



SCHEMES



Capsule
for

SBI PO

Mains 2025



Schemes Capsule for SBI PO Mains

National Schemes of April 2025

CENTRAL GOVT SCHEMES

Name of Initiative	Purpose
Strengthening Multimodal and Integrated Logistics Ecosystem (SMILE) Program	<ul style="list-style-type: none"> To enhance India's logistics infrastructure, reduce costs, and improve efficiency. Supporting the National Logistics Policy (NLP) and PM Gati Shakti, SMILE promotes multimodal transportation, warehousing standardization, and digital trade logistics.
"One State, One RRB" policy	<ul style="list-style-type: none"> The Indian government is launching the "One State, One RRB" policy to enhance operational efficiency and reduce competition by consolidating the existing 43 Regional Rural Banks (RRBs) into 28. This move aims to improve credit flow and service delivery, particularly in rural areas, by merging smaller, less efficient banks. The consolidation builds on previous efforts that reduced the number of RRBs from 196 to 43, with states like Andhra Pradesh, Uttar Pradesh, and West Bengal most affected by the restructuring. The policy focuses on cost rationalisation and strengthening the financial and operational frameworks of RRBs.
Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB-PMJAY),	<ul style="list-style-type: none"> On April 5, 2025, Delhi became the 35th state or Union Territory to implement the Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB-PMJAY), providing healthcare coverage to economically disadvantaged residents. Chief Minister Rekha Gupta hailed the move as historic, while Health Minister Pankaj Kumar Singh criticized the previous government's delays, announcing that registrations would begin on April 10, 2025. The scheme, already operational in 34 states, covers 50 crore people and includes 36 lakh frontline workers. An MoU between the National Health Authority (NHA) and the Delhi government formalized the implementation.
Pradhan Mantri Mudra Yojana	<ul style="list-style-type: none"> On 8th April 2025, India celebrates 10 years of the Pradhan Mantri Mudra Yojana (PMMY)—a flagship initiative launched in 2015 to fund the unfunded by offering collateral-free loans to micro and small enterprises. PMMY has democratized access to finance, transformed livelihoods, and shifted the economic narrative from job-seeking to job-creating, especially in semi-urban and rural India. Today, over 52 crore loans worth ₹32.61 lakh crore have been sanctioned under this transformative scheme, empowering entrepreneurs from all walks of life.
Sagarmala Programme	<ul style="list-style-type: none"> Launched in March 2015, the Sagarmala Programme is the flagship initiative of the Ministry of Ports, Shipping, and Waterways aimed at transforming India's maritime sector. With a 7,500 km coastline, 14,500 km of potentially navigable waterways, and a strategic location on global trade routes, India has immense potential for port-led economic growth. Sagarmala focuses on modernizing ports, enhancing connectivity, promoting industrial development, and boosting coastal shipping and inland waterways to reduce logistics costs and improve trade competitiveness.
Mahatma Gandhi National Rural Employment Guarantee Scheme (NREGS)	<ul style="list-style-type: none"> The Government of India has notified an increase in wage rates under the Mahatma Gandhi National Rural Employment Guarantee Scheme (NREGS) for the financial year 2025-26. The hike ranges from 2.33% to 7.48%, with wages increasing by Rs 7 to Rs 26 per day depending on the state. This marks the first time NREGS wages have reached Rs 400 per day in any state, with Haryana recording the highest increase.





STATE GOVT SCHEMES

Swarna Andhra-2047 vision	<ul style="list-style-type: none"> As part of the Swarna Andhra-2047 vision, Andhra Pradesh will launch the 'Zero Poverty – P4 Policy' on Ugadi (March 30, 2025) to eradicate poverty by 2047. Based on the 'P4' (Public, Private, People Partnership) model, the initiative fosters government-private-public collaboration for sustainable socio-economic development. It focuses on housing, sanitation, tap water, LPG connections, reliable power (including rooftop solar), high-speed internet, and entrepreneurship to empower underprivileged families.
Assam government	<ul style="list-style-type: none"> The Assam government has launched the Mukhya Mantri Mahila Udyamita Abhiyan, its largest initiative to promote women entrepreneurship. Launched by Chief Minister Himanta Biswa Sarma on April 1, 2025, the scheme aims to empower 30 lakh women by providing ₹10,000 seed capital to establish or expand micro-businesses. The initiative follows a phased financial assistance model, offering ₹25,000 in the second year and ₹50,000 in the third year for successful entrepreneurs.
Stand-Up India Scheme	<ul style="list-style-type: none"> The Stand-Up India Scheme, launched on April 5, 2016, has empowered marginalized entrepreneurs, particularly SC, ST, and women, by providing financial support for new enterprises. With over Rs. 61,000 crore sanctioned in loans, the scheme has seen significant growth, with loan accounts for SCs rising from 9,399 to 46,248, for STs from 2,841 to 15,228, and for women entrepreneurs from 55,644 to 1,90,844. The initiative has been instrumental in fostering entrepreneurship, job creation, and financial inclusion across India.

National Schemes of March 2025

CENTRAL GOVT SCHEMES

Name of Initiative	Ministry	Purpose
'One Nation-One Port' Initiative	Ministry of Ports, Shipping, and Waterways	<p>1. One Nation: One Port Process (ONOP) Aimed at standardizing port operations across India to enhance efficiency, reduce costs, and boost global trade.</p> <ul style="list-style-type: none"> Key Objectives: <ul style="list-style-type: none"> Uniform operational procedures across all major ports Reduction in logistics costs and elimination of redundant documentation Faster clearance and improved transparency through digitization <p>2. Sagar Ankalan – Logistics Port Performance Index (LPPI) 2023-24 A benchmarking tool to assess and improve port efficiency and global competitiveness.</p> <ul style="list-style-type: none"> Key Highlights: <ul style="list-style-type: none"> Evaluates port performance and turnaround time Focuses on sustainability and cost-effectiveness Encourages competition among ports to enhance service quality <p>3. Bharat Global Ports Consortium Strengthening India's global maritime influence through international collaborations.</p> <ul style="list-style-type: none"> Key Benefits: <ul style="list-style-type: none"> Expanding India's trade connectivity with global ports Attracting foreign investment in port infrastructure Developing world-class smart, green, and digital ports <p>4. Future Focus Areas</p> <ul style="list-style-type: none"> Smart Ports: AI & blockchain-based automation Green Energy: Renewable sources for port functioning Maritime Security: Coastal surveillance & cybersecurity Digitalization: AI-powered tracking & electronic documentation <p>These initiatives align with Sagarmala Project's 'Port-Led Development' vision, positioning India as a leading global maritime hub.</p>





Name of Initiative	Ministry	Purpose
PM-YUVA 3.0	Ministry of Education	<p>The Ministry of Education, Department of Higher Education launched PM-YUVA 3.0 (Prime Minister's Scheme for Mentoring Young Authors) on March 11, 2025. This initiative aims to train young and budding authors (below 30 years of age) to promote reading, writing, and book culture in India while projecting Indian literature on the global stage. The third edition follows the success of the first two editions, which saw participation in 22 Indian languages and English.</p> <p>Introduction to PM-YUVA 3.0</p> <p>PM-YUVA 3.0 (Young, Upcoming, and Versatile Authors) aligns with the Prime Minister's vision of encouraging the youth to understand and appreciate India's rich culture, heritage, and contributions of visionaries. The scheme is designed to nurture young literary talents, enabling them to write on key themes that define India's progress and historical legacy.</p> <p>Key Highlights</p> <ul style="list-style-type: none"> • Launch Date: March 11, 2025 • Implementing Agency: National Book Trust (NBT), India, under the Ministry of Education • Target Audience: Young and budding authors below 30 years • Objective: To develop a new generation of writers focusing on India's cultural and intellectual legacy • Languages: Books will be published in multiple Indian languages and English • Mentorship Period: June 30, 2025 – December 30, 2025 • Platform for Selection: www.mygov.in <p>Objectives of PM-YUVA 3.0</p> <ol style="list-style-type: none"> 1. Promoting Reading and Writing Culture The scheme aims to instill a habit of reading and writing among the youth, encouraging them to engage with India's history, culture, and heritage. 2. Encouraging Young Authors By mentoring and guiding young writers, the initiative seeks to create a new literary ecosystem that represents India's diverse perspectives and rich storytelling traditions. 3. Showcasing India's Global Influence Through this program, young authors will be able to articulate the contributions of the Indian diaspora and highlight India's historical and contemporary progress on the world stage. <p>Themes of PM-YUVA 3.0</p> <p>The third edition of PM-YUVA focuses on three major themes, each representing India's evolving identity and global influence:</p> <ol style="list-style-type: none"> 1) Contribution of Indian Diaspora in Nation Building <ul style="list-style-type: none"> • Highlights the political, economic, and socio-cultural contributions of the Indian diaspora. • Focuses on how Indians abroad have influenced their host countries while maintaining deep ties with India. 2) Indian Knowledge System <ul style="list-style-type: none"> • Emphasizes India's ancient wisdom, scientific contributions, and philosophical traditions. • Showcases how India's intellectual heritage has shaped global thought. 3) Makers of Modern India (1950-2025) <ul style="list-style-type: none"> • Chronicles the contributions of visionaries in various fields such as education, science, economy, and social empowerment. • Presents a comprehensive narrative of India's post-independence journey. <p>Role of the National Book Trust (NBT), India</p> <p>The National Book Trust (NBT), India, will execute the program phase-wise, ensuring structured mentorship and high-quality content creation.</p> <ul style="list-style-type: none"> • Publishing and Translation: Books developed under this scheme will be published by NBT and translated into multiple Indian languages, fostering cultural exchange and linguistic diversity. • Literary Engagements: Selected young authors will have the opportunity to engage with esteemed writers, participate in literary festivals, and contribute to Indian literature. • National Camp: A National Camp for PM-YUVA 3.0 authors will be held during the New Delhi World Book Fair 2026.





Name of Initiative	Ministry	Purpose
PM Surya Ghar: Muft Bijli Yojana		The PM Surya Ghar: Muft Bijli Yojana (PMSGMBY) reached a milestone of 10 lakh rooftop solar installations by March 10, 2025. Launched on February 13, 2024 , the initiative aims to solarize 1 crore households by 2026-27, reducing electricity costs and promoting clean energy . With ₹4,770 crore in subsidies disbursed to 6.13 lakh beneficiaries and 3 GW solar capacity installed , the scheme accelerates India's shift to renewable energy , supporting Aatmanirbhar Bharat and Make in India .

STATE GOVT SCHEMES

'Rajiv Yuva Vikasam' Scheme,	Telangana CM A. Revanth Reddy launched the ' Rajiv Yuva Vikasam ' Scheme, aimed at promoting self-employment and economic development. With a budget of ₹6,000 crore , the scheme provides financial assistance to unemployed youth from SC, ST, BC, and Minority communities . Its goals include creating self-employment opportunities , reducing unemployment , and promoting entrepreneurship among marginalized groups.
Unified Pension Scheme (UPS)	The Uttarakhand Cabinet , led by Chief Minister Pushkar Singh Dhami , approved key decisions to enhance governance, pension benefits, and excise policy. Notably, the Unified Pension Scheme (UPS) was introduced, aligning with the Central Government's initiative to provide stable retirement payouts for state officers and employees under the National Pension System (NPS) .

