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IUC ACADEMY NOTES

Complete Syllabus • Conceptual Flowcharts • Comparative Tables • Solved Practice Questions

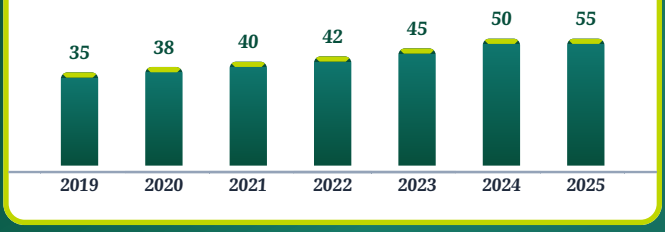
CURRENT AFFAIRS, UNION BUDGET, ECONOMIC SURVEY & 105+ GOVT SCHEMES

Union Budget Fiscal Deficit & Tax Slabs, Economic Survey Sectoral Analysis, Ministry-Wise Directory of 105+ Central Government Welfare Schemes, Global Indices, International Summits (G20, BRICS, QUAD, COP), ISRO/ DRDO Milestones, Awards & Sports

Topic-Wise Exam Weightage Distribution (%)



Previous Years' Question Trend Analysis



Target Competitive, Entrance & Departmental Examinations

All-India Exams: UPSC • State PCS • SSC • Railway • Banking • Defence • Police • EPFO • Teaching • Entrance

Core Syllabus Pillars & Exam Question Weightage (%)

- Union Budget (Fiscal/Revenue/Primary Deficit, Rupee Profile) & Economic Survey (26%)
- Ministry-Wise 105+ Central Government Flagship Welfare Schemes (26%)
- International Summits (G20, BRICS+, SCO, QUAD, ASEAN, UNFCCC COP) & Indices (18%)
- ISRO Space Missions, DRDO Indigenous Missiles & Joint Military Exercises (15%)
- Bharat Ratna, Padma, Nobel, Sahitya Akademi, National Film & Sports Awards (15%)

Complete Theory
NCERT & Official Sources

Visual Flowcharts
Comparative Matrices

Memory Tricks
Exam Trap Alerts

75+ Solved MCQs
One-Liner Capsules

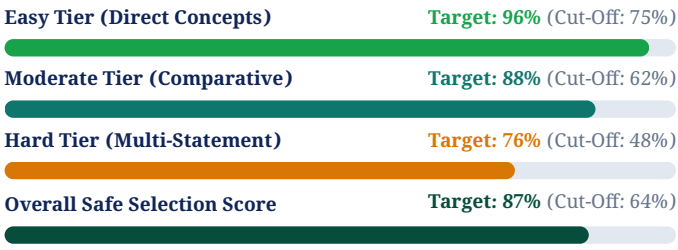
Preface, Exam Weightage Dashboard & Study Strategy — CURRENT AFFAIRS, UNION BUDGET, ECONOMIC SURVEY & 105+ GOVT SCHEMES

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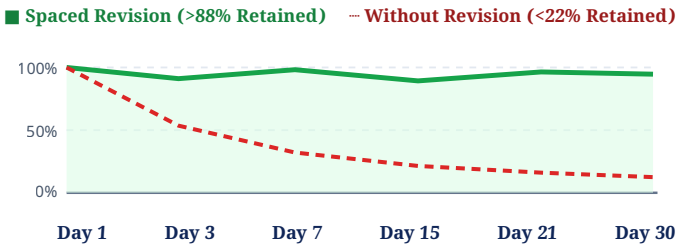
Dear Aspirants,

Modern competitive, entrance, and departmental promotion examinations demand a combination of deep conceptual clarity, statutory precision, and rapid revision tools. Prepared by **Inclusive Universal Careers Academy (IUC Academy — www.iucacademy.com)**, these comprehensive English-medium study notes integrate **structured chapter theory, 4-node conceptual process flowcharts, multi-column comparative tables, inline mathematical/scientific formulas, 'Did You Know?' boxes, 'Exam Trap Alert' callouts, 'Memory Trick' mnemonics, Chapter-End Analytical Synthesis Matrices, 75+ Step-by-Step Solved MCQs, and Rapid-Fire One-Liner Revision Capsules**.

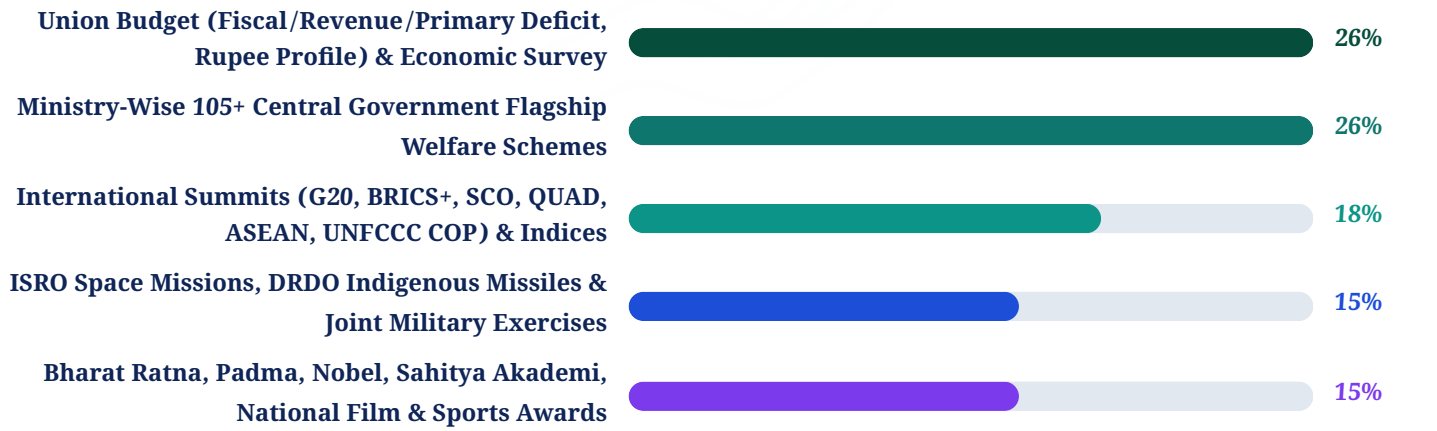
Target Accuracy vs Qualifying Cut-Off Benchmark (%)



Spaced Revision (1-3-7-21 Day Rule) & Retention Curve



Topic-Wise Exam Question Weightage Index (%)



Verified Official Curriculum & Statutory Reference Portals

- **Union Budget & Economic Survey Portal** (https://www.indiabudget.gov.in/)
- **Press Information Bureau (PIB)** (https://www.pib.gov.in/)
- **NITI Aayog Official Portal** (https://www.niti.gov.in/)
- **IUC Academy Official Portal** (https://www.iucacademy.com)

Detailed Table of Contents & Chapter Architecture

CURRENT AFFAIRS, UNION BUDGET, ECONOMIC SURVEY & 105+ GOVT SCHEMES • Complete Chapters, Comparative Matrices, Solved MCQs & Rapid Revision

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- 1.1 Constitutional & Legal Foundations of the Union Budget
- 1.3 Key Union Budget Priorities, Tax Reforms & Capital Expenditure Thrust

2. Chapter 2: Economic Survey Insights, Macroeconomic Indicators & Sectoral Trends

- 2.1 Preparation, Structure & Macroeconomic Foundations of the Economic Survey
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- 3.2 Ministry-wise Compendium of Flagship Schemes (Schemes 1 to 55)

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6. Chapter 6: ISRO Space Missions, DRDO Indigenous Milestones & Science-Tech Breakthroughs

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- 8.2 Olympic Games, Paralympic Games & Global Sporting Milestones

9. Solved Exam Practice Questions (MCQs)

10. Extended Comparative & Analytical Practice Set (Questions 36–75)

11. Rapid-Fire Last-Minute One-Liner Revision Capsule

Chapter 1: Union Budget Framework, Constitutional Provisions & Fiscal Architecture

Chapter Key Study Pillars — Chapter 1: Union Budget Framework, Constitutional Provisions & Fiscal Architecture

Key Study Pillar 1
Constitutional & Legal Foundations of the Union Budget

Key Study Pillar 2
Key Union Budget Priorities, Tax Reforms & Capital Expenditure Thrust

1.1 Constitutional & Legal Foundations of the Union Budget

• **Annual Financial Statement (Article 112):** The Constitution of India does not explicitly use the term "Budget"; instead, Article 112 mandates the President of India to lay the "Annual Financial Statement" before both Houses of Parliament, detailing estimated receipts and expenditures for the upcoming financial year (April 1 to March 31) as published on the India Budget Portal.

• **Three-Part Public Account Architecture:** All government receipts and disbursements operate across three distinct constitutional funds:

• **Consolidated Fund of India (Article 266(1)):** The primary account into which all tax revenues, non-tax revenues, loan recoveries, and fresh borrowings flow; no money can be withdrawn from this fund without an Appropriation Act passed by Parliament under Article 114.

• **Public Account of India (Article 266(2)):** Holds provident fund deposits, small savings, postal insurance, and judicial deposits where the Union Government acts as a fiduciary banker; withdrawals do not require parliamentary appropriation.

• **Contingency Fund of India (Article 267):** An imprest fund placed at the disposal of the President of India (administered by the Finance Secretary on behalf of the President) to meet unforeseen urgent expenditures pending subsequent parliamentary authorization.

• **FRBM Act 2003 & Fiscal Consolidation Glide Path:** The Fiscal Responsibility and Budget Management (FRBM) Act establishes statutory targets to eliminate revenue deficits and reduce fiscal deficits, tracked annually in documents released on the India Budget Portal.

• **Core Deficit Equations (Single-Line Inline Notation):**

• **Total Receipts = Revenue Receipts (Tax + Non-Tax) + Capital Receipts (Debt + Non-Debt)**

• **Revenue Deficit = Revenue Expenditure - Revenue Receipts**

• **Effective Revenue Deficit = Revenue Deficit - Grants for Creation of Capital Assets**

• **Fiscal Deficit = Total Expenditure - (Revenue Receipts + Non-Debt Creating Capital Receipts)**

• **Primary Deficit = Fiscal Deficit - Interest Payments on Previous Borrowings**

• **Monetized Deficit = Net RBI Credit to the Central Government**

1.2 Budget Enactment Process & Four-Node Legislative Flowchart

Step-by-Step Conceptual Process Flowchart

STEP 1
Budget Presentation & General Discussion in Both Houses

STEP 2
Scrutiny by 24 Departmental Standing Committees (DRSCs)

STEP 3
Voting on Demands for Grants & Cut Motions in Lok Sabha

STEP 4
Passage of Appropriation Bill (Art 114) & Finance Bill (Art 110)

1.3 Key Union Budget Priorities, Tax Reforms & Capital Expenditure Thrust

• **Nine Budget Priorities for Viksit Bharat:** Productivity and resilience in agriculture; employment and skilling; inclusive human resource development and social justice; manufacturing and services; urban development; energy security; infrastructure; innovation, research and development; and next-generation reforms as documented by **Press Information Bureau (PIB)**.

• **Capital Expenditure (Capex) Multiplier:** Effective Capital Expenditure combines direct budgetary capital outlay with Grants-in-Aid for creation of capital assets to states, generating a high macroeconomic multiplier (estimated between 2.45 and 3.25) compared to revenue expenditure.

• **Direct & Indirect Tax Rationalization:** Abolition of Angel Tax across all investor classes to foster startup innovation, simplification of Capital Gains Tax holding periods (12 months for listed securities, 24 months for unlisted assets), reduction in corporate tax rates for foreign companies, and customs duty exemptions on critical minerals (lithium, cobalt, rare earths) and cancer life-saving drugs as notified on **India Budget Portal**.

Budgetary Component / Metric	Constitutional / Statutory Provision	Parliamentary / Operational Rule	Official Source Portal
Annual Financial Statement	Article 112 of the Constitution	Distinguishes expenditure on revenue account from other expenditure	India Budget Portal
Demands for Grants	Article 113 of the Constitution	Exclusive voting privilege of Lok Sabha; Rajya Sabha cannot vote	India Budget Portal
Appropriation Bill	Article 114 of the Constitution	Authorizes withdrawal from Consolidated Fund of India	India Budget Portal
Money Bill Definition	Article 110 of the Constitution	Speaker of Lok Sabha certifies; Rajya Sabha must return within 14 days	Press Information Bureau (PIB)
Vote on Account	Article 116 of the Constitution	Upfront advance grant (typically 1/6th of total estimation for 2 months)	India Budget Portal
Policy Cut Motion	Parliamentary Rules of Procedure	Disapproves policy underlying demand; states "Demand be reduced to Re 1"	Press Information Bureau (PIB)
Economy Cut Motion	Parliamentary Rules of Procedure	Reduces demand by a specified lump-sum amount to enforce fiscal economy	Press Information Bureau (PIB)
Token Cut Motion	Parliamentary Rules of Procedure	Ventilates specific grievance; states "Demand be reduced by Rs 100"	Press Information Bureau (PIB)

Did You Know?: The Railway Budget was merged back into the General Union Budget starting from the financial year 2017-18 on the recommendation of the Bibek Debroy Committee (and coordinated with NITI Aayog), ending a 92-year-old separation originally instituted in 1924 following the Acworth Committee report.

Exam Trap Alert: Candidates frequently confuse "Charged Expenditure" with "Voted Expenditure." Charged Expenditure (such as emoluments of the President, salaries of Supreme Court Judges, CAG, UPSC Chairman, and debt servicing interest charges under Article 112(3)) is **non-votable** in Parliament—it can be discussed in both Houses, whereas Voted Expenditure is voted upon **exclusively in the Lok Sabha**.

★ **Memory Trick:** Remember the Three Cut Motions using **"PET — 1, Lump, 100"**: **P**olicy Cut reduces demand to **Re 1**; **E**conomy Cut reduces by a **Lump-sum**; **T**oken Cut reduces by **Rs 100**.

Chapter *1* Comprehensive Analytical & Statutory Revision Matrix

Core Sub-Domain	Key Concept / Provision	Verified Analytical Parameters & Exam Distinctions (Union Budget & Economic Survey Portal)
Constitutional & Legal Foundations of the Union Budget	**Annual Financial Statement (Article 112)**	The Constitution of India does not explicitly use the term "Budget"; instead, Article 112 mandates the President of India to lay the "Annual Financial Statement" before both Houses of Parliament, detailing estimated receipts and expenditures for the upcoming financial year (April 1 to March 31) as published on the India Budget Portal.
Budget Enactment Process & Four-Node Legislative Flowchart	**Three-Part Public Account Architecture**	All government receipts and disbursements operate across three distinct constitutional funds:
Key Union Budget Priorities, Tax Reforms & Capital Expenditure Thrust	**Consolidated Fund of India (Article 266(1))**	The primary account into which all tax revenues, non-tax revenues, loan recoveries, and fresh borrowings flow; no money can be withdrawn from this fund without an Appropriation Act passed by Parliament under Article 114.
Constitutional & Legal Foundations of the Union Budget	**Public Account of India (Article 266(2))**	Holds provident fund deposits, small savings, postal insurance, and judicial deposits where the Union Government acts as a fiduciary banker; withdrawals do not require parliamentary appropriation.
Budget Enactment Process & Four-Node Legislative Flowchart	**Contingency Fund of India (Article 267)**	An imprest fund placed at the disposal of the President of India (administered by the Finance Secretary on behalf of the President) to meet unforeseen urgent expenditures pending subsequent parliamentary authorization.
Key Union Budget Priorities, Tax Reforms & Capital Expenditure Thrust	**FRBM Act 2003 & Fiscal Consolidation Glide Path**	The Fiscal Responsibility and Budget Management (FRBM) Act establishes statutory targets to eliminate revenue deficits and reduce fiscal deficits, tracked annually in documents released on the India Budget Portal.

Core Sub-Domain	Key Concept / Provision	Verified Analytical Parameters & Exam Distinctions (Union Budget & Economic Survey Portal)
Constitutional & Legal Foundations of the Union Budget	Nine Budget Priorities for Viksit Bharat	Productivity and resilience in agriculture; employment and skilling; inclusive human resource development and social justice; manufacturing and services; urban development; energy security; infrastructure; innovation, research and development; and next-generation reforms as documented by Press Information Bureau (PIB).
Budget Enactment Process & Four-Node Legislative Flowchart	Capital Expenditure (Capex) Multiplier	Effective Capital Expenditure combines direct budgetary capital outlay with Grants-in-Aid for creation of capital assets to states, generating a high macroeconomic multiplier (estimated between 2.45 and 3.25) compared to revenue expenditure.
Key Union Budget Priorities, Tax Reforms & Capital Expenditure Thrust	Direct & Indirect Tax Rationalization	Abolition of Angel Tax across all investor classes to foster startup innovation, simplification of Capital Gains Tax holding periods (12 months for listed securities, 24 months for unlisted assets), reduction in corporate tax rates for foreign companies, and customs duty exemptions on critical minerals (lithium, cobalt, rare earths) and cancer life-saving drugs as notified on India Budget Portal.

Chapter *1* Multi-Statement Exam Verification Drills

Chapter 1 Statement-Verification Drill #1 — Both Statements Verified Correct

Statement-I (Annual Financial Statement (Article 112)): The Constitution of India does not explicitly use the term "Budget"; instead, Article 112 mandates the President of India to lay the "Annual Financial Statement" before both Houses of Parliament, detailing estimated receipts and expenditures for the upcoming financial year (April 1 to March 31) as published on the India Budget Portal.

Statement-II (Three-Part Public Account Architecture): All government receipts and disbursements operate across three distinct constitutional funds:

✓ **Exam Verification Key: Both Statement-I and Statement-II are factually accurate as per Union Budget & Economic Survey Portal & IUC Academy.**

Chapter 1 Statement-Verification Drill #2 — Both Statements Verified Correct

Statement-I (Consolidated Fund of India (Article 266(1))): The primary account into which all tax revenues, non-tax revenues, loan recoveries, and fresh borrowings flow; no money can be withdrawn from this fund without an Appropriation Act passed by Parliament under Article 114.

Statement-II (Public Account of India (Article 266(2))): Holds provident fund deposits, small savings, postal insurance, and judicial deposits where the Union Government acts as a fiduciary banker; withdrawals do not require parliamentary appropriation.

✓ **Exam Verification Key: Both Statement-I and Statement-II are factually accurate as per Union Budget & Economic Survey Portal & IUC Academy.**

Chapter 1 Statement-Verification Drill #3 — Both Statements Verified Correct

Statement-I (Contingency Fund of India (Article 267)): An imprest fund placed at the disposal of the President of India (administered by the Finance Secretary on behalf of the President) to meet unforeseen urgent expenditures pending subsequent parliamentary authorization.

Statement-II (FRBM Act 2003 & Fiscal Consolidation Glide Path): The Fiscal Responsibility and Budget Management (FRBM) Act establishes statutory targets to eliminate revenue deficits and reduce fiscal deficits, tracked annually in documents released on the India Budget Portal.

✓ **Exam Verification Key: Both Statement-I and Statement-II are factually accurate as per Union Budget & Economic Survey Portal & IUC Academy.**

Chapter 1 Statement-Verification Drill #4 — Both Statements Verified Correct

Statement-I (Nine Budget Priorities for Viksit Bharat): Productivity and resilience in agriculture; employment and skilling; inclusive human resource development and social justice; manufacturing and services; urban development; energy security; infrastructure; innovation, research and development; and next-generation reforms as documented by Press Information Bureau (PIB).

Statement-II (Capital Expenditure (Capex) Multiplier): Effective Capital Expenditure combines direct budgetary capital outlay with Grants-in-Aid for creation of capital assets to states, generating a high macroeconomic multiplier (estimated between 2.45 and 3.25) compared to revenue expenditure.

✓ **Exam Verification Key: Both Statement-I and Statement-II are factually accurate as per Union Budget & Economic Survey Portal & IUC Academy.**

Chapter 2: Economic Survey Insights, Macroeconomic Indicators & Sectoral Trends

Chapter Key Study Pillars — Chapter 2: Economic Survey Insights, Macroeconomic Indicators & Sectoral Trends

Key Study Pillar 1
Preparation, Structure & Macroeconomic Foundations of the Economic Survey

Key Study Pillar 2
External Sector, Inflation Targeting & Financial Stability Indicators

2.1 Preparation, Structure & Macroeconomic Foundations of the Economic Survey

• **Authorship & Institutional Anchor:** The Economic Survey is prepared annually by the Economic Division of the Department of Economic Affairs (DEA), Ministry of Finance, under the supervision of the Chief Economic Adviser (CEA), and is tabled in Parliament one day prior to the Union Budget on the India Budget Portal.

