

PUNCHLINES OF BANKS

BANK	PUNCHLINE
Union Bank of India	Good people to bank with
Indian Overseas Bank	Good people to grow with
Syndicate Bank	Your Faithful And friendly Financial Partner
Federal Bank	Your Perfect Banking Partner
United Bank of India	The Bank taht begins with U
HDFC	We Understand Your World
Bank of Baroda	India's International Bank
Yes Bank	Experience our expertise
Allahabad Bank	A tradition of trust
Bank of India	Relationships beyond Banking
Oriental Bank of Commerce	where every individual is committed
Dena Bank	Trusted Family Bank
Indian Bank	Taking Banking Technology to Common Man
IDBI Bank	Banking for all; Not just for Big boys; "Aao Sochein Bada'
Canara Bank	it's easy to change for those who you love
Vijaya Bank	A Friend You can Bank Upon
Punjab National Bank	A Name you can Bank Upon
Max New York Life Insurance	Your Partner for Life; "Karo Zyaada Ka Iraada"
Central Bank of India	Build A Better Life Around Us
J & K Bank	Serving to Empower
ICICI Bank	"Hum Hai Na..."
Andhra Bank	Much more to do. With YOU in focus
Bank of Rajasthan	To gether we Prosper
SBI Bank	Nations banks on us; Pure Banking Nothing Else; With you all the way
Lakshmi Vilas Bank	The Changing Face of Prosperity
UCO Bank	Honours Your Trust
Karur Vysya Bank	Smart way to Bank
South Indian Bank	Experience Next Generation Banking

Notable books by Contemporary Indian Authors

Kiran Desai

- ✓ Hullabaloo in the Guava Orchard
- ✓ The Inheritance of Loss

Mulk Raj Anand

- ✓ Untouchable
- ✓ The Village
- ✓ Across the Black Waters
- ✓ The Sword and the Sickle
- ✓ Coolie
- ✓ The Private Life of an Indian Prince
- ✓ Seven Summers
- ✓ Morning Face

Sir Ahmed Salman Rushdie

- ✓ Grimus
- ✓ Midnight's Children
- ✓ Shame
- ✓ The Satanic Verses
- ✓ The Moor's Last Sigh
- ✓ The Ground Beneath Her Feet
- ✓ Fury
- ✓ Shalimar the Clown
- ✓ The Enchantress of Florence
- ✓ Homeless by Choice with R. Jhabvala and V. S. Naipaul)
- ✓ East, West
- ✓ The Best American Short Stories
- ✓ Haroun and the Sea of Stories
- ✓ Luka and the Fire of Life
- ✓ The Jaguar Smile: A Nicaraguan Journey

R. K. Narayan

- ✓ § Swami and Friends
- ✓ The Bachelor of Arts
- ✓ The Dark Room
- ✓ The English Teacher
- ✓ Mr. Sampath
- ✓ The Financial Expert
- ✓ Waiting for the Mahatma
- ✓ The Guide
- ✓ The Man-Eater of Malgudi
- ✓ The Vendor of Sweets
- ✓ The Painter of Signs
- ✓ A Tiger for Malgudi
- ✓ Talkative Man
- ✓ The World of Nagaraj

- ✓ Grandmother's Tale
- ✓ Next Sunday
- ✓ My Dateless Diary
- ✓ My Days
- ✓ Reluctant Guru
- ✓ The Emerald Route
- ✓ A Writer's Nightmare
- ✓ Gods, Demons and Others
- ✓ Malgudi Days
- ✓ An Astrologer's Day and Other Stories
- ✓ Lawley Road and Other Stories
- ✓ A Horse and Two Goats
- ✓ Under the Banyan Tree and Other Stories
- ✓ The Grandmother's Tale and Selected Stories

Vikram Seth

- ✓ The Golden Gate
- ✓ A Suitable Boy
- ✓ An Equal Music
- ✓ A Suitable Girl
- ✓ An Equal Music
- ✓ A Suitable Boy \
- ✓ Beastly Tales
- ✓ \Two Lives
- ✓ The Rivered Earth

