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TARGET 2025

GOVERNMENT SCHEMES - I



**MAY 2024 TO FEBRUARY
2025**

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Out of 100 questions asked in UPSC Civil Services (Preliminary) Examinations, 2024,
19 questions reflected directly and
19 questions reflected partially
from the Shankar IAS Parliament

Total number of questions directly reflected from IAS Parliament (including Target 2023 series)	19
Number of questions directly reflected from the Target Series 2023	14
Total number of questions partially reflected from IAS Parliament	19

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Central Sector Schemes	Centrally Sponsored Scheme
<ul style="list-style-type: none"> They are 100% funded by the Union government and implemented by the Central Government machinery. Central sector schemes are mainly formulated on subjects from the Union List. 	<ul style="list-style-type: none"> In these schemes, a certain percentage of the funding is borne by the States and the implementation is by the State Governments. These are formulated in subjects from the State List to encourage States to prioritize in areas that require more attention.

VOCABULARY

Words	Meaning	Words	Meaning	Words	Meaning
Yojana	Plan	Ujala	Light	Kalyan	Welfare
Vikas	Development	Sadak	Road	Khanij	Mineral
Shiksha	Education	Kendra	Centre	Hunar	Skill/Talent
Suraksha	Security	Mitra	Friend	Sugamya	Accessible
Swasthya	Health	Bal/Shishu	Child	Paryatan	Tourism
Krishi	Agriculture	Beti, Ladli	Girl Child	Antyodaya	Upliftment
Fasal	Harvest	Nari, Mahila	Woman	Sarvodaya	Development of all
Khet	Agricultural Field	Yuva	Youth	Awaz, Manzil	Home/Dwelling
Kisan	Farmer	Paramparagat	Traditional	Dharohar	Historical Value
Jal	Water	Aushadhi	Drug/Medication	Avishkar	Invention/Research
Jan	People	Saksharta	Literacy	Pratsahan	Boost/Promote
Bima	Insurance	Sahakar	Co-operation	Bijli	Power/Electricity
Kosh	Fund	Ekta	Unity	Matritva	Motherhood
Dhan	Wealth	Rojgar	Employment	Ayushman	Longlife
Dham	Abode	Udyami	Entrepreneur	Sagar	Ocean

1. MINISTRY OF EDUCATION

1.1 PM-Vidyalaxmi scheme

The Union Cabinet, chaired by Prime Minister Shri Narendra Modi, has approved PM Vidyalaxmi Scheme recently.

- It is a **Central Sector scheme** to provide financial support to meritorious students through various measures in both public and private Higher Education Institutions (HEIs).
- It is a key initiative of National Education Policy, 2020.
- **Eligibility** – Any student who gets admission in quality Higher Education Institution (QHEIs) will be eligible.
- The scheme will be applicable to the top quality higher educational institutions of the nation, as determined by the NIRF rankings.
- It includes:
 - All HEIs, government and private, that are ranked within the **top 100** in NIRF in overall, category-specific and domain specific rankings;
 - State government HEIs ranked in **101-200** in NIRF and all central government governed institutions.
- The scheme will be administered through a simple, transparent and student-friendly system that will be inter-operable and entirely digital.
- **Funding** – A special loan product will offer **collateral free, guarantor free** loan from banks and financial institutions to cover **full amount** of tuition fees and other expenses related to the course.
- For loan amount up to ₹ 7.5 lakhs, the student will also be eligible for a credit guarantee of 75% of outstanding default.
- This will give support to banks in making education loans available to students under the scheme.
- In addition to the above, for students
 - Having an annual family income of up to ₹ 8 lakhs, and
 - Not eligible for benefits under any other government scholarship or interest subvention schemes, 3% interest subvention for loan up to Rs.10 lakhs will also be provided during moratorium period.
- The interest subvention support will be given to one lakh students every year.
- Payment of interest subvention will be made through e-vouchers and Central Bank Digital Currency (CBDC) wallets.
- Preference will be given to students who are from government institutions and have opted for technical/professional courses.
- **Portal** - The Department of Higher Education will have a unified portal “PM-Vidyalaxmi”.
- The portal has been developed and being maintained by NSDL e-Governance Infrastructure Limited.
- Students will be able to apply for the education loan as well as interest subvention, through a simplified application process to be used by all banks.

1.2 One Nation One Subscription (ONOS) Initiative

The Union Cabinet recently approved the One Nation One Subscription (ONOS) initiative.

- ONOS is a **central sector scheme** to **consolidate researchers' subscriptions** to prominent academic journals and other similar publications.
- **Ministry** – Ministry of Education.
- It gives centralized access to research articles and journal publication for **government higher education institutions and research and development (R&D) laboratories** of the central and state government.
- It is designed to help students and academicians to access the latest research articles and journals, in Tier 2 & 3 cities.
- The initiative originates from the **National Education Policy (NEP) 2020**.

- **Payment** - It will provide access to journal articles to all individuals in India for one “centrally negotiated payment”, replaces individual institutional journal subscriptions.
- It offers a fully digital platform coordinated by the **Information and Library Network (INFLIBNET)**, an autonomous inter-university centre of the UGC.
- **Accessibility** – It provides access to nearly 13,000 e-journals from 30 renowned international publishers.
- The funds will be available for **3 calendar years**, starting from next year and going on till the end of 2027.
- The ONOS initiative is also expected to include concessions on fees that authors have to pay to have their work published in open access journals.

*India spent around **Rs. 1,500 crores** on subscription for electronic and print journals in 2018 and Rs. 995 crores on journal subscriptions in 2022.*

2. MINISTRY OF HEALTH AND FAMILY WELFARE

2.1 U-WIN

U-WIN portal is all set for pan-India launch by end of August that aims to maintain electronic records for the routine immunization.

- **U-WIN** – A platform to maintain an electronic registry of routine immunizations of every vaccination event under the Universal Immunization Programme (UIP).
- It is going to be the single source of information for immunization services and slated to become the world's largest immunization registry.
- **Aim** – It will ensure timely administration of vaccine doses by digitally recording every vaccination event under the Universal Immunization Programme (UIP).
- **Coverage** – **All pregnant women and children aged 0-5 years.**
- **Ministry** – **Ministry of Health and Family Welfare.**

- **Budget Union** – Finance Minister has announced in the Interim Budget 2024-2025 along with Mission Indradhanush.

- **National Health Mission (NHM)** – India's Universal Immunization Programme (UIP) is a part of **Reproductive and Child Health (RCH)** program under **National Health Mission (NHM)**.

- **Co-WIN** – U-WIN is a replication of the Covid-19 vaccine management system Co-WIN.

- **E-certificate** – The platform generates uniform **QR-based digitally verifiable e-certificate** similar to Covid vaccination certificate can be accessed anytime by the citizens.

- **Ayushman Bharat Health Account (ABHA)** – It facilitates the creation of ABHA IDs for comprehensive health record maintenance.

- **Frontline workers** – U-WIN supports the frontline workers to digitally record all vaccination events for children and pregnant women for complete, accurate and easy record maintenance.

- **Frontline workers** are employees who interact directly with customers or the public, and are often the first point of contact with clients.

- **Challenges** – There is no mechanism of individual tracking.

- **Lack of awareness among beneficiaries especially in urban areas.**

Universal Immunization Programme (UIP)

- It is high-quality immunization services to all communities to prevent mortality, morbidity and disability from diseases.
- 12 vaccine preventable diseases are covers under Universal Immunization Programme (UIP).
- Diphtheria, Pertussis, Tetanus, Polio, Measles, Rubella, severe form of Childhood Tuberculosis, Rotavirus diarrhea, Hepatitis B, Meningitis & Pneumonia caused by Hemophilus Influenza type B and Pneumococcal Pneumonia and sub-nationally against 1 disease - Japanese Encephalitis (JE vaccine is provided only in endemic districts).

3. MINISTRY OF AGRICULTURE AND FARMERS WELFARE

3.1 AgriSURE Fund

Recently, the Union government launched the AgriSURE Fund and Krishi Nivesh Portal.

- **AgriSURE Fund**- Agri Fund for Startups and Rural Enterprises.
- **Aim** – To foster innovation and sustainability in India's agricultural sector.
- **Target** – To support approximately 85 agri startups with investment sizes of up to Rs 25 crore each.
- **Managed by** - **NABVENTURES**, a wholly owned subsidiary of **NABARD**.
- **Ministry** – Ministry of Agriculture & Farmers Welfare.
- **Features** - It will support through investments in sector-specific, sector-agnostic, and debt Alternative Investment Funds (AIFs).
- It will offer both equity and debt support, focusing on high-risk, high-impact activities in the agriculture value chain.

Quick Facts

- **Agriculture Infrastructure Fund (AIF) scheme** – It was launched in 2020 for creation of Post-harvest Management infrastructure and Community farming assets.
- **Krishi Nivesh Portal** - This portal will be a one stop place for availing the benefits promulgated by different Government departments and ministries in agriculture sector.

3.2 Schemes for improving farmers' lives and livelihoods

The Union Cabinet approved 7 schemes to improve farmers' lives and increase their incomes.