• **National Income Accounting Formulas (Single-Line Inline Notation):**

• **GDP at Market Prices (GDP_MP) = C + I + G + (X - M)**

• **GNP at Market Prices (GNP_MP) = GDP_MP + Net Factor Income from Abroad (NFIA)**

• **NNP at Market Prices (NNP_MP) = GNP_MP - Depreciation (Consumption of Fixed Capital)**

• **NNP at Factor Cost (National Income) = NNP_MP - Net Indirect Taxes (Indirect Taxes - Subsidies)**

• **Gross Value Added (GVA) at Basic Prices = GDP_MP - Product Taxes + Product Subsidies**

• **GDP Deflator = (Nominal GDP / Real GDP) * 100**

• **Sectoral Composition of Indian GVA:** The Services sector contributes approximately 54%–55% of Gross Value Added, the Industrial sector (manufacturing, mining, electricity, construction) contributes 27%–28%, and Agriculture and Allied Activities contribute 17%–18% while employing roughly 45.8% of the national workforce according to Periodic Labour Force Survey (PLFS) data cited on **Press Information Bureau (PIB)**.

2.2 Monetary Transmission & External Sector Resilience Flowchart

Step-by-Step Conceptual Process Flowchart

STEP 1
MPC Calibrates Repo Rate (LAF Policy Corridor)

STEP 2
Weighted Average Call Rate & Bank Lending Rates Adjust

STEP 3
Aggregate Credit Demand & Core Inflation Stabilize Within 4% +/- 2% Band

STEP 4
External Balance Supported by Forex Reserves, Services Surplus & Remittances

2.3 External Sector, Inflation Targeting & Financial Stability Indicators

• **Flexible Inflation Targeting (FIT) Framework:** Under the amended RBI Act 1934, the statutory Monetary Policy Committee (MPC) comprises 6 members (3 from RBI including the Governor with a casting vote, and 3 Central Government nominees) tasked with maintaining Consumer Price Index Combined (CPI-C) headline inflation at 4% with an upper tolerance limit of 6% and a lower limit of 2%.

• **Banking Health & Asset Quality:** Scheduled Commercial Banks (SCBs) achieved multi-year lows in Gross Non-Performing Assets (GNPA ratio dropping below 2.8%) and maintained robust Capital-to-Risk Weighted Assets Ratios (CRAR above 16%), well above Basel-III norms as reported on **India Budget Portal**.

• **Balance of Payments (BoP) & Remittances:** India remains the world's top recipient of foreign inward remittances (crossing USD 120–125 billion annually), cushioning the merchandise trade deficit alongside booming Information Technology and Global Capability Centre (GCC) services exports.

Macroeconomic Indicator / Concept	Governing Formula / Benchmark Definition	Institutional Authority	Reference Portal
Real GDP Base Year	Base Year 2011-12 (under revision review)	National Statistical Office (NSO), MoSPI	India Budget Portal
CPI (Combined) Inflation	Base Year 2012 = 100; 6 major item groups	National Statistical Office (NSO), MoSPI	Press Information Bureau (PIB)
Wholesale Price Index (WPI)	Base Year 2011-12 = 100; 697 commodities	Office of the Economic Adviser, DPIIT	Press Information Bureau (PIB)
Incremental Capital Output Ratio	**ICOR = (Annual Investment / Annual Increase in GDP)**	NITI Aayog & DEA	India Budget Portal
Labour Force Participation Rate	**LFPR = ((Employed + Unemployed) / Working Age Population) * 100**	NSO Periodic Labour Force Survey (PLFS)	Press Information Bureau (PIB)
Current Account Balance (CAB)	**CAB = Trade Balance (X - M) + Net Services + Net Transfers**	Reserve Bank of India (RBI)	India Budget Portal

Did You Know?: The very first Economic Survey of India was presented in 1950-51 as part of the Union Budget documents; from 1964 onwards, it was separated from the Budget speech and published as an independent volume to provide an objective macroeconomic appraisal on the India Budget Portal.

Exam Trap Alert: A **lower** Incremental Capital Output Ratio (**ICOR**) indicates **higher efficiency** of capital utilization (fewer units of capital required to produce one additional unit of output). Aspirants often mistakenly assume a higher ICOR means better productivity.

★ **Memory Trick:** To distinguish **GVA at Basic Prices** from **GDP at Market Prices**, use **"Basic Adds Production, Market Adds Product"**: Basic Price includes *Production* taxes/subsidies (like land revenue, stamp duty), whereas Market Price adds *Product* taxes/subsidies (like GST, excise, customs).

Chapter *2* Comprehensive Analytical & Statutory Revision Matrix

Core Sub-Domain	Key Concept / Provision	Verified Analytical Parameters & Exam Distinctions (Union Budget & Economic Survey Portal)
Preparation, Structure & Macroeconomic Foundations of the Economic Survey	**Authorship & Institutional Anchor**	The Economic Survey is prepared annually by the Economic Division of the Department of Economic Affairs (DEA), Ministry of Finance, under the supervision of the Chief Economic Adviser (CEA), and is tabled in Parliament one day prior to the Union Budget on the India Budget Portal.
Monetary Transmission & External Sector Resilience Flowchart	**Sectoral Composition of Indian GVA**	The Services sector contributes approximately 54%–55% of Gross Value Added, the Industrial sector (manufacturing, mining, electricity, construction) contributes 27%–28%, and Agriculture and Allied Activities contribute 17%–18% while employing roughly 45.8% of the national workforce according to Periodic Labour Force Survey (PLFS) data cited on Press Information Bureau (PIB).
External Sector, Inflation Targeting & Financial Stability Indicators	**Flexible Inflation Targeting (FIT) Framework**	Under the amended RBI Act 1934, the statutory Monetary Policy Committee (MPC) comprises 6 members (3 from RBI including the Governor with a casting vote, and 3 Central Government nominees) tasked with maintaining Consumer Price Index Combined (CPI-C) headline inflation at 4% with an upper tolerance limit of 6% and a lower limit of 2%.
Preparation, Structure & Macroeconomic Foundations of the Economic Survey	**Banking Health & Asset Quality**	Scheduled Commercial Banks (SCBs) achieved multi-year lows in Gross Non-Performing Assets (GNPA ratio dropping below 2.8%) and maintained robust Capital-to-Risk Weighted Assets Ratios (CRAR above 16%), well above Basel-III norms as reported on India Budget Portal.
Monetary Transmission & External Sector Resilience Flowchart	**Balance of Payments (BoP) & Remittances**	India remains the world's top recipient of foreign inward remittances (crossing USD 120–125 billion annually), cushioning the merchandise trade deficit alongside booming Information Technology and Global Capability Centre (GCC) services exports.

Chapter 2 Multi-Statement Exam Verification Drills

Chapter 2 Statement-Verification Drill #1 — Both Statements Verified Correct

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Statement-II (Sectoral Composition of Indian GVA): The Services sector contributes approximately 54%–55% of Gross Value Added, the Industrial sector (manufacturing, mining, electricity, construction) contributes 27%–28%, and Agriculture and Allied Activities contribute 17%–18% while employing roughly 45.8% of the national workforce according to Periodic Labour Force Survey (PLFS) data cited on Press Information Bureau (PIB).

✓ **Exam Verification Key: Both Statement-I and Statement-II are factually accurate as per Union Budget & Economic Survey Portal & IUC Academy.**

Chapter 2 Statement-Verification Drill #2 — Both Statements Verified Correct

Statement-I (Flexible Inflation Targeting (FIT) Framework): Under the amended RBI Act 1934, the statutory Monetary Policy Committee (MPC) comprises 6 members (3 from RBI including the Governor with a casting vote, and 3 Central Government nominees) tasked with maintaining Consumer Price Index Combined (CPI-C) headline inflation at 4% with an upper tolerance limit of 6% and a lower limit of 2%.

Statement-II (Banking Health & Asset Quality): Scheduled Commercial Banks (SCBs) achieved multi-year lows in Gross Non-Performing Assets (GNPA ratio dropping below 2.8%) and maintained robust Capital-to-Risk Weighted Assets Ratios (CRAR above 16%), well above Basel-III norms as reported on India Budget Portal.

✓ **Exam Verification Key: Both Statement-I and Statement-II are factually accurate as per Union Budget & Economic Survey Portal & IUC Academy.**

Chapter 3: 105+ Central Government Schemes — Part I (Social Sector, Agriculture, Rural Development & Welfare: Schemes 1 to 55)

3.1 Direct Benefit Transfer (DBT) & JAM Trinity Implementation Flowchart

Step-by-Step Conceptual Process Flowchart

STEP 1	STEP 2	STEP 3	STEP 4
Beneficiary Identification via SECC / e-Shram / Aadhaar Seeding	Nodal Ministry Sanction on PFMS (Public Financial Management System)	NPCI Aadhaar Payment Bridge (APB) Automated Routing	Zero-Leakage Direct Credit into Jan Dhan Bank Account

3.2 Ministry-wise Compendium of Flagship Schemes (Schemes 1 to 55)

All scheme architectures, funding ratios (typically 60:40 for General States, 90:10 for North-Eastern & Himalayan States, and 100% for Central Sector Schemes), and beneficiary eligibility norms are verified via Press Information Bureau (PIB) and NITI Aayog:

S.No.	Scheme Name	Nodal Ministry	Core Objective, Target Group & Key Financial / Operational Provision	Official Source
1	PM-KISAN (Pradhan Mantri Kisan Samman Nidhi)	Ministry of Agriculture & Farmers Welfare	100% Central Sector Scheme; Rs 6,000/year in 3 equal installments of Rs 2,000 via DBT to landholding farmer families	PIB Portal
2	PMFBY (Pradhan Mantri Fasal Bima Yojana)	Ministry of Agriculture & Farmers Welfare	Uniform farmer premium: 2% for Kharif crops, 1.5% for Rabi crops, and 5% for annual commercial/horticultural crops	PIB Portal
3	PMKSY (Pradhan Mantri Krishi Sinchayee Yojana)	Ministry of Agriculture & Jal Shakti	Har Khet Ko Pani & Per Drop More Crop (micro-irrigation drip and sprinkler subsidies)	PIB Portal
4	Soil Health Card (SHC) Scheme	Ministry of Agriculture & Farmers Welfare	Tests 12 soil parameters (N, P, K, S, Zn, Fe, Cu, Mn, Bo, pH, EC, OC) every 3 years for balanced fertilizer use	PIB Portal
5	e-NAM (National Agriculture Market)	Ministry of Agriculture & Farmers Welfare	Pan-India electronic trading portal networking APMC mandis for transparent price discovery	PIB Portal
6	PKVY (Paramparagat Krishi Vikas Yojana)	Ministry of Agriculture & Farmers Welfare	Promotes organic farming through group-based block approach and Participatory Guarantee System (PGS) certification	PIB Portal
7	PM-KMY (Pradhan Mantri Kisan Maandhan Yojana)	Ministry of Agriculture & Farmers Welfare	Voluntary contributory pension for small/ marginal farmers (entry age 18–40 years); Rs 3,000/month after age 60	PIB Portal
8	Agriculture Infrastructure Fund (AIF)	Ministry of Agriculture & Farmers Welfare	Rs 1 lakh crore medium-long term debt financing for post-harvest management with 3% interest subvention	PIB Portal
9	PM-AASHA (Annadata Aay SanraksHan Abhiyan)	Ministry of Agriculture & Farmers Welfare	Umbrella MSP assurance via Price Support Scheme (PSS), Price Deficiency Payment Scheme (PDPS), and Private Procurement	PIB Portal
10	National Mission on Edible Oils – Oil Palm (NMEO-OP)	Ministry of Agriculture & Farmers Welfare	Boosts domestic crude palm oil production with special focus on North-Eastern states and Andaman & Nicobar Islands	PIB Portal
11	PM-PRANAM	Ministry of Chemicals & Fertilizers	Incentivizes States/UTs to reduce chemical fertilizer consumption and adopt bio-fertilizers (50% subsidy savings grant)	PIB Portal
12	Namo Drone Didi Scheme	Ministry of Agriculture & Rural Development	Provides agricultural drones to 15,000 Women Self-Help Groups (SHGs) with 80% central financial assistance (up to Rs 8 lakh)	PIB Portal
13	PMMSY (Pradhan Mantri Matsya Sampada Yojana)	Ministry of Fisheries, Animal Husbandry & Dairying	Blue Revolution initiative to boost fish production, aquaculture infrastructure, and double fishers' incomes	PIB Portal
14	Rashtriya Gokul Mission (RGM)	Ministry of Fisheries, Animal Husbandry & Dairying	Conservation and genetic upgradation of indigenous bovine breeds and enhancement of milk productivity	PIB Portal

S.No.	Scheme Name	Nodal Ministry	Core Objective, Target Group & Key Financial / Operational Provision	Official Source
15	National Livestock Mission (NLM)	Ministry of Fisheries, Animal Husbandry & Dairying	Entrepreneurship development and breed improvement in poultry, sheep, goat, piggery, and feed/fodder sectors	PIB Portal
16	MGNREGA (Mahatma Gandhi National Rural Employment Guarantee Act)	Ministry of Rural Development	Statutory guarantee of 100 days of unskilled manual wage employment per financial year to every rural household	PIB Portal
17	PMAY-G (Pradhan Mantri Awaas Yojana – Gramin)	Ministry of Rural Development	Pucca houses with basic amenities for rural houseless; unit assistance Rs 1.20 lakh (plains) and Rs 1.30 lakh (hilly states)	PIB Portal
18	PMGSY (Pradhan Mantri Gram Sadak Yojana – Phase IV)	Ministry of Rural Development	All-weather road connectivity to unconnected rural habitations (500+ population in plains, 250+ in NE/hilly areas)	PIB Portal
19	DAY-NRLM (Deendayal Antyodaya Yojana – National Rural Livelihoods Mission)	Ministry of Rural Development	Mobilizes rural poor women into Self-Help Groups (SHGs) with revolving funds and bank credit linkage	PIB Portal
20	Lakhpati Didi Initiative	Ministry of Rural Development	Empowers 3 crore SHG women to earn a sustainable annual household income of at least Rs 1,00,000	PIB Portal
21	DDU-GKY (Deen Dayal Upadhyaya Grameen Kaushalya Yojana)	Ministry of Rural Development	Placement-linked skill training program targeting rural youth aged 15–35 years from poor families	PIB Portal
22	NSAP (National Social Assistance Programme)	Ministry of Rural Development	Financial pension support to elderly, widows, and persons with disabilities from BPL households (Article 41 DPSP)	PIB Portal
23	Shyama Prasad Mukherji Rurban Mission (SPMRM)	Ministry of Rural Development	Develops 300 rural growth hubs with urban economic, technological, and physical amenities ("Soul of village, facilities of city")	PIB Portal
24	SVAMITVA Scheme	Ministry of Panchayati Raj	Drone-based survey of rural inhabited (Abadi) lands providing legal Property Cards (Sampatti Patrak) to village household owners	PIB Portal
25	Rashtriya Gram Swaraj Abhiyan (RGSA)	Ministry of Panchayati Raj	Revamped capacity building of Panchayati Raj Institutions (PRIs) to achieve Sustainable Development Goals (SDGs)	PIB Portal
26	Jal Jeevan Mission (JJM) – Har Ghar Jal	Ministry of Jal Shakti	Provides 55 litres per capita per day (lpcd) of potable tap water through Functional Household Tap Connections (FHTCs)	PIB Portal
27	Swachh Bharat Mission – Gramin (SBM-G Phase II)	Ministry of Jal Shakti	Sustains Open Defecation Free (ODF) status and achieves ODF Plus via solid and liquid waste management in villages	PIB Portal
28	Atal Bhujal Yojana (Atal Jal)	Ministry of Jal Shakti	Community-led sustainable groundwater management in water-stressed Gram Panchayats across 7 priority states with World Bank support	PIB Portal

S.No.	Scheme Name	Nodal Ministry	Core Objective, Target Group & Key Financial / Operational Provision	Official Source
29	Namami Gange Programme	Ministry of Jal Shakti	Integrated conservation and rejuvenation mission for River Ganga and its tributaries via sewerage treatment and afforestation	PIB Portal
30	Ayushman Bharat – PM-JAY (Jan Arogya Yojana)	Ministry of Health & Family Welfare	World's largest cashless health assurance of Rs 5 lakh per family per year for secondary/tertiary care (expanded to all seniors 70+)	PIB Portal
31	Ayushman Bharat Health and Wellness Centres (Ayushman Arogya Mandir)	Ministry of Health & Family Welfare	Transforms 1,50,000+ Sub-Centres and PHCs to deliver Comprehensive Primary Health Care and free essential diagnostics/drugs	PIB Portal
32	Ayushman Bharat Digital Mission (ABDM)	Ministry of Health & Family Welfare	Creates 14-digit Ayushman Bharat Health Account (ABHA) IDs and unified digital health registries across hospitals	PIB Portal
33	Mission Indradhanush (Intensified IMI 5.0)	Ministry of Health & Family Welfare	Universal immunization against 12 vaccine-preventable diseases targeting unvaccinated/ partially vaccinated children and pregnant women	PIB Portal
34	Janani Suraksha Yojana (JSY)	Ministry of Health & Family Welfare	Cash assistance under NHM to promote institutional delivery among poor pregnant women and reduce MMR/IMR	PIB Portal
35	PMSMA (Pradhan Mantri Surakshit Matritva Abhiyan)	Ministry of Health & Family Welfare	Free, assured, quality antenatal care (ANC) check-ups on the 9th of every month for pregnant women in 2nd/3rd trimesters	PIB Portal
36	National Sickle Cell Anaemia Elimination Mission	Ministry of Health & Family Welfare	Aims to eliminate genetic sickle cell disease as a public health problem in India by 2047, screening 7 crore people aged 0–40	PIB Portal
37	Nikshay Poshan Yojana	Ministry of Health & Family Welfare	Direct benefit transfer of nutritional support (Rs 1,000/month enhanced support) to all notified Tuberculosis (TB) patients	PIB Portal
38	Mission Saksham Anganwadi & POSHAN 2.0	Ministry of Women & Child Development	Integrated nutrition support program addressing malnutrition among children (0–6 years), adolescent girls, and pregnant/lactating women	PIB Portal
39	Mission Shakti (Sambal & Samarthya)	Ministry of Women & Child Development	Unified women safety and empowerment umbrella covering One Stop Centres (OSCs), Women Helpline (181), Beti Bachao Beti Padhao, and Palna	PIB Portal
40	Mission Vatsalya	Ministry of Women & Child Development	Child protection services framework enforcing the Juvenile Justice Act and supporting Child Care Institutions	PIB Portal
41	PMMVY (Pradhan Mantri Matru Vandana Yojana)	Ministry of Women & Child Development	Maternity benefit cash incentive of Rs 5,000 (plus Rs 6,000 for second child if a girl under Mission Shakti) for wage loss compensation	PIB Portal

S.No.	Scheme Name	Nodal Ministry	Core Objective, Target Group & Key Financial / Operational Provision	Official Source
42	Sukanya Samriddhi Yojana (SSY)	Ministry of Finance / WCD	Small savings scheme for girl child (<10 years) with high tax-free interest and EEE (Exempt-Exempt-Exempt) income tax status	PIB Portal
43	PM POSHAN (Pradhan Mantri Poshan Shakti Nirman)	Ministry of Education	Hot cooked midday meals for students in Balvatika and Classes I to VIII across government and government-aided schools	PIB Portal
44	Samagra Shiksha Abhiyan 2.0	Ministry of Education	Integrated school education scheme extending from pre-school to Class XII aligned with National Education Policy (NEP) 2020	PIB Portal
45	PM SHRI Schools (PM Schools for Rising India)	Ministry of Education	Upgrades 14,500+ existing schools into exemplar green campuses showcasing all components of NEP 2020	PIB Portal
46	NIPUN Bharat Mission	Ministry of Education	Achieves universal Foundational Literacy and Numeracy (FLN) for all children by the end of Grade 3	PIB Portal
47	ULLAS (New India Literacy Programme)	Ministry of Education	Adult education initiative targeting non-literates aged 15 years and above in foundational literacy, numeracy, and digital life skills	PIB Portal
48	PM-USP (Pradhan Mantri Uchchatar Shiksha Protsahan)	Ministry of Education	Central sector scholarship and interest subsidy on education loans for meritorious students from economically weaker sections	PIB Portal
49	PM-YASASVI	Ministry of Social Justice & Empowerment	Scholarships and hostel facilities for OBC, EBC, and Denotified/Nomadic Tribe (DNT) students studying in Classes IX to XII	PIB Portal
50	SMILE Scheme (Support for Marginalized Individuals for Livelihood and Undertaking)	Ministry of Social Justice & Empowerment	Comprehensive rehabilitation of transgender persons (Garima Greh) and persons engaged in the act of begging	PIB Portal
51	NAMASTE Scheme	Ministry of Social Justice & MoHUA	National Action for Mechanised Sanitation Ecosystem to achieve zero fatalities in sewer/ septic tank cleaning	PIB Portal
52	ADIP Scheme & Rashtriya Vayoshri Yojana	Ministry of Social Justice & Empowerment	Provides assistive living devices and aids to Divyangjan (ADIP) and senior citizens belonging to BPL category (Vayoshri)	PIB Portal
53	PM-JANMAN (PM Janjati Adivasi Nyaya Maha Abhiyan)	Ministry of Tribal Affairs	Saturates 75 Particularly Vulnerable Tribal Groups (PVTGs) across 18 states/UTs with housing, roads, tap water, and health via 9 ministries	PIB Portal
54	Dharti Aaba Janjatiya Gram Upliftment Abhiyan	Ministry of Tribal Affairs	Saturates 63,000+ tribal-majority villages benefiting 5 crore tribal citizens through 25 interventions across 17 ministries	PIB Portal
55	Eklavya Model Residential Schools (EMRS)	Ministry of Tribal Affairs	Quality residential education (Classes VI to XII) in tribal blocks having >50% ST population and at least 20,000 tribal persons	PIB Portal

Did You Know?: Under the expanded **Ayushman Bharat PM-JAY** notified via Press Information Bureau (PIB), every senior citizen aged **70 years and above**, regardless of their socio-economic or income status, is eligible for a dedicated Rs 5 lakh free health cover through the Ayushman Vay Vandana Card.