National Schemes of February 2025

CENTRAL GOVT SCHEMES

Name of Initiative	Ministry	Purpose
Centre Unveils New Agri-Tech Schemes for Higher Productivity		<p>The Centre has launched several key schemes to upgrade agricultural technology, focusing on improving productivity, sustainability, and farmers' income. These initiatives incorporate digital technologies, modern farming techniques, and efficient resource management to enhance agricultural output while ensuring environmental sustainability.</p> <p>Key Government Initiatives</p> <ol style="list-style-type: none"> Digital Agriculture Mission <ul style="list-style-type: none"> Uses Artificial Intelligence (AI), Big Data, and geospatial technology for, Better crop monitoring Soil management Weather forecasting Crop Improvement & Agricultural Research <ul style="list-style-type: none"> Indian Council of Agricultural Research (ICAR) has developed 2,900 crop varieties in the last decade. 2,661 varieties are resistant to biotic and abiotic stresses (diseases, pests, drought, etc.). 156 new technologies/machines introduced for production and post-harvest processing. Technological Advancements in Animal & Fisheries Sector <ul style="list-style-type: none"> Development of advanced diagnostics, vaccines, and processing methods. Enhancing animal productivity, aquaculture efficiency, and fish health management. Farmer Training & Awareness <ul style="list-style-type: none"> Krishi Vigyan Kendras (KVKs) and State Agricultural Universities (SAUs) conduct, Training sessions for farmers Field demonstrations





Name of Initiative	Ministry	Purpose
		<ul style="list-style-type: none"> Skill development programs to improve farm efficiency <p>5. Agricultural Marketing & Market Access</p> <ul style="list-style-type: none"> e-NAM (National Agricultural Market) for better price discovery & transparency. Kisan Rail & Kisan Udan for faster transportation of farm produce. Farmer Producer Organizations (FPOs) to reduce intermediaries and enhance farmers' profits. Promotion of Agri-tech startups and digital platforms like AGRI-Bazaar for direct farmer-buyer connections. <p>6. Sustainable Farming & Soil Health Management</p> <ul style="list-style-type: none"> Soil Health Card Scheme promotes balanced fertilizer use. ICAR-recommended soil test-based nutrient management for: Reduced chemical fertilizer dependency Improved soil health Micro-irrigation & efficient irrigation methods under Per Drop More Crop (PDMC) scheme for water conservation. <p>7. Value Addition & Agri-Processing</p> <ul style="list-style-type: none"> Pradhan Mantri Kisan Sampada Yojana focuses on: Value-added processing of farm products Enhancing shelf life Linking farmers with agro-industries
PM-JANMAN Package	Tribal Affairs Ministry	<ul style="list-style-type: none"> The PM-JANMAN Package (Pradhan Mantri Janjati Adivasi Nyaya Maha Abhiyan), launched in November 2023, aims to improve the living conditions of Particularly Vulnerable Tribal Groups (PVTGs) in over 22,000 villages. Key interventions include building 4.9 lakh pucca homes, laying 8,000 km of roads, providing piped water to every household, and deploying 1,000 mobile medical units for healthcare delivery, targeting significant infrastructural and socio-economic improvements.
Swavalambini' initiative	Ministry of Skill Development and Entrepreneurship	<ul style="list-style-type: none"> The Ministry of Skill Development and Entrepreneurship (MSDE) and NITI Aayog launched the 'Swavalambini' initiative on February 7, 2025, targeting women entrepreneurship in Assam, Meghalaya, and Mizoram. The program offers business skills, mentorship, and financial support to women, focusing on Higher Education Institutions (HEIs) for structured training. It aims to enhance women's participation in the region's entrepreneurial ecosystem.
Government Initiatives to Support Women Employees and Entrepreneurs in India		<p>The Government of India has launched several initiatives aimed at promoting gender equality in the workplace and supporting women entrepreneurs. These initiatives focus on creating a safe, secure, and non-discriminatory environment for women employees while also fostering women-owned enterprises. Through legislative measures and various programs, the government seeks to ensure that women have equal opportunities for career growth, business development, and social security.</p> <p>Legal Framework for Women's Empowerment in the Workplace</p> <p>The Companies Act, 2013: Ensuring Gender Diversity in Corporate Boards</p> <p>The Companies Act, 2013, administered by the Ministry of Corporate Affairs, contains provisions designed to ensure a gender-equal environment in corporate India. One key provision under the Act mandates that listed companies and other public companies with a paid-up share capital of Rs. 100 crore or more, or turnover of Rs. 300 crore or more, must appoint at least one woman director on their boards. This requirement is outlined in Section 149 of the Companies Act, which is complemented by Rule 3 of the Companies (Appointment and Qualification of Directors) Rules, 2014.</p>





Name of Initiative	Ministry	Purpose
		<p>In addition, companies must include a statement in their Board Report, which is attached to the annual financial statement, confirming compliance with the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013. This ensures that companies have a mandatory Internal Complaints Committee (ICC) to address any grievances related to workplace harassment.</p> <p>Government Schemes Supporting Women Entrepreneurs The Government of India has introduced a variety of schemes aimed at empowering women entrepreneurs by offering financial support, training, and capacity building.</p> <p>Credit Guarantee Scheme for Micro and Small Enterprises (CGS) Under the Credit Guarantee Scheme for Micro and Small Enterprises (CGS), women entrepreneurs receive additional benefits compared to other entrepreneurs. This initiative is designed to provide financial support and guarantees to small businesses, helping women access capital to start or grow their enterprises.</p> <p>Prime Minister Employment Generation Programme (PMEGP) The Prime Minister Employment Generation Programme (PMEGP) is a significant credit-linked subsidy scheme designed to generate employment opportunities in rural and urban areas. This program has a substantial focus on women beneficiaries, who receive higher subsidies compared to other non-special category applicants. PMEGP has been instrumental in promoting women entrepreneurship in India, especially in small-scale manufacturing and service sectors.</p> <p>Stand-Up India Scheme (SUI) The Stand-Up India Scheme (SUI) encourages entrepreneurship among women, Scheduled Caste (SC), and Scheduled Tribe (ST) borrowers. The scheme facilitates loans ranging from Rs. 10 lakh to Rs. 1 crore for greenfield enterprises. Each bank branch is mandated to provide loans to at least one woman borrower and one SC/ST borrower to promote economic inclusion and entrepreneurship in these communities.</p> <p>Yashasvini Initiative Launched on 27 June 2024, the Yashasvini initiative focuses on empowering women entrepreneurs, especially those in Tier-II/III towns. This program aims to enhance the capacity building of women entrepreneurs and to provide them with the necessary tools and support to establish and grow their businesses.</p> <p>Legislative Provisions for Women's Protection and Welfare In addition to promoting entrepreneurship, the Government of India has enacted several laws to ensure safe, secure, and non-discriminatory workplaces for women. These provisions also extend to maternity benefits and protection against sexual harassment at the workplace.</p> <p>The Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013 The Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013 (commonly known as the SH Act) provides a comprehensive legal framework for the prevention and redressal of sexual harassment in the workplace. The law mandates the constitution of an Internal Complaints Committee (ICC) in organizations with 10 or more employees. In cases where the workplace has fewer than 10 employees, or when the complaint is against the employer, a Local Committee (LC) must be formed by the District Officer.</p>





Name of Initiative	Ministry	Purpose
		<p>To facilitate the filing of complaints, the revamped Sexual Harassment electronic-Box (SHe-Box) was launched by the government on 29 August 2024. This initiative provides a centralized platform for women to file complaints related to sexual harassment, regardless of their employment status or the sector they work in.</p> <p>Maternity Benefits and Workplace Equality The Maternity Benefit (Amendment) Act, 2017 requires establishments with 50 or more employees to provide a creche facility for women employees. This measure ensures that working mothers have access to childcare facilities while maintaining their professional responsibilities. Additionally, the Code on Social Security, 2020 and the Code on Wages, 2019 provide maternity benefits and emphasize the need for gender equality in the workplace.</p> <p>Supporting Working Mothers To support working mothers, the government introduced the “Palna” scheme on 1 April 2022. This Centrally Sponsored Scheme provides daycare facilities to ensure that working mothers can balance their professional and parental responsibilities while their children receive care and protection during working hours.</p>
PM Surya Ghar: Muft Bijli Yojana	MINISTRY OF NEW AND RENEWABLE ENERGY	<p>The PM Surya Ghar: Muft Bijli Yojana (PMSGMBY) marks its first anniversary on February 13, 2025, celebrating a year of promoting affordable solar energy for Indian households. Launched by Prime Minister Narendra Modi on February 13, 2024, the scheme aims to install rooftop solar panels in one crore households by March 2027, reducing electricity costs and promoting sustainability. The scheme has significantly boosted India’s renewable energy sector and contributed to environmental conservation.</p> <p>Key Highlights of the Scheme</p> <ul style="list-style-type: none"> • Largest Rooftop Solar Initiative: The world’s largest domestic rooftop solar scheme, aiming to benefit one crore households by 2027. • Current Progress: As of January 27, 2025, over 8.46 lakh households have installed solar panels. • Increased Installation Rate: Monthly installations have surged tenfold, reaching 70,000 per month. • Financial Support: ₹4,308.66 crore in Central Financial Assistance (CFA) has been disbursed to 5.54 lakh households. • Subsidy Benefit: Up to 40% subsidy, with an average subsidy of ₹77,800 per household. • Zero Electricity Bills: 45% of beneficiaries now receive zero electricity bills, depending on usage. • Top 5 States: States with the highest number of beneficiaries (data awaited). <p>Key Benefits</p> <ul style="list-style-type: none"> • Free Electricity for Households – Reduced energy bills through subsidized solar panels. • Government Savings – ₹75,000 crore saved annually in electricity costs. • Renewable Energy Growth – Boosts solar power adoption in households. • Reduced Carbon Emissions – Supports India’s climate goals.
Pradhan Mantri Annadata Aay Sanrakshan Abhiyan	Ministry of Agriculture & Farmers Welfare	<ul style="list-style-type: none"> • The Pradhan Mantri Annadata Aay Sanrakshan Abhiyan (PM-AASHA) scheme has been extended until 2025-26 to provide better income support to farmers. • Key components include the Price Support Scheme (PSS) for procurement at Minimum Support Price (MSP), the Price Stabilization Fund (PSF) to manage price volatility, and the Price Deficit Payment Scheme (PDPS) to compensate for price differences, ensuring fair prices and income stability for farmers.





Name of Initiative	Ministry	Purpose
Pradhan Mantri Fasal Bima Yojana (PMFBY),	Ministry of Agriculture & Farmers Welfare	<ul style="list-style-type: none"> Pradhan Mantri Fasal Bima Yojana (PMFBY), launched on February 18, 2016, provides crop insurance to safeguard farmers from risks like natural disasters, pests, and diseases. In its nine years, it has disbursed ₹1.75 lakh crore in claims to over 23.22 crore farmers, stabilizing incomes and promoting sustainable agriculture and innovation.

STATE GOVT SCHEMES

Schemes	State	Purpose
Beti Bachao Beti Padhao (BBBP) scheme	Odisha	<p>The Beti Bachao Beti Padhao (BBBP) scheme, launched on 22nd January 2015, aims to address gender imbalance and the declining child sex ratio in India. In alignment with the scheme's objectives, the Odisha Government has implemented several initiatives to empower adolescent girls, prevent child marriages, and enhance their education and self-defense skills. These initiatives, launched in different districts, focus on raising awareness, ensuring legal protection, and providing skill-based training to create a safer and more inclusive environment for girls.</p> <p>Key BBBP Initiatives in Odisha</p> <p>1. "Nirbhaya Kadhi" (Fearless Bud) & "Mo Gelha Jiya" (My Dear Daughter) – Ganjam District</p> <p>Objective</p> <ul style="list-style-type: none"> Empower adolescent girls and promote gender equality. Prevent child marriage, sex selection, and female foeticide. <p>Coverage</p> <ul style="list-style-type: none"> 183,933 adolescent girls across 3,309 villages in Ganjam. <p>Key Achievements</p> <ul style="list-style-type: none"> Ganjam declared child marriage-free on 3rd January 2022. 20 out of 953 child marriages successfully prevented (2019-2024). 450,000 students from 3,614 schools took a pledge to say "No" to child marriage. ₹5,000 reward for first information on child marriage cases. OSCPCR recognized Ganjam's efforts in preventing child marriages. <p>2. "Kalpana Avijan" – Dhenkanal District</p> <p>Objective</p> <ul style="list-style-type: none"> Track and monitor adolescent girls (10-19 years). Strengthen community engagement to prevent child marriages. <p>Coverage</p> <ul style="list-style-type: none"> 1,13,515 adolescent girls identified and enrolled. <p>Key Achievements</p> <ul style="list-style-type: none"> 343 child marriages prevented (2019-2024). 4,45,000 students from 3,425 schools pledged against child marriage. Awareness programs held in 1,211 villages. Dhenkanal administration felicitated during International Girl Child Week 2024. Odisha WCD and Mission Shakti recognized the initiative. Barsha Priyadarshini Sahoo awarded for taking a stand against child marriage. A rescued mountaineer became the brand ambassador for Kalpana Avijan. <p>3. "Swarna Kalika" – Keonjhar District</p> <p>Objective</p> <ul style="list-style-type: none"> Raise awareness about the negative effects of child marriage. Promote community-based interventions.





