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By Subhojit Sir

GOVERNMENT SCHEMES

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1. Assam Mukhyamantri Lok Sevak Arogya Yojana 2024

Department	Department of Health
Beneficiary	Government Employees & Pensioners of Assam
LAUNCH DATE	2 ND OCTOBER,2023

This year, the Assam government plans to implement several government initiatives and programs. These programs are based on the **socio-economic development and livelihoods of Assamese citizens.**

A health insurance program called **Mukhyamantri Lok Sevak Arogya Yojana (MMLSAY)** is available to Assam state government employees

Mukhya Mantri Lok Sevak Arogya Yojana **is a medical reimbursement scheme** of the State Government which aims at providing medical reimbursement to **Government employees including Government pensioners and their dependents at CGHS (CENTRAL GOVERNMENT HEALTH SCHEME RATES) rates.**

Assam Mukhyamantri Lok Sevak Arogya Yojana 2024

- Assam MMLSAY Scheme's **primary goal** is to give beneficiaries financial health coverage **of Rs. 5 Lakhs per Family, Per Year.**
- Government employees, pensioners, and their dependents are eligible to participate in the Assam MMLSAY Scheme, which will streamline the medical reimbursement procedure.
- cashless treatment.
- Applicants who have previously signed up for other government programs are ineligible.

Assam Mukhyamantri Lok Sevak Arogya Yojana 2024

- **Features of Assam Mukhyamantri Lok Sevak Arogya Yojana**
- Some of the key features of the Mukhyamantri Lok Sevak Arogya Yojana are as follows:
- Mukhyamantri Lok Sevak Arogya Yojana will take the place of the state government's current reimbursement methodology.
- Beneficiaries, along with their dependents, may register on their own or at district kiosks.
- There will be kiosks at the Medical College or the Jt. Director of Health Services Office.
- Online requests for advance payments are accepted from recipients.
- The CGHS-approved rate will be used to pay medical treatment expenditures.
- Hospitals will receive direct advance payments.
- End-to-end claim processing will be managed by a single IT platform.
- **Payments will be made within a predetermined time limit of 90 days.**
- To stop false claims, the process would be connected to **Aadhar**.

2. Assam Punya Tirtha Scheme

Approved by	Assam Cabinet
IMPLEMENTED BY	TOURISM DEPARTMENT OF ASSAM
Launched on	February 12, 2024
Beneficiaries	devotees
Benefits	access to the Ram temple in Ayodhya
BUDGTARY ALLOCATION	25 CRORE
OBJECTIVE	<p>As part of the Punya Tirtha Yojana project launch, the government pledged to facilitate the pilgrimage of 25,000 pilgrims to the Ram Mandir in Ayodhya.</p> <p>This will be in addition to the Punya Dham project, which is similar and offers help to pilgrims traveling to sacred places including Varanasi, Puri, and Vrindavan</p>

Assam Punya Tirtha Scheme

- It places a strong focus on the growth of sattras monastic establishments founded as a result of the **Neo-Vaishnavite** reformist movement of the 16th century and the facilitation of pilgrimages. The esteemed **Batadrava** was bestowed with a considerable financial allocation of Rs 240 crore to preserve its interior and external structures..
- Some of the key benefits of the Assam Punya Tirtha Yojana are as follows:
 1. **Up to 15% of the loan, above the 85% CGTMSE assurance, is guaranteed.**
 2. **The State Government shall pay the CGTMSE's annual guarantee charge.**
 3. **The State Government will pay the whole interest on the loan.**
 4. **This loan will not require any collateral or processing fees.**
 5. **The concerned bank or financial institution will specify a moratorium term that may range from three to six months within the repayment period of four years.**

Assam Punya Tirtha Scheme

- **Eligibility** criteria:
 1. **The applicant's age must be between 18 and 35 years**
The maximum age limit for candidates who fall under the SC, ST, or PwD categories shall be 40 years old.
Families covered by the KALIA/BSKY Scheme or those with annual incomes under Rs. 2 lakh.
The applicant needs to have a UDYAM-supported number or be registered.
- **Applicants' Excluded from Assam Punya Tirtha Yojana**
 1. Employees and their families who work for the state, central, or any PSU or legislative body.
 2. Defaulter in any bank or financial institution or possessing an outstanding loan from any Central or State Government Scheme intended for the same purpose.

Assam Punya Tirtha Scheme

- Rs.25000 TO ALL BHAONA COMMITTEE
- ADDITIONAL Rs.5000 TO THOSE WHO WILL PERFORM RAM BIJOY ANKIA NAAT

Assam Punya Tirtha Scheme

- **Committee Bhaona**, a historic mega traditional theatrical performance, held once in **every three years**, synchronising with the **Sri Krishna Raas festival** at **Charaibahi cultural complex in Morigaon district** has completed **155 years of its existence.(TILL 2022)**
- According to the organisers of Committee Bhaona, this mega cultural event has been held at Charaibahi, after **every three years, right from 1857** the year of the historic Sepoy Mutiny which is also known as the first independence movement of the country.

Assam Punya Tirtha Scheme

- The elders of the Charaibahi area said that when Queen Victoria of Great Britain came to India at the end of the Sepoy Mutiny and declared some welfare measures for Indians, many people throughout the country organised many functions with pomp and gaiety. In Morigaon district, the local people at Charaibahi arranged a mega festival named Committee Bhaona as a mark of respect of the august presence of Her Majesty Queen Victoria in India. Thousands of people irrespective of caste, community, or religions took part in this festival. Right from that year, the Committee Bhaona was organised at the interval of every three years during the time of Sri Krishna Raas festival at Charaibahi.
- The local people celebrate the festival by performing **ankia bhaona (one-act play) of Mahapurush Srimanta Sankardev at a stretch from five to six days.**
- The unique feature of the Committee Bhaona is that altogether **26 teams** of different villages stage plays at a time and at the same place in complete harmony.
- The Committee Bhaona always speaks of the **unity and integrity of different sections of the people** as different ethnic groups including the tribals take part in this mega event at Charaibahi. This year Committee Bhaona is being celebrated from November 15 to 20.
- **SOURCE: ASSAM TRIBUNE**

Punya Dham scheme

- 'Punya Dhan Yatra' is framed by the **Tourism Department, Govt. of Assam,**
- **Objective** to conduct pilgrimage tours in India for Senior Citizens of Assam.
- In the financial year 2017-18, Tourism Department targets approx. 3000 Senior Citizen **for 4 (four) destinations:** -
 - (1) Jannanath-Puri,
 - (2) Mathura-Vrindaban,
 - (3) Ajmer Sarif Dargah,
 - (4) Vaishno Devi.

Punya Dham scheme

- **The basic criteria& requirements:**
- 1.applicant should be medically fit for the tour,
- 2.the age limit is 55-70 years for female and 60-75 years for male,
- 3.applicant should permanent resident of Assam,
- 4.maximum 2 people from one family can apply,
- 5.the income of the applied person should be ₹2.5 lakh,
- 6.only one destination can be selected by a single person or both members of a family,
- 7.tour starts and ends at Guwahati, applicant should bear the cost to reach Guwahati and departure,

3.Mukhya Mantri Nijut Moina Scheme (MMNMS)

- **LAUNCH DATE:** FEBRUARY 12, 2024
- **OBJECTIVE:**
 1. **The program's main goal is to motivate females to continue their education beyond matriculation, which will help to significantly raise the proportion of girls who do so.**
 2. **The initiative's goal is to provide one million(10 LAKHS) girls with financial grants to support their education up to higher secondary, graduation, and post-graduation levels.**
 3. **The initiative brings the government one step closer to its overarching objective of putting an end to child marriages by empowering girls to make informed decisions about their lives.**
 4. **MAJOR GOAL IS TO ERADICATE CHILD MARRIAGE FROM ASSAM BY 2026**

Mukhya Mantri Nijut Moina Scheme (MMNMS)

Benefits of Mukhya Mantri Nijut Moina Scheme

1. 10,000 admission bonus for every female student enrolled in Class Eleven.
2. 12,500 for females starting their first year of college.
3. For individuals starting their first year of a post-graduation course, the amount is 15,000.
4. Note: These monetary incentives are on top of already available advantages like free entry and, if needed, scooters.

