

List of Important Schemes for IBPS Clerk Mains 2025

January 2025

Scheme / Update	Type (Central / State)	Launch / Update Date	Ministry / State (Full Form)	Key Features & Components (All Details Included)	Budget / Benefits	Eligibility (If Mentioned)
Vivad Se Vishwas Scheme 2024 – Deadline Extension	Central	Deadline extended to 31 January 2025	Ministry of Finance	- Dispute resolution scheme for taxpayers - Earlier deadline: 31 Dec 2024 → Extended to 31 Jan 2025 - Avoids 10% additional tax for early settlement - New appellants must pay full disputed tax	- Before Jan 31, 2025: 100% disputed tax + 25% penalty/interest - After Feb 1, 2025: 110% disputed tax + 30% penalty/interest	All taxpayers with pending disputes
Pradhan Mantri Fasal Bima Yojana (PMFBY) & Weather Based Crop Insurance Scheme – Extended till 2025–26	Central	January 2025 update	Ministry of Agriculture & Farmers' Welfare	- Extension continues benefits to farmers - Covers losses from natural disasters - Weather-based model continues	₹69,515.71 crore	Farmers enrolled under PMFBY
Fund for Innovation and Technology (FIAT)	Central	January 2025	Union Cabinet	- Supports agricultural insurance technology - Includes Yield Estimation System (YESTECH)	₹824.77 crore	Not specified

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				Includes Weather Information and Network Data Systems (WINDS)		
Bima Sakhi Yojana – Goa	State	2025	Goa Government	- Implemented by LIC - Second state after Haryana - For women aged 18–70 - Women must be Class X pass - Provides monthly stipend for 3 years	Year 1: ₹7,000/month Year 2: ₹6,000/month Year 3: ₹5,000/month Total: ₹2.16 lakh	Women aged 18–70, Class X pass
PLI Scheme 1.1 for Specialty Steel	Central	FY 2025–26 to 2029–30	Ministry of Steel & Heavy Industries	- Launched by H.D. Kumaraswamy - Boost domestic steel production - Reduce imports - Covers 5 specialty steel categories	₹6,322 crore investment Jobs created: 8,660 (Nov 2024) Investment generated: ₹18,300 crore	Steel manufacturers

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NITI Aayog – EmpowHER Biz (Women Entrepreneurship Programme)	Central	January 2025	NITI Aayog	• Skill development for women • Supports financial literacy, digital tools, retail operations • Top 20 participants get full franchise fee exemption	Training-based benefits	Women 18–35
Sukanya Samridhi Yojana (SSY) – Update	Central	January 2025	Ministry of Women & Child Development	• >4.2 crore accounts by Nov 2024 • Interest rate revision: 9.1% → 9.2% (FY 2015–16) • For girl child below 10 years • Minimum yearly investment ₹250; max ₹1.5 lakh • Maturity: 21 years	9.2% interest (earlier phase)	Girl child below 10 years
Pradhan Mantri Mudra Yojana – Q3 FY25 Update	Central	January 2025	Ministry of Finance	• Loan disbursement highest ever: ₹3.39 lakh crore • FY24 disbursement: ₹5.20 lakh crore	₹20 lakh max loan	Small business borrowers

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				• Max loan limit increased from ₹10 lakh → ₹20 lakh (Oct 2024) • Loan Types: Shishu / Kishor / Tarun / Tarun Plus		
Beti Bachao Beti Padhao – 10th Anniversary	Central	Jan–Mar 2025	Ministry of Women & Child Development (+ MoHFW, MoE)	• Merged with Mission Shakti (2021–26) • Focus on girl child safety, education, gender equality	Fully Central funded	Girls & mothers
Chhattisgarh – Deendayal Upadhyay Bhoomiheen Krishi Majdoor Kalyan Yojana	State	20 January 2025	Government of Chhattisgarh	• ₹10,000 annual assistance • For landless labourers including Baigas, Gunias	₹10,000/year	Landless farmers
Karnataka – KSRTC Arogya Scheme	State	January 2025	Government of Karnataka	• Cashless medical treatment • For KSRTC staff and families	Not specified	KSRTC employees
Madhya Pradesh – PARTH Yojana	State	10 January 2025	Government of Madhya Pradesh	• Military / police	Not specified	Youth preparing for forces

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				training for youth • Patriotism, discipline, employment focus		
Jharkhand – Maiyyaan Sampan Yojana	State	January 2025	Government of Jharkhand	- Originally launched Aug 2024 - Monthly assistance: ₹1,000 - New benefit: ₹5,000 for 2 months 56.61 lakh women beneficiaries	₹5,000 assistance	Women age 18–50
MNRE – Prime Minister Surya Ghar: Muft Bijli Yojana (PMSGMBY) – Guidelines	Central	January 2025	Ministry of New & Renewable Energy	- Payment Security Mechanism: ₹100 crore - Central Financial Assistance for rooftop solar - Supports RESCO & ULA models	₹100 crore PSM	Households adopting rooftop solar
MP – Swami Vivekanand Yuva Shakti Mission	State	12 January 2025	Government of Madhya Pradesh	- Youth empowerment mission - Portal launched - Theme song released	Not specified	Youth

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Unified Pension Scheme (UPS) – Notified	Central	January 2025	Ministry of Finance	• Effective 1 April 2025 • Government contribution: 18.5% (earlier 14%) • Regulated by PFRDA	18.5% govt contribution	Central govt employees under NPS
UJALA & SLNP – 10 Years Completed	Central	5 January 2025	Ministry of Power	• LED bulbs save 90% vs ICL • Price reduced from ₹450–500 → ₹70 per bulb • National streetlight programme success	Massive energy savings	Nationwide beneficiaries
TRAI – Telecom Tariff (71st Amendment) Order 2025	Central	15 January 2025	Telecom Regulatory Authority of India, Ministry of Communications	• Rationalizes broadband tariffs for PDOs • PDO tariff ≤ 2× retail broadband price • Supports PM-WANI	Not monetary	PDO operators
Ministry of Education – ONOS Scheme	Central	1 January 2025	Ministry of Education	• One Nation One Subscription • Access to paid journals for HEIs • Budget for 3 years	₹6,000 crore (2025–27)	Govt HEIs, R&D Institutions

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Small Savings Schemes – Q4 FY25 Interest Rates	Central	Jan–Mar 2025	Ministry of Finance	- No changes in interest rates - SSY & SCSS highest: 8.2%	4% to 8.2% interest	Public investors

February 2025

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Surya Ghar: Muft Bijli Yojana – 1st Anniversary	Central	13 February 2025	Ministry of New and Renewable Energy (MNRE)	- Launched on 13 Feb 2024 by PM Narendra Modi - World's largest rooftop solar initiative - Provides 300 units/month free electricity - Target: 1 crore households - Promotes domestic rooftop solar, sustainability - Approved by Cabinet in Feb 2024	₹75,021 crore , implementation till FY 2026–27	All eligible households installing rooftop solar
Pradhan Mantri Fasal Bima Yojana (PMFBY) – 9th Anniversary	Central	18 February 2025	Ministry of Agriculture & Farmers' Welfare	- Launched 2016 - Insurance for crop loss due to natural calamities 23.22 crore farmers covered - Claims paid: ₹1.75 lakh crore in 9 years - Continues till 2025–26	Premium rates: - Kharif – 2% - Rabi – 1.5% - Commercial / Horticulture – 5%	All enrolled farmers

