



FLAGSHIP SCHEMES

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Atish Mathur: MATHUR10

www.atishmathur.com

telegram: <https://t.me/csepaper2atish>

EDUCATION

Samagra Shiksha Abhiyan

Ministry of Education

Centrally Sponsored Scheme

Objectives

- Provision of quality education & enhancing learning outcomes of students.
- Support States in implementation of Right of Children to Free & Compulsory Education (RTE) Act, 2009.

Features

- overarching programme for the school education sector extending from pre-school to class 12
- subsumed the 3 Schemes
 - Sarva Shiksha Abhiyan (SSA)
 - Rashtriya Madhyamik Shiksha Abhiyan (RMSA)
 - Teacher Education (TE)

Mid Day Meal Scheme

Ministry of Education

Centrally Sponsored Scheme

Objective

- aims at enhancing enrolment, retention and attendance and simultaneously improving nutritional levels among children studying in government and government-aided schools

Beneficiaries

- covers primary and upper primary school children (class I-VIII) in government and government-aided schools

EDUCATION

Rashtriya Uchchatar Shiksha Abhiyan (RUSA)

Ministry of Education

Centrally Sponsored Scheme

Objective

- funding to higher educational institutions

Higher Education Financing Agency (HEFA)

Objectives

- financing creation of capital assets in premier educational institutions.
- covers educational institutions under higher education, school education and institutions under the Ministry of Health.

Features

- joint venture of MoE Government of India and Canara Bank.
- registered under Section 8 [Not-for-profit] under the Companies Act 2013.
- registered as Non-deposit taking Systemically Important (NBFC-ND-SI) with RBI.

HEALTH

Ayushman Bharat: Pradhan Mantri Jan Arogya Yojana (PM JAY)

Ministry of Health and
Family Welfare

Centrally Sponsored Scheme

Implementing Agency

National Health Authority (attached office
of the MoH&FW)

Objective

Health insurance scheme to protect poor and vulnerable families against financial risk arising out of catastrophic health episodes

Features

- cover of Rs. 5 lakhs per family per year for secondary and tertiary care hospitalization across public and private empaneled hospitals in India.
- provides cashless access to health care services.
- no restriction on the family size, age or gender.
- cover will include pre and post-hospitalization expenses.
- All pre-existing conditions will be covered from day one of the policy.
- A defined transport allowance per hospitalization will also be paid to the beneficiary.
- Benefits of the scheme are portable across the country i.e. a beneficiary can visit any empanelled public or private hospital in India to avail cashless treatment.

Beneficiaries

As identified by Socio-Economic Caste Census (SECC) data

- 10 crore poor and vulnerable entitled families (approximately 50 crore beneficiaries)

HEALTH

Pradhan Mantri Swasthya Suraksha Yojana

Ministry of Health and Family Welfare

Central Sector Scheme

Objective

- correcting the regional imbalances in the availability of affordable healthcare facilities in different parts of the country.
- augmenting facilities for quality medical education in the under-served States.

Features

- 2 components:
- setting up of AIIMS-like Institutions
 - upgradation of existing Government Medical Colleges/Institutions

National Health Mission

Ministry of Health and Family Welfare

Centrally Sponsored Scheme

Objectives

- launched in 2005, to provide universal access to equitable, affordable & quality health care services
- Targets:
 - MMR - 1/1000 live births
 - IMR - 25/1000 live births
 - TFR - 2.1
 - Reduce anemia in women aged 15-49 years

Features

2 sub-missions

- National Rural Health Mission
- National Urban Health Mission

HEALTH

National Digital Health Mission

Ministry of Health and
Family Welfare

Central Sector Scheme

Implementing Agency

National Health Authority

Objective

- aims to provide the necessary support for integration of digital health infrastructure in the country

Features

• Building blocks of digital system:

- **HealthID** - a repository of all health-related information of a person
- **DigiDoctor** - a single, updated repository of all doctors enrolled in the country
- **Health Facility Registry (HFR)** - a single repository of all the health facilities (both public and private) in the country.
- **Personal Health Records (PHR)** - an electronic record of health-related information on an individual that can be drawn from multiple sources while being managed, shared, and controlled by the individual.
- **Electronic Medical Records (EMR)** - a digital version of a patient's chart which contains the patient's medical and treatment history from a single health facility.