AGRI PUSH			
₹2,817 cr for digital agriculture mission to use tech for improving farmers' lives	₹3,979 cr for crop science for food and nutritional security	₹2,291 cr for strengthening agricultural education, management and social sciences	
₹1,702 cr for sustainable livestock health and production	₹860 cr for sustainable development of horticulture	₹1,202 cr for strengthening Krishi Vigyan Kendras	₹1,115 cr for natural resource management

Digital Agriculture Mission

- **Aim** – To integrate modern technologies such as **AI and big data into the farming** process to improve decision-making and efficiency.
- **3 main pillars**
 - Agri Stack
 - Krishi Decision Support System
 - Soil Profile Maps

Crop Science for Food and Nutritional Security

- **Aim** – To bolster agricultural research and education, with a focus on various key areas critical to ensuring food security in the future.
- **Research and education-** Enhancing academic and research capabilities in agriculture.
- Research on insects, microbes, pollinators, etc.
- Addressing issues that impact crop health and productivity.
- **Plant genetic resource management-** Conserving and utilising genetic resources for crop improvement.
- **Genetic improvement for food and fodder crops-** Focusing on pulses, oilseeds, and commercial crops.

Strengthening Agricultural Education, Management and Social Sciences

- **Under-** Indian Council of Agricultural Research (ICAR).
- **Aim** – To modernise agricultural education in line with the New Education Policy 2020.
- It will incorporate the latest technologies, including digital public infrastructure, artificial intelligence (AI), big data, and remote sensing.

Sustainable Livestock Health and Production

- **Animal health management & veterinary education-** Improving animal healthcare and veterinary education.
- **Dairy production & technology development-** Enhancing dairy production capabilities.
- **Animal genetic resource management-** Managing and improving animal genetics.
- **Animal nutrition and small ruminant production-** Developing sustainable practices for animal nutrition and the production of small ruminants.

Sustainable Development of Horticulture

- **Coverage** – Cultivation of tropical, sub-tropical, and temperate crops, as well as root, tuber, bulbous, and arid crops.
- It will also focus on vegetables, floriculture, mushrooms, and the development of plantation, spices, medicinal, and aromatic plants.

Krishi Vigyan Kendra and Natural Resource Management

- **Aim** – To provide farmers with the necessary knowledge and tools to manage their resources effectively and sustainably.

Natural Resource Management (NRM)

- **Objective** – Promoting sustainable use of natural resources to meet current needs while ensuring future generations can also meet their needs.

3.3 Digital Agriculture Mission (DAM)

Recently, Union Cabinet has approved the Rs 2,817-crore Digital Agriculture Mission.

- **Aim** - Creation of Digital Public Infrastructure (DPI) in the farm sector.
- It is conceived as an umbrella scheme to support digital agriculture initiatives, such as
 - Creating Digital Public Infrastructure

- Implementing the Digital General Crop Estimation Survey (DGCEs)
- Taking up other IT initiatives.
- **Ministry** - Ministry of Agriculture & Farmers Welfare.
- **Digital General Crop Estimation Survey (DGCEs)** – It is a tech-based ecosystem to provide accurate estimates of agricultural production.
- **Digital Public Infrastructure (DPI) for Agriculture** – It aims to provide comprehensive and useful data on farmers comprising of
 - Authenticated demographic details
 - Land holdings
 - Crops sown
- It will include cultivators & tenant farmers, as per the policy of the State Government.
- **Stakeholders** - Central Government, State Governments, and Academic and Research Institutions.
- **Funding** – Shared between Union and State/UTs.
- **Components of DAM.**
 - AgriStack
 - Krishi Decision Support System (DSS)
 - Soil Profile Maps
- Each of these DPI components will provide solutions that will allow farmers to access and avail of various services.

AgriStack	<ul style="list-style-type: none"> • It is a farmer-centric DPI being built in a federated structure. • A collaborative project between the agencies of the Central and State Governments. • It consists of three foundational registries or databases in the agriculture sector. • Farmers' Registry - Under Farmer's Registry, farmers will be given a digital identity (Farmer ID) similar to Aadhaar. • This will be linked dynamically to the State's land records, livestock ownership, crops sown, demographic details, family details, schemes and benefits availed etc. • Geo-referenced village maps - The maps will link geographic information on land records with their physical locations. • Crop sown Registry - Crops sown by farmers will be recorded through mobile-based ground surveys to be conducted in each season. • Implementation – All these registries are created and maintained by the State Governments/ Union Territories.
Krishi Decision Support System (Krishi DSS)	It will create a comprehensive geospatial system to unify remote sensing-based information on Crops, Soil, Weather, water resources, etc.
Soil Profile Map	Detailed Soil Profile Map on a 1:10,000 scale of about 142 million ha of the country's agricultural land will be prepared.

3.4 National Mission on Natural Farming (NMNF)

Recently, the Union Cabinet has launched a scheme National Mission on Natural Farming (NMNF) under the Ministry of Agriculture & Farmers' Welfare.

- **Aim** – To promote natural farming practices, rooted in traditional agricultural knowledge.
- It is a **Centrally Sponsored Scheme**.

- **Ministry** – Ministry of Agriculture & Farmers Welfare.
- Farmers will engage in chemical-free farming, utilizing local livestock and diversified crop systems.
- This approach not only aligns with local agro-ecological principles but also encourages the use of location-specific technologies.
- The mission aims to provide safe and nutritious food for all while supporting farmers in reducing the input cost of cultivation and dependency on externally purchased inputs.
- NMNF is launched as a shift to scientifically revive and strengthen agriculture practices towards sustainability, climate resilience and healthy food for farmer families and consumers.
- **Implementation** - It will be implemented in 15,000 clusters across Gram Panchayats that express willingness to participate.
- The mission aims to **reach 1 crore farmers** and initiate natural farming practices on 7.5 lakh hectares of land.
- Special attention will be given to areas where natural farming is already practiced.
- **Bio-input Resource Centres** - To facilitate this transition, the government plans to establish 10,000 Bio-input Resource Centres (BRCs).
- These centers will provide farmers with easy access to ready-to-use natural farming inputs.
- Around 2000 NF Model Demonstration Farms shall be established at Krishi Vigyan Kendras (KVKs), Agricultural Universities (AUs) and farmers' fields.
- It shall be supported by experienced and trained Farmer Master Trainers.
- **Training** - The willing farmers will be trained in Model Demonstration Farms on the natural farming package of practices, and preparation of natural farming inputs.
- Around 18.75 lakh trained and willing farmers will prepare inputs like Jeevamrit, and Beejamrit by using their livestock or procuring from bio-input resource centers.
- They will be provided with a simple certification system and dedicated common branding to provide access to market their natural farming produce.
- Real-time monitoring of progress will be done through an online portal.

Natural Farming (NF)

- It is a chemical-free farming that involves local livestock integrated natural farming methods, diversified crop systems
- It follows local agro ecological principles rooted in local knowledge, location-specific technologies and is evolved as per the local agro ecology.
- **Benefits** - Build & maintain healthy soil ecosystems.
- Promote biodiversity and encourage diverse cropping systems.
- Enhance resilience as suitable to the local agro ecology.
- **Benefits to farmers** - Reduce input cost of cultivation and dependency on externally purchased inputs.
- Rejuvenating soil health, fertility & quality and building resilience to climate risks like waterlogging, flood, drought, etc.
- Reduce health risks from exposure to fertilizers, pesticides, and provide healthy & nutritious food for the farmers' family.

3.5 Prime Minister Dhan-Dhaanya Krishi Yojana (PMDKY)

Finance Minister Nirmala Sitharman while presenting the Union Budget announced the launch of the Prime Minister Dhan-Dhaanya Krishi Yojana (PMDKY).

- **Aim** - To enhance irrigation and land fertility by providing quality seeds and fertilizers to farmers in infertile, barren, and undeveloped agricultural land.
- **Launched in** – 2025.
- It will cover **100 districts** based on 3 broad parameters- low productivity, moderate crop intensity, and below-average credit parameters.
- It draws inspiration from the **Aspirational Districts Program**.
- **Implemented by** - Ministry of Agriculture and Farmers' Welfare, and the Ministry of Fisheries, Animal Husbandry and Dairying.
- **Objectives**
 - Enhancing agricultural productivity
 - Adopting crop diversification and sustainable agriculture practices
 - Augmenting post-harvest storage at the panchayat and block level
 - Improving irrigation facilities and
 - Facilitating availability of long-term and short-term credit.

The Aspirational Districts Programme (ADP), launched in 2018, aims to transform 112 under-developed districts across 28 states.

Cropping intensity is a measure of how efficiently land is used, and it is defined as the percentage of the gross cropped area to the net area sown.

At the all-India level, the cropping intensity was recorded at 155% in 2021-22, while the Cropping intensity was only 111% in 1950-51.

3.6 Credit Guarantee Scheme for e-NWR based Pledge Financing (CGS-NPF)

The Union Minister recently launched the Credit Guarantee Scheme for e-NWR based Pledge Financing (CGS-NPF).

