



ECONOMIC AWARENESS

REVISION CLASS

BHU B.COM ENTRANCE
BY ANURAG SRIVASTAVA

1. Content:

a. International organization

b. Indian banks

c. Important government policy

d. Recent leading economic activity

India

Economic

Establishment date

Place

Objective

→ CB → RBI
→ Public
→ Pvt.

→ Taxation Policy

→ Mergers

INTERNATIONAL ORGANIZATION:

- The World Bank is an international financial institution that provides loans and grants to the governments of poorer countries for the purpose of pursuing capital projects.
- It comprises two institutions:
 - the International Bank for Reconstruction and Development, and
 - the International Development Association.
- Headquarters: Washington, D.C., United States
- Parent organization: World Bank Group → (S)
- Membership: 189 countries (IBRD); 173 countries (IDA)
- Founded: July 1944 (date: → 1945)
- Subsidiaries: International Finance Corporation, MORE
- Founders: John Maynard Keynes, Harry Dexter White

Source

→ wiki page

→ web site

- World Bank Group

- The World Bank Group is an extended family of five international organizations, and the parent organization of the World Bank, the collective name given to the first two listed organizations, the IBRD and the IDA:

- International Bank for Reconstruction and Development (IBRD)
- International Development Association (IDA) poorest
- International Finance Corporation (IFC)
- Multilateral Investment Guarantee Agency (MIGA) →
- International Centre for Settlement of Investment Disputes (ICSID)

History

Introduction

- The International Bank for Reconstruction and Development (IBRD) is an international financial institution, established in 1944 and headquartered in Washington, D.C., United States, that is the lending arm of World Bank Group.
- The IBRD offers loans to middle-income developing countries.
- The IBRD is the first of five member institutions that compose the World Bank Group.
- The initial mission of the IBRD in 1944, was to finance the reconstruction of European nations devastated by World War II.
- The IBRD and its concessional lending arm, the International Development Association (IDA), are collectively known as the World Bank as they share the same leadership and staff.

- The World Bank was created at the 1944 Bretton Woods Conference, along with the International Monetary Fund (IMF). The president of the World Bank is, traditionally, an American. The World Bank and the IMF are both based in Washington, D.C., and work closely with each other.
- The Gold Room at the Mount Washington Hotel where the International Monetary Fund and World Bank were established.

INTERNATIONAL MONETARY FUND (IMF)

- The International Monetary Fund (IMF) is an international organization, headquartered in Washington, D.C., consisting of 189 countries working to foster global monetary cooperation, secure financial stability, facilitate international trade, promote high employment and sustainable economic growth, and reduce poverty around the world while periodically depending on the World Bank for its resources.
- Formed in 1944 at the Bretton Woods Conference primarily by the ideas of Harry Dexter White and John Maynard Keynes, it came into formal existence in 1945 with 29 member countries and the goal of reconstructing the international payment system.
- It now plays a central role in the management of balance of payments difficulties and international financial crises. Countries contribute funds to a pool through a quota system from which countries experiencing balance of payments problems can borrow money. As of 2016, the fund had XDR 477 billion (about US\$667 billion)

- Abbreviation IMF
- Formation 27 December 1945; 74 years ago
- Type International financial institution
- Purpose Promote international monetary co-operation, facilitate international trade, foster sustainable economic growth, make resources available to members experiencing balance of payments difficulties.
- Headquarters Washington, D.C. U.S.
- Region Worldwide
- Membership 189 countries
- Official language English
- Managing Director Kristalina Georgieva
- Chief Economist Gita Gopinath
- Main organ Board of Governors
- Parent organization United Nations

WORLD TRADE ORGANIZATION

- The World Trade Organization (WTO) is the only global international organization dealing with the rules of trade between nations. At its heart are the WTO agreements, negotiated and signed by the bulk of the world's trading nations and ratified in their parliaments. The goal is to help producers of goods and services, exporters, and importers conduct their business.

- The World Trade Organization is an intergovernmental organization that is concerned with the regulation of international trade between nations.

