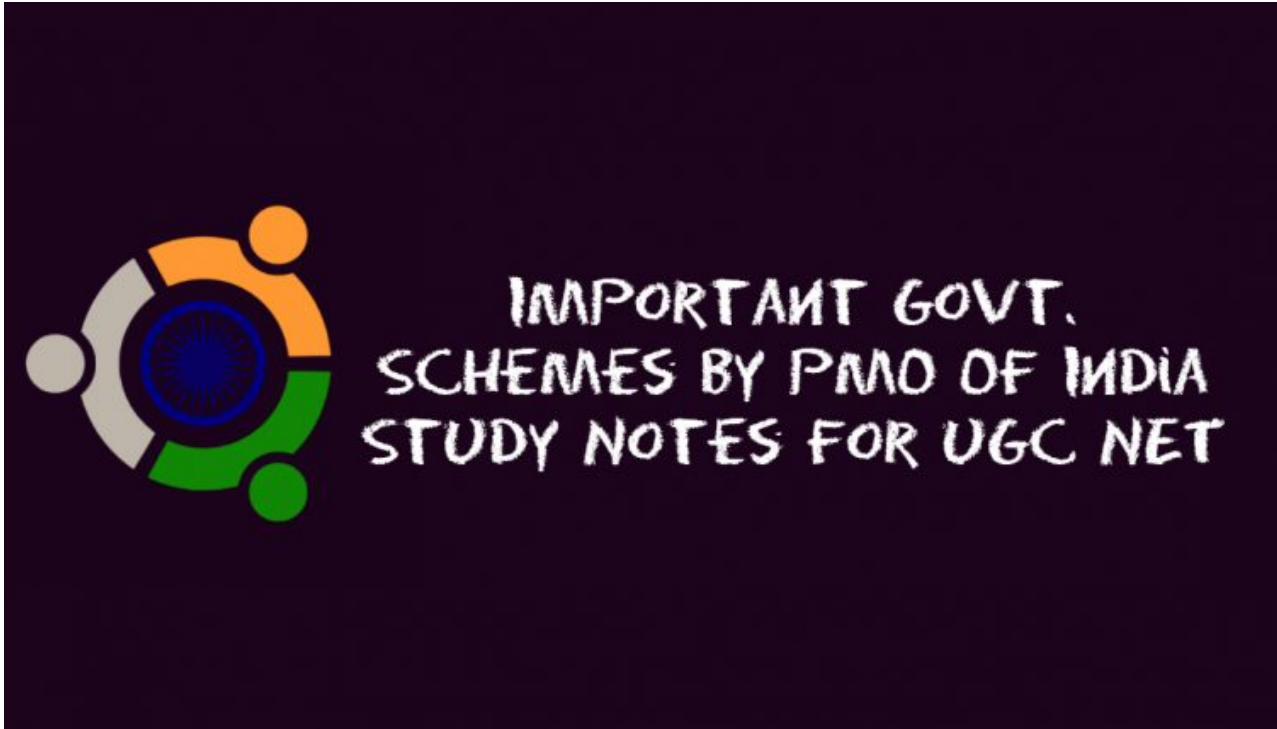


Important Govt Schemes by PMO of India | Study Notes for UGC NET

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Notes for Higher Education System, Governance, Polity & Administration

The present syllabus of UGC NET Paper 1 Contains topic from Higher Education System, Governance, Polity & Administration and various questions have been asked in the examination based on Govt. Scheme of India.

We have curated the list of important present govt. scheme that aims at providing better India either by a central, state-specific or joint collaboration between the Center and the states govt.

Please feel free to comment and provide feedback in case you need more details to be added.

List of Important Govt Schemes

Pradhan Mantri Ujjwala Yojana (PMUY)

- Pradhan Mantri Ujjwala Yojana was launched by Hon'ble Prime Minister Shri Narendra Modi on May 1st, 2016 in Ballia, Uttar Pradesh. Under this scheme, 5 Cr LPG connections will be provided to BPL families with a support of Rs.1600 per connection in the next 3 years.
- Pradhan Mantri Ujjwala Yojana (PMUY) aims to safeguard the health of women & children by providing them with a clean cooking fuel – LPG, so that they don't have to compromise their health in smoky kitchens or wander in unsafe areas collecting firewood.

