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Dear Students,

We are glad to introduce the "Quarterly Revision" document for **September to November 2024**, 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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The GS Prelims Course is designed to help aspirants prepare for & increase their score in General Studies Paper I. It will not only include discussion of the entire GS Paper I Prelims syllabus but also that of previous years' UPSC papers along with practice & discussion of Vision IAS classroom tests. Our goal is that the aspirants become better test takers and can see a visible improvement in their Prelims score on completion of the course.



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One Year
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1. SCHEMES IN NEWS



1.1 Ministry Of Civil Aviation

1.1.1.

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



Context

RCS-UDAN celebrates 8 Years in service of the Nation.



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 National Civil Aviation Policy (NCAP) 2016.**
 - ⊕ NCAP envisaged Regional Connectivity Scheme (RCS) to enhance regional air connectivity through fiscal support and infrastructure development.

➤ **Subsidised seats**

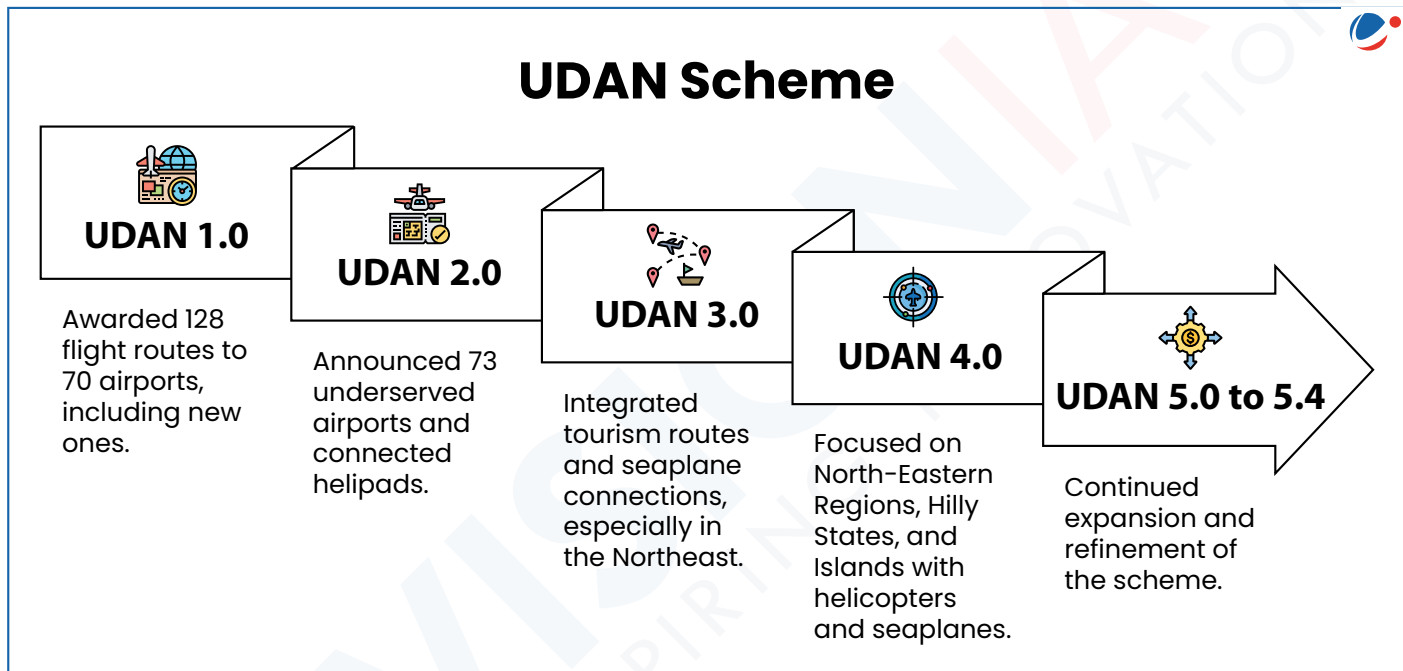
- For example, Under UDAN 5.3, **Airfare is capped at Rs. 3828** for a distance of 501 km to 525 km per seat.
- Under Udan 5.0 the **cap of 600 km** has been removed and there is no restriction on the distance between the origin and destination of the flight.

➤ **Regional Connectivity Fund (RCF):** It facilitates the **self-financing mechanism** of the scheme by **funding the VGF** through a levy **on certain domestic flights**.

- It envisions domestic ticketing of **30 crores by 2022 and 50 crores by 2027**.

➤ **Demand and market-based model:**

- RCS is available only in **States** and at airports/aerodromes/helipads which **provide concessions**.
- State governments have to provide **free security & fire service, utilities at concessional rates, free land** for RCS airports etc.



UDAN Version 5.0 to 5.4:

- **UDAN 5.0:** It has removed the 600 km cap, prioritized ready-to-operate airports, and mandated operations within 4 months of route awards.
- **UDAN 5.1:** It expanded helicopter routes with enhanced Viability Gap Funding (VGF) and reduced airfare caps.
- **UDAN 5.2:** It focused on small aircraft (<20 seats) and improved operational flexibility for last-mile connectivity.
- **UDAN 5.3 and 5.4:** These will address discontinued routes to enhance point-to-point air connectivity across all operator categories.

➤ **Key Initiatives under UDAN**

- **Krishi UDAN:** To **assist farmers in transporting agricultural products** so that it improves their “value realization”, especially in the north east and tribal districts.
- **International Air Connectivity Scheme (IACS):** MoCA developed the IACS to address State governments’s request for assistance in establishing international airport connectivity.

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 resolve above issues, initiatives need to be taken include **route optimization through data-driven demand analysis** and seasonal adjustments, establishing a **sustainable financial model with dynamic pricing** within regulated bands, and **improving digital accessibility** via a unified booking platform integrated with offline centers, etc.

“You are as strong as your Foundation”

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DELHI: 17 DEC, 9 AM | 10 JAN, 9 AM | 21 JAN, 1 PM | 31 JAN, 5 PM

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*: Pre-foundation classes are designed to provide a strong foundation in core UPSC CSE subjects, utilizing NCERTs and basic textbooks. They serve as the initial step in the comprehensive preparation journey for the UPSC Civil Services Examination by providing conceptual clarity in core GS subjects such as History, Polity, Geography, Economy, and Environment. Further, Pre-Foundation Classes act as a transition platform toward the VisionIAS Regular Foundation Course Program, 2026.



1.2 Ministry Of Finance

1.2.1. NPS Vatsalya Yojana



Context

The Union Minister for Finance and Corporate Affairs recently launched the National Pension System Vatsalya (NPS Vatsalya) scheme.



Quick facts

- **Purpose:** Encouraging **early savings for children** by opening National Pension System (NPS) accounts
- **Regulated by:** Pension Fund Regulatory & Development Authority of India (PFRDA)
- **Eligibility:** All minor citizens (up to 18 years of age)
- **PRAN:** A unique Permanent Retirement Account Number (PRAN) is **issued in the minor's name.**



Objectives

- To create a pensioned society and encourage the empowerment of children by inculcating the habit of saving for retirement from an early age.



Salient Features

- NPS Vatsalya is a **Contributory Pension Scheme.**
- **Guardians**
 - Opened Account is Operated by the guardian (natural or legal), with the minor as the sole beneficiary.
 - A separate form is applicable for guardians who are NRIs or OCIs.
 - » A bank account (NRE or NRO) is mandatory when the guardian is an NRI or OCI.
 - The **guardian becomes the nominee** under the scheme (hence nomination is not required).
 - A guardian who is a NPS subscriber open a NPS Vatsalya account for a minor.
- **Account opening:** The NPS Vatsalya account **can be opened through:**
 - **Points of Presence (POPs)** registered with PFRDA (Major banks, India Post and Pension Funds etc), either online or in physical mode, directly or through Retirement Advisors/Pension Agents.

