

# Schemes **Capsule**



## **IBPS PO & SBI PO Mains**

### **2025**





## Schemes Capsule for IBPS PO and SBI PO Mains 2025

### National Schemes/ Apps of August 2025

#### CENTRAL GOVT SCHEMES

Name of Initiative	Ministry	Year	Purpose
<b>PM Internship Scheme (PMIS)</b>	Ministry of Corporate Affairs	2023	To provide internship opportunities to youth in various companies across districts; aims to boost employability and inclusiveness. Female participation rose from 31% to 41% in the second round.
<b>Mission Poshan 2.0</b>	Ministry of Women & Child Development	2021	Combines Poshan Abhiyan and ICDS to improve nutrition for pregnant women, lactating mothers, and children. Offers Take-Home Ration (THR) for 300 days.
<b>Pradhan Mantri Matru Vandana Yojana (PMMVY)</b>	Ministry of Women & Child Development	2017	Provides maternity benefits to pregnant women and lactating mothers to reduce maternal and infant mortality. Over 4.05 crore beneficiaries till July 2025.
<b>MERITE Scheme</b>	Ministry of Education	2025	Improve quality and employability in technical education; boost research, innovation, and NEP goals
<b>Pradhan Mantri Viksit Bharat Rozgar Yojana</b>	Ministry of Labour and Employment	2025	Generate 3.5 crore jobs by 2027; incentives for first-time employees and employer subsidies
<b>PM E-Drive Scheme</b>	Ministry of Heavy Industries	Extended till 2028	Promote electric vehicles, support charging infrastructure, reduce subsidies as market matures

#### STATE GOVT SCHEMES

Name of Initiative	State	Year	Purpose
<b>Mukhya Mantri Nijut Moina 2.0</b>	Assam	2025	Provides monthly financial aid to girl students from HS to PG level in government/aided institutions. Aims to reduce dropout rates and empower female education. Expected to benefit 4 lakh+ students.

### National Schemes/ Apps of July 2025

#### CENTRAL GOVT SCHEMES

Name of Initiative	Ministry	Year	Purpose (Detailed)
<b>SPREE 2025</b>	Ministry of Labour and Employment (ESIC)	2025	Promotes voluntary registration of employers and employees under the ESI Act via a digital, inspection-free process. Removes fear of retrospective penalties and aims to extend ESI benefits to informal workers.
<b>Amnesty Scheme – 2025</b>	Ministry of Labour and Employment (ESIC)	2025	Resolves long-pending legal disputes related to ESIC compliance. Encourages voluntary compliance, reduces litigation, and fosters a cooperative approach to social security enforcement.
<b>AYUSH Integration with ESIC</b>	Ministry of Labour and Employment (ESIC)	2025	Enhances healthcare by integrating AYUSH systems (Ayurveda, Yoga, Unani, Siddha, Homeopathy) into ESIC facilities and partnering with charitable hospitals for holistic treatment.
<b>Small Savings Interest Policy</b>	Ministry of Finance	2025	Keeps interest rates unchanged for PPF, NSC, Sukanya Samriddhi, etc., to ensure predictable returns, boost public trust, and support household savings amid economic uncertainties.
<b>Pradhan Mantri Fasal Bima Yojana (PMFBY)</b>	Ministry of Agriculture	—	10-year review shows progress in covering non-loanee farmers, though reach has flattened. Recommendations include higher central funding, a national-level model, and third-party evaluation for affordability, transparency, and effectiveness for small farmers.



Name of Initiative	Ministry	Year	Purpose (Detailed)
PM E-DRIVE Initiative	—	—	First electric truck scheme offering up to ₹9.6 lakh incentive per vehicle for N2/N3 category e-trucks. Targets 5,600 deployments, promotes cleaner freight transport, mandates scrapping of old diesel trucks, and supports Atmanirbhar Bharat and net-zero goals.
Employment-linked Incentive Scheme	—	2025	₹1 lakh crore scheme to generate 3.5 crore jobs (1.92 crore first-time workers) from Aug 2025–Jul 2027. Offers ₹3,000/month per employee to employers and up to ₹15,000 wage support for new employees.
Prime Minister Dhan-Dhaanya Krishi Yojana (PMDDKY)	—	2025	Six-year plan (₹24,000 crore/year) to enhance agriculture in 100 low-performing districts via crop diversification, irrigation, credit, and storage. Converges 36 schemes from 11 ministries with NITI Aayog guidance, benefiting 1.7 crore farmers.
ADEETIE Scheme	Ministry of Power (BEE)	—	₹1,000 crore scheme to improve industrial energy efficiency in MSMEs across 60 clusters and 14 sectors, targeting 30–50% energy savings. Includes interest subvention, technical audits, and supports low-carbon growth.
VCF Settlement Scheme 2025	SEBI	2025	One-time scheme (July 21, 2025 – Jan 19, 2026) for Venture Capital Funds to settle violations during migration to the AIF regime. Promotes voluntary compliance, investor protection, and smooth regulatory transition.
New Employment Scheme	—	2025	Provides ₹15,000 incentives to first-time private sector employees from Aug 1, 2025. Funded with ₹1 lakh crore, targeting youth employment, especially in eastern states like Bihar, to boost formal sector job creation.
Bima Sakhi Scheme	LIC	2024	Empowers rural women as Mahila Career Agents with a stipend (₹7,000–₹5,000) for the first 3 years plus commissions. Over 2 lakh enrolled, ₹520 crore FY 2025–26 budget. Offers career growth and enhances insurance penetration.
Palna Scheme	—	2022	Supports working mothers with day-care/crèche facilities for children (6 months–6 years), integrated with Anganwadi centres for nutrition, health monitoring, and early learning. Targeting 17,000 centres, 14,599 approved.
Skill India Mission	—	2015–2025	Trained over 6 crore people, integrating PMKVY 4.0, PM-NAPS, and JSS. Focuses on AI, robotics, and green energy skills. Major achievements: 1.63 crore under PMKVY, 26 lakh under JSS, 43.47 lakh apprentices under PM-NAPS.

