

# NAMMAKPSC SPECIAL EDITION



## INTERIM BUDGET 2024 HIGHLIGHTS



ECONOMY VALUE ADDITION MODULE

# INTERIM BUDGET 2024 HIGHLIGHTS

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HEBBAL | VIJAYANAGAR  
Est: 2014

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**TABLE OF CONTENTS**

<b>CHAPTER 1 - INTRODUCTION .....</b>	<b>3</b>
GROWTH OF INDIAN ECONOMY IN THE DECADE .....	3
VISION .....	4
KEY TAKEAWAYS.....	4
INDIA GROWTH .....	5
<b>CHAPTER.2: INCOME AND SPENDING .....</b>	<b>6</b>
REVENUE .....	6
EXPENDITURE.....	6
DEFICIT FUNDING .....	8
<b>CHAPTER.3 : TAX ANNOUNCEMENTS.....</b>	<b>10</b>
BUDGET ESTIMATES 2024-25 .....	10
REVISED ESTIMATES (RE) 2023-24 .....	10
DIRECT TAXES .....	10
INDIRECT TAXES .....	11
TAX RATIONALIZATION EFFORTS OVER THE YEARS .....	11
ACHIEVEMENTS IN TAX-PAYER SERVICES .....	11
FISCAL ANNOUNCEMENTS .....	11
<b>CHAPTER.4: AGRICULTURE AND ALIIED SECTORS .....</b>	<b>12</b>
HIGHLIGHTS .....	12
USE OF NANO DAP.....	12
BLUE ECONOMY 2.0 .....	12
<b>CHAPTER.5 SOCIAL JUSTICE .....</b>	<b>14</b>
‘GARIB KALYAN, DESH KA KALYAN’ .....	14
MOMENTUM FOR NARI SHAKTI .....	14
LAKHPATI DIDI .....	14
EDUCATION .....	15
HOUSING .....	15
PM AAVAS YOJANA.....	15
<b>CHAPTER.5 : HEALTHCARE .....</b>	<b>17</b>
HIGHLIGHTS .....	17
CERVICAL CANCER .....	17
U-WIN .....	18
SAKSHAM ANGANWADI AND POSHAN 2.0.....	18
<b>CHAPTER.6: ENVIRONMENT AND GREEN ENERGY .....</b>	<b>19</b>
HIGHLIGHTS .....	19
ROOFTOP SOLARIZATION .....	19
<b>CHAPTER.7: OTHERS .....</b>	<b>20</b>
RAIL .....	20
INFRASTRUCTURE DEVELOPMENT .....	20
TOURISM & AIR CONNECTIVITY.....	20
FDI .....	20
YOUTH AND TECHNOLOGY .....	21
POPULATION GROWTH AND DEMOGRAPHIC CHANGES .....	21
REFORMS IN THE STATES .....	21
INDIA MIDDLE EAST EUROPE ECONOMIC CORRIDOR.....	21
<b>PRACTISE QUESTIONS.....</b>	<b>23</b>
MCQ .....	23
MAINS QUESTIONS.....	25

## CHAPTER 1 - INTRODUCTION

- An Interim Budget, also known as a Vote on Account is presented for the current year . It is a temporary budget by the government of a country when the general elections are underway or imminent
- Union budget
  - Central government's annual financial statement.
  - Outlines the government's proposed expenditures and revenues
  - Serves as a comprehensive document outlining the government's economic and fiscal policies for the next fiscal year
  - Includes details about proposed expenditures, revenues, liabilities, and welfare schemes
- Centre has released a report on India's journey from the past 10 years titled 'Indian Economy—A Review'

### GROWTH OF INDIAN ECONOMY IN THE DECADE

- Fastest-growing economy among G20 economies
- Robust economic performance - three consecutive years of 7% growth
- India is estimated to have grown 7.3 per cent on top of the 9.1 per cent (FY22) and 7.2 per cent (FY23)
- Over the past 10 years, 25 crore people came out of multi-dimensional poverty
- Rs 2.7 lakh crore saved by preventing leakages through direct benefit transfers worth a total of Rs 34 lakh crore through PM Jan Dhan accounts
- Under the government's electronic National Agriculture Market (e-NaM), 1,361 mandis (APMCs) have been integrated, benefiting 1.8 crore farmers and accounting for trading volumes worth Rs 3 lakh crore
- Improvement of connectivity through new road network and expanding rail and air networks at a record pace
- Airports in the first 67 years after independence was 74 which has been doubled in the last nine years
- Number of universities increased to 1,113 in 2023 + More girls are now in higher education than boys + Gross Enrolment Ratio (GER) for girls is 27.9 in 2020 vis-à-vis 12.7 per cent in FY10
- Through loans by Union government, the states are improving their infrastructure, like schools, rural roads, electricity provision, etc
- GST has enhanced the tax base, reduced compliances, ensured a free flow of goods across states, and led to the formalisation of the economy + improved buoyancy over the pre-GST regime with consistently rising average monthly gross collections from ₹0.9 lakh crore in FY18 to ₹1.5 lakh crore in FY23
- Many initiatives have been introduced under the Aatmanirbhar Bharat and Make in India programmes to enhance India's manufacturing capabilities and exports across industries
- Production Linked incentives (PLI) are being provided to firms to attract domestic and foreign investments and to develop global champions in the manufacturing industry

- FDI policy has also been further liberalised, with most sectors now open for 100 per cent FDI under the automatic route
- Number of recognised start-ups has increased from 452 in 2016 to more than 98,000 in 2023
- Effective Capital Expenditure by the Union government has risen from 2.8 per cent of GDP in the fiscal year ending March 2014 to 4.5 per cent in 2023-24 (BE)
- Dedicated programs for road connectivity (Bharatmala), port infrastructure (Sagarmala), electrification, railways upgradation, and new airports/ air routes (UDAN), among others, have enabled the modernisation of infrastructure
- An overarching logistics ecosystem supports this enabling infrastructure through the National Logistics Policy 2022
- Digital infrastructure has enabled the creation of digital identities, improved access to finance, access to markets, reduced transaction costs, and improved tax collection and has provided the foundation for sustained and accelerated economic growth this decade
- Over 10.11 crore women have been given free gas connections , 11.72 crore toilet have been built for the poor, 51.6 crore Jan Dhan accounts have been opened, 3.24 beneficiaries have been registered, and 2.6 crore pucca houses have been built for the poor people, and 6.27 crore hospital admissions have been done under the Ayushman Bharat Scheme

## **VISION**

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- Viksit Bharat by 2047
- Prosperous Bharat in harmony with nature, modern infrastructure and opportunities for all
- Development Mantra
  - Comprehensive development of all
  - Sabka Saath, Sabka Vikas, Sabka Vishwas
  - Trinity of demography, democracy and diversity, backed by 'Sabka Prayas'→ Developed India @ 2047