- The **online platform (eNPS)** of NPS Trust.
- **Contribution**
 - **Initial Contribution:** Minimum ₹1,000 with no upper limit.
 - **Subsequent Contributions:** Minimum ₹1,000 per year with no upper limit.
 - » If the **minimum contribution is not received**, the account is categorized as **'frozen'** and will be activated upon contributing to the account.
 - » The NPS account will be **closed only when a subscriber submits a request for exit** from NPS to a service provider (PoP).
- **Pension Fund Selection:** Guardian can choose a registered Pension Fund.
- **Withdrawal and Exit:**
 - **Lock-in Period:** 3 years.
 - **Withdrawal:** Up to 25% of the contribution after lock in period allowed for education, specified illness, and disability. Maximum of three times.
 - **Exit on Attainment of 18 Years:**
 - » If the corpus exceeds ₹2.5 lakh, **80% is used to purchase an annuity**, and 20% can be withdrawn as a lump sum.
 - » If the corpus is ₹2.5 lakh or less, the **entire amount can be withdrawn** as a lump sum.
 - **Death:** On death, the entire corpus is returned to the guardian.
- **Documents Required:**
 - **For Minor:** Date of Birth proof (Birth certificate, School leaving certificate, etc.).
 - **For Guardian:** KYC documents (Aadhaar, Passport, Voter ID, etc.), PAN, and proof of address.
 - **If Guardian is NRI/OCI:** NRE/NRO Bank Account of the minor.
- **Grievance Redressal:**
 - **PFRDA (Redressal of Subscriber Grievance) Regulations, 2015** notified for grievance redressal.
 - **Central Grievance Management System (CGMS)**, an online platform, has been hosted for subscribers to lodge grievances by logging to his/her NPS account.

1.2.2. Pradhan Mantri Jan Dhan Yojana (PMJDY) – National Mission For Financial Inclusion



Context

Pradhan Mantri Jan Dhan Yojana (PMJDY) has completed ten years.



Quick facts

- **Purpose:** To ensure access to financial services like Banking, Remittance, Credit, Insurance, Pension in an affordable manner.
- **Overdraft facilities:** Rs. 10,000
- **Accident Coverage:** Rs. 2 lakhs
- **Focus:** Every Unbanked Adult



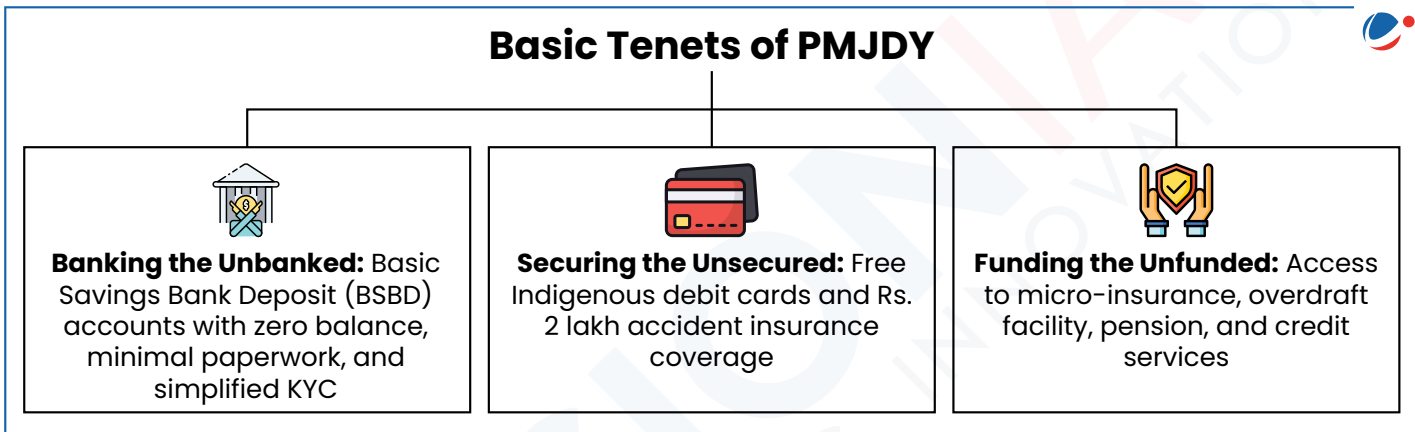
Objectives

- Ensure access of financial products & services at an affordable cost.
- Use of technology to lower cost & widen reach.



Salient Features

- **Background:** Launched in 2014, the PM JDY is a National Mission for Financial Inclusion.



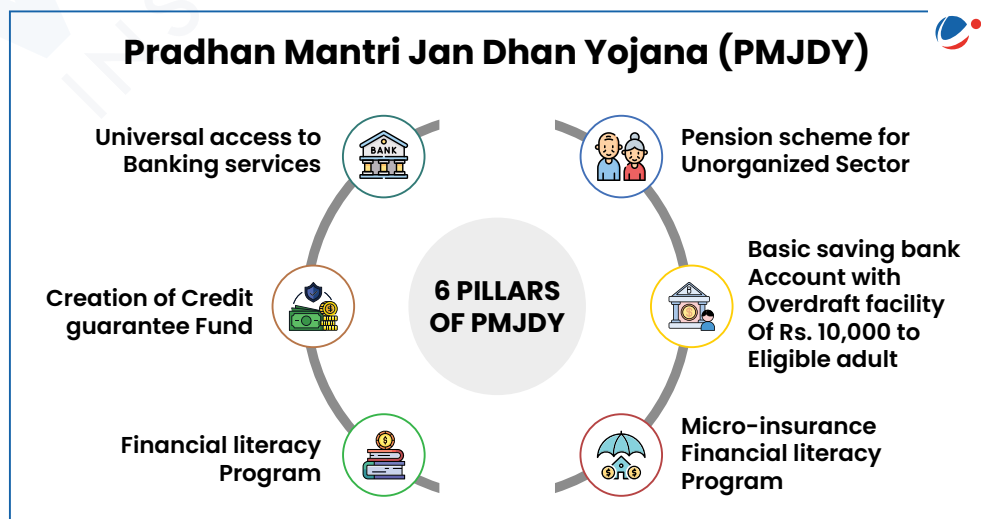
➤ Approach

- **Accounts opened are online accounts** in the core banking system of banks.
- **Inter-operability** through RuPay debit card or Aadhaar enabled Payment System (AePS).
- **Fixed-point Business Correspondents**
- **Simplified KYC / e-KYC** in place of cumbersome KYC formalities.

- **Inoperative PMJDY Accounts:** As per extant RBI guidelines, a PMJDY account is treated as inoperative **if there are no customer induced transactions** in the account **for over two years.**

➤ Technologies

- **Jan Dhan Darshak App:** A mobile application, was launched to **provide a citizen centric platform for locating banking touch points** such as bank branches, ATMs, Bank Mitras, Post Offices, etc. in the country.



- **Aadhaar enabled Payment System (AePS):** AePS is a bank led model which allows **online interoperable financial inclusion transaction at PoS (MicroATM)** through the Business correspondent of any bank using the Aadhaar authentication.

- » Inputs required for a customer to do a transaction under this scenario are: **Bank Name; Aadhaar Number; Biometrics captured during enrolment.**
- » It is also used for **disbursements of government entitlements** like MNREGA, Social Security pension, Handicapped Old Age Pension etc. of any Central or State Government bodies

Key achievement of PMJDY

- **Increased Financial Inclusion:** 53 crore people brought into the formal banking system through Jan Dhan Accounts.
- **Rural and Women Empowerment:** 67% of the accounts opened in rural or semi-urban areas, and 55% of accounts have been opened by women.
- **Financial Services:** Rs. 2.3 lakh crore in deposits, with over 36 crore free-of-cost RuPay cards issued.

Key issues with the scheme

- **Infrastructure Gaps:** Poor connectivity in remote areas (North East, J&K, Bihar, Uttarakhand), limited bank branches (only 46,000 out of 600,000 villages).
- **Account Activity:** 20% of 51 crore accounts inactive as of December 2023.
- **Account Duplication:** Multiple accounts possible due to absence of centralized database.

To resolve issues associated with PMJDY, **deploy Business Correspondents** for branchless banking while expanding **rural ATM and PoS networks**. Implement **real-time digital monitoring** to track progress and address gaps promptly.

1.2.3. Pradhan Mantri Mudra Yojana (PMMY)



Context

The limit of Mudra loans under the PMMY has been enhanced from current Rs. 10 lakhs to Rs. 20 lakhs.



Quick facts

- **Purpose:** PMMY is set up for providing MUDRA loans to the non-corporate, non-farming small & micro enterprises.



