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SCHEMES / MISSIONS / CAMPAIGNS OF INDIAN GOVERNMENT – PART 2/3

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PART 2

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SCHEMES / YOJNAS - PART 2/3

FINANCIAL INCLUSION AND SOCIAL SECURITY

PRADHAN MANTRI JAN DHAN YOJANA (PMJDY)

Ensures universal banking access for financial inclusion.

Objectives/Aim:

- Provide one banking account per adult.
- Enhance financial literacy, access to credit/insurance/pension.
- Facilitate DBT for scheme benefits.
- Reduce reliance on informal finance.

Functioning under: Ministry of Finance (Department of Financial Services)

Launched on: August 28, 2014

Type: Central Scheme

Salient Features:

- Zero-balance BSBD accounts via banks/Bank Mitras.
- RuPay Debit Card with ₹2 lakh accident insurance (₹1 lakh for pre-2018 accounts).
- ₹10,000 overdraft after 6 months; ₹30,000 life cover (2014-15 accounts).
- Aadhaar/other KYC required; financial literacy programs.

Expected Outcomes:

- Achieve universal banking for ~60 crore adults.
- Enable seamless DBT, save government funds.
- Empower low-income groups via financial inclusion.

Targets Achieved:

- 55.64 crore accounts, ₹2,60,561.88 crore deposits by June 2025.
- 38.34 crore RuPay Cards; 13.55 lakh Bank Mitras.
- 27 states/UTs at 100% household coverage; ₹34 lakh crore DBT, saving ₹2.7 lakh crore by 2024.

Other Important Information:



- Guinness Record for 18,096,130 accounts in one week (2014).
- JAM trinity enables UPI payments.

UPSC Note: Study DBT savings, JAM trinity impact for mains.

Criticism:

- Account duplication due to insurance/overdraft incentives.
- Limited overdraft usage; ~15-20% accounts dormant.
- Uneven financial literacy program implementation.

ATAL PENSION YOJANA (APY)

Provides pension for unorganized sector workers for old-age security.

Objectives/Aim:

- Encourage savings for ₹1,000-₹5,000 monthly pension post-60.
- Promote financial inclusion via social security.
- Reduce old-age poverty.

Functioning under: Ministry of Finance (PFRDA)

Launched on: May 9, 2015

Type: Central Scheme

Salient Features:

- For ages 18-40; minimum 20-year contribution.
- Pension: ₹1,000-₹5,000 based on contribution.
- Auto-debited contributions; government co-contribution (50% or ₹1,000) for 2015-20 non-taxpayers.
- Linked to PMJDY; premature exit allowed.

Expected Outcomes:

- Cover ~10 crore workers by 2025.
- Ensure elderly financial security.
- Promote savings culture.

Targets Achieved:

- 4 crore subscribers by May 2022; ~40% women.
- Significant rural uptake.

Other Important Information:

Managed by PFRDA via banks/post offices; aligns with PMJDY.

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UPSC Note: Study pension coverage stats; link with social security for mains.

Criticism:

- Low pension amounts insufficient for living costs.
- Limited awareness in remote areas.
- Auto-debit issues due to low balances.
- Co-contribution limited to 2015-20.

PRADHAN MANTRI SURAKSHA BIMA YOJANA (PMSBY)

Offers affordable accidental insurance for death/disability.

Objectives/Aim:

- Provide ₹2 lakh insurance at nominal premium.
- Ensure financial security for low-income families.
- Promote insurance penetration.

Functioning under: Ministry of Finance (Department of Financial Services)

Launched on: May 9, 2015

Type: Central Scheme

Salient Features:

- ₹20 annual premium, auto-debited; for ages 18-70.
- Coverage: ₹2 lakh (death/total disability), ₹1 lakh (partial disability).
- Requires savings account, 90-day transaction for claims.
- Administered via public/private insurers.

Expected Outcomes:

- Cover ~30 crore individuals by 2025.
- Reduce financial burden from accidents.
- Increase rural insurance penetration.

Targets Achieved:

- 28.37 crore enrollments by May 2022; ₹1,930 crore disbursed for 97,227 claims.
- High PMJDY-linked uptake.

Other Important Information:

Linked to PMJDY; covers external/violent accidents.



UPSC Note: Study insurance penetration stats; link with financial inclusion for mains.

Criticism:

- Limited coverage scope (excludes non-accidental deaths).
- Claim delays/rejections due to conditions.
- Low awareness of claim processes.
- ₹2 lakh coverage inadequate for costs.

PRADHAN MANTRI JEEVAN JYOTI BIMA YOJANA (PMJJBY)

Provides affordable life insurance for family financial security.

Objectives/Aim:

- Offer ₹2 lakh life insurance at low premium.
- Support families post-policyholder's death.
- Promote insurance penetration.

Functioning under: Ministry of Finance (Department of Financial Services)

Launched on: May 9, 2015

Type: Central Scheme

Salient Features:

- ₹436 annual premium, auto-debited; for ages 18-50 (up to 55 for renewals).
- ₹2 lakh coverage for any death cause; no medical exam.
- Requires savings account; administered via LIC/insurers.

Expected Outcomes:

- Cover ~15 crore individuals by 2025.
- Reduce family financial distress.
- Increase life insurance penetration.

Targets Achieved:

- 12.76 crore enrollments by May 2022; ₹11,522 crore disbursed for 5,76,121 claims.
- Strong PMJDY-linked adoption.

Other Important Information:

Linked to PMJDY; annual renewal required.



UPSC Note: Compare PMSBY/PMJJBY coverage; link with social security for mains.

Criticism:

- ₹2 lakh coverage insufficient.
- Age limit excludes older individuals.
- Auto-debit failures disrupt coverage.
- Limited rural awareness, complex claims.

PRADHAN MANTRI VAYA VANDANA YOJANA (PMVVY)

Provides guaranteed pension for senior citizens' financial security.

