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Government Schemes

Quarterly Revision

March- May,2025

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Note to students

Dear Students,

We are glad to introduce the **"Quarterly Revision"** document for **March** to **May 2025** which is aimed at fostering a **continuous learning process.**

The document is crafted in such a way that it will not only **enhance time efficiency** and retention capacity but also **alleviate last-minute stress of the final exam.**

Our **'Government Schemes Quarterly Revision Document'** comprises of **three key sections:**

- **Schemes in News:** It delves into **schemes that featured** during the recent quarter.
- **Flagship Schemes in Focus:** Focuses on the Government of India's 'Flagship Schemes,' which are **inherently vital for the exam.**
- **Test your learning:** Use multiple choice questions to evaluate your progress and understanding.

Your success is our priority, and we are hopeful that the Quarterly Revision document will play a pivotal role in achieving your goals.

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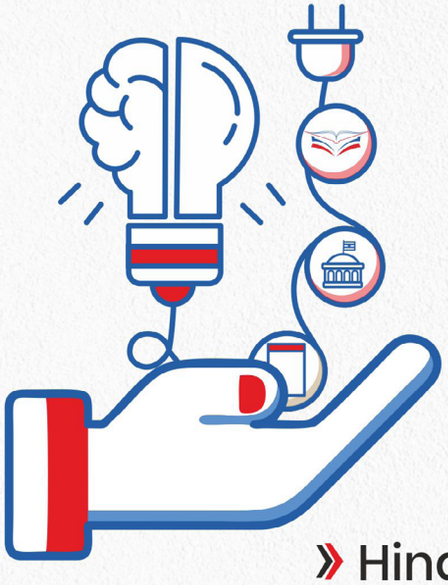

» Geography » Sociology
» Political Science and International Relations
20 JUNE, 2 PM
» Physics
15 JULY
» Anthropology 10 JULY
» Hindi Literature » Public Administration
STARTING SOON

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1. SCHEMES IN NEWS

1.1 MINISTRY OF AGRICULTURE

1.1.1. Pradhan Mantri Krishi Sinchayee Yojana

Context

Cabinet approves Modernization of Command Area Development and Water Management as a sub-scheme of Pradhan Mantri Krishi Sinchayee Yojana for the period 2025-2026.

Quick facts

- **Purpose:** To enhance physical access of water on farm and expand cultivable area under assured irrigation, improve on-farm water use efficiency, introduce sustainable water conservation practices, etc.
- **Type:** Centrally Sponsored Scheme
- **Implementing Agency:** State Agriculture Department will be the Nodal Department for implementation.
- **Monitoring & Evaluation:** Through a web-based Management Information System for PMKSY (PMKSY-MIS)

Objectives

- **Achieve convergence of investments in irrigation at the field level** (preparation of district level and, if required, sub district level water use plans).
- **Enhance the physical access of water on the farm** and expand cultivable area under assured irrigation (Har Khet ko pani),
- **Integration of water source, distribution and its efficient use**, to make best use of water through appropriate technologies and practices.
- **Improve on-farm water use efficiency** to reduce wastage and increase availability both in duration and extent.
- Enhance the **adoption of precision-irrigation and other water saving technologies** (More crop per drop) etc.

Salient Features

- **Background**: Pradhan Mantri Krishi Sinchayee Yojana (PMKSY) is an **umbrella scheme** which was launched during the year **2015-16.**
- **Major components:**
  - **Accelerated Irrigation Benefits Programme (AIBP):** To focus on faster completion of ongoing **Major and Medium Irrigation** including National Projects.
  - **Har Khet Ko Pani (HKKP):** It consists of subcomponents like **Command Area Development &Water Management** (CAD&WM), **Surface Minor Irrigation** (SMI), **Repair, Renovation and Restoration** (RRR) of Water Bodies, and **Ground Water (GW) Development.**
- **Other Components:**
  - **Watershed Development component (WDC):** It is being implemented by **Department of Land Resources**, Ministry of Rural Development.
  - **WDC-PMKSY2.0:** WDC-PMKSY was continued as WDC-PMKSY 2.0 (2021–2026), with States and UTs using GIS and Remote Sensing for better project planning
  - **Per Drop More Crop (PDMC):** It was part of PMKSY from 2015 to Dec 2021; since then, it's implemented under **Rashtriya Krishi Vikas Yojana** by the Agriculture Department.
- **Convergence:** PMKSY aims to ensure convergence with rural water conservation and management schemes like **MGNREGS, RKVY, Solar Mission, RIDF, MPLAD, MLALAD**, local body funds, and forest department plans.

Key issues with the Scheme

- **Constraints in Adoption of Micro-Irrigation:** It includes scarcity of water flow, followed by crop damage by wild animals, clogging of feeder pipes etc.
  - **Micro-irrigation Products issues:** It has **high initial costs** and **poor after sales services** by MI (micro-irrigation) dealers.
- **Lack of Awareness:** There is inadequate publicity and low level of awareness among the farmers such as about the advantages of drip irrigation system.
- **Regional Disparities:** PMKSY's coverage appears limited in some highly irrigation deprived regions such as Jharkhand, Vidarbha, and Marathwada.

To make the scheme more effective, provide targeted and increased subsidies, develop location-specific micro-irrigation models, ensure regular maintenance services, use satellite imaging, drones, and geotagging to track scheme implementation and water use efficiency.

1.2 MINISTRY OF CIVIL AVIATION

1.2.1. Ude Desh Ka Aam Naagrik (UDAN)/Regional Connectivity Scheme (RCS)

Context

Over 1.4 crore passengers have benefited from the affordable regional air travel scheme, UDAN.

Quick facts

- **Purpose:** To enable **air operations on underserved / unserved routes**, promote **balanced regional growth** and make **flying affordable for masses.**
- **Type:** Central Sector Scheme
- **Support to airlines:** In the form of **Concessions and Viability Gap Funding (VGF).**
- **Implementing Agency:** The Airports Authority of India (AAI).

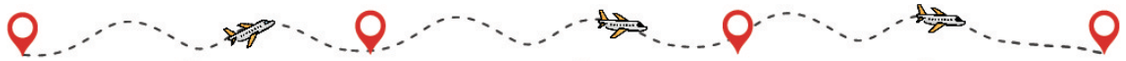
Objectives

- The scheme focuses on **improving unserved air routes in underserved regions** of the country and fulfilling the aspirations of the common citizens.

Salient Features

- **Background**: Launched under the **National Civil Aviation Policy (NCAP)** of 2016 to improve regional connectivity via fiscal support and infrastructure development.
- **Subsidized Seats:** Example: Under UDAN 5.3, airfare is capped at ₹3828 for distances of 501–525 km.
  - Under UDAN 5.0, the 600 km cap has been removed (now there is no distance restrictions).

UDAN Version 5.0 to 5.4



UDAN 5.0	UDAN 5.1	UDAN 5.2	UDAN 5.3 and 5.4
Removed the 600 km cap and prioritized ready-to-operate airports	Expanded helicopter routes with enhanced Viability Gap Funding and reduced airfare caps	Focused on small aircraft and improved operational flexibility for last-mile connectivity	Addressed discontinued routes to enhance point-to-point air connectivity

- **Regional Connectivity Fund (RCF):** Funds the Viability Gap Funding (VGF) through a levy on certain domestic flights. Aims for 30 crore domestic ticketing by 2022 and 50 crore by 2027. **Demand and Market-Based Model:** States/airports must provide concessions like free security, fire services, utilities at reduced rates, and land for RCS airports.
- **Focused Area: UDAN 4.0** prioritizes connectivity with North-East, hilly states, and islands with helicopters and seaplanes.
- **Key Initiatives under UDAN**
  - **Krishi UDAN:** Supports farmers in transporting agricultural products to boost value realization, focusing on the North-East and tribal districts.
  - **International Air Connectivity Scheme (IACS):** Helps states establish international airport connectivity in response to their requests.

Key issues with the Scheme

- **Operational Issues:** Low passenger demand on most routes 46% routes stopped operations in 2023.

Only 7% routes sustained beyond three years.

- **Financial Viability:** Airlines struggling with profitability due to fare caps and low margins despite subsidies.
- **Infrastructure Gaps:** Poor facilities at remote airports, shortage of trained staffs, etc.
- **Lack of Awareness:** Limited awareness and absence of a dedicated ticket booking platform restrict accessibility, especially for digitally less-literate passengers.

To make the scheme more effective: Periodically update VGF based on operational costs, fuel prices, and route performance; expedite construction and modernization of underdeveloped or non-operational airstrips; align UDAN routes with tourism circuits to increase passenger volume and regional development.

1.3 MINISTRY OF ELECTRONICS AND INFORMATION TECHNOLOGY

1.3.1. Electronics Component Manufacturing Scheme

Context

Ministry of Electronics and Information Technology notifies Electronics component manufacturing scheme.

Quick facts

- **Purpose:** To attract large investments in electronics component manufacturing ecosystem.
- **Implementing Agency:** Through a nodal agency, which shall act as a **Project Management Agency (PMA).**
- **Budget Outlay:** ₹ 22,919 crore including administrative expenses.
- **Eligibility:** Greenfield as well as brownfield investment for the target segment.

Objectives

To develop robust **component manufacturing ecosystem** by attracting investments across the value chain, leading to increase in **Domestic Value Addition (DVA)** and increase **exports** by integrating with the Global Value Chains (GVCs).

Salient Features

- **Incentives:** The scheme offers **fiscal incentives** including **Turnover-linked** (on incremental turnover/ sales), **Capex-linked** (on eligible capital investment), or a **Hybrid Incentive** of both, based on industry needs.
- **Tenure:**
  - **Turnover Linked Incentive:** Six years with one year of gestation period.
  - **Capex Incentive:** Five years
- **Target Segment:** The target segments covered under the scheme shall cover:
  - **Subassemblies:** Display module sub-assembly and Camera module sub-assembly.
  - **Bare components:** Non-Surface mount devices (non-SMD) passive components for electronic applications, Electro-mechanicals for electronic applications, Li-ion Cells for digital applications, Enclosures for Mobile, IT Hardware products and related devices etc.
  - **Selected bare components:** High-density interconnect (HDI)/ Modified semi-additive process (MSAP) etc.
  - **Supply chain ecosystem and capital equipment for electronics manufacturing:** Parts/ components used in manufacturing of sub-assembly and bare components, Capital goods used in electronics manufacturing including their sub-assemblies and components etc.

