

Pradhan Mantri Mudra Yojana

Micro Units Development and Refinance Agency (MUDRA) Bank is a new institution being set up by Government of India for development and refinancing activities relating to micro units. It was announced by the Finance Minister while presenting the Union Budget for FY 2016. The purpose of MUDRA is to provide funding to the non-corporate small business sector. Under the scheme, Pradhan Mantri Mudra Yojana three categories of interventions has been named which includes

- Shishu: Loan up to ₹50,000
- Kishore: Loan ranging from ₹50,000 to ₹5 lakh
- Tarun: Loan above ₹5 lakh and below ₹10 lakh

Pradhan Mantri Sansad Adarsh Gram Yojana

Under the Yojana, Members of Parliament (MPs) will be responsible for developing the socio-economic and physical infrastructure of three villages each by 2019, and a total of eight villages each by 2024. The first Adarsh Gram must be developed by 2016, and two more by 2019. From 2019 to 2024, five more Adarsh Grams must be developed by each MP, one each year.

The development of villages should be through the implementation of existing schemes, and certain new initiatives to be designed for the local context. MPs can select any gram panchayat, other than their own village or that of their spouse, to be developed as an Adarsh Gram. The village must have a population of 3000-5000 people if it is located in the plains, or 1000-3000 people if located in hilly areas. Lok Sabha MPs can choose a village from their constituency, and Rajya Sabha MPs from the state from which they are elected. Nominated members can choose a village from any district of the country. MPs which represent urban constituencies can identify a village from a neighbouring rural constituency.

No new funds have been allocated for the Yojana. Resources may be raised through: Funds from existing schemes, such as the Indira Awas Yojana, Pradhan Mantri Gram Sadak Yojana, Mahatma Gandhi National Rural Employment Guarantee Scheme, and Backward Regions Grant Fund, etc., The Member of Parliament Local Area Development Scheme (MPLADS), The gram panchayat's own revenue, Central and State Finance Commission Grants, and Corporate Social Responsibility funds.

Mahatma Gandhi Pravasi Suraksha Yojana (MGPSY)

It is a pension and life Insurance fund scheme for the overseas Indian workers having Emigration Check Required (ECR) passports. The objective of MGPSY is to encourage and enable the overseas Indian workers by giving government contribution to:

The government contribution available under the MGPSY is for a period of five years or till the return of subscribed worker back to India, whichever is earlier.

Government contribution of Rs.1,000 per annum in line with Swavalamban platform for all MGPSY subscriber who save between Rs.1,000 and Rs.12,000 per year in NPS-Lite.

An additional government contribution of Rs.1,000 per annum by MOIA for the overseas Indian women workers who save between Rs.1,000 to Rs.12,000 per year in NPS-Lite.

A special government contribution of Rs.900 by MOIA towards Return and Resettlement (R&R) of the overseas Indian workers who save Rs.4,000 or more per annum.

Mission Indradhanush

Mission Indradhanush launched in 2014 aims to immunize all children under the age of 2 years, as well as all pregnant women, against seven vaccine preventable diseases. The diseases being targeted are diphtheria, whooping cough, tetanus, poliomyelitis, tuberculosis, measles and Hepatitis B. In addition to these, vaccines for Japanese Encephalitis and Haemophilus influenzae type B are also being provided in selected states.

Syama Prasad Mukherjee Rurban Mission

The Mission aims at development of rural growth clusters which have latent potential for growth, in all States and UTs, which would trigger overall development in the region. These clusters would be developed by provisioning of economic activities, developing skills & local entrepreneurship and providing infrastructure amenities. The Rurban Mission will thus develop a cluster of Smart Villages.

These clusters would be well delineated areas with planned layouts prepared following the planning norms (as laid down in the State Town and Country Planning Acts/similar Central or State statutes as may be applicable), which would be duly notified by the State/UTs. These plans would be finally integrated with the District Plans/Master Plans as the case may be.

In the first year of SPMRM, 100 Rurban growth clusters will be developed. The mission aims to create 300 such clusters over the next 3 years, across the country. The funding for Rurban Clusters will be through various schemes of the Government converged into the cluster. The State Governments would identify the clusters in accordance with the Framework for Implementation prepared by the Ministry of Rural Development.