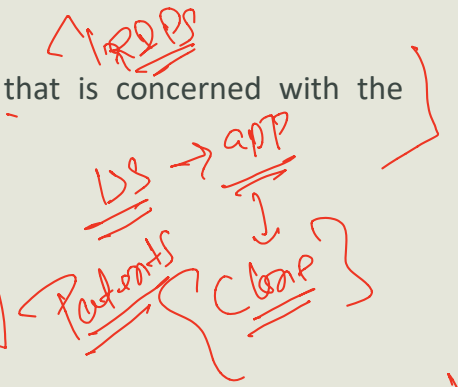
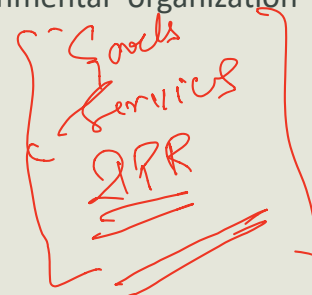
- Headquarters: Geneva, Switzerland

- Membership: 164 member states

- Head: Roberto Azevêdo

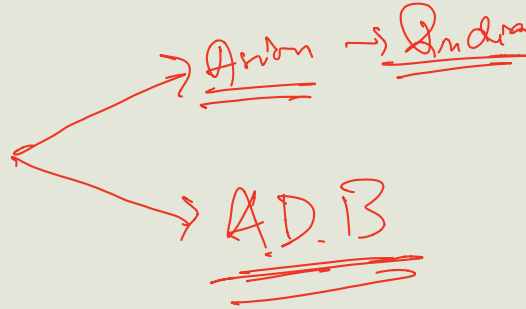
- Founded: 1 January 1995

- Purpose: Reduction of tariffs and other barriers to trade



ASIAN DEVELOPMENT BANK

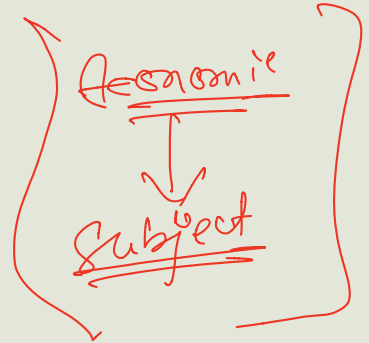
- The Asian Development Bank is a regional development bank established on 19 December 1966, which is headquartered in the Ortigas Center located in the city of Mandaluyong, Metro Manila, Philippines. The company also maintains 31 field offices around the world to promote social and economic development in Asia.
- Headquarters: Mandaluyong, Philippines
- President: Masatsugu Asakawa
- Founded: 19 December 1966
- Membership: 68 countries
- Purpose: Economic development
- Subsidiaries: Asian Development Bank Institute, MORE



SOUTH ASIAN ASSOCIATION FOR REGIONAL COOPERATION

- The South Asian Association for Regional Cooperation is the regional intergovernmental organization and geopolitical union of states in South Asia. Its member states are Afghanistan, Bangladesh, Bhutan, India, the Maldives, Nepal, Pakistan and Sri Lanka.
- Founded: 8 December 1985, Dhaka, Bangladesh
- Headquarters: Kathmandu, Nepal
- Secretary general: Esala Weerakoon

SAARC



G-20

- The G20 is an international forum for the governments and central bank governors from 19 countries and the European Union.
- Leader: Salman of Saudi Arabia (2020)
- Founder: Group of Seven
- Founded: 26 September 1999
- Chairman: King Salman bin Abdulaziz Al Saud (2020)
- Formation: 26 September 1999; 20 years ago; 2008 (heads-of-state/heads-of-government summits)

GROUP OF SEVEN

- The Group of Seven is an international intergovernmental economic organization consisting of seven major developed countries: Canada, France, Germany, Italy, Japan, the United Kingdom and the United States, which are the largest IMF-advanced economies in the world. Wikipedia
- Founded: 1975
- Members: United States, Japan, United Kingdom, Germany, Canada, Italy, France
- Subsidiary: G7's Gender Equality Advisory Council

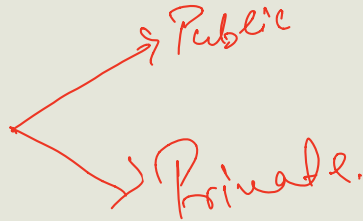
RBI:

