlier rural electrification scheme "Rajiv Gandhi Grameen Vidyutikaran Yojana (RGGVY) has been merged with this DDUGJY.

Remarkable features of the scheme:-

- To provide electricity to all 6 lakh villages in the country.
- To provide separate feeders for electricity supply to household consumers and agricultural farmers.

- The scheme is welcomed by all academicians and religious leaders
- The scheme will benefit about 3 lakh madrasas operating in India
- Each madrasa has about 100 students enrolled in them
- A total of about 30 million madarasa students would get benefited from the scheme
- The scheme makes the minority youth to compete with the rest of the students in the formal employment
- The main benefit of the scheme is to make minority youth to become good citizens and enter formal sector rather than drifting towards anti social activities
- Overall, the scheme is a great boon to the minority youth

Financial Aid:-

The government of India will release an estimated funds of Rs.43,033 crores with a budgetary support of Rs.33,453 crores during the execution of the entire project.

Inclusion of BPL

The below poverty line households will get a free electricity connection with LED lamps at Rs.3000 per connection.

The SC/ST population within the BPL will also be provided with free connections along with separate maintenance of records.

GARV-2

Further to boost this scheme the power ministry has launched GARV-2 app to provide realtime data about the six lakh villages of the country.The app is

also designed to ensure the transparency in the implementation of the electrification process in the rural areas.The app also provides the district wise progress of the scheme which enables the citizens to fetch the data through this app comfortably.

CONCLUSION

The main outcome of this scheme would be 100% electrification of rural areas and also a next step towards "24 x 7" power for all.

Digi-Locker Scheme: All You Need To Know

INTRODUCTION

Digi Locker is nothing but a 'digital locker' that was launched by the government of India in February 2015.The main idea behind the scheme is to provide a secure storage of documents in digital form.It is one of the key initiatives of "digital India" campaign.It is also aimed to minimise the usage of the documents in physical form in which handling risks are involved.

WORKING OF SCHEME

It will be helpful in sharing the e-documents through the registered repositories, in order to ensure the authenticity of the documents online.This scheme allows the citizens to upload their own documents and digitally sign them using aadhar based e-sign facility.One can easily share to other entities or organisations using their aadhar enabled "Digi locker" accounts.Some of the examples of such digitally uploaded documents are income tax returns file, university degree certificates, etc.

My certificates (in dashboard of customers account) further divided into two

Digital documents: It contains the URL'S of the documents issued by the government agncies or any other entities.

Uploaded documents: It contains all the documents uploaded by the user,each not exceeding 10mb of space.

Issuer: an entity which issues the documents in original format and converting them to electronic format.

Requester: an entity who requests for a secure access to particular e-documents.

Repository: a collection of e-documents.

USAGE

Currently, the beta version(trial version) has been launched in which more than 2.5 lakh of people registered and have uploaded more than 1.8 lakh of documents electronically through their aadhar enabled accounts.

ELEMENTS INVOLVED

ADVANTAGES

- The Digi locker will gradually bring down the cost incurred in providing services by the government.
- It will also bring down the staffing requirements involved.
- Helps in saving the time as well as safe and secure, thereby reducing the fraudulent and middlemen.
- Since these e-documents are digitally signed using aadhar based facility one cannot cheat/forged the documents.
- A " Digi locker" account holder can access his/her e-documents anywhere at anytime.

- Mobile authentication based sign up facility.
- Documents are hosted by ISO 27001 certified data centre.
- Timed log out is provided to secure the customers account from unauthorised access.

CONCLUSION

One of the great step towards the 'digital India' by saving the time, cost and various other risks involved in physical transactions of the documents. In the forthcoming years the scheme would be of great success.

SECURITY FEATURES

- 256 bit SSL encryption.

NTR Arogya Raksha Scheme: Explained

INTRODUCTION:

The Andhra Pradesh Government launched a new scheme named "NTR Arogya Raksha Scheme" on 1st December, 2016 in Vijayawada to provide a medical treatment to the people of the Above Poverty Line (APL) at Rs. 1200 premium per annum. This scheme was launched by the Chief Minister of Andhra Pradesh N. Chandrababu Naidu. This scheme is health insurance scheme.

OBJECTIVES:

- This scheme's main objective is to provide medical treatment to the people belonging to Above Poverty Line (APL) at Rs. 1200 premium per annum.
- This health scheme will cover the 1044 secondary and tertiary diseases and appeals

people to enroll their names in the scheme by paying Rs. 1200 per annum per head.

- This scheme also health insurance cover is offered up to 2lakh and free treatment.

KEY FEATURES:

- The NTR Arogya Seva scheme has already been launched for Below Poverty Line (BPL) families.
- This health scheme provides medical treatment for 1044 health and medical ailments in any of the 432 Corporate Hospitals and 80 Government Hospitals in the state.
- This scheme also offers medical insurance to those people who are not covered under any of the existing health schemes of the state government.
- The Above Poverty Line families can be avail its benefit by paying monthly installment of Rs. 100

per month per head or yearly installment of Rs. 1200 per annum per head.

- Also, a similar service has been provided to employees and journalists in the form of health cards.
- Those who are not being covered by any such scheme, the new health initiative "Arogya Raksha" have been launched.
- The new Married couple either the wife or husband belongs to other state can be registered under one family by paying the entire annual premium.
- People are resister for this scheme at any of the Mee Seva centers till 28th February, 2017.
- Unlike other insurance schemes pre existing diseases will not be considered.
- The chief Minister also requested the students of medical, nursing, psychology and home science to contribute their best to improve the public health through the Swasthya Vidya Vahini.
- Andhra Pradesh has now become the FIRST state to fulfill the health for all vision of the World Health Organization (WHO).