Schemes	State	Purpose
		<p>Key Achievements</p> <ul style="list-style-type: none"> 50% reduction in child marriages (by 2024). 2,000 stakeholders engaged in awareness campaigns. ADVIKA app promoted for tracking and intervention. Community leaders and adolescents actively involved in the campaign. <p>4. "Veerangana Yojana" – Deogarh District</p> <p>Objective</p> <ul style="list-style-type: none"> Train adolescent girls in martial arts and self-defense. Boost self-esteem and confidence. <p>Coverage</p> <ul style="list-style-type: none"> 500 adolescent girls trained in a 30-day martial arts camp. 300 teachers and guardians sensitized on girls' legal rights. <p>Key Achievements</p> <ul style="list-style-type: none"> 50 master trainers developed, who trained 6,000 girl students across 300 schools. Recognized and institutionalized in schools and colleges. Featured in district festivals and won the prestigious SKOCH Award.
Bikashita Gaon Bikashita Odisha	Odisha	<ul style="list-style-type: none"> Odisha Chief Minister Mohan Charan Majhi launched the 'Bikashita Gaon Bikashita Odisha' (BGBO) scheme in Khordha, aiming to boost rural infrastructure. With a ₹5,000 crore budget over five years, the scheme focuses on road connectivity, civic amenities, education, and micro tourism. It builds on previous initiatives, ensuring holistic village development while keeping development and politics separate.
"Nodi Bandhan" scheme	West Bengal	<p>The West Bengal government has launched the "Nodi Bandhan" scheme and allocated funds for the Ghatal Masterplan in the 2025-26 budget. The Nodi Bandhan scheme focuses on riverine development, erosion prevention along the Ganga-Padma, and enhancing livelihoods through pisciculture and irrigation. A ₹200 crore allocation is dedicated to combat riverbank erosion in Murshidabad and Malda. The Ghatal Masterplan, with ₹500 crore for flood prevention in West Midnapore, requires a total investment of ₹1,500 crore.</p>
Arunachal Pradesh government	Arunachal Pradesh	<ul style="list-style-type: none"> The Arunachal Pradesh government, led by Chief Minister Pema Khandu, has introduced initiatives to empower women, support youth, and drive development. The revamped Dulari Kanya Scheme now offers ₹50,000 for girls, with increased financial support for institutional deliveries and educational benefits for Class XI enrollment. The Arun Parivar Patra Authority Bill, 2025 will establish a citizen database for better governance and welfare delivery. Additionally, the Institute for Transforming Arunachal (ITA) will provide research-backed policy recommendations for governance, economic growth, and sustainable development.

National Schemes of January 2025

CENTRAL GOVT SCHEMES

Name of Initiative	Purpose
One Nation One Subscription (ONOS)	<p>To provide comprehensive digital access to international scholarly journals for students, faculty, researchers, and scientists across government-managed higher education institutions and R&D centers.</p> <p>Key Features of the ONOS Scheme</p> <ul style="list-style-type: none"> Extensive Access to Scholarly Journals: ONOS offers access to over 13,000 scholarly journals from 30 major international publishers, covering a wide array of disciplines including Science, Technology, Engineering, Mathematics (STEM), Medicine, Social Sciences, Finance, and Accounts. Beneficiaries: The scheme benefits approximately 1.8 crore (18 million) students, faculty, and researchers across more than 6,300 government-managed HEIs and central government-managed R&D institutions.





Name of Initiative	Purpose
	<ul style="list-style-type: none"> Inclusive Access: ONOS ensures equitable access to research resources, particularly for institutions in tier 2 and tier 3 cities, thereby promoting knowledge dissemination across diverse regions. <p>Implementation and Funding</p> <ul style="list-style-type: none"> Centralized Management: The subscription process is centrally coordinated by the Information and Library Network (INFLIBNET), an autonomous inter-university centre under the University Grants Commission (UGC). INFLIBNET manages the distribution of digital access to these journals, ensuring a seamless experience for users. Digital Access: Journals are accessible entirely through a digital platform, minimizing administrative complexities and providing on-demand access to users. Government Allocation: A total of ₹6,000 crore has been allocated for the ONOS initiative, covering three years—2025, 2026, and 2027. This funding covers the subscription charges for all participating institutions across the three-year period.
UJALA (Unnat Jyoti by Affordable LEDs for All) scheme	<p>The UJALA (Unnat Jyoti by Affordable LEDs for All) scheme, launched by Prime Minister Narendra Modi on 5th January 2015, has completed a decade of impactful service to the nation. This initiative, originally launched as the Domestic Efficient Lighting Programme (DELP), revolutionized India's domestic lighting sector by providing affordable, energy-efficient LED bulbs, tube lights, and fans to households across the country. It has contributed to not only lowering energy consumption but also reducing carbon emissions, making India a global leader in energy-efficient lighting. The UJALA scheme, along with the Street Lighting National Programme (SLNP), has significantly impacted the country's energy efficiency, economic savings, and environmental sustainability.</p> <p>Key Highlights of UJALA Scheme</p> <ul style="list-style-type: none"> Launch Date: 5th January 2015. Vision: To promote affordable energy-efficient lighting in Indian homes, reduce electricity consumption, and contribute to environmental sustainability. Partnerships: The scheme is jointly executed by Energy Efficiency Services Limited (EESL) and DISCOMs under the Ministry of Power. Scope: Distribution of LED bulbs, tube lights, and fans at affordable prices across India. Objective: To reduce energy consumption, lower household electricity bills, and decrease carbon emissions. Impact: As of 6th January 2025, the UJALA scheme has distributed 36.87 crore LED bulbs, leading to savings of ₹19,153 crore annually.
cashless treatment scheme	<ul style="list-style-type: none"> Nitin Gadkari, Union Minister of Road Transport and Highways, announced a cashless treatment scheme for road accident survivors, covering up to ₹1.5 lakh for seven days. The pilot, active in states like Assam, Chandigarh, and others, has benefitted 6,840 people and will be expanded nationwide by March 2025. The scheme aims to save 50,000 lives by ensuring timely treatment. Gadkari also discussed tech interventions for heavy vehicle safety, skilled driver shortages, and updates on emission norms and vehicle safety standards.
Pradhan Mantri Krishi Sinchayee Yojana (PMKSY)	<ul style="list-style-type: none"> The Ministry of Rural Development has approved 56 new Watershed Development Projects under the Pradhan Mantri Krishi Sinchayee Yojana (PMKSY), totaling ₹700 crore. The projects aim to boost agricultural productivity, combat land degradation, and enhance climate resilience in 10 states, including Rajasthan, Madhya Pradesh, Karnataka, and others.
Pradhan Mantri Mudra Yojana	<ul style="list-style-type: none"> ₹3.39 lakh crore disbursed in Q3 FY25, the highest quarterly disbursement since PMMY's inception in 2015. Strong demand among micro and small enterprises, supporting entrepreneurship and self-employment. Disbursement amount of ₹3.39 lakh crore in Q3 FY25, showing a substantial increase from previous quarters. Strong economic activity and confidence in financial support for small businesses. Loan limits increased in October 2024, raising the maximum loan limit from ₹10 lakh to ₹20 lakh.





Name of Initiative	Purpose
	<ul style="list-style-type: none"> Introduction of the 'Tarun Plus' category for higher credit limits for successful borrowers. Credit Guarantee Scheme launched in July 2024 to assist medium and small enterprises in manufacturing. Scheme allows businesses to procure machinery and equipment without collateral, reducing financial barriers. First half of FY25 saw disbursement of ₹1.86 lakh crore, slightly down from ₹1.91 lakh crore in FY24. Despite a marginal dip, the outlook remains optimistic due to policy interventions. Disbursements in FY23-24 reached ₹5.20 lakh crore, surpassing ₹4.40 lakh crore in FY23. Growth driven by lower delinquency rates and proactive monitoring. Q3 FY25 disbursement expected to positively influence full-year financial results. Enhanced loan limits and supportive schemes likely to continue driving growth in disbursements. Financial inclusion efforts and support for marginalized entrepreneurs expected to sustain the upward trend.
SVAMITVA scheme	<ul style="list-style-type: none"> PM Modi emphasized the importance of providing property ownership records to rural populations as essential for addressing poverty and distress in villages. SVAMITVA scheme launched in 2020, uses drone-based surveys to provide property cards as legal documents, improving property rights in villages. 6.5 million property cards distributed across 12 states and Union territories, benefiting over 65 lakh families (approximately 2.25 crore individuals). Villagers are using property cards to secure bank loans, enabling them to start small businesses, with a significant impact on Dalit, backward, and tribal families. SVAMITVA scheme aims to unlock over ₹100 lakh crore in economic activities, contributing to India's overall economic growth. PM Modi referenced a United Nations study linking lack of legal property documents to poverty, highlighting the global relevance of the SVAMITVA scheme. The initiative uses advanced drone technology to map residential land, addressing global challenges like climate change, water scarcity, and pandemics.
Beti Bachao Beti Padhao (BBBP) scheme	<p>10th anniversary of the Beti Bachao Beti Padhao (BBBP) scheme commemorated by the Ministry of Women and Child Development, launched by PM Modi on January 22, 2015 in Panipat, Haryana.</p> <ul style="list-style-type: none"> Inaugural Event held on January 22, 2025, at Vigyan Bhawan, New Delhi, attended by Union Ministers J.P. Nadda, Annapurna Devi, Savitri Thakur, women officers from armed forces, Anganwadi workers, student volunteers, and representatives from international organizations like UNICEF, UN Women, UNDP, UNFPA, World Bank, and GIZ. Anniversary celebrations from January 22 to March 8, 2025, concluding on International Women's Day with rallies, cultural performances, and felicitation ceremonies for women achievers. <p>Key Achievements of BBBP:</p> <ul style="list-style-type: none"> Improved sex ratio at birth: From 918 (2014-15) to 930 (2023-24). Girls' enrollment in secondary education: Increased from 75.51% to 78%. Institutional deliveries: Increased from 61% to 97.3%. Antenatal care registrations: Increased from 61% to 80.5%. <p>Notable Initiatives:</p> <ul style="list-style-type: none"> Yashaswini Bike Expedition: Empowering women through adventurous activities. Kanya Shiksha Pravesh Utsav: Re-enrolled 100,000+ out-of-school girls into education. Collaboration with TV Shows: Raised awareness on girl child abandonment. <p>Sustainable Practices:</p> <ul style="list-style-type: none"> Nationwide plantation drive as part of the anniversary celebrations. Awareness campaigns through print, digital, and social media to promote gender equality and women's empowerment.





Name of Initiative	Purpose
Sukanya Samriddhi Yojana	<ul style="list-style-type: none"> Sukanya Samriddhi Yojana (SSY), launched on January 22, 2015 by PM Narendra Modi, has completed 10 years of fostering financial security for India's girl children, with over 4.2 crore accounts opened by November 2024. Investment Details: Guardians can invest a minimum of ₹250 and up to ₹1.5 lakh annually in the name of a girl child, offering attractive interest rates and tax benefits. <p>Interest Rate Trajectory:</p> <ul style="list-style-type: none"> Initial Rates (2015-2016): Started at 9.1%, rising to 9.2% for FY 2015-16. Subsequent Adjustments (2016-2020): Rates decreased from 8.6% (April 2016) to 8.1% (January 2018), with a brief rise to 8.5% (October 2018) and stabilized at 8.4% through 2019-2020. Stability and Recent Rates (2020-2025): Rate remained at 7.6% from April 2020 to September 2022, then increased to 8% in April 2023 and 8.2% in January 2024. <p>Subscriber Growth:</p> <ul style="list-style-type: none"> 2015: 4,20,420 accounts with ₹123 crore in deposits. 2016: 69,98,870 accounts with ₹6,773 crore. 2017: 1,00,84,152 accounts with ₹17,156 crore. 2018: 1,24,28,910 accounts with ₹31,958 crore. 2019: 1,55,34,417 accounts with ₹50,224 crore. 2020: 1,92,49,624 accounts with ₹72,880 crore. 2021: 2,32,67,968 accounts with ₹1,01,258 crore. 2022: 2,93,74,765 accounts with ₹1,39,296 crore. Dec 2022: 3,25,12,095 accounts with ₹1,62,154 crore. <p>Eligibility and Account Management:</p> <ul style="list-style-type: none"> Account Opening: Opened for a girl child from birth until she turns 10 years old. Family Limits: Up to two accounts per family, with exceptions for twins or triplets. Deposit Period: Can invest for up to 15 years from account opening. Maturity: Account matures 21 years after opening or upon the girl's marriage (after 18 years), whichever comes first. <p>Interest Calculation and Tax Benefits:</p> <ul style="list-style-type: none"> Interest Calculation: Calculated monthly based on the lowest balance between the 5th day and end of the month, credited annually at the end of the financial year. Tax Benefits: Investments qualify for tax deductions under Section 80C of the Income Tax Act, and the interest earned is tax-free. Withdrawals: Up to 50% of the balance can be withdrawn once the girl turns 18 to support her higher education. <p>This scheme plays a vital role in promoting financial inclusion and empowering young girls for a brighter future.</p>

STATE GOVT SCHEMES

Name of Initiative	Ministry	Purpose
Rythu Bharosa scheme	Telangana government	<ul style="list-style-type: none"> Rythu Bharosa scheme in Telangana has been expanded to provide financial assistance to all farmers cultivating crops in the state. Financial Assistance: ₹7,500 per acre for each crop season to approximately 70 lakh farmers. Implementation Timeline: Scheme will begin around the Sankranti festival, with Gram Sabhas scheduled from January 5 to 7 to collect applications. Financial Implications: Telangana government plans to raise ₹30,000 crore in market borrowings during the last quarter of FY 2024-25.





