

MARUTHI SCHOOL OF BANKING

IMPORTANT YOJANAS ABBREVIATIONS & FEATURES

Abbreviations	Full	Key Features
AMRUT	Atal Mission for Rejuvenation & Urban Transformation	<ul style="list-style-type: none"> • Launched - 24th June 2015 • Under the Ministry of Urban Development • Amount- 50,000 Crores for next 5 yrs (2015- 2020) • It is an upgraded version of JNNURM (Jawaharlal Nehru National Urban Renewal Mission). • Aimed at transforming 500 cities and towns to efficient urban living spaces by providing basic infrastructures like water, electricity supply, transport
APY	Atal Pension Yojana (Old Name Swalamban Yojana)	<ul style="list-style-type: none"> • Launched - 9th May 2015 • Managed by Pension Funds Regulatory Authority of India (PFRDA) • Pension will start at age of 60 years. • Depending upon the contribution, the beneficiary will get guaranteed pension of Rs.1000 to Rs.5000 per month. • Govt will contribute 50% of total contribution or Rs.1000 whichever is lower.
HRIDAY	Heritage City Development	<ul style="list-style-type: none"> • Launched by Ministry of Urban Development • Rs. 500 crores allocated • By March 2017 -12 cities - Amaravati(Andhra Pradesh);Gaya(Bihar);Dwarka(Gujarat), Badami(Karnataka); Puri (Odisha), Amritsar (Punjab); Ajmer(Rajasthan); Kanchipuram (Tamil Nadu);Vellankani(TamilNadu);Warangal (Telangana); Varanasi (Uttar Pradesh);and Mathura (Uttar Pradesh). The main aim is • Urban Planning • Economic Growth • Heritage Conservation
KABY	Krishi Amdani Beema Yojana	If farmers bear any financial burden due to unexpected weather, then Krishi Ambani Bima Yojana will help them.
KVP	Kisan Vikas Patra	<ul style="list-style-type: none"> • Launched -A saving certificate scheme which was first launched in 1988 by India Post and it was relaunched Finance Minister Arun jaitley on November 2014. • The denomination available in Rs. 1000, 5000, 10000 & Rs.50000 • The amount invested will double in 100 months. Certificate is issued in single or in joint names. • It can be pledged as security to get loans. Interest rate - 8.7%.

PMMY	Praathan Manthri MUDRA Yojana Micro Units Development & Refinance Agency	<ul style="list-style-type: none"> • Launched - 8th April 2015 • Provide credit up to Rs.10 lakh to small entrepreneurs & act as regulator of Micro finance institutions. • Shishu-covers loan up to Rs.50,000 Kishor-above Rs.50,000 to Rs.5,00,000. • Tarun- above Rs.5,00,000 & Rs. 10,00,000
PMGSY	Pradhan Mantri Gram Sinchai Yojana	<p>Amount - 5000 Cr for 5 years.</p> <p>Aim to take irrigation water to each and every agricultural field in the country.</p> <p>Launched by by Rajnath Singh.</p>
PMJDY	Pradhan Mantri Jan Dhan Yojana	<ul style="list-style-type: none"> • Launched - 28th August 2014 • Under the Ministry for Finance. • Interest on deposit. • Accidental insurance cover of Rs.1Lakh • No minimum balance required • Life insurance cover of Rs.30,000 • Overdraft facility after 6 months. • Access to Pension, insurance products. • Overdraft facility upto Rs.5000/- is available in only one account per household.
PMJJBY	Pradhan Mantri Jeeva Jyoti Bima Yojana	<ul style="list-style-type: none"> • Launched - 9th May 2015 • Under the Ministry of Finance. <ol style="list-style-type: none"> 1. Age limit: 18 to 50 years of age. 2. Annual premium- Rs.330 per year 3. For life cover of Rs.2,00,000.
PMSAGY	Prdhan Mantri Sansad Adarsh Gram Yojana	<ul style="list-style-type: none"> • Launched - 11th October 2014 • Mps will be responsible for developing the socio-economic and physical infrastructure of three villages each by 2019. • Total of eight villages by 2024. • Total of 6433 Adarsh Grams of 265000 gram Panchayat will be created by 2024. • 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.
PMSBY	Prdhan Mantri Suraksha Bima Yojana	<ul style="list-style-type: none"> • Launched - 9th May 2015 • Age limit: 18-70 years • Annual premium: Rs.12 per year. • Coverage: accidental death and full disability of Rs.2,00,00 and Rs.1,00,000 for partial disability.

