

SSC CGL Descriptive Study Material

Govt. Schemes PDF: Part 3



Government Schemes of

- Ministry of Environment, Forest & Climate Change
- Ministry of Development of North Eastern Region
- Ministry of Finance
- Ministry of Food Processing Industries
- Ministry of Labour and Employment

Government Schemes: Ministry of Environment, Forest & Climate Change

Schemes	Objective	Few Points to Remember
National Green Corps 'Ecoclub'	Develop the requisite skills of observation, research, survey, documenting, study, and reasoning for environmental conservation through a variety of activities. To impart knowledge to school children, through hands-on-expertise	<ul style="list-style-type: none"> • The scheme is being introduced through eco-clubs of 50-60 students with interest in environmental issues, established in member schools. • The Eco Clubs shall be supervised by the Teacher In-Charge, who shall be selected from among the teachers of the member school. • The scheme provides for district implementation and monitoring committee to monitor the implementation of the scheme at the district level • There is a State Steering Committee for advice and oversight of the application of the scheme. • Similarly, there is a national steering committee that will give overall direction to the program and ensure linkages at all level.
NATIONAL ACTION PLAN ON CLIMATE CHANGE (NAPCC)	To pursue a sustainable development course that meets economic and environmental goals at the same time.	<p>Missions protected by it:</p> <ul style="list-style-type: none"> • National Solar Mission (MNRE) • National Improved Energy Efficiency Project (under the Ministry of Power) • Global Sustainable Environment Plan (under the Ministry of Housing and Urban Affairs) <ul style="list-style-type: none"> • Global Water Project (MWR) • National Mission Sustaining the Himalayan Ecosystem (MoS&T) • National Mission for Green India (MoEFCC) • National Mission for Sustainable Agriculture (Minister of Agriculture) • National Commission on Strategic Awareness for Climate Change (MoS&T) <p>It is a framework paper published by the Council of Prime Ministers on Climate Change.</p> <p>Government of India is also currently implementing a dedicated National</p>



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		Adaptation Fund(NAF) to implement adaptation actions in vulnerable sectors
Swachh – Nirmal Tat Abhiyaan	To keep beaches safe and make people aware of the value of coastal habitats – in Beaches across ten states / UTs.	<ul style="list-style-type: none"> • The campaign will be organized on the beaches after consultation with the state governments. • The Environment Education Division and the Society for Integrated Coastal Management (SICOM) will be responsible for its implementation under the Ministry of Environment. • The best three beaches will be suitably awarded a certificate of appreciation
Climate Resilience Building Among the Farmers Through Crop Residue Management	The aim is to the impacts of climate change and improves adaptation potential, as well as to offset the adverse environmental impacts induced by the burning of stubble.	<ul style="list-style-type: none"> • The project will be introduced in a staggered approach. • Awareness-raising and capacity-building activities will be conducted to enable farmers to follow sustainable practices that would also help diversify livelihood options and enhance productivity.
SECURE HIMALAYA PROJECT	The aim is to protect locally and globally important biodiversity, land and forest resources in the high Himalayan ecosystem are spread across four states of Himachal Pradesh, Jammu & Kashmir, Uttarakhand, and Sikkim.	<ul style="list-style-type: none"> • The project is six years long and is intended for different landscapes, including Changthang (Jammu and Kashmir), Lahaul-Pangi and Kinnaur (Himachal Pradesh), Gangotri-Govind and Darma-Byans Valley in Pithoragarh (Uttarakhand) and Kanchenjunga-Upper Teesta Valley (Sikkim). • The project includes the protection of snow leopards and other endangered species and their habitats, as well as the protection of their livelihoods.
GREEN SKILL DEVELOPMENT PROGRAMME	Skilling young Indians, in particular dropouts and increasing the supply of qualified employees.	<ul style="list-style-type: none"> • The Environmental and Forest Skills Development Initiative is designed to allow India's youth to gain employment and/or self-employment. • Both courses must comply with the National Skills Qualifications Framework (NSQF). • The vast network and resources of the Environmental Information System (ENVIS) Hubs / Resource Partners (RPs) are used.
NATIONAL CLEAN AIR PROGRAMME (NCAP)	Fast implementation of mitigation measures to avoid, monitor and reduce air pollution	<ul style="list-style-type: none"> • It is a pollution reduction plan to lower the concentration of particulate matter (PM10 & PM2.5) by 20-30% by 2024. • 2017 will be used as the base year for comparison, and 2019 will be the first year.