Name of Initiative	Ministry	Purpose
		<p>Background and Evolution:</p> <ul style="list-style-type: none"> Replaces the previous Rythu Bandhu scheme, which offered ₹5,000 per acre. Congress party claims misuse of funds in the old scheme, with ineligible beneficiaries receiving excessive funds. Rythu Bharosa aims to focus on actively cultivated lands to prevent misuse. <p>Implementation Strategy:</p> <ul style="list-style-type: none"> A Cabinet sub-committee led by Deputy Chief Minister Mallu Bhatti Vikramarka has finalized the process to ensure the benefits reach only genuine farmers. <p>Financial Management:</p> <ul style="list-style-type: none"> Telangana government plans to raise ₹30,000 crore in market borrowings in three tranches of ₹10,000 crore each in the last quarter of 2024-25. The Reserve Bank of India will conduct securities auctions every Tuesday during this period. <p>Government Borrowing Restrictions:</p> <ul style="list-style-type: none"> Union Finance Ministry has set limits on state borrowing. Original borrowing projections exceeded ₹61,000 crore but were reduced to ₹49,255 crore. ₹37,850 crore borrowed by the end of November, with additional borrowings in December.
Shahid Madho Singh Haath Kharcha Scheme	Odisha	<ul style="list-style-type: none"> Odisha CM Mohan Charan Majhi inaugurated the Shahid Madho Singh Haath Kharcha Scheme on January 7, 2025 at Adivasi Mela, Bhubaneswar. The scheme provides ₹5,000 financial assistance to Scheduled Tribe students enrolling in Class IX and XI, aiming to reduce dropout rates. Eligibility: ST students with a family income of ≤ ₹2,50,000. Incentive disbursed directly to the student's bank account. Application process through recommendations from school principals and headmasters via the Odisha State Scholarship Portal. Madho Singh, born around 1786, was a zamindar and tribal leader who led resistance against British rule. He was a prominent figure during the First War of Indian Independence (1857), uniting tribal groups in guerrilla warfare against the British. Captured and executed in 1858, Madho Singh remains a symbol of courage and resilience for Odisha's tribal communities. The scheme helps empower tribal youth, alleviating socio-economic challenges and promoting educational opportunities for future generations.
Jharkhand Mukhyamantri Maiya Samman Yojana	Jharkhand	<ul style="list-style-type: none"> Jharkhand Mukhyamantri Maiya Samman Yojana launched by CM Hemant Soren in August 2024 to empower women through financial assistance. Initial Benefit: ₹1,000/month per beneficiary, revised to ₹2,500/month from December 2024. Total Transfer (Dec 2024 & Jan 2025): ₹5,000 credited in January 2025 due to delays. January 2025: ₹1,415.44 crore transferred to 56.61 lakh beneficiaries, with ₹2,500 disbursed for December 2024. Target Beneficiaries: Women aged 21 to 49 years.





Name of Initiative	Ministry	Purpose
		<ul style="list-style-type: none"> Payments made directly to bank accounts, improving household income and financial security, particularly in rural areas. Economic Impact: Boosts low-income family finances, with women reinvesting income in health, education, and family welfare. Encourages financial inclusion by promoting bank account openings. Eligibility: Female, permanent resident of Jharkhand, age 21-49, excluding those employed in Govt. sectors, PSUs, MP/MLA family members, income tax-paying families, and recipients of other social security pensions.
Bima Sakhi Yojana	Goa	<ul style="list-style-type: none"> Goa CM Dr. Pramod Sawant launched 'Bima Sakhi Yojana' on January 7, 2025, under Swayampurna Goa 2.0 to empower women by providing training and opportunities to become LIC agents. Eligibility: Women aged 18-70 years with at least Class X education. Training & Stipend: Participants receive training to become LIC agents, with a stipend of ₹7,000/month (1st year), ₹6,000/month (2nd year), and ₹5,000/month (3rd year), totaling ₹2.16 lakh over three years. Career Advancement: After training, Bima Sakhis can work as LIC agents and may qualify for development officer roles within LIC. Government's Empowerment Commitment: Goal to create 1,000 Bima Sakhis by the Prime Minister's next visit to Goa. Impact on Financial Inclusion: Aims to raise financial literacy and life insurance coverage, promoting financial inclusion for women and the community.
PARTH Yojana	Madhya Pradesh	<ul style="list-style-type: none"> PARTH Yojana is a scheme launched in Madhya Pradesh to provide pre-recruitment training for youth aiming to join the Indian Army, Police, and Para-Military forces. The program focuses on physical fitness, mental agility, and personality development, with training on physical tests, written exams, and general knowledge. Training centers will operate at divisional levels, overseen by District Sports and Youth Welfare Officers and supported by local coordinators. The scheme aims to instill patriotism, discipline, and fitness among participants.
Subhadra Scheme	Madhya Pradesh	<ul style="list-style-type: none"> The Subhadra Scheme, launched by the Odisha Government's Women and Child Development Department, empowers women through financial support, digital literacy, and access to social safety nets. Part of the BJP's poll promises ahead of the 2024 elections, the scheme aims to improve women's socio-economic conditions and encourage entrepreneurship. Partnering with IIM Sambalpur, the government seeks research-based guidance to enhance the scheme's impact.
Mahila Evam Kishori Samman Yojana'	Madhya Pradesh	<ul style="list-style-type: none"> On National Girl Child Day 2025, Haryana Cabinet Minister Shruti Choudhry launched the 'Samman Sanjeevani' app to improve the 'Mahila Evam Kishori Samman Yojana'. The app aims to provide essential services, including sanitary napkins, to BPL women and girls aged 10-45. The event also marked the 10th anniversary of the 'Beti Bachao Beti Padhao' scheme, focusing on women's empowerment.





National Schemes of December 2024

CENTRAL GOVT SCHEMES

Name of Initiative	Ministry/Authority	Key Features
Mahila Samman Savings Certificate (MSSC)	Ministry of Finance	<p>Eligibility: Women or guardians of minor girls can open accounts.</p> <p>Deposit Limits: Min ₹1,000, Max ₹2 lakh. - Interest Rate: 7.5% per annum, compounded quarterly.</p> <p>Tenure: 2 years.</p> <p>Partial withdrawals (40%) and premature closure allowed.</p> <ul style="list-style-type: none"> - Over 43 lakh accounts opened as of October 2024. - Initiative aligns with broader goals of enhancing financial inclusion and independence of women.
SheSTEM 2024	Atal Innovation Mission (AIM), NITI Aayog	<p>Focus Areas: Battery Technology and Energy Storage Systems.</p> <p>Participants: Students from grades 6-12 across India.</p> <p>Submission Format: Two-minute video of prototypes or concepts.</p> <p>Collaboration: Nordic partners like Innovation Norway, Innovation Centre Denmark, and Business Finland.</p> <ul style="list-style-type: none"> - Over 1,000 submissions received showcasing innovative ideas. - Event highlighted collaboration between India and Nordic countries to tackle sustainability challenges. - Platform encouraged youth to develop STEM-focused solutions for global issues.
Pradhan Mantri Surya Ghar Muft Bijli Yojana (PMSGMBY)	Ministry of New and Renewable Energy	<p>Installation Growth: 6.3 lakh installations in 9 months (averaging 70,000/month).</p> <p>Simplified consumer process via PMSuryaghar Portal with GIS-based planning.</p> <p>Waiving of technical feasibility reports for systems up to 10kW.</p> <p>Over 9,000 vendors activated.</p> <p>Affordable financing via Jan Samarth Portal.</p> <ul style="list-style-type: none"> - ₹3,100 crore in subsidies disbursed to 4 lakh consumers as of October 2024. - Integration of 90 DISCOMs and training of over 40,000 personnel for streamlined implementation. - Targets 10 lakh installations by March 2025 and 40 lakh by March 2026.
Pradhan Mantri Gramin Digital Saksharta Abhiyan (PMGDISHA)	Ministry of Electronics and IT (MeitY)	<p>Target: 6 crore rural households.</p> <p>Training Duration: 20 hours over 10–30 days.</p> <p>Curriculum: Device use, internet browsing, cashless payments, and online services.</p> <p>Focus: Non-smartphone users, BPL households, school dropouts.</p> <p>State Implementing Agencies responsible for execution.</p>
LIC's Bima Sakhi Yojana		<ul style="list-style-type: none"> • Prime Minister Narendra Modi launched LIC's Bima Sakhi Yojana in Panipat, Haryana, to empower women by integrating them into the insurance sector. • The scheme targets women aged 18-70 with at least 10th-grade education, aiming to train 100,000 women in the first year. • Participants can earn ₹15,000 monthly as LIC agents and receive financial assistance over three years. • The initiative promotes women-led participation and aligns with the vision of a Viksit Bharat.
PM Electric Drive		<ul style="list-style-type: none"> • India is advancing its electric vehicle (EV) ecosystem with the launch of the PM Electric Drive Revolution in Innovative Vehicle Enhancement (PM E-DRIVE) scheme, backed by ₹10,900 crore over two years (2024-2026). This initiative aims to boost electric mobility and reduce fossil fuel dependence. • Additionally, the third phase of the FAME scheme (FAME-III) will roll out soon, with the goal of making India a global leader in electric mobility and supporting the vision of a 'Viksit Bharat'.





STATE GOVT SCHEMES

Mukhya Mantri Mahila Samman Yojana	Delhi CM Arvind Kejriwal launched the Mukhya Mantri Mahila Samman Yojana , aiming to empower women financially by increasing monthly assistance from ₹1,000 to ₹2,100 post-elections. The scheme targets women aged 18+, not in government jobs or paying taxes. Registration starts on December 13, 2024 . The initiative, similar to successful schemes in Madhya Pradesh and Maharashtra , focuses on financial aid for non-taxpayers and those without government pensions.
---	--

National Schemes of November 2024

CENTRAL GOVT SCHEMES

Name of Scheme	Key Details
Pradhan Mantri Vanbandhu Kalyan Yojana (PMVKY)	<p>Targets socio-economic challenges of tribal communities, focusing on essential services, financial assistance, and cultural preservation.</p> <p>Core Components</p> <ul style="list-style-type: none"> Pradhan Mantri Adi Adarsh Gram Yojana: Developing 36,428 tribal villages with a ₹7,276 crore budget; each village receives ₹20.38 lakh. PVTG Development: ₹15,000 crore allocated to support housing, healthcare, and education for Particularly Vulnerable Tribal Groups. Tribal Research Institutes: Funds state research to address tribal socio-cultural needs. Pre-Matric Scholarships: Financial aid for tribal students (Classes IX-X), with special support for Northeastern states. Post-Matric Scholarships: Encourages higher education among tribal youth (beyond Class X). Project Management Units: State-level units for effective tribal program implementation. <p>Additional Initiatives</p> <ul style="list-style-type: none"> Eklavya Model Residential Schools: Establishing 728 schools for tribal students (VI-XII) by 2026. Pradhan Mantri Janjatiya Vikas Mission: Supports tribal entrepreneurship, focusing on Minor Forest Produce. Development Action Plan for Scheduled Tribes (DAPST): ₹1.23 lakh crore committed to tribal welfare in education, health, and employment. <p>Outlook</p> <ul style="list-style-type: none"> Goal: PMVKY aims to uplift tribal communities through integrated support for education, livelihood, and cultural preservation, demonstrating the government's commitment to inclusive development.
PM Vidyalaxmi Scheme	<ul style="list-style-type: none"> Scheme Approval: Union Cabinet approved on November 6, 2024. Objective: Collateral-free, guarantor-free education loans for meritorious students in top 860 Quality Higher Education Institutions (QHEIs). Coverage: Full tuition fees and course-related expenses for students admitted to top 100 NIRF-ranked institutions (overall, category-specific, and domain-specific). Funding: ₹3,600 crore allocated for 2024-25 to 2030-31. Eligibility: Students with family income up to ₹8 lakh eligible for 3% interest subvention on loans up to ₹10 lakh during moratorium. Loan Guarantee: 75% credit guarantee for loans up to ₹7.5 lakh in case of defaults. Beneficiaries: Over 22 lakh students annually. Application: Unified portal 'PM-Vidyalaxmi' for loans and interest subvention.