- **CGS-NPF** – It provides a corpus of Rs 1,000-crore for post-harvest finance availed by farmers against electronic negotiable warehouse receipts (e-NWRs).
- **Prerequisite** – It can be availed after depositing commodities in Warehousing Development and Regulatory Authority (WDRA) accredited warehouses.
- **Objectives** – To **minimize distress selling** by farmers.
- **Launched by** – Ministry of Consumer Affairs, Food & Public Distribution.
- **Eligible Institutions** – All scheduled banks & all cooperative banks.
- **Eligible Borrowers** – Small and Marginal Farmer (SMF)/ Women/SC/ST/PwD Farmers, other farmers, MSMEs, Traders, FPOs and Farmer cooperatives.
- **Risks covered** - Credit and warehouseman risk
- **Significance** – It instill the confidence in bankers to encourage the farmers and traders to extend pledge finance against e-NWRs.
- It will boost post-harvest lending to Rs 5.5 lakh crore in the next 10 years
- Currently, **e-NWR lending** is a mere Rs 4000 CR against the potential of Rs 5.5 lakh crore.

Coverage	
Agricultural purpose	Loans up to Rs. 75 lakhs, 80-85% coverage.
Non-agricultural purpose	Loans up to Rs. 200 lakhs, coverage up to 75%.

e-NWR is an effective tool for promoting pledge financing organized by the Warehousing Development and Regulatory Authority (WDRA) under the Department of Food and Public Distribution (DFPD).

4. MINISTRY OF FISHERIES ANIMAL HUSBANDRY AND DAIRYING

4.1 Pradhan Mantri Matsya Kisan Samridhi Sah Yojana (PMMKSSY)

The Union Minister for the Ministry of Fisheries, Animal Husbandry & Dairying recently discussed the government initiatives on the New Blue Revolution in the Lok Sabha session.

- **Launched-** 2024.
- **Objectives**
 - **Formalize Sector-** Register fishers, farmers, and workers on a National Fisheries Digital Platform for better service delivery.
 - **Access to Finance-** Facilitate institutional financing for small fisheries enterprises.
 - **Insurance Incentive-** Provide a one-time incentive for purchasing aquaculture insurance.
 - **Performance Grants** Reward microenterprises for enhancing fisheries value chains and creating jobs.
 - **Safety and Quality-** Support micro and small enterprises in adopting fish safety and quality systems with performance grants.

5. MINISTRY OF CHEMICALS AND FERTILISERS

5.1 PM-PRANAM

The Cabinet Committee on Economic Affairs (CCEA) has recently approved the PM-PRANAM scheme.

- **PM-PRANAM-** PM Programme for Restoration, Awareness Generation, Nourishment, and Amelioration of Mother-Earth.
- **Aim-** It aims to protect the environment by encouraging the sustainable use of fertilizers, adopting alternative fertilizers, and promoting organic and natural farming.
- **Nodal agency-** Ministry of Chemicals and Fertilizers.
- **Background-** It was launched in Union Budget 2023–24.
- **Coverage-** All States/UTs are covered under the PM- PRANAM.
- **Funding-** The scheme will not have a separate budget and will be financed by the savings of existing fertilizer subsidy.
- **Benefits-** If a State/UT reduces its chemical fertilizer consumption (Urea, DAP, NPK, MOP) in a financial year compared to the previous three years' average, 50% of the saved subsidy will be granted to that State/UT.
 - 70% of the grant provided under the scheme can be used for asset creation related to technological adoption of alternate fertilisers and alternate fertiliser production units.
 - 30% grant money can be used for incentivizing farmers, panchayats, farmer producer organizations, self-help groups, etc.
- **Data- *iFMS (Integrated fertilisers Management System)*** data available in the Fertiliser Ministry dashboard will be used for this purpose.

6. MINISTRY OF SCIENCE AND TECHNOLOGY

6.1 Vigyan Dhara

Recently The Union Cabinet has approved continuation of the 3 umbrella schemes, merged into a unified central sector scheme namely 'Vigyan Dhara' of Department of Science and Technology.

- **Objective -** To promote S&T capacity building as well as research, innovation and technology development towards strengthening the Science, Technology and Innovation ecosystem in the country.
- Strengthen the S&T infrastructure of the country by fostering well-equipped R&D labs in the Academic Institutions.
- **Nodal Ministry** – Union Ministry of Science and Technology.
- **Three Components of Vigyan Dhara**
 - Science and Technology (S&T) Institutional and Human Capacity Building

- Research and Development
- Innovation, Technology Development and Deployment
- **Merge** - These three schemes have been merged into the unified scheme 'Vigyan Dhara'.
- **Objective of Merge** - To enhance efficiency in fund utilization and establish synchronization among the sub-schemes/programs.
- **Features** - *Strengthen the S&T infrastructure* of the country by fostering well-equipped R&D labs in the Academic Institutions.
- Promote research in areas such as basic research with access to the international mega facilities
- Encourage *translational research* in sustainable energy, water, etc.
- Building critical human resource pool to strengthen the science and technology landscape.
- *Expand the R&D base* of the country towards improving the Full-Time Equivalent (FTE) researcher count.
- Focused interventions to *enhance the participation of women* in the field of S&T with the ultimate goal of bringing gender parity in Science, Technology and Innovation (STI).
- Reinforce the efforts of the government towards *promoting innovations at all levels*, starting from school level to higher education, Industries and Startups through targeted interventions.
- Significant support to *increase collaboration* between academia, Government, and also with industries.
- Support *collaborative research* through international bilateral and multilateral cooperation.
- **Implementation** - All the programs proposed under this would be aligned with the 5-year goals of DST towards realising the vision of Viksit Bharat 2047.
- The research and development component of the scheme will be *aligned in line with the Anusandhan National Research Foundation (ANRF)*.
- Follow the globally prevailing yardsticks while in alignment with the national priorities.

6.2 One Day One Genome

Recently, One Day One Genome initiative was launched to harness the microbial potential of India on the 1st foundation day of BRIC held in National Institute of Immunology (NII).

- It will *highlight the unique bacterial species* found in our country and emphasize their critical roles in environment, agriculture and the human health.
- **Introduced by**
 - Department of Biotechnology (DBT).
 - Biotechnology Research and Innovation Council (BRIC).
- **Aim** – To release a *fully annotated bacteriological genome* isolated in the country freely available to the public.
- **Role** – This will be complemented with a *detailed graphical summary*, infographics and genome assembly/annotation details.
- These documents will thus give an idea about the scientific and industrial use of these microbes.
- Consequently, microbial genomics data will become more accessible to the general public, scientific researchers and thereby stimulate discussions; innovations directly benefit the entire community and ecosystem.
- **Significance** – It will lead to the benefit of better protection and management of our environment, development in agriculture and improvement in human health.

Genome sequencing will allow the visualization of the hidden potential of the microbial world to the community at large. Sequencing data can be analyzed to identify the genome encoded capacities for various important enzymes, antimicrobial resistance, bio active compounds etc.

Relevance of Microorganisms

- **In environment** – They play an important role in all biogeochemical cycles, soil formation, mineral purification, degradation of organic wastes and toxic pollutants along with methane production.

- Cumulatively they help to maintain the homeostasis in our planet.
- **In agriculture** – They help in nutrient cycling, nitrogen fixation, maintaining soil fertility, controlling pest and weeds and stress responses.
- In Flora- Microorganisms symbiotically associate with plants and help them in nutrient and water uptake.
- **In humans** – They outnumber the number of human cells in a human body and are essential for our digestion, immunity and even mental health.
- All infectious diseases are mainly caused by pathogenic microorganisms on the other hand non-pathogenic microorganisms are indispensable for our defense against infectious diseases.

6.3 J. C. Bose Grant (JBG)

J. C. Bose Grant (JBG) was launched by the Anusandhan National Research Foundation (ANRF).

- **Launched by** – Anusandhan National Research Foundation (ANRF).
- **Nodal Ministry** – Ministry of Science & Technology.
- **JBG** – It is a restructured form of the J. C. Bose Fellowship.
- **Aim** – To recognize the outstanding performance and contributions of **senior Indian scientists and engineers** through this extra-mural funding opportunities to enhance their research in cutting-edge scientific and technological areas.
- **Objectives** – To support senior-level researchers who have demonstrated exceptional achievements, with evidence of excellence such as:
 - Publications records
 - Research outcomes
 - Patents
 - Technology transfers
 - Awards
 - Grants
- The researcher's achievements include across various domains of science and technology (S&T) including agriculture, medicine, humanities and social sciences at the interfaces of S&T.
- **Eligibility** – Participants must be active, senior Indian scientists or researchers with a proven track record of excellence.
- Holding at least a Professor-level position or equivalent at an Indian institution/university.
- **Selection** – It will be conducted once a year by a Search-cum-Selection Committee as per the broad guidelines.
- **Grant** – It provides an annual research funding of Rs. 25 lakhs.
- An annual overhead of Rs. 1.0 lakh will be provided to the implementing institution.
- **Duration** – 5 years.
- **In case of PI** – Principal Investigator (PI) superannuates, during the term of the grants, it can be continued subject to the host institutions willingness to host the PI and can be availed until the age of 68.

