

List of Central Government Schemes

1. Pradhan Mantri Jan Dhan Yojana (PMJDY)

Launched on: 28th August 2014

Main Objective: Financial inclusion and access to financial services for all households in the country.

Pradhan Mantri Jan Dhan Yojana (PMJDY) is a national mission to bring comprehensive financial inclusion of all the households in the country. Under the PMJDY, any individual above the age of 10 years and does not have a bank account can open a bank account without depositing any money.

The scheme was to ensure the access to financial services such as banking / savings & deposit Accounts, remittance, credit, debit cards, insurance and pension in affordable manner. The scheme was mostly targeted the people belonging to the Below Poverty Line but is beneficial to everyone who does not have a bank account.

2. Pradhan Mantri Sukanya Samridhi Yojana (PMSSY)

Launched on: 22nd January 2015

Main Objective: Secure the future of girl child

Sukanya Samridhi Yojana is an ambitious small deposit savings scheme for a girl child. Under the scheme, a savings account is to be opened in the name of girl child and deposits can be made for 14 years. After the girl attains 18 years of age, she can withdraw 50% of the amount for the purpose of her marriage or higher studies. After the girl completes 21 years of age, the maturity amount can be withdrawn including the interest at rates to be decided by Government every year.

The investments and returns are exempt under section 80C of Indian Income Tax Act. The maximum investment of Rs. 1.5 Lakh per year can be made while minimum deposit is Rs. 1000/- per year.

3. Pradhan Mantri Mudra Yojana (PMMY)

Launched on: 8th April 2015

Main Objective: Financial support for growth of micro enterprises sector.

Pradhan Mantri MUDRA (Micro Units Development and Refinance Agency) Yojana was launched with the purpose to provide funding to the non-corporate small business sectors. Pradhan Mantri Mudra Yojana (PMMY) is open and is available from all Bank branches across the country.

The small businesses/startups or entrepreneurs can avail loans from Rs. 50 thousand to 10 Lakh to start/grow their business under the three ie., Shishu, Kishore and Tarun categories of the scheme.

4. Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)

Launched on: 9th May 2015

Main Objective: Provide life insurance cover to all Indian citizens .

Pradhan Mantri Jeevan Jyoti Bima Yojana is a government backed life insurance scheme in India aimed at increasing the penetration of life insurance cover in India. The scheme is open and available to all Indian citizens between the age of 18 to 50 years.

Under the scheme, the policy holder can get a life insurance cover of Rs. 2 Lakh with an annual premium of just Rs. 330 excluding service tax. All the Indian citizens between 18-50 years of age with a savings bank account are eligible to avail the scheme.

5. Pradhan Mantri Suraksha Bima Yojana (PMSBY)

Launched on: 9th May 2015

Main Objective: Provide accidental insurance cover to all Indian citizens

Pradhan Mantri Suraksha Bima Yojana is also a government backed accident insurance scheme in India aimed at increasing the penetration of accidental insurance cover in India. The scheme is open and available to all Indian citizens between the age of 18 to 70 years.

Under the Scheme, the policy holder can get a life insurance cover of Rs. 2 Lakh with an annual premium of just Rs. 12 excluding service tax. All the Indian citizens between 18-70 years of age with a savings bank account are eligible to avail the scheme.

6. Atal Pension Yojana (APY)

Launched on: 9th May 2015

Main Objective: Increase the number of people covered under any kind of pension scheme.

Atal Pension Yojana is one of the three Jan Suraksha schemes aimed at increasing the number of pension scheme beneficiaries across the country. The scheme is especially targeted to the private unorganized sector and is open to all Indian citizens between the age of 18 to 40 years.

Under the scheme, the beneficiary has to make contribution for at least 20 years before he/she can get pension after attaining age of 60 years. The scheme provides a monthly pension of Rs 1000 to Rs. 5000 per month based on the contribution amount.

7. Pradhan Mantri Awas Yojana (PMAY)

Launched on: 25th June 2015

Main Objective: Achieve housing for all by the year 2022, 2 crore in Urban and 3 Crore homes in Rural areas.

Pradhan Mantri Awas Yojana is an ambitious scheme through which the government aims to provide about 5 Crore affordable homes to the people belonging to EWS and LIG categories by the year 2022. There is a target of building 2 crore homes in urban area and 3 crore in rural areas across the country.