Scheme / Update	Type (Central / State)	Launch / Update Date	Ministry / State (Full Form)	Key Features & Components (ALL DETAILS INCLUDED)	Budget / Benefits	Eligibility (If Mentioned)
Soil Health Card (SHC) Scheme – 10 Years	Central	19 February 2025	Ministry of Agriculture & Farmers' Welfare, Dept. of Agriculture & Cooperation	- Launched 19 Feb 2015 - Provides soil health reports to farmers - Ensures balanced fertilizer usage - Merged with RKVY in 2022–23 under "Soil Health & Fertility" - Cards issued: - 2020–21: 16.84 lakh - 2024–25: 53.08 lakh	Soil testing benefits	All farmers
SWAYATT Initiative – 6 Years Completion	Central	19 February 2025	Government e-Marketplace (GeM)	- Launched in 2019 - Boosts startups, women, youth in govt procurement - Promotes inclusivity and entrepreneurship	Procurement-based benefits	Startups, Women, Youth
Nodi Bandhan Initiative	State	February 2025	Government of West Bengal	- Announced under WB Budget 2025–26 - Prevents Ganga–Padma erosion - Provides disaster mitigation & job creation	Not specified	People in erosion-prone districts
KASAP – Karunya Arogya Suraksha Padhathi (Kerala)	State	February 2025	Government of Kerala	- Health insurance scheme upgrade - Additional allocation: ₹300 crore	₹978.54 crore	64 lakh poor families

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				• Total budget: ₹978.54 crore (FY 2024–25) • Provides ₹5 lakh/year coverage to ~64 lakh poor		
PM-AASHA Scheme – Extended	Central	Extended till 2025–26	Ministry of Agriculture & Farmers' Welfare	• Includes: - Price Support Scheme (PSS) - Price Deficiency Payment Scheme (PDPS) - Market Intervention Scheme (MIS) • Ensures MSP-based procurement & price stability	Production-based benefits	Farmers of pulses, oilseeds
Scholarships for Sri Lankan Nationals (2025–26)	Central	2025–26 cycle	Ministry of External Affairs (MEA)	• 200 fully funded scholarships • Schemes: - Nehru Memorial (UG/PG/PhD, all fields) - Maulana Azad (Master's, Engineering, Agriculture, Science) - Rajiv Gandhi Scholarship (UG, IT/B.Tech) - Dr APJ Abdul Kalam Commonwealth Scholarship (UG/PG/PhD)	Fully funded scholarships	Sri Lankan students (various levels)
Mutual Credit Guarantee Scheme for MSMEs (MCGS-MSME)	Central	February 2025	Ministry of Micro, Small & Medium Enterprises (MSME)	• Loan guarantee up to 60% for loans up to ₹100 crore • Supports Make in India	Guarantee support up to ₹100 crore	MSMEs with Udyam Registration

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				- Borrowers must invest 75% of project cost in machinery - Repayment: – ≤₹50 crore loans: 8 yrs + 2 yrs moratorium – >₹50 crore: flexible terms - Fees: – - Upfront: 5% – - Guarantee Fee: 0 (1st yr), 1.5% (next 3 yrs), 1% after		
Unified Pension Scheme (UPS) – Implementation Details	Central	Effective April 1, 2025	Ministry of Finance, Regulated by PFRDA	- Upgraded version of NPS - Government contribution increased 14% → 18.5% - Assured pension: - 50% of last 12 months' salary (≥25 yrs service) - Minimum ₹10,000/month (≥10 yrs service) - Family pension: 60% of pension - Lump sum payout: 10% of monthly pay per 6 months of service	Defined benefits as above	Central Govt employees under NPS
Small Savings Schemes – Q4 FY25 (Jan–Mar 2025)	Central	January–March 2025	Ministry of Finance	Interest rates kept unchanged for 4th consecutive quarter	4%–8.2%	General public

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				• Rates: – SSY: 8.20% – SCSS: 8.20% – NSC: 7.70% – KVP: 7.5% (115 months) – PPF: 7.10% – MSSC: 7.50% – POMIS: 7.40% – Savings Deposit: 4%		
PM Street Vendor's AtmaNirbhar Nidhi (PM SVANidhi) – Extension	Central	Updated Feb 2025	Ministry of Housing & Urban Affairs	• Extended till 31 March 2030 • Total beneficiaries: 1.15 crore vendors • Loan structure revised: - 1st: ₹15,000 (earlier 10k) - 2nd: ₹25,000 (earlier 20k) - 3rd: ₹50,000	Financial support loans	Street vendors
SWAMITVA Scheme – Global Recognition	Central	February 2025	Ministry of Panchayati Raj	• Showcased at World Bank Land Conference (May 2025 event details shared in Feb updates) • Drone property mapping • Linked with Gram Manchitra platform	Not specified	Rural property holders

March 2025

Scheme / Update	Type (Central / State)	Launch / Update Date	Ministry / State (Full Form)	Key Features & Components (ALL DETAILS INCLUDED)	Budget / Benefits	Eligibility (If Mentioned)
PM CARES Free Coaching Scheme	Central	March 2025	Ministry of Social Justice & Empowerment + Dr. Ambedkar Foundation	• Free coaching for SC & OBC students • Annual family income $\leq$ ₹8 lakh • Reservation: 70% SC, 30% OBC • 30% seats reserved for females within each category • Minimum 50% marks in last board exams • Benefits: – Coaching fees: ₹20,000–₹75,000 – Monthly stipend: ₹4,000 for 12 months – ₹15,000 extra for Civil/State Services interview prep • Implemented through Central Universities	Coaching funds up to ₹75,000 + ₹4,000/month	SC & OBC students $\leq$ ₹8 lakh income
Shiksha Sanjeevani Bima Yojana (Rajasthan)	State	March 2025	Government of Rajasthan	• Personal accident insurance • Coverage: ₹1 lakh – ₹1.3 lakh per student & parent • Initially covers Udaipur Division • SBI will open zero-balance accounts for students • SBI will deposit ₹500 monthly for daily expenses	₹1–1.3 lakh coverage + ₹500 monthly	Govt school students in Rajasthan

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				Partners: Wonder Cement, Zurich Kotak General Insurance, SBI		
PM-KISAN Scheme – 19th Installment	Central	Feb–Mar 2025	Ministry of Agriculture & Farmers' Welfare	- Launched 2019 19th installment released in Bhagalpur, Bihar 9.8 crore farmers benefited 2.41 crore are women beneficiaries ₹22,000 crore released via DBT - Total disbursed so far: ₹3.46 lakh crore (will rise to ₹3.68 lakh crore) - Annual benefit: ₹6,000 (3 installments of ₹2,000)	₹22,000 crore released in 19th installment	All small & marginal farmers
MISHTI Scheme – Gujarat Tops Mangrove Plantation	Central + State	February 2025	Ministry of Environment, Forest & Climate Change (MoEFCC)	- Gujarat planted 19,020 hectares of mangroves - Cost: >₹76 crore - Part of MISHTI: Mangrove Initiative for Shoreline Habitats & Tangible Incomes - National target: 540 sq. km in 5 years	₹76+ crore	Coastal areas

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PM-SYM (Pradhan Mantri Shram Yogi Maandhan Yojana)	Central	March 2025	Ministry of Labour & Employment	Pension: ₹3,000/month after 60 yrs • For workers earning $\leq$ ₹15,000/month • Top 5 states by card issuance (as of 3 March 2025): – Haryana – 8.26 lakh – Uttar Pradesh – 6.94 lakh – Maharashtra – 6.21 lakh – Gujarat – 3.91 lakh – Chhattisgarh – 2.33 lakh • Managed by LIC & CSC SPV	₹3,000 monthly pension	Unorganised sector workers
Vigyan Dhara Scheme (Merged DST Schemes)	Central	16 January 2025 (Reported in March CA)	Ministry of Science & Technology (MoS&T)	• Unifies 3 major schemes: – S&T Capacity Building – R&D Innovation – Technology Deployment • Outlay: ₹10,579.84 crore (2021–26) • Annual allocation for 2025–26: ₹1,425 crore • 4.31× increase from previous year	₹10,579.84 crore (2021–26)	Scientists, researchers
Shiksha Sanjeevani Bima Yojana (Repeat in CA)	State	March 2025	Government of Rajasthan	Already covered above	—	—