Name of Scheme	Key Details
Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB-PMJAY)	<ul style="list-style-type: none"> In a significant expansion of Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB-PMJAY), Prime Minister Narendra Modi launched the Ayushman Vaya Vandana Card on October 29, 2024, providing free healthcare coverage to all senior citizens aged 70 and above, irrespective of income. This extension, rolled out on Ayurveda Day at the All India Institute of Ayurveda (AIIA) in New Delhi, enables seniors to avail free treatment worth up to ₹5 lakh annually at AB PMJAY empaneled hospitals. The initiative, however, excludes seniors in Delhi and West Bengal due to non-implementation by these state governments.
Trusted Tour Operator Scheme	<ul style="list-style-type: none"> South Africa has launched the Trusted Tour Operator Scheme (TTOS) to attract more visitors from India and China. The initiative aims to streamline the visa application process, making it quicker and easier for tourists from these countries, especially addressing the low number of Chinese visitors to South Africa compared to other destinations like Australia.
'One Day One Genome'	<ul style="list-style-type: none"> The Department of Biotechnology (DBT) and the Biotechnology Research and Innovation Council (BRIC) launched the 'One Day One Genome' initiative to map India's microbial wealth. Announced by Amitabh Kant, India's G-20 Sherpa, on November 9, 2024, during BRIC's 1st foundation day at the National Institute of Immunology (NII), the initiative aims to highlight the role of unique bacterial species in India's environment, agriculture, and human health.
Pradhan Mantri Awas Yojana – Gramin (PMAY-G)	<ul style="list-style-type: none"> The Ministry of Rural Development marked the 8th anniversary of the Pradhan Mantri Awas Yojana – Gramin (PMAY-G) on Awaas Diwas 2024, celebrating its contribution to "Housing for All". Launched in 2016, PMAY-G aims to provide pucca houses with essential amenities to houseless and families in dilapidated homes. The scheme's target has been revised to build 2 crore additional houses by 2029, with a total outlay of ₹3,06,137 crore, including ₹54,500 crore for FY 2024-25. The initiative also focuses on improving rural infrastructure through convergence with other schemes like MGNREGA and the Jal Jeevan Mission.

STATE GOVT SCHEMES

Rajasthan Investment Promotion Scheme (RIPS) 2024	<ul style="list-style-type: none"> Provides enhanced financial incentives across a broader range of sectors to attract investments in Rajasthan.
Deepam 2.0 scheme	<ul style="list-style-type: none"> Andhra Pradesh Chief Minister Chandrababu Naidu launch the Deepam 2.0 scheme. Empower women by providing free access to clean cooking energy. Three free gas cylinders per year to women. Promotion of LPG use for healthier cooking. Rs 15,000/year for school-going students. "Thalliki Vandhanam" program for education support.
'Bima Sakhi Yojana'	<ul style="list-style-type: none"> On December 9, Prime Minister Narendra Modi will launch the 'Bima Sakhi Yojana' in Panipat, Haryana, to empower women by creating job opportunities in the insurance sector. Under this scheme, women will work as LIC agents, selling insurance and earning income. This initiative aims to promote women's empowerment, economic independence, and financial literacy across India.
Ayushman Bharat- Pradhan Mantri Jan Arogya Yojana	<ul style="list-style-type: none"> The government has issued 14 lakh Ayushman Vay Vandana cards to senior citizens aged 70 and above under the Ayushman Bharat-Pradhan Mantri Jan Arogya Yojana (AB-PMJAY), as of November 25, 2024. This initiative aims to provide comprehensive healthcare coverage to vulnerable populations, benefiting approximately 6 crore individuals from 4.5 crore families.





National Schemes of October 2024

CENTRAL GOVT SCHEMES

Name of Initiative	Ministry	Purpose
Swachh Bharat Mission	Ministry of Housing and Urban Affairs	<p>Swachh Bharat Diwas 2024 Overview</p> <p>Date and Location:</p> <ul style="list-style-type: none"> Date: October 2, 2024 (Gandhi Jayanti) Venue: Vigyan Bhawan, New Delhi <p>Key Inaugurations:</p> <p>Prime Minister Narendra Modi inaugurate and lay the foundation for projects worth over Rs 9,600 crore related to sanitation and cleanliness, including:</p> <ul style="list-style-type: none"> Rs 6,800 crore for urban water and sewage systems under AMRUT and AMRUT 2.0. Rs 1,550 crore for water quality and waste management in Ganga basin areas under the National Mission for Clean Ganga. Rs 1,332 crore for 15 Compressed Biogas (CBG) Plant projects under the GOBARdhan Scheme. <p>Achievements of the Swachh Bharat Mission</p> <p>Decade of Progress:</p> <p>The event commemorate 10 years of sanitation improvement in India, showcasing the achievements of the Swachh Bharat Mission.</p> <p>Nationwide Participation:</p> <p>The theme 'Swabhav Swachhata, Sanskaar Swachhata' has engaged over 17 crore participants in 19.70 lakh programs.</p> <p>Transformations include:</p> <ul style="list-style-type: none"> 6.5 lakh Cleanliness Target Units Nearly 1 lakh Safai Mitra Suraksha Shivirs, benefiting 30 lakh Safai Mitras. Over 45 lakh trees planted under the 'Ek Ped Maa ke Naam' campaign.
Cruise Bharat Mission	Ministry of Ports, Shipping and Waterways	<ul style="list-style-type: none"> Launch Date: October 1, 2024 Location: Mumbai Port Objective: Enhance India's potential as a global hub for cruise tourism, targeting a doubling of cruise passenger traffic by 2029. <p>Key Focus Areas:</p> <ul style="list-style-type: none"> Ocean and harbor cruises River and inland cruises Island cruises <p>Phased Implementation of the Mission</p> <ul style="list-style-type: none"> Phase 1 (October 1, 2024 – September 30, 2025): <ul style="list-style-type: none"> Conduct studies and master planning. Form cruise alliances with neighboring countries. Modernize existing cruise terminals, marinas, and destinations. Phase 2 (October 1, 2025 – March 31, 2027): <ul style="list-style-type: none"> Develop new cruise terminals, marinas, and destinations. Activate high-potential cruise locations and circuits. Phase 3 (April 1, 2027 – March 31, 2029): <ul style="list-style-type: none"> Integrate all cruise circuits across the Indian Subcontinent. Ensure maturity of the cruise ecosystem and continue infrastructure development.





Name of Initiative	Ministry	Purpose
		<p>Key Performance Targets</p> <ul style="list-style-type: none"> • Sea Cruise Passengers: Increase from 0.5 million in Phase 1 to 1 million by Phase 3. • Sea Cruise Calls: Increase from 125 to 500. • River Cruise Passengers: Grow from 0.5 million in Phase 1 to 1.5 million by Phase 3. • International Cruise Terminals: Expand from 2 in Phase 1 to 10 by Phase 3. • River Cruise Terminals: Increase from 50 to 100. <p>Expected Impact and Employment Generation</p> <ul style="list-style-type: none"> • Anticipates a 400% increase in passenger footfall in cruises since 2014. • Projected rise in cruise passengers from 460,000 in 2024 to 5 million by 2047. • Expected increase in cruise calls from 254 in 2024 to 500 by 2030 and 1,100 by 2047. • Initiative aims to create 400,000 jobs in the cruise sector during this period.
Dharti Aaba Janjatiya Gram Utkarsh Abhiyan (DAJGUA)	Ministry of Tribal Affairs	<ul style="list-style-type: none"> • Launch Date: October 2, 2024 (Mahatma Gandhi's Birth Anniversary) • Location: Hazaribagh, Jharkhand • Total Outlay: ₹79,156 crores <ul style="list-style-type: none"> ○ Central Government Contribution: ₹56,333 crores ○ State Government Contribution: ₹22,823 crores <p>Vision</p> <ul style="list-style-type: none"> • Objective: Address critical gaps in social infrastructure, health, education, and livelihood through 25 interventions by 17 line ministries. • Goal: Ensure holistic and sustainable development of tribal areas and communities. <p>Coverage</p> <ul style="list-style-type: none"> • Target: Approximately 63,843 villages benefiting over 5 crore tribal people across 549 districts and 2,911 blocks in 30 States/UTs. <p>Planning and Goals</p> <p>Mission Goals:</p> <ol style="list-style-type: none"> 1. Developing Enabling Infrastructure: <ul style="list-style-type: none"> ○ Pucca houses for eligible ST households with access to water and electricity (PMAY Gramin, Jal Jeevan Mission, RDSS). ○ Improve village infrastructure with all-weather road connectivity (PMGSY), mobile connectivity (Bharat Net), and health and education infrastructure. 2. Promotion of Economic Empowerment: <ul style="list-style-type: none"> ○ Skill development and entrepreneurship support through training programs (Skill India Mission, JSS). ○ Marketing support via Tribal Multipurpose Marketing Centre (TMMC) and support for FRA Patta holders in agriculture and animal husbandry.





Name of Initiative	Ministry	Purpose
		<p>3. Universalization of Access to Good Education:</p> <ul style="list-style-type: none"> ○ Increase Gross Enrolment Ratio (GER) in schools and higher education and provide affordable quality education (Samagra Shiksha Abhiyan). ○ Establish tribal hostels in schools at district/block levels. <p>4. Healthy Lives and Dignified Ageing:</p> <ul style="list-style-type: none"> ○ Enhanced access to quality health facilities and improvement of health indicators (IMR, MMR, immunization) through Mobile Medical Units. <p>Supporting Partners</p> <ul style="list-style-type: none"> • Mapping: Tribal villages will be mapped on the PM Gati Shakti Portal for identifying gaps. • Monitoring: Physical and financial progress will be tracked, with best-performing districts receiving awards. <p>Supported Schemes</p> <ul style="list-style-type: none"> • Innovative Schemes: Based on tribal area needs and stakeholder discussions, innovative schemes include: <ul style="list-style-type: none"> ○ Tribal Home Stay ○ Infrastructure improvements for Government Residential Schools and Hostels ○ Sustainable Livelihood for Forest Right Holders (FRA) ○ Advanced facilities for Sickle Cell Disease diagnosis ○ Tribal Multipurpose Marketing Centre
National Mission on Edible Oils – Oilseeds (NMEO-Oilseeds)	Ministry of Agriculture & Farmers Welfare	<p>National Mission on Edible Oils – Oilseeds (NMEO-Oilseeds) Overview</p> <ul style="list-style-type: none"> • Approval Date: Union Cabinet chaired by Prime Minister Narendra Modi. • Aim: To boost domestic oilseed production and achieve self-reliance (Atmanirbhar Bharat) in edible oils. <p>Objectives</p> <ul style="list-style-type: none"> • Production Target: Increase primary oilseed production from 39 million tonnes (2022-23) to 69.7 million tonnes by 2030-31. • Self-Reliance Goal: Achieve self-reliance in oilseed production within 7 years. <p>Background</p> <ul style="list-style-type: none"> • Import Dependency: India currently imports 57% of its edible oil demand. • Previous Measures: <ul style="list-style-type: none"> ○ Launched NMEO-OP (Oil Palm) in 2021 with an outlay of ₹11,040 crores. ○ Increased Minimum Support Price (MSP) for oilseeds. ○ Continued Pradhan Mantri Annadata Aay Sanrakshan Abhiyan (PM-AASHA) for price support. ○ Imposed 20% import duty on edible oils to protect domestic producers. <p>Implementation Period</p> <ul style="list-style-type: none"> • Duration: 2024-25 to 2030-31. • Financial Outlay: ₹10,103 crores.