Khushwant Singh

- ✓ The Mark of Vishnu and Other Stories
- ✓ The History of Sikhs
- ✓ Train to Pakistan
- ✓ The Voice of God and Other Stories
- ✓ I Shall Not Hear the Nightingale
- ✓ The Sikhs Today
- ✓ The Fall of the Kingdom of the Punjab
- ✓ A History of the Sikhs
- ✓ Ranjit Singh: The Maharajah of the Punjab
- ✓ Ghadar 1915: India's first armed revolution
- ✓ A History of the Sikhs
- ✓ A Bride for the Sahib and Other Stories
- ✓ Black Jasmine
- ✓ Tragedy of Punjab
- ✓ Delhi: A Novel
- ✓ Sex, Scotch and Scholarship

- ✓ Not a Nice Man to Know
- ✓ We Indians
- ✓ Women and Men in My Life
- ✓ Uncertain Liaisons; Sex, Strife and Togetherness in Urban India,
- ✓ Declaring Love in Four Languages
- ✓ The Company of Women
- ✓ Truth, Love and a Little Malice (an autobiography)
- ✓ With Malice towards One and All
- ✓ The End of India
- ✓ Burial at the Sea
- ✓ Paradise and Other Stories
- ✓ A History of the Sikhs
- ✓ Death at My Doorstep
- ✓ A History of the Sikhs
- ✓ The Illustrated History of the Sikhs
- ✓ Why I Supported the Emergency: Essays and Profiles
- ✓ The Sunset Club
- ✓ Agnostic Khushwant Singh, There is no GOD

Anita Mazumdar Desai

- ❖ *The Artist Of Disappearance*
- ❖ *The Zigzag Way*
- ❖ *Diamond Dust and Other Stories*
- ❖ *Fasting, Feasting*
- ❖ *Journey to Ithaca*
- ❖ *Baumgartner's Bombay*
- ❖ *In Custody*
- ❖ *The Village By The Sea*
- ❖ *Clear Light of Day*
- ❖ *Games at Twilight*
- ❖ *Fire on the Mountain*
- ❖ *Cat on a Houseboat*
- ❖ *Where Shall We Go This Summer?*
- ❖ *The Peacock Garden*
- ❖ *Bye-bye Blackbird*
- ❖ *Voices in the City*
- ❖ *Cry, The Peacock*
- ❖ *India- A Travellers Literary Companion*

Arundhati Roy

- ❑ *The God of Small Things.*
- ❑ *The End of Imagination*
- ❑ *The Cost of Living*
- ❑ *The Greater Common Good*
- ❑ *The Algebra of Infinite Justice.*
- ❑ *The Shape of the Beast*

- ❑ *Listening to Grasshoppers*

Gita Mehta

- ❖ *Karma Cola*
- ❖ *Raj*
- ❖ *A River Sutra*
- ❖ *Snakes and Ladders: Glimpses of Modern India*
- ❖ *Eternal Ganesha*

Chitra Banerjee Divakaruni

- ❖ *Arranged Marriage*
- ❖ *The Mistress of Spices*
- ❖ *Sister of My Heart*
- ❖ *The Unknown Errors of our Lives*
- ❖ *Neela: Victory Song*
- ❖ *The Vine of Desire*
- ❖ *The Conch Bearer*
- ❖ *Queen of Dreams*
- ❖ *The Mirror of Fire and Dreaming*
- ❖ *The Palace of Illusions*
- ❖ *Shadowland*
- ❖ *One Amazing Thing*
- ❖ *Grandma and the Great Gourd*

Vikram Chandra

- ❖ *Red Earth and Pouring Rain*
- ❖ *Sacred Games*
- ❖ *Love and Longing in Bombay*

Amit Chaudhuri

- ❖ *A Strange and Sublime Address*
- ❖ *Afternoon Raag, Heinemann*
- ❖ *Freedom Song, Picador*
- ❖ *A New World. Picador*
- ❖ *The Immortals.*

Raj Kamal Jha

- ❖ *Fireproof*
- ❖ *Zwischen den Welten*
- ❖ *If You Are Afraid of Heights*
- ❖ *The Blue Bedspread, novel*

Shobhaa De

- ❖ *shethji*
- ❖ *Shobhaa at Sixty*
- ❖ *Sandhya's secret*
- ❖ *Superstar India - From Incredible to Unstoppable*
- ❖ *Strange Obsession*
- ❖ *Snapshots*
- ❖ *Spouse: The truth about marriage*
- ❖ *Speedpost*
- ❖ *Surviving Men*
- ❖ *Selective Memory*

