

SCHEMES

MINISTRY OF AGRICULTURE & FARMERS WELFARE

1. **Digital Agriculture Mission:**

- o Purpose: Build a digital agriculture ecosystem with innovative solutions and timely, reliable crop and farmer information.
- o Type: Central Sector Scheme except components of Support to states/ UTs (Centrally Sponsored).
- o Intended beneficiary: Farmers
- o Tenure: 5 Years (FY 2021-22 to FY 2025-26)

2. **Agriculture Infrastructure Fund:**

- o Purpose: To address the existing infrastructure gaps and mobilize investment in agriculture infrastructure.
- o Type: Central Sector Scheme
- o Implementing Agency: NABARD (National Bank for Agriculture and Rural Development)
- o Tenure: Up to 2032- 33
- o Objective: To mobilize a medium to long term debt financing facility for investment in viable projects for post-harvest management Infrastructure and community farming assets.
- o AIF was launched as part of the Atmanirbhar Bharat Abhiyan (Self-Reliant India Campaign) announced by the Centre in May 2020.

3. **AgriSURE (Agri Fund for Start-ups & Rural Enterprises) Scheme:**

- o Purpose: To support innovative, high-risk, high-impact activities in agriculture and allied areas.
- o Fund's sponsors: Government of India and **NABARD**
- o Investment Manager: NABVENTURES Ltd., a wholly owned subsidiary of NABARD
- o Tenure of the Fund: 10 years
- o Objectives:
 - Foster investment in agriculture and rural start-ups by supporting Alternative Investment Funds (AIFs).
 - Strengthen farm produce value chains for better profits through profitable forward and backward linkage systems.
 - Create jobs for skilled rural and urban youth.
 - Retain and attract youth to agriculture.
- o AgriSURE Fund has two schemes:
 - 1) **AgriSURE – FoF Scheme:**
 - Supports Category I & II AIFs investing in Start-ups in preferred sectors.
 - Investments in SEBI-registered sector-agnostic, sector-specific, and debt AIFs.
 - Corpus: ₹450 crore, and Max Investment per AIF: ₹25 crore or 5% of AIF corpus, whichever is lower.
 - 2) **AgriSURE – Direct Scheme:**
 - Direct equity investment in DPIIT-recognized early-stage Start-ups incorporated in India.
 - Corpus: ₹300 crore and Max Investment per Start-up: ₹25 crore, as per AIF regulations.

4. **Cluster Development Programme:**

- o Government has launched new digital platform CDP-SURAKSHA to disburse subsidies to horticulture farmers.
- o CDP aims to **improve exports of targeted crops by about 20%** and **create cluster-specific brands** to enhance the competitiveness of cluster crops.
- o **Purpose:** To leverage geographical specialisation of horticulture clusters and promote integrated development of **pre-production, production, post-harvest, logistics, branding, and marketing activities.**
- o **Type:** Central Sector Scheme
- o **Benefits:** Financial Assistance of up to Rs 100 crore for Mega, Rs 50 crore for Midi, and Rs 25 crore for Mini types of clusters.

Mega cluster→ Area = >15,000 ha→ up to Rs 100cr

Midi cluster→ Area = 5000-15000 ha→ up to Rs 50cr

Mini cluster→ Area = up to 5000 ha→ up to Rs 25cr

- o **Implementing Agency:** National Horticulture Board (NHB)

5. **Pradhan Mantri Kisan Samman Nidhi (PM KISAN):**

- o **Purpose:** To supplement the **financial needs of all landholding farmers' families in procuring various inputs** and also **domestic needs**.
- o **Type:** Central Sector Scheme
- o **Beneficiaries:** All the **landholding farmers**, subject to certain exclusions
- o **Benefits:** **₹6,000 per year** in three equal **instalments of ₹ 2,000** each every four months.
- o **Salient features:**
 - **Beneficiary Identification:** State/UT governments are responsible.
 - **Self-Registration:** Available via mobile app, PM-KISAN portal, and Common Service Centers (CSC).
 - **Mandatory Land Records:** **Exceptions** for **forest dwellers, North-Eastern states, and Jharkhand** with special land record provisions.
 - **Kisan Credit Cards (KCC):** Provided to **PMKISAN beneficiaries for short-term loans** with a 4% interest on timely repayment.
 - **Preventing Fund Misuse:** Includes physical verification of 5% beneficiaries annually, Aadhaar authentication, and Income Tax payee verification.
 - **Project Management Unit (PMU):** Central PMU oversees monitoring; states may set up their own PMUs.
 - **Grievance Redressal:** Complaints should be resolved **within two weeks** by the Grievance Redressal Committee.
 - **Exclusion:** Higher economic status beneficiaries are ineligible.

6. **Namo Drone Didi Scheme:**

- o **Purpose:** Empower women-led SHGs by equipping them with drone technology to provide agricultural services.
- o **Aim:** To provide drones to **15,000 selected Women SHGs** for **providing rental services to farmers for agriculture purpose** (application of liquid fertilizers and pesticides for the present).
- o **Type:** Central Sector Scheme
- o **Tenure:** 2024-25 to 2025-2026

MINISTRY OF CHEMICAL & FERTILISERS

1. **Pradhan Mantri Bhartiya Janaushadhi Pariyojana (PMBJP):**

- o **Purpose:** To provide **quality generic medicines** at **affordable prices** to the masses
- o **Type:** Central Sector Schemes
- o **Retail outlet:** PMBJP Kendra to sell affordable generic medicines to all citizens.
- o **Implementing Agency:** Pharmaceuticals & Medical Devices Bureau of India (PMBI)
- o **Product Basket:** Includes Ayurvedic immunity boosters, surgical devices, and medicines for major therapeutic areas like: Cardiovascular, Anti-cancer, Anti-diabetic, Anti-infective, Anti-allergic, etc.

MINISTRY OF CIVIL AVIATION

1. **Ude Desh Ka Aam Naagrik (UDAN)/ Regional Connectivity Scheme (RCS):**

- o **Purpose:** To enable air operations on underserved / unserved routes, promote balanced regional growth and make flying affordable for masses.
- o **Type:** Central Sector Scheme
- o **Support to airlines:** In the form of Concessions and Viability Gap Funding (VGF)
- o **Implementing Agency:** The Airports Authority of India (AAI).

- o **Objective:** The scheme focuses on **improving unserved air routes in underserved regions** of the country and fulfilling the aspirations of the common citizens.
- o **Krishi UDAN:** Supports farmers in **transporting agricultural** products to boost value realization, focusing on the North-East and tribal districts.
- o **International Air Connectivity Scheme (IACS):** Helps states **establish international airport connectivity** in response to their requests.
- o **UDAN Version 5.0 to 5.4:**
 - **UDAN 5.0**→ Removed the 600 km cap and prioritized ready-to-operate airports
 - **UDAN 5.1**→ Expanded helicopter routes with enhanced Viability Gap Funding and reduced airfare caps
 - **UDAN 5.2**→ Focused on small aircraft and improved operational flexibility for last-mile connectivity
 - **UDAN 5.3 & 5.4**→ Addressed discontinued routes to enhance point-to-point air connectivity

MINISTRY OF COMMERCE & INDUSTRY

1. Uttar Poorva Transformative Industrialization Scheme (UNNATI), 2024:

- o **Purpose:** To strengthen the **industrial ecosystem in the North East region** and attract new investment.
- o **Type:** Central Sector Scheme
- o **Tenure:** Up to 2034 along with 8 years of committed liabilities.
- o **Nodal Agency:** North-Eastern Development Financial Corporation Ltd. (NEDFi) for the disbursal of incentives.
- o **Incentives** are provided to support **industrial expansion and streamline operations** in **manufacturing and service sectors**.
- o **Districts are categorized in two zones:**
 - 1) **Zone A: Industrially Advanced Districts.**
 - 2) **Zone B: Industrially Backward Districts.**
- o **Minimum investment:**
 - **Manufacturing**→ ₹1 Crore in Plant & Machinery
 - **Services**→ ₹50 lakhs in construction of building & other durable physical assets
 - **Micro industries**→ ₹50 lakhs for both manufacturing and service sector
- o **Maximum eligible benefits** to a single unit from all components of the scheme: **Rs. 250 Crore**
- o **Components of scheme:**
 - 1) **CII** (Capital Investment Incentive)→ Financial support for new & expanding units
 - 2) **CIS** (Capital Interest Subvention)→ Financial relief for new & expanding units
 - 3) **MSLI** (Manufacturing & Services Linked Incentive)→ Exclusively for new units

2. National Industrial Corridor Development Programme (NICDP):

- o **Purpose:** To develop **futuristic industrial cities in India** and to **cultivate a dynamic industrial ecosystem** by attracting investments.
- o **Type:** Central Sector Scheme
- o **Objective:** To develop new industrial cities as Smart Cities, integrating next generation technologies to position the nation as a global hub for manufacturing and investment.
- o **Corridors and Projects:** Programme comprises 32 projects across four phases under 11 corridors.

MINISTRY OF CONSUMER AFFAIRS, FOOD AND PUBLIC DISTRIBUTION

1. NATIONAL FOOD SECURITY ACT (NFSA), 2013:

- o **Purpose:** To provide **food and nutritional security** in human life cycle approach
- o **Type:** Centrally sponsored scheme
- o **Coverage:** 67% of the country's population (75% of the rural and 50% of the urban population)
- o **Identification of Household:** Based on the NSS Household Consumption Survey data for 2011-12

- o **Objective:** A legal right to persons belonging to “eligible households” to receive food grains at subsidised price (called Central Issue Prices/CIPs) under the Targeted Public Distribution System (TPDS).
- o **Foodgrains benefit:**
 - **Central Issue Price:**
 - ❑ Rice: 3/kg
 - ❑ Wheat: 2/kg
 - ❑ Coarse-grains: 1/kg
 - **Monthly Entitlements:**
 - ❑ PHH: 5 kg/person
 - ❑ AAY: 35 kg/family
- o **Maternity Benefit:** Pregnant women and lactating mothers are entitled of not less than Rs. 6,000.
- o **Food Security Allowance:** Compensation for non- supply of entitled food grains or meals
- o **Penalty Provisions:** State Food Commission enforced penalties for non-compliance

MINISTRY OF EDUCATION

1. Samagra Siksha Abhiyaan- An Integrated Scheme for School Education:

- o **Purpose:** Improving school education holistically as a continuum from Pre-school to Class 12
- o **Type:** Centrally Sponsored Scheme
- o **Implementing agency:** State Implementation Society (SIS) at the State/UT level
- o **Tenure:** 2021 to 2026
- o **Objective:** Universal Access, Equity and Quality, promoting Vocationalisation of Education and strengthening of Teacher Education Institutions (TEIs).
- o **Subsumed:**
 - 1) **Sarva Shiksha Abhiyan:** Universalizes elementary education with infrastructure support per RTE Act, 2009.
 - 2) **Rashtriya Madhyamik Shiksha Abhiyan (RMSA):** Enhances access and quality of secondary education.
 - 3) **Teacher Education Scheme:** Develops infrastructure for teacher training and academic support for elementary and secondary schools.

2. PM SHRI Schools (PM ScHools for Rising India):

- o **Purpose:** Provide equitable, inclusive, and joyful education while nurturing holistic, well-rounded individuals with 21st-century skills.
- o **Type:** Centrally Sponsored Scheme
- o **Beneficiaries:** More than 20 lakh students are expected to be direct beneficiaries of scheme
- o **Tenure:** 5 years (2022-23 to 2026-27).
- o **Green Schools:** Incorporation of eco-friendly practices like solar panels, water conservation, waste management, and plastic-free initiatives.

3. One Nation One Subscription (ONOS):

- o **Purpose:** To provide universal access to more than 13,000 scholarly journals from 30 major international publishers.
- o **Type:** Central Sector Scheme.
- o **Coverage:** 6,300+ government Higher Education Institutions (HEIs) and central government R&D laboratories.
- o **Target Beneficiaries:** 1.8 crore students, faculty, researchers, All Higher Educational Institutions, central government R&D institutions
- o **Administration:** Coordinated by INFLIBNET, an autonomous inter-university center of the University Grants Commission (UGC).
- o **Periodic Reviews:** Anusandhan National Research Foundation (ANRF) will periodically assess the usage of ONOS and the publication output of Indian authors to ensure effective utilization of resources.

4. “Pradhan Mantri Vidyalaxmi” (PMVidyalaxmi):

- o A Comprehensive Student Loan Initiative.
- o **Eligibility:** Students admitted through open competitive exams or merit-based admission in the top 860 quality Higher Educational Institutions (QHEIs)
- o **MONITORING:** Through PM Vidyalaxmi portal, developed and maintained by Canara Bank.

MINISTRY OF ELECTRONICS & IT

1. Digital India Programme:

- o **Purpose:** To transform India into a digitally empowered society and knowledge economy
- o **Nature:** Umbrella programme that **clubs together various e-governance initiatives** across **Ministries and Departments**
- o **Leveraging private sector: Public Private Partnerships (PPP)** are preferred wherever feasible to implement e-Governance projects.
- o **Implementation:** By the entire Government with overall **coordination** by the MeitY.
- o **9 Pillars:**
 - 1) Broadband Highways→ Provide high-speed internet to rural and urban areas through National Optical Fibre Network (NOFN) and other initiatives.
 - 2) Universal Access to Mobile Connectivity→ Improve mobile network infrastructure, especially in rural and remote areas.
 - 3) Public Internet Access Programme→ Establish Common Service Centres (CSCs) and Post Offices as multi-service delivery points to provide internet access and digital services.
 - 4) e-Governance: Reforming Government through Technology→ Digitize government processes, improve workflow automation, and promote online access to services.
 - 5) e-Kranti – Electronic Delivery of Services→ Deliver government services electronically in areas such as education, health, agriculture, and justice.
 - 6) Information for All→ Ensure open access to information for citizens through online platforms and social media.
 - 7) Electronics Manufacturing→ Promote domestic electronics manufacturing to reduce imports and boost the Make in India initiative.
 - 8) IT for Jobs→ Provide training and skill development in IT to increase employability, especially for rural youth.
 - 9) Early Harvest Programmes→ Implement quick-win projects such as biometric attendance, email for government staff, and Wi-Fi in universities.
- o Project management structure:
 - 1) Monitoring committee: Chairperson = Prime Minister
 - 2) Digital India Advisory Group: Chairperson = Minister of Communication & IT
 - 3) Apex committee: Chairperson = Cabinet Secretary

MINISTRY OF FINANCE

1. NPS Vatsalya Yojana:

- o **Purpose:** Encouraging **early savings for children** by opening National Pension System (NPS) accounts
- o **Regulated by:** Pension Fund Regulatory Authority of India (PFRDA)
- o **Eligibility:** All minor citizens (up to 18 years of age)
- o **PRAN:** A unique Permanent Retirement Account Number (PRAN) is **issued in the minor's name**.
- o NPS Vatsalya is a **Contributory Pension Scheme**.
- o Guardians:
 - The account is **operated by the guardian (natural/legal) with the minor** as the sole beneficiary.

- **NRIs/OCIs require a separate form** and an NRE/NRO bank account.
- The **guardian automatically becomes the nominee**, eliminating the need for separate nomination.
- o **Withdrawal and Exit:**
 - **Lock-in Period:** 3 years.
 - **Withdrawal:** Up to 25% of the contribution after lock in period allowed for education, specified illness, and disability. **Maximum of three times.**
 - **Exit on Attainment of 18 Years:** If the corpus exceeds ₹2.5 lakh, 80% is used to purchase an annuity, and 20% can be withdrawn as a lump sum. If the corpus is ₹2.5 lakh or less, the **entire amount can be withdrawn** as a lump sum.

2. Pradhan Mantri Mudra Yojana (PMMY):

- o **Purpose:** PMMY is set up for providing MUDRA loans to the **non-corporate, non-farming small & micro enterprises.**
- o **Type:** Central Sector Scheme
- o **Intended beneficiary:** Any Citizen who has a business plan for a **non-farm sector income generating activity**
- o **Sectors eligible for loan:** Manufacturing, trading and services sectors and activities allied to agriculture.
- o **MUDRA:** Micro Units Development and Refinance Agency Ltd (MUDRA) is a refinance agency and not a direct lending institution. It provides **refinance support to its intermediaries viz. Banks, Micro Finance Institutions (MFIs) and NBFCs.** It is registered as a Company under the Companies Act 2013 and as a Non-Banking Finance Institution (NBFI) with the RBI.
- o **MUDRA Loan categories:**
 - 1) Tarun-Plus→ Loans above 10 lakh and up to 20 lakh
 - 2) Tarun→ Loans above 5 lakh and up to 10 lakh
 - 3) Kishor→ Loans above Rs 50,000 and up to 5 lakh
 - 4) Shishu→ Loans up to Rs 50,000
- o **No Need for Collaterals:** **Credit Guarantee Fund for Micro Units (CGFMU)** provides guarantee coverage for these collateral free micro loans.
- o **Interest Rate:** Deregulated, with a **2% interest subvention** on prompt repayment of Shishu loans under PMMY for 12 months.

MINISTRY OF FISHERIES, ANIMAL HUSBANDRY & DAIRYING

1. Pradhan Mantri Matsya Sampada Yojana (PMMSY):

- o **Purpose:** Bring **Blue Revolution** through sustainable and responsible development of fisheries sector in India.
- o **Type:** Both Central Sector Scheme and Centrally Sponsored Scheme.
- o **Approach:** To the extent possible, '**cluster or area-based approaches**' to be adopted.
- o **Tenure:** FY 2020-21 to FY 2024-25
- o **Targets:**
 - **Enhanced fish production** of 22 million metric tons.
 - Increase of **contribution of Gross Value Added (GVA) of fisheries sector** to agriculture GVA to 9%.
 - **Double export earnings** to about Rs. 1 lakh crore.
 - **Reduction of post-harvest losses** to about 10% (currently 25%)
 - **Doubling of incomes** of fishers and fish farmer
- o **PMMSY Investment:** 42% for fisheries infrastructure (harbors, cold chains, markets, villages, deep-sea fishing).
- o **Swath Sagar Plan:** Includes bio-toilets, vessel insurance, e-trading, resource surveys, and IT databases.
- o **National network of Brood Banks:** State/UT-based species-specific brood banks for quality fish breeding.
- o **Integrated Laboratory Network:** For addressing diseases, antibiotics and residues issues, aquatic health management.

- o **Aqua Parks:** One-stop hubs for fisheries and aquaculture activities.
- o **Project Monitoring and Evaluation Unit (PMEU):** A fisheries department team led by a Joint Secretary oversees implementation.

MINISTRY OF FOOD PROCESSING INDUSTRIES

1. Pradhan Mantri Kisan Sampada Yojana (PMKSY):

- o **Purpose:** Provide a big boost to the growth of food processing sector in the country.
- o **Type:** Central Sector Scheme
- o **Potential benefits:** Doubling farmers' income, creating employment, reducing wastage of agricultural produce.
- o **Tenure:** From 2021-22 to 2025-26
- o **Integrated Cold Chain & Value Addition Infrastructure:** Provides seamless cold chain facilities from farm gate to consumer.
- o **Creation of Infrastructure for Agro Processing Cluster (APC):** Aimed at setting up **smaller-scale food processing units**, similar to Mega Food Parks.
- o **Operation Greens (OG):** Announced in Union Budget 2018-19 on the line of "Operation Flood". Initially the scheme was launched for **development of Tomato, Onion and Potato (TOP) value chain. The scheme has two components:**
 - 1) **Long Term Intervention-Integrated Value Chain Development Projects:** Under the union budget 2021-22, its scope was **enlarged to 22 perishable crops.**
 - 2) **Short-Term Interventions:** Under "Aatmanirbhar Bharat Package" of 2020 its scope was expanded from TOP crops to all fruits and vegetables (i.e. TOP to TOTAL).

MINISTRY OF HEALTH & FAMILY WELFARE

1. Ayushman Bharat Digital Mission (ABDM):

- o **Purpose:** To **integrate digital health solutions** for continuum of care, and effective utilization of resources.
- o **Type:** Central Sector Scheme
- o **Tenure:** 5 years
- o **Implementing Agency:** National Health Authority (NHA)
- o **Objective:** To develop robust digital backbone to support the integrated digital health infrastructure and bridging gaps among stakeholders in India's healthcare ecosystem.
- o **ABHA and ABHA App:** 14-digit health ID for digital record access; app for uploading/scanning health documents.
- o **Health Facility Registry:** Database of **all public & private healthcare facilities.**
- o **Healthcare Professionals Registry:** Database of all medical professionals (modern & traditional medicine).
- o **Unified Health Interface (UHI):** Open platform for appointments, teleconsultations, etc.
- o **Health Information Exchange and Consent Manager (HIE-CM):** Empowers citizens to securely access and share their health records, ensuring that data exchange is driven by informed consent.
- o **National Health Claims Exchange (HCX):** Standardizes and speeds up insurance claims.
- o ABDM is **voluntary in nature** including for citizens.

2. Ayushman Bharat - Pradhan Mantri Jan Arogya Yojana (AB PM-JAY):

- o **Purpose:** To achieve the vision of **Universal Health Coverage (UHC)**
- o **Type:** Centrally Sponsored Scheme
- o **Target:** **12 crore families**
- o **Components:** Ayushman Arogya Mandir; Pradhan Mantri Jan Arogya Yojana (PM-JAY)
- o **Objective:** To **reduce the financial burden on poor and vulnerable groups** arising out of catastrophic hospital episodes and ensure their access to quality health services.

MINISTRY OF HEAVY INDUSTRIES

1. PM Electric Drive Revolution in Innovative Vehicle Enhancement (PM E-DRIVE) Scheme:

- o **Purpose:** Accelerate EV adoption, build charging infrastructure, and enhance the EV manufacturing ecosystem.
- o **Type:** Central Sector Scheme.
- o **Tenure:** October 2024-March 31, 2026
- o **Target:** Incentivize e-2Ws, e-3Ws, e-ambulances, e-trucks, and e-buses
- o **Subsidies:** **Demand incentives** for EVs like e-2Ws, e-3Ws, e-ambulances, e-trucks, and other emerging EV categories.

MINISTRY OF HOUSING AND URBAN AFFAIRS (MOHUA):

1. Pradhan Mantri Awas Yojana-Urban 2.0:

- o **Purpose:** Addressing housing needs of 1 crore urban poor and middle-class families.
- o **Type:** Centrally Sponsored Scheme except for Interest Subsidy Scheme (ISS) component which is a Central Sector scheme
- o **Family:** Comprises husband, wife, and unmarried children
- o **Tenure:** 5 years starting from September 2024
- o **Exclusions:** Families **owning a pucca house** or benefiting from **government housing** in the last 20 years.
- o **Four Verticals of PM Awas Yojana (Urban) 2.0:**
 - 1) **Beneficiary Led Construction (BLC)**→ EWS beneficiary to construct house on own land
 - 2) **Affordable Housing in Partnership (AHP)**→ EWS beneficiary to purchase/avail allotted houses in Apartment projects by public/private sector agencies/parastatal agencies
 - 3) **Affordable Rental Housing (ARH)**→ Utilizing existing Government funded vacant houses by converting them into ARH under PPP mode or by public agencies.
 - 4) **Interest Subsidy Scheme (ISS)**→ Max. Loan value ₹25 lakh, Max. House Value ₹35 lakh. 5 Yearly instalments of Loan subsidy

2. PM Street Vendor's Atma Nirbhar Nidhi (PM SVANidhi) Scheme:

- o **Purpose:** To facilitate **collateral-free working capital loans** to street vendors to restart their businesses.
- o **Type:** Central Sector Scheme
- o **Beneficiary:** Street vendors/ hawkers vending in **urban areas and surrounding peri-urban and rural areas.**
- o **Implementing Agency:** Small Industries Development Bank of India (SIDBI).
- o **Objective:** **Facilitate collateral free working capital loan** upto ₹10,000, of 1 year tenure, with enhanced loan of ₹20,000 and ₹50,000 in the second and third tranches respectively, on repayments of earlier loans.

MINISTRY OF JAL SHAKTI

1. Jal Jeevan Mission (JJM): Har Ghar Jal:

- o **Purpose:** '**No one is left out**', thus ensuring **tap water** supply to **every rural home by 2024.**
- o **Type:** Centrally Sponsored Scheme
- o **Focus on children:** Piped water supply in schools, Anganwadi centres and shramshalas
- o **Priority Areas:** Districts affected by **Japanese Encephalitis & Acute Encephalitis Syndrome, and groundwater contamination** (Arsenic, Fluoride, Iron, etc.).
- o **Objective:** To provide Functional Household Tap Connection (FHTC) to every rural household.

2. Namami Gange Programme:

- o **Purpose:** Ganga Rejuvenation
- o **Type:** Central Sector Scheme
- o **Implementing Agency:** National Mission for Clean Ganga (NMCG)
- o **External Financing:** Through **World Bank (loan), JICA, Asian Development Bank, etc.**
- o **8 Key pillars Under Namami Gange:**

- 1) Sewerage Treatment Infrastructure
- 2) River-Front Development
- 3) River-Surface Cleaning
- 4) Bio-Diversity
- 5) Afforestation
- 6) Public Awareness
- 7) Industrial Effluent Monitoring
- 8) Ganga Gram

MINISTRY OF MICRO, SMALL & MEDIUM ENTERPRISES

1. PM Vishwakarma Scheme:

- o **Purpose:** Holistic support to the **traditional artisans and craftspeople**
- o **Type:** Central Sector Scheme.
- o **Coverage:** **Rural and urban areas** with a focus on saturating districts in a phased manner.
- o **Tenure:** FY 2023-24 to FY 2027-28.
- o **Objective:** To enable **recognition of artisans and craftspeople** as **Vishwakarmas** and to provide **skill upgradation**
- o **Inter-ministerial:** Scheme will be co-jointly implemented by the Union **Ministry of MSME, Skill Development and Finance**
- o **Inclusivity:** Focus on empowering women, SCs, STs, OBCs, specially-abled, transgenders, and residents of NER, island, and hilly areas.

MINISTRY OF NEW AND RENEWABLE ENERGY

1. National Green Hydrogen Mission (NGHM):

- o **Purpose:** To make India a **Global Hub for producing, utilizing, and exporting Green Hydrogen** and its derivatives.
- o **Type:** Central Sector Scheme
- o **Tenure:** FY 2023-24 to FY 2029-30.
- o **Target:** 5 MMT/year by 2030, expandable to 10 MMT with exports.
- o **Objective:** Achieve significant decarbonisation of the economy, reduced dependence on fossil fuel imports, and enable India to assume technology and market leadership in Green Hydrogen.
- o **Integrated Mission Strategy:**
 - **MNRE:** Leads coordination and implementation.
 - **Ministry of Power:** Ensures low-cost renewable energy for Green Hydrogen.
 - **MoPNG:** Promotes Green Hydrogen in refineries and city gas distribution.
 - **Ministry of Chemicals & Fertilizers:** Supports green ammonia-based fertilizers.
 - **Other Participating Ministries:** Transport, Steel, Shipping, Finance, Commerce, Railways, External Affairs, Skill Development, and Education.

2. Pradhan Mantri Kisan Urja Suraksha Evam Utthaan Mahabhiyan (PM KUSUM):

- o **Purpose:** To subsidize farmers to install **solar irrigation pumps** for cultivation
- o **Type:** Central Sector Scheme
- o **Demand driven:** Capacities are allocated **based on demand received** from the states/ UTs
- o **Tenure:** Till 2026
- o **3 components:**
 - 1) Component A → **Decentralized Solar Power Plants**
 - 2) Component B → **Standalone Solar Pumps**
 - 3) Component C → **Grid-Connected Pump Solarisation**

3. **PM-Surya Ghar: Muft Bijli Yojana:**

- o **Purpose:** Boost share of solar rooftop capacity and enable households to generate their own power.
- o **Type:** Central Sector Scheme
- o **Model Solar Village:** One village in each district to act as a role model for the adoption of RTS in rural areas
- o **Tenure:** 2024 to 2026-27
- o **Objective:** Installation of **30 GW of solar capacity through residential rooftop solar system (RTS)**
- o **Collateral-Free Loans:** Households can access **collateral-free low-interest loan** products of around **7% for installation of RTS systems up to 3 kW.**

MINISTRY OF PANCHAYATI RAJ

1. SVAMITVA (Survey of Villages and Mapping with Improved Technology in Village Areas) Scheme:

- o **Purpose:** To provide an **integrated inhabited (abadi) property ownership** solution for **rural India.**
- o **Type:** Central Sector Scheme
- o **Technology Implementation Agency:** Survey of India
- o **Tenure:** 2020-21 to 2024-25
- o **Objective:** Creation of accurate rural land records for better planning and reduced property-disputes.
- o **Drone Mapping:** Survey of India maps rural inhabited areas, **generating geo-referenced maps capturing digital images of properties** in rural abadi areas.

MINISTRY OF PERSONNEL, PUBLIC GRIEVANCES & PENSIONS

1. National Programme For Civil Services Capacity Building (NPCSCB) - Mission Karmayogi:

- o **Purpose:** Prescribes capacity-building programmes for civil servants.
- o **Coverage:** All civil servants (**Including contractual employees**) across different ministries, departments, organizations and agencies of Union Government.
- o **My iGOT:** Delivers targeted training courses of individual officer
- o **Curated Programs:** Cater diverse learning needs of Ministries/Departments and Training Institutions.
- o **Objectives:** To **transform Indian civil services capacity-building landscape** by establishing a robust digital ecosystem that enables continuous, anytime, anywhere learning to prepare officials for the future.
- o **6 Pillars:**
 - 1) **Policy Framework**→ New training policies focusing on continuous learning and competency development.
 - 2) **Competency Framework**→ Shift from rule-based to an indigenous competency framework.
 - 3) **Institutional Framework**→ Oversight by the PMHR Council
 - 4) **i-GOT Karmayogi**→ Large-scale comprehensive learning platform.
 - 5) **E-HRMS**→ Strategic HR management
 - 6) **M&E**→ Data-driven performance analysis, goal-setting, and real-time monitoring.
- o **Institutional Structure:**
 - **Prime Minister's (PMHR) HR council**
 - **Cabinet Secretariat Coordination unit**
 - **Capacity Building Commissions**
 - **Karmayogi Bharat SPV (a not-for-profit company)**

MINISTRY OF PETROLEUM AND NATURAL GAS

1. PM Ujjwala Yojana:

- o **Purpose:** Safeguarding health of women & children by providing them with a clean cooking fuel-LPG
- o **Applicant:** **Woman only** who must have attained **18 years of age.**
- o **Benefits:** Deposit-free connection for cooking gas cylinders
- o **Primary beneficiaries:** Women & Children

- o **Objective:** To provide **deposit-free LPG connections** to those **low-income families** who could **not be covered under the earlier phase** of PMUY.
- o **Eligibility under PMUY:** An adult woman from a poor household without an existing LPG connection specific fulfilling criteria.
- o **Beneficiaries:**
 - 1) Identified Households from SECC List-2011
 - 2) SC/ST households
 - 3) PMAY (Gramin) beneficiaries.
 - 4) Most Backward Classes
 - 5) Antodaya Anna Yojana
 - 6) Forest Dwellers
 - 7) Residents of Islands/River Islands
 - 8) Tea Garden and Ex-tea Garden Tribes
 - 9) Other Poor Families

MINISTRY OF PORTS, SHIPPING AND WATERWAYS

1. SAGARMALA:

- o **Purpose:** To reduce the **logistics cost for EXIM** and **domestic trade** with minimal infrastructure investment
- o **Type:** Central Sector Scheme
- o **Funding:** Equity support through Special Purpose Vehicles (SPVs) and Budget support
- o **Implementation of the projects:** Projects will be taken up through **Private or PPP mode**
- o **Objective:** Accelerating economic development by harnessing the potential of India's 7,500 km long coastline and 14,500 km of potentially navigable waterways.
- o **Set of Projects under Sagarmala are divided into 5 pillars:**
 - 1) **Port-led Industrialization**
 - 2) **Coastal Community Development**
 - 3) **Coastal Shipping & IWT**
 - 4) **Port Modernization**
 - 5) **Port Connectivity**

MINISTRY OF ROAD TRANSPORT & HIGHWAYS (MOR&TH)

1. Voluntary Vehicle Fleet Modernization Programme:

- o **Purpose:** Create ecosystem for **phasing out unfit, polluting vehicles** via Registered Vehicle Scrapping Facilities (RVSFs) and Automated Testing Stations.
- o **Target:** Voluntary scrapping of **~1 crore unfit vehicles** strictly based on their fitness, **irrespective of vehicle age**.
- o **Strategy:** Various **incentive and disincentive** offered to induce End-of-life vehicle owners to scrap older vehicles.
- o **Vehicle Age Limit:** **no mandatory age limit** prescribed for the **scrapping of vehicles** and they can **run as long as found fit**.
- o **Commercial Vehicles (CVs)**→ Fitness test required **every 2 years** for the first **8 years**, then **annually**.
- o **Private Vehicles (PVs)**→ **Fitness certificate required** for registration renewal after **15 years** (valid for **5 years**).
- o Discount being provided by the Original Equipment Manufacturers (OEM) for buying new vehicle against a CoD.

MINISTRY OF RURAL DEVELOPMENT

1. Deendayal Antyodaya Yojana- National Rural Livelihoods Mission (Day-NRLM):

- o **Purpose:** Reduce poverty by **organizing rural poor into SHGs** and providing **self-employment and skilled job opportunities**.
- o **Type:** Centrally Sponsored Scheme
- o **Target:** To **mobilize all rural poor households**
- o **Monitoring:** **State Rural Livelihood Missions (SPVs)**
- o **Objective:** **Building strong institutions such as Self-Help Groups (SHGs)** for the poor, particularly women, and enabling these institutions to access a **range of financial services and livelihoods**.
- o **Beneficiary:** All rural poor households with at least one deprivation under SECC 2011.

2. Pradhan Mantri Awas Yojana (Gramin) 2.0:

- o **Purpose:** Housing for All in rural area
- o **Type:** Centrally Sponsored Scheme
- o **Beneficiary Identification:** Based on SECC 2011 housing deprivation criteria and Awaas+ survey by MoRD.
- o **Tenure:** FY 2024-25 to 2028-29
- o **Objective:** Complete **35 lakh pending houses** (not completed till March 2024) to **meet the 2.95 crore target** of previous phase.
- o **Automatic Exclusion criteria: Households with:**
 - 1) Kisan Credit Card with credit limit of Rs. 50,000 or above
 - 2) Any member as a Government employee
 - 3) Paying income/ Paying professional tax
 - 4) 2.5 acres or more of irrigated land or 5 acres or more of unirrigated land.
 - 5) Any family member earning more than Rs.15,000 per month
 - 6) Motorised three/four wheeler
 - 7) Mechanised three/ four-wheeler agricultural equipment
 - 8) Non-agricultural enterprises registered with the Government

3. Lakhpati Didi Initiative:

- o **Lakhpati Didi:** It refers to a **Self-Help Group member** who earns an **annual household income** of Rupees **One Lakh or more** in sustainable manner.
- o **Income Sustainability:** This income is calculated **for at least four agricultural seasons and/or business cycles**, with an **average monthly income exceeding (Rs. 10,000)**, so that it is sustainable.

MINISTRY OF SCIENCE AND TECHNOLOGY

1. Vigyan Dhara Scheme:

- o **Purpose:** Strengthen the country's Science, Technology, and Innovation (STI) ecosystem and contribute to India's overall development
- o **Type:** Central Sector Scheme
- o **Tenure:** 2021-22 to 2025-26
- o **Nodal Implementing Agency:** Department of Science & Technology (DST)

MINISTRY OF SOCIAL JUSTICE AND EMPOWERMENT

1. Pradhan Mantri Anusuchit Jaati Abhyuday Yojna (PM-AJAY):

- o **Purpose:** To enable an area based developmental approach for integrated development of SC dominated villages.
- o **Type:** Centrally Sponsored Scheme
- o **Launched in:** 2021-22
- o **Implementation and Monitoring:** Centralised Management Information System (MIS)
- o **Objective:** To reduce poverty of the SC communities by generation of additional employment opportunities through skill development, etc.

- o **3 Components:**

- 1) Development of SC dominated villages into an 'Adarsh Gram' component→ SC population >40% and total population 2500 (latest Census)
- 2) Grants-in-aid for District/State-level Projects for Socio-Economic betterment of SCs.
- 3) Construction/Repair of Educational Hostels for SC students (Boys and Girls)

MINISTRY OF STATISTICS AND PROGRAMME IMPLEMENTATION

1. Member of Parliament Local Area Development Scheme (MPLADS):

- o **Purpose:** To address the issue of inequity in development
- o **Type:** Central Sector Scheme
- o **Non-lapsable Fund:** Annual MPLADS non-lapsable fund **entitlement per MP constituency is Rs. 5 crores**
- o **Release of fund:** Grants in-aid is released directly to the district authorities on receipt of requisite documents
- o **Background:** Announced in 1993 under the Ministry of Rural Development, administration shifted to MoSPI in October 1994.

MINISTRY OF TRIBAL AFFAIRS

1. Dharti Aaba Janjatiya Gram Utkarsh Abhiyan (DAJGUA):

- o **Purpose:** To ensure holistic, sustainable, and inclusive growth, **empowering tribal communities to thrive and flourish in a SATURATION Mode.**
- o **Background:** It was announced in in the Budget 2024-25 as **Pradhan Mantri Janjatiya Unnat Gram Abhiyan (PM JUGA).**
- o **Tenure:** 2024-25 to 2028-29
- o **Nodal Agency:** Ministry of Tribal Affairs
- o **Objective:** To develop enabling infrastructure and enhance socio-economic conditions in selected tribal majority villages (with a population of 500 or more, and at least 50% tribal residents as well as villages in Aspirational Districts with a tribal population of 50 or more).
- o **Coverage:** Specific **tribal-majority villages with populations of 500 or more**, where at least 50% are tribal, and villages, in **Aspirational districts, with at least 50 tribal population.**

2. Pradhan Mantri Vanbandhu Kalyan Yojana:

- o **Purpose:** To improve the **socio-economic conditions of tribal populations** and preserve their cultural heritage and identity.
- o **Type:** Centrally Sponsored Scheme
- o **Focus:** **Integrated development of villages and capacity building** through interventions in education and livelihood
- o **Tenure:** 2021-22 to 2025-26
- o **Components:**
 - 1) PM Adi Adarsh Gram Yojana
 - 2) PVTGs development
 - 3) Support to tribal research institute
 - 4) Pre-matric scholarship
 - 5) Post-matric scholarship scheme

MINISTRY OF TEXTILES

1. PM MITRA (Pradhan Mantri Mega Integrated Textile Region and Apparel) Park:

- o **Purpose:** To **attract investment, boost employment generation** and position itself strongly in the global textile market
- o **Type:** Central Sector Scheme

- o **SF Vision:** Farm to Fibre to Factory to Fashion to Foreign
- o **Tenure:** 2021-22 to 2027-28
- o **Objective:** Promote sustainable industrialization and foster innovation (SDG9), modern industrial infrastructure facility for entire value-chain to reduce logistic cost & improve competitiveness.
- o **Special Purpose Vehicle (SPV):** Jointly owned by Centre (49%) and State (51%) to oversee the project.
- o **Finalized Locations:** Tamil Nadu, Telangana, Gujarat, Karnataka, Madhya Pradesh, Uttar Pradesh, Maharashtra.

MINISTRY OF WOMEN AND CHILD DEVELOPMENT

1. Saksham Anganwadi and Poshan 2.0 (Mission Poshan 2.0):

- o **Purpose:** Address the challenges of malnutrition through a strategic shift in nutrition content and delivery
- o **Type:** Centrally Sponsored Scheme
- o **Beneficiaries:** Children (up to the age of 6 years), adolescent girls, pregnant women, and lactating mothers
- o **Tenure:** 2021-22 to 2025-26
- o **Components:**
 - 1) Nutrition support
 - 2) Early childhood care & education
 - 3) Anganwadi infrastructure
 - 4) Poshan Abhiyan

MISCELLANEOUS SCHEMES

1. Atal Innovation Mission (AIM) 2.0:

- o **Purpose:** To create an innovation culture and entrepreneurial ecosystem in the country.
- o **Type:** Central Sector Scheme
- o **Tenure:** Till March 31, 2028.
- o **Nodal Agency:** NITI Aayog
- o **AIM Framework:**
 - 1) Atal Tinkering Labs
 - 2) Atal Incubation Centers (AICs) & Atal Community Innovation Centers (ACICs)
 - 3) Mentor India Campaign
 - 4) Atal New India Challenges (ANIC)
 - 5) ARISE-ANIC

2. PM Gati Shakti National Master Plan (PMGS-NMP):

- o **Purpose:** To improve the productivity of industries and employment opportunities
- o **7 Driving Engines:** Railways, Roads, Ports, Waterways, Airports Mass Transport, Logistics Infrastructure
- o **Benefits:** Break departmental silos, bring down the time and cost overrun of the projects
- o **Scope:** Covers projects of social as well physical infrastructure
- o **Intersectoral and inter-ministerial convergence:** 14 Social Sector Ministries/ Departments have been onboarded, namely Ministry of Panchayati Raj, Department of Health and Family Welfare, Department of Post, etc.

3. PM Internship Scheme:

- o **Ministry:** Ministry of Corporate Affairs
- o **Purpose:** To provide one crore young individuals with valuable internship opportunities over next five years in top 500 companies.
- o **Monthly Stipend: ₹5,000**
 - Rs 500 from partner companies
 - Rs 4,500 from government via DBT
- o **Eligibility:** Indian Youth Aged 21-24 Not in full-time employment or education

- o **NOT ELIGIBLE:** Graduates from IITs, IIMs, National Law Universities, IISER, NIDs, and IIITs

4. **Mission Mausam:**

- o **Ministry:** Ministry of Earth Sciences
- o **Purpose:** To position India as a global leader in weather and climate sciences, and making India 'Weather Ready' and 'Climate Smart', meeting the global standards.
- o Making India Weather-ready and Climate-smart.

5. **Green Tug Transition Program:**

- o **Ministry:** Ministry of Ports, Shipping & Waterways
- o **Purpose:** Shift India's harbour tug fleet from diesel to greener alternatives.
- o **Part of Maritime Amrit Kaal Vision 2047**→ Targeting a 30% cut in port vessel emissions by 2030
- o 'Panch Karma Sankalp'

6. **Biotechnology Research Innovation and Entrepreneurship Development (Bio- RIDE):**

- o **Ministry:** Ministry of S&T
- o **Purpose:** To foster innovation, **promote bio-entrepreneurship**, and strengthen India's position as global leader in bio manufacturing and biotechnology.
- o **Beneficiaries:** Researchers, startups, academic institutions, industries, and entrepreneurs in biotechnology
- o **Tenure:** 2021-22 to 2025-26 (15th Finance Commission period)

7. **PM Young Achievers' Scholarship Award Scheme for Vibrant India (PM-YASASVI):**

- o **Ministry:** Ministry of Social Justice & Empowerment
- o **Purpose:** Uplifting students from **Other Backward Classes (OBC), Economically Backward Classes (EBC), and Denotified Tribes (DNT).**
- o **Components:**
 - 1) **Pre-Matric Scholarship**→ ₹4,000 per year For Class IX & X students Income below 2.5 lakh
 - 2) **Post-Matric Scholarship**→ ₹5,000-20,000 Based on course category For post-secondary education
 - 3) **Top-Class Education Support**→ Up to 1.25 lakh (Class 9-12) Full funding for top college students at premier institutions
 - 4) **Hostel Construction**→ Accommodation for socially and educationally backward students