

MARUTHI SCHOOL OF BANKING

Important Yojanas Abbreviations & Features

Abbreviations	Full Form	Key Features
AMRUT	Atal Mission for Rejuvenation & Urban Transformation	Aimed at transforming 500 cities and towns into efficient urban living spaces approved Rs 50,000 crore for next five years. Upgraded version of JNNURM (Jawaharlal Nehru National Urban Renewal Mission)
APY	Atal Pension Yojana (Old Name Swalamban Yojana)	Managed by Pension Funds Regulatory Authority of India (PFRDA) Targeted at unorganized sector workers Age limit: 18-40 years 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 & Augmentation Yojana	1.Launched by Ministry of Urban Development 2.Rs.453.90 crores allocated 3.12 cities - 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).
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	1.A saving certificate scheme which was first launched in 1988 by India Post and it was relaunched in 2014. 2.The denomination available in Rs. 1000, 5000, 10000 & Rs.50000 3.The amount invested will double in 100 months. Certificate is issued in single or in joint names. 4.It can be pledged as security to get loans. Interest rate - 8.7% 5.Relaunched by Finance Minister Arun jaitley on 18th November 2014.
PMMY	Praathan Manthri MUDRA Yojana Micro Units Development & Refinance Agency	1.Provide credit up to Rs.10 lakh to small entrepreneurs & act as regulator of Micro finance institutions. 2.Shishu-covers loan up to Rs.50,000 3.Kishor- above Rs.50,000 & to Rs.5,00,000. 4.Tarun- above Rs.5,00,000 & Rs. 10,00,000
OAMS	Online Application Management System (Nai Roshni)	The Scheme for Leadership Development of Minority Women
PMGSY	Pradhan Mantri Gram Sinchai Yojana	Aim to take irrigation water to each and every agricultural field in the country. Launched by Rajnath Singh.

PMJDY	Pradhan Mantri Jan Dhan Yojana	<ol style="list-style-type: none"> 1. Interest on deposit. 2. Accidental insurance cover of Rs.1Lakh 3. No minimum balance required 4. Life insurance cover of Rs.30,000 5. Overdraft facility after 6 months. 6. Access to Pension, insurance products. 7. RuPay Debit Card. 8. Overdraft facility upto Rs.5000/- is available in only one account per household.
PMJJBY	Pradhan Mantri Jeevan Jyoti Bima Yojana	<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.
PMMMNMTT	Pandit Madan Mohan Malaviya Mission on Teachers & Teaching	Asia's largest residential university, the Banaras Hindu University (BHU) Bharath Ratna located in Varanasi, Uttar Pradesh
PMSAGY	Pradhan Mantri Sansad Adarsh Gram Yojana	Mps will be responsible for developing the socio-economic and physical infrastructure of three villages each by 2019. Total of eight villages by 2024. The first Adarsh gram must be developed by 2016 and more by 2019. Total of 6433 Adarsh Grams of 265000 gram Panchayat will be created by 2024. Donja ,Nageru ,dhee udwa
PMSBY	Pradhan Mantri Suraksha Bima Yojana	<ol style="list-style-type: none"> 1.Age limit: 18-70 years 2.Annual premium: Rs.12 per year. 3.Coverage: accidental death and full disability of Rs.2,00,00 and Rs.1,00,000 for partial disability.
PMVLK	Pradhan Mantri Vidya Lakshmi Yojana	1.educational loans portal 2.maintained and developed through NSDL e-Governance Infrastructure Limited under the guidance of Department of Financial Services in the Finance Ministry, Department of Higher Education, Ministry of Human Resource Development and Indian Banks Association.
PRAGATI	Pro Active Governance And Timely Implementation	Digital India
PRASAD	Pilgrimage Rejuvenation & Spritual Augmentation Drive	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 (PRASAD) by the Ministry of Tourism. Rs.15.60 crore
SBA	Sugamaya Bharat Abhiyan	Department of Empowerment of Persons with Disabilities (DEPwD) has launched Accessible India Campaign (Sugamya Bharat Abhiyan) as a nation-wide Campaign for achieving universal accessibility for Persons with Disabilities (PwDs).

