



4 Lakh People to Get Homes under the PMAY | Jharkhand | 01 Feb 2025

Why in News?

Under the [Pradhan Mantri Awas Yojana \(PMAY\)](#), the people of **Jharkhand** are now going to get their own homes.

- Initially, the central government had announced housing for **1.13 lakh homeless people in the state**, but this number has now been increased to **4,19,947**.

Key Points

Pradhan Mantri Awas Yojana (PMAY):

About:

- It is a major scheme launched by the Government of India with the aim of providing housing to the **poor and low-income groups** in the country.
- This scheme was initiated in **2015**, with the main goal of providing a **roof over everyone's head by 2022**.
 - However, the government missed this target and in August 2022 **extended the deadline to ensure "housing for all" to December 2024**.
- Under the **PMAY**, the government has planned to build millions of new houses across the country.
- This scheme has been particularly important for the rural and urban poor, as many people did not have their own homes.
- It is especially beneficial for those living in temporary shelters or slums.

Benefits of Pradhan Mantri Awas Yojana:

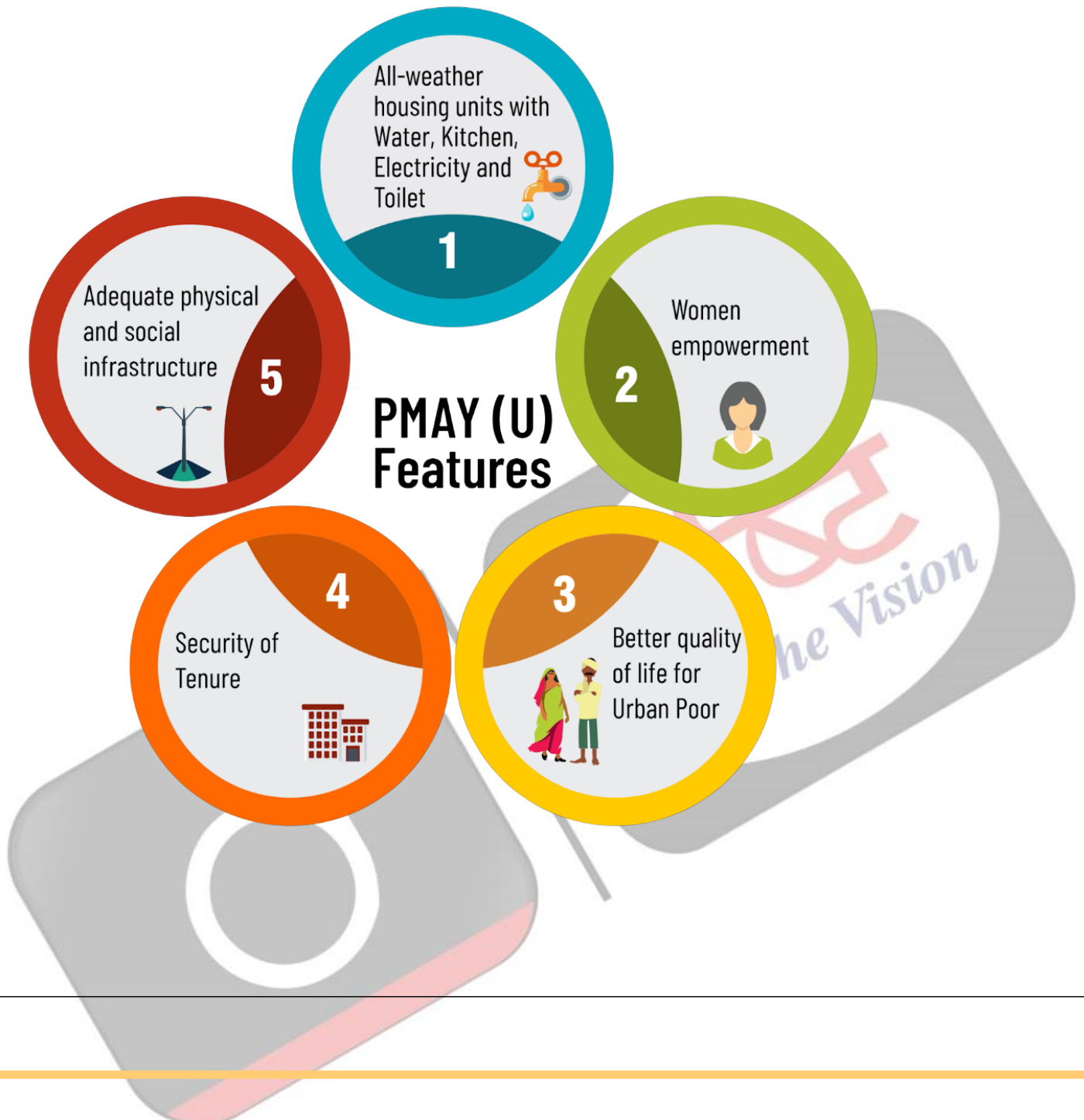
- Affordable Loans:** Under PMAY, affordable loans are provided to the poor and lower-middle-class people to buy houses. This is known as the [Credit Linked Subsidy Scheme \(CLSS\)](#).
 - Under this, a subsidy of up to **₹2.5 lakh** is given, which provides a reduction in the interest rate on loans for buying a house.
 - Women, Scheduled Castes (SC), Scheduled Tribes (ST), and Other Backward Classes (OBC)** are given priority.
- Subsidy:** This scheme also provides cash subsidies, which are useful for the **construction, repair, or renovation of houses**.
- There are different schemes for rural and urban areas under PMAY.
 - In rural areas, a subsidy of up to **₹1.2 lakh** is provided for building or improving houses, while in urban areas, a subsidy of up to **₹2.67 lakh** is given.
- Quality and Design of Houses:** Special attention is given to the quality of houses built under PMAY.
 - Efforts are made to make these houses durable and safe. Additionally, the design of the houses is made in such a way that they are suitable for all weather conditions and comfortable for all family members.