Exam Trap Alert: Do not confuse **PM-JANMAN** with **Dharti Aaba Janjatiya Gram Upliftment Abhiyan**: PM-JANMAN specifically targets the **75 Particularly Vulnerable Tribal Groups (PVTGs)** (identified on the recommendation of the Dhebar Commission), whereas Dharti Aaba covers **63,000 general Scheduled Tribe-majority villages** nationwide.

★ **Memory Trick:** Remember **PMFBY Crop Insurance Premiums** with **"Kharif 2, Rabi 1.5, Cash 5"**: **K**harif (2%), **R**abi (1.5%), and **C**ommercial/Horticultural crops (5%).

Chapter *4: 105+* Central Government Schemes — Part II *(*Infrastructure, Finance, Energy, MSME, Skill & Urban Development*: Schemes 56* to *108)*

4.1 PM GatiShakti National Master Plan Integration Flowchart

Step-by-Step Conceptual Process Flowchart

STEP 1
BISAG-N GIS Platform Integrates 1,600+ Spatial Data Layers

STEP 2
7 Engines (Roads, Railways, Ports, Waterways, Airports, Mass Transit, Logistics) Synchronize

STEP 3
Network Planning Group (NPG) Clears Multi-Modal Projects

STEP 4
Logistics Cost Reduction Toward Global Benchmark

4.2 Ministry-wise Compendium of Flagship Schemes *(*Schemes *56* to *108)*

All financial inclusion, urban transformation, industrial manufacturing, renewable energy, and skill schemes below are grounded in official notifications from India Budget Portal, Press Information Bureau (PIB), and NITI Aayog:

S.No.	Scheme Name	Nodal Ministry	Core Objective, Target Group & Key Financial / Operational Provision	Official Source
56	PMJDY (Pradhan Mantri Jan Dhan Yojana)	Ministry of Finance	Zero-balance basic savings bank deposit account with RuPay debit card, Rs 2 lakh accident insurance, and Rs 10,000 overdraft facility	PIB Portal
57	PMJJBY (Pradhan Mantri Jeevan Jyoti Bima Yojana)	Ministry of Finance	Renewable 1-year term life insurance cover of Rs 2 lakh for bank account holders aged 18–50 years at Rs 436/year premium	PIB Portal
58	PMSBY (Pradhan Mantri Suraksha Bima Yojana)	Ministry of Finance	Accidental death and disability cover of Rs 2 lakh (Rs 1 lakh for partial disability) for age 18–70 years at Rs 20/year premium	PIB Portal

S.No.	Scheme Name	Nodal Ministry	Core Objective, Target Group & Key Financial / Operational Provision	Official Source
59	APY (Atal Pension Yojana)	Ministry of Finance (PFRDA)	Guaranteed minimum pension of Rs 1,000 to Rs 5,000/month after age 60 for unorganized workers (entry age 18–40 years; non-taxpayers)	PIB Portal
60	PMMY (Pradhan Mantri MUDRA Yojana)	Ministry of Finance	Collateral-free micro-Undertaking loans across Shishu (up to Rs 50,000), Kishore (Rs 50k–5L), Tarun (Rs 5L–10L), and **Tarun Plus (up to Rs 20L)**	India Budget Portal
61	Stand-Up India Scheme	Ministry of Finance	Facilitates bank loans between Rs 10 lakh and Rs 1 crore to at least one SC/ST borrower and one Woman borrower per bank branch for greenfield Undertakings	PIB Portal
62	Mahila Samman Savings Certificate	Ministry of Finance	One-time small savings deposit facility (up to Rs 2 lakh) for women/girls for a 2-year tenure at 7.5% fixed quarterly compounded interest	India Budget Portal
63	NPS Vatsalya Scheme	Ministry of Finance (PFRDA)	Allows parents and guardians to open contributory National Pension System accounts for minor children (converted to regular NPS at age 18)	India Budget Portal
64	PM Vishwakarma Scheme	Ministry of MSME	Holistic support to traditional artisans and craftspeople across 18 trades: toolkit incentive Rs 15,000, collateral-free loans up to Rs 3 lakh at 5% interest	PIB Portal
65	PMEGP (Prime Minister's Employment Generation Programme)	Ministry of MSME (KVIC nodal agency)	Credit-linked subsidy (15%–35% margin money) for setting up new micro-Undertakings in non-farm manufacturing and service sectors	PIB Portal
66	RAMP (Raising and Accelerating MSME Performance)	Ministry of MSME	World Bank-assisted program improving market access, credit availability, greening of MSMEs, and reducing delayed receivables	PIB Portal
67	CGTMSE (Credit Guarantee Fund Trust for Micro and Small Undertakings)	Ministry of MSME & SIDBI	Provides collateral-free credit guarantee coverage up to Rs 5 crore to eligible Micro and Small Undertakings	PIB Portal
68	ZED (Zero Defect Zero Effect) Certification	Ministry of MSME	Encourages MSMEs to manufacture high-quality goods with zero defects and zero adverse environmental impact (Bronze, Silver, Gold tiers)	PIB Portal
69	Make in India & Production Linked Incentive (PLI) Scheme	Ministry of Commerce & Industry (DPIIT)	Output-linked incentives across 14 key strategic manufacturing sectors (electronics, pharma, auto, drones, textiles, solar PV, telecom)	PIB Portal
70	Startup India Seed Fund Scheme (SISFS)	Ministry of Commerce & Industry (DPIIT)	Financial assistance to DPIIT-recognized startups for proof of concept, prototype development, product trials, and market entry	PIB Portal
71	ONDC (Open Network for Digital Commerce)	Ministry of Commerce & Industry (DPIIT)	Open-source interoperable e-commerce protocol democratizing digital retail for small kirana stores and MSME sellers	PIB Portal

S.No.	Scheme Name	Nodal Ministry	Core Objective, Target Group & Key Financial / Operational Provision	Official Source
72	PM GatiShakti National Master Plan	Ministry of Commerce & Industry (DPIIT)	GIS-driven multi-modal connectivity infrastructure platform integrating 16+ ministries for synchronized project planning	PIB Portal
73	PM MITRA (Integrated Textile Region and Apparel) Parks	Ministry of Textiles	Establishes 7 world-class integrated textile parks (5F vision: Farm to Fibre to Factory to Fashion to Foreign)	PIB Portal
74	National Technical Textiles Mission (NTTM)	Ministry of Textiles	Promotes R&D and domestic manufacturing in agro-tech, medi-tech, geo-tech, and defence protective technical textiles	PIB Portal
75	PMAY-U 2.0 (Pradhan Mantri Awas Yojana – Urban)	Ministry of Housing & Urban Affairs	Addresses housing needs of 1 crore urban poor and middle-class families across 4 verticals including affordable rental housing	PIB Portal
76	PM SVANidhi (Street Vendor's AtmaNirbhar Nidhi)	Ministry of Housing & Urban Affairs	Collateral-free working capital micro-credit for urban street vendors in 3 tranches: Rs 10,000, Rs 20,000, and Rs 50,000 with 7% interest subsidy	PIB Portal
77	AMRUT 2.0 (Atal Mission for Rejuvenation and Urban Transformation)	Ministry of Housing & Urban Affairs	Makes ~4,800 statutory towns "water secure" through 100% universal coverage of household water supply and sewerage/septage management	PIB Portal
78	Smart Cities Mission	Ministry of Housing & Urban Affairs	Develops 100 cities with core urban infrastructure, Integrated Command and Control Centres (ICCCs), and sustainable smart solutions	PIB Portal
79	Swachh Bharat Mission – Urban 2.0	Ministry of Housing & Urban Affairs	Targets "Garbage Free Cities", legacy dumpsite remediation, source segregation, and complete faecal sludge management	PIB Portal
80	PM-eBus Sewa	Ministry of Housing & Urban Affairs	Deploys 10,000 electric buses on a Public-Private Partnership (PPP) model across 169 cities to decarbonize urban public transport	PIB Portal
81	PM Surya Ghar: Muft Bijli Yojana	Ministry of New & Renewable Energy	Installs rooftop solar panels on 1 crore households providing up to 300 units of free electricity every month (subsidy up to Rs 78,000 for 3 kW)	PIB Portal
82	PM-KUSUM (Kisan Urja Suraksha evam Utthaan Mahaabhiyan)	Ministry of New & Renewable Energy	Solarization of agricultural pumps and installation of grid-connected decentralized solar power plants on barren farm lands	PIB Portal
83	National Green Hydrogen Mission (NGHM)	Ministry of New & Renewable Energy	Targets 5 MMT (Million Metric Tonnes) annual green hydrogen production capacity by 2030 alongside SIGHT incentives for electrolyzers	PIB Portal
84	PM Ujjwala Yojana (PMUY 2.0)	Ministry of Petroleum & Natural Gas	Deposit-free LPG connections to women from BPL households (10.33+ crore connections) with targeted Rs 300/cylinder subsidy	PIB Portal
85	GOBARdhan (Galvanizing Organic Bio-Agro Resources Dhan)	Ministry of Jal Shakti & MoPNG	Converts cattle dung and organic agricultural waste into Compressed Biogas (CBG) and bio-slurry manure	PIB Portal

S.No.	Scheme Name	Nodal Ministry	Core Objective, Target Group & Key Financial / Operational Provision	Official Source
86	RDSS (Revamped Distribution Sector Scheme)	Ministry of Power	Reduces AT&C (Aggregate Technical & Commercial) losses to 12%–15% pan-India and installs prepaid smart meters	PIB Portal
87	UJALA (Unnat Jyoti by Affordable LEDs for All)	Ministry of Power (EESL)	World's largest zero-subsidy domestic LED bulb distribution program for household energy efficiency	PIB Portal
88	PM E-DRIVE (Electric Drive Revolution in Innovative Vehicle Enhancement)	Ministry of Heavy Industries	Succeeds FAME-II to accelerate adoption of electric two-wheelers, e-three-wheelers, e-ambulances, e-trucks, and public charging stations	PIB Portal
89	PMKVY 4.0 (Pradhan Mantri Kaushal Vikas Yojana)	Ministry of Skill Development & Entrepreneurship	Demand-driven short-term skill training focusing on Industry 4.0 courses (AI, robotics, 3D printing, drones, coding) with Skill India Digital Hub	PIB Portal
90	PM-SURAJ Portal & National Apprenticeship Promotion Scheme (NAPS-2)	Ministry of Skill Development & SJE	Direct credit support for disadvantaged entrepreneurs (PM-SURAJ) and stipend sharing (25% up to Rs 1,500/month) for apprentices	PIB Portal
91	PM Internship Scheme & Employment Linked Incentive (ELI)	Ministry of Corporate Affairs & Labour	12-month internship in top 500 companies for 1 crore youth over 5 years (Rs 5,000 monthly allowance + Rs 6,000 one-time grant)	India Budget Portal
92	e-Shram Portal ("One-Stop-Solution" for Unorganized Workers)	Ministry of Labour & Employment	National database assigning a 12-digit Universal Account Number (UAN) to 30+ crore unorganized workers aged 16–59 years	PIB Portal
93	PM-SYM (Pradhan Mantri Shram Yogi Maandhan)	Ministry of Labour & Employment	Voluntary contributory pension for unorganized workers (monthly income <= Rs 15,000, age 18–40) providing Rs 3,000/month after age 60	PIB Portal
94	BharatNet Project (Amended BharatNet Program)	Ministry of Communications	High-speed optical fiber broadband connectivity to all 2.5+ lakh Gram Panchayats and villages on demand	PIB Portal
95	IndiaAI Mission & India Semiconductor Mission (ISM)	Ministry of Electronics & IT (MeitY)	Builds sovereign compute capacity of 10,000+ GPUs (IndiaAI) and provides 50% fiscal support for semiconductor/display fabs (ISM)	PIB Portal
96	Digital India Bhashini	Ministry of Electronics & IT (MeitY)	AI-powered national language translation platform enabling voice/text internet access across 22 Scheduled Indian languages	PIB Portal
97	Bharatmala Pariyojana & Setu Bharatam	Ministry of Road Transport & Highways	Economic corridors, border/coastal roads, expressways (Bharatmala) and railway overbridges/underbridges for safe highway crossings	PIB Portal
98	Sagarmala Programme & Maritime India Vision 2030	Ministry of Ports, Shipping & Waterways	Port-led development, port modernization, coastal shipping enhancement, and inland waterways cargo movement	PIB Portal

S.No.	Scheme Name	Nodal Ministry	Core Objective, Target Group & Key Financial / Operational Provision	Official Source
99	UDAN (Ude Desh ka Aam Nagrik – RCS)	Ministry of Civil Aviation	Regional Connectivity Scheme making air travel affordable and operationalizing underserved/unserved airports, helipads, and water aerodromes	PIB Portal
100	Amrit Bharat Station Scheme	Ministry of Railways	Modernizes 1,300+ railway stations with long-term master plans, roof plazas, multimodal integration, and Divyangjan facilities	PIB Portal
101	PMGKAY (Pradhan Mantri Garib Kalyan Anna Yojana)	Ministry of Consumer Affairs, Food & Public Distribution	Provides 5 kg free foodgrains per person/month (35 kg/household for Antyodaya Anna Yojana) to ~81.35 crore NFSA beneficiaries for 5 years	PIB Portal
102	ONORC (One Nation One Ration Card)	Ministry of Consumer Affairs, Food & Public Distribution	Biometric Aadhaar-authenticated intra-state and inter-state portability of NFSA ration cards via e-PoS devices for migrant workers	PIB Portal
103	Mission LiFE (Lifestyle for Environment) & Green Credit Programme	Ministry of Environment, Forest & Climate Change	Global mass movement nudging mindful resource utilization and tradable green credits for afforestation and water conservation	NITI Aayog
104	MISHTI (Mangrove Initiative for Shoreline Habitats & Tangible Incomes)	Ministry of Environment, Forest & Climate Change	Restores and afforests mangrove ecosystems along India's coastline and saltpan lands via MGNREGS and CAMPA convergence	PIB Portal
105	Amrit Dharohar Scheme	Ministry of Environment, Forest & Climate Change	Promotes optimal conservation values, biodiversity, eco-tourism, and carbon stock across Ramsar Wetland sites	PIB Portal
106	PRASHAD & Swadesh Darshan 2.0	Ministry of Tourism	Pilgrimage Rejuvenation and Spiritual Heritage Augmentation Drive (PRASHAD) and sustainable destination-centric tourism (Swadesh Darshan 2.0)	PIB Portal
107	Aspirational Districts (112) & Aspirational Blocks (500) Programme	NITI Aayog	Rapid socio-economic transformation tracked via real-time delta rankings across Health/Nutrition, Education, Agriculture, Financial Inclusion, Infrastructure	NITI Aayog
108	Vibrant Villages Programme (VVP)	Ministry of Home Affairs	Comprehensive infrastructure and livelihood development of border villages along the northern land border across 4 states and 1 UT	MHA Portal

Did You Know?: Under the Union Budget announcement on India Budget Portal, the **Pradhan Mantri MUDRA Yojana (PMMY)** introduced a fourth loan tier called **"Tarun Plus"**, doubling the maximum loan limit from Rs 10 lakh to **Rs 20 lakh** specifically for entrepreneurs who have previously availed and successfully repaid loans under the *Tarun* category.

Exam Trap Alert: Vibrant Villages Programme (VVP) is a **Centrally Sponsored Scheme** administered by the Ministry of Home Affairs (covering Arunachal Pradesh, Himachal Pradesh, Sikkim, Uttarakhand, and UT of Ladakh), and its outlays do **not** overlap with the Border Area Development Programme (BADP).

★ **Memory Trick:** Remember the **Aspirational District Weightages** formulated by NITI Aayog using **"30-30-20-10-10"**: **H**ealth & Nutrition (30%), **E**ducation (30%), **A**griculture & Water Resources (20%), **F**inancial Inclusion & Skill Development (10%), and **B**asic Infrastructure (10%).

Chapter 5: Global Indices, NITI Aayog National Indices & International Summits

Chapter Key Study Pillars — Chapter 5: Global Indices, NITI Aayog National Indices & International Summits

Key Study Pillar 1
Major Global Indices, Publishing Institutions & Methodological Parameters

Key Study Pillar 2
Major Multilateral Summits, Groupings & India's Strategic Diplomacy

5.1 NITI Aayog Cooperative & Competitive Federalism Monitoring Flowchart

Step-by-Step Conceptual Process Flowchart

STEP 1
Standardized Indicator Data Collection from States/UTs

STEP 2
Normalization of Scores (0 to 100 Scale) by NITI Aayog

STEP 3
Categorization into Achievers, Front-Runners, Performers & Aspirants

STEP 4
Policy Feedback, Best-Practice Replication & Grant Prioritization

5.2 Major Global Indices, Publishing Institutions & Methodological Parameters

Competitive examinations frequently test the **publishing body** and **core parameters** of major global and national indices, as referenced across **Press Information Bureau (PIB)** and NITI Aayog:

Index / Report Name	Publishing Organization / Institution	Core Dimensions / Sub-Indicators Measured	Official Reference
Human Development Index (HDI)	United Nations Development Programme (UNDP)	3 Dimensions, 4 Indicators: Life Expectancy at Birth; Expected Years of Schooling & Mean Years of Schooling; GNI per capita (PPP USD)	PIB Portal
Global Multidimensional Poverty Index (MPI)	UNDP & Oxford Poverty and Human Development Initiative (OPHI)	3 Dimensions, 10 Indicators across Health (Nutrition, Child Mortality), Education (Years of Schooling, Attendance), Standard of Living (6 indicators)	NITI Aayog
National Multidimensional Poverty Index	NITI Aayog	3 Dimensions, **12 Indicators** (adds **Maternal Health** under Health and **Bank Account** under Standard of Living to the global 10)	NITI Aayog
Logistics Performance Index (LPI)	World Bank	Customs efficiency, infrastructure quality, international shipments, logistics competence, tracking & tracing, and timeliness	PIB Portal

Index / Report Name	Publishing Organization / Institution	Core Dimensions / Sub-Indicators Measured	Official Reference
Global Innovation Index (GII)	World Intellectual Property Organization (WIPO)	Innovation Input Sub-Index (Institutions, Human Capital, Infrastructure, Market/Business Sophistication) & Output Sub-Index (Knowledge/ Creative Outputs)	NITI Aayog
Gender Inequality Index (GII) & Global Gender Gap Report	UNDP (Gender Inequality Index) vs. World Economic Forum (Global Gender Gap Report)	WEF measures 4 pillars: Economic Participation & Opportunity, Educational Attainment, Health & Survival, and Political Empowerment	PIB Portal
World Press Freedom Index	Reporters Without Borders (RSF)	Political context, legal framework, economic context, sociocultural context, and safety of journalists	PIB Portal
Corruption Perceptions Index (CPI)	Transparency International	Perceived levels of public sector corruption on a scale of 0 (highly corrupt) to 100 (very clean)	PIB Portal
Global Hunger Index (GHI)	Concern Worldwide & Welthungerhilfe	4 Indicators: Undernourishment, Child Stunting (low height-for-age), Child Wasting (low weight-for-height), and Child Mortality (<5 years)	PIB Portal
Network Readiness Index (NRI)	Portulans Institute	4 Pillars: Technology, People, Governance, and Impact across digital economies	PIB Portal
Climate Change Performance Index (CCPI)	Germanwatch, NewClimate Institute & CAN	4 Categories: GHG Emissions (40%), Renewable Energy (20%), Energy Use (20%), and Climate Policy (20%)	PIB Portal
SDG India Index	NITI Aayog	Evaluates progress of all States/UTs across 16 Sustainable Development Goals on a 0–100 composite score scale	NITI Aayog
India Innovation Index & Export Preparedness Index	NITI Aayog	Evaluates state-level R&D enablers (Innovation Index) and Policy, Business Ecosystem, Export Ecosystem, Export Performance (EPI)	NITI Aayog
State Energy and Climate Index (SECI)	NITI Aayog	Discoms' performance, access/affordability/ reliability, clean energy initiatives, energy efficiency, environmental sustainability	NITI Aayog

5.3 Major Multilateral Summits, Groupings & India's Strategic Diplomacy

• **G20 & African Union Inclusion:** Under India's historic G20 Presidency ("*Vasudhaiva Kutumbakam — One Earth, One Family, One Future*"), the New Delhi Leaders' Declaration admitted the **African Union (AU)** (55 member states) as a permanent member of the G20, launched the **Global Biofuels Alliance (GBA)** (targeting E20 ethanol blending), and unveiled the **India-Middle East-Europe Economic Corridor (IMEC)** as documented on **Press Information Bureau (PIB)**.