PRAGATI	Pro Active Governance And Timely Implementation	<ul style="list-style-type: none"> • Digital India • Launched- 1st July 2015 • To transform India's economy • Digital India has three core components • The creation of digital infrastructure • Delivering services digitally • Digital literacy
PRASAD	Pilgrimage Rejuvenation & Spritual Augmentation Drive	<ul style="list-style-type: none"> • Under the Ministry of Tourism • Amount - Rs.15.60 crore • Together to promote tourism and Develop cultural places • Twelve cities were launched 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).
SBA	Sugamaya Bharat Abhiyan	Department of Empowerment of Persons with Disabilities (DEPwD) has launched Accessible India Campaign (Sugamaya Bharat Abhiyan) as a nation-wide Campaign for achieving universal accessibility for Persons with Disabilities (PwDs).
SBA	Swachh Bharat Abhiyan	<p>Launched - 2nd October 2014</p> <p><i>Clean India Mission</i> covering 4,041 statutory cities and towns</p> <ol style="list-style-type: none"> 1. Open-Defecation Free (ODF) India by 2 October 2019, the 150th birth anniversary of Mahatma Gandhi, 2. by constructing 12 million toilets in rural India, at a projected cost of 1.96 lakh crore
SETU	Self Employment & Talent Utilization	An amount of Rs.1000 crore is being set up initially in NITI Aayog for SETU.
SB	Setu Bharatham	Setu Bharatham programme aims to make all National Highways free of railway level crossings by 2019
UDAY	Ujwal Discom Assurance Yojana	The financial turnaround and revival package for electricity distribution companies of India (DISCOMs)
PMUY	Prathan Manthri Ujjwala Yojana	<ul style="list-style-type: none"> • By ministry of Petroleum and Gas • 5 Crore LPG connections will be delivered to BPL families with a support of Rs. 1600 • Connections will be issued on the name of women beneficiaries • For the stove and refill cost, EMI facility will also be provided • Scheme is being implemented over 3 years – 2016-17, 2017-18 & 2018-19

UJALA(DELP)	Unnat Jyoti by Affordable LEDs for All, is Domestic Efficient Lighting Programme	<ol style="list-style-type: none"> 1. Overall target of number of incandescent bulbs to be replaced - 200 million 2. Expected overall annual energy savings - 10.5 billion KWh 3. Expected reduction of load - 5000 MW 4. Expected annual cost reduction of consumer bills - Rs. 40,000 crore 5. Annual estimated greenhouse gas emission reductions - 79 million tonnes of CO₂ 6. The Electricity Distribution Company and Energy Efficiency Services Limited (EESL) 7. minimum of 2 to a maximum of 10 LED bulbs. Power Watt 9watts
PMSSY	Pradhan Manthiri Sukhanya Samridi Account	<ul style="list-style-type: none"> • Launched -22nd January 2015 • To address the gender imbalance & create positive environment in favor of girl child. • It is the part of “Beti Bachao-Beti Padhao”. • The maturity of account is 21 years from date of opening account or marriage of girl child whichever is earlier. • Initial deposit of Rs.1000 and thereafter any amount in multiple of Rs.100 can be deposited to • maximum of 1.5lakhs.
VPBY	Varishtha Pension Bima Yojana	<ul style="list-style-type: none"> • Launched -January 24, 2017 • The Life Insurance Corporation of India (LIC) would be the implementing body of the scheme during the current financial year. • The scheme aims to provide social security to elderly persons aged 60 years during their old age. • Under the scheme, an assured pension with guaranteed rate of return of 8% per annum would be provided for a period of ten years.
	Soil Health Card Scheme:	<ul style="list-style-type: none"> • Launched- February 2015 • Budget allotted Rs.100 crore for issuing cards • The card will carry crop wise recommendations of nutrients/ fertilizers required for farmers to improve productivity.
	Digital India	<ul style="list-style-type: none"> • Launched - 1st July 2015 • Vision – a digitally empowered society and knowledge economy • Digital India is keyed on three key areas – • Digital Infrastructure as a Utility to Every Citizen • Governance & Services on Demand • Digital Empowerment of Citizens(Literacy) .
	Skill India	<ul style="list-style-type: none"> • Launched -15th July 2015. • To create jobs for youth of the Country • Skill Development in Youth • Making Skill available to All Youth of India