## **KEY TAKEAWAYS**

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- 5 'Disha Nirdashak' baatein: Social justice as an effective governance model; Focus on the poor, youth, women, and the Annadata (farmers); Focus on infrastructure; Use of technology to improve productivity and High power committee for challenges arising from demographic challenges.
- India has had three consecutive years of 7% GDP growth and is the fastest growing economy in G20 : GDP - Government, Development and Performance
- Capex from the government will continue – Although targets not met
- India, Middle East, European Corridor (IMEC) project to be taken forward despite disturbances in Red Sea
- The relevance of the target to reduce the Centre's debt-to-GDP ratio to 40% was set before COVID-19 period and now has to be examined

## INDIA GROWTH

- Next five years will be years of unprecedented growth
- Next generation of reforms to be taken in consultation with state governments.
- The government wants to make eastern region the driver of India's growth
- Over 1 crore houses will get 300 units of free power under new Solar power policy
- Women participation in higher education has risen to 28 per cent in the last 10 years
- Target for Lakhpati Didi to be enhanced from 2 crore to 3 crore
- Credit assistance to 78 lakh street vendors under PM-SVANidhi
- Over 22 crore Mudra loans disbursed in the last 10 years
- Our GDP mantra is: Governance, Development and Performance
- Jan Dhan accounts have helped government save over Rs 2 lakh crore
- Making Triple Talaq illegal, reservation of one-third seats in Parliament has enhanced the dignity of women in India
- Rs 30 crore mudra Yojana given to women entrepreneurs.
- kill India mission has trained over 1.4 crore youth to make them job ready
- The highest-ever medal tally in Asian Games reflects the high confidence level
- Direct transfers of Rs 34 lakh crore to the beneficiaries has led to big saving for the government
- In the last 10 years government has uplifted 25 crore people out of poverty
- Garib, Yuva, Mahila and Annadata are on highest priority. Their kalyaan is desh ka Kalyaan
- The Indian economy has witnessed great transformation in the last 10 year
- The country is facing enormous challenges and government overcame those challenges with Sabka Saath Sabka Vishvaas
- The fruits of development reached to every state.
- The people blessed the government with the stronger mandate in the second term
- The worries of the food have been eliminated through free ration
- MSP have increased periodically for the Anna Data

### GK FACTS

- James Wilson, the Finance Member of the India Council, presented the first budget for India on February 18, 1860. This marked the beginning of a formal budgetary system in British India
- The Morley-Minto Reforms included provisions for the presentation of the annual financial statement, which can be considered a precursor to the modern budget system
- After gaining independence in 1947, India's first Finance Minister, R.K. Shanmukham Chetty, presented the first budget for independent India in 1948.

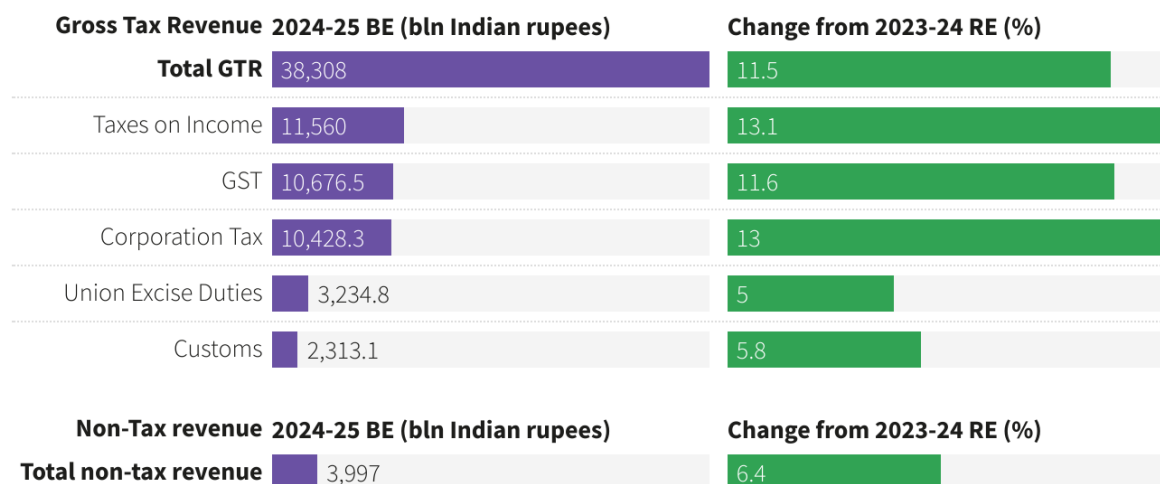
## CHAPTER.2: INCOME AND SPENDING

### REVENUE

- Increase of tax revenue – Income tax highest contributor (Increase in taxes linked to the expected growth in nominal gross domestic product)
- The government is expecting nominal GDP growth of 10.5% in 2024-25 and sees its tax revenues rising 11.5%, which economists see as achievable
- In 2023-24, India saw its tax-to-GDP ratio rise to its highest level in a decade as a strong economy and toughened compliance from tax authorities led to stronger collections

### Where will the money come from?

Major sources of revenue in India's 2024-25 budget.



Note: BE: Budget estimates, RE: Revised estimates

Source: Budget documents | Reuters, Feb. 1, 2024 | By Riddhima Talwani

### EXPENDITURE

- A large part of the government's resources get used up for interest payments - India's debt-to-GDP ratio is above 80% - 1/4<sup>th</sup> of total expenditure
- Transportation and Defence spends are the second and third largest expenses
- In 2024-25, apart from interest payments, rural expenses have seen the sharpest increase of 11%