- The Reserve Bank of India (RBI) is India's central bank, which controls the issue and supply of the Indian rupee. RBI is the regulator of the entire Banking in India. RBI plays an important part in the Development Strategy of the Government of India. 1949 →
- RBI regulates commercial banks and non-banking finance companies working in India. It serves as the leader of the banking system and the money market. It regulates money supply and credit in the country. The RBI carries out India's monetary policy and exercises supervision and control over banks and non-banking finance companies in India. RBI was set up in 1935 under the Reserve Bank of India Act, 1934.
- Until the Monetary Policy Committee was established in 2016, it also controlled monetary policy in India. It commenced its operations on 1 April 1935 in accordance with the Reserve Bank of India Act, 1934. The original share capital was divided into shares of 100 each fully paid. Following India's independence on 15 August 1947, the RBI was nationalized on 1 January 1949.

- Headquarters Mumbai, Maharashtra, India
- Established 1 April 1935, 85 years ago
- Ownership 100% state ownership
- Governor Shaktikanta Das ✓
- Central bank of India
- Currency Indian rupee (₹)
- Reserves ₹3,830,997 crore (US\$540 billion)
- Bank rate 4.00%
- Interest on reserves 3.35% (market determined)

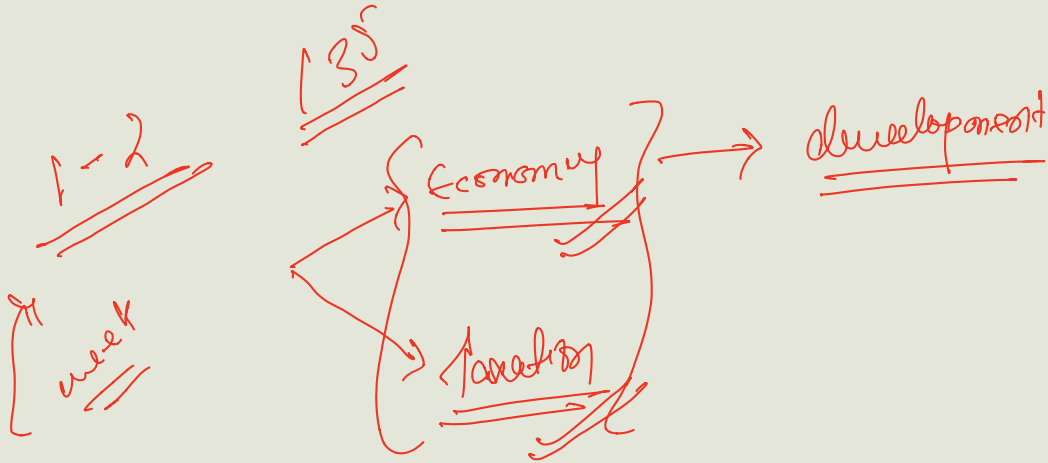
LIST OF BANKS IN INDIA:

- https://en.wikipedia.org/wiki/List_of_banks_in_India



RECENT GOVERNMENT POLICIES:

- https://en.wikipedia.org/wiki/List_of_Union_Government_schemes_in_India



RECENT GOVERNMENT POLICIES:

▪ MERGER OF BANKS:



▪ The mega merger of PSU banks that will come into force from 1 April:

▪ 1) Oriental Bank of Commerce (OBC) and United Bank of India will be merged into Punjab National Bank (PNB). After the merger, these together will form the second-largest public sector bank in the country, after State Bank of India (SBI).

▪ 2) Syndicate Bank will be merged into Canara Bank, which will make it the fourth-largest public sector lender.

▪ 3) Indian Bank will be merged with Allahabad Bank.

(4) 10

▪ 4) Union Bank of India will be merged with Andhra Bank and Corporation Bank

▪ 5) Customers, including depositors of merging banks will be treated as customers of the banks in which these banks have been merged with effect from 1 April 2020.