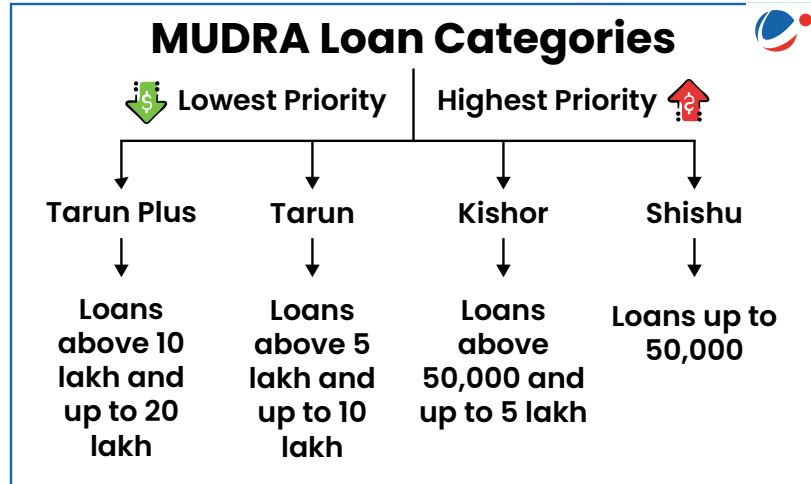
Objectives

- PMMY scheme aims 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.
- PMMY aims to **provide financial inclusiveness** and support to the marginalized and hitherto socio-economically 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.**
- ➔ **Sectors eligible for loan:**
 - ➔ **Manufacturing**
 - ➔ **Trading and services sectors**
 - ➔ **Activities allied to agriculture**
- ➔ **Means for availing Mudra loans:** Bank, NBFC, MFIs etc or through **Udyamimitra portal**
- ➔ **Nature of Assistance**
 - ➔ Term Loan
 - ➔ Overdraft Limit
 - ➔ Working Capital
 - ➔ Composite Loan for Acquiring Capital
- ➔ **No Need for Collaterals: Credit Guarantee Fund for Micro Units (CGFMU)** provide guarantee coverage for these collateral free micro loans.
- ➔ **Interest rate is deregulated:** However, Interest Subvention of 2% on prompt repayment of Shishu loans extended under PMMY for a period of 12 months to all eligible borrowers.
 - ➔ Also, MUDRA extends a reduction of 25bps in its interest rates to MFIs / NBFCs, who are 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.



1.2.4. Stand Up India Scheme



Context

The scheme saw a flat growth in loans sanctioned during the financial year 2023-24 from the previous year.



Quick facts

- ➔ **Purpose:** To promote entrepreneurship at grassroots level focusing on economic empowerment and job creation.

- ➔ **Type:** Central Sector Scheme
- ➔ **Enterprises covered:** **Greenfield enterprise** in manufacturing, services, Agri-allied activities or the trading sector
- ➔ **Refinancing agency:** Small Industries Development Bank of India (SIDBI).



Objectives

- ➔ To facilitate bank loans between **Rs.10 lakh and Rs. 1 Crore** to at least **one SC or ST borrower** and at least **one woman** borrower per bank branch for setting up a **Greenfield enterprise**.



Salient Features

- ➔ **Collateral free coverage**
 - ➔ To extend Collateral free coverage the government has set up **Credit Guarantee Fund for Stand-Up India (CGFSI)**.
 - ➔ **However, the Government does not allocate funds** for loans under the Scheme.
- ➔ **Loan extending entity:** Loans under the Scheme are extended **by all the branches of the Scheduled Commercial Banks** as per commercial parameters.
- ➔ **Loan security:** Besides **primary security**, the loan may be secured by collateral security or guarantee of **CGFSI** as decided by the banks.
- ➔ **Rate of Interest (RoI):** RoI would be the **lowest applicable rate of the bank** for that category (rating category) not to exceed Bank's base rate (MCLR) +3%+ tenor premium.
- ➔ **Loan repayment:** The loan is repayable **in 7 years with a maximum moratorium period of 18 months**.
- ➔ **Stand-up Connect Centres:**
 - ➔ The Scheme also envisages extending **handholding support to the potential borrowers**.
 - ➔ The offices of **SIDBI and NABARD** are designated as Stand-up Connect Centres, who will arrange for the support required.
- ➔ **Convergence with other schemes:** This scheme also provides for **convergence with Central/State Government schemes**.
- ➔ **Achievements:** Sanctioned over 2.35 lakh loans to SC/ST and Women entrepreneurs nationwide as of June 2024.

Eligibility



SC, ST or Woman Above 18 years of age.



Loans available for setting up Green Field Projects.



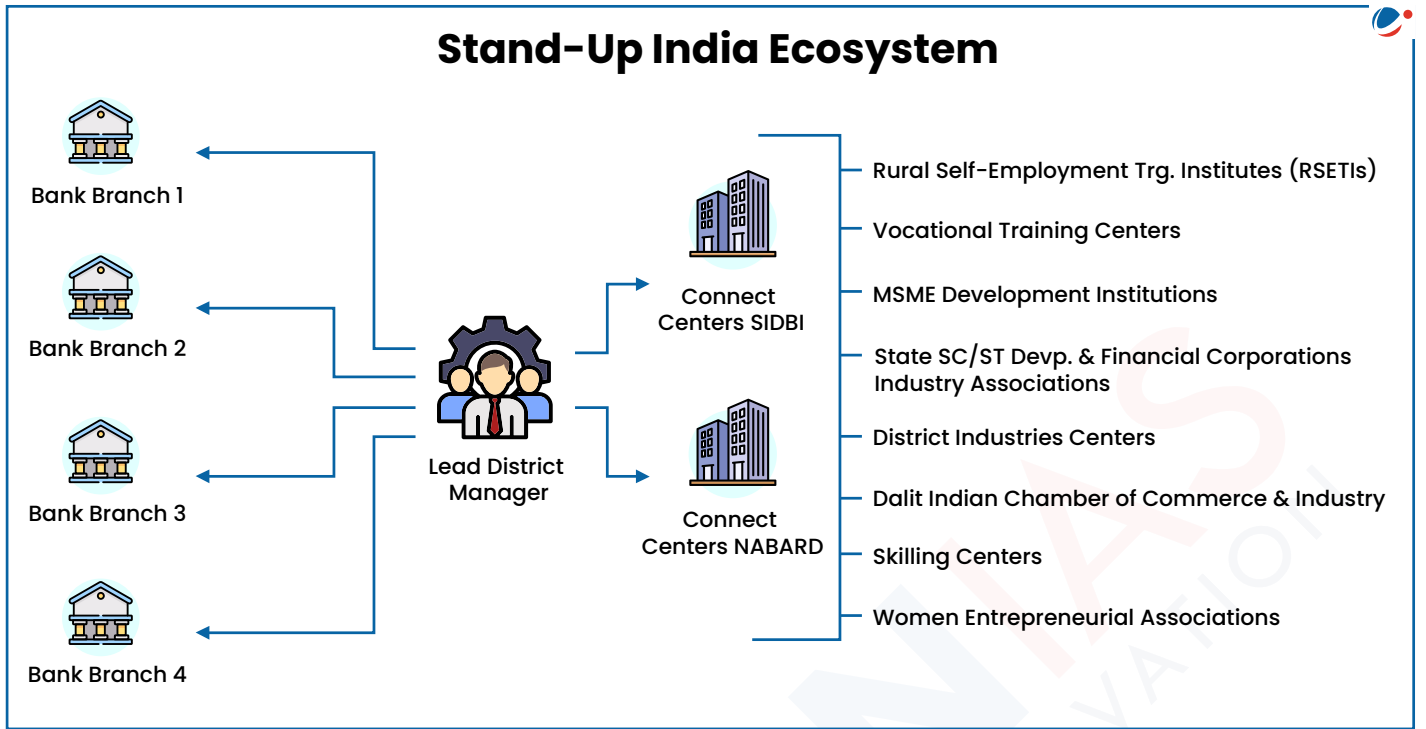
At least 51% stake should be held by an SC, ST or Woman entrepreneur for a non-individual enterprise.



Borrowers should not be in default to any bank or financial institution.