Pradhan Mantri Vaya Vandana Yojana (PMVVY)

- Pradhan Mantri Vaya Vandana Yojana (PMVVY) is a flagship pension scheme for senior citizens, which was launched in May 2017. In a big relief to the retirees who depend on the pension for their basic expenses, Pradhan Mantri Vaya Vandana Yojana was announced to enable them to generate income post retirement.
- The scheme offers an assured return of 8 per cent per annum throughout the term of the policy, which is ten years. The minimum investment that can be made on the policy is Rs.1.5 Lakhs and the maximum limit is Rs.15 Lakhs.

Pradhan Mantri Krishi Sinchai Yojana

- Pradhan Mantri Krishi Sinchayee Yojana (PMKSY) has been formulated with the vision of extending the coverage of irrigation '**Har Khet ko pani**' and improving water use efficiency '**More crop per drop**' in a focused manner with end to end solution on source creation, distribution, management, field application and extension activities
- PMKSY has been conceived amalgamating ongoing schemes viz. Accelerated Irrigation Benefit Programme (AIBP) of the Ministry of Water Resources, River Development & Ganga Rejuvenation (MoWR,RD&GR), Integrated Watershed Management Programme (IWMP) of Department of Land Resources (DoLR) and the On Farm Water Management (OFWM) of Department of Agriculture and Cooperation (DAC). The scheme will be implemented by Ministries of Agriculture, Water Resources and Rural Development.

Pradhan Mantri Jan Arogya Yojana (PM-JAY)

- Ayushman Bharat Yojana or Pradhan Mantri Jan Arogya Yojana or National Health Protection Scheme or ModiCare is a centrally sponsored scheme launched in 2018, under the Ayushman Bharat Mission of MoHFW in India
- Pradhan Mantri Jan Arogya Yojana (PM-JAY) will provide financial protection (Swasthya Suraksha) to 10.74 crore poor, deprived rural families and identified occupational categories of urban workers' families as per the latest Socio-Economic Caste Census (SECC) data (approx. 50 crore beneficiaries). It will have offer a benefit cover of Rs. 500,000 per family per year (on a family floater basis).

- PM-JAY will cover medical and hospitalization expenses for almost all secondary care and most of tertiary care procedures. PM-JAY has defined 1,350 medical packages covering surgery, medical and day care treatments including medicines, diagnostics and transport.
- To ensure that nobody is left out (especially girl child, women, children and elderly), there will be no cap on family size and age in the Mission. The scheme will be cashless & paperless at public hospitals and empanelled private hospitals.
- The beneficiaries will not be required to pay any charges for the hospitalization expenses. The benefit also includes pre and post-hospitalization expenses.

Stand UP India

- Stand-Up India (SUI) scheme has been launched by Hon'ble Prime Minister (PM) on April 05, 2016. Mitra Portals provide credit access to entire banks as also handholding support to avail loans for setting up an enterprise (including Mudra Loans / MSME Loans / Stand-Up India Loans).
- The objective of Stand-Up India scheme is to facilitate bank loans between ₹ 10 lakh and ₹ 1 crore to Scheduled Caste (SC) or Scheduled Tribe (ST) borrower and Woman borrower for setting up a greenfield enterprise (first time venture), in manufacturing, services or trading sector. In case of non-individual enterprises at least 51% of the shareholding and controlling stake should be held by either an SC/ST or Woman entrepreneur.
- The overall intent of the proposal is to influence the institutional credit structure to reach out to underserved sectors of the population.
- Reference URL -<https://www.standupmitra.in/>

Janani Suraksha Yojana (JSY)

- The Janani Suraksha Yojana (JSY) is a centrally sponsored Scheme which is being implemented with the objective of reducing maternal and infant mortality by promoting institutional delivery among pregnant women. Under the JSY, eligible pregnant women are entitled for cash assistance irrespective of the age of mother and number of children for giving birth in a government or accredited private health facility.
- The scheme focuses on poor pregnant woman with a special dispensation for states that have low institutional delivery rates, namely, the states of Uttar Pradesh, Uttarakhand, Bihar, Jharkhand, Madhya Pradesh, Chhattisgarh, Assam, Rajasthan, Odisha, and Jammu and Kashmir. While these States have been named Low Performing States (LPS) under the scheme, the remaining States/UTs have been named High Performing States (HPS).
- The scheme also provides performance based incentives to women health volunteers known as ASHA (Accredited Social Health Activist) for promoting institutional delivery among pregnant women.