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		<ul style="list-style-type: none"> • It is to be introduced in 102 non-entertainment cities. These cities are selected based on Ambient Air Quality India (2011-2015) and WHO study 2014/2018 • CPCB will execute the project
Integrated Development of Wildlife Habitats	The scheme provides financial and technical support to the Government of the State / UT for wildlife conservation activities.	<ul style="list-style-type: none"> • Support for Protected Areas (National Parks, Wildlife Sanctuaries, Nature Reserves, and Community Reserves) • The scheme includes preservation of Wildlife Outside Protected Areas or rehabilitation projects for the nature of critically endangered species and habitats.
PARIVESH (Pro Active and Responsive facilitation by Interactive, Virtuous and Environmental Single window Hub)	The scheme aims to monitor compliance records, including geo-tagged site photos by regulatory authorities.	<ul style="list-style-type: none"> • It is a web-based, role-based workflow framework that has been built for online submission and monitoring of proposals submitted by proponents of Environmental, Land, Wildlife and Coastal Protection Zone Clearances from federal, state and district level authorities. • The system has been designed, developed and hosted by the MoEF, with technical support from National Informatics Centre, (NIC) • It also provides access to the previous Environment Impact Assessment Reports.
Himalayan Research Fellowships Scheme	to create a young pool of trained environmental managers, ecologists & socioeconomists.	<ul style="list-style-type: none"> • The scheme is executed through various institutions and universities working in the Indian Himalayan Region (IHR). • Financial support is provided under the National Mission on Himalayan Studies (NMHS). • Fellowships for a maximum period of 3 years is being provided.

Government Schemes: Ministry of Development of North Eastern Region

Scheme	Objective	Few Points to remember
North East Rural Livelihood Project (NERLP)	The objective is to improve rural livelihoods especially that of women, unemployed youth and the most disadvantaged	<ul style="list-style-type: none"> • North East Rural Livelihood Project (NERLP) improves livelihoods of about 300,000 households in 11 districts of Mizoram, Nagaland, Tripura, and Sikkim. • It is a multi-state livelihood project under the Ministry of Development of North Eastern Region launched in 2012 aided by the World Bank.



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		<ul style="list-style-type: none"> • The project focussed on five development strategies like social empowerment, economic empowerment, partnership development, project management, and livelihood & value chain developments. • It covers two districts of Mizoram, Nagaland, Sikkim, and five districts of Tripura.
North East Road Sector Development Scheme	The main objective is to take up rehabilitation and construction with the up-gradation of neglected inter-state roads.	<ul style="list-style-type: none"> • It will be administered and monitored in the Ministry of DoNER through an Empowered Inter-Ministerial Committee under the chairmanship of Secretary
North East Special Infrastructure Development Scheme (NESIDS)	The aim of the scheme is to create both physical infrastructure and social sectors infrastructure	<ul style="list-style-type: none"> • It is a Central Sector Scheme • It will strengthen health care and education facilities in the region and will also encourage tourism and employment opportunities for local youth.
Hill Area Development Programme for Northeast	The objective is to provide attention to the lesser developed hilly areas	<ul style="list-style-type: none"> • The scheme minimizes the gap between hill and valley district of states in terms of infrastructure, quality of roads, health, and education.
Digital Vision 2022Y	The objective of the vision is to create digital infrastructure in the northeast zone.	<ul style="list-style-type: none"> • It is Launched under the Digital India program. • Ministry of Electronics and Information Technology is the coordinating ministry for the scheme • It identifies eight digital thrust areas like digital empowerment, digital infrastructure, promotion of electronics manufacturing, digital payments, digital services, promotion of IT, IT-enabled services including BPOs, innovation & startups, cybersecurity.

Government Schemes: Ministry of Finance

Scheme	Objective	Few Points to remember
ATAL PENSION YOJANA	Subscribers will earn a fixed minimum income at the age of 60 years, depending on their contribution.	<ul style="list-style-type: none"> • Open to all Indians for 18 to 40 years of age. • It focuses primarily on people in an unorganized market. • The beneficiaries will not be able to exit the scheme before the age of 60. • The same pension amount will be paid to the spouse of the subscriber and in