Key issues with the scheme

- ➔ **Financial Constraints:** Credit limit of ₹10 lakh to ₹1 crore insufficient for entrepreneurs in manufacturing sectors.
- ➔ **Entry Barriers:** The requirement for companies to generate ₹25 crore in revenue excludes most SC/ST and women-led businesses.



➤ **Outreach Issues:** Limited public awareness due to poor communication strategy and lack of success stories leading to hesitation among new entrepreneurs.

To resolve above issues there is a need **to revise eligibility criteria and increase credit support** to make the scheme more accessible. **Implement dedicated mentorship programs** to guide new entrepreneurs through initial challenges, and **launch targeted awareness campaigns** highlighting success stories to boost confidence among potential entrepreneurs.

ALL INDIA MAINS TEST SERIES

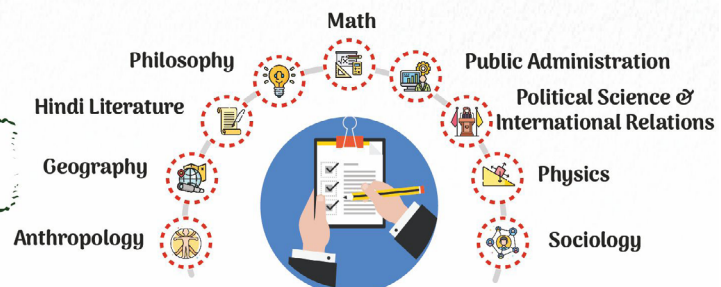
GS Mains, Essay & Ethics

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OPTIONAL TEST SERIES

Starts: 22 DEC





1.3 Ministry of Rural Development

1.3.1. Pradhan Mantri Gram Sadak Yojana (PMGSY) - IV



Context

The Union Cabinet recently approved implementation of the PMGSY-IV for FY 2024-25 to 2028-29.



Quick facts

- ➔ **Purpose:** Providing **all weather road connectivity** to unconnected rural habitations.
- ➔ **Type:** Centrally Sponsored Scheme.
- ➔ **Target:** 62,500 km of roads connecting 25,000 unconnected habitations.
- ➔ **Tenure:** FY 2024-25 to FY 2028-29.



Objectives

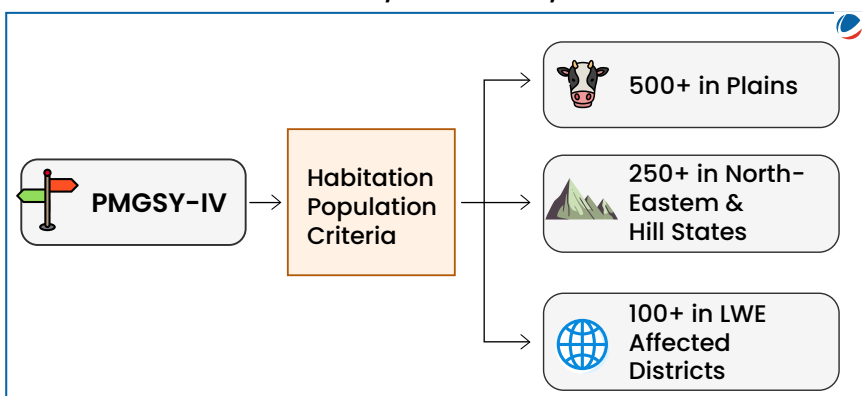
- ➔ **62,500 km of all-weather roads** to be constructed.
- ➔ **Bridges will be built/modernized** along the alignment of these roads.



Salient Features

Background

- ➔ **Expected benefits of PMGSY-IV:** Catalyst for **socio-economic development** in remote rural areas; Improved connectivity to **essential services such as education, healthcare, and markets.**
- ➔ **Leveraging PM Gati Shakti Portal: Alignment planning and Detailed Project Report (DPR)** preparation integrated with the portal.
- ➔ **Use of Green Technology:**
 - ◇ Waste plastics,
 - ◇ Cold mix technology/ Cold Mix Asphalt Technology (production of asphalt mixture without application of heat),



Phases of PMGSY

PMGSY-I

Launched in 2000 to provide **all-weather road connectivity** to eligible unconnected habitation of designated population size (500+ in plain areas and 250+ in North-East, hill, tribal and desert areas).

PMGSY-II

Launched in 2013. The 50,000 Km roads already built for village connectivity was to be upgraded.

RCPLWEA* (Road Connectivity Project for Left Wing Extremism Area)*

Launched in 2016 for **Left Wing Extremism affected Areas.** Covers **44 districts across 9 States** (Andhra Pradesh, Bihar, Chhattisgarh, Jharkhand, Madhya Pradesh, Maharashtra, Odisha, Telangana and Uttar Pradesh).

PMGSY-III

Launched in 2019-20 (to be run till 2024-25) for **consolidation of 1,25,000 Km** by **upgrading existing Rural Road Network** that connects habitations to Gramin Agricultural Markets (GrAMs) among others.

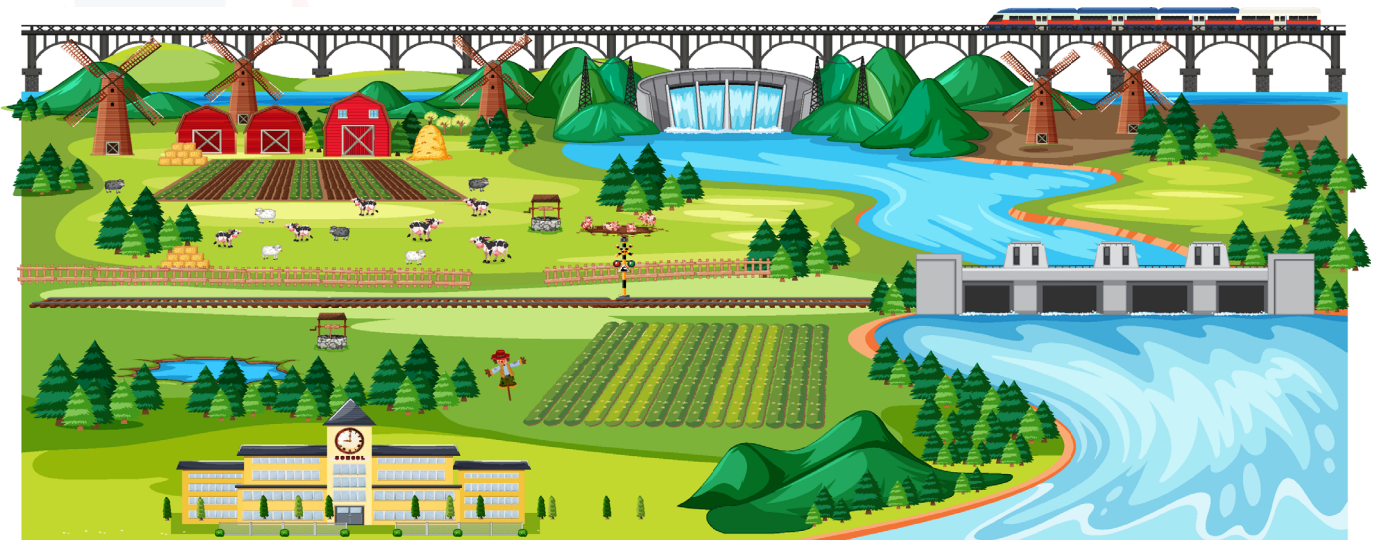
- ◇ Cell filled concrete (it is a grid of plastic cells into which concrete is placed),
- ◇ Coir geo-textiles are used for **improvement of sub-grade soil strength in road pavements and stabilization of side slopes**
- ◇ Nano technology (like zydex technologies, Asphalt HMA layers or carpet and sealcoat layers)
- ◇ Full Depth Reclamation (FDR) for recycling distressed flexible pavement and its underlying pavement layer(s) into a new base layer
 - » It is **not for improving roads which fail due to poor drainage.**
- ◇ Stabilization using cement and lime.
- ◇ Use of construction waste like **Fly Ash, Steel Slag, and Waste Plastic** etc.

