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Polity & Governance

Post Office Savings Account (POSA)

• **POSA** – It fostering savings as it reaches out to the remotest part of India which has a limited reach of banking services.
• **Nodal Ministry** – Ministry of Communications.
• **Minimum deposit** – Only with a cash of *Rs. 500*.
• **Interest rate** – 4% per annum.
• **Feature –** It facilitates *easy account transfer* from one post office to another with no lock-in or maturity requirements.
• **Linkage Process** – India Post Payments Bank (IPPB) savings account allows the customer to link the account with POSA.

PM-DevINE Scheme

• **PM-DevINE** – Prime Minister's Development Initiative For North East Region.
• **Launched in** – *2022*.
• **Nodal Ministry** – Ministry of Development of North-East Region.
• **Aim** – At rapid and holistic development of the North- east region by funding infrastructure and social development projects, based on felt needs of the States.
• **Timeline** – *4 years* (2022-2026).

Search And Rescue Aid Tool (SARAT) Version 2

• **Launched in** – *2016*.
• **Developed by** – Indian National Centre for Ocean Information Services (INCOIS).
• **Nodal Ministry** – Ministry of Earth Sciences.
• **Objective** – To facilitating the search and rescue operations in the seas to locate individuals/vessels in distress in the shortest possible time.
• **Features** – It directly anchored to the Last Known Position (LKP) of the object as opposed to the point with the minimum longitude in the search area.
• Visualization of individual and mean particle trajectories, finer and distinct color-coded search regions, and a marker identifying the LKP.

Deocha Pachami Coal Mining Project

• **Led by** – Birbhum district, West Bengal.
• **Deocha Pachami** – It is the *2nd largest coal block in the world* with a reserve of 1,240 million tonnes of coal and 675 MT of basalt.
• It begins with basalt mining or primary cleaning of land, promising jobs and fair compensation for locals.
• **1st phase** – It will be carried out, the thickness of basalt is between 100 metres and 350 metres.

Swadesh Darshan 2.0 Scheme
• **Launched in** – *2015*.
• **Nodal Ministry** – Ministry of Tourism.
• **Mantra** – Vocal for local.
• **Objective** – To develop sustainable and responsible tourism destinations in the country.
• **Coverage** – Tourism and allied infrastructure, tourism services, human capital development and destination management.

Mission for Cotton Productivity
• **Launched in** – *2025.*
• **Nodal Ministry** – Ministry of Textiles.
• It is also known as *Cotton Mission*.
• **Objective** – To facilitate significant improvements in productivity and sustainability of cotton farming, and promote extra-long staple cotton varieties.
• It will benefit lakhs of cotton growing farmers as the best of science & technology support will be provided to farmers.
• **Timeline** – *5 years*.

Mission for Aatmanirbharta in Pulses
• **Launched in** – *2025.*
• **Nodal Ministry** – Ministry of Agriculture & Farmers' Welfare.
• **Objective** – It is with a special focus on *Tur, Urad and Masoor*.
• **Responsible agencies** – National Agricultural Cooperative Marketing Federation of India (NAFED)
- National Cooperative Consumers' Federation of India (NCCF).
• They will procure these 3 pulses, as much as offered during the next 4 years from farmers who register with these agencies and enter into agreements.
• **Timeline** – *6 years*.

Swavalambini
• **Launched in** – *2025*.
• **Launched by** – Ministry of Skill Development and Entrepreneurship (MSDE) and NITI Aayog.
• **Concept** – It is a *women entrepreneurship programme* for the northeast states of Assam, Meghalaya and Mizoram.
• **Aim** – At empowering female students in select *Higher Education Institutions (HEIs)* in the northeast.
• **Feature** – It equipping them with the essential entrepreneurial mind-set, resources, and mentorship they need to succeed in their entrepreneurial journey.

Pradhan Mantri Kaushal Vikas Yojana 4.0 (PMKVY 4.0)
• **Launched in** – *2015*.
• **Umbrella scheme** – Skill India Programme (SIP).
• **Nodal Ministry** – Ministry of Skill Development and Entrepreneurship.
• **Objectives** – To encourage and promote skill development by providing free short duration skill training and incentivizing this by providing monetary rewards to youth for skill certification.
• **Targeted beneficiaries** – 15-59 years of age.
• **Timeline** – *4 years* (2022-2026).

Grameen Credit Score

Finance Minister Nirmala Sitharaman recently announced Grameen Credit Score.

• **Developed by –** Public sector banks.

• **Aim –** To formalize transactions within ***self-help groups (SHGs)*** by incorporating them into India's central credit system.

• To foster financial inclusion for *women entrepreneurs* within self-help groups, providing them with the essential support they need to grow their businesses and improve their lives.

• This will enable leading financial institutions to assess the creditworthiness of SHG members more effectively.

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