SBA	Swachh Bharat Abhiyan	1.Clean India Mission covering 4,041 statutory cities and towns 2.Open-Defecation Free (ODF) India by 2 October 2019, the 150th birth anniversary of Mahatma Gandhi, 3.by constructing 12 million toilets in rural India, at a projected cost of 1.96 lakh crore
SEHAT	Social Endeavour for Healthcare and Telemedicine	Telemedicine health initiative by Ravi Shankar Prasad, Minister of Communications and Information Technology and Minister of Law and Justice, in the collaboration with Apollo Hospitals
SETU	Self Employment & Talent Utilization	An amount of Rs.1000 crore is being set up initially in NITI Aayog for SETU.
Setu Bharatham		Setu Bharatham programme aims to make all National Highways free of railway level crossings by 2019
IAF	India Aspiration Fund (IAF)	Union Finance Minister Arun Jaitley launched. For Startups as part of 'Make in India' initiative has launched Rs. 2,000 Crore
SMILE	SIDBI Make in India for Small Enterprises	Union Finance Minister Arun Jaitley launched For MSME, Budget of Rs. 10,000 Crore
SNY	School Nursery Yojana	Schools would be obliged to build nurseries inside their campus and so that all the students can take part in it. Clean India, Green India
UDAY	Ujwal Discom Assurance Yojana	The financial turnaround and revival package for electricity distribution companies of India (DISCOMs)
USTTAD	Upgrading the Skills & Training in Traditional Arts/Crafts for Development	Union Minister of Minority Affairs
PMUY	Pradhan Manthri Ujjwala Yojana	1.5 Crore LPG connections will be delivered to BPL families with a support of Rs. 1600 2.Connections will be issued on the name of women beneficiaries 3.For the stove and refill cost, EMI facility will also be provided 4.Scheme is being implemented over 3 years – 2016-17, 2017-18 & 2018-19 5. By ministry of Petroleum and Gas
UJALA(DELP)	Unnat Jyoti by Affordable LEDs for All, is Domestic Efficient Lighting Programme	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 CO ₂ 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

	Sukhanya Samridi Account	Address the gender imbalance & create positive environment in favor of girl child. It is the part of “Beti Bachao-Beti Padhao”. 1. Highest interest rate of 9.2% 2. Exempted from Tax u/s 80c 3. The maturity of account is 21 years from date of opening account or marriage of girl child whichever is earlier. 4. Initial deposit of Rs.1000 and thereafter any amount in multiple of Rs.100 can be deposited to maximum of 1.5 lakhs.
	Make In India	To promote India a manufacturing hub. 25 sectors have been included in Make in India scheme. Some of sectors are automobiles, chemicals, IT, pharmaceuticals, textiles, leather, tourism and hospitality, design manufacturing, renewable energy, mining and electronics.
	Soil Health Card Scheme:	The card will carry crop wise recommendations of nutrients/ fertilizers required for farmers to improve productivity. Budget allotted Rs.100 crore for issuing cards.
	Digital India:	Vision – a digitally empowered society and knowledge economy Digital India is keyed on three key areas – 1. Digital Infrastructure as a Utility to Every Citizen 2. Governance & Services on Demand 3. Digital Empowerment of Citizens(Literacy) IT+IT=IT
	Skill India:	Skill India focuses on creating jobs for youth, the govt has decided to revamp the antiquated industrial training centres that will skill over 20 lakh youth annually.and creating 500million jobs by 2020.
	Beti Bachao, Beti Padhao	(Save girl child, educate girl child). The scheme was initiated with an initial corpus of Rs 100 crore
	Mission Indradhanush	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 Launched by Union Health Minister J.P.Nadda
DDUGJY	Deen Dayal Upadhyaya Gram Jyoti Yojana:	1.aims to supply 24x7 uninterrupted power supplies to all rural homes. 2.The government plans to invest Rs 75,600 crore 3.The scheme will replace the existing Rajiv Gandhi Grameen Viduyutikaran Yojana.
DDU-GKY	Deen Dayal Upadhyaya Grameen Kaushalya Yojana	Youth employment scheme. It was launched by on 25 September 2014 by Union Ministers Nitin Gadkari and Venkaiah Naidu on the occasion of 98 th birth anniversary of Pandit Deendayal Upadhyay. It aims to target youth, under the age group of 18–35 years.
	Swadesh Darshan	Launched by Ministry of Tourism