POVERTY/HUNGER

National Food Security Act, 2013

Dept. of Food & Public Distribution (M/o
Consumer Affairs, Food & Public
Distribution)

Central Sector Scheme

Features

- The Act legally entitles upto 75% of the rural population and 50% of the urban population to receive subsidized food grains under Targeted Public Distribution System.
- Antyodaya Anna households (poorest of the poor) are entitled to 35 kg of food grains per family per month, priority households are entitled to 5 kg per person per month.
- Food grains at subsidized prices of Rs. 3/2/1 per kg for rice, wheat and coarse grains.

Responsibilities under NFSA

- **joint** responsibility of the Centre and State/UT Government
- **Centre** - allocation of food grains to States/UTs, transportation of food grains.
- **States/UTs** - identification of eligible households, issuing ration cards to them, distribution of food grain entitlements to eligible households through fair price shops (FPS), issuance of licenses to Fair Price Shop dealers.

POVERTY/HUNGER

Pradhan Mantri Garib Kalyan Anna Yojana (PM-GKAY)

Dept. of Food & Public Distribution

Features

- During the period May - June 2021, more than 80 crore people will be provided
- 5 kg free wheat/rice per person per month along with 1 kg free whole chana to each family per month over and above the regular monthly entitlements under National Food Security Act, 2013 (NFSA).

Beneficiaries

Antyodaya Anna households (poorest of the poor) and priority households

National Food Security Mission

Ministry of Agriculture & Farmers' Welfare

Centrally Sponsored Scheme

Objective

- launched in 2007-08 to increase the production of rice, wheat and pulses

Components

- NFSM-Rice
- NFSM-Wheat
- NFSM-Pulses
- NFSM-Coarse Cereals
- NFSM-Commercial crops
- NFSM-Oilseeds and Oilpalm

WOMEN & CHILDREN

Integrated Child Development Service (ICDS) Scheme

Ministry of Women &
Child Development

Centrally Sponsored Scheme

Objective

providing for supplementary nutrition, immunization and pre-school education to the children

Beneficiaries

- Children in the age group of 0-6 years
- Pregnant women and
- Lactating mothers

Features

ICDS Scheme offers a package of six services:

- Supplementary Nutrition
- Pre-school non-formal education
- Nutrition & health education
- Immunization
- Health check-up and
- Referral services

WOMEN & CHILDREN

Pradhan Mantri Matru Vandana Yojana

Ministry of Women &
Child Development

Centrally Sponsored Scheme

Objective

Provide partial compensation for the wage loss in terms of cash incentives so that the woman can take adequate rest before and after delivery of the first living child.

Features

Cash incentive of Rs 5000 in three instalments

- first instalment of Rs 1000/- on early registration of pregnancy at the Anganwadi Centre (AWC) approved Health facility.
- second instalment of Rs 2000 after six months of pregnancy on receiving at least one ante-natal check-up (ANC).
- third instalment of Rs 2000 after child birth is registered and the child has received the first cycle of BCG, OPV, DPT and Hepatitis – B.

The eligible beneficiaries would receive the incentive given under the Janani Suraksha Yojana (JSY) for Institutional delivery and the incentive received under JSY would be accounted towards maternity benefits so that on an average a woman gets Rs 6000.

Beneficiaries

- All Pregnant Women and Lactating Mothers (excluding PW&LM who are in regular employment with the Central Government/ State Governments/ PSUs or those who are in receiving similar benefits under any law).
- All eligible PW&LM for **first child only**.



