

IYACHAMY ACADEMY

UPSC PRELIMS

CURRENT AFFAIRS

UNION GOVERNMENT SCHEMES



Strategic Current Affairs for UPSC Prelims

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- Categories of Government Schemes
- Key Centrally Sponsored Schemes
- Government Flagship Programs
- Important Welfare & Development Schemes
- Benefits, Objectives & Ministries Involved
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Prepared by

IYACHAMY ACADEMY

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UNION GOVT SCHEMES | CURRENT AFFAIRS

JANUARY 2025 – FEBRUARY 2026 | INDEX OF TOPICS

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UNION GOVERNMENT SCHEMES

CURRENT AFFAIRS

(JAN 2025 – FEB 2026)

FINANCIAL INCLUSION & SOCIAL SECURITY SCHEMES

Pradhan Mantri Jan Dhan Yojana (PMJDY) – 11 Years of the World's Largest Financial Inclusion Drive

PMJDY, launched on 28 August 2014, completed 11 years in 2025 with total accounts crossing 55 crore and deposit balance surpassing ₹2.6 lakh crore. In a Cabinet decision of 2024, the government extended PMJDY indefinitely and enhanced overdraft limits.

News in Brief

- **Accounts:** 55+ crore PMJDY accounts (as of 2025); ~56% held by women; ~67% in rural & semi-urban areas.
- **Deposits:** ₹2.6 lakh crore total balance – average deposit per account ~₹4,700 (vs ~₹1,000 at launch).
- **Extensions:** Cabinet approved continuation beyond 2024 with expansion to cover all 'left-out' adults; overdraft doubled to ₹10,000.
- **RuPay cards:** 36+ crore RuPay debit cards issued with ₹2 lakh accident insurance cover.
- **Nodal Ministry:** Department of Financial Services, Ministry of Finance.

Static Background – Concepts & Terms

- **Launch:** PMJDY launched 28 August 2014 by PM Narendra Modi – inspired by 'Sab Ka Saath, Sab Ka Vikas'. Targeted universal banking access within 6 months; Guinness World Record for most bank accounts opened in a week (1.8 crore) in September 2014.
- **6 Pillars:** (1) Universal access to banking facilities, (2) Overdraft facility up to ₹10,000, (3) Financial literacy, (4) Credit Guarantee Fund, (5) Micro-insurance, (6) Unorganised sector pension (APY).
- **JAM Trinity:** PMJDY is the 'J' in JAM – Jan Dhan + Aadhaar + Mobile. This trinity enables Direct Benefit Transfer (DBT); the Economic Survey estimates cumulative DBT savings of over ₹3.5 lakh crore since 2014.
- **Overdraft facility:** Account holders aged 18–65 with 6-month active operation are eligible for an overdraft limit up to ₹10,000 (enhanced from ₹5,000 in 2018). Sanctioned to one earning member per family.
- **RuPay card:** PMJDY accountholders get a RuPay debit card with free accident insurance of ₹1 lakh (accounts opened before 28 Aug 2018) or ₹2 lakh (opened after). Card issuer: National Payments Corporation of India (NPCI).
- **Financial inclusion index:** RBI's FI-Index improved from 43.4 (Mar 2017) to 64.2 (Mar 2024) – reflecting progress across access, usage and quality dimensions.

Prelims Connect

PMJDY At-a-Glance (2025)

Parameter	Status
Total Accounts	55+ crore
Women Accounts	~56%
Rural/Semi-urban Share	~67%

Total Deposits	₹2.6 lakh crore
RuPay Cards Issued	36+ crore
Accident Cover	₹2 lakh
Overdraft Limit	₹10,000

JAM Trinity was a key phrase of the Economic Survey 2014-15 (authored under CEA Arvind Subramanian), linking Jan Dhan accounts, Aadhaar authentication and Mobile connectivity as the backbone of DBT.

Prelims Pointers

- Launched: 28 August 2014.
- Nodal: Dept of Financial Services, Ministry of Finance.
- Accident insurance: ₹2 lakh (RuPay cards post-Aug 2018).
- Overdraft limit: ₹10,000 (1 per family).
- Eligibility: Indian citizens aged 10+ (minors supported).
- Card issuer: NPCI (RuPay).
- JAM Trinity: Economic Survey 2014-15 (Subramanian).

PM Jeevan Jyoti Bima Yojana (PMJJBY) & PM Suraksha Bima Yojana (PMSBY)

The twin Jan Suraksha schemes – PMJJBY (life) and PMSBY (accident) – crossed a combined enrolment of 72 crore in 2025, a decade after launch. Both schemes saw premium revisions in 2022 but continue to be the cheapest such cover in India.

News in Brief

- **PMJJBY:** Life cover of ₹2 lakh for death (any cause); premium ₹436/year; enrolment crossed 23 crore.
- **PMSBY:** Accidental death/disability cover of ₹2 lakh; premium ₹20/year; enrolment ~49 crore.
- **Combined:** 72 crore subscribers – one of the world's largest micro-insurance programmes.
- **Nodal Ministry:** Department of Financial Services, Ministry of Finance.
- **Claims:** Over 9 lakh claims worth ₹18,000+ crore disbursed under PMJJBY since 2015.

Static Background – Concepts & Terms

- **Launch:** Both schemes launched on 9 May 2015 at Kolkata, alongside Atal Pension Yojana (APY), as part of the Jan Suraksha package – completing the social security pillar of PMJDY.
- **PMJJBY eligibility:** Indian citizens aged 18-50 with a savings bank account; cover continues till age 55 subject to renewal. Premium auto-debited on 1 June every year.
- **PMSBY eligibility:** Indian citizens aged 18-70 with a savings bank account. Cover of ₹2 lakh for accidental death or total permanent disability, ₹1 lakh for partial disability.
- **Implementing insurers:** PMJJBY – LIC and other public/private life insurers. PMSBY – Public sector general insurers (New India Assurance, Oriental, etc.) and private participants.
- **Premium revision 2022:** PMJJBY premium raised from ₹330 to ₹436 (32% hike); PMSBY from ₹12 to ₹20 – first revision since launch, to make the schemes actuarially sustainable.
- **Micro-insurance:** IRDAI defines micro-insurance as policies with sum insured up to ₹2 lakh – PMJJBY and PMSBY are designed exactly within this band to target the low-income segment.

Prelims Connect

Jan Suraksha Trio – Quick Comparison

Scheme	Cover	Premium	Age	Launched
PMJJBY	₹2 lakh (life)	₹436/yr	18-50 (till 55)	9 May 2015
PMSBY	₹2 lakh (accident)	₹20/yr	18-70	9 May 2015
APY	Pension ₹1K-5K/month	Age-based	18-40	9 May 2015

IRDAI (Insurance Regulatory and Development Authority of India) – established 1999 by the IRDA Act on the Malhotra Committee recommendations; HQ Hyderabad.

Prelims Pointers

- Launched: 9 May 2015 at Kolkata.
- PMJJBY premium: ₹436 (from ₹330 in 2022).
- PMSBY premium: ₹20 (from ₹12 in 2022).
- Both cover: ₹2 lakh.
- Implementing insurer (life): LIC et al.
- IRDAI: Est. 1999; HQ Hyderabad.

Atal Pension Yojana (APY) – 7 Crore Enrolments Crossed

APY, launched in 2015, crossed the 7 crore subscriber mark in 2025 with the contribution corpus exceeding ₹42,000 crore – making it the largest unorganised sector pension scheme in India.

News in Brief

- **Subscribers:** 7+ crore total enrolments (2025).
- **Corpus:** ₹42,000+ crore under management by PFRDA.
- **Benefits:** Guaranteed monthly pension of ₹1,000 / ₹2,000 / ₹3,000 / ₹4,000 / ₹5,000 after age 60.
- **Regulator:** Pension Fund Regulatory and Development Authority (PFRDA).
- **Change (2022):** Income taxpayers made ineligible from 1 Oct 2022 – scheme now focused exclusively on unorganised sector.

Static Background – Concepts & Terms

- **Launch:** APY launched 9 May 2015 as part of Jan Suraksha. Replaced the earlier Swavalamban Yojana (2010). Currently managed by PFRDA under the National Pension System (NPS) architecture.
- **Eligibility:** Indian citizens aged 18-40 with a savings bank or post office account. Pension begins at age 60. Taxpayers excluded from 1 October 2022 onwards.
- **Contribution & pension:** Monthly contribution ranges from ₹42 (for ₹1,000 pension if joined at 18) to ₹1,454 (for ₹5,000 pension if joined at 40). Lower joining age = lower premium.
- **Government co-contribution:** Originally the government co-contributed 50% of subscribers' contribution (max ₹1,000/year) for 5 years – discontinued in 2016 for new subscribers.
- **Spouse & nominee benefit:** On subscriber's death after 60, pension continues to spouse. On death of both, accumulated corpus returns to nominee – unique feature of APY.
- **PFRDA:** Established by the PFRDA Act 2013; HQ Delhi; regulates NPS (National Pension System, since 2004) and APY. NPS Vatsalya – APY's sister scheme for minors – launched in 2024.

Prelims Connect

APY – Pension Options & Sample Contribution

Pension (₹/month)	Contribution (₹/month) @ age 18	Contribution @ age 40
1,000	42	291
2,000	84	582
3,000	126	873
4,000	168	1,164
5,000	210	1,454

NPS Vatsalya (2024): Open to minors; contribution by parents/guardians until age 18, then converts to regular NPS. Targets long-term retirement security from childhood.

Prelims Pointers

- Launched: 9 May 2015.
- Regulator: PFRDA (est. 2013).
- Eligibility: 18-40; savings/post office account.
- Taxpayers excluded: from 1 Oct 2022.
- Pension range: ₹1,000–₹5,000/month.
- Predecessor: Swavalamban Yojana (2010).
- NPS Vatsalya launched 2024.

Pradhan Mantri Mudra Yojana (PMMY) – 10 Years & Tarun Plus Category Added

PMMY completed 10 years in April 2025. In the 2024-25 Budget, FM Nirmala Sitharaman announced the introduction of a new 'Tarun Plus' category that doubles the maximum loan ceiling to ₹20 lakh for successful Tarun borrowers.

News in Brief

- **Disbursal:** 50+ crore loans totalling ₹32 lakh crore disbursed since 2015 (cumulative).
- **New category:** Tarun Plus – loans up to ₹20 lakh for those who have repaid previous Tarun (₹10 lakh) loans on time.
- **Women:** ~70% of Mudra borrowers are women.
- **Launched:** 8 April 2015 by PM Modi.
- **Implementing agency:** MUDRA Ltd – a wholly-owned subsidiary of SIDBI.

Static Background – Concepts & Terms

- **Mudra full form:** Micro Units Development & Refinance Agency – set up to fund the 'unfunded' non-corporate small business segment. Loans are collateral-free and extended through PSBs, RRBs, MFIs, NBFCs and private banks.
- **Three categories:** Shishu (up to ₹50,000), Kishore (₹50,001 to ₹5 lakh), Tarun (₹5-10 lakh). Tarun Plus (₹10-20 lakh) added in Budget 2024-25 for successful Tarun repayers.
- **Targeted sector:** Non-corporate, non-farm small and micro enterprises – street vendors, shopkeepers, auto drivers, small manufacturers, food processors, service providers.
- **Credit Guarantee Fund:** Mudra loans are backed by the Credit Guarantee Fund for Micro Units (CGFMU), providing credit guarantee for loans up to ₹20 lakh.
- **SIDBI:** Small Industries Development Bank of India – set up 1990 under SIDBI Act 1989 as principal institution for MSME financing; HQ Lucknow. Parent of MUDRA Ltd.

- **Link to MSME ecosystem:** Mudra complements schemes like CGTMSE (Credit Guarantee Trust for MSEs, 2000), Stand-Up India (2016), PM Svanidhi (2020), PM Vishwakarma (2023).

Prelims Connect

Mudra Loan Categories (2025)

Category	Loan Ceiling	Target Stage
Shishu	Up to ₹50,000	Infancy/start-up
Kishore	₹50,001 – ₹5 lakh	Growth
Tarun	₹5 – ₹10 lakh	Expansion
Tarun Plus (2024)	₹10 – ₹20 lakh	Successful Tarun repayers

Prelims Pointers

- Launched: 8 April 2015.
- Parent: SIDBI (est. 1990).
- Categories (2025): Shishu / Kishore / Tarun / Tarun Plus.
- Tarun Plus ceiling: ₹20 lakh (Budget 2024-25).
- Guarantee: CGFMU (up to ₹20 lakh).
- Collateral: NIL.

Stand-Up India Scheme – Extended till 2025

Stand-Up India, which facilitates bank loans between ₹10 lakh and ₹1 crore to SC/ST and women entrepreneurs for greenfield enterprises, was extended up to 2025. Cumulative loans sanctioned crossed ₹55,000 crore.

News in Brief

- **Beneficiaries:** Over 2.3 lakh loans sanctioned cumulatively; ~80% to women entrepreneurs.
- **Loan size:** ₹10 lakh to ₹1 crore for greenfield manufacturing, services or trading.
- **Tenure:** Extended till 2025; run by SIDBI via Scheduled Commercial Banks (SCBs).
- **Launched:** 5 April 2016 by PM Modi at Noida.
- **Nodal:** Department of Financial Services, Ministry of Finance.

Static Background – Concepts & Terms

- **Objective:** Facilitate at least one SC/ST borrower and one woman borrower per SCB bank branch – targeting ~2.5 lakh borrowers across India for first-time setup of greenfield enterprises.
- **Greenfield definition:** First-time venture of the beneficiary in the manufacturing, services or trading sector. Brownfield (expansion of existing business) is not eligible.
- **Promoter contribution:** Up to 15% of project cost; banks can require 10-15%. Government provides handholding support through Stand-Up India portal and NABARD/SIDBI training modules.
- **Credit guarantee:** Loans are backed by the Credit Guarantee Fund for Stand-Up India (CGFSI) operated by NCGTC (National Credit Guarantee Trustee Company).
- **Composite loan:** The loan is composite – 75% term loan + 25% working capital – structured to cover both setup and first operational cycle.
- **Linkage with PMMY:** Stand-Up India fills the loan gap above Mudra's Tarun Plus ceiling (₹20 lakh) for disadvantaged groups – the two schemes are designed to be complementary.

Prelims Connect

Mudra vs Stand-Up India – Complementary Schemes

Feature	Mudra (PMMY)	Stand-Up India
Loan range	Up to ₹20 lakh	₹10 lakh to ₹1 crore
Target group	All micro units	SC/ST + Women
Sector	Micro/small non-farm	Greenfield Mfg/Services/Trading
Collateral	Nil	Covered by CGFSI
Launched	8 Apr 2015	5 Apr 2016

Prelims Pointers

- Launched: 5 April 2016.
- Loan range: ₹10 lakh – ₹1 crore.
- Target: 1 SC/ST + 1 woman per bank branch.
- Greenfield only (first-time venture).
- Credit guarantee: CGFSI (NCGTC).
- Extended till 2025.