SWASTHYA VIDYA VAHINI Program:

The Chief Minister of Andhra Pradesh N. Chandrababu Naidu launched a health education program in Vijayawada named "Swasthya Vidya Vahini" program on 24th December, 2016. This program was aimed to developing a disease-free Andhra Pradesh. Some features of this program is-

- This program will involve helping of all medical and nursing students from the state.
- Under this program, students of all the nursing, psychology, medical and home science will be divided in to 446 teams.
- This program will help to develop leadership and communication skills among the students. The students have to prepare a health profile of the village and inform the officials over the reasons for the spread of disease and remedial measures.
- The students would be awarded marks in the field work which would be treated as practical

OVERALL INFORMATION:

Sl. No.	Field	Information Data
1.	Name of the scheme	NTR Arogya Raksha Scheme
2.	Launched on	1 st December, 2016
3.	Lunched by	Chief Minister of Andhra Pradesh N. Chandrababu Naidu
4.	Place where the scheme launched	Vijayawada, Andhra Pradesh
5.	Eligibility	Above Poverty Line (APL) people

6.	Scheme type	Medical Insurance
7.	Premium of this scheme	Rs. 1200 per annum per head
8.	Under this scheme program launched	Swasthya Vidya Vahini
9.	The program is for	Medical, Nursing, Psychology and Home Science Student.
10.	Budget	Rs. 160.56crore

Shyam Prasad Mukharjee Rurban Mission: Key Points

Introduction

- PM Modi launched Shyam Prasad Mukharjee Rurban Mission in Rajnandgaon district of Chattisgarh
- This scheme is a successor of Provision of Urban amenities in Rural Areas (PURA) model envisioned by our Late President Dr. APJ Abdul Kalam
- It is a cluster based approach to develop smart villages
- The scheme includes skill development as one of the key components

About Shyama Prasad Mukherjee Rurban Mission (SPMRM)

- RURBAN Mission is a cluster based approach to develop the villages
- Shyama Prasad Mukherjee Rurban Mission includes skill development and economic developmental activities
- It trains the rural youth on self-employable skills
- It aims to protect rural habitat and at the same time develops urban amenities

Objectives

- The main objective is overall social, infrastructure and economic development of villages
- The scheme aims to develop a cluster of 300 smart villages across the nation by 2020

Beneficiaries

- Clusters are formed based on the demography for SPMRM mission
- Plain and Coastal villages with a population less than 50000 and greater than 25000
- Hilly, Tribal and Desert regions with a population of 5000 to 15000 people

What is a Smart Village?

- It is an area that has the lifestyles and economic characteristics of urban areas
- Smart village does not affect the features of the rural area while transforming
- Villages are classified into clusters for developing skills and local entrepreneurship

- Provisioning of economic activities and developing infrastructure is done in the identified clusters

Nodal Agency

- State governments are responsible for cluster identification
- Funding through various government sponsored schemes
- Funds shared on PPP basis
- Center funds 30 percent of the project cost through Critical Gap Funding (CGF)
- Center and State institutional mechanism for smooth implementation of SPMRM
- Initially 300 clusters are developed with a budget of 5100 crore covering 100 clusters on an annual basis
- The mission has an innovation budget for undertaking research, capacity building and development

Major components of SPMRM Mission

SPMRM has 14 mandatory components and other essential components

- Cluster based Skill Development
- Digital literacy
- Skill training linked to employment
- Inter village road connectivity
- Mobile health units
- Infrastructure development

- LPG gas connections
- E-gram connectivity
- Electronic delivery of citizen centric services
- Public transport
- Warehousing
- Agriculture services
- Agro-processing
- Storage
- Water supply provisions through pipes
- Sanitation
- Waste management – solid and liquid
- Education facilities up gradation

Way Forward

- This scheme
- Mitigates the challenges of rural migration
- Reduces the after effects of hyper urbanization
- SPMRM would catalyze the growth of both rural and urban sectors through the clusters identified by improving rural areas and decongesting urban areas
- Balanced development of rural and urban sectors
- SPMRM will help in generating employment opportunities in the rural areas through appropriate skill training programs
- Rural youth will be educated and benefited the most from SPMRM
- Overall regional growth will be attained through SPMRM.

INSPIRE: Innovation in Science Pursuit for Inspired Research Program

Introduction

- INSPIRE aims to attract youth and talent to pursue and study science
- The scheme will promote the study of science among the children at an early age

- INSPIRE aims at developing research and development activities in Science

Objectives

- To attract talent in the field of science

Government Schemes 2016-17

- To communicate and train youth of the nation in the field of science

Nodal Agency

- Department of Science & Technology
- Ministry of Science & Technology
- Ministry of Skill Development and Entrepreneurship

Beneficiaries

- Young Children
- School kids

INSPIRE Components

- Scheme for Early Attraction of Talent (SEATS)
- Assured Opportunity for Research Careers (AORC)
- Scholarship for Higher Education (SHE)

Features

- The scheme aims to develop a skilled scientific human resource out of the young children
- There are no competitive exams held by the scheme organizers to identify the talent
- Beneficiaries are identified from the normal education system and trained
- New and innovative scientific products will be developed in India
- India has the possibility of emerging as the scientific power in the world through scientific skill development imparted through INSPIRE

- The scheme will strengthen the Research and Development base of the nation
- Young children are inducted into skill training in science at an early age to develop a strong pool of human resource in science and technology field