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Tripura – Girl Child Welfare Schemes	State	9 March 2025	Government of Tripura	- Launched by Union Minister JP Nadda - Includes: – Mukhyamantri Balika Samridhi Yojana – Mukhyamantri Kanya Atmanirbhar Yojana - Aim: Financial + educational empowerment for girls	Not specified	Girl children in Tripura
Discontinuation of MLTGD under Gold Monetisation Scheme	Central	26 March 2025	Ministry of Finance	- Medium-Term & Long-Term Government Deposits discontinued - Reason: Poor performance & new market conditions - Minimum deposit earlier: 10g raw gold	No fresh deposits allowed	All GMS depositors
Small Savings – Interest Rates Retained (Q1 FY26)	Central	28 March 2025	Ministry of Finance	- Interest rates for April–June 2025 unchanged - Highest returns: SSY & SCSS at 8.2% - KVP maturity: 115 months (9 yr 7 mo) - Rates fixed quarterly	4%–8.2%	General public

Scheme / Update	Type (Central / State)	Launch / Update Date	Ministry / State (Full Form)	Key Features & Components (ALL DETAILS INCLUDED)	Budget / Benefits	Eligibility (If Mentioned)
Palna Scheme (Childcare for Working Women)	Central Sponsored	March 2025	Ministry of Women and Child Development (MoWCD)	- Part of Mission Shakti (Samarthya sub-scheme) - Day-care for children aged 6 months–6 years - Funding: – 60:40 (Regular States/UTs) – 90:10 (NE/Hill States) - Revised form of National Creche Scheme	Centrally Sponsored	Working mothers
PM POSHAN Scheme – Cost Hike	Central	May 1, 2025 (Announced in March)	Ministry of Education	- Material cost increased by 9.5% - New per day cost: – Primary: ₹6.78 – Upper Primary: ₹10.17 - Additional burden to Centre: ₹954 crore - Budget FY26: ₹12,500 crore	₹12,500 crore	School children (Classes 1–8)
AB PM-JAY in Odisha – State Joins	State + Central	April 2025 (included in March CA cycle)	Ministry of Health & Family Welfare (MoHFW)	- Odisha becomes 34th state to join PM-JAY - Combined with Gopabandhu Jan Arogya Yojana & Ayushman Vaya Vandana Yojana ₹5 lakh/family annual cover	₹5 lakh cover	All families + seniors 70+

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SVAMITVA Scheme – Extended	Central	Extended to FY26	Ministry of Panchayati Raj	• Property cards for rural households • Drone surveys • Implemented with Survey of India • NICSI is implementation support partner	₹566.23 crore initial outlay	Rural households
UDAN Scheme – Update	Central	Up to March 2025	Ministry of Civil Aviation	• 625 routes operationalized • 90 airports incl. 15 heliports, 2 water aerodromes • 102 new routes in 2024 • 66 routes added in FY25 so far	Subsidy under VGF	Air travellers in remote areas
Odisha – Antyodaya Gruha Yojana	State	March 2025	Government of Odisha	• Housing scheme for poor • Budget: ₹7,550 crore for 3 years • Target: Build 5 lakh pucca houses • Financial aid ₹1.2 lakh per beneficiary	₹7,550 crore	Poor households
Assam – Mukhya Mantri Mahila Udyamita Abhiyan (MMMUA)	State	1 April 2025 (announced in March)	Government of Assam	• Promotes women entrepreneurship • 23,375 women received first cheques • Part of employment generation initiative	Financial grants	Women entrepreneurs

April 2025

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Palna Scheme (Childcare for Working Mothers)	Central Sponsored Scheme	Launched earlier; key updates in April 2025 CA	Ministry of Women and Child Development (MoWCD)	- Part of Samarthya sub-scheme under Mission Shakti - Provides day-care crèche facilities for children aged 6 months–6 years - Funding pattern: – 60:40 (Normal States/UTs with Legislatures) – 90:10 (NE & Special Category States) - Upgraded version of National Crèche Scheme	Centrally funded (variable by state)	Working mothers with children 6 months–6 years
PM POSHAN Scheme – Midday Meal Nutrition Cost Hike	Central	Effective 1 May 2025 (Announced April)	Ministry of Education	- Material cost increased by 9.5% - New per-student-per-day rates: – Primary (1–5): ₹6.78 (earlier ₹6.19) – Upper Primary (6–8): ₹10.17 (earlier ₹9.29) - Additional burden to Centre: ₹954 crore - Budget FY26: ₹12,500 crore	₹12,500 crore	Students in Govt + Govt-aided schools (Balvatika to Class VIII)
Ayushman Bharat PM-JAY in Odisha — State Joins AB-PMJAY	Central + State	April 2025	Ministry of Health & Family Welfare (MoHFW) + Govt of Odisha	- Odisha becomes 34th State to join AB-PMJAY - Implemented along with: – Gopabandhu Jan Arogya Yojana (Odisha) – Ayushman Vaya Vandana Yojana	₹5 lakh coverage	All families + senior citizens (70+)

Scheme / Update	Type (Central / State)	Launch / Update Date	Ministry / State (Full Form)	Key Features & Components (ALL DETAILS INCLUDED)	Budget / Benefits	Eligibility (If Mentioned)
				- Health coverage up to ₹5 lakh per family per year - Senior citizens 70+ covered irrespective of income		
SVAMITVA Scheme (Extended to FY26)	Central	Extended in April 2025 CA cycle	Ministry of Panchayati Raj	- Launched Apr 24, 2020 - Provides property cards for rural households - Drone-based mapping by Survey of India - NICSI is support partner - Extended till FY2025–26 - Initial outlay: ₹566.23 crore	Survey benefits, property rights	Rural households
UDAN Scheme – Affordable Regional Air Travel	Central	Ongoing updates in April 2025	Ministry of Civil Aviation	- Launched Oct 2016; first flight Apr 2017 - Viability Gap Funding (VGF) support - Achievements: – 625 Routes operationalized – 90 Airports, incl. 15 heliports, 2 water aerodromes 102 new routes added in 2024 66 routes added in FY24–25	Subsidy under VGF	Passengers of remote regions
Odisha – Antyodaya Gruha Yojana	State	March–April 2025 rollout	Government of Odisha	- Housing scheme for poor - Target: 5 lakh pucca houses - Financial assistance: ₹1.2 lakh per beneficiary - Implementation over 3 years	₹7,550 crore	Poor beneficiaries

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Assam – Mukhya Mantri Mahila Udyamita Abhiyan (MMMUA)	State	1 April 2025	Government of Assam	• Promotes women entrepreneurship • 23,375 women received first disbursement at launch • Part of Assam's self-employment drive	Financial grants	Women entrepreneurs
Andhra Pradesh – Digi Lakshmi Scheme	State	June 2025 (announced in April CA)	Government of Andhra Pradesh	• Digital empowerment of urban poor women • Converts SHG women → Entrepreneurs (One Family, One Entrepreneur vision) • Loans ₹2–2.5 lakh for operating CSCs • Eligibility: – SHG membership ≥ 3 yrs – Age 21–40 – Married & staying locally – Graduate with technical aptitude	₹2–2.5 lakh loans	Women of urban SHGs
Bihar – Mukhyamantri Neera Samvardhan Yojana	State	April 2025	Government of Bihar	• Promotes Neera (palm nectar) production • Benefits toddy tappers (~20,000 families) • Incentive: ₹8 per litre (DBT) • Neera kiosks set up in Nalanda, etc.	Direct cash incentives	Neera producers (toddy tappers)