1.4 MINISTRY OF LABOUR & EMPLOYMENT

1.4.1. Pradhan Mantri Shram Yogi Maan Dhan (PM-SYM)

Context

Six years of the Pradhan Mantri Shram Yogi Maandhan Yojana (PM-SYM) have been completed.

Quick facts

- **Purpose:** To provide **Social Security to unorganized sector employees.**
- **Type:** Central Sector Scheme
- **Nature:** Operates as a **voluntary and contributory** pension scheme on a **50:50 basis.**
- **Implementing Agency:** LIC will be the Pension Fund Manager and responsible for Pension pay out.

Objectives

- To **ensure old age protection for Unorganized Workers.**

Salient Features

- **Voluntary & Contributory:** The **beneficiary** is required to make a **specified age-specific contribution,** and the **Central Government** will provide a **corresponding matching contribution.**
- **Minimum Assured Pension:** Subscribers are guaranteed a minimum pension of **Rs 3000/- per month** upon reaching the **age of 60.**
- **Family Pension:** In the event of the **subscriber's demise**, the spouse is entitled to receive 50% of the pension as family pension. Family pension **applies exclusively to the spouse.**
- **Compatibility with Other Schemes:** Eligible individuals can join PM-SYM **in addition to the Atal Pension Yojana (APY).**
- **Enrollment agency:** All the **Common Services Centres (CSC)** in the country.
- **Regularization of Contributions:** If a subscriber misses continuous contributions, they can regularize payments by **settling all outstanding dues**, including any applicable **government-determined penalty charges.**
- **Conditions for enrolment:** Individual should possess **Aadhar card** as well as **Savings Bank Account / Jan Dhan account** number with IFSC.
- **Early Exit and Refund:**
  - **Less than 10 Years: Only beneficiaries' share** of the contribution along with the **savings bank interest rate** will be **returned.**
  - **After 10 Years but before 60:** If the subscriber exits before reaching 60 years of age, the **beneficiary receives their share of contribution** along with a**ccumulated interest,** either as **earned by the fund** or at the **savings bank interest rate**, whichever is **higher.**
  - **Permanent Disability before 60 Years:** If the subscriber can't continue, the **spouse can** choose to **continue** by paying regular contributions **or can exit the scheme.**
- **Exclusion:** The individual must not be **enrolled in NPS, ESIC scheme, or EPFO,** and should also not be a **taxpayer.**

Pradhan Mantri Shram-yogi Maan-dhan (PM-SYM) Pension Yojana

Assuring old age protection and Social Security for Unorganised Workers

Eligibility Criteria:

This scheme is only for Unorganised Workers	Entry age between 18 to 40 years	Monthly income of Rs 15,000 or below

***Aadhaar card** is needed for registration

Key issues with the Scheme

- **Reduced Government Funding:** Government contributions halved over two years, with actual expenditure dropping to Rs. 162.51 crore in FY 2023-24 from Rs 324.23 crore in FY 2021-22.
- **Low Enrolment:** The PM-SYM aimed to enroll 100 million workers by 2023 but reached only 5 million by FY24, covering less than 1% of the 565 million-strong unorganised workforce.
- **Challenges faced by workers:** In maintaining consistent contributions to the PM-SYM scheme, particularly during periods of income uncertainty or job loss, the details thereof.

To make PM-SYM more effective, reforms must focus on **expanding awareness**, **simplifying enrolment through digital platforms**, and **ensuring timely government contributions**, strengthening monitoring systems, etc.

1.5 MINISTRY OF FINANCE

1.5.1. Pradhan Mantri Mudra Yojana (PMMY)

Context

On 8 April 2025, the Pradhan Mantri MUDRA Yojana (PMMY) completes 10 years.

Quick facts

- **Purpose:** PMMY is set up for providing **MUDRA loans to the non-corporate, non-farming small & micro enterprises.**
- **Type:** Central Sector Scheme
- **Intended beneficiary:** Any Indian Citizen having **business plan for a non-farm sector** and whose credit need is less than Rs. 20 lakh.
- **Sectors eligible for Loan: Manufacturing, trading and services** sectors and activities **allied to agriculture.**

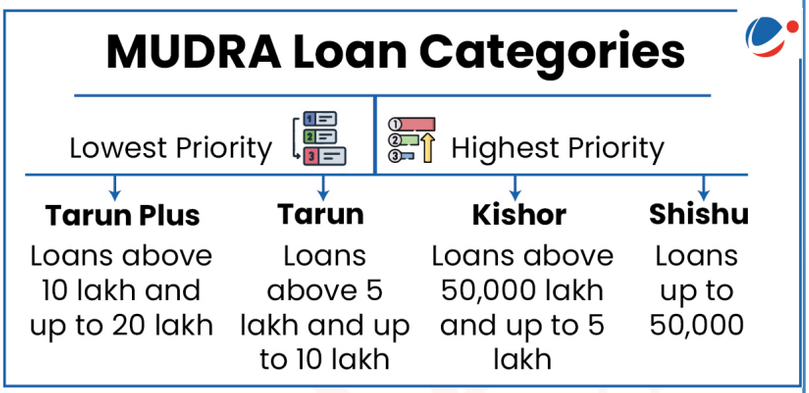
Objectives

- To **provide collateral free access to credit** in a seamless manner to micro enterprises in the country.
- To **fund the unfunded** by bringing MSMEs to the formal financial system and extending affordable credit to them.
- To provide **financial inclusiveness** and support to the marginalized and hitherto socioeconomically neglected classes.

Salient Features

- **Background:** Launched in 2015.
- **MUDRA**: Micro Units Development and Refinance Agency Ltd (MUDRA) is a **refinance agency and not a direct lending institution.**
  - It provides **refinance support to its intermediaries** viz. Banks, Micro Finance Institutions (MFIs) and NBFCs.
  - It is **registered as a Company** under the Companies Act 2013 and as **a Non-Banking Finance Institution (NBFC) with the RBI.**
- **Means for availing Mudra loans:** Bank, NBFC, MFIs etc or through Udyami Mitra portal.

- **Nature of Assistance:** Term Loan, Overdraft Limit, Working Capital, and Composite Loan for Acquiring Capital.
- **No Need for Collaterals: Credit Guarantee Fund for Micro Units (CGFMU)** provides guarantee coverage for these collateral free micro loans.
- **Interest Rate: Deregulated,** with a **2% interest subvention on prompt repayment of Shishu loans** under PMMY for 12 months.
  - MUDRA offers **a 25bps interest rate reduction to MFIs/NBFCs** providing loans to **women entrepreneurs.**
- **Mudra Card:** It provides a facility of working capital arrangement in the form of an overdraft facility to the borrower.
- **Mudra Mitra:** It is a mobile phone application. It guides a loan seeker to approach a Banker in availing MUDRA loan under PMMY.



Key issues with the Scheme

- **Non-Performing Assets (NPA) Concerns:** Lack of Collateral increases the fear of NPAs among banks, making them risk-averse in lending.
- **Implementation:** Challenge in catering to the large pool of customers due to limited number of employees and staff, Lack of awareness program etc.
- **Poor Credit Penetration:** Financial services are inadequately reaching weaker sections and remote areas.
- **Lack of centralized database** for collecting information about customers and enablement of bank account formalization.

The MUDRA schemes success requires **strong design, effective risk management, and efficient administration** to ensure financial sustainability and generate positive outcomes.

1.6 MINISTRY OF FOOD PROCESSING INDUSTRIES (MOFPI)

1.6.1. Pradhan Mantri Kisan SAMPADA Yojana (PMKSY)

Context

MoFPI invites Expression of Interest for Agro Processing Clusters under PMKSY.

Quick facts

- **Purpose:** Provide a big boost to the growth of food processing sector in the country.
- **Type:** Central Sector Scheme
- **Potential benefits:** Doubling farmers' income, creating employment, reducing wastage of agricultural produce.
- **Tenure:** From 2021-22 to 2025-26

Objectives

- Creation of **modern infrastructure** with efficient supply chain management **from farm gate to retail outlet.**
- Help in **providing better returns to farmers** and creating huge **employment opportunities** especially in the rural areas.
- **Reducing wastage of agricultural produce**, increasing the **processing level and enhancing the export of the processed foods.**

Salient Features

- **Background: Centre** approved the umbrella scheme named **SAMPADA** (Scheme for Agro-marine processing and Development of Agro-processing Clusters) **in 2017** for implementation till 2020.
  - The scheme was subsequently renamed as **'Pradhan Mantri Kisan SAMPADA Yojana (PMKSY)' with some components being discontinued.**

Component of PMKSY:

- **Integrated Cold Chain and Value Addition infrastructure (Cold Chain):** Provides seamless cold chain facilities from farm gate to consumer.
  - Set up by eligible **firms, companies, cooperatives, SHGs, FPOs, NGOs, PSUs, etc.**
  - Cold chain for **fruits and vegetables** is implemented under the **Operation Greens (OG) Scheme** to

ensure convergence.

- **Operation Greens (OG)** announced in Union Budget 2018-19 on the line of "Operation Flood".
  - Initially the scheme was launched for development of **Tomato, Onion and Potato (TOP) value chain.**
  - Under "Aatmanirbhar Bharat Package" of 2020 **its scope was expanded from TOP crops to all fruits and vegetables (i.e. TOP to TOTAL).**

- **Creation of Infrastructure for Agro Processing Cluster (APC):** Aimed at setting up smaller-scale food processing units, similar to Mega Food Parks. **At least 10 acres of land is required.**
- **Creation/ Expansion of Food Processing and Preservation Capacities (Unit Scheme):** Focuses on creating and expanding processing facilities within Mega Food Parks (MFPs) and APCs.
  - Implemented by **PSUs, Joint Ventures, FPOs, NGOs, Cooperatives, SHGs, private firms, and individuals** for food unit establishment or modernization.
- **Food Safety and Quality Assurance Infrastructure (FTL):** Supports food testing labs and global certifications (HACCP, ISO 22000).
- **Human Resource & Institutions (HRI)-Research and Development:** 100 R&D projects have been sanctioned for 15th FC cycle.