AMRUT-Atal Mission for Rejuvenation and Urban Transformation

The purpose of (AMRUT) is to (i) ensure that every household has access to a tap with assured supply of water and a sewerage connection; (ii) increase the amenity value of cities by developing greenery and well maintained open spaces (e.g. parks); and (iii) reduce

pollution by switching to public transport or constructing facilities for non-motorized transport (e.g. walking and cycling).

Hence the focus of the urban renewal projects is to establish infrastructure that could ensure adequate robust sewerage networks and water supply for urban transformation. The scheme is dependent with public private partnership model(PPP) model. If required, various other schemes like Swachh Bharat Mission, Housing for All 2022, along with the local state schemes like that related to water supply and sewerage and other infrastructure related schemes can be linked to AMRUT

PRASAD Scheme of Ministry of Tourism

Twelve cities namely Amaravati (Andhra Pradesh), Gaya(Bihar), Dwaraka(Gujarat), Amritsar(Punjab), Ajmer(Rajasthan), Kanchipuram(Tamil Nadu), Vellankani(Tamil Nadu), Puri(Odisha), Varanasi(Uttar Pradesh), Mathura(Uttar Pradesh), Kedarnath (Uttarakhand) and Kamakhya (Assam) have been identified for development under Pilgrimage Rejuvenation and Spirituality Augmentation Drive (PRASAD) by the Ministry of Tourism.

HRIDAY Scheme of Ministry of Urban Development

The Heritage City Development and Augmentation Yojana (HRIDAY) scheme aimed at preserving and revitalizing the soul and unique character of the heritage cities in India, has been approved by the Ministry of Urban Development for the Twelve cities under the scheme in the first phase, namely; Amaravati(Andhra Pradesh); Gaya (Bihar); Dwarka (Gujarat), Badami(Karnataka); Puri (Odisha), Amritsar (Punjab); Ajmer(Rajasthan); Kanchipuram (Tamil Nadu); Vellankani(Tamil Nadu); Warangal (Telangana); Varanasi (Uttar Pradesh); and Mathura (Uttar Pradesh).

Swadesh Darshan Scheme

Under it, 13 thematic circuits have been identified for development, namely North-East India Circuit, Buddhist Circuit, Himalayan Circuit, Coastal Circuit, Krishna Circuit, Desert Circuit, Tribal Circuit, Eco Circuit, Wildlife Circuit, Rural Circuit, Spiritual Circuit, Ramayana Circuit and Heritage Circuit. It has been launched as a 100% centrally funded scheme. Further, the government will also leverage the voluntary funding available for CSR initiatives of CPSUs. The overall funding powers have been kept under National Steering Committee (NSC) under Tourism Minister of India.

Pradhan Mantri Ujjwala Yojana

Under the scheme the government aims to provide LPG connections to BPL households in the country. The scheme is aimed at replacing the unclean cooking fuels mostly used in the rural India with the clean and more efficient LPG (Liquefied Petroleum Gas) by distributing 5 Crore LPG connections in the name of women in BPL (Below Poverty Line) households across the country.

Stand-Up India

The objective of the Stand-Up India scheme is to facilitate bank loans between 10 lakh and 1 Crore to at least one Scheduled Caste (SC) or Scheduled Tribe (ST) borrower and at least one woman borrower per bank branch for setting up a greenfield enterprise. This enterprise may be in manufacturing, services or the trading sector. In case of non-individual enterprises at least 51% of the shareholding and controlling stake should be held by either an SC/ST or Woman entrepreneur.

Deen Dayal Upadhyaya Grameen Kaushalya Yojana

It is aimed at enhancing the employability of rural youth under the age group of 15–35 years. Under this programme, disbursements would be made through a digital voucher directly into the student's bank account as part of the government's skill development initiative.

Crop Insurance Schemes

In 1985, the Rajiv Gandhi government had first launched a crop insurance scheme in India called **Comprehensive Crop Insurance scheme (CCIS)**. In 1997, an Experimental Crop Scheme was launched which lasted only for a year. In 1999, the NDA government launched **National Agricultural Insurance Scheme (NAIS)** to protect the farmers against losses suffered by them due to crop failures on account of natural calamities like; floods, drought, hailstorms, cyclone, pests and diseases etc. However, insurance was available for select crops "notified" crops only. This scheme was open to all farmers but was made compulsory for those farmers who had taken some kind of farm loans. The farmers had to pay flat insurance premium depending upon crop type and this premium was subsidized by government.