• **BRICS Expansion (BRICS+):** Expanded beyond the original five (Brazil, Russia, India, China, South Africa) to incorporate Egypt, Ethiopia, Iran, the United Arab Emirates, and Indonesia as full members, strengthening multipolar cooperation and New Development Bank (NDB) local-currency financing.

• **Shanghai Cooperation Organisation (SCO):** Headquartered in Beijing (with RATS — Regional Anti-Terrorist Structure in Tashkent); comprises 10 full member states including India, Pakistan, Iran, and **Belarus** (newest 10th member).

• **QUAD, I2U2 & BIMSTEC:**

• **QUAD:** India, Australia, Japan, and the USA focusing on a free, open, and inclusive Indo-Pacific, maritime domain awareness (IPMDA), and critical emerging technologies.

• **I2U2:** India, Israel, UAE, and USA focusing on joint investments in water, energy, transportation, space, health, and food security.

• **BIMSTEC:** Bay of Bengal Initiative for Multi-Sectoral Technical and Economic Cooperation (7 members: Bangladesh, Bhutan, India, Myanmar, Nepal, Sri Lanka, Thailand; Permanent Secretariat in Dhaka), governed by the BIMSTEC Charter.

Did You Know?: According to NITI Aayog's National Multidimensional Poverty Index discussion paper, **24.82 crore Indians escaped multidimensional poverty** over a nine-year period, bringing the national headcount ratio down from 29.17% to 11.28%.

Exam Trap Alert: Do not confuse **Gender Inequality Index** (published by **UNDP** as part of the Human Development Report) with the **Global Gender Gap Report** (published by the **World Economic Forum — WEF**). Also note that **National MPI** uses **12 indicators**, whereas **Global MPI** uses **10 indicators**.

★ **Memory Trick:** Remember the 7 **BIMSTEC Members** using **"B-B-I-M-N-S-T"**: **B**angladesh, **B**hutan, **I**ndia, **M**yanmar, Nepal, **S**ri Lanka, and **T**hailand (note that Maldives and Pakistan are **not** in BIMSTEC).

Chapter *5* Comprehensive Analytical & Statutory Revision Matrix

Core Sub-Domain	Key Concept / Provision	Verified Analytical Parameters & Exam Distinctions (Union Budget & Economic Survey Portal)
NITI Aayog Cooperative & Competitive Federalism Monitoring Flowchart	**G20 & African Union Inclusion**	Under India's historic G20 Presidency (*"Vasudhaiva Kutumbakam — One Earth, One Family, One Future"*), the New Delhi Leaders' Declaration admitted the **African Union (AU)** (55 member states) as a permanent member of the G20, launched the **Global Biofuels Alliance (GBA)** (targeting E20 ethanol blending), and unveiled the **India-Middle East-Europe Economic Corridor (IMEC)** as documented on Press Information Bureau (PIB).
Major Global Indices, Publishing Institutions & Methodological Parameters	**BRICS Expansion (BRICS+)**	Expanded beyond the original five (Brazil, Russia, India, China, South Africa) to incorporate Egypt, Ethiopia, Iran, the United Arab Emirates, and Indonesia as full members, strengthening multipolar cooperation and New Development Bank (NDB) local-currency financing.
Major Multilateral Summits, Groupings & India's Strategic Diplomacy	**Shanghai Cooperation Organisation (SCO)**	Headquartered in Beijing (with RATS — Regional Anti-Terrorist Structure in Tashkent); comprises 10 full member states including India, Pakistan, Iran, and **Belarus** (newest 10th member).

Core Sub-Domain	Key Concept / Provision	Verified Analytical Parameters & Exam Distinctions (Union Budget & Economic Survey Portal)
NITI Aayog Cooperative & Competitive Federalism Monitoring Flowchart	QUAD	India, Australia, Japan, and the USA focusing on a free, open, and inclusive Indo-Pacific, maritime domain awareness (IPMDA), and critical emerging technologies.
Major Global Indices, Publishing Institutions & Methodological Parameters	I2U2	India, Israel, UAE, and USA focusing on joint investments in water, energy, transportation, space, health, and food security.
Major Multilateral Summits, Groupings & India's Strategic Diplomacy	BIMSTEC	Bay of Bengal Initiative for Multi-Sectoral Technical and Economic Cooperation (7 members: Bangladesh, Bhutan, India, Myanmar, Nepal, Sri Lanka, Thailand; Permanent Secretariat in Dhaka), governed by the BIMSTEC Charter.

Chapter *5* Multi-Statement Exam Verification Drills

Chapter 5 Statement-Verification Drill #1 — Both Statements Verified Correct

Statement-I (G20 & African Union Inclusion): Under India's historic G20 Presidency ("*Vasudhaiva Kutumbakam — One Earth, One Family, One Future*"), the New Delhi Leaders' Declaration admitted the **African Union (AU)** (55 member states) as a permanent member of the G20, launched the **Global Biofuels Alliance (GBA)** (targeting E20 ethanol blending), and unveiled the **India-Middle East-Europe Economic Corridor (IMEC)** as documented on Press Information Bureau (PIB).

Statement-II (BRICS Expansion (BRICS+)): Expanded beyond the original five (Brazil, Russia, India, China, South Africa) to incorporate Egypt, Ethiopia, Iran, the United Arab Emirates, and Indonesia as full members, strengthening multipolar cooperation and New Development Bank (NDB) local-currency financing.

✓ **Exam Verification Key: Both Statement-I and Statement-II are factually accurate as per Union Budget & Economic Survey Portal & IUC Academy.**

Chapter 5 Statement-Verification Drill #2 — Both Statements Verified Correct

Statement-I (Shanghai Cooperation Organisation (SCO)): Headquartered in Beijing (with RATS — Regional Anti-Terrorist Structure in Tashkent); comprises 10 full member states including India, Pakistan, Iran, and **Belarus** (newest 10th member).

Statement-II (QUAD): India, Australia, Japan, and the USA focusing on a free, open, and inclusive Indo-Pacific, maritime domain awareness (IPMDA), and critical emerging technologies.

✓ **Exam Verification Key: Both Statement-I and Statement-II are factually accurate as per Union Budget & Economic Survey Portal & IUC Academy.**

Chapter 5 Statement-Verification Drill #3 — Both Statements Verified Correct

Statement-I (I2U2): India, Israel, UAE, and USA focusing on joint investments in water, energy, transportation, space, health, and food security.

Statement-II (BIMSTEC): Bay of Bengal Initiative for Multi-Sectoral Technical and Economic Cooperation (7 members: Bangladesh, Bhutan, India, Myanmar, Nepal, Sri Lanka, Thailand; Permanent Secretariat in Dhaka), governed by the BIMSTEC Charter.

✓ **Exam Verification Key: Both Statement-I and Statement-II are factually accurate as per Union Budget & Economic Survey Portal & IUC Academy.**

Chapter *6:* ISRO Space Missions, DRDO Indigenous Milestones & Science-Tech Breakthroughs

Chapter Key Study Pillars — Chapter 6: ISRO Space Missions, DRDO Indigenous Milestones & Science-Tech Breakthroughs

Key Study Pillar 1
Landmark ISRO Space Missions & Scientific Payloads

Key Study Pillar 2
DRDO Indigenous Defence & Strategic Technology Milestones

6.1 ISRO Launch Vehicle Evolution & Mission Trajectory Flowchart

Step-by-Step Conceptual Process Flowchart

STEP 1
SLV-3 & ASLV Experimental Era

STEP 2
PSLV (4-Stage Workhorse: Solid-Liquid-Solid-Liquid)

STEP 3
GSLV & LVM3 (3-Stage Heavy Lift with CE-20 Cryogenic Upper Stage)

STEP 4
Human-Rated HLVM3 (Gaganyaan) & Next-Gen NGLV (Soorya Reusable Rocket)

6.2 Landmark ISRO Space Missions & Scientific Payloads

Official mission details, orbital parameters, and payload specifications published via **Press Information Bureau (PIB)**:

• **Chandrayaan-3 (Lunar South Pole Landing):** Launched aboard LVM3-M4; its *Vikram* lander soft-landed near the lunar south pole (69.37° S, 32.32° E) on **August 23** (celebrated annually as **National Space Day**), making India the **fourth country** to soft-land on the Moon and the **first** near the lunar south pole. The landing site is named **Shiv Shakti Point**, and the *Pragyan* rover confirmed in-situ sulfur and aluminum via LIBS and APXS payloads.

• **Aditya-L1 (First Dedicated Solar Mission):** Placed in a Halo Orbit around the **Sun-Earth Lagrangian Point 1 (L1)**, approximately 1.5 million km (1% of the Earth-Sun distance) from Earth, allowing continuous, eclipse-free observation of the solar photosphere, chromosphere, and corona using 7 payloads (including VELC and SUIT).

• **XPoSat (X-ray Polarimeter Satellite):** India's first dedicated polarimetry mission (and only the world's second after NASA's IXPE) launched via PSLV-C58 to study cosmic X-ray sources (pulsars, black hole X-ray binaries, active galactic nuclei) using **POLIX** and **XSPECT** payloads.

• **SPADEX (Space Docking Experiment) & Gaganyaan:** SPADEX demonstrated autonomous in-orbit spacecraft rendezvous and docking (making India the 4th nation with space docking capability alongside USA, Russia, and China), a critical precursor for the **Bharatiya Antariksh Station (BAS)** (targeted by 2035) and **Gaganyaan** human spaceflight mission.

• **NISAR (NASA-ISRO Synthetic Aperture Radar):** Joint Earth-observing mission featuring dual-frequency radar (**L-band by NASA** and **S-band by ISRO**) to measure land surface deformation, ice-sheet collapse, and ecosystem disturbances down to centimeter precision.

6.3 DRDO Indigenous Defence & Strategic Technology Milestones

Verified technical specifications from DRDO Official Portal and Ministry of Defence:

System / Mission Name	Category & Developing Agency	Core Technical Capability & Strategic Significance	Official Source
Agni-5 (Mission Divyastra)	ICBM with MIRV (DRDO)	Over 5,000 km range; equipped with indigenous **Multiple Independently Targetable Re-entry Vehicle (MIRV)** technology delivering multiple warheads	DRDO Portal
Pralay Missile	Quasi-Ballistic Surface-to-Surface (DRDO)	150–500 km range solid-propellant tactical missile capable of mid-air maneuvering to defeat interceptor missiles	DRDO Portal
Astra Mk-1 & Mk-2	Beyond Visual Range Air-to-Air Missile (DRDO)	Indigenous active radar homing BVRAAM integrated on Su-30 MKI and LCA Tejas to engage highly maneuvering supersonic aerial targets	DRDO Portal
Rudram-I & Rudram-II	New-Generation Anti-Radiation Missile (DRDO)	Air-to-surface missile designed for Suppression of Enemy Air Defences (SEAD) by homing in on enemy radar radio frequencies	DRDO Portal
Zorawar Light Tank	Indigenous High-Altitude Light Tank (DRDO & L&T)	25-tonne amphibious modular light tank engineered for rapid deployment in high-altitude mountainous sectors like Eastern Ladakh	Mod Portal
Kusha Project / Long-Range SAM	Three-Tier Air Defence System (DRDO)	Indigenous long-range surface-to-air missile defense system with interception ranges up to 350–400 km	DRDO Portal
National Quantum Mission (NQM)	Department of Science & Technology (DST)	Develops intermediate-scale quantum computers (50–1,000 physical qubits in 8 years) and 2,000 km satellite-based quantum key distribution	PIB Portal

Did You Know?: Through **Mission Divyastra** (reported by DRDO Official Portal and Press Information Bureau (PIB)), a single Agni-5 missile equipped with **MIRV (Multiple Independently Targetable Re-entry Vehicle)** technology can carry multiple warheads, each programmed to strike a distinct target hundreds of kilometers apart at different trajectories and speeds.

Exam Trap Alert: In the **NISAR** satellite collaboration, students often swap the radar bands: **NASA** provides the **L-Band** Synthetic Aperture Radar (24 cm wavelength), whereas **ISRO** provides the **S-Band** Synthetic Aperture Radar (12 cm wavelength) along with the spacecraft bus and GSLV launch vehicle.

★ **Memory Trick:** Remember **PSLV's 4 Alternating Propulsion Stages** using **"S-L-S-L (Solid-Liquid-Solid-Liquid)"**, where the 2nd stage uses the liquid **Vikas Engine** (UDMH + N2O4) and the 4th stage uses twin MMH + MON liquid engines.

Chapter *6* Comprehensive Analytical & Statutory Revision Matrix

Core Sub-Domain	Key Concept / Provision	Verified Analytical Parameters & Exam Distinctions (Union Budget & Economic Survey Portal)
ISRO Launch Vehicle Evolution & Mission Trajectory Flowchart	**Chandrayaan-3 (Lunar South Pole Landing)**	Launched aboard LVM3-M4; its *Vikram* lander soft-landed near the lunar south pole (69.37° S, 32.32° E) on **August 23** (celebrated annually as **National Space Day**), making India the **fourth country** to soft-land on the Moon and the **first** near the lunar south pole. The landing site is named **Shiv Shakti Point**, and the *Pragyan* rover confirmed in-situ sulfur and aluminum via LIBS and APXS payloads.
Landmark ISRO Space Missions & Scientific Payloads	**Aditya-L1 (First Dedicated Solar Mission)**	Placed in a Halo Orbit around the **Sun-Earth Lagrangian Point 1 (L1)**, approximately 1.5 million km (1% of the Earth-Sun distance) from Earth, allowing continuous, eclipse-free observation of the solar photosphere, chromosphere, and corona using 7 payloads (including VELC and SUIT).
DRDO Indigenous Defence & Strategic Technology Milestones	**XPoSat (X-ray Polarimeter Satellite)**	India's first dedicated polarimetry mission (and only the world's second after NASA's IXPE) launched via PSLV-C58 to study cosmic X-ray sources (pulsars, black hole X-ray binaries, active galactic nuclei) using **POLIX** and **XSPECT** payloads.
ISRO Launch Vehicle Evolution & Mission Trajectory Flowchart	**SPADEX (Space Docking Experiment) & Gaganyaan**	SPADEX demonstrated autonomous in-orbit spacecraft rendezvous and docking (making India the 4th nation with space docking capability alongside USA, Russia, and China), a critical precursor for the **Bharatiya Antariksh Station (BAS)** (targeted by 2035) and **Gaganyaan** human spaceflight mission.
Landmark ISRO Space Missions & Scientific Payloads	**NISAR (NASA-ISRO Synthetic Aperture Radar)**	Joint Earth-observing mission featuring dual-frequency radar (**L-band by NASA** and **S-band by ISRO**) to measure land surface deformation, ice-sheet collapse, and ecosystem disturbances down to centimeter precision.

Chapter 6 Multi-Statement Exam Verification Drills

Chapter 6 Statement-Verification Drill #1 — Both Statements Verified Correct

Statement-I (Chandrayaan-3 (Lunar South Pole Landing)): Launched aboard LVM3-M4; its *Vikram* lander soft-landed near the lunar south pole (69.37° S, 32.32° E) on **August 23** (celebrated annually as **National Space Day**), making India the **fourth country** to soft-land on the Moon and the **first** near the lunar south pole. The landing site is named **Shiv Shakti Point**, and the *Pragyan* rover confirmed in-situ sulfur and aluminum via LIBS and APXS payloads.

Statement-II (Aditya-L1 (First Dedicated Solar Mission)): Placed in a Halo Orbit around the **Sun-Earth Lagrangian Point 1 (L1)**, approximately 1.5 million km (1% of the Earth-Sun distance) from Earth, allowing continuous, eclipse-free observation of the solar photosphere, chromosphere, and corona using 7 payloads (including VELC and SUIT).

✓ **Exam Verification Key: Both Statement-I and Statement-II are factually accurate as per Union Budget & Economic Survey Portal & IUC Academy.**

Chapter 6 Statement-Verification Drill #2 — Both Statements Verified Correct

Statement-I (XPoSat (X-ray Polarimeter Satellite)): India's first dedicated polarimetry mission (and only the world's second after NASA's IXPE) launched via PSLV-C58 to study cosmic X-ray sources (pulsars, black hole X-ray binaries, active galactic nuclei) using **POLIX** and **XSPECT** payloads.

Statement-II (SPADEX (Space Docking Experiment) & Gaganyaan): SPADEX demonstrated autonomous in-orbit spacecraft rendezvous and docking (making India the 4th nation with space docking capability alongside USA, Russia, and China), a critical precursor for the **Bharatiya Antariksh Station (BAS)** (targeted by 2035) and **Gaganyaan** human spaceflight mission.

✓ **Exam Verification Key: Both Statement-I and Statement-II are factually accurate as per Union Budget & Economic Survey Portal & IUC Academy.**

Chapter 7: National & International Awards, Civilian Honours, Nobel Prizes & Literary Recognition

7.1 Hierarchy of India's Civilian & Gallantry Honours Flowchart

Step-by-Step Conceptual Process Flowchart

STEP 1 — **Bharat Ratna (Apex Civilian Honour — Max 3/ Year Norm, Except Special Years)**

STEP 2 — **Padma Vibhushan (Exceptional & Distinguished Service)**

STEP 3 — **Padma Bhushan (Distinguished Service of High Order)**

STEP 4 — **Padma Shri (Distinguished Service in Any Field)**

7.2 Constitutional & Statutory Rules for National Civilian & Gallantry Awards

Verified from official gazette notifications published on **Press Information Bureau (PIB)** and **Ministry of Home Affairs**:

- **Constitutional Validity (Article 18(1)):** In the landmark *Balaji Raghavan vs. Union of India* (1996) judgment, the Supreme Court held that National Awards (Bharat Ratna, Padma Vibhushan, Padma Bhushan, Padma Shri) are **not "Titles"** within the prohibition of Article 18(1), provided recipients do not use them as prefixes or suffixes to their names.

• **Bharat Ratna Conferrals:** Instituted on January 2, 1954; carries a Peepal-leaf-shaped bronze medallion with a platinum sunburst and no monetary grant. Five eminent personalities were conferred the Bharat Ratna in a single milestone year: **Karpoori Thakur** (former Bihar CM, social justice pioneer), **Lal Krishna Advani** (veteran parliamentarian and former Deputy PM), **P.V. Narasimha Rao** (9th Prime Minister and architect of 1991 economic liberalization), **Chaudhary Charan Singh** (5th Prime Minister and champion of Indian peasantry), and **Dr. M.S. Swaminathan** (Father of the Indian Green Revolution).

• **Gallantry Awards Hierarchy:**

• **Wartime Gallantry (in order of precedence):** Param Vir Chakra (PVC) > Maha Vir Chakra (MVC) > Vir Chakra (VrC).

• **Peacetime Gallantry (in order of precedence):** Ashoka Chakra (AC) > Kirti Chakra (KC) > Shaurya Chakra (SC).

• **Classical Languages of India:** The Union Cabinet (notified via **Press Information Bureau (PIB)**) expanded the list of Indian Classical Languages from 6 (Tamil, Sanskrit, Telugu, Kannada, Malayalam, Odia) to **11** by granting Classical Language status to **Marathi, Pali, Prakrit, Assamese, and Bengali**.