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		<p>case of the demise of both the subscriber as well as spouse, the accumulated pension will get returned to the nominee.</p> <ul style="list-style-type: none"> • The Central Government shall co-pay 50 percent of the total contribution or Rs. 1000 per year, whichever is lower, to each qualifying subscriber account for five years, which shall join the NPS between 1 June 2015 and 31 December 2015 and which are not members of any statutory social security scheme and which are not income taxpayers. • The beneficiary will receive an amount ranging Rs 1000-5000 each month at the age of 60 Years depending on their contributions.
PRADHAN MANTRI JEEVAN JYOTI BIMA YOJANA	The scheme provides a one-year life insurance policy, and the scheme is available for each year.	<ul style="list-style-type: none"> • Eligibility Criteria: Residents (including NRIs) aged 18 to 50 years. <ul style="list-style-type: none"> • Subject to the annual renewal, the benefits are valid until the age of 55 (admission, however, would not be eligible after the age of 50). • It offers compensation of Rs. 2 lakh in case of death for any cause whatsoever. It shall charge an annual premium of Rs. 330. • It is administered via LIC and other Indian pvt Life Insurance companies.
PRADHAN MANTRI JAN-DHAN YOJANA (PMJDY)	Ensure a comprehensive financial inclusion of all households in the country by ensuring universal access to banking facilities with minimum one basic bank account for each family, financial literacy, access to credit, insurance, remittances, and pension facilities.	<ul style="list-style-type: none"> • Open an account at any bank branch or business correspondent (Bank Mitra) outlet. • It focuses on household coverage as opposed to the previous scheme, which concentrated on village coverage. It focuses on the coverage of both rural and urban areas. Any person over the age of 10 can open the Basic Savings Bank Deposit Account (BSBDA) account. • Special Benefits under PMJDY Scheme include: <ul style="list-style-type: none"> ○ No minimum balance required. ○ The scheme provides life cover of Rs. 30,000/ ○ Overdraft facility is Rs 10000 and ○ Accidental insurance for Rupay cardholder has been doubled to Rs 2 Lakh.
GOLD MONETIZATION SCHEME	Mobilizing gold owned by households and institutions of the	<ul style="list-style-type: none"> • The scheme enables banks' customers to deposit their idle gold reserves for a



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	country and promoting its use for beneficial purposes	fixed time in exchange for interest of between 2.25 and 2.50 percent. <ul style="list-style-type: none"> Recently, RBI made amendments to the system, which could now be used by charitable organizations, the central government, the state government, or any other company owned by the central government or the state government, other than individual and joint depositors.
PROJECT SAKSHAM	To strengthen the information technology network for the new GST regime.	<ul style="list-style-type: none"> It is the New Indirect Tax Network (Systems Integration) of the Central Board of Excise and Customs (CBEC). Allow the introduction of the Goods and Services Tax (GST) and fund all existing services in customs, central excise, and service taxes.
PRADHAN MANTRI MUDRA YOJANA	Improve access to finance for non-banked, but also the cost of financing from the Last Mile Financiers to micro / small businesses, most of which are in the informal sector.	<ul style="list-style-type: none"> Any Indian citizen who has an income-generating business plan for a non-farm sector, such as manufacturing, shipping, trading, or service sector, and whose credit requirements are less than Rs 10 lakh. The existing approved capital of MUDRA shall be Rs. 5000 crore with a paid-up capital of Rs.1675.93 crore. RBI has allocated a sum of Rs 20,000 crore from the Priority Sector shortfall of Commercial Banks to the development of the Refinance Corpus Fund.
PRADHAN MANTRI SURAKSHA BIMA YOJANA	There is one year protected by the Personal Accident Insurance Program, available from year to year, providing insurance against death or injury as a result of an accident.	<ul style="list-style-type: none"> Open to residents (including NRIs) aged 18 to 70 years with a bank account. The premium payable is Rs.12/-per year per member. Liability compensation will be Rs. 2 lakhs for accidental death and permanent complete disability and Rs. 1 lakhs for permanent partial disability
PRADHAN MANTRI VAYA VANDANA YOJANA (PMVVY)	Provide social security during old age and defend elderly people from potential decreases in their interest income due to volatile market conditions.	<ul style="list-style-type: none"> It will have an indexed pension based on a fixed rate of return of 8% for ten years, with the option of opting for a monthly/quarterly/half-yearly and annual pension. Recently, the union cabinet has approved to increase the investment ceiling from Rs 7.5 lakhs to Rs 15 lakhs as well as to increase the time limit for subscription from 4 May 2018 to 31 March 2020.