RECENT GOVERNMENT POLICIES:

- 6) After the merger, there will be 12 PSUs - six merged banks and six independent public sector banks.
- Six merged banks - SBI, Bank of Baroda, Punjab National Bank, Canara Bank, Union Bank of India, Indian Bank
 - Six independent banks - Indian Overseas Bank, Uco Bank, Bank of Maharashtra, Punjab and Sind Bank, Bank of India, Central Bank of India..
- 7) The Oriental Bank of Commerce and United Bank of India will operate as the branches of the Punjab National Bank from tomorrow (1 April 2020).
- 8) Syndicate Bank will function as the branch of Canara Bank effective 1 April 2020.
- 9) Similarly, all Allahabad Bank branches will be treated as branches of the Indian Bank.
- 10) All branches of Andhra Bank and Corporation Bank will function as Union Bank of India branches with effect from today i.e. 1 April, 2020.

TAX SLAB

Tax Rates

1.1. In case of an Individual (resident or non-resident) or HUF or Association of Person or Body of Individual or any other artificial juridical person

Net Income Range	Individuals <i>(Other than senior and super senior citizen)</i>	
	Rate of Income-tax	
	Assessment Year 2021-22	Assessment Year 2020-21
Up to Rs. <u>2,50,000</u>	-	-
Rs. 2,50,000 to Rs. 5,00,000	5%	5%
Rs. 5,00,000 to Rs. 10,00,000	20%	20%
Above Rs. 10,00,000	30%	30%

1. Special tax Rate for Individual and HUFs

The Finance Act, 2020, has provided an option to Individuals and HUF for payment of taxes at the following reduced rates from Assessment Year 2021-22 and onwards:

Total Income (Rs)	Rate
Up to 2,50,000	<i>Nil</i>
From 2,50,001 to 5,00,000	5%
From 5,00,001 to 7,50,000	10%
From 7,50,001 to 10,00,000	15%
From 10,00,001 to 12,50,000	20%
From 12,50,001 to 15,00,000	25%
Above 15,00,000	30%

RECENT GOVERNMENT POLICIES:

▪ GST RATES:

- GST rates to be mutually decided: CGST, SGST & IGST are levied at rates to be mutually agreed upon by the Centre and the States. The rates are notified on the recommendation of the GST Council. → Chairman
- Multiple Rates: Initially GST was levied at four rates viz. 5%, 12%, 18% and 28%. The schedule or list of items that would fall under these multiple slabs are worked out by the GST council.
- It applies to certain non-GST goods such as:
 - Petroleum crude;
 - High-speed diesel
 - Motor spirit (commonly known as petrol);
 - Natural gas;
 - Aviation turbine fuel; and
 - Alcoholic liquor for human consumption.

G Nirmala
Sitharaman

ALL THE BEST



List of Union Government schemes in India

The ministries of the Government of India have come up with various government programs called **schemes** (*Yojana*) from time to time. These schemes could be either Central, state specific or joint collaboration between the Centre and the states. They are detailed below:

Scheme	Ministry	Date of Launch	Outlay/Status statistics	Sector	Provisions
<u>Atal Pension Yojana</u>	Ministry of Finance	May 9, 2015		Pension	A pension program that allows people to make voluntary contributions within a certain range with a matching government contribution to receive pension in the future.
<u>Unnat Jeevan by Affordable LEDs and Appliances for All(UJALA)</u>	MoP	May 1, 2015		<u>Electrification</u>	Replaced the "Bachat Lamp Yojana". Reduces the cost of energy-saving compact fluorescent lamps
<u>Central Government Health Scheme</u>	<u>MoHFW</u>	1954		Health	comprehensive medical care facilities to central government employees and their family members.
Deendayal Disabled Rehabilitation Scheme	<u>MoSJE</u>	April 1, 2003		<u>Social Justice</u>	Create an enabling environment to ensure equal opportunities, equity, social justice and empowerment of persons with disabilities.
<u>Deen Dayal Upadhyaya Grameen Kaushalya Yojana</u> ^[1]	Rural development ministry	September 25, 2014		Rural Development	It is a Government of India project to engage rural youth, especially BPL and SC/ST segments of the population, in gainful employment through skill training programmes.
<u>Digital India Programme</u> ^[2]	MoE&IT	July 1, 2015		Digitally Empowered Nation	It aims to ensure that government services are available to citizens electronically and people get benefits from the latest information and communication technology.
<u>Gramin Bhandaran Yojana</u>	<u>MoA</u>	March 31, 2007		<u>Agriculture</u>	Creation of scientific storage capacity with allied facilities in rural areas to meet the requirements of farmers for storing farm produce, processed farm produce and agricultural inputs. Improve their marketability through