- One-time cash incentive to pregnant women for institutional/home births through skilled assistance.
State/ District authorities would advance Rs. 5000/- and Rs. Rs.10,000/- to each ANM in HPS /LPS States respectively as a recoupable impressed money from the JSY fund.
- *ASHA package of Rs. 600 in rural areas include Rs. 300 for ANC component and Rs. 300 for facilitating institutional delivery**ASHA package of Rs. 400 in urban areas include Rs. 200 for ANC component and Rs. 200 for facilitating institutional delivery

Atal Mission for Rejuvenation & Urban Transformation(AMRUT)

- Atal Mission for Rejuvenation & Urban Transformation.The scheme was launched by Prime Minister Narendra Modi in June 2015 with the focus of the urban renewal projects is to establish infrastructure that could ensure adequate robust sewerage networks and water supply for urban transformation. Rajasthan was the first state in the country to submit State Annual Action Plan under Atal Mission for Rejuvenation and Urban Transformation (AMRUT).
- To enable better living and drive economic growth stressing on the need for people centric urban planning and development.
- Reference URL – <http://amrut.gov.in/>

Atal Pension Yojana (APY)

- The Government announced the introduction of universal social security schemes in the Insurance and Pension sectors for all Indians, specially the poor and the under-privileged, in the Budget for the year 2015-16.
- Therefore, it has been announced that the Government will launch the Atal Pension Yojana (APY), which will provide a defined pension, depending on the contribution, and its period.
- The APY will be focussed on all citizens in the unorganised sector, who join the National Pension System (NPS) administered by the Pension Fund Regulatory and Development Authority (PFRDA). Under the APY, the subscribers would receive the fixed minimum pension of Rs. 1000 per month, Rs. 2000 per month, Rs. 3000 per month, Rs. 4000 per month, Rs. 5000 per month, at the age of 60 years, depending on their contributions, which itself would be based on the age of joining the APY. The minimum age of joining APY is 18 years and maximum age is 40 years. Therefore, minimum period of contribution by any subscriber under APY would be 20 years or more. The benefit of fixed minimum pension would be guaranteed by the Government.
- A pension program that allows people to make voluntary contributions within a certain range in order to receive matching government contributions.

Mahatma Gandhi National Rural Employment Guarantee Act(MGNREGA)

- National Rural Employment Guarantee Act 2005 (or, NREGA No 42) was later renamed as the “Mahatma Gandhi National Rural Employment Guarantee Act” (or, MGNREGA), is an Indian labour law and social security measure that aims to guarantee the ‘right to work’.
- It aims to enhance livelihood security in rural areas by providing at least 100 days of wage employment in a financial year to every household whose adult members volunteer to do unskilled manual work.[Source Wikipedia]
- Legal guarantee for one hundred days of employment in every financial year to adult members of any rural household willing to do public work-related unskilled manual work at the statutory minimum wage of Rs. 120 per day in 2009 prices
- Reference url – <http://www.nrega.nic.in/netnrega/home.aspx>

Make in India

- The Make in India program was launched by Prime Minister Modi in September 2014 as part of a wider set of nation-building initiatives. Devised to transform India into a global design and manufacturing hub, Make in India was a timely response to a critical situation: by 2013, the much-hyped emerging markets bubble had burst, and India’s growth rate had fallen to its lowest level in a decade.
- The promise of the BRICS nations had faded, and India was tagged as one of the so-called ‘Fragile Five’. Global investors debated whether the world’s largest democracy was a risk or an opportunity. India’s 1.2 billion citizens questioned whether India was too big to succeed or too big to fail. India was on the brink of severe economic failure.
- <http://www.makeinindia.com/home>