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<p>Aam Admi Bima Yojana (AABY)</p>	<p>AABY is a Social Security Scheme which provides Death & Disability cover to citizens between the age of 18 yrs to 59 yrs.</p>	<ul style="list-style-type: none"> • Administered through LIC • It is a group insurance scheme providing insurance cover <ul style="list-style-type: none"> ○ Rs 30,000/- on natural death ○ Rs. 75,000/- on death or total permanent disability due to accident ○ Rs. 37,500/- for partial permanent disability due to accident. • The total annual premium is Rs. 200/- per beneficiary, of which 50% is contributed from the Social Security Fund created by the Central Govt and maintained by LIC and the balance amount is contributed by the State Govt / Nodal Agency / Individuals.
<p>Varishtha Pension Bima Yojana</p>	<p>A pension scheme for the benefits of citizens of 60 years and above.</p>	<ul style="list-style-type: none"> • Subscribers on payment of a lump sum amount get a pension at a guaranteed rate of 9% pa. • Any gap in the guaranteed return over the return generated by the LIC on the fund is compensated by GoI by way of subsidy payment in the scheme. <ul style="list-style-type: none"> • The scheme allows withdrawals of deposit amount by the annuitant after 15 years of the purchase of the policy. • The scheme is administered through LIC.
<p>STAND UP INDIA SCHEME</p>	<p>It aims to encourage entrepreneurship among women and castes and tribes.</p>	<ul style="list-style-type: none"> • It facilitates bank loans between Rs 10 lakh and Rs 1 Crore to at least one Scheduled Caste (SC) or Scheduled Tribe (ST) borrower and at least one female borrower per bank branch to set up a greenfield company. It could be a business in the manufacturing, retail, or trading market.
<p>SOVEREIGN GOLD BOND SCHEME</p>	<p>Reducing demand for physical gold by moving part of the approximate 300 tons of physical bars and coins purchased each year for investment into gold bonds.</p>	<ul style="list-style-type: none"> • Sovereign Gold Bonds would be issued for the payment of ropes and denominated in grams (Units of 1 gram) of gold with a maximum investment of 4 kg for individuals and Hindu Undivided Family (HUF) and 20 kg for Trusts, with the minimum being 1grams. • The interest rate is fixed at 2.50% p.a with a tenor period of 8 years with exit option from 5th year • Interests on gold bonds are taxable. • The RBI will issue securities on behalf of the Government of India. The Securities would also have a sovereign guarantee.



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SWACHH BHARAT KOSH (SBK)	Attracting Corporate Social Responsibility (CSR) funds from the Private Sector and donations from individuals and philanthropists to meet the 2019 Clean India (Swachh Bharat) goal.	<ul style="list-style-type: none"> The Kosh will be governed by a Board headed by Secretary, Expenditure Department.
Pradhan Mantri MUDRA Yojana	To provide access to cheap credit for poor and small businesspersons with the aim to provide self-employment.	<ul style="list-style-type: none"> It extends collateral-free loans by Banks, NBFCs and MFIs to Small/Micro business enterprises as well as individuals in the non-agricultural sector. The government set up a new institution named, Micro Units Development & Refinance Agency Ltd (MUDRA) for its implementation. Loans to be availed under three categories <ul style="list-style-type: none"> Shishu: loans up to Rs.50,000 Kishor: loans above Rs. 50,000 and up to Rs.5 lakh Tarun: loans above Rs.5 lakh and up to Rs.10 lakh.

Ministry of Food Processing Industries

Schemes	Objectives	Few Points to Remember
PRADHAN MANTRI KISAN SAMPADA YOJANA (PMKSY)	The scheme aims to complement agriculture, to modernize manufacturing and to reduce Agri waste	<ul style="list-style-type: none"> Earlier known as SAMPADA (Scheme for Agro-Marine Processing and Creation of AgroProcessing Clusters), this central sector scheme was approved for the 2016-20 period, co-terminated with the 14th cycle of the Commission on Finance.
MEGA FOOD PARK	Providing modern infrastructure for food processing units in the country and ensuring value-added on hub and spokes model of agricultural products like dairy, fisheries, etc.	<ul style="list-style-type: none"> It is based on the 'Cluster' approach. It provides for the construction of state-of-the-art support infrastructure in a well-defined Agri / horticulture zone to set up modern food processing units along with a well-established supply chain. <ul style="list-style-type: none"> Assistance - <ul style="list-style-type: none"> In General regions: One-time capital grant of 50% of the project cost subject to a limit of Rs.50 Crore. In Hilly & Difficult terrain: Capital grant of 75% of the project cost subject to a limit of Rs. 50 Crore



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		<ul style="list-style-type: none"> The supply chain consists of procurement centres, main centres, central processing centres, cold chain, and about 30-35 fully established food establishment packages for entrepreneurs.
OPERATION GREENS	Improve value realization of TOP farmers through targeted interventions to improve production clusters of Tomato, Onion, and Potato (TOP) and their Farmer Producers Organizations (FPOs) and link / connect with the market.	<ul style="list-style-type: none"> Operation Greens was declared in the 2018-19 Budget speech to stabilize the supply of tomato, onion, and potato (TOP) crops and to ensure the availability of TOP crops throughout the country without price volatility all year round. The main aim of this is to reduce price volatility in agriculture commodities like vegetables. NAFED will be the Nodal Agency to implement price stabilisation measures.
Nivesh Bandhu	Provide information about investor-friendly policies of central and state governments.	<ul style="list-style-type: none"> It is an investment facilitation platform that would provide information about investor-friendly policies of central and state governments, agro-producing clusters, infrastructure, and potential investment areas in the food processing sector.