## Where the money will go?

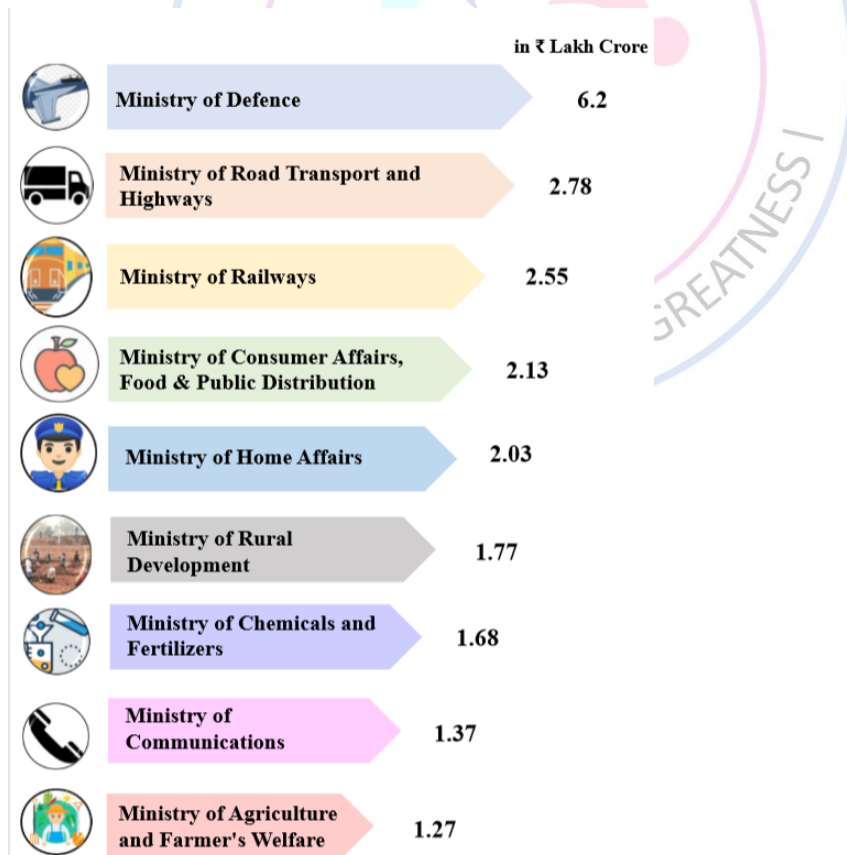
Ten major sectors with the highest allocation in India's 2024-25 budget. The overall expenditure has increased by 7.5% in 2024-25 compared to the revised estimates of 2023-24.

	2024-25 BE (₹ billion)	Change from 2023-24 RE (%)
Interest payments	11,904.4	12.8
Rural Development	2,658.08	11.2
Transfer to States	2,867.87	4.7
Agriculture and allied activities	1,468.19	4.5
Transport	5,440.39	3.6
Transfer to GST Compensation Fund	1,500	3.4
Pension	2,396.12	0.7
Defence	4,547.73	-0.2
Food subsidy	2,052.5	-3.3
Fertiliser subsidy	1,640	-13.2

Note: BE: Budget estimates, RE: Revised estimates

Source: Budget documents | Reuters, Feb. 1, 2024 | By Sumanta Sen

## MINISTRY WISE ALLOCATION





## GOVERNMENT SPENDING ON KEY SCHEMES

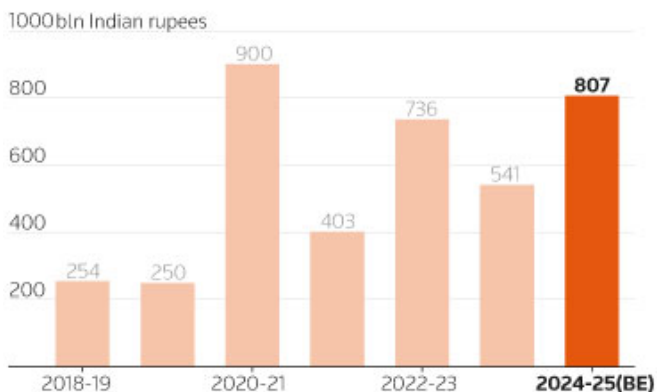
Affordable housing scheme has seen the sharpest increase in allocation – to build 20 million affordable houses in the next five years

### India budget: Expenditure on major schemes

A look at the key figures on major schemes from India's interim budget for 2024-25

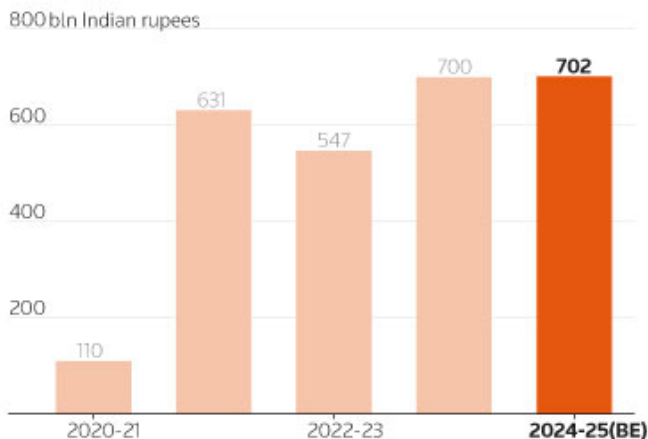
#### PMAY

Pradhan Mantri Awas Yojana is an affordable housing scheme for the low and moderate-income residents.



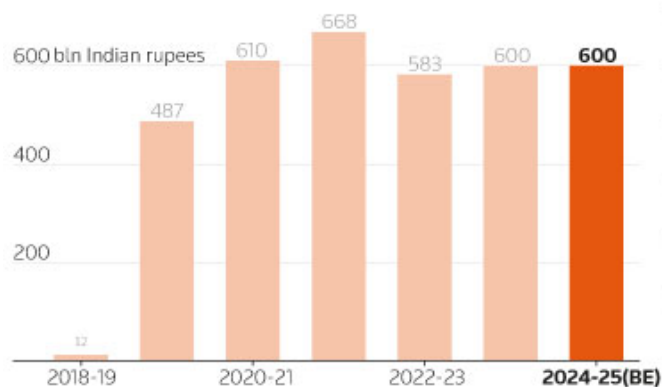
#### Jal Jeevan Mission

Jal Jeevan Mission aims to provide safe drinking water through tap connections to all households in rural India.



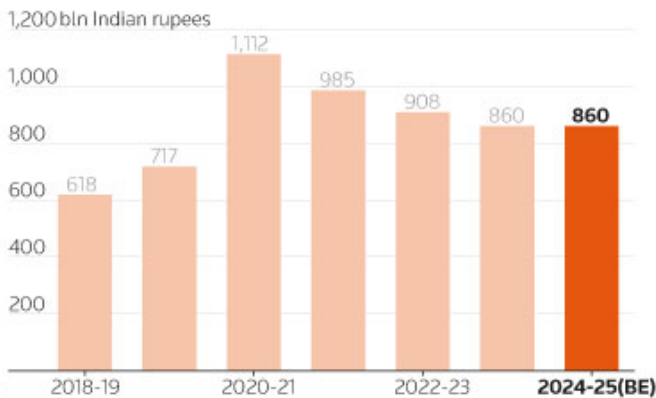
#### PM-Kisan

Pradhan Mantri Kisan Samman Nidhi is a minimum income support program for Indian farmers.



#### MGNREGA

Mahatma Gandhi National Rural Employment Guarantee Program is a government job assurance program for rural India.