Mukhya Mantri Nijut Moina Scheme (MMNMS)

□ ELIGIBILITY

1. Only girl candidates are eligible for the scheme.
2. Girls must be enrolled in any government college or educational institution to be eligible for this benefit;
3. Those who are already married are not eligible

□ BUDGET ALLOCATED: 240 CRORE

□ DEPARTMENT: DEPARTMENT OF HIGHER EDUCATION, ASSAM

4. Mukhyamantri Mahila Udyamita Abhiyaan (MMUA) - LAKHPATI BAIDEW

- **LAUNCH DATE:** 11TH JANUARY ,2024
- The **Assam government** recently launched a financial assistance scheme, the **Mukhyamantri Mahila Udyamita Abhiyaan (MMUA)**, with the aim of empowering rural women entrepreneurs
- **Objectives :**
 1. To promote the development of rural women who are part of self-help groups.
 2. TO HELP 39 LAKH WOMEN SHG MEMBERS
 3. It aims to transform them into “Rural Micro Entrepreneurs” **with an annual income target of Rs.1 lakh per member.**
- **IMPLEMENTING BODY:** ASSAM STATE RURAL LIVELIHOOD MISSION AND PANCJAYAT AND RURAL DEVELOPMENT
- **THIS SCHEME IS IN LINE WITH PM MODI'S VISION OF CREATING 2 CRORE “LAKHPATI DIDIS”(WOMEN MILLIONAIRES)**

4. Mukhyamantri Mahila Udyamita Abhiyaan (MMUA) - LAKHPATI BAIDEW

- **Eligibility Criteria:**
- **Balancing Family Planning and Entrepreneurship**
 1. **Child Limitations**
- **General and OBC Women:** Eligibility is limited to 3 children.
- **ST and SC:** Maximum benefit for up to 4 children.
- **Morans, Motoks, and ‘Tea Tribes’:** Maximum of 4 children.
- **2. Additional Conditions for Beneficiaries**
- **Apart from child limitations, beneficiaries must fulfill two additional conditions:**
- **Education of Girls:** If beneficiaries have daughters, they must be enrolled in school. For girls not attending school, a signed commitment for future enrollment is necessary.
- **Tree Plantation Campaign:** Beneficiaries need to ensure that the trees planted under the government’s tree plantation campaign, Amrit Brikshya Andolan, are thriving.

4. Mukhyamantri Mahila Udyamita Abhiyaan (MMUA) - LAKHPATI BAIDEW

- **THE ASSISTANCE WILL BE DISBURSED OVER 3 YEARS WITH Rs.10000 IN THE FIRST YEAR AND RS.12500 IN THE SUBSEQUENT TWO YEARS COMPRISING Rs.12500 FROM GOVERNMENT AND Rs.12500 MAS A BANK LOAN**
- **Phase One: Seed Funding for Entrepreneurial Dreams**
 1. In the inaugural phase of the MMUA, each eligible applicant will receive a **grant of Rs.10,000 in the first year.**
 2. This seed funding is intended to facilitate the initiation of various business ventures, chosen from a curated list of **145 business plans** prepared by the government.
 3. The financial allocation for this scheme is unprecedented, with **Rs.3,900 crore** earmarked in the state's annual budget, making it the most substantial initiative of its kind in Assam.
- **Phase Two: Strengthening Financial Support**
 - In the second year of the MMUA, successful applicants will receive further support in the form of a **bank loan amounting to Rs.12,500**, coupled with an equivalent grant from the state government.
 - The disbursement of funds in the second year will be contingent upon a thorough evaluation of the previous year's utilization of the granted amount.
 - This ensures accountability and responsible use of the financial assistance provided

5. Mukhya Mantri Atmanirbhar Asom Scheme:

Objective	To provide financial assistance
Financial Year	2023-2024 and 2024-2025
Loan Amount	Rs.2,00,000 /- (INTEREST FREE)
Benefit	Rupees 10,000 stipend in training period
Starting Date	23rd September 2023
Last Date	October 2023
Repayment	After 5 years
Mukhya Mantri Atmanirbhar Asom Scheme Objective	<p>The Mukhya Mantri Atmanirbhar Asom project aims to connect with 2 lakh qualified individuals during the following two years.</p> <p>The first phase will focus on aiding 1 lakh people in the fiscal year 2023-2024, and the second phase will help another 1 lakh persons in the fiscal year 2024-2025.</p> <p>This bold plan demonstrates the government's commitment to reducing unemployment and fostering Assamese economic growth.</p>

Mukhya Mantri Atmanirbhar Asom Scheme:

□ Mukhya Mantri Atmanirbhar Asom Age Limit

- To apply for the scheme, the applicant must be of **age between 28 years to 40 years as on 1st April 2023 (upper age limit is relaxed to 43 years for SC/ST/OBC category).**

□ Eligibility

1. The applicant should possess educational qualification as – Minimum qualification Class X Pass for general category (For candidates belonging to SC/ST/OBC: upto class X) ITI, Polytechnic, Diploma in other Technical Courses, Post Graduates Degree Holders in Professional courses like Engineering, MBBS, BDS, Veterinary, Fisheries, Agriculture, CA etc.
2. The applicant should possess skills, experiences, knowledge, etc., to undertake the income generating activities.
3. The applicants should have a bank account, which has been opened before 31st December 2023.
4. The applicant should have not defaulted any loan taken from Co-operative and Nationalized Bank in the past.
5. **Not more than one member from any family shall be eligible for availing benefit under this scheme.**
6. The applicant must have valid registration in the Employment Exchange.

Mukhya Mantri Atmanirbhar Asom Scheme:

□ Training Program for Mukhya Mantri Atmanirbhar Asom Scheme

- The chosen participants will receive a stipend of Rs. 10,000** in exchange for taking part in a one-month training program. Through the training program, management, accounting, and entrepreneurial skills will be enhanced. Candidates must be able to attend classes at the educational or skill-training institutes of their choice.

6. Mukhyamantri Sva Niyojan Yojana 2024

- **Launch date:** MARCH 16,2023
- **OBJECTIVE:** The scheme's principal goal is to help state entrepreneurs launch their own businesses with financial assistance from the government, thereby enhancing the beneficiaries' financial situation.
- **Benefits of Mukhyamantri Sva Niyojan Yojana**
 1. The Assam state government offers **2 lakh rupees** to entrepreneurs who seek to launch their businesses as part of the Mukhyamantri Sva-Niyojan Yojana.
 2. Within **three years**, the Assam Mukhyamantri Sva-Niyojan Mission will have reached 1 lakh entrepreneurs in the state.
 3. 1000 crore rupees are set aside by the state government for the fiscal year 2023–2024.
 4. Under the Sva Niyojan Scheme, the Assam state government allots 5000 crore rupees over three years.
 5. The Mukhyamantri Sva Niyojan Yojana will support the state's entrepreneurs.
 6. After three years, because of this Scheme, job producers outnumber job seekers

7. Doh Shafer, Ek Rupayan

- **LAUNCH DATE: DECEMBER 19,2023**
- the 'Ten Cities Development Concept' (Doh Shafer, Ek Rupayan).
- Silchar, Dibrugarh, Nagaon, Diphu, Dhubri, Bongaigaon, Karimganj, Tinsukia, Golaghat, Jorhat, Tezpur, Sibsagar, and North Lakhimpur.
- **IMPLEMENTATION BODY: HOUSING AND URBAN AFFAIRS DEPARTMENT**
- The ambitious scope of the plan encompasses initiatives under **the Atal Mission for Rejuvenation and Urban Transformation (AMRUT)** and SoPD (STATE OWNED PRIORITY DEVELOPMENT)
- **The proposed metamorphosis extends across various domains, fueled by initiatives under the**
 1. City Infrastructure Development Fund (CIDF).
 2. the Urban Infrastructure Development Fund (UIDF) from the Government of Assam

8. Assam Swanirbhar Naari Scheme

Objectives

1. One of the main objectives of the Assam Swanirbhar Naari Scheme is to financially help Assam weavers who work in the weaving sector to grow and support their families.
 2. The government created the Assam Swanirbhar Naari Scheme initiative to conserve the state's cultural heritage and promote people who have inherited this skill from their ancestors.
- **NODAL POINT: PANCHAYATI RAJ INSTITUTIONS**
 - **THIS SCHEME WOULD BE IMPLEMENTED UNDER MGNREGA WITH THE CONVERGENCE OF OTHER SCHEMES**
 - **Implemented by : DIRECTORATE OF HANDLOOM AND TEXTILES, ASSAM**

8. Assam Swanirbhar Naari Scheme

Benefits

1. This scheme will financially help the indigenous weavers.
2. There will be an online portal so that the government can sell handloom products there.
3. There will be no intermediary or middleman in the business of the beneficiaries. So that means the weavers will get an assured income.
4. Since the **Handloom and Textile Department** is in charge of this program, it is likely that they will also assist weavers in other ways by equipping them with advanced technologies.
5. This scheme covers around **31 hand-woven** items belonging to various other communities in the state.
6. This plan will connect the people who weave and the people who buy.
7. Under this scheme after the products are bought, the government will sell them both inside and outside of the state.