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Credit Guarantee Scheme for Startups (CGSS) – Expanded	Central	Announced April 2025	Ministry of Commerce & Industry + DPIIT	- Guarantee ceiling increased: – From ₹10 crore → ₹20 crore per borrower - Coverage: – Loans ≤ ₹10 crore → 85% guarantee – Loans > ₹10 crore → 75% guarantee - Promotes startup credit access	Guarantee coverage	DPIIT-registered startups
Apprenticeship Scheme (Pilot under NAPS)	Central	April 2025	Ministry of Skill Development & Entrepreneurship + Mizoram Govt	- Beneficiaries: 26,000 youth - Support: ₹1,500/month for 1 year - Implemented by IIE Guwahati & NSDC	₹43.93 crore	Youth apprentices
Pandit Lakhmi Chand Kalakar Samajik Samman Yojana (Haryana)	State	April 2025 CA	Government of Haryana	- Honorarium for senior artists (music, dance, drama, visual arts) - Eligibility: – Age 60+ – 20+ years contribution - Monthly support: – Income ≤ ₹1.8 lakh → ₹10,000 – Income ₹1.8–3 lakh → ₹7,000 - Verification via PPP (Parivar Pehchan Patra)	₹7,000–₹10,000 monthly	Senior artists
Pradhan Mantri Surakshit Matritva Abhiyan (PMSMA)	Central	April CA 2025	Ministry of Health & Family Welfare (MoHFW)	- Launched 2016 - Free ANC (Antenatal Care) on 9th of every month - Focus on 2nd & 3rd trimester	Free ANC	Pregnant women

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				- MMR reduced from 130 → 80 (2014–23) - Top volunteer states: – Maharashtra (highest) – Uttar Pradesh: 1131 – Rajasthan: 1015 – MP: 927 – Karnataka: 615		
SPICED Scheme (FY 25–26)	Central	April 2025	Spices Board India, Ministry of Commerce & Industry	Full Form: Sustainability in Spice Sector through Progressive, Innovative & Collaborative Interventions for Export Development Focus on sustainable spice exports	Export support	Spice exporters
OPS Benefits Extended to UPS Subscribers	Central	April 2025	Ministry of Personnel, Public Grievances & Pensions	- Employees under UPS now eligible for Old Pension Scheme benefits - Rules applied: – CCS (Gratuity under NPS) Rules 2021 – CCS (Extraordinary Pension) Rules 2023 - Benefits: – Min pension: ₹10,000/month – Gratuity: ₹25 lakh – OPS benefits for death in service	Pension benefits	Central Govt employees under UPS

May 2025

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Cashless Treatment Scheme for Road Accident Victims	Central	May 2025	Ministry of Road Transport & Highways (MoRTH)	- Provides ₹1.5 lakh per accident per person for cashless treatment - Implementing Agency: National Health Authority (NHA) - Coordination with Police, Hospitals, State Health Agencies - Claims (FY19–FY24): ₹1,38,401 crore filed, 97% settled - Top states with 100% settlement: Goa, Chhattisgarh, Telangana, Tamil Nadu - States with highest claims: – Maharashtra: ₹33,259 crore – Rajasthan: ₹25,284 crore – Madhya Pradesh: ₹22,749 crore	Up to ₹1.5 lakh per accident	All road accident victims
PMFBY – Crop Insurance Data (2025 Update)	Central	May 2025 update	Ministry of Agriculture & Farmers' Welfare	- Part of ongoing PMFBY implementation 9 years completed (2016–2025) - Farmers protected: 23.22 crore - Claims disbursed: ₹1.75 lakh crore	Insurance payout based on crop loss	Farmers enrolled

Scheme / Update	Type (Central / State)	Launch / Update Date	Ministry / State (Full Form)	Key Features & Components (ALL DETAILS INCLUDED)	Budget / Benefits	Eligibility (If Mentioned)
Atal Pension Yojana (APY) – 10 Years Completion	Central	9 May 2025	Ministry of Finance, Regulated by PFRDA	- Launched 9 May 2015 - Eligibility: 18–40 years - Must NOT be an income tax payer (since Oct 1, 2022) - Pension after 60: ₹1,000–₹5,000 per month - Managed under NPS architecture - Completes 10 years in May 2025	Fixed monthly pension	Citizens aged 18–40
10 Years of Jan Suraksha Schemes (PMJJBY, PMSBY & APY)	Central	May 9, 2025	Ministry of Finance	Schemes that completed 10 years: PMJJBY – ₹2 lakh life insurance (18–50 yrs) PMSBY – ₹2 lakh accident cover (18–70 yrs) APY – Pension scheme - Launched together in 2015 in Kolkata	Insurance & pension benefits	SC/ST/OBC & general citizens
PMAY-Urban (PMAY-U) – Deadline Extended	Central	May 2025	Ministry of Housing & Urban Affairs (MoHUA)	- Deadline extended from 31 March 2022 → 31 December 2025 - Applies to houses sanctioned till 31 Mar 2022 “Housing for All” mission since 2015 92.61 lakh houses constructed since launch	Central assistance varies	Urban poor, slum dwellers, EWS, LIG, MIG-I

Scheme / Update	Type (Central / State)	Launch / Update Date	Ministry / State (Full Form)	Key Features & Components (ALL DETAILS INCLUDED)	Budget / Benefits	Eligibility (If Mentioned)
Haryana – Pandit Lakhmi Chand Kalakar Samajik Samman Yojana	State	May 2025	Government of Haryana	• Monthly honorarium ₹10,000 to senior artists • Coverage for singers, dancers, actors, drama & visual artists • Supports cultural heritage preservation	₹10,000 monthly	Senior artists
Maharashtra – Adishakti Abhiyan	State	7 May 2025	Government of Maharashtra	• Women empowerment initiative • Budget: ₹10.50 crore • Launched during 300th birth anniversary of Ahilyabai Holkar • Choundi hosted first cabinet meeting outside Mumbai • Special postage stamp & logo released • Ahmednagar district renamed after Ahilyabai Holkar	₹10.50 crore	Women of Maharashtra
Madhya Pradesh – Rah-veer Scheme	State	May 2025	Government of Madhya Pradesh	• Rewards Good Samaritans helping accident victims • Incentive increased from ₹5,000 → ₹25,000 • Announced at Cabinet meeting in Indore • Linked with Adi Shankaracharya Project (₹2,100 crore)	₹25,000 reward	Any Good Samaritan

Scheme / Update	Type (Central / State)	Launch / Update Date	Ministry / State (Full Form)	Key Features & Components (ALL DETAILS INCLUDED)	Budget / Benefits	Eligibility (If Mentioned)
PM POSHAN Scheme – Detailed Update (May 2025)	Central	May 2025	Ministry of Education	- Formerly Mid-Day Meal Scheme - New norms: – Primary: 20g pulses, 50g vegetables – Upper Primary: 30g pulses, 75g vegetables - Beneficiaries: 11.20 crore students in 10.36 lakh schools - Average meal cost: – Primary: ₹12.13 – Upper Primary: ₹17.62 - Govt additional cost: ₹954 crore (due to cost hike)	₹12,500 crore annual budget	Students (Balvatika to Class VIII)
Price Support Scheme (PSS) – Procurement Update	Central	May 2025	Ministry of Agriculture & Farmers' Welfare	- Tur procurement: 3.4 lakh tonnes (Karnataka highest: 1.3 lakh tonnes) - Karnataka bonus: ₹450/quintal over MSP - MSP for Tur: ₹7,550/quintal - Chana procurement: 17,000 tonnes (MP & Telangana major states) - Govt aims to maintain 10 lakh tonnes buffer	MSP + bonus	Farmers of pulses

Scheme / Update	Type (Central / State)	Launch / Update Date	Ministry / State (Full Form)	Key Features & Components (ALL DETAILS INCLUDED)	Budget / Benefits	Eligibility (If Mentioned)
Pradhan Mantri Jan Dhan Yojana (PMJDY) – Update	Central	9 April 2025 report in May CA	Ministry of Finance	• Deposits: ₹2.63 lakh crore • Accounts: 552.8 million • Average balance: ₹4,760/account • Rupay cards: 379.8 million with ₹2 lakh accident cover • Rural + semi-urban accounts: 368.1m	Zero balance banking benefits	All citizens
SMILE Scheme (Support for Marginalised Individuals for Livelihood & Enterprise)	Central	May 2025	Ministry of Social Justice & Empowerment (MSJE)	• Rescue + rehabilitation of beggars & transgender persons • Data till Dec 2024: – 9,958 beggars identified in 81 cities – 970 rehabilitated – 352 children rescued • Target (2023–26): 8,000 rehabilitations • Budget: ₹100 crore, only ₹14.71 crore spent so far	Rehabilitation assistance	Beggars, transgender persons
Maharashtra – Pink E-Rickshaw Scheme	State	May 2025	Government of Maharashtra	• Implemented by Women & Child Development Dept. • Partner: Kinetic Green Energy • Target: 10,000 Pink e-rickshaws in 8 districts • Promotes women's economic independence	Subsidy support	Women drivers