Way Forward

- There is a declining trend among students in pursuing science
- The number of students choosing science as the option in the higher secondary is declining indicates the loss of interest in science among students
- This unique INSPIRE scheme aims to develop and skill students in science in an innovative manner
- The scheme will foster interest in science among children from the early age
- The students are given scholarships to pursue higher education in science through this scheme
- There will be an enhancement in the research and development in the science sector
- There will be growth in the number of scientists in India

List of Government Schemes in India 2016-17

DEENDAYAL UPADHYAY GRAM JYOTI YOJANA (DUGJY):

Launched: 25th July 2015 in Patna

Aim: To bring reforms and uninterrupted power supply in rural areas of the country

Features

Government Schemes 2016-17

- Funding of of 43,033 crores w
- BPL will get a free electricity connection with LED lamps at Rs.3000 per connection.
- GARV-2 app launched to provide realtime data about the six lakh villages of the country.
- 100% electrification of rural areas

PRADHAN MANTRI UJJAWALA YOJANA (PMUY)

Launched: 1st of May 2016 in Uttar Pradesh.

Aim: Social welfare by providing LPG connections to BPL households in the country.

Features

- To replace the unclean cooking fuels with the clean and more efficient Liquefied Petroleum Gas (LPG).
- Financial support of Rs. 1600 for each LPG connection
- Implemented by the Ministry of Petroleum & Natural Gas

URJA GANGA YOJANA (UGY)

Launched: 24th October, 2016 in Varanasi

Aim: A 2540 km long gas pipeline which will guarantee supply of clean and eco friendly fuel to at least seven main cities – Varanasi, Patna, Jamshedpur, Kolkata, Ranchi, Bhubaneswar and Cuttack .

Features

- To provide the accessibility of approx. 5 lakh LPG gas cylinders within next 5 years.
- 20,000 vehicles will get CNG

SWACHH SWASTH SARVATRA ABHIYAN (SSSA)

Launched: 25th December 2016 by Union Health Ministry in collaboration with the Ministry of Drinking Water and Sanitation and Human

Resource Development

Aim: To strengthen health centers in open defecation-free blocks

Features

- Grant of Rs 10 lakh to each Community Health Centres (CHCs) in ODF blocks of the country.

Main components

- Community Health Centres (CHCs) in ODF blocks supported to achieve Kayakalp certification.
- Gram Panchayat of Kayakalp Primary Health Centres (PHCs) prioritized to become ODF.
- Training in WASH (Water, Sanitation and Hygiene) of CHC/PHC nominees.

DEENDAYAL ANTYODAYA MISSION (DAM)

Launched: June 2011

Aim:

- To nurture rural power till they comes clear of abject poverty
- To expand livelihoods in small enterprises; agriculture based rural areas and employment in formal sector.

Features:

- Also known as National Rural Livelihood Mission (NRLM)
- SAMARTHYA – A set of 10 training programmes focusing on technical education created under MGNREGA
- Provides scope for value addition, innovation and entrepreneurship.

PRADHAN MANTRI SURAKSHIT MATRITVA ABHIYAN (PMSMA):

Launched: 9th June 2016

Aim: To improve the quality and coverage of Antenatal Care with Diagnostics and Counselling services as part of Reproductive Maternal Neonatal Child and Adolescent Health.

Features

- Offers some additional opportunities to all pregnant women who have missed their antenatal visits due to some reasons.
- Provides care provision by a Doctor, Physician or Specialist in the second or third trimester.
- Pradhan Mantri Surakshit Matritva Abhiyan will be held on the 9th of every month.

PRADHAN MANTRI VITTIYA SAKSHARTA ABHIYAAN (PMVSA)

Launched: 1st December 2016 by Human Resource Development Minister Prakash Javadekar in New Delhi.

Aim: To go for cashless transaction and payment modes like using credit or debit cards or the payment wallets to reduce the malpractice in the country.

Features

- To stop the malpractice of corruption and to finish black money in India.
- Encourages the common people to evolve and opt for cashless transactions

DIGI DHAN VYAPAR YOJANA (DDVY)

Launched: 15 December 2016 by Prime Minister Narendra Modi

Proposed by: NITI Ayog headed by Arvind Panagariya

Aim: To increase the "Cashless Transactions"

Features

- NITI Ayog stands for the "National Institution for Transforming India".
- Prizes for Merchants for all digital transactions are worth Rs. 50,000, Rs 5,000 and Rs. 2,500.
- Incentives shall be restricted to transactions within the range of Rs 50 and Rs 3000 (common people).
- The winners will be selected through a random draw of the eligible Transaction IDs.

LUCKY GRAHAK YOJANA (LGY)

Launched: 15th December 2016 by NITI Aayog and NPCI.

Aim: To increase the "Cashless Transactions"

Features

- In this Yojana, there is a lucky draw for those who will do more cashless transactions during a particular period. This scheme is for merchants and customers only.
- Those who are doing cashless transactions by using AEPS, USSD, UPI, RuPay. They will be eligible for this scheme.

PRADHAN MANTRI GARIB KALYAN YOJANA (PMGKY)

Launched: December 2016

Aim: To improve the financial position of the poor people

Features

- To organise Garib Kalyan Mela
- Make our country developing to developed.

NTR AROGYA RAKSHYA SCHEME

Launched: 1st December, 2016 in Vijayawada

Aim: To provide medical treatment to the people

belonging to Above Poverty Line (APL) at Rs. 1200 premium per annum

Features

- Offers health insurance cover up to 2lakh and free treatment
- Provides medical treatment for 1044 health and
- The new Married couple either the wife or husband belongs to other state can be registered under one family by paying the entire annual premium.
- People can resister for this scheme at any of the Mee Seva centers till 28th February, 2017.