Under the scheme, the government will provide financial assistance to the poor home buyers, interest subsidy on home loan and direct subsidy on homes bought under the scheme.

8. Sansad Adarsh Gram Yojana (SAGY)

Launched on: 11th October 2014

Main Objective: Social, cultural, economic, infrastructure developments in the villages, i.e. development of model villages called “Adarsh Gram”

Under the Yojana, Members of Parliament (MPs) will be responsible for developing the socio-economic and physical infrastructure of three villages each by 2019, and a total of eight villages each by 2024.

9. Pradhan Mantri Fasal Bima Yojana (PMFBY)

Launched on: 11th October 2014

Main Objective: Provide insurance cover to rabi and kharif crops and financial support to farmers in case of damage of crops.

In order to make crop insurance simpler and cheaper for the farmers and to provide them with better insurance services, a Central Sector Scheme of Pradhan Mantri Fasal Bima Yojana (PMFSY) was launched by the Government of India replacing NAIS and MNAIS.

Under the new scheme, farmers will have to pay a uniform premium of two per cent for all kharif crops and 1.5 per cent for all rabi crops.

10. Pradhan Mantri Gram Sinchai Yojana (PMGSY)

Launched on: 01st July 2015

Main Objective: Irrigating the field of every farmer and improving water use efficiency to provide ‘Per Drop More Crop’.

The scheme is aimed to attract investments in irrigation system at field level, develop and expand cultivable land in the country, enhance ranch water use in order to minimize wastage of water, enhance crop per drop by implementing water-saving technologies and precision irrigation.

All the States and Union Territories including North Eastern States are covered under the programme.

11. Pradhan Mantri Garib Kalyan Yojana (PMGKY)

Launched on: April 2015

Main Objective: Implement the pro-poor welfare schemes in more effective way and reaches out to more poor population across the country.

Garib Kalyan Yojana is a Poverty Alleviation Scheme, which is primarily a work shop that you can pay and attend. The effort of the campaign and workshop is to motivate and

appraise the member of parliaments to help them to effectively implement the government run schemes for the welfare of poor in the country.

12. Pradhan Mantri Jan Aushadhi Yojana (PMJAY)

Launched on: March 2016

Main Objective: Provides drugs/medicines at affordable cost across the country.

The scheme is a new version of earlier Jan Aushadhi Yojana, to be renamed as Pradhan Mantri Jan Aushadhi Yojana, the scheme aims to open 3000 Jan Aushadhi stores to sell drugs at affordable cost.

Under the scheme, over 500 medicines will be sold through Jan Aushadhi stores at price less than the market price. Private hospitals, NGO's, and other social groups are eligible to open the Jan Aushadhi stores with a onetime assistance of Rs. 2.5 Lakh from the central Government.

13. Make in India

Launched on: 25th September 2014

Main Objective: To encourage multi-national, as well as domestic companies to manufacture their products in India and create jobs and skill enhancement in 25 sectors.

The major objective behind the initiative is to focus on job creation and skill enhancement in 25 sectors of the economy. The initiative also aims at high quality standards and minimising the impact on the environment. The initiative hopes to attract capital and technological investment in India.

14. Swachh Bharat Abhiyan

Launched on: 2nd October 2014

Main Objective: To fulfil Mahatma Gandhi's dream of a clean and hygienic India.

Swachh Bharat Mission is being implemented by the Ministry of Urban Development (M/o UD) and by the Ministry of Drinking Water and Sanitation (M/o DWS) for urban and rural areas respectively.

15. Kisan Vikas Patra

Launched on: 3rd March 2015 (Re-Launched)

Main Objective: To provide safe and secure investment avenues to the small investors.

Kisan Vikas Patra is an investment scheme wherein the invested money will get doubled in 8 years and 4 months. However, investors would not get any tax benefit for their investment in Kisan Vikas Patra unlike in PPF. The Kisan Vikas Patra certificates would be available in the denominations of Rs 1,000, 5,000, 10,000 and 50,000 and there is no upper limit on investment.

16. Soil Health Card Scheme

Launched on: 17th February 2015

Main Objective: To help farmers to improve productivity from their farms by letting them know about nutrient/fertilizer requirements for their farms.

The soil health card studies and reviews the health of soil or rather we can say a complete evaluation of the quality of soil right from its functional characteristics, to water and nutrients content and other biological properties. It will also contain corrective measures that a farmer should adopt to obtain a better yield.

17. Digital India

Launched on: 1st July 2015

Main Objective: To deliver Government services to citizens electronically by improving online infrastructure and by increasing Internet connectivity.

The Digital India programme is a flagship programme of the Government of India with a vision to transform India into a digitally empowered society and knowledge economy. The vision of Digital India programme is to transform India into a digitally empowered society and knowledge economy.

18. Skill India

Launched on: 16th July 2015

Main Objective: Train over 40 crore people in India in different skills by 2022.

The main goal of Skill India Program is to create opportunities, space and scope for the development of talents of the Indian youth. The scheme also targeted to identify new sectors for skill development and develop more of those sectors which have already been put under skill development for the last so many years.

19. Beti Bachao, Beti Padhao Yojana

Launched on: 22nd January 2015

Main Objective: To generate awareness and improving the efficiency of welfare services meant for women.

The scheme is to have as focussed intervention and multi-section action in almost 100 districts with low Child Sex Ratio (CSR).

20. Mission Indradhanush

Launched on: 25th December 2014

Main Objective: To immunize all children as well as pregnant women against seven vaccine preventable diseases namely diphtheria, whooping cough (Pertussis), tetanus, polio, tuberculosis, measles and hepatitis B by 2020.

The aim of Mission Indradhanush is to achieve full immunization in 352 districts which includes 279 mid priority districts, 33 districts from the North East states and 40 districts from phase one where huge number of missed out children were detected.

21. Deen Dayal Upadhyaya Gram Jyoti Yojana (DDUGJY)

Launched: 25th July 2015

Main Objective: Electric supply feeder separation (rural households & agricultural) and strengthening of sub-transmission & distribution infrastructure including metering at all levels in rural areas.

DDUGJY will help in providing round the clock power to rural households and adequate power to agricultural consumers. The earlier scheme for rural electrification viz. Rajiv Gandhi GrameenVidyutikaran Yojana (RGGVY) has been subsumed in the new scheme as its rural electrification component.

22. Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDUGKY)

Launched: 25th July 2015

Main Objective: To achieve inclusive growth, by developing skills and productive capacity of the rural youth from poor families.

DDU-GKY aims to train rural youth who are poor and provide them with jobs having regular monthly wages. It is one of the cluster initiatives of the Ministry of Rural Development that seeks to promote rural livelihoods. It is a part of the National Rural Livelihood Mission (NRLM) – the Mission for poverty reduction called Aajeevika.

23. Pandit Deendayal Upadhyay Shramev Jayate Yojana (PDUSJY)

Launched on: 16th October 2014

Main Objective: To consolidate information of Labour Inspection and its enforcement through a unified web portal, which will lead to transparency and accountability in inspections.

A Unified Labour Portal, known as the Shram Suvidha portal was launched under the scheme as a platform to facilitate the implementation of a transparent system for information and database management.

24. Atal Mission for Rejuvenation and Urban Transformation (AMRUT)

Launched on: 24th June 2015

Main Objective: Providing basic services (e.g. water supply, sewerage, urban transport) to households and build amenities in cities which will improve the quality of life for all, especially the poor and the disadvantaged.

The purpose of Atal Mission for Rejuvenation and Urban Transformation (AMRUT) is to (i) ensure that every household has access to a tap with assured supply of water and a sewerage connection; (ii) increase the amenity value of cities by developing greenery and well maintained open spaces (e.g. parks); and (iii) reduce pollution by switching to public transport or constructing facilities for non-motorized transport (e.g. walking and cycling).

25. Swadesh Darshan Yojana

Launched on: 09th March 2015

Main Objective: Develop world class tourism infrastructure.

As part of the Swadesh Darshan Scheme, theme based tourism circuits (TBCT) around specific themes such as religion, culture, ethnicity, niche, etc. are identified for infrastructure development across the country.