- ❖ Second Thoughts
- ❖ Small betrayals
- ❖ Shooting from the hip
- ❖ Sultry Days
- ❖ Uncertain Liaisons
- ❖ Sisters
- ❖ Starry Nights
- ❖ Socialite Evenings

Jhumpa Lahiri

- ❖ *Interpreter of Maladies*
- ❖ *Unaccustomed Earth*
- ❖ *The Namesake*
- ❖ The low land (2013)

Kiran Nagarkar Novels

- ❖ *Seven Sixes are Forty Three*
- ❖ *Ravan and Eddie*
- ❖ *Cuckold*
- ❖ *God's Little Soldier*
- ❖ *The Extras*
- ❖ *Bedtime Story*
- ❖ *Kabirache Kay Karayche*
- ❖ *Stranger Amongst Us*
- ❖ *The Broken Circle*
- ❖ *The Widow and Her Friends*
- ❖ *The Elephant on the Mouse*

V. S. Naipaul

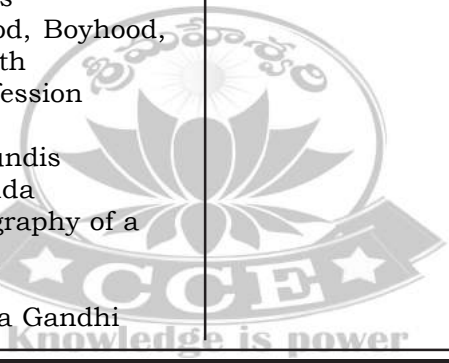
- ❖ The Mystic Masseur
- ❖ The Suffrage of Elvira
- ❖ Miguel Street
- ❖ A House for Mr Biswas
- ❖ Mr. Stone and the Knights Companion
- ❖ The Mimic Men
- ❖ A Flag on the Island
- ❖ In a Free State Booker prize winning book
- ❖ Guerrillas
- ❖ A Bend in the River
- ❖ Finding the Centre
- ❖ The Enigma of Arrival
- ❖ A Way in the World
- ❖ Half a Life
- ❖ The Nightwatchman's Occurrence
- ❖ Book: And Other Comic Inventions
- ❖ Magic Seeds
- ❖ The Middle Passage: Impressions of Five
- ❖ An Area of Darkness
- ❖ The Loss of El Dorado

- ❖ The Overcrowded Barracoon
- ❖ India: A Wounded Civilization
- ❖ A Congo Diary
- ❖ The Return of Eva Perón and the Killings in Trinidad
- ❖ Among the Believers: An Islamic Journey
- ❖ A Turn in the South
- ❖ India: A Million Mutinies Now
- ❖ Homeless by Choice
- ❖ Bombay
- ❖ Between Father and Son: Family Letters
- ❖ Reading & Writing: A Personal Account
- ❖ The Writer and the World
- ❖ A Writer's People: Ways of Looking and Feeling
- ❖ The Masque of Africa: Glimpses of African Belief

BIOGRAPHIES OF FAMOUS PERSONS

- ❖ Ronald Reagan An American Life
- ❖ Ronald Reagan The Reagan-Diaries
- ❖ Nelson Mandela A Long Walk to Freedom
- ❖ Margaret Thatcher The Path to Power
- ❖ Barack Obama Dreams from My Father
- ❖ A.P.J.Abdul Kalam Wings of Fire
- ❖ Fidel Castro My Life: A Spoken Autobiography
- ❖ Taslima Nasrin Gusty Wind
- ❖ Taslima Nasrin Speak Up or Split into two
- ❖ Taslima Nasrin Those Dark Days
- ❖ Taslima Nasrin I am not fine, but you stay well my beloved country
- ❖ Taslima Nasrin Nothing is there
- ❖ Muhammad Ali The Greatest: My Own Story
- ❖ Nirad C. Chaudhuri The Autobiography of an Unknown Indian