J. C. Bose Fellowship under the Science and Engineering Research Board (SERB) is awarded to active scientists in recognition of their outstanding performance.

7. MINISTRY OF RURAL DEVELOPMENT

7.1 NAKSHA Scheme

Union Rural Development Minister launched the Central government's new initiative, NAKSHA recently from Raisen in Madhya Pradesh.

- **NAKSHA** - National geospatial Knowledge-based land Survey of urban Habitations.

- NAKSHA is a **city survey initiative** under the existing Digital India Land Records Modernization Programme (DILRMP).
- **Aim** - To create a comprehensive and accurate geospatial database for urban land records.
- **Spearheaded by** - Department of Land Resources (DoLR), under the Ministry of Rural Development.
- Under the new initiative, maps of towns and cities will be prepared.
- **Implementation** - The programme has been launched as a pilot across 152 urban local bodies in 26 states.
- The pilot **will be completed** in a year.
- **Eligibility criteria** - The cities selected meet 2 criteria
 - Area less than 35 sq km, and
 - Population less than 2 lakhs.
- **Funding** - The initiative is **100% centrally** funded.
- **Features** - Integrates aerial and field surveys with advanced GIS technology.
- The survey will be done through aerial photography using two types of cameras simple cameras and oblique angle cameras with **LiDAR sensors**.
- Geospatial data enhances decision-making, land use planning, and property transactions.
- It provides digital urban land records, reduces disputes, aids in faster planning, improves tax collection, simplifies transactions, and improves credit access.
- **Need of the scheme** - Most urban areas, barring a few states like Tamil Nadu, Maharashtra, Gujarat, Goa, have outdated or unstructured land records, causing inefficiencies in governance & taxation.

8. MINISTRY OF ELECTRONICS AND INFORMATION

8.1 E-Upahaar portal

Recently the Rashtrapati Bhavan has launched an online E-Upahaar portal.

- **Aim**- The portal is designed to streamline sending and receiving gifts and messages for various occasions, especially for interactions with the **President of India and former Presidents**.
- **Developed by**- National Informatics Centre (NIC).
- **Launched in**- July, 2024.
- **Launched by**- President of India.
- This initiative aims to boost **citizen engagement** and support a noble cause.
- All proceeds from the auction will be donated to help **children in need**.
- **Auction phase**- In the first phase, around 250 exquisite gifts will be auctioned.
- **Features**
 - **Facilitating Communication** - It provides a digital platform for individuals and organizations to connect with the President's office.
 - **Managing Gifts and Wishes** - The portal allows users to send gifts, congratulatory messages, or invitations, particularly for significant events like birthdays or anniversaries.
 - **Transparency and Efficiency** - By digitizing these interactions, the portal aims to make the process more efficient and transparent, reducing administrative burdens.

The National Informatics Centre (NIC) is a premier government department under the Ministry of Electronics and Information Technology (MeitY).

9. MINISTRY OF FINANCE

9.1 Skill Loan Scheme

The Union government has announced a new centrally-sponsored scheme for skilling the youth in the Union Budget 2024-25.

- It is an **institutional credit scheme** for students who want to take courses in skill development aligned with National Occupations Standards and Qualification Packs.
- **Launched in-** 2024.
- **Nodal Ministry-** Ministry of Finance.
- **Duration of Course -** No minimum duration
- **Quantum of Finance**
 - Minimum loan amount - Rs.5000
 - Maximum loan amount - Rs.1.5 lakh
- **Eligibility Criteria** - Individuals who are eligible for the Skill Loan Scheme should have secured admission to a course that is conducted by any one of the following institutions:
 - Industrial Training Institutes (ITIs)
 - Polytechnics
 - Schools recognized by the State or Central Board of Education
 - Colleges affiliated to a recognized university
 - Training partners affiliated to the Sector Skill Councils, National Skill Development Corporation (NSDC), State Skill Mission, or State Skill Corporation
- **Repayment Period**
 - Loans up to Rs. 50,000 - Up to 3 years.
 - Loans between Rs. 50,000 to Rs. 1 lakh - Up to 5 years.
 - Loans above Rs. 1 lakh - Up to 7 years.
- **Collateral** – None.
- **Recent Notification** - The Model Skill Loan Scheme will be revised to facilitate loans up to Rs. **7.5 lakh** with a guarantee from a government promoted Fund.
- This is expected to help 25,000 students every year.
- To assist youth ineligible for government schemes, the government has announced **financial support for loans up to RS.10 lakh** for domestic higher education.
- Each year, 1 lakh students will receive e-vouchers providing **a 3% annual interest subsidy** on these loans.

10. MINISTRY OF CONSUMER AFFAIRS, FOOD AND PUBLIC DISTRIBUTION

10.1 Anna Chakra

Recently, the Union Minister of Consumer Affairs, Food and Public Distribution has launched the Anna Chakra and SCAN portal for saving Rs.250 crore annually.

- Anna Chakra is a tool for optimizing the supply chain of food-grains under the Public Distribution System (PDS) across states.
- It is a step towards modernizing the PDS and subsidy claim mechanisms of the States.
- **Developed by** – In collaboration with World Food Programme (WFP) and the Foundation for Innovation and Technology Transfer (FITT), IIT-Delhi.
- **Ministry** – Ministry of Consumer Affairs, Food and Public Distribution.
- **Objective** – To enhance the efficiency of the Public Distribution System (PDS) logistics network across the country.
- The project leverages advanced algorithms to identify optimal routes and ensure seamless movement of food grains across supply chain nodes.

- It estimates to save the annual cost of transporting free wheat and rice for the poor people.
- **Interstate route optimization tool** – Developed for optimization of the PDS movement between the states.
- It is integrated with the FOIS (Freight Operations Information System) portal of the Railways through Unified Logistics Interface Platform (ULIP).
- **Benefits** – It enhances the efficiency of the PDS logistics network across the country.
- PDS aid in improving efficiency, reducing costs, and ensuring timely delivery of essential commodities.
- It provides food safety net to 81 Crore beneficiaries.
- It uses technology for plugging leakage and saving public exchequer to get direct benefit transfer by opening more bank accounts.
- It also provides environmental benefits by lowering carbon footprint due to reduced transportation-related emissions.

Subsidy Claim Application for NFSA (SCAN) Portal

- **Aim** – To provide for a single window submission of subsidy claims by states and claim scrutiny.
- It will ensure end-to-end workflow automation of all the processes for release and settlement of food subsidy using rule-based processing.
- It facilitates the expeditious settlement processes.

World Food Programme (WFP)

- It is an international organization within the United Nations.
- It is the world's largest humanitarian organization that aims to eradicate hunger and malnutrition.
- **Established on** – 1961.
- **Headquarters** – Rome, Italy.
- **Mission** – To deliver food assistance in emergencies and build the resilience of communities and people who are food insecure.
- **Operations** – The WFP operates in more than 120 countries and territories, helping around 80 million people each year.
- **Goals** – Saving lives, improving nutrition and Achieving Zero Hunger.
- Saving lives during emergencies and providing food assistance to help communities become self-sufficient and resilient to shocks.
- It is fully committed to the 2030 Agenda for Sustainable Development.

11. MINISTRY OF RAILWAYS

11.1 Amrit Bharat Trains 2.0

The Ministry of Railways announced the launch of Amrit Bharat Trains Version 2.0.

- **Objectives** – To cater to low and middle-income families, offering a comfortable experience.
- To enhance comfort without increasing ticket costs significantly.
- **Manufacturing** - 50 of these upgraded trains will be manufactured at the Integral Coach Factory (ICF) over the next 2 years.
- **Key Features** - The upgraded trains boast 12 notable enhancements.
 - **Semi-automatic couplers** – For smoother train operations.
 - **Modular toilets** – Improved hygiene & space optimization.

The 1st version of Amrit Bharat trains was introduced in January 2024.

- **Ergonomic seats and berths** – For added comfort.
- **Emergency talk-back systems** – To ensure passenger safety.
- **Continuous lighting systems** – For better visibility.
- **Advanced pantry car designs** – To improve food service efficiency.
- **Affordable Travel for Low & Middle-Income Families** – To provide affordable, long-distance travel with features like:
 - Charging points
 - Mobile holders
 - Water bottle slots even in general coaches.
- **Significance** – The upgraded trains are expected to set new benchmarks in the nation's rail transport system.

Pamban Bridge adheres to RDSO (Research Designs and Standards Organisation) standards and includes recommendations from international experts. It has received clearance from the Commissioner of Railway Safety.

12. MINISTRY OF PORTS

12.1 Jalvahak scheme

The Union government on Sunday launched the Jalvahak scheme to incentivize cargo movement via inland waterways.

- **Launched by** – Ministry of Ports, Shipping & Waterways.
- **Objectives** – To incentivize cargo movement via inland waterways.
- To unlock the **trade potential of inland waterways** while reducing logistics costs and decongesting road & rail networks.

Currently there are 111 approved water ways and **13 operationalized** water ways.