9.Swami Vivekananda Assam Youth Empowerment Scheme (SVAYEM)

□ **Launch date:** 7th February, 2017

□ **OBJECTIVE:**

1. **The main objective of launching the scheme is to provide proper employment opportunities to the people of the Assam state.** Through the Swami Vivekananda Assam Youth Empowerment Scheme many employment opportunities will generate in the rural as well as the urban areas of the Assam state.
2. **FINANCIAL ASSISTANCE TO MICRO AND SMALL ENTITIES ENGAGED IN MANUFACTURING, TRADING AND SERVICES SECTORS**
3. **Financial assistance for enhancement and augmentation of income of the traditional artisans to ensure sustainable growth**

9.Swami Vivekananda Assam Youth Empowerment Scheme (SVAYEM)

□ **BENEFITS**

1. The government will give **50000 rupees** to each of the beneficiaries who will take part in this Swami Vivekananda Assam youth empowerment Scheme.
2. **REGISTERED GROUPS WITH 5 MEMBERS WOULD BE ENTITLED TO Rs.2.5 LAKH (Rs.50000 EACH) WITH THE MAXIMUM LIMIT FOR MEMBERS BEING Rs.20 LAKH**
3. The state government will request all of the private, public and rural banks to provide assistance under this scheme.
4. the new entrepreneurs of the state will get **One lakh rupees.**
5. Up to **200000 will be** provided for the existing entrepreneurs.
6. The beneficiary will only **give 25% of the total cost**
7. Banks will be **free to give** loans
8. If the beneficiary has taken 100000 as a loan then 25000 will be given by the beneficiary himself.
9. 20000 rupees subsidy will be provided on one lakh rupees loan
10. 55000 rupees will be the loan amount from the bank in 1 lakh.

9. Swami Vivekananda Assam Youth Empowerment Scheme (SVAYEM)

□ ELIGIBILITY

1. **PERMANENT RESIDENT OF ASSAM**
2. **AGE OF APPLICANT MUST BE < 40 YEARS**
3. **MINIMUM ACADEMIC QUALIFICATION IS CLASS 10 PASS**
4. **APPLICANT MUST BE A PART OF ANY EXISTING SHGs, JOINT LIABILITY GROUPS OR OTHER SUCH GROUPS AND FEDERATIONS WHICH HAVE ORGANISED THEMSELVES FOR ENTREPRENEURIAL PROJECTS, AND ARE REGISTERED BEFORE SEPTEMBER 1, 2020**

10. BHRAMAN SARATHI

- **LAUNCH DATE:** JANUARY 9, 2021
- **BENEFICIARIES:** WOMEN AND SENIOR CITIZEN
- **BENEFIT:** FREE TRANSPORT SERVICE THROUGH ASTC BUS SERVICES
- **25** PINK BUSES WERE LAUNCHED UNDER THIS SCHEME
- **WHY IN NEWS?**
- THE PINK BUSES ARE NOT BEING SEEN ON THE ROADS OF GUWAHATI

TEST YOURSELF.....MCQ's

- Q.1} WHO ARE THE BENEFICIARIES OF “BHRAMAN SARATHI” SCHEME?**
- A) WOMEN**
- B)PHYSICALLY CHALLENGED**
- C)SENIOR CITIZEN**
- D)BOTH A AND C**

MCQs

- Q.2)THE AGE LIMIT FOR THE APPLICANTS OF THE SVAYEM SCHEME IS**
- A) LESS THAN 30 YEARS**
- B) LESS THAN 40 YEARS**
- C) LESS THAN 35 YEARS**
- D) LESS THAN 45 YEARS**

MCQs

- **Q.3)WHAT IS THE MAXIMUM LIMIT OF MONEY TRANSFERRED TO THE EXISTING ENTREPRENEURS UNDER “SVAYEM” SCHEME**
- **A) Rs 50000**
- **B) Rs 100000**
- **C) Rs 200000**
- **D) Rs 2.5 LAKH**

MCQs

- **Q.4) WHAT IS THE MAIN OBJECTIVE OF “SWANIRBHAR NARI” SCHEME**
- **A) PROVIDE MONTHLY STIPEND TO WOMEN WEAVERS**
- **B) PROVIDE FINANCIAL SUPPORT TO THE WEAVER’S FAMILIES**
- **C) TO PROVIDE SEED CAPITAL**
- **D) TO PROMOTE WOMEN ENTREPRENEURS**

MCQs

- Q.5) HOW MANY HAND-WOVEN ITEMS ARE INCLUDED UNDER “SWANIRBHAR NAARI” SCHEME
- A) 21
- B) 33
- C) 42
- D) 31

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GOVERNMENT SCHEMES

MCQ

Q.6) The amount of money eligible cashless transfer under MMLSAY is

- a) Rs. 2 lakh
- b) Rs. 3 lakh
- c) Rs. 5 lakh
- d) RS. 2.5 lakh

MCQ

Q.7) The amount of money eligible cashless transfer under MMJAY is

- a) Rs. 2 lakh
- b) Rs. 3 lakh
- c) Rs. 5 lakh
- d) RS. 2.5 lakh

11. Ayushman Asom – Mukhya Mantri Jan Arogya Yojana

- **LAUNCH DATE- 10TH MAY 2023**
- **On the occasion of the second anniversary of government**, Assam Chief Minister Himanta Biswa Sarma introduced the Ayushman Assam Scheme under the Mukhya Mantri Jan Arogya YOJANA (MMJAY) in Guwahati. Although this yojana is similar to the central government's **Ayushman Bharat Yojana**, it differs in that it will pay for all types of disease-related medical expenses.
- In institutions with impaneled status across the nation, each eligible family member would receive cashless medical treatment up to **Rs 5 lakh**.
- **Objective-provides a family health insurance policy that covers medical treatment up to Rs 5 lakh per household.**

11. Ayushman Asom – Mukhya Mantri Jan Arogya Yojana

- **Features**
- According to Assam CM Himant Biswa Sarma, the program will be offered in **more than 300 hospitals**.
The program's beneficiaries will be listed in accordance with the National Food Security Act (NFSA).
"Under this program, participants would have access to services at all of the AB-PMJAY-empanelled hospitals nationwide including more than 300 hospitals in Assam.
- The program will cover over 2.6 million beneficiary families.
- **the government has also started an e-KYC exercise for NFSA beneficiaries under AB-PMJAY and AA-MMJAY.**

11. Ayushman Asom – Mukhya Mantri Jan Arogya Yojana

□ Eligibility

Those who possess an Aadhaar Card

Those who are not enrolled in the Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB-PMJAY) are eligible for the program.

□ **CASHLESS INSURANCE SCHEME**

MCQ

□ Q.7) WHICH OF THE FOLLOWING STATEMENT IS / ARE CORRECT IN CONTEXT TO AA-MMJAY

TO INCREASE THE INVOLVEMENT OF PRIVATE HEALTHCARE SERVICES IN THE GRASSROOTS LEVEL OF THE STATE
TO PROVIDE CASHLESS TREATMENT TO THE PATIENTS FOR TREATMENT OF DISEASES AS WELL AS ACCIDENTS

3. ALL THOSE WHO BELONG TO SOCIALLY BACKWARD CATEGORY ARE ELIGIBLE TO AVAIL THE BENEFITS OF THE SCHEME

MCQ

4.THE NAME OF THE BENEFICIARIES MUST BE PRESENT IN NFSA LIST

HOW MANY STATEMENTS ARE TRUE?

- A) ONLY ONE**
- B) ONLY TWO**
- C) ONLY THREE**
- D) ALL FOUR**

MCQ

Q.8) WHAT IS THE NUMBER OF ESTIMATED BENEFICIARIES UNDER AA-MMJAY

- A)28 LAKH**
- B) 25 LAKH**
- C)26 LAKH**
- D) 27 LAKH**

MCQ

Q9) AS PER PUNYA TIRTHA YOJANA THE GOVERNMENT OF ASSAM HAS PLEDGED TO FACILITATE HOW MANY PILGRIMS

- A)25000
- B)50000
- C)35000
- D)26000

MCQ

Q.10) ACCORDING TO PUNYA TIRTHA YOJANA WHAT SHOULD BE THE AGE OF AN APPLICANT?

- A)18-35 YEARS
- B)18 – 35 YEARS FOR ALL AND 43 YEARS FOR SC,ST OR PwD
- C) 18 – 35 YEARS FOR ALL AND 40 YEARS FOR SC,ST OR PwD
- D) 21-35 YEARS FOR ALL AND 43 YEARS FOR SC,ST OR PwD

MCQ

- Q11)WHAT IS THE AGE LIMIT FOR PUNYA DHAM SCHEME?**
- A)55-60 YEARS FOR FEMALE AND 60-75 YEARS FOR MALE**
 - B)55-70 YEARS FOR FEMALE AND 60-65 YEARS FOR MALE**
 - C)55-70 YEARS FOR FEMALE AND 60 -70 YEARS FOR MALE**
 - D)55 -70 YEARS FOR FEMALE AND 60-75 YEARS FOR MALE**

MCQ

- Q.12)WHAT IS THE CHILD LIMIT CRITERIA FOR SC AND SC WOMAN UNDER LAKHPATI BAIDEW SCHEME?**
- A)UPTO 3 CHILDREN**
 - B)UPTO 4 CHILDREN**
 - C)UPTO 5 CHILDREN**
 - D)UPTO 2 CHILDREN**

ASSAM GOVERNMENT SCHEMES

**FOR APSC CCE/ADRE/CDPO/ASSAM POLICE/OTHER
COMPETITIVE EXAMS OF ASSAM**

BY:SUBHOJIT SIR

Q.1 WHEN WAS ORUNODOI SCHEME LAUNCHED?