Key issues with the scheme

The erstwhile phases of PMGSY have faced following major issues

- **Project Delays:** The completion rate for PMGSY phases I and II reached only 96-97% by January 2023.
- **Coordination Challenges:** Poor coordination between central and state governments led to delayed fund releases. Additionally, insufficient state funding resulted in 41% of roads deteriorating into poor condition.
- **Quality Control Problems:** The road quality has been compromised due to **non-functional or missing quality control laboratories** and contractors using **substandard materials** due to low-bid practices

To address PMGSY implementation issues, there is a need to establish a robust **digital monitoring system** with clear accountability and automatic fund triggers. **Strengthen quality control** through mandatory testing labs and stricter contractor evaluation. **Create dedicated state maintenance funds** to ensure proper road upkeep.





1.4 Ministry of Science and Technology

1.4.1. Vigyan Dhara scheme



Context

Recently the Union Cabinet approved the Vigyan Dhara Scheme.



Quick facts

- **Purpose:** strengthen the country's Science, Technology, and Innovation (STI) ecosystem and contribute to India's overall development
- **Type:** Central Sector Scheme
- **Tenure:** 2021-22 to 2025-26
- **Nodal Implementing Agency:** Department of Science & Technology (DST)



Objectives

- **Capacity Building:** Enhance the institutional and human capacity in the field of science and technology.
- **Research and Development:** Foster research in various areas, including basic research, translational research, and collaborative research.
- **Innovation and Technology Development:** Promote innovation and the development of new technologies to address societal challenges.
- **International Collaboration:** Encourages collaboration between Indian researchers and their international counterparts



Salient Features

- **Background:** The three central sector schemes of the Department of Science & Technology (DST) have been **unified into a single scheme, Vigyan Dhara (Refer to Infographic)**.
- **Key Features of the Components**
 - **S&T Institutional and Human Capacity Building:** This component focuses on strengthening existing scientific institutions and nurturing human talent through initiatives such as:

- ◇ Establishment of advanced research laboratories in academic institutions
- ◇ Support for faculty development and student research
- ◇ Promotion of international collaborations

➔ **Research and Development:** This component aims to support research activities in diverse fields, including:

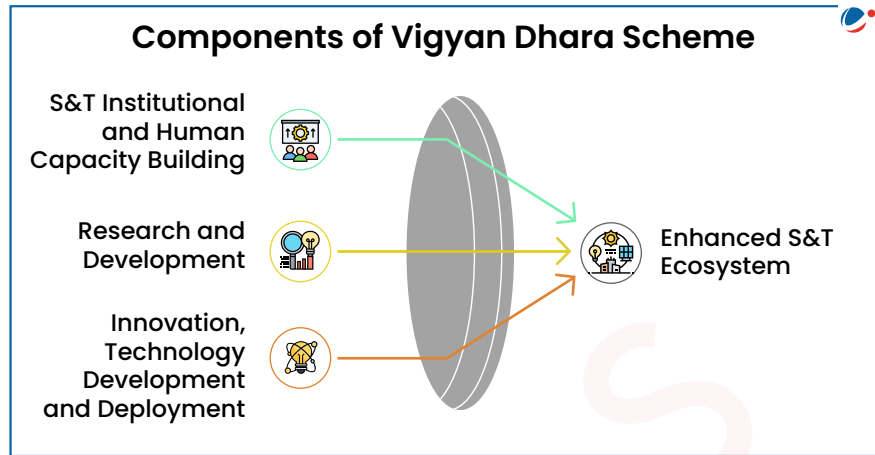
- ◇ Basic research with access to international research facilities
- ◇ Translational research to bridge the gap between research and commercialization
- ◇ Collaborative research with international partners

➔ **Innovation, Technology Development and Deployment:** This component seeks to foster innovation and the development of new technologies with potential applications in various sectors, such as:

- ◇ Support for startups and entrepreneurs
- ◇ Technology transfer and commercialization
- ◇ Development of indigenous technologies

➔ **Key Impacts expected:**

- ➔ **Enhanced collaboration between academia, government, and industry**
- ➔ **Increased participation of women** in S&T fields
- ➔ **Strengthened R&D capabilities**, aligned with global standards and national priorities.



MONTHLY CURRENT AFFAIRS REVISION 2025

GS PRELIMS MAINS

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हिन्दी माध्यम **28 DECEMBER 5 PM**

- Detailed topic-wise up-to-date contextual understanding of all current issues.
- Opportunities for discussion and debate through "Talk to expert" and during offline presentations in class.
- Assessment of your understanding through MCQs and Mains oriented questions after each topic.
- Two to three classes will be held every fortnight.
- The Course plan (60 classes) covers important current issues from standard sources like The Hindu, Indian Express, Business Standard, PIB, PRS, AIR, RS/LSTV, Yojana etc.

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1.5 Ministry of Tribal Affairs

1.5.1. Dharti Aaba Janjatiya Gram Utkarsh Abhiyan



Context

Dharti Aaba Janjatiya Gram Utkarsh Abhiyan was launched from Hazaribagh, Jharkhand on the occasion of Mahatma Gandhi's birth anniversary.



Quick facts

- **Purpose:** To ensure holistic, sustainable, and inclusive growth, **empowering tribal communities to thrive and flourish in a SATURATION Mode.**
- **Background:** It was announced in the Budget 2024-25 as **Pradhan Mantri Janjatiya Unnat Gram Abhiyan (PM JUGA).**
- **Tenure:** 2024-25 to 2028-29
- **Nodal Agency:** Ministry of Tribal Affairs



Objectives

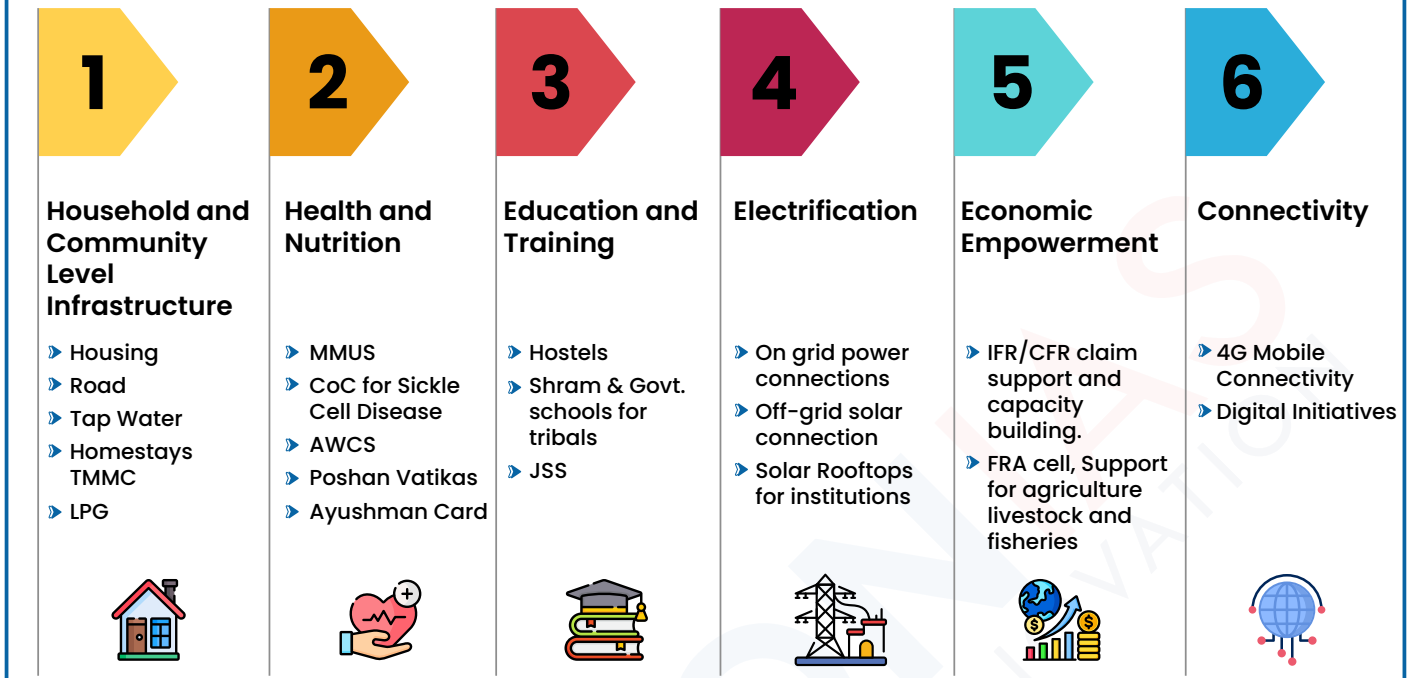
- To develop **enabling infrastructure and enhance socio-economic conditions** in selected tribal-majority villages (with a population of 500 or more, and at least 50% tribal residents as well as villages in Aspirational Districts with a tribal population of 50 or more).
- By adopting a whole-of-government approach, the mission aims to **improve access to education, healthcare, and skills, driving progress** toward the specific goals outlined below.