Scheme / Update	Type (Central / State)	Launch / Update Date	Ministry / State (Full Form)	Key Features & Components (ALL DETAILS INCLUDED)	Budget / Benefits	Eligibility (If Mentioned)
Delhi – Ayushman Vay Vandana Cards	State + Central	May 2025	Government of Delhi + Ministry of Housing & Urban Affairs	- For senior citizens aged 70+ - Free health coverage: ₹5 lakh for all - Households already under AB-PMJAY get additional ₹5 lakh top-up → Total: ₹10 lakh	₹5–₹10 lakh coverage	Senior citizens (70+)
Amrit Bharat Station Scheme – 103 Stations Inaugurated	Central	22 May 2025	Ministry of Railways	- Modernization of 1,337 stations across India - PM inaugurated 103 stations from Bikaner, Rajasthan - States with maximum stations: – Uttar Pradesh: 157 – Maharashtra: 132 – West Bengal: 101	₹1 lakh crore estimate	All passengers
PMFBY – 9-Year Update (Repeated in May CA)	Central	2025	Ministry of Agriculture & Farmers' Welfare	(Already included above—skipped repetition)	—	—

June 2025

Scheme Name	Launch Month / Date	State / Ministry	Full Ministry Name	Key Features	Benefits	Other Important Facts
Digi Lakshmi Scheme	June 2025	Andhra Pradesh	<i>Not a ministry scheme; implemented under MEPMA (Mission for Elimination of Poverty in Municipal Areas)</i>	Empowers urban poor women; converts SHG women into entrepreneurs; loan support for CSC operations	Women receive loans of ₹2–2.5 lakh	Eligibility: 3+ years SHG membership, age 21–40, graduate, technical aptitude
Mukhyamantri Neera Samvardhan Yojana	June 2025	Bihar	State Government of Bihar	Boosts Neera (palm nectar) production; supports toddy tappers	₹8 per litre DBT incentive	Benefit to ~20,000 toddy tappers; kiosks set up in Nalanda

Scheme Name	Launch Month / Date	State / Ministry	Full Ministry Name	Key Features	Benefits	Other Important Facts
SVAMITVA Scheme at World Bank Land Conference	May 5–8, 2025 (global representation)	Ministry of Panchayati Raj	Ministry of Panchayati Raj	Showcased India's drone-based property mapping	Improved land governance and rural mapping	Event theme: "Securing Land Tenure and Access for Climate Action"
Credit Guarantee Scheme for Startups (CGSS) – Expanded	June 2025	Ministry of Commerce & Industry	Ministry of Commerce and Industry	Guarantee ceiling raised to ₹20 crore	85% guarantee for loans ≤ ₹10 crore; 75% for loans > ₹10 crore	Supports startup ecosystem growth
Pilot Apprenticeship Scheme (under NAPS)	June 2025	Ministry of Skill Development & Entrepreneurship	Ministry of Skill Development and Entrepreneurship	Apprenticeship support for youth	₹1,500/month for 1 year	Beneficiaries: ~26,000 youth; executed by IIE Guwahati & NSDC
Pandit Lakhmi Chand Kalakar Samajik Samman Yojana	June 2025	Haryana	State Government of Haryana	Support program for senior artists	₹7,000–₹10,000 monthly honorarium	Eligibility: Age 60+, income-based verification via PPP
Pradhan Mantri Surakshit Matritva Abhiyan (PMSMA)	June 2016 (9 years completed 2025)	Ministry of Health & Family Welfare	Ministry of Health and Family Welfare	Free ANC services on 9th of every month	Reduction in maternal and neonatal mortality	MMR decreased from 130 → 80 per 100,000
SPICED Scheme (Spices Board)	FY 2025–26	Ministry of Commerce & Industry	Ministry of Commerce and Industry	Sustainable development of spice exports	Strengthens spice value chain	Full form: Sustainability in Spice Sector through Progressive, Innovative & Collaborative Interventions for Export Development
OPS Benefits Extended to UPS Subscribers	June 2025	Ministry of Personnel, Public Grievances & Pensions	Ministry of Personnel, Public Grievances and Pensions	UPS pensioners now eligible for OPS benefits	Minimum pension ₹10,000 /month	Gratuity up to ₹25 lakh
Rajiv Gandhi Van Samvardhan Yojana (RGVSY)	June 2025	Himachal Pradesh	State Government of Himachal Pradesh	Enhances green cover; community participation	Large-scale afforestation	Green Adoption Scheme partnerships: Ambuja 25 ha, Adani 10 ha, Ultratech 10 ha

Scheme Name	Launch Month / Date	State / Ministry	Full Ministry Name	Key Features	Benefits	Other Important Facts
Mukhya Mantrir Jiban Anuprerana Scheme	June 2025	Assam	State Government of Assam	One-time assistance for research scholars	Financial aid for scholars, including Divyang	Launch of Swagata Satirtha Portal for transfers
Talliki Vandanam Scheme	June 2025	Andhra Pradesh	State Government of Andhra Pradesh	DBT support for children's education	₹15,000/year per child	DBT to mother's Aadhaar-linked bank account
ULLAS Scheme – Functional Literacy	Ongoing	Ministry of Education	Ministry of Education	Adult literacy mission	Functional literacy achieved (>95%) in Mizoram	Ladakh: first UT to achieve full literacy
Indira Soura Giri Jala Vikasam	June 2025	Telangana	State Government of Telangana	Solar-powered borewell irrigation for tribal farmers	100% subsidy	Outlay: ₹12,600 crore for 2025–30
PMAY-Urban (Deadline Extension)	June 2025 update	Ministry of Housing & Urban Affairs	Ministry of Housing and Urban Affairs	Deadline extended to 31 Dec 2025	Affordable housing for urban poor	Target groups: EWS, LIG, MIG-I, slum dwellers
AMRUT 2.0 – Yamuna Cleaning Project	June 2025	Ministry of Housing & Urban Affairs	Ministry of Housing and Urban Affairs	Sewer connections + DSTPs	₹800 crore approved	Part of ₹3,104 crore total plan
Mukhyamantri Vrindavan Gram Yojana	July 2025 approved	Madhya Pradesh	State Government of Madhya Pradesh	Develop villages into model Vrindavan Grams	Rural development	Holistic village enhancement
Pandit Deendayal Upadhyay Garibi Mukta Gaon Yojana	July 2025	Rajasthan	State Government of Rajasthan	Rural poverty elimination	₹1,300 crore for BPL families	Phase 1: 5,000 villages
BIND Scheme	2025	Ministry of Information & Broadcasting	Ministry of Information and Broadcasting	Broadcasting Infrastructure & Network Development	Modernizes Doordarshan & AIR	Outlay: ₹2,539.61 crore
Small Savings Schemes – Q2 FY26 Rates	July–Sept 2025	Ministry of Finance	Ministry of Finance	Interest rates unchanged	Rates fixed quarterly	Includes PPF, SSY, SCSS, NSC, KVP
Sanchar Mitra Scheme	July 2025	Ministry of Communications	Ministry of Communications	Student digital ambassadors	Awareness on cyber fraud, EMF, digital literacy	First outreach in Assam
ADEETIE Scheme	July 2025	Ministry of Power	Ministry of Power	Promote energy-efficient tech in industries	Interest subsidy 3–5%	Budget: ₹1,000 crore; implemented through BEE

