

**12– 02 – 2022**

**News: Pradhan Mantri Mudra Yojana**

- Recently, the Union Minister of State for Finance provided information about the Pradhan Mantri Mudra Yojana (PMMY) in the Rajya Sabha.
- The national-level targets under the scheme have been consistently met since its inception, except for FY 2020-21 due to the Covid-19 pandemic.

**Pradhan Mantri Mudra Yojana (PMMY)**

- Pradhan Mantri Mudra Yojana was **launched by the government in 2015** for providing **loans up to Rs. 10 lakh to the non-corporate, non-farm small/micro-enterprises.**
- The scheme is under the aegis of **Finance Ministry.**
- MUDRA, which stands for **Micro Units Development & Refinance Agency Ltd.**, is a financial institution set up by the Government.
- It provides **funding to the non-corporate small business sector through various last-mile financial institutions like Banks, Non-Banking Financial Companies (NBFCs) and Micro Finance Institutions (MFIs).**
- MUDRA **does not lend directly to micro-entrepreneurs/individuals.**

- MUDRA has created **three products i.e. 'Shishu', 'Kishore' and 'Tarun'** as per the stage of growth and funding needs of the beneficiary micro unit.
- Shishu: Covering loans up to Rs. 50,000.
- Kishore: Covering loans above Rs. 50,000 and up to Rs. 5 lakh.
- Tarun: Covering loans above Rs. 5 lakh and up to Rs. 10 lakh.
- Loans under this scheme are **collateral-free loans**.
- Loans have been given to **disadvantaged sections of society** such as women entrepreneurs, SC/ST/OBC borrowers, Minority community borrowers, etc. The focus has also been on new entrepreneurs.
- As per a survey conducted by Ministry of Labour and Employment, PMMY helped in **generation of 1.12 crore net additional employment** from 2015 to 2018.
- Out of the 1.12 crore of estimated increase in employment, **women accounted for 69 lakh (62%)**.
- Recently, Government has said that **over 30 crore loans amounting to 15,97,000 crore rupees** have been sanctioned under Pradhan Mantri Mudra Yojana since inception of the Scheme in April, 2015.

**News:** Operation AAHT

## Operation AAHT

- The **Indian Railways, which transported over 23 million passengers** each day (pre-pandemic), is the largest, fastest and most reliable carrier for suspects who trafficked scores of women and children.
- Under Operation AAHT, the **infrastructure and intelligence network of the force could be utilised to collect, collate and analyse clues on victims, source, route, destination, popular trains used by suspects, the identity of carriers/agents, kingpins etc and shared with other law-enforcing agencies.**
- Under this, the **RPF could act as a bridge cutting across States to assist the local police in the mission to curb the menace.**
- Also, **cyber cells would start patrolling the web/social media to look for digital footprints of Human Trafficking** and the focus would be more on trains originating from districts bordering Nepal, Bangladesh and Myanmar.

### Human Trafficking

- Human trafficking, also called **trafficking in persons, form of modern-day slavery involving the illegal transport of individuals by force or deception for**

the purpose of labour, sexual exploitation, or activities in which others benefit financially.

- Human Trafficking, especially of women and children, for sexual exploitation, forced marriage, domestic servitude, organ transplant; drug peddling, etc is an organised crime and the most abominable violation of human rights.
- There is a popular understanding that trafficking is happening a lot more between countries but a report by UNODC highlights that close to 60% of trafficking happens internally in countries.
- The most affected state presently is West Bengal followed by Chhattisgarh, Jharkhand and Assam.

**News:** Govt to launch Central Sector Scheme “SMILE” in New Delhi tomorrow

- The government will launch the Central Sector Scheme “SMILE- Support for Marginalised Individuals for Livelihood and Enterprise” in New Delhi tomorrow.

## **SMILE - Support for Marginalized Individuals for Livelihood and Enterprise**

- The Ministry of Social Justice and Empowerment has formulated a scheme “SMILE - Support for Marginalized Individuals for Livelihood and Enterprise”,

which includes sub scheme - 'Central Sector Scheme for Comprehensive Rehabilitation of persons engaged in the act of Begging'.

- This scheme covers several comprehensive measures including welfare measures for persons who are engaged in the act of begging.
- The focus of the scheme is extensively on rehabilitation, provision of medical facilities, counseling, basic documentation, education, skill development, economic linkages and so on.
- The scheme would be implemented with the support of State/UT Governments/Local Urban Bodies, Voluntary Organizations, Community Based Organizations (CBOs), institutions and others.
- Scheme provides for the use of the existing shelter homes available with the State/UT Governments and Urban local bodies for rehabilitation of the persons engaged in the act of Begging.
- In case of non-availability of existing shelter homes, new dedicated shelter homes are to be set up by the implementing agencies.
- Ministry of Social Justice and Empowerment has also initiated pilot projects on Comprehensive Rehabilitation of Persons engaged in the act of Begging in ten cities namely Delhi, Bangalore, Chennai, Hyderabad, Indore, Lucknow, Mumbai, Nagpur, Patna and Ahmadabad.

- These pilots are being implemented in these cities by State Governments/UTs/Local Urban Bodies and Voluntary Organizations.
- Several comprehensive measures including survey and identification, mobilization, basic hygiene and medical facilities, providing basic documentation, counseling, rehabilitation, education, skill development and sustainable settlement of persons engaged in begging are undertaken under these pilots.

**News:** Navy's Milan to bring together 46 countries

- The Navy is set to host the largest multilateral exercise in this region, Milan 2022, which will see participation of all major Navies including Quad countries, Russia and from West Asia amid tensions in Ukraine and developments in West Asia.
- This year's Milan will see the participation of all Quad countries, with the U.S. being invited for the first time.
- Exercise Milan is scheduled to be held from February 25 to March 4 for which 46 countries have been invited.
- During the exercise, the Navy will also be showcasing its Deep Submergence Rescue Vessel (DSRV) capabilities meant to rescue submarines in distress.

- India is one of the few countries in the region which possesses this capability.
- More than 60 ships from the Navy, Coast Guard, Shipping Corporation of India and the National Institute of Ocean technology and submarines and more than 50 aircraft are expected to be part of the exercise this year.