Salient Features

- **Coverage:** specific **tribal-majority villages with populations of 500 or more**, where at least 50% are tribal, and villages, in **Aspirational districts, with at least 50 tribal population.**
- **Inter-Ministerial Convergence:** 17 Ministries of the Government of India will unite for the welfare of tribal communities through 25 focus interventions.
- **Funds:** Funding for various interventions will come from the existing Development Action Plan for Scheduled Tribes (DAPST) grants allocated to Central Ministries and Departments under Central Sector and Centrally Sponsored Schemes.

Key Goals



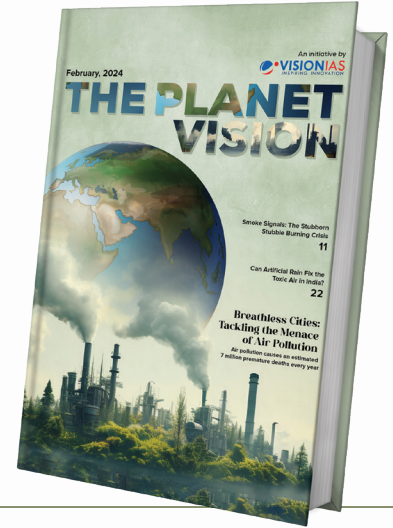
- **Implementation:** Tribal households and villages covered under the Abhiyan will be mapped on the PM GatiShakti Portal, with gaps identified by the Antyodaya Mission (2022-23).
 - Line Ministries can leverage their existing portals, incorporating relevant parameters to invite proposals from the states.
- **Monitoring:** Each Ministry will also be responsible for **linking its Monitoring and Evaluation (M&E) system to the Dharti Aaba Janjatiya Gram Utkarsh Abhiyan portal** on the PM GatiShakti platform, where both physical and financial progress will be regularly updated and tracked.
 - This is compulsory for drawing money under the program.
- **Recognition Mechanism:** Each district's performance will be monitored through a ranking system, based on monthly incremental (delta) changes in key performance indicators.



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Sensitise the young generation: Highlighting pressing environmental issues and their multifaceted impacts.



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“

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—Albert Einstein



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2. FLAGSHIP SCHEMES IN FOCUS



2.1. Ayushman Bharat – Pradhan Mantri Jan Arogya Yojana (AB PM-JAY)



Quick facts

- **Ministry:** Ministry of Health & Family Welfare
- **Purpose:** To achieve the vision of **Universal Health Coverage (UHC)**
- **Type:** Centrally Sponsored Scheme
- **Target:** 12 crore families



Objective

- **Holistically address the healthcare system** (covering prevention, promotion and ambulatory care) at the primary, secondary and tertiary level.
- To **reduce the financial burden on poor and vulnerable groups** arising out of catastrophic hospital episodes and ensure their access to quality health services.



Salient Features

- **Background:** Recommended by the **National Health Policy 2017**.
- **Benefits:** Refer to the Infographic in the end.
- **Components:** Health and Wellness Centres (HWCs); Pradhan Mantri Jan Arogya Yojana (PM-JAY)
- **Health and Wellness Centre**
 - **1,50,000 Health & Wellness Centres (HWCs)** will be created to deliver **Comprehensive Primary Health Care (CPHC), that is universal and free to users.**
 - **Focus:** Wellness and the delivery of an expanded range of services closer to the community
 - **Funding:** Through National Health Mission (NHM)

Comprehensive Primary Health Care through HWC



Expedited Service Delivery



Continuum of Care-Tele-health/Referral



Expanding HR & Multiskilling



Community Mobilisation and Health Promotion



Partnerships for Knowledge Implementation



Robust IT System



Financing/ Provider Payment Reforms

➤ Pradhan Mantri Jan Arogya Yojana (PM-JAY)

➤ **Background:** The erstwhile **National Health Protection Scheme (NHPS)** has been rechristened as PM-JAY. It is the **largest health assurance scheme** in the world.

➤ **Beneficiaries:**

- ◆ Identified through **Socio-Economic Caste Census-2011 (SECC-2011)**.
- ◆ Also, **families** that were covered under Rastriya Swasthya Bima Yojana (RSBY) but did not form part of the SECC-2011.

➤ **3 modes of implementation**

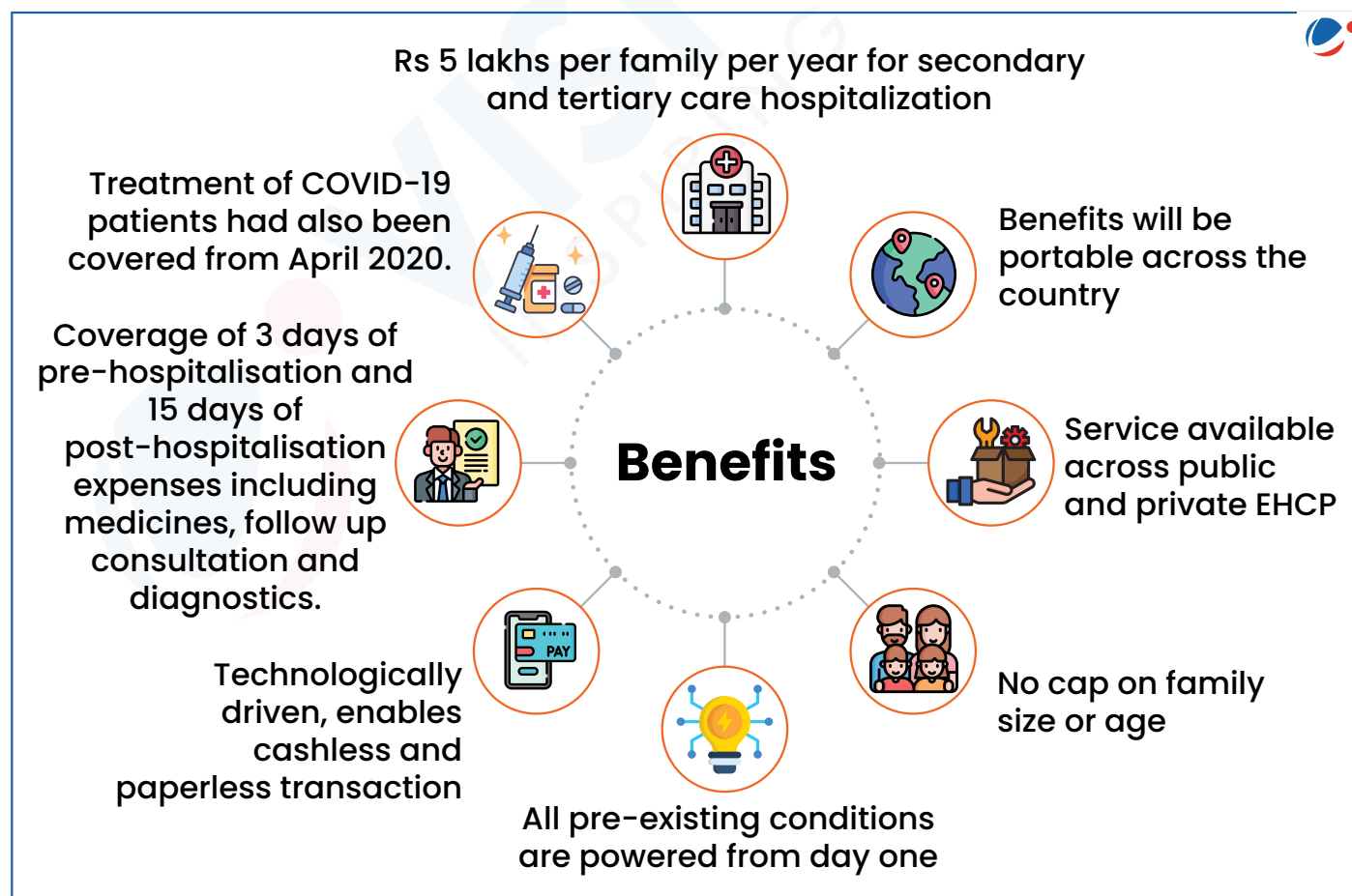
- ◆ **Insurance:** SHA pays premium to the insurance company per eligible family for the policy period.
- ◆ **Assurance/Trust:** SHA directly reimburse the healthcare providers.
- ◆ **Mix:** Mix of above two.