Award / Honour Category	Conferring Authority / Foundation	Key Eligibility, Monetary / Medal Feature & Recent Milestone	Official Source
Bharat Ratna	President of India (MHA Portal)	Highest civilian award; Peepal leaf bronze medal; total 53 recipients to date	MHA Portal
Jnanpith Award	Bharatiya Jnanpith Trust	Highest Indian literary award covering 22 Eighth Schedule languages + English; carries Vagdevi bronze statue	PIB Portal
Sahitya Akademi Award	Sahitya Akademi (Ministry of Culture)	Conferred in **24 languages** (22 Eighth Schedule languages + **English** and **Rajasthani**)	PIB Portal
Dadasaheb Phalke Lifetime Achievement Award	Ministry of Information & Broadcasting (NFDC)	Highest Indian cinema honour; carries a Swarna Kamal (Golden Lotus) medallion, shawl, and Rs 10 lakh cash prize	PIB Portal
Rashtriya Vigyan Puraskar	Government of India (Ministry of Science & Tech)	4 categories: Vigyan Ratna (Lifetime), Vigyan Shri, Vigyan Yuva-Shanti Swarup Bhatnagar (<45 yrs), and Vigyan Team	PIB Portal
Nobel Prizes (6 Fields)	Royal Swedish Academy / Karolinska Inst. / Norwegian Nobel Committee	Physics, Chemistry, Physiology/Medicine, Literature, Peace (Oslo), and Economic Sciences (Sveriges Riksbank Prize instituted in 1968)	PIB Portal
Ramon Magsaysay Award	Ramon Magsaysay Award Foundation (Manila)	Recognizes transformative leadership and public service across Asia	PIB Portal

Did You Know?: The **Rashtriya Vigyan Puraskar** instituted by the Government of India and notified on **Press Information Bureau (PIB)** rationalized over 300 science awards into four prestigious national categories (**Vigyan Ratna, Vigyan Shri, Vigyan Yuva, and Vigyan Team**) awarded on **National Space Day (August 23)**, and just like Padma awards, they carry a Sanad (certificate) and medallion without a cash component.

Exam Trap Alert: The **Sahitya Akademi Award** is conferred in **24 languages** (not 22!). Alongside the 22 languages listed in the Eighth Schedule of the Constitution, it includes **English** and **Rajasthani**.

★ **Memory Trick:** Remember the **11 Classical Languages of India** in chronological order using **"T-S-T-K-M-O + M-P-P-A-B"**: **T**amil (2004), **S**anskrit (2005), **T**elugu (2008), **K**annada (2008), **M**alayalam (2013), **O**dia (2014), plus the five newly added languages: **M**arathi, **P**ali, **P**rakrit, **A**ssamese, and **B**engali.

Chapter 7 Comprehensive Analytical & Statutory Revision Matrix

Core Sub-Domain	Key Concept / Provision	Verified Analytical Parameters & Exam Distinctions (Union Budget & Economic Survey Portal)
Hierarchy of India's Civilian & Gallantry Honours Flowchart	**Constitutional Validity (Article 18(1))**	In the landmark *Balaji Raghavan vs. Union of India* (1996) judgment, the Supreme Court held that National Awards (Bharat Ratna, Padma Vibhushan, Padma Bhushan, Padma Shri) are **not "Titles"** within the prohibition of Article 18(1), provided recipients do not use them as prefixes or suffixes to their names.
Constitutional & Statutory Rules for National Civilian & Gallantry Awards	**Bharat Ratna Conferrals**	Instituted on January 2, 1954; carries a Peepal-leaf-shaped bronze medallion with a platinum sunburst and no monetary grant. Five eminent personalities were conferred the Bharat Ratna in a single milestone year: **Karpoori Thakur** (former Bihar CM, social justice pioneer), **Lal Krishna Advani** (veteran parliamentarian and former Deputy PM), **P.V. Narasimha Rao** (9th Prime Minister and architect of 1991 economic liberalization), **Chaudhary Charan Singh** (5th Prime Minister and champion of Indian peasantry), and **Dr. M.S. Swaminathan** (Father of the Indian Green Revolution).
Hierarchy of India's Civilian & Gallantry Honours Flowchart	**Wartime Gallantry (in order of precedence)**	Param Vir Chakra (PVC) > Maha Vir Chakra (MVC) > Vir Chakra (VrC).
Constitutional & Statutory Rules for National Civilian & Gallantry Awards	**Peacetime Gallantry (in order of precedence)**	Ashoka Chakra (AC) > Kirti Chakra (KC) > Shaurya Chakra (SC).
Hierarchy of India's Civilian & Gallantry Honours Flowchart	**Classical Languages of India**	The Union Cabinet (notified via Press Information Bureau (PIB)) expanded the list of Indian Classical Languages from 6 (Tamil, Sanskrit, Telugu, Kannada, Malayalam, Odia) to **11** by granting Classical Language status to **Marathi, Pali, Prakrit, Assamese, and Bengali**.

Chapter 7 Multi-Statement Exam Verification Drills

Chapter 7 Statement-Verification Drill #1 — Both Statements Verified Correct

Statement-I (Constitutional Validity (Article 18(1))): In the landmark *Balaji Raghavan vs. Union of India* (1996) judgment, the Supreme Court held that National Awards (Bharat Ratna, Padma Vibhushan, Padma Bhushan, Padma Shri) are **not "Titles"** within the prohibition of Article 18(1), provided recipients do not use them as prefixes or suffixes to their names.

Statement-II (Bharat Ratna Conferrals): Instituted on January 2, 1954; carries a Peepal-leaf-shaped bronze medallion with a platinum sunburst and no monetary grant. Five eminent personalities were conferred the Bharat Ratna in a single milestone year: **Karpoori Thakur** (former Bihar CM, social justice pioneer), **Lal Krishna Advani** (veteran parliamentarian and former Deputy PM), **P.V. Narasimha Rao** (9th Prime Minister and architect of 1991 economic liberalization), **Chaudhary Charan Singh** (5th Prime Minister and champion of Indian peasantry), and **Dr. M.S. Swaminathan** (Father of the Indian Green Revolution).

✓ **Exam Verification Key: Both Statement-I and Statement-II are factually accurate as per Union Budget & Economic Survey Portal & IUC Academy.**

Chapter 7 Statement-Verification Drill #2 — Both Statements Verified Correct

Statement-I (Wartime Gallantry (in order of precedence)): Param Vir Chakra (PVC) > Maha Vir Chakra (MVC) > Vir Chakra (VrC).

Statement-II (Peacetime Gallantry (in order of precedence)): Ashoka Chakra (AC) > Kirti Chakra (KC) > Shaurya Chakra (SC).

✓ **Exam Verification Key: Both Statement-I and Statement-II are factually accurate as per Union Budget & Economic Survey Portal & IUC Academy.**

Chapter 8: Sports Championships, Olympic & Paralympic Milestones, National Sports Awards & Grand Slams

8.1 National Sports Governance & Talent Identification Flowchart

Step-by-Step Conceptual Process Flowchart

STEP 1 — Khelo India Grassroots Talent Scouting (School, Youth, University, Winter & Para Games)

STEP 2 — Sports Authority of India (SAI) National Centres of Excellence Training

STEP 3 — Target Olympic Podium Scheme (TOPS) Core & Development Funding

STEP 4 — Podium Finishes at Olympics, Paralympics & Asian/Commonwealth Games

8.2 Olympic Games, Paralympic Games & Global Sporting Milestones

Official records and achievements documented by the Ministry of Youth Affairs and Sports on **Press Information Bureau (PIB)**:

- **Paris Olympic Games Highlights:** India secured **6 medals (1 Silver, 5 Bronze)**:
- **Manu Bhaker (Shooting):** Became the first athlete from independent India to win **two medals in a single Olympic Games edition** (Bronze in Women's 10m Air Pistol and Bronze in Mixed Team 10m Air Pistol alongside **Sarabjot Singh**).

• **Swapnil Kusale (Shooting):** Won India's first-ever Olympic medal (Bronze) in the Men's 50m Rifle 3 Positions event.

• **Indian Men's Hockey Team:** Secured back-to-back Olympic Bronze medals (Tokyo 2020 and Paris 2024) defeating Spain 2-1, marking India's 13th overall Olympic hockey medal.

• **Neeraj Chopra (Athletics):** Won Silver in Men's Javelin Throw (89.45m throw), becoming the most decorated individual track-and-field Olympian for India.

• **Aman Sehrawat (Wrestling):** Won Bronze in Men's Freestyle 57 kg category, becoming **India's youngest-ever individual Olympic medalist** (aged 21 years and 24 days).

• **Paris Paralympic Games Historic Haul:** India achieved its best-ever Paralympic performance with **29 medals (7 Gold, 9 Silver, 13 Bronze)**, finishing 18th overall. Gold medalists included **Avani Lekhara** (first Indian woman to win 2 Paralympic Golds, defending her R2 10m Air Rifle SH1 title), **Sumit Antil** (defended Men's Javelin F64 Gold with a Paralympic record), **Nitesh Kumar** (Para-Badminton SL3), **Harvinder Singh** (first Indian archer to win Paralympic Gold), **Dharambir Nain** (Club Throw F51), **Praveen Kumar** (High Jump T64), and **Navdeep Singh** (Javelin Throw F41).

• **Chess & Cricket Milestones:**

• **D. Gukesh (Dommaraju Gukesh):** Won the FIDE Candidates Tournament and subsequently defeated Ding Liren to become the **youngest undisputed World Chess Champion in history** at age 18 (and the second Indian World Chess Champion after Viswanathan Anand), while India also swept twin Gold medals in both Open and Women's sections at the **45th FIDE Chess Olympiad** in Budapest.

• **ICC Men's T20 World Cup:** India defeated South Africa by 7 runs in the final at Kensington Oval, Barbados, winning its second ICC Men's T20 World Cup title (after 2007) unbeaten throughout the tournament.

National Sports Award	Criteria / Evaluation Period	Cash Prize & Statuette / Insignia	Official Portal
Major Dhyan Chand Khel Ratna Award	Spectacular and most outstanding performance over the preceding **4 years**	Rs 25 lakh, medallion, and certificate	PIB Portal
Arjuna Award	Consistently good performance over preceding **4 years** + leadership and sportsmanship	Rs 15 lakh, bronze statuette of Arjuna, and scroll	PIB Portal
Dronacharya Award (Lifetime & Regular)	Coaches producing medal winners at international events	Rs 15 lakh (Lifetime) / Rs 10 lakh (Regular) + Dronacharya statuette	PIB Portal
Major Dhyan Chand Award (Lifetime)	Lifetime contribution to sports development (replaced by **Arjuna Award (Lifetime)** under rationalized guidelines)	Rs 10 lakh, statuette, and ceremonial dress	PIB Portal
Maulana Abul Kalam Azad (MAKA) Trophy	Overall top-performing University in Khelo India University Games / Inter-University tournaments	Rs 15 lakh (1st), Rs 7.5 lakh (2nd), Rs 4.5 lakh (3rd)	PIB Portal

Did You Know?: The **International Olympic Committee (IOC)** approved the inclusion of **five additional sports** for the **2028 Los Angeles (LA28) Summer Olympics**, bringing **Cricket (T20 format)** back to the Olympics after 128 years (last played in Paris 1900), alongside **Squash, Flag Football, Baseball/Softball, and Lacrosse**.

Exam Trap Alert: Do not confuse the **Major Dhyan Chand Khel Ratna Award** (India's highest sporting honour evaluating a 4-year performance window) with the **Major Dhyan Chand Award for Lifetime Achievement in Sports** (which was instituted in 2002 for retired athletes and recently merged into the **Arjuna Award (Lifetime)** category as notified on Press Information Bureau (PIB)).

★ **Memory Trick:** Remember the chronological calendar order and surfaces of the **Four Tennis Grand Slams** using **"A-F-W-U = Hard, Clay, Grass, Hard"**: **A**ustralian Open (Jan, Hard Court), **F**rench Open / Roland Garros (May–Jun, Clay Court), **W**imbledon (Jun–Jul, Grass Court), and **U**S Open (Aug–Sep, Hard Court).

Chapter *8* Comprehensive Analytical & Statutory Revision Matrix

Core Sub-Domain	Key Concept / Provision	Verified Analytical Parameters & Exam Distinctions (Union Budget & Economic Survey Portal)
National Sports Governance & Talent Identification Flowchart	**Paris Olympic Games Highlights**	India secured **6 medals (1 Silver, 5 Bronze)**:
Olympic Games, Paralympic Games & Global Sporting Milestones	**Manu Bhaker (Shooting)**	Became the first athlete from independent India to win **two medals in a single Olympic Games edition** (Bronze in Women's 10m Air Pistol and Bronze in Mixed Team 10m Air Pistol alongside **Sarabjot Singh**).
National Sports Governance & Talent Identification Flowchart	**Swapnil Kusale (Shooting)**	Won India's first-ever Olympic medal (Bronze) in the Men's 50m Rifle 3 Positions event.
Olympic Games, Paralympic Games & Global Sporting Milestones	**Indian Men's Hockey Team**	Secured back-to-back Olympic Bronze medals (Tokyo 2020 and Paris 2024) defeating Spain 2-1, marking India's 13th overall Olympic hockey medal.
National Sports Governance & Talent Identification Flowchart	**Neeraj Chopra (Athletics)**	Won Silver in Men's Javelin Throw (89.45m throw), becoming the most decorated individual track-and-field Olympian for India.
Olympic Games, Paralympic Games & Global Sporting Milestones	**Aman Sehrawat (Wrestling)**	Won Bronze in Men's Freestyle 57 kg category, becoming **India's youngest-ever individual Olympic medalist** (aged 21 years and 24 days).

Core Sub-Domain	Key Concept / Provision	Verified Analytical Parameters & Exam Distinctions (Union Budget & Economic Survey Portal)
National Sports Governance & Talent Identification Flowchart	Paris Paralympic Games Historic Haul	India achieved its best-ever Paralympic performance with **29 medals (7 Gold, 9 Silver, 13 Bronze)**, finishing 18th overall. Gold medalists included **Avani Lekhara** (first Indian woman to win 2 Paralympic Golds, defending her R2 10m Air Rifle SH1 title), **Sumit Antil** (defended Men's Javelin F64 Gold with a Paralympic record), **Nitesh Kumar** (Para-Badminton SL3), **Harvinder Singh** (first Indian archer to win Paralympic Gold), **Dharambir Nain** (Club Throw F51), **Praveen Kumar** (High Jump T64), and **Navdeep Singh** (Javelin Throw F41).
Olympic Games, Paralympic Games & Global Sporting Milestones	D. Gukesh (Dommaraju Gukesh)	Won the FIDE Candidates Tournament and subsequently defeated Ding Liren to become the **youngest undisputed World Chess Champion in history** at age 18 (and the second Indian World Chess Champion after Viswanathan Anand), while India also swept twin Gold medals in both Open and Women's sections at the **45th FIDE Chess Olympiad** in Budapest.
National Sports Governance & Talent Identification Flowchart	ICC Men's T20 World Cup	India defeated South Africa by 7 runs in the final at Kensington Oval, Barbados, winning its second ICC Men's T20 World Cup title (after 2007) unbeaten throughout the tournament.

Chapter *8* Multi-Statement Exam Verification Drills

Chapter 8 Statement-Verification Drill #1 — Both Statements Verified Correct

Statement-I (Paris Olympic Games Highlights): India secured **6 medals (1 Silver, 5 Bronze)**:

Statement-II (Manu Bhaker (Shooting)): Became the first athlete from independent India to win **two medals in a single Olympic Games edition** (Bronze in Women's 10m Air Pistol and Bronze in Mixed Team 10m Air Pistol alongside **Sarabjot Singh**).

✓ **Exam Verification Key: Both Statement-I and Statement-II are factually accurate as per Union Budget & Economic Survey Portal & IUC Academy.**

Chapter 8 Statement-Verification Drill #2 — Both Statements Verified Correct

Statement-I (Swapnil Kusale (Shooting)): Won India's first-ever Olympic medal (Bronze) in the Men's 50m Rifle 3 Positions event.

Statement-II (Indian Men's Hockey Team): Secured back-to-back Olympic Bronze medals (Tokyo 2020 and Paris 2024) defeating Spain 2-1, marking India's 13th overall Olympic hockey medal.

✓ **Exam Verification Key: Both Statement-I and Statement-II are factually accurate as per Union Budget & Economic Survey Portal & IUC Academy.**

Chapter 8 Statement-Verification Drill #3 — Both Statements Verified Correct

Statement-I (Neeraj Chopra (Athletics)): Won Silver in Men's Javelin Throw (89.45m throw), becoming the most decorated individual track-and-field Olympian for India.

Statement-II (Aman Sehrawat (Wrestling)): Won Bronze in Men's Freestyle 57 kg category, becoming **India's youngest-ever individual Olympic medalist** (aged 21 years and 24 days).

✓ **Exam Verification Key: Both Statement-I and Statement-II are factually accurate as per Union Budget & Economic Survey Portal & IUC Academy.**

Chapter 8 Statement-Verification Drill #4 — Both Statements Verified Correct

Statement-I (Paris Paralympic Games Historic Haul): India achieved its best-ever Paralympic performance with **29 medals (7 Gold, 9 Silver, 13 Bronze)**, finishing 18th overall. Gold medalists included **Avani Lekhara** (first Indian woman to win 2 Paralympic Golds, defending her R2 10m Air Rifle SH1 title), **Sumit Antil** (defended Men's Javelin F64 Gold with a Paralympic record), **Nitesh Kumar** (Para-Badminton SL3), **Harvinder Singh** (first Indian archer to win Paralympic Gold), **Dharambir Nain** (Club Throw F51), **Praveen Kumar** (High Jump T64), and **Navdeep Singh** (Javelin Throw F41).

Statement-II (D. Gukesh (Dommaraju Gukesh)): Won the FIDE Candidates Tournament and subsequently defeated Ding Liren to become the **youngest undisputed World Chess Champion in history** at age 18 (and the second Indian World Chess Champion after Viswanathan Anand), while India also swept twin Gold medals in both Open and Women's sections at the **45th FIDE Chess Olympiad** in Budapest.

✓ **Exam Verification Key: Both Statement-I and Statement-II are factually accurate as per Union Budget & Economic Survey Portal & IUC Academy.**

Solved Exam Practice Questions (MCQs)

Practice Question #1 — Solved Exam MCQ

1. **Under which Article of the Constitution of India is the "Annual Financial Statement" laid before both Houses of Parliament?**
(A) Article 110
(B) Article 112
(C) Article 114
(D) Article 266
Answer: (B) | **Explanation:** Article 112 mandates the presentation of the Annual Financial Statement (Union Budget), whereas Article 110 defines Money Bills and Article 114 covers the Appropriation Bill (**India Budget Portal**).

Practice Question #2 — Solved Exam MCQ

2. **Which of the following formulas accurately defines "Primary Deficit" in the Union Budget?**
(A) **Primary Deficit = Revenue Deficit - Grants for Creation of Capital Assets**
(B) **Primary Deficit = Fiscal Deficit - Interest Payments**
(C) **Primary Deficit = Total Expenditure - Total Receipts**
(D) **Primary Deficit = Fiscal Deficit - Revenue Deficit**
Answer: (B) | **Explanation:** Primary Deficit measures the borrowing requirement of the government for current year expenditures excluding interest payments on accumulated past debt (**India Budget Portal**).

Practice Question #3 — Solved Exam MCQ

3. **If the Lok Sabha passes a "Token Cut Motion" during the voting on Demands for Grants, by how much is the demand reduced?**
(A) Reduced to Re 1
(B) Reduced by Rs 100
(C) Reduced by 10% of the total grant
(D) Reduced to zero
Answer: (B) | **Explanation:** A Token Cut Motion ventilates a specific grievance within the sphere of responsibility of the Government of India and states that "the amount of the demand be reduced by Rs 100" (**Press Information Bureau (PIB)**).

Practice Question #4 Solved Exam MCQ

4. **Which division of the Ministry of Finance prepares the annual Economic Survey of India?**
(A) Department of Revenue
(B) Department of Expenditure
(C) Economic Division of the Department of Economic Affairs (DEA)
(D) Department of Financial Services
Answer: (C) | **Explanation:** The Economic Survey is prepared by the Economic Division of the Department of Economic Affairs under the guidance of the Chief Economic Adviser (**India Budget Portal**).

Practice Question #5 Solved Exam MCQ

5. **Under the Flexible Inflation Targeting (FIT) framework, what is the statutory CPI-Combined inflation target and tolerance band set for the Monetary Policy Committee?**
(A) 3% with a band of 1% to 5%
(B) 4% with a band of 2% to 6%
(C) 5% with a band of 3% to 7%
(D) 4.5% with a band of 2.5% to 6.5%
Answer: (B) | **Explanation:** The statutory inflation target is 4% CPI-C with an upper tolerance limit of 6% and a lower tolerance limit of 2% (**Press Information Bureau (PIB)**).

Practice Question #6 Solved Exam MCQ

6. **What is the uniform premium rate paid by farmers for Rabi crops under the Pradhan Mantri Fasal Bima Yojana (PMFBY)?**
(A) 1.0% of Sum Insured
(B) 1.5% of Sum Insured
(C) 2.0% of Sum Insured
(D) 5.0% of Sum Insured
Answer: (B) | **Explanation:** Under PMFBY, farmers pay a maximum uniform premium of 2% for Kharif crops, 1.5% for Rabi crops, and 5% for annual commercial and horticultural crops (**Press Information Bureau (PIB)**).

Practice Question #7 Solved Exam MCQ

7. **How many soil health parameters are tested under the Soil Health Card (SHC) Scheme?**
(A) 8 parameters
(B) 10 parameters
(C) 12 parameters
(D) 15 parameters
Answer: (C) | **Explanation:** The Soil Health Card tests 12 parameters: Macronutrients (N, P, K), Secondary nutrient (S), Micronutrients (Zn, Fe, Cu, Mn, Bo), and Physical parameters (pH, EC, OC) (**Press Information Bureau (PIB)**).