AGRICULTURE & FARMER WELFARE SCHEMES

PM-KISAN Samman Nidhi – 19th Instalment Released; ₹3.68 Lakh Crore Disbursed

The 19th instalment of PM-KISAN was released by PM Modi on 24 February 2025 from Bhagalpur, Bihar, transferring ₹22,000 crore to 9.8 crore farmers. Since launch in February 2019, cumulative disbursal has crossed ₹3.68 lakh crore – India's largest DBT scheme for farmers.

News in Brief

- **19th instalment:** ₹22,000 crore to 9.8 crore farmers on 24 Feb 2025 from Bhagalpur, Bihar.
- **Cumulative disbursal:** ₹3.68+ lakh crore since launch in Feb 2019.
- **Benefit:** ₹6,000/year to every eligible landholding farmer family (3 instalments of ₹2,000).
- **Excluded:** Income tax payers, constitutional post holders, Class I/II govt employees, professionals.
- **Nodal Ministry:** Ministry of Agriculture and Farmers' Welfare.

Static Background – Concepts & Terms

- **Launch:** PM-KISAN (Pradhan Mantri Kisan Samman Nidhi) announced in Interim Budget 2019-20 (Piyush Goyal) and launched on 24 February 2019 from Gorakhpur, UP. 100% Central Sector Scheme – fully funded by the Centre.
- **Eligibility:** All landholding farmer families irrespective of size. Family = husband, wife and minor children. Tenant farmers and landless labourers are NOT eligible (key criticism).
- **Disbursal mechanism:** Direct Benefit Transfer (DBT) to Aadhaar-seeded bank accounts. PM-KISAN Portal + PM-KISAN Mobile App + Face-authentication enabled e-KYC.
- **Exclusions list:** Ex-ministers/MPs/MLAs, holders of constitutional posts, Class I/II govt officials, professionals (doctors/CAs/engineers), pensioners receiving >₹10,000/month, income tax payers.
- **Linked schemes:** PM Kisan Maandhan Yojana (KMY) – pension scheme for small & marginal farmers aged 18-40 (launched 2019); PM Fasal Bima Yojana (PMFBY); eNAM; Kisan Credit Card (KCC).

- **Doubling Farmers' Income:** PM-KISAN is a key pillar of the strategy to double farmers' income by 2022 – Ashok Dalwai Committee (2016) report framework.

Prelims Connect

PM-KISAN – Annual Instalment Cycle

Instalment	Period	Amount
1st	April-July	₹2,000
2nd	August-November	₹2,000
3rd	December-March	₹2,000
Annual total	–	₹6,000

Central Sector Scheme (CSS) vs Centrally Sponsored Scheme: CSS is 100% Centre-funded (like PM-KISAN, MGNREGA); Centrally Sponsored Schemes are cost-shared between Centre and States (e.g., PMAY, Samagra Shiksha).

Prelims Pointers

- Launched: 24 Feb 2019 from Gorakhpur.
- 19th instalment: 24 Feb 2025 from Bhagalpur.
- Annual: ₹6,000 in 3 instalments.
- Beneficiaries: 9.8 crore farmers.
- 100% Central Sector Scheme.
- Exclusions: Taxpayers, Class I/II, professionals.

Pradhan Mantri Fasal Bima Yojana (PMFBY) & Restructured Weather-Based Crop Insurance

The Cabinet in January 2025 extended PMFBY and Restructured Weather-Based Crop Insurance Scheme (RWBCIS) till 2025-26 with an allocation of ₹69,515 crore. A new Fund for Innovation and Technology (FIAT) of ₹824 crore was also approved.

News in Brief

- **Extension:** Cabinet on 1 Jan 2025 extended PMFBY & RWBCIS till 2025-26.
- **Allocation:** ₹69,515 crore corpus for both schemes.
- **FIAT:** ₹824 crore Fund for Innovation and Technology for YES-TECH, WINDS & research.
- **Farmer premium:** 2% Kharif, 1.5% Rabi, 5% horticulture/commercial crops.
- **Nodal:** Ministry of Agriculture & Farmers' Welfare.

Static Background – Concepts & Terms

- **Launch:** PMFBY launched on 13 January 2016 (from Sehore, Madhya Pradesh) replacing the earlier NAIS (National Agricultural Insurance Scheme) and Modified NAIS. World's largest crop insurance programme by number of farmers insured.
- **Premium sharing:** Farmers pay 2% (Kharif), 1.5% (Rabi), 5% (horticultural/commercial). Balance actuarial premium is shared 50:50 between Centre and State (90:10 for NER/UTs).
- **Technology integration:** YES-TECH (Yield Estimation System using Technology) uses remote sensing; WINDS (Weather Information Network Data Systems) provides hyper-local weather data; CROPIC (Crop Yield Improvement Cell) uses AI/ML.
- **Sum insured:** Equal to Scale of Finance decided by District Level Technical Committee – broadly covers the cost of cultivation. Commercial & horticultural crops can opt for higher 'Sum Insured'.

- **Coverage:** Voluntary for all farmers since 2020 (earlier compulsory for loanee farmers). Covers all food crops, oilseeds, annual commercial and horticultural crops for which past yield data is available.
- **Risks covered:** Yield losses (prevented sowing, mid-season adversity, post-harvest losses) + localised calamities (hailstorm, landslide, inundation) + pest & disease.

Prelims Connect

PMFBY – Premium Structure

Season/Crop	Farmer Premium	Balance Paid By
Kharif (food & oilseeds)	2% of sum insured	Centre + State
Rabi (food & oilseeds)	1.5%	Centre + State
Horticulture / Commercial	5%	Centre + State
NER / hill states share	Same farmer %	90% Centre : 10% State

YES-TECH & WINDS together form the 'new generation' technology backbone of PMFBY 2.0, moving from manual CCE (Crop Cutting Experiments) to remote-sensed yield estimation.

Prelims Pointers

- Launched: 13 Jan 2016 from Sehore, MP.
- Replaced: NAIS + Modified NAIS.
- Premium: 2% Kharif / 1.5% Rabi / 5% Commercial.
- Voluntary for all farmers: since 2020.
- Extension till 2025-26: Cabinet Jan 2025.
- FIAT corpus: ₹824 crore.
- YES-TECH & WINDS – PMFBY 2.0 tech tools.

PM-AASHA Umbrella Scheme – MSP Procurement & Pulses Push

The Cabinet in September 2024 continued the Pradhan Mantri Annadata Aay SanraksHan Abhiyan (PM-AASHA) till the 15th Finance Commission cycle (up to 2025-26) with a total outlay of ₹35,000 crore, integrating PSS, PDPS, MIS and PSF for comprehensive MSP support.

News in Brief

- **Continuation:** Extended till 2025-26 with ₹35,000 crore outlay (Cabinet Sept 2024).
- **Pulses push:** 100% procurement of tur, urad & masoor through PSS in 2024-25 announced to achieve self-sufficiency by 2027.
- **4 components:** Price Support Scheme (PSS), Price Deficiency Payment Scheme (PDPS), Market Intervention Scheme (MIS), Price Stabilisation Fund (PSF).
- **Nodal:** Ministry of Agriculture & Farmers' Welfare.

Static Background – Concepts & Terms

- **Launch:** PM-AASHA launched September 2018 as an umbrella scheme to ensure farmers get Minimum Support Prices (MSP) for notified crops when market prices fall below MSP.
- **MSP basics:** Announced by Cabinet Committee on Economic Affairs (CCEA) based on CACP (Commission for Agricultural Costs & Prices) recommendations. CACP considers A2+FL (Swaminathan Committee formula: cost + 50% margin).

- **PSS (Price Support Scheme):** Physical procurement of pulses, oilseeds and copra by central nodal agencies (NAFED, NCCF, FCI, SFAC) at MSP. Government absorbs the produce, stores, and distributes.
- **PDPS (Price Deficiency Payment):** Instead of physical procurement, government pays the difference between MSP and the market price directly to the farmer (pilot in Madhya Pradesh as 'Bhavantar Bhugtan Yojana' since 2017).
- **MIS & PSF:** MIS – procurement for perishables like onion, tomato, potato when prices crash. PSF – buffer-stock of essential commodities (onion, pulses, edible oils) to stabilise consumer prices during shortages.
- **CACP & MSP crops:** CACP recommends MSP for 22 mandated crops – 7 cereals, 5 pulses, 7 oilseeds, 2 commercial crops (cotton, sugarcane – sugarcane gets FRP, not MSP). Toria & dehusked copra are also covered.

Prelims Connect

PM-AASHA – 4 Components

Component	Mechanism	Implementing Agency
PSS	Physical procurement at MSP	NAFED, NCCF, FCI
PDPS	DBT of MSP-market gap	State govts
MIS	Procurement of perishables	NAFED, State agencies
PSF	Buffer stock for consumers	Consumer Affairs Dept

Swaminathan Committee (National Commission on Farmers, 2004-06) recommended MSP should be at least 50% above cost of production (C2+50%). Government currently follows A2+FL+50%.

Prelims Pointers

- Launched: September 2018.
- MSP recommender: CACP (under Min of Agri).
- 22 mandated crops under MSP.
- Sugarcane: FRP (Fair & Remunerative Price), not MSP.
- PDPS pilot state: Madhya Pradesh (Bhavantar).
- Swaminathan formula: C2+50% (aspiration).
- Extended till 2025-26 with ₹35,000 cr.

e-NAM (National Agriculture Market) – 1,389 Mandis Integrated

As of 2025, e-NAM has integrated 1,389 mandis across 23 states and 4 UTs, with trade value crossing ₹3.6 lakh crore. The platform has onboarded 1.78 crore farmers, 2.6 lakh traders and 3,200+ FPOs.

News in Brief

- **Mandis integrated:** 1,389 mandis across 23 states and 4 UTs.
- **Users:** 1.78 crore farmers, 2.6 lakh traders, 3,200+ FPOs.
- **Trade volume:** ₹3.6+ lakh crore cumulative trade.
- **New additions:** Digital features – Platform of Platforms linking other agri-portals.
- **Nodal agency:** Small Farmers Agri-business Consortium (SFAC).

Static Background – Concepts & Terms

- **Launch:** e-NAM launched 14 April 2016 by PM Modi as a pan-India electronic trading portal networking existing APMC mandis to create a unified national market for agricultural commodities.
- **SFAC:** Small Farmers Agri-business Consortium – the implementing agency, autonomous body under Ministry of Agriculture, est. 1994. HQ New Delhi.

- **Pre-requisite reforms:** States must amend 3 provisions in their APMC Acts – (1) single licence valid across state, (2) single point levy of mandi fee, (3) provision for e-auction/e-trading.
- **Assaying:** e-NAM provides quality assaying facilities at mandis so bidders can bid based on standardised quality parameters, not physical inspection – enables remote bidding.
- **Inter-mandi & inter-state trade:** e-NAM allows sellers to conduct online inter-mandi and inter-state trade without the produce physically leaving the seller's mandi.
- **Integration with POP (Platform of Platforms):** Since 2023, e-NAM integrates with other digital agri-platforms (ReMS in Karnataka, Unified Market Platform) to avoid duplication and ease discovery.

Prelims Connect

APMC Reforms Required to Join e-NAM

Reform	Purpose
Single state-wide licence	Uniform movement
Single-point mandi fee levy	Avoid cascade of fees
Provision for e-auction	Enable online trading

SFAC (est. 1994) also runs the National Agricultural Cooperative Marketing Federation linkage and provides Venture Capital Assistance to agri-businesses. It is distinct from NAFED.

Prelims Pointers

- Launched: 14 April 2016.
- Implementing agency: SFAC (est. 1994).
- Mandis integrated: 1,389 (2025).
- States/UTs covered: 23 states + 4 UTs.
- 3 APMC reforms required to join.
- POP: Platform of Platforms integration (2023).

Agri-Infrastructure Fund (AIF) & Formation of 10,000 FPOs

The Cabinet in August 2024 approved upsizing of the Agriculture Infrastructure Fund (AIF) scope to include community farming assets and integrated processing projects. AIF has crossed ₹47,000 crore in sanctions; the 10,000 FPO scheme is 80% complete.

News in Brief

- **AIF sanctions:** ₹47,000+ crore of ₹1 lakh crore corpus mobilised (2025).
- **Tenure:** Scheme extended till 2032-33 (from 2025-26 originally).
- **10,000 FPO Scheme:** ~8,400 FPOs formed so far; target 10,000 by 2027-28.
- **Nodal:** DA&FW (Dept of Agriculture & Farmers' Welfare); NABARD is lead refinancing agency.
- **Interest subvention:** 3% for loans up to ₹2 crore for 7 years; credit guarantee via CGTMSE.

Static Background – Concepts & Terms

- **AIF launch:** Agri-Infrastructure Fund launched in July 2020 under Atmanirbhar Bharat with ₹1 lakh crore corpus. Disbursed over FY 2020-21 to FY 2029-30 (originally), extended to 2032-33 in 2024.
- **Eligible beneficiaries:** Farmers, FPOs, PACS (Primary Agricultural Credit Societies), marketing cooperatives, SHGs, Joint Liability Groups, multipurpose cooperative societies, start-ups, and agri-entrepreneurs.

- **Eligible projects:** Post-harvest management – warehouses, silos, pack houses, cold chains, ripening chambers, sorting/grading units, primary processing, e-marketing platforms.
- **10,000 FPO Scheme:** Launched February 2020 with outlay of ₹6,865 crore to promote 10,000 Farmer Producer Organisations by 2027-28. SFAC, NABARD and NCDC are three implementing agencies.
- **FPO support:** Equity grant up to ₹15 lakh per FPO + Credit Guarantee up to ₹2 crore + management support for 5 years. Each FPO should have a minimum of 300 (plains) / 100 (NER & hill) members.
- **Doubling farmer income linkage:** Both AIF and FPO schemes respond to the Dalwai Committee's emphasis on aggregation, post-harvest value-addition and marketing reforms.

Prelims Connect

AIF – Quick Facts

Parameter	Detail
Corpus	₹1 lakh crore
Interest Subvention	3% (up to ₹2 crore)
Tenure	7-year loans
Credit Guarantee	CGTMSE (up to ₹2 crore)
Launch	July 2020
Extended till	FY 2032-33

FPO = Farmer Producer Organisation – a legal entity (under Companies Act or Co-operatives Act) owned by farmer members for collective input procurement, produce aggregation and marketing.