Note: Numbers for 2023-24 are Revised estimates and 2024-25 are Budget estimates.

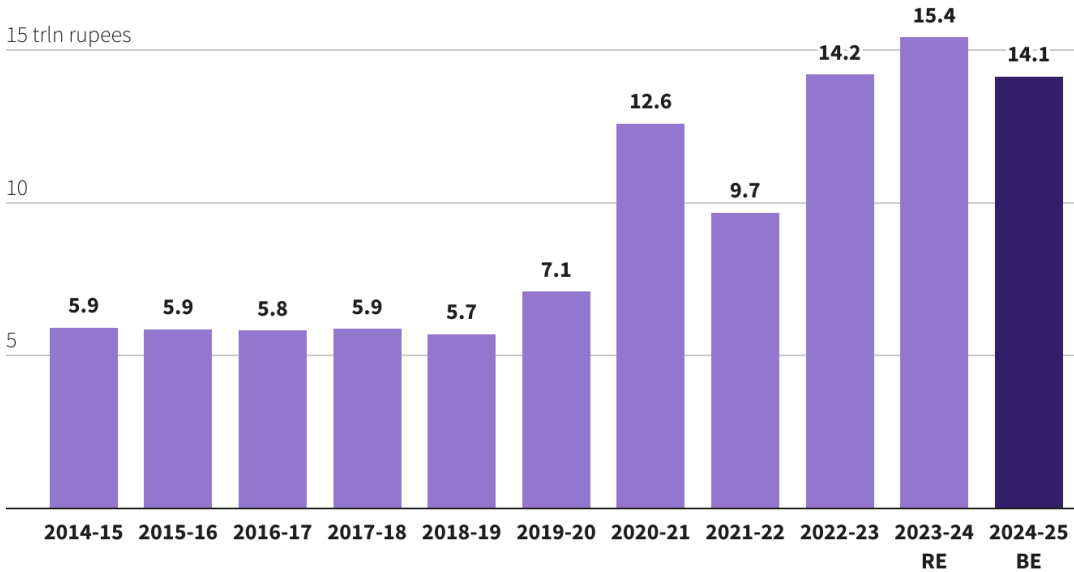
Source: India Budget documents | Reuters, Feb.1, 2024 | By Vineet Sachdev

## DEFICIT FUNDING

- The government funds a large share of its deficit through market borrowings.
- It will borrow a gross amount of 14.13 trillion rupees (\$170.36 billion) in the fiscal year starting April 1, lower than market expectations.
- Bond yields are seen responding positively to the government's borrowing plan

## India's gross market borrowings

India's gross market borrowing is estimated at 14.1 trillion rupees in FY25.

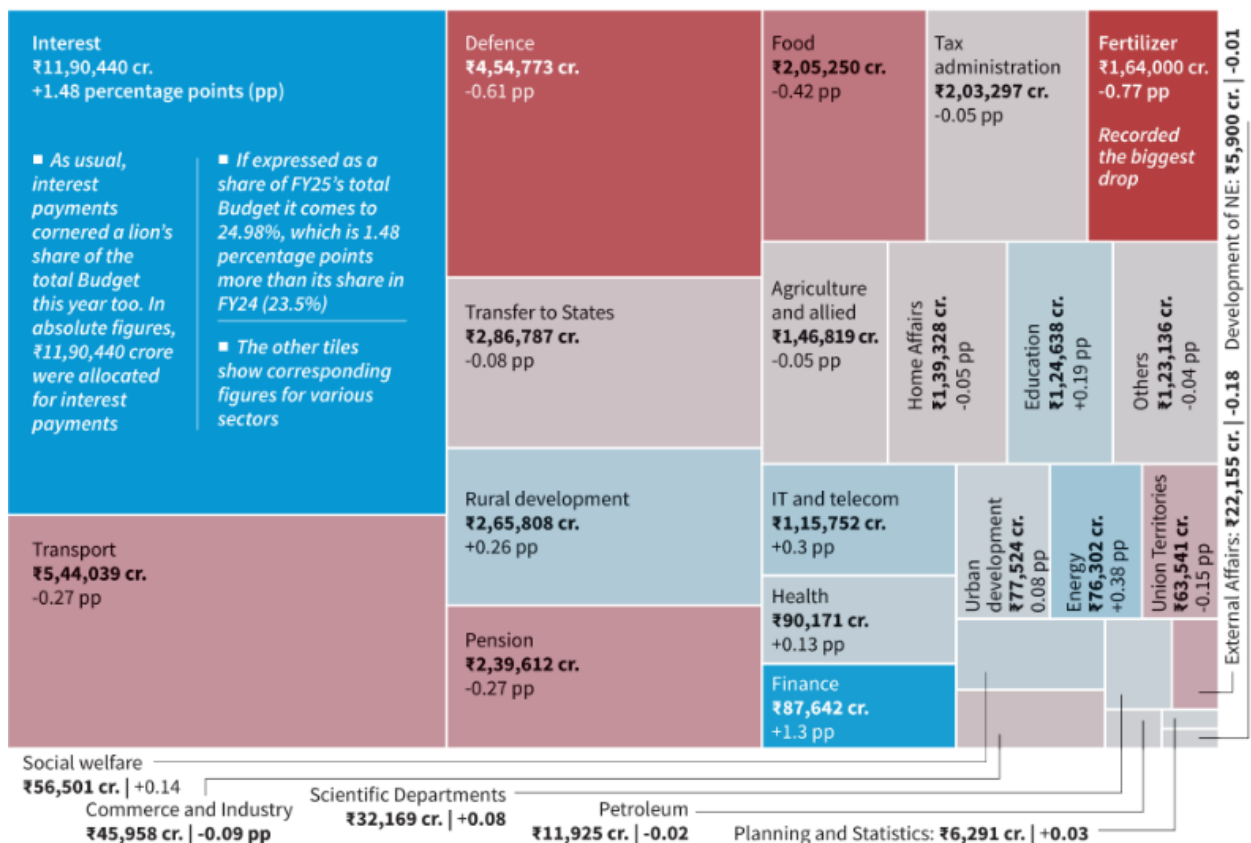


Note: RE is revised estimates, BE is budget estimates, rest are actual figures, chart shows normal/fresh gross market borrowing.

