

# Government Schemes (Part I)



### **Operation Green**

- With the aim to promote the production of tomato, onion, and potatoes the government in the Budget 2018 allocated Rs 500 crore for OPERATION GREEN on the lines of Operation Flood.
- The aim is to aid farmers and help control and limit erratic fluctuations in the prices of tomatoes, onions, and potatoes.
- It further aims to promote farmer producer's organizations, processing facilities, agri-logistics and professional management.
- The objective behind it is to double the income of farmers by the end of 2022 by ensuring farmers are given the right price for their produce.

### **National Bamboo Mission**

- It is "Green Gold" Restructured National Bamboo Mission to help the development of bamboo production as an industry in the country.
- The Mission envisages promoting holistic growth of the bamboo sector by adopting the area-based, regionally differentiated strategy and to increase the area under bamboo cultivation and marketing. Under the Mission, steps have been taken to increase the availability of quality planting material by supporting the setting up of new nurseries and strengthening of existing ones. To address forward integration, the Mission is taking steps to strengthen the marketing of bamboo products, especially those of handicraft items.

### **Eklavya School**

- With the commitment to provide the best quality education to the tribal children in their own environment to realize this govt. has decided to establish Eklavya schools for scheduled caste and scheduled tribe students by 2022 on the lines of Navodaya schools and will have special facilities for preserving local art and culture.
- They will be model residential schools set up in every Block having more than 50% ST population and at least 20,000 tribal people. It will also provide training in sports and skill development.

### **Revitalising Infrastructure and Systems in Education (RISE) Scheme**

- RISE scheme aims to lend low-cost funds to government higher educational institutions. It will be launched with a total investment of Rs. 1,00,000 crores in the next four years.
- It will be financed via a restructured higher education financing agency (HEFA), a non-banking financial company.

### **Prime Minister Fellowship Scheme**

- It is aimed at facilitating cutting-edge research by providing high fellowship amounts to 1000 B. Tech students to pursue a PhD in IITs and IISc.
- Its purpose is to make to produce better research in India and make its institutions climb up in global rankings.

### **National Health Protection Scheme (Ayushman Bharat)**

- A major initiative under Ayushman Bharat Programme is National Health Protection Scheme which will cover 10 crores poor and vulnerable, families.
- Under this scheme, the aim is to provide insurance cover up to Rs 5 lakh to each family per year in a secondary and tertiary care hospitalization.
- It will have 50 crore beneficiaries and will be world's largest government-funded healthcare programme.

### **Gobar-Dhan Scheme**

- Gobar-Dhan Yojana (also known as Galvanizing Organic Bio-Agro Resource Fund scheme) aims to improve the lives of the villagers.
- Under it, a solid waste of dung and fields will be changed into compost, biogas, and bio-CNG.



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### **Kisan Credit Card to Fishermen and Cattle owners**

- Kisan Credit Card was extended to fishermen and cattle owners.
- It will enable them to avail the easier loans.
- It will help people associated with milk production business in rural areas by providing financial assistance and also to fisheries.

### **Affordable Housing Fund (AHF)**

- Affordable Housing Fund (AHF) will be created under the National Housing Bank (NHB).
- It will be funded from priority sector lending shortfall and fully serviced bonds authorized by Central Government.

### **Kusum Solar Agricultural Pumps Scheme**

- The central government has announced Kisan Urja Suraksha evam Utthaan Mahabhiyan (KUSUM) Scheme for farmers
- will provide subsidy on setting up of solar power plants on their barren land.
- Accordingly, Kusum Scheme will solarize agricultural pump sets to double the income of farmers by 2022.
- Central Govt. has allocated Rs. 48,000 crores in Union Budget 2018-19 for upcoming 5 years for successful implementation of this scheme.
- A special scheme will be implemented to support the efforts of the government of Haryana, Punjab, Uttar Pradesh and NCT of Delhi to address air pollution which has been the serious cause of concern in Delhi-NCR.

## **Schemes under the Ministry of Finance**

### **Pradhan Mantri Vaya Vandana Yojana (PMVVY)**

- For the senior citizens aged 60 years and above
- The Scheme provides an assured return of 8% p.a. payable monthly (equivalent to 8.30% p.a. effective) for 10 years.
- The scheme will be operated by LIC.