- A) 2ND OCTOBER, 2019
- B) 2ND OCTOBER, 2020
- C) 2ND OCTOBER, 2021
- D) 1ST DECEMBER, 2020

ANS-B

- **ORUNODOI SCHEME**
- **Launched by:** Govt. of Assam
- **Implemented By:** Finance Department, Government of Assam
- **Amount:** Rs 1250/- per month
- **Launch Date:** 2nd October 2020
-

ORUNODOI SCHEME

- **OBJECTIVES:** POVERTY ERADICATION & SOCIO-ECONOMIC INCLUSION

OF

THE FINANCIALLY VULNERABLE FAMILIES OF THE STATE (ASSAM)

VIA

SUSTAINED FINANCIAL ASSISTANCE LEVERAGING DIRECT BENEFIT TRANSFER(DBT) ON A MONTHLY BASIS,ENSURING MINIMUM MONTHLY CASH FLOW

MAIN OBJECTIVE: TO MAKE WOMEN FINANCIALLY EMPOWERED

- **BENEFITS) :** Rs1250 PER MONTH GIVEN TO THE NOMINATED WOMAN OF EACH IDENTIFIED FAMILY. (PREVIOUSLY THE AMOUNT WAS Rs830 PER MONTH).
- **TO AVAIL THE BENEFITS OF THIS SCHEME ,ONE FEMALE MEMBER HAS TO BE NOMINATED FROM AMONG THE FAMILY MEMBERS.**

ORUNODOI SCHEME

- | | |
|----------------------------------|-----------|
| □ Procure Medicines | Rs. 400/- |
| □ 50% subsidy for 4 kg of pulses | Rs.200/- |
| □ 50% subsidy for 4 kg of sugar | Rs.80/- |
| □ Fruits and vegetable | Rs.150/- |
| □ Essential Goods | Rs.170/- |
| □ LPG Gas | Rs.200/- |
| □ Total | Rs.1250/- |
- **THE AMOUNT IS DISBURSED TO THE FAMILIES ON THE 10TH OF EVERY MONTH**

ORUNODOI SCHEME

- **ELIGIBILITY:** All three following criteria need to be met by the eligible applicant.
 - i. Applicant should be a permanent resident of Assam.
 - ii. Applicant should be presently resident in Assam.
 - iii. **Any one** of the following
 - # Composite Household Income of the Applicant should be less than Rs. 2 Lakh per annum.
 - OR
 - # Household having any member who is dwarf or ailing from Cerebral palsy/Thalassaemia/Haemophilia /Leprosy /Autism spectrum disorder.
 - OR
 - # Existing Beneficiaries of Deen Dayal Divyangjan Pension Scheme and Indira Miri Universal Widow Pension Scheme
- **TRANSGENDER AND DIVYANGAN** INDIVIDUALS ARE ALSO INCLUDED NOW.

ORUNODOI SCHEME

- **PRIORITY HOUSEHOLDS:**
- Widow/divorced female/unmarried female above age of 45 years/separated females
- Specially abled household member
- Destitute/ living on alms
- Households without shelter or not having a pucca houseHouseholds with no adult member between the age of 16-59 years
- Female-headed households with no adult male member between the age of 16-59 years
- Deserted women living in old age homes/ institutions registered with the governmentVictims of human trafficking or rape of any age, recorded in any governmental record
- **PRIORITIES TO THE POOR FAMILIES ARE GIVEN IRRESPECTIVE OF THE FACT WHETHER THEY ARE COVERED UNDER NATIONAL FOOD SECURITY ACT OR NOT.**

2.ARUNDHATI GOLD SCHEME

ANS-C

- WHICH IS THE IMPLEMENTATION DEPARTMENT OF ARUNDHATI GOLD SCHEME?
- A)WOMEN AND CHILD WELFARE DEPARTMENT
- B)AGRICULTURE DEPARMENT
- C)REVENUE AND DISASTER MANAGEMENT DEPARTMENT
- D)HANDLOOM DEPARTMENT

ARUNDHATI GOLD SCHEME

- **Launched by:** Govt. of Assam
- **Implemented By:** REVENUE AND DISASTER MANAGEMENT DEPARTMENT
- **Amount:** Rs40,000 TO BUY GOLD FOR MARRIAGE
- **Launch Date:** 1st DECEMBER 2020
- **ELIGIBILITY:**
 1. BRIDE AND GROOM MUST BE A RESIDENT OF ASSAM
 2. BRIDE SHOULD BE 18YEARS OF AGE (MINIMUM) & GROOM SHOULD BE 21 YEARS(MIN.)
 3. BRIDE AND GROOM MUST HAVE PASSED ATLEAST HSLC OR EQUIVALENT EXAMINATION (NO SUCH REQUIREMENT FOR BRIDE AND GROOM BELONGING TO THE TEA GARDEN OR ADIVASI COMMUNITY)
 4. ANNUAL FAMILY INCOME OF BRIDE SHOULD NOT EXCEED Rs5LAKH PER ANNUM
 5. THE MARRIAGE MUST BE REGISTEED UNDER SPECIAL MARRIAGE ACT ,1954

3.ASSAM ATAL AMRIT ABHIYAN HEALTH INSURANCE SCHEME

- HEALTH INSURANCE SCHEME BY THE STATE GOVERNMENT
 - INSURANCE COVERAGE OF Rs.2LAKH PER TO EACH FAMILY OF THE STATE
 - LAUNCHED ON: 25TH DECEMBER 2016 (GOOD GOVERNANCE DAY)
 - **ELIGIBILITY:**
 1. BPL FAMILIES WITH INCOME < Rs.1.2 LAKH PER ANNUM
 2. APL FAMILIES WITH INCOME BETWEEN Rs1.2LAKH TO 5 LAKHS PER ANNUM
 3. RESIDENT OF ASSAM
 - **BENEFITS:**
 - CASHLESS TREATMENT OF 438 DISEASES, SEGREGATED INTO 6 GROUPS
 1. CANCER
 2. CARDIOVASCULAR DISEASES
 3. KIDNEY DISEASES
 4. NEO-NATAL DISEASES
 - 5.NEUROLOGICAL CONDITIONS
 - 6.BURNS
- 92% OF POPULATION OF ASSAM IS EXPECTED O BE COVERED UNDER THIS SCHEME

4.TRACTOR DISTRIBUTION SCHEME

Part of	Mukhyamantri Samagra Gramya Unnayan Yojana (MSGUY)
Delegated Ministry	Ministry of Electronics & Information Technology
Benefit	Farmers will have access to modern agricultural equipment
Mode Of Transfer	DBT (Direct Benefit Transfer)
Subsidy on Tractor Purchase	70%
Maximum Subsidy Amount	Rs. 5.50 Lakhs
The main objective	is to revive agricultural sector Help in doubling the farmer's income by 2022
IMPORTANT POINTS	1.Provide one tractor along with some necessary accessories 2.Distribute approx. 10,109 tractors in the first phase 3.The selection of the groups will be done by a District Level Committee (DLC) to be chaired by the Deputy Commissioner (DC) of the District.

TRACTOR DISTRIBUTION SCHEME

□ **Provision of Subsidy:**

- 70% subsidy (Maximum of Rs. 5.5 Lakhs) will be provided to the selected groups on the procurement price of the tractor unit including implements.
- 20% of the amount will be provided by the bank as a loan and
- the rest 10% will have to be paid by the applicant member group.

□ **Eligibility:**

- 1) Assam Tractor Scheme benefits can not be availed by individuals.
- 2) A group of 8-10 members who are the actual adult farmers of the same village.
- 3) In order to be eligible for the tractor scheme, the group should have a common bank account and will apply jointly with signatures of each member on the application form preferably along with particulars of land and crops cultivated.
- 4) The applicant group should not have more than one member from one family.
- **NOTE: The scheme benefits cannot be availed by individuals.**

4.TRACTOR DISTRIBUTION SCHEME

□ **1.When Was CMSGUY Launched?**

- CMSGUY was launched on 5th February 2017.

□ **2.Who Launched CMSGUY Scheme?**

- CMSGUY is a village development scheme that was launched by Hon'ble Chief Minister Sarbananda Sonowal.