DIGI-LOCKER SCHEME

Launched: 1 July 2015

Aim: To provide a secure storage of documents in digital form.l

Features

- Helpful in sharing the e-documents through the registered repositories,
- Digital document contains the URL'S of the documents issued by the government agencies or any other entities. Uploaded documents contain all the documents uploaded by the user,each not exceeding 10 mb of space

ATAL AMRIT ABHIYAN (AAA)

Launched: 25 December 2016 on 92nd birth anniversary of Atal Bihari Vajpayee

Aim: To provide health insurance against 437 illnesses including 5 critical diseases.

Features

- The scheme will roll out from 1 April, 2017.

- A Health/Smart Card will be given at the cost of Rs 100/-
- 437 illnesses are divided into six groups which are kidney, cardiovascular, cancer, burns, neo-natal and neurological conditions

NAGAR UDAY SCHEME (NUS)

Launched: 25th December, 2016, on the birthday of former Prime Minister Atal Bihari Vajpayee

Launched by: Chief Minister of Madhya Pradesh Shivraj Singh Chouhan.

Aim: To assess service being provided to citizens and bring them at standard life.

Features

- To inform lower income class people about public welfare scheme and provide benefit.
- Under this scheme CM Shivraj Singh Chouhan flagged off Uday Abhijan Rath and 51 e rickshaws.

VOLUNTARY DISCLOSURE AND SURCHARGE WAVIER SCHEME

Launched: 19th November, 2016 by Haryana Government

Aim: For declaring tampered or defective meters for all category of consumer having sanctioned load up to 5KW and for small domestic and non-domestic consumers having sanctioned load up to 2 KW in rural areas.

Features

- Applicable to only those consumers falling in the aforesaid three categories, who were in default as on 30th September, 2016

Government Schemes 2016-17

- To replace old meters with a new electronic meter within three days.
- No checking during the period of operation of the scheme for consumers having load up to 5KW.

BARISTHA BUNKAR SAHAYATA YOJANA (BBSY)

Launched: 7th August, 2016 by Odisha Government

Aim: All weavers within age of 60 years would get a monthly pension of 500 rupees per month.

Features

- Weavers above age of 80 years would get 700 rupees per month.
- Weavers within age of 60 years would get a monthly pension of 500 rupees

PRADHAN MANTRI ZERO DEFICIT ZERO EFFECT SCHEME (ZED)

Launched: 2016 by Prime minister Narendra Modi.
The scheme is launched

Aim: To suppress the bad effect of products on environment.

Features:

- Micro Small and Medium Enterprises companies which follows the guidelines set by ZED and meet the standards set by the ZED will be awarded ZED certification along with various benefits.
- More emphasis on producing items that have "Zero Deficits" so as to achieve the quality
- To encourage a sustainable environment & development

E-NIRVAN: ONLINE TAX RELATED GRIEVANCE SCHEME

Launched: September 8 2016 by CBDT.

Aim: To reduce the forged cases on tax evasions & to provide assistance through electronic media.

Features

- Works will be done under paperless environment under the eyes of an assessment officer of IT department.
- Everyone will be able to track their complaint and get a solution on the real-time basis.
- A separate and dedicated window for grievance redressal in the Income Tax Business Application

MISSION BHAGIRATHA: SAFE DRINKING WATER SCHEME

Launch: August 7, 2016 in Telangana

Aim: To provide safe drinking water to everyone in the State through dedicated water pipeline channels in the state.

Features

- The state government has designed a water grid project to provide a sustainable and durable solution to the problem of safe drinking water.
- Mission "Bhagiratha" will provide 100 litres & 150 litres of clean drinking water per person in rural households and in urban households respectively.

KAYAKALP AWARD SCHEME

Launched: 15th May 2015 by Ministry of Health And Family Welfare

Aim

- To promote cleanliness and enhance the quality of public health facilities in Hospitals, Clinics, Public Space,
- To incentivize and recognise such public healthcare facilities that show exemplary performance in adhering to standard protocols of cleanliness and infection control.

Features:

- Few parameters on which the performance of Health Facilities Centre would be judged are as Hospital or Facility Upkeep, Sanitation and hygiene, Waste Management, Infection control, Support Services, Hygiene Promotion

PRADHAN MANTRI FASAL BIMA YOJANA (PMFBY)

Launched: 13th January 2016 by Government of India

Aim: 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.

Features:

- It replaced the National Agriculture Insurance Scheme (NAIS) and modified NAIS.
- Covers nearly 50 percent of the total cropped area in our country in the next three years
- Offers a uniform premium rate of 2 percent for kharif crops and 1.5 percent for Rabi crops.

PRADHAN MANTRI AWAS YOJANA (PMAY)

Launched: 25 th June 2015.

Aim: Provide affordable houses to Indian citizen

Features:

- More than 2 Crore houses to be built among which 1 crore houses are to be built by 2019.
- Ministry of Housing and Urban Poverty alleviation (HUPA) is the nodal agency.
- It has a cost of 1.25 lakhs per unit.
- The houses constructed under PMAY will be in accordance with "Going Green" concept.

UJALA (UNNAT JYOTI BY AFFORDABLE LEDS FOR ALL)

Launched: 1st May 2015 by Piyush Goyal

Aim: It aims at replacing 77 crores of incandescent lamps with LEDs which are much more energy saving.