Other Features

- **Inter-scheme re-allocation**: Based on mid-term correction inter-scheme reallocation of the outlay may be approved by the Minister I/C of MoFPI **subject to 25% of the original outlay of that scheme.**
- **Use of savings of committed liability:** Savings from committed liability for any scheme shall be used for sanction of new projects under the scheme.

Initiatives by (QCI) for ensuring Food Safety and Quality Assurance

- QCI has developed **"IndiaGHP"** and **"IndiaHACCP"** based on globally accepted **Codex Standards.**
- These schemes will help **India food chain related industry to demonstrate compliance to global standards** without having to go for costly and time consuming foreign certifications as many countries have mandated
  - **Hazard Analysis Critical Control Point (HACCP)** for high risk sectors like meat, fish, dairy etc.
  - **Good Hygienic Practices (GHP)** across all food sectors.

Key issues with the Scheme

- **Underutilization of Funds:** For example, in 2022-23 and 2023-24, actual expenditure was 83.49% and 89.42% of the Revised Estimate (RE) allocation, respectively.
- **Reduced Budgetary Allocation:** The budgetary allocation for PMKSY was reduced from Rs. 923 crore in 2023-24 to Rs. 729 crore for 2024-25.
- **Low Utilization for Specific Categories:** There has been an abysmally low utilization of funds for projects under the Scheduled Caste (SC)/Scheduled Tribe (ST) and North Eastern Region (NER) heads.
- **Inadequate Proposals:** The Ministry cited the receipt of inadequate eligible proposals as a reason for underutilization.
- **Gestation Period and Delays in Clearances:** The long gestation period (18 to 30 months) for project submission documents and delays in securing statutory clearances from various agencies are significant hurdles to full fund utilization.

To enhance PMKSY's impact, focus should be on **streamlining approval processes**, improving **cold chain infrastructure** in remote areas, and **encouraging FPOs** to participate in food processing, and **improve convergence with Agri-tech and digital platforms** to boost transparency and efficiency.

1.7 MINISTRY OF HEAVY INDUSTRIES

1.7.1. Electric Drive Revolution in Innovative Vehicle Enhancement (PM E-DRIVE) Scheme

Context

The Ministry of Heavy Industries received a proposal from the Karnataka state seeking allocation of electric buses under the PM E-Drive Scheme.

Quick facts

- **Purpose:** Accelerate EV adoption, build charging infrastructure, and enhance the EV manufacturing ecosystem.
- **Type:** Central Sector Scheme.
- **Tenure:** October 2024-March 31, 2026
- **Target:** Incentivize e-2Ws, e-3Ws, e-ambulances, e-trucks, and e-buses.

Objectives

- It aims for faster adoption of electric vehicles (EVs), setting up of charging infrastructure and development of EV manufacturing eco-system in the country.

Salient Features

- **Components:**
  - **Subsidies: Demand incentives** for EVs like e-2Ws, e-3Ws, e-ambulances, e-trucks, and other emerging EV categories.
  - **Grants for Capital Assets:** Funding for electric buses (e-buses), establishment of charging infrastructure, and modernization of MHI testing agencies.
  - **Administrative Support:** Information, Education & Communication (IEC) activities and fees for the Project Management Agency (PMA).
- **Demand Incentives: Directly reduce the upfront cost of EVs for consumers at the point of purchase.**
- **E-Voucher System:** Aadhaar-based e-KYC authenticated e-vouchers for availing incentives.

- **Sustainability and Safety:**
  - All eligible EVs must meet performance and safety criteria.
  - Promotes advanced batteries and scrapping of old vehicles.
- **Subsumed Electric Mobility Promotion Scheme (EMPS) 2024**: Implemented for the period of 06 months, from 01.04.2024 to 30.09.2024, is subsumed in the PM E-DRIVE scheme.

Eligible Categories

- **Electric Two-Wheelers (e-2Ws):** Applicable to both privately owned and commercially registered e-2Ws
- **Electric Three-Wheelers (e-3Ws):** Includes registered e-rickshaws/e-carts (L5 category).
- **Electric Ambulances (e-ambulances):** Eligibility to be determined in consultation with the Ministry of Health and Family Welfare (MoHFW).
- **Electric Trucks (e-trucks):** Requires scrapping certificates from MoRTH-approved centers
- **Electric Buses (e-buses):** Preference for cities scrapping old buses per MoRTH guidelines.
- **Charging Infrastructure:** 100% funding flexibility for project costs, including upstream power infrastructure.
- **Testing Agency Upgrades:** ₹780 crore allocated to modernize testing agencies under MHI.

1.8 MINISTRY OF HOUSING AND URBAN AFFAIRS

1.8.1. Smart Cities Mission

Context

The Smart Cities Mission deadline ends on March 31, 2025.

Quick facts

- **Purpose:** To develop 100 smart cities and make them citizen friendly.
- **Type:** Centrally Sponsored Scheme
- **Smart cities:** There is **no standard definition** of a smart city.
- **Implementing Agency:** Special Purpose Vehicle (SPV).

Objectives

- To **promote cities and provide core infrastructure, clean and sustainable environment** through the application of **'smart solutions'.**
- To **drive economic growth** and **improve quality of life** through **comprehensive work on social, economic, physical and institutional pillars** of the city.
- To **create replicable models** which act as **lighthouses** to other aspiring cities.

Salient Features

- **Background:** Launched on **June 25, 2015,** the Smart Cities Mission aims to **enhance the quality of life in 100 cities** through efficient services, robust infrastructure, and sustainable solutions, addressing housing, transport, education, healthcare, and recreation to create model urban spaces.
- **Equitable criteria for Selection of Cities:** Equal weightage is given to **urban population and the number of statutory towns in the State/UT.**
- **Approach of the Smart City Mission:** Implementing the Smart City Mission is carried out primarily through two approaches:
  - **Area-Based Development (ABD):** Targeted interventions in selected areas.
  - **Pan-City Projects:** Citywide technology-driven solutions.

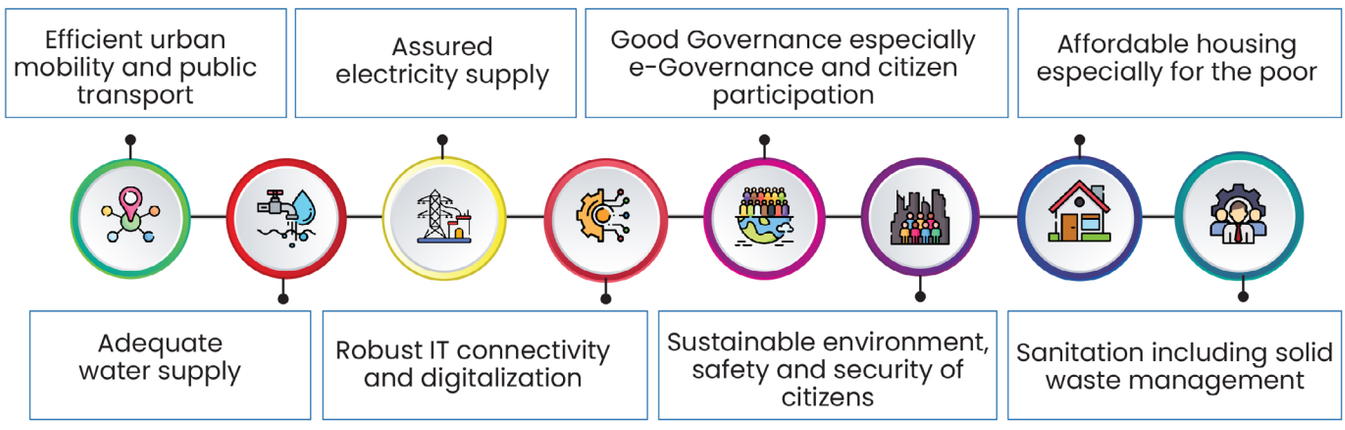
- **Special Purpose Vehicle (SPV): Formed as a limited company** under the **Companies Act, 2013 at the city-level with 50:50 equity from State/UT and ULB.**

Six Fundamental Principles Of Smart Cities

Community at the core	More from Less	Coorporative & Competitive Federalism	Integration, Innovation, Sustainability	Technology as means, not the goal	Convergence
Communities at the core of planning and implementation	Ability to generate greater outcomes with the use of lesser resources	Cities selected through competion and flexibility to Implement projects	Innovating methods, integrated and sustainable solutions	Careful selection of technology, relavant to the context of cities	Sectorial and Financial Convergence

  - **Functions:** Plan, appraise, approve, release funds, implement, manage, operate, monitor, etc.
- **Funding:** Rs 48,000 crore by the Union Govt (Rs100 crore per city per year from **FY15 to FY20**).
  - Matching contribution from State/ULB + additional funds (Municipal Bonds, etc.).
  - **Additional resources** are to be raised through **convergence,** from ULBs' own funds, grants under Finance Commission, Municipal Bonds, etc.

Core Infrastructure Elements in a Smart City



- **Public Private Partnerships (PPP):** PPP is emphasized to leverage private sector.
- **Integrated Control and Command Centres (ICCC):** Active in all 100 Smart Cities for traffic, health, water, and security.
- **The India Smart Cities Award Contest (ISAC):** Recognizes cities and projects that promote sustainable and inclusive urban growth.