Name of Initiative	Ministry	Purpose
National Anubhav Awards Scheme	Ministry of Personnel, Public Grievances, and Pensions	<p>National Anubhav Awards Scheme Overview</p> <ul style="list-style-type: none"> • Objective: Recognize the contributions of retiring and retired government employees by encouraging them to share experiences and insights. • Spearheaded by: Department of Pension & Pensioners' Welfare (DoPPW), Ministry of Personnel, Public Grievances, and Pensions, Government of India. <p>Background</p> <ul style="list-style-type: none"> • Launch Date: March 2015, following the directions of the Hon'ble Prime Minister of India. • Platform 'Anubhav': Allows retired government employees to share experiences and significant achievements during their service. • Purpose: Contributes to institutional memory by preserving replicable ideas for future governance challenges. • Recognition: Since inception, 59 Anubhav Awards and 19 Jury Certificates have been awarded. <p>Significance</p> <ul style="list-style-type: none"> • Institutional Memory: Aims to create a repository of valuable lessons for future governance. • Encouragement for Retired Employees: Motivates retired employees to reflect on their service and share knowledge, fostering a culture of learning and improvement.
Humsafar Policy	Ministry of Road Transport and Highways	<p>Initiative by: Union Minister Nitin Gadkari</p> <p>Objective: Revolutionize travel experience on India's national highways by enhancing infrastructure and services.</p> <p>Key Features of the Humsafar Policy</p> <p>Essential Facilities</p> <ul style="list-style-type: none"> • Clean Toilets: Ensures hygiene and sanitation. • Baby Care Rooms: Supports traveling families. • Wheelchair Provisions: Enhances accessibility for differently-abled travelers. • EV Charging Stations: Promotes sustainable transportation. • Parking Spaces: Adequate parking for various vehicles. • Dormitory Services: Rest facilities at fuel stations for travelers. <p>Vision for Highway Experience</p> <ul style="list-style-type: none"> • Create a convenient and safe environment for highway users. • Ensure an enjoyable experience for all travelers. • Empower entrepreneurs along the highway network. • Generate employment opportunities and enhance livelihoods for service providers.
PM GatiShakti National Master Plan	Prime Minister's Office	<p>The PM GatiShakti National Master Plan, launched on October 13, 2021, by Prime Minister Narendra Modi, marks three years of transformative achievements in India's infrastructure landscape.</p> <p>Key Features</p> <p>Data Integration</p> <ul style="list-style-type: none"> • Integrates data from 44 central ministries and 36 states and union territories. • Facilitates better coordination and execution of projects.





Name of Initiative	Ministry	Purpose
		<p>Major Assessments</p> <ul style="list-style-type: none"> Over 200 major infrastructure projects assessed. Focus on multimodal connectivity and efficient resource allocation. <p>Social Sector Impact</p> <ul style="list-style-type: none"> Identifies gaps in essential services like healthcare and education. Ensures infrastructure development benefits underserved areas. Each state/UT has developed State Master Plans aligned with the national framework. <p>Logistics Performance Improvement</p> <ul style="list-style-type: none"> India's ranking in the World Bank's Logistics Performance Index improved from 44th in 2018 to 38th in 2023. Reflects better planning and execution of critical infrastructure projects. <p>Capacity Building</p> <ul style="list-style-type: none"> Over 20,000 officials trained through workshops and courses on the iGoT platform. Ensures officials can effectively implement the PM GatiShakti framework. <p>Future Directions</p> <ul style="list-style-type: none"> Plans to provide access to non-sensitive data for non-government users to enhance transparency in infrastructure planning. Focuses on data-driven, sustainable development. <p>Sustainability Goals</p> <ul style="list-style-type: none"> Promotes green infrastructure and sustainable logistics solutions. Contributes to India's Net Zero commitment by 2070.
'e-Shram: One Stop Solution' portal	Ministry of Labour & Employment	<ul style="list-style-type: none"> Upgraded e-Shram Portal: Launched by Minister Mansukh Mandaviya to streamline social security access for 300+ million unorganised workers. Data Integration: Consolidates multi-ministry data into a single repository, enabling state and district-wise beneficiary identification. Core Features: Integrates 10 central schemes (e.g., PM Awas Yojana, MGNREGA), simplifying access; 60,000-90,000 workers join daily. State-Level Collaboration: State portal integration emphasized for last-mile connectivity and wider welfare coverage. Future Expansion: Plans to add more welfare schemes to create a holistic social security network for unorganised workers.
Pradhan Mantri Mudra Yojana	Ministry Of Finance	<ul style="list-style-type: none"> Enhanced Mudra Loan Limits: Loan ceiling raised from Rs 10 lakh to Rs 20 lakh under a new 'Tarun Plus' category, supporting business expansion for entrepreneurs. Budget Announcement: Finance Minister Nirmala Sitharaman announced the update in the July 2024 Budget to promote entrepreneurship. Original PMMY Scheme: Initiated in April 2015, PMMY offered loans up to Rs 10 lakh for small, non-farm businesses without collateral. Loan Categories: PMMY's three initial categories include Shishu (up to Rs 50,000), Kishore (Rs 50,000 to Rs 5 lakh), and Tarun (up to Rs 10 lakh). Impact on Entrepreneurship: In FY 2023-24, 66.8 million loans worth Rs 5.4 trillion were sanctioned, with a total of Rs 29.79 trillion disbursed since 2015.





Name of Initiative	Ministry	Purpose
		<ul style="list-style-type: none"> Improved NPA Rates: NPA for Mudra loans decreased to 3.4% in FY24 from 4.77% in FY21, indicating better loan recovery. Guarantee Support: The 'Tarun Plus' loans will receive coverage under the Credit Guarantee Fund for Micro Units (CGFMU), strengthening assistance for micro and small enterprises.
Pradhan Mantri Vanbandhu Kalyan Yojana	Ministry of Tribal Affairs	<p>Pradhan Mantri Vanbandhu Kalyan Yojana (PMVKY) Overview</p> <ul style="list-style-type: none"> Launched: October 28, 2014, for tribal community upliftment. Objective: Empower India's tribal communities (8.9% of the population) with essential services and preserve cultural heritage. Budget: ₹26,135.46 crore (2021-2026). Vision: "Sabka Saath, Sabka Vikas" for sustainable development. <p>Six Core Components of PMVKY</p> <ul style="list-style-type: none"> Pradhan Mantri Adi Adarsh Gram Yojana: Develops 36,428 tribal villages with ₹7,276 crore allocated till 2025-26. PVTG Development: Focus on Particularly Vulnerable Tribal Groups, improving 15,000 habitations with ₹15,000 crore. Tribal Research Institutes (TRI): Supports state research on tribal welfare. Pre-Matric Scholarships: Financial aid for tribal students in classes IX and X. Post-Matric Scholarships: Supports education for tribal students beyond class X. Administrative Support: State project units for efficient program management. <p>Additional Initiatives</p> <ul style="list-style-type: none"> Eklavya Model Residential Schools (EMRS): Establishes 728 schools by 2026 for tribal students. Pradhan Mantri Janjatiya Vikas Mission (PMJVM): Supports tribal entrepreneurship, focusing on Minor Forest Produce. Development Action Plan for Scheduled Tribes (DAPST): Allocates ₹1.23 lakh crore to address tribal needs in education, health, and employment.
Ayushman Bharat Pradhan Mantri Jan Arogya Yojana	Ministry of Health and Family Welfare	<ul style="list-style-type: none"> Launch: Introduced on October 29, 2024, by PM Modi under the Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB-PMJAY). Coverage: Provides free healthcare for all senior citizens aged 70+ with annual benefits up to ₹5 lakh. Eligibility: Available nationwide, regardless of income, except in Delhi and West Bengal due to non-implementation. Economic Relief: Reduces out-of-pocket expenses for families with elderly members by covering hospital costs. Healthcare Milestone: Aims to enhance healthcare access and ease financial burden for households with seniors. Launch Location: PM Modi launched, inaugurated, and laid the foundation for healthcare projects worth ₹12,850 crore at the All India Institute of Ayurveda (AIIA) in New Delhi.
PM E-DRIVE Scheme	Ministry of Heavy Industries	<p>PM E-DRIVE Scheme: Launched on 11th September 2024 by the Ministry of Heavy Industries with an outlay of ₹10,900 crore to accelerate EV adoption and build critical infrastructure. Financial Outlay: ₹10,900 crore for two years.</p> <p>Focus: Accelerates EV adoption, builds infrastructure, and supports net-zero emissions goal by 2070.</p>





Name of Initiative	Ministry	Purpose
		<p>Key Components:</p> <ul style="list-style-type: none"> Subsidies for 24.79 lakh e-2Ws, 3.16 lakh e-3Ws, 14,028 e-buses, and emerging EVs. ₹500 crore each for e-ambulances and e-trucks. ₹4,391 crore for 14,028 e-buses in 9 cities. ₹2,000 crore for 72,300 fast chargers. ₹780 crore for testing agency modernization. <p>e-Voucher System: Aadhaar-authenticated e-vouchers for EV buyers to access incentives.</p> <p>Public Charging Infrastructure: ₹2,000 crore allocated for 72,300 charging stations.</p> <p>Vehicle Segments Supported:</p> <ul style="list-style-type: none"> e-2Ws: 24,79,120 units (₹1,772 crore). e-3Ws: 2,05,392 units (₹715 crore). e-Rickshaws & e-Carts: 1,10,596 units (₹192 crore). e-Buses: 14,028 units (₹4,391 crore). EV Public Charging Stations: 72,300 units (₹2,000 crore). e-Ambulances & e-Trucks: ₹500 crore each. <p>Eligibility for Incentives: Advanced battery-fitted EVs (commercial, private, and corporate-registered).</p> <p>Scheme Transition: Transition from FAME and Electric Vehicle Promotion Scheme (EMPS) to PM E-DRIVE under the 'Swachh Vahan' initiative.</p> <p>Testing Agency Upgradation: ₹780 crore for modernization of testing agencies for new EV technology standards.</p>
Atal Pension Yojana	Ministry of Finance	<ul style="list-style-type: none"> Atal Pension Yojana (APY) crosses 7 crore enrollments with 56 lakh new enrollments in FY 2024-25. Launch Date: May 9, 2015. Objective: Provide universal social security to underprivileged and unorganized sector workers. Pension Range: ₹1,000 to ₹5,000/month, based on contributions. Eligibility: Indian citizens aged 18-40 years. Contribution Period: Until age 60 to receive pension. Pension Structure: Monthly pension for subscriber; spouse continues after subscriber's death; nominee receives corpus after both subscriber and spouse's death. Promotional Efforts: Outreach programs, media campaigns in 21 regional languages. Regulatory Authority: Pension Fund Regulatory and Development Authority (PFRDA). Significance: Ensures financial security for economically vulnerable individuals and promotes social welfare.

