

# testbook MONTHLY GOVERNMENT SCHEME CAPSULE

---

JUNE 2018

DOWNLOAD  
THE APP



GET IT ON  
Google Play



testbook.com

“आपकी सफलता हमारा संकल्प”

SSC | Banking | Railways | Police

# GOVERNMENT SCHEMES

## MONTHLY CAPSULE

### JUNE 2018

#### Pradhan Mantri Jan – Dhan Yojana

- The Pradhan Mantri Jan-Dhan Yojana (PMJDY), one of the flagship schemes of the present government, was **launched in August 2014**. The aim of this yojana is to **bring every household under banking channel**.
- The recently released World Bank Global Index data show that 80% of Indian adults now have a bank account, which is being celebrated as the success of the JDY.
- **Financial inclusion** is not just about opening bank accounts, but also about using these accounts and **providing access to formal credit**. It is the process of ensuring access to financial services and timely and accurate credit where needed, by vulnerable groups, such as weaker sections and low – income groups, at an affordable cost.

#### Pradhan Mantri Bharatiya Jan Aushadhi Yojana

- Pradhan Mantri Bhartiya Jan Aushadhi Pariyojana Kendra (PMBJPK) is a **campaign launched by the Department of Pharmaceuticals, Govt. of India, to provide quality medicines** at affordable prices to the masses through special Kendras known as Pradhan Mantri Bhartiya Jan Aushadhi Kendra.
- The **mission** of the scheme is to **create awareness** among the public **regarding generic medicines**, create demand for generic medicines through medical practitioners and to provide all the related health care products under the scheme.

#### Pradhan Mantri Awas Yojana

- This scheme was **launched on 25<sup>th</sup> June 2015** with the **objective of achieving housing for all by the year 2022**, 2 crores in Urban and 3 crore homes in Rural areas
- Through this scheme Modi government **aims to provide financial assistance to the poor Home buyers, Interest Subsidy on Home Loan and Direct Subsidy on Homes** bought under the scheme.
- The government has approved a 33-percent increase in carpet area of houses eligible for interest subsidy to attract more beneficiaries.
- This **initiative is aimed at fast-tracking the slow moving 'Housing for All' scheme** under the flagship mission of Pradhan Mantri Awas Yojana (Urban).
- According to HUA ministry, an amount of Rs 736 crore had been disbursed to 35,204 beneficiaries belonging to the MIG category as of June 11. The approval entailed


an investment of ₹7,227 crore with central assistance of Rs 2,209 crore.

#### Pradhan Mantri Gram Sadak Yojana

- The Pradhan Mantri Gram Sadak Yojana (PMGSY) is a nationwide plan in India to provide good all-weather road connectivity to unconnected villages.
- Under the project, 7, 000 km of climate resilient roads will be built, out of which 3, 500 km will be constructed using green technologies.
- Recently, the World Bank approved a \$500 million additional financing for the Pradhan Mantri Gram Sadak Yojana. It had invested over \$1.8 billion in loans and credits. It has built and improved about eight million people with access to all weathers.

Attempt All Tests Across All Exams

SSC | Banking | Insurance | Railways | Engineering

**testbook** 

₹ **200** 1 MONTH | ₹ **400** 4 MONTHS | ₹ **599** 1 YEAR

**BUY NOW** ▶

#### Atal Bhujal Yojana

- **Atal Bhujal Yojana** has been formulated by the Ministry to address the criticality of ground water resources in a major part of the country. The scheme **aims to improve ground water management** in priority areas in the country **through community participation**. It also aimed to tackle the ever – deepening crisis of deepening groundwater level.
- The **World Bank has approved** Atal Bhujal Yojana (ABHY), a **₹6000 crore** Central Sector Scheme of the Ministry of Water Resources, River Development and Ganga Rejuvenation. The scheme is to be implemented

over a period of five years from 2018-19 to 2022-23, with World Bank assistance.

- The **objective of the scheme** is to **recharge groundwater and create sufficient storage for agricultural purposes**. It also focuses on the revival of the surface water bodies so that groundwater level can be increased.
- Implementation of the scheme is expected to benefit nearly 8350 Gram Panchayats in 78 districts. Funds under the scheme will be made available to the participating states as Grants.

