

# Government Schemes

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Express Network

  
इसरो ISRO

**For Banking &  
Government Exam**

Very often questions on **Government Schemes** are asked in the General Awareness section of [Banking and Government Exams](#). Questions may be asked about the recently launched schemes, about changes made in already existing schemes or about budget allocation to the scheme in various exams like [SBI PO](#), [IBPS PO](#), [IBPS Clerk](#), [IBPS SO](#), [NIACL AO](#), [RBI Grade B](#), [SEBI](#), [NABARD](#), [RRB JE](#), [SSC CGL](#), [RRB ALP](#), [CWC](#), [FCI](#), [NTPC](#), [IDBI](#), [NHB](#) etc. To give you answers to all these questions, here we provide you with the important government schemes from the month of April 2019.

### Sample Questions:

**Q. What is the expected cost of NYAY scheme proposed by the Congress Party?**

1. Rs 3.6 lakh crore per annum
2. Rs 4.5 lakh crore per annum
3. Rs 6.2 lakh crore per annum
4. Rs 2.5 lakh crore per annum

**Answer: (1)**

**Q. What is the localisation criteria for electric vehicles to receive subsidies?**

1. 30%
2. 40%
3. 50%
4. 60%

**Answer: (3)**

So here we bring to you all the important Government Schemes launched in the month of April 2019 with a brief overview about it. Go through these to help you ace the General Awareness section of the Banking and Government Exams

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# Important Government Schemes – April 2019

## 1. Congress Proposes NYAY Scheme – Salient Features

- **NYAY (Nyuntam Aay Yojana)** is a **minimum support programme (MISP)** which the Congress party plans to introduce if it comes to power after the Lok Sabha elections to offer **financial help** to the country's poorest citizens and provide economic balance.
- NYAY scheme has been pegged as a tool to **eradicate income inequality** and the entire scheme is expected to cost around **Rs 3.6 lakh crore per annum**.
- The scheme would provide **Rs 6,000 per month** to **20% of the poorest families** in the country; it adds up to **Rs 72,000 for each family per year**.
- While the concept of providing minimum income support to poor families is not new, the NYAY scheme, if implemented, will be the **biggest income guarantee scheme** in the country.
- The NYAY scheme has been pegged as a tool to **eradicate income inequality and unemployment**.
- It will boost their purchasing power, which in turn, will lead to higher consumption. In economic terms, higher consumption is loosely related to higher job creation.
- The scheme will be implemented in phases and the estimated cost will be less than **1% of the GDP** in the **first year**, and less than **2% of the GDP** in the **second year** and thereafter.
- The NYAY scheme would be a **joint scheme** of the **central and state governments**.

## 2. 1600 railway stations into RailWire Wi-Fi zone by RailTel

- RailWire is a retail Broadband initiative of the RailTel, which envisages extending broadband and application services to the public.
- RailWire Wi-Fi by RailTel is now live at **1600 railway stations** across the country, with **Santacruz railway station in Mumbai becoming the 1600th station to become a RailWire Wi-Fi zone**, the Western Railway.
- RailTel Corporation, a Mini Ratna (category-I) PSU, is one of the largest neutral telecom infrastructure providers in the country owning a pan-India optic fibre network on exclusive Right of Way (ROW) along Railway track.
- RailTel has provided high speed **Wi-Fi at 985 stations** with own/other funding and at 415 A, A1 and C category stations, associating Google as the technology partner for radio access, while using the RailTel backbone for broadband connectivity.

- RailTel has also completed work of providing Wi-Fi to 200 stations with support of Universal Service Obligatory Fund of Gol.
- RailTel started providing the free public Wi-Fi service at Indian railway stations with a vision of turning Railway stations into a platform for digital inclusion.
- The idea behind providing free Wi-Fi to these very small stations catering to mainly rural/low population density areas is to provide the people with state-of-the-art Wi-Fi facility.