➤ **Implementing Agencies:**

- **National Health Authority (NHA)** an autonomous body chaired by the Union Minister of Health & Family Welfare.
- **State:** SHA headed by a CEO appointed by the state government.
- **District:** District Implementing Unit (DIU) chaired by DC/DM/Collector of the district.

➤ **Transparency and accountability:**

- **4 modes of verification** of beneficiaries-Aadhar based e-KYC, Finger print, iris scan, and face authentication.
- **Whistle Blower Policy** issued by the NHA.
- **Anti-Fraud Cell** in the state for carrying out surprise inspections, imposing penalties, de-empanelment, etc.



Key initiatives

- **Ayushman Bhava campaign:** To extend comprehensive healthcare coverage to every village and town, transcending geographical barriers and ensuring that no one is left behind. It aims to saturate coverage of health services through its three components
 - ◆ **Ayushman - Apke Dwar 3.0,**
 - ◆ **Ayushman Melas** at Health and Wellness Centres (HWCs) and Community Health Centres (CHCs) and
 - ◆ **Ayushman Sabhas** in every village and panchayat
- **Key Update:** Union Cabinet approved the inclusion of all senior citizens of the age 70 years and above irrespective of income under AB PM-JAY.
 - **Comprehensive health coverage:** Free health insurance of up to ₹5 lakh per family for all senior citizens aged 70 and above.
 - ◆ Covers approximately **4.5 crore families and 6 crore senior citizens.**
 - **Ayushman Vay Vandana Card:** A distinct card issued to senior citizens aged 70 and above. Over 10 lakh senior citizens have already enrolled for the card.
 - **Top-Up Coverage for Existing Families:** Senior citizens already covered by AB PM-JAY families receive an **additional ₹5 lakh annually, exclusively for their use.**
 - **Family Coverage for Non-AB PM-JAY Families:** Senior citizens who are not part of an existing AB PM-JAY family coverage will be provided with a cover of up to Rs 5 lakh per year on a family basis.
 - **Flexibility in Scheme Choice:** Senior citizens enrolled in other public health insurance schemes (CGHS, ECHS, CAPF) can opt for AB PM-JAY or retain their existing coverage.
 - **Eligibility for Private Insurance Holders:** Senior citizens with private health insurance or ESIC coverage are also eligible under AB PM-JAY.

2.2 Pradhan Mantri Vanbandhu Kalyan Yojana



Quick facts

- **Nodal Ministry:** Ministry of Tribal Affairs
- **Purpose:** holistic development of tribal communities and tribal areas across the country
- **Focus:** Integrated development of villages and capacity building through interventions in education and livelihood in convergence with State and Central TSP funds.
- **Tenure:** 2021-22 to 2025-26



Objective

- Improving the **quality of life in tribal areas**
- Improving the **quality of education**
- **Qualitative and sustainable employment** for tribal families
- **Bridging infrastructure gaps** with focus on quality
- Protection of **tribal culture and heritage**



Salient Features

- ➔ Launched: **2014**
 - ⊕ The Government **approved** the continuity of the **Scheme** till **2025-26** with a **total cost Rs.26135.46 crores.**
- ➔ It covers **all tribal people and all areas** with tribal population across the country.
- ➔ **Administrative Assistance for Project Management Units:** PMVKY also allocates funds to establish project management units within state governments, ensuring that schemes related to the welfare of Scheduled Tribes are effectively monitored and implemented.

PMVKY Components



Pradhan Mantri Adi Adarsh Gram Yojana (PMAAGY)



PVTGS Development



Support to Tribal Research Institutes

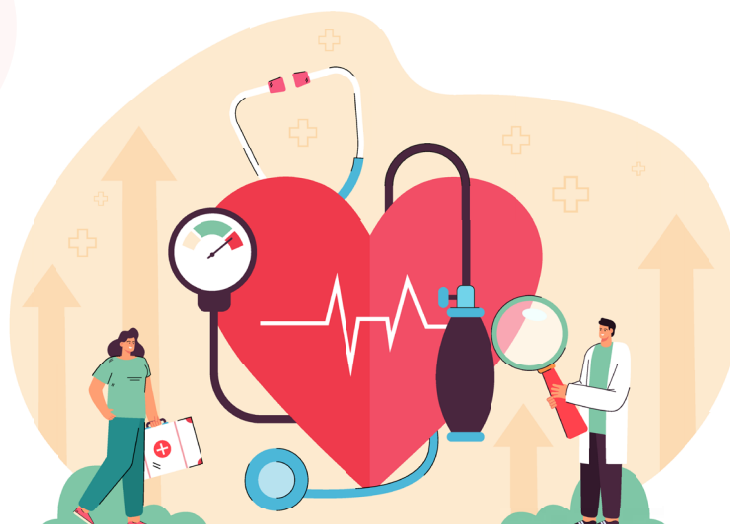


Pre-Matric Scholarship



Post-Matric Scholarship Scheme

- ➔ **Pradhan Mantri Adi Adarsh Gram Yojana:** Focuses on integrated village development in 36,428 villages with significant tribal populations.
 - ⊕ This initiative targets critical sectors such as road and telecom connectivity, education, health services, and sanitation, all of which aim to raise the living standards of tribal communities.
- ➔ **Development of Particularly Vulnerable Tribes (PVTGs):** It is designed to ensure the socio-economic upliftment of the most marginalized tribal communities while preserving their cultural heritage.
 - ⊕ The initiative provides financial support to state governments **for tailored developmental activities in housing, health, and education sectors.**
- ➔ **Support to Tribal Research Institute (TRI):** Financial assistance is allocated to state governments and UTs based on their proposals to strengthen the knowledge base concerning tribal cultures and challenges.
- ➔ **Pre-Matric Scholarships:** The centrally sponsored schemes provide scholarships for students in grades IX and X. Parental annual income should be up to Rs. 2.50 lakhs.
- ➔ **Post Matric Scholarship:** Post-Matric Scholarship caters to Scheduled Tribe students studying beyond class 10.



3. Test Your Learning

Q1. With reference to Ayushman Bharat – Pradhan Mantri Jan Arogya Yojana (AB PM-JAY), consider the following statements:

1. The scheme identifies beneficiaries using the Socio-Economic Caste Census 2011 (SECC-2011).
2. The erstwhile Rashtriya Swasthya Bima Yojana (RSBY) beneficiaries are also included under AB PM-JAY.
3. All beneficiaries under AB PM-JAY are mandatorily verified through Aadhaar-based e-KYC.

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

Q2. Under PMGSY-IV, which of the following innovations are used in road construction?

- (a) Prefabricated metal roads and thermoplastic overlays
- (b) Cold Mix Technology and use of fly ash
- (c) Bitumen slurry paving and coal tar layering
- (d) None of the above

Q3. Consider the following statements regarding the NPS Vatsalya Yojana:

1. It is applicable to all Indian citizens, regardless of age.
2. The scheme is regulated by the Pension Fund Regulatory and Development Authority (PFRDA).
3. The minimum contribution per year is ₹1,000 with no upper limit.

Which of the statements given above is/are correct?

- (a) 1 and 2 only
- (b) 1 and 3 only
- (c) 2 and 3 only
- (d) 1, 2, and 3

Q4. 'Pradhan Mantri Jan-Dhan Yojana' has been launched for:

- (a) Providing housing loans to poor people at cheaper interest rates.
- (b) Promoting women's Self-Help Groups in backward areas
- (c) Promoting financial inclusion in the country
- (d) Providing financial help to the marginalized communities

Q5. Which of the following best describes the objectives of the Stand Up India Scheme?