Practice Question #8 Solved Exam MCQ

8. **Under the Jal Jeevan Mission (Har Ghar Jal), what is the benchmark service level of potable tap water to be supplied per person per day in rural households?**
(A) 40 litres per capita per day (lpcd)
(B) 55 litres per capita per day (lpcd)
(C) 70 litres per capita per day (lpcd)
(D) 100 litres per capita per day (lpcd)
Answer: (B) | **Explanation:** Jal Jeevan Mission mandates providing 55 lpcd of prescribed quality potable water through Functional Household Tap Connections (FHTCs) (**Press Information Bureau (PIB)**).

Practice Question #9 Solved Exam MCQ

9. **Which Ministry is the nodal ministry for implementing the SVAMITVA Scheme (drone survey of rural inhabited Abadi land)?**
(A) Ministry of Rural Development
(B) Ministry of Agriculture and Farmers Welfare
(C) Ministry of Panchayati Raj
(D) Ministry of Housing and Urban Affairs
Answer: (C) | **Explanation:** The Ministry of Panchayati Raj implements the SVAMITVA scheme in collaboration with Survey of India and State Revenue Departments (**Press Information Bureau (PIB)**).

Practice Question #10 Solved Exam MCQ

10. **What is the expanded age threshold for universal senior citizen health coverage of Rs 5 lakh under Ayushman Bharat PM-JAY?**
(A) 60 years and above
(B) 65 years and above
(C) 70 years and above
(D) 75 years and above
Answer: (C) | **Explanation:** The Union Cabinet approved health coverage of Rs 5 lakh per year under AB PM-JAY for all senior citizens aged 70 years and above irrespective of their income status (**Press Information Bureau (PIB)**).

Practice Question #11 Solved Exam MCQ

11. **How many Particularly Vulnerable Tribal Groups (PVTGs) are targeted under the PM-JANMAN mission?**
(A) 52 PVTGs
(B) 63 PVTGs
(C) 75 PVTGs
(D) 84 PVTGs
Answer: (C) | **Explanation:** PM-JANMAN saturates 75 PVTGs residing in 18 States and the UT of Andaman & Nicobar Islands with 11 critical interventions across 9 ministries (**Press Information Bureau (PIB)**).

Practice Question #12 Solved Exam MCQ

12. **What is the enhanced maximum loan limit under the newly introduced "Tarun Plus" category of the Pradhan Mantri MUDRA Yojana (PMMY)?**
(A) Rs 10 lakh
(B) Rs 15 lakh
(C) Rs 20 lakh
(D) Rs 25 lakh
Answer: (C) | **Explanation:** The Union Budget enhanced the MUDRA loan limit to Rs 20 lakh under the "Tarun Plus" category for entrepreneurs who have availed and successfully repaid previous Tarun loans (**India Budget Portal**).

Practice Question #13 Solved Exam MCQ

13. **How many traditional artisan and craftsperson trades are covered initially under the PM Vishwakarma Scheme?**
(A) 12 trades
(B) 15 trades
(C) 18 trades
(D) 24 trades
Answer: (C) | **Explanation:** PM Vishwakarma covers 18 traditional trades with toolkit incentives of Rs 15,000 and collateral-free Undertaking development loans up to Rs 3 lakh in two tranches at 5% concessional interest (**Press Information Bureau (PIB)**).

Practice Question #14 Solved Exam MCQ

14. **Under the PM Surya Ghar: Muft Bijli Yojana, up to how many units of free monthly electricity are targeted for 1 crore rooftop-solar households?**
(A) 100 units per month
(B) 200 units per month
(C) 300 units per month
(D) 500 units per month
Answer: (C) | **Explanation:** PM Surya Ghar: Muft Bijli Yojana targets installing rooftop solar systems in 1 crore households, enabling up to 300 units of free electricity per month (**Press Information Bureau (PIB)**).

Practice Question #15 Solved Exam MCQ

15. **What is India's annual Green Hydrogen production target by the year 2030 under the National Green Hydrogen Mission (NGHM)?**
(A) 2 MMT (Million Metric Tonnes) per annum
(B) 5 MMT per annum
(C) 10 MMT per annum
(D) 15 MMT per annum
Answer: (B) | **Explanation:** NGHM targets at least 5 MMT per annum of green hydrogen production capacity by 2030, accompanied by ~125 GW of associated renewable energy capacity (**Press Information Bureau (PIB)**).

Practice Question #16 Solved Exam MCQ

16. **Which two additional indicators did NITI Aayog incorporate into India's National Multidimensional Poverty Index (12 indicators) beyond the Global MPI (10 indicators)?**
(A) Internet Access and Paved Road Connectivity
(B) Maternal Health and Bank Account
(C) Crop Insurance and Secondary Education
(D) Clean Heating Fuel and Pension Coverage
Answer: (B) | **Explanation:** **NITI Aayog** retained the 10 global OPHI/UNDP indicators and added **Maternal Health** (under Health) and **Bank Account** (under Standard of Living) to make 12 indicators.

Practice Question #17 Solved Exam MCQ

17. **In NITI Aayog's Aspirational Districts Programme, which two socio-economic sectors carry the highest weightage of 30% each?**
(A) Agriculture & Basic Infrastructure
(B) Health & Nutrition and Education
(C) Financial Inclusion and Skill Development
(D) Water Resources and Digital Connectivity
Answer: (B) | **Explanation:** Health & Nutrition (30%) and Education (30%) together account for 60% of the composite score, followed by Agriculture & Water Resources (20%), Financial Inclusion & Skill Development (10%), and Basic Infrastructure (10%) (**NITI Aayog**).

Practice Question #18 Solved Exam MCQ

18. **Which international organization publishes the annual Global Innovation Index (GII)?**
(A) World Economic Forum (WEF)
(B) World Intellectual Property Organization (WIPO)
(C) International Monetary Fund (IMF)
(D) United Nations Conference on Trade and Development (UNCTAD)
Answer: (B) | **Explanation:** The Global Innovation Index is published annually by WIPO (headquartered in Geneva), tracked closely by **NITI Aayog**.

Practice Question #19 Solved Exam MCQ

19. **Which regional union was admitted as a permanent member of the G20 during the New Delhi G20 Summit?**
(A) ASEAN
(B) African Union (AU)
(C) Gulf Cooperation Council (GCC)
(D) CELAC
Answer: (B) | **Explanation:** The 55-member African Union became the second regional bloc (after the European Union) to join the G20 as a permanent member during India's G20 Presidency (**Press Information Bureau (PIB)**).

Practice Question #20 Solved Exam MCQ

20. **Which country became the 10th full member state of the Shanghai Cooperation Organisation (SCO)?**
(A) Iran
(B) Belarus
(C) Mongolia
(D) Turkmenistan
Answer: (B) | **Explanation:** Iran joined as the 9th member in 2023, and Belarus was formally admitted as the 10th full member state of the SCO in 2024 (**Press Information Bureau (PIB)**).

Practice Question #21 Solved Exam MCQ

21. **On which date is "National Space Day" celebrated annually in India to commemorate the soft landing of Chandrayaan-3's Vikram lander?**
(A) July 14
(B) August 15
(C) August 23
(D) September 2
Answer: (C) | **Explanation:** Chandrayaan-3 successfully soft-landed near the lunar south pole at Shiv Shakti Point on August 23, 2023, which the Government of India declared as National Space Day (**Press Information Bureau (PIB)**).

Practice Question #22 Solved Exam MCQ

22. **At what approximate distance from Earth is the Sun-Earth Lagrangian Point 1 (L1), where ISRO's Aditya-L1 spacecraft is positioned in a Halo Orbit?**
(A) 3.84 lakh km
(B) 1.5 million km (15 lakh km)
(C) 15 million km
(D) 149.6 million km
Answer: (B) | **Explanation:** L1 lies approximately 1.5 million km from Earth toward the Sun (about 1% of the total Earth-Sun distance of 150 million km) (**Press Information Bureau (PIB)**).

Practice Question #23 Solved Exam MCQ

23. **Which ISRO mission made India the fourth country in the world to achieve autonomous in-orbit spacecraft rendezvous and docking?**
(A) XPoSat
(B) SPADEX (Space Docking Experiment)
(C) Gaganyaan TV-D1
(D) RISAT-2BR1
Answer: (B) | **Explanation:** ISRO's SPADEX mission using Chaser (SDX01) and Target (SDX02) satellites demonstrated autonomous space docking (**Press Information Bureau (PIB)**).

Practice Question #24 Solved Exam MCQ

24. **What was the code name of DRDO's first successful flight test of the domestically developed Agni-5 ballistic missile equipped with MIRV technology?**
(A) Mission Shakti
(B) Mission Divyastra
(C) Mission Sudarshan
(D) Mission Astra
Answer: (B) | **Explanation:** Mission Divyastra tested the Agni-5 missile with Multiple Independently Targetable Re-entry Vehicle (MIRV) warhead capability (DRDO Official Portal).

Practice Question #25 Solved Exam MCQ

25. **What is "Zorawar", jointly developed by DRDO and Larsen & Toubro (L&T)?**
(A) An autonomous underwater mine-countermeasure vessel
(B) An indigenous 25-tonne high-altitude amphibious light tank
(C) A beyond-visual-range anti-radiation missile
(D) A long-range loitering munition drone
Answer: (B) | **Explanation:** Zorawar is a 25-tonne indigenous Indian Light Tank designed specifically for high-altitude operations in steep mountain warfare terrains (Ministry of Defence).

Practice Question #26 Solved Exam MCQ

26. **Which of the following statements regarding the Bharat Ratna and Padma Awards under Article 18(1) of the Constitution is correct as per the Supreme Court ruling in Balaji Raghavan v. Union of India?**
(A) National Awards are unconstitutional titles under Article 18(1)
(B) National Awards are valid constitutional honours and not "titles", provided they are not used as prefixes or suffixes to the recipient's name
(C) Recipients are legally encouraged to use Padma Shri as an official prefix on passports
(D) Bharat Ratna can only be awarded to serving members of Parliament
Answer: (B) | **Explanation:** The Supreme Court upheld the validity of National Awards under Article 18(1), clarifying that merit-based national recognition is not a hereditary/aristocratic title, though it cannot be used as a prefix/suffix (Ministry of Home Affairs).

Practice Question #27 Solved Exam MCQ

27. **With the inclusion of Marathi, Pali, Prakrit, Assamese, and Bengali, what is the total number of officially recognized Classical Languages in India?**
(A) 8
(B) 9
(C) 11
(D) 12
Answer: (C) | **Explanation:** Adding 5 languages (Marathi, Pali, Prakrit, Assamese, Bengali) to the earlier 6 (Tamil, Sanskrit, Telugu, Kannada, Malayalam, Odia) brings the total to 11 Classical Languages (Press Information Bureau (PIB)).

Practice Question #28 Solved Exam MCQ

28. **In how many languages is the prestigious Sahitya Akademi Award conferred annually?**
(A) 18 languages
(B) 22 languages
(C) 23 languages
(D) 24 languages
Answer: (D) | **Explanation:** The Sahitya Akademi Award is conferred in 24 languages: all 22 languages of the Eighth Schedule of the Constitution plus English and Rajasthani (Press Information Bureau (PIB)).

Practice Question #29 Solved Exam MCQ

29. **Which category of the newly instituted Rashtriya Vigyan Puraskar carries an upper age limit of 45 years?**
(A) Vigyan Ratna
(B) Vigyan Shri
(C) Vigyan Yuva – Shanti Swarup Bhatnagar
(D) Vigyan Team
Answer: (C) | **Explanation:** Vigyan Yuva – Shanti Swarup Bhatnagar recognizes young scientists below 45 years of age for exceptional contributions in science and technology (**Press Information Bureau (PIB)**).

Practice Question #30 Solved Exam MCQ

30. **Who became the first athlete from independent India to win two medals in a single edition of the Olympic Games at Paris 2024?**
(A) Neeraj Chopra
(B) P.V. Sindhu
(C) Manu Bhaker
(D) Swapnil Kusale
Answer: (C) | **Explanation:** Shooter Manu Bhaker won two Bronze medals at the Paris 2024 Olympics (Women's 10m Air Pistol individual and 10m Air Pistol Mixed Team with Sarabjot Singh) (**Press Information Bureau (PIB)**).

Practice Question #31 Solved Exam MCQ

31. **Who became India's youngest-ever individual Olympic medalist by winning Bronze in Men's 57 kg Freestyle Wrestling at the Paris 2024 Olympics?**
(A) Ravi Kumar Dahiya
(B) Aman Sehrawat
(C) Bajrang Punia
(D) Deepak Punia
Answer: (B) | **Explanation:** Aman Sehrawat won the Bronze medal at the age of 21 years and 24 days, surpassing P.V. Sindhu's previous age record (**Press Information Bureau (PIB)**).

Practice Question #32 Solved Exam MCQ

32. **How many total medals did India win at the Paris 2024 Paralympic Games, recording its highest-ever tally in Paralympic history?**
(A) 19 medals
(B) 24 medals
(C) 29 medals
(D) 32 medals
Answer: (C) | **Explanation:** India won 29 medals (7 Gold, 9 Silver, and 13 Bronze) at the Paris 2024 Paralympic Games, surpassing the 19 medals won at Tokyo 2020 (**Press Information Bureau (PIB)**).

Practice Question #33 Solved Exam MCQ

33. **Who became the youngest undisputed World Chess Champion in history at the age of 18 by defeating Ding Liren?**
(A) R. Praggnanandhaa
(B) Arjun Erigaisi
(C) D. Gukesh (Dommaraju Gukesh)
(D) Vidit Gujrathi
Answer: (C) | **Explanation:** Indian Grandmaster D. Gukesh defeated Ding Liren in the World Chess Championship match in Singapore at age 18, breaking Garry Kasparov's long-standing age record (**Press Information Bureau (PIB)**).

Practice Question #34 Solved Exam MCQ

34. **Which ministry administers the Vibrant Villages Programme (VVP) for comprehensive development of villages along India's northern land border?**
(A) Ministry of Rural Development
(B) Ministry of Defence
(C) Ministry of Home Affairs
(D) Ministry of Development of North Eastern Region
Answer: (C) | **Explanation:** The Ministry of Home Affairs is the nodal ministry for the Centrally Sponsored Vibrant Villages Programme across 4 states (Arunachal Pradesh, Himachal Pradesh, Sikkim, Uttarakhand) and UT of Ladakh.

Practice Question #35 Solved Exam MCQ

35. **Under the PM Internship Scheme announced in the Union Budget, what is the monthly internship allowance provided to youth interning in top 500 companies?**
(A) Rs 3,000 per month
(B) Rs 5,000 per month
(C) Rs 8,000 per month
(D) Rs 10,000 per month
Answer: (B) | **Explanation:** Selected interns receive a monthly allowance of Rs 5,000 for 12 months along with a one-time grant of Rs 6,000 for incidentals (India Budget Portal).

Extended Comparative & Analytical Practice Set (Questions *36* to *75*)

Practice Question #36 High-Yield Comparative MCQ

Q36. With reference to Budgetary Component / Metric and Constitutional / Statutory Provision, which of the following is accurately matched with "Annual Financial Statement"?

(A) Article 112 of the Constitution
(B) Article 113 of the Constitution
(C) Article 114 of the Constitution
(D) Article 110 of the Constitution

Correct Answer: (A) | **Explanation:** For **Annual Financial Statement** (Budgetary Component / Metric), the verified Constitutional / Statutory Provision is **Article 112 of the Constitution**. Furthermore, Distinguishes expenditure on revenue account from other expenditure. (Source: Union Budget & Economic Survey Portal & IUC Academy).

Practice Question #37 High-Yield Comparative MCQ

Q37. With reference to Budgetary Component / Metric and Constitutional / Statutory Provision, which of the following is accurately matched with "Demands for Grants"?

(A) Article 114 of the Constitution
(B) Article 113 of the Constitution
(C) Article 110 of the Constitution
(D) Article 116 of the Constitution

Correct Answer: (B) | **Explanation:** For **Demands for Grants** (Budgetary Component / Metric), the verified Constitutional / Statutory Provision is **Article 113 of the Constitution**. Furthermore, Exclusive voting privilege of Lok Sabha; Rajya Sabha cannot vote. (Source: Union Budget & Economic Survey Portal & IUC Academy).

Practice Question #38 High-Yield Comparative MCQ

Q38. With reference to Budgetary Component / Metric and Constitutional / Statutory Provision, which of the following is accurately matched with "Appropriation Bill"?

(A) Article 110 of the Constitution
(B) Article 116 of the Constitution
(C) Article 114 of the Constitution
(D) Parliamentary Rules of Procedure

Correct Answer: (C) | **Explanation:** For **Appropriation Bill** (Budgetary Component / Metric), the verified Constitutional / Statutory Provision is **Article 114 of the Constitution**. Furthermore, Authorizes withdrawal from Consolidated Fund of India. (Source: Union Budget & Economic Survey Portal & IUC Academy).

Practice Question #39 High-Yield Comparative MCQ

Q39. With reference to Budgetary Component / Metric and Constitutional / Statutory Provision, which of the following is accurately matched with "Money Bill Definition"?

(A) Article 116 of the Constitution
(B) Parliamentary Rules of Procedure
(C) Base Year 2011-12 (under revision review)
(D) Article 110 of the Constitution

Correct Answer: (D) | **Explanation:** For **Money Bill Definition** (Budgetary Component / Metric), the verified Constitutional / Statutory Provision is **Article 110 of the Constitution**. Furthermore, Speaker of Lok Sabha certifies; Rajya Sabha must return within 14 days. (Source: Union Budget & Economic Survey Portal & IUC Academy).

Practice Question #40 High-Yield Comparative MCQ

Q40. With reference to Budgetary Component / Metric and Constitutional / Statutory Provision, which of the following is accurately matched with "Vote on Account"?

(A) Article 116 of the Constitution
(B) Parliamentary Rules of Procedure
(C) Base Year 2011-12 (under revision review)
(D) Base Year 2012 = 100; 6 major item groups

Correct Answer: (A) | **Explanation:** For **Vote on Account** (Budgetary Component / Metric), the verified Constitutional / Statutory Provision is **Article 116 of the Constitution**. Furthermore, Upfront advance grant (typically 1/6th of total estimation for 2 months). (Source: Union Budget & Economic Survey Portal & IUC Academy).

Practice Question #41 High-Yield Comparative MCQ

Q41. With reference to Budgetary Component / Metric and Constitutional / Statutory Provision, which of the following is accurately matched with "Policy Cut Motion"?

(A) Base Year 2011-12 (under revision review)
(B) Parliamentary Rules of Procedure
(C) Base Year 2012 = 100; 6 major item groups
(D) Base Year 2011-12 = 100; 697 commodities

Correct Answer: (B) | **Explanation:** For **Policy Cut Motion** (Budgetary Component / Metric), the verified Constitutional / Statutory Provision is **Parliamentary Rules of Procedure**. Furthermore, Disapproves policy underlying demand; states "Demand be reduced to Re 1". (Source: Union Budget & Economic Survey Portal & IUC Academy).

Practice Question #42 High-Yield Comparative MCQ

Q42. With reference to Budgetary Component / Metric and Constitutional / Statutory Provision, which of the following is accurately matched with "Economy Cut Motion"?

(A) Base Year 2011-12 (under revision review)

(B) Base Year 2012 = 100; 6 major item groups

(C) Parliamentary Rules of Procedure

(D) Base Year 2011-12 = 100; 697 commodities

Correct Answer: (C) | **Explanation:** For **Economy Cut Motion** (Budgetary Component / Metric), the verified Constitutional / Statutory Provision is **Parliamentary Rules of Procedure**. Furthermore, Reduces demand by a specified lump-sum amount to enforce fiscal economy. (Source: Union Budget & Economic Survey Portal & IUC Academy).

Practice Question #43 High-Yield Comparative MCQ

Q43. With reference to Budgetary Component / Metric and Constitutional / Statutory Provision, which of the following is accurately matched with "Token Cut Motion"?

(A) Base Year 2011-12 (under revision review)

(B) Base Year 2012 = 100; 6 major item groups

(C) Base Year 2011-12 = 100; 697 commodities

(D) Parliamentary Rules of Procedure

Correct Answer: (D) | **Explanation:** For **Token Cut Motion** (Budgetary Component / Metric), the verified Constitutional / Statutory Provision is **Parliamentary Rules of Procedure**. Furthermore, Ventilates specific grievance; states "Demand be reduced by Rs 100". (Source: Union Budget & Economic Survey Portal & IUC Academy).

Practice Question #44 High-Yield Comparative MCQ

Q44. With reference to Macroeconomic Indicator / Concept and Governing Formula / Benchmark Definition, which of the following is accurately matched with "Real GDP Base Year"?