Micro Units Development & Refinance Agency Ltd. (MUDRA)

- Micro Units Development & Refinance Agency Ltd. (MUDRA) is a new institution set up by Government of India to provide funding to the non-corporate, non-farm sector income generating activities of micro and small enterprises whose credit needs are below ₹10 Lakh.
- Under the aegis of Pradhan Mantri MUDRA Yojana (PMMY), MUDRA has created three products i.e. ‘Shishu’, ‘Kishore’ and ‘Tarun’ as per the stage of growth and funding needs of the beneficiary micro unit. These schemes cover loan amounts as below:
 - Shishu: covering loans up to ₹50,000
 - Kishore: covering loans above ₹50,000 and up to ₹5,00,000
 - Tarun: covering loans above ₹5,00,000 and up to ₹10,00,000
- All Non-Corporate Small Business Segment (NCSBS) comprising of proprietorship or partnership firms running as small manufacturing units, service sector units, shopkeepers, fruits/vegetable vendors, truck operators, foodservice units, repair shops, machine operators, small industries, food processors and others in rural and urban areas, are eligible for assistance under Mudra.”

National Rural livelihood mission /Deen Dayal Antyodaya Yojana (DAY)

- The UPA government had launched the National Rural Livelihoods Mission (NRLM) or Aajeevika in 2011 by revamping the earlier Swarnajayanti Gram Swarozgar Yojana (SGSY).
- This scheme will organize rural poor into Self Help Group(SHG) groups and make them capable for self-employment. The idea is to develop better livelihood options for the poor.
- This scheme is currently implemented by the Rural Development Ministry and has been renamed as Deen Dayal Antyodaya Yojana (DAY) after integration of both NULM and NRHM by NDA Government.

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National Urban livelihood mission

- The National Urban Livelihoods Mission (NULM) was launched by Manmohan Singh Government in 2013 by restructuring the Swarna Jayanti Shahari Rozgar Yojana (SJSRY) in all district headquarters (irrespective of their population) and all the cities with population of one lakh or more. It is a flagship programme of Ministry of Housing and Urban Poverty Alleviation.
- This scheme will reduce poverty of urban poor households specially street vendors who constitute an important segment of urban poor by enabling them to access gainful self-employment and skilled wage employment opportunitie

Pandit Deendayal Upadhyay Shramev Jayate Yojana (PDUSJY)

- The Pandit Deendayal Upadhyay Shramev Jayate Karyakram was launched in October 2014 by Government of India. Objective of this scheme is to create conducive environment for industrial development and doing business with ease and also expanding government support to impart skill training for workers. This is an umbrella scheme with five scheme under it as follows:
 - Shram Suvidha Portal;
 - Random Inspection Scheme ;
 - Universal Account Number ;
 - Apprentice Protsahan Yojana and
 - Revamped Rashtriya Swasthya Bima Yojana
- <http://labour.gov.in/whatsnew/pandit-deendayal-upadhyay-shramev-jayate-karyakram-initatives>

Pradhan Mantri Awas Yojana (PMAY)

- The Mission is being implemented during 2015-2022 and provides central assistance to Urban Local Bodies (ULBs) and other implementing agencies through States/UTs for:
- In-situ Rehabilitation of existing slum dwellers using land as a resource through private participation
- Credit Linked Subsidy with Affordable Housing in Partnership
- Subsidy for beneficiary-led individual house construction/enhancement.

Pradhan Mantri Jan-Dhan Yojana (PMJDY)

- Pradhan Mantri Jan-Dhan Yojana (PMJDY) is National Mission for Financial Inclusion to ensure access to financial services, namely, Banking/ Savings & Deposit Accounts, Remittance, Credit, Insurance, Pension in an affordable manner.
- Account can be opened in any bank branch or Business Correspondent (Bank Mitra) outlet. PMJDY accounts are being opened with Zero balance. However, if the account holder wishes to get cheque book, he/she will have to fulfill minimum balance criteria.
- Objective of “Pradhan Mantri Jan-Dhan Yojana (PMJDY)” is ensuring access to various financial services like availability of basic savings bank account, access to need-based credit, remittances facility, insurance and pension to the excluded sections i.e. weaker sections & low-income groups. This deep penetration at affordable cost is possible only with effective use of technology.
- <http://www.pmjdy.gov.in/>

Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)

- Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY). The scheme will be a one year cover, renewable from year to year, Insurance Scheme offering life insurance cover for death due to any reason. The scheme would be offered/ administered through LIC and other Life Insurance companies willing to offer the product on similar terms with necessary approvals and tie ups with Banks for this purpose. Participating banks will be free to engage any such life insurance company for implementing the scheme for their subscribers.
- All savings bank account holders in the age 18 to 50 years in participating banks will be entitled to join. In case of multiple saving bank accounts held by an individual in one or different banks, the person would be eligible to join the scheme through one savings bank account only.
- Aadhar would be the primary KYC for the bank account. Renewable one year accidental life cover rs. 2 lakh to all savings bank accounts holders in the age group of 18-70 years for a premium of 12 pre annum per subscriber

Pradhan Mantri Kaushal Vikas Yojana (PMKVY)

- Pradhan Mantri Kaushal Vikas Yojana (PMKVY) is the flagship scheme of the Ministry of Skill Development & Entrepreneurship (MSDE). The objective of this Skill Certification Scheme is to enable a large number of Indian youth to take up industry-relevant skill training that will help them in securing a better livelihood. Individuals with prior learning experience or skills will also be assessed and certified under Recognition of Prior Learning (RPL).
- Skill development.As of 26th September 2016, 40 Training Centres have been on-boarded under PMKVY (2016-2020) pilot.
- <http://www.pmkvyofficial.org/>

Pradhan Mantri Krishi sinchae Yojana

- PMKSY has been conceived amalgamating ongoing schemes viz. Accelerated Irrigation Benefit Programme (AIBP) of the Ministry of Water Resources, River Development & Ganga Rejuvenation (MoWR,RD&GR), Integrated Watershed Management Programme (IWMP) of Department of Land Resources (DoLR) and the On Farm Water Management (OFWM) of Department of Agriculture and Cooperation (DAC).
- To boost up irrigation potential
- <http://pmksy.gov.in/AboutPMKSY.aspx>

Pradhan Mantri suraksha bima Yojana

- Pradhan Mantri Suraksha Bima Yojana is available to people between 18 and 70 years of age with bank accounts. It has an annual premium of ₹12 (18¢ US) excluding service tax, which is about 14% of the premium.
- The amount will be automatically debited from the account. In case of accidental death or full disability, the payment to the nominee will be ₹2 lakh (US\$3,000) and in case of partial Permanent disability ₹1 lakh (US\$1,500). Full disability has been defined as loss of use in both eyes, hands or feet. Partial Permanent disability has been defined as loss of use in one eye, hand or foot.
- Renewable one year accidental death cum disability to all savings bank account holders in the age group of 18-70 years for a premium of Rp. 12 per annum per subscriber.

PRASAD (Pilgrimage Rejuvenation and Spiritual Augmentation Drive)

- National mission on pilgrimage Rejuvenation and spiritual augmentation Drive
- National mission on pilgrimage Rejuvenation and spiritual augmentation Drive.Twelve cities namely Amaravati (Andhra Pradesh), Gaya(Bihar), Dwaraka(Gujarat), Amritsar(Punjab), Ajmer(Rajasthan), Kanchipuram(Tamil Nadu), Vellankani(Tamil Nadu), Puri(Odisha), Varanasi(Uttar Pradesh), Mathura(Uttar Pradesh), Kedarnath (Uttarakhand) and Kamakhya (Assam) have been identified for development under Pilgrimage Rejuvenation and Spirituality Augmentation Drive (PRASAD) by the Ministry of Tourism.
- <http://pib.nic.in/newsite/mbErel.aspx?relid=119771>

National Heritage City Development and Augmentation Yojana (HRIDAY)