Scheme Name	Launch Month / Date	State / Ministry	Full Ministry Name	Key Features	Benefits	Other Important Facts
PM Dhan-Dhaanya Krishi Yojana	July 2025	Ministry of Agriculture & Farmers' Welfare	Ministry of Agriculture and Farmers' Welfare	Convergence of 36 schemes across 100 districts	Agri growth support	Budget: ₹24,000 crore
Raj Bhavan Annadhan Scheme	June 2025	Goa	State Government of Goa	Food & healthcare support	Aid to NGOs & patients	₹1.2 lakh + ₹25,000 grants
Pilgrimage Assistance Schemes	July 2025	Uttar Pradesh	State Government of Uttar Pradesh	Buddhist & Sikh pilgrimage support	₹10,000 assistance	Two schemes: Baudh Darshan & Panch Takht Yatra
Mukhyamantri Sehat Yojana	July 2025	Punjab	State Government of Punjab	Universal health coverage	₹10 lakh/family/year	Budget FY26: ₹778 crore
Milk Subsidy Scheme	July 2025	Assam	State Government of Assam	Dairy farmer support	₹5/litre (30 litres/day)	Outlay: ₹10 crore
Krishi Samruddhi Scheme	July 2025	Maharashtra	State Government of Maharashtra	Climate-resilient agriculture	Large-scale farmer support	Outlay: ₹25,000 crore (5 years)
JAIHIND Scheme	2025	University of Delhi	<i>Not ministry-run</i>	Skill-building for tribal students	CUET-oriented training	First batch: 25 students, Ukhrul (Manipur)
Dharti Aaba Janbhagidari Abhiyan	2025	Ministry of Tribal Affairs	Ministry of Tribal Affairs	Tribal empowerment	Linked to PM-JANMAN	Celebrates Birsa Munda's 150 years
PM-JANMAN Scheme	2023, active 2025	Ministry of Tribal Affairs	Ministry of Tribal Affairs	Tribal justice & development	Large-scale welfare	Outlay: ₹24,104 crore
Social Security Pension Hike	July 2025	Bihar	State Government of Bihar	Pension enhancement	₹1,100/month	Counter to RJD proposal
Mukhya Mantri Kanya Vivah Mandap Yojana	2025	Bihar	State Government of Bihar	Marriage halls in all GPs	₹50 lakh per GP	Total 8,053 Gram Panchayats
Employment Linked Incentive (ELI) Scheme	2024–27	Ministry of Labour & Employment	Ministry of Labour and Employment	Wage subsidy for new hires	₹1,000–₹3,000 per employee	Outlay: ₹99,446 crore
SPREE 2025 (ESIC)	July–Dec 2025	Ministry of Labour & Employment	Ministry of Labour and Employment	Promote registration under ESI	Expanded coverage	Relaunched for nationwide adoption
CM-PRATIGYA	July 2025	Bihar	State Government of Bihar	Youth stipend scheme	₹4,000–₹6,000/month + incentives	Target: 1 lakh youth
Gaja Mitra Scheme	2025	Assam	State Government of Assam	Human–elephant conflict mitigation	Community involvement	Welfare-focused

Scheme Name	Launch Month / Date	State / Ministry	Full Ministry Name	Key Features	Benefits	Other Important Facts
Prerona Aasoni Scheme	2026 batch	Assam	State Government of Assam	Student support	₹300/month via DBT	For HSLC 2026 students
National Overseas Scholarship (NOS)	2025–26 cycle	Ministry of Social Justice & Empowerment	Ministry of Social Justice and Empowerment	Fully funded overseas education	125 slots; income ≤ ₹8 lakh	Requires admission in QS Top 500
PM E-DRIVE (Electric Trucks)	July 2025	Ministry of Heavy Industries	Ministry of Heavy Industries	Incentives for e-trucks	₹2.7–9.6 lakh per vehicle	Requires scrapping old diesel truck

July 2025

Scheme Name	Launch Month / Date	State / Ministry	Full Ministry Name	Key Features	Benefits	Other Important Facts
Mukhyamantri Vrindavan Gram Yojana	July 2025 (Cabinet Approval)	Madhya Pradesh	State Government of Madhya Pradesh	Develop selected villages as self-reliant “Vrindavan Grams”	Holistic rural development	Focus on cultural, economic, and social upliftment
Pandit Deendayal Upadhyay Garibi Mukht Gaon Yojana	July 2, 2025	Rajasthan	State Government of Rajasthan	Aim to eliminate rural poverty	₹1,300 crore allocation for BPL support	Phase-1 covers 5,000 villages
BIND Scheme (Broadcasting Infrastructure & Network Development)	2025	Ministry of Information & Broadcasting	Ministry of Information and Broadcasting	Modernisation of Doordarshan & All India Radio	Improved broadcasting quality	Outlay: ₹2,539.61 crore
Small Savings Schemes — Q2 FY26 Interest Rates	July 1 – Sept 30, 2025	Ministry of Finance	Ministry of Finance	Interest rates kept unchanged	Continued stable returns for savers	Rates include: PPF 7.1%, SSY 8.2%, SCSS 8.2%, NSC 7.7%, KVP 7.5%
Sanchar Mitra Scheme	July 2025	Ministry of Communications	Ministry of Communications	Student volunteers as “Digital Ambassadors”	Awareness on cyber fraud, EMF, safe mobile use	First outreach event held at BSNL Bhawan, Guwahati
ADEETIE Scheme (Energy Efficient Technologies)	July 15, 2025	Ministry of Power	Ministry of Power	Adoption of energy-efficient technologies in MSMEs	Interest subsidy: 5% (Micro/Small), 3% (Medium)	Budget ₹1,000 crore; implemented by Bureau of Energy Efficiency

Scheme Name	Launch Month / Date	State / Ministry	Full Ministry Name	Key Features	Benefits	Other Important Facts
PM Dhan-Dhaanya Krishi Yojana (PMDDKY)	July 2025	Ministry of Agriculture & Farmers' Welfare	Ministry of Agriculture and Farmers' Welfare	Convergence of 36 schemes across 100 agri districts	Stronger agricultural infrastructure	Six-year duration (FY26–FY31); Budget: ₹24,000 crore
Raj Bhavan Annadhan Scheme	June 2025 (active July)	Goa	State Government of Goa	Food support + medical aid	₹1.2 lakh to NGOs + ₹25,000 to patients	Launched by Kerala Governor Rajendra V. Arlekar in Goa
Pilgrimage Assistance Schemes	July 5, 2025	Uttar Pradesh	State Government of Uttar Pradesh	Two schemes: Baudh Teerth Darshan Yojana & Panch Takht Yatra Yojana	₹10,000 per pilgrim	For Buddhist & Sikh pilgrims
Mukhyamantri Sehat Yojana	July 8, 2025	Punjab	State Government of Punjab	Free cashless medical treatment	Insurance up to ₹10 lakh per family/year	Budget FY26: ₹778 crore
Milk Subsidy Scheme	July 20, 2025	Assam	State Government of Assam	Dairy subsidy	₹5/litre subsidy (up to 30 litres/day)	Benefits ~20,000 dairy farmers; 601 dairy cooperatives
Krishi Samruddhi Scheme	July 23, 2025	Maharashtra	State Government of Maharashtra	Climate-resilient agriculture support	Long-term farmer empowerment	Budget ₹25,000 crore over 5 years
JAIHIND Scheme	2025	University of Delhi	<i>Not ministry-run</i>	Skill building + CUET exam orientation for tribal students	Training for Classes 9–12	25 students in first batch (Tangkhu Naga tribe, Manipur)
Dharti Aaba Janbhagidari Abhiyan	July 2025	Ministry of Tribal Affairs	Ministry of Tribal Affairs	Public participation in tribal development	Tribal empowerment	Linked to PM-JANMAN & Birsa Munda's 150th year
PM-JANMAN (Ongoing)	2023–2025	Ministry of Tribal Affairs	Ministry of Tribal Affairs	Tribal justice & development	Infrastructure & welfare support	Outlay: ₹24,104 crore
Social Security Pension Hike	July 2025	Bihar	State Government of Bihar	Pension increased	₹1,100/month (up from ₹400)	Counter to RJD's proposed scheme
Mukhya Mantri Kanya Vivah Mandap Yojana	2025	Bihar	State Government of Bihar	Construction of marriage halls in every GP	₹50 lakh for each Gram Panchayat	Total 8,053 GPs; cost ₹4,026 crore

