

Contents

Deen Dayal Antyodaya	2
Kayakalp - Award Scheme: All You Need To Know	4
Deen Dayal Upadhyay Grameen Kaushal Yojana.....	6
E-Nivaran : Online Tax-Related Grievance Redressal Scheme	10
Pradhan Mantri Surakshit Matritva Abhiyan	12
Skill India Mission: All You Need To Know	15
Pradhan Mantri Zero Deficit Zero Effect Scheme: Explained	18
Baristha Bunkar Sahayata Yojana: Explained	19
Pradhan Mantri Vittiya Saksharta Abhiyan.....	22
Pradhan Mantri Kaushal Vikas Yojana.....	25
Technology Acquisition and Development Fund	28
Better Than Cash Alliance Network	30
Sovereign Gold Bonds Scheme	31
Kalinga Shiksha Sathi Yojana.....	34
Pradhan Mantri Yuva Yojana.....	37
Kisan Credit Cards	39
Digi Dhan Vyapar Yojana: Key Points To Know.....	43
4 Projects Under Nava Kerala Mission	44
Lucky Grahak Yojana by NITI Ayog.....	46
MCLR : Marginal Cost of Funds Based Lending Rate- Explained	49
Aadhaar Enabled Payment System (AEPS) : At a Glance	51
Pardhan Mantri Garib Kalyan Yojna and Demonetization	54
Vasundhara Raje's Annapurna Rasoi Yojna.....	55
4 Insurance Schemes Launched for People with Disabilities (PwD)	56
Swavlamban Health Insurance Scheme: All You Need To Know	58
Key Points Of Project Saksham for CBEC	61
Mission Bhagiratha : Safe Drinking Water Scheme - Explained	64
Various Skill Development Schemes for Minorities	66
Voluntary Disclosure and Surcharge Waiver Scheme: Key Features	68
Swachh Swasth Sarvatra Abhiyan: All You Need To Know	70

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 Development

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

Conclusion

- 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 livelihoods

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. 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.

Important Government Schemes 2016-17

- 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).
- 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.

Fast Facts

Level of Facility	Awards	Certificate of Commendation
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

Aim

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

Target

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

Nodal Agency

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

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 ante-natal 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

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
- 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

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 Bunakar 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.
- 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	Vitiya 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

Conclusion

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

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

- 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.

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 empower 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 banks 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 customers need 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 Jayalalitha'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.

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.

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

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 in 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 Insurance 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 SwachhSwasthSarvatra, they are

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

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.

Important Government Schemes 2016-17

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