Key issues with the Scheme

- **Limited Coverage:** Only about **8 per cent of India's total population** or **22 per cent of its urban population** is likely to benefit from the Smart Cities Mission.
- **Failure to address rural-urban linkages on a continuum:** It ignores distress migration to urban areas overlooking rural distress, agrarian crises, and need for rural investment.
- **Incomplete Projects:** As the deadline ends, only 18 of 100 cities completed all projects. However, just 7% of total projects remain unfinished.
- **Lack of convergence with other schemes:** Lack of convergence with other urban schemes like AMRUT, SBM, PMAY, and NULM leads to overlapping targets, duplication, and diluted accountability.

Strengthening public-private partnerships and ensuring **sustainable financing mechanisms** will enhance long-term infrastructure and innovation outcomes.

1.9 MINISTRY OF MINES

1.9.1. Pradhan Mantri Khanij Kshetra Kalyan Yojana (PMKKKY)

Context

The Mines Ministry plans to set up a program management unit to support affected communities and ensure effective coordination with states for implementing the Pradhan Mantri Khanij Kshetra Kalyan Yojana.

Quick facts

- **Purpose:** To ensure certain **minimum provisions for development programme** by all **District Mineral Foundations (DMFs).**
- **Legal recognition: Launched in 2015 by Centre** under **Mines and Minerals (Development and Regulation) or MMDR Act, 1957.**
- **Beneficiaries: Directly affected people** and **directly or indirectly affected areas.**
- **Accountability:** Provides for **yearly audit of the accounts of the DMFs.**

Objectives

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

Salient Features

- **DMF:** DMF is a **non-profit trust** under **MMDR Act**, 1957 set up by the State Governments in **all mining-affected districts.**
  - **Chairman of Governing Council and Managing Committee of DMF shall be the** District Magistrate/ Deputy Commissioner/ Collector of the district.
    - **Mining companies** are required to **contribute 10% and 30% of the royalty** (depending on the date of mining lease granted) **to DMFs,** in addition to the royalty paid to state governments.

- **Affected Areas:** The **DMF shall prepare and maintain an updated list** of affected areas by mining related operations .
  - **Directly affected areas:** An area within such radius from a mine or cluster of mines as may be **specified by the state government** but shall **not extend beyond 15 Km from the boundary of mines of minerals** (other than minor minerals).
  - **Indirectly affected areas:** An area within such radius from a mine or cluster of mines as may be **specified by the state government** but shall **not extend beyond 25 Km from the boundary of mines of minerals** (other than minor minerals), irrespective of whether it falls with the district concerned or adjacent districts.
- **Affected People:** The **DMF shall prepare and maintain an updated list** of such affected persons/ local communities which incorporates.
  - **'Affected family'** as well as **'displaced family'** as defined under **Right to Fair Compensation and Transparency in Land Acquisition, Rehabilitation and Resettlement Act, 2013.**
  - Any other as appropriately **identified by the concerned Gram Sabha.**
- **Utilisation of Funds:**
  - **High Priority Sectors (at least 70% of PMKKKY funds to be utilized):** Drinking water supply; Environment preservation and pollution control measures; Health care; Education; Welfare of Women and Children; Welfare of aged and differently abled; Skill development and Livelihood generation; Sanitation; Housing; Agriculture; Animal Husbandry.

Provisions guiding the process for utilization of PMKKKY funds in the scheduled areas

Article 244 read **with Schedule V and Schedule VI to the Constitution** relating to administration of the Scheduled Areas and Tribal Areas

Provisions of the Panchayats (Extension to the Scheduled Areas) Act, 1996

Scheduled Tribes and Other Traditional Forest Dwellers (Recognition of Forest Rights) Act, 2006

  - **Other Priority Sectors (Up to 30% of the PMKKKY funds to be utilized):** Physical infrastructure; Irrigation; Energy and Watershed Development; Any other measures for enhancing environmental quality in the mining affected district.
- **Distribution of Funds in Directly and Indirectly Affected Areas: A minimum of 70%** of the DMF funds shall be spent **only in the directly affected area.**
- **Endowment Fund:** It should be used **for creating & sustaining livelihoods in areas where mining activity has stopped** due to any reason including exhaustion of mineral.
  - Sum **not exceeding 10% of the annual receipts** should be kept as endowment fund in the districts having **annual collection of Rs. 10 crore or more.**
  - The endowment fund may be **invested in government securities/bonds and FDs** of scheduled banks and **other instruments as are permitted by the State Government.**
- **Project Management Units (PMUs):** The DMF with **annual collection in the excess of Rs. 50 crore** shall set up a PMU Unit for planning, technical, accounting and monitoring support.

PMKKKY calls for Convergence of Schemes

DMFs shall focus on convergence with ongoing **central and state schemes for achieving the SDGs in mining- affected areas.**

Efforts shall be made to achieve **convergence with the State and the District Plans** so that the activities taken up by the DMF supplement welfare activities and are **treated as extra-budgetary resources for the State Plan.**

Priority should be given to achieving targets under **Aspirational Districts Programme and Aspirational Blocks Programme.**

Activities meant to be taken up under the **'polluter pays principle' should not be taken up under the PMKKKY.**

- **Direct Benefit Transfer (DBT):** Transfer of fund to all executing agencies and beneficiaries shall be through DBT only into their bank account.
- **Baseline Survey for Planning:** Districts shall conduct a baseline survey for perspective plan formulation. Gram Sabha/Local Bodies may aid in preparation of need assessment reports.
- **Five years Perspective Plan**: Based on the findings and gaps as identified through the baseline survey or any such survey/ assessment, the **DMF shall prepare a strategy for five years** and the same shall be included in **The Perspective Plan.**
- **Annual Plans:** The Annual Plans of the DMF shall be based upon the five-year perspective plan and success achieved in fulfilling its targets in earlier years.
  - The Annual Plans **may include some other works and expenditures considered urgent in nature** although not included in the perspective plan to a maximum extent of 10% of the annual plan.
- **Grievance Redressal:** The DMFs shall devise and implement a grievance redressal mechanism so that each grievance is redressed, and a suitable reply is given to the complainant within 30 days of making a complaint to the Collector or any other officer as may be notified.
- **Compliance mechanism: Penalty provisions** for DMF in case of failure to comply with specific provisions.

Key Provisions for ensuring Transparency & Accountability

List of areas and people affected by mining, 5 years Perspective Plan, details of investment of endowment fund, etc. shall be displayed on a website by DMF

Voluntary disclosures under **RTI Act, 2005**

Central Government shall develop an online portal for approval of projects, release of funds and monitoring of implementation of the project

Accounts of the DMF shall be audited **by the CAG, and by a Chartered Accountant** appointed by the DMF or by such other manner as the Government may specify. Such audit report **shall be placed in the public.**

Key issues with the Scheme

- **Underutilization of Funds:** Example, Odisha collected the highest DMF amount but spent only 50% (CSEP, 2022).
- **Skewed Spending Priorities:** In 11 states, over 30% of funds were used for infrastructure projects (iForest report), going against PMKKKY's goal to reduce poverty and deprivation.
- **Lack of Transparency:** Inadequate data availability and limited public information on fund usage hinder accountability.

To improve the DMF scheme, there must be **strict transparency and audit mechanisms**. Strengthening **community participation and real-time monitoring** can ensure funds truly benefit mining-affected people.

1.10 MINISTRY OF NEW & RENEWABLE ENERGY

1.10.1. PM-Surya Ghar: Muft Bijli Yojana

Context

The PM Surya Ghar: Muft Bijli Yojana has reached a milestone, with 10 lakh homes powered by solar energy as of March 10, according to the Ministry of New and Renewable Energy.

Quick facts

- **Purpose:** Boost **share of solar rooftop capacity and** enable **households to generate their own power.**
- **Type:** Central Sector Scheme
- **Model Solar Village: One village in each district** to act as a role model for the adoption of RTS in rural areas.
- **Tenure:** 2024 to 2026-27.

Objectives

- Installation of **30 GW of solar capacity through residential rooftop solar system (RTS).**
- **Achieve 1 crore RTS installation** in residential sector to provide **free/low-cost electricity up to 300 units per month.**
- **Generate 1,000 billion units** of renewable electricity, **cutting 720 million tons of CO2** over 25 years of lifetime for rooftop solar projects.
- To develop the required **enabling ecosystem for rooftop solar projects,** including regulatory support, manufacturing facilities, supply chain, etc.
- To **boost local economy and employment generation** along with enhanced energy security.

Salient Features

- **Background:** Phase II Grid Connective Rooftop Solar Programme launched in 2019 is **subsumed under PM-Surya Ghar: Muft Bijli Yojana.**
  - The **Phase II Grid-Connected Rooftop Solar Progra**m aimed for **40 GW rooftop solar** by 2025-26 with **financial aid for households**, including rural areas.
- **Eligibility for CFA: Grid connected residential** RTS systems connected to a DISCOM meter qualify for CFA if installed on a roof, terrace, balcony, Building Integrated PV (BiPV) systems, or elevated structure.

- **DISCOM**-approved **Group and Virtual Net Metering** also qualify for CFA.

- **Subsidy Structure:** Subsidy varies **based on the household's average monthly electricity consumption** and the corresponding suitable rooftop solar plant capacity.

Group Housing Societies/ RWA etc, for common facilities including EV charging up to 500 kWp (@3 kWp per house).