MGPSY	Mahatma Gandhi Pravasi Suraksha Yojana-	Pension and Life Insurance, I by Ministry of Overseas Indian Affairs for the overseas Indian workers in possession of Emigration Check Required (ECR) passports.
	Nai Manzil	Aims to benefit the minority youths in the age group of 17 to 35 years who are school-dropouts or educated in the community education institutions like Madarsas,
PMFBY	The Pradhan Mantri Fasal Bima Yojana	Crop Insurance Scheme, uniform premium Kharif crops - 2% Rabi crops 1.5%. horticultural crops will be 5 per cent%
NITI AYAOG	National Institution for Transforming India	Replace the Planning Commission 1. Chairperson – PM 2. Governing Council CM+Governors 3. Vice-Chairperson- Arvind Panagariya 4. Chief Executive Officer: Amitabh Kant (Shidusri Kullar) 5. Three full-time members, Bibek Debroy (Economist), V. K. Saraswat (former DRDO Chief), Ramesh Chand (Agriculture Expert) 6. Two part-time Experts 7. Ex-Officio Members: Rajnath Singh, Arun Jaitley, Suresh Prabhu and Radha Mohan Singh 8. Special Invitees: Nitin Gadkari, Smriti Zubin Irani and Thawar Chand Gehlot
PMAY	Pradhan Mantri Awaas Yojana (Housing for ALL)	Aim to provide affordable housing to urban poor proposed to build 2 crore by the year 2022

2016 Summer Rio Olympics (5 to 21 Aug)

- IOC president Thomas Bach
- It is 31 olympics
- 2016 Rio Olympic cauldron was lit by - Vanderlei de Lima
- Venue---Rio de Janeiro (Brazil) - Brazil capital--- Brasilia Brazil currency----Brazilian real
- Opening ceremony Stadium- Maracanã Stadium
- Closing ceremony Stadium- Maracanã Stadium
- Official Song -----Life of a Traveller
- Motto---A new world--rio 2016
- Inspire a Generation----London 2012
- One world, One dream-----Beijing, 2008
- Theme---World Peace and Environment
- Mascot- Vinicius (named after musician 'Vinicius de Moraes')
- Logo- Henri Matisse's painting Dance
- How many nations participating----205
- Events-----306
- Sports disciplines---41 (total sports---28)
- The two new sports - Golf and Rugby sevens
- Total medals----2102
- Total athletes---11544

INDIA AT OLYMPICS (1 Silver, 1 Bronze)

- India's flag bearer opening ceremony was - **Abhinav Bindra**
- India's flag bearer closing ceremony was - **Sakshi Malik**
- The official sponsor of Indian contingent to the 2016 Rio Olympics - **Amul**
- Goodwill ambassador of the Indian contingent - **Salman Khan, A R Rahman, Sachin Tendulkar and Abhinav Bindra**
- Which Indian won historic silver medal in women's singles badminton - **Pusarla Venkata Sindhu (gold - carolin marin)**
- The Indian female wrestler who won the bronze medal in the 58 kg category at the Olympic Games in Rio - **Sakshi Malik**
- Which state government will confer Indian wrestler Sakshi Malik with Rani Laxmi Bai Award for winning a medal in Rio Olympics - **Uttar pradesh**
- Name the Indian athlete who has qualified for the women's 3000m steeplechase final at Rio. **LlitaBbar**
- The following created history by becoming the first Indian gymnast to enter the Olympic final at the Rio Olympic Centre - **Deepika Kumari**

10. What is the total number of participants in Rio Olympics 2016 from India(including those who failed in doping test) - **124**
11. Which Indian wrestler was ousted from the Olympics and slapped with a four-year ban for flunking a dope test after Court of Arbitration ----Narsingh Yadav