Credit Linked Subsidy:

- People from [Economically Weaker Section \(EWS\)](#), **Low Income Group (LIG)**, and **Middle**

Income Groups (MIG-I and MIG-II) can get interest subsidies of **6.5%, 4%, and 3%** on housing loans up to Rs. 6 lakh, Rs. 9 lakh, and Rs. 12 lakh respectively for buying or building houses.

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Chhattisgarh Athletes Excel at 38th National Games | Chhattisgarh | 01 Feb 2025

Why in News?

Chhattisgarh athletes are making a remarkable impact at the [38th National Games](#) in **Uttarakhand**, which are ongoing until **14th February, 2025**.

- The state has secured an impressive total of **four gold and three bronze medals**, showcasing its growing prowess in multiple sports disciplines.

Key Points

- **Highlights of the Achievement:**
 - **Weightlifting Success:**
 - **Vijay Kumar** made history in the men's 55kg category, securing Chhattisgarh's **first men's weightlifting gold in a decade**.
 - **Gyaneshwari Yadav** continued her dominance in women's weightlifting, winning her second consecutive gold in the **49 kg category**.
 - She also won gold at the **37th National Games** in **Goa**.
 - **Kalaripayattu:** It is a **martial art** based on the ancient knowledge of the human body. It originated in **Kerala** during the **3rd century BC** to the **2nd century AD**.
 - **Vivek Singh won the gold medal**, while Risha Nain and Anita secured bronze medals.
- **Other Achievements:**
 - The **Chhattisgarh women's beach handball team** continued their winning streak, defeating **Assam** in straight sets to grab their **second consecutive bronze** at the **National Games**.
 - The **Men's Badminton Team** reached semifinals with a **5-0 sweep** against Arunachal Pradesh.
 - **Bhumi Gupta secured fifth place** in the women's 100m butterfly final, delivering a commendable performance amid tough competition.

National Games 2025

- The **38th National Games**, is India's own **multi-sport event** inspired by the **Olympics**, will see athletes from 28 states, 8 Union Territories and the Services Sports Control Board (SSCB) compete for medals in 32 different sports.
- The 2025 National Games kicked off with the triathlon events on 26th January.
- The overall winner of the National Games is **awarded the Raja Bhalindra Singh Trophy for each edition**.

Madhya Pradesh Strengthens India-Japan Relations | Madhya Pradesh | 01 Feb 2025

Why in News?

- Madhya Pradesh Chief Minister **Mohan Yadav** is on a **four-day visit to Japan (28-31 January 2025)** to promote **investment opportunities** in the state and invite Japanese investors to the **Global Investors Summit (GIS) 2025** in Bhopal.

Key Points

- **Meeting with Japan's Vice Minister for Foreign Affairs:**
 - Discussed **strengthening India-Japan relations** and boosting cooperation at the state level.
- **Discussion with Director of A&D Medicals:**
 - MP Government offered **75 acres of land at subsidized rates** in **Ujjain's medical & pharmaceutical park**.
 - **A&D Medicals is interested** in setting up a **manufacturing facility** in MP in 2025.

- **Meeting with Chairman of East Japan Railway Company:**
 - Discussed economic collaboration between **Japan and Madhya Pradesh**.
 - Attended by Indian Ambassador to Japan **Sibi George**.
- **Talks with Toyota Motor Corporation's Senior Leadership:**
 - CM **pitched Madhya Pradesh** as an **investment destination** for Toyota.
- **Global Investors Summit (GIS) 2025:**
 - 24-25 February, 2025, in **Bhopal**.
 - **Inauguration:** By **Prime Minister Narendra Modi**



IIT Indore Inaugurates AgriHub | Madhya Pradesh | 01 Feb 2025

Why in News?

On 27th January, 2025, **IIT Indore** launched **AgriHub**, a state-of-the-art **Center of Excellence (CoE)** focused on utilising **Artificial Intelligence (AI)**, **Machine Learning (ML)**, and **Deep Learning (DL)** to tackle the critical challenges faced by agriculture in India.

Key Points

- **AgriHub's Mission and Vision:**
 - **AgriHub** aims to become a collaborative platform for **researchers, farmers, breeders, and policymakers**.
 - The initiative seeks to foster **transdisciplinary research** and innovation, focusing on **AI, ML, and DL** for **sustainable agriculture**.
 - **MeitY** and the **Madhya Pradesh Government** have shown strong support for AgriHub, recognizing its potential to boost agricultural productivity and sustainability.

▪ **Significance:**

- **Startup Incubation:** AgriHub will support the growth of startups in the agricultural technology space.
- **Job Creation:** It will create job opportunities in various sectors related to sustainable farming.
- **Patents and Publications:** Research outcomes will include innovations, patents, and scientific publications that will contribute to the growth of agricultural technologies.
- **Industry Collaborations:** AgriHub aims to partner with industries to create practical applications of its research.
- **Entrepreneurship Workshops:** Programs to foster entrepreneurship among students and emerging professionals will be a key focus.
- **Technological Advancements:** AgriHub will harness **AI, high-performance computing**, and **big data** to address challenges like **low agricultural productivity** and the effects of **climate change** (droughts, floods).
 - The integration of **Geographic Information Systems (GIS)**, **drone technology**, and **precision farming** will help optimize resource use, monitor crops, and provide data-driven solutions to farmers.

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