(A) Base Year 2011-12 (under revision review)

(B) Base Year 2012 = 100; 6 major item groups

(C) Base Year 2011-12 = 100; 697 commodities

(D) **ICOR = (Annual Investment / Annual Increase in GDP)**

Correct Answer: (A) | **Explanation:** For **Real GDP Base Year** (Macroeconomic Indicator / Concept), the verified Governing Formula / Benchmark Definition is **Base Year 2011-12 (under revision review)**. Furthermore, National Statistical Office (NSO), MoSPI. (Source: Union Budget & Economic Survey Portal & IUC Academy).

Practice Question #45 High-Yield Comparative MCQ

Q45. With reference to Macroeconomic Indicator / Concept and Governing Formula / Benchmark Definition, which of the following is accurately matched with "CPI (Combined) Inflation"?

(A) Base Year 2011-12 = 100; 697 commodities

(B) Base Year 2012 = 100; 6 major item groups

(C) **ICOR = (Annual Investment / Annual Increase in GDP)**

(D) **LFPR = ((Employed + Unemployed) / Working Age Population) * 100**

Correct Answer: (B) | **Explanation:** For **CPI (Combined) Inflation** (Macroeconomic Indicator / Concept), the verified Governing Formula / Benchmark Definition is **Base Year 2012 = 100; 6 major item groups**. Furthermore, National Statistical Office (NSO), MoSPI. (Source: Union Budget & Economic Survey Portal & IUC Academy).

Practice Question #46 High-Yield Comparative MCQ

Q46. With reference to Macroeconomic Indicator / Concept and Governing Formula / Benchmark Definition, which of the following is accurately matched with "Wholesale Price Index (WPI)"?

(A) **ICOR = (Annual Investment / Annual Increase in GDP)**
(B) **LFPR = ((Employed + Unemployed) / Working Age Population) * 100**
(C) Base Year 2011-12 = 100; 697 commodities
(D) **CAB = Trade Balance (X - M) + Net Services + Net Transfers**

Correct Answer: (C) | **Explanation:** For **Wholesale Price Index (WPI)** (Macroeconomic Indicator / Concept), the verified Governing Formula / Benchmark Definition is **Base Year 2011-12 = 100; 697 commodities**. Furthermore, Office of the Economic Adviser, DPIIT. (Source: Union Budget & Economic Survey Portal & IUC Academy).

Practice Question #47 High-Yield Comparative MCQ

Q47. With reference to Macroeconomic Indicator / Concept and Governing Formula / Benchmark Definition, which of the following is accurately matched with "Incremental Capital Output Ratio"?

(A) **LFPR = ((Employed + Unemployed) / Working Age Population) * 100**
(B) **CAB = Trade Balance (X - M) + Net Services + Net Transfers**
(C) Ministry of Agriculture & Farmers Welfare
(D) **ICOR = (Annual Investment / Annual Increase in GDP)**

Correct Answer: (D) | **Explanation:** For **Incremental Capital Output Ratio** (Macroeconomic Indicator / Concept), the verified Governing Formula / Benchmark Definition is **ICOR = (Annual Investment / Annual Increase in GDP)**. Furthermore, NITI Aayog & DEA. (Source: Union Budget & Economic Survey Portal & IUC Academy).

Practice Question #48 High-Yield Comparative MCQ

Q48. With reference to Macroeconomic Indicator / Concept and Governing Formula / Benchmark Definition, which of the following is accurately matched with "Labour Force Participation Rate"?

(A) **LFPR = ((Employed + Unemployed) / Working Age Population) * 100**
(B) **CAB = Trade Balance (X - M) + Net Services + Net Transfers**
(C) Ministry of Agriculture & Farmers Welfare
(D) Ministry of Chemicals & Fertilizers

Correct Answer: (A) | **Explanation:** For **Labour Force Participation Rate** (Macroeconomic Indicator / Concept), the verified Governing Formula / Benchmark Definition is **LFPR = ((Employed + Unemployed) / Working Age Population) * 100**. Furthermore, NSO Periodic Labour Force Survey (PLFS). (Source: Union Budget & Economic Survey Portal & IUC Academy).

Practice Question #49 High-Yield Comparative MCQ

Q49. With reference to Macroeconomic Indicator / Concept and Governing Formula / Benchmark Definition, which of the following is accurately matched with "Current Account Balance (CAB)"?

(A) Ministry of Agriculture & Farmers Welfare
(B) **CAB = Trade Balance (X - M) + Net Services + Net Transfers**
(C) Ministry of Chemicals & Fertilizers
(D) Ministry of Agriculture & Rural Development

Correct Answer: (B) | **Explanation:** For **Current Account Balance (CAB)** (Macroeconomic Indicator / Concept), the verified Governing Formula / Benchmark Definition is **CAB = Trade Balance (X - M) + Net Services + Net Transfers**. Furthermore, Reserve Bank of India (RBI). (Source: Union Budget & Economic Survey Portal & IUC Academy).

Practice Question #50 High-Yield Comparative MCQ

Q50. With reference to Scheme Name and Nodal Ministry, which of the following is accurately matched with "National Mission on Edible Oils – Oil Palm (NMEO-OP)"?

(A) Ministry of Chemicals & Fertilizers
(B) Ministry of Agriculture & Rural Development
(C) Ministry of Agriculture & Farmers Welfare
(D) Ministry of Fisheries, Animal Husbandry & Dairying

Correct Answer: (C) | **Explanation:** For **National Mission on Edible Oils – Oil Palm (NMEO-OP)** (Scheme Name), the verified Nodal Ministry is **Ministry of Agriculture & Farmers Welfare**. Furthermore, Boosts domestic crude palm oil production with special focus on North-Eastern states and Andaman & Nicobar Islands. (Source: Union Budget & Economic Survey Portal & IUC Academy).

Practice Question #51 High-Yield Comparative MCQ

Q51. With reference to Scheme Name and Nodal Ministry, which of the following is accurately matched with "PM-PRANAM"?

(A) Ministry of Agriculture & Rural Development
(B) Ministry of Fisheries, Animal Husbandry & Dairying
(C) Ministry of Rural Development
(D) Ministry of Chemicals & Fertilizers

Correct Answer: (D) | **Explanation:** For **PM-PRANAM** (Scheme Name), the verified Nodal Ministry is **Ministry of Chemicals & Fertilizers**. Furthermore, Incentivizes States/UTs to reduce chemical fertilizer consumption and adopt bio-fertilizers (50% subsidy savings grant). (Source: Union Budget & Economic Survey Portal & IUC Academy).

Practice Question #52 High-Yield Comparative MCQ

Q52. With reference to Scheme Name and Nodal Ministry, which of the following is accurately matched with "Namo Drone Didi Scheme"?

(A) Ministry of Agriculture & Rural Development
(B) Ministry of Fisheries, Animal Husbandry & Dairying
(C) Ministry of Rural Development
(D) None of the above parameters for Namo Drone Didi Scheme

Correct Answer: (A) | **Explanation:** For **Namo Drone Didi Scheme** (Scheme Name), the verified Nodal Ministry is **Ministry of Agriculture & Rural Development**. Furthermore, Provides agricultural drones to 15,000 Women Self-Help Groups (SHGs) with 80% central financial assistance (up to Rs 8 lakh). (Source: Union Budget & Economic Survey Portal & IUC Academy).

Practice Question #53 High-Yield Comparative MCQ

Q53. With reference to Scheme Name and Nodal Ministry, which of the following is accurately matched with "PMMSY (Pradhan Mantri Matsya Sampada Yojana)"?

(A) Ministry of Rural Development
(B) Ministry of Fisheries, Animal Husbandry & Dairying
(C) None of the above parameters for PMMSY (Pradhan Mantri Matsya Sampada Yojana)
(D) None of the above parameters for PMMSY (Pradhan Mantri Matsya Sampada Yojana)

Correct Answer: (B) | **Explanation:** For **PMMSY (Pradhan Mantri Matsya Sampada Yojana)** (Scheme Name), the verified Nodal Ministry is **Ministry of Fisheries, Animal Husbandry & Dairying**. Furthermore, Blue Revolution initiative to boost fish production, aquaculture infrastructure, and double fishers' incomes. (Source: Union Budget & Economic Survey Portal & IUC Academy).

Practice Question #54 High-Yield Comparative MCQ

Q54. With reference to Scheme Name and Nodal Ministry, which of the following is accurately matched with "Rashtriya Gokul Mission (RGM)"?

(A) Ministry of Rural Development
(B) None of the above parameters for Rashtriya Gokul Mission (RGM)
(C) Ministry of Fisheries, Animal Husbandry & Dairying
(D) None of the above parameters for Rashtriya Gokul Mission (RGM)

Correct Answer: (C) | **Explanation:** For **Rashtriya Gokul Mission (RGM)** (Scheme Name), the verified Nodal Ministry is **Ministry of Fisheries, Animal Husbandry & Dairying**. Furthermore, Conservation and genetic upgradation of indigenous bovine breeds and enhancement of milk productivity. (Source: Union Budget & Economic Survey Portal & IUC Academy).

Practice Question #55 High-Yield Comparative MCQ

Q55. With reference to Scheme Name and Nodal Ministry, which of the following is accurately matched with "National Livestock Mission (NLM)"?

(A) Ministry of Rural Development
(B) None of the above parameters for National Livestock Mission (NLM)
(C) None of the above parameters for National Livestock Mission (NLM)
(D) Ministry of Fisheries, Animal Husbandry & Dairying

Correct Answer: (D) | **Explanation:** For **National Livestock Mission (NLM)** (Scheme Name), the verified Nodal Ministry is **Ministry of Fisheries, Animal Husbandry & Dairying**. Furthermore, Entrepreneurship development and breed improvement in poultry, sheep, goat, piggery, and feed/fodder sectors. (Source: Union Budget & Economic Survey Portal & IUC Academy).

Practice Question #56 High-Yield Comparative MCQ

Q56. With reference to Scheme Name and Nodal Ministry, which of the following is accurately matched with "MGNREGA (Mahatma Gandhi National Rural Employment Guarantee Act)"?

(A) Ministry of Rural Development
(B) None of the above parameters for MGNREGA (Mahatma Gandhi National Rural Employment Guarantee Act)
(C) None of the above parameters for MGNREGA (Mahatma Gandhi National Rural Employment Guarantee Act)
(D) None of the above parameters for MGNREGA (Mahatma Gandhi National Rural Employment Guarantee Act)

Correct Answer: (A) | **Explanation:** For **MGNREGA (Mahatma Gandhi National Rural Employment Guarantee Act)** (Scheme Name), the verified Nodal Ministry is **Ministry of Rural Development**. Furthermore, Statutory guarantee of 100 days of unskilled manual wage employment per financial year to every rural household. (Source: Union Budget & Economic Survey Portal & IUC Academy).

Practice Question #57 High-Yield Comparative MCQ

Q57. With reference to Scheme Name and Nodal Ministry, which of the following is accurately matched with "PMAY-G (Pradhan Mantri Awaas Yojana – Gramin)"?

(A) None of the above parameters for PMAY-G (Pradhan Mantri Awaas Yojana – Gramin)
(B) Ministry of Rural Development
(C) None of the above parameters for PMAY-G (Pradhan Mantri Awaas Yojana – Gramin)
(D) None of the above parameters for PMAY-G (Pradhan Mantri Awaas Yojana – Gramin)

Correct Answer: (B) | **Explanation:** For **PMAY-G (Pradhan Mantri Awaas Yojana – Gramin)** (Scheme Name), the verified Nodal Ministry is **Ministry of Rural Development**. Furthermore, Pucca houses with basic amenities for rural houseless; unit assistance Rs 1.20 lakh (plains) and Rs 1.30 lakh (hilly states). (Source: Union Budget & Economic Survey Portal & IUC Academy).

Practice Question #58 High-Yield Comparative MCQ

Q58. With reference to Scheme Name and Nodal Ministry, which of the following is accurately matched with "PMGSY (Pradhan Mantri Gram Sadak Yojana – Phase IV)"?

(A) None of the above parameters for PMGSY (Pradhan Mantri Gram Sadak Yojana – Phase IV)
(B) None of the above parameters for PMGSY (Pradhan Mantri Gram Sadak Yojana – Phase IV)
(C) Ministry of Rural Development
(D) None of the above parameters for PMGSY (Pradhan Mantri Gram Sadak Yojana – Phase IV)

Correct Answer: (C) | **Explanation:** For **PMGSY (Pradhan Mantri Gram Sadak Yojana – Phase IV)** (Scheme Name), the verified Nodal Ministry is **Ministry of Rural Development**. Furthermore, All-weather road connectivity to unconnected rural habitations (500+ population in plains, 250+ in NE/hilly areas). (Source: Union Budget & Economic Survey Portal & IUC Academy).

Practice Question #59 High-Yield Comparative MCQ

Q59. With reference to Scheme Name and Nodal Ministry, which of the following is accurately matched with "DAY-NRLM (Deendayal Antyodaya Yojana – National Rural Livelihoods Mission)"?

(A) Ministry of Panchayati Raj
(B) None of the above parameters for DAY-NRLM (Deendayal Antyodaya Yojana – National Rural Livelihoods Mission)
(C) None of the above parameters for DAY-NRLM (Deendayal Antyodaya Yojana – National Rural Livelihoods Mission)
(D) Ministry of Rural Development

Correct Answer: (D) | **Explanation:** For **DAY-NRLM (Deendayal Antyodaya Yojana – National Rural Livelihoods Mission)** (Scheme Name), the verified Nodal Ministry is **Ministry of Rural Development**. Furthermore, Mobilizes rural poor women into Self-Help Groups (SHGs) with revolving funds and bank credit linkage. (Source: Union Budget & Economic Survey Portal & IUC Academy).

Practice Question #60 High-Yield Comparative MCQ

Q60. With reference to Scheme Name and Nodal Ministry, which of the following is accurately matched with "Lakhpati Didi Initiative"?

(A) Ministry of Rural Development
(B) Ministry of Panchayati Raj
(C) None of the above parameters for Lakhpati Didi Initiative
(D) None of the above parameters for Lakhpati Didi Initiative

Correct Answer: (A) | **Explanation:** For **Lakhpati Didi Initiative** (Scheme Name), the verified Nodal Ministry is **Ministry of Rural Development**. Furthermore, Empowers 3 crore SHG women to earn a sustainable annual household income of at least Rs 1,00,000. (Source: Union Budget & Economic Survey Portal & IUC Academy).

Practice Question #61 High-Yield Comparative MCQ

Q61. With reference to Scheme Name and Nodal Ministry, which of the following is accurately matched with "DDU-GKY (Deen Dayal Upadhyaya Grameen Kaushalya Yojana)"?

(A) Ministry of Panchayati Raj
(B) Ministry of Rural Development
(C) Ministry of Jal Shakti
(D) None of the above parameters for DDU-GKY (Deen Dayal Upadhyaya Grameen Kaushalya Yojana)

Correct Answer: (B) | **Explanation:** For **DDU-GKY (Deen Dayal Upadhyaya Grameen Kaushalya Yojana)** (Scheme Name), the verified Nodal Ministry is **Ministry of Rural Development**. Furthermore, Placement-linked skill training program targeting rural youth aged 15–35 years from poor families. (Source: Union Budget & Economic Survey Portal & IUC Academy).

Practice Question #62 High-Yield Comparative MCQ

Q62. With reference to Scheme Name and Nodal Ministry, which of the following is accurately matched with "NSAP (National Social Assistance Programme)"?

(A) Ministry of Panchayati Raj
(B) Ministry of Jal Shakti
(C) Ministry of Rural Development
(D) None of the above parameters for NSAP (National Social Assistance Programme)

Correct Answer: (C) | **Explanation:** For **NSAP (National Social Assistance Programme)** (Scheme Name), the verified Nodal Ministry is **Ministry of Rural Development**. Furthermore, Financial pension support to elderly, widows, and persons with disabilities from BPL households (Article 41 DPSP). (Source: Union Budget & Economic Survey Portal & IUC Academy).

Practice Question #63 High-Yield Comparative MCQ

Q63. With reference to Scheme Name and Nodal Ministry, which of the following is accurately matched with "Shyama Prasad Mukherji Rurban Mission (SPMRM)"?

(A) Ministry of Panchayati Raj
(B) Ministry of Jal Shakti
(C) None of the above parameters for Shyama Prasad Mukherji Rurban Mission (SPMRM)
(D) Ministry of Rural Development

Correct Answer: (D) | **Explanation:** For **Shyama Prasad Mukherji Rurban Mission (SPMRM)** (Scheme Name), the verified Nodal Ministry is **Ministry of Rural Development**. Furthermore, Develops 300 rural growth hubs with urban economic, technological, and physical amenities ("Soul of village, facilities of city"). (Source: Union Budget & Economic Survey Portal & IUC Academy).

Practice Question #64 High-Yield Comparative MCQ

Q64. With reference to Scheme Name and Nodal Ministry, which of the following is accurately matched with "SVAMITVA Scheme"?

(A) Ministry of Panchayati Raj
(B) Ministry of Jal Shakti
(C) None of the above parameters for SVAMITVA Scheme
(D) None of the above parameters for SVAMITVA Scheme

Correct Answer: (A) | **Explanation:** For **SVAMITVA Scheme** (Scheme Name), the verified Nodal Ministry is **Ministry of Panchayati Raj**. Furthermore, Drone-based survey of rural inhabited (Abadi) lands providing legal Property Cards (Sampatti Patrak) to village household owners. (Source: Union Budget & Economic Survey Portal & IUC Academy).

Practice Question #65 High-Yield Comparative MCQ

Q65. With reference to Scheme Name and Nodal Ministry, which of the following is accurately matched with "Rashtriya Gram Swaraj Abhiyan (RGSA)"?

(A) Ministry of Jal Shakti
(B) Ministry of Panchayati Raj
(C) Ministry of Health & Family Welfare
(D) None of the above parameters for Rashtriya Gram Swaraj Abhiyan (RGSA)

Correct Answer: (B) | **Explanation:** For **Rashtriya Gram Swaraj Abhiyan (RGSA)** (Scheme Name), the verified Nodal Ministry is **Ministry of Panchayati Raj**. Furthermore, Revamped capacity building of Panchayati Raj Institutions (PRIs) to achieve Sustainable Development Goals (SDGs). (Source: Union Budget & Economic Survey Portal & IUC Academy).

Practice Question #66 High-Yield Comparative MCQ

Q66. With reference to Scheme Name and Nodal Ministry, which of the following is accurately matched with "Jal Jeevan Mission (JJM) – Har Ghar Jal"?

(A) Ministry of Health & Family Welfare
(B) None of the above parameters for Jal Jeevan Mission (JJM) – Har Ghar Jal
(C) Ministry of Jal Shakti
(D) None of the above parameters for Jal Jeevan Mission (JJM) – Har Ghar Jal

Correct Answer: (C) | **Explanation:** For **Jal Jeevan Mission (JJM) – Har Ghar Jal** (Scheme Name), the verified Nodal Ministry is **Ministry of Jal Shakti**. Furthermore, Provides 55 litres per capita per day (lpcd) of potable tap water through Functional Household Tap Connections (FHTCs). (Source: Union Budget & Economic Survey Portal & IUC Academy).

Practice Question #67 High-Yield Comparative MCQ

Q67. With reference to Scheme Name and Nodal Ministry, which of the following is accurately matched with "Swachh Bharat Mission – Gramin (SBM-G Phase II)"?

(A) Ministry of Health & Family Welfare
(B) None of the above parameters for Swachh Bharat Mission – Gramin (SBM-G Phase II)
(C) None of the above parameters for Swachh Bharat Mission – Gramin (SBM-G Phase II)
(D) Ministry of Jal Shakti

Correct Answer: (D) | **Explanation:** For **Swachh Bharat Mission – Gramin (SBM-G Phase II)** (Scheme Name), the verified Nodal Ministry is **Ministry of Jal Shakti**. Furthermore, Sustains Open Defecation Free (ODF) status and achieves ODF Plus via solid and liquid waste management in villages. (Source: Union Budget & Economic Survey Portal & IUC Academy).

Practice Question #68 High-Yield Comparative MCQ

Q68. With reference to Scheme Name and Nodal Ministry, which of the following is accurately matched with "Atal Bhujal Yojana (Atal Jal)"?

(A) Ministry of Jal Shakti
(B) Ministry of Health & Family Welfare
(C) None of the above parameters for Atal Bhujal Yojana (Atal Jal)
(D) None of the above parameters for Atal Bhujal Yojana (Atal Jal)

Correct Answer: (A) | **Explanation:** For **Atal Bhujal Yojana (Atal Jal)** (Scheme Name), the verified Nodal Ministry is **Ministry of Jal Shakti**. Furthermore, Community-led sustainable groundwater management in water-stressed Gram Panchayats across 7 priority states with World Bank support. (Source: Union Budget & Economic Survey Portal & IUC Academy).