Under UPA Government, the NAIS was modified and was called **Modified NAIS or M-NAIS**. In this scheme, the area approach was done away with and the premium would be calculated on actuarial basis. This implies that the higher risk crops would have higher premium. The number of crops under the scheme was increased. Previously, only Agriculture Insurance Company (AIC) of India was allowed to implement the scheme but now, private insurers were also allowed to implement the modified scheme. Further, the unit area was reduced to be the Gram Panchayat.

In 2007, the UPA government launched another crop insurance scheme was **Weather-based Crop Insurance Scheme (WBCIS)**. This was another scheme to protect farmers against vagaries of nature such as deficit and excess rainfall, high or low temperature, humidity, etc. This scheme was launched to settle claims in shortest possible time. Both these schemes (MNAIS and WBCIS) were made compulsory for farmers who had taken loans. **While NAIS protected cultivators against loss of yield, WBICS protected against adverse weather conditions.**

Pradhan Mantri Fasal Bima Yojana (PMFBY)

It is the new crop damage insurance scheme that will replace the existing two crop insurance schemes National Agricultural Insurance Scheme (NAIS) and Modified NAIS. For Kharif crops, the premium charged would be up to 2% of the sum insured. For Rabi crops, the premium would be up to 1.5% of the sum assured. For annual commercial and horticultural crops, premium would be 5 per cent. The remaining share of premium will be borne equally by the central and respective state governments.

There will be one insurance company for the whole state. Private insurance companies will be roped along with Agriculture Insurance Company of India Limited (AIC) to implement the scheme. The new scheme will cover post-harvest losses also. It will also provide farm level assessment for localised calamities including hailstorms, unseasonal rains, landslides and inundation.

This scheme is open to all farmers but NOT mandatory to anyone. It has so far lowest premium. Also earlier the coverage was capped, meaning farmers could, at best, recover a fraction of their losses. Since there is no upper cap on government subsidy, any premium over and above the prescribed rate will be borne by the government. This scheme provides full coverage of insurance. While NAIS had full coverage, it was capped in the modified-NAIS scheme. It also covers the localized risks such as hailstorm, landslide, inundation etc. Earlier schemes did not cover inundation. It also provides post-harvest coverage. The NAIS did not cover while the modified NAIS covered only coastal regions.

Wage Employment Schemes

The wage employment programmes started as pilot projects in the form of Rural Manpower Programme (RMP) [1960-61], Crash Scheme for Rural employment (CRSE) [1971-72], Drought Prone Area Programme was started as Rural work Programme (RWP)[1972], Small Farmers Development Agency (SFDA), Marginal Farmers & Agricultural Labour Scheme (MF&AL) to the poorest of the poor. These experiments were translated into a full-fledged wage-employment programme in 1977 in the form of Food for Work. Programme (FWP). In 1980's this programme was further streamlined into the National Rural Employment Programme (NREP) and Rural Landless Employment Guarantee Programme (RLEGP), Jawahar Rozgar Yojana (JRY1993-94) and Employment Assurance Scheme (EAS). The Jawahar Rozgar Yojana (JRY) was merged with Jawahar Gram Samridhi Yojana (JGSY) from 1999-2000 and was made a rural infrastructure programme. The programme was merged with Sampoorna Grameen Rozgar Yojana during the year 2001-02 and National Food for Work (NFFWP, 2005). At the State Level, the Govt. of Maharashtra formulated the Maharashtra Employment Guarantee Scheme and Maharashtra Employment Guarantee Act, 1977 to provide wage employment to those who demanded it.

Jawahar Rozgar Yojana (JRY)

When the Seventh Five Year Plan came to an end, two initiatives of the Indian Government **NREP (National Rural Employment Program)** and **RLEGP (Rural Landless Employment Guarantee Program)** were combined together. This gave rise to the birth of Jawahar Rozgar Yojana which was launched during 1st April 1989.