WOMEN & CHILDREN

POSHAN Abhiyaan (National Nutrition Mission)

Ministry of Women and Child
Development

Centrally Sponsored Scheme

Objectives

- achieve improvement in nutritional status of Children from 0-6 years, Adolescent Girls, Pregnant Women and Lactating Mothers in a time bound manner.
- reduce the level of stunting, under-nutrition, anemia and low birth weight babies.

WOMEN & CHILDREN

Pradhan Mantri Surakshit Matritva Abhiyan

Ministry of Health & Family Welfare

Objective

antenatal care services to be provided to all Pregnant Women on the 9th day of every month at the Pradhan Mantri Surakshit Matritva Clinics to ensure that every pregnant woman receives at least one checkup in the 2nd/3rd trimester of pregnancy.

Janani Suraksha Yojana

Ministry of Health & Family Welfare

Objective

reduce maternal and infant mortality by promoting institutional delivery among pregnant women.

Features

Cash assistance to BPL women for institutional delivery of child

ENTREPRENEURSHIP

Pradhan Mantri Mudra Yojana

Ministry of Finance

Central Sector Scheme

Features

- provide loans up to Rs. 10 lakh to the non-corporate, non-farm small/micro enterprises.
- These loans are given by Commercial Banks, RRBs, Small Finance Banks, MFIs and NBFCs.
- 3 types of MUDRA loans
 - Shishu : loans upto 50,000/-
 - Kishor : loans above 50,000/- and upto 5 lakh
 - Tarun : loans above 5 lakh and upto 10 lakh

Beneficiaries

Any Indian Citizen who has a business plan for a **non-farm sector** income generating activity and whose credit need is less than Rs 10 lakh

Startup India

DPIIT, Ministry of
Commerce and Industry

Central Sector Scheme

Features

- self compliance with labour and environment laws
- Startup India Hub - a single point of contact for the entire Startup ecosystem
- Legal Support and Fast-tracking Patent Examination at Lower Costs
- Relaxed Norms of Public Procurement for Startups
- Faster Exit for Startups - Startups may be wound up within a period of 90 days from making of an application for winding up.

Objective

build a strong ecosystem for nurturing innovation and Startups in the country that will drive sustainable economic growth and generate large scale employment opportunities

Startup India Action Plan
Action Plan is divided across the following areas:

1. Simplification & Handholding.
2. Funding support & Incentives.
3. Industry-Academia Partnership and Incubation

ENTREPRENEURSHIP

Stand Up India Scheme

Ministry of Finance

Objective

To promote entrepreneurship among women and scheduled castes and tribes

Features

facilitates bank loans between Rs 10 lakh and Rs 1 Crore to at least one Scheduled Caste (SC) or Scheduled Tribe (ST) borrower and at least one woman borrower per bank branch for setting up a greenfield enterprise.

RURAL DEVELOPMENT

Pradhan Mantri Gram Sadak Yojana

Ministry of Rural
Development

Centrally Sponsored Scheme

Objective

provide single all-weather road connectivity to unconnected habitations

Features

All habitations with a population of 500 persons and above in the plain areas and 250 persons and above in hill states, the tribal and the desert areas will be connected by PMGSY.

Pradhan Mantri Ujjwala Yojana

Ministry of Petroleum &
Natural Gas

Central Sector Scheme

Objective

provide LPG connections to women from Below Poverty Line (BPL) households

RURAL DEVELOPMENT

Deen Dayal Upadhyaya Gram Jyoti Yojana

Ministry of Power

Central Sector Scheme

Objective

- Rural electrification
- Separation of agriculture and non-agriculture feeders

Pradhan Mantri Sahaj Biji Har Ghar Yojana (Saubhagya)

Ministry of Power

Objective

ensure electrification of all remaining unelectrified households *in rural as well as urban areas*

Beneficiaries

identified using Socio Economic and Caste Census (SECC) 2011 data

RURAL DEVELOPMENT

Pradhan Mantri Awaas Yojana (G)