- ❖ Agatha Christie An Autobiography
- ❖ Bill Clinton My Life
- ❖ Dalai Lama My Land and My People
- ❖ Kapil Dev By God's Decree & Cricket My Style & Straight From the Heart
- ❖ Charles Dickens Autobiographical Fragments
- ❖ Alexandre Dumas ereMes Memoires
- ❖ Sigmund Freud An Autobiographical Study
- ❖ Michael Jackson Moonwalk
- ❖ Adolf Hitler Mein Kampf
- ❖ Akira Kurosawa Something Like an Autobiography
- ❖ Pete Sampras A Champion's Mind: Lessons From a Life In Tennis
- ❖ Leo Tolstoy Childhood, Boyhood, and Youth
- ❖ Leo Tolstoy My Confession
- ❖ Oscar Wilde De Profundis
- ❖ Paramahansa Yogananda Autobiography of a Yogi
- ❖ Experiments with truth Mahatma Gandhi



IMPORTANT MERGERS AND TAKEOVERS IN BANKING

	TAKING OVER BANK	MERGED BANK
2010	ICICI Bank	Bank of Rajasthan
2008	HDFC Bank	Centurion Bank of Punjab
2007	Centurion Bank of Punjab	Lord Krishna Bank
2007	ICICI Bank	Sangli Bank
2007	Indian Overseas Bank	Bharat Overseas Bank
2006	IDBI	United Western Bank
2006	Federal Bank	Ganesh Bank of Kurundwad
2005	Centurion Bank	Bank of Punjab
2004	Oriental Bank of Commerce	Global Trust Bank
2003	Punjab National Bank	Nedungadi Bank
2001	ICICI Bank	Bank of Madura
2000	HDFC Bank	Times Bank

SOME RECENT WORKING GROUPS & COMMITTEES BY RBI & THEIR FOCUS AREA

✧ Capital Account Convertibility	1997	S.S.Tarapore
✧ Technology Up gradation in the Banking Sector	1999	Dr A.Vasudevan
✧ Repurchase Agreements (Repos)	1999	Dr.T.C. Nair
✧ Restructuring Weak Public Sector Banks	1999	M.S.Verma
✧ setting up Credit Information Bureau in India	1999	N.H.Siddiqui
✧ Urban Cooperative Banks	1999	Madhav Rao
✧ Internet Banking	2001	S.R.Mittal
✧ Legal Aspects of Bank Frauds	2001	Dr.N.L. Mitra
✧ Guidelines on STRIPS (Separately Traded Registered Interest & Principal of Securities)	2002	M.R.Ramesh
✧ Payment Systems	2002	A.L. Narasimhan
✧ Ways and Means Advances to State Govts	2003	C.Ramachandran
✧ Cheque Truncation and E-cheques	2003	Dr.Barman
✧ Micro finance	2003	Vepa Kamesam
✧ Instruments of Sterilisation	2003	Smt. Usha Thorat
✧ Rupee Interest Rate Derivatives	2003	G. Padmanabhan
✧ Procedures & Performance of Public Services	2004	Tarapore Committee
✧ Development Financial Institutions	2004	N. Sadasivan
✧ Internal Working Group on RRBs	2005	A V Sardesai
✧ Issues of Rural Credit and Microfinance	2005	H.R.Khan
✧ Procedures and Processes of Agricultural Loans	2007	C.P.Swarnkar
✧ Rehabilitation of Sick SMEs	2008	Dr. K. C. Chakrabarty
✧ Interest Rate Futures	2008	V.K. Sharma
✧ Technology Up gradation of RRBs	2008	G. Srinivasan
✧ Estimation of Savings and Investment	2009	Dr. C. Rangarajan
✧ Financial Sector Assessment	2009	Dr. Rakesh Mohan
✧ Procedures for Currency Distribution	2009	Usha Thorat
✧ Review the Business Correspondent Model	2009	P Vijaya Bhaskar Rao
✧ to Review Lead Bank Scheme	2009	Usha Thorat
✧ Benchmark Prime Lending Rate (BPLR)	2009	Deepak Mohanty
✧ Branch Authorisation Policy	2009	P.Vijaya Bhaskar
✧ CRAR of RRBs	2009	Dr. K. C. Chakrabarty
✧ Review of the Credit Guarantee Scheme of the Credit Guarantee Fund Trust for Micro and Small Enterprises	2010	V. K. Sharma
✧ Balance of Payments Manual for India	2010	Deepak Mohanty
✧ Information security, electronic banking, Technology risk management, cyber frauds	2011	G.Gopalakrishna
✧ Information Technology Vision Document	2011-17	Dr K C Chakrabarty
✧ Operating Procedure of Monetary Policy	2011	Deepak Mohanty
✧ Financial Holding Company Structure in India	2011	Shyamala Gopinath
✧ Customer Service in Banks	2011	M. Damodaran
✧ To Review the Facilities for FEMA Act , 1999	2011	K. J. Udeshi
✧ The Issues and Concerns in the NBFC Sector	2011	Usha Thorat
✧ Licensing of New Urban Co-Operative Banks	2011	Y.H. Malegam