Prelims Pointers

- AIF launched: July 2020; corpus ₹1 lakh crore.
- Interest subvention: 3%; loans up to ₹2 crore.
- 10,000 FPO scheme: 2020; outlay ₹6,865 crore.
- FPO members: 300 (plains) / 100 (NER, hills).
- Implementing agencies: SFAC, NABARD, NCDC.
- CGTMSE: Credit guarantee body.

HEALTH & NUTRITION SCHEMES

Ayushman Bharat PM-JAY – Senior Citizen Expansion (70+)

The Cabinet in September 2024 approved free health coverage under PM-JAY for all senior citizens aged 70 and above, irrespective of income – adding 6 crore elderly to the world's largest health assurance scheme. The scheme was formally launched in October 2024.

News in Brief

- **Senior citizen expansion:** All citizens aged 70+ eligible for ₹5 lakh health cover irrespective of income (Oct 2024).
- **New beneficiaries:** 4.5–6 crore senior citizens; additional ₹3,437 crore annual cost.
- **Ayushman Vaya Vandana Card:** Distinct card for 70+ seniors under PM-JAY.

- **Cumulative:** PM-JAY covers ~55 crore beneficiaries (33% of population); 8.4 crore authorised hospital admissions worth ₹1.2 lakh crore.
- **Nodal Ministry:** Ministry of Health and Family Welfare (MoHFW); implemented by NHA.

Static Background – Concepts & Terms

- **Launch:** Pradhan Mantri Jan Arogya Yojana launched 23 September 2018 from Ranchi, Jharkhand – world's largest government-funded health assurance scheme. Subsumes the earlier RSBY (Rashtriya Swasthya Bima Yojana, 2008).
- **Cover:** ₹5 lakh per family per year for secondary and tertiary care hospitalisation. No cap on family size or age; cashless and paperless access at any empanelled hospital nationwide.
- **Beneficiary identification:** Based on deprivation criteria from the Socio-Economic Caste Census (SECC) 2011 – 7 deprivation categories for rural, 11 occupational categories for urban.
- **Ayushman Bharat 2 pillars:** (1) Health & Wellness Centres (HWCs) – now called Ayushman Arogya Mandir – for primary care; (2) PM-JAY for secondary/tertiary.
- **NHA:** National Health Authority – apex body implementing PM-JAY; also houses the Ayushman Bharat Digital Mission (ABDM), launched Sept 2021, creating the Ayushman Bharat Health Account (ABHA) ID.
- **ABDM:** Ayushman Bharat Digital Mission – creates a unified digital health infrastructure: ABHA ID, Healthcare Professionals Registry (HPR), Health Facility Registry (HFR), Unified Health Interface (UHI).

Prelims Connect

Ayushman Bharat – 2 Pillars

Pillar	Component	Purpose
Pillar 1	Ayushman Arogya Mandir (Earlier HWCs)	Primary care + wellness
Pillar 2	PM-JAY	Secondary/tertiary, ₹5L cover
Digital	ABDM + ABHA ID	Unified health records

HWCs were renamed 'Ayushman Arogya Mandir' in 2023 with a new logo and branding; they provide expanded primary care including NCDs, mental health, elderly care.

Prelims Pointers

- Launched: 23 Sept 2018 from Ranchi.
- Cover: ₹5 lakh/family/year.
- Basis: SECC 2011 (7 rural + 11 urban criteria).
- Implementing body: National Health Authority (NHA).
- Senior citizen expansion: Oct 2024 (70+).
- HWCs renamed: Ayushman Arogya Mandir (2023).
- ABDM launched: Sept 2021.

Mission Indradhanush & Universal Immunisation Programme (UIP)

Intensified Mission Indradhanush 5.0 (IMI 5.0) conducted in August–October 2023 focused on zero-dose and partially-vaccinated children; subsequent IMI phases in 2024–25 targeted measles–rubella elimination as India missed the 2023 elimination target.

News in Brief

- **IMI 5.0:** Conducted in 3 rounds (Aug–Oct 2023) targeting 5 years age group with focus on measles–rubella.
- **Target:** 90% full immunisation coverage by 2030 (India's National Health Policy 2017 goal).
- **Indradhanush vaccines:** Covers 12 diseases – BCG, DPT, OPV, Hep B, Measles-Rubella, Hib, Rotavirus, PCV, JE, IPV, Tetanus-diphtheria, adult JE.
- **Nodal:** Ministry of Health and Family Welfare.

Static Background – Concepts & Terms

- **Launch:** Mission Indradhanush launched 25 December 2014 by Health Minister J P Nadda – named after the 7 colours of the rainbow, symbolically covering the original 7 vaccine-preventable diseases.
- **Intensified Mission Indradhanush (IMI):** Launched 8 October 2017 to achieve 90% immunisation coverage in identified districts and urban areas with low coverage. IMI 2.0 (2019), 3.0 (2021), 4.0 (2022), 5.0 (2023).
- **Universal Immunisation Programme:** Launched 1985 as 'Expanded Programme on Immunisation' (EPI) (est. 1978, renamed UIP in 1985). Covers all 6 crore pregnant women and 2.6 crore children born annually – one of the world's largest public health programmes.
- **12 diseases covered:** Tuberculosis, Diphtheria, Pertussis, Tetanus, Polio, Measles, Rubella, severe pneumonia & meningitis due to Hib, Hepatitis B, Rotavirus diarrhoea, PCV and JE (in endemic districts).
- **Polio success:** India declared polio-free by WHO on 27 March 2014 after 3 years without a wild polio case. Last case was in Howrah, West Bengal on 13 Jan 2011.
- **U-WIN:** U-WIN (Universal Immunisation Programme portal) – Digital end-to-end registry launched in 2023 for vaccination tracking; integrated with Co-WIN (COVID platform).

Prelims Connect

Mission Indradhanush Phases – Quick Revision

Version	Year	Focus
Mission Indradhanush	Dec 2014	7 antigens; launch
Intensified IMI	Oct 2017	90% coverage target
IMI 2.0	Dec 2019	272 districts
IMI 3.0	Feb 2021	Migration + urban slums
IMI 4.0	Feb 2022	Missed children post-COVID
IMI 5.0	Aug–Oct 2023	Measles-Rubella focus

Prelims Pointers

- Mission Indradhanush launched: 25 Dec 2014.
- IMI launched: 8 Oct 2017.
- UIP launched: 1985 (renamed from EPI, 1978).
- 12 diseases covered under UIP.
- India polio-free: 27 March 2014 (WHO).
- U-WIN portal: 2023.

POSHAN Abhiyaan 2.0 & Saksham Anganwadi

POSHAN 2.0 merges three earlier schemes – Anganwadi Services, Scheme for Adolescent Girls, and POSHAN Abhiyaan – into a single integrated nutrition support programme under Mission Saksham Anganwadi and POSHAN 2.0 (2021-26).

News in Brief

- **Framework:** Mission Saksham Anganwadi and POSHAN 2.0 (2021-2026, 15th FC cycle).
- **Components merged:** Anganwadi Services + Scheme for Adolescent Girls + POSHAN Abhiyaan.
- **Saksham Anganwadi:** 2 lakh upgraded smart-tech-enabled anganwadi centres.
- **Rashtriya Poshan Maah:** Celebrated every September since 2018.
- **Nodal Ministry:** Ministry of Women and Child Development.

Static Background – Concepts & Terms

- **POSHAN Abhiyaan launch:** POSHAN Abhiyaan (Prime Minister's Overarching Scheme for Holistic Nourishment) launched 8 March 2018 from Jhunjhunu, Rajasthan – target to reduce stunting, under-nutrition, anaemia and low birth weight.
- **Targets (2022):** Reduce stunting by 2% per annum; undernutrition 2% per annum; anaemia 3% per annum; low birth weight 2% per annum. POSHAN 2.0 extends these targets.
- **Technology backbone:** Poshan Tracker – real-time growth monitoring app used by 14 lakh Anganwadi Workers (AWWs); deployed on smartphones since 2021 replacing paper-based ICDS.
- **Integrated Child Development Services (ICDS):** Launched 2 October 1975 – the precursor ecosystem to POSHAN Abhiyaan. Provides 6 services at Anganwadi Centres: supplementary nutrition, immunisation, health checkup, referral, pre-school education, nutrition & health education.
- **NFHS-5 indicators:** Stunting 35.5% (down from 38.4% in NFHS-4); wasting 19.3%; underweight 32.1%; anaemia in children 67.1% (worsened).
- **Rashtriya Poshan Maah:** Observed every September since 2018 (under POSHAN Abhiyaan) as a focused nutrition outreach month with Jan Andolan activities in all districts.

Prelims Connect

Nutrition Metrics – India (NFHS-5)

Indicator	NFHS-4 (2015-16)	NFHS-5 (2019-21)
Stunting (%)	38.4	35.5
Wasting (%)	21.0	19.3
Underweight (%)	35.8	32.1
Anaemia in children (%)	58.6	67.1
Anaemia in women (%)	53.1	57.0

Stunting = low height for age (chronic undernutrition); Wasting = low weight for height (acute undernutrition); Underweight = low weight for age (composite).

Prelims Pointers

- POSHAN Abhiyaan launched: 8 March 2018 from Jhunjhunu, Rajasthan.
- POSHAN 2.0: 2021-26 (15th FC cycle).
- ICDS: 2 October 1975.
- Rashtriya Poshan Maah: September (annual).

- Poshan Tracker: Mobile app since 2021.
- Saksham Anganwadi: 2 lakh smart AWCs.

PM-ABHIM (Ayushman Bharat Health Infrastructure Mission)

PM-ABHIM, India's largest pan-India health infrastructure scheme, is progressing towards its 2025-26 completion target with over 46,000 Ayushman Arogya Mandirs operationalised and district-level Critical Care Blocks coming up in 602 districts.

News in Brief

- **Outlay:** ₹64,180 crore over 5 years (FY 2021-22 to 2025-26).
- **Ayushman Arogya Mandirs:** 1.76 lakh upgraded from sub-centres and PHCs – highest primary-care footprint ever.
- **Critical Care Blocks:** 602 districts to get dedicated CCBs for epidemic response.
- **4 National Institutes:** Virology labs at ICMR-Pune, NIV – integrated bio-safety level (BSL) 3 labs in all states.
- **Nodal Ministry:** Ministry of Health and Family Welfare.

Static Background – Concepts & Terms

- **Launch:** PM Ayushman Bharat Health Infrastructure Mission launched on 25 October 2021 from Varanasi – the largest-ever health infrastructure scheme in India with a ₹64,180 crore outlay.
- **6 components:** (1) Ayushman Arogya Mandirs, (2) Block Public Health Units (BPHUs), (3) Critical Care Hospital Blocks, (4) Integrated Public Health Labs, (5) National Centre for Disease Control (NCDC) strengthening, (6) Biosecurity labs.
- **Integrated Public Health Labs:** 730 districts to get IPHLs – moving from fragmented disease-specific testing to unified multi-disease labs. Hub-and-spoke model linking PHCs-CHCs-District-Medical College.
- **NCDC & IHIP:** PM-ABHIM strengthens NCDC (est. 1909 as Central Malaria Bureau) and expands the Integrated Health Information Platform (IHIP) for real-time disease surveillance – 33 priority diseases.
- **One Health framework:** India is mainstreaming 'One Health' – recognising the link between human, animal and environmental health. PM-ABHIM's bio-safety labs support this framework.
- **Post-COVID context:** PM-ABHIM responds directly to the lessons from COVID-19, filling gaps in pandemic preparedness, laboratory capacity, and critical care surge infrastructure.

Prelims Connect

PM-ABHIM – 6 Components At a Glance

#	Component	Scale
1	Ayushman Arogya Mandirs	1.76 lakh (upgraded)
2	Block Public Health Units	11,024
3	Critical Care Hospital Blocks	602 districts
4	Integrated Public Health Labs	730 districts
5	NCDC strengthening	20 metropolitan areas
6	Biosecurity/BSL-3 labs	15 labs

Prelims Pointers

- Launched: 25 October 2021 from Varanasi.

- Outlay: ₹64,180 crore (2021-22 to 2025-26).
- 6 components.
- HWCs/Ayushman Arogya Mandirs: 1.76 lakh.
- NCDC: Est. 1909 (originally Central Malaria Bureau).
- IHIP: 33 priority diseases.

PM Bhartiya Janaushadhi Pariyojana (PMBJP) – 15,000 Kendras Milestone

PMBJP crossed the 15,000 Jan Aushadhi Kendra mark in 2025 with a new Cabinet-approved target of 25,000 kendras by 2026-27. Over 2,000 medicines and 300 surgicals are sold at 50-80% cheaper than branded equivalents.

News in Brief

- **Kendras operational:** 15,000+ as of 2025; target 25,000 by 2026-27.
- **Product range:** 2,047 medicines + 300 surgicals & consumables.
- **Price advantage:** 50-80% cheaper than branded drugs.
- **Implementing agency:** Pharmaceuticals & Medical Devices Bureau of India (PMBI) under Dept of Pharmaceuticals.
- **Savings to citizens:** Estimated ₹30,000+ crore cumulatively since launch.

Static Background – Concepts & Terms

- **Launch:** Originally 'Jan Aushadhi Campaign' launched in November 2008; relaunched as PMBJP on 7 March 2019 with revised branding and aggressive Kendra expansion targets.
- **Objective:** Make quality generic medicines available at affordable prices through dedicated outlets called Pradhan Mantri Bhartiya Janaushadhi Kendras (PMBJKs).
- **Business model:** Kendras are run by entrepreneurs, cooperatives, NGOs, or pharmacists. Owner gets 20% margin + 2% incentive on MRP + ₹2 lakh startup incentive for SC/ST/women/NE/aspirational district operators.
- **Quality assurance:** All drugs are procured from WHO-GMP certified suppliers. Samples are tested at NABL-accredited labs before distribution.
- **Generic vs branded:** Generic medicines have the same active ingredients, dosage, and therapeutic effect as branded drugs but sell without the brand premium. Production cost is typically 10-20% of branded price.
- **Parent body:** PMBI (Pharmaceuticals & Medical Devices Bureau of India) – set up 2008 under the Department of Pharmaceuticals (Ministry of Chemicals & Fertilizers) as the implementation agency.

Prelims Connect

PMBJP – Growth Trajectory

Year	Kendras	Key Milestone
2008	100	Launch as Jan Aushadhi
2019	5,000	Rebranded PMBJP
2023	10,000	10K Kendra milestone
2025	15,000	Current target
2026-27	25,000 (target)	New Cabinet target

Prelims Pointers

- Rebranded as PMBJP: 7 March 2019.
- Original launch: November 2008.