National Waterways are artificial or natural water channels developed and maintained by Inland Waterways Authority of India (IWAI) for transport of both passengers and cargo.

- To optimize supply chains for major shipping companies, freight forwarders, and trade bodies.
- India's extensive inland waterway network is about **20,236 km**.

Implementing agency

- Inland Waterways Authority of India (IWAI)
- Inland & Coastal Shipping Ltd. (ICSL)
- **Budget** – Rs 95.4 crores for 3 years.
- **Coverage** – National Waterways (NW)
 - **NW1** – River Ganga
 - **NW2** – River Brahmaputra
 - **NW16** – River Barak

Fixed Day Scheduled Sailing Service

National Waterways (NW)	Coverage
NW 1	Kolkata - Patna - Varanasi - Patna - Kolkata stretch
NW 2	Kolkata and Pandu in Guwahati via Indo Bangladesh Protocol Route (IBPR)

- **Target** – 200 million metric tons (MT) cargo movement by 2030 and 500 MT by 2047.
- **Incentives** – Up to 35% reimbursement on operating costs for Cargo owners transporting goods over 300 km via waterways.

12.2 India Maritime Heritage Conclave

Recently India's 1st Maritime Heritage Conclave (IMHC 2024) was held in December 2024 in New Delhi.

- It is the First India Maritime Heritage Conclave.

- **Aim** – To celebrate India's maritime legacy and its profound contributions to global trade, culture, and innovation.
- **Nodal ministry** – Ministry of Ports, Shipping and Waterways.
- **Objectives**
 - Showcase entire India's Maritime Legacy
 - Global Cultural Confluence
 - Technological Evolution
 - Spiritual and Cultural Exchange
 - Maritime Heritage Preservation
- **2024 Theme** – Towards Understanding India's Position in Global Maritime History.
- **Global participation** – Representatives from 11 countries.
- **Significance** – It emphasized on skill development, youth engagement, and cultural preservation to carry over nation's maritime legacy.



National Maritime Heritage Complex (NMHC)

- **Located in** – Lothal, Gujarat.
- **Focus** – To showcase India's ancient maritime techniques, including shipbuilding and bead-making, reflecting the nation's role as a global connector.
- It will be one of the world's largest maritime complexes, integrating both historical and modern maritime activities.

Features:

- 4 thematic galleries.
- Open Aquatic Gallery and Lighthouse Museum.
- Eco-resorts, theme parks and Maritime Research Institutes.

India's modern maritime strength includes a **7,500 km coastline, 13 major ports and 200 non-major ports**. Indian ports handle **95% of trade volume** and contribute **70% of trade value**, taking advantage of their strategic location in the Indian Ocean region.

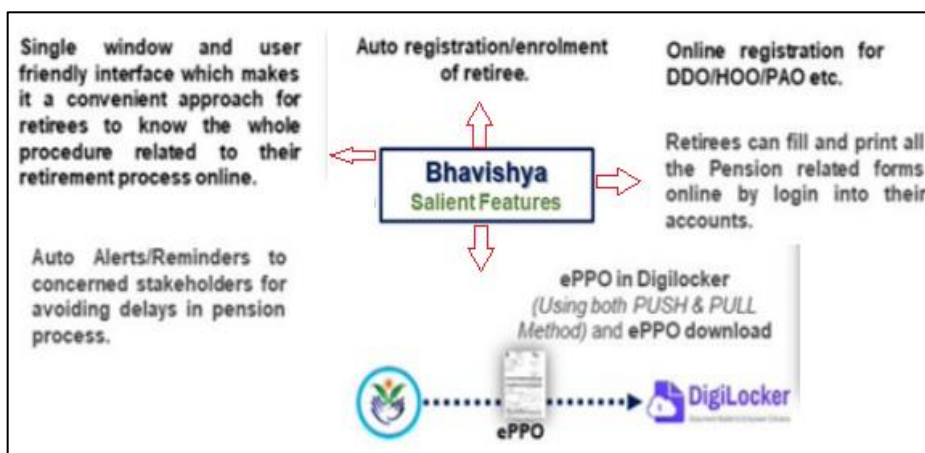
13. MINISTRY OF PERSONNEL, PUBLIC GRIEVANCES AND PENSIONS

13.1 BHAVISHYA

Recently, the Department of Pension & Pensioners' Welfare introduced 'Bhavishya'.

- It is a comprehensive online platform launched by the Government to facilitate the pension sanction and payment process for retiring central government employees.
- It is part of the Digital India initiative, aimed at enhancing pensioners' ease of living by ensuring timely and accurate disbursement of pensions.
 - It has been ranked 3rd best in NeSDA (National e-Governance Service Delivery Assessment), 2021.
- **Objectives**
 - Retirees should get all the retirement benefits on time
 - Timely processing of cases at each level.
 - Alerts, Reminder & Notifications to concerned stakeholders for every action due & performed.
 - Online tracking of pension cases at retiree level.
 - Guide the retirees to fill in the forms as per CCS Pension Rules and take the necessary steps related to his/her retirement process on time.

- Dignified life for pensioner
- **Nodal agency-** Ministry of personnel, public grievances and pensions
- **Key features-** Tracking System, SMS and Email Alerts, e-Sanction, 24x7 Access, Digi locker.
- **Stakeholders-**
 - Individual (Retiree & Pensioner)
 - Drawing & Disbursing Officer (DDO)
 - Head Of Office (HOO)
 - Pay & Accounts Office (PAO)
 - Directorate of Estates (DoE)
 - Central Pension Accounting Office (CPAO)
 - Pension Disbursing Banks



13.2 New Pension Scheme (NPS) Vatsalya Scheme

The Union Finance Minister launched the New Pension Scheme (NPS) Vatsalya Scheme recently.

- It is a significant initiative enables parents or guardians including NRIs, or OCIs, to open **a pension account for minors** by creating long-term financial security.
- It can be opened both offline and **online**.
- **Objective-** The scheme offers families a systematic approach to ensure the **future financial security** of their children and contribute towards their retirement savings.
- **Managed by** – The Pension Fund Regulatory and Development Authority (PFRDA).
- **Eligibility** - **Any minor citizen (up to 18 years old)** can participate.
- **PRAN Cards** - Permanent Retirement Account Number cards to newly registered minors to avail this scheme.
- **Contribution** – Starts from Rs 1,000 annually.
- For NRI and OCI subscribers, contributions can be made from their NRE (Non-Resident External) and NRO (Non-Resident Ordinary) accounts.
- **Withdrawal** - After a **lock-in period of 3 years**, withdrawals of up to 25% are allowed for specific purposes like education, illness, or disability.
- This can be done a **maximum of 3 times**.
- **Exit** - Once the minor turns 18, it automatically transitions to an NPS Tier-I account under the 'All Citizen' category.
 - If the total savings (corpus) is more than Rs 2.5 lakh, 80% must be used to purchase an annuity, and 20% can be withdrawn as a lump sum.
 - If the corpus is Rs 2.5 lakh or less, the entire amount can be withdrawn as a lump sum.

NRI	OCI
It refers to people who are either citizens of India or of Indian origin, but who live outside of India.	It is an immigration status that allows foreign nationals of Indian origin to live and work in India indefinitely.

13.3 Unified Pension Scheme

The Union Cabinet has recently approved the Unified Pension Scheme (UPS) for central government employees.

- **Aim** – To ensure dignity and financial security, well-being and a secure future for government employees.
- **Assured pension** - 50% of the average basic pay drawn over the last 12 months prior to superannuation for a minimum qualifying service of 25 years.
 - It is to be proportionate for lesser service period upto a minimum of 10 years of service.
- **Assured family pension** - 60% of pension of the employee immediately before her/his demise.
- **Assured minimum pension** – Rs.10, 000 per month on superannuation after minimum 10 years of service.
- **Inflation indexation** - On assured pension, on assured family pension and assured minimum pension.
 - Dearness Relief based on All India Consumer Price Index for Industrial Workers (AICPI-IW) as in case of service employees.
- **Lump sum payment** - At superannuation in addition to gratuity
 - 1/10th of monthly emoluments (pay + DA) as on the date of superannuation for every completed six months of service.
 - This payment will not reduce the quantum of assured pension.
- **Eligibility** - Existing and future employees have the option of joining the [New Pension Scheme](#) (NPS) or UPS.
 - The choice, once exercised, will be final.
 - Provisions of the UPS would also apply to past retirees of the New Pension Scheme.
- **Government Contribution** - Government's contribution has also been increased from 14 to 18.5%.
- **Implementation** - The scheme will come into effect from April 1, 2025.

*In 2023, government had set up a committee led by T V Somanathan to explore ways to improve pension benefits under **National Pension Scheme** without reverting to the non-contributory Old Pension System (OPS).*

14. MINISTRY OF YOUTH AFFAIRS & SPORTS

14.1 'Know Your Medicine (KYM)' app

Union Minister for Youth Affairs & Sports has recently launched a nationwide appeal, 'Know Your Medicine (KYM)' app.

