



Sherlocking Prelims



Schemes Compilation

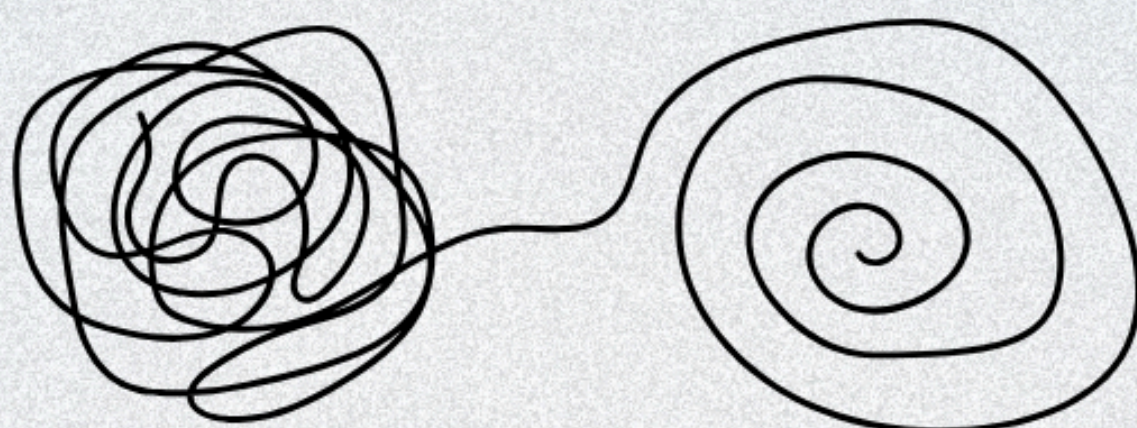
Unlock IAS Presents

Sherlocking Prelims Modules



- PYQs-centered module(s) (2011 onwards for GS, 2018 onwards for CSAT)
- Individual Modules available for – History, Geography, Environment, Science & Tech, Polity, Heuristics, CSAT
- Regular live doubt sessions for all modules.

Done with basics but not able to clear Prelims/apply the knowledge?



The Sherlocking Prelims Module(s) will help you **rewire your approach** – teaching you to **leverage common sense** and foundational knowledge



AIR 14 (2023) on 'Sherlocking'

“ I was unable to clear my first Prelims attempt in CSE 2022. A major change in strategy took place after I came across Neil sir's 2022 Prelims Sherlocking video on YouTube the next year and it taught me how to properly analyze PYQ's the right way and identify themes, patterns and Heuristics. ”



AIR 230 (2023) on 'Sherlocking'

Ricky Lohkar Pradhan

@neilcantbirdwahtch thanks a lot for the Sherlocking course. I really could not have cleared prelims if not for Sherlocking.

11:03 AM



Neil
(Founder, Unlock IAS)
HCS (2021, Rank 93)

Join t.me/UPSCneil to get FREE UPSC guidance and get answers to your academic doubts!

FREE!



AgriSURE Fund

Ministry: Ministry of Agriculture & Farmers Welfare

Objective: Support sustainable & resilient agriculture through financing

Key Features:

Focuses on climate-smart farming, irrigation, and agri-infrastructure

Encourages private investment in organic farming & precision agriculture

Aims to boost farmer income & reduce climate risks in agriculture

Provides financial aid for crop diversification & soil health improvement

Implementation & Funding:

Implemented via NABARD & Rural Banks

Subsidized credit & grants for agribusinesses & farmer cooperatives

Aligned with PM-KISAN, PMFBY, & Digital Agri Mission for integrated support



Antyodaya Anna Yojana (AAY)

Ministry: Ministry of Consumer Affairs, Food & Public Distribution

Objective: Provide highly subsidized food grains to the poorest households

Key Features:

Launched in 2000– Targets Below Poverty Line (BPL) families

Provides 35 kg of food grains per family per month

Rice at ₹3/kg, Wheat at ₹2/kg, Coarse Grains at ₹1/kg

Covers landless laborers, marginal farmers, rural artisans, & daily wage earners

Implementation & Funding:

Implemented through the Public Distribution System (PDS)

100% Central Government funded

Linked with One Nation One Ration Card (ONORC) for portability



PM Rashtriya Krishi Vikas Yojana (RKVY)

Ministry: Ministry of Agriculture & Farmers Welfare

Objective: Enhance agricultural productivity & farmers' income through flexible funding to states

Key Features:

- Launched in 2007, revamped as RKVY-RAFTAAR in 2017
- Focus on farm mechanization, agri-infrastructure & market reforms
- Supports innovation, agri-tech & value chain development
- Encourages entrepreneurship through Agripreneurship & Start-up Grants

Implementation & Funding:

- 60:40 funding for general states, 90:10 for NE & Himalayan states
- States have flexibility to allocate funds based on local agricultural needs
- Linked with PM-KISAN, eNAM & Digital Agriculture Mission



Atal Innovation Mission 2.0 (AIM 2.0)

Implementing Agency: NITI Aayog

Implementation Period: Till March 31, 2028

Objective: Enhance India's global innovation & entrepreneurship ecosystem

Key Features:

Continuation of AIM 1.0 (launched in 2016) with scaling & new initiatives

Four key components:

Increasing Input:

- LIPI (Language Inclusive Program of Innovation)**– Vernacular innovation ecosystem
- Frontier Program**– Special focus on J&K, NE, Aspirational Districts

Improving Throughput:

- Human Capital Development Program**– Training professionals for innovation support
- Deep Tech Reactor**– Commercialization of deep tech startups
- State Innovation Mission (SIM)**– State-level innovation development
- International Innovation Collaborations**– Global startup & R&D partnerships

Improving Output:

- Industrial Accelerator Program**– Industry-led scaling of startups
- Atal Sectoral Innovation Launchpads (ASIL)**– iDEX-like platforms in ministries

Implementation & Funding:

- Public-Private Partnerships (PPP)** for scaling
- Integrated with Startup India, Digital India & Make in India



Ministry: Ministry of Agriculture & Farmers Welfare

Objective: Holistic agricultural development through multiple sub-schemes

Krishonnati Yojana

Key Features:

Launched in 2016, umbrella scheme covering 11 sub-schemes

Includes Green Revolution initiatives, soil health improvement & agri-marketing reforms

Supports farm mechanization, horticulture & irrigation efficiency

Aims to double farmers' income & enhance food security

Implementation & Funding:

Centrally Sponsored Scheme with 60:40 funding (Centre:States)

Integrated with eNAM, PM-KISAN, & PMFBY for market & financial stability

Monitored by State Agriculture Departments & NABARD



PM Vanbandhu Kalyan Yojana (PMVKY)

Ministry: Ministry of Tribal Affairs

Launched: 2014 | Continued till **2025-26** | Budget: ₹26,135.46 crore

Objective: Holistic tribal development across India

Coverage: All tribal communities & tribal-populated areas

Key Components:

Pradhan Mantri Adi Adarsh Gram Yojana– Integrated development of **36,428 villages**

Development of PVTGs– Socio-economic upliftment & cultural preservation

Support to Tribal Research Institutes (TRI)– Knowledge & policy support

Pre-Matric & Post-Matric Scholarships– Financial aid for ST students

Project Management Units (PMUs)– Strengthening governance & monitoring



Sukanya Samriddhi Yojana (SSY)

Ministry: Ministry of Finance

Objective: Encourage savings & secure financial future for girl children

Key Features:

Launched in 2015 under Beti Bachao Beti Padhao scheme

Account can be opened for girls below 10 years

Minimum deposit: ₹250/year | **Maximum:** ₹1.5 lakh/year

Tenure: 21 years or until girl turns 18 for marriage/education

Higher interest rates than regular savings schemes (Tax-free earnings)