Scheme Name	Launch Month / Date	State / Ministry	Full Ministry Name	Key Features	Benefits	Other Important Facts
Employment Linked Incentive (ELI) Scheme	Active 2025	Ministry of Labour & Employment	Ministry of Labour and Employment	Support for new EPFO employees	₹1,000–₹3,000 incentive per employee	Outlay: ₹99,446 crore; part of PM's package for youth
SPREE 2025 (ESIC)	July–Dec 2025	Ministry of Labour & Employment	Ministry of Labour and Employment	Promote employer/employee registration under ESIC	Wider ESI coverage	Relaunch of 2016 scheme
CM-PRATIGYA Scheme	July 2025	Bihar	State Government of Bihar	Youth skill & internship support	₹4,000–₹6,000/month + extra incentives	Target 1 lakh youth (2025–31)
Gaja Mitra Scheme	2025	Assam	State Government of Assam	Human–elephant conflict reduction	Safety for communities	Eco-friendly mitigation
Prerona Aasoni Scheme	Students appearing in HSLC 2026	Assam	State Government of Assam	Student welfare scheme	₹300/month via DBT	For all Class 10 students
National Overseas Scholarship (NOS)	2025–26 cycle	Ministry of Social Justice & Empowerment	Ministry of Social Justice and Empowerment	Overseas higher education for SC students	Fully funded scholarships	125 slots; admission in QS Top-500 universities required
PM E-DRIVE (Electric Trucks)	July 11, 2025	Ministry of Heavy Industries	Ministry of Heavy Industries	Incentives for purchase of electric trucks	₹2.7–₹9.6 lakh per truck	Condition: Must scrap old diesel truck

August 2025

Scheme Name	Launch Month / Date	State / Ministry	Full Ministry Name	Key Features	Benefits	Other Important Facts
Ladli Behna Scheme – Monthly Aid Increase	August 2025 announcement	Madhya Pradesh	State Government of Madhya Pradesh	Women empowerment scheme	Monthly assistance increased from ₹1,250 → ₹1,500 (effective Oct 2025)	Key flagship scheme of MP
Sanchar Mitra Scheme (continued expansion)	August 2025	Ministry of Communications	Ministry of Communications	Student volunteers as telecom awareness ambassadors	Digital safety, cyber fraud prevention, EMF awareness	Pan-India rollout strengthened
Rare Earth Magnet Subsidy Scheme	August 2025	Ministry of Commerce & Industry	Ministry of Commerce and Industry	Promote rare-earth magnet	Subsidy of ₹1,345 crore	Supports EVs, electronics manufacturing

Scheme Name	Launch Month / Date	State / Ministry	Full Ministry Name	Key Features	Benefits	Other Important Facts
				production in India		
NAMASTE Scheme — Helpline 14473	August 2025	Ministry of Social Justice & Empowerment + Ministry of Housing & Urban Affairs	Ministry of Social Justice and Empowerment & Ministry of Housing and Urban Affairs	National Action for Mechanised Sanitation Ecosystem	Support for waste pickers	Scheme launched 2022; outlay ₹349.73 crore (FY24–26)
ADEETIE Scheme – Energy Efficient Technologies (continued implementation)	August 2025	Ministry of Power	Ministry of Power	Promotes energy-efficient technologies for MSMEs	Interest subsidy 3–5%	Part of national decarbonization drive
PM Dhan-Dhaanya Krishi Yojana (PMDDKY) – Continued Rollout	August 2025 updates	Ministry of Agriculture & Farmers' Welfare	Ministry of Agriculture and Farmers' Welfare	Convergence of 36 schemes	District-level agricultural transformation	6-year scheme; ₹24,000 crore outlay
PM Professorships (ANRF)	August 2025	Ministry of Science & Technology	Ministry of Science and Technology	High-end research professorships	₹30 lakh annual fellowship + ₹24 lakh research grant	Hosted at Category-A State Universities
Stand-Up India (Revamped)	Relaunched August 2025	Ministry of Finance	Ministry of Finance	Loan support for SC/ST/women entrepreneurs	Loan limit doubled: ₹1 crore → ₹2 crore	Interest capped at base +3%; 18-month moratorium
PM Internship Scheme – Phase 2	August 1, 2025	Ministry of Skill Development & Entrepreneurship	Ministry of Skill Development and Entrepreneurship	Provides internship placements for youth	Target: 7 lakh interns in FY26	Phase-1 stipends ranged ₹15,000–₹45,000
PM Viksit Bharat Rozgar Yojana (PM-VBRY)	August 15, 2025 (Launch)	Ministry of Labour & Employment	Ministry of Labour and Employment	Employment incentive for first private-sector job	₹15,000 incentive for new employees	Outlay ₹1 lakh crore; covers 3.5 crore youth
PM-Kisan – 20th Installment	August 2, 2025	Ministry of Agriculture & Farmers' Welfare	Ministry of Agriculture and Farmers' Welfare	DBT assistance to farmers	₹20,500 crore transferred	9.7 crore farmers benefited
Sabbatical Leave Scheme	Active (August 2025)	Sikkim	State Government of Sikkim	Long sabbatical	Salary: 50% basic pay	Leave: 365–1080 days; 1st

Scheme Name	Launch Month / Date	State / Ministry	Full Ministry Name	Key Features	Benefits	Other Important Facts
				leave for state employees		Indian state to launch
Additional Schemes Continuing from July to August (No fresh launch but active)	August 2025	Various States/Ministries	All respective ministries in full form	Ongoing schemes continued in August	Continued benefits	Includes earlier schemes like ADEETIE, PMDDKY, Sanchar Mitra

September 2025

Scheme Name	Launch Month / Date	State / Ministry	Full Ministry Name	Key Features	Benefits	Other Important Facts
Mukhyamantri Mahila Rojgar Yojana	September 26, 2025	Bihar	State Government of Bihar	Employment + financial support for women	₹10,000 transferred via DBT	75 lakh women benefited; total ₹7,500 crore transferred
AP Municipal Workers Insurance Scheme	September 2025	Andhra Pradesh	State Government of Andhra Pradesh	Insurance coverage for municipal workers	₹1 crore (regular workers), ₹20 lakh (outsourced)	Education support for children up to ₹8 lakh
PM SVANidhi Scheme — Extended Till 2030	September 2025	Ministry of Housing & Urban Affairs	Ministry of Housing and Urban Affairs	Loan support for street vendors	3 loan tranches up to ₹50,000	Outlay: ₹7,332 crore; new target 1.15 crore beneficiaries
Pradhan Mantri Jan Dhan Yojana (PMJDY) — Updates	September 2025	Ministry of Finance	Ministry of Finance	Financial inclusion expansion	56.16 crore accounts; ₹2.67 lakh crore deposits	22.65 lakh new enrolments under Jan Suraksha campaigns
PM Matru Vandana Yojana (PMMVY)	September 2025 update	Ministry of Women & Child Development	Ministry of Women and Child Development	Maternity benefit for pregnant women	₹5,000 (1st child), ₹6,000 (2nd girl child)	Special drive extended till Aug 15, 2025
₹100 Commemorative Coin – Make in India @10	September 2025	Ministry of Commerce & Industry	Ministry of Commerce and Industry	Release of India's first colored commemorative coin	National recognition	Alloy composition: 50% silver, 40% copper, 5% nickel, 5% zinc

