



**1. Swachh Bharat Mission (Grameen) Phase II (SBM-G Phase II):**

- SBM-G (Swachh Bharat Mission-Grameen) Launched: October 2, 2014, by the Ministry of Jal Shakti as part of the Swachh Bharat Mission.
- Implemented from: 2020-21 to 2024-25.
- Aim: Achieving Open Defecation Free Plus (ODF Plus) status, including sustainability and waste management
- Total outlay : Rs. 1,40,881 crore
- Under this phase, the incentive of Rs.12,000 per household for constructing Individual Household Toilets(IHHLs) will continue.

**2. The Pradhan Mantri MUDRA Yojana (PMMY)**

- Launched on 8th April 2015
- Mudra loan limit increased from Rs.10 lakh to Rs. 20 lakh from 24 Oct 2024
- The guarantee coverage of PMMY loans upto Rs.20 lakh will be provided under the Credit Guarantee Fund for Micro Units(CGFMU)
- The new category of Tarun Plus is for loans above Rs.10 lakh and upto Rs. 20 lakh is for borrowers who have successfully repaid previous loans under the Tarun category
- MUDRA stands for Micro Units Development & Refinance Agency Ltd, is a financial institution set up by the Govt under PMMY for development and refinancing micro unit enterprises.
- MUDRA loans (4 categories):
  - (i) Shishu: covering loans upto Rs. 50,000/-
  - (ii) Kishore: covering loans upto Rs.50,000/- and upto Rs. 5 lakhs
  - (iii) Tarun: covering loans upto Rs. 5 lakhs and upto Rs.10 lakhs
  - (iv) Tarun Plus: Rs. 10 lakh and upto Rs.20 lakhs

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

- What financial assistance is provided under the Post-Matric Scholarship of PM-YASASVI? Ans: Rs.5000 to Rs. 20000 per year
- With a vision of "Sabka Sath, Sabka Vikas", Ministry of Social Justice and Empowerment has implemented PM-YASASVI.

**4. What is the financial outlay approved for NMEO-Oilseeds(National Mission on Edible Oils-Oilseeds) for its implementation from 2024-25 to 2030-31? Ans: Rs.10,103 crore**

- NMEO-Oilseeds will introduce SATHI Portal enabling States to coordinate with FPOs(Farmer Producer Organisations)
- SATHI stands for Seed Authentication, Traceability & Holistic Inventory

**5. PM Vishwakarma Scheme:**

- launched by Ministry of Micro, Small and Medium Enterprises
- Time Period: FY 2023-24 to FY 2027-28
- Outlay : Rs. 13000 crore
- What financial assistance is provided under the PM Vishwakarma Scheme for artisans and crafts people? Ans: Collateral-free credit support of up to Rs.2 lakh at a 5% interest rate
- Aim: strengthen traditional skills and ensure that artisans and craftspeople are better connected to markets at both domestic and international levels.
- Artisans receive a Rs.15000 toolkit incentive and a stipend of Rs.500 per day during skill training

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

- Came into effect on 1 Oct 2024 will remain in force until 31 Mar 2026
- Outlay: Rs.10,900 crore
- Primary Goal: To promote the adoption of electric vehicles and develop charging infrastructure

**7. PM Vidyalaxmi Scheme:**

- Primary Objective: To offer collateral-free and guarantor-free education loans to students admitted to top-quality higher education institutions
- It provides a 3% interest subvention on loans up to Rs.10 lakh during the moratorium period for students whose family income is up to Rs.8 lakhs and who are not eligible for any other government interest subvention or scholarship scheme.

- Outlay: Rs. 3600 crore during 2024-25 to 2030-31 (7 lakh fresh students are expected to get the benefit of this interest subvention during the period)

**8. Pradhan Mantri Awas Yojana - Gramin (PMAY-G):**

- Under the Pradhan Mantri Awas Yojana - Gramin (PMAY-G), what is the minimum unit size of a house, including a dedicated area for cooking? Ans: 25 sq. mt.
- Pradhan Mantri Awas Yojana - Gramin (PMAY-G) is implemented since 1st April 2016 and aims to construct 4.95 crore houses by March 2029.
- Financial Assistance: Rs.1.2 lakh per house in plain areas, Rs. 1.3 lakh per house in hilly, difficult, and North Eastern states

**9. Pradhan Mantri Shram Yogi Maan- Dhan (PM-SYM):**

- launched by : Ministry of Labour and Employment in February 2019
- Objective: To provide social security to unorganised workers by ensuring a monthly pension after retirement
- Eligibility Criteria:
  - (i) Age Limit: Minimum: 18 yrs, Maximum: 40 yrs
  - (ii) Monthly Income: Workers with a monthly income of Rs.15000 or less
  - (iii) occupation: For workers in the unorganised sector such as street vendors, rickshaw pullers, construction workers, domestic help, agricultural workers etc
  - (iv) Exclusions: Individuals paying income tax, Members of other contributory pension schemes (e.g. NPS, EPFO, or ESIC)
- pension Benefit: Upon reaching the age of 60, the beneficiary receives a minimum assured pension of Rs.3000 per month (In case of the beneficiary's death, the spouse can continue to receive 50% of the pension as a family pension.
- Contribution Details: Contributions vary depending on the entry age:  
At age 18: Rs.55/ month, At age 29: Rs.100/ month, At age 40: Rs.200/ month (Contributions stop at age 60)

**10. Namo Drone Didi Scheme :**

- aims to provide drones to 14,500 selected Women SHGs for agricultural services under DAY-NRLM (Deendayal Antyodaya Yojana - National Rural Livelihood Mission)
- Under this Scheme, the government provides 80% of the cost of the drone, including accessories and ancillary charges
- The maximum financial assistance per drone is Rs.8 lakhs

**11. AMRUT 2.0 (Atal Mission for Rejuvenation and Urban Transformation):**

- launched on: 1st October 2021
- What is the total indicative outlay for AMRUT 2.0 for five years? Ans: Rs. 2,99,000 crore

**13. Jal Jeevan Mission (JJM) Extended Until 2028**

- Jal Jeevan Mission (JJM) was launched on August 15, 2019, with the objective of ensuring safe and adequate drinking water through tap connections to every rural household by 2024.
- The mission aimed to provide 55 liters of water per person per day through Functional Household Tap Connections (FHTC).
- Budget: Rs 67,000 Crore
- Nodal Ministry - Ministry of Jal Shakti
- What percentage of rural households in India had access to tap water under the Jal Jeevan Mission as of February 1, 2025? Ans: 79.74%

**14. Gyan Bharatam Mission:**

- a dedicated initiative aimed at preserving and documenting one crore manuscripts across India.
- A key feature of the mission is the creation of a national digital repository for India's traditional knowledge system
- Nodal Ministry: Ministry of Culture
- Implementing Agency: National Mission for Manuscripts (NMM)
- Budget Allocation (NMM): Increased from ₹3.5 crore to ₹60 crore

**15. Ayushman Bharat PM Jan Arogya Yojana (PM-JAY) Scheme to Cover 1 Crore Gig Workers: Union Budget 2025-26**

- This scheme provides ₹5 lakh health insurance coverage per beneficiary family per year for hospitalization in public and private empanelled hospitals

- Who are Gig Workers?

As per the Code on Social Security, 2020, a gig worker is someone engaged in income-generating activities outside the traditional employer-employee setup.

- Launched on 23rd September 2018 in Ranchi, Jharkhand

#### **16. Bharatiya Bhasha Pustak Scheme:**

- aims to provide digital-format textbooks in Indian languages for students

- The initiative also aligns with previous government efforts to improve educational infrastructure, such as the ASMITA initiative (Augmenting Study Materials in Indian Languages through Translation and Academic Writing)

- About the ASMITA Initiative:

launched in 2024 by the Ministry of Education and UGC to produce 22,000 books in 22 Indian languages over five years.

#### **17. Union Budget 2025 Increases PM Surya Ghar Muft Bijli Yojana Allocation by 80% to ₹20,000 Crore**

- Launched by PM Narendra Modi

- Launch Year: Feb 15, 2024

- Duration: It is being implemented till FY 2026-27.

- Aim: To provide free electricity to "One Crore" households in India, who opt to install roof top solar electricity unit.

- The households will be able to get 300 units of electricity free every month.

- It was approved by Union Cabinet on February 29th, outlay of Rs. 75,021 Crore.

- The government offers a subsidy of up to 40%, making solar energy more affordable and accessible

- As of January 27, 2025, the scheme has already benefitted 8.46 lakh households through rooftop solar installations

- Households can avail collateral-free loans at 7% interest for rooftop solar installations.

- The total budget allocation for the scheme is ₹75,021 crore, to be implemented until FY 2026-27.

#### **18. National Manufacturing Mission:**

- Announced in the Union Budget 2025-26 to support small, medium, and large industries

- Aims to further the "Make in India" initiative.

#### **19. Focus Product Scheme for Footwear & Leather Sectors:**

- Aims to enhance productivity, quality, and competitiveness.

- Employment generation for 22 lakh persons

- Target turnover: ₹4 lakh crore

- Export goal: Over ₹1.1 lakh crore

**20. On the front of support for food processing, the Union Finance Minister reiterated Government's commitment towards 'Purvodaya'. The Union Minister proposed to establish a National Institute of Food Technology, Entrepreneurship and Management in \_\_\_\_\_? Ans: Bihar**

#### **21. Financial Incentive Scheme:**

- Ministry of Coal has announced the selected applicants under Category-II of the Financial Incentive Scheme (FIS), marking a major milestone in India's coal gasification initiative. With a financial outlay of ₹8,500 crore, the scheme aims to accelerate coal gasification, lower carbon emissions, enhance energy security, and support sustainable development.

- This initiative is a key component of India's plan to achieve 100 million tonnes of coal gasification by 2030.

- Launched: 2024

- Total Outlay: ₹8,500 crore

- Implementing Ministry: Ministry of Coal

- Objective: Encourage both private and public sector entities to undertake coal gasification projects.

#### **22. e-NAM Platform:**

- Government of India has expanded the e-NAM (National Agricultural Market) platform by adding 10 new agricultural commodities, increasing the total to 231 commodities

- Newly Added Commodities:



➤ Miscellaneous Commodities:

1. Dried Tulsi Leaves
2. Besan (Chickpea Flour)
3. Wheat Flour
4. Chana Sattu (Roasted Chickpea Flour)
5. Water Chestnut Flour

➤ Spices:

6. Asafoetida
7. Dried Fenugreek Leaves

➤ Vegetables:

8. Water Chestnut
9. Baby Corn

➤ Fruits:

10. Dragon Fruit

- e-NAM is a nationwide electronic trading platform that integrates existing APMC mandis to create a unified market for agricultural commodities.

- Launched: 2016

- Implementing Agency: Small Farmers Agribusiness Consortium (SFAC), under the Ministry of Agriculture and Farmers' Welfare

**23. Pradhan Mantri Anusuchit Jaati Abhyuday Yojana (PMAJAY):**

- Union Minister for Social Justice and Empowerment chaired a meeting of the central advisory committee for the PM-AJAY scheme.

- Launch Year: 2021-22

- Ministry of Social Justice and Empowerment

- Aim: To reduce poverty among SC communities.

- Boost Entrepreneurship among SCs, Subsidy of Rs.10000/- per beneficiary or 50% of loan

- Transforming SC-dominated villages into 'Adarsh Gram'

**24. Mission Saksham Anganwadi & Poshan 2.0:**

- The Union Government has approved the upgradation of 338 Anganwadi Centres under the Mission Saksham Anganwadi & Poshan 2.0 initiative.

- Ministry of Women and Child Development is implementing the "Saksham Anganwadi and Poshan 2.0" during the 15th Finance Commission period 2021-22 to 2025-26.

- The beneficiaries under this scheme are :

- children in the age group of 0-6 years,
- Pregnant women and lactating mothers and
- Adolescent girls in the age group 14-18 years.

**25. Market Intervention Scheme (MIS):**

- A price support initiative under the Department of Agriculture & Farmers' Welfare

- Functions as part of the PM-AASHA scheme, ensuring fair prices for farmers

- Targets perishable crops (horticultural & agricultural products) that are not covered under the Minimum Support Price (MSP) system.

- Increased Procurement Limit: Now covers 25% of total production (previously 20%).

**26. PM-DAKSH Scheme:**

- Union Minister recently emphasized the significance of the Pradhan Mantri Dakshata Aur Kushalata Sampanna Hitgrahi (PM-DAKSH) Yojana in enhancing skill development.

- Type: Central Sector Scheme

- Duration: Approved for five years (2021-22 to 2025-26) by the Ministry of Social Justice and Empowerment

- Objective: Provides short-term training, upskilling/re-skilling, and entrepreneurship development programs through empanelled training institutes

- Target Beneficiaries:

- Scheduled Castes (SCs)
- Other Backward Classes (OBCs)
- Economically Weaker Sections (EWSs)
- Denotified Tribes (DNTs)
- Safai Karamcharis, including waste pickers
- Eligibility Criteria
  - Age Requirement: 18-45 years
  - Income Criteria:
    - No income limit for SCs, Safai Karamcharis, including waste pickers, and DNTs.
    - For OBCs and EWSs: Annual family income must be below ₹3 lakh

**27. NAMASTE Scheme (National Action for Mechanised Sanitation Ecosystem):**

- Union Minister for Social Justice and Empowerment recently distributed PPE kits and Ayushman Cards to sewer and septic tank workers under the NAMASTE Scheme, reinforcing efforts to enhance their safety and well-being
- Objective: To formalize sanitation workers, promote mechanized cleaning, and ensure their occupational safety.
- Implementing Ministries: Jointly executed by the Ministry of Social Justice and Empowerment (MoSJE) and the Ministry of Housing and Urban Affairs (MoHUA).
- Implementing Agency: National Safai Karamcharis Finance and Development Corporation (NSKFDC) under MoSJE.
- Duration: 2023-24 to 2025-26 (Three years).
- Target Group: Sewer and septic tank workers (SSWs), with waste pickers added in 2024
- Type of Scheme: Central Sector Scheme with full funding from the government.
- Financial Outlay: ₹360 crore allocated for implementation
- Coverage: Applicable to all 4,800+ Urban Local Bodies (ULBs) across India.
- Primary Aim: To eliminate hazardous manual cleaning of sewers and septic tanks, ensuring a transition to safe, mechanized sanitation practices.

**28. Government Extends Integrated Pradhan Mantri Annadata Aay Sanrakshan Abhiyan (PM-AASHA) Scheme Until 2025-26:**

- PM-AASHA Scheme, initially launched in 2018
- Ministry: Ministry of Agriculture & Farmers Welfare
- Objective: Provides price stability for farmers and helps regulate price fluctuations of essential commodities.
- Covered Crops: Pulses, Oilseeds, and Copra

**29. A Decade of Soil Health Card Scheme (SHCS):**

- Soil Health Card Scheme (SHCS) was launched by Prime Minister Narendra Modi on February 19, 2015, in Suratgarh, Rajasthan.
- Nodal Ministry : Ministry Of Agriculture
- The Soil Health Card (SHC) assesses soil based on 12 parameters

**30. PM Fasal Bima Yojana:**

- The Union Cabinet, led by Prime Minister Narendra Modi, approved the extension of PMFBY and RWBCIS until 2025-26.
- A total allocation of ₹69,515.71 crore has been made for the period from 2021-22 to 2025-26.
- Pradhan Mantri Fasal Bima Yojana (PMFBY) launched in 2016 to safeguard farmer incomes from weather shocks
- ₹824.77 crore allocated for large-scale technology adoption.
- Number of farmers under PMFBY grew from 21.6 million (2018) to 25.9 million (2024) for the kharif season.
- Objective: The PMFBY works on the One Nation, One Crop, One Premium.
- Coverage is available upto a maximum period of 14 days from harvesting for those crops which are kept in "cut & spread" condition to dry in the field after harvesting, against specific perils of cyclone / cyclonic rains, unseasonal rains throughout the country.

**31. Restructured Weather-Based Crop Insurance Scheme (RWBCIS):**

- Government of India launched the Restructured Weather-Based Crop Insurance Scheme (RWBCIS) in 2016

**32. Fund for Innovation and Technology (FIAT):**

- A new fund with a corpus of ₹824.77 crore has been created to promote technological advancements and R&D in crop insurance implementation

**33. Cashless Treatment Scheme for Road Accident Victims:**

- This initiative builds upon a pilot project launched by the Ministry of Road Transport and Highways on March 14, 2024, in Chandigarh.
- The program was later expanded to include regions such as Assam, Punjab, Haryana, and Puducherry.
- The pilot project aimed to create a mechanism for providing timely medical assistance to road accident victims, particularly during the critical "golden hour" following an accident.
- Key Highlights of the Scheme:
  - The government will cover treatment costs for accident victims if the incident is reported to the police within 24 hours
  - Coverage includes up to ₹1.5 lakh per incident, with treatment duration limited to seven days from the date of the accident.
  - Families of victims involved in hit-and-run cases will receive a compensation amount of ₹2 lakhs in the event of a fatality
  - Additionally, MoRTH introduced the "Scheme for Good Samaritans", encouraging individuals to provide timely help to accident victims. Under this scheme, a cash prize of ₹5,000 is awarded to good samaritans who administer emergency aid and rush accident victims to a hospital or trauma care center within the golden hour, potentially saving lives.

**34. National Green Hydrogen Mission**

- The Prime Minister has laid the foundation stone for the country's first Green Hydrogen Hub in Visakhapatnam, Andhra Pradesh, under the National Green Hydrogen Mission (NGHM).
- Launch Year: 2023
- Ministry of New and Renewable Energy
- Target: Achieve an annual production of 5 million metric tonnes (MMT) of Green Hydrogen by 2030
- Financial Outlay: Rs. 19,744 Crores

**35. Agriculture Infrastructure Fund:**

- Launch year – 2020
- Ministry of Agriculture and Family Welfare
- Total corpus – Rs.1 Lakh Crores
  - First year – 10,000 Crores
  - Next three years – 30,000 Crores each
- Implementation Period:
  - Financing facility from 2020-21 to 2025-26 (6 years)
  - Overall period – 2020-21 to 2032-33 (13 Years)
- Moratorium for repayment
  - Minimum – 6 months; Maximum – 2 years
- Objective :
  - Provide funding to farmers and agriculture development organizations for infrastructure
  - To achieve a multiplier effect in generating investments ensuring that benefits reach small and marginal farmers.

**36. Digital Agriculture Mission :**

- Objective:
  - To establish a digital agriculture ecosystem to drive innovative, farmer-centric digital solutions.
  - Provide timely and reliable crop-related information to farmers nationwide.
- Total outlay - ₹2,817 crore

**37. National Mission on Edible Oils:**

- Government has approved National Mission on Edible Oils and Oilseeds (NMEOOilseeds) for 2024-25 to 2030-31 with an outlay of ₹10,103 Crore.

About Scheme:

- Launch Year : 2021(2025 – 26 )
- Ministry of Agriculture and Farmer Welfare

**NBCC**



- Centrally Sponsored Scheme
- Total outlay: Rs.11,040 crore
- Aim - To increase Crude Palm Oil production from 0.27 lakh tonnes during 2019-20 to 11.20 lakh tonnes by 2025-26 and 28 lakh tonnes by 2028-29.

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

- Launch Date: September 29, 2024.
- Implementation Date: October 1, 2024
- Duration: Active until March 31, 2026
- Ministry: Ministry of Heavy Industries
- Budget: ₹10,900 crore
- Objective: Promote the adoption of electric vehicles (EVs), minimize the environmental impact of transportation, and boost domestic EV manufacturing.
- Targets:
  - Support for e-2Ws, e-3Ws, and e-buses
  - Installation of fast chargers for e-4Ws, e-buses, and e-2W/3Ws

**39. Pradhan Mantri Suraksha Bima Yojana(PMSBY):**

- Launch Date: 2015
- Ministry : Ministry of Finance
- Eligibility
  - Any citizen of Age between 18 and 70 years
  - Bank account linked with Aadhar Card
  - Insurance holder has to give consent to join and enable auto debit on or before 31st May.
- Premium: Rs.20 per annum
- Objective: Providing accidental insurance to the weaker sections of society.
- Risk Coverage:
  - Rs.2 Lakh for accidental death
  - Total and irrecoverable loss of sight of one eye or loss of use of one hand or foot – Rs.1 Lakh.
  - Total and irrecoverable loss of both eyes or loss of use of both hands or feet or loss of sight of one eye and loss of use of hand or foot - Rs 2 Lakh

**40. PM Jeevan Jyoti Bima Yojana:**

- Launch year – 2015
- Eligibility
  - Any citizen of Age between 18 and 50 years
  - Insurance holder has to give consent to join and enable auto debit on or before 31st May.
- Premium – Rs.436 per annum
- Benefit – Life cover of Rs.2 lakhs
- Implementation - Life Insurance Corporation

**41. Unnat Jyoti by Affordable LED for All (UJALA):**

- Ministry of Power commemorates 10 years of the UJALA scheme, originally launched as the Domestic Efficient Lighting Program (DELP).
- UJALA scheme launched on 5th January 2015 by Prime Minister Narendra Modi.
- Objective: To revolutionize household lighting by providing affordable, energyefficient LED bulbs, tube lights, and fans

**42. Odisha Becomes 34th State to Implement Ayushman Bharat PM-JAY**

About Ayushman Bharat PM-JAY:

- World's largest health insurance scheme, launched in 2018 (in Ranchi ,Jharkhand) under the Ministry of Health & Family Welfare (MoH&FW).
- Objective: Aims to achieve Universal Health Coverage.
- Target Group: Covers 12 crore families, benefiting around 55 crore individuals.
- Implementing Agency: National Health Authority (NHA) under MoH&FW.
- Funding Pattern:

- 60:40 (Centre:State) for most states.
- 90:10 for Northeastern and Himalayan States (Himachal Pradesh, Uttarakhand, and J&K).
- 100% centrally funded for Union Territories without a legislature.
- Benefits:
  - Cashless health coverage of ₹5 lakh per family per year for secondary and tertiary care in empanelled public and private hospitals.
  - Covers 3 days of pre-hospitalization and 15 days of post-hospitalization expenses (including diagnostics and medicines).
  - Provides cashless access to health care services for the beneficiary at the point of service, that is, the hospital.
- Expansion (2024): Now includes senior citizens aged 70 and above.

#### **43. Mutual Credit Guarantee Scheme (MCGS-MSME):**

- Government introduced the Mutual Credit Guarantee Scheme (MCGS-MSME) to strengthen the MSME manufacturing sector, fulfilling a 2024-25 budget announcement.
- Provides 60% guarantee coverage by the National Credit Guarantee Trustee Company Ltd. (NCGTC) to Member Lending Institutions (MLIs).
- Salient Features of the Scheme:
  - Eligible Borrowers: MSMEs with a valid Udyam Registration Number.
  - Maximum Loan Limit: Loans up to ₹100 crore qualify for guarantee coverage, though project costs may exceed this limit.
  - Minimum Project Component: At least 75% of the project cost must cover equipment or machinery.
- Member Lending Institutions (MLIs)
  - Scheduled Commercial Banks (SCBs)
  - Non-Banking Financial Companies (NBFCs)
  - All India Financial Institutions (AIFIs) registered under NCGTC

#### **44. PM JANMAN (Pradhan Mantri Janjati Adivasi Nyaya Maha Abhiyan):**

- Ministry of Tribal Affairs organized a National Conference of District Magistrates (DMs) on PM JANMAN on 21st January 2025 at Bharat Mandapam, New Delhi.
- The objective was to accelerate development initiatives in tribal regions, particularly targeting PVTG (Particularly Vulnerable Tribal Group) habitations.

#### **45. Bima Sakhi Yojana:**

- On December 9, 2024, Prime Minister Narendra Modi launched the Bima Sakhi Yojana in Panipat, Haryana, furthering his vision of empowering women and promoting financial inclusion.
- Introduced by: Life Insurance Corporation of India (LIC).
- Objective: To enhance women's economic independence by training them as LIC agents and promoting financial literacy and awareness about insurance.
- Eligibility Criteria:
  - Age: 18-70 years.
  - Education: Minimum qualification of Class 10 pass.
- Key Features:
  - Training with Stipend:
    - Women are provided specialized training along with a stipend during the initial three years:
    - ₹7,000/month in the first year.
    - ₹6,000/month in the second year.
    - ₹5,000/month in the third year (subject to specific conditions).
  - Aims to create employment opportunities for two lakh women across India.