Implementation & Funding:

Operated through Post Offices & authorized banks

Exempted under EEE (Exempt-Exempt-Exempt) tax benefit

Linked with Beti Bachao Beti Padhao for girl child welfare



Anusuchit Jaati Abhyuday Yojana

Ministry: Ministry of Social Justice & Empowerment

Objective: Empower Scheduled Castes (SCs) through education, skill development & entrepreneurship

Key Features:

- Launched to uplift SC communities economically & socially
- Focus on scholarships, vocational training & self-employment opportunities
- Encourages MSME participation & financial assistance for SC entrepreneurs
- Supports housing, healthcare & digital literacy for SC beneficiaries

Implementation & Funding:

- Centrally Sponsored with State Government collaboration
- Funds allocated for education, business start-ups & infrastructure development
- Linked with Stand-Up India & PM-DAKSH for comprehensive SC welfare



Soil Health Card Scheme (2015-2025)

Ministry: Ministry of Agriculture & Farmers' Welfare

Objective: Improve soil health & boost agricultural productivity

Key Features:

Parameters Covered:

Macronutrients: N, P, K

Micronutrients: Zn, Fe, Cu, Mn, B

Physical Properties: pH, Electrical Conductivity (EC), Organic Carbon (OC)

Testing & Implementation:

Conducted by **Soil Testing Labs, Krishi Vigyan Kendras (KVKs), Agricultural Universities**

Personalized Reports: Crop-specific nutrient recommendations

Revamped (2025):

Digital Integration: App-based farmer tracking

AI & GIS Mapping: Identifies soil fertility trends



Jal Jeevan Mission

Ministry: Ministry of Jal Shakti

Objective: Ensure piped water supply (Har Ghar Jal) to all rural households

Key Features:

Launched in 2019– Targets functional tap connections for all by 2024

Focus on water conservation, source sustainability & greywater management

Empowers local bodies & village water committees for implementation

Integration with Swachh Bharat Mission for improved hygiene

Implementation & Funding:

90:10 funding for NE & Himalayan States, 50:50 for others

Linked with Atal Bhujal Yojana & Namami Gange for holistic water management

Use of IoT & real-time monitoring for tracking progress



Setu Bharatam

Ministry: Ministry of Road Transport & Highways (MoRTH)

Objective: Eliminate railway level crossings & improve bridge infrastructure to enhance road safety

Key Features:

Launched in 2016 – Focused on bridge modernization

Targets 208 road-over-bridges (ROBs) & 1,500 bridges for repair

Enhances safety, reduces congestion & improves logistics efficiency

Aims for zero railway crossings by 2030

Implementation & Funding:

Implemented under NHAI & State Public Works Departments (PWDs)

Budget: ₹20,800 crore for construction & modernization

Linked with Bharatmala & Sagarmala for integrated transport planning



Ministry: Ministry of New & Renewable Energy (MNRE)

Objective: Promote solar energy for farmersto reduce dependency on grid power

PM-KUSUM

Key Features:

Launched in 2019– Targets clean energy adoption in agriculture

Three components:

Component A: 10 GW solar power plants on barren land

Component B: Solarization of existing grid-connected pumps

Component C: Solarization of standalone agricultural pumps

Reduces diesel & conventional power usage

Implementation & Funding:

60:30:10 cost-sharing(Centre: State: Farmers/Beneficiaries)

Implemented through DISCOMs & State Renewable Energy Agencies

Linked with Atmanirbhar Bharat & Renewable Energy Targets



DigiLocker

Ministry: Ministry of Electronics & IT (MeitY)

Objective: Secure digital document storage for individuals & businesses

Key Features:

Launched in 2015– Part of Digital India Mission

Provides cloud storage for official documents(Aadhaar, PAN, DL, etc.)