### **Jan Suraksha Yojana**

#### **(i) PRADHAN MANTRI JEEVAN JYOTI BIMA YOJANA**

- PMJJBY is a one-year life insurance scheme.
- Renewable from year to year, offering coverage for death due to any reason and is available to people in the age group of 18 to 50 years
- Premium of Rs.330/- per annum per member
- life cover of Rs. 2 lakhs

#### **(ii) PRADHAN MANTRI SURAKSHA BIMA YOJANA**

- A premium of Rs.12 per year
- Age group 18 to 70 years
- Under it, risk coverage available will be Rs.2 lakh for accidental death and permanent total disability and Rs. 1 lakh for permanent partial disability

#### **(iii) Atal Pension Yojana**

- Launched in 2015
- Focussed on all citizens in the unorganised sector
- Age- min 18 years, Max- 40 years
- The Union Govt. would also co-contribute 50% of the subscriber's contribution or Rs. 1000 per annum, whichever is lower.
- Subscribers would receive the fixed pension at the age of 60 years, depending on their contributions.



### **PRADHAN MANTRI MUDRA YOJANA (PMMY)**

- Launched in 2015
- In this scheme, the Mudra (Micro Units Development and Refinance Agency) bank has been opened to fund all MFI (Micro Financial institutions) which provide loans to the MSMEs.
- The lending priority will be given to SC/ST enterprises.
- MUDRA Bank has launched three loan instruments:
  - (i) Shishu- loans up to Rs 50,000
  - (ii) Kishor- loans above Rs 50,000 and up to Rs. 5 lakhs
  - (iii) Tarun- loans above Rs 5 lakh and up to Rs 10 lakh

### **Varishtha Pension Bima Yojana**

- To provide social security to the persons who are **above or equal to 60 years**.
- Implemented through LIC.
- It will provide an assured pension based on a rate of return of 8% per annum for ten years.

## **Schemes under the Ministry of Women and Child Development**

### **Beti Bachao Beti Padhao (BBBP)**

- Launched by the PM on January 22, 2015, at Panipat, Haryana.
- Objective- Improve Child Sex Ratio, Protection and education of girl child.
- Current brand ambassador-Olympic Bronze medallist Sakshi Malik.

### **Sukanya Samridhi Yojana-**

- Launched by the Prime Minister on January 21, 2015.
- Under the Ministry of Finance and Ministry of Women and Child Development.
- It is a part of BBBP (Beti Bachao Beti Padhao).
- Only for girls whose age are equal or below 10 years.
- Tenure- 21 years from the date of opening or girl's marriage
- Current interest rate- **8.4%**.
- Account can be opened via post offices or commercial banks.

### **POCSO (Protection of Children from Sexual Offences) e-Box**

- Online complaint management system
- Action against the offenders under the POCSO Act, 2012.
- Any human being up to the age of 18 years is recognised as a child under the POCSO Act.

### **She-box' (sexual harassment electronic box) portal**

- Launched in July 2017.
- This Act is unique in its broad coverage which includes all women irrespective of their work status, whether working in organised or unorganised, public or private sectors, regardless of hierarchy. The domestic workers are also included within its ambit.

### **'SABLA' Scheme**

- Launched in 2010, also known as Rajiv Gandhi Scheme for Empowerment of Adolescent Girls.
- Development of adolescent girls of 11-18 years by making them 'self-reliant'.
- Focus areas- Nutrition, Skill development and Health.

### **Tejaswini Project**

- Initially, the project has been implemented in 17 districts in **Jharkhand**.
- Tejaswini Socio-Economic Empowerment of Adolescent Girls and Young Women (AGYW) Project.
- The project is financed by the World Bank.



### **Integrated Child Development Services (ICDS)**

- Launched on October 2, 1975.
- Provides food, education, and primary healthcare to children under 6 years of age and their mothers.
- Anyone can visit the Aanganwadi centre and enrol these services.

### **Pradhan Mantri Matritva Vandana Yojana (previously known as Indira Gandhi Matritva Sahayog Yojana)**

- Provide financial aid of Rs 6,000 to pregnant women who undergo institutional delivery for the hospital admission.
- The scheme provided cash transfer to pregnant women above the age of 18 years for up to two live births.

### **Ujjawala Scheme**

- The Scheme is being implemented for Prevention of trafficking and for Rescue, Rehabilitation, Re-integration and Repatriation of victims of trafficking for commercial sexual exploitation.

### **Priyadarshini**

- The main focus was on livelihood enhancement by promoting Self Help Groups (SHG).

## **Schemes under the Ministry of Agriculture and Farmers Welfare**

### **Pradhan Mantri FASAL Bima Yojana (PMFBY)**

- Launched in 2016 and replaced two crop insurance schemes National Agricultural Insurance Scheme (NAIS) and Modified NAIS.
- Provide insurance coverage and financial support to the farmers in the case of failure of any of the notified crop as a result of natural calamities, pests & diseases.
- Premium Paid by farmers are-  
Rabi crop- 1.5 Percent  
Kharif crop- 2 Percent

*Annual commercial and horticultural crops- 5 per cent*

### **Pradhan Mantri Krishi Sinchai Yojana**

- Attract investments in the irrigation system and bringing efficiency in water usage in irrigation.
- Nodal Agency- State Agriculture Departments (Because Agriculture is a state subject in schedule VII of the constitution.)
- Tagline- Per drop more crop

### **Soil Health Card Scheme-**

- Launched by the Prime Minister on February 2015 at Suratgarh in Rajasthan.
- In this scheme, the government issue soil cards to farmers which will carry crop-wise information of nutrients and fertilisers required for the individual farms to help farmers to improve productivity.

### **e- NAM (Electronic National Agricultural Market)**

- National Agricultural Market is a whole-India electronic trading portal to facilitate farmers, traders, buyers, exporters and processors with a common platform for trading commodities.
- **Agricultural Produce Market Committee (APMC)** is a marketing board established by state governments which forces the farmers to sell their produce only to middlemen approved by the government in authorized Mandis (markets).

### **Rashtriya Gokul Mission-**

- Conservation of indigenous breeds and their development to improve their genetic makeup, enhancing the milk productivity and distribution of disease-free high genetic breed.





### **Paramparagat Krishi Vikas Yojana**

- Launched in 2016.
- Improve organic farming and soil health.
- Also known as Traditional Farming Improvement Programme.

**Note- Sikkim** has become India's first fully organic state by implementing organic practices on around 75,000 hectares of agricultural land.

### **e-pashuhaat portal**

- connect farmers and breeders of bovine animals.
- Launched on November 26, 2016, on the occasion of birth anniversary of the father of India's White Revolution **Verghese Kurien**.

### **Mission for Integrated Development of Horticulture**

- Launched in 2014-15 during the 12th five-year plan
- This mission integrates the following schemes-

- (1) National Horticulture Mission
- (2) Horticulture Mission for North East & Himalayan States
- (3) National Bamboo Mission
- (4) National Horticulture Board
- (5) Coconut Development Board
- (6) Central Institute for Horticulture, Nagaland

### **Pandit Deendayal Upadhyay Unnat Krishi Shiksha Scheme**

- Launched in the year 2016.
- Promote agricultural education

### **Rashtriya Krishi Vikas Yojana-**

- Launched in 2007 to achieve 4 per cent annual growth in the agricultural sector during the 11th five-year plan.
- Incentivize the states to increase their investment in Agriculture

### **Price Stabilization Fund-**

- Launched in 2014-15 to help regulate the price volatility of important agricultural commodities like onion, potatoes and pulses were also added subsequently.
- The fund provides a strategic buffer.

### **Mission Fingerling-**

- Development and management of the fisheries sector in India to achieve fish production targets under the Blue Revolution.
- In this, 20 States have been identified based on their potential and other relevant factors to strengthen the Fish Seed infrastructure in the country.

### **'National Watershed Management Project' or 'Neeranchal'**

- The project aims to fulfil the watershed component of the Pradhan Mantri Krishi Sinchai Yojana (PMSKY) to reduce surface runoff of rainwater, increase groundwater levels and better water availability in rain-fed areas.
- The Project is assisted by the World Bank.