### Solar Charkha Mission

- The Solar Charkha Mission of the Ministry of Micro Small & Medium Enterprises (MSME) was **launched** by the President **on June 27, 2018 in New Delhi**. This Mission will cover 50 clusters and every cluster will employ 400 to 2000 artisans. The scheme also **aims at linking five crore women across the country to the initiative**.
- This Mission will disburse subsidy of ₹550 crores to the artisans. **Fifteen new state-of-the-art technology centres are being set up all over the country** including North-East, of which 10 centres **will become operational by March 2019**. Each centre is being built at a cost of around ₹150 crores.
- The work being done by the Ministry has promoted Ease-of-Doing-Business with the setting up of 4 portals:
  - MSME Sambandh
  - MSME Samadhaan
  - Udyog Aadhaar and
  - Udyam Sakhi

### Swajal Scheme

- The Swajal Scheme was **launched** by the government **for sustained water supply in rural areas**. Central Government called upon the states **to ensure** that the Sustainable Development Goal **'Safe Drinking Water for All' is achieved in India by 2030**.
- **Union Minister for Drinking Water and Sanitation announced Swajal Schemes in 115 aspirational districts across the country**. Government also earmarked ₹1000 crores for addressing the drinking water needs of 27,544 arsenic and fluoride affected habitations of the country.
- **The selected districts will receive rapid transformation to match up to government's vision of 'New India'**.
- The scheme involves national outlay of ₹700 crores through flexible – funds under the existing NRDWP budget. The **selection criteria of these districts are dependent on six socio-economical parameters**, according to Niti Aayog.
- **These parameters are Health and Nutrition, Education, Financial Inclusion and Skill Development, Agriculture and Water Resources and Basic Infrastructure**.
- This scheme **aims to provide villages with piped water supply powered by solar energy** and will train hundreds of rural techniques for operation and maintenance of Swajal units.

### Swachh Bharat Mission

- **Under the Swachh Bharat Mission, the rural sanitation coverage of India has raised to 85% i.e. more than double the coverage at the time of launch of the mission. 7.4 crores toilets have been built across rural India** and over 3.8 lakh villages and 391 districts have been declared Open Defecation Free.
- The **Swachh Bharat Mission** is the **first sanitation programmes in the country to measure outcomes (ODF) instead of output (toilets) alone**. It emphasis on behaviour change in rural sanitation at the grassroots level.
- The success has been achieved due to the difference in approach to sanitation adopted by the Swachh Bharat Mission in comparison to previous sanitation programmes in the country.

### Ayushman Bharat Scheme

- Ayushman Bharat is **National Health Protection Scheme, which will cover over 10 crore poor and vulnerable families** (approximately 50 crore beneficiaries) providing coverage up to **₹5 lakh per family** per year for secondary and tertiary care hospitalization.
- It will have major impact on reduction of out of pocket expenditure and the beneficiary covered under the scheme will be allowed to take cashless benefits. The **core principle of the scheme is to be cooperative federalism and flexibility to states**.

### Gold Monetization Scheme

- In 2015, the government launched the Gold Monetization scheme with the objective of mobilizing the gold held by households and institutions in the country. It aimed at enabling people to open a hassle-free gold deposit account.
- The Reserve Bank of India has made changes in the scheme to make it more attractive. The proposed changes are:
  - The deposits will be made with the designated banks for a short period of 1-3 years (with a facility of roll over).
  - Deposits can also be allowed for broken periods (e.g. 1 year 3 months; 2 years 4 months 5 days; etc.).
  - The interest rate payable in the case of deposits for maturities with broken periods should be calculated as the sum of interest for the completed year plus interest for the number of remaining days.