Eliminates physical documents & enables paperless transactions

Linked to UIDAI for Aadhaar-based authentication

Implementation & Funding:

Managed by National e-Governance Division (NeGD)

Free for Indian citizens with Aadhaar linkage

Used by CBSE, RTOs, banks & govt. agencies for verification



Digital India Mission

Ministry: Ministry of Electronics & IT (MeitY)

Objective: Digital transformation & e-governance to improve access to services

Key Features:

Launched in 2015– Aims for a digitally empowered society

Promotes e-governance, digital literacy & broadband access

Enhances cybersecurity & data protection policies

Encourages cashless transactions & digital payment infrastructure

Implementation & Funding:

Implemented through public-private partnerships (PPP)

Centrally funded with state-level execution

Linked with Aadhaar, UPI & AI-driven governance initiatives



Ministry: Ministry of Environment, Forest & Climate Change (MoEFCC)

Objective: Afforestation & eco-restoration to combat climate change

Key Features:

Launched in 2014– Part of National Action Plan on Climate Change (NAPCC)

Targets 10 million hectares of afforestation by 2030

Enhances forest-based livelihoods for communities

Improves ecosystem services like biodiversity & water security

Implementation & Funding:

Implemented through State Forest Departments & local communities

Centrally Sponsored Scheme with fund-sharing model

Monitored using GIS & remote sensing for tracking progress

Green India Mission



National Adaptation Fund for Climate Change (NAFCC)

Ministry: Ministry of Environment, Forest & Climate Change (MoEFCC)

Objective: Support climate resilience projects in vulnerable regions

Key Features:

Launched in 2015– Focuses on climate adaptation measures

Targets agriculture, water resources, forestry & biodiversity

Enhances resilience against climate change impacts

Supports sustainable livelihood initiatives

Implementation & Funding:

National Bank for Agriculture & Rural Development (NABARD) is the nodal agency

100% Centrally Sponsored– Funds state-led climate projects

Projects aligned with India's National Action Plan on Climate Change (NAPCC)



One Stop Centre Scheme

Ministry: Ministry of Women & Child Development

Objective: Support for women facing violence

Key Features:

Launched in 2015– Addresses violence against women (VAW)

Provides integrated support services:

Legal aid & counseling

Medical assistance & emergency response

Temporary shelter for distressed women

Available 24/7 in every district

Toll-Free Women Helpline (181) linked to OSCs

Implementation & Funding:

Operated by State Governments with Central funding

Funds provided under Nirbhaya Fund

Linked with Mission Shakti for women's safety & empowerment



Beti Bachao Beti Padhao (BBBP)

Ministry: Ministry of Women & Child Development

Objective: Improve child sex ratio & promote girl child welfare

Key Features:

Launched in 2015– Targets declining child sex ratio (CSR)

Three Pillars:

Prevention of gender-biased sex selection

Survival & protection of the girl child

Education & empowerment of girls

Mass awareness campaigns & scholarships

Incentives for girl child education & health

Implementation & Funding:

Multi-sectoral approach– Implemented at district & state level

Jointly funded by Centre & States

Linked with Sukanya Samriddhi Yojana (SSY) for financial security



PM Employment Generation Programme (PMEGP)

Ministry: Ministry of Micro, Small & Medium Enterprises (MSME)

Objective: Self-employment & entrepreneurship promotion

Key Features:

Launched in 2008– Aims to generate jobs in rural & urban areas

Financial Assistance– Subsidy of **15-35%** for setting up micro-enterprises

Beneficiaries: New entrepreneurs, SHGs, cooperatives

Loan Limit: Up to ₹25 lakh for manufacturing & ₹10 lakh for service sector

Implementation & Funding:

Implemented via KVIC, DICs, & Coir Board

Banks provide credit, govt. offers margin money subsidy

Linked with MUDRA for easier credit access



Shram Yogi Maandhan Yojana

Ministry: Ministry of Labour & Employment

Objective: Pension scheme for unorganized sector workers

Key Features:

Launched in 2019– Voluntary & contributory pension scheme

Monthly pension of ₹3000 after 60 years of age

Contribution-based(Workers contribute ₹55-₹200 per month, govt. matches it)

Covers street vendors, rickshaw pullers, construction workers, etc.