- **Aim**- To empower athletes with critical information, helping them avoid inadvertent doping and maintain fair play.
- KYM app helps to eliminate inadvertent doping and contribute to a fair and transparent sporting culture.
- The KYM app is part of **National Anti-Doping Agency** to raise anti-doping awareness and education, equipping athletes with essential information to stay clean.
- The app allows users to easily verify whether a specific medicine or its ingredients contain any substances listed as prohibited by the **World Anti-Doping Agency (WADA)**.
- By offering this quick and seamless verification, the KYM app helps athletes to stay informed and uphold integrity of sport, fostering a culture of fair and ethical sportsmanship.
- Its unique features includes image and audio search, enables user to select their sport category and search specific sport related information.

WADA was established in 1999 as an international independent agency to lead a collaborative worldwide movement for doping-free sport.

National Anti-Doping Agency (NADA)

- It is an autonomous body under the Ministry of Youth Affairs & Sports.
- It implements the anti-doping programme in India, in line with the World Anti-doping Code 2021.
- It works in close collaboration with the sport ecosystem to create a dope-free sporting environment in the country.
- NADA India collaborates other national anti-doping organizations to strengthen clean sporting practices, contribute to evolving the guidelines and ensure athletes can compete on a level playing field across the world.

15. MINISTRY OF TEXTILES

15.1 GREAT scheme

The 8th Empowered Programme Committee (EPC), Ministry of Textiles meeting held recently approved GREAT' scheme.

- **GREAT** - 'Grant for Research & Entrepreneurship across Aspiring Innovators in Technical Textiles (GREAT)' scheme.
- **Aim-** To foster entrepreneurship and innovation in the space of technical textiles.
- **Scheme-** GREAT scheme is a part of National Technical Textiles Mission (NTTM).
- **Nodal ministry-** Ministry of Textiles.
- **Funding-** Grant-in-aid of upto 50 Lakhs for a period of upto 18 months will be given under this scheme.
- It provides an additional 10% funding to incubators supporting these startups.
- **Incubators** - IITs, NITs, Textiles Research Associations, and Centres of Excellence.

*The **National Technical Textiles Mission (NTTM)** is an initiative launched to promote and enhance the production, usage, and export of technical textiles in the country.*

Technical textiles

- Technical textiles are a specialized category of textiles designed primarily for their technical performance and functional properties rather than aesthetic or decorative purposes.
- Technical textiles are used individually or as a component/part of another product.
- They are also used as accessories in processes to manufacture other products like filter fabric in food industry or paper maker felt in paper mills.
- **Segments** - Agro-textiles, Building-textiles, Cloth-textiles, Geotextiles, Home-textiles, Industrial-textiles, Medical-textiles, Mobile-textiles, Oeko-textiles, Packaging- textiles, Protective-textiles, Sports-textiles, etc.
- **Monitored by** - Steering Committee for Growth and Development of Technical Textiles (SCGDTT).
- **Other schemes** -Scheme for Growth and Development of Technical Textiles (SGDTT), Technology Upgradation Fund Scheme (TUFS).
- **Technical textile status in India** - India's technical textiles market is the 5th largest globally, expanding at a CAGR of 8-10% over the past 5 years.
- In 2021-22, the market size reached US\$ 21.95 billion, with US\$ 19.49 billion in domestic production and US\$ 2.46 billion in imports.
- The Indian technical textile industry is estimated to reach a market size of \$309 Bn by 2047.

• Eligibility

- **Startups** - Early-stage startups in the technical textiles sector.
- **Researchers** - Individual researchers and research groups from recognized institutions.
- **Entrepreneurs** - Aspiring entrepreneurs with innovative ideas in technical textiles.

- **Supporting areas** - GREAT supports innovations under application areas in **all segments** of Technical Textiles.

16. MINISTRY OF COMMERCE AND INDUSTRY

16.1 Diamond Imprest Authorization (DIA) Scheme

The Department of Commerce recently introduced the Diamond Imprest Authorization Scheme to support exporters.

- **Aim** – It aims to keep investments and jobs within the country, helping small and medium diamond exporters (MSMEs) compete globally.
- The initiative seeks to simplify and reduce the costs associated with importing and handling diamonds for exporters, further positioning India as a key player in the international diamond market.
- **Implementation** - It will come into effect on April 1, 2025.
- **Ministry** – Ministry of Commerce & Industry.
- **Eligibility** – It is open to exporters with Two Star Export House status (a recognition granted by the Directorate General of Foreign Trade) and above, with at least \$15 million in exports annually.
- **Features**
 - **Duty-free imports** - Exporters can import natural cut and polished diamonds of less than **1/4 carat** (25 cents) without paying customs duty.
 - Including the products of semi-processed, broken, half-cut, etc.
 - **Export obligation** - Exporters must add **at least 10%** value to these diamonds before exporting them.
 - Diamonds are to be imported under Actual User Conditions.
 - Exports will be against payment in Free Foreign Exchange.
- This move comes in response to policies in diamond-producing countries like Botswana, Angola and Namibia, where manufacturers must process diamonds locally.

India's gross exports of gems and jewellery in December 2024 stood at \$1,967.98 million, marking a decline of 10.29% compared to the same period last year.

17. MINISTRY OF CORPORATE AFFAIRS

17.1 Prime Minister's Internship Scheme

Union Finance Minister recently launched the Prime Minister's Internship Scheme.

- **Aim** – To enhance youth employability in India by offering them hands-on exposure to real-world business environments.
- It represents a transformative opportunity to bridge the skills gap and drive sustainable growth in India.
- It will be implemented through an online portal developed by the **Ministry of Corporate Affairs**.
- **Target** - The PM Internship Scheme aims to provide internship opportunities to one crore youth in the **top 500 companies over the next 5 years**.
- The ministry has partnered with government-owned BISAG-N to run the project.
- **Duration** - The internship will be for **12 months**.
- **Financial Assistance** - The interns will be provided financial assistance of Rs 5,000 per month and out of the total amount,
 - Rs 4,500 will be disbursed by the government and
 - Rs 500 will be paid by the company from its CSR funds.

- Also, a one-time grant of Rs 6,000 for incidentals will be disbursed by the ministry to each intern, upon joining the place of internship.
- The participation of companies in the scheme is voluntary and an internship will be offered for 12 months, with at least half of the period to be spent in the actual job environment and not in the classroom.
- Existing reservations will be applicable in selecting the candidates under the scheme, the sources said and emphasised that the scheme is only for providing internships and not for jobs.
- Eligibility** - Candidates aged between 21 and 24 years who are not engaged in full-time employment are eligible for the one-year internship programme.
- Internships are available to those who have passed class 10 or higher.
- Individuals from families with government jobs are excluded.
- The scheme is not open to post-graduates.
- A candidate who graduated from premier institutes such as IIT, IIM, or IISER, and those who have CA, or CMA qualification would not be eligible to apply for this internship.
- Anyone from a household that includes a person who earned an income of Rs. 8 lakh or more in 2023-24, will not be eligible.

17.2 PM's Internship Scheme in Top Companies (TPISTPS)

Recently, Indian government had opened up a portal for India's top 500 companies to participate in the one-year internship scheme.

- It is a **12 months real-life experience** in India's top companies.
- Launched in** – October 2024, as announced in Union Budget 2023-24.
 - Portal** - pminternship.mca.gov.in
- Administered by** - Ministry of Corporate Affairs
 - Partners**- FICCI and CII
- Aim** – To bridge the gap between skill sets of unemployable youth and those needed by employers.
- Target** – To train **1 crore youth in 5 years**

Recently, on the eve of the portal opening to applicants, the number of opportunities posted in the PM Internship Scheme surged to 90,849.

Eligibility for PM Internship Scheme	
Age	21-24 years
Education	Not enrolled full time
Job Status	Not employed full time
Family (Self/Spouse/Parents)	<ul style="list-style-type: none"> No member should be earning more than Rs.8 Lakhs per annum. No member should have a government job.

- The candidates will have to self-certify their educational qualifications data and would have to share their residential pin codes as well.
- Financial assistance** – Monthly assistance of
 - By Government of India** - Rs. 4500
 - By Industry** - Rs. 500
- One-time Grant of Rs.6000 for incidentals.
- Insurance coverage** – It is provided under PM Jeevan Jyoti Bima Yojana and Pradhan Mantri Suraksha Bima Yojana.

- **Opportunities posted by** – 193 Companies, including private players like Maruti Suzuki India, Reliance Industries, etc.,



18. MINISTRY OF JAL SHAKTI

18.1 Bhu-Neer portal

Recently, the Minister of Jal Shakti launched a newly developed Bhu-Neer portal during the concluding ceremony of India Water Week 2024.

- **Bhu-Neer** – It is a **centralized platform for managing groundwater withdrawal permits**.
- **Developed by** - Central Ground Water Authority (CGWA) in collaboration with the National Informatics Centre (NIC).
- **Ministry** - Ministry of Jal Shakti.

No Objection Certificate (NOC) to Abstract Ground Water (NOCAP) is required to abstract groundwater from an existing or proposed bore well at a project site for drinking, domestic, and factory operations by residential, commercial, and industrial units.