Ministry of Rural
Development

Centrally Sponsored Scheme

Objective

To provide pucca houses to all who are houseless and living in dilapidated houses in rural areas by 2022

Features

- Identification of beneficiaries as per the housing deprivation parameters and exclusion criteria prescribed under Socio Economic Caste Census (SECC) 2011 after due verification by Gram Sabha.
- assistance Rs. 1.20 lakh in plain areas and Rs.1.30 lakh in Hilly States, NE States, difficult areas.
- assistance for construction of toilets of up to Rs.12,000 to be provided under Swachh Bharat Mission-Gramin (SBM-G).

MGNREGA

Ministry of Rural
Development

Centrally Sponsored Scheme
(Core of the Core)

Features

- guarantees **100 days** of wage employment in a financial year, to a **rural household** whose adult members volunteer to do **unskilled manual work**.
- wage employment to be provided to the applicant within 15 days of submitting the application or from the day work is demanded.
- Right to get unemployment allowance in case employment is not provided within fifteen days.
- Receipt of wages within fifteen days of work done.
- **Social Audit** of MGNREGA works is mandatory.

RURAL DEVELOPMENT

National Social Assistance Programme

Ministry of Rural
Development

Centrally Sponsored Scheme
(Core of the Core)

Features

•social security and welfare programme to provide support to aged persons, widows, disabled persons and bereaved families on death of primary breadwinner, belonging to BPL households.

•NSAP comprises of five schemes, namely –

- **Indira Gandhi National Old Age Pension Scheme (IGNOAPS)** - pension Rs 200 per month
- **Indira Gandhi National Widow Pension Scheme (IGNWPS)** - pension of Rs 300 per month
- **Indira Gandhi National Disability Pension Scheme (IGNDPS)** - pension of Rs 300 per month
- **National Family Benefit Scheme (NFBS)** - Rs. 20000/- will be given as a lump sum assistance to the bereaved household in the event of death of the breadwinner.

Annapurna - 10 kgs of food grains (wheat or rice) is given per month per beneficiary.

URBAN DEVELOPMENT

Smart Cities Mission

Ministry of Housing
and Urban Affairs

Centrally Sponsored Scheme

Objective

- to promote cities that provide core infrastructure, clean and sustainable environment and give a decent quality of life to their citizens through the application of 'smart solutions'.
- 100 cities to be developed as Smart Cities

AMRUT (Atal Mission for Rejuvenation and Urban Transformation)

Ministry of Housing
and Urban Affairs

Centrally Sponsored Scheme

Objective

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

Features

Mission spans across 500 cities, covering more than 60% of urban population

AGRICULTURE

Pradhan Mantri Kisan Samman Nidhi (PM Kisan)

Ministry of Agriculture and Farmers Welfare

Central Sector Scheme

Objective

to provide income support to all landholding farmer's families in the country to supplement their financial needs for procuring various inputs related to **agriculture and allied activities as well as domestic needs**

Features

financial benefit of Rs. 6000 per annum per family payable in three equal installments of Rs. 2000 each, every four months

Beneficiaries

All land holding eligible farmer families (subject to the exclusion criteria) are to avail of the benefits under this scheme

PM Krishi Sinchai Yojana

Ministry of Agriculture and Farmer Welfare

Centrally Sponsored Scheme

Objective

- Enhance the physical access of water on the farm and expand cultivable areas under assured irrigation (Har Khet ko pani).
- Improve on-farm water use efficiency to reduce wastage and increase availability both in duration and extent.
- Enhance the adoption of precision-irrigation and other water saving technologies (More crop per drop).

Components

- **Accelerated Irrigation Benefit Programme (AIBP):** faster completion of ongoing major & medium irrigation projects
- **Har Khet ko Pani:** extending the coverage of irrigation
- **Per Drop More Crop:** improve water-use efficiency
- **Watershed Development:** effective management of runoff water & improved soil & moisture conservation activities.