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### STATE GOVT SCHEMES

Name of Initiative	State Government /	Purpose (Detailed)
<b>Pandit Deendayal Upadhyay Poverty-Free Village Scheme</b>	Rajasthan Government	Launched on July 4, 2025, to support BPL families in 5,000 villages. Provides up to ₹1 lakh for job/business support and ₹15,000 for women in SHGs. Families moving out of poverty get ₹21,000 as a reward and Atmanirbhar Parivar Cards. Village-level plans link families to skill and job programs, aiming to reduce rural poverty and promote self-reliant villages.
<b>Mukhya Mantri Sehat Yojana</b>	Punjab Government	Launched on July 8, 2025, offering free and cashless medical treatment up to ₹10 lakh per year for every family in the state. Covers ~65 lakh families, including farmers, workers, pensioners, businessmen, and government employees. Digital health cards enable treatment for 2,000+ diseases at both government and private hospitals. Includes ₹5 lakh top-up for Ayushman Bharat beneficiaries.
<b>Gajah Mitra Scheme</b>	Assam Cabinet	Approved on July 11, 2025, to reduce human-elephant conflicts in 80 problem areas. Includes planting elephant-friendly vegetation, rapid response teams, and community awareness programs. Aims to reduce deaths of both humans and elephants caused by conflicts, often linked to illegal fencing and human encroachment.
<b>Digi-Lakshmi Scheme</b>	Government of Andhra Pradesh	Launched on June 30, 2025, to empower urban poor women as entrepreneurs. Establishes 9,034 Common Service Centres (CSCs) in Urban Local Bodies, run by SHG women, offering ~250 public services. Women receive training and loans of ₹2–2.5 lakh to start their centres, supporting the 'One Family, One Entrepreneur' mission and digital job creation.
<b>Prerona Aasoni Scheme</b>	Assam Cabinet	Provides ₹300 per month to Class X students to support education. Part of broader welfare measures to boost rural pay, support traditional workers, and promote education.
<b>Monthly Pay Enhancement for Rural Workers</b>	Assam Cabinet	Increased monthly pay for Gaon Pradhans from ₹9,000 to ₹14,000, Anganwadi workers to ₹8,000, and Anganwadi helpers to ₹4,000. Recognises and strengthens grassroots workforce contributions.
<b>Monk Stipend Scheme</b>	Assam Cabinet	Provides a ₹1,500 monthly stipend to monks in Satras, supporting cultural and religious institutions.
<b>GST Refund Scheme for Bell Metal Artisans</b>	Assam Cabinet	Offers GST refunds to bell metal artisans to boost traditional industries and support rural craftsmanship.
<b>Rabindranath Thakur Vishwavidyalaya</b>	Assam Cabinet	Renaming of Rabindranath Tagore University to Rabindranath Thakur Vishwavidyalaya, honouring cultural heritage.

### National Schemes/ Apps of June 2025

### CENTRAL GOVT SCHEMES

Name of Initiative	Purpose
<b>MGNREGS</b>	<ul style="list-style-type: none"> <li>In a significant shift, the <b>Centre has capped MGNREGS expenditure at 60%</b> for the <b>first half of FY 2025–26</b>, bringing the scheme under the <b>MEP/QEP framework</b> for the first time. This move comes amid <b>pending liabilities of ₹21,000 crore</b>, and may affect the scheme's <b>employment generation</b> capacity.</li> <li>With an <b>annual allocation of ₹86,000 crore</b> and an ambitious <b>labour target of 198.86 crore persondays</b>, the decision marks a major policy shift in how the <b>demand-driven MGNREGS</b> is financially managed. While it aims at <b>fiscal control</b>, concerns remain about potential <b>job shortfalls</b> in rural areas.</li> </ul>
<b>JAIHIND scheme</b>	<ul style="list-style-type: none"> <li>Delhi University has launched the <b>JAIHIND scheme</b> to empower <b>Scheduled Tribe (ST) students</b> from <b>remote regions</b> by providing <b>basic computer training</b> and <b>CUET preparation support</b>.</li> <li>The programme targets <b>school students (Classes 9–12)</b> and addresses challenges like lack of digital access and unfamiliarity with online admission processes.</li> <li>With the <b>first batch of 25 students</b> from <b>Ukhrul, Manipur</b>, the initiative is fully funded by DU and is envisioned as an <b>annual skill-building programme</b> to support <b>tribal participation in higher education</b>.</li> </ul>



