20 One-Liners to Remember

Quick-fire facts for last-minute revision.

1. **Government Sponsored Schemes for JAIIB PPB sit in Module B of the Principles and Practices of Banking syllabus.**
   This module tests practical banker knowledge of welfare schemes delivered through bank branches.

2. **PMAY (Urban) is the government's affordable housing scheme with verticals like CLSS, AHP, ISSR and BLC.**
   Pradhan Mantri Awas Yojana Urban supports housing for economically weaker and low income groups.

3. **Under PMAY's Beneficiary Led Construction, a stall of over a year after the first instalment triggers recovery by the implementing agency.**
   This scenario is a common exam trap testing understanding of BLC fund recovery process.

4. **Atal Pension Yojana (APY) has an entry age window of 18 to 40 years.**
   Subscribers must join APY before turning 41 to be eligible for the guaranteed pension scheme.

5. **Atal Pension Yojana pension slabs commonly offered are Rs 1,000, 2,000, 3,000, 4,000 and 5,000 per month.**
   The monthly pension amount depends on the contribution level and the subscriber's joining age.

6 **Under APY, if a subscriber dies before age 60, the spouse can generally continue contributing until the original subscriber would have turned 60.**

This continuation option lets the spouse eventually receive the pension in their own name.

7 **PMEGP funding for a rural unit under the SC/ST or special category commonly involves a 35 percent subsidy and 5 percent own contribution.**

PMEGP margin-money subsidy percentages vary by category and location, rural special category being highest.

8 **Under PMEGP, a general category urban unit typically receives a 15 percent subsidy with a 10 percent own contribution.**

General category urban units get the lowest subsidy percentage among PMEGP categories.

9 **PMJJBY offers a life insurance cover of Rs 2 lakh to enrolled subscribers.**

Pradhan Mantri Jeevan Jyoti Bima Yojana is a low-cost life insurance scheme linked to a savings bank account.

10 **PMJJBY entry age is generally between 18 and 50 years.**

This is the standard age band eligible for PMJJBY enrolment and renewal.

11 **Under PMJJBY, a waiting period applies for non-accidental death after policy revival, but accidental death cover is immediate.**

This waiting-period distinction is a classic exam scenario tested through claim eligibility questions.

12 **DRI, the Differential Rate of Interest scheme, provides concessional credit to the poorest borrowers at 4 percent interest per annum.**

DRI is one of the oldest government schemes pushing subsidised credit to weaker sections.

13 **The overall DRI lending target is commonly cited as 1 percent of a bank's total advances of the previous year.**

This target ensures banks maintain a minimum share of concessional lending under DRI.

14 **Under DRI, at least about two-thirds of advances are expected to go to rural and semi-urban areas.**

This geographical sub-target directs DRI credit toward underserved rural regions.

15 **DAY-NRLM empowers the rural poor through Self Help Groups using a funding ladder of Revolving Fund, Community Investment Fund and Vulnerability Reduction Fund.**

This three-rung funding ladder supports SHGs from early stage through growth and protection needs.

16 **Under DAY-NRLM, the Revolving Fund is typically the first source of institutional funding available to a qualifying SHG.**

RF is a modest corpus that builds internal lending discipline before larger funding is accessed.

17 **PMJDY, the Pradhan Mantri Jan Dhan Yojana, offers zero-balance bank accounts as part of financial inclusion.**

PMJDY is described as the world's largest financial-inclusion drive with built-in overdraft and insurance features.

18 **PMJDY accounts can be linked with an overdraft facility available after a minimum operating period.**

The OD facility under PMJDY supports account holders with small credit needs after account activity builds up.

19 **DAY-NULM supports urban self-employment including group enterprises through the SEP-G category.**

Self Employment Programme - Group under DAY-NULM helps groups of urban poor start joint enterprises.

20 **Under DAY-NULM's SEP-G, the group loan sanction is capped at a scheme ceiling rather than simple per-member arithmetic.**

Even if per-member calculation suggests a higher amount, the group loan stays within the prescribed ceiling.

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