- The Heritage City Development and Augmentation Yojana (HRIDAY) scheme aimed at preserving and revitalizing the soul and unique character of the heritage cities in India, has been approved by the Ministry of Urban Development for the Twelve cities under the scheme in the first phase, namely; Amaravati(Andhra Pradesh); Gaya (Bihar); Dwarka (Gujarat), Badami(Karnataka); Puri (Odisha), Amritsar (Punjab); Ajmer(Rajasthan); Kanchipuram (Tamil Nadu); Vellankani(Tamil Nadu); Warangal (Telangana); Varanasi (Uttar Pradesh); and Mathura (Uttar Pradesh).
- For the HRIDAY scheme under the Ministry of Urban Development, an amount of Rs.453.90 crores has been allocated to the HRIDAY scheme for implementation and development works.
- <http://tourism.gov.in/swadesh-darshan-prasad-scheme-guidelines-0>

Saansad Adarsh Gram Yojana

- Sansad Adarsh Gram Yojana was initiated to bring the member of parliament of all the political parties under the same umbrella while taking the responsibility of developing physical and institutional infrastructure in villages and turn them into model villages. Under this scheme, each member of parliament needs to choose one village each from the constituency that they represent, except their own village or their in-laws village and fix parameters and make it a model village by 2016.
- For the development of model villages
- <http://www.saanjhi.gov.in/>

Shyama Prasad mukharjee Urnban mission

- The Mission aims at development of rural growth clusters which have latent potential for growth, in all States and UTs, which would trigger overall development in the region. These clusters would be developed by provisioning of economic activities, developing skills & local entrepreneurship and providing infrastructure amenities. The Rurban Mission will thus develop a cluster of Smart Villages.
- Setting up 200 village clusters by 2019-20 accross the country with all possible urban amenities.
- <http://pib.nic.in/newsite/printrelease.aspx?reid=126934>

Smart city mission

- Smart Cities Mission is an urban renewal and retrofitting program by the Government of India with a mission to develop 100 cities (the target has been revised to 109 cities) all over the country making them citizen friendly and sustainable.

- The Union Ministry of Urban Development is responsible for implementing the mission in collaboration with the state governments of the respective cities. The government of India under Prime Minister Narendra Modi has a vision of developing 100 smart cities as satellite towns of larger cities and by modernizing the existing mid-sized cities.
- The objective is to promote cities that provide core infrastructure and give a decent quality of life to its citizens, a clean and sustainable environment and application of ‘Smart’ Solutions. The focus is on sustainable and inclusive development and the idea is to look at compact areas, create a replicable model which will act like a light house to other aspiring cities. The Smart Cities Mission is meant to set examples that can be replicated both within and outside the Smart City, catalysing the creation of similar Smart Cities in various regions and parts of the country.
- <http://smartcities.gov.in/>

Sukanya Samriddhi accounts(Bti Bachao – Betipadhao)

- The Beti Bachao, Beti Padhao (BBBP) Scheme was introduced in October, 2014 to address the issue of declining child sex ratio (CSR). This is implemented through a national campaign and focused multi-sector action in 100 selected districts with low CSR, covering all States and UTs. It is a joint initiative of the Ministry of Women and Child Development, the Ministry of Health and Family Welfare and the Ministry of Human Resource Development.
- It is a part of “Beti Bachao – Beti Padhao” initiative of government of India (GOI) also known as BBBP
- <http://wcd.nic.in/BBBPScheme/main.htm>
- Objectives
 - Prevent gender based sex selective elimination
 - Ensure survival & protection of the girl child
 - Ensure education of the girl child

Swachh Bharat Abhiyan

- Swachh Bharat Abhiyan (English: *Clean India Mission*), abbreviated as **SBA** or **SBM**, is a national campaign by the Government of India, covering 4,041 statutory cities and towns, to clean the streets, roads and infrastructure of the country.
- The campaign was officially launched on 2 October 2014 at Rajghat, New Delhi, by Prime Minister Narendra Modi. It is India’s biggest ever cleanliness drive and 3 million government employees and school and college students of India participated in this event.

- By inviting people to participate in the drive, the Swachhta Abhiyan has turned into a National Movement. A sense of responsibility has been evoked among the people through the Clean India Movement. With citizens now becoming active participants in cleanliness activities across the nation, the dream of a 'Clean India' once seen by Mahatma Gandhi has begun to get a shape.
- <https://swachhbharat.mygov.in/>