- Implementing agency: PMBI (Dept of Pharmaceuticals).
- Kendras 2025: 15,000+.
- Target 2026-27: 25,000 kendras.
- Owner margin: 20% + 2% incentive.

EDUCATION, SKILL & EMPLOYMENT SCHEMES

PM SHRI Schools & NEP 2020 Implementation

The PM SHRI (Pradhan Mantri Schools for Rising India) scheme added ~3,500 new schools in 2024-25, taking the total to 14,500+ schools across all states. These act as exemplar schools for implementing the National Education Policy (NEP) 2020.

News in Brief

- **Total:** 14,500+ PM SHRI schools selected across states (2025); target 14,500 completed.
- **Outlay:** ₹27,360 crore over 5 years (2022-27).
- **Nature:** Upgrading of existing schools managed by Centre/State/UT/local bodies into model NEP-aligned schools.
- **Features:** Smart classrooms, experiential learning, atal tinkering labs, green campuses, yoga, skill labs.
- **Nodal:** Department of School Education & Literacy, Ministry of Education.

Static Background – Concepts & Terms

- **Launch:** PM SHRI scheme announced on Teachers' Day 5 September 2022; Cabinet approved 7 September 2022. Centrally Sponsored Scheme with 60:40 Centre-State sharing (90:10 for NER/UTs).
- **Selection process:** Three-stage online process – Stage 1: School self-certification via portal, Stage 2: State verification, Stage 3: Expert committee review of shortlisted schools, Stage 4: Final selection by MoE.
- **NEP 2020 backdrop:** National Education Policy 2020 approved by Cabinet on 29 July 2020 – first NEP in 34 years (replacing NEP 1986 with 1992 modifications). Drafted by Dr K Kasturirangan Committee.
- **5+3+3+4 structure:** NEP 2020's key structural change – Foundational (3-8 yrs), Preparatory (8-11), Middle (11-14), Secondary (14-18). Replaces the old 10+2 system.
- **Medium of instruction:** NEP 2020 recommends mother tongue/local language as medium of instruction at least till Grade 5. Sanskrit to be offered as an option; three-language formula to continue.
- **FLN target:** NEP sets Foundational Literacy & Numeracy (FLN) as a national mission – NIPUN Bharat Mission (2021) aims for universal FLN by 2026-27 for Grade 3.

Prelims Connect

NEP 2020 – 5+3+3+4 Structure

Stage	Age	Classes
Foundational	3-8 years	Pre-school + Classes 1-2
Preparatory	8-11 years	Classes 3-5
Middle	11-14 years	Classes 6-8
Secondary	14-18 years	Classes 9-12

NIPUN Bharat – National Initiative for Proficiency in Reading with Understanding & Numeracy – launched July 2021 under Samagra Shiksha. Targets universal FLN by end of Grade 3 by 2026-27.

Prelims Pointers

- PM SHRI launched: 5 Sept 2022 (Teachers' Day).
- Outlay: ₹27,360 crore (2022-27).
- Target: 14,500 schools.
- Centre:State sharing: 60:40 (90:10 NER/UT).
- NEP 2020 approved: 29 July 2020.
- NEP drafting committee: K Kasturirangan.
- NIPUN Bharat: July 2021.

PM-USHA (Pradhan Mantri Uchchar Shiksha Abhiyan)

PM-USHA, the revamped version of RUSA, is being implemented across 2025-26 with an outlay of ₹12,926 crore to strengthen 1,600+ state universities and colleges, aligning higher education with NEP 2020 and multi-disciplinary learning.

News in Brief

- **Outlay:** ₹12,926 crore for 2023-26 (extended to 2025-26).
- **Coverage:** 325 state universities, 12 Multi-Disciplinary Education & Research Universities (MERUs), 750 colleges to be upgraded.
- **Funding pattern:** 60:40 Centre-State (90:10 NER/UTs).
- **Nodal:** Department of Higher Education, Ministry of Education.
- **NEP alignment:** Supports Academic Bank of Credits, multiple entry-exit, multi-disciplinary campuses.

Static Background – Concepts & Terms

- **PM-USHA launch:** Revamped and renamed from RUSA 2.0 (2018) in December 2023; builds on NEP 2020 goals of multi-disciplinary universities and research.
- **RUSA background:** Rashtriya Uchchar Shiksha Abhiyan launched October 2013 to bring state-funded higher education into the planned funding framework, earlier limited to central universities.
- **MERUs:** Multi-Disciplinary Education & Research Universities – a new NEP-era category targeting IIT/NIT-level standards for state universities; 12 to be created under PM-USHA.
- **Academic Bank of Credits (ABC):** A digital store of academic credits (under DigiLocker) allowing students to earn, retain, transfer and redeem credits across institutions – key for 'multiple entry/exit' under NEP 2020.
- **Four-year UG programme:** NEP 2020 introduces 4-year UG with multiple entry/exit – Certificate (1 yr), Diploma (2 yrs), Bachelor's (3 yrs), Bachelor's with Research (4 yrs). Implemented via UGC CCF (Curriculum & Credit Framework) 2022.
- **HECI:** Higher Education Commission of India (HECI) Bill proposes replacing UGC/AICTE with a single regulator. Drafted as part of NEP implementation, pending in Parliament.

Prelims Connect

PM-USHA Components

Component	Target
Grants to state universities	325 universities
MERUs	12 Multi-Disciplinary ERUs
Grants to colleges	750 colleges

Autonomous Colleges	50 colleges
Gender inclusion	Women's hostels, infra

Prelims Pointers

- Launched (revamped): December 2023.
- Precursor: RUSA (Oct 2013) & RUSA 2.0 (2018).
- Outlay: ₹12,926 crore.
- Funding: 60:40 Centre-State.
- MERUs: 12 (NEP-era creation).
- ABC under DigiLocker.

PM Kaushal Vikas Yojana (PMKVY) 4.0 & Skill India Mission

PMKVY 4.0 (2022-26) is training 8 lakh youth a year in industry-aligned skills with a focus on Industry 4.0 and Make in India. Skill India Digital Hub (SIDH) launched in 2023 is now a unified skilling-employment ecosystem.

News in Brief

- **PMKVY 4.0:** 2022-26 phase; outlay part of Skill India Mission envelope.
- **Skill India Digital Hub:** Unified portal launched September 2023 linking Skill India, ASEEM, ePramaan, DigiLocker and Bhashini.
- **Cumulative (PMKVY 1-4):** 1.4+ crore youth certified since 2015.
- **MSDE:** Ministry of Skill Development & Entrepreneurship – set up November 2014.
- **NCVET:** National Council for Vocational Education & Training – regulator since 2018.

Static Background – Concepts & Terms

- **PMKVY launch:** PMKVY launched 15 July 2015 (World Youth Skills Day) under the Skill India Mission. Implemented by National Skill Development Corporation (NSDC) under MSDE. Phases: 1.0 (2015-16), 2.0 (2016-20), 3.0 (2020-21), 4.0 (2022-26).
- **Three components of PMKVY:** (1) Short-Term Training (STT) – 150-300 hours, (2) Recognition of Prior Learning (RPL) – certification of existing skills, (3) Special Projects – for unique target groups.
- **NSDC:** National Skill Development Corporation – set up 2008 as PPP under MoF, now under MSDE. Equity: 49% Government, 51% private sector. Key vehicle for skilling implementation.
- **MSDE:** Ministry of Skill Development and Entrepreneurship created in November 2014 with Rajiv Pratap Rudy as first minister; Jayant Chaudhary is current minister.
- **NCVET:** National Council for Vocational Education and Training set up in December 2018 by merging NSDA + NCVT – apex regulator for vocational education.
- **Sector Skill Councils (SSCs):** Industry-led bodies under NSDC that define Qualification Packs (QPs) and National Occupational Standards (NOS) for each sector. 37 SSCs are active.

Prelims Connect

PMKVY – Phase Tracker

Phase	Period	Focus
PMKVY 1.0	2015-16	Launch pilot
PMKVY 2.0	2016-20	CSCM + CSSM delivery

PMKVY 3.0	2020-21	Demand-driven
PMKVY 4.0	2022-26	Industry 4.0 + SIDH

World Youth Skills Day (15 July) declared by UN General Assembly in 2014 – same day PMKVY was launched in 2015. Also International Youth Day is 12 August.

Prelims Pointers

- PMKVY launched: 15 July 2015.
- Implementing body: NSDC.
- NSDC est: 2008 (PPP).
- MSDE est: November 2014.
- NCVET: December 2018.
- World Youth Skills Day: 15 July.
- 37 Sector Skill Councils under NSDC.

PM Vishwakarma – Boost to 18 Traditional Crafts

PM Vishwakarma Yojana, launched on Vishwakarma Jayanti 17 September 2023, crossed 25 lakh registrations by 2025. It provides skilling, toolkit incentives, collateral-free credit and market linkage to artisans and craftspeople in 18 traditional trades.

News in Brief

- **Registrations:** 25+ lakh artisans registered by 2025.
- **Trades covered:** 18 traditional crafts – carpenter, blacksmith, goldsmith, potter, cobbler, barber, washerman, tailor, boat-maker, lock-maker, mason, basket/broom maker, doll/toy maker, etc.
- **Benefits:** Free skilling (5-7 days basic + 15 days advanced), ₹15,000 toolkit incentive, ₹1 lakh unsecured loan (1st tranche @ 5% + 1 more ₹2 lakh).
- **Outlay:** ₹13,000 crore for FY 2023-28.
- **Nodal:** Ministry of MSME.

Static Background – Concepts & Terms

- **Launch:** PM Vishwakarma announced in Budget 2023-24 and launched on 17 September 2023 (Vishwakarma Jayanti) from Yashobhoomi, Dwarka, Delhi.
- **Why 18 trades?** The 18 trades were identified based on traditional occupations listed in the Census and traditional karigar traditions – they overlap with erstwhile ISB&M schemes.
- **Dual credit scheme:** First tranche: ₹1 lakh (for 18 months) at 5% concessional interest. Second tranche: ₹2 lakh (for 30 months) for those who completed the first tranche and engaged in digital transactions.
- **Vishwakarma Certificate:** After enrolment and verification via a three-step process (Gram Panchayat → ULB → District Implementation Committee), beneficiaries receive a certificate and ID card.
- **MSME context:** India has ~6.3 crore MSMEs contributing ~30% to GDP and ~45% to exports. PM Vishwakarma targets the bottom layer of 'Udyam Assist Platform' – micro artisans who are not formally registered.
- **Credit guarantee:** Loans backed by CGTMSE (Credit Guarantee Fund Trust for MSEs, est. 2000 by Ministry of MSME + SIDBI).

Prelims Connect

PM Vishwakarma – Benefit Package

Support	Details
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Training stipend	₹500/day during training
Toolkit incentive	₹15,000 (e-voucher)
Credit Tranche 1	₹1 lakh (18 months)
Credit Tranche 2	₹2 lakh (30 months)
Interest rate	5% concessional
Marketing support	GeM, e-NAM linkage
Digital incentive	₹1 per transaction (max 100/month)

Prelims Pointers

- Launched: 17 September 2023 (Vishwakarma Jayanti).
- Trades: 18 traditional crafts.
- Outlay: ₹13,000 crore (FY 2023-28).
- Nodal: Ministry of MSME.
- Loan tranches: ₹1 lakh + ₹2 lakh.
- Credit guarantee: CGTMSE.

PM Internship Scheme — 1 Crore Youth in Top 500 Companies

Announced in Union Budget 2024-25, the PM Internship Scheme was formally launched in October 2024 as a pilot to place 1 crore youth as interns in India's top 500 companies over 5 years. The pilot target was 1.25 lakh interns in Year 1.

News in Brief

- **Pilot launched:** October 2024; target 1.25 lakh interns in FY 2024-25.
- **5-year target:** 1 crore internships in India's top 500 companies.
- **Stipend:** ₹5,000/month — ₹4,500 by Centre (DBT) + ₹500 by company from CSR funds.
- **One-time grant:** ₹6,000 incidental to interns for joining-related expenses.
- **Eligibility:** Age 21-24; not in full-time employment or education; family income under ₹8 lakh/year; no Tier-1 IIT/IIM/IISER/NLU graduates.

Static Background — Concepts & Terms

- **Budget announcement:** Announced by FM Nirmala Sitharaman in Union Budget 2024-25 (23 July 2024) as Package 5 of 9 priorities under 'Employment & Skilling'.
- **Duration:** 12-month internship in real-life business environment. Interns get exposure in various roles, functions and skills across sectors.
- **Top 500 companies criterion:** Based on average CSR expenditure over the last 3 years. List drawn from BSE/NSE listed companies. Voluntary participation.
- **CSR linkage:** Under Companies Act 2013 Section 135, companies with net worth ≥ ₹500 crore, turnover ≥ ₹1,000 crore or net profit ≥ ₹5 crore must spend 2% of 3-year average net profit on CSR.
- **Exclusions:** Graduates from IITs, IIMs, IISERs, NLUs, NIDs, CAs, CMAs, CSs are NOT eligible — scheme targets youth with weaker employability, not premier-institute graduates.

- **Package of 5:** PM Internship is one of PM's '5 schemes for employment & skilling' worth ₹2 lakh crore in Budget 2024-25. Other schemes: 2 Employment-linked incentive schemes + 1 direct employer support + 1 Skilling programme.

Prelims Connect

PM Internship Scheme – Eligibility

Criterion	Detail
Age	21-24 years
Education	Matric+/ITI/Diploma/UG (excl. Tier-1)
Family income	Below ₹8 lakh/yr
Not currently	In full-time employment or education
Stipend	₹5,000/month for 12 months
One-time grant	₹6,000 at joining

Announced by FM Nirmala Sitharaman (8th consecutive Budget); part of '5 schemes for Employment & Skilling' package worth ₹2 lakh crore in Budget 2024-25.

Prelims Pointers

- Announced: Budget 2024-25 (23 July 2024).
- Launched: October 2024.
- 5-year target: 1 crore interns.
- Pilot Year 1 target: 1.25 lakh.
- Top 500 companies (CSR-ranked).
- Stipend: ₹5,000/month.
- Age: 21-24; family income <₹8 lakh.

HOUSING, URBAN & INFRASTRUCTURE SCHEMES

PMAY 2.0 – Urban & Gramin Extension Till 2028-29

The Cabinet in August-September 2024 approved PMAY-Urban 2.0 with a target of 1 crore additional urban houses over 5 years and PMAY-Gramin extension to build 2 crore more rural houses till 2028-29.

News in Brief

- **PMAY-U 2.0:** 1 crore houses; Central assistance ₹2.30 lakh crore over 5 years (2024-29).
- **PMAY-G:** Additional 2 crore houses till 2028-29; outlay ₹3.06 lakh crore.
- **Cumulative so far:** ~4.2 crore houses completed since 2015-16 (PMAY-U + PMAY-G combined).
- **PMAY-U 2.0 new features:** Interest Subsidy Scheme with ₹4 lakh subsidy for loans up to ₹25 lakh; rental housing focus.
- **Nodal Ministries:** MoHUA (Urban) and MoRD (Gramin).