Central Financial Assistance (CFA) for Residential Solar

CFA Breakdown by Residential Segment

Residential Segment	General States CFA	Component C
First 2 kWp of RTS Capacity	₹30,000/kWp	₹33,000/kWp
Additional 1 kWp RTS Capacity	₹18,000/kWp	₹19,800/kWp
Additional RTS Capacity Beyond 3 kWp	No Additional CFA	No Additional CFA
Group Housing Societies/ RWA etc, for common facilities including EV charging up to 500 kWp (@3 kWp per house)	₹18,000/kWp	₹19,800/kWp

Calculation Examples

Example 1: 1.5 kW System
CFA Calculation: 30,000×1.5= 45,000

Example 2: 2.5 kW System
CFA Calculation: (30,000 x 2) + (18,000×0.5) = 69,000

- **Conditions for Availing CFA**
  - CFA applies **regardless of inverter size.**
  - Solar modules must meet **Domestic Content Requirement.**
  - Additional CFA is available for balance capacity up to 3 kW if RTS size is increased after availing CFA under prior/current schemes.
- **Collateral-Free Loans:** Households can access **collateral-free low-interest loan** products of around **7% for installation of RTS systems up to 3 kW.**
- **Quality Assurance:** Sets **minimum technical standards** for RTS for CFA eligibility.
- **National Portal:** Helps households **apply for subsidies, choose vendors, and access system** recommendations and **grievance redressal.**
- **State Subsidy:** The State/UT governments may **supplement the CFA** with an additional subsidy for RTS.
- **Incentives to Local Bodies:** Urban and rural local bodies will be rewarded **for promoting RTS.**
- **Model Village: ₹1 crore** provided to **each selected Model Solar Village.**
- **DISCOM Incentives:** Based on **additional grid connected RTS capacity installed** level (as per the data available under the Grid Connected Rooftop Solar Phase II scheme).
  - Incentive is limited to the first additional 18,000 MW, with **incentives of 5-10% of benchmark cost.**

Key issues with the Scheme

- **Regional Disparity:** A few states like Gujarat, Maharashtra, and Uttar Pradesh account for nearly 73% of total household beneficiaries (as of Jan 2025), leaving other states underrepresented.
- **Delays in Net Metering:** Though installation takes 2–3 days, final commissioning is often delayed by weeks due to procedural bottlenecks.
- **Technical Glitches in Portal:** Ongoing issues in the PM Surya Ghar portal have affected users, vendors, and officials alike.
- **Insensitive behaviour:** Despite efforts by demand-side management cell to sensitise distribution company officials, many offices remain unaware of latest orders regarding rooftop solar and its priority implementation.

To enhance effectiveness, the scheme should ensure **strict net metering timelines**, **capacity-building for DISCOM officials**, and **technical upgrades to the portal**. Additionally, **balanced state-wise outreach and incentives** can reduce regional disparities in adoption.

1.11 MINISTRY OF PANCHAYATI RAJ

1.11.1. SVAMITVA Scheme

Context

Launched in April 2020, the SVAMITVA Scheme marks 5 years in 2025.

Quick facts

- **Purpose:** To provide an **integrated inhabited (abadi) property ownership** solution for **rural India.**
- **Type:** Central Sector Scheme
- **Technology Implementation Agency:** Survey of India
- **Tenure:** 2020-21 to 2024-25

Objectives

- **Creation of accurate rural land records** for better planning and reduced **property-disputes**.
- Help **rural citizens use property** for **loans and financial benefits.**
- Enable **property tax collection** for Gram Panchayats or the state.
- Develop **survey infrastructure and GIS maps** for various uses.
- Improve **Gram Panchayat Development Plans (GPDP)** using GIS maps.

Salient Features

- The scheme provides the **'record of rights' to village household owners** in the form of Property Cards/Title Deeds.
- **Target:** To cover **6.62 lakh villages.**

Key Activities under the Scheme

- **Drone Mapping:** Survey of India maps rural inhabited areas, **generating geo-referenced maps capturing digital images of properties** in rural abadi areas.
  - State Government is responsible for the preparation and distribution of Property Cards based on maps generated.

- **CORS Network: Continuous Operating Reference Station (CORS) networks e**nsures accurate geo-referencing, ground truthing, and land demarcation.
- **SVAMITVA Dashboard:** Monitors scheme progress in real time.
- **DigiLocker App:** Enables beneficiaries to access property cards digitally.
- **Gram Manchitra:** NIC-funded enhancement of spatial planning application.
- **Awareness Campaigns:** IEC activities promote scheme awareness.

Key issues with the Scheme

- **Delay After Drone Mapping:** Maps from the Survey of India are not promptly verified or finalized by states, delaying property card distribution.
- **Weak Coordination:** Poor coordination between central bodies, state revenue departments, and Gram Panchayats slows implementation.
- **No Legal or Financial Backing:** Property cards lack uniform legal recognition and are often not accepted by banks as financial collateral.
- **Poor Grievance Mechanism:** Many states lack a proper system for addressing property-related disputes or issues.

Ensure **time-bound verification** of drone maps by states and establish **legal clarity for property cards** to enable financial use. Improve **stakeholder coordination** through digital integration and set up **robust grievance redressal mechanisms** at the local level.

1.12 MINISTRY OF PETROLEUM AND NATURAL GAS

1.12.1. Pradhan Mantri Ujjwala Yojana (PMUY) 2.0

Context

More than 10 crore 33 lakh free LPG connections have been distributed across the country under the Pradhan Mantri Ujjwala Yojana.

Quick facts

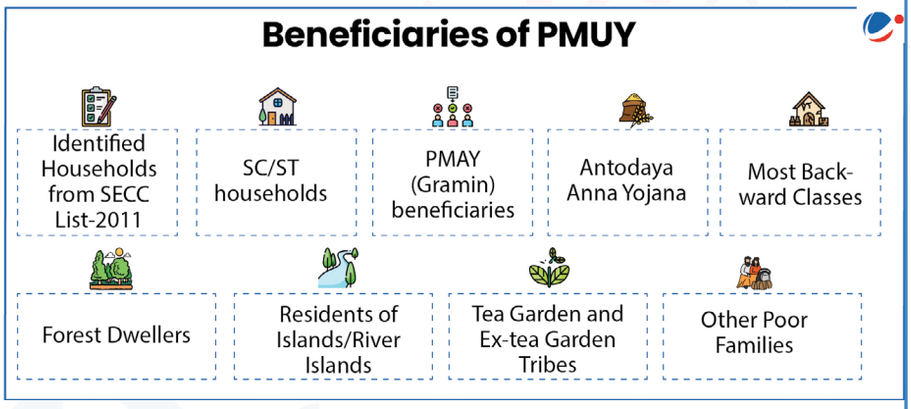
- **Purpose:** Safeguarding health of women & children by providing them with a clean cooking fuel-LPG.
- **Applicant: Woman only** who must have attained **18 years of age.**
- **Benefits:** Deposit-free connection for cooking gas cylinders.
- **Primary beneficiaries:** Women & Children

Objectives

- To provide **deposit-free LPG connections** to those **low-income families** who could **not be covered under the earlier phase** of PMUY.

Salient Features

- **Background:** Started in 2016 to provide 8 crore deposit-free LPG connections to rural poor.
  - **Ujjwala 2.0:** Additional allocation of 1.6 Crore LPG Connections under PMUY scheme with special facility to migrant households.
  - **An additional 75 lakh connections** have been approved for the FY 2023-24 to 2025-26 with the **overall target of 10.35 crore LPG connections.**
- **Eligibility under PMUY:** An **adult woman from** a poor household **without an existing LPG connection specific fulfilling criteria (refer to the infographic).**



- **Enrollment:** Eligible woman can apply by **submitting a KYC** form to the nearest distributor along with **Proof of Address, Ration Card, Aadhaar, and Bank details.**
  - **For Migrants**: No need for ration card or address proof, self-declaration is enough.
- **Subsidy**: ₹1600 per connection + ₹300 per 14.2 kg refill (up to 12 refills/year).
- **Exclusion**: Households with **existing LPG connections** from any Oil Marketing Company.
  - A household with **no adult female member** is not eligible for Gas connection under the scheme.
- **LPG Panchayat:** Envisioned to discuss safe handling of LPG, and benefits of using LPG over traditional fuels.

Key issues with the Scheme

- **Data Validation Gaps:** CAG found inclusion of ineligible beneficiaries — males, minors, duplicates; mismatch in 12.46 lakh names.
- **Refill Rates Poor:** National average of only 3.66 refills/year; many households do not refill due to high costs.
- **Regional Disparities:** In states like Bihar & Uttar Pradesh, majority still rely on firewood; refill rate in Uttarakhand as low as 1%.
- **Systemic Lapses:** CAG flags delays in KYC, diversion of cylinders, and administrative inefficiencies.

To improve targeting, strengthen **real-time Aadhaar-based verification** and clean up beneficiary databases. Introduce **refill subsidies or flexible pricing** to ensure affordability, especially in poorer regions. Enhance **last-mile delivery systems**, speed up KYC, and monitor distribution to prevent diversion and delays.

1.13 MINISTRY OF PORTS, SHIPPING AND WATERWAYS

1.13.1. SAGARMALA

Context

The Sagarmala programme marks 10 years.

Quick facts

- **Purpose:** To reduce the **logistics cost for EXIM** and **domestic trade** with minimal infrastructure investment.
- **Type:** Central Sector Scheme
- **Funding:** Equity support through Special Purpose Vehicles (SPVs) and Budget support.
- **Implementation of the projects**: Projects will be taken up through **Private or PPP mode.**

Objectives

- Accelerating **economic development** by harnessing the potential of **India's 7,500 km long coastline and 14,500 km** of potentially navigable waterways.

Salient Features

- **Background: The concept of Sagarmala was approved by the Union Cabinet on 25th March, 2015.** It is in consonance with **National Perspective Plan (2016)** for the holistic development of the Indian Coastline.
- **Sagarmala Development Company Limited:** Set up **under the Companies Act, 2013** to assist the **State level/zone level Special Purpose Vehicles (SPVs).**
- **Institutional Framework of Sagarmala Programme**
  - **National Sagarmala Apex Committee (NSAC)**
    - **Composition:** Minister of Shipping (Chair), Cabinet Ministers, Chief Ministers/Ministers of Maritime States.
    - **Role:** Provides policy guidance, high-level coordination, approves National Perspective Plan, and reviews planning and implementation.

- **State Sagarmala Committee**
  - **Composition:** Chief Minister/Minister in charge of Ports, relevant departments/agencies.
  - **Role:** Coordinates and facilitates Sagarmala projects, prioritizes matters as directed by NSAC.