Objectives/Aim:

- Offer assured pension for ages 60+.
- Ensure elderly financial independence.
- Promote savings/investment.

Functioning under: Ministry of Finance (LIC-administered)

Launched on: May 4, 2017

Type: Central Scheme

Salient Features:

- For ages 60+; investment ₹1.5 lakh-₹15 lakh.
- 7.4-8% return, yielding ₹1,000-₹10,000 monthly pension (10-year term).
- Premature exit for critical illness (98% refund); 75% loan after 3 years.

Expected Outcomes:

- Provide security to ~50 lakh seniors by 2025.
- Ensure stable income for living/medical costs.
- Reduce family dependence.

Targets Achieved:

- 8 lakh policies, ₹10,000 crore+ invested by 2023.
- Strong urban uptake; rural growing.

Other Important Information:

- Extended to March 31, 2023; GST-exempt.
- Aligns with NSAP for elderly welfare.



UPSC Note: Study elderly population stats (~15 crore by 2025); link with social security for mains.

Criticism:

- Low returns vs. inflation.
- High minimum investment excludes poorer seniors.
- Limited rural awareness; complex documentation.
- Exit/loan restrictions limit flexibility.

DIRECT BENEFIT TRANSFER (DBT)

Transfers scheme benefits directly to bank accounts to reduce leakages.

Objectives/Aim:

- Ensure transparent, timely benefit delivery.
- Reduce intermediaries, corruption.
- Enhance financial inclusion via bank accounts.
- Improve government expenditure efficiency.

Functioning under: Department of Expenditure, Ministry of Finance (DBT Mission)

Launched on: January 1, 2013

Type: Central Scheme

Salient Features:

- Transfers cash/kind benefits to Aadhaar-seeded accounts.
- Covers 300+ schemes (e.g., PM-KISAN, MGNREGA, PAHAL).
- Uses JAM trinity; monitored via DBT Bharat Portal.
- Includes in-kind transfers (e.g., PDS food grains).

Expected Outcomes:

- Save ₹2-3 lakh crore by eliminating leakages.
- Ensure 100% beneficiary coverage.
- Strengthen digital payment ecosystem.

Targets Achieved:

- ₹34 lakh crore transferred, saving ₹2.7 lakh crore by 2024.
- 90 crore beneficiaries; 100% DBT in PAHAL.
- **Other Important Information:**
- Expanded during COVID-19 for PM Garib Kalyan Yojana.



- Globally recognized for subsidy leakage reduction.

UPSC Note: Study DBT savings, JAM impact for mains.

Criticism:

- Aadhaar linkage excludes some beneficiaries.
- Digital divide, bank access issues in rural areas.
- Transfer delays due to technical glitches.
- Privacy concerns over Aadhaar data.

NATIONAL SOCIAL ASSISTANCE PROGRAMME (NSAP)

Provides financial assistance to BPL elderly, widows, disabled.

Objectives/Aim:

- Offer social security to vulnerable groups.
- Reduce poverty, financial distress.
- Ensure dignity for marginalized communities.
- Support families post-breadwinner's death.

Functioning under: Ministry of Rural Development

Launched on: August 15, 1995

Type: Central Scheme

Salient Features:

- Components: IGNOAPS, IGNWPS, IGNDPS, NFBS, Annapurna.
- IGNOAPS: ₹200-₹500/month (60+ years); ₹1,000 (80+).
- IGNWPS: ₹300/month (40-79); ₹500 (80+).
- IGNDPS: ₹300/month (18-79); ₹500 (80+).
- NFBS: ₹20,000 one-time payment; Annapurna: 10 kg free food grains/month.

Expected Outcomes:

- Support ~4 crore BPL beneficiaries.
- Reduce poverty, improve living standards.
- Ensure social inclusion, dignity.

Targets Achieved:

- 3.5 crore beneficiaries; ~2.5 crore under IGNOAPS by 2023.
- ₹20,000 crore+ disbursed annually via DBT; Annapurna supports ~20 lakh elderly.



Other Important Information:

- Fully centrally funded; states may top up.
- DBT ensures direct transfers; aligns with PMVVY.

UPSC Note: Study pension adequacy, BPL coverage for mains.

Criticism:

- Low pension amounts inadequate.
- Exclusion errors due to outdated BPL lists.
- Limited coverage in some states.
- Disbursal/verification delays.

FINANCIAL LITERACY CENTRES (FLCS)

Promotes financial education for inclusion and informed decisions.

Objectives/Aim:

- Educate on banking, credit, insurance, pension.
- Promote financial discipline, savings.
- Empower low-income groups for formal finance.
- Reduce financial fraud/exploitation.

Functioning under: RBI, Department of Financial Services, Ministry of Finance

Launched on: 2007 (scaled up under PMJDY in 2014) **Type:** Central Scheme

Salient Features:

- Operated by banks, RRBs, cooperatives.
- Conducts workshops, camps on financial products, digital banking, fraud prevention.
- Targets unbanked, women, marginalized groups.
- No direct funding; banks bear costs per RBI mandate.

Expected Outcomes:

- Improve literacy for ~50 crore citizens by 2025.
- Increase banking/insurance adoption.
- Reduce financial exclusion, fraud vulnerability.
- **Targets Achieved:**
- 1,500 FLCs operational by 2023.
- 10,000+ camps annually, boosting PMJDY, social security enrollments.



Other Important Information:

- Aligns with PMJDY, APY, PMSBY, PMJJBY.
- Supported by NCFE; focuses on digital literacy post-UPI.

UPSC Note: Study financial inclusion metrics, UPI adoption for mains.

Criticism:

- Limited reach in remote/tribal areas.
- Inconsistent training quality.
- Low awareness of FLC services.
- Lack of dedicated funding limits scalability.

HOUSING AND URBAN DEVELOPMENT

PRADHAN MANTRI AWAS YOJANA (PMAY - URBAN AND RURAL)

Provides affordable housing to urban/rural poor for "Housing for All" with basic amenities.