Static Background – Concepts & Terms

- **Launch:** PMAY-U launched 25 June 2015 (with Smart Cities, AMRUT); PMAY-G launched 20 November 2016 (on the birth anniversary of former PM Indira Gandhi). Both aim for 'Housing for All' by the original target year of 2022.
- **PMAY-U 4 verticals (old):** (1) In-situ Slum Redevelopment, (2) Credit Linked Subsidy Scheme (CLSS), (3) Affordable Housing in Partnership (AHP), (4) Beneficiary-Led Construction (BLC).
- **PMAY-U 2.0 (new):** 4 revamped components – BLC, AHP, Affordable Rental Housing (ARH), and Interest Subsidy Scheme (ISS). Rental housing now a dedicated vertical.
- **PMAY-G beneficiary identification:** Based on housing deprivation data from SECC 2011; Gram Sabha validation; AwaasSoft for geo-tagged real-time tracking.
- **Unit cost:** PMAY-G: ₹1.2 lakh (plains), ₹1.3 lakh (hills/NER/difficult areas). PMAY-U: varies by city category. Convergence with MGNREGA (90-95 days of wages), SBM (toilet), Ujjwala (LPG).
- **Income categories (CLSS):** EWS (\leq ₹3 lakh), LIG (₹3-6 lakh), MIG-I (₹6-12 lakh), MIG-II (₹12-18 lakh). PMAY-U 2.0 covers EWS/LIG/MIG with interest subsidy up to ₹4 lakh.

Prelims Connect

PMAY – Urban vs Gramin

Feature	PMAY-Urban	PMAY-Gramin
Launched	25 June 2015	20 Nov 2016
Nodal Ministry	MoHUA	MoRD
Unit assistance	Varies (EWS ₹1.5L+)	₹1.2L / ₹1.3L
Beneficiary data	Census/SECC	SECC 2011
New target	1 crore by 2029	2 crore by 2028-29

Prelims Pointers

- PMAY-U launched: 25 June 2015.
- PMAY-G launched: 20 November 2016.
- PMAY-U 2.0: 1 crore houses (2024-29).
- PMAY-G extension: 2 crore houses till 2028-29.
- PMAY-U 2.0 interest subsidy: ₹4 lakh for ₹25 lakh loans.
- SECC 2011: beneficiary identification.

Smart Cities Mission & AMRUT 2.0

The Smart Cities Mission officially concluded on 31 March 2025 with 90% of projects completed. AMRUT 2.0 (2021-26) continues to lead urban water security and sewerage coverage with an outlay of ₹2.87 lakh crore.

News in Brief

- **Smart Cities:** 100 cities; 8,000+ projects worth ₹1.64 lakh crore; concluded 31 March 2025.
- **AMRUT 2.0:** 2021-26; outlay ₹2.87 lakh crore; targets 100% water connection and sewerage in all statutory towns.
- **Integrated Command & Control Centres (ICCCs):** Functional in all 100 Smart Cities.
- **Nodal Ministry:** Ministry of Housing and Urban Affairs (MoHUA).

Static Background – Concepts & Terms

- **Smart Cities Mission launch:** Launched 25 June 2015 along with AMRUT and PMAY-U. 100 cities selected in 4 rounds. Each city gets ₹500 crore Central assistance + matching state/ULB share, used through a Special Purpose Vehicle (SPV).
- **5 smart elements:** (1) Smart Governance, (2) Smart Mobility, (3) Smart Water, (4) Smart Energy, (5) Smart Safety – all enabled by an Integrated Command & Control Centre (ICCC).
- **Two strategic components:** (1) Area-based Development – retrofitting/redevelopment/greenfield; (2) Pan-City Solutions – smart technology applications across the city.
- **AMRUT original (2015):** Atal Mission for Rejuvenation and Urban Transformation – covering 500 cities with population >1 lakh. Focus: water supply, sewerage, drainage, urban transport, green spaces.
- **AMRUT 2.0:** Launched 1 October 2021 with the vision of 'Atmanirbhar Cities' – expanded scope to all statutory towns (~4,800) for 100% water tap coverage and sewerage in AMRUT cities.
- **Ease of Living & Municipal Performance Index:** MoHUA publishes EoLI (citizen satisfaction) and MPI (municipal governance) for urban benchmarking. Bengaluru and Pune topped these rankings in Million+ category.

Prelims Connect

Urban Missions Launched 25 June 2015

Mission	Scope	Outlay
Smart Cities Mission	100 cities	₹48,000 cr (central)
AMRUT	500 cities >1 lakh pop	₹50,000 cr
PMAY-Urban	All urban	₹1 lakh crore+
Heritage City (HRIDAY)	12 cities	₹500 cr

Prelims Pointers

- Smart Cities Mission launched: 25 June 2015.
- Smart Cities ended: 31 March 2025.
- AMRUT launched: 25 June 2015.
- AMRUT 2.0 launched: 1 October 2021.
- Smart Cities: 100; AMRUT 2.0: all statutory towns.
- SPV model: Each Smart City runs via SPV.

Swachh Bharat Mission 2.0 & ODF++ Status

SBM-Urban 2.0 (2021-26) is progressing on solid waste management, legacy waste remediation and used water management. SBM-Gramin 2.0 has declared 5 lakh+ villages as ODF Plus by 2025. India is en route to full waste-free status.

News in Brief

- **SBM-U 2.0:** 2021-26; outlay ₹1.41 lakh crore; focus on zero-landfill, 100% source segregation.
- **SBM-G 2.0:** 5+ lakh villages ODF Plus; fully ODF on 2 October 2019 under 1.0.
- **ODF++:** Open Defecation Free + safe containment, transportation, treatment and disposal of faecal sludge and used water.
- **Water+:** Highest sanitation tier – complete used water management.
- **Nodal:** MoHUA (urban) + DDWS, Jal Shakti Ministry (rural).

Static Background – Concepts & Terms

- **Original launch:** Swachh Bharat Mission launched 2 October 2014 (Gandhi Jayanti) from Rajghat by PM Modi – to achieve ODF India by Gandhi's 150th birth anniversary (2 October 2019). Declared ODF on schedule.
- **SBM-G data:** 10+ crore household toilets built; ODF declared on 2 October 2019 under SBM-G 1.0. All 6 lakh villages were covered. Total expenditure ~₹1 lakh crore.
- **SBM 2.0 relaunch:** Both urban and rural components relaunched on 1 October 2021 for the 2021-26 cycle with 'Sampoorna Swachhata' and 'ODF Plus' as themes.
- **ODF tiers:** ODF (no open defecation) → ODF+ (ODF + functional community/public toilets) → ODF++ (ODF+ + safe containment/treatment of faecal sludge) → Water+ (used water management).
- **Swachh Survekshan:** Annual cleanliness ranking of cities by QCI. Indore has topped the ranking every year since 2017. Surat and Navi Mumbai also among top performers.
- **Linked missions:** PMAY (toilet as part of house), Jal Jeevan Mission (tap water), MGNREGA (soak pits), ICDS (behaviour change).

Prelims Connect

Sanitation Status Tiers (SBM)

Tier	Meaning
ODF	No open defecation
ODF+	ODF + functional public toilets
ODF++	ODF+ + faecal sludge management
Water+	Complete used-water management

Swachh Survekshan is conducted by Quality Council of India (QCI) for MoHUA. Indore has been the cleanest city of India for 7 consecutive years (2017-2023) under this ranking.

Prelims Pointers

- Launched (1.0): 2 October 2014.
- ODF India declared: 2 October 2019.
- SBM 2.0 launched: 1 October 2021 (till 2026).
- 4 tiers: ODF, ODF+, ODF++, Water+.
- Swachh Survekshan by QCI.
- Cleanest city: Indore (7x in row).

PM Gati Shakti National Master Plan & National Logistics Policy

PM Gati Shakti NMP crossed 5 years in October 2025 with over 200 infrastructure projects integrated across 16 ministries. The National Logistics Policy (2022) aims to reduce logistics cost from 13-14% of GDP to single digits by 2030.

News in Brief

- **Gati Shakti portal:** 200+ large infra projects integrated; 1,700+ data layers.
- **16 ministries:** All infra-related ministries onboarded on the GIS-based platform.
- **Logistics cost target:** From 13-14% of GDP to single-digit by 2030.
- **LPI 2023:** India jumped 6 ranks to 38th in World Bank's Logistics Performance Index.
- **Nodal:** Dept for Promotion of Industry and Internal Trade (DPIIT), Ministry of Commerce.

Static Background – Concepts & Terms

IYACHAMY ACADEMY UPSC PRELIMS 2026 – CURRENT AFFAIRS

- **PM Gati Shakti launch:** Launched on 13 October 2021 as a National Master Plan for multi-modal connectivity. Aim: break silos between ministries, integrate 16 ministries on a single digital GIS platform.
- **7 engines of growth:** PM Gati Shakti identifies 7 engines – Railways, Roads, Ports, Waterways, Airports, Mass Transport, and Logistics Infrastructure – to achieve integrated planning.
- **National Logistics Policy:** Launched 17 September 2022 (PM's birthday) in Vigyan Bhawan. Aims: reduce logistics cost, improve LPI ranking, create efficient logistics ecosystem. Envisions IDS (Integrated Digital System) and ULIP (Unified Logistics Interface Platform).
- **BISAG-N:** Bhaskaracharya National Institute for Space Applications & Geoinformatics in Gandhinagar provides the GIS-based technological backbone for the Gati Shakti portal.
- **Areas of integration:** Bharatmala (highways), Sagarmala (ports), UDAN (regional air connectivity), DFCs (dedicated freight corridors), Inland Waterways, Economic Zones.
- **Logistics Performance Index:** Published by World Bank biennially. India ranked 38 in 2023 (up from 44 in 2018), across 6 dimensions – Customs, Infrastructure, International Shipments, Logistics Competence, Tracking & Tracing, Timeliness.

Prelims Connect

PM Gati Shakti – 7 Engines of Growth

#	Engine
1	Railways
2	Roads
3	Ports
4	Waterways
5	Airports
6	Mass Transport
7	Logistics Infrastructure

India's 'PM Gati Shakti' + 'National Logistics Policy' + 'National Highways Master Plan' + 'National Rail Plan' together form the integrated backbone of India's infrastructure roadmap up to 2030.

Prelims Pointers

- PM Gati Shakti launched: 13 October 2021.
- National Logistics Policy: 17 September 2022.
- 7 engines of growth.
- 16 ministries integrated.
- Nodal: DPIIT (Ministry of Commerce).
- GIS backbone: BISAG-N.
- LPI 2023: India 38/139.

PM Street Vendor's AtmaNirbhar Nidhi (PM SVANidhi)

PM SVANidhi, the micro-credit scheme for street vendors, crossed 90 lakh sanctioned loans by 2025 with third-tranche expansion announced in Budget 2024. Cabinet approved scheme extension to December 2024 and then till March 2025.

News in Brief

- **Loans sanctioned:** 90+ lakh loans cumulatively; 7 lakh women-owned enterprises.
- **Tranches:** ₹10,000 (1st), ₹20,000 (2nd), ₹50,000 (3rd) – collateral-free working capital.
- **Extensions:** Scheme extended to March 2025 with enhanced credit guarantee.
- **Nodal:** Ministry of Housing and Urban Affairs (MoHUA).
- **Digital push:** Cashback of up to ₹1,200/year for digital transactions.

Static Background – Concepts & Terms

- **Launch:** PM SVANidhi (PM Street Vendor's AtmaNirbhar Nidhi) launched 1 June 2020 as a COVID response to provide working capital for street vendors whose livelihoods were hit by lockdowns.
- **Eligibility:** Street vendors with a Certificate of Vending (CoV) or ID card issued by ULB under the Street Vendors (Protection of Livelihood & Regulation of Street Vending) Act 2014.
- **Three tranches:** Vendors can take up to three loans – ₹10,000 (tenure 12 months), ₹20,000, and ₹50,000 – each subject to timely repayment of the previous loan. Interest subsidy 7% + cashback incentives for digital transactions.
- **Street Vendors Act 2014:** The Street Vendors (Protection of Livelihood and Regulation of Street Vending) Act 2014 provides legal recognition and creates Town Vending Committees (TVC) to identify and regulate vendors.
- **Credit guarantee:** Loans are guaranteed by the Credit Guarantee Fund Trust for Micro & Small Enterprises (CGTMSE) – set up 2000 by MSME Ministry + SIDBI.
- **Digital onboarding:** Through PM SVANidhi Portal under SIDBI. Loan applications accepted through a mobile app; onboarding on QR-code based digital payments gets additional cashback.

Prelims Connect

PM SVANidhi – Loan Tranches

Tranche	Amount	Tenure	Rate
1st	₹10,000	12 months	7% interest subsidy
2nd	₹20,000	18 months	7% interest subsidy
3rd	₹50,000	36 months	7% interest subsidy

Street Vendors Act 2014 mandates each ULB to constitute a Town Vending Committee (TVC) with 40% member vendors (including 33% women) to conduct surveys and issue CoVs.

Prelims Pointers

- Launched: 1 June 2020.
- Target: Street vendors (COVID response).
- 3 tranches: ₹10K + ₹20K + ₹50K.
- Interest subsidy: 7%.
- Credit guarantee: CGTMSE.
- Street Vendors Act: 2014.
- Extended till March 2025.

WOMEN, CHILD & SOCIAL JUSTICE SCHEMES

Mission Shakti — Samarthya & Sambal (2021-2026)

Mission Shakti, the integrated umbrella scheme for women's safety, security and empowerment launched in 2021, is entering its final year of implementation in 2025-26 with ₹20,989 crore outlay across Sambal (safety) and Samarthya (empowerment) components.

News in Brief

- **Outlay:** ₹20,989 crore for 2021-26 (15th FC cycle).
- **Two sub-schemes:** Sambal (safety & security) + Samarthya (empowerment).
- **Nodal:** Ministry of Women and Child Development.
- **Sambal components:** One Stop Centres, Women Helpline 181, Beti Bachao Beti Padhao (BBBP), Nari Adalat.
- **Samarthya components:** PM Matru Vandana Yojana, Ujjawala, Shakti Sadan, Sakhi Niwas, Hub for Empowerment of Women, Palna (creche).

Static Background — Concepts & Terms

- **Mission Shakti launch:** Launched on 1 April 2022 (effective from 2021-22) by MWCD. Merges ~13 earlier women-focused schemes into two umbrella sub-schemes (Sambal and Samarthya) for administrative efficiency and programmatic coherence.
- **Beti Bachao Beti Padhao (BBBP):** Launched 22 January 2015 from Panipat, Haryana — a 10-year mission to address declining sex ratio at birth (now 929 per NFHS-5, up from 918). Now a Sambal component.
- **One Stop Centre (OSC):** 'Sakhi Centres' — provide integrated support to women affected by violence (medical, legal, psychological, shelter). First launched 2015, now 800+ centres across India.
- **PM Matru Vandana Yojana (PMMVY):** Originally launched January 2017 — cash maternity benefit of ₹5,000 to pregnant & lactating mothers for first living child; extended to ₹6,000 for second if girl child in revamped 2.0 version.
- **Nirbhaya Fund:** Set up 2013 after the December 2012 Delhi gang rape case. ₹1,000 crore corpus; supports women-safety projects including OSCs, Emergency Response Support System (ERSS), Safe City Project.
- **Nari Adalat:** New component added to Sambal in 2024 — women-led adalats in Gram Panchayats to resolve minor disputes and deliver quick justice to women at the grassroots.

Prelims Connect

Mission Shakti — Two Sub-schemes

Sambal (Safety)	Samarthya (Empowerment)
Beti Bachao Beti Padhao	PM Matru Vandana Yojana
One Stop Centres (Sakhi)	Ujjawala (trafficking rehab)
Women Helpline 181	Shakti Sadan (distressed women)
Nari Adalat	Sakhi Niwas (working women hostel)
Emergency Response 112	Palna Creche

Prelims Pointers

- Mission Shakti launched: 1 April 2022.

- Outlay 2021-26: ₹20,989 crore.
- Two wings: Sambal + Samarthya.
- BBBP launched: 22 Jan 2015 from Panipat.
- OSCs = Sakhi Centres.
- Nirbhaya Fund: 2013 (₹1,000 crore).
- PMMVY: ₹5,000 (1st child) / ₹6,000 (2nd if girl).

Mission Vatsalya – Child Protection & Care

Mission Vatsalya is the centrally-sponsored umbrella scheme for child welfare and protection under MWCD, merging several earlier schemes. It supports Child Care Institutions (CCIs), foster care, adoption, sponsorship and aftercare.

News in Brief

- **Outlay:** Mission Vatsalya budget FY 2024-25 ~₹1,500 crore.
- **CCIs:** ~1,500 Child Care Institutions supported.
- **CARA:** Central Adoption Resource Authority facilitates ~4,000 legal adoptions per year.
- **Sponsorship:** ₹4,000/month support for children of single parents, orphans, etc.
- **Nodal:** MWCD.

Static Background – Concepts & Terms

- **Mission Vatsalya launch:** Launched for FY 2021-22 onwards as an umbrella scheme replacing the earlier Integrated Child Protection Scheme (ICPS). Vision: 'Leave no child behind' – safe, nurturing environment for every child.
- **Juvenile Justice Act 2015:** Provides the legal framework for Mission Vatsalya. JJ Act 2015 replaced the 2000 Act, distinguishes 'child in conflict with law' and 'child in need of care & protection', sets up JJBs and CWCs.
- **JJB & CWC:** Juvenile Justice Board (JJB) for children in conflict with law; Child Welfare Committee (CWC) for children in need of care & protection. Both in every district.
- **CARA:** Central Adoption Resource Authority – statutory body under JJ Act 2015; nodal agency for adoption; India's designated Central Authority under the Hague Convention on Inter-Country Adoption (1993).
- **POCSO Act 2012:** Protection of Children from Sexual Offences Act – gender-neutral law for children under 18. 2019 amendment introduced death penalty for aggravated sexual assault of children.
- **NCPCR:** National Commission for Protection of Child Rights – statutory body under the CPCRA Act 2005; monitors RTE, POCSO, JJ Act implementation.

Prelims Connect

Key Child Welfare Statutes & Institutions

Institution/Law	Year	Function
JJ Act	2015	Juvenile justice framework
POCSO Act	2012	Protection from sexual offences
CARA	Under JJ Act 2015	Adoption nodal agency
NCPCR	CPCR Act 2005	Child rights monitor
JJB	At district level	Children in conflict with law
CWC	At district level	Children needing care & protection

Hague Convention on Inter-Country Adoption (1993) is the international treaty governing cross-border adoptions. CARA is India's Central Authority under this convention.

Prelims Pointers

- Mission Vatsalya: 2021-22 onwards.
- Replaced: Integrated Child Protection Scheme (ICPS).
- Legal framework: JJ Act 2015.
- CARA = Central Adoption Resource Authority.
- POCSO Act: 2012 (amended 2019).
- NCPCR: CPC Act 2005.
- Hague Convention on Adoption: 1993.

PM-DAKSH – Skill Development for SC/OBC/Safai Karamcharis

PM-DAKSH (Pradhan Mantri Dakshata Aur Kushalta Sampann Hitgrahi Yojana) under MoSJE continues to provide skill training to SC, OBC, EBC, DNT and Safai Karamcharis with an expanded digital outreach via PM-DAKSH Portal.

News in Brief

- **Nodal:** Ministry of Social Justice and Empowerment (MoSJE).
- **Target groups:** SC, OBC, EBC, DNT (De-notified Tribes), Safai Karamcharis and their dependents.
- **Four components:** Up-skilling/Reskilling, Short-term Training, Long-term Training, Entrepreneurship Development.
- **Target:** ~2.7 lakh youth to be skilled by 2025-26.
- **Implementation:** Through NSFDC, NBCFDC, NSKFDC – Apex Corporations under MoSJE.

Static Background – Concepts & Terms

- **Launch:** PM-DAKSH launched in 2020-21 by MoSJE as an umbrella skilling scheme for historically marginalised groups. Builds on the broader Skill India Mission but with targeted group focus.
- **Apex Corporations:** Three autonomous corporations under MoSJE – (1) NSFDC for SCs, (2) NBCFDC for OBCs/EBCs, (3) NSKFDC for safai karamcharis. Provide micro-credit + skilling + entrepreneurship support.
- **NAMASTE Scheme:** National Action for Mechanised Sanitation Ecosystem (NAMASTE) – launched 2023, aims to end hazardous sewer cleaning and provide Personal Protective Equipment (PPE) to sanitation workers.
- **Safai Karmachari Act:** Prohibition of Employment as Manual Scavengers & their Rehabilitation Act, 2013 – prohibits manual scavenging and provides for rehabilitation. Extends on the 1993 Act.
- **SC/ST Atrocities Act:** The Scheduled Castes and Scheduled Tribes (Prevention of Atrocities) Act, 1989 – provides special protection and remedy for SC/ST communities from caste-based atrocities; amended 2015.
- **EBC-OBC distinction:** EBC (Economically Backward Classes) is a sub-category within OBCs for those with very low income, originally defined by Rohini Commission ToR (2017) on OBC sub-categorisation.

Prelims Connect

MoSJE Apex Corporations

Corporation	Target Group	Est.
NSFDC	Scheduled Castes	1989
NBCFDC	OBCs / EBCs	1992
NSKFDC	Safai Karamcharis	1997

NHFDC	Persons with Disabilities	1997
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Prelims Pointers

- PM-DAKSH: 2020-21; Ministry of Social Justice.
- Target groups: SC, OBC, EBC, DNT, Safai Karamcharis.
- NAMASTE Scheme: 2023 (mechanised sanitation).
- Manual Scavengers Act: 2013.
- SC/ST Atrocities Act: 1989 (amended 2015).
- Apex bodies: NSFDC, NBCFDC, NSKFDC.

PM-JANMAN – Particularly Vulnerable Tribal Groups (PVTGs)

PM-JANMAN (Pradhan Mantri Janjati Adivasi Nyaya Maha Abhiyan), launched November 2023, targets 75 PVTG communities across 220 districts with a ₹24,104 crore outlay for holistic development – housing, roads, water, electricity, health, education and nutrition.

News in Brief

- **Launched:** Cabinet 29 Nov 2023; PM Modi launched formally 15 Nov 2023 (Janjatiya Gaurav Divas).
- **Outlay:** ₹24,104 crore (₹15,336 crore Central share) over 2023-26.
- **Scope:** 75 PVTG communities across 18 states + 1 UT; 220 districts; 22,544 villages.
- **11 critical interventions:** Pucca houses, roads, water, electricity, mobile medical units, Anganwadis, hostels, solar lighting, Vandhan centres, cooking gas, mobile towers.
- **Nodal Ministry:** Ministry of Tribal Affairs (MoTA).

Static Background – Concepts & Terms

- **PVTG concept:** Particularly Vulnerable Tribal Groups – a classification created by the Dhebar Commission (1960-61) report. 75 PVTGs identified across India on 4 criteria: pre-agriculture level technology, stagnant/declining population, extremely low literacy, subsistence level economy.
- **Earlier name:** Called 'Primitive Tribal Groups' till 2006; renamed PVTGs in 2006 to avoid the pejorative connotation of 'primitive'.
- **Top PVTG states:** Odisha (13 PVTGs, highest), Andhra Pradesh (12), Bihar+Jharkhand (9), Madhya Pradesh+Chhattisgarh (7), Tamil Nadu (6), Kerala (5), Gujarat (5).
- **Janjatiya Gaurav Divas:** 15 November – birth anniversary of Bhagwan Birsa Munda. Declared as 'Janjatiya Gaurav Divas' by GoI in 2021 to honour tribal freedom fighters and commemorate Birsa Munda's legacy.
- **Birsa Munda:** Tribal freedom fighter (1875-1900) from present-day Jharkhand who led the Ulgulan (Great Tumult) against British rule and the Ulgulan Movement against zamindars. Known as 'Dharti Aba' (Father of Earth).
- **Tribal framework:** 5th Schedule (mainland Scheduled Areas) and 6th Schedule (NE tribal areas – Assam, Meghalaya, Tripura, Mizoram). PESA Act 1996 extends Panchayat framework to Scheduled Areas. Forest Rights Act 2006 recognises forest dwellers' rights.

Prelims Connect

PM-JANMAN – 11 Critical Interventions

#	Intervention
1	Pucca houses under PMAY-G
2	Connecting roads (PMGSY convergence)

3	Piped water (Jal Jeevan Mission)
4	Electricity (RDSS)
5	Mobile medical units
6	Anganwadis under Mission Saksham
7	Hostels for students
8	Solar street-lighting
9	Vandhan Vikas Kendras (livelihood)
10	Cooking gas (Ujjwala)
11	Mobile & internet towers

Dhebar Commission (1960-61) – full name: Scheduled Areas and Scheduled Tribes Commission, chaired by U N Dhebar. Laid the foundation for identifying PVTGs and defining tribal welfare policy.

Prelims Pointers

- Launched: 15 November 2023 (Janjatiya Gaurav Divas).
- Outlay: ₹24,104 crore (2023-26).
- 75 PVTGs targeted.
- Nodal: Ministry of Tribal Affairs.
- PVTGs – Dhebar Commission (1960-61).
- Birsa Munda: 1875-1900; Ulgulan movement.
- Janjatiya Gaurav Divas: 15 November (from 2021).

PM-AJAY – Umbrella Scheme for SC Welfare

Pradhan Mantri Anusuchit Jaati Abhyuday Yojana (PM-AJAY), launched in 2021-22, merges three earlier SC-focused schemes. It is helping develop SC-dominant villages (Adarsh Gram), grants-in-aid to states and hostel facilities for SC students.

News in Brief

- **Launch:** 2021-22 (merging 3 earlier schemes).
- **3 components:** Adarsh Gram, Grants-in-Aid, Hostel Scheme.
- **Nodal:** Ministry of Social Justice & Empowerment (MoSJE).
- **Target:** Comprehensive development of SC-dominant villages and welfare of SC students.
- **Schemes merged:** PMAGY (PM Adarsh Gram Yojana) + SCA to SCSP + Babu Jagjivan Ram Hostel Scheme.

Static Background – Concepts & Terms

- **Three merged schemes:** (1) PMAGY – Pradhan Mantri Adarsh Gram Yojana for integrated development of SC-majority villages (50%+ SC population), launched 2009-10. (2) SCA to SCSP – Special Central Assistance to Scheduled Caste Sub-Plan, since 1979-80. (3) Babu Jagjivan Ram Hostel Scheme – hostels for SC students since 2008.
- **Adarsh Gram component:** Aims at integrated development of SC-majority villages through convergence of 50+ schemes – each 'Adarsh Gram' to have full infrastructure and socio-economic indicators at benchmark levels.

- **SCSP/TSP framework:** Scheduled Caste Sub-Plan (SCSP, since 1979) and Tribal Sub-Plan (TSP, since 1974) require allocations proportional to SC/ST population share. 14th FC report recommended continuing this framework.
- **Babu Jagjivan Ram:** Veteran leader, Dalit icon, Cabinet Minister in multiple governments; set up the Harijan Sevak Sangh (with Gandhi) and later the Congress (J). His name honours the hostel scheme.
- **Constitutional basis:** Article 46 (DPSP): State shall promote educational and economic interests of SCs, STs, and other weaker sections. Articles 15(4), 16(4), 341: foundation for SC welfare.
- **NSFDC role:** National Scheduled Castes Finance & Development Corporation – set up 1989, provides concessional loans to SC entrepreneurs. Also under MoSJE.

Prelims Connect

PM-AJAY – Three Components

Component	Target	Predecessor
Adarsh Gram	SC-majority villages	PMAGY (2009-10)
Grants-in-Aid	States/UTs	SCA to SCSP (1979-80)
Hostel Scheme	SC students	Babu Jagjivan Ram Hostel (2008)

Article 341 empowers the President to specify SCs in consultation with Governor of a State. Parliament alone can include/exclude communities from the SC list (proviso).

Prelims Pointers

- PM-AJAY launched: 2021-22.
- Nodal: Ministry of Social Justice & Empowerment.
- 3 components: Adarsh Gram + Grants + Hostel.
- PMAGY: 2009-10.
- SCSP framework: 1979.
- Babu Jagjivan Ram Hostel Scheme: 2008.
- Article 46 (DPSP) – SC welfare basis.

ENERGY, ENVIRONMENT & CLIMATE ACTION SCHEMES

PM Surya Ghar Muft Bijli Yojana – 1 Crore Rooftop Solar Target

PM Surya Ghar: Muft Bijli Yojana was launched by PM Modi on 13 February 2024 with an outlay of ₹75,021 crore. It aims to install rooftop solar on 1 crore households and provide up to 300 units of free electricity per month to each beneficiary.