Source: Indian budget documents | Reuters, Feb. 1, 2024 | By Riddhima Talwani

## Budget breakdown

The graphic shows the sector-wise budgeted expenditure (₹ crore) in FY25. The bigger the rectangle, the higher the proposed spending in FY25. It also shows the change in a sector's share in total expenditure from FY24 (revised estimates). The deeper the blue, the higher the increase in share from FY24. The deeper the red, the higher the decrease in share from FY24



## CHAPTER.3 : TAX ANNOUNCEMENTS

### BUDGET ESTIMATES 2024-25

- Total receipts other than borrowings and the total expenditure are estimated at Rs.30.80 and Rs.47.66 lakh crore respectively.
- Tax receipts - Rs.26.02 lakh crore.
- Scheme of fifty-year interest free loan for capital expenditure to states to be continued this year with total outlay of Rs.1.3 lakh crore.
- FY24 Fiscal Deficit target - 5.8 per cent (5.1 % for FY 25 + 4.5% for 2025-26)
- Gross and net market borrowings through dated securities during 2024-25 are estimated at Rs.14.13 and Rs.11.75 lakh crore respectively



### REVISED ESTIMATES (RE) 2023-24

- Total receipts other than borrowings is Rs.27.56 lakh crore, of which the tax receipts are Rs.23.24 lakh crore
- Total expenditure is Rs.44.90 lakh crore
- Revenue receipts at Rs.30.03 lakh crore are expected to be higher than the Budget Estimate, reflecting strong growth momentum and formalization in the economy
- Fiscal deficit is 5.8 per cent of GDP for 2023-24

### DIRECT TAXES

- Retain same tax rates for direct taxes
- Direct tax collection tripled, return filers increased to 2.4 times, in the last 10 years
- Government to improve tax payer services
  - Outstanding direct tax demands upto Rs 25000 pertaining to the period upto FY 2009-10 withdrawn
  - Outstanding direct tax demands upto Rs 10000 for financial years 2010-11 to 2014-15 withdrawn
  - This will benefit one crore tax payers
- Tax benefits to Start-Ups, investments made by Sovereign wealth funds or pension funds extended to 31.03.2025

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- Tax exemption on certain income of IFSC units extended by a year to 31.03.2025 from 31.03.2024

## **INDIRECT TAXES**

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- Same tax rates for indirect taxes and import duties
- GST unified the highly fragmented indirect tax regime in India
  - Average monthly gross GST collection doubled to Rs 1.66 lakh crore this year
  - GST tax base has doubled
  - State SGST revenue buoyancy (including compensation released to states) increased to 1.22 in post-GST period(2017-18 to 2022-23) from 0.72 in the pre-GST period (2012-13 to 2015-16)
  - 94% of industry leaders view transition to GST as largely positive
  - GST led to supply chain optimization
  - GST reduced the compliance burden on trade and industry
  - Lower logistics cost and taxes helped reduce prices of goods and services, benefiting the consumers
  - Taxes breaks for Start up's + investments of Sovereign wealth funds – Till March 31, 2025

## **TAX RATIONALIZATION EFFORTS OVER THE YEARS**

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- No tax liability for income upto Rs 7 lakh, up from Rs 2.2 lakh in FY 2013-14
- Presumptive taxation threshold for retail businesses increased to Rs 3 crore from Rs 2 crore
- Presumptive taxation threshold for professionals increased to Rs 75 lakh from Rs 50 lakh
- Corporate income tax decreased to 22% from 30% for existing domestic companies
- Corporate income tax rate at 15% for new manufacturing companies

## **ACHIEVEMENTS IN TAX-PAYER SERVICES**

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- Average processing time of tax returns has reduced to 10 days from 93 days in 2013-14
- Faceless Assessment and Appeal introduced for greater efficiency
- Updated income tax returns, new form 26AS and prefilled tax returns for simplified return filing
- Reforms in customs leading to reduced Import release time
  - Reduction by 47% to 71 hours at Inland Container Depots
  - Reduction by 28% to 44 hours at Air Cargo complexes
  - Reduction by 27% to 85 hours at Sea Ports

## **FISCAL ANNOUNCEMENTS**

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- Capex outlay of Rs 11.11 lakh crore (3.4 per cent of GDP)
- Nominal GDP growth - 10.5%
- Food Subsidy 2.12 lakh crore



## CHAPTER.4: AGRICULTURE AND ALIIED SECTORS

### HIGHLIGHTS

- Use of Nano-DAP in all agro-climatic zones
- Investments in post-harvest activity + By private and public sector support
- Empower dairy farmers
- More efforts to control Foot and mouth disease
- Crop insurance has been given to 4 crore farmers under PM Fasal Bima Yojana
- Five integrated Aqua Park to be set up
- Blue Economy 2.0 to promote aquaculture + Implementation of Pradhan Mantri Matsya Sampada Yojana - enhance aquaculture productivity + generate more jobs
- DBT under PM-KISAN to 11.8 crore farmers
- Strategy to be formulated to achieve “atmanirbharta” for oilseeds

### USE OF NANO DAP

#### DAP

- Acronym - di-ammonium phosphate
- High in phosphorus (P) - stimulates root establishment and development
- Applied just before, or at the time of sowing

#### INDIAN FARMERS FERTILISER COOPERATIVE'S (IFFCO'S) NANO DAP

- Contains 8% Nitrogen and 16% Phosphorus by volume
- In liquid form - more efficient
- Advantage in terms of surface area to volume, as its particle size is less than 100 Nanometre (nm)
- Advantage - more pocket-friendly + significantly more convenient



#### BENEFITS OF ANNOUNCEMENT

Domestic production (produced in Kalol, Gujarat) - is set to significantly reduce this import burden

### BLUE ECONOMY 2.0

#### BLUE ECONOMY

- Economic activities related to the sea and the coasts
- Sustainable use of ocean resources for economic growth, improved livelihoods, and jobs while preserving the health of ocean ecosystem

#### WHAT IS NEW

- A scheme for restoration and adaptation measures, and coastal aquaculture and mariculture with integrated and multi-sectoral approach will be launched
- A draft policy framework on India's Blue Economy was first released in July 2022

# HIGHLIGHTS OF BUDGET 2024 FOR AGRICULTURE AND FOOD PROCESSING

SINCE 1986  
DALAL STREET  
INVESTMENT JOURNAL  
DEMOCRATIZING WEALTH CREATION

Government will promote private and public investment in post-harvest activities.



Application of Nano-DAP to be expanded in all agro-climatic zones.



'Atmanirbhar Oilseeds Abhiyaan' strategy to be formulated to achieve atmanirbharta for oilseeds.



Comprehensive programme for dairy development to be formulated.



## CHAPTER.5 SOCIAL JUSTICE

Prime Minister to focus on upliftment of four major castes, that is, 'Garib' (Poor), 'Mahilayen' (Women), 'Yuva' (Youth) and 'Annadata'(Farmer).