- It is designed to provide comprehensive details regarding the legal framework governing groundwater extraction, regulations at the state and national levels.
- It is to enhance transparency, efficiency and sustainability in groundwater usage across the country.
- It replaces the older NOCAP system with advanced features designed to simplify the permit process and ensure seamless compliance with groundwater regulations.
- **Key Innovations** – Making the process entirely digital and faceless it includes a
 - PAN-based single ID system, a user-friendly interface and
 - QR-coded No Objection Certificates (NOCs)
- It provides comprehensive details on groundwater policies, legal frameworks and sustainable practices, serving as a vital resource for project proponents and stakeholders.
- It aligns with the Prime Minister vision of **Ease of Doing Business** by making ground water regulation a seamless and faceless exercise.

Central Ground Water Authority (CGWA)

- It has been constituted under Section 3 (3) of the Environment (Protection) Act, 1986.
- To regulate and control, management and development of ground water in the country and to issue necessary regulatory directions for the purpose.

19. OTHER INITIATIVES

19.1 Sangyaan App

Director General of RPF launches Sangyaan App recently.

- It is a Comprehensive application for anyone seeking to stay informed about the latest legal developments in India.
- **Developed by** - The Tech Team of Railway Protection Force.

- **Aim** - It aims to educate and empower RPF Personnel by providing comprehensive information to understand the provisions of both new and old criminal laws.
- It also aims to provide in-depth information on 3 new Criminal Acts
 - The Bharatiya Nyaya Sanhita (BNS) 2023,
 - The Bharatiya Nagarik Suraksha Sanhita (BNSS) 2023, and
 - The Bharatiya Sakshya Adhiniyam (BSA) 2023.
- **Key Features**
 - Comprehensive Legal Access
 - Comparison of Laws
 - Section wise analysis
 - Advanced Search Tools
 - Inclusive Legal Database
 - User-Friendly Design

19.2 DIGIPIN

The Department of Post has released a beta version of DIGIPIN (Digital Postal Index Number), intended as a permanent digital infrastructure for national addressing.

- **DIGIPIN code**- It is designed as a **permanent digital infrastructure** that will not change with changes in the names of the state, city, or locality, or changes in the road network.
- **Developed by** - Postal department and IIT Hyderabad.
- DIGIPIN will use one of the **16 alphanumeric symbols** (2,3,4,5,6,7,8,9,G,J,K,L,M,P,W,X).
- The first character for the DIGIPIN will identify one of these **16 regions**.
- The entire country will first be divided into 16 regions (4X4), including the maritime Exclusive Economic Zone (up to 200 nautical miles from the coastline).
- This code will then be used as the offline addressing reference for any specific location within the DIGIPIN system.
- It can be used to provide addresses for Indian assets in the sea such as oil rigs, future artificial islands, etc.
- It will act as a pillar of Geospatial Governance, leading to enhancements in public service delivery, faster emergency response, and logistics efficiency.
- It will serve as an addressing reference system, using a logical naming pattern to provide directional properties for accurately locating addresses.
- The DIGIPIN is proposed to be fully available in the public domain and can be easily accessed by everyone.
- DIGIPIN can also be used for emergency rescue operations and national disasters such as floods.

19.3 New Food Packaging Rules

Recently, The FSSAI approved an amendment to the Food Safety and Standards (Labelling and Display) Regulations, 2020, concerning nutritional information labeling during its 44th meeting.

- **New rules on Nutritional information** - It has mandated the display of nutritional information on **total sugar, salt, and saturated fat** in bold letters and larger font sizes.
- **Aim of the new rules** - The proposed amendments aims to empower consumers to better understand the nutritional value of the products they consume, promoting healthier decisions.

As per the FSSAI, regulations 2 (v) and 5(3) of the FSS (labeling and display) regulation, 2020, specify requirements to mention serving size and nutritional information on the food product label, respectively.

- **e-commerce** - FSSAI advised e-commerce sites to remove the term "health drink" and directed food businesses to stop labeling and advertising reconstituted fruit juices as **"100% fruit juice."**
- **Governing body** - In India, the **Food Safety and Standards Authority of India (FSSAI)** serves as the authority that mandates food labeling standards.
- **Penalty on noncompliance** - Any unintentional breach of FSSAI food labeling standards and failure to secure a Food Business license may lead to consequences such as fines, penalties, product recalls, or delays in product launches.



19.4 Food Safety in Schools

The Bureau of Indian Standards (BIS) revised setting new hygiene standards for food preparation in Tamil Nadu schools, including creches.

- **Kitchens covered**- The code addresses school kitchens and centralized kitchens.
- This code currently excludes facilities for infants up to 22 months (about 2 years).
- **Food handling**- Measures for procurement, storage, preparation, and serving.
- **Infrastructure**- Required equipment and facilities in kitchens.
- **Hygiene practices**- Cleaning, pest control, and personal hygiene of food handlers.

- **Testing-** Meals should be tested every 6months for contaminants like e-coli and salmonella.
- **BIS Certification-** A checklist for certification will be prepared within 6 months based on state requirements.
- The Chief Minister's breakfast scheme and Puratchi Thalaivar M.G.R. Nutritious Meal Programme are in place, with quality monitoring systems.

Bureau of Indian Standards

- It comes under the **Ministry of Consumer Affairs, Food & Public Distribution**.
- **Headquarters-** Delhi.
- It is established by the **Bureau of Indian Standards Act, 2016** which came into effect in 2017.
- The **Minister in charge** of the Ministry or Department having administrative control of the BIS is the ex-officio President of the BIS.

19.5 National Industrial Corridor Development Programme

The Cabinet Committee on Economic Affairs has approved 12 new project proposals under the National Industrial Corridor Development Programme (NICDP).

- **NICDP** – It is India's most ambitious infrastructure programme.
- **Aim-** To transform the industrial landscape by creating a network of industrial nodes & new industrial cities as "Smart Cities" and to converge next generation technologies.
- **Mission** - To make India, a global manufacturing and investment destination using a high-capacity transportation network.
- **Vision** - Creation of state-of-the-art world class infrastructure to promote local commerce, enhance investment, generate employment and attain sustainable development.
- **Budgetary allocation** – It is estimated about **₹28,602 crore**.
- **Coverage** – It spans across **10 states** and strategically planned along **6 major corridors**.
- **Implementation** – It is monitored by Apex monitoring Authority with Finance Minister as Chairperson.
- National Industrial Corridor Development Corporation Limited (NICDC), a special purpose vehicle is the implementing agency.
- National Industrial Corridor Development and Implementation Trust (NICDIT) to carry out the project development and implementation activities.
- **Projects** – Already completed of four projects, with another four currently under implementation.
- **Importance** - Attracts investments from large industries and MSMEs, towards achieving \$2 trillion in exports by 2030.
- The New industrial cities will be developed as green field smart cities with features like 'plug-n-play' and 'walk-to-work' concepts.
- It will integrate with the PM Gati Shakti and align with the vision of 'Viksit Bharat' and will bolster India's position in Global Value Chains.
- It is expected to generate approximately 1 million direct jobs and up to 3 million indirect jobs through planned industrialization.

12 new projects under NICDP

Location	State
Khurpia	Uttarakhand
Rajpura- Patiala,	Punjab
Dighi	Maharashtra
Palakkad	Kerala
Agra and Prayagraj	Uttar Pradesh
Gaya	Bihar
Zaheerabad	Telangana
Orvakal and Koppaathy	Andhra Pradesh
Jodhpur-Pali	Rajasthan

PM Gati Shakti, a National Master Plan for Multi-modal Connectivity for seamless movement of people, goods and services.

- They prioritize sustainability, using ICT-enabled utilities and green technologies to reduce environmental impact.

19.6 Unified Lending Interface (ULI)

At the Global Conference on Digital Public Infrastructure and Emerging Technologies, the RBI Governor announced that the central bank is set to launch the Unified Lending Interface (ULI) across India soon.

- **ULI**- It aims to transform India's lending sector, like how the Unified Payments Interface (UPI) revolutionized the payments ecosystem.
- It is a standardized, plug-and-play system to reduce the need for extensive documentation from borrowers.
- It is designed to address unmet credit demand, particularly for agriculture and MSMEs by digitizing access to data like land records.
- **Objective**- It is designed to provide lenders with consent-based digital access to both financial and non-financial customer data, stored across various silos, to facilitate frictionless credit.
- This is particularly aimed at aiding farmers and Micro, Small, and Medium Enterprises (MSMEs).
- **Benefits of ULI** - It will greatly reduce the credit appraisal time taken by consolidating data scattered across different government, local authority, and banking databases.
- ULI's architecture, featuring common and standardized APIs, will simplify the integration process for lenders, resulting in faster and more efficient credit delivery without the need for extensive documentation.
- **Integration with Existing Digital Infrastructure**- ULI will join the 'new trinity' of JAM (Jan Dhan, Aadhaar, Mobile) and UPI, marking a revolutionary step forward in India's digital infrastructure.