STATE GOVT SCHEMES

Mukhya Mantri Nijut Moina (MMNM) Scheme	Government of Assam	<p>The Mukhya Mantri Nijut Moina (MMNM) scheme is a significant initiative launched by the Assam government to promote girl education and reduce child marriage in the state. The scheme provides financial incentives to girl students pursuing higher education, with the aim of empowering them and encouraging them to continue their studies.</p> <p>Key points about the MMNM scheme:</p> <ul style="list-style-type: none"> Objectives: The scheme aims to empower girls through education and reduce child marriage.
---	---------------------	---





		<ul style="list-style-type: none"> Financial incentives: The scheme provides financial incentives to girl students pursuing higher secondary education, graduation courses, post-graduation, and B.Ed. programs. Eligibility: The scheme is open to all girl students in Assam, except for daughters of ministers and MLAs, students who have received scooters under the state government scheme for excelling in HS exams, students enrolled in private colleges and universities, and girl students who are irregular in attendance or involved in undesirable activities. Funding: The scheme is expected to cost the state government Rs. 1,500 crore over the next five years. Impact: The scheme is expected to benefit approximately 10 lakh girl students in Assam and contribute to the reduction of child marriage in the state.
GREEN Meghalaya Plus (GMP)	Meghalaya Government	<p>GREEN Meghalaya Plus (GMP) Scheme Overview</p> <ul style="list-style-type: none"> Launch Date: First week of October 2023 Initiated by: Conrad K Sangma, Chief Minister of Meghalaya Purpose: Conservation and enhancement of forest cover in Meghalaya. <p>Key Objectives</p> <ul style="list-style-type: none"> Forest Conservation: Offers monetary rewards for protecting forested areas. Payment for Ecosystem Services (PES): Supports villages, communities, clans, or individuals committing to conserve natural forests for a minimum of 30 years. <p>Background</p> <ul style="list-style-type: none"> Part of the state's PES program launched in 2022. Aims to expand forest conservation by an additional 50,000 hectares (500 sq km). Over 3,000 individuals and communities have benefited, conserving over 54,000 hectares of natural forest. <p>Changes in PES 2.0</p> <ul style="list-style-type: none"> Minimum Land Requirement: Reduced from 2 hectares to 1 hectare, allowing smaller landowners and communities to participate. Increased Rewards: <ul style="list-style-type: none"> Annual reward per hectare increased from ₹15,000 to ₹20,000. Base compensation increased from ₹8,000 to ₹10,000 per hectare per year. <p>Budget Allocation</p> <ul style="list-style-type: none"> Over ₹44 crore spent in the last two years on forest conservation. ₹200 crore earmarked for future conservation efforts.
Jal-Jagar Initiative	Chhattisgarh Government	<p>Inaugurated By: Chief Minister Vishnu Deo Sai</p> <p>Location: Ravishankar Reservoir, Gangrel Dam, Dhamtari, Chhattisgarh</p> <p>Purpose: Significant milestone in the state's water conservation initiatives.</p> <p>Objective</p> <ul style="list-style-type: none"> Awareness Raising: Focus on the importance of water and environmental conservation. Showcase Community Efforts: Highlight results of local community-driven water management initiatives. <p>About the Jal-Jagar Initiative</p> <ul style="list-style-type: none"> Focus: Groundwater recharge in Dhamtari district, addressing critical depletion issues. Community Involvement: Engages local communities and leverages traditional practices. Complement to National Missions: Acts as a grassroots effort alongside larger initiatives like Jal Jeevan Mission. Goal: Achieve broader environmental sustainability in Chhattisgarh.





Maiyaan Samman Yojana	Jharkhand Government	<p>Maiyaan Samman Yojana Update</p> <ul style="list-style-type: none"> • Cabinet Decision: Jharkhand's Hemant Soren cabinet increased the monthly honorarium for women under the Maiyaan Samman Yojana from ₹1,000 to ₹2,500. • Context: This decision responds to the BJP's Gogo Didi Yojana, which promises ₹2,100 per month to women as part of their election manifesto. <p>Key Proposals Approved by the Cabinet</p> <ol style="list-style-type: none"> 1. Netarhat Tourism Development: <ul style="list-style-type: none"> ○ Administrative approval for developing the Netarhat tourism area. ○ Total budget: ₹43.08 crore. 2. Residential Schools: <ul style="list-style-type: none"> ○ Establishment of new residential schools in Kolhan, Chaibasa, and Santhal Pargana districts to enhance educational opportunities. 3. Road Infrastructure: <ul style="list-style-type: none"> ○ Revised approval for road reconstruction projects totaling ₹109.16 crore to improve connectivity. 4. Educational Initiatives: <ul style="list-style-type: none"> ○ Introduction of integrated science and mathematics laboratories in elementary schools under the Gyanodya Yojana with a budget of ₹50 crore. ○ Approval of regulations for Multiple Entry-Multiple Exit and Dual Degree Programmes in state universities under the National Education Policy-2020. 5. Support for Orphan and Disabled Students: <ul style="list-style-type: none"> ○ Launch of the Navothan Scholarship Scheme to provide financial assistance to vulnerable students.
Rajasthan Investment Promotion Scheme (RIPS) 2024	Rajasthan Government	<ul style="list-style-type: none"> • Objective: Boost private investment in Rajasthan through enhanced financial incentives. • Launch: Introduced ahead of the 'Rising Rajasthan' Global Investment Summit (December 9-11, 2024). • Sector Expansion: Focus on sunrise sectors like Aero & Space, Defence, Drones, Semiconductors, Agri-Tech, and Waste Recycling. • Additional Support: Includes Construction Equipment, Hydro Storage, Electrolyser Manufacturing, metals, Higher Education, Knowledge Industries, and Vocational Training. • Incentives: Increased incentives for IT/ITeS, tourism, and women-led startups. • Mega Project Benefits: First three projects in sunrise sectors get an extra 25% on subsidies. • New Sector Incentives: Additional 10% subsidy above asset creation for eligible businesses. • Economic Goal: Signed MoUs totaling ₹15 lakh crore to position Rajasthan as a top investment destination.
Mission Basundhara 3.0 Assam	Assam	<ul style="list-style-type: none"> • Mission Basundhara 3.0 launched by Assam CM Himanta Biswa Sarma to provide formal land rights to indigenous people of Assam. • Mission History: Basundhara 1.0 (Oct 2021) processed 8 lakh applications, Basundhara 2.0 (Nov 2022) granted land rights to 2 lakh indigenous people. • Objectives: Expedite land allotment, enhance transparency, safeguard land rights for Assamese people. • Eligibility: Three-generation ancestry required (SC, ST, Tea Tribes, Gorkhas exempt). • Land Premium Rates: Reduced to 3% for urban dwellers.





		<ul style="list-style-type: none"> • Proposed Reforms: Land passbooks for all holders, strengthen identity (Jati, Mati, Bheti). • Features of Basundhara 3.0: Review of pending cases, digitization of pattas, tea land conversion, Bhoodan/Gramland settlement. • Additional Initiatives: Special mobile number series (CUG), digital directory (Digidoc), Rs 1 lakh grant for Mouzadar offices' digital upgrades.
--	--	---

Previous Year Schemes Questions from All Bank Exams

Q1. The 2024 philately scholarship scheme was launched by the Department of Posts under the ____.

- (a) Sarva Shiksha Abhiyan
- (b) Pradhan Mantri Kaushal Vikas Yojana
- (c) Deen Dayal SPARSH Yojana
- (d) Digital India Pogram
- (e) Pradhan Mantri Jan Dhan Yojana

Ans.(c)

Sol. The correct answer is **(c) Deen Dayal SPARSH Yojana.**

Explanation:-

- The Department of Posts launched the Deen Dayal SPARSH Yojana (Scholarship for Promotion of Aptitude & Research in Stamps as a Hobby) in 2024 to promote philately among students:
- Objective- The scheme aims to promote philately among children at a young age, and to supplement the academic curriculum.
- Eligibility- Students in classes 6–9 with good academic records and a passion for philately are eligible.
- Selection- Students are selected based on a philately quiz and project. The quiz is a multiple-choice test with questions on current affairs, history, science, sports, culture, geography, personalities, and philately. The project should be no more than 4–5 pages long, and should use no more than 16 stamps and 500 words.
- Benefits- The scholarship is worth ₹6,000 per year, or ₹500 per month. The scholarship is paid quarterly.
- Application- Application forms must be submitted to the office of the Senior Superintendent of Post Office or Superintendent of Post Offices in the concerned Postal division by September 18, 2024



Q2. The Lakhpati Didi scheme, aimed at empowering women through Self-Help Groups (SHGs), is an initiative of which ministry?

- (a) Ministry of Women and Child Development
- (b) Ministry of Finance
- (c) Ministry of Rural Development
- (d) Ministry of Labour and Employment
- (e) Ministry of Social Justice and Empowerment

Ans.(c)

Sol. The Lakhpati Didi scheme is an initiative of the **Ministry of Rural Development (MoRD)** under the **Government of India.**

- It is part of the **Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM).**

Objective of the Scheme:

- **Empower women by promoting financial inclusion and economic independence.**
- **Mobilize women into Self-Help Groups (SHGs) for skill development, entrepreneurship, and income generation.**

Q3. By which year does India aim to achieve a production capacity of 5 million metric tons of green hydrogen annually under its Green Hydrogen Mission?

- (a) 2030
- (b) 2027
- (c) 2025
- (d) 2032
- (e) 2035

Ans.(a)

Sol. India has set a goal of achieving a production capacity of **5 million metric tons of green hydrogen annually by 2030.**

Goal: The Green Hydrogen Mission aims to establish India as a global hub for producing, using, and exporting **green hydrogen.**

Outlay: The mission has an approved financial outlay of **₹19,744 crore**, covering the period from **2023-2024 to 2029-2030.**





Q4. Which of the following government schemes offers the highest interest rate among those mentioned?

- (a) Public Provident Fund (PPF)
- (b) Mahila Samman Savings Certificate (MSS)
- (c) National Savings Certificate (NSC)
- (d) Kisan Vikas Patra (KVP)
- (e) Sukanya Samriddhi Yojana (SSY)

Ans.(e)

Sol. Among the schemes, **Sukanya Samriddhi Yojana (SSY)** offers the highest interest rate at **8.2% per annum**, making it the most lucrative option for long-term savings.

Below is a comparison of the interest rates offered by the government on various savings schemes:

1. Public Provident Fund (PPF):

- Interest Rate: **7.1% per annum**, compounded annually.
- Maturity Period: **15 years** (excluding the account opening year).

2. Mahila Samman Savings Certificate (MSS):

- Interest Rate: **7.5% per annum**.
- Tenure: **2 years**.

3. National Savings Certificate (NSC):

- Interest Rate: **7.7% per annum**, compounded annually and payable at maturity.
- Lock-in Period: **5 years**.

4. Kisan Vikas Patra (KVP):

- Interest Rate: **7.5% per annum**, compounded annually.
- Tenure: **115 months** (9 years and 7 months).

5. Sukanya Samriddhi Yojana (SSY):

- Interest Rate: **8.2% per annum**, compounded annually.
- Duration: **21 years** from the date of account opening.

Q5. Under the Namo Drone Didi Scheme, what is the maximum subsidy amount provided by the Government of India for purchasing drones?

- (a) INR 5 lakh
- (b) INR 6 lakh
- (c) INR 7 lakh
- (d) INR 8 lakh
- (e) INR 10 lakh

Ans.(d)

Sol. Under the **Namo Drone Didi Scheme**, the Government of India provides a subsidy of **80%** of the total amount for drones or up to a maximum of **INR 8 lakh**. This initiative aims to expose self-help group members to the latest drone technology, promoting technological advancement and economic empowerment.

Q6. Under the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA), how many days of guaranteed wage employment are provided to rural households in a financial year?

- (a) 50 days
- (b) 75 days
- (c) 100 days
- (d) 125 days
- (e) 150 days

Ans.(c)

Sol. The **Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA)** provides a minimum of **100 days** of guaranteed wage employment in a financial year to rural households.

The scheme aims to enhance livelihood security by offering employment to adult members of rural households who volunteer to do unskilled manual work, targeting vulnerable sections like Scheduled Castes, Scheduled Tribes, and women-headed households.

Q7. The Swamitva Scheme aims to benefit the significant tribal population by providing them with which of the following?

- (a) Record of Rights
- (b) Education grants
- (c) Free healthcare services
- (d) Agricultural subsidies
- (e) Employment opportunities

Ans.(a)

Sol. The **Swamitva Scheme** primarily aims to provide **Record of Rights** to the rural and tribal populations by mapping and documenting land parcels.

This initiative will help in resolving property disputes and ensuring land ownership, thus empowering tribal communities and improving their socio-economic status.

Q8. Consider the following statements regarding the Agriculture Infrastructure Fund:

- 1. All loans under the scheme up to ₹2 crore will have an interest subvention of 3% per annum for a maximum period of 7 years.**
- 2. The scheme covers post-harvest management projects such as e-marketing platforms, warehouses, cold chains, and logistics facilities.**
- 3. The scheme is operational from 2020-21 to 2035-36, with loan disbursement to be completed by the end of Financial Year 2028-29.**

Which of the above statements is/are incorrect?

- (a) 1 only
- (b) 2 only
- (c) 3 only
- (d) 1 and 2 only
- (e) 1, 2, and 3

Ans.(c)

Sol. The incorrect statement is **Statement 3**.