					promotion of grading, standardisation and quality control of agricultural produce.
<u>Pradhan Mantri Gramin Awaas Yojana</u>	<u>MoRD</u>	1985 Restructured on 25 June 2015		Housing, Rural	Provides financial assistance to rural poor for constructing their houses themselves. ^[3]
<u>Pradhan Mantri Matritva Vandana Yojana</u>	<u>MoWCD</u>	2010		Mother Care	A cash incentive of Rs. 4000 to women (19 years and above) for the first two live births ^[4]
<u>Integrated Child Development Services</u>	<u>MoWCD</u>	October 2, 1975		Child Development	The scheme aims to tackle <u>malnutrition and health problems</u> in children below 6 years of age and their mothers by providing cash incentives conditional upon registration at <u>Anganwadi</u> centres and vaccination of newborn children.
<u>Deen Dayal Upadhyaya Antyodaya Yojana</u>	<u>MoRD</u>	1978		Rural Development	Self-employment programme to raise the income-generation capacity of target groups among the poor. The scheme has been merged with another scheme named Swarnajayanti Gram Swarozgar Yojana (SGSY).
<u>Janani Suraksha Yojana</u>	<u>MoHFW</u>	2005		Mother Care	One-time cash incentive to pregnant women for institutional/home births through skilled assistance.
<u>Jawaharlal Nehru National Urban Renewal Mission (JnNURM)</u>	<u>MoUD</u>	December 3, 2005		Urban Development ^[5]	A programme to improve the quality of life and infrastructure in the cities. To be replaced by Atal Mission for Rejuvenation and Urban Transformation.
<u>Kasturba Gandhi Balika Vidyalya</u>	<u>MoHRD</u>	July 2004		Education	Educational facilities (residential schools) for girls belonging to <u>SC, ST, OBC</u> , minority communities and families below the poverty line (BPL) in educationally backward blocks.
<u>INSPIRE Programme</u>	<u>Department of Science and Technology (India)</u>				Scholarships for top science students, Fellowships for pursuing PhD, research grants to researchers.
<u>Kishore Vaigyanik</u>					Scholarship programme to encourage students to take

<u>Protsahan Yojana</u>	<u>MoST</u>	1999			up research careers in the areas of basic sciences, engineering and medicine.
<u>Livestock Insurance Scheme</u>	<u>MoA</u>			Agriculture	Insurance to cattle and attaining qualitative improvement in livestock and their products.
<u>Mahatma Gandhi National Rural Employment Guarantee Act</u>	<u>MoRD</u>	February 6, 2006 ^{[6][7]}	Rs. 40,000 crore in 2010–11	Rural Wage Employment	Legal guarantee for one hundred days of employment in every financial year to adult members of any rural household willing to do public work-related unskilled manual work at the statutory minimum wage of Rs. 120 per day in 2009 prices.
<u>Members of Parliament Local Area Development Scheme</u>	<u>MoSPI</u>	December 23, 1993			Each MP has the choice to suggest to the District Collector for works to the tune of Rs 5 crores per annum to be taken up in their constituency. The Rajya Sabha Member of Parliament can recommend works in one or more districts in the State from where he/she has been elected.
<u>Midday Meal Scheme</u>	<u>MoHRD</u>	August 15, 1995		Health, Education	Lunch (free of cost) to school-children on all working days
<u>Namami Gange Programme</u> ^[8]	<u>MoWR</u>	March 1995	20000 crore for 5 years	Clean and protect <u>River Ganga</u>	Integrates the efforts to clean and protect River Ganga in a comprehensive manner.
<u>National Literacy Mission Programme</u>	<u>MoHRD</u>	May 5, 1988		Education	Make 80 million adults in the age group of 15–35 years literate.
<u>National Pension Scheme</u>		January 1, 2004		Pension	Contribution-based pension system.
<u>National Scheme on Welfare of Fishermen</u>	<u>MoA</u>			Agriculture	Financial assistance to fishermen for construction of house, community hall for recreation and common working place and installation of tube-wells for drinking water.
<u>National Service Scheme</u>	<u>MoYAS</u>		1969		Personality development through social (or community) service.
<u>National Social</u>					Public assistance to its citizens in the case of

<u>Assistance Scheme</u>	<u>MoRD</u>	August 15, 1995		Pension	unemployment, old age, sickness and disablement and in other cases of undeserved want.
<u>Pooled Finance Development Fund Scheme</u> ^[9]	<u>MoUD</u>	September 29, 2006	Allocation of Rs. 400 crore	Urban Infrastructure Development	Pooled Finance Development Fund (PFDF), which would enable the Urban Local Bodies (ULBs) including small and medium sized municipalities to raise funds from the market on a sustainable basis to meet their investment needs. PFDF will provide credit enhancement to ULBs to access market borrowings based on their credit worthiness through State level Pooled Finance Mechanism viz. a State Pooled Finance Entity (SPEF).
<u>Pradhan Mantri Adarsh Gram Yojana</u>	<u>MoRD</u>	July 23, 2010		Model Village	Integrated development of <u>Schedule Caste</u> majority villages in four states.
<u>Pradhan Mantri Kaushal Vikas Yojna</u> ^[10]	<u>MoSD&E</u> ^[11]	April 2015 ^[12]		Skill development initiative schemes	To provide encouragement to youth for development of employable skills by providing monetary rewards by recognition of prior learning or by undergoing training at affiliated centres.
<u>Pradhan Mantri Suraksha Bima Yojana</u> ^[13]	<u>MoF</u>	May 9, 2015		Insurance	Accidental insurance with a premium of Rs. 12 per year.
<u>Pradhan Mantri Jeevan Jyoti Bima Yojana</u> ^[13]	<u>MoF</u>	May 9, 2015		Insurance	Life insurance of Rs. 2 lakh with a premium of Rs. 330 per year.
<u>Pradhan Mantri Jan Dhan Yojana</u>	<u>MoF</u>	August 28, 2014		Financial inclusion	National Mission for Financial Inclusion to ensure access to financial services, namely Banking Savings & Deposit Accounts, Remittance, Credit, Insurance, and Pension in an affordable manner.
<u>Pradhan Mantri Gram Sadak Yojana</u>	<u>MoRD</u>	December 25, 2000		Rural Development	Good all-weather road connectivity to unconnected villages.
<u>Rajiv Awas Yojana</u> ^[14]	MhUPA	2013		Urban Housing	It envisages a "Slum Free India" with inclusive and equitable cities in which every citizen has access to basic civic infrastructure and social amenities and

					decent shelter.
<u>Rajiv Gandhi Grameen Vidyutikaran Yojana</u> ^[15]	<u>MoP</u>	April 2005	To be replaced by <u>Deen Dayal Upadhyaya Gram Jyoti Yojana</u>	Rural Electrification	Programme for creation of Rural Electricity Infrastructure & Household Electrification for providing access to electricity to rural households.
<u>Rashtriya Krishi Vikas Yojana</u>	<u>MoA</u>	August 1, 2007		Agriculture	Achieve 4% annual growth in agriculture through development of agriculture and its allied sectors during the XI Plan period.
<u>Rashtriya Swasthya Bima Yojana</u>	<u>MoHFW</u>	April 1, 2008		Insurance	Health insurance to poor (BPL), domestic workers, MGNERGA workers, rikshaw-pullers, building and other construction workers, and many other categories as may be identified by the respective states.
<u>RNTCP</u>	<u>MoHFW</u>	1997		Health	Tuberculosis control initiative.
<u>Saksham or Rajiv Gandhi Scheme for Empowerment of Adolescent Boys</u>	<u>MoWCD</u>	2014		Skill Development	Aims at all-round development of Adolescent Boys and make them self-reliant, gender-sensitive and aware citizens, when they grow up. It cover all adolescent boys (both school going and out of school) in the age-group of 11 to 18 years subdivided into two categories, viz. 11-14 & 14-18 years. In 2014-15, an allocation of Rs. 25 crore is made for the scheme.
<u>Sabla or Rajiv Gandhi Scheme for Empowerment of Adolescent Girls</u>	<u>MoWCD</u>	2011		Skill Development	Empowering adolescent girls (Age) of 11-18 years with focus on out-of-school girls by improvement in their nutritional and health status and upgrading various skills like home skills, life skills and vocational skills. Merged Nutrition Programme for Adolescent Girls (NPAG) and <u>Kishori Shakti Yojana (KSY)</u> .
<u>Sampoorna Grameen Rozgar Yojana</u>	<u>MoRD</u>	September 25, 2001		Rural Self Employment	Providing additional wage employment and <u>food security</u> , alongside creation of durable community assets in rural areas.