Objectives/Aim:

- Build pucca houses for EWS, LIG, MIG (urban) and rural households in kutcha houses.
- Ensure women's empowerment via female ownership/co-ownership.
- Promote sustainable, disaster-resilient housing.
- Address urban/rural housing shortages.

Functioning under:

- PMAY-Urban: Ministry of Housing and Urban Affairs (MoHUA)
- PMAY-Gramin: Ministry of Rural Development

Launched on:

- PMAY-Urban: June 25, 2015
- PMAY-Gramin: November 20, 2016

Type: Centrally Sponsored Scheme

Salient Features:

- **PMAY-Urban:** Four verticals (ISSR, AHP, CLSS, BLC); interest subsidy: 6.5% (EWS/LIG), 4% (MIG-I), 3% (MIG-II)



for loans up to ₹18 lakh; EWS ($\leq$ ₹3 lakh), LIG (₹3-6 lakh), MIG-I (₹6-12 lakh), MIG-II (₹12-18 lakh); ₹1.5 lakh (BLC), ₹1 lakh (ISSR); ARHC for migrants.

- **PMAY-Gramin:** ₹1.2 lakh (plains), ₹1.3 lakh (hilly/NE); SECC 2011, Awaas+ surveys; includes toilets, electricity (Saubhagya), LPG (Ujjwala), water (Jal Jeevan Mission); geo-tagging via AwaasSoft.
- Mandatory female ownership; preference for differently-abled/seniors.

Expected Outcomes:

- Build 2 crore houses each in urban (by 2025) and rural (by 2029).
- Reduce slum congestion, kutcha housing.
- Improve living standards; generate ~1.65 million jobs (PMAY-U, 2020).

Targets Achieved:

- **PMAY-Urban:** 118.64 lakh houses sanctioned, 90.25 lakh completed by March 2025; covers 4,618 cities.
- **PMAY-Gramin:** 3.34 crore houses sanctioned, 2.69 crore completed by February 2025; 84.37 lakh allocated for 2024-25.

Other Important Information:

- PMAY-U 2.0 (2024): 1 crore more houses, ₹10 lakh crore investment; Budget 2024-25: ₹26,170 crore (U), ₹54,500 crore (G).
- GHTC-India promotes innovative construction.

UPSC Note: Study PMAY-U 2.0, housing shortage (~29 million urban, 44 million rural), job creation stats for mains.

Criticism:

- Missed 2022 target due to delays in approvals/land/funding.
- Urban: Limited private participation; high land costs.
- Rural: Construction quality issues; exclusion errors.
- Subsidy inadequate vs. rising costs; slow NE progress.

SPECIAL WINDOW FOR AFFORDABLE AND MID-INCOME HOUSING (SWAMIH) FUND 2

Provides last-mile funding for stalled affordable/mid-income housing projects.



Objectives/Aim:

- Revive stalled projects to deliver homes.
- Support EWS/LIG/MIG housing.
- Boost real estate sector, protect homebuyers.
- Enhance economic growth.

Functioning under: Ministry of Finance (SBICAP Ventures)

Launched on: July 2024 (announced in Budget 2024; extends SWAMIH Fund I, 2019)

Type: Central Scheme

Salient Features:

- AIF Category-II; debt/equity for stalled projects (EWS/LIG ≤60 sqm, MIG ≤90 sqm, ≤₹2 crore).
- Government contribution: ₹2,000 crore (Fund I); Fund 2 size unspecified.
- Targets RERA-registered, non-NPA projects; phased disbursements.

Expected Outcomes:

- Complete ~5 lakh stalled units, benefit 3-4 lakh homebuyers.
- Revive real estate (~8% GDP), create jobs.
- Enhance investor confidence.

Targets Achieved:

- Fund I: ₹15,530 crore invested, 20,000+ homes completed by 2023; Fund 2 targets pending post-2025.

Other Important Information:

Aligns with PMAY-U 2.0, ISS; Budget 2024 focus.

UPSC Note: Study stalled housing stats (~4.6 lakh units), real estate GDP contribution for mains.

Criticism:

- Limited Fund 2 details.
- Slow completion due to legal/regulatory hurdles.
- Mid-income focus may divert EWS/LIG funds.
- Developer cooperation issues; insufficient fund size.

SMART CITIES MISSION

Develops 100 smart cities with sustainable, tech-driven urban infrastructure.

Objectives/Aim:

- Promote inclusive urban development via technology.
- Improve quality of life with smart mobility/energy/governance.
- Create replicable urban models.
- Enhance economic growth, livability.

Functioning under: Ministry of Housing and Urban Affairs (MoHUA)

Launched on: June 25, 2015

Type: Centrally Sponsored Scheme

Salient Features:

- Covers 100 cities; ABD for core redevelopment, Pan-City for tech solutions.
- Funding: ₹48,000 crore (2015-22), 50:50 Centre-State, PPPs.
- Features smart mobility (e-buses), energy (solar), ICCCs.
- Integrates with PMAY-U, AMRUT, Swachh Bharat.

Expected Outcomes:

- Modernize 100 cities for ~99 million residents.
- Improve urban services; create 25 million jobs by 2030.
- Develop scalable city models.

Targets Achieved:

- 8,033 projects (₹1.65 lakh crore) sanctioned; 5,996 completed by 2023.
- 100 ICCCs operational; progress in 20 lighthouse cities (e.g., Surat, Indore).

Other Important Information:

- Extended beyond 2022; Budget 2024-25: ₹8,000 crore.
- Aligns with NIP, GHTC-India.

UPSC Note: Study city-wise progress, EoDB ranking for mains.

Criticism:

- Uneven progress; smaller cities lag.
- Overemphasis on tech vs. basic infrastructure.
- Limited community participation.



- High costs, delays due to land/funding issues.