Name of Initiative	Purpose
Indian Railways	<ul style="list-style-type: none"> <li>The <b>Indian Railways</b> has introduced a new welfare initiative offering <b>₹1 crore accident compensation</b> to its employees, <b>without requiring any insurance premium</b>.</li> <li>Under the scheme, employees only need to maintain a <b>Salary Package Account</b> with one of the <b>partner banks</b>, like SBI.</li> <li>The move was publicized after the family of <b>loco pilot Sushil Lal</b> received the first benefit under this policy.</li> <li>Aimed at <b>boosting financial security</b>, the scheme will be widely promoted through <b>railway unions and awareness campaigns</b>, ensuring all employees are covered under this life-saving program.</li> </ul>
NAVYA Scheme	<ul style="list-style-type: none"> <li>In a key step toward <b>gender empowerment and inclusive growth</b>, the Government is launching <b>NAVYA</b>, a pilot skilling initiative for <b>adolescent girls</b> under the <b>Viksit Bharat@2047</b> vision.</li> <li>Rolled out in <b>27 districts across 19 states</b>, NAVYA will provide vocational training in <b>non-traditional job roles</b> to girls aged <b>16–18</b> with a <b>minimum Class 10 education</b>.</li> <li>The programme reflects a <b>collaborative effort</b> between the <b>Ministry of Women and Child Development</b> and the <b>Ministry of Skill Development</b>, using frameworks like <b>PMKVY</b>.</li> </ul>
SIGHT Scheme	<ul style="list-style-type: none"> <li>SECI has issued a <b>landmark green ammonia tender</b> for <b>724,000 tonnes/year</b> under the <b>SIGHT Scheme</b> to decarbonize India's <b>fertilizer sector</b>, a major consumer of <b>fossil-based hydrogen</b>.</li> <li>Backed by <b>₹1,533.4 crore incentives</b>, <b>long-term contracts</b>, and a <b>Payment Security Mechanism</b>, the initiative provides both market confidence and environmental benefits.</li> <li>By replacing conventional ammonia with <b>green hydrogen-derived ammonia</b>, the project addresses climate goals, <b>import dependency</b>, and industrial sustainability.</li> </ul>
Top National Players Stipend Scheme (TNPSS)	<ul style="list-style-type: none"> <li>The <b>Top National Players Stipend Scheme (TNPSS)</b> launched by the <b>All India Chess Federation (AICF)</b> on <b>June 25, 2025</b>, marks a significant step in developing grassroots chess in India.</li> <li>With direct financial support ranging from <b>₹60,000 to ₹1.5 lakh</b> per quarter for 78 top-performing young players across <b>Under-7 to Under-19 categories</b>, the scheme aims to <b>encourage national-level participation</b>, <b>recognize talent</b>, and <b>remove financial hurdles</b> in player development.</li> <li>This initiative underscores India's growing ambition to become a <b>global chess powerhouse</b>, while promoting <b>gender parity</b> and sustained investment in youth sports.</li> </ul>
Unified Pension Scheme (UPS)	<ul style="list-style-type: none"> <li>For Central Govt NPS retirees (<math>\geq 10</math> years service) retired on/before <b>Mar 31, 2025</b></li> <li><b>Apply by:</b> June 30, 2025</li> <li><b>Lump sum:</b> 1/10th of last basic + DA per 6 months of service</li> <li><b>Top-up pension:</b> Difference between UPS &amp; NPS annuity</li> <li><b>Interest:</b> Arrears at PPF rate</li> <li><b>Launched:</b> Jan 2025, assures 50% avg last 12-month basic pay</li> </ul>
SPMEPCI (EV Manufacturing Scheme)	<ul style="list-style-type: none"> <li><b>15% customs duty</b> on EV CBUs <math>\geq \\$35,000</math> (CIF)</li> <li>Valid for <b>5 years</b></li> <li><b>Import quota:</b> 8,000 EVs/year with rollover</li> <li><b>Greenfield &amp; brownfield</b> investment eligible</li> <li><b>Goal:</b> Promote domestic EV industry, clean mobility</li> <li><b>Minister:</b> H.D. Kumaraswamy</li> <li><b>Tesla:</b> Interested in showrooms, not manufacturing</li> </ul>
Krishi Nivesh Portal	<ul style="list-style-type: none"> <li>Integrates agri-schemes across <b>14 central &amp; 9 state depts</b></li> <li><b>Covers:</b> 17 major schemes (AIF, AHIDF, PM-KUSUM, etc.)</li> <li>Centralized portal for: tracking, applications, scheme info</li> <li><b>Focus:</b> PPP, credit-linked, VC, startups</li> <li><b>Goal:</b> Boost private agri-investment, improve infra &amp; value chains</li> <li><b>FY25 Allocation:</b> ₹1.31 lakh crore</li> </ul>
PM-WANI Reform	<ul style="list-style-type: none"> <li>TRAI capped tariffs for PDOs under PM-WANI</li> <li>PM-WANI plans previously 2× costlier than FTTH</li> </ul> <p>Example:</p> <ul style="list-style-type: none"> <li>100 Mbps: ₹1,532.82 (PM-WANI) vs ₹706.82 (FTTH)</li> <li><b>Draft Order:</b> 70th Amendment (Aug 2024)</li> <li><b>DoT Amendment (Sep 2024):</b> No need for commercial contracts with ISPs</li> <li>Aim: Affordable, inclusive public Wi-Fi</li> </ul>



Name of Initiative	Purpose
CEGSSC – SC Credit Guarantee Scheme	<ul style="list-style-type: none"> <li>• <b>Launched:</b> May 6, 2015</li> <li>• <b>Agency:</b> IFCI Ltd.</li> <li>• For SC-owned firms/individuals with ≥51% ownership</li> <li>• <b>Guarantee Cover:</b> ₹0.15 – ₹5 crore</li> <li>• <b>Tenure:</b> Up to 7 years</li> <li>• Monitoring by special bank cells &amp; SLBCs</li> </ul>