MISCELLANEOUS

1. First gold medal was won by - **Ginny Thrasher of USA - 10-meter air rifle event.**
2. Majlinda Kelmendi wins Kosovo's first Olympic gold medal
3. Highest Medal - **US(121 Medals),Britain 2 nd,China 3rd**
4. Highest individual medal in mens - **Phelps(swimming) ----6(5 gold and 1 silver)**
5. Highest individual medal in womens - **Ledecky katie(swimming) ----5(4 g, 1 s)**
6. First time as part in the Olympics Games - **Kosovo and South Sudan**
7. Largest Olympic team of 2016 Rio Olympics is - **The United States (554 athletes)**
8. Smallest Olympic team of 2016 Rio Olympics is - **Tuvalu (1 athletes)**
9. Youngest athlete of 2016 Rio Olympics - **Meet Gaurika Singh of Nepal age 13 years 255 days (Swimming)**
10. The first Iranian woman to win an Olympic medal - **Kimia Alizadeh Zenooin(Taekwondo-women's 57kg)**
11. Country team won Mens hockey gold medal - **Argentina**
12. Country team won Mens Foot ball gold medal - **Brazil**
13. Who created a world record of 82.29m in women's hammer throw to win gold at Rio Olympics -**Anita Wlodarczyk**
14. Who won the gold medal in men's singles tennis category in Rio 2016 Olympic Games -**AndyMurray**
15. The Chinese table tennis champion who became the fifth male player to complete the Grand Slam by winning gold medal in Rio Olympics 2016 - **Ma Long**
16. The following became the first Brazilian to win a Gold medal at 2016 Rio Olympics - **Judoka Silva**
17. The country won the gold in first-ever Olympic Women's Rugby Sevens Championship in Rio de Janeiro - **Australia**
18. The American swimmer who set a new world record to win gold in the women's 400 metres freestyle at the Rio Olympics - **Katie Ledecky**
19. The swimmer who became the first to win four consecutive gold medals in same event-**Michael Phelps**
20. The person, after whom the mascot name is given in Rio Olympics was famous as - **Musician**
21. Indian shooter Abhinav Bindra missed a medal in the final of the men's ___m Air Rifle event at Rio Olympics - **10 m**
22. Michel Temer is the Acting President of which country - **Brazil**
23. First transgender model to participates in opening ceremony - **Lea T(Brazil)**
24. The International Olympic Committee(IOC) has added how many new sports for the 2020 Olympics-- **5(baseball/softball, karate, skateboarding, sports climbing and surfing.)**
25. The following country has been banned from taking part in Rio Olympics - **Russia**
26. Which sport will mark its comeback at Rio Olympics after being dropped from the list post 1904 Summer Olympics - **Golf**
27. The first ever refugee Olympic team will participate in Rio Olympics 2016 under which flag - **Olympics Flag**
27. IOC President - **Thomas Bach**
28. IOC Headquarters - **Lausanne, Switzerland**
29. Court of Arbitration for Sport Headquarters - **Lausanne, Switzerland**
30. First Indian woman member of IOC - **Nita Ambani**
31. Indian Olympic Association Headquarters - **New Delhi**
32. Indian Olympic association president - **Narayana Ramachandran**
33. Who got The Olympic Order is the highest award of the Olympic Movement and is awarded for particularly distinguished contributions to the Olympic Movement - **Narayana Ramachandran (IOC President)**

15th Summer Paralympic Games

1. The opening ceremony -Maracana Stadium.
2. theme "Todo Mundo tem um Coracao" ("Everybody Has a Heart").
3. 19 competitors (16 Men & 3 Women) for India in 5 sports.
4. India's flag bearer -Devendra Jhajharia
5. India's flag bearer - closing ceremony Thangavelu Mariyappan
6. Rank China 1- India 43
7. Ankur Dharma – India's first blind athlete
8. Mariyappan Thangavelu –Gold in T42 High Jump
9. Varun Bhati secured a bronze in T42 High Jump
10. Deepa Malik becomes 1st Indian woman Paralympic medallist
11. India's Deepa Malik shot-put F-53 category receive a cash award of Rs 4 crore under the Haryana Sports
12. Devendra Jhajharia wins gold medal in javelin throw at 2016 Rio Paralympics
13. An Iranian Para-cyclist Golbarnezhad' has died after a crash during the men's C4-5 road race at the Rio Paralympics.