Practice Question #69 High-Yield Comparative MCQ

Q69. With reference to Scheme Name and Nodal Ministry, which of the following is accurately matched with "Namami Gange Programme"?

(A) Ministry of Health & Family Welfare
(B) Ministry of Jal Shakti
(C) None of the above parameters for Namami Gange Programme
(D) None of the above parameters for Namami Gange Programme

Correct Answer: (B) | **Explanation:** For **Namami Gange Programme** (Scheme Name), the verified Nodal Ministry is **Ministry of Jal Shakti**. Furthermore, Integrated conservation and rejuvenation mission for River Ganga and its tributaries via sewerage treatment and afforestation. (Source: Union Budget & Economic Survey Portal & IUC Academy).

Practice Question #70 High-Yield Comparative MCQ

Q70. With reference to Scheme Name and Nodal Ministry, which of the following is accurately matched with "Ayushman Bharat – PM-JAY (Jan Arogya Yojana)"?

(A) None of the above parameters for Ayushman Bharat – PM-JAY (Jan Arogya Yojana)
(B) None of the above parameters for Ayushman Bharat – PM-JAY (Jan Arogya Yojana)
(C) Ministry of Health & Family Welfare
(D) None of the above parameters for Ayushman Bharat – PM-JAY (Jan Arogya Yojana)

Correct Answer: (C) | **Explanation:** For **Ayushman Bharat – PM-JAY (Jan Arogya Yojana)** (Scheme Name), the verified Nodal Ministry is **Ministry of Health & Family Welfare**. Furthermore, World's largest cashless health assurance of Rs 5 lakh per family per year for secondary/tertiary care (expanded to all seniors 70+). (Source: Union Budget & Economic Survey Portal & IUC Academy).

Practice Question #71 High-Yield Comparative MCQ

Q71. With reference to Scheme Name and Nodal Ministry, which of the following is accurately matched with "Ayushman Bharat Health and Wellness Centres (Ayushman Arogya Mandir)"?

(A) None of the above parameters for Ayushman Bharat Health and Wellness Centres (Ayushman Arogya Mandir)
(B) None of the above parameters for Ayushman Bharat Health and Wellness Centres (Ayushman Arogya Mandir)
(C) None of the above parameters for Ayushman Bharat Health and Wellness Centres (Ayushman Arogya Mandir)
(D) Ministry of Health & Family Welfare

Correct Answer: (D) | **Explanation:** For **Ayushman Bharat Health and Wellness Centres (Ayushman Arogya Mandir)** (Scheme Name), the verified Nodal Ministry is **Ministry of Health & Family Welfare**. Furthermore, Transforms 1,50,000+ Sub-Centres and PHCs to deliver Comprehensive Primary Health Care and free essential diagnostics/drugs. (Source: Union Budget & Economic Survey Portal & IUC Academy).

Practice Question #72 High-Yield Comparative MCQ

Q72. With reference to Scheme Name and Nodal Ministry, which of the following is accurately matched with "Ayushman Bharat Digital Mission (ABDM)"?

(A) Ministry of Health & Family Welfare
(B) None of the above parameters for Ayushman Bharat Digital Mission (ABDM)
(C) None of the above parameters for Ayushman Bharat Digital Mission (ABDM)
(D) None of the above parameters for Ayushman Bharat Digital Mission (ABDM)

Correct Answer: (A) | **Explanation:** For **Ayushman Bharat Digital Mission (ABDM)** (Scheme Name), the verified Nodal Ministry is **Ministry of Health & Family Welfare**. Furthermore, Creates 14-digit Ayushman Bharat Health Account (ABHA) IDs and unified digital health registries across hospitals. (Source: Union Budget & Economic Survey Portal & IUC Academy).

Practice Question #73 High-Yield Comparative MCQ

Q73. With reference to Scheme Name and Nodal Ministry, which of the following is accurately matched with "Mission Indradhanush (Intensified IMI 5.0)"?

(A) Ministry of Women & Child Development
(B) Ministry of Health & Family Welfare
(C) None of the above parameters for Mission Indradhanush (Intensified IMI 5.0)
(D) None of the above parameters for Mission Indradhanush (Intensified IMI 5.0)

Correct Answer: (B) | **Explanation:** For **Mission Indradhanush (Intensified IMI 5.0)** (Scheme Name), the verified Nodal Ministry is **Ministry of Health & Family Welfare**. Furthermore, Universal immunization against 12 vaccine-preventable diseases targeting unvaccinated/partially vaccinated children and pregnant women. (Source: Union Budget & Economic Survey Portal & IUC Academy).

Practice Question #74 High-Yield Comparative MCQ

Q74. With reference to Scheme Name and Nodal Ministry, which of the following is accurately matched with "Janani Suraksha Yojana (JSY)"?

(A) Ministry of Women & Child Development
(B) None of the above parameters for Janani Suraksha Yojana (JSY)
(C) Ministry of Health & Family Welfare
(D) None of the above parameters for Janani Suraksha Yojana (JSY)

Correct Answer: (C) | **Explanation:** For **Janani Suraksha Yojana (JSY)** (Scheme Name), the verified Nodal Ministry is **Ministry of Health & Family Welfare**. Furthermore, Cash assistance under NHM to promote institutional delivery among poor pregnant women and reduce MMR/IMR. (Source: Union Budget & Economic Survey Portal & IUC Academy).

Practice Question #75 High-Yield Comparative MCQ

Q75. With reference to Scheme Name and Nodal Ministry, which of the following is accurately matched with "PMSMA (Pradhan Mantri Surakshit Matritva Abhiyan)"?

(A) Ministry of Women & Child Development
(B) None of the above parameters for PMSMA (Pradhan Mantri Surakshit Matritva Abhiyan)
(C) None of the above parameters for PMSMA (Pradhan Mantri Surakshit Matritva Abhiyan)
(D) Ministry of Health & Family Welfare

Correct Answer: (D) | **Explanation:** For **PMSMA (Pradhan Mantri Surakshit Matritva Abhiyan)** (Scheme Name), the verified Nodal Ministry is **Ministry of Health & Family Welfare**. Furthermore, Free, assured, quality antenatal care (ANC) check-ups on the 9th of every month for pregnant women in 2nd/3rd trimesters. (Source: Union Budget & Economic Survey Portal & IUC Academy).

Rapid-Fire Last-Minute One-Liner Revision Capsule

1. **Article 112** of the Indian Constitution mandates the presentation of the **Annual Financial Statement** (Union Budget) (**India Budget Portal**).

2. **Article 110** defines a **Money Bill**, and the decision of the **Speaker of the Lok Sabha** on whether a bill is a Money Bill is final (**India Budget Portal**).

3. **Article 266(1)** establishes the **Consolidated Fund of India**, from which no money can be withdrawn without an **Appropriation Act (Article 114)** (**India Budget Portal**).

4. **Article 267** establishes the **Contingency Fund of India**, held by the Finance Secretary on behalf of the **President of India** (India Budget Portal).

5. **Fiscal Deficit = Total Expenditure - (Revenue Receipts + Non-Debt Creating Capital Receipts)** represents the total borrowing requirement of the government (India Budget Portal).

6. **Effective Revenue Deficit = Revenue Deficit - Grants for Creation of Capital Assets** was introduced on the recommendation of the **Rangarajan Committee** (India Budget Portal).

7. The **Railway Budget** was merged with the General Union Budget in **2017-18** on the recommendation of the **Bibek Debroy Committee** (NITI Aayog).

8. **Angel Tax** (Section 56(2)(vii)(b) of the Income Tax Act) was completely abolished for all classes of investors in the Union Budget (India Budget Portal).

9. The **Economic Survey** is prepared by the **Economic Division of the Department of Economic Affairs (DEA)** under the **Chief Economic Adviser (CEA)** (India Budget Portal).

10. India's **Monetary Policy Committee (MPC)** has **6 members** and targets **4% (+/- 2%) CPI-Combined inflation** under the RBI Act 1934 (Press Information Bureau (PIB)).

11. The current base year for calculating **Real GDP** and **Wholesale Price Index (WPI)** in India is **2011-12**, while for **CPI-Combined** it is **2012** (Press Information Bureau (PIB)).

12. **PM-KISAN** (launched Feb 24, 2019) provides **Rs 6,000 per year** in 3 installments of Rs 2,000 to landholding farmer families as a **100% Central Sector Scheme** (Press Information Bureau (PIB)).

13. **PMFBY** farmer premium rates are capped at **2% for Kharif**, **1.5% for Rabi**, and **5% for commercial/horticultural crops** (Press Information Bureau (PIB)).

14. **Namo Drone Didi** provides agricultural drones to **15,000 Women SHGs** with an **80% central subsidy** up to Rs 8 lakh (Press Information Bureau (PIB)).

15. **Lakhpati Didi** targets empowering **3 crore SHG women** under DAY-NRLM to earn at least **Rs 1,00,000 per annum** (Press Information Bureau (PIB)).

16. **MGNREGA (Act of 2005)** provides a legal guarantee of at least **100 days of unskilled manual work** per rural household every financial year (Press Information Bureau (PIB)).

17. **SVAMITVA Scheme** (launched on April 24, National Panchayati Raj Day) uses drones to map rural inhabited (*Abadi*) lands and issue **Property Cards** (Press Information Bureau (PIB)).

18. **Jal Jeevan Mission (Har Ghar Jal)** provides **55 litres per capita per day (lpcd)** of potable tap water to every rural household (Press Information Bureau (PIB)).

19. **Ayushman Bharat PM-JAY** provides **Rs 5 lakh per family per year** for secondary/tertiary hospitalization and now covers **all senior citizens aged 70 and above** (Press Information Bureau (PIB)).

20. **Ayushman Bharat Health and Wellness Centres** have been officially rebranded as **Ayushman Arogya Mandir** with the tagline *Arogyam Parmam Dhanam* (Press Information Bureau (PIB)).

21. **National Sickle Cell Anaemia Elimination Mission** aims to eliminate sickle cell genetic disease as a public health problem in India by **2047** (Press Information Bureau (PIB)).

22. **Mission Shakti** of the Ministry of Women and Child Development operates through two sub-schemes: **Sambal** (safety & security) and **Samarthya** (empowerment) (**Press Information Bureau (PIB)**).

23. **NIPUN Bharat Mission** under the Ministry of Education targets universal **Foundational Literacy and Numeracy (FLN)** by the end of **Grade 3** (**Press Information Bureau (PIB)**).

24. **PM SHRI** upgrades **14,500+ schools** across India as exemplar green institutions implementing the **National Education Policy (NEP) 2020** (**Press Information Bureau (PIB)**).

25. **PM-JANMAN** saturates **75 Particularly Vulnerable Tribal Groups (PVTGs)** across 18 States and 1 UT through 9 ministries (**Press Information Bureau (PIB)**).

26. **Dharti Aaba Janjatiya Gram Upliftment Abhiyan** covers **63,000+ tribal-majority villages** benefiting over 5 crore tribal citizens (**Press Information Bureau (PIB)**).

27. **PM MUDRA Yojana (PMMY)** introduced the **Tarun Plus** loan category offering up to **Rs 20 lakh** for past Tarun borrowers with a clean repayment record (**India Budget Portal**).

28. **Stand-Up India** provides bank loans from **Rs 10 lakh to Rs 1 crore** to at least one SC/ST and one woman entrepreneur per bank branch (**Press Information Bureau (PIB)**).

29. **NPS Vatsalya** allows parents/guardians to open contributory pension accounts for minor children regulated by **PFRDA** (**India Budget Portal**).

30. **PM Vishwakarma Scheme** supports **18 traditional artisan trades** with a Rs 15,000 toolkit e-voucher and collateral-free loans up to **Rs 3 lakh at 5% interest** (**Press Information Bureau (PIB)**).

31. **Production Linked Incentive (PLI) Scheme** covers **14 strategic manufacturing sectors** to boost domestic manufacturing and exports (**Press Information Bureau (PIB)**).

32. **PM MITRA** establishes **7 PM MITRA Integrated Textile Region and Apparel Parks** guided by the **5F Vision** (Farm to Fibre to Factory to Fashion to Foreign) (**Press Information Bureau (PIB)**).

33. **PM SVANidhi** provides working capital micro-credit to urban street vendors in three tranches of **Rs 10,000, Rs 20,000, and Rs 50,000** (**Press Information Bureau (PIB)**).

34. **PM Surya Ghar: Muft Bijli Yojana** provides central subsidies up to **Rs 78,000** (for 3 kW systems) to deliver up to **300 units of free electricity monthly** to 1 crore homes (**Press Information Bureau (PIB)**).

35. **National Green Hydrogen Mission** targets **5 MMT per annum** green hydrogen production capacity by **2030** (**Press Information Bureau (PIB)**).

36. **MISHTI** (Mangrove Initiative for Shoreline Habitats & Tangible Incomes) restores coastal mangrove forests, while **Amrit Dharohar** conserves **Ramsar Wetlands** (**Press Information Bureau (PIB)**).

37. **PMGKAY** provides **5 kg free foodgrains per person per month** to ~81.35 crore beneficiaries under the National Food Security Act (NFSA) 2013 (**Press Information Bureau (PIB)**).

38. **NITI Aayog**'s **Aspirational Blocks Programme (ABP)** covers **500 backward blocks** across 27 States and 4 Union Territories.

39. **NITI Aayog**'s **National Multidimensional Poverty Index (MPI)** tracks **12 indicators** across Health, Education, and Standard of Living.

40. The **Human Development Index (HDI)** was devised by Pakistani economist **Mahbub ul Haq** and Indian Nobel laureate **Amartya Sen** in 1990 for **UNDP** (**Press Information Bureau (PIB)**).

41. The **World Bank** publishes the **Logistics Performance Index (LPI)** and the **Business Ready (B-READY)** report (Press Information Bureau (PIB)).

42. The **Global Biofuels Alliance (GBA)** and **India-Middle East-Europe Economic Corridor (IMEC)** were launched during the **New Delhi G20 Summit** (Press Information Bureau (PIB)).

43. **Belarus** is the **10th member state** of the **Shanghai Cooperation Organisation (SCO)**, following Iran's entry as the 9th member (Press Information Bureau (PIB)).

44. **August 23** is celebrated as **National Space Day** in India to mark Chandrayaan-3's landing at **Shiv Shakti Point** near the lunar south pole (Press Information Bureau (PIB)).

45. ISRO's **Aditya-L1** is stationed in a Halo Orbit around **Lagrange Point 1 (L1)**, 1.5 million km from Earth, carrying 7 **scientific payloads** (Press Information Bureau (PIB)).

46. **XPoSat** is India's first dedicated X-ray polarimetry satellite carrying **POLIX** (built by Raman Research Institute) and **XSPECT** payloads (Press Information Bureau (PIB)).

47. ISRO's **SPADEX** mission made India the **4th country in the world** (after USA, Russia, China) to master autonomous orbital spacecraft docking (Press Information Bureau (PIB)).

48. **NISAR** is a joint dual-frequency Synthetic Aperture Radar satellite built by **NASA (L-band)** and **ISRO (S-band)** (Press Information Bureau (PIB)).

49. **Mission Divyastra** successfully tested the indigenous **Agni-5 ICBM** equipped with **MIRV (Multiple Independently Targetable Re-entry Vehicle)** technology (DRDO Official Portal).

50. **Zorawar** is India's indigenous **25-tonne high-altitude light tank** developed jointly by DRDO and Larsen & Toubro (L&T).

51. **Karpoori Thakur, L.K. Advani, P.V. Narasimha Rao, Chaudhary Charan Singh, and Dr. M.S. Swaminathan** were conferred the **Bharat Ratna** (Ministry of Home Affairs).

52. India now recognizes **11 Classical Languages**: Tamil, Sanskrit, Telugu, Kannada, Malayalam, Odia, **Marathi, Pali, Prakrit, Assamese, and Bengali** (Press Information Bureau (PIB)).

53. The **Sahitya Akademi Award** recognizes literary excellence in **24 languages** (22 Eighth Schedule languages + **English** and **Rajasthani**) (Press Information Bureau (PIB)).

54. **Rashtriya Vigyan Puraskar** comprises 4 categories: **Vigyan Ratna, Vigyan Shri, Vigyan Yuva (<45 years), and Vigyan Team** (Press Information Bureau (PIB)).

55. At the **Paris 2024 Olympics**, India won **6 medals (1 Silver, 5 Bronze)**, with **Manu Bhaker** winning two shooting Bronze medals in a single edition (Press Information Bureau (PIB)).

56. Wrestler **Aman Sehrawat** (Men's 57 kg Bronze at Paris 2024) is **India's youngest-ever individual Olympic medalist** at 21 years and 24 days (Press Information Bureau (PIB)).

57. At the **Paris 2024 Paralympics**, India won a record **29 medals (7 Gold, 9 Silver, 13 Bronze)**, led by two-time Paralympic Gold medalist **Avani Lekhara** and **Sumit Antil** (Press Information Bureau (PIB)).

58. Grandmaster **D. Gukesh** became the **youngest World Chess Champion in history** at age 18, and India won double Gold at the **45th FIDE Chess Olympiad** in Budapest (Press Information Bureau (PIB)).

59. India won the **ICC Men's T20 World Cup** unbeaten by defeating South Africa by 7 runs in the final at Bridgetown, Barbados (Press Information Bureau (PIB)).

60. **Cricket (T20), Squash, Flag Football, Baseball/Softball, and Lacrosse** have been officially included in the **2028 Los Angeles (LA28) Olympic Games** (Press Information Bureau (PIB)).

IUC Academy *1-3-7-21* Day Spaced-Revision & Self-Assessment Tracker (www.iucacademy.com)

Chapter / Study Section	Day 1 (First Read)	Day 3 (Active Recall)	Day 7 (MCQ Drill)	Day 21 (Exam Ready)
1. Chapter 1: Union Budget Framework, Constitutional Provisions & Fiscal Architecture	☐ Completed (100% Concept Clarity)	☐ Flowchart & Tables Revised	☐ 75+ MCQs Solved (>85% Accuracy)	☐ **Final Rapid Recall Ready**
2. Chapter 2: Economic Survey Insights, Macroeconomic Indicators & Sectoral Trends	☐ Completed (100% Concept Clarity)	☐ Flowchart & Tables Revised	☐ 75+ MCQs Solved (>85% Accuracy)	☐ **Final Rapid Recall Ready**
3. Chapter 3: 105+ Central Government Schemes — Part I (Social Sector, Agriculture, Rural Development & Welfare: Schemes 1 to 55)	☐ Completed (100% Concept Clarity)	☐ Flowchart & Tables Revised	☐ 75+ MCQs Solved (>85% Accuracy)	☐ **Final Rapid Recall Ready**
4. Chapter 4: 105+ Central Government Schemes — Part II (Infrastructure, Finance, Energy, MSME, Skill & Urban Development: Schemes 56 to 108)	☐ Completed (100% Concept Clarity)	☐ Flowchart & Tables Revised	☐ 75+ MCQs Solved (>85% Accuracy)	☐ **Final Rapid Recall Ready**
5. Chapter 5: Global Indices, NITI Aayog National Indices & International Summits	☐ Completed (100% Concept Clarity)	☐ Flowchart & Tables Revised	☐ 75+ MCQs Solved (>85% Accuracy)	☐ **Final Rapid Recall Ready**
6. Chapter 6: ISRO Space Missions, DRDO Indigenous Milestones & Science-Tech Breakthroughs	☐ Completed (100% Concept Clarity)	☐ Flowchart & Tables Revised	☐ 75+ MCQs Solved (>85% Accuracy)	☐ **Final Rapid Recall Ready**
7. Chapter 7: National & International Awards, Civilian Honours, Nobel Prizes & Literary Recognition	☐ Completed (100% Concept Clarity)	☐ Flowchart & Tables Revised	☐ 75+ MCQs Solved (>85% Accuracy)	☐ **Final Rapid Recall Ready**
8. Chapter 8: Sports Championships, Olympic & Paralympic Milestones, National Sports Awards & Grand Slams	☐ Completed (100% Concept Clarity)	☐ Flowchart & Tables Revised	☐ 75+ MCQs Solved (>85% Accuracy)	☐ **Final Rapid Recall Ready**
9. Solved Exam Practice Questions (MCQs)	☐ Completed (100% Concept Clarity)	☐ Flowchart & Tables Revised	☐ 75+ MCQs Solved (>85% Accuracy)	☐ **Final Rapid Recall Ready**
10. Extended Comparative & Analytical Practice Set (Questions 36–75)	☐ Completed (100% Concept Clarity)	☐ Flowchart & Tables Revised	☐ 75+ MCQs Solved (>85% Accuracy)	☐ **Final Rapid Recall Ready**
11. Rapid-Fire Last-Minute One-Liner Revision Capsule	☐ Completed (100% Concept Clarity)	☐ Flowchart & Tables Revised	☐ 75+ MCQs Solved (>85% Accuracy)	☐ **Final Rapid Recall Ready**