- (a) Providing venture capital to SC/ST entrepreneurs for international business expansion.
- (b) Creating skill development centers for aspiring entrepreneurs.
- (c) Offering low-interest loans to marginalized farmers for agricultural mechanization.
- (d) Facilitating credit support for SC/ST and women borrowers to set up greenfield enterprises.

Q6. Which of the following are objectives of the UDAN scheme?

1. To enable air operations on underserved/unserved routes.
2. To establish international flight connections to remote regions of India.
3. To promote balanced regional growth and affordable flying for the masses.
4. To enhance air cargo operations for MSME exports.

Select the correct answer using the code below:

- (a) 1 and 3 only
- (b) 1, 2, and 3 only
- (c) 2 and 4 only
- (d) 1, 3, and 4 only

Q7. With reference to Ayushman Bharat – Pradhan Mantri Jan Arogya Yojana (AB PM-JAY), consider the following statements:

1. It provides health insurance coverage of up to ₹10 lakh per family annually.
2. Senior citizens aged 70 and above are eligible for additional health coverage under this scheme.

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

Q8. Which of the following features is unique to the Pradhan Mantri Gram Sadak Yojana (PMGSY) – IV?

- (a) Use of the PM Gati Shakti Portal for planning and monitoring
- (b) Emphasis on unconnected urban habitations
- (c) Exclusive focus on constructing new expressways
- (d) Coverage limited to North-Eastern states only

Q9. Which Ministry is responsible for implementing the National Pension System Vatsalya (NPS Vatsalya) Scheme?

- (a) Ministry of Labour and Employment
- (b) Ministry of Women and Child Development
- (c) Ministry of Finance
- (d) Ministry of Social Justice and Empowerment

Q10. Consider the following statements regarding the Pradhan Mantri Jan Dhan Yojana (PMJDY):

1. PMJDY has completed ten years since its launch in 2014, with a primary focus on enhancing financial inclusion.
2. The scheme was originally launched to address the banking needs of only the rural population of 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

Q11. Consider the following statements regarding the Stand Up India Scheme:

1. It is a Central Sector Scheme.
2. The loan amount under the scheme ranges from Rs. 1 lakh to Rs. 10 lakh.

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 regarding the UDAN Scheme:

1. Under UDAN 5.0, a cap on the distance between the origin and destination was introduced.
2. UDAN was launched under the National Civil Aviation Policy (NCAP) 2016.

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 about the Vigyan Dhara Scheme:

1. It is a central Sector Scheme, which is being implemented by the Ministry of finance.
2. The scheme's primary focus is only on strengthening post harvest infrastructure in Villages.

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:

1. The Ministry of Rural Development is responsible for the implementation of the Pradhan Mantri Gram Sadak Yojana (PMGSY).
2. The Pradhan Mantri Gram Sadak Yojana is a centrally sponsored scheme aimed at providing road connectivity to 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

Q15. With reference to the Pradhan Mantri Jan Dhan Yojana (PMJDY), which Ministry is responsible for implementing the scheme?

- (a) Ministry of Finance
- (b) Ministry of Rural Development
- (c) Ministry of Social Justice and Empowerment
- (d) Ministry of Commerce and Industry

Q16. Consider the following statements with reference to the Pradhan Mantri Vanbandhu Kalyan Yojana:

1. The scheme is implemented by the Ministry of Tribal Affairs.
2. The main focus is on the integrated development of tribal villages, with an emphasis on infrastructure, education, and livelihood.

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. Consider the following statements with reference to the Dharti Aaba Janjatiya Gram Utkarsh Abhiyan:

1. The scheme was announced in the Budget 2024–25 as Pradhan Mantri Janjatiya Unnat Gram Abhiyan (PM JUGA).
2. The Ministry of Rural Development is the nodal agency for the implementation of the scheme.

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

Q18. Consider the following statements regarding the Dharti Aaba Janjatiya Gram Utkarsh Abhiyan:

1. Scheme will be implemented through a single Ministry and will not involve inter-ministerial collaboration.
2. Scheme focuses on providing socio-economic development in villages with at least 50% tribal population in Aspirational Districts.

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

Q19. Consider the following statements regarding the Pradhan Mantri Vanbandhu Kalyan Yojana (PMVKY):

1. Scheme allocates funds to establish Project Management Units within state governments to monitor the implementation of welfare schemes for Scheduled Tribes.
2. Scheme does not include provisions for the socio-economic upliftment of Particularly Vulnerable Tribal Groups (PVTGs).

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

Q20. With reference to the Vigyan Dhara Scheme, which of the following is/are its key components?

1. Science and Technology (S&T) Institutional and Human Capacity Building
2. Research and Development
3. Innovation, Technology Development, and Deployment

Select the correct answer using the code below:

- (a) 1 and 2 only
- (b) 2 and 3 only
- (c) 1 and 3 only
- (d) 1, 2, and 3

ANSWER

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

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

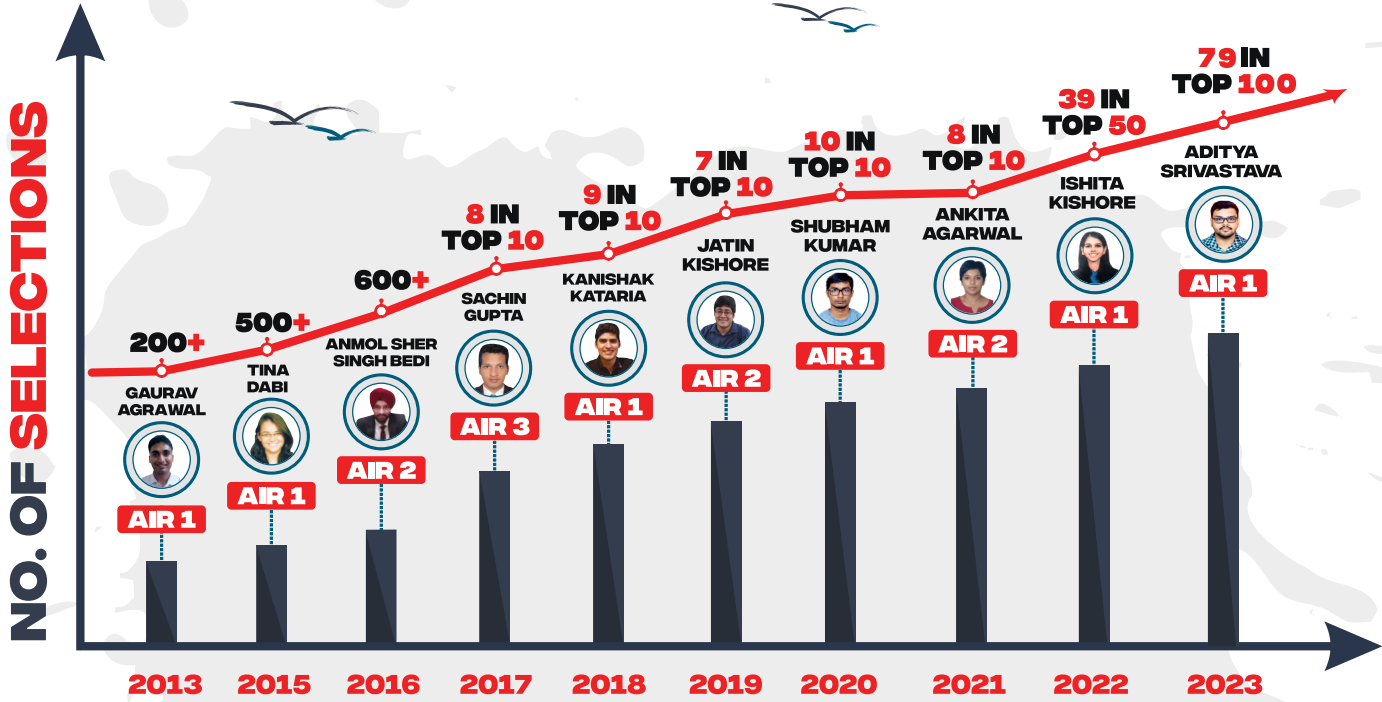
9	10	11	12
Answer: C	Answer: A	Answer: A	Answer: B

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

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



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