<u>Swabhiman</u>	<u>MoF</u>	February 15, 2011		Financial Inclusion	To make banking facility available to all citizens and to get 5 crore accounts opened by Mar 2012. Replaced by Pradhan Mantri Jan Dhan Yojana.
<u>Swarnajayanti Gram Swarozgar Yojana</u>	<u>MoRD</u>	April 1, 1999		Rural Employment	Bring the assisted poor families above the poverty line by organising them into Self Help Groups (SHGs) through the process of social mobilisation, their training and capacity building and provision of income generating assets through a mix of bank credit and government subsidy.
<u>Swavalamban</u>	<u>MoF</u>	September 26, 2010	To be replaced by Atal Pension Yojana	Pension	pension scheme to the workers in unorganised sector. Any citizen who is not part of any statutory pension scheme of the Government and contributes between Rs. 1000 and Rs. 12000/- per annum, could join the scheme. The Central Government shall contribute Rs. 1000 per annum to such subscribers.
<u>Udisha</u>	<u>MoWCD</u>			Child Care	Training programme for ICDS workers.
<u>Voluntary Disclosure of Income Scheme</u>		June 18, 1997	Closed on 31 December 1998		Opportunity to the income tax/ wealth tax defaulters to disclose their undisclosed income at the prevailing tax rates.
<u>National Rural Livelihood Mission (NRLM)</u>	<u>MoRD</u>	June 2011 ^[16]	\$5.1 Billion ^[16]		This scheme will organise rural poor into Self Help Group(SHG) groups and make them capable for self-employment. The idea is to develop better livelihood options for the poor.
<u>National Urban Livelihood Mission (NULM)^[17]</u>	<u>MoHUPA</u>	24 September 2013 ^[18]			This scheme will reduce poverty of urban poor households specially street vendors who constitute an important segment of urban poor by enabling them to access gainful self-employment and skilled wage employment opportunities.
<u>HRIDAY – Heritage City Development and Augmentation</u>	<u>MoUD</u>	Jan 2015 ^[19]		Urban Development	The scheme seeks to preserve and rejuvenate the rich cultural heritage of

<u>Yojana</u>					the country.
<u>Sukanya Samridhi Yojana (Girl Child Prosperity Scheme)</u>	<u>MoWCD</u>	22 January 2015 ^[16]			The scheme primarily ensures equitable share to a girl child in resources and savings of a family in which she is generally discriminated as against a male child.
<u>Smart Cities Mission</u>	<u>MoUD</u>	June 25, 2015	^[20]	Urban Development	To enable better living and drive economic growth stressing on the need for people centric urban planning and development.
<u>AMRUT</u>	<u>MoUD</u>	June 25, 2015	^[20]	Urban Development	To enable better living and drive economic growth stressing on the need for people centric urban planning and development.
<u>Pradhan Mantri Awas Yojana (PMAY)</u>	<u>MoHUPA</u>	June 25, 2015	^[20]	Housing	To enable better living and drive economic growth stressing on the need for people centric urban planning and development.
<u>National Child Labour Projects(NCLP)</u>	<u>Ministry of Labour and Employment</u>	Launched in 9 districts in 1987 and has been expanded in January 2005 to 250 districts in 21 different states of the country			<p>The objective of this project is to eliminate child labour in hazardous industries by 2010.</p> <p>Under this scheme, the target group is all children below 14 years of age who are working in occupations and processes listed in the Schedule to the Child Labour (Prohibition & Regulation) Act, 1986 or occupations and processes that are harmful to the health of the child.</p>
					<p>The objective of this project is to help job-seekers land up at the job they deserve.</p> <p>Under this scheme, an online job-portal named as National Career Service portal has been launched which acts as a</p>