Quick facts

- **Unified Payments Interface (UPI)** - It is a real-time payment system launched in India in 2016 by the National Payments Corporation of India (NPCI).
- It integrates multiple bank accounts into a single mobile application, simplifying various banking features, fund routing, and merchant payments.
- **Central Bank Digital Currency (CBDC)** - It is a digital currency issued by a central bank.
- It is also called digital fiat currency or digital base money.
- It is also a liability of the central bank and denominated in the sovereign currency, as is the case with physical banknotes and coins.
- **Public Tech Platform for Frictionless Credit (PTPFC)** - It aims to develop an open-source, public digital infrastructure to enable seamless flow of credit to various sectors of the economy, especially small businesses and farmers.
- It was by the Reserve Bank Innovation Hub (RBIH), a wholly owned subsidiary of the central bank.
- It will enable the disbursement of non-collateral based loans for Micro, Small and Medium Enterprises (MSMEs), Kisan Credit Card loans up to Rs 1.6 lakh, dairy loans, personal loans, and home loans.

19.7 Subhadra scheme

The government of Odisha is set to launch flagship initiative Subhadra scheme.

- **Aim**- To transfer Rs 10,000 per year to eligible women beneficiaries.
- It is named after Goddess Subhadra, the younger sibling of Lord Jagannath, the presiding deity of Odisha.
- **Duration** - Over five years until 2028-29.
- **Transfers** – It will be made in 2 instalments of Rs 5,000 each, on
 - Rakhi Purnima (Raksha Bandhan, which typically falls in August), and
 - International Women's Day (March 8) every year.

- The government has made **e-KYC mandatory** for the scheme.
- The money will be deposited directly into the beneficiary's Aadhaar-enabled single-holder bank account.
- **Eligibility- Women aged 21-60 in Odisha**, except those from affluent families, government employees, taxpayers, or already getting ₹1,500+ monthly from other government schemes.
- More than 50 lakh women have already registered for the scheme.
- **SUBHADRA Card-** It is an **ATM-cum-debit** card provided to all beneficiaries to create a sense of identity and facilitate financial transactions.
- An incentive of Rs 500 will be provided to 100 beneficiaries in each gram panchayat and urban local body area with the highest number of digital transactions.
- **Opt out option** - The beneficiaries can opt out of the scheme through the SUBHADRA Portal if they become ineligible or wish to transfer benefits to others.

19.8 Animal Health Security Strengthening in India for Pandemic Preparedness and Response initiative

The central government recently launched a project called 'Animal Health Security Strengthening in India for Pandemic Preparedness and Response' initiative.

- **Aim** – The project aims to enhance the country's capacity to **“prevent, detect, and respond to animal health threats.”**
- It is to better monitor animal health for prevention of future pandemics.
- **Approved by** - The Pandemic Fund, created by G20 countries under Indonesian presidency in 2022.
- The basic purpose of the fund is to assist low-and middle-income countries in strengthening their capacities to identify, report and contain future pandemics.
- **Funding** - In its first investment round, the fund mobilized \$2 billion.
- From India, the proposal by the Union animal husbandry department made it to the final list to receive a funding of \$25 million.
- **Implementing Agencies** - The project will work with the help of 3 implementing agencies
 - Asian development bank (adb),
 - The world bank, and
 - The food and agriculture organisation (fao).
- **Duration** - It is expected to be completed by August 2026.
- **Key outputs expected:**
 - Augmentation of laboratory systems and vaccine manufacturing facilities;
 - Strengthening of surveillance and early warning systems;
 - Development of human resources capacity and competency;
 - Strengthening of data systems, analytics, risk analysis, and risk communication; and
 - Addressing cross-cutting institutional capacity gaps at national and regional levels.
 - India, with 536 million livestock and other animals, requires measures to prevent and manage infection outbreaks.

WHO has declared 6 public health emergencies of international concern and 5 of these have had animal origin. About two-thirds of infectious diseases affecting humans originate from animals.

19.9 Partnerships for Accelerated Innovation and Research (PAIR)

Recently, the Partnerships for Accelerated Innovation and Research (PAIR) initiative was launched to enhance research capabilities of universities, particularly central and state public institutions.

- It is designed to foster collaboration between research and teaching institutions.

- **Launched by** – Anusandhan National Research Foundation (ANRF).
 - **Objectives** – To stimulate scientific innovation in institutions with limited research, in a **mentorship mode** by leveraging the knowledge and expertise of top-ranking institutions.
 - Support internationally competitive research and foster successful collaborative networks between diverse institutions.
 - **Hub-and-spoke model of implementation**
 - **Hub** – Well established institutions
 - **Spoke** – Emerging institutions
- | | |
|---------------------|---|
| Category I | <ul style="list-style-type: none"> • It includes central and state public universities ranked <u>within the top 200 overall NIRF</u> rankings, top 100 NIRF university rankings, or top 100 NIRF state public university rankings, excluding those eligible as hubs. |
| Category II | <ul style="list-style-type: none"> • It includes <u>NITs and IIITs</u> as per the approved list. |
| Category III | <ul style="list-style-type: none"> • It includes any central or state public university not in the 1st two categories but demonstrating potential in specific research areas. |
- **PAIR network** – It will consist of a central hub institution and between 3 to 7 spoke institutions.
 - A hub institution can submit only 1 proposal and each institution can participate as a spoke in only 1 network.
 - At least 2 state public universities must be included in each PAIR network, and to ensure regional diversity, at least 1 spoke institution must be located outside the state of the hub institution.
 - **Funding for PAIR network** – It will vary based on factors such as the research theme, the number of spoke institutions, and the involvement of multiple departments and faculty members.
 - **Maximum funding** – Rs.100 crore
 - **Budget distribution between the hub and spoke** - 30:70 ratio
 - **First phase** – It will target institutions that are ranked within
 - Top 25 in NIRF overall rankings over the past 2 years.
 - Between the rank 26 and 50 in Institutions of National Importance
 - **Eligibility for the spoke institutions** – It has been divided into 3 categories.
 - **Significance** – It is a key component of the National Education Policy 2020 (NEP 2020) and will play a crucial role in fostering a robust research culture across India's higher education institutions.

19.10 CHARAK- A Community Health Initiative

Recently, the Singrauli-based Coal India arm Northern Coalfields Limited (NCL) in Madhya Pradesh, has rolled out the 'CHARAK' scheme.

- **CHARAK** – It is an innovative health-centric Corporate Social Responsibility (CSR) initiative.
- **Objectives** – To provide free treatment for patients suffering from identified Life-Threatening diseases belonging to economically weaker section of people in the Singrauli region.
- To ensure access to quality healthcare while easing the financial and emotional burden on affected families.
- **Free treatment** – At NCL's dedicated hospital (NSC) or at specialised empanelled hospitals across the country.
- **Eligibility** – Residents of Singrauli and Sonbhadra districts with annual family income below Rs. 8 Lakhs from all sources will be eligible under this scheme.
- **Diseases covered** – It includes Tuberculosis (TB), HIV, Cardiovascular diseases, Organ Transplant, Multisystem disorders, Connective Tissue disorders and sudden vision loss etc.

Corporate social responsibility (CSR) is a self-regulating business model that helps a company be socially accountable to itself, its stakeholders,

Northern Coalfields Limited (NCL) touched the lives of around 10 Lakhs people and spent more than 1,000 Crores on various CSR initiatives in the previous 10 years.

19.11 Faral Sakhi

Recently, the Faral Sakhi initiative was launched by Mira Bhayandar Municipal Corporation (MBMC) to empower women entrepreneurs.

- **Faral Sakhi** – It is a flagship initiative, aimed at empowering women entrepreneurs in the city of **Mira Bhayandar, Maharashtra**.
- **Aim** – To create permanent employment opportunities for women by engaging them in the production and sale of traditional festive snacks ('Faral').
- **Launched by** – Mira Bhayandar Municipal Corporation (MBMC), in collaboration with Women Entrepreneurship Platform (WEP).
- **Technical training** – 25 women from Mira Bhayandar have been selected to receive technical training in business operations.
- The training is facilitated by the Centre for Education, Governance, and Public Policy (CEGP Foundation).
- **Supports local economy** – This initiative equips participants with essential skills and knowledge to establish sustainable businesses, contributing significantly to the local economy.
- **MBMC** – Has established a central kitchen that allows women from self-help groups (SHGs) to produce festive snacks ('Faral') professionally.
- **Award to Reward (ATR) initiative of WEP** – Faral Sakhi initiative was unveiled the ATR.

3 Guiding Principles of WEP	
Iccha Shakti	Power of motivation to start & scale business.
Gyaan Shakti	Power of knowledge to overcome information asymmetry.
Karma Shakti	Power of action through handholding & support.

Women Entrepreneurship Platform (WEP)

- **Focuses** – On empowering women entrepreneurs by addressing information gaps and providing support across critical areas such as:
 - Access to finance, market linkages, training and skilling, mentoring and networking, compliance and legal assistance and business development services.
- An initiative of **NITI Aayog**.
- **Award to Reward initiative** is a component under it.
- Over **30,000** women entrepreneurs already engaged with Women Entrepreneurship Platform (WEP).