### **Mera Gaon Mera Gaurav**

- In this scientist of ICAR and Agricultural Universities will identify villages in the vicinity of the Institutions for providing advisories and consultations to farmers for increasing farm productivity and production.

Other Important Government Schemes



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### 'Saubhagya' (Sahaj Bijli Har Ghar Yojana) Scheme-

- Prime Minister Narendra Modi launched 'Power for all' scheme today to mark the birth anniversary of Pandit Deendayal Upadhyaya.
- The scheme will be named '**Saubhagya**' and will provide subsidy on equipment like transformers, meters and wires.

### Mission Indradhanush

- It was launched by Union Health Minister J. P. Nadda on 25 December 2014.
- It aims to immunize all children under the age of 2 years, as well as all pregnant women, against seven vaccine-preventable diseases.
- The diseases being targeted are diphtheria, whooping cough, tetanus, poliomyelitis, tuberculosis, measles and Hepatitis B.
- Later Japanese Encephalitis and Haemophilus influenza type B, Rubella, Japanese Encephalitis, Injectable Polio Vaccine Bivalent and Rotavirus also added.

### Intensified Mission Indradhanush (IMI)

- Prime Minister Modi launched the Intensified Mission Indradhanush (IMI) at **Vadnagar in Gujarat on** October 8, 2017.
- Through this programme, the Government of India aims to reach each and every child **under two years of age and** all those **pregnant women** who have been left uncovered under the routine immunisation programme.

### UDAN (Ude Desh ka Aam Naagrik)

- is a regional airport development and "Regional Connectivity Scheme (RCS)"
- Prime Minister Narendra Modi has launched the UDAN (Ude Desh Ka Aam Nagrik) scheme from Jubbarhatti, an airport on the outskirts of Shimla.
- First UDAN flight under Regional Connectivity Scheme (RCS) in Shimla-Delhi sector.

### DIKSHA Portal

- For teacher training by HRD Ministry

### DISHA-

- District Development Coordination and Monitoring Committee (DDCMC) to be named "Disha" for effective development coordination and tracking of almost all the programmes of Central Government by an elected representative of the district.

### Sampoorna Bima Gram (SBG) Yojana

- The Minister for Communications Shri Manoj Sinha launched the Sampoorna Bima Gram (SBG) Yojana in 2017.
- All villages under the Saansad Adarsh Gram Yojana will be brought under its ambit.
- Under Sampoorna Bima Gram (SBG) Yojana, at least one village (having a minimum of 100 households) will be identified in each of the revenue districts of the country, wherein endeavour will be made to cover all households of that identified village with a minimum of one RPLI (Rural Postal Life Insurance) policy each.

### VAJRA faculty scheme

- The Centre's Visiting Advanced Joint Research (VAJRA) Faculty scheme to attract top international talent to the country's research and development ecosystem.

### PENCIL Portal

- "PENCIL": an electronic platform for effective enforcement for no **child labour developed** by Ministry of Labour and Employment launched by the then Home Minister Shri Rajnath Singh.

### Modified Special Incentive Package Scheme (M-SIPS)

- To offset disability and attract investments in Electronic manufacturing.



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### 'Gyankunj Project' in Gujarat

- The objective of the project is to produce world-class students.
- Interactive e-class launched.

### FAME India Scheme

- The FAME India scheme was launched in 2015 under the National Electric Mobility Mission Plan (NEMMP) with an aim to promote eco-friendly vehicles in the country.

### Pradhan Mantri Kisan Sampada Yojana (PMKSY)

- The Cabinet Committee on Economic Affairs (CCEA) approved renaming the new central food processing scheme as **Pradhan Mantri Kisan Sampada Yojana (PMKSY)** with an aim to benefit 20 lakh farmers and generate 5.30 lakh jobs by 2020.
- In May, the CCEA had approved the central scheme called **SAMPADA (Scheme for Agro-Marine Processing and Development of Agro-Processing Clusters)** by clubbing all ongoing schemes related to food processing.