The main target audience of this plan was the **people below poverty line**. This plan which works towards its main aim of providing 90 to 100 days of employment to people residing in the rural and most backward areas is the biggest employment generating programmes in the country.

The Panchayat Raj Institutions were given the responsibility of including every single rural area as the beneficiary of the Jawahar Rozgar Yojana. The District Rural Development Authority supported these rural areas financially. The funds for this project were borne primarily by the Central Government (80%) and partly by the State Government (20%).

Indira Awaas Yojana is a social welfare flagship programme, created by the Indian Government, to provide **housing for the rural poor (Not urban poor)** in India. This scheme was launched by Rajiv Gandhi in 1985 as the Prime Minister of India at that time. It is one of the major flagship programs of the Rural **Development Ministry** to construct **houses for BPL** population in the villages. Under the scheme, financial assistance worth Rs.70,000 in plain areas and Rs.75,000 in difficult areas (high land area) is provided for construction of houses. The houses are allotted in the name of the woman or jointly between husband and wife. **The construction of the houses is the sole responsibility of the beneficiary and engagement of contractors is strictly prohibited. Sanitary latrine and smokeless chullah are required to be constructed along with each IAY house** for which additional financial assistance is provided from **Total Sanitation Campaign** and Rajiv Gandhi **Grameen Vidyutikaran Yojana** respectively

Deendayal Upadhyaya Gram Jyoti Yojana

“Deendayal Upadhyaya Gram Jyoti Yojana” is aimed at feeder separation (rural households & agricultural) and strengthening of sub-transmission & distribution infrastructure including metering at all levels in rural areas. Its long term aim is to provide 24x7 uninterrupted power supply to all homes. A sum of Rs. 500 crores has been set aside for this scheme. The earlier scheme for rural electrification viz. Rajiv Gandhi Grameen Vidyutikaran Yojana (RGGVY) has been subsumed in the new scheme as its rural electrification component-already sanctioned projects under RGGVY are to be completed.

Shyama Prasad Mukherji Rurban Mission

Shyama Prasad Mukherji Rurban Mission will be launched to deliver integrated project based infrastructure in the rural areas. The scheme will also include development of economic activities and skill development. The preferred mode of delivery would be through PPPs while using various scheme funds. It is based on the example of Gujarat that has demonstrated successfully the Rurban development model of urbanization of the rural areas, through which people living in the rural areas can get efficient civic infrastructure and associate services.

Soil Health Card Scheme for Every Farmer

The deteriorating soil health has been a cause of concern and leads to sub optimal utilization of farming resources. The Government will initiate a scheme to provide to every farmer a soil health card in a mission mode. A sum of Rs 100 crore for this purpose has been kept aside by the government. An additional Rs 56 crores have been allocated to set up 100 mobile soil testing laboratories across the country. There have also been growing concerns about the imbalance in the utilization of different types of fertilizers resulting in deterioration of the soil.

Swatchh Bharat Abhiyan

The Government intends to cover every household by total sanitation by the year 2019, the 150th year of the Birth Anniversary of Mahatma Gandhi .

Pradhan Mantri Krishi Sinchayee Yojana

The Government has proposed to initiate the scheme "Pradhan Mantri Krishi Sinchayee Yojana". PMKSY has been formulated amalgamating ongoing schemes viz. Accelerated Irrigation Benefit Programme (AIBP) of the Ministry of Water Resources, River Development & Ganga Rejuvenation (MoWR, RD&GR), Integrated Watershed Management Programme (IWMP) of Department of Land Resources (DoLR) and the On Farm Water Management (OFWM) of Department of Agriculture and Cooperation (DAC). PMKSY has been approved for implementation across the country with an outlay of Rs. 50,000 crore in five years. For 2015-16, an outlay of Rs.5300 crore has been made which includes Rs. 1800 crore for DAC; Rs. 1500 crore for DoLR; Rs. 2000 crore for MoWR(Rs. 1000 crore for AIBP; Rs. 1000 crores for PMKSY).

A Dedicated TV Channel 'Kisan TV' to be Launched for Farmers

Kisan TV, dedicated to the interests of the agriculture and allied sector will be launched in the current financial year. This will disseminate real time information to the farmers regarding new farming techniques, water conservation, organic farming etc.