Government Schemes: Ministry of Labour and Employment

Scheme	Objective	Few Points to remember
DEEN DAYAL UPADHYAY SHRAMEV JAYATE KARYAKRAM	Provide a conducive environment for the development of Industries in India and labour reforms.	<ul style="list-style-type: none"> A dedicated Shram Suvidha Portal: Allocating Labor Identification Number (LIN) to almost six lakhs units and enabling them to file online compliance with 16 of 44 labour laws. Transparent Labour Inspection Scheme for random selection of Units for inspection: Utilizing technology to eliminate human discretion in the selection of units for Inspection o Uploading of Inspection Reports within 72 hours of inspection mandatory. Universal Account Number is allotted to EPF beneficiary which makes Provident Fund account portable and universally accessible
PRADHAN MANTRI ROJGAR PROTSAHAN YOJANA	The objective is to incentivize employers to promote employment generation and to	<ul style="list-style-type: none"> It is being introduced through the Provident Fund Organization of Employees (EPFO) by the Ministry of Labor and Work. Under the scheme, the government pays 12 percent full employers' contribution (to



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	provide social security benefits to the workers.	both the Provident Fund for Workers and the Pension Scheme for Retirees) for a period of 3 years for new workers who were enrolled with the EPFO on or after April 1, 2016, with salaries of up to Rs. 15,000 per month. • The whole program is online, and AADHAR is based on the application of the scheme with no human interface.
NATIONAL CHILD LABOUR PROJECT SCHEME	The object is to eliminate all forms of child labour. Raising awareness amongst stakeholders and target communities.	• The overall Motive of the project is to create an encouraging atmosphere in the target area where children are inspired and encouraged by various interventions to enrol and refrain from working in schools, and alternatives are given to households to increase their income levels.
PLATFORM FOR EFFECTIVE ENFORCEMENT FOR NO CHILD LABOUR (PENCIL) PORTAL	The objective is to foster the creation of a child labour free India, which will seamlessly integrate implementing and monitoring mechanisms for both enforcement of the legislative provisions and effective implementation of the National Child Labour Project (NCLP).	• It is an online portal that connects the Centre to the state government, district, and to all project societies to combat the menace of child labour and trafficking. • It has five components -- Child Tracking System, Complaint Corner, State Government, NCLP, and Convergence.
NATIONAL CAREER SERVICE	The goal is to bridge the gap between the two who need work and those who want to recruit them, between those who need career guidance and training and those who can offer advice and training.	• It is the transformation of National Employment Service to provide a variety of employment-related services like job matching, career counselling, vocational guidance, information on skill development courses, etc. which are offered through the Employment Exchanges • The scheme also provides for part funding to states for IT up-gradation as well as minor refurbishing of employment exchanges and for organizing job fairs.
ATAL BIMIT VYAKTI KALYAN YOJNA	It aims to provide unemployment allowance to workers rendered jobless due to the "changing employment pattern."	• It is a scheme approved by the Employees' State Insurance Corporation (ESIC) that aims to benefit its subscribers, who are mainly formal sector workers who have become unemployed for whatever reason, by providing cash through bank account transfer.



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<p>PM SHRAM-YOGI MAANDHAN YOJANA</p>	<p>The objective is to provide a pension to the unorganized sector.</p>	<ul style="list-style-type: none">• Pension: They shall receive a minimum assured pension of Rs 3000/- per month after the age of 60 years.• In case of death during the receipt of a pension, his/her spouse, shall have the right to earn 50 percent of the pension earned as a family pension.• In the event of death before the age of 60, his / her spouse shall consequently be entitled to enter and continue the scheme by paying monthly contributions or leaving the scheme as provided for in exit and withdrawal provisions. The family pension is for partners only.• Contribution by the Subscriber: He/she is required to contribute the prescribed contribution amount from the age of joining PM-SYM till the age of 60 years• Matching contribution by the Central Government: PMSYM is a voluntary and contributory pension scheme on a 50:50 basis where prescribed age-specific contribution shall be made by the beneficiary and the matching contribution by the Central Government.
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