□ **3.What Shall Be The Duration Of The Service?**

- The group shall be liable to provide tractor units (fully or partially as per the need of the farmer) to the farmers of the village on a rental basis for a minimum period of **five years** at a reasonable rate which may be fixed by the District Level Committee (DLC).

□ **4.Is There An Upper Ceiling To The 70% Subsidy Provided By The Government?**

- Yes, the 70% subsidy will be provided subject to a maximum of ₹ 5,50,000.

□ **5.Can A Group On Five Farmers Apply To This Scheme?**

- No, only a group of 8-10 members who are the actual adult farmers of the same village can apply.

□ **6.Can The Group Have More Than One Member From One Family?**

- No, the applicant group should not have more than one member from one family.

5.APUN GHAR HOME LOAN SUBSIDY SCHEME 2023

- Under this new Aponar Apon Ghar Home Loan Subsidy Scheme, the state govt. will provide Rs. 2.5 lakh subsidy on home loans up to Rs. 40 lakh.
- This house loan subsidy is only for those who are purchasing their 1st house and have not availed of loans under the previous Apun Ghar Scheme.
- **The main objective** of Assam Aponar Apon Ghar Home Loan Subsidy Scheme 2020 is to realize the vision of “Housing For All” by 2022 so that each poor people have their own house.
- **This is an extension of the previous polar Apon Ghar Home Loan Subsidy Scheme 2016-17**

5.APUN GHAR HOME LOAN SUBSIDY SCHEME 2023

- The applicants must fulfill **the eligibility criteria** for Assam Aponar Apon Ghar Scheme 2020:-
- Applicants must be a permanent resident of Assam state.
- Applicant must avail housing loans from any Scheduled Commercial Bank, Regional Rural Banks, Assam Cooperative Apex bank within the state.
- The total family income from all sources must not exceed Rs. 20 lakhs.
- Housing loans must be of more than Rs. 5 lakh and sanctioned by the bank on or after 1 April 2019.
- Those already benefited under Apon Ghar scheme are not eligible.
- Loan accounts must not be under NPA (Non-Performing Assets) status.
- This must be the first home by the composite family.

5.APUN GHAR HOME LOAN SUBSIDY SCHEME 2023

-
- **Loan / Subsidy Amount in Assam Aponar Apon Ghar Scheme**
- The loan amount and the subsidy on it which can be availed under Assam Aponar Apon Ghar Scheme is given in the table below:-

Loan Amount	Subsidy Amount
□ Rs. 5 lakh to Rs 10 lakhs	Rs 1 lakh
□ Rs. 10 lakhs to Rs. 20 lakhs	Rs. 1.5 lakh
□ Rs. 20 lakhs to Rs. 30 lakhs	Rs. 2 lakh
□ Rs. 30 lakhs to Rs. 40 lakhs	Rs. 2.5 lakhs

6.ASSAM PRAGYAN BHARTI SCHEME

-
- **OVERVIEW:**
- **THE ASSAM GOVERNMENT HAS INITIATED THIS SCHEME FOR ALL THE GIRL STUDENTS WHO HAVE ATTAINED 1ST DIVISION MARKS IN CLASS 12TH EXAMINATION UNDER SATE EDUCATION AND EXAMINATION BOARD**
- **This initiative was introduced under the banner of renowned litterateur of Assam Dr. Bani Kanta Kakati and hence is also known as the **Bani Kanta Kakati Award**.**
- **NODAL DEPARTMENT: DEPARTMENT OF HIGHER EDUCATION ,ASSAM**

ASSAM PRAGYAN BHARTI SCHEME

□ Pragyan Bharati Scheme

- The government of Assam started this scheme on 15th October, 2020
- Under this scheme the government will provide scooters
- The scheme is for students qualifying Higher Secondary Examination.
- Girl students who have secured 60% and above are eligible for the scheme.
- Boys who have secured 75% and above are eligible for the scheme.

ASSAM PRAGYAN BHARTI SCHEME

□ Other benefits:

1. Admission fee waiver
2. Free text books
3. Uniforms in govt.schools
4. Rs.1000 to 1lakh students for buying textbooks
5. A further textbook assistance of Rs.1500 and Rs.200 for the student at undergraduation and post-graduation levels respectively
6. Rs.1000 per month to all students towards their mess dues
7. One time education loan subsidy of Rs.50000

Eligibility:

1. Resident of Assam
- Student should get 1st division in Class 12th.
 - Should study in a government school in Assam.

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GOVERNMENT OF ASSAM

All Assam Government Exams

CLASS - 3



By Subhojit Sir

GOVERNMENT SCHEMES

**ASSAM GOVERNMENT SCHEMES
2023-24**

**USEFUL FOR APSC
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OTHER GOVT.COMPETITIVE EXAMS**

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BY:- SUBHOJIT SIR

18. Chah Bagicha Dhan Puraskar mela scheme

Department	Department of Health
Beneficiary	Tea garden employees
LAUNCH DATE	2 nd of January 2018,

Objective

1. Assam Tea Garden Workers Scheme will bring tea labourers closer to the banking sector and thus promote cashless transaction.
2. aims at enhancing the skills of the youths and will provide job opportunities to them.

Why in news?

Union Finance Minister Nirmala Sitharaman is to attend the **third phase** of **Chah Bagicha Dhan Puraskar mela in Guwahati**, to distribute Rs 3000 each to nearly 7.5 lakh people at tea garden areas.

Chah Bagicha Dhan Puraskar mela scheme

□ **Important features** and **highlights** of the Chah Bagicha Dhan Puraskar Mela Scheme 2024 phase 3:-

1. The state govt. of Assam is distributing financial assistance of **Rs. 3,000** each to tea garden workers.
2. The financial assistance is being provided to around **7.5 lakh** people under Chah Bagicha Dhan Puraskar Mela Scheme.

Chah Bagicha Dhan Puraskar mela scheme

- **The important features** and details of this Chah Bagicha Dhan Puraskar Mela Scheme **1st and 2nd phase** are as follows:-
 1. **All the tea garden workers who had opened bank accounts after demonetization (8 November 2016) were given Rs. 2500.**
 2. **The workers who opened bank accounts before demonetization had received Rs. 5,000 as 1st installment and Rs. 2500 in second installment.**

NOTE:Chah Bagicha Dhan Puraskar Mela Scheme will surely help tea labourers to raise their living standards and thus lead to the overall development of Assam..

Chah Bagicha Dhan Puraskar mela scheme

- **WHY IS ASSAM A FAVOURABLE PLACE FOR CULTIVATION?**
 1. **Assam is the largest tea-growing region by production in the World. The state lies on both the sides on Brahmaputra River.**
 2. **Assam experiences high rainfall accounting for 250 to 300 mm (10 to 12 in) rain per day in the Monsoon season.**
 3. **Further, the day time temperature stands to about 36 °C.**
 4. **This creates greenhouse-like conditions accounting to humidity and heat.**
 5. **Such weather condition is the reason for unique malty taste of Assam Tea.**

19.ONE TIME GRANT FOR MEDIA PERSONALITY SCHEME

1. In this scheme, the state govt. will provide one time grant of **Rs. 50,000** to journalists who have **no affiliation** to any political party

Only those journalists who have published or broadcast **at least three success stories of government schemes** in the last 12 months can apply.

19.ONE TIME GRANT FOR MEDIA PERSONALITY SCHEME

Objective:

1. to encourage journalists to become unbiased, truthful and not becoming puppet of any particular party.
2. To uphold the dignity of media persons.
3. To inspire and motivate the media persons to excel in the field of journalism.

19.ONE TIME GRANT FOR MEDIA PERSONALITY SCHEME

□ **ELIGIBILITY**

1. Annual income of the applicant should be **less than 5.00 Lakh**. The Income Certificate in original duly issued by concerned **Circle Officer** should be enclosed along with the application.
2. An applicant who is selected once for this assistance will not be eligible to apply again for this assistance.
3. **Journalist Pension holder is not eligible to apply.**
4. Note – Furthermore, applicant should not have been convicted for any criminal offence or punished by any court of law or reprimanded by the Press Council of India for mis-conduct or violation of ethics of journalism or for any other similar reason.

19.ONE TIME GRANT FOR MEDIA PERSONALITY SCHEME

5.The minimum age for journalists should **be 40 years**.
There is no upper limit.

6.The applicant must have at least **15 years of experience** in the field of Journalism.

NOTE:One time grant @ Rs.50,000.00 to 20 persons in a year.

MCQs

Q.13 WHAT IS THE AMOUNT OF FINANCIAL ASSISTANCE GIVEN TO TEA GARDEN WORKERS IN THE 3RD PHASE UNDER Chah Bagicha Dhan Puraskar mela scheme?

- A) Rs.2500**
- B) Rs.5000**
- C) Rs.3000**
- D) Rs.3500**

MCQs

Q.14 WHAT IS THE UPPER AGE LIMIT OF A JOURNALIST TO APPLY FOR ONE TIME GRANT FOR MEDIA PERSONALITY SCHEME?