### 3. Cabinet nod to GSLV Ph-4 continuation programme

- The Union Cabinet has approved continuation of the ongoing **GSLV programme phase-4 consisting of five rocket flights during 2021-2024.**
- The phase-4 will enable the launch of **two-tonne class of satellites** for **geo-imaging, navigation, data relay communication and space sciences.**
- The total fund requirement for phase four has been pegged at **Rs 2729.13 crore** and includes the cost of five Geosynchronous Satellite Launch Vehicles (GSLVs), essential facility augmentation, programme management, and launch campaign, along with the additional funds required for meeting the scope of the ongoing programme.
- The GSLV continuation programme will meet the launch requirement of satellites for providing critical satellite navigation services, data relay communication for supporting the Indian human spaceflight programme and the next interplanetary mission to Mars.
- The continuation programme will meet the demand for the launch of satellites at a frequency up to two launches per year, with maximal participation by the Indian industry.
- All the operational flights would be completed during the period 2021-24.
- The GSLV continuation programme was initially sanctioned in 2003, and two phases have been completed and the third phase is in progress and expected to be completed by the fourth quarter of 2020-21.

### 4. FAME II: Electric Vehicles Must Feature 50% Localisation to Receive Subsidies

- The Inter-Ministerial Steering Committee of the National Mission for Transformative Mobility has decided to incorporate localisation conditions to avail benefits under the FAME-II Scheme.
- The steering committee has mandated that only companies that meet the **50% localisation criteria** will be eligible for the incentives that will be available under the **Faster Adoption and Manufacturing of Hybrid and Electric Vehicles (FAME-II)** - scheme to boost electric mobility as well as the 'Make in India' initiative.



- The decision has been taken to ensure that the tax payer's money is not used to subsidise imports and encourage local manufacturing.
- **Faster Adoption and Manufacturing of Hybrid and Electric Vehicles (FAME II)** scheme aims to boost electric mobility and increase the number of electric vehicles in commercial fleets.
- The target of FAME II - The outlay of Rs 10,000 crore has been made for three years till 2022 for FAME II scheme.
- The government will offer the incentives for electric buses, 3-wheelers and 4-wheelers to be used for commercial purposes.
- Plug-in hybrid vehicles and those with a sizeable lithium-ion battery and electric motor will also be included in the scheme and fiscal support offered depending on the size of the battery.
- The centre will invest in setting up charging stations, with the active participation of public sector units and private players.
- It has also been proposed to provide one slow-charging unit for every electric bus and one fast-charging station for ten electric buses.
- Projects for charging infrastructure will include those needed to extend electrification for running vehicles such as pantograph charging and flash charging.
- FAME II will also encourage interlinking of renewable energy sources with charging infrastructure.
- FAME India is a part of the National Electric Mobility Mission Plan. Main thrust of FAME is to encourage electric vehicles by providing subsidies. FAME focuses on four areas i.e. Technology development, Demand Creation, Pilot Projects and Charging Infrastructure.
- India needs auto industry's active participation to ease electric mobility transition. The auto and battery industries could collaborate to enhance customer awareness, promote domestic manufacturing, promote new business models, conduct R&D for EVs and components, consider new business models to promote EVs.
- Government should focus on a phased manufacturing plan to promote EVs, provide fiscal and non-fiscal incentives for phased manufacturing of EVs and batteries. Different government departments can consider a bouquet of potential policies, such as congestion pricing, ZEV credits, low emission/exclusion zones, parking policies, etc. to drive adoption of EVs.

## 5. SC directs political parties to furnish receipts of electoral bonds & donors' identity details to EC

- The Supreme Court has directed all political parties to furnish receipts of political funding received through electoral bonds and details of identity of donors in a sealed cover to the Election Commission.

- The apex court said it would examine in detail changes made in Income Tax law, electoral law and banking laws to make them in consonance with the electoral bond scheme and ensure balance does not tilt in favour of any political party.
- It has also directed the Finance Ministry to reduce the window of purchasing electoral bonds from **10 days to 5 days** in April-May
- The NGO has challenged the validity of the scheme and sought that either the issuance of electoral bonds be stayed, or names of donors be made public to ensure transparency in the poll process.
- The government had notified the Electoral Bond Scheme 2018 on January 2, 2018.
- Electoral bonds may be purchased by a person, who is a citizen of India or incorporated or established in India.
- A person being an individual can buy electoral bonds, either singly or jointly with other individuals.
- Only political parties registered under Section 29A of the Representation of the People Act, 1951 and which secured not less than one per cent of votes polled in the last general election to the House of the People or the Legislative Assembly of the State, shall be eligible to receive electoral bonds.

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