Features

- Domestic Efficient Lighting Program (DELP) has come up with this new UJALA scheme.
- EESL (Energy Efficient Services Limited) has implemented the UJALA scheme.

LALIMA ABHIYAN

Launched: November 1 2016 by CM of Madhya Pradesh Shivraj Singh Chauhan

Aim: To make the Madhya Pradesh anaemia free

Features

- Iron folic acid tablets will be provided free in aaganwadis, hospitals and academic institutions.
- Ferrous escorbate tablets will be distributed by the health minister JP Nadda.

KALINGA SHIKSHA SATHI YOJANA (KSSY)

Launched: 27th June 2016 by Chief Minister of Orissa Mr. Naveen Patnaik

Aim:

- To reduce the financial stress of the parents facing hardship in paying high rate of interest of educational loans
- Provide the education loan at only 1% interest rates

Features

- The loan facility will be given to the students on the basis of their merit and the total annual income of their family.
- Release the financial burden from the shoulders of the parents of the aspiring students.
- The Odisha government is allotted the budget for this scheme is nearly 500 crore from its own resources.

SOVEREIGN GOLD SCHEME

Launched: Budget session 2016

Aim: To reduce the demand of physical gold thus keeping a tab on gold imports and utilising resources effectively.

Features

- On gold bond maturity, redemption will be made in Rupee only
- Price of gold bond will vary with the market prices of gold
- RBI has fixed tenor of the bond from 5 to 7 years to protect the investors from medium term volatility.

ANNAPURNA RASOI YOJANA

launched: December 15, 2016 by Rajasthan's Chief Minister Vasundhara Raje Annapurna

Aim: To provide nutritious food to street-dwellers,

vendors, rickshaw-pullers and students and working women

Features

- People will be provided breakfast at Rs. 5 and nutritious will be provided at Rs. 8.
- The scheme is implemented in 12 districts including Jaipur, Jodhpur, Kota, Ajmer, Bikaner, Udaipur, Bharatpur and many other districts along with Raje's constituency Jhalawar.
- The skilled will prepare meals with their gloves, head-masks and aprons on.

NIRAMAYA HEALTH INSURANCE

Launched: October 2016

Implemented & monitored by: National Trust with the active participation of the Local Level Committees (LLC).

Aim: To enable and empower persons with disability to live as independently and as fully as possible, health services and their access to persons with disabilities assume a very significant role.

Features

- Scheme available all over India except J&K
- Insurance cover of up to 1 lac to PwDs
- PwDs with disabilities under the National Trust Act are eligible

SWAVLAMBAN HEALTH INSURANCE SCHEME

Launched: 2nd October 2015

Implementing agency: New India Assurance Company

Aim: To provide affordable health facilities

Features

- Uniform premium of 357 rupees per PwD person through out the country
- Sum insured is 2 lacs for a year and will cover PwDs in the age group of 0 to 65 years
- OPD benefits include 10000 p.a per PwD and 3000 p.a for mentally retarded people
- No premedical tests involved
- Swavlamban excludes people with autism, cerebral palsy and Multiple disabilities

UDAAN Scheme: All You Need To Know

Introduction

- UDAN is a regional connectivity scheme to promote the aviation sector
- Tag line of the scheme is "*Ude Desh Ka Aam Naagrik*"
- Launched by PM Mr. Modi

UDAN Coverage

- UDAN applicable on all flights covering a distance between 200 KM and 800 KM
- UDAN seats are available at subsidized rates
- Minimum seats per carrier is 9 and maximum is 40 per carrier
- There is no lower limit set for remote, hilly, security and island regions
- UDAN caps the fare for short distance flights
- Geographical means of coverage viz. North East, North, South, West and East
- Airports selection under UDAN operations would be done with the consultation of the state government
- Accordingly concessions would be made available under UDAN
- Most of the un served and under served airports would be covered under UDAN
- Tenure of UDAN scheme is fixed at ten years

Funding

- Viability Gap Funding (VGF) provided to airlines to kick off operations under UDAN keeping passenger fares affordable
- Market based model will be followed for VGF

- First, operators submit their proposals to implementing agencies
- Operators selected through competitive bidding process
- Reverse bidding adopted to select the lowest VGF quote
- Regional connectivity fund (RCF) created to meet VGF under UDAN
- RCF levy for domestic flights from the states is fixed at 20%
- Financial stimulus in the way of Central and State government concessions, tax concessions
- Exemptions given on landing and parking charges for airlines under UDAN
- Funding support given for first three years of operation only

Limitations

- Airlines is a luxury product and often seen as alienated from common man
- UDAN tries to break this idea but the subsidies given under UDAN will be a burden to Government
- No mechanism to monitor the beneficiaries of UDAN
- Regional connectivity would increase but already the existing airlines are operating flights with more passengers and exceeding their quota of regional connectivity
- UDAN finances and supports airlines only for three years under the perception that within

three years the routes will become sustainable

- It does not consider the hike in fuel cost within these three years
- Airlines high levy of ATF tax is an area of concern
- Increase in air traffic due to UDAN may cause environmental hazards in the form of air pollution

Way Forward

- UDAN would help in reviving existing airports and air strips
- Employment would be generated
- Indian Economy would see a boost
- The scheme ensures growth, affordability, development and connectivity
- Business would enhance with quick movement of goods and export products
- Remote areas would get developed
- Commerce, tourism and trade would enhance
- New form of air transport in the form of small aircrafts and helicopters would increase connectivity
- Start up airlines will increase with new opportunities in aviation sector
- Incumbent airlines will get more passengers and new routes
- Overall, common man will get to enjoy the luxury of air transport at affordable rates under UDAN scheme