<u>National Career Service (India) (NCS)</u>	<u>Ministry of Labour and Employment</u>	20 July 2015		Employment	common platform for Job-seekers, employers, skill providers, govt. departments, placement organisations and counsellors. The portal possesses mre than 3.11 crore registered job-seekers and more than 9 lakh employers from across the country.
<u>Antyodaya Anna Yojana</u>		December 25, 2000			Under the scheme, 1 crore of the poorest among the poor (BPL, below poverty line) families covered under the targeted public distribution system are identified. Issue of ration cards following the recognition of Antyodaya families; unique quota cards to be recognised and "Antyodaya Ration Card" must be given to the Antyodaya families. The scheme has been further expanded twice by additional 50 lakh BPL families each in June 2003 and in August 2004, thus covering 2 crore families under the AAY scheme.
<u>Pradhan Mantri Kaushal Vikas Yojana</u>	<u>MoSD&E</u>	July 15, 2015		<u>Skill Development</u>	Seeks to provide the institutional capacity to train a minimum 40 crore skilled people by 2022 ^[20]
<u>National Food Security Mission</u>	<u>Government of India</u>	2007 for 5 years			It launched in 2007 for 5 years to increase production and productivity of wheat, rice and pulses on a sustainable basis so as to ensure food security of the country. The aim is to bridge the yield gap in respect of these crops through dissemination of improved

					technologies and farm management practices.
<u>Pradhan Mantri Ujjwala Yojana</u>	<u>MoP&NG</u>	1 May 2016	Rs. 8000 crore		Launched to provide free LPG connections to women from below poverty line families.
<u>Pradhan Mantri Bhartiya Jan Aushadhi Kendra (PMBJK)</u>	<u>Government of India</u>	1 July 2015		Generic Medicine	[21] Pradhan Mantri Bhartiya Janaushadhi Pariyojana' is a campaign launched by the Department of Pharmaceuticals, Govt. Of India, to provide quality medicines at affordable prices to the masses through special kendra's known as Pradhan Mantri Bhartiya Jan Aushadhi Kendra. Pradhan Mantri Bhartiya Jan Aushadhi Kendra (PMBJK) have been set up to provide generic drugs, which are available at lesser prices but are equivalent in quality and efficacy as expensive branded drugs.[22]
<u>Standup India</u>	<u>DFS, MoF Government of India</u>	5 April 2016	[23]	Loans to SC/ST/Women entrepreneurs for greenfield enterprises	The objective of the Stand-Up India scheme is to facilitate bank loans between INR 10 lakh (INR 1,00,000) and INR 1 Crore (INR 10,000,000) 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. Loans can be applied online through the <u>Standup Mitra</u> (https://www.standupmitra.in) or <u>Udyami Mitra</u> (https://www.udyamimitra.in) portals.
	<u>Government of India,</u>				The national scheme that aimed at making necessary

<u>Ayushman Bharat Yojana</u>	<u>Ministry of Health and Family Welfare</u>	2018		<u>Health</u>	interventions in primary, secondary and tertiary health-care systems, in a holistic fashion.
Swamitva Yojana	Ministry of Panchayati Raj	2020		Rural development	Swamitva Yojana will help in mapping of properties in villages with the help of drones. This will help in reducing disputes over property. The portal will help in making it easier for villagers to avail bank loans. ^[24]
<u>Garib Kalyan Rojgar Abhiyaan</u>	12 ministries	20 June 2020	Rs 50,000 crore		

See also

- Members of Parliament Local Area Development Scheme
- Poverty alleviation programmes in India

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