### 'GARIB KALYAN, DESH KA KALYAN'

- Government assisted 25 crore people out of multi-dimensional poverty in last 10 years.
- DBT of Rs. 34 lakh crore using PM-Jan Dhan accounts led to savings of Rs. 2.7 lakh crore for the Government.
- PM-SVANidhi provided credit assistance to 78 lakh street vendors. 2.3 lakh have received credit for the third time.
- PM-JANMAN Yojana to aid the development of particularly vulnerable tribal groups (PVTG).
- PM-Vishwakarma Yojana provides end-to-end support to artisans and crafts people engaged in 18 trades

### MOMENTUM FOR NARI SHAKTI

- 30 crore Mudra Yojana loans given to women entrepreneurs.
- Female enrolment in higher education gone up by 28%.
- In STEM courses, girls and women constitute 43% of enrolment, one of the highest in the world.
- Over 70% houses under PM Awas Yojana given to women from rural areas  
Eighty-three lakh SHGs with nine crore women are transforming rural socio-economic landscape with empowerment and self-reliance
- The government aims to enhance the target for Lakhpati Didi from 2 crore to 3 crore
- Making 'Triple Talaq' illegal, reservation of one-third seats for women in the Lok Sabha and State legislative assemblies, and giving over seventy per cent houses under PM Awas Yojana in rural areas to women as sole or joint owners have enhanced their dignity

### LAKHPATI DIDI

- Launched on December 23, 2023, by the government in Rajasthan
- Skill development programme catering to women in rural areas
- Encourages women to join self-help groups such as Anganwadi didi, bank wali didi, and medicine wali didi
- Offering them the tools to become financially self-reliant so that they can earn a sustainable income of at least Rs 1 lakh per annum per household

#### BENEFITS OF LAKHPATI DIDI YOJANA

1. **Training for all women:** Comprehensive training opportunities for women, enhancing their skills and empowering them economically



2. **Connection with Self-Help Groups (SHGs):** Women are connected with SHGs, enabling them to receive training in areas such as making LED bulbs, plumbing, repairing drones, fostering financial independence
3. **Introduction of 20,000 women to self-help groups:** Facilitates the entry of 20,000 new women into self-help groups, encouraging them to initiate and manage their businesses
4. **Drone provision for agriculture:**
  - Women SHGs will receive drones for agricultural activities, marking a technological shift to enhance the rural agricultural sector and empower women
  - Approximately 15,000 women's SHGs will undergo training in drone operation and repair
  - The integration of drones holds the potential to revolutionize agriculture, enabling precision farming, crop monitoring, and pest control
5. **Additional benefits of the scheme:** The scheme provides various additional benefits, including financial literacy workshops, credit facilities, vocational training, insurance coverage, talent development, financial incentives, virtual monetary inclusion, self-belief construction, work teaching, and empowerment.

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## EDUCATION

- Set up more medical colleges by utilising the existing hospital infrastructure under various departments based on recommendations of relevant committee
- Education budget for 2024/25 seen at Rs 1.25 lakh crore, 14.5 per cent higher than revised estimate of Rs 1.1 lakh crore for 2023/24
- PM SHRI schools - quality teaching and nurturing holistic and well-rounded individuals

---

## HOUSING

- New housing plan for the middle class
- 2 crore houses to be built under PM Aavas Yojana
- Pradhan Mantri Awas Yojana (Grameen) close to achieving target of 3 crore houses, additional 2 crore targeted for next 5 years

---

## PM AAVAS YOJANA

- Launched in June 2015
- Provide housing for all
- Government provides central assistance to the implementing agencies through states and Union Territories (UTs) and Central Nodal Agencies (CNAs) for providing houses to all eligible families and beneficiaries
- The Pradhan Mantri Awas Yojana- Gramin (PMAY-G) is being implemented with effect from April 1, 2016, to assist eligible rural households
- PM Awas Yojana (Rural) is close to achieving the target of 3 crore houses
- Help deserving sections of the middle class living in rented houses, or slums, or chawls and unauthorized colonies to buy or build their own houses.





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## CHAPTER.5 : HEALTHCARE

### HIGHLIGHTS

- **Total Healthcare Expenditure:** Total expenditure on health has been increased from ₹79,221 crore in 2023-24 to ₹90,171 crore in 2024-25.
- **PMABHIM:** Allocation for Pradhan Mantri Ayushman Bharat Health Infrastructure Mission (PMABHIM) increased from ₹2,100 crore in 2023-24 to ₹4,108 crore in 2024-25.
- **Livestock Health and Disease Control Program:** Allocation increased from ₹1,500 crore in 2023-24 to ₹2,465 crore in 2024-25.
- **Ayushman Bharat-PMJAY:** Allocation to Ayushman Bharat (PMJAY) increased from ₹7,200 crore in 2023-24 to ₹7,500 crore in 2024-25.
- **PLI scheme:** Allocation to Production Linked Incentive Scheme increased from ₹4,645 crore in 2023-24 to ₹6,200 crore in 2024-25.
- **Medical colleges:** Government to set up more medical colleges by utilizing the existing hospital infrastructure.
- **Cervical cancer vaccination:** To encourage vaccination for girls in age group of 9 to 14 years for prevention of cervical cancer.
- **Maternal and child health:** Schemes for maternal and child care to be brought under comprehensive program for synergy in implementation.
- **Anganwadi upgradation:** Upgradation under Saksham Anganwadi and Poshan 2.0 for improved nutrition delivery, early childhood care and development.
- **U-WIN:** U-WIN platform for managing immunization and intensified efforts of Mission Indradhanush to be rolled out throughout the country.
- **Ayushman Bharat:** Healthcare cover under Ayushman Bharat scheme to be extended to all ASHA workers, Anganwadi Workers and Helpers.
- **Biotechnology Research and Development:** Allocation increased from ₹500 crore in 2023-24 to ₹1,100 crore in 2024-25.
- **Sustainable manufacturing:** New scheme of bio-manufacturing and bio-foundry to be launched with the objective is to provide environment friendly alternatives such as biodegradable polymers, bio-plastics, bio-pharmaceuticals and bio-agri inputs.