### STATE GOVT SCHEMES

Rajiv Gandhi Van Samvardhan Yojana	<ul style="list-style-type: none"> <li>• <b>Himachal Pradesh</b> has launched the <b>Rajiv Gandhi Van Samvardhan Yojana</b> to improve <b>green cover</b> and provide <b>employment opportunities</b> through <b>community participation</b>.</li> <li>• Introduced by <b>CM Sukhvinder Singh Sukhu</b>, the scheme involves <b>Mahila Mandals, Yuvak Mandals, and SHGs</b> in <b>forest restoration</b> on degraded lands. Complementing this is the <b>Green Adoption Scheme</b>, which brings in <b>corporate players</b> like <b>Ambuja, Adani, and UltraTech</b> for large-scale plantations.</li> <li>• Additionally, <b>Van Mitras</b> were inducted to address staff shortages in the forest department, and the event highlighted the state's commitment to <b>women empowerment</b> and <b>sustainable forest management</b>.</li> </ul>
Punjab Udyog Kranti	<ul style="list-style-type: none"> <li>• The <b>Punjab Udyog Kranti</b>, launched on <b>June 10, 2025</b>, marks a significant shift in <b>industrial governance</b> in India.</li> <li>• With its <b>12 bold reforms</b>, including the <b>FastTrack Punjab Portal, deemed approvals in 45 days, and colour-coded stamp papers</b>, Punjab aims to eliminate bureaucratic red tape and foster a <b>business-friendly environment</b>.</li> <li>• Chief Minister <b>Bhagwant Mann</b> and AAP leader <b>Arvind Kejriwal</b> have positioned Punjab as a <b>national leader in industrial policy reform</b>, making it a potential magnet for <b>investment, innovation, and employment generation</b>.</li> </ul>
Karnataka government	<ul style="list-style-type: none"> <li>• Under the <b>Yuva Nidhi</b> scheme, the <b>Karnataka government</b> has disbursed <b>₹11.70 lakh</b> to <b>39,132 unemployed youths</b> in <b>Yadgir district</b> via <b>Direct Benefit Transfer (DBT)</b>.</li> <li>• Graduates receive <b>₹3,000/month</b> and diploma holders <b>₹1,500/month</b> for up to <b>two years</b>, post a six-month grace period after course completion.</li> <li>• Beneficiaries must report job status monthly on the <b>Seva Sindhu portal</b>, ensuring <b>transparency and accountability</b>.</li> <li>• This initiative reflects the state's commitment to <b>youth empowerment, welfare, and inclusive governance</b>.</li> </ul>
Vidya Shakti	<ul style="list-style-type: none"> <li>• On <b>June 25, 2025</b>, <b>Andhra Pradesh</b> launched '<b>Vidya Shakti</b>', a <b>remedial learning initiative</b> aimed at supporting <b>slow learners</b> in <b>government schools</b> through <b>after-school sessions</b> in <b>Math, Science, and English</b>.</li> <li>• Implemented across <b>4,424 schools</b> and <b>576 KGBVs</b>, the tech-enabled program focuses on <b>bridging learning gaps, reducing dropouts, and boosting enrolment</b>, with teacher training supported by <b>IIT-Madras Pravartak</b>.</li> <li>• Backed by education leaders, '<b>Vidya Shakti</b>' signals a major push for <b>inclusive, digitally-driven education reform</b> in the state.</li> </ul>
Uttar Pradesh Reserves 20% Police Posts for Ex-Agniveers under Agneepath Scheme	<ul style="list-style-type: none"> <li>• In a significant step to honour and rehabilitate military-trained youth, the <b>Uttar Pradesh Cabinet</b> has approved <b>20% horizontal reservation</b> for <b>former Agniveers</b> in direct police recruitment.</li> <li>• Announced the policy will be implemented from <b>2026</b>, aligning with the return of the first Agniveer batch from the <b>Agneepath scheme</b>.</li> </ul>


