

Important Central Govt Schemes

1. Research, Development and Innovation Scheme (RDI) / Anusandhan National Research Fund (ANRF)

- **Total Outlay:** ₹1 lakh crore.
- **Objective:** To bolster India's research and innovation ecosystem and provide long-term financing.
- **Focus Areas:** High-risk, high-impact research projects and sunrise/strategic sectors like Artificial Intelligence (AI), Quantum Computing, Green Hydrogen, and Semiconductor Technology.
- **Features and Targets:** Includes the establishment of **25,000 additional Atal Tinkering Labs** and **10,000 new Prime Minister Research Fellowships (PMRF)**.
- **Financing:** Provides long-term financing and re-financing at low or nil interest.
- **Governance:** The Governing Board of the Anusandhan National Research Fund (ANRF) is chaired by the Prime Minister.
- **Implementing Body:** Department of Science and Technology (DST) serves as the Nodal Department.

2. Credit Guarantee Scheme for Exporters (CGSE)

- **Approval Date:** Approved by the Union Cabinet in November 2025.
- **Outlay/Coverage:** Provides **100% credit guarantee coverage** up to **₹20,000 crore**.
- **Objective:** To provide collateral-free credit support to eligible exporters.
- **Implementing Body:** National Credit Guarantee Trustee Company Limited (NCGTC).

3. Employees' Enrolment Scheme (EES) 2025

- **Duration:** Operational from **November 1, 2025, to April 30, 2026**.
- **Objective/Feature:** Allows employers to voluntarily register and declare employees engaged between July 1, 2017, and October 31, 2025, who were previously uncovered under the Employees' Provident Fund (EPF) Act.
- **Nodal Body:** Employees' Provident Fund Organisation (EPFO).

4. Export Promotion Mission (EPM)

- **Duration:** 6 years, from Financial Year (FY) 2025–26 to FY 2030–31.

- **Total Outlay:** ₹25,060 crore.
- **Objective:** To enhance India's logistics efficiency, infrastructure quality, and supply chain integration.
- **Components:** Includes two sub-schemes: NIRYAT PROTSAHAN (Financial support) and NIRYAT DISHA (Non-financial support).
- **Implementing Body:** Directorate General of Foreign Trade (DGFT).

5. Prime Minister Skilling and Employability Transformation through Upgraded Industrial Training Institutes (PM-SETU)

- **Launch:** Launched in October 2025.
- **Total Outlay:** ₹60,000 crore.
- **Objective/Targets:** To transform and upgrade 1,000 Industrial Training Institutes (ITIs) into globally competitive centers of excellence.
- **Features:** Five National Skill Training Institutes (NSTIs) will be converted into Centres of Excellence for Skilling and Employability.
- **Funding:** Centrally Sponsored Scheme.

6. Recycling Incentive Scheme (Critical Minerals)

- **Approval Date:** Approved by the Union Cabinet in September 2025.
- **Duration:** 6 years, from Financial Year (FY) 2025–26 to FY 2030–31.
- **Outlay:** ₹1,500 crore (or ₹1,485 crore).
- **Objective:** To promote recycling and reuse of critical minerals (e.g., lithium, cobalt, nickel, and rare earth elements).
- **Features:** Financial support is provided, with 1/3 of the outlay reserved for small players. Large recyclers can receive up to ₹50 crore, and startups/small recyclers can receive up to ₹25 crore.
- **Implementing Body:** Ministry of Mines (MoM) under the National Critical Minerals Mission (NCMM).

7. Pradhan Mantri Viksit Bharat Rozgar Yojana (PM-VBRY) / Employment Linked Incentive (ELI) Scheme

- **Launch:** Launched on Independence Day, August 15, 2025.
- **Total Outlay:** Approximately ₹1 lakh crore (Exact figure: ₹99,446 crore).
- **Target:** To generate 3.5 crore jobs by 2027 for youth.
- **Incentives (Part A):** Provides ₹15,000 incentive (equivalent to one month's wage up to ₹15,000) for youth in their first private sector job, provided in two installments.
- **Incentives (Part B):** Employers receive monthly subsidies (₹1,000 to ₹3,000) for hiring additional workers with salary ≤ ₹1 lakh.

- **Duration:** The incentive applies to jobs created between August 1, 2025, and July 31, 2027 (2 years), with a 4-year tenure for the manufacturing sector.
- **Implementing Body:** Employees' Provident Fund Organisation (EPFO).

8. Pradhan Mantri Awas Yojana - Gramin (PMAY-G) Phase 2

- **Approval Date:** Phase 2 approved in August 2025.
- **Duration:** Runs for 5 years (Financial Year 2024–25 to 2028–29).
- **Objective/Target:** To provide **2 crore additional pukka** (permanent) **houses** to eligible rural households by 2029.
- **Financial Outlay:** The overall budget is **₹3,06,137 crore**.
- **Financial Assistance:** Assistance is **₹1.2 lakh per unit** in plain areas and **₹1.3 lakh per unit** in hilly/difficult areas.
- **Progress:** By August 2025, 2.83 crore houses had been completed since the scheme's inception.

9. Pradhan Mantri Street Vendor's AtmaNirbhar Nidhi (PM SVANidhi)

- **Extension:** The scheme has been restructured and extended till **March 31, 2030**.
- **Total Outlay:** **₹7,332 crore**.
- **Target:** To benefit **1.15 crore street vendors**, including 50 lakh new beneficiaries.
- **Loan Tranches (Collateral-free):** 1st tranche: **₹15,000**; 2nd tranche: **₹25,000**; 3rd tranche: **₹50,000**.
- **Interest Rate:** Loans are offered at a subsidized interest rate of **7%**.
- **Funding:** It is a **Central Sector Scheme** (fully funded by the Central Government).
- **Implementing Body:** Jointly implemented by the Ministry of Housing and Urban Affairs (MoHUA) and the Department of Financial Services (DFS).

10. Pradhan Mantri Dhan-Dhaanya Krishi Yojana (PMDDKY)

- **Approval Date:** Approved by the Union Cabinet in July 2025.
- **Duration:** **6 years** (Financial Year 2025–26 to 2030–31).
- **Annual Outlay:** **₹24,000 crore**.
- **Objective:** To revitalize **100 aspirational agriculture districts**.
- **Approach:** Implemented through a saturation-based **convergence of 36 existing schemes** across **11 Central Ministries/Departments**.
- **Selection Criteria:** Districts are selected based on low crop productivity, low cropping intensity, and below-average agricultural loan disbursal.
- **Oversight:** Inspired by the NITI Aayog's Aspirational District Program.

11. Assistance in Deploying Energy Efficient Technologies in Industries & Establishments (ADEETIE)

- **Launch:** Launched on July 15, 2025.
- **Duration:** 3 years (Financial Year 2026–28).
- **Total Outlay:** ₹1,000 crore.
- **Objective:** To promote the adoption of energy-efficient technologies in Micro, Small, and Medium Enterprises (MSMEs).
- **Features:** Provides interest subsidy: **5% for Micro/Small Enterprises** and **3% for Medium Enterprises**.

12. Prime Minister Electric Drive (PM E-DRIVE)

- **Total Outlay:** ₹10,900 crore (till March 2028).
- **Objective:** To accelerate the adoption of Electric Vehicles (EVs) and charging infrastructure across India.
- **Targets:** Aims to establish **72,300 public EV charging stations** nationwide.
- **Features:** Provides **100% subsidy** for chargers installed on government premises.
- **E-Truck Component:** Launched July 11, 2025, with an allocation of ₹500 crore; provides incentives (₹2.7–9.6 lakh per truck) conditional on scrapping an old diesel truck.

13. Credit Guarantee Scheme for Startups (CGSS)

- **Update:** The guarantee ceiling was increased from ₹10 crore to ₹20 crore per borrower.
- **Guarantee Coverage:** Loans up to ₹10 crore receive **85% guarantee cover**; Loans above ₹10 crore receive **75% guarantee cover**.
- **Objective:** To provide collateral-free loans to eligible startups.

14. Cashless Treatment Scheme for Road Accident Victims

- **Launch:** May 2025.
- **Duration:** 5 years (Financial Year 2024–25 to 2028–29).
- **Total Outlay (Phase):** ₹6,839 crore.
- **Benefit:** Provides ₹1.5 lakh per accident per person for cashless treatment.
- **Implementing Body:** National Health Authority (NHA).

15. Pradhan Mantri Poshan Shakti Nirman (PM POSHAN) Scheme

- **Launch:** August 15, 1995 (formerly the Mid-Day Meal Scheme, renamed in 2021).
- **Objective:** To provide one free meal to students in Government and Government-aided schools (Balvatika to class VIII) to enhance nutritional status.
- **Coverage:** Covers **11.20 crore students** in 10.36 lakh schools.
- **Budget (FY 2025–26):** ₹12,500 crore.
- **Update:** The material cost was hiked by **9.5%** (effective May 1, 2025).

16. Pradhan Mantri Awas Yojana – Urban (PMAY-U)

- **Launch:** June 25, 2015.
- **Update/Extension:** Deadline extended till **December 31, 2025**, for houses sanctioned up to March 31, 2022.
- **Target Beneficiaries:** Economically Weaker Section (EWS), Lower Income Group (LG), Middle Income Group (MIG-I), and slum dwellers.
- **Financial Support:** Central assistance can be up to ₹2.5 lakh per unit. The scheme offers interest subsidies (e.g., 4% interest subsidy for certain loan amounts).
- **Credit Guarantee:** The corpus of the Credit Risk Guarantee Fund Trust (CRGFT) was increased from ₹1,000 crore to **₹2,000 crore** to support affordable housing loans.
- **Funding Pattern:** Centrally Sponsored Scheme, typically following a **60:40 (Centre:State)** ratio for normal states.

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Central Govt Schemes- NBCC CA for SBI Mains and IBPS Clerk Mains 2025

Name and Full Form	Launch/Approval Date	Duration/Tenure	Objective/Purpose	Financial Outlay/Budget	Implementing/Nodal Body	Beneficiary/Target Group	Key Features/Incentives	Funding Pattern	Targets/Metrics
Research, Development and Innovation Scheme (RDI) / Anusandhan National Research Fund (ANRF)	Launched by Prime Minister in November 2025; Approved July 1, 2025	Not specified	To bolster India's research and innovation ecosystem and provide long-term financing.	₹1 lakh crore	Department of Science and Technology (DST); Governing Board of Anusandhan National Research Foundation (ANRF) chaired by the Prime Minister.	Private sector investment; Research organizations and sunrise/strategic sectors (Artificial Intelligence, Quantum Computing, Green Hydrogen, Semiconductor Technology).	Long-term financing and refinancing at low or nil interest; Establishment of 25,000 additional Atal Tinkering Labs; 10,000 new Prime Minister Research Fellowships (PMRF).	N/A (Financing model involves long-term, concessional financing and equity support).	Establish 25,000 additional Atal Tinkering Labs; Establish 10,000 new Prime Minister Research Fellowships .
Credit Guarantee Scheme for Exporters (CGSE)	Approved by Union Cabinet, November 2025	N/A	To provide credit guarantee coverage to eligible exporters.	Up to ₹20,000 crore of collateral-free credit support.	National Credit Guarantee Trustee Company Limited (NCGTC).	Eligible exporters.	Provides 100% credit guarantee coverage ; Allows exporters to secure loans easily.	N/A	Credit guarantee coverage up to ₹20,000 crore.
Employees' Enrolment Scheme (EES) 2025	Launched November 1, 2025	November 1, 2025, to April 30, 2026	To register and cover employees previously uncovered under the	N/A	Employees' Provident Fund Organisation (EPFO).	Employers who voluntarily register employees; Employees	Allows employers to voluntarily declare employees previously	N/A	N/A

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			Employees' Provident Fund (EPF) Act.			engaged between July 1, 2017, and October 31, 2025.	uncovered.		
Export Promotion Mission (EPM)	Approved for Financial Year 2025–26 to Financial Year 2030–31 (6 years)		To enhance India's logistics efficiency, infrastructure quality, and supply chain integration; To promote exports.	₹25,060 crore; Niryat Protsahan sub-scheme allocation: ₹10,401 crore.	Directorate General of Foreign Trade (DGFT).	N/A	Includes two sub-schemes: NIRYAT PROTSAHAN (Financial support) and NIRYAT DISHA (Non-financial support).	N/A	N/A
Prime Minister Skilling and Employability Transformation through Upgraded Industrial Training Institutes (PM-SETU)	Launched October 2025	N/A	To transform Industrial Training Institutes (ITIs) into advanced skill and employability centers.	₹60,000 crore.	Ministry of Skill Development and Entrepreneurship.	Trainees in vocational education.	Focuses on skill development and employability transformation through upgraded Industrial Training Institutes; Upgrading 1,000 Industrial Training Institutes.	Centrally Sponsored Scheme.	Upgrading 1,000 Industrial Training Institutes.

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National Critical Mineral Mission (NCMM) - Recycling Incentive Scheme	Approved September 2025	Financial Year 2025–26 to Financial Year 2030–31 (6 years)	To promote recycling and reuse of critical minerals and strengthen India's supply chain resilience.	₹1,500 crore; ₹1,485 crore.	Ministry of Mines (MoM) under National Critical Minerals Mission (NCMM).	Large recyclers, startups, and small recyclers.	Incentives for developing recycling capacity for critical minerals from secondary sources; Support up to ₹50 crore for large recyclers and up to ₹25 crore for startups/small recyclers.	N/A	1/3 of the outlay reserved for small players.
Pradhan Mantri Viksit Bharat Rozgar Yojana (PM-VBRY) / Employment Linked Incentive (ELI) Scheme	Launched August 15, 2025 (Independence Day); Approved by Union Cabinet	2 years (for job creation, applicable August 1, 2025 – July 31, 2027); 4 years for manufacturing.	To provide job creation, improve employability, and enhance social security for youth.	₹1 lakh crore; Exact figure is ₹99,446 crore.	Employees' Provident Fund Organisation (EPFO); Ministry of Labour and Employment.	Youth entering their first private sector job; 3.5 crore youth.	₹15,000 incentive for youth in their first private sector job; Incentives up to ₹3,000 per month provided to employers for hiring additional workers.	N/A	Generate 3.5 crore jobs by 2027.
Pradhan Mantri Awas Yojana –	Approved August 2025	5 years (Financial Year 2024–25 to 2028–29)	To provide 2 crore additional pukka	₹3,06,137 crore (Total budget);	Ministry of Rural Development.	Eligible rural households (specifically poor and	Assists with ₹1.2 lakh per unit in plain areas and ₹1.3 lakh per unit	Centrally Sponsored Scheme.	Construct 2 crore additional houses by

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Gramin (PMAY-G) Phase 2		29)	(permanent) houses to eligible rural households.	Outlay for 2024-29 Phase 2: ₹36,370 crore.		Middle Class segment).	in hilly/difficult areas; Convergence with Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) and Jal Jeevan Mission.		2029.
Pradhan Mantri Street Vendor's AtmaNirbhar Nidhi (PM SVANidhi)	Restructuring and Extension approved August 2025; Launched June 1, 2020	Extended till March 31, 2030.	To provide collateral-free working capital loans to street vendors.	₹7,332 crore (Total outlay).	Ministry of Housing and Urban Affairs (MoHUA) and Department of Financial Services (DFS) (Joint implementation).	Street vendors, with a target of 1.15 crore beneficiaries.	Collateral-free and guarantor-free loans; Increased loan tranches: 1st: ₹15,000; 2nd: ₹25,000; 3rd: ₹50,000; Interest rate is 7%; Provides digital incentives up to ₹1,600.	Central Sector Scheme (Fully funded by the Central Government).	Target 1.15 crore street vendors, including 50 lakh new beneficiaries.
Pradhan Mantri Dhan-Dhaanya Krishi Yojana (PMDDKY)	Approved July 2025; Cabinet approval July 16, 2025	6 years (Financial Year 2025–26 to 2030–31)	To revitalize aspirational agriculture districts through enhanced productivity,	Annual outlay: ₹24,000 crore; Total: ₹1.44 lakh crore for	Ministry of Agriculture and Farmers' Welfare; Nodal oversight provided by NITI Aayog.	Farmers in 100 aspirational agriculture districts; Approximately 1.7 crore	Convergence model integrating 36 existing schemes across 11 Central Ministries/Departments; Focus	N/A (Implemented via convergence model involving Central and	Revitalize 100 aspirational agriculture districts; Monitoring

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Pradhan Mantri Krishi Sinchayee Yojana (PMKSY)			irrigation, credit access, and post-harvest infrastructure.	six years.		farmers benefit directly.	areas include low productivity, low cropping intensity, and low credit disbursal.	State/Private/Local partnership schemes.	via 117 Key Performance Indicators (KPIs).
Assistance in Deploying Energy Efficient Technologies in Industries & Establishments (ADEETIE)	Launched July 15, 2025	3 years (Financial Year 2026-2028)	To promote the adoption of energy-efficient technologies in Micro, Small, and Medium Enterprises (MSMEs).	₹1,000 crore.	Bureau of Energy Efficiency (BEE) under the Ministry of Power.	Micro, Small, and Medium Enterprises (MSMEs).	Provides interest subsidy: 5% for Micro/Small Enterprises and 3% for Medium Enterprises; ₹50 crore allocated for energy audits.	N/A	Targets 14 energy-intensive sectors.
Prime Minister Electric Drive (PM E-DRIVE)	Launched for Electric Trucks July 11, 2025; Overall scheme launched October 1, 2024	Overall scheme runs till March 2028 ; Financial support for 2-wheelers and 3-wheelers ends March 31, 2026.	To accelerate the adoption of Electric Vehicles (EVs) and charging infrastructure, and promote innovative vehicle enhancement.	Total outlay: ₹10,900 crore; Electric Trucks specific allocation: ₹500 crore.	Ministry of Heavy Industries.	Buyers of Electric Two-wheelers, Three-wheelers, Ambulances, Trucks; Electric Truck sector.	Incentives for electric trucks (₹2.7–9.6 lakh per truck) conditional on scrapping an old diesel truck; 100% subsidy for chargers installed on government premises.	N/A	Establishment of 72,300 public Electric Vehicle charging stations nationwide.

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Credit Guarantee Scheme for Startups (CGSS)	Guarantee Ceiling Increased June 2025	N/A	To provide collateral-free loans to startups.	N/A	Department for Promotion of Industry and Internal Trade (DPIIT).	Eligible startups.	Guarantee ceiling increased from ₹10 crore to ₹20 crore per borrower; Loans ≤ ₹10 crore get 85% guarantee cover; Loans > ₹10 crore get 75% guarantee cover.	N/A	N/A
Cashless Treatment Scheme for Road Accident Victims	Launched May 2025	Financial Year 2024–25 to 2028–29 (5 years)	To provide cashless treatment to Road Accident Victims.	Budget for Financial Year 2026: ₹272 crore; Total Phase Outlay: ₹6,839 crore.	Ministry of Road Transport and Highways (MoRTH); National Health Authority (NHA).	Road accident victims.	₹1.5 lakh per accident per person for cashless treatment.	Central Government Scheme (100% Central funding).	N/A
Pradhan Mantri Poshan Shakti Nirman (PM POSHAN)	Material Cost Hike effective May 1, 2025; Scheme launched August 15, 1995 (as Mid-Day	Financial Year 2021–2026.	To provide one free meal to students in Government and Government-aided schools, enhancing nutrition.	Budget Financial Year 2025–26: ₹12,500 crore.	Ministry of Education (MoE).	11.20 crore students (Balvatika to class VIII).	Material cost hiked by 9.5%; Revised per student per day rates: Primary (₹6.78); Upper Primary (₹10.17).	N/A	Cover 11.20 crore students in 10.36 lakh schools.

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	Meal Scheme).								
Pradhan Mantri Awas Yojana – Urban (PMAY-U)	Deadline Extended May 2025; Launched June 25, 2015	Extended till December 31, 2025 (for houses sanctioned till March 31, 2022).	To achieve “Housing for All” for the urban poor and middle class.	Corpus of Credit Risk Guarantee Fund Trust (CRGFT) increased from ₹1,000 crore to ₹2,000 crore .	Ministry of Housing and Urban Affairs (MoHUA).	Economically Weaker Section (EWS), Lower Income Group (LIG), Middle Income Group (MIG-I), and slum dwellers.	Provides subsidized home loans and grants; Credit guarantee corpus increased to support affordable housing loans.	Central Sector Scheme (Central assistance provided to States/Union Territories).	Over 92.61 lakh houses constructed since inception.