News in Brief

- **Outlay:** ₹75,021 crore; 1 crore household target.
- **Benefit:** Up to 300 units free electricity per month.
- **Subsidy:** ₹30,000 (1 kW), ₹60,000 (2 kW), ₹78,000 (3 kW & above) – 60% for 2kW, 40% for additional 1 kW.
- **Loan:** Collateral-free loans up to ₹2 lakh at ~7% interest through banks.
- **Registrations:** Crossed 1.3+ crore registrations on the portal by 2025.
- **Nodal:** Ministry of New and Renewable Energy (MNRE).

Static Background – Concepts & Terms

- **Launch:** Announced by FM in Interim Budget 2024-25 (1 Feb 2024); launched by PM Modi 13 Feb 2024. Replaces the earlier Rooftop Solar Programme Phase-II of MNRE.
- **MNRE:** Ministry of New and Renewable Energy – first of its kind in the world (est. 1992 as Ministry of Non-Conventional Energy Sources; renamed 2006). Current minister: Pralhad Joshi.
- **India's RE targets:** 500 GW non-fossil capacity by 2030 (updated NDC, Aug 2022); net-zero by 2070 (announced at COP26 Glasgow, 2021). As of 2024, installed RE capacity crossed 200 GW.
- **India Stack for Solar:** Pan-India Solar Portal with unified application, bank loan, subsidy disbursement – model for future subsidy DBT in other schemes.
- **Agni-5 subsidy structure:** Central Financial Assistance for 2 kW = ₹60,000; additional kW = ₹18,000 per kW; maximum CFA capped at 3 kW (₹78,000).
- **International Solar Alliance (ISA):** Treaty-based inter-governmental alliance co-founded by India & France at COP21 (Paris 2015). HQ Gurugram. 120+ member countries. PM Surya Ghar aligns with ISA's 'One Sun One World One Grid'.

Prelims Connect

PM Surya Ghar – Subsidy Matrix

System Capacity	Central Financial Assistance
1 kW	₹30,000
2 kW	₹60,000
3 kW & above	₹78,000 (max)

India has the 4th largest installed renewable energy capacity in the world (after China, US, Brazil) and 4th largest wind power capacity and 4th largest solar power capacity (IRENA 2024).

Prelims Pointers

- Launched: 13 February 2024.
- Outlay: ₹75,021 crore.
- Target: 1 crore households.
- Benefit: 300 units free/month.
- Max subsidy: ₹78,000 (3 kW).
- Replaces: Rooftop Solar Phase-II.
- MNRE est: 1992 (renamed 2006).

PM-KUSUM (Pradhan Mantri Kisan Urja Suraksha Evam Utthaan Mahabhiyan)

The Cabinet extended PM-KUSUM till March 2026 in Budget 2024-25, enhancing its scope to 34.8 GW of solar capacity. The scheme supports farmers in installing solar pumps and utilising barren land for solar plants.

News in Brief

- **Extension:** Extended till March 2026 with enhanced scope.
- **Target:** 34.8 GW of solar capacity through 3 components.
- **Three components:** Component A (Grid-connected Renewable Power Plants up to 2 MW), Component B (Stand-alone Solar Pumps), Component C (Solarisation of Grid-connected Pumps).
- **Subsidy:** 30% Central + 30% State + 30% bank loan + 10% farmer for Components B & C.
- **Nodal:** Ministry of New and Renewable Energy (MNRE).

Static Background – Concepts & Terms

- **Launch:** PM-KUSUM launched 2019 with initial target of 25.75 GW, later revised to 30.8 GW, now 34.8 GW. Initially a 3-year scheme, now extended multiple times.
- **Component A:** Small solar power plants (500 kW to 2 MW) on barren land; power sold to DISCOMs. Farmers (individuals, cooperatives, panchayats, FPOs) can participate. Max 25% of DISCOM rural feeder load.
- **Component B:** Stand-alone off-grid solar pumps of 2 HP to 7.5 HP to replace diesel pumps for irrigation. No grid connection required – ideal for remote farms.
- **Component C:** Solarisation of existing grid-connected pumps – up to 7.5 HP. Allows farmers to sell surplus power to DISCOM, creating additional income (grid-connected individual pumps + Feeder Level Solarisation).
- **KUSUM-ULPIN linkage:** Linked to ULPIN (Unique Land Parcel Identification Number) – the 14-digit 'Aadhaar for land' under the Digital India Land Records Modernisation Programme – to identify eligible land.
- **SECI:** Solar Energy Corporation of India – implementing agency for Component A under MNRE. SECI was set up 2011 under the MNRE for solar sector development.

Prelims Connect

PM-KUSUM – Three Components

Component	What	Target
A	Small solar power plants (500 kW-2 MW)	10 GW
B	Stand-alone solar pumps	1.4 mn pumps
C	Solarisation of grid-connected pumps	1 mn pumps
Total	Capacity under KUSUM	34.8 GW

Prelims Pointers

- Launched: 2019; extended till March 2026.
- Target: 34.8 GW.
- Three components: A, B, C.
- Subsidy share: 30% Central + 30% State.
- Implementing agency (Comp A): SECI.
- SECI est: 2011 under MNRE.

National Green Hydrogen Mission – India's Path to Energy Leadership

India's National Green Hydrogen Mission, with ₹19,744 crore outlay approved in January 2023, aims to make India a global hub for green hydrogen production by 2030 with a target of 5 MMT/year and 125 GW of associated RE capacity.

News in Brief

- **Target:** 5 million metric tonnes (MMT) of green hydrogen per year by 2030.
- **Associated RE:** 125 GW of renewable energy capacity addition.
- **Outlay:** ₹19,744 crore till FY 2029-30.
- **Investment:** ₹8 lakh crore total investment; 6 lakh jobs; ₹1 lakh crore fossil fuel import reduction.
- **Nodal:** Ministry of New and Renewable Energy (MNRE).

Static Background – Concepts & Terms

- **Launch:** Approved by Cabinet on 4 January 2023; formally launched by PM Modi. Part of India's broader climate commitments including net-zero by 2070.
- **Three sub-components:**
 - (1) SIGHT – Strategic Interventions for Green Hydrogen Transition (incentives for electrolyser manufacturing + green hydrogen production),
 - (2) Green Hydrogen Hubs,
 - (3) Pilot projects in shipping, steel, mobility.
- **Green vs Grey vs Blue H₂:** Green H₂ – from renewable electricity via electrolysis (zero emissions); Grey H₂ – from natural gas without CCUS (fossil-based); Blue H₂ – fossil-based with carbon capture.
- **Hydrogen colour code:** Pink = nuclear-based electrolysis; Yellow = solar-based; Turquoise = methane pyrolysis; Brown = coal gasification.
- **SIGHT programme:** Two incentive programmes – (1) electrolyser manufacturing support over 5 years, (2) production-linked incentive for green hydrogen over 3 years. Tenders managed by SECI.
- **Global context:** EU's Hydrogen Strategy targets 10 MMT of domestic green H₂ by 2030; US IRA Act offers USD 3/kg production tax credit for green H₂; India competes with these on cost.

Prelims Connect

Hydrogen Colour Spectrum

Colour	Source
Green	Renewable electricity (electrolysis)
Grey	Natural gas (no CCUS)
Blue	Natural gas + CCUS
Brown	Coal gasification
Pink	Nuclear-based electrolysis
Yellow	Solar-based electrolysis
Turquoise	Methane pyrolysis

India's strategic interest: green hydrogen is critical to decarbonise 'hard-to-abate' sectors like steel, cement, refineries, fertilisers and long-haul shipping.

Prelims Pointers

- Approved: 4 January 2023.
- Outlay: ₹19,744 crore.
- Target: 5 MMT green H₂/year by 2030.
- Associated RE: 125 GW.
- SIGHT = Strategic Interventions for Green H₂ Transition.
- Implementing agency: SECI.

Mission LiFE (Lifestyle for Environment)

Mission LiFE, India's global movement for sustainable lifestyles launched by PM Modi in 2022 at UNFCCC, has been integrated into India's G20 presidency outcomes, the Glasgow COP26 declarations and the UN High-Level Political Forum 2024.

News in Brief

- **Launched:** World Environment Day 5 June 2022 at Kevadiya (with UN SG António Guterres); officially at UN CoP27 (Sharm el-Sheikh) November 2022.
- **Philosophy:** Mindful and deliberate utilisation instead of mindless and destructive consumption.
- **7 themes:** Save Energy, Save Water, Reduce Single-Use Plastic, Sustainable Food, Waste Reduction, Healthy Lifestyles, E-waste.
- **75 actions:** 75 'LiFE actions' across 7 themes (e.g., switching off appliances, rooftop rainwater, composting, cycling to work).
- **Nodal:** Ministry of Environment, Forest and Climate Change (MoEFCC).

Static Background – Concepts & Terms

- **Origin:** Concept introduced by PM Modi at COP26 Glasgow (1 Nov 2021) along with India's 5-point 'Panchamrit' climate commitments. Operationalised as Mission LiFE in 2022.
- **Panchamrit (Glasgow 2021):**
 - (1) Non-fossil capacity to 500 GW by 2030,
 - (2) 50% energy from non-fossil by 2030,
 - (3) 1 billion tonnes CO₂ cut by 2030,
 - (4) carbon intensity cut 45% by 2030,
 - (5) net-zero by 2070.
- **Three phases of LiFE:** (1) Behavioural change – nudges for individual action; (2) Demand-side creation – influence market demand for sustainable goods; (3) Policy-supply chain – push governments and industry to shift.
- **Global footprint:** Mission LiFE was endorsed at G20 Bali Leaders' Declaration (2022), the India G20 Presidency Leaders' Declaration (2023), and Glasgow Financial Alliance for Net Zero.
- **UN linkages:** Aligned with SDG 12 (Responsible consumption and production) and the 10-Year Framework of Programmes on Sustainable Consumption and Production Patterns (adopted at Rio+20, 2012).
- **Scientific basis:** IPCC AR6 WG-III (2022) highlighted that 'demand-side' changes (individual + community behaviour) can reduce emissions by 40-70% by 2050 – Mission LiFE operationalises this idea.

Prelims Connect

Mission LiFE – 7 Themes & Panchamrit Targets

LiFE 7 Themes	Panchamrit Target
Save Energy	500 GW non-fossil by 2030
Save Water	50% from non-fossil by 2030
Reduce Single-Use Plastic	1 BT CO ₂ cut by 2030
Sustainable Food Systems	45% carbon intensity cut
Waste Reduction	Net-zero by 2070
Healthy Lifestyles	—

E-waste	—
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Prelims Pointers

- Announced: COP26 Glasgow, 1 Nov 2021.
- Launched operationally: 5 June 2022.
- 7 themes, 75 actions.
- Panchamrit: 5 climate commitments at Glasgow.
- Aligned with SDG 12.
- IPCC AR6 WG-III (2022) scientific basis.

National Clean Air Programme (NCAP)

The National Clean Air Programme (NCAP), India's first national-level strategy to tackle air pollution, covers 131 non-attainment and million-plus cities with a target of 40% reduction in PM_{2.5} and PM₁₀ by 2025-26 (over the 2017 base).

News in Brief

- **Cities covered:** 131 non-attainment cities + million-plus cities.
- **Target:** 40% reduction in PM_{2.5}/PM₁₀ by 2025-26 over 2017 baseline (revised from earlier 20-30%).
- **Funds released:** ₹11,000+ crore from 15th FC grants and NCAP till 2024.
- **Best performer:** Varanasi, Gwalior, Kanpur among high-improvement cities.
- **Nodal:** Central Pollution Control Board (CPCB) under MoEFCC.

Static Background – Concepts & Terms

- **Launch:** NCAP launched in January 2019 by MoEFCC – India's first long-term, time-bound, national-level strategy to reduce air pollution. Originally targeted 20-30% PM reduction, enhanced to 40% in 2022.
- **Non-attainment cities:** Cities that have consistently failed to meet the National Ambient Air Quality Standards (NAAQS) over 5 years – identified by CPCB based on ambient PM₁₀ data.
- **NAAQS:** National Ambient Air Quality Standards notified by CPCB in 2009 (revised from 1994); set limits for 12 pollutants including PM₁₀, PM_{2.5}, NO₂, SO₂, CO, O₃, Pb.
- **AQI:** India's Air Quality Index launched 2014 (Swachh Bharat–Swachh Hawa) – categorises air on 6 levels: Good, Satisfactory, Moderate, Poor, Very Poor, Severe. Uses 8 pollutants.
- **Commission for Air Quality Management (CAQM):** Statutory body for NCR & adjoining areas, set up 2021 under a dedicated Act – replacing EPCA. Addresses Delhi NCR's seasonal air pollution crisis, particularly stubble burning.
- **GRAP:** Graded Response Action Plan – activated when AQI enters 'Poor', 'Very Poor', 'Severe' or 'Severe Plus' categories. Progressive restrictions on construction, vehicles, industries in NCR.

Prelims Connect

India's Air Quality Standards

AQI Category	PM _{2.5} (µg/m ³)	PM ₁₀ (µg/m ³)
Good	0-30	0-50
Satisfactory	31-60	51-100
Moderate	61-90	101-250
Poor	91-120	251-350

Very Poor	121-250	351-430
Severe	250+	430+

CPCB is a statutory body under the Water (Prevention & Control of Pollution) Act, 1974. It also functions under the Air (Prevention & Control of Pollution) Act, 1981. HQ: Delhi.

Prelims Pointers

- NCAP launched: January 2019.
- Target: 40% PM reduction by 2025-26 (from 2017 base).
- Cities covered: 131.
- Nodal: CPCB (MoEFCC).
- NAAQS notified: 2009 (12 pollutants).
- AQI launched: 2014.
- CAQM Act: 2021 (replaces EPCA).

LATEST SCHEMES 2024-26 · NEWEST LAUNCHES

PM Vidyalaxmi Scheme – Education Loans Without Collateral

The Cabinet approved the PM Vidyalaxmi scheme in November 2024 with an outlay of ₹3,600 crore (2024-25 to 2030-31) to provide collateral-free, guarantor-free education loans up to ₹10 lakh for meritorious students in India's top 860 Quality Higher Education Institutions (QHEIs).

News in Brief

- **Outlay:** ₹3,600 crore for 2024-25 to 2030-31.
- **Scope:** Covers 860 top QHEIs based on NIRF ranking.
- **Loan:** Up to ₹10 lakh; collateral-free, guarantor-free, covers fees + allied expenses.
- **Interest subvention:** 3% for loans up to ₹10 lakh (₹7 lakh cap for students from families with income up to ₹8 lakh/year).
- **Credit guarantee:** 75% guarantee from government for loans up to ₹7.5 lakh.
- **Target:** ~1 lakh students benefit per year; 22 lakh over 6 years.