**National Schemes/ Apps of May 2025**
**CENTRAL GOVT SCHEMES**

Name of Initiative	Purpose
<b>National Scheme for Industrial Training Institute (ITI) Upgradation</b>	<ul style="list-style-type: none"> <li>The Union Cabinet has cleared the <b>National Scheme for Industrial Training Institute (ITI) Upgradation</b> and the setting up of <b>five National Centres of Excellence (NCOEs)</b> for skilling, with a total outlay of <b>₹60,000 crore</b>.</li> <li>The scheme, supported by <b>ADB</b> and <b>World Bank</b>, aims to transform 1,000 ITIs and train <b>20 lakh youth</b> over five years through <b>industry-aligned courses</b> and upgraded infrastructure.</li> <li>Five <b>NTIs</b> will be upgraded in <b>Chennai, Kanpur, Ludhiana, Hyderabad, and Bhubaneswar</b>. The goal is to create an <b>aspirational skilling ecosystem</b> under a <b>Special Purpose Vehicle (SPV)</b> model, aligned with India's <b>Viksit Bharat 2047</b> vision.</li> </ul>
<b>Credit Guarantee Scheme for Startups (CGSS)</b>	<ul style="list-style-type: none"> <li>The expansion of the <b>Credit Guarantee Scheme for Startups (CGSS)</b> aims to boost innovation and financial access for startups in India.</li> <li><b>The increased guarantee cover, reduced fees for Champion Sectors, and operational reforms</b> will encourage more lenders to support early-stage startups, particularly in emerging and self-reliant sectors.</li> <li>This initiative aligns with India's vision of becoming an innovation-driven economy, offering greater financial stability and opportunities for growth in the startup sector.</li> </ul>
<b>Electronics Component Manufacturing Scheme (ECMS)</b>	<ul style="list-style-type: none"> <li>The government's <b>Electronics Component Manufacturing Scheme (ECMS)</b>, launched on May 1, 2025, has attracted 70 applications in a short span, with 80% coming from small and medium enterprises.</li> <li>Aimed at minimizing <b>electronic import dependence</b>, the ₹22,805 crore scheme supports domestic production of sub-assemblies like <b>PCBs, camera modules, and lithium-ion cells</b>.</li> <li>It aligns with <b>Digital India, Make in India</b>, and the goal of achieving <b>\$500 billion electronics output</b> by 2030. Industry giants like <b>Tata Electronics</b> and <b>Foxconn</b> have reportedly shown interest.</li> </ul>
<b>"Viksit Krishi Sankalp Abhiyan (VKSA)</b>	<ul style="list-style-type: none"> <li>Union Agriculture Minister Shivraj Singh Chouhan launched the "Viksit Krishi Sankalp Abhiyan (VKSA)".</li> <li>The goal of this campaign is to transform Indian farming with the help of science and technology. It was launched in Sakshigopal, Puri (Odisha) and later at the ICAR-CIFA centre in Bhubaneswar.</li> </ul>
<b>Jan Suraksha Schemes</b>	<ul style="list-style-type: none"> <li>The three flagship social security schemes under the Jan Suraksha Abhiyan — Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), Pradhan Mantri Suraksha Bima Yojana (PMSBY), and Atal Pension Yojana (APY) — have completed 10 successful years since their launch on 9th May 2015 by Prime Minister Shri Narendra Modi.</li> <li>These schemes were introduced with the vision of "Securing the Unsecured" by offering affordable insurance and pension benefits to the poor, underprivileged, and unorganised sector workers.</li> <li>As of April 23, 2025, the schemes have collectively ensured social security coverage to over 82 crore beneficiaries, reinforcing the government's commitment to financial inclusion and protection. Their 10th anniversary was marked as a significant milestone in India's journey towards building a robust and inclusive social welfare system.</li> </ul>

**STATE GOVT SCHEMES**

<b>Kerala's 'Jyothi' scheme</b>	<ul style="list-style-type: none"> <li><b>Kerala's 'Jyothi' scheme</b>, launched in May 2025, aims to enrol migrant children into anganwadis and public schools while offering integrated health, welfare, and social support.</li> <li>The programme seeks to bridge the educational gap caused by migration, foster cultural inclusion, and promote recreational engagement for migrant kids.</li> <li>It aligns with Kerala's efforts to modernise its migrant registry and make public services more inclusive.</li> </ul>
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<b>Pandit Lakhmi Chand Kalakar Samajik Samman Yojana</b>	<ul style="list-style-type: none"> <li>The <b>Pandit Lakhmi Chand Kalakar Samajik Samman Yojana</b>, recently approved by the Haryana Cabinet, provides monthly honorariums of ₹10,000 or ₹7,000 to senior artistes based on income criteria.</li> <li>Open to residents of Haryana aged 60 or above with at least 20 years of experience in arts, the scheme not only offers financial relief but also acknowledges their lifelong cultural contributions.</li> <li>By doing so, the state aims to <b>preserve traditional art forms, support aged artists, and honour regional heritage</b>.</li> </ul>
<b>Gujarat Karmayogi Swasthya Suraksha Yojana</b>	<ul style="list-style-type: none"> <li>The <b>Government of Gujarat</b> has launched a comprehensive healthcare scheme named <b>Gujarat Karmayogi Swasthya Suraksha Yojana</b> to provide <b>cashless medical treatment</b> to a wide range of beneficiaries, including <b>All India Services (AIS) officers, state government employees, and pensioners</b>.</li> <li>The initiative is designed to strengthen healthcare accessibility and reduce the financial burden of medical expenses for public service personnel and their families.</li> </ul>