### CERVICAL CANCER

- Develops in a woman's cervix, is the second-most common cancer among women in India. It is caused by persistent infection by the human papillomavirus (HPV)
- India accounts for nearly a quarter of all cervical cancer deaths in the world
- National Technical Advisory Group on Immunization
  - recommended the introduction of HPV vaccine in the universal immunisation with "a one-time catch-up for 9-14 year-old adolescent girls followed with routine introduction at nine years" in 2022
  - Based on fresh evidence on disease burden, evidence on effectiveness of single dose of HPV vaccine, clinical trial data and experience of the Sikkim government
- Vaccines available

- Serum Institute's made-in-India vaccine against cervical cancer, CERVAVAC
- MSD Pharmaceuticals Pvt Ltd HPV vaccine Gardasil 4 (quadrivalent vaccine)

## U-WIN

- Linked with Co-WIN portal
- Captures vaccination status maintains, an electronic registry of routine immunisations
- Beneficiary records from Co-WIN can be accessed through U-WIN using the registered mobile number for facilitation of registration of children
- Programme to digitise India's Universal Immunisation Programme (UIP) presently is being run in a pilot mode in two districts of each state and union territories

## SAKSHAM ANGANWADI AND POSHAN 2.0

- Approved for implementation during the 15th Finance Commission period of 2021-22 to 2025-26
- Services under the scheme have reached about 95 million beneficiaries, including 7.7 million children under age six, and 1.8 million pregnant women and lactating mothers
- The scheme is targeted at tackling malnutrition challenges among children, adolescent girls, pregnant women and lactating mothers

A promotional graphic for NAMMAKPSC KAS PRELIMS 2024 BATCH. The graphic features a central circular logo with the text 'NAMMAKPSC ACADEMY' and 'HEBBAL | VIJAYANAGAR Est: 2014'. Surrounding the logo are four colored segments: orange, red, purple, and blue. Each segment is connected to a text box: 'ONLINE & OFFLINE CLASSES' (orange), 'STUDY MATERIALS' (red), 'CLASS TEST MENTORSHIP' (purple), and 'RECORDED CLASSES FOR REVISION' (blue). The background is a gradient of orange and red. At the bottom, there is a contact number '9886151564' and a website 'nammakpsc.com'.

## CHAPTER.6: ENVIRONMENT AND GREEN ENERGY

### HIGHLIGHTS

- Viability gap funding will be provided for harnessing offshore wind energy potential.
- Coal gasification and liquefaction capacity of 100 MT will be set up by 2030.
- Financial assistance will be provided for procurement of biomass aggregation machinery.
- Phased mandatory blending of compressed biogas (CBG) in compressed natural gas (CNG) for transport and piped natural gas (PNG) for domestic purposes will be mandated.
- Electric Vehicle Ecosystem– Support to manufacturing and charging infrastructure.
- Greater adoption of e-buses for public transport networks will be encouraged through payment security mechanism
- Rooftop solarization — one crore households will be enabled to obtain up to 300 units free electricity every month

### ROOFTOP SOLARIZATION

- Government aims to support about crore households under the rooftop solarisation scheme, which will provide them up to 300 units of free electricity per month
- This program is expected to result in significant savings for households, ranging from Rs 15,000 to Rs 18,000 - by offering free solar electricity and enabling households to sell any excess electricity to DISCOMs
- Rural Electrification Corporation Limited, a state-run entity, has been appointed as the nodal agency for the implementation of the Pradhan Mantri Suryodaya Yojana, with the goal of equipping 10 million households with rooftop solar systems
- Rooftop solar refers to the placement of solar photovoltaic (PV) panels on the roof of residential or commercial structures - seeks to deliver electricity to individuals with low to moderate incomes by facilitating the installation of solar rooftops





## CHAPTER.7: OTHERS

### RAIL

- Allocation of Rs 2.4 lakh crore
- Three major economic railway corridor programmes - energy, mineral and cement corridors, port connectivity corridors, and high traffic density corridors - under the PM Gati Shakti - will be implemented - to improve logistics efficiency and reduce cost
- Port connectivity and high-traffic density corridors announced as well
- Promotion of urban transformation via Metro rail and NaMo Bharat
- 40,000 normal train bogies to be converted into high-speed Vande Bharat ones

### INFRASTRUCTURE DEVELOPMENT

- The outlay for the next year is being increased by 11.1 per cent to eleven lakh, eleven thousand, one hundred and eleven crore rupees (₹ 11,11,111 crore). This would be 3.4 per cent of the GDP
- Three major economic railway corridor programmes will be implemented. These are
  1. energy, mineral and cement corridors,
  2. port connectivity corridors
  3. high traffic density corridors
- The projects have been identified under the PM Gati Shakti for enabling multi-modal connectivity
- Expansion of Metro and NaMO Bharat will be supported in large cities focusing on transit-oriented development

### TOURISM & AIR CONNECTIVITY

- Interest-free loans to states to promote tourism
- 517 new routes to be launched under Udan Scheme
- Number of airports have doubled to 149, roll out of air connectivity to tier-2 and 3 cities
- States will be encouraged to take up comprehensive development of iconic tourist centres, branding and marketing them at global scale
- A framework for rating of the centres based on quality of facilities and services will be established
- Long-term interest free loans will be provided to States for financing such development on matching basis
- For domestic tourism— projects for port connectivity, tourism infrastructure, and amenities will be taken up on our islands. It will also include Lakshadweep

### FDI

- The FDI inflow during 2014-23 was USD 596 billion marking a golden era. That is twice the inflow during 2005-14

- For encouraging sustained foreign investment– Negotiating bilateral investment treaties with the foreign partners, in the spirit of ‘first develop India’

## **YOUTH AND TECHNOLOGY**

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- For the tech savvy youth — A corpus of rupees one lakh crore will be established with fifty-year interest free loan.
- The corpus will provide long-term financing or refinancing with long tenors and low or nil interest rates
- A new scheme will be launched for strengthening deep-tech technologies for defence purposes and expediting ‘atmanirbharta’

## **POPULATION GROWTH AND DEMOGRAPHIC CHANGES**

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The Government will form a high-powered committee for an extensive consideration of the challenges

## **REFORMS IN THE STATES**

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A provision of seventy-five thousand crore rupees as fifty-year interest free loan is proposed this year to support reforms by the State Governments

## **INDIA MIDDLE EAST EUROPE ECONOMIC CORRIDOR**

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- Memorandum of Understanding (MoU) to establish the India-Middle East-Europe Economic Corridor was signed at the G20 Summit, India by US, UAE, Saudi Arabia, France, Germany, Italy and the European Union
- First-of-its-kind economic corridor will be a historic initiative on cooperation on connectivity and infrastructure
- Multi-modal economic corridor consisting of roadways, railways, ship-rail transit routes across the Eastern Corridor (connecting India with the Gulf) and Northern Corridor (Gulf to Europe)
- IMEC also plans to consist of an electricity cable, a hydrogen pipeline and a high-speed data cable, all with a single objective of promoting economic integration between Europe and India

### **SIGNIFICANCE**

- Trade opportunity enhancement: IMEC shall reduce transit times significantly with many European countries in comparison to existing routes besides reducing cost of transit and, thereby, provide an opportunity to enhance trade connectivity with the European regions.
- Overall Industrial Growth: As connectivity improves along with reduction in transit costs, the movement of goods shall become easier for companies due to the efficient transport network resulting in enhanced industrial growth to regions connected to IMEC.