### Krishi Kalyan Abhiyan

- The Ministry of Agriculture and Farmers' Welfare has **launched the Krishi Kalyan Abhiyan from 1st June 2018 till 31st July 2018**.
- It will **aid, assist and advice farmers on how to improve their farming techniques and raise their incomes**.
- It will be undertaken in 25 Villages with more than 1000 population each in Aspirational Districts identified in



consultation with Ministry of Rural Development as per directions of NITI Ayog. In districts where number of villages (with more than 1000 population) is less than 25, all villages will be covered.

### Liberalised Remittance Scheme

- The window that was opened in 2004 for individuals to remit money across the border, without seeking specific approvals, was called the **Liberalised Remittance Scheme (LRS)**. Under LRS, all resident individuals can **freely send \$250,000 overseas every financial year** for a permissible set of current or capital account transactions.
- Remittances (to transmit or send money)** are permitted for overseas education, travel, medical treatment and purchase of shares and property, apart from maintenance of relatives living abroad, gifting and donations. Individuals can also open, maintain and hold foreign currency accounts with overseas banks for carrying out transactions.
- The **RBI tightened norms for Liberalised Remittance Scheme by making quoting of Permanent Account Number (PAN) mandatory for every transactions below \$25,000.**
- It has been decided in consultation with government with, to align the definition of 'relative' with the definition given in Companies Act, 2013 instead of Companies Act, 1956.

### Seva Bhoj Yojana

- The **Union Ministry of Culture** recently **introduced** a new scheme called '**Seva Bhoj Yojana**' with a total outlay of ₹325 crores **to reimburse the central share of CGST and IGST on various items** for Food/ Prasad/ Langar/ Bhandara **offered free of cost by charitable religious institutions.**
- The **main objective** of the scheme is **to lessen the financial burden of such charitable religious institutions**, which provide free of cost without any discrimination to the public and devotees.

### New Benami Transactions Informants Reward Scheme, 2018

- The **Income Tax Department** **launched this scheme to encourage people to give information about Benami transactions and properties** as well as income earned on such properties by hidden investors and beneficial owners.
- Under this Scheme, a person **can get reward up to ₹1 crore for giving specific information** in prescribed manner to the Joint or Additional Commissioners of Benami Prohibition Units (BPUs).
- It was **amended after it came to notice that black money was invested in properties in the name of others**, even though benefits were enjoyed by the investor concealing his beneficial ownership in his tax returns.

### Rapid Reporting System for the Scheme for Adolescent Girls

- The Union Ministry of Women and Child Development (WCD), **Shri Rakesh Srivastava has launched beneficiary module (i.e. Phase -1) of Rapid Reporting System (RRS), a web based online monitoring for Scheme for Adolescent Girls (SAG).**
- The scheme aims at **providing nutritional support at ₹9.50 for 300 days in a year**, motivating out of school girls to go back to formal schooling or skill training under its non-nutrition component.
- It **aims to motivate girls to join school system** in the age group of 11 – 14. It also provides nutritional support and girls are also equipped with information on health, hygiene and guidance on existing public services.
- Government has also approved expansion and universalization of the Scheme in a phased manner and so far, the scheme is implemented in selected 508 districts by improving their nutritional and health status, upgrading their skills.**
- It is centrally sponsored scheme implemented using platform of Integrated Child Development Services (ICDS) Scheme. Anganwadi Centres (AWCs) are focal point for delivery of services.
- 1.13 MTs of wheat and 15.21 MTs of Rice have been allotted for the **month of June** at central issue price applicable for BPL families under SAG Scheme for the year 2018 – 2019.

## Swachh Iconic Places

- Swachh Iconic Places (SIP) is an **initiative** of Ministry of Drinking Water and Sanitation under Swachh Bharat Mission. The vision is **to take iconic places and their surroundings to higher standards of Swachhta**, so that all visitors benefit and take away home the message of cleanliness.
- SIP is a truly collaborative project with three other central Ministries: Urban Development, Culture, Tourism; all levels in the concerned States and more importantly, Public Sector and Private Companies as partners.
- The **centre has added ten Swachh Iconic Places under phase III of its flagship programme**. The sites have joined the 20 iconic places under Phase I and II where special sanitation work is underway.