### Sovereign gold bond scheme

- **Issuance-** Issued by Reserve Bank India on behalf of the Government of India.
- **Eligibility-** Restricted for sale to resident Indian entities including individuals, HUFs, Trusts, Universities and Charitable Institutions.
- **Denomination-** Denominated in multiples of the gram(s) of gold with a basic unit of 1 gram.
- **Tenure-** For a period of 8 years with exit option from 5th year to be exercised on the interest payment dates.
- **Interest rate-** The investors will be compensated at a fixed rate of 2.50 per cent per annum payable semi-annually on the nominal value
- **Tradability-** Bonds will be tradable on stock exchanges within a fortnight of the issuance
- **SLR eligibility-** The Bonds will be eligible for Statutory Liquidity Ratio purposes.

### Udaan

- Udaan provides exposure to the **youth of J&K** and connects them with the corporate India sector. Udaan chooses the rich talent pool available in the State.
- The scheme not only provides **skill enhancement and job opportunity** but also connects these bright youths from the J&K with the vibrant corporate sector of India.

### UJALA Scheme-

- Prime Minister of India Sh. Narendra Modi on January 5, 2015, had launched the world's largest and most extensive LED distribution programme, **UJALA (Unnat Jyoti by Affordable Lighting for All)**.
- Recently UJALA scheme launched in Melaka, Malaysia.

### Pradhan Mantri Ujjwala Yojana (PMUY)

- Pradhan Mantri Ujjwala Yojana was launched by Prime Minister on May 1st, 2016 in **Ballia, Uttar Pradesh**.
- It is an ambitious social welfare scheme which aims to provide free LPG connections to BPL households in the country.

### Sagarmala project

- Sagar Mala project is a strategic and a customer-oriented initiative of the Government of India to modernize India's Ports so that port-led development can be augmented and coastlines can be developed to contribute to India's growth.



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### **Mission Bhagiratha**

- Safe drinking water scheme launched in Medak District of Telangana by PM.

### **E-Library 'Sugama Pustakalaya'**

- The Union Government has launched Accessible E-Library 'Sugama Pustakalaya' for Divyang under Prime Minister's Sugama Bharat Abhiyan.

### **National Apprenticeship Promotion Scheme (NAPS)**

- The scheme was announced by the union government which aims to provide apprenticeship training to over 50 lakh youngsters in order to create more jobs.

### **Swadesh Darshan scheme -**

- The scheme was launched by the Union Tourism Ministry with an aim to develop theme-based tourist circuits in the country.

### **Heritage City Development and Augmentation Yojana (HRIDAY) scheme**

- It was launched on 21st January 2015, with a focus on the holistic development of heritage cities.
- The scheme aims to preserve and revitalise the soul of the heritage city to reflect the city's unique character by encouraging aesthetically appealing, accessible, informative & secured environment.

### **Prasad Scheme**

- National Mission on Pilgrimage Rejuvenation and Spiritual Augmentation Drive (PRASAD) to beautify and improve the amenities and infrastructure at pilgrimage centres of all faiths.

### **Smart Ganga City Scheme in 10 cities**

- The scheme was launched by Union Minister for Water Resources, River Development and Ganga Rejuvenation Uma Bharti and Union Urban Development Minister M Venkaiah Naidu.
- These cities are – 1. Haridwar, 2. Rishikesh, 3. Mathura-Vrindavan, 4. Varanasi, 5. Kanpur, 6. Allahabad, 7. Lucknow, 8. Patna, 9. Sahibganj, 10. Barrackpore.

### **Biotech-KISAN Programme-**

- Empowers farmers, especially women farmers.
- Launched by the Department of Biotechnology, where scientists will work in sync with farmers to understand problems and find solutions.

### **'Farm Tourism'**

- Launched by Haryana to attract people to villages.

### **Annapurna Rasoi Scheme**

- **Rajasthan Government has** launched the Annapurna Rasoi Scheme to provide a quality meal at a cheap price to poor and needy on lines with Tamil Nadu Government's Amma canteens.
- The tagline for the scheme is: "Sabke Liye bhojan, sabke Liye Samman (Food for all, respect for all)".



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