AGRICULTURE

Pradhan Mantri Fasal Bima Yojana

Ministry of Agriculture
and Farmers Welfare

Central Sector Scheme

Objective

- To provide insurance coverage and financial support to the farmers in the event of failure of any of the notified crops as a result of natural calamities, pests & diseases.
- To stabilize the income of farmers to ensure their continuance in farming.
- To encourage farmers to adopt innovative and modern agricultural practices.
- To ensure flow of credit to the agriculture sector.

Beneficiaries

All farmers growing notified crops in a notified area during the season who have insurable interest in the crop are eligible

Features

- Uniform premium rate to be paid by the farmers
 - 2% - Kharif crops;
 - 1.5% - Rabi crops;
 - 5% - Commercial & horticultural crops
- Balance premium paid by the govt. There is no upper limit on govt. Subsidy.
- Risks covered: Yield losses due to non-preventable risks such as Hailstorm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, flood, drought, dry spells, disease.

AGRICULTURE

Agriculture Infrastructure Fund(AIF)

Ministry of Agriculture
and Farmers Welfare

Central Sector Scheme

Objective

To provide a medium-long term debt financing facility for investment in viable projects for post-harvest management Infrastructure and community farming assets through interest subvention and financial support

Beneficiaries

Primary Agricultural Credit Societies (PACS), FPOs, SHGs, Farmers, Joint Liability Groups, Multipurpose Cooperative Societies, Agri Startups etc

Features

- Rs. 1 lakh crore will be provided for financing agriculture infrastructure projects.
- All loans will have interest subvention of 3% per annum.
- credit guarantee coverage under Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE).

AGRICULTURE

Animal Husbandry Infrastructure Development Fund (AHIDF)

DAH&D [Ministry of Fisheries, Animal Husbandry and Dairying]

Central Sector Scheme

Objective

Incentivise investments in

- Dairy processing and product diversification infrastructure,
- Meat processing and product diversification infrastructure
- Animal feed plant

Beneficiaries

Farmer Producer Organizations (FPOs), MSMEs, Section-8 Companies, Private Companies and individual entrepreneurs

AGRICULTURE

Kisan Credit Card

Ministry of Finance

Objectives

To provide adequate and timely credit for the credit requirements of farmers under single window for their cultivation and other needs such as

- Post harvest expenses
- Marketing loan
- **Consumption requirements of farmer household**
- Working capital for maintenance of farm assets
- credit requirement for pump sets, sprayers, dairy animals, floriculture, horticulture etc.
- Short term credit requirements of rearing of animals, birds, fish, shrimp, other aquatic organisms, capture of fish.

Beneficiaries

- All farmers - individuals / Joint borrowers who are owner cultivators
- Tenant farmers, Oral lessees and Share Croppers etc.
- SHGs or Joint Liability Groups of farmers
- Groups including tenant farmers having owned /rented/leased sheds.
- beneficiaries under KCC for Animal Husbandry and Fisheries

AGRICULTURE

PM Kisan Maan Dhan Yojana

Ministry of Agriculture
& Farmers' Welfare

Central Sector Scheme

Benefits

minimum assured pension of Rs
3000/- per month after attaining
the age of 60 years.

Beneficiary Eligibility

Small and Marginal Framers of age
between 18-40 years

OTHERS

Pradhan Mantri Karam Yogi Maandhan

Ministry of Labour &
Employment

Central Sector Scheme

Benefits

minimum assured pension of Rs 3000/- per month after attaining the age of 60 years.

Beneficiary Eligibility

- Small trader / shopkeepers whose annual turnover does not exceed Rs 1.5 crore
- age between 18 and 40 years

Pradhan Mantri Shram Yogi Maan-dhan

Ministry of Labour &
Employment

Central Sector Scheme

Benefits

minimum assured pension of Rs 3000/- per month after attaining the age of 60 years.

Beneficiary Eligibility

unorganized worker of age between 18 and 40 years having monthly Income Rs 15000 or below