Vidyanjali Scheme: School Volunteer Program: Key Points

Introduction

- Vidyanjali scheme is the means of providing volunteer teachers to government run schools
- It is aimed at promoting the government education system through skill development

- The scheme aims to impart life skills in to the children studying in government schools
- The scheme is launched under Sarva Shiksha Abhiyan

Nodal Agency

- Ministry of HRD
- Department of School Education and Literacy

About Vidyanjali Scheme

- The scheme is started across 21 states in the initial phase
- 2200 schools are selected
- Target is to cover the entire government schools in India in a gradual manner
- The scheme aims to impart skills apart from academics
- The volunteers selected for the scheme will not replace the already existing staff in the government schools
- The scheme will be a value addition to the conventional teaching program in schools

Vidyanjali Scheme Skill Training services

Vidyanjali scheme helps in the overall child development through developing their skills in the following areas

- Music
- Writing
- Public speaking
- Creative skills
- Dance
- Other soft skills

How to apply?

- Volunteers willing to teach in government schools can apply at www.mygov.in

- This government portal has all the criteria listed to become a volunteer teacher under Vidyanjali scheme
- Volunteers must fill the online application and submit in the online portal

Eligibility Criteria

- There are no qualification needed to become a volunteer in the scheme
- Preference will be given to experienced persons if applications are many
- Community power is being tapped by this scheme
- Retired professionals are most welcome
- House wives with graduate degree
- Graduates
- Foreign nationals are also allowed to participate in the scheme
- OCI card is a must to have in case of foreign nationals
- The applications received from the volunteers are scrutinized by the respective Block Development Officer (BDO)
- Final selection is made by BDO and volunteers are directed to the respective schools

Significance of Vidyanjali Scheme

- Volunteers of the scheme do not get any monetary compensation
- This ensures that only people with service mind volunteer for the scheme

- The quality of skill training will be high with enthusiastic volunteers
- The scheme will help in the personality development of the child as a whole
- The scheme would impart life skills in the early childhood itself
- Government schools will get an uplift as a result of the scheme
- Enrollment in government schools is likely to go up
- This scheme is seen as a roadmap for child development where school education has not made any inroads so far

Conclusion

- Vidyanjali scheme is seen as an innovative measure to improve the quality of education in government schools
- The scheme is a value addition program with the participation of like minded people lying crucial in the success of the program
- The scheme is seen as skill development training at the grass roots level from the early childhood
- Overall, Vidyanjali is a novel and unique literacy scheme launched by Government of India with long term implications

SWAYAM Scheme: Important Things to Know

WHAT IS SWAYAM?

- It is an MOOC (Massive Open Online Courses) platform.
- SWAYAM is an instrument for self-actualization providing opportunities for a life-long learning.

- In this platform a person can choose from hundreds of courses which are generally taught at the university, college and school level.
- The courses shall be offered by best teachers in India and elsewhere.
- This is done through an indigenous developed IT platform that facilitates hosting of all the

courses from class IX till post-graduation to be accessed by anyone at any time.

- All the courses are interactive and are free of cost to the residents in India. More than 1,000 specially chosen faculty and teachers from across the Country have participated in preparing these courses.
- A student studying in a college can transfer the credits earned by taking these courses into their academic record. If you are working or in school, SWAYAM presents a unique educational opportunity to expand the horizons of knowledge.
- Professors of centrally funded institutions like IITs, IIMs, central universities will offer online courses to citizens of India.
- All courses would be offered free of cost under this programme however fees would be levied in case learner requires certificate.

AIM

- This programme has been started by GOI and is set up to achieve the three cardinal

principles of Education Policy - access, equity and quality.

- The objective of this effort is to take the best teaching learning resources to all, including the most disadvantaged.
- This initiative aims to join the gap for people who are still far from enjoying the fruits of digitization and those who have not joined the mainstream of the knowledge economy.

COURSES

- The courses on this platform will be in 4 parts – Video lecture, specially prepared reading material (downloadable/printable), Self-assessment tests through tests and quizzes and an online discussion forum for clearing the doubts.
- Steps have been taken to enrich the learning experience by using audio-video and multi-media and state of the art pedagogy / technology.

E-Paathshala: Service To Higher Education Institute: Key Points

ACCREDITATION:

- External body to check the services and functions of any higher educational institution like colleges and universities.
- The external body will set some standards which the educational institutions should meet.
- If they meet the required standard, accreditation status is given.

ADVANTAGES OF MULTIPLE ACCREDITATION:

- Rise the education standards to global level.
- High funding

- Increase in student's admission rate

ADVANTAGES OF ERP TECHNOLOGY:

- ERP- Enterprise resource planning, is a management software to do all the functions of an organisation as single integrated unit.
- It reports the gap and recommendations to improve the organisation to get better grade for accreditation.
- It also suggests the methods like how to improve the standard of the institution to global level.
- It improves the efficiency and transparency of an institution.

- It reduces manual work and time.

HOW THEY PRODUCE SOLUTIONS:

- Accreditation management.
- Admission management.
- Accounting management.
- Students management.
- Learning management.
- Library management etc.,

The single software ERP does all the above works. It compiles the data's quickly and tells what to be done to improve the present standard to accreditation standard.

E-PAATHSALA- A START-UP COMPANY:

Headquarters: Bangalore

Director and Founder: Suman Nandy

WORK OF E-PAATHSALA:

- It helps the institution to get multiple accreditation and prepare the institution for multiple accreditation.