- A) 30 YEARS**
- B) 40 YEARS**
- C) 35 YEARS**
- D) NONE OF THE ABOVE**

Q.15 HOW MANY JOURNALISTS WILL BE GIVEN ONE TIME GRANT OF Rs.50000 UNDER ONE TIME GRANT FOR MEDIA PERSONALITY SCHEME

1. **A) 15** **C) 40**
B) 20 **D) 25**

MCQs

Q.15 HOW MANY SUCCESS STORIES OF GOVERNMENT SCHEME SHOULD A JOURNALIST HIGHLIGHT IN ORDER TO BE ELIGIBLE FOR ONE TIME GRANT FOR MEDIA PERSONALITY SCHEME?

- A) 3 SUCCESS STORIES IN THE PAST 15 MONTHS
- B) ANY 3 SUCCESS STORIES OF THE PRESENT GOVERNMENT
- C) 3 SUCCESS STORIES IN THE THE PAST 12 MONTHS
- D) MIN.3 SUCCESS STORIES IN THE PAST 12 MONTHS

20. Assam Mukhya Mantri Krishi Sa Sajuli Yojana

- **Launch Date** 11 February 2019
- **Main Objective**
Increase the use of scientific tools in farm cultivation and increase the income of farmers
- **Beneficiaries**
Small and Marginal Farmers
- **Number of Beneficiaries :** About 5 Lakh
- **Financial Assistance :** Rs. 5000 Per Farmer (DBT)
- **Fund Transfer / Implementation Funds**
to be transferred to farmer's bank accounts via Direct benefit Transfer (DBT) in single installment.
- **Reservation**
- SC – 7%, ST(P) – 10%, ST(H) – 5%

Assam Mukhya Mantri Krishi Sa Sajuli Yojana

- **ELIGIBILITY:**
- **AGE OF APPLICANT SHOULD BE GREATER THAN 21 YEARS**
- **ONLY 1 FARMER PER FAMILY IS ELIGIBLE UNDER THIS SCHEME**
- **APPLICANTS MUST BE INVOLVED IN FARMING FOR MORE THAN 3 CONSECUTIVE YEARS**
- **KCC HOLDERS ARE ELIGIBLE**
- **TENANT FARMERS, SHARE CROPPERS MAY ALSO BE CONSIDERED SUBJECT TO A MINIMUM AREA OF CULTIVATION AS DECIDED BY NODAL DEPARTMENT.**
- The list of beneficiaries will be prepared GP (Gaon Panchayat)/VDP wise. The Gaon Panchayat wise list of beneficiaries may be compiled by the ADO's concerned and be placed before the district level committee after scrutiny. After this, the list of beneficiaries from AEOs/ ADOs will be approved by the DLC

Assam Mukhya Mantri Krishi Sa Sajuli Yojana

- The list of beneficiaries will be prepared GP (Gaon Panchayat)/VDP wise.
- The Gaon Panchayat wise list of beneficiaries may be compiled by the ADO's concerned and be placed before the district level committee after scrutiny.
- After this, the list of beneficiaries from AEOs/ ADOs will be approved by the DLC
- After the final approval, the beneficiary list of Krishi Sa-Sajuli Yojana will be shared with the Director of Agriculture along with the bank account details and mobile numbers of the applicants.

21. Deen Dayal Divyangjan Sahajya Scheme

- The honorable Vice President of India has launched Deen Dayal Divyangjan Sahajya Scheme for Person with disabilities (PWDs) in ASSAM.
- Mr Venkaiah Naidu launches this scheme at the ceremony organized on the International Day of Person with disabilities. (3R DECEMBER EVERY YEAR)
- **LAUNCH DATE OF THIS SCHEME : 3RD DECEMBER, 2017**
- This scheme will provide benefits to the all the disabled people residing in the state.
- Subsequently, govt will give a one time financial assistan of Rs. 5000 to the differently abled people for their treatment.
- Accordingly, this scheme will benefit around 4.5 lakh divyangjan residing in the state.
- The state govt. also decides to take the Pranam Act forward. Under this act, all the employees of govt. can contribute money for the welfare of these Persons with disabilities (PWDs). This scheme is to turn this neglected sections into privileged category.

21. Deen Dayal Divyangjan Sahajya Scheme

- According to 2011 census, India is home to **2.21 per cent** of the total **15 per cent of differently** abled population across the globe, he pointed out.

22.ZERO INTEREST CROP LOAN SCHEME

- Under Assam Zero Interest Crop Loan Scheme, the state government would offer 100% subvention on interest of crop loans(SELECTED CROPS) of upto **Rs. 2 Lakh** thus bringing the payable interest rate to zero. The 0 Interest Farm Loan Scheme aims to encourage the financial inclusion and increase the scope of expansion of credit flow to rural areas, particularly to the farmers.

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GOVERNMENT OF ASSAM

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CLASS - 4



By Subhojit Sir

GOVERNMENT SCHEMES

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BY:- SUBHOJIT SIR

23. Sarothi Startup Fund Assam Loan Scheme

- This scheme has launched to remove the hurdle of finance for the small start-ups and entrepreneurs.
- The loan so availed by the beneficiaries will be supported by the State Govt. through Interest Subvention **@5% P.A.**
- The financial assistance has been proposed to be provided in the form of Interest Subvention on loan (Term Loan +Cash Credit) **@ 5% P.A.** initially **through Assam Gramin Vikash Bank (AGVB)** to applicant industries. Later on, the Government may bring in more banks under the purview of the scheme.
- **As Assam Gramin Vikash Bank doesn't have it exist in the Hill Districts of the Assam viz, Karbi Anglong & Dima Hasao.**

23. Sarothi Startup Fund Assam Loan Scheme

- All new innovative start-up industrial activities and individual applicants for the new units shall be eligible for interest subvention on credit up to Rs. - **10.00 lakh**.
- The funding of this Subvention will be met out of the fund parked at the **escrow account** to be specifically maintained at **Assam Gramin Vikash Bank, Chandmari, Guwahati Branch**
- Sarothi startu up fund Assam loan scheme is being run since the financial year **2016-17** and shall be continued for a period of **five years**

23. Sarothi Startup Fund Assam Loan Scheme

- Implementation agency at the state/district level)
District Industries & Commerce Centres (DICC)
- **ESCROW ACCOUNT:** The term “escrow” originates from the French term “escroue” which means a scrap of paper signifying a deed that is held by a third party. In simple language, the escrow account can be regarded as a third-party account
- An escrow account is a third party account where funds are kept before they are transferred to the ultimate party. It provides security against scams and frauds especially with high asset value and dispute-prone sectors like Real Estate.

24. Anundoram Borooh Cash cum Laptop Award Scheme (ARBAS)

- Govt of Assam is providing **Laptops** and **cash award in lieu of Laptops** to the meritorious students securing
 - 1st division in the HSLC and High Madrassa Examination of SEBA and
 - 10th standard examination held under State Madrassa Education Board, Assam and Sanskrit Board Assam **under 'Anundoram Barooah Cash-cum Laptop Award Scheme'**.
- **OBJECTIVE:**
for motivating and inspiring the students for better performance and to have first-hand experience with Information and Communication Technology.

24. Anundoram Borooh Cash cum Laptop Award Scheme (ARBAS)

- The state govt. will provide citation in form of certificate along with a personal computer (PC),
Internet connectivity (3G / 4G devices) with 2 years subscription to meritorious students
- **Anundoram Borooh** was the first Assamese to join Indian Civil Service. In his name, ARBAS Award Scheme was introduced in 2005 to promote competition spirit among students and to provide up-to-date information of IT technology.

24. Anundoram Borooh Cash cum Laptop Award Scheme (ARBAS)

- **Eligibility**
Percentage & Marks – Students must have secured first division with star marks or 75% marks in 10th class.
- **Education Board** – All the students must have passed their 10th standard from Secondary Education Board of Assam (SEBA).
- Even the students from **BoardState Madrassa Education** in Assam **can avail** ARBAS Scheme benefits.
- **Nodal implementing agency** : Assam Electronics Development Corporation Ltd (AMTRON)
under the guidance of the Secondary Education Department, Assam,

24. Anundoram Borooh Cash cum Laptop Award Scheme (ARBAS)

The Government of Assam launched Anundoram Borooh Award Scheme in **2005** which provides students with Laptops and financial assistance.

Till 2019 the students were awarded a Laptop and **2 years** of free internet. But from the year **2020 students** are awarded money instead of laptops.

CASH AMOUNT: Rs.15000

25.ASSAM MICRO FINACE INCENTIVE AND RELIEF SCHEME

- Launched by the Assam Chief Minister Himanta Biswa Sharma in November 2021.
- **key features of the scheme**
- Under the scheme, around **24 lakh women** in the State are to receive one – time incentive between **Rs 16,000 and Rs 25,000 each**.
- **In the first phase**, the incentive was provided to borrowers who have been repaying their debt regularly.