- Employment generation: The enhanced connectivity leading to increase in economic activities shall create need for skilled and unskilled manpower across key industries and their allied industries resulting in job creation across multiple sectors
- Counter to BRI: IMEC shall provide an alternative to the debt trap of BRI as loans shall be available at standard international rates unlike the high rates as provided by the Chinese Government. This will come as a relief to unsustainable debt to countries and an eventual debt trap.
- Social benefits including reduced green-house gas emissions: IMEC may be used to achieve sustainability goals by regions as enhanced infrastructure may lead to reduction in greenhouse gas emissions to some extent.

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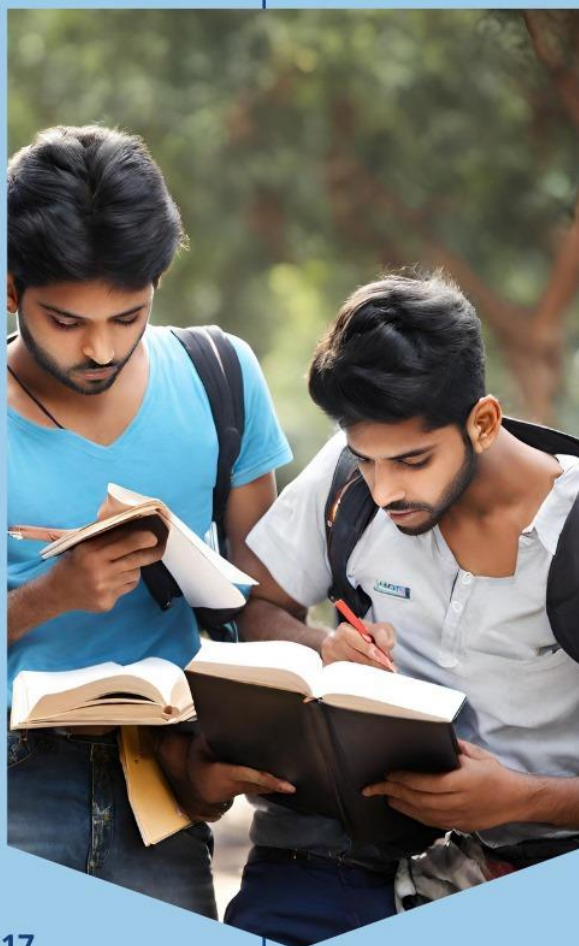
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## PRACTISE QUESTIONS

### MCQ

1. Which of the following statement/s are true regarding Union budget of India?

1. Budget Outlines the government's proposed expenditures and revenues
2. Budget Includes details about proposed expenditures, revenues, liabilities, and welfare schemes

- A. 1 only
- B. 2 only
- C. Both 1&2
- D. Neither 1nor2

2. Consider the following pairs

1. Road connectivity - Bharatmala
2. Port infrastructure - Sagarmala
3. AirPort infrastructure - UDAN

How many of the above pair/s are correctly matched

- A. 1 only
- B. 1&2 only
- C. 2&3 only
- D. All of the above

3. Government of India has recently given its own developmental acronym for GDP. What is the acronym?

- A. Government, Development and Performance
- B. Government, Digitization and Performance
- C. Government, Development and Priority
- D. Government, Development and Products

4. Who among the following presented the first ever budget for India in British era?

- A. James Wilson
- B. R.K. Shanmukham Chetty
- C. John Morley
- D. Viceroy Minto

5. Which of the following statement/s are true?

1. Income tax is the highest contributor for Interim Budget 2024
2. Largest spending of Interim budget 2024 was on interest payments

- A. 1 only
- B. 2 only
- C. Both 1&2
- D. Neither 1nor2

6. Which of the following scheme has seen a sharpest increase in allocation in Interim Budget 2024?

- A. Jal Jeevan
- B. Affordable housing
- C. MNREGA
- D. None of the above

7. Which of the following statement/s are true with respect to Interim Budget 2024?

1. Tax benefits to Start-Ups was extended to 31.03.2025
2. Direct tax collection tripled, return filers increased to 2.4 times, in the last 10 years

- A. 1 only
- B. 2 only
- C. Both 1&2
- D. Neither 1nor2

8. Interim Budget 2024 announced use of Nano-DAP in all agro-climatic zones. Which of the following state hosts the domestic production unit of Nano-DAP?

- A. Rajasthan
- B. Gujarat
- C. Karnataka
- D. Tamilnadu



9. In which year was draft policy framework on India's Blue Economy was first released?

- A. 2020
- B. 2022
- C. 2023
- D. 2024

10. Which of the following scheme aims at development of particularly vulnerable tribal groups?

- A. PM-SVANidhi
- B. PM-Vishwakarma Yojana
- C. PM-JANMAN Yojana
- D. None of the above

11. Which of the following statement/s are true?

- 1. LAKHPATI DIDI scheme was launched on December 23, 2023, by the government in Rajasthan
- 2. The target for LAKHPATI DIDI was enhanced from 2 crore to 3 crore in Interim Budget 2024

- A. 1 only
- B. 2 only
- C. Both 1&2
- D. Neither 1nor2

12. Which of the following statement/s are true regarding Pradhan Mantri Suryodaya Yojana?

- 1. Rural Electrification Corporation Limited is the nodal agency
- 2. It has the goal of equipping 10 million households with rooftop solar systems

- A. 1 only
- B. 2 only
- C. Both 1&2
- D. Neither 1nor2

13. By which year Indian aims to set up Coal gasification and liquefaction capacity of 100 MT?

- A. 2030
- B. 2025
- C. 2026
- D. 2029

14. Consider the following

- 1. energy, mineral and cement corridors
- 2. port connectivity corridors
- 3. high traffic density corridors

Which of the above are proposed major economic railway corridor programmes under Interim Budget 2024

- A. 1 only
- B. 1&2 only
- C. 2&3 only
- D. All of the above

15. Saksham anganwadi scheme is to be implemented till \_\_\_\_\_

- A. 2024-25
- B. 2025-26
- C. 2026-27
- D. 2027-28

#### ANSWERS

- 1. C
- 2. D
- 3. A
- 4. A
- 5. C
- 6. B
- 7. C
- 8. B
- 9. B
- 10. C
- 11. C
- 12. C
- 13. A
- 14. D
- 15. B

**MAINS QUESTIONS**

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1. Evaluate the growth of Indian economy in the last decade (10 Marks) (GS1)
2. Analyse the benefits of India-Middle East-Europe Economic Corridor to India (10 Marks)(GS1)
3. What are the benefits of Lakpati Didi scheme to women (10 Marks)(GS1)(GS2)