Multi Skill Programme – Skill India

The Government has announced the launch of a national Multi-Skill programme called Skill India. This programme would skill the youth with an emphasis on employability and entrepreneur skills. It will also provide training and support for traditional professions like welders, carpenters, cobblers, masons, blacksmiths and weavers etc. Convergence of various schemes to attain this objective is also proposed.

Kisan Vikas Patra (KVP) Re-Introduced

Kisan Vikas Patra (KVP) is being re-introduced to encourage people, who may have banked and unbanked savings to invest in this instrument. Kisan Vikas Patra is a saving scheme that doubles the money invested in eight years and seven months. **The Directorate of Small Savings Government of India, sells these saving bonds through all Post Offices in the country** so that the scheme can be accessed by citizens from all over the country. A KVP can be encashed after two and a half years from the date of issue at the value it has been bought and the interest accrued for the period.

Integrated Ganga Conservation Mission 'Namami Gange'

The Government has proposed to set up an Integrated Ganga Conservation Mission called (Namami Gange). An amount of Rs. 2037 crore has been set aside for the Mission in the current Budget. The Mission is being launched because a substantial amount of money has been spent in the conservation and improvement of the river Ganga but the efforts have not yielded desired results because of the lack of concerted effort by all the stakeholders. To harness the enthusiasm of the NRI Community to contribute towards the conservation of the river Ganga, an NRI Fund for Ganga will be set up which will finance special projects.

Beti Bachao, Beti Padhao Yojana Launched

Government has introduced a new scheme called Beti Bachao, Beti Padhao, which will help in generating awareness and improving the efficiency of delivery of welfare services meant for women with an initial corpus of Rs 100 crore. The government would focus on campaigns to sensitize people of this country towards the concerns of the girl child and women. The process of sensitization must begin early and therefore the school curriculum must have a separate chapter on gender mainstreaming.

Digital India Programme

Centre has proposed to launch a pan India Programme called "Digital India" to further bridge the divide between digital "haves" and "have-nots". This would ensure Broad band connectivity at village level, improved access to services through IT enabled platforms, greater transparency in Government processes and increased indigenous production of IT hardware and software for exports and improved domestic availability. Special focus would be given on supporting software product startups. The Government has also proposed to set-up A National Rural Internet and Technology Mission for services in villages and schools,

training in IT skills and E-Kranti for government service delivery and governance scheme with an initial corpus of Rs. 500 crore. A programme for promoting “Good Governance” will also be launched and a sum of Rs.100 crore will be set aside for this.

Housing for All by 2022

Government has proposed to set up a Mission on Low Cost Affordable Housing to be anchored in the National Housing Bank. A sum of Rs 4,000 crore has been earmarked for National Housing Bank with a view to increase the flow of cheaper credit for affordable housing to the urban poor/EWS/LIG segment. The Government has already outlined some other incentives such as easier flow of FDI in this sector and is willing to examine other positive suggestions. The government has included slum development in the list of Corporate Social Responsibility (CSR) activities to encourage the private sector to contribute more towards this activity.

SUKANYA SAMRIDHHI YOJANA

Sukanya Samriddhi Account (literally Girl Child Prosperity Account) in a Government of India backed saving scheme targeted at the parents of girl children. The scheme encourages parents to build a fund for the future education and marriage expenses for their female child.

The scheme was launched by Prime Minister Narendra Modi on 22 January 2015 as a part of the Beti Bachao, Beti Padhao campaign. The scheme currently provides an interest rate of 9.2% and tax benefits. The account can be opened at any India Post office or a branch of some authorised commercial banks. The account can be opened anytime between the birth of a girl child and the time she attains 10 years age by the guardian. Only one account is allowed per child. Parents can open a maximum of two accounts for each of their children (exception allowed for twins and triplets). The account can be transferred to anywhere in India. A minimum of 1,000 must be deposited in the account annually. The maximum deposit limit is 1,50,000. If the minimum deposit is not made in a year, a fine of 50 will be levied.

The girl can operate her account after she reaches the age of 10. The account allows 50% withdrawal at the age of 18 for higher education purposes. The account reaches maturity at the age of 21. If the account is not closed, then it will continue to earn interest at the prevailing rate. If the girl is over 18 and married, normal closure is allowed