25.ASSAM MICRO FINACE INCENTIVE AND RELIEF SCHEME

- **In the second phase**, the scheme will provide incentive to women whose payments are overdue by less than 90 days. It also includes women whose loan accounts are not classified as non – performing assets.
- **In the third phase**, the scheme will cover borrowers whose loan accounts have become non – performing assets. Partial or full relief will be provided based on evaluation.

26.ASSAM EMPLOYEE HEALTH ASSURANCE SCHEME(EHAS)

- **LAUNCH DATE :**
1st February 2020
- **Department**
Department of Health and Family Welfare, Govt. of Assam.
- **Objective**
Offer Health Benefits to the employees

- **Beneficiaries**
Government Employees of the state
The scheme will cover about **4.3 Lakh employees** under the state government. It will cover all the newly recruited employees as well.

Some of the benefits of this scheme are:

26.ASSAM EMPLOYEE HEALTH ASSURANCE SCHEME(EHAS)

Health Insurance	The scheme promises Health Insurance for all Government Employees with insurance coverage of Rs. 3 Lakh . This cover will be available for a term of 3 Years .
Zero Cash Treatment	The employee availing of the benefits of the scheme will enjoy cashless treatment across all the hospitals in the state.
Health Hazards	Health Hazards covered under the scheme are transplant surgeries, coronavirus and all other already existing diseases . More than 16000 surgeries

26.ASSAM EMPLOYEE HEALTH ASSURANCE SCHEME(EHAS)

<input type="checkbox"/> Basic Benefit Package	The basic package will possess room charges, process charges and other process cost. -The cost of the insurance package will be as per the organization offering the insurance and may differ. -Medical treatment costs will also be as per the insurance package offered by the insurance company.
Additional Benefit Package	Additional benefits will possess all insurance coverage for all types of catastrophic illnesses. -All the benefits under the cover will be implemented from the initial day of the treatment.

26.ASSAM EMPLOYEE HEALTH ASSURANCE SCHEME(EHAS)

- How many diseases will be covered under the Assam Employee Health Assurance Scheme?
catastrophic surgeries, diseases, prior diseases, inborn diseases and even the coronavirus.
- Who will pay the premium under the Health Assurance Scheme?
- Assam Government to the insurance company only.**
- Which package under the Assam Employee Health Assurance Scheme will cover all the diseases?
- The package of additional health benefits** (all types of diseases, pre-existing, innate or any other type.)
- Will the new employees be covered under the Employee Health Assurance Scheme?
- Yes**
- NOTE: THIS SCHEME DO NOT COVER THE PRIVATE EMPLOYEES**

27.ASSAM SNEHA SPARSHA SCHEME

- . **Launched on 30th December 2021**
- the "**Sneha Sparsha**" is a healthcare scheme **by the Dept. of Health & Family Welfare, Govt. of Assam**
- In this scheme, financial assistance shall be provided for specialized treatment of children **below 12 years of age affected with some serious ailments.**
- Families with annual **income less than ₹ 2,50,000** shall be eligible for availing benefits under the scheme, **while priority shall be given to Below Poverty Line (BPL) families.**

27.ASSAM SNEHA SPARSHA SCHEME

- *THIS SCHEME aims at bearing expenditure of very high-end pecialized treatment such as*
- *Thalassemia requiring Bone Marrow Transplant,*
- *Liver and Kidney transplant,*
- *Cochlear Implant ,*
- *Artificial Limb ,*
- *Blood Cancer ,*
- *Specialized Eye Surgery ,*
- *Tumors ,*
- *Neurological Anomalies and Thalassemia (children suffering from Thalassemia, who are not fit for Bone Marrow Transplant but require specialized treatment like splenectomy, blood transfusion and associated medicines).*

28.AMAR ALOHI-RURAL HOMESTAY SCHEME

- Homestay Scheme is framed by the Tourism Department, Govt. of Assam,
- **objectives :**
- giving a new dimension and thrust to the Homestay Facilities in the State of Assam, and
- creation of self-employment opportunities for educated youths in rural and semi-urban areas of tourism potential and importance.
- Under this Scheme,
- Assam Tourism Development Corporation invites two types of application:
- New Homestays (subsidised projects)
- Existing Homestays

28.AMAR ALOHI-RURAL HOMESTAY SCHEME

- The goal of Capital subsidy in Amaar Alohi Home Stay Scheme 2023 is to promote community based tourism while helping local communities benefit fully from the economic opportunities of low - impact tourism.
- Also the natural environment and cultural heritage of these can be protected for future generations and tourism can develop to meet the needs of local communities.

28.AMAR ALOHI-RURAL HOMESTAY SCHEME

1. **Key benefits** under the scheme include Capital Subsidy, where beneficiaries will .
2. receive a capital subsidy **of 90 %** of the total project cost, up to a **maximum of INR 1 crore**, facilitating the construction **of new homestay ununits and bolstering local infrastructure**

With Promotional Subsidy, the group will be entitled to a promotional subsidy covering **50%** of the total promotional expenses, up to **INR2.5 lakh** per year for **five years**, aimed at enhancing visibility and attracting more tourists

3. **An operational subsidy of up to INR 2.5 lakh per year** will be provided if the group achieves a minimum of **100 paid room nights** by guests annually, incentivising operational efficiency and service excellence.

29.OLD AGE PENSION SCHEME

- **Indira Gandhi National Old Age Pension Scheme (IGNOAPS)**
- **Minimum eligible age - 60 years**
- **Monthly pension - Rs 200 for persons** between 60 years and 79 years of age
- **For persons who are 80 years** and above the pension is **Rs 500 per month**

30.ASSAM INTERCASTE MARRIAGE SCHEME

- The desirability of the Assam Inter Caste Marriage Scheme 2024 is **to create a progressive society** for which the intercaste marriages should be accepted as a norm.
- **Objective**
- The objective of the scheme is to **appreciate the socially bold step, of an Inter caste marriage, taken by the newly married couple.**
- In addition to this, govt. wants to provide financial incentive to the couple to enable them to settle down in the initial phase of their married life.

30.ASSAM INTERCASTE MARRIAGE SCHEME

- **EACH MARRIED COUPLE WILL BE ELIGIBLE TO RECEIVE A MONETARY GRANT OF Rs.50000 UNDER THIS SCHEME**
- **Assistance Amount**
- **The beneficiary may undertake a business or income generation venture.** Under the inter-caste marriage scheme, **Rs. 10,000 to Rs. 5 lakh** would be given to undertake any kind of business or to start any income generation project.

30. ASSAM INTERCASTE MARRIAGE SCHEME

- Here are some of the **required conditions** to be met to avail benefits of Assam Inter Caste Marriage Scheme:-
- The marriage has to be solemnised between **April 2019 to March 2021**.
- The marriage should be valid as per the law.
- No incentive is available on second or subsequent marriage.
- **The annual income of the couple from all sources should not exceed Rs. 5 lakh.**
- **Under the scheme, one spouse must belong to the Scheduled Caste and the other to a general caste (non SC / ST / OBC).**

31. ASSAM JIBIKA SAKHI EXPRESS SCHEME

- **LAUNCH DATE: 21 August 2022**
- Jibika Sakhi Express scheme of the Assam State Rural Livelihood Mission, in which govt. distributed **6,670 scooters to “community cadres,”**
- Beneficiaries of Sakhi Express scheme includes “Krishi Sakhi”, “Bima Sakhi”, “Pashu Sakhi”, “Jivika Sakhi”, among others who, as “community cadres” work towards mobilizing and members of self-help groups in their fields.

32.ONE DISTRICT,ONE PRODUCT(ODOP)

- One District One Product (ODOP) initiative is aimed at fostering balanced regional development across all districts of the country. The initiative aims to select, brand, and promote at least One Product from each District (One District - One Product) of the country for enabling holistic socioeconomic growth across all regions. **The ODOP Initiative has identified a total of 1102 products from 761 districts across the country.**
- Under the ODOP initiative, all products have been selected by States/UTs by taking into consideration the existing ecosystem on the ground, products identified under Districts as Export Hubs (DEH), and GI-tagged products. The finalized list is communicated to DPIIT by the relevant Department of States/UTs. All activities including exhibitions, capacity building, etc. are undertaken at the State/UT and district level, in consultation and coordination with the States/UTs.

32.ONE DISTRICT,ONE PRODUCT(ODOP)

- ODOP is an initiative to boost economic growth at the district level by promoting and branding one product from each district of the country.
- **No ODOP product** has been recommended by the **State of West Bengal** under **PMFME Scheme** ([Pradhan Mantri Formalisation of Micro food processing Enterprises \(PMFME\) Scheme](#))

Objectives:

- The One District One Product (ODOP) item may encompass perishable agricultural commodities, products derived from cereals, or a food item that is extensively manufactured within a district along with its related sectors.
- An indicative compilation of such items comprises mango, potato, litchi, tomato, tapioca, kinnu, bhujia, pitha, papad, pickle, millet-based products, fisheries, poultry, meat as well as animal feed, among others.
- Certain traditional and innovative commodities, including those derived from waste-to-wealth practices, may receive assistance within the framework of this scheme.