### National Schemes/ Apps of April 2025

#### CENTRAL GOVT SCHEMES

Name of Initiative	Purpose
<b>Strengthening Multimodal and Integrated Logistics Ecosystem (SMILE) Program</b>	<ul style="list-style-type: none"> <li>To enhance <b>India's logistics infrastructure</b>, reduce costs, and improve efficiency.</li> <li>Supporting the <b>National Logistics Policy (NLP)</b> and <b>PM Gati Shakti</b>, SMILE promotes <b>multimodal transportation, warehousing standardization, and digital trade logistics</b>.</li> </ul>
<b>"One State, One RRB" policy</b>	<ul style="list-style-type: none"> <li>The <b>Indian government</b> is launching the <b>"One State, One RRB" policy</b> to enhance <b>operational efficiency</b> and reduce competition by consolidating the existing <b>43 Regional Rural Banks (RRBs)</b> into <b>28</b>.</li> <li>This move aims to improve <b>credit flow</b> and service delivery, particularly in <b>rural areas</b>, by merging smaller, less efficient banks.</li> <li>The consolidation builds on previous efforts that reduced the number of RRBs from <b>196 to 43</b>, with states like <b>Andhra Pradesh, Uttar Pradesh, and West Bengal</b> most affected by the restructuring.</li> <li>The policy focuses on <b>cost rationalisation</b> and strengthening the <b>financial and operational frameworks</b> of RRBs.</li> </ul>
<b>Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB-PMJAY)</b>	<ul style="list-style-type: none"> <li>On <b>April 5, 2025</b>, <b>Delhi</b> became the 35th state or Union Territory to implement the <b>Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB-PMJAY)</b>, providing <b>healthcare coverage</b> to economically disadvantaged residents.</li> <li>Chief Minister <b>Rekha Gupta</b> hailed the move as historic, while Health Minister <b>Pankaj Kumar Singh</b> criticized the previous government's delays, announcing that <b>registrations</b> would begin on <b>April 10, 2025</b>.</li> <li>The scheme, already operational in 34 states, covers <b>50 crore people</b> and includes <b>36 lakh frontline workers</b>. An <b>MoU</b> between the <b>National Health Authority (NHA)</b> and the Delhi government formalized the implementation.</li> </ul>
<b>Pradhan Mantri Mudra Yojana</b>	<ul style="list-style-type: none"> <li>On 8th April 2025, <b>India</b> celebrates <b>10 years of the Pradhan Mantri Mudra Yojana (PMMY)</b>—a <b>flagship initiative launched in 2015 to fund the unfunded by offering collateral-free loans to micro and small enterprises</b>.</li> <li>PMMY has democratized access to finance, transformed livelihoods, and shifted the economic narrative from job-seeking to job-creating, especially in semi-urban and rural India. Today, over 52 crore loans worth ₹32.61 lakh crore have been sanctioned under this transformative scheme, empowering entrepreneurs from all walks of life.</li> </ul>
<b>Sagarmala Programme</b>	<ul style="list-style-type: none"> <li>Launched in <b>March 2015</b>, the <b>Sagarmala Programme is the flagship initiative of the Ministry of Ports, Shipping, and Waterways</b> aimed at transforming India's maritime sector.</li> <li>With a 7,500 km coastline, 14,500 km of potentially navigable waterways, and a strategic location on global trade routes, India has immense potential for port-led economic growth. Sagarmala focuses on modernizing ports, enhancing connectivity, promoting industrial development, and boosting coastal shipping and inland waterways to reduce logistics costs and improve trade competitiveness.</li> </ul>





Name of Initiative	Purpose
<b>Mahatma Gandhi National Rural Employment Guarantee Scheme (NREGS)</b>	<ul style="list-style-type: none"> <li>The Government of India has notified an increase in wage rates under the <b>Mahatma Gandhi National Rural Employment Guarantee Scheme (NREGS)</b> for the financial year <b>2025-26</b>.</li> <li>The hike ranges from <b>2.33% to 7.48%</b>, with wages increasing by <b>Rs 7 to Rs 26 per day</b> depending on the state. This marks the first time NREGS wages have reached <b>Rs 400 per day</b> in any state, with <b>Haryana</b> recording the highest increase.</li> </ul>