Set of Projects under Sagarmala are divided into 5 pillars

Port-led Industrialization	Coastal Community Development	Coastal Shipping & IWT	Port Modernization	Port Connectivity
Industrial Cluster	Skill Development	Coastal Tourism	New ports	Road
SIPC/SEZ	Fisheries	Ro-Ro/Ro-Pax/ Passenger Jetty	Port Modernization- Major Ports	Rail
Thermal Power Plants	Ropeway	Cruise Tourism	Port Modernization -Non-Major Ports	Pipeline
Port Led Industries	Technology Centers	Coastal Infrastructure	Ship Repair	Multimodal hubs
	Community Development	Island Development		
		Inland waterways		

- **Landlord model of development:** A mixed **public-private port system** where the port authority regulates and owns the land, while private companies handle operations like **Cargo.**
- **Sagarmala Young Professional (SYP) Scheme**: Engages **young, forward-thinking and professionals in the Ministry.**
  - Around **25 young professionals are hired for 2 years (extendable to 2 more years),** focusing on infrastructure, data analysis, and project management.

Key issues with the Scheme

- **Environmental Concerns:** Amendments to the 2019 Coastal Regulation Zone (CRZ) rules exempted Sagarmala and Bharatmala projects from some safeguards, raising fears of coastal erosion and displacement of fishing communities.
- **Implementation Delay: T.G. Venkatesh committee** raised concern over the lack of progress on the Vadhavan all-weather port and noted a cost overrun of ₹20,000 crore under Sagarmala.
- **Low Port Productivity: The T.G. Venkatesh Committee** noted that out of total capacity at major ports (2,500 million tonnes), only 1,248 million tonnes of cargo was moved across all major port.

Introduce **environmental safeguards** and ensure local community consultation to avoid ecological harm. Fast-track project clearances and improve **inter-agency coordination** to prevent delays and overruns. Boost **logistics digitization and automation** to improve port productivity and Cargo throughput.

1.14 MINISTRY OF RURAL DEVELOPMENT

1.14.1. Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA), 2005

Context

MGNREGA employment rose by 82%, generating 3,029 crore persondays (FY 2014–25), with Aadhaar-linked payments nearing 100%.

Quick facts

- **Purpose:** Making **supplementary livelihood in rural areas** through **unskilled manual work a legal right.**
- **Type:** Centrally Sponsored Scheme
- **Beneficiary:** Every adult member (completed 18 years of age) of a registered household in rural areas.
- **Monitoring:** Social Audit by the Gram Sabha.

Objectives

- To enhance **livelihood security in rural areas** by providing **at least 100 days of guaranteed wage employment** in a financial year to **every household** whose **adult member volunteers to do unskilled manual work**.

Salient Features

- **Coverage:** Nationwide, **except fully urban districts.**
- **Funding: Centre** funds **100% of unskilled labour** and **75% of material costs**; states cover **25% of material costs.**
- **Demand driven, people centred**
  - **Employment guarantee: 100 days of unskilled work per year** for rural households.
    - **Unemployment allowance** if work is not given within 15 days.
  - **Additional employment of 50 days:**
    - **in drought/natural calamity-affected areas.**
    - for **ST households** in **forest areas** without private property **except FRA 2006 land rights.**
  - **States may extend days** using their own fund.
- **Worker Benefits**
  - **Accident compensation** for disability or death.
  - **At least 1/3rd** of workers must be **women.**
  - **Equal wages** based on work done, revised annually by MoRD.
  - Payments made **directly to workers' accounts** within 15 days.
- **Non-negotiable provisions**
  - **60:40 wage-to-material ratio** at Gram Panchayat level.
  - **No contractors or machinery** (except when allowed).
- **Job Cards & Monitoring**

Entitlement to wage seeker

- Safe drinking water
- Resting facilities
- Availablity of First aid box and medicines
- Child care for working women having children below 5 years (minimum collectively 5 children should be there to avail the facility of child care)

- Rural households can register for **job cards at Gram Panchayat.**
- Assets geotagged via **GeoMGNREGA with ISRO & NIC.**

Key issues with the Scheme

- **Wage-Related Concerns**
  - **Non-uniform wages:** MGNREGA wages vary widely between states (₹193–₹318), causing inequality.
  - **Delayed payments:** Payments are often held up due to inactive Aadhaar or frozen bank accounts.
- **Weak Social Audits:** Social audits by Gram Sabhas are poorly conducted. In 2020–21, only ~29,000 out of over 2.6 lakh Gram Panchayats were audited.
- **Lack of Ombudsmen:** Out of 715 required ombudspersons to address grievances, only 263 have been appointed—showing poor Centre-State coordination.

Ensure **uniform minimum wage** across states and simplify bank-account verification to prevent payment delays. Make **social audits mandatory** and digitize them for transparency. Speed up **ombudsperson appointments** and provide training for effective grievance redressal.

1.15 MINISTRY OF SOCIAL JUSTICE AND EMPOWERMENT

1.15.1. National Action Plan for Mechanized Sanitation Ecosystem (NAMASTE)

Context

Ministry of Social Justice and Empowerment and United Nations Development Programme have partnered under waste pickers component of the NAMASTE scheme.

Quick facts

- **Purpose:** To ensure the safety and dignity of sanitation workers.
- **Type:** Central Sector Scheme
- **Nodal implementing agency:** National Safai Karamchari Financial Development Corporation (NSKFDC)
- **Tenure:** 2022-23 to 2025-26

Objectives

- **Zero fatalities** in sanitation work in India.
- **No sanitation workers** come in **direct contact with human faecal matter.**
- **Sanitation workers are collectivized into SHGs** and are empowered to run **sanitation enterprises.**
- All Sewer and Septic tank sanitation workers (SSWs) have **access to alternative livelihoods.**
- **Strengthened supervisory and monitoring system**s at national, state and ULB levels to ensure enforcement and monitoring of safe sanitation work.
- **Increased awareness** amongst sanitation services seekers (individuals and institutions) to seek services from registered and skilled sanitation workers.
- Rehabilitation of Manual Scavengers (MS) and Persons Engaged in **Hazardous Cleaning of Sewer and Septic Tank (SSWs).**
- **Promotion of safe and mechanised cleaning** of sewers and septic tanks through trained and certified sanitation workers.

Salient Features

- **Background:** Self Employment Scheme for Rehabilitation of Manual Scavengers (SRMS) was launched in 2007. In 2023, the scheme was rechristened as NAMASTE as a joint initiative of **Ministry of Social Justice and Empowerment** and **Ministry of Housing and Urban Affairs.**
- **Coverage:** To be implemented **across all ULBs (at present about 4800 plus ULBs) including para-statal bodies (Jal Boards etc.), Cantonment Boards (Civilian areas) of India.**
- **Convergence with AMRUT cities: 500 cities** (converging with AMRUT cities) **will be taken up** under this phase of NAMASTE.
- **Identification of Sewer/Septic Tank Workers (SSWs):** City NAMASTE Managers will identify the SSWs who are engaged in hazardous cleaning operations.
- **Convergence with other Ministries/ Departments**
  - **Ministry of Health and Family Welfare:** For health insurance coverage of SSWs and Manual Scavengers and their families under Ayushman Bharat, Pradhan Mantri Jan Arogya Yojana (PM-JAY).
  - **Department for Promotion of Industry and Internal Trade:** For promotion of innovation in development of equipments/machines for mechanised cleaning and identification of start-up for the same.
  - **Department of Drinking Water & Sanitation:** Emergency Response Sanitation Units (ERSU) established in the largest Urban Local Bodies of each district shall service emergency cleaning operation in the peripheral sector of the urban areas, albeit in rural jurisdiction.
  - **Ministry of Skill Development and Entrepreneurship:** To provide occupational training of the SSWs in convergence with PMKVY.
- **Responsibilities of local bodies**
  - **Geo tagging** of sewers and septic tanks and preparing their data base.
  - **Preventive maintenance** of the sewer lines to prevent emergency cleaning.
  - **Identify technological solution** most suited to their city/town.
  - In areas serviced by septic tanks, a **septage management system shall be set up**, including a Faecal Sludge Management Plant.

- The local authority **shall standardise the design of septic tank and ensure its adoption.**

- **Implementing bodies**

Responsible Sanitation Authority (RSA)	Sanitation Response Unit (SRU)	Private Sanitation Service Organisations (PSSOs)
Headed by: District Magistrate, or an officer not below the rank of Sub Divisional Magistrate nominated by him	**Constituted by:** RSA	**Mechanised cleaning:** PSSOs shall employ only trained and certified personnel and necessary equipment.
Function: Legal authority for Sanitation Response Units (SRUS) Issue of licences to Private Sanitation Service Organizations (PSSOS) IEC campaigns for publicity of services available through the SRU	**Function:** Each SRU shall have a panel of licensed PSSOS, adequate machinery and trained Sewer Entry Professionals (SEPs) for handling emergency blockages 24X7 helpline number: For lodging complaints	**Manual cleaning:** PSSOS shall prescribe safety gear for manual cleaning
Jurisdiction: Urban and rural areas in the districts	**Jurisdiction:** Major municipality	

- **IEC Campaign:** By the **ULBs & NSKFDC** and **maximum use of social media.**
- **Monitoring:** A three tier working group at Centre, State and District level to monitor quarterly the activities undertaken for the implementation of the scheme.

Key issues with the Scheme

- **Validation and Profiling Challenges:** Difficulty in profiling workers, especially waste pickers, due to the presence of illegal immigrants and fake identity documents.
- **Inadequate Safety Provisions:** Despite some distribution (over 45,000 PPE kits, 354 safety kits), sanitation workers still face hazardous conditions.
  - **Parliamentary Committee** on social justice and empowerment noted continuing deaths due to lack of safety equipment and negligence.
- **Training and Formalization Gaps:** The Parliamentary committee urged training for zero contact with human waste and increasing public awareness to hire trained professionals.

Ensure **uniform minimum wage** across states and simplify bank-account verification to prevent payment delays. Make **social audits mandatory** and digitize them for transparency. Speed up **ombudsperson appointments** and provide training for effective grievance redressal.

1.16 MINISTRY OF TEXTILES

1.16.1. National Technical Textiles Mission

Context

National Technical Textile Mission marks 5 years.