- It has external quality Assurance team to do Academic Audit, Administrative Audit, Green Audit, Gender Audit and Academic roadmap with prospective plans.
- It provides both the software and consultancy.
- It also provides IQAC (Internal Quality Assurance Cell) help to IQAC workflow and document verification service for accreditation.

NOTE: IQAC is a committee, where the committee members are the members of the institution to represent the institution goal, progress in education, steps taken to improve the standard and the required documents to show what steps have taken and the results to the Accreditation Council. The Head of the IQAC plays the major role in representing the institution to the Accreditation Council Members.

Pradhan Mantri Jan Aushadhi Yojana: Important points to Know

Introduction

Pradhan Mantri Jan Aushadhi Yojna (PMJAY) launched in October 2015, to provide quality generic medicines at very cheap prices so that it will be affordable to the masses through dedicated outlets. The primary aim of this scheme was to target the poor and disadvantaged section of the society who cannot afford to buy high cost drugs for their treatment. Under PMJAY low cost generic drugs are provided to all through exclusive outlets "Jan Aushadhi Medical Stores" so as to reduce the pocket expenses in healthcare.

This initiative was taken by Department of Pharmaceuticals in association with Ministry of Chemical and Fertilizers. Formerly this scheme was

known as Jan Aushadhi Scheme. It was launched in 2008 and the 1st Jan Aushadhi Store was opened at Amritsar Civil Hospital in 2008.

Generic Drugs:

It is basically a chemical name of drugs. Those drugs which are identical in terms of dosage, strength, quality, effective performance and intended use with the branded drugs are known as generic drugs. The pharmacological effects are same as that of their brand name counterparts. Generic drugs are available at very cheap price as compared to the branded drugs with same performance.

Objective:

To bring down the healthcare expenses of every citizen of India through providing quality medicines at affordable prices and also to create awareness among the people about the importance and usage of generic drugs.

Mission:

- To create awareness among the people regarding generic drugs and also encourage them for using this.
- To create the demand for generic drugs through private medical practitioners.
- Creating awareness that high price need not be synonymous with the good quality.
- All commonly used generic drugs to be provided.
- To make available more than 500 types of drugs.
- Now a days a total of 708 Jan Aushadhi Stores are opened under this scheme in 26 states, out of which maximum number of stores is in Uttar Pradesh (102).

- Any Non-Governmental Organisation, Co-operative Society, Charitable Institutions, Private Hospitals and Self Help Groups can easily open Jan Aushadhi Stores by following the guidelines as notified by the government.
- Government also provide one-time financial assistance of 2lakh for establishment and 50,000 as one time start-up cost for purchasing computer and other infrastructure support.

How many drugs are covered under PMJAY?

At present 700 types of medicines are covered under this scheme.

Challenges in implementation:

- Prescription problems – Generally Doctors don't prescribe the generic drugs.
- Also if a doctor prescribes a branded drug and Jan Aushadhi Store (JAS) gives a generic drug equivalent to the branded one, it is technically against the law.
- Non availability of all types of drugs covered under PMJAY at the JAS.

Who can Open Jan Aushadhi Store?

Chief Minister Samagra Gramya Unnayan yojana (CMSGUY)-Key Points

INTRODUCTION:

The Chief Minister Samagra Gramya Unnayan Yojana (CMSGUY) has been launched by Chief Minister of Assam; Mr. Sarbananda Sonowal in a function held at Sri Madhavdev International Auditorium of Srimantha Sankardev Kalakshetra in Guwahati on 05-Feb-2017. It's main objective is to develop all the villages in Assam in the next five years.

Aim of the Scheme

The Chief Minister Gramya Unnayan Yojana (CMSGUY) scheme's 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. The scheme will be implemented in phased routine in the villages of Assam till the year 2021-22.

About Samagra Gramya Unnayan Yojana:-

- As per the state Assessment survey i.e., survey period from 2002-03 to 2012-13, the farm income in the state of Assam was recorded merely 0.88% as against National Average of 5.2%.
- The scheme will be implemented through a 'Saturation Model'. This will be covering each revenue village through focused interventions in direct economic activities, logistic support including market linkages & community support.
- The scheme will put rigorous efforts to stimulate the productivity of the rural areas by enabling enormous investments for complete rural transformation in a span of five years.
- In this Scheme, five teams will be created in each block to work as a catalyst to implement

various missions of the programme. These five teams will prepare development plans, which are going to be implemented in each village.

- Under the scheme, a 'Village Knowledge Centre' will be set up in every village. This will help to bring cooperation b/w the scheme & Mahatma Gandhi National Rural Employee Guarantee Act (MGNREGA) & playground will be built in each village.
- Overall requirement for the mission is Rs. 30,000 Crore for a period of 5 years. For this year, an amount of Rs.500 Crore was provided in 2016-17 year's budget & this sum has been handed over to Sarbananda Sonowal, the chairman of Mega Mission society, constituted for the implementation of the project by state's finance minister Dr. Himanta Biswa Sarma.

Prime Minister Gramin Digital Saksharta Abhiyan: Key Points to Remember

Introduction

In the Union Cabinet meeting chaired by our Prime Minister, Mr. Narendra Modi, "(PMGDISHA) got a go ahead and it aims at providing digital literacy to 6 crore rural households. The mission was announced by finance minister, Mr. Arun Jaitley in the Union Budget 2016-17 and falls under Digital India programme. For increasing the outreach of the mission, 250,000 gram panchayats would give names of 200-300 candidates on an average. Only 6% rural households have a computer according to the 71st National Sample Survey Organisation (NSSO) conducted in 2014. This indicates around 15 crore rural households do not have computers and hence it is significant that they are digitally illiterate.