BANKING RELATED PROGRAMMES AND SCHEMES:

Banking Programmes and Schemes	Year of Launching	Objective/Description
Credit Authorization Scheme (CAS)	1965	A scheme of Qualitative Credit Control of Reserve Bank
Scheme of Discriminatory Interest Rate	1972	To provide loan to the weaker sections of the society at a concessional interest rate of 4%.
Industrial Reconstruction Bank of India	1985	To provide financial assistance to sick and closed industrial units for their reconstruction.
Formation of Securities Exchange Board of India (SEBI)	1988	To safeguard the interest of investors in capital market and to regulate share market.
National Renewal Fund (NRF)	1992	To protect the interest of the employees of Public Sector.
Group Life Insurance Scheme in Rural Areas	1995	To provide insurance facilities to rural people on lower premium.
Social Security Pilot Scheme	2004	Scheme for labors of unorganized sector for providing family pension, insurance and medical.

DEVELOPMENT SCHEMES:

Development Programmes	Year of Beginning	Objective/Description
Housing and Urban Development Corporation	1970	Loans for the development of housing and provision of resources for technical assistance.
Members of Parliament Local Area Development Scheme (MPLADS)	1993	To sanction Rs. 1 Crore per year to every member of Parliament for various development works in their respective areas.
Scheme for Infrastructural Development in Mega Cities (SIDMC)	1993	To provide capital through special institutions for water supply, sewage, drainage, urban
District Rural Development Agency (DRDA)	1993	To provide financial assistance for rural development.
National Slum Development Programme	1996	Development of Urban Slums.
Integrated Rural Development Programme (IRDP)	1980	All-round development of the rural poor through a program of asset endowment for self employment.
Development of Women and Children in Rural Areas (DWCRA)	1982	To provide suitable opportunities of self employment to the women belonging to the rural families below the poverty line.

ERADICATION OF CHILD LABOR PROGRAMMES

Child Labor Programme	Year of Beginning	Objective/Description
National Child Labour Project Scheme (NCLP)	1998	Establishment of special schools for child labour who are withdrawn from work.
District Primary Education Program (DPEP)	1994	To achieve the objective of universalisation of primary education for young children.
National Commission for the Protection of Child Rights (NCPCR)	2007	To protect, promote and defend child rights in the country.
National Policy on Child Labour	1987	General development programmes benefiting children wherever possible. Project-based approach in the areas of high concentration of child labourers.

WOMEN EMPOWERMENT PROGRAMMES.

Women Empowerment Programmes	year	Objectives
Support to Training and employment Programme for Women (STEP)	2003-04	To increase the self-reliance and autonomy of women
Rashtriya Mahila Kosh (RMK)	1993	
Rashtriya Mahila Kosh	1993	To facilitate credit support or micro-finance to poor women to start income generating
Rajiv Gandhi Scheme for Empowerment of Adolescent Girls (RGSEAG) – ‘Sabla’	2010	It aims at empowering Adolescent girls of 11 to 18 years by improving their nutritional and health status.
Central Social Welfare Board (CSWB)	1953	To promote social welfare activities and implementing welfare programmes for women and children through voluntary organizations.
Rashtriya Mahila Kosh - (National Credit Fund for Women)	1993	It extends micro-finance services for upliftment of poor women.
Indira Gandhi Matritva Sahyog Yojana (IGMSY)	—	To improve the health and nutrition status of pregnant, lactating women and infants
SwayamSiddha	2001	At organizing women into Self-Help Groups to form a strong institutional base.
Swadhar	1995	To support women to become independent in spirit rather than be the victim of others actions.