Quick facts

- **Purpose:** Increase the use of technical textiles in India and to establish India as the global leader in technical textiles.
- **Type:** Central Sector Scheme
- **Tenure: From** 2020-21 to 2025-2026
- **Promotion of Make in India:** Through **development of indigenous machineries and process equipment** for technical textiles etc.

Objectives

- Position India as a **global leader in Technical Textiles,** to **promote usage of technical textiles** in various flagship missions, programmes.
- Bring an **overall improvement in cost economy, water and soil conservation,** better agricultural productivity and higher income to farmers.

Salient Features

- **Four components**
  - **Research, Innovation and Development: Fundamental research** at fiber level and **application based research** in technical textiles.
    - Rs. 1,000 crore have been earmarked for funding the research projects awarded to the Government Organizations/Premier Research Institutes/Textiles Research Associations (TRAs) of the country.
  - **Promotion and Market Development**
    - **Aim**: Average growth rate of 15-20% per annum taking the level of domestic market size to 40-50 Billion USD by the year 2024,
    - **Activities**: International technical collaborations, investment promotions and 'Make in India' initiatives etc.
  - **Export Promotion:** By Export Promotion Council for Technical Textiles Export Promotion Council for Technical Textiles to be set up for ensuring 10% average growth in exports per year up to 2023-24.
  - **Education, Training, Skill Development**
    - **Promoting technical education** at higher engineering and technology levels.
    - Creation of **innovation and incubation centres** and promotion of 'start-up' and Ventures.
- **Eco-friendly:** Develop suitable equipment for **environmentally sustainable disposal of used technical textiles.**
- **Grant for Internship Support in Technical Textiles (GIST):** Aims at supporting academic industry linkages in the domain of technical textiles. In this, financial assistance upto INR 20,000 per student per month (for a maximum period of 2 months) would be given.

- **Three tiered Implementing mechanism.**

Tier I: Mission Steering Group led by the Textile Minister.	Tier II: An Empowered Programme Committee led by textile secretary.	Tier III: Committee on Technical Textiles on Research, Development & Innovation chaired by a NITI Ayog member.

About Technical Textiles:

- They are **functional fabrics** that have applications across various industries including **automobiles, civil engineering and construction, agriculture, healthcare, industrial safety, personal protection** etc.
- Technical textiles are manufactured primarily for technical performance and functional properties rather than aesthetic characteristics like bullet proof jacket, fireproof jackets, high altitude combat gear, etc.

Key issues with the Scheme

- **Dependence on imported machinery:** Bottlenecks due to high reliance on **imported IT machinery.**
- **Shortage of skilled manpower:** Lack of **trained professionals** hindering sectoral growth.
- **Low global market share:** The size of the Indian Technical Textiles industry is around **USD 22.5 billion** against USD 272 billion size of the Global Technical Textiles industry.
- **Low export competitiveness:** Countries like **Vietnam and Bangladesh** are ahead of India in exports of low cost textile products.

Promote **domestic manufacturing of technical textile machinery** under schemes like PLI. Expand **skilling programs** through ITIs and industry partnerships. Provide **export incentives** and ease logistics to improve global competitiveness.

2. FLAGSHIP SCHEMES IN FOCUS

2.1. PM Gati Shakti National Master Plan (NMP) for Multimodal Connectivity

Quick facts

- **Purpose:** To **improve the productivity** of industries and **employment opportunities.**
- **7 Driving Engines:** Railways, Roads, Ports, Waterways, Airports Mass Transport, Logistics Infrastructure.
- **Benefits:** Break **departmental silos, bring down the time and cost overrun** of the projects.
- **Scope:** Covers projects of social as well physical infrastructure.

Objective

- For providing multimodal connectivity infrastructure to various economic zones.

Salient Features

- **Background:** In 2021, the project was launched with an outlay of ₹100 lakh crore to promote a **transformative and sustainable approach** for **transforming India's infrastructural landscape.**
- **Digital Platform:** Gati Shakti (NMP) for Multimodal Connectivity integrates various Ministries for coordinated planning and execution of infrastructure projects.
- **Whole of the Government Approach:** The platform facilitates integrated planning and coordinated implementation of infrastructure connectivity projects across Ministries.

Key targets to be achieved by 2024-25

2 lakh km of National Highways	Railways to handle cargo of 1,600 million Tonnes and decongest 51% of its network	Double aviation footprint to have 220 airports, heliports and water aerodromes	Double Gas pipeline network	Reach 4.52 lakh circuit km of power lines and 225 GW of renewable energy capacity	11 industrial corridors and two new defence corridors

- **Geo-Mapping**
  - **Dynamic Mapping of all infrastructure projects** with **real- time updation** are provided by way of a map **developed by BiSAG-N (Bhaskaracharya National Institute for Space Applications and Geoinformatics).**
  - The map is built on **open-source technologies** and hosted securely **on cloud of Govt. of India (i.e. MEGHRAJ).**

- **Data Updation**
  - Individual Ministry is given **separate login ID to update their data on aperiodic basis.**
  - **Logistics Division,** Ministry of Commerce & Industry (MoCI) assist **all the stakeholders** to update their database.
- **Intersectoral and Inter-ministerial Convergence:** 14 Social Sector Ministries/ Departments have been onboarded, namely Ministry of Panchayati Raj, Department of Health and Family Welfare, Department of Post, etc.

2.2 Member of Parliament Local Area Development Scheme (MPLADS)

Quick facts

- **Purpose:** To **address the issue of inequity in development.**
- **Type:** Central Sector Scheme
- **Non-lapsable Fund:** Annual MPLADS non-lapsable fund **entitlement per MP constituency is Rs. 5 crores.**
- **Release of fund: Grants in-aid is released directly to the district authorities** on receipt of requisite documents.

Objective

- To enable the **Members of Parliament to recommend works for creation of durable community** assets like drinking water, sanitation, etc -**based on locally felt needs.**

Salient Features

- **Background:** Announced in 1993 under the Ministry of Rural Development, administration shifted to MoSPI in October 1994.
  - MPLADS was **suspended during the COVID pandemic**, with no funds allocated for FY 2020-21.
- **MPLADS Fund Allocation to MPs:** Each MP gets **₹5 crore** per year to recommend development works for creating durable community assets based on locally felt needs.
- **Total Budget:** The scheme has an **annual budget of ₹4000 crore**, which is used for implementation of recommended works sanctioned by the District Authorities.
- **Implementing Agency**: Govt. departments, trusts, and cooperatives selected by **IDA** to execute MPLADS work.
  - **Implementing District Authority (IDA) is the aadministrative head of the Implementing District.**
- **Project Maintenance:** The **User Agency** (to whom projects are handed over for public usage) must bear the operation and maintenance costs.

- **Transparency and Accountability**
  - **eSAKSHI Portal:** Ensures **efficient and transparent** implementation of MPLADS projects.
  - **Applicability of RTI: Any aspect of the MPLAD Scheme** are subject to the provisions of the **Right to Information (RTI) Act, 2005.**

MPLADS

Members of parliament local area development scheme

WORK ALLOCATION

LS	**Lok Sabha Mps**	Within their constituency.
RS	**Rajya Sabha Mps:**	Within their state of election.
NM	**Nominated Mps**	Anywhere in India.

Project Cost Requirements:
Each project under MPLADS must cost at least 2.5 lakh.
District Authorities may approve smaller projects if they benefit the public.

Exceptions:
MPs can recommend 25 lakh/year outside their region.
In a calamity, MPs can recommend up to 1 crore for the affected district.

SC/ST SPECIAL PROVISIONS FOR FUND ALLOCATION

SC areas: At least 15% of MPLADS funds.

ST areas: At least 7.5% of MPLADS funds.

If LS constituency has fewer tribals: Then MPLAD fund may be utilized in areas predominantly inhabited by Scheduled Castes and vice-versa.

  - The **Implementing District Authorities** are responsible to provide such information to the public.
- **Impact of Elections:** Once approved, **projects cannot be changed** by the successor new MP.
- **Provisions for smooth implementation of projects**
  - MPs can **recommend new projects without waiting for fund release.**
  - **Annual drawing limits** allocated at the **start of each financial year**, subject to conditions.
  - **Payments made directly to vendors** from CAN in real time, once authorized by implementing authorities.
- **Pooling of MPLADS Funds with other Schemes:** MPLADS funds can be pooled with projects from other Central/State schemes and local bodies, if eligible under MPLADS guidelines.

3. TEST YOUR LEARNING

Q1. Consider the following statements with reference to the Pradhan Mantri Krishi Sinchayee Yojana (PMKSY):

1. One of the key objectives of the scheme is to enhance the adoption of precision irrigation and other water saving technologies.
2. The Watershed Development Component under PMKSY is implemented by the Ministry of Agriculture and Farmers' Welfare.

Which of the statements given above is/are correct?

(a) 1 only
(b) 2 only
(c) Both 1 and 2
(d) Neither 1 nor 2

Q2. Consider the following statements with reference to the UDAN (Ude Desh Ka Aam Naagrik) Scheme:

1. The scheme provides financial support to airlines through Viability Gap Funding (VGF) sourced from the Regional Connectivity Fund.
2. Airports Authority of India (AAI) is its implementing agency.

Which of the statements given above is/are correct?

(a) 1 only
(b) 2 only
(c) Both 1 and 2
(d) Neither 1 nor 2

Q3. Consider the following statements with reference to the Electronics Component Manufacturing Scheme:

1. The scheme provides fiscal incentives in forms that are linked to either capital expenditure or incremental turnover, or a hybrid of both.
2. Only Greenfield investments are eligible under the scheme to promote establishment of entirely new component manufacturing units in India.

Which of the statements given above is/are correct?

(a) 1 only
(b) 2 only
(c) Both 1 and 2
(d) Neither 1 nor 2

Q4. Consider the following statements with reference to the Pradhan Mantri Shram Yogi Maandhan Yojana (PM-SYM):

1. Its purpose is to provide Social Security to organized sector employees.
2. Subscribers under the scheme are assured a minimum pension of ₹3000 per month upon attaining the age of 60.