	Beti Bachao, Beti Padhao	<ul style="list-style-type: none"> • Launched - 22nd January 2015 • The scheme was initiated with Rs 100 crore • (Save girl child, educate girl child). To generate awareness of welfare service means for girl child and women
	Mission Indradhanush	<ul style="list-style-type: none"> • Launched - 25 December 2014 • Launched by Union Health Minister J.P.Nadda • It aims to immunize all children against seven vaccine preventable diseases namely diphtheria, whooping cough (Pertussis), tetanus, polio, tuberculosis, measles and hepatitis B by 2020
DDUGJY	Deen Dayal Upadhyaya Gram Jyoti Yojana:	<ul style="list-style-type: none"> • Launched - 25th July 2015 • The government plans to invest Rs 75,600 crore • The scheme will replace the existing Rajiv Gandhi Grameen Vidutikaran Yojana. • It aims to supply 24x7 uninterrupted power supplies to all rural homes.
DDU-GKY	Deen Dayal Upadhyaya Grameen Kaushalya Yojana	<ul style="list-style-type: none"> • Launched - 25th September 2014 • By Union Ministers Nitin Gadkari and Venkaiah Naidu on the occasion of 98th birth anniversary of Pandit Deendayal Upadhyay. • It aims to target youth, under the age group of 18–35 years. • Youth employment scheme.
	Swadesh Darshan	Launched by Ministry of Tourism
MGPSY	Mahatma Gandhi Pravasi Suraksha Yojana	It is a scheme which includes Pension and Life Insurance, introduced by Ministry of Overseas Indian Affairs for the overseas Indian workers in possession of Emigration Check Required (ECR) passports.
PMFBY	The Pradhan Mantri Fasal Bima Yojana	<ul style="list-style-type: none"> • It is a new crop insurance scheme to boost farming sector in the country. <p>It is farmers' welfare scheme The Scheme aims to reduce the premium burden on farmers and ensure early settlement of crop Insurance claim for the full insured sum.</p>

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TRICKS TO REMEMBER CURRENCIES OF COUNTRIES

1. "RUPEE"

Mind Tricks: **PICS** of MN

*****P-I-C-S*****

P-Pakistan

I-India

C-Ceylon

S-Srilanka

****M-N****

M-Maritius

N-Nepal

2. "POUND"

Mind Tricks: **SESU** (a name) plays in the Pond.

****S-E-S-U****

S-South Sudan

E-Egypt

S-Syria

U-Uk

3. "PESO"

Mind Tricks: **MAC CPU**

****M-A-C****

M-Mexico

A-Argentina

C-Chile

****CPU****

C-Columbia

P-Philippines

U-Uruguay

4. "KRONE"

Mind Tricks: **denMARK** on his **norWAY** to receive **Crown**

1) Denmark

2) Norway

5. "WON"

Mind Tricks: **Korea's Won** in the **Battle**

1) South Korea

2) North Korea

6. "SHILLING"

Mind Tricks: **Shilling** sounds like 'Shillong'

Both KEN and SOM like Shillong

1) Kenya

2) Somalia

7. "EURO"

Mind Trick: **BIG FAN** of **PI** and wished through **SMS**
(**BIG -FAN -PI -SMS**)

****B-I-G****

B-Belgium

I-Ireland

G-Germany

****F-A-N****

F-France

A-Austria

N-Netherlands

****P-I****

P-Portugal

I-Italy

****S-M-S****

S-Spain

M-Malta

S-Slovakia

8. "DINAR"

Mind Trick: **KS** in **JAIL**

****K-S****

K-Kuwait

S-Sudan

****J-A-I-L****

J-Jordan

A-Algeria

I-Iraq

L-Libya

9. "DOLLAR" (Li-Ne-US – Ca-Fi-T-E-A)

Mind trick: **Li ne(a name)** who lives in **US** likes **Coffee(Ca- Fi)** and **Tea(T-E-A)**

****Li-Ne****

Li-Liberia

Ne-New Zealand

****US****

United States

****Ca-Fi****

Ca-Canadian

Fi- Fizzi

****T-E-A****

T-Taiwan

E-East Timor

A-Australia

**Want to pass – sources
everywhere
Want a bank job – resources
at MSB**