Support to Training and Employment Programme for Women (STEP)	1986	To mobilise women in small viable groups through training and access to credit, to provide training for skill up gradation,
Development of Women and Children in Rural Areas (DWCRA)	1982	To improve the socio-economic status of the poor women in the rural areas through creation of Self help groups (SHG) of women for income-generating activities on a self-sustaining basis.
EMPLOYMENT GENERATION PROGRAMMES.		
Employment Generation Programme	Year of Beginning	Objective/Description
Crash Scheme for Rural Employment (CSRE)	1972	For rural employment
Training Rural Youth for Self-Employment (TRYSEM)	1979	Program for Training rural youth for self employment.
Integrated Rural Development Programme (IRDP)	1980	All-round development of the rural poor for self employment.
National Rural Employment Program (NREP)	1980	To provide profitable employment opportunities to the rural poor.
Rural Landless Employment Guarantee Program (RLEGP)	1983	For providing employment to landless farmers and laborers.
Self-employment to the Educated Unemployed Youth (SEEUY)	1983	To provide financial and technical assistance for self-employment.
Self-Employment programme for Urban Poor (SEPUP)	1986	To provide self employment to urban poor through provision of subsidy and bank credit.
Jawahar Rozgar Yojana	1989	For providing employment to rural unemployed.
Nehru Rozgar Yojana	1989	For providing employment to urban unemployed.
Scheme of Urban Wage Employment (SUWE)	1990	To provide wages employment for poor people in the urban areas where population is less than one lakh.
Employment Assurance Scheme (EAS)	1993	To provide employment of at least 100 days in a year in village.
Swarnajayanti Shahari Rozgar Yojana (SJSRY)	1997	To provide gainful employment to urban unemployed
Swarna Jayanti Gram Swarozgar Yojana (SYGSY)	1999	For eliminating rural poverty and unemployment and promoting self employment.

Jai Prakash Narayan Rojgar Guarantee Yojana (JPNRGY)	2002-03	Employment guarantee in most poor distt.
Mahatma Gandhi National Rural Employment Guarantee Scheme(MGNREGS)	2006	To provide at least 100 days wage employment in rural areas.
Sampoorna Grameen Rozgar Yojana	2001	To provide wage employment and food security in rural areas
Food for Work Programme	2001	To give food through wage employment in the drought affected areas in eight states. Wages are paid partly in cash and partly in food grains.
Prime Minister's Employment Generation Programme (PMEGP)	2008	To generate employment opportunities in rural as well as urban areas through setting up of new self-employment ventures/ projects/micro enterprises.

CHILD WELFARE PROGRAMMES

Child Welfare Programmes	Year of Beginning	Objectives/Description
Integrated Child Development Services (ICDS)	1975	It is aimed at enhancing the health, nutrition and learning opportunities of infants, young children (0-6 years) and their mothers.
Pulse Polio Immunization Programme	1995	To eradicate poliomyelitis (polio) in India by vaccinating all children under the age of five years.
Sarva Shiksha Abhiyan	2001	To bring all school drop outs in to formal schooling by imparting education through Bridge schools
Kasturba Gandhi Balika Vidyalaya	2004	To ensure access and quality education to the girls of disadvantaged groups
Mid-day meal Scheme	1995	Providing nutritional support to children of primary
The National Rural Health Mission	2005	Reduction in child and maternal mortality , universal access to public services for food and nutrition immunization, etc.

ANTI POVERTY PROGRAMMES:

Anti Poverty Programmes	Year of Beginning	Objective/Description
Antodaya Yojana	1977	To make the poorest families of the village economically independent (only in Rajasthan)
Swarnajayanti Gram Swarozgar Yojana (SGSY)	1999	Assistance is given to the poor families living below the poverty line in rural areas for taking up self employment.
Sampoorna Gramin Rozgar Yojana (SGRY)	2001	Providing gainful employment for the rural poor.

Employment Assurance Scheme	1993	To provide gainful employment during the lean agricultural season in manual work to all able bodied adults in rural areas.
Pradhanmantri Gramodaya Yojana (PMGY)	2000	Focus on village level development in 5 critical areas, i.e. primary health, primary education, housing, rural roads and drinking water and nutrition in rural areas.
Antyodaya Anna Yojana	2000	It aims at providing food securities to poor families.
National Housing Bank Voluntary Deposit Scheme	1991	To utilize black money for constructing low cost housing for the poor.
National Social Assistance Programme	1995	To assist people living below the poverty line.
Jan Shree Bima Yojana	2000	Providing insurance security to people below poverty line.
Shiksha Sahyog Yojana	2001	Education of Children below poverty line.