BUDGET ALLOCATED

Rs. 2,351.38 crores

OBJECTIVES

- For providing digital literacy to the rural citizens of our country
- To widen the use of cashless transactions with the help of smart phones
- Focus on Digital Wallets, UPI(Unified Payment Interface), mobile banking, USSD(Unstructured Supplementary Service Data) and AEPS(Aadhaar Enabled Payment System)

CHARACTERISTICS

- This mission will make an individual trained to operate computers

- The individual will be able to do cashless transactions with ease
- He/she will be able to use smartphones and tablets properly
- He/she will be able to send and receive e-mails
- He/she will be able to derive benefits from various government schemes

MINISTRY-

- Ministry of Electronics and IT along with State and Union Territories by designated State Implementing Agencies and DeGS (District e-Governance Society)

PHASES

- **PHASE 1:** 25 lakh candidates will be given training in financial year 2016-17
- **PHASE 2:** 275 lakh will be given training in financial year 2017-18
- **PHASE 3:** 300 lakh candidates be given training in financial year 2018-19

ADVANTAGES

- It will make lakhs of rural people, digitally literate
- It will provide confidence and power to digitally illiterate by imparting knowledge about the operation of computers
- It will teach them how to do cashless transactions, which is a huge step in making India, a cashless economy
- It will provide them social, economical and cultural advantages.
- It will create opportunities for the rural youth
- Candidates will be able to use the internet will offers the widest arrays of information

Conclusion

Hence, it is a great scheme for improving digital literacy of the rural population of our country and it would immensely help people in becoming cashless and also teaching others to become cashless too. So many cashless schemes are introduced in the country and to access those schemes properly, this mission can contribute hugely.

Attracting and Retaining Youth in Agriculture (ARYA) Scheme

INTRODUCTION:

- India is primarily an agricultural country where more than 50% of the population is involved in agricultural activities.
- However climatic changes, frequent drought and floods makes agriculture extremely risky.
- Youth are the primary productive human resource of socio-economic development.
- Youth minds are creative and they are capable of handling risk factors such as monsoon management, climatic change adaptation and poverty in an efficient way, using various technologies.

- But, the majority of the farmers don't want their next generation to continue with their traditional profession, because of low income from agriculture and poor quality of life in rural areas.
- Head of National commission on farmers, scientist and father of India's green revolution, **M S Swaminathan**, says " The youth can be attracted to and retained in farming only if it becomes economically rewarding and intellectually satisfying".
- Therefore the government has taken a number of steps like Farmers FIRST, Student READY, ARYA etc, to attract youth to enter into agricultural activities.

ATTRACTING AND RETAINING YOUTH IN AGRICULTURE (ARYA):

- The new scheme ARYA has recently been launched by the **Indian Council of Agricultural Research (ICRA)**.
- This program is planned to be implemented **through Krishi Vigyan Kendras** (KVK-Farm science centres) in 25 states of our country.
- Each KVK would train about 200 to 300 youth in taking up agriculture's allied and supplementary activities such as poultry farming, dairying, fisheries, goat rearing, mushroom production and other similar activities which keep the rural youth attached to agriculture, either directly or indirectly.
- Finally, the trained young entrepreneurs would be assisted in preparing project reports for seeking bank loans.

ARYA IN JHARKHAND:

- **Raghubar Das**, CM of Jharkhand has planned to launch ARYA scheme in the state.
- The main objective of the ARYA scheme will be to promote the **green revolution** in the state.
- Under the ARYA scheme, the state government will attract rural youth in agricultural activities by making them skilled and make the state self-dependent in agriculture.
- Under the scheme, Agriculture Technology Management and Training (**ATMA**) will provide training to the rural youth.
- From each village, 2 youths will be selected and trained on how to make proper use of barren and uncultivated land.

ACTIVITIES PERFORMED BY TRAINED YOUTH:

- Identify the barren land on respective villages and promote farmers to grow pulse on them.
- To promote farmers to grow something else after harvesting paddy.
- To inspire farmers to use fertilisers as per Soil Health Card.
- To propagate the use of neem coated urea.
- To promote farmers for agriculture of rabbi.
- To inspire farmers for Prime Minister Crop Insurance Scheme.
- To register farmers on Farmer Portal.
- To provide farmers new technology by telephoning Kisan Call Center.
- To promote seed treatment.

AMATHON -2016:

- The AMATHON was a three-day **International Agricultural Trade Summit**, held at IIM Ahmedabad from 15 to 17, in the month of January 2016.
- Agricultural Minister, **Radha Mohan Singh** said the following while addressing the AMATHON,

1. Agriculture is being developed as one of the sustainable occupation and profitable by increasing its production, entrepreneurship, and crop innovations.

2. According to National Sample Survey, approximately 90 % farmers possess agricultural land less than 2 hectares, out of which 42% farmers have taken loans from banks and 26% are still dependent on money lenders.

3. Due to unpredictable climatic changes and lack of decent prices for farm producers, farmers are in the stressful situation and rural youths are not taking interest in farming.

4. So, Government has launched various schemes for agriculture development.

Advantages:

- Improves Agro- productivity in the country.
- Controls rural migration of Youth.
- Income of rural youth become sustainable and meaningful.
- Develops service sector in the rural area.
- Business and Entrepreneurial skills of youth get developed.

Disadvantage:

- Youth would remain confined to rural areas.
-

Conclusion:

- Agriculture is the backbone of India.
- ARYA scheme has all the potential to keep the educated youth within the rural areas.
- However, its success depends upon the improvement in the quality life of the rural area.