Scheme Name	Launch Month / Date	State / Ministry	Full Ministry Name	Key Features	Benefits	Other Important Facts
ARISE FOR YOU Initiative	September 2025	HCLTech (Industry)	<i>Not ministry-run</i>	Innovation & entrepreneurship challenge for students	Grants up to ₹10 lakh	Participation from 1.5 lakh+ students; 3,000 campuses
SIGHT Scheme (Green Hydrogen Mission)	September 2025	Ministry of New & Renewable Energy	Ministry of New and Renewable Energy	Incentives for Electrolyser manufacturing & Green Hydrogen production	Boost to clean energy ecosystem	Outlay: ₹17,490 crore; under National Green Hydrogen Mission
SPARSH (Defence Pension System)	September 2025	Ministry of Defence	Ministry of Defence	Digitized defence pension system	Faster pension disposal	Coverage: 31.54 lakh pensioners; 87% legacy cases resolved
CSS via e-Kuber Platform	Effective Nov 1, 2025	Ministry of Finance	Ministry of Finance	Smart payment hub for CSS	Improved transparency & efficiency	Covers 66 Centrally Sponsored Schemes in first phase
Shraddhanjali Scheme	September 2025	Assam	State Government of Assam	Repatriation support for citizens dying outside state	₹40,000–₹50,000 for transport	For low-income families
Revamped Interest Subvention Scheme for MSME Exporters	September 2025	Ministry of Commerce & Industry	Ministry of Commerce and Industry	3% interest subsidy for MSME exporters	Lower cost of credit	Replaces Interest Equalisation Scheme (ended Dec 2024)
PM Fasal Bima Yojana — Mizoram Joins	September 2025	Ministry of Agriculture & Farmers' Welfare	Ministry of Agriculture and Farmers' Welfare	Crop insurance for farmers	Subsidised premium protection	Mizoram becomes 24th state under PMFBY
Recycling Incentive Scheme (Critical Minerals)	September 2025	Ministry of Mines	Ministry of Mines	Build recycling capacity for critical minerals	Up to ₹50 crore for large recyclers	Outlay: ₹1,500 crore; part of National Critical Mineral Mission

Scheme Name	Launch Month / Date	State / Ministry	Full Ministry Name	Key Features	Benefits	Other Important Facts
PLI Scheme for Textiles (Extension & Amendments)	September 2025 update	Ministry of Textiles	Ministry of Textiles	Added 17 new HSN codes; easier investment norms	Incentives for MMF & Technical Textiles	Extended till December 31, 2025
Mission for Aatmanirbharta in Pulses	September 2025	Ministry of Agriculture & Farmers' Welfare	Ministry of Agriculture and Farmers' Welfare	Increase domestic pulse production	Target: 350 LMT by 2030	Outlay: ₹11,440 crore; duration 6 years
Bihar Youth Package (₹62,000 crore)	September 2025	Bihar	State Government of Bihar	Education, skilling & employment reforms	Free SCC loans; ₹1,000 allowance; new universities	Includes Karpoori Thakur Skill University & NIT Patna Bhita campus
PM-SETU Scheme (ITIs Upgradation)	September 2025	Ministry of Skill Development & Entrepreneurship	Ministry of Skill Development and Entrepreneurship	Modernize ITIs into advanced skill hubs	Better employability for youth	₹60,000 crore investment; Phase-1 in Bihar

October 2025

Scheme Name	Launch Month / Date	State / Ministry	Full Ministry Name	Key Features	Benefits	Other Important Facts
'Fare Se Fursat' – Fixed Airfare Scheme	October 2025	Ministry of Civil Aviation	Ministry of Civil Aviation	Fixed, predictable airfare on selected routes	Affordable ticket prices; no fare fluctuations	Implemented by Alliance Air; supports UDAN regional connectivity
Extension of LC75 & BLC Options under NPS/UPS	October 24, 2025	Ministry of Finance	Ministry of Finance	Extended Life Cycle 75 and Balanced Life Cycle investment choices for govt employees	Flexible retirement planning; equity-based growth	Applies to both National Pension System (NPS) & Unified Pension Scheme (UPS) subscribers

Scheme Name	Launch Month / Date	State / Ministry	Full Ministry Name	Key Features	Benefits	Other Important Facts
Shraddhanjali Scheme	October 2025	Assam	State Government of Assam	Financial support for repatriation of mortal remains of residents who die outside the state	₹40,000 – ₹50,000 assistance	Targets low-income families and migrant workers
Revamped Interest Subvention Scheme for MSME Exporters	October 2025	Ministry of Commerce & Industry	Ministry of Commerce and Industry	3% interest subsidy for MSME exporters	Reduced cost of credit; boosts export competitiveness	Replaces Interest Equalisation Scheme (ended Dec 2024); focus on textiles, gems, leather, toys, handicrafts
PM Fasal Bima Yojana – Mizoram Joins	October 2025	Ministry of Agriculture & Farmers' Welfare	Ministry of Agriculture and Farmers' Welfare	Crop insurance coverage extended to Mizoram	Subsidised premium; protection against crop loss	Mizoram becomes 24th state to join PMFBY
Recycling Incentive Scheme (Critical Minerals)	October 2025	Ministry of Mines	Ministry of Mines	Incentives for recycling lithium, cobalt, nickel & other critical minerals	Funding up to ₹50 crore for large recyclers; ₹25 crore for startups	Outlay: ₹1,500 crore; Duration: FY 2025–26 to 2030–31
PLI Scheme for Textiles – Amendments & Extension	October 2025	Ministry of Textiles	Ministry of Textiles	17 new MMF HSN codes added; lower investment threshold	Boost to MMF & technical textiles manufacturing	Extended till 31 December 2025; 10% incremental turnover requirement from FY26
Mission for Aatmanirbharta in Pulses	October 2025	Ministry of Agriculture & Farmers' Welfare	Ministry of Agriculture and Farmers' Welfare	National pulses self-sufficiency programme	Increased acreage, yield & procurement	Outlay ₹11,440 crore; target 350 LMT pulse production by 2030

Scheme Name	Launch Month / Date	State / Ministry	Full Ministry Name	Key Features	Benefits	Other Important Facts
Bihar Youth-Focused Schemes (₹62,000 crore package)	October 2025 updates	Bihar	State Government of Bihar	Education, skill & employment welfare package	Free SCC loans, training, ₹1,000 monthly assistance	Includes Karpoori Thakur Skill University; NIT Patna Bhita expansion
PM-SETU (Skilling & Employability Transformation via ITIs)	October 2025	Ministry of Skill Development & Entrepreneurship	Ministry of Skill Development and Entrepreneurship	Upgrade ITIs with advanced labs, job-linked courses	High employability for youth	₹60,000 crore investment; Phase-1 in Patna & Darbhanga ITIs
PM E-DRIVE (Electric Trucks Scheme)	October 2025 update	Ministry of Heavy Industries	Ministry of Heavy Industries	Subsidy for electric truck purchases	₹2.7–₹9.6 lakh per e-truck	Condition: mandatory scrapping of equivalent diesel truck
PM Viksit Bharat Rozgar Yojana (PM-VBRY) – Active Rollout	October 2025	Ministry of Labour & Employment	Ministry of Labour and Employment	Incentive for first-time private sector employment	₹15,000 per beneficiary	Target: 3.5 crore youth; outlay ₹1 lakh crore
SIGHT Scheme – Green Hydrogen Mission (Phase Continuation)	October 2025	Ministry of New & Renewable Energy	Ministry of New and Renewable Energy	Incentives for green hydrogen production & electrolyser manufacturing	Boost to clean energy & exports	Total outlay: ₹17,490 crore under NGHM
SPARSH – Defence Pension Platform (Updated)	September –October 2025	Ministry of Defence	Ministry of Defence	Online defence pension administration	Quick processing & transparency	31.54 lakh pensioners migrated; OROP-III real-time processing