AGRICULTURAL DEVELOPMENT PROGRAMMES:

Agricultural Development Programme	Year of Beginning	Objective/Description
Intensive Agriculture Development Program (IADP)	1960	To provide loan , seeds , fertilizer tools to the farmers.
Intensive Agriculture Area Program (IAAP)	1964	To develop the special harvest.
High Yielding Variety Program (HYVP)	1966	To increase productivity of foodgrains by adopting latest varieties of inputs for crops.
Green Revolution	1966	To increase the foodrains , specially food production.
Marginal Farmer and Agriculture Labor Agency (MFALA)	1973	For technical and financial assistance to marginal and small farmer and agricultural labor.
Small Farmer Development Agency (SFDA)	1974	For technical and financial assistance to small farmers.
Farmer Agriculture Service Centres (FASC)	1983	To popularize the use of improved agricultural instruments and tool kits.
Comprehensive Crop Insurance Scheme	1985	For insurance of agricultural crops.
Agricultural and Rural Debt Relief Scheme (ARDRS)	1990	To exempt bank loans upto Rs. 10,000 of rural artisans and weaver.

National Pulses Development Project (NPDP)	1986	To increase the production of pulses in the country to achieve self sufficiency.
Oil Palm Development Programme (OPDP)	1992	To promote oil palm cultivation in the country.
Watershed Development Council (WDC)	1983	Central Sector Scheme(HQ Scheme)
RURAL DEVELOPMENT PROGRAMMES:		
Rural Development Programme	Year of Beginning	Objective/Description
Community Development Programme (CDP)	1952	Over-all development of rural areas with people's participation.
Rural Electrification Corporation	1969	Electrification in rural areas
Accelerated Rural Water Supply Programme (ARWSP)	1972-73	For providing drinking water in villages
Crash Scheme for Rural Employment	1972-73	For rural employment
National Institution for Rural Development	1977	Training, investigation and advisory organization for rural development
National Rural Employment Programme (NREP)	1980	To provide profitable employment opportunities to the rural poor
Rural Landless Employment Guarantee Programme (RLEGP)	1983	For providing employment to landless farmers and laborers
National Fund for Rural Development (NFRD)	1984	To grant 100% tax rebate to donors and also to provide financial assistance for rural development projects.
Council for Advancement of People's Actions and Rural Technology (CAPART)	1986	To provide assistance for rural prosperity.
Service Area Approach (SAA)	1988	A new credit policy for rural areas
Jawahar Rozgar Yojana	1989	For providing employment to rural unemployed.
Agriculture and Rural Debt Relief Scheme (ARDS)	1990	To exempt bank loans upto Rs. 10,000 of rural artisans and weavers.
District Rural Development Agency (DRDA)	1993	To provide financial assistance for rural development.
Mahila Samridhi Yojana	1993	To encourage the rural women to deposit in Post Office Saving Account.

Pradhan Mantri Gram Sadak Yojana (PMGSY)	2000	To line all vilages with pakka road
Bharat Nirman Program	2005	Development of Rural Infrastructure including six components : irrigation, Water supply, Housing, Road, Telephone and Electricity.
Indira Awaas Yojana	1999	To help construction of new dwelling units for members of SC/STs, freed bonded labourers and also non-SC/ST rural poor below the poverty line.
Pradhanmantri Adarsh Gram Yojana (PMAGY)	2010	Integrated development of scheduled castes dominated villages in the country.
Twenty Point Program	1975	Poverty eradication and and raising the standard of living.
Draught Prone Areas Programme (DPAP)	1973-74	To minimise the adverse effects of drought and to help affected areas.
Annapurna Scheme	2000	To ensure food security for all create a hunger free India in the next five years and to reform and improve the Public Distribution System(PDS) so as to serve the poorest of the poor in rural and urban areas.

ECONOMIC FACTS

FDI Limits

Knowledge is power

Sr no.	List of Limits in Various Sectors (In %)	
1.	Defence	26
2.	Pension	49
3.	Insurance	49
4.	Print Media	26
5.	Civil Aviation	49
6.	Public Sec. Banks	49
7.	Private Sec. Banks	74
8.	Multi Brand	51
9.	Single Brand	100
10.	Tourism	100
11.	Pharmaceuticals	100
12.	FM Radio	26
13.	Telecommunication	100
14.	Asset Reconstruction companies	100