26. PRASAD (Pilgrimage Rejuvenation and Spiritual Augmentation Drive)

Launched on: 09th March 2015

Main Objective: Develop world class tourism infrastructure in Amritsar, Ajmer, Amaravati, Dwaraka, Gaya, Kanchipuram, Kedarnath, Kamakhya, Mathura, Puri, Varanasi and Vellankani.

PRASAD scheme aims to create spiritual centres for tourism development within the nation. As part of mission strategy, religious destinations that have potential to be show-cased as world-class tourism products are identified and infrastructure is developed on a priority basis.

27. National Heritage City Development and Augmentation Yojana (HRIDAY)

Launched on: 21st January 2015

Main Objective: Bringing together urban planning, economic growth and heritage conservation in an inclusive manner to preserve the heritage character of each Heritage City.

The Scheme shall support development of core heritage infrastructure projects including revitalization of linked urban infrastructure for heritage assets such as monuments, Ghats, temples etc. along with reviving certain intangible assets. These

initiatives shall include development of sanitation facilities, roads, public transportation & parking, citizen services, information kiosks etc.

28. Udaan Scheme

Launched on: 14th November 2014

Main Objective: Encouraging girls for higher technical education and aims to provide a platform that empowers girl students and provides them with better learning opportunities.

It is a mentoring and scholarship scheme to enable meritorious girl students to transit from schools to technical education without much difficulty and also aims to enrich and enhance teaching and learning of mathematics and science at senior secondary school level by providing free online resources for all.

29. National Bal Swachhta Mission

Launched: 14 November 2014

Main Objective: To provide hygienic and clean environment, food, drinking water, toilets, schools and other surroundings to the children.

The Bal Swachhta Mission is a part of the nationwide sanitation initiative of 'Swachh Bharat Mission' launched by the Prime Minister on 2nd October, 2014.

30. One Rank One Pension (OROP) Scheme

Launched: Implemented

Main Objective: To provide same pension, for same rank, for same length of service, irrespective of the date of retirement.

31. Smart City Mission

Launched on: 25th June 2015

Main Objective: To develop 100 cities all over the country making them citizen friendly and sustainable

Under the mission, the NDA Government aims to develop smart cities equipped with basic infrastructure and offer a good quality of life through smart solutions. Assured water and power supply, sanitation and solid waste management, efficient urban mobility and public transport, robust IT connectivity, e-governance and citizen participation along with safety of its citizens are some of the likely attributes of these smart cities.

32. Gold Monetisation Schemes

Launched on: 04th November 2015

Main Objective: To reduce the reliance on gold imports over time.

The programme is to lure tonnes of gold from households into the banking system. Under the scheme, people can deposit gold into the banks and earn interest based on the value of the gold.

33. Startup India, Standup India

Launched on: 16th January 2016

Main Objective: To provide support to all start-up businesses in all aspects of doing business in India.

Under the scheme, the start-ups will adopt self-certification to reduce the regulatory liabilities. An online portal, in the shape of a mobile application, will be launched to help start-up founders to easily register.

34. DigiLocker

Launched on: 01st July 2015

Main Objective: To provide a secure dedicated personal electronic space for storing the documents of resident Indian citizens.

It is a part of Digital India programme, Digital Locker has been designed to reduce the administrative overhead of government departments and agencies created due to paper work. It will also make it easy for the residents to receive services by saving time and effort as their documents will now be available anytime, anywhere and can be shared electronically.

35. Integrated Power Development Scheme (IPDS)

Launched on: 18th September 2015

Main Objective: To ensure 24/7 power for all.

The Government of India will provide financial support of Rs. 45,800 crore over the entire implementation period of IPDS under which strengthening of sub-transmission network, metering, IT application, customer care Services, provisioning of solar panels will be implemented.

36. Shyama Prasad Mukherji Rurban Mission

Launched on: 21st February 2016

Main Objective: To create 300 rural clusters across the country and strengthen financial, job, and lifestyle facilities in rural areas.

Rurban Mission is a solution for both villages and cities in the country that would promote growth of villages and its residents at the place where they are. Under the mission, the government will identify and develop 300 rural clusters with urban like facilities in the next 3 years.

37. Sagarmala Project

Launched on: 31st July 2015

Main Objective: To transform the existing ports into modern world class ports.