Which of the statements given above is/are correct?

(a) 1 only
(b) 2 only
(c) Both 1 and 2
(d) Neither 1 nor 2

Q5. Consider the following statements regarding the Pradhan Mantri Mudra Yojana (PMMY):

1. Under the scheme, Tarun Plus loans are accorded priority for amounts exceeding ₹10 lakh and up to ₹30 lakh.
2. It aims to bring unserved micro and small enterprises into the formal financial system by providing them affordable credit access.

Which of the statements given above is/are correct?
(a) 1 only
(b) 2 only
(c) Both 1 and 2
(d) Neither 1 nor 2

Q6. With reference to the Pradhan Mantri Kisan SAMPADA Yojana (PMKSY), consider the following statements:
1. The scheme is implemented by the Ministry of Agriculture and Farmers' Welfare to promote organic farming and certification.
2. It is a Centrally Sponsored Scheme with equal financial contributions from the Centre and the States.

Which of the statements given above is/are correct?
(a) 1 only
(b) 2 only
(c) Both 1 and 2
(d) Neither 1 nor 2

Q7. Which of the following is NOT a target category for incentives under the PM E-DRIVE scheme?
(a) Electric buses (e-buses)
(b) Electric two-wheelers (e-2Ws)
(c) Electric ambulances
(d) Electric tractors

Q8. With reference to the Smart Cities Mission, consider the following statements:
1. Equal weightage is given to both the number of statutory towns and urban population in a State for city selection.
2. All Smart City projects follow a Pan-City implementation approach.

Which of the statements given above is/are correct?
(a) 1 only
(b) 2 only
(c) Both 1 and 2
(d) Neither 1 nor 2

Q9. With reference to the Pradhan Mantri Khanij Kshetra Kalyan Yojana (PMKKKY), consider the following statements:
1. The scheme is implemented under the legal framework of the Mines and Minerals (Development and Regulation) Act, 1957.
2. It focuses only on providing compensation to people physically displaced due to mining.

Which of the statements given above is/are correct?
(a) 1 only
(b) 2 only
(c) Both 1 and 2
(d) Neither 1 nor 2

Q10. With reference to the PM-Surya Ghar: Muft Bijli Yojana, consider the following statements:
1. The scheme aims to install 30 GW of rooftop solar capacity in the industrial sector.
2. It includes the concept of a Model Solar Village in every district.
3. It seeks to enable households to generate their own power and avail up to 300 units of free electricity per month.

Which of the statements given above is/are correct?
(a) 1 and 2 only
(b) 2 and 3 only
(c) 1 and 3 only
(d) 1, 2 and 3

Q11. Consider the following statements regarding the SVAMITVA Scheme:
1. It aims to provide rural citizens with property cards based on drone-mapped surveys for ownership in abadi areas.
2. The SVAMITVA Dashboard and DigiLocker App are used to monitor progress and provide digital access to property cards respectively.

Which of the statements given above is/are correct?
(a) 1 only
(b) 2 only
(c) Both 1 and 2
(d) Neither 1 nor 2

Q12. Consider the following statements with reference to Pradhan Mantri Ujjwala Yojana (PMUY) 2.0:
1. It provides deposit-free LPG connections exclusively to women aged 18 years and above from low-income households.
2. Its primary objective is to promote the use of solar-based cooking systems in rural areas.

Which of the statements given above is/are correct?
(a) 1 only
(b) 2 only
(c) Both 1 and 2
(d) Neither 1 nor 2

Q13. Consider the following statements with reference to the Sagarmala Programme:
1. The National Sagarmala Apex Committee (NSAC) is chaired by the Union Minister of Ports, Shipping & Waterways and includes Chief Ministers of maritime States.
2. Under the landlord model adopted by Sagarmala, private companies lease and operate port land while the port authority retains ownership and regulatory control.

Which of the statements given above is/are correct?
(a) 1 only
(b) 2 only
(c) Both 1 and 2
(d) Neither 1 nor 2

Q14. Consider the following statements with reference to the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA), 2005:
1. The Central Government bears 100% of the wages for unskilled labour and 75% of the material costs, with States covering the remaining 25% of material costs.
2. MGNREGA mandates that wages must be credited to workers' bank accounts within 30 days of completion of work.

Which of the statements given above is/are correct?
(a) 1 only
(b) 2 only
(c) Both 1 and 2
(d) Neither 1 nor 2

Q15. Consider the following statements with reference to the National Action Plan for Mechanized Sanitation Ecosystem (NAMASTE):
1. Its objective includes achieving Zero fatalities in sanitation work in India.
2. National Safai Karamchari Financial Development Corporation is its nodal implementing agency.

Which of the statements given above is/are correct?
(a) 1 only
(b) 2 only
(c) Both 1 and 2
(d) Neither 1 nor 2

Q16. Consider the following statements with reference to the National Technical Textiles Mission:
1. It aims to increase the use of technical textiles in India and to establish India as the global leader in technical textiles.
2. Under its Export Promotion component, an Export Promotion Council for Technical Textiles is to be set up to ensure an average export growth of 10% per annum up to 2023–24.

Which of the statements given above is/are correct?
(a) 1 only
(b) 2 only
(c) Both 1 and 2
(d) Neither 1 nor 2

Q17. Which agency is the Technology Implementation Agency for drone mapping under the SVAMITVA Scheme?
(a) Indian Space Research Organisation (ISRO)
(b) National Informatics Centre (NIC)
(c) Geospatial Commission
(d) Survey of India

Q18. Under Pradhan Mantri Ujjwala Yojana (PMUY) 2.0, who is eligible to apply for a deposit-free LPG connection?
(a) Any adult member of a low-income household
(b) Women aged 18 years and above
(c) Head of the household, irrespective of gender
(d) Only women above 30 years of age

Q19. Under MGNREGA, which entity is primarily responsible for conducting the social audit of the scheme?
(a) District Collector
(b) Ministry of Rural Development
(c) Panchayat Samiti
(d) Gram Sabha

Q20. Which body provides policy guidance and approves the National Perspective Plan under the Sagarmala Programme?
(a) State Sagarmala Committee
(b) National Sagarmala Apex Committee
(c) Sagarmala Development Company Limited
(d) Ministry of Ports, Shipping & Waterways

ANSWER

1	2	3	4
Answer: A	**Answer: C**	**Answer: A**	**Answer: B**

5	6	7	8
Answer: B	**Answer: D**	**Answer: D**	**Answer: A**

9	10	11	12
Answer: A	**Answer: B**	**Answer: C**	**Answer: A**

13	14	15	16
Answer: C	**Answer: A**	**Answer: C**	**Answer: C**

17	18	19	20
Answer: D	**Answer: B**	**Answer: D**	**Answer: B**

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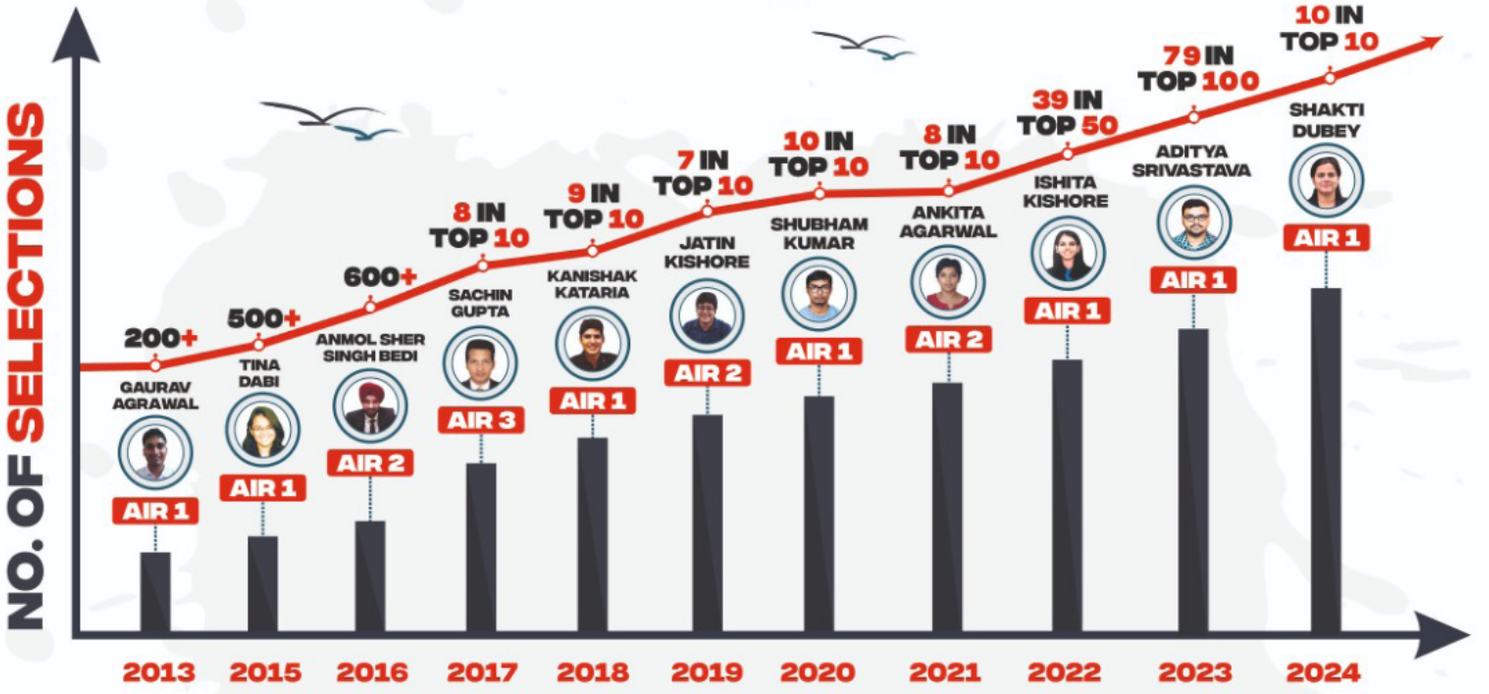

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