## Suryashakti Kisan Yojana

- Gujarat government has launched** Suryashakti Kisan Yojana (SKY), **solar power scheme for farmers enabling them to generate electricity for their captive consumption** as well as sell surplus power to grid and earn extra money.
- The pilot project of the scheme will kick off from July 2018 and about 137 feeders will be set up. It will cover as many as 12,400 farmers from 33 districts. **The project cost** is around **₹870 crore** and it **will generate 175 MW**.
- The scheme **aims to empower farmers of state to generate their own electricity using solar energy and help doubling their income**. Under this, farmers of state having existing electricity connection will be given solar panels as per their load requirements.

## 7 – Star Gram Panchayat

- Haryana Government has launched** 7-Star Gram Panchayat **Rainbow scheme to give star rankings to its Panchayats based on seven social parameters**. Under this scheme, as many as **1,120 villages** of the state **have achieved rankings since its launch** in January 2018.
- Ambala has topped star ranking followed by Gurugram and Karnal**.
- Panchayats will be judged on various parameters like sex ratio, education, hygiene, environment preservation, governance and social participation. **Depending upon the performance stars of different colours are awarded to Panchayats in each parameter:**
  - Pink star:** It will be awarded to those Panchayats that make **outstanding performance in improving sex ratio**.
  - Green star:** It is for **protection of environment, white star for cleanliness**.
  - Saffron star:** It is for **crime-free villages**.
  - Sky colour star:** It will be awarded **to village that will have no drop out**.
  - Golden star:** It is for **good governance**.
  - Silver star:** It will be awarded for **participation in development of villages**.

- ₹20 Lakh will be awarded to the villages winning 6 stars**, 15 Lakh to the villages winning 5 stars, 10 Lakh to the villages winning 4 stars and 1 Lakh for the villages for each parameter. Similarly, villages which adopt Swachhta Mission will be given additional ₹50,000 as reward.

## India's First Nationwide Healthcare Establishment Census

- India's first nationwide healthcare establishment census has been **developed under the National Health Resource Repository project**. It is sponsored by the World Health Organisation. The **project aims to create a geo - mapped platform for health resources**, both government and private.

## National Health Resource Repository Project

- Union Minister of Health and Family Welfare **J P Nadda launched** the National Health Resource Repository (NHRR) **on June 19, 2018 in New Delhi**. The repository is India's first ever National Healthcare facility registry of authentic, standardised and updated geo-spatial data of all public and private healthcare establishments.
- It **aimed at strengthening of evidence-based decision making and developing a platform for citizen and provider-centric services by creating a robust, standardised and secured IT-enabled repository of India's healthcare resources**

## Union HRD Minister Dedicates the National Digital Library of India to the Nation

- On National Reading Day on June 19<sup>th</sup>, 2018**, Union HRD Minister **Prakash Javadekar** has **dedicated the National Digital library to the Nation**.
- The **objective** of this step was **to make digital educational resources available to all citizens** of the country **to empower, inspire and encourage learning**.
- It is a single window platform or digital resource repository containing textbooks, articles, videos, audio books, lectures, and all other kinds of learning media.

## Adopt a Heritage Scheme

- The Ministry of Tourism has clarified that the **"Adopt a Heritage: Apni Dharohar, Apni Pehchaan"**, is a collaborative effort between the Ministry of Tourism, Ministry of Culture and Archaeological Survey of India (ASI), and State/ UTs Governments.
- It **aims to develop synergy** among all partners to **effectively promote "responsible tourism"**. It aims to take up the responsibility **for making our heritage and tourism more sustainable through development, operation and maintenance of world-class tourist infrastructure and amenities at ASI/ State heritage sites**.
- Under this scheme, **3 MoUs** have already been **signed** and **6 are at an advanced stage** and 31 more Adarsh Monuments are enlisted for coverage under the scheme.

 testbook.com

testbook 

₹200  
1 MONTH

₹400  
4 MONTHS

₹599  
1 YEAR

.....  
**ATTEMPT ALL TESTS  
ACROSS ALL EXAMS**  
.....

SSC | Banking | Insurance  
Railways | Engineering

**SUBSCRIBE TODAY**