The prime objective of the Sagarmala project is to promote port-led direct and indirect development and to provide infrastructure to transport goods to and from ports quickly, efficiently and cost-effectively.

The Sagarmala Project, aimed at port-led development in coastal areas, is bound to boost the country's economy and the government has lined up about Rs 70,000 crore for its 12 major ports only.

38. Prakash Path' - 'Way to Light' - The National LED Programme

Launched on: 05th January 2015

Main Objective: To distribute LED bulbs and decrease the power consumption.

This is one of the many schemes launched by Central Government. The programme has been launched to distribute and encourage the use of LED light bulbs to save both cost and consumption.

39. UJWAL Discom Assurance Yojana (UDAY)

Launched on: 20th November 2015

Main Objective: To obtain operational and financial turnaround of State owned Power Distribution Companies (DISCOMs).

The Scheme aims to reduce the interest burden, reduce the cost of power, reduce power losses in Distribution sector, and improve operational efficiency of DISCOMs.

40. Vikalp Scheme

Launched on: 01st November 2015

Main Objective: For confirmed accommodation in next alternative train for the waitlisted passengers.

Vikalp scheme is available only for the tickets booked through internet for six months and option will be limited to mail and express trains running on Delhi- Lucknow and Delhi-Jammu sectors.

41. National Sports Talent Search Scheme (NSTSS)

Launched on: 20th February 2015

Main Objective: To Identify sporting talent among students in the age group of 8-12 years.

The scheme is being implemented by the Sports Authority of India (SAI), under the Ministry of Youth Affairs & Sports for spotting talented young children in the age group of 8-14 years from schools and nurturing them by providing scientific training.

42. Rashtriya Gokul Mission

Launched on: 16th December 2014

Main Objective: To conserve and develop indigenous bovine breeds.

RashtriyaGokul Mission aims to conserve and develop indigenous breeds in a focused and scientific manner. It is a focussed project under National Programme for Bovine Breeding and Dairy Development, with an outlay of Rs 500 crore during the 12th Five Year Plan.

43. PAHAL-Direct Benefits Transfer for LPG (DBTL) Consumers Scheme

Launched on: 01st January 2015

Main Objective: To send the subsidy money of LPG cylinders directly into the bank accounts of the consumers and increase efficiency & transparency in the whole system.

Under the scheme, the LPG consumer can now receive subsidy in his bank account by two methods. Such a consumer will be called CTC (Cash Transfer Compliant) once he joins the scheme and is ready to receive subsidy in the bank account.

44. The National Institution for Transforming India (NITI AAYOG)

Launched on: 01st January 2015

Main Objective: to foster involvement and participation in the economic policy-making process by the State Governments of India.

The National Institution for Transforming India (NITI) which replaced 65 year old Planning Commission will act more like a think tank or forum, in contrast with the Commission which imposed five-year-plans and allocated resources to hit set economic targets.

45. Pradhan Mantri Khanij Kshetra Kalyan Yojana (PMKKKY)

Launched on: 17th September 2015

Main Objective: To Safeguard Health, Environment and Economic Conditions of the Tribals.

Pradhan Mantri Khanij Kshetra Kalyan Yojana (PMKKKY) is meant to provide for the welfare of areas and people affected by mining related operations, using the funds generated by District Mineral Foundations (DMFs).

46. Namami Gange Project

Launched on: 10th July 2014

Main Objective: To integrate the efforts to clean and protect the Ganga river in a comprehensive manner.

Namami Gange approaches Ganga Rejuvenation by consolidating the existing ongoing efforts and planning for a concrete action plan for future. The interventions at Ghats and River fronts will facilitate better citizen connect and set the tone for river centric urban planning process.

47. Setu Bharatam Project

Launched on: 03rd March 2016

Main Objective: To free all national highways from railway level crossings and renovate the old bridges on national highways by 2019.

Setu Bharatam is an ambitious programme with an investment of Rs. 50,000 crore to build bridges for safe and seamless travel on National Highways. 208 new “road over bridges / road under bridges” are envisaged for construction, while 1500 bridges will be widened, rehabilitated or replaced.

48. Pradhan Mantri Ujjwala Yojana

Launched on: 01st May 2016

Main Objective: To distribute free LPG connections to the women belonging to 5 Crore BPL families across the country.