NATIONAL INFRASTRUCTURE PIPELINE (NIP)

Accelerates infrastructure for \$5 trillion economy by 2025 via coordinated investments.

Objectives/Aim:

- Develop world-class infrastructure (transport, energy, water, digital).
- Attract ₹111 lakh crore (2020-25).
- Create jobs, boost connectivity, sustainability.
- Meet urban housing demand (25 million units).

Functioning under: Ministry of Finance (NITI Aayog, Infrastructure Finance Secretariat)

Launched on: December 31, 2019

Type: Central Scheme

Salient Features:

- Covers 9,335 projects across 22 sectors.
- Funding: 39% Centre, 40% States, 21% private.
- Includes PMAY-U, Smart Cities, PMGSY.
- GatiShakti Portal for integrated planning.
- Budget 2024-25: ₹11.11 lakh crore (infrastructure), ₹26,000 crore (roads), ₹10 lakh crore (PMAY-U 2.0).

Expected Outcomes:

- Achieve \$1.4 trillion construction market.
- Create 60 million jobs.
- Improve global competitiveness, EoDB.

Targets Achieved:

- ₹44 lakh crore invested by 2023; 60% projects in implementation.
- 7,70,983 km rural roads (PMGSY) by January 2025.
- Progress in metro rail, highways, renewable energy.

Other Important Information:

- Aligns with PMAY, Smart Cities, AMRUT.
- Focus on green infrastructure, PPPs.

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UPSC Note: Study investment stats, PM Gati Shakti integration for mains.

Criticism:

- Slow private investment due to regulatory risks.
- Delays from land acquisition, environmental clearances.
- Uneven regional progress; NE states lag.
- High state debt burden.

EDUCATION AND SKILL DEVELOPMENT

ONE NATION ONE SUBSCRIPTION (ONOS)

Provides nationwide access to scholarly journals for students, faculty, researchers.

Objectives/Aim:

- Democratize access to ~13,000 e-journals for HEIs, R&D institutions.
- Foster research excellence, interdisciplinary studies.
- Reduce subscription costs; support Atmanirbhar Bharat, Viksit Bharat@2047.

Functioning under: Ministry of Education (INFLIBNET Centre, UGC)

Launched on: January 1, 2025

Type: Central Scheme

Salient Features:

- Access to 13,000 journals from 30 publishers (e.g., Elsevier, Springer).
- Covers 6,300+ HEIs, R&D institutions via ONOS portal, AISHE code.
- Budget: ₹6,000 crore (2025-27); includes APC concessions.
- Supports regional language journals.

Expected Outcomes:

- Benefit ~1.8 crore users; save ₹1,500 crore annually.
- Enhance research output, bridge rural-urban knowledge gaps.



Targets Achieved:

Registration ongoing; NLU Delhi joined by January 2025.

Other Important Information:

Aligns with NEP 2020, ANRF; supports "Jai Anusandhan."

UPSC Note: Study GER (28.4%, 2022), research output for mains.

Criticism:

- Risks prioritizing popular journals, limiting niche fields.
- Dependence on Western publishers (40% profit margins).
- Copyright concerns; internet issues in tier-2/3 cities.
- May become outdated with global open-access shift.

ULLAS - NAV BHARAT SAAKSHARTA KARYAKRAM

Promotes literacy, foundational skills for non-literate/semi-literate adults.

Objectives/Aim:

- Achieve 100% literacy for ages 15+.
- Enhance life skills (financial, digital literacy).
- Promote vocational skills, lifelong learning.
- Support NEP 2020's literacy goal by 2030.

Functioning under: Ministry of Education (Department of School Education and Literacy)

Launched on: July 2022 (restructured from Saakshar Bharat)

Type: Centrally Sponsored Scheme

Salient Features:

- Targets non-literates (15+); five components: literacy, life skills, vocational skills, basic/continuing education.
- Volunteer-driven; ULLAS app for training.
- Integrates with Samagra Shiksha; Budget 2024-25: ₹1,000 crore.

Expected Outcomes:

- Certify 5 crore new literates by 2030.
- Improve employability, reduce disparities.

Targets Achieved:

1 crore enrolled, 50 lakh+ certified by 2024; strong Aspirational District participation.

Other Important Information:

- Aligns with NEP 2020; uses DIKSHA platform.
- Collaborates with NYKS, NSS, NGOs.

UPSC Note: Study literacy rates (77.7%, NFHS-5), gender gaps for mains.

Criticism:

- Limited volunteer training, retention.
- Inadequate rural infrastructure.
- Low awareness; funding constraints.

PRADHAN MANTRI UCHCHATAR SHIKSHA ABHIYAN (PM-USHA)

Enhances quality, equity in higher education via infrastructure, academic improvements.

Objectives/Aim:

- Strengthen HEIs with funding for infrastructure, faculty, research.
- Promote equity in underserved areas.
- Enhance employability, multidisciplinary education (NEP 2020).

Functioning under: Ministry of Education (Department of Higher Education)

Launched on: December 2012 (as RUSA; restructured 2023)

Type: Centrally Sponsored Scheme

Salient Features:

- Funds 78 universities, 1,206 colleges, 3,600 projects.
- 60:40 (general states), 90:10 (NE/hill states) funding.
- Supports MERUs; Budget 2024-25: ₹12,929 crore.

Expected Outcomes:

- Increase GER to 50% by 2035.
- Improve 1,000+ HEIs; boost research, employability.

Targets Achieved:



- GER: 28.4% (2022); 15 MERUs established.
- 3,600 projects approved by 2023.

Other Important Information:

Subsumes RUSA; aligns with ONOS, Digital India.

UPSC Note: Study GER trends, NEP 2020 linkages for mains.

Criticism:

- Slow fund utilization by states.
- Tier-1 bias; limited private sector role.
- Inadequate project quality monitoring.

MISSION KARMAYOGI (NATIONAL PROGRAMME FOR CIVIL SERVICES CAPACITY BUILDING)

Enhances civil servants' capacity for citizen-centric governance.

Objectives/Aim:

- Build skilled, future-ready workforce.
- Promote unified governance values.
- Foster competency-driven training.
- Improve service delivery efficiency.

Functioning under: Department of Personnel and Training (DoPT)

Launched on: September 2, 2020

Type: Central Scheme

Salient Features:

- iGOT Karmayogi platform; 1,000+ courses.
- Six pillars: Policy, Institutional, Competency, Digital, HR, Monitoring.
- Covers ~46 lakh employees; Budget 2024-25: ₹1,000 crore.

Expected Outcomes:

- Train 46 lakh+ servants by 2025.
- Enhance governance via digital training.
- Foster "whole-of-government" approach.

Targets Achieved:

- 20 lakh enrolled, 5 lakh+ completed courses by 2024.
- 75% ministries adopted ACBPs.

Other Important Information:

- Aligns with Viksit Bharat@2047, Digital India.
- Overseen by National Capacity Building Commission.

UPSC Note: Study iGOT impact, governance reforms for mains.

Criticism:

- Slow state adoption.
- Limited focus on grassroots employees.
- Digital access issues; course relevance concerns.

PRADHAN MANTRI KAUSHAL VIKAS YOJANA (PMKVY)

Provides skill training to youth for employability, industry needs.

Objectives/Aim:

- Train youth in NSQF-aligned skills.
- Promote inclusive skilling (women, SC/ST).
- Support Atmanirbhar Bharat via skilled workforce.

Functioning under: Ministry of Skill Development and Entrepreneurship (MSDE)

Launched on: July 15, 2015 (PMKVY 4.0: February 2023)

Type: Central Scheme

Salient Features:

Components: STT, RPL, Special Projects.

Covers 700+ job roles, 40+ sectors.

PMKVY 4.0: Focus on AI, green jobs.

Budget 2024-25: ₹15,000 crore for 1 crore youth.

Expected Outcomes:

- Train 1.4 crore youth by 2027; 70% placement.
- Boost global competitiveness.

Targets Achieved:

- 1.37 crore trained, 70 lakh+ certified by 2023.
- 55% placement rate.

Other Important Information:

Implemented via NSDC; aligns with ELI, Stand-Up India.

UPSC Note: Study placement rates, skill-job mismatch for mains.



Criticism:

- Low placements due to skill-job mismatch.
- Poor training center quality.
- Limited soft skills focus; rural access gaps.

EMPLOYMENT AND ENTREPRENEURSHIP

EMPLOYMENT LINKED INCENTIVE (ELI) SCHEME

Promotes formal job creation via financial incentives.

Objectives/Aim:

- Incentivize jobs in manufacturing, services, MSMEs.
- Support first-time employees with wage subsidies.
- Boost female participation, social security.
- Align with Atmanirbhar Bharat.

Functioning under: Ministry of Labour and Employment

Launched on: July 2024 (Budget 2024)

Type: Central Scheme

Salient Features:

- Sub-schemes: Wage subsidy (₹15,000), employer incentives (EPFO reimbursement), MSME job support.
- Covers wages < ₹1 lakh/month; targets 2 crore jobs.
- Budget 2024-25: ₹23,000 crore.

Expected Outcomes:

- Create 2 crore jobs, 50 lakh first-time employees.
- Increase EPFO registrations by 6 crore.

Targets Achieved:

Rollout began 2024; targets pending post-2025.

Other Important Information:

Complements PMKVY, Atmanirbhar Bharat Rozgar Yojana.

UPSC Note: Study EPFO registration trends, job creation stats for mains.

Criticism:

- Limited data; effectiveness uncertain.
- Risk of subsidy misuse.
- Excludes informal sector; EPFO delays.

STAND-UP INDIA SCHEME

Facilitates loans for women, SC/ST entrepreneurs for enterprises.

Objectives/Aim:

- Promote entrepreneurship among women, SC/ST.
- Support greenfield projects in manufacturing, services, trading.
- Foster economic empowerment, social inclusion.

Functioning under: Ministry of Finance (Department of Financial Services)

Launched on: April 5, 2016

Type: Central Scheme

Salient Features:

Loans: ₹10 lakh-₹1 crore; one SC/ST, woman borrower per branch.

75% CGTMSE guarantee; handholding via Stand-Up Connect.

Extended to 2025; ₹30,000 crore allocated.

Expected Outcomes:

Support 2.5 lakh entrepreneurs, create 5 lakh jobs.

Boost MSME GDP contribution (~30%).

Targets Achieved:

2.1 lakh loans, ₹47,000 crore disbursed by 2024; 83% women.

Other Important Information:

Aligns with PMMY, MUDRA; focus on Aspirational Districts.

UPSC Note: Study MSME GDP share, loan disbursement stats for mains.

Criticism:

- Low rural awareness.
- High loan rejection rates.
- Inadequate handholding; slow disbursements.



PRADHAN MANTRI MUDRA YOJANA (PMMY)

Provides micro-finance for small/micro enterprises.

Objectives/Aim:

- Offer loans up to ₹10 lakh for income-generating activities.
- Promote entrepreneurship (youth, women, marginalized).
- Enhance financial inclusion, MSME growth.

Functioning under: Ministry of Finance (Department of Financial Services)

Launched on: April 8, 2015

Type: Central Scheme

Salient Features:

- Loans: Shishu (≤₹50,000), Kishore (₹50,001-₹5 lakh), Tarun (₹5,00,001-₹10 lakh).
- No collateral; CGFMU-backed; MUDRA Cards.
- 60% loans to women; Budget 2024-25: ₹20,000 crore corpus.

Expected Outcomes:

- Disburse ₹25 lakh crore to 50 crore beneficiaries.
- Create 10 crore jobs.

Targets Achieved:

43 crore loans, ₹23.2 lakh crore disbursed by 2024; 68% women.

Other Important Information:

Aligns with Stand-Up India, Svanidhi; supports Make in India.

UPSC Note: Study NPA rates, women beneficiary stats for mains.

Criticism:

- High NPAs (3-5%).
- Limited loan utilization monitoring.
- High interest rates; rural outreach gaps.

PM SVANIDHI YOJANA

Provides micro-loans to street vendors for livelihoods, financial inclusion.

Objectives/Aim:

- Offer working capital loans to vendors.



- Promote digital transactions, social security.
- Support urban informal economy post-COVID.

Functioning under: Ministry of Housing and Urban Affairs (MoHUA)

Launched on: June 1, 2020

Type: Central Scheme

Salient Features:

- Loans: ₹10,000, ₹20,000, ₹50,000; 7% interest subsidy.
- ₹1,200/year cashback for digital transactions.
- SVANidhi se Samriddhi links to PMJJBY, PMSBY.
- Budget 2024-25: Extended for 1 crore vendors.

Expected Outcomes:

- Benefit 50 lakh vendors with ₹10,000 crore.
- 50% vendors adopt UPI.

Targets Achieved:

63 lakh loans, ₹8,100 crore disbursed by 2024; 35% women.

Other Important Information:

Part of Atmanirbhar Bharat; aligns with Smart Cities.

UPSC Note: Study vendor coverage, UPI adoption for mains.

Criticism:

- Low awareness in smaller towns.
- Loan disbursal delays.
- Low digital payment uptake; unregistered vendor exclusion.

ATMANIRBHAR BHARAT ROZGAR YOJANA

Incentivizes job creation via EPFO contribution subsidies.

Objectives/Aim:

- Promote formal employment post-COVID.
- Subsidize EPFO contributions for new hires.
- Support business workforce expansion.

Functioning under: Ministry of Labour and Employment

Launched on: October 1, 2020

Type: Central Scheme



Salient Features:

- Subsidizes 12% employee, 12% employer EPFO contributions for 2 years (salary <₹15,000/month).
- Covers establishments ≤1,000 employees; ₹22,810 crore budget.
- Aadhaar-linked; extended to 2025.

Expected Outcomes:

- Create 58.5 lakh jobs by 2023; 1 crore by 2025.
- Increase EPFO registrations by 7 crore.

Targets Achieved:

60 lakh employees, 6 lakh establishments by 2023; ₹2,500 crore disbursed.

Other Important Information:

Part of Atmanirbhar Bharat 3.0; aligns with ELI.

UPSC Note: Study EPFO data, job creation for mains.

Criticism:

- Excludes informal sector.
- Complex eligibility criteria.
- Subsidy disbursement delays; short-term focus.

SCHEME FOR FIRST-TIME ENTREPRENEURS

Supports first-time entrepreneurs with funding, mentorship.

Objectives/Aim:

- Encourage entrepreneurship (youth, women, marginalized).
- Provide seed funding, mentorship for MSMEs, startups.
- Promote innovation, job creation.

Functioning under: Ministry of Micro, Small and Medium Enterprises (MSME)

Launched on: July 2024 (Budget 2024)

Type: Central Scheme

Salient Features:

- Seed funding up to ₹50 lakh; mentorship via incubation centers.
- Focus on green tech, AI, rural enterprises.

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- Integrates with PMMY, Stand-Up India; Budget 2024-25: ₹23,000 crore package.

Expected Outcomes:

- Support 1 lakh entrepreneurs, create 5 lakh jobs.
- Foster 10,000+ startups by 2027.

Targets Achieved:

Rollout began 2024; targets pending post-2025.

Other Important Information:

Aligns with Startup India, Make in India.

UPSC Note: Monitor startup creation, MSME growth for mains.

Criticism:

- Limited data; effectiveness uncertain.
- Rural exclusion risk; funding adequacy unclear.

INFRASTRUCTURE AND INDUSTRY

MAKE IN INDIA

Transforms India into a global manufacturing hub, boosting jobs, growth.

Objectives/Aim:

- Increase manufacturing GDP share to 25% by 2025.
- Create 100 million jobs; achieve 12-14% growth.
- Attract \$100 billion FDI; promote innovation, skills.

Functioning under: Ministry of Commerce and Industry (DPIIT)

Launched on: September 25, 2014

Type: Central Scheme

Salient Features:

- Covers 25 sectors (e.g., automobiles, electronics).
- Four pillars: New Processes, Infrastructure, Sectors, Mindset.
- 100% FDI in defense, railways; NSWS for approvals.
- Public Procurement Order prioritizes local suppliers.

Expected Outcomes:

- Achieve \$100 billion FDI; 25% GDP share.
- Create 100 million jobs; boost EoDB ranking.



Targets Achieved:

- FDI: \$83.6 billion (2021-22); EoDB: 63rd (2019), 55th (2023).
- PLI: ₹1.23 lakh crore invested, 8 lakh jobs by 2024.
- Manufacturing GDP: 15.9% (2023-24).

Other Important Information:

Aligns with PLI, PM Gati Shakti; lion logo symbolizes strength.

UPSC Note: Study FDI trends, manufacturing GDP for mains.

Criticism:

- Missed 25% GDP, 100 million job targets.
- Regulatory complexity, high compliance costs.
- Competition from China, Vietnam; FDI via Mauritius concerns.

PRODUCTION LINKED INCENTIVE (PLI) SCHEME

Boosts manufacturing, exports via incentives in 14 sectors.

Objectives/Aim:

- Attract \$25-30 billion investment, create 10 million jobs.
- Reduce import dependency; boost exports (\$100 billion).
- Promote Atmanirbhar Bharat.

Functioning under: Ministry of Commerce and Industry (DPIIT, sector ministries)

Launched on: 2020-21 (March 2020)

Type: Central Scheme

Salient Features:

- 4-6% incentives on incremental sales for 5 years.
- Covers electronics, pharmaceuticals, semiconductors.
- Budget: ₹1.97 lakh crore; nodal agencies manage.

Expected Outcomes:

- ₹10 lakh crore output; \$27 billion investment.
- Establish India as electronics/semiconductor hub.

Targets Achieved:

755 applications, ₹1.23 lakh crore invested, 8 lakh jobs by 2024.

Mobile phone exports up 74% (May 2024); 33% targets met.



Other Important Information:

Aligns with Make in India, Semicon India.

UPSC Note: Study sector-wise PLI progress, export data for mains.

Criticism:

- Missed 66% targets; high import tariffs.
- Limited ecosystem development; bureaucratic delays.

PM GATI SHAKTI (NATIONAL MASTER PLAN FOR MULTI-MODAL CONNECTIVITY)

Enhances infrastructure connectivity, reduces logistics costs.

Objectives/Aim:

- Integrate 16 ministries for coordinated planning.
- Reduce logistics costs from 13-14% to 8% GDP.
- Improve multi-modal connectivity.
- Support \$5 trillion economy.

Functioning under: Ministry of Commerce and Industry (DPIIT)

Launched on: October 13, 2021

Type: Central Scheme

Salient Features:

GIS-based platform, 200+ data layers.

Integrates Bharatmala, Sagarmala, UDAN, NIP.

Six pillars: Comprehensiveness, Prioritization, Optimization, Synchronization, Analytical, Dynamic.

Budget 2024-25: ₹11.11 lakh crore.

Expected Outcomes:

Save ₹10 lakh crore annually; 2 lakh km highways, 200+ airports.

Create 25 million jobs.

Targets Achieved:

- 1,800+ projects mapped; container dwell time cut to 3 days.
- 12 industrial corridors (₹28,602 crore) approved.

Other Important Information:

Subsumes NIP; aligns with National Logistics Policy.



UPSC Note: Study logistics cost reduction, GatiShakti portal for mains.

Criticism:

- High public expenditure; fiscal deficit concerns.
- Limited state capacity; digital reliance issues.
- Slow private participation; environmental concerns.

NATIONAL GEOSPATIAL MISSION

Enhances geospatial data for development, governance.

Objectives/Aim:

- Create accessible geospatial database.
- Support PM Gati Shakti, Svamitva.
- Foster geospatial startups; contribute 0.5% to GDP.

Functioning under: Ministry of Science and Technology (DST)

Launched on: 2021 (formalized Budget 2022-23)

Type: Central Scheme

Salient Features:

- Builds on 2021 Geospatial Data Guidelines, Drone Policy.
- Supports Svamitva, PM Gati Shakti with 3D mapping, LiDAR.
- Promotes PPPs; National Geospatial Data Repository.

Expected Outcomes:

- Benefit 1 crore+ users; save ₹1 lakh crore annually.
- \$10 billion industry, 2 lakh jobs.

Targets Achieved:

- Svamitva mapped 2 lakh+ villages; 1,000+ startups by 2023.
- GatiShakti GIS operational.

Other Important Information:

Aligns with Digital India; supports blue economy.

UPSC Note: Study Svamitva progress, geospatial applications for mains.

Criticism:

- No clear timeline; data scarcity.
- Svamitva delays; limited state capacity.



- Privacy concerns; insufficient funding.

UDAY SCHEME (UJWAL DISCOM ASSURANCE YOJANA)

Revives DISCOMs for affordable, reliable electricity.

Objectives/Aim:

- Improve DISCOM financial/operational efficiency.
- Reduce AT&C losses to 15% by 2019.
- Lower DISCOM debt; ensure 24x7 power.
- Promote energy efficiency, renewables.

Functioning under: Ministry of Power

Launched on: November 20, 2015

Type: Central Scheme

Salient Features:

- States take 75% DISCOM debt; bonds for 25%.
- Operational reforms: smart metering, feeder segregation.
- Tripartite agreements; quarterly tariff revisions.
- Incentives: grants, cheaper coal, IPDS/DDUGJY priority.

Expected Outcomes:

- Reduce ₹1.8 lakh crore losses; 15% AT&C losses.
- Save ₹15,000 crore annually; ensure 24x7 power.

Targets Achieved:

- 32 states/UTs joined; ₹2.32 lakh crore bonds issued.
- AT&C losses: 18.9% (2020); debt reduced by ₹2 lakh crore.

Other Important Information:

- Aligns with DDUGJY, IPDS, Saubhagya.
- UDAY 2.0 proposed 2021.

UPSC Note: Study AT&C loss trends, DISCOM debt for mains.

Criticism:

- Missed 15% AT&C target; debt rose to ₹6 lakh crore by 2023.
- Slow reforms; tariff freeze issues.
- Rural electrification gaps persist.



PM SURYA GHAR MUFT BIJLI YOJANA

Provides free electricity via rooftop solar panels.

Objectives/Aim:

- Solarize 1 crore households for 300 units/month free.
- Reduce bills, fossil fuel reliance.
- Support 40 GW rooftop solar, net-zero by 2030.
- Generate income via surplus power sales.

Functioning under: Ministry of New and Renewable Energy (MNRE)

Launched on: February 15, 2024

Type: Central Scheme

Salient Features:

- Outlay: ₹75,021 crore (2024-27).
- Subsidies: ₹60,000 (2 kW), ₹78,000 (3 kW+).
- Net metering; eligibility: income < ₹2 lakh/year.
- Apply via www.pmsuryaghar.gov.in; ULB incentives.

Expected Outcomes:

- Save ₹15,000-18,000 crore annually.
- Add 40 GW solar; create jobs.
- Reduce emissions (Paris Agreement).

Targets Achieved:

- 1 crore applications; 10 lakh installations by June 2025.
- Karnataka, Gujarat lead with 20 lakh+ applications.

Other Important Information:

- Aligns with PM-KUSUM, COP26.
- Supports EV charging, entrepreneurship.

UPSC Note: Study solar capacity, subsidy disbursal for mains.

Criticism:

- Slow rural installations; high initial costs.
- DISCOM delays in net metering.
- Application exclusions pre-2024.

KUSUM SOLAR YOJANA (PM KISAN URJA SURAKSHA EVAM UTTAHAN MAHABHIYAN)

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Promotes solar energy for farmers, reducing diesel use.

Objectives/Aim:

- Install 34,800 MW solar capacity by 2026.
- Provide solar pumps; enable income via power sales.
- Support 40% non-fossil fuel goal by 2030.

Functioning under: Ministry of New and Renewable Energy (MNRE)

Launched on: March 8, 2019

Type: Centrally Sponsored Scheme

Salient Features:

- Components: A (10,000 MW plants), B (20 lakh pumps), C (15 lakh pump solarization).
- Subsidies: 30% CFA, 30% state, 10% farmer; 50% CFA in NE.
- PBI: ₹0.40/kWh; feeder solarization: ₹1.05 crore/MW.

Expected Outcomes:

- Benefit 3.5 crore farmers; save ₹50,000 crore.
- Add 34,800 MW solar; ₹10,000-15,000/year income.

Targets Achieved:

4.11 lakh farmers benefited; 2,500 MW (Component-A), 1.5 lakh pumps (Component-C) by 2024.

Other Important Information:

Extended to 2026; aligns with PM Surya Ghar.

UPSC Note: Study solar capacity, farmer income stats for mains.

Criticism:

- Slow state approvals; high farmer costs.
- Limited grid connectivity; vendor quality issues.

NATIONAL MISSION FOR CLEAN GANGA (NAMAMI GANGE)

Rejuvenates Ganga via ecological health, cleanliness.

Objectives/Aim:

- Ensure zero untreated sewage by 2020.
- Restore ecological flow, biodiversity.
- Promote livelihoods, riverfront development.



- Align with SDG 6.

Functioning under: Ministry of Jal Shakti (NMCG)

Launched on: June 13, 2014

Type: Central Scheme

Salient Features:

- Outlay: ₹20,000 crore (2014-20), ₹15,000 crore (2021-26).
- Covers 5 states; 347 projects (158 STPs, 5,100 km sewerage).
- Uses GIS, CGF; subsumes GAP.

Expected Outcomes:

- Treat 2,900 MLD sewage; restore water quality (BOD <3 mg/L).
- Create 1 lakh jobs; benefit 5 crore people.

Targets Achieved:

- 175 STPs, 2,000 MLD treated; 98% projects operational by 2024.
- 60% sites improved; 1.5 lakh hectares afforested.

Other Important Information:

Aligns with Arth Ganga, World Bank support.

UPSC Note: Study sewage treatment, water quality stats for mains.

Criticism:

- Missed 2020 target; 30% sewage untreated.
- Industrial pollution persists; slow afforestation.
- Limited community involvement; fund mismanagement.

JAL SHAKTI ABHIYAN (CATCH THE RAIN)

Promotes water conservation, rainwater harvesting.

Objectives/Aim:

- Enhance rainwater harvesting, groundwater recharge.
- Improve water security in 734 districts.
- Foster community participation; align with SDG 6.

Functioning under: Ministry of Jal Shakti (Department of Drinking Water and Sanitation)

Launched on: March 22, 2021



Type: Central Scheme

Salient Features:

- Focus: Rainwater harvesting, water body restoration, borewell recharge, watershed, afforestation.
- Community-driven; geo-tagging, portal monitoring.
- Budget 2024-25: ₹2,000 crore.

Expected Outcomes:

- Build 10 lakh harvesting structures; rejuvenate 50,000 water bodies.
- Benefit 5 crore households; reduce water stress in 50% districts.

Targets Achieved:

- 7.5 lakh structures; 40,000 water bodies by 2024.
- 80% districts covered with campaigns.

Other Important Information:

Aligns with Atal Bhujal, Jal Jeevan Mission; uses "Jal Doot" volunteers.

UPSC Note: Study groundwater recharge stats, district coverage for mains.

Criticism:

- Temporary campaign limits impact.
- Inadequate structure maintenance.
- Limited funding; uneven urban implementation.

BHARAT SMALL REACTORS INITIATIVE

Promotes small modular reactors (SMRs) for clean, scalable nuclear energy to meet net-zero and energy security goals.

Objectives/Aim:

- Deploy SMRs (≤ 300 MW) for safe, cost-effective power.
- Achieve net-zero emissions by 2070.
- Reduce fossil fuel dependency; enhance energy security.
- Foster private sector role in nuclear energy.
- Support Atmanirbhar Bharat via indigenous technology.

Functioning under: Department of Atomic Energy (DAE); NPCIL, private partners.



Launched on: July 23, 2024 (Budget 2024-25)

Type: Central Scheme

Salient Features:

- Focuses on modular, safe SMRs with passive cooling, low waste.
- Budget 2024-25: ₹1,000 crore for R&D.
- PPPs for design, financing; uses 220 MW PHWR as prototype.
- Integrates with National Green Hydrogen Mission.

Expected Outcomes:

- Add 10,000 MW nuclear capacity by 2035.
- Cut 50 million tonnes CO₂ annually; create 50,000 jobs.
- Position India as global SMR leader.

Targets Achieved:

- R&D initiated 2024; pilot projects planned for 2026.
- NPCIL identified sites; private MoUs signed.

Other Important Information:

- Aligns with 500 GW non-fossil fuel goal by 2030.
- BARC designs SMRs; collaborates with USA, France.

UPSC Note: Study nuclear capacity (26 GW, 2024), net-zero targets for mains.

Criticism:

- High costs, regulatory hurdles for private sector.
- Public safety, waste management concerns.
- Risk of delays due to licensing, import reliance.

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