Static Background – Concepts & Terms

- **Cabinet approval:** Approved by Union Cabinet on 6 November 2024 under NEP 2020 goals to strengthen access to quality higher education.
- **QHEIs:** Quality Higher Education Institutions – top 100 NIRF-ranked + top 200 state institutions + all Central Government universities. List revised annually based on NIRF.
- **NIRF:** National Institutional Ranking Framework – launched 2015 by MoE. Ranks institutions on 5 parameters: Teaching & Learning Resources, Research & Professional Practice, Graduation Outcomes, Outreach & Inclusivity, Perception.
- **Predecessor scheme:** Central Sector Interest Subsidy Scheme (CSIS) – 2009 onwards for education loans for EWS students. PM Vidyalaxmi replaces this with expanded scope.
- **Link to DBT:** Interest subvention to be paid through e-voucher and Central Bank Digital Currency (CBDC) – one of the first mainstream uses of RBI's digital rupee in DBT.
- **PM-USP umbrella:** PM-USP (Uchcharat Shiksha Protsahan) is an umbrella scheme that includes PM Vidyalaxmi + Scholarships for College & University Students (e.g., Central Sector Scheme of Scholarships).

Prelims Connect

PM Vidyalaxmi – Quick Facts

Parameter	Detail
Approved	6 November 2024
Outlay	₹3,600 crore (2024-25 to 2030-31)
Scope	860 QHEIs (NIRF-based)
Loan Limit	Up to ₹10 lakh
Interest Subvention	3% (up to ₹10 lakh)
Guarantee	75% for loans up to ₹7.5 lakh
Target Students	~1 lakh/year

NIRF was launched on 29 September 2015. First ranking released 4 April 2016. Currently ranks institutions in 11 categories including Overall, Universities, Engineering, Management, Pharmacy, Medical, Law, Architecture, Dental, Research, Agriculture.

Prelims Pointers

- Approved: 6 November 2024.
- Outlay: ₹3,600 crore (2024-25 to 2030-31).
- Covers 860 QHEIs via NIRF.
- Loan: up to ₹10 lakh collateral-free.
- Interest subvention: 3%.
- NIRF: launched 29 September 2015.
- Replaces CSIS (2009).

PM-JUGA – New Tribal Hamlet Scheme (Dharti Aba Janjatiya Gram Utkarsh Abhiyan)

The Cabinet approved Dharti Aba Janjatiya Gram Utkarsh Abhiyan (DAJGUA) in September 2024 with a total outlay of ₹79,156 crore to cover 63,000 tribal-majority villages across India over 5 years – the largest tribal area-based scheme ever.

News in Brief

- **Outlay:** ₹79,156 crore (Central + State + Convergence) over 5 years.
- **Scope:** 63,000 tribal-majority villages with 5 crore tribal population.
- **States:** 30 states and UTs with tribal presence.
- **Launched:** 15 Nov 2024 (Janjatiya Gaurav Divas).
- **17 interventions:** Pucca houses, roads, water, electricity, schools, Anganwadis, health & skill centres, hostels, markets, forest-produce processing, etc.
- **Nodal:** Ministry of Tribal Affairs.

Static Background – Concepts & Terms

- **Scheme name:** 'Dharti Aba' translates to 'Father of the Earth' – the title by which tribal icon Bhagwan Birsa Munda was known. The scheme is named in his honour.
- **PM-JANMAN linkage:** DAJGUA extends the PM-JANMAN framework beyond 75 PVTGs to all tribal-majority villages. PM-JANMAN (₹24,104 cr) + DAJGUA (₹79,156 cr) together form the comprehensive tribal area programme.

- **Launch context:** Announced in Budget 2024-25 (FM Nirmala Sitharaman, 23 July 2024); Cabinet approval 18 September 2024; formal launch at Jamui, Bihar on 15 November 2024.
- **Convergence model:** 17 interventions delivered via 25 existing schemes across 17 ministries – truly convergence-based rather than a brand-new vertical. Tribal population share: ~8.6% of India (Census 2011).
- **5th Schedule areas:** States with Scheduled Areas under 5th Schedule – Andhra Pradesh, Telangana, Chhattisgarh, Gujarat, Himachal Pradesh, Jharkhand, MP, Maharashtra, Odisha, Rajasthan. 6th Schedule states: Assam, Meghalaya, Tripura, Mizoram.
- **Tribal rights framework:** PESA Act 1996 (Panchayat Extension to Scheduled Areas); Forest Rights Act 2006 (Scheduled Tribes & Other Traditional Forest Dwellers Recognition of Forest Rights Act).

Prelims Connect

DAJGUA vs PM-JANMAN

Feature	PM-JANMAN	DAJGUA
Target	75 PVTGs	All tribal-majority villages
Villages	22,544	63,000
Outlay	₹24,104 crore	₹79,156 crore
Launched	15 Nov 2023	15 Nov 2024
Both at	Janjatiya Gaurav Divas	Janjatiya Gaurav Divas

Prelims Pointers

- Cabinet approval: 18 Sept 2024.
- Launched: 15 November 2024 (Jamui, Bihar).
- Outlay: ₹79,156 crore.
- 63,000 tribal villages; 5 crore population.
- 17 interventions; 25 schemes; 17 ministries.
- Name tribute: Birsa Munda (Dharti Aba).
- Complementary to PM-JANMAN.

PM-PRANAM – Restoring Natural Farming & Alternate Fertilisers

PM-PRANAM (Pradhan Mantri Programme for Restoration, Awareness, Nourishment and Amelioration of Mother Earth) was approved by Cabinet in 2023 to incentivise states to reduce chemical fertiliser use and promote alternate/natural farming and balanced fertilisation.

News in Brief

- **Purpose:** Reduce chemical fertiliser consumption; promote natural and balanced fertilisation.
- **Incentive:** 50% of subsidy savings passed on as grant to participating states (out of which 70% for village-level infrastructure).
- **Launched:** Approved by Cabinet 28 June 2023 under the Ministry of Chemicals & Fertilizers.
- **Nodal:** Department of Fertilizers, Ministry of Chemicals & Fertilizers.
- **Complementary:** Works with Natural Farming Mission, nano-urea/nano-DAP promotion and organic cluster schemes.

Static Background – Concepts & Terms

- **Rationale:** India's fertiliser subsidy bill rose from ~₹70,000 crore (2015-16) to over ₹2.5 lakh crore (2022-23) due to urea subsidy reforms not matched by consumption reduction. PM-PRANAM creates a positive incentive mechanism.
- **Fertiliser mix:** India's NPK consumption ratio was 6.7:2.4:1 in 2021-22 vs ideal 4:2:1 – indicating urea overuse. PM-PRANAM nudges states toward balanced consumption.
- **Nano urea & nano DAP:** Launched by IFFCO – the world's first nano urea in 2021; nano DAP in 2023. Uses nanotechnology to reduce quantum of fertiliser required and cut import dependence.
- **Urea subsidy reforms:** Nutrient Based Subsidy (NBS) for P&K fertilisers since 2010; urea kept out of NBS. Neem-coating of urea (mandatory from 2015) reduced diversion to industry.
- **Organic/Natural farming schemes:** Paramparagat Krishi Vikas Yojana (PKVY) – 2015, cluster approach; Mission Organic Value Chain Development for NEER (MOVCDNER); National Mission on Natural Farming (NMNF) – launched 2023 as a separate component.
- **Bharatiya Prakritik Krishi Paddhati:** Zero-Budget Natural Farming (ZBNF) concept popularised by Subhash Palekar; adopted as a formal GoI approach through BPKP (2020) and now under NMNF.

Prelims Connect

PM-PRANAM – Incentive Flow

Step	Outcome
State reduces fertiliser use	Lower Central subsidy outgo
50% of savings	Passed as grant to state
70% of grant	Village-level infra for natural farming
30% of grant	Rewards for farmers & panchayats

Nano Urea (2021): 500 ml bottle equivalent to 1 bag (45 kg) of conventional urea. Developed indigenously by IFFCO at its Kalol plant. Reduces transport cost, storage and wastage.

Prelims Pointers

- Approved: 28 June 2023.
- Nodal: Dept of Fertilizers, MoC&F.
- Incentive: 50% of subsidy savings to state.
- India NPK 2021-22: 6.7:2.4:1 (ideal 4:2:1).
- Nano urea: IFFCO 2021; Nano DAP: 2023.
- NMNF launched: 2023.
- ZBNF origin: Subhash Palekar.

PM e-Bus Sewa & PM e-Drive Scheme

The Cabinet approved PM e-Drive Scheme in September 2024 with a ₹10,900 crore outlay over 2 years (replacing FAME-II), and PM e-Bus Sewa earlier in 2023 to deploy 10,000 e-buses in 169 cities – together driving India's electric mobility transition.

News in Brief

- **PM e-Drive:** Approved 12 September 2024; outlay ₹10,900 crore for Oct 2024–Mar 2026.
- **Subsidy scope:** Covers e-2W, e-3W, e-ambulance, e-trucks, e-buses – plus public charging.
- **PM e-Bus Sewa:** 10,000 electric buses in 169 cities; outlay ₹57,613 crore over 10 years.

- **Charging infrastructure:** ₹2,000 crore earmarked under PM e-Drive for public EV charging stations.
- **Nodal:** Ministry of Heavy Industries (MHI).

Static Background – Concepts & Terms

- **FAME-II background:** Faster Adoption and Manufacturing of (Hybrid &) Electric Vehicles Phase II – launched 1 April 2019 with ₹10,000 crore outlay; expired 31 March 2024. Supported ~16 lakh EVs with incentives.
- **PM e-Drive vs FAME-II:** PM e-Drive replaces FAME-II as the main demand-side EV incentive scheme. Includes new segments like e-trucks and e-ambulances not covered under FAME-II.
- **PM e-Bus Sewa:** Approved 16 August 2023; Central assistance of ₹20,000 crore + state share; uses Gross Cost Contract (GCC) model – operators own and run buses, cities pay per km.
- **169 cities:** PM e-Bus Sewa selects cities based on challenge method – priority to 3 lakh+ population cities without organised bus service; Tier-2 and Tier-3 cities prioritised.
- **India's EV targets:** NITI Aayog target: 30% of new sales to be EVs by 2030 across categories. Currently ~7% of new 2W sales are EVs; 5% of 3W; less than 2% of cars.
- **PLI for EVs:** PLI Scheme for Auto & Auto Components (2021) and PLI for Advanced Chemistry Cell (ACC) Battery Storage (2021) – create manufacturing ecosystem for EV batteries and components.

Prelims Connect

India's EV Ecosystem Schemes

Scheme	Year	Focus
FAME-I	2015	Demand incentive
FAME-II	2019-24	Expanded EV subsidy
PM e-Bus Sewa	2023	10,000 e-buses
PLI Auto	2021	EV manufacturing
PLI ACC	2021	Battery manufacturing
PM e-Drive	2024-26	Replaces FAME-II

GCC Model – Gross Cost Contract: Transport authority pays operator fixed amount per km; operator bears operating costs + revenue risk is with authority. Common in PPP bus operations.

Prelims Pointers

- PM e-Drive approved: 12 Sept 2024.
- Outlay: ₹10,900 crore (Oct 2024-Mar 2026).
- Replaces: FAME-II (2019-2024).
- PM e-Bus Sewa approved: 16 Aug 2023.
- PM e-Bus Sewa: 10,000 buses, 169 cities, ₹57,613 cr.
- Nodal: Ministry of Heavy Industries.
- EV target: 30% by 2030 (NITI Aayog).

PM-PVTG Special Development Plan & Other New Launches 2024-26

Several other new schemes were launched or operationalised in 2024-25 – notably the National Centre of Excellence for Animation, Visual Effects, Gaming & Comics (NCoE-AVGC) for the creative economy, the Anusandhan National Research Foundation (ANRF), and the National Mission for Edible Oils-Oilseeds (NMEO-Oilseeds).

News in Brief

- **ANRF:** Anusandhan National Research Foundation operational from 2024; ₹50,000 crore corpus (2023-28).
- **NMEO-Oilseeds:** Cabinet approved October 2024; outlay ₹10,103 crore for 2024-25 to 2030-31 – aims for 2.5 crore tonnes oilseed production by 2030-31.
- **NCoE-AVGC:** Announced in Budget 2024-25 for creative industries.
- **PM-Vidya Pravah:** Framework for Academic Bank of Credits under NEP 2020.
- **Unified Pension Scheme (UPS):** Approved August 2024 for central government employees – 50% pension for 25+ years service.

Static Background – Concepts & Terms

- **ANRF:** Anusandhan National Research Foundation Act 2023 operationalised 2024 – replaces Science and Engineering Research Board (SERB). Funded 70% by non-government sources, 30% by Central government.
- **NMEO-Oilseeds:** Aims to increase domestic oilseed production from 39 MT (2022-23) to 69.7 MT by 2030-31. India imports ~58% of its edible oil requirement (~USD 25 billion worth).
- **Unified Pension Scheme (UPS):** Approved by Cabinet 24 August 2024, implemented 1 April 2025. Gives 50% of last drawn basic pay as pension for 25 years service + DA + family pension.
- **NPS vs OPS vs UPS:** OPS – Defined Benefit (scrapped 2004 for Central Govt); NPS – Defined Contribution (since 2004); UPS – hybrid (2025). UPS is the government's response to OPS restoration demand.
- **Creative Economy push:** Union Budget 2024-25 announced National Centre of Excellence for AVGC-XR at Hyderabad/Mumbai to position India as global hub for Animation, Visual Effects, Gaming, Comics and Extended Reality.
- **Other 2024-25 launches:** PM-Svanidhi extended; Pension reforms under EPFO; Varishtha Pension Bima Yojana extension; Atal Vayo Abhyuday Yojana (AVYAY) for senior citizens – 'Ageing with Dignity'.

Prelims Connect

Pension System Evolution in India

System	Period	Nature
Old Pension Scheme (OPS)	Till 2004	Defined benefit (50% last pay)
National Pension System (NPS)	2004 onwards	Defined contribution (market-linked)
Atal Pension Yojana (APY)	2015 onwards	Unorganised sector pension
NPS Vatsalya	2024	Minors' pension (parents contribute)
Unified Pension Scheme (UPS)	1 April 2025	Hybrid (guaranteed 50%)

ANRF replaces SERB and is India's apex body for basic science, social science, humanities and arts research – modelled on US National Science Foundation (NSF).

Prelims Pointers

- ANRF: Operational 2024; corpus ₹50,000 crore.
- NMEO-Oilseeds: Oct 2024; outlay ₹10,103 crore.
- UPS approved: 24 August 2024; live 1 April 2025.
- UPS benefit: 50% last-drawn basic pension.

- NPS Vatsalya: 2024.
- AVGC-XR Centre: Budget 2024-25.
- Anusandhan NRF replaces SERB.