Statement 1:

- This is **correct**. Under the **Agriculture Infrastructure Fund**, all loans up to ₹2 crore are eligible for an **interest subvention of 3% per annum** for a **maximum period of 7 years**. This financial support is designed to encourage investment in agricultural infrastructure.





Statement 2:

- This is **correct**. The scheme covers **post-harvest management projects**, including **e-marketing platforms, warehouses, cold chains, logistics facilities**, and other infrastructure related to smart and precision agriculture, supply chains, and community farming assets.

Statement 3:

- This is **incorrect**. The **Agriculture Infrastructure Fund** is operational from **2020-21 to 2032-33**, with loan disbursement under the scheme to be completed by the end of **Financial Year 2025-26**. The statement incorrectly mentions the period as **2035-36** with loan disbursement ending in **2028-29**.

Q9. The SWAMIH Investment Fund I, managed by SBICAP Ventures Ltd., is primarily related to which of the following?

- (a) Affordable and Mid-Income Housing
- (b) Infrastructure Projects
- (c) Industrial Development
- (d) Renewable Energy Projects
- (e) Small and Medium Enterprises (SMEs)

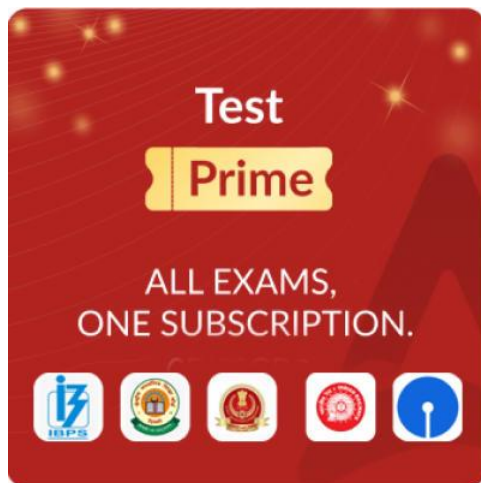
Ans.(a)

Sol. The **SWAMIH Investment Fund I** is a social impact fund focused on providing **last-mile funding** for stalled and stressed residential projects in the **affordable and mid-income housing** segments.

The **Special Window for Affordable and Mid-Income Housing (SWAMIH) Investment Fund I** is a social impact fund created to resolve the issue of stalled and stressed residential projects in the affordable and mid-income housing segments.

The fund is sponsored by the **Ministry of Finance, Government of India** and is managed by **SBICAP Ventures Ltd.**, a company under the **State Bank Group**.

The SWAMIH fund aims to provide last-mile funding to ensure the completion of these housing projects, which have been delayed due to financial issues. By focusing on completing such projects, the fund supports homebuyers and boosts the real estate sector.



Q10. Under the Trade Related Entrepreneurship Development Assistance Scheme (TREAD), what percentage of the loan or credit sanctioned is provided as a grant by the Government of India to NGOs for capacity-building activities aimed at economic empowerment of women?

- (a) 10%
- (b) 20%
- (c) 30%
- (d) 40%
- (e) 50%

Ans.(c)

Sol. Under the **TREAD scheme**, the Government of India provides a grant of **30%** of the loan or credit sanctioned to NGOs for capacity-building activities like training, counseling, participation in exhibitions, and forming new SHGs, among other approved activities.

The maximum ceiling for this grant is ₹30 lakhs.

Detailed Overview - Trade Related Entrepreneurship Development Assistance Scheme (TREAD):

- Objective:** The scheme aims at the **economic empowerment of women** by promoting self-employment and income generation activities in the **non-farm sector**.
- Grant Provision:**
 - The Government of India provides a grant of up to **30%** of the loan or credit sanctioned, with a **maximum ceiling of ₹30 lakhs**.
 - This grant is given to **NGOs** for capacity-building activities such as training, counseling, participation in exhibitions, and establishing new **Self-Help Groups (SHGs)**.
- Capacity Building Activities Include:**
 - Training, counseling**, participation in **exhibitions**, and establishment of new **SHGs**.
 - Other components as appraised and approved by **Lending Institutes/Banks** and the **Steering Committee**.
- Eligible Non-Farming Activities:**
 - Tailoring, Handicrafts, Embroidery, Toy making, Readymade garments, Candle making, Agarbatti making.**
 - Paper cup and plate making, Masala powder making, Saree weaving, Coir mat making, Pickles making, Basketry, Jute bag making.**
 - Brooms making**, and other similar activities.
- Target Group:**
 - The scheme focuses on **women entrepreneurs**, particularly from **Self-Help Groups (SHGs)**, working in **non-farm sectors** to promote self-employment and enhance their income-generating capabilities.





Q11. What is the total corpus of the Fund of Funds for Startups (FFS) Scheme established by the Government of India to support the Indian startup ecosystem?

- (a) ₹5,000 crore
- (b) ₹7,500 crore
- (c) ₹10,000 crore
- (d) ₹15,000 crore
- (e) ₹20,000 crore

Ans.(c)

Sol. The total corpus of the Fund of Funds for Startups (FFS) Scheme is **₹10,000 crore**.

Fund of Funds for Startups (FFS) Scheme:

- **Establishment:** FFS was approved and established in 2016 with a total corpus of ₹10,000 crore.
- **Objective:** The scheme was created to boost the Indian startup ecosystem and provide access to domestic capital for startups.
- **Operation:** The Small Industries Development Bank of India (SIDBI) operates the FFS, providing capital to SEBI-registered Alternate Investment Funds (AIFs), known as daughter funds.
- **Investment Requirement:** AIFs supported by FFS are required to invest at least twice the amount committed under the FFS scheme in Indian startups.
- **Capital Distribution:** The corpus is spread over the 14th and 15th Finance Commission cycles based on the progress of the scheme and availability of funds.

Q12. After the recent extension, what is the new duration of the Production Linked Incentive (PLI) Scheme for the Automobile and Auto Components sector?

- (a) 2021-2026
- (b) 2022-2027
- (c) 2023-2028
- (d) 2024-2029
- (e) 2025-2030

Ans.(c)

Sol. The new duration of the PLI Scheme for the Automobile and Auto Components sector is **2023-2028**.

- **Extension:**
- The Ministry of Heavy Industries extended the PLI Scheme by one year after approval from the Empowered Group of Secretaries (EGoS).
- This extension aims to provide flexibility and clarity to the scheme.
- **Incentive Duration:**
- The incentive will now be applicable for five consecutive financial years starting from FY 2023-24.
- Disbursement of incentives will begin in the financial year 2024-25.
- The scheme will run until March 31, 2028, ensuring that approved applicants can claim benefits only within this period.

• **Eligibility Criteria:**

- Approved applicants can receive benefits for five consecutive financial years, with incentives provided for a 10% year-on-year increase in Determined Sales Value over the first year's threshold.
- If the threshold is not met in a particular year, the applicant will not receive the incentive but can still qualify in the next year upon meeting the target.
- **Total Incentive Outlay:**
- The amended scheme sets a total indicative incentive amounting to Rs. 25,938 crore.
- **Objective:**
- The scheme aims to boost investments, promote domestic manufacturing, and enhance the competitiveness of the automobile and auto components sector in India.

Q13. Under the Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY-NRLM), which of the following forms of funding support are provided to Self Help Groups (SHGs) and their federations to empower them?

- (a) Interest-Free Loans and Government Grants
- (b) Revolving Fund (RF) and Microcredit Loans
- (c) Revolving Fund (RF) and Community Investment Fund (CIF)
- (d) Direct Subsidies and Seed Funding
- (e) Government Grants and Loan Waivers

Ans.(c)

Sol. Under the **Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY-NRLM)**, Self Help Groups (SHGs) and their federations are empowered through funding support in the form of a **Revolving Fund (RF)** and a **Community Investment Fund (CIF)**.

These funds are aimed at increasing their income and improving their quality of life.

Detailed Overview - Deendayal Antyodaya Yojana – National Rural Livelihood Mission (DAY-NRLM):

- **Launch Year:** Originally launched as **National Rural Livelihood Mission (NRLM)** in 2010.
- **Renaming:** Renamed as **DAY-NRLM (Deendayal Antyodaya Yojana – National Rural Livelihood Mission)** on **March 29, 2016**.
- **Objective:** Aims to address **rural poverty** by promoting sustainable livelihood opportunities for the rural poor.
- **Funding:** **Centrally sponsored scheme**, funded jointly by the **Central and State Governments**.
- **Implementation Structure:**
- At the **state level**, implementation is done through **State Rural Livelihood Missions (SRLMs)**, which act as **Special Purpose Vehicles**.
- At the **district level**, planning and implementation are handled by the **District Mission Management Unit (DMMU)**, under the control of district administration.





- At the **block level**, the **Block Mission Management Unit (BMMU)** is responsible for implementing mission activities.
- Phased Implementation:** The Mission is implemented in a **phased and intensive manner**, targeting specific blocks each year for development.

This mission focuses on creating sustainable income generation for rural households by providing support through **Self-Help Groups (SHGs)** and other livelihood activities.

Q14. Which of the following statements regarding the Public Provident Fund (PPF) Scheme is/are correct?

1. The minimum deposit required per financial year in a PPF account is ₹500, while the maximum deposit allowed is ₹1.5 lakh.

2. A loan facility can be availed from the 3rd financial year up to the 6th financial year.

3. After maturity, a PPF account can be extended for 10 years without further deposits.

- (a) Only 1 is correct
- (b) Only 1 and 2 are correct
- (c) Only 2 and 3 are correct
- (d) Only 1 and 3 are correct
- (e) All the statements are correct

Ans.(b)

Sol. Statements 1 and 2 are correct about the PPF scheme, while statement 3 is incorrect.

Public Provident Fund (PPF) Scheme Details:

- Minimum and Maximum Deposits:** The minimum deposit required in a PPF account per financial year is ₹500, and the maximum allowed deposit is ₹1.5 lakh. Investments can be made either as a lump sum or in a maximum of 12 installments per year.
- Tenure:** The PPF account has a minimum tenure of 15 years. After this period, it **can be extended indefinitely in blocks of 5 years**, with or without additional deposits.
- Loan Facility:** Loans can be taken from the PPF account starting from the 3rd financial year up to the 6th financial year. The loan amount is capped at 25% of the balance at the end of the second financial year preceding the year in which the loan is applied for.
- Withdrawals:** Partial withdrawals are allowed every year starting from the 7th financial year.
- Account Maturity:** The account matures after the completion of 15 financial years from the end of the year it was opened. After maturity, the account can either be extended for further 5-year blocks or retained indefinitely without further deposits, with interest continuing to accrue.
- Tax Benefits:** The deposits made into a PPF account qualify for tax deduction under Section 80C of the Income Tax Act. The interest earned and the maturity proceeds are also tax-free.

Q15. What is the maximum amount of collateral-free 'Enterprise Development Loans' provided under the PM Vishwakarma scheme for artisans and craftspeople?

- (a) Rs. 1 lakh
- (b) Rs. 2 lakh
- (c) Rs. 3 lakh
- (d) Rs. 4 lakh
- (e) Rs. 5 lakh

Ans.(c)

Sol. The PM Vishwakarma scheme provides collateral-free 'Enterprise Development Loans' of up to **Rs. 3 lakh**.

- Scheme Overview:** Launched on 17th September 2023, this scheme supports artisans and craftspeople engaged in 18 traditional trades such as blacksmithing, carpentry, and tailoring.
- Target Beneficiaries:** Craftspeople in trades like carpenters, potters, tailors, goldsmiths, and others.
- Benefits of the Scheme:**
 - Recognition:** Artisans receive a PM Vishwakarma certificate and ID card.
 - Skill Upgradation:** Basic and advanced training with a stipend of Rs. 500 per day.
 - Toolkit Incentive:** Up to Rs. 15,000 through e-vouchers for toolkits.
- Credit Support:**
 - Loan Structure:** Up to Rs. 3 lakh collateral-free loans, in two tranches of Rs. 1 lakh and Rs. 2 lakh, with tenures of 18 and 30 months.
 - Interest Rate:** 5% interest with 8% subvention from the government.
 - Eligibility:** The first tranche is available after basic training, and the second after maintaining a standard loan account or completing advanced training.
- Objective:** To boost livelihood opportunities for traditional artisans with financial support, skill development, and modern tools.

