

## UPSC Daily Current Affairs| One Liners 08-02-2025

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#### Polity & Governance

##### Post Office Savings Account (POSA)

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

##### PM-DevINE Scheme

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

##### Search And Rescue Aid Tool (SARAT) Version 2

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

##### Deocha Pachami Coal Mining Project

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

### Swadesh Darshan 2.0 Scheme

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

### Mission for Cotton Productivity

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

### Mission for Aatmanirbharta in Pulses

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

### Swavalambini

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

### Pradhan Mantri Kaushal Vikas Yojana 4.0 (PMKVY 4.0)

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

### **Grameen Credit Score**

Finance Minister Nirmala Sitharaman recently announced Grameen Credit Score.

- **Developed by** - Public sector banks.
- **Aim** - To formalize transactions within ***self-help groups (SHGs)*** by incorporating them into India's central credit system.
- To foster financial inclusion for ***women entrepreneurs*** within self-help groups, providing them with the essential support they need to grow their businesses and improve their lives.
- This will enable leading financial institutions to assess the creditworthiness of SHG members more effectively.