According to the estimates, about 1.50 Crore BPL families will be benefited under the scheme in the year 2016-17. The scheme will cover 3.5 Crore more BPL families in the next two years. The scheme provides a financial support of Rs 1600 for each LPG connection to the BPL households.

This is the first ever welfare scheme by the Ministry of Petroleum and Natural Gas which would benefit crores of women belonging to the poorest households.

49. Rashtriya Gram Swaraj Abhiyan

Launched on: Proposed

Main Objective: To help Panchayat Raj Institutions deliver Sustainable Development Goals.

It is a new proposed scheme announced in the union financial budget 2016-17 by the Finance Minister Mr. Arun Jaitley.

Rashtriya Gram Swaraj Abhiyan has been proposed with allocation of Rs. 655 crore.

50.National Apprenticeship Promtion Scheme

Objective:

- Sharing of stipend with employers to a maximum limit of Rs. 1500 per month per apprentice.
- Sharing of Basic Training Cost with Basic Training Providers to a maximum limit of Rs. 7500 for 500 hours/ 3 months per apprentice.

It is for the first time Govt. of India has come forward to incentivize the employers to participate pro-actively in apprenticeship training. On this occasion, cheques were distributed by Shri Narendra Modi for 25% share to five establishments like HAL Bangalore, BHEL Delhi, GSRTC, Gujarat, APSRTC, Andhra Pradesh and Tata Motors, Lucknow.

51. Pradhan Mantri Surakshit Matritva Abhiyan

Launched on: June 9th, 2016

Pradhan Mantri Surakshit Matritva Abhiyan or Yojana is a new initiative of the Central Government launched on June 9, 2016. The scheme has been launched with the objective of boosting the health care facilities for the pregnant women, especially the poor.

Under the Pradhan Mantri Surakshit Matritva Abhiyan, the pregnant ladies will be given free health check-up and required treatment for free on 9th of every month. The scheme will be applicable for pregnant women to avail in all Government hospitals across the country.

Objectives:

- Provide a healthy life to the pregnant women
- Lowering the maternity mortality rate.
- Making pregnant women aware of their health issues/diseases.
- Making sure safe delivery and healthy life of the baby.

52.Stand Up India Loan Scheme

Objective: The Objective of Stand-Up India Scheme is to Facilitate Bank Loans between Rs.10 Lakh to 1 Crore to atleast one Scheduled Caste(SC) or one Scheduled Tribes(ST) borrower and atleast one woman borrower per bank branch for setting up a Greenfield Enterprise.

This enterprise may be in manufacturing, services or trading sector. In case of non-Individual enterprises at least 51% of shareholding and controlling stake should be held by either an SC/ST or woman entrepreneur.

53. Railway Travel Insurance Scheme

Central Government launched the Railway Travel Insurance Scheme on 1st September 2016, to ensure safer journeys via Indian Railways. This is another revolutionary scheme that aims at providing complete insurance to a person if they become a victim of an unfortunate train accident. The aim is to provide better accident relief facilities and ensure an overall safety as far as Rail journeys are concerned. The insurance cover that can be claimed is up to 10 Lakhs.

Objectives:

- In case of death and complete physical disability: 10 Lakhs
- In case of semi-physical disability: 7.5 Lakhs
- In case a person needs to be hospitalized due to serious wounds: 2 Lakhs
- Transporting mortal remains after an incident like dacoit attack, Riots, Shooting, etc: INR 10,000

54. Ek Bharat Shreshtha Bharat

Introduced this scheme to strengthen the bond between all the states, regions, and districts of India. This will involve a mandatory partnership between two states at a time and exchange of cultural and educational values between them.

55. Cashless Transaction Scheme

A supporting scheme for demonetisation, the idea is to promote cashless transactions via the unique Aadhar Card issued to the citizens of India. The bank account will be linked to the Aadhar card in order to enable complete cash-free transactions.

56. Union Budget Scheme

Effective from 1st February 2017, a Union Budget will be drawn by the **Central Government** to support all transactions post demonetisation. This will include lower rates of interest on home loans and will largely affect the real estate sector in a positive manner. This bill will result in increased profitability for the citizens of India in other sectors as well.