32. ONE DISTRICT, ONE PRODUCT (ODOP)

- **NAME OF DISTRICTS AND PRODUCTS WILL BE AVAILABLE IN PDF**

ODOP DISTRICTS OF ASSAM

Products under the scheme:

Districts	Designated Products
Baksa	Honey
Barpeta	Milk Product
Biswanath Chariali	Potato
Bongaigaon	Turmeric
Cachar	Pineapple
Charaideo	Rice (soft rice) based products (pitha, puffed rice, flaked rice)
Chirang	Lemon
Darrang	Mustard products
Dhemaji	Mustard products
Dhubri	Chilli
Dibrugarh	Mustard products
Dima Hasao	Ginger
Goalpara	Banana
Golaghat	Black rice
Hailakandi	Arecanut
Hojai	Sugarcane (jiggery, wine)
Jorhat	Chilli
Kamrup (R)	Banana

ODOP

Districts	Designated Products
Kamrup (M)	Fruits and Vegetables (Pickles)
Karbi Anglong	Ginger
Karimganj	Arecanut (betelnut)
West Karbi-Anglong	Ginger
Kokrajhar	Mushroom
Lakhimpur	Piggery (smoked meat)
Majuli	Mustard oil
Morigaon	Groundnut products
Nagaon	Fruits and Vegetables (Pickles)
Nalbari	Soft and Sticky Rice-based products like: pitha, puffed rice, flaked rice, etc.
Sivasagar	Red rice-based products like: pitha, puffed rice, flaked rice, etc.
Sonitpur	Jackfruit
South Salmara	Cashew Processing
Tinsukia	Citrus Products
Udalguri	Potato

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Assam MILLET MISSION

- PROMOTION OF MILLET PROCESSING ENTERPRISE TO ACHIEVE MARKET PENETRATION
- THIS IS IN SYNERGY WITH THE ATMANIRBHAR BHARAT STRATEGY OF INDIA
- VALUE ADDITION OF MILLETS TO INCREASE ITS SHELVED LIFE AND REACH A WIDER CONSUMER, WHILE INCREASING THE INCOME POTENTIAL OF THE FARMERS
- IMPROVE MILLET BASED CROPPING SYSTEM ALONG THE SCIENTIFIC LINES

ASSAM MILLET MISSION

- AWARENESS GENERATION AMONG THE INDIGENOUS FARMERS ABOUT THE POTENTIAL OF MILLETR CULTIVATION.
- INCLUSION AND INFUSION OF MILLET IN THE STATE GOVT. NUTRION PROGRAMME, PDS AND OTHER SCHEMES
- THE STATE GOVT. WILL ESTABLISH DISTRICT MILLET CELLS WITH DISTRICT COMMISSIONERS AS THE CHAIRPERSON
- 6 SOIL TESTING AND QUALITY CONTROL LABORATORIES TO BE SET UP AT
 1. BONGAIGAON
 2. MORIGAN
 3. UDALGUURI
 4. GOLAGHAT
 5. KARIMGANJ
 6. DARRANG

ASSAM MILLET MISSION

- . Setting up and implementation of Assam Millets Mission has been cleared by the State Cabinet on **23rd May 2022** for a period of **seven** years from **2022 to 2029**.

The activities under the Mission will be funded by **APART** for first two years and partly in the third year.

APART-ASSAM AGRIBUSINESS AND RURAL TRANSFORMATION PROJECT

- LAUNCHED IN 2017
- OBJECTIVES:
 - VALUE ADDITION FROM THE PRODUCTION STAGE ONWARDS TO ULTIMATE POST-HARVEST STAGE F SELECTED AGRICULTURAL COMMODITY VALUE CHAINS
 - FACILITATE AGRIBUSINESS INVESTMENTS THROUGH INCLUSIVE AND SUSTAINABLE BUSINESS MODELS.
 - AID IN ADAPTATION OF RESILIENT AGRICULTURE PRODUCTION SYSTEMS IN ORDER TO BETTER MANAGE THE INCREASED PRODUCTION AND OTHER RISKS ASSOCIATED WITH CLIMATE CHANGE

APART-ASSAM AGRIBUSINESS AND RURAL TRANSFORMATION PROJECT

□ COMPONENTS OF APART

- 1.ENABLE AGRI-ENTERPRISE DEVELOPMENT
- 2.FACILITATE AGRO-CLUSTER DEVELOPMENT
- 3.MARKET LED PRODUCTION AND RESILIENCE ENHANCEMENT
- 4.PROJECT MANAGEMENT, MONITORING AND LEARNING

BRAHMAPUTRA RIVER FRONT PROJECT

- The Riverfront is located on the **south bank of the mighty Brahmaputra River** and part of the central area of Guwahati. **A 6 km long Riverfront** stretches between **Rajbhawan (Kharghuli Hill) to famous Kamakhya Temple (Nilachal Hill)**. Feasibility Report (FR) for the Riverfront design identifies the following works:
 - Masterplan Landscape design **for 6 km stretch** Riverfront.
 - Development of Walkway, Cycle track , Jogging track along full Riverfront from Rajbhawan to Kamakhya Temple
 - Landscape design for **5 segments (viz: Kamakhya, Machchowa, Governor's Hill, KachariGhat& Raj Bhawan)** in plan and section.
 - Smart city Pavilions

BRAHMAPUTRA RIVER FRONT PROJECT

- 'Bank Protection measures
- Various infrastructures works (Viewpoint, Waterstairs, Fountain, Interactive pond, Ramps, Stairs, Jetty, Ferry Terminals, Kiosk, Bridges over outflow structures, etc.)
- Development of Stairs from Chakreshwar Temple to Kamakhya Temple.
- Materials landscaping, planting, lighting, generation of solar power etc.
- Upgrading of outflow-structures of storm water and drainage system within the topographical scope riverfront.
- Execution of the works is envisages to be carried out in different packages

BRAHMAPUTRA RIVER FRONT PROJECT

Corresponding seasonal conditions.

Duration of construction activities is estimated about 36 months.

Hydrological data survey & design of integrated storm & drainage system of city,

River dredging, Road work, & utilities, land-acquisition & Real Estate

Development is not included in Feasibility Report.

Block costs in this feasibility Report for the riverfront is 826 Crores ($\pm 15\%$), For Which Infrastructure Landscape Development cost is 160 Crore and Riverbank Protection Cost is 666 Crores.

MISSION AMRIT SAROVAR-ASSAM

1. DEVELOPMENT/CONSTRUCTION OF ATLEAST **75 AMRIT SAROVAR[PONDS]** IN EACH DISTRICT OF THE COUNTRY TOTALLING TO ABPUT **50000 AMRIT SAROVARS** ALL OVER THE COUNTRY
2. NODAL AGENCY IN ASSAM: PANCHAYAT AND RURAL DEVELOPMENT AUTHORITY
3. EACH AMRIT SAROVARV MUST HAVE A MINIMUM PONDAGE AREA **OF 1 ACRE** ALONG WITH WATER HOLDING CAPACITY OF **10000 CUBIC METERS**
4. AMRIT SAROVAR PORTAL AND A MOBILE APP ARE DEVELOPED BY **BISAG-N [BHASKAR ACHARYA NATIONAL INSTITUTE OF SPACE APPLICATON AND GEOMATICS-NATINAL]** WHICH WILL BE USED TO TRACK THE PROGRESS/ PERFORMANCE OF THE MISSION ATB PAN INDIA LEVEL

Assam Ethanol Production Promotion Policy-2021

Assam Ethanol Production Promotion Policy-2021 launched by the State Government is in line with the National Biofuel Policy, 2018 of achieving the country's target of 20 per cent blending of ethanol with fossil fuels to reduce carbon emission and cut down cost.

Assam Bio-Refinery Private Limited (ABRPL), a joint venture of the Numaligarh Refinery Limited and two European companies, targeted to be commissioned in **2022-23** will be converting bamboo biomass into ethanol, acetic acid, and other biofuels

SARAS-SALES OF ARTICLES OF RURAL ARTISANS SOCIETY

- **IT IS A PLATFORM TO THE RURAL ARTISANS TO SHOWCASE THEIR SKILLS AND PRODUCTS**
- **MARKETING PLATFORM FOR ALL SHGs**
- **FIRST REGIONAL SARAS FAIR WAS HELD IN 2016**
- **OBJECTIVE:**
- **PROMOTION OF THE CULTURAL AND MATERIALISTIC HERITAGE OF THE STATE**