Implementation & Funding:

Managed by Life Insurance Corporation (LIC)

Enrolled via Common Service Centres (CSCs)

Beneficiaries also covered under PM Jeevan Jyoti & PM Suraksha Bima Yojana



Bharatmala Pariyojana

Ministry: Ministry of Road Transport & Highways (MoRTH)

Objective: Expand & modernize India's highway network for seamless connectivity

Key Features:

- Launched in 2017– Covers 34,800 km of highways
- Focus on economic corridors, border & coastal roads
- Reduces travel time, boosts logistics, & supports Make in India
- Enhances rural-urban connectivity for economic growth

Implementation & Funding:

- Implemented in phases under NHAI & state agencies
- Budget allocation: ₹5.35 lakh crore (Phase I)
- Public-Private Partnerships (PPP) for funding & execution
- Linked with Setu Bharatam & Sagarmala for multimodal transport integration



National Solar Mission

Ministry: Ministry of New & Renewable Energy (MNRE)

Objective: Promote large-scale solar power adoption to achieve energy security

Key Features:

Launched in 2010– Part of National Action Plan on Climate Change (NAPCC)

Targets 100 GW solar capacity by 2022 (revised to 280 GW by 2030)

Encourages solar parks, rooftop solar, & off-grid solutions

Reduces dependence on fossil fuels & boosts green jobs

Implementation & Funding:

Implemented through public-private partnerships (PPP)

Viability Gap Funding (VGF) for large-scale solar projects

Linked with PM-KUSUM, UDAY, & Renewable Energy Subsidy Schemes



Eklavya Model Residential Schools (EMRS)

Ministry: Ministry of Tribal Affairs

Objective: Provide quality residential education to Scheduled Tribe (ST) students

Key Features:

Launched to bridge the education gap for ST students in remote areas

Covers students from Class 6 to 12 with free education, meals & accommodation

Curriculum aligned with CBSE, focusing on academics, sports & skill training

Emphasizes STEM, vocational education & digital learning tools

Implementation & Funding:

100% funding by the Central Government for establishment & operation

Target: 740 EMRS schools across India by 2026

Managed by National Education Society for Tribal Students (NESTS) under MoTA

Integrated with Digital India initiatives for e-learning & smart classrooms



Pradhan Mantri Adi Adarsh Gram Yojana (PMAAGY)

Ministry: Ministry of Tribal Affairs

Objective: Holistic development of tribal villages with essential infrastructure & services

Key Features:

Launched to transform 36,428 tribal-dominated villages into model villages

Focus on 100% coverage of basic amenities – roads, housing, drinking water, education & healthcare

Empowers tribal communities through skill development & livelihood promotion

Enhances connectivity, digital literacy & financial inclusion

Implementation & Funding:

Centre-State funding with direct benefit transfers to panchayats

Converges with schemes like MGNREGA, PM Awas Yojana & Digital India

Monitored by State & District-Level Committees for real-time tracking



PM Janjatiya Utthan Gurukul Yojana (PM JUGJY)

Ministry: Ministry of Tribal Affairs

Objective: Enhance education & skill development for tribal students through residential schools

Key Features:

Launched to promote quality education among Scheduled Tribes (STs)

Focus on establishing modern Gurukul-style residential schools

Provides free education, boarding, and vocational training

Integrated with Eklavya Model Residential Schools (EMRS) for better outreach

Implementation & Funding:

Joint collaboration between Centre & State Governments

Funds allocated for infrastructure, faculty training & digital learning tools

Use of ICT & smart classrooms for enhanced learning outcomes



Pradhan Mantri Van Dhan Yojana (PMVDY)

Ministry: Ministry of Tribal Affairs

Objective: