

Pradhan Mantri Jan Dhan Yojana

- Launched on: 15th August 2014
- Led by the Ministry of Finance
- Aim: Financial Inclusion
- Age: 18 and 59
- Basic savings bank accounts with overdraft facility of Rs. 10,000/- to every eligible adult
- As on July 19, 2024
- Accounts and Deposits: 52.81 crore Jan-Dhan accounts with a deposit balance of Rs. 2,30,792 crore.
- Women Accounts: 29.37 crore accounts (55.6%) belong to women.
- Rural and Semi-Urban Coverage: 35.15 crore accounts (66.6%) are in rural and semi-urban areas.
- Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY): 20.48 crore enrolments providing life insurance cover of Rs. 2 lakh for death due to any reason.
- Pradhan Mantri Suraksha Bima Yojana (PMSBY): 45.08 crore enrolments offering accidental cover of Rs. 2 lakh (death or permanent total disability) and Rs. 1 lakh (permanent partial disability).
- Atal Pension Yojana (APY): 6.71 crore enrolments providing monthly pensions to eligible subscribers.

Million Designers, Billion Dreams

- Announced by: Deendayal Antyodaya Yojana–National Rural Livelihoods Mission (DAY-NRLM)
- Aims to empower individuals across India
- Spearheaded by LEAP in collaboration with the DAY-NRLM.
- Model Skill Loan Scheme
- Ministry: Ministry of Skill Development and Entrepreneurship
- Aim: To remove financial barriers
- Collateral-free loans of up to Rs. 7.5 lakh (Earlier, it was ₹1.5 lakh).
- Expands eligibility to include Non-Banking Financial Companies (NBFCs), NBFC-Micro Finance Institutions (NBFC-MFIs), and small finance banks.

Smart Cities Mission

- Launched in: 2015
- Extension of tenure till March 31, 2025
- The central government pledged a substantial Rs 48,000 crore over five years, translating to an average of Rs 100 crore per city per year.
- Focusing on three key areas:
 - Providing core infrastructure
 - Creating a clean and sustainable environment
 - Ensuring a decent quality of life for citizens
- 100 cities were chosen to be part of this transformative journey.
- Uttar Pradesh leads with 13 smart cities, followed closely by Tamil Nadu with 12, and Maharashtra with 10.

PM Gati Shakti Scheme

- Master plan for infrastructure development
- Launched in: October 2021
- Essentially a digital platform to bring 16 ministries including Railways and Roadways together for integrated planning and coordinated implementation of infrastructure connectivity projects.
- PM Gati Shakti is broadly driven by 7 engines, roads, railways, airports, ports, mass transport, waterways and logistic infrastructure.

Safai Apnao, Bimaari Bhagao Initiative

- Ministry of Housing and Urban Affairs (MoHUA)
- Launched under Swachh Bharat Mission-Urban 2.0
- Period: From July 1 to August 31, 2024
- Aim: To bolster Urban Local Bodies (ULBs) in tackling heightened cleanliness and health challenges during the monsoon season.
- It aligns with the Ministry of Health and Family Welfare's 'STOP Diarrhoea Campaign', emphasizing comprehensive interventions and inter-departmental collaboration.

Viability Gap Funding (VGF) Scheme

- Implementation of offshore wind energy projects
- The total financial outlay for this scheme is ₹7,453 crore.
- The VGF scheme includes ₹6,853 crore allocated for the installation and commissioning of 1 GW of offshore wind energy projects, divided into two projects of 500 MW each off the coasts of Gujarat and Tamil Nadu.
- Additionally, ₹600 crore has been earmarked for the upgrading of two ports to support the logistics requirements for these projects.
- Ministry of New and Renewable Energy as the nodal ministry.

Mission Karmayogi

- Launched in: 2020
- Aim: To create a competent and future-ready civil service that is more responsive to the needs of citizens.

Pradhan Mantri Awas Yojana (PMAY)

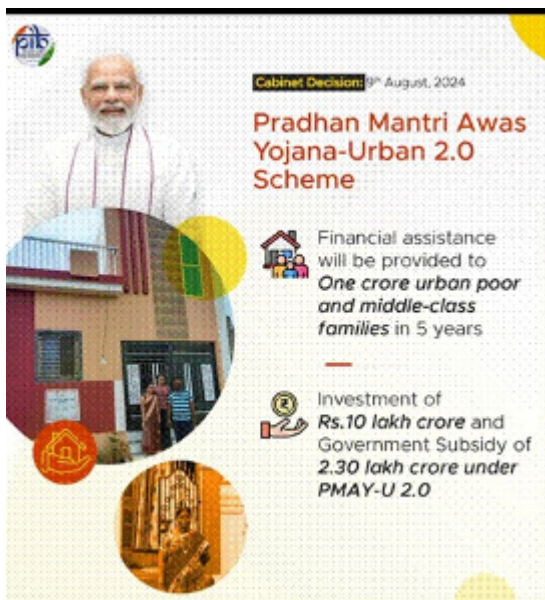
- Aim: Housing for All by the year 2022
- Implemented by the Ministry of Housing and Urban Affairs (MoHUA)
- Launched on June 25, 2015



Cabinet Decision: 9th August, 2024

Cabinet approves implementation of the **Pradhan Mantri Awaas Yojana – Gramin (PMAY-G)** during FY 2024-25 to 2028-29

- Total outlay of ₹ 3,06,137 crore
- 2 crore more houses to be constructed during *next five years* benefiting nearly 10 crore individuals
- Updating Awaas+ list for *identifying eligible rural households* using modified exclusion criteria



Cabinet Decision: 9th August, 2024

Pradhan Mantri Awas Yojana-Urban 2.0 Scheme

- Financial assistance will be provided to *One crore urban poor and middle-class families* in 5 years
- Investment of Rs.10 lakh crore and Government Subsidy of 2.30 lakh crore under PMAY-U 2.0

- EWS households: Annual income up to ₹3 lakh.
- LIG households: Annual income from ₹3 lakh to ₹6 lakh.
- MIG households: Annual income from ₹6 lakh to ₹9 lakh.

MGNREGS

- Mahatma Gandhi National Rural Employment Guarantee Scheme
- Budget 2024–25: Allocation for MGNREGS remains stagnant at Rs 86,000 crore.
- Haryana boasts the highest wage rate for unskilled workers at Rs 374 per day.
- Conversely, Arunachal Pradesh and Nagaland have the lowest wage rates at Rs 234.

PM-SURAJ

- Pradhan Mantri Samajik Utthan and Rozgar Adharit Jankalyan' (PM-SURAJ)
- Organized by the Ministry of Social Justice and Empowerment.
- Aim: To extending credit support and empowering one lakh entrepreneurs from disadvantaged communities.

NAMASTE Scheme

- National Action for Mechanized Sanitation Ecosystem
- Joint initiative by the Ministry of Social Justice and Empowerment and the Ministry of Housing and Urban Affairs
- Implemented by the NSKFDC for three years
- **Components of the Scheme**
 - Profiling of Sewer and Septic Tank Workers (SSWs)
 - Health Insurance and Occupational Safety Training
 - Capital Subsidy and Equipment Distribution
 - IEC Campaign and Capacity Building

PM SVANidhi

- Central Sector Scheme
- Fully funded by Ministry of Housing and Urban Affairs
- Introduction of 3rd term loan of up to ₹50,000 in addition to 1st & 2nd loans of ₹10,000 and ₹20,000 respectively.
- Objectives:
 - To facilitate working capital loan;
 - To incentivize regular repayment; and
 - To reward digital transactions
- On timely/early repayment of the loan, an interest subsidy of 7% per annum will be credited to the bank accounts of beneficiaries through direct benefit transfer on a six monthly basis.

PM Surya Ghar Muft Bijli Yojana

- Aims to provide free electricity to one crore homes through rooftop solar systems.
- Allocated budget of over Rs 75,000 crore.
- Citizens can apply online via the official website, benefiting from up to 300 units of free electricity.
- Eligibility Criteria: Annual family income not exceeding Rs 1.5 lakh.

Ek Ped Maa Ke Naam

- Launched on: World Environment Day on 5th June, 2024
- Launched by: Prime Minister Narendra Modi
- Planting a peepal tree sapling at Buddha Jayanti Park in Delhi.

Viksit Bharat by 2047

- Objective: Transform India into a developed nation by 2047.
- Viksit Bharat by 2047
- Purvodaya Plan:
 - Regions Covered: Jharkhand, Bihar, Odisha, West Bengal, and Andhra Pradesh.
 - Focus: Infrastructure, human resource development, and economic opportunities.
 - Aim: Make the eastern region a growth engine.

SCHEMES IN BUDGET 2024-25

Viksit Bharat by 2047

- Nuclear Energy Development:

- Initiatives: Partnering with the private sector to set up Bharat Small Reactors, Bharat Small Modular Reactors, and developing new nuclear technologies.

Atmanirbhar Oil Seeds Abhiyan

- Objective: Achieve self-sufficiency in oil seeds.
- Coverage: Groundnut, mustard, soybean, sesame, and sunflower.
- Focus Areas: Modern farming techniques, high-yield varieties, value addition, procurement, market linkages, and crop insurance.

Employment Linked Incentive Schemes

- Scheme A: First Timers
- Target: New workforce entrants in formal sectors.
- Benefit: One-month wage up to Rs.15,000 in three installments.
- Eligibility: Salary up to Rs.1 lakh per month.
- Impact: Benefits 210 lakh youth.

Employment Linked Incentive Schemes

- Scheme B: Job Creation in Manufacturing
- Focus: Additional employment linked to first-time employees in manufacturing.
- Incentive: EPFO contribution support for the first four years of employment.
- Impact: Benefits 30 lakh youth and their employers.

New Skilling Programme

- Objective: Skill 20 lakh youth over five years.
- Initiative: Upgrade 1,000 Industrial Training Institutes with industry collaboration.
- Focus: Align course content with industry needs and introduce new courses for emerging sectors.

Ministry of Health & Family Welfare	Pradhan Mantri Swasthya Suraksha Nidhi	Improve healthcare infrastructure and services.
	Ayushman Bharat Pradhan Mantri Jan Aarogya Yojana	Provide health insurance coverage to economically vulnerable families.
	National Digital Health Mission	Develop a digital health ecosystem and enhance healthcare delivery through technology.
	Pradhan Mantri Swasthya Suraksha Yojna	Enhance healthcare infrastructure in rural areas.
	Intensified Mission Indradhanush 3.0	Increase immunization coverage among children and pregnant women.

Ministry of Education	STARS Project	Support the strengthening of school education systems.
	Institutions of Eminence Scheme	Upgrade selected higher education institutions to world-class standards.
	Mid-Day Meal	Provide nutritious meals to school children to improve their health and education.
	Swachh Vidyalaya Abhiyan	Ensure the availability of proper sanitation facilities in schools.
	Kala Utsav	Promote and celebrate the cultural diversity of India through arts and crafts.
	Shikshay Parv Initiative	Enhance the quality of education through various reforms and initiatives.

Ministry of Women and Child Development	Pradhan Mantri Matru Vandana Yojna	Provide financial support to pregnant and lactating mothers.
	Poshan Abhiyan	Improve nutritional outcomes for children, pregnant women, and lactating mothers.
	Rashtriya Poshan Maah	Focus on enhancing nutritional awareness and interventions.
Ministry of Skill Development & Entrepreneurship	Pradhan Mantri Kaushal Vikas Yojna	Provide skill training to youth to enhance employability.

Ministry of Rural Development	Unique Land Parcel Identification Number (ULPIN) Scheme	Provide a unique identification number for land parcels to improve land records.
	National Social Assistance Programme (NSAP)	Provide social assistance to the elderly, widows, and disabled individuals.
	Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS)	Guarantee employment to rural households and enhance their livelihoods.
	Rashtriya Aajivika Mission	Promote self-employment and livelihood opportunities in rural areas.

Ministry of Housing & Urban Affairs	Global Housing Technology Challenge	Promote innovative housing technologies and solutions.
	Safaimitra Suraksha Challenge	Improve sanitation and safety for sanitation workers.
	PM SVANIDI	Provide street vendors with loans and financial support.
	Climate-Smart City Assessment Framework	Assess and improve climate resilience of urban areas.
	Swachh Sarvekshan 2021	Evaluate and improve urban sanitation and cleanliness.

Ministry of Jal Shakti	Rashtriya Swachhta Kendra	Promote and maintain cleanliness and sanitation practices.
	Grand ICT Challenge	Use information and communication technology for water management.
Ministry of Social Justice & Empowerment	Ambekar Social Innovation & Incubation Mission	Foster social innovation and entrepreneurship for marginalized communities.
Ministry of Finance	Saral Jeevan Bima	Provide simplified life insurance products.

Ministry of Commerce & Industry	One District One Product Scheme	Promote local products and manufacturing in each district.
	PRARAMBH: Startup India International Summit	Facilitate and promote international startup collaborations and investments.
	Merchandise Export From India Scheme	Enhance merchandise exports from India.

Ministry of Textiles	SAMARTH Scheme	Support skill development and employment in the textile sector.
	National Technical Textile Mission	Promote research and development in technical textiles.
Ministry of Ports, Shipping & Waterways	Sagarmala Sea Plane Services	Enhance sea plane connectivity and services.
	National Authority For Recycling of Ships	Promote recycling of ships and sustainable practices.
Ministry of Labor & Employment	Atal Beemit Vyakti Kalyan Yojna	Provide financial support to unemployed individuals.
	Nation Career Service Project	Enhance career services and employment opportunities.

Ministry of Consumer Affairs, Food, and Public Distribution	Bureau of Indian Standards	Develop and enforce quality standards for goods and services.
	Consumer Protection (E-commerce) Rules, 2020	Regulate and protect consumer interests in the e-commerce sector.
Ministry of Statistics & Programme Implementation	MPLADS (Members of Parliament Local Area Development Scheme)	Fund development projects in parliamentary constituencies.

NITI Aayog	Vision 2035	Set long-term development goals and strategies for India.
	NPMPF (National Program and Project Management Policy Framework)	Implement project management frameworks for efficient execution of government projects.
	Aatmanirbhar Bharat ARISE-Atal New India Challenge	Promote innovation and research to drive self-reliance and development.
Minister of Railways, Commerce and Industry, Consumer Affairs and Food and Public Distribution	Startup India Seed Fund Scheme (SISFS)	Provide seed funding to startups and encourage entrepreneurship.