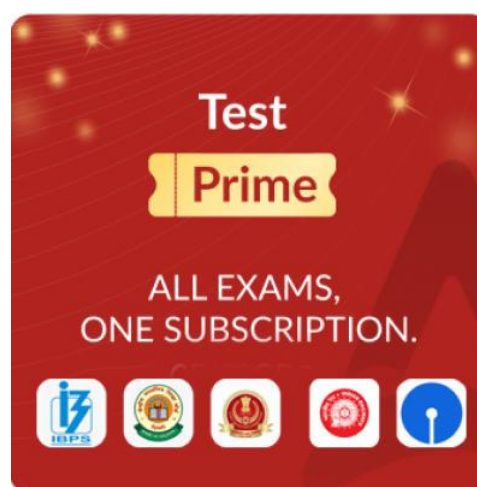
### STATE GOVT SCHEMES

<b>Swarna Andhra-2047 vision</b>	<ul style="list-style-type: none"> <li>As part of the <b>Swarna Andhra-2047</b> vision, Andhra Pradesh will launch the '<b>Zero Poverty – P4 Policy</b>' on <b>Ugadi (March 30, 2025)</b> to eradicate poverty by 2047.</li> <li>Based on the '<b>P4</b>' (<b>Public, Private, People Partnership</b>) model, the initiative fosters <b>government-private-public collaboration</b> for sustainable socio-economic development.</li> <li>It focuses on <b>housing, sanitation, tap water, LPG connections, reliable power (including rooftop solar), high-speed internet, and entrepreneurship</b> to empower underprivileged families.</li> </ul>
<b>Assam government</b>	<ul style="list-style-type: none"> <li>The Assam government has launched the <b>Mukhya Mantri Mahila Udyamita Abhiyan</b>, its largest initiative to promote <b>women entrepreneurship</b>.</li> <li>Launched by <b>Chief Minister Himanta Biswa Sarma</b> on <b>April 1, 2025</b>, the scheme aims to empower <b>30 lakh women</b> by providing <b>₹10,000 seed capital</b> to establish or expand <b>micro-businesses</b>.</li> <li>The initiative follows a phased financial assistance model, offering <b>₹25,000</b> in the second year and <b>₹50,000</b> in the third year for successful entrepreneurs.</li> </ul>
<b>Stand-Up India Scheme</b>	<ul style="list-style-type: none"> <li>The <b>Stand-Up India Scheme</b>, launched on <b>April 5, 2016</b>, has empowered marginalized entrepreneurs, particularly <b>SC, ST, and women</b>, by providing financial support for new enterprises.</li> <li>With over <b>Rs. 61,000 crore</b> sanctioned in loans, the scheme has seen significant growth, with <b>loan accounts</b> for SCs rising from <b>9,399 to 46,248</b>, for STs from <b>2,841 to 15,228</b>, and for women entrepreneurs from <b>55,644 to 1,90,844</b>.</li> <li>The initiative has been instrumental in fostering <b>entrepreneurship, job creation, and financial inclusion</b> across India.</li> </ul>
<b>Uttar Pradesh CM Yogi Adityanath</b>	<ul style="list-style-type: none"> <li>On <b>Dr. B.R. Ambedkar's 135th birth anniversary</b> (April 14, 2025), <b>Uttar Pradesh CM Yogi Adityanath</b> announced that the upcoming '<b>Zero Poverty</b>' Mission will be named after <b>Bharat Ratna Dr. Bhimrao Ambedkar</b>, aiming to uplift every deprived citizen above the poverty line.</li> <li>Launched at the <b>Ambedkar Mahasabha campus, Lucknow</b>, the mission focuses on a <b>saturation approach</b> to deliver all government benefits to marginalized communities like <b>Musahar, Vantangia, Tharu, Sahariya, Gond, and Kol</b>.</li> </ul>
<b>Pink E-Rickshaw Initiative</b>	<ul style="list-style-type: none"> <li>The <b>Pink E-Rickshaw Initiative</b>, launched by <b>Maharashtra Deputy CM Ajit Pawar</b>, empowers <b>women (aged 20–50)</b>—especially <b>widows, divorcees, and low-income groups</b>—by providing <b>10,000 electric rickshaws</b> across 8 districts, following a successful <b>pilot in Pune</b>.</li> <li>With <b>₹1 lakh in subsidies</b> (₹25,000 Central + ₹75,000 State), <b>10% down payment</b>, and <b>70% low-interest bank loans</b>, the scheme ensures <b>affordable ownership</b>.</li> </ul>
<b>Yeshasvini Health Insurance Scheme</b>	<ul style="list-style-type: none"> <li>The <b>Yeshasvini Health Insurance Scheme</b> in <b>Karnataka</b> is set for a major <b>overhaul</b>, with an expert committee recommending a <b>15%–25% increase</b> in medical procedure rates and a <b>50% hike</b> for complex treatments like <b>paediatric heart surgeries</b> and <b>oncology</b>.</li> <li>The scheme, relaunched in <b>2022–23</b> to boost <b>rural health access</b>, may also see the addition of <b>69 new procedures</b> and removal of <b>6 outdated ones</b>.</li> <li>With <b>45.6 lakh members</b> and only <b>782 empanelled hospitals</b>, the updates aim to <b>attract more hospitals</b>, enhance <b>financial sustainability</b>, and improve <b>universal health coverage</b>, with an <b>estimated cost of ₹127.5 crore</b> and a <b>proposed budget boost of ₹40 crore</b>.</li> </ul>



### CENTRAL GOVT SCHEMES

Name of Initiative	Ministry	Purpose
'One Nation- One Port' Initiative	Ministry of Ports, Shipping, and Waterways	<p><b>1. One Nation: One Port Process (ONOP)</b> Aimed at standardizing port operations across India to enhance efficiency, reduce costs, and boost global trade.</p> <ul style="list-style-type: none"> <li><b>Key Objectives:</b> <ul style="list-style-type: none"> <li>Uniform operational procedures across all major ports</li> <li>Reduction in logistics costs and elimination of redundant documentation</li> <li>Faster clearance and improved transparency through digitization</li> </ul> </li> </ul> <p><b>2. Sagar Ankalan – Logistics Port Performance Index (LPPI) 2023-24</b> A benchmarking tool to assess and improve port efficiency and global competitiveness.</p> <ul style="list-style-type: none"> <li><b>Key Highlights:</b> <ul style="list-style-type: none"> <li>Evaluates port performance and turnaround time</li> <li>Focuses on sustainability and cost-effectiveness</li> <li>Encourages competition among ports to enhance service quality</li> </ul> </li> </ul> <p><b>3. Bharat Global Ports Consortium</b> Strengthening India's global maritime influence through international collaborations.</p> <ul style="list-style-type: none"> <li><b>Key Benefits:</b> <ul style="list-style-type: none"> <li>Expanding India's trade connectivity with global ports</li> <li>Attracting foreign investment in port infrastructure</li> <li>Developing world-class smart, green, and digital ports</li> </ul> </li> </ul> <p><b>4. Future Focus Areas</b></p> <ul style="list-style-type: none"> <li><b>Smart Ports:</b> AI &amp; blockchain-based automation</li> <li><b>Green Energy:</b> Renewable sources for port functioning</li> <li><b>Maritime Security:</b> Coastal surveillance &amp; cybersecurity</li> <li><b>Digitalization:</b> AI-powered tracking &amp; electronic documentation</li> </ul> <p>These initiatives align with <b>Sagarmala Project's 'Port-Led Development'</b> vision, positioning India as a leading global maritime hub.</p>





Name of Initiative	Ministry	Purpose
PM-YUVA 3.0	Ministry of Education	<p>The <b>Ministry of Education, Department of Higher Education</b> launched <b>PM-YUVA 3.0 (Prime Minister's Scheme for Mentoring Young Authors)</b> on <b>March 11, 2025</b>. This initiative aims to train young and budding authors (below 30 years of age) to promote <b>reading, writing, and book culture in India</b> while projecting Indian literature on the global stage. The third edition follows the success of the first two editions, which saw participation in <b>22 Indian languages and English</b>.</p> <p><b>Introduction to PM-YUVA 3.0</b></p> <p>PM-YUVA 3.0 (<b>Young, Upcoming, and Versatile Authors</b>) aligns with the <b>Prime Minister's vision</b> of encouraging the youth to understand and appreciate India's <b>rich culture, heritage, and contributions of visionaries</b>. The scheme is designed to <b>nurture young literary talents</b>, enabling them to write on key themes that define India's progress and historical legacy.</p> <p><b>Key Highlights</b></p> <ul style="list-style-type: none"> <li>• <b>Launch Date:</b> March 11, 2025</li> <li>• <b>Implementing Agency:</b> <b>National Book Trust (NBT), India</b>, under the <b>Ministry of Education</b></li> <li>• <b>Target Audience:</b> Young and budding authors <b>below 30 years</b></li> <li>• <b>Objective:</b> To develop a <b>new generation of writers</b> focusing on India's cultural and intellectual legacy</li> <li>• <b>Languages:</b> Books will be published in multiple <b>Indian languages and English</b></li> <li>• <b>Mentorship Period:</b> June 30, 2025 – December 30, 2025</li> <li>• <b>Platform for Selection:</b> <a href="http://www.mygov.in">www.mygov.in</a></li> </ul> <p><b>Objectives of PM-YUVA 3.0</b></p> <ol style="list-style-type: none"> <li><b>1. Promoting Reading and Writing Culture</b> The scheme aims to <b>instill a habit of reading and writing</b> among the youth, encouraging them to engage with India's <b>history, culture, and heritage</b>.</li> <li><b>2. Encouraging Young Authors</b> By <b>mentoring and guiding young writers</b>, the initiative seeks to create a <b>new literary ecosystem</b> that represents India's diverse perspectives and rich storytelling traditions.</li> <li><b>3. Showcasing India's Global Influence</b> Through this program, young authors will be able to <b>articulate the contributions of the Indian diaspora</b> and highlight India's <b>historical and contemporary progress</b> on the world stage.</li> </ol> <p><b>Themes of PM-YUVA 3.0</b></p> <p>The <b>third edition</b> of PM-YUVA focuses on <b>three major themes</b>, each representing India's evolving identity and global influence:</p> <ol style="list-style-type: none"> <li><b>1) Contribution of Indian Diaspora in Nation Building</b> <ul style="list-style-type: none"> <li>• Highlights the <b>political, economic, and socio-cultural contributions</b> of the Indian diaspora.</li> <li>• Focuses on how Indians abroad have influenced their host countries while maintaining deep ties with India.</li> </ul> </li> <li><b>2) Indian Knowledge System</b> <ul style="list-style-type: none"> <li>• Emphasizes <b>India's ancient wisdom, scientific contributions, and philosophical traditions</b>.</li> <li>• Showcases how India's <b>intellectual heritage</b> has shaped global thought.</li> </ul> </li> <li><b>3) Makers of Modern India (1950-2025)</b> <ul style="list-style-type: none"> <li>• Chronicles the contributions of <b>visionaries</b> in various fields such as <b>education, science, economy, and social empowerment</b>.</li> <li>• Presents a comprehensive <b>narrative of India's post-independence journey</b>.</li> </ul> </li> </ol>



Name of Initiative	Ministry	Purpose
		<b>Role of the National Book Trust (NBT), India</b> The <b>National Book Trust (NBT), India</b> , will execute the program <b>phase-wise</b> , ensuring <b>structured mentorship</b> and high-quality content creation. <ul style="list-style-type: none"> <li>• <b>Publishing and Translation:</b> Books developed under this scheme will be <b>published by NBT</b> and <b>translated into multiple Indian languages</b>, fostering <b>cultural exchange and linguistic diversity</b>.</li> <li>• <b>Literary Engagements:</b> Selected young authors will have the opportunity to <b>engage with esteemed writers</b>, <b>participate in literary festivals</b>, and <b>contribute to Indian literature</b>.</li> <li>• <b>National Camp:</b> A <b>National Camp for PM-YUVA 3.0 authors</b> will be held during the <b>New Delhi World Book Fair 2026</b>.</li> </ul>
PM Surya Ghar: Muft Bijli Yojana		The <b>PM Surya Ghar: Muft Bijli Yojana (PMSGMBY)</b> reached a milestone of <b>10 lakh rooftop solar installations</b> by March 10, 2025. Launched on <b>February 13, 2024</b> , the initiative aims to solarize <b>1 crore households</b> by 2026-27, reducing electricity costs and promoting <b>clean energy</b> . With <b>₹4,770 crore</b> in subsidies disbursed to <b>6.13 lakh beneficiaries</b> and <b>3 GW solar capacity installed</b> , the scheme accelerates India's shift to <b>renewable energy</b> , supporting <b>Aatmanirbhar Bharat</b> and <b>Make in India</b> .

### STATE GOVT SCHEMES

'Rajiv Yuva Vikasam' Scheme,	Telangana CM <b>A. Revanth Reddy</b> launched the ' <b>Rajiv Yuva Vikasam</b> ' Scheme, aimed at promoting self-employment and economic development. With a budget of <b>₹6,000 crore</b> , the scheme provides financial assistance to unemployed youth from <b>SC, ST, BC, and Minority communities</b> . Its goals include <b>creating self-employment opportunities</b> , reducing <b>unemployment</b> , and promoting <b>entrepreneurship</b> among marginalized groups.
Unified Pension Scheme (UPS)	The <b>Uttarakhand Cabinet</b> , led by <b>Chief Minister Pushkar Singh Dhami</b> , approved key decisions to enhance governance, pension benefits, and excise policy. Notably, the <b>Unified Pension Scheme (UPS)</b> was introduced, aligning with the <b>Central Government's</b> initiative to provide stable retirement payouts for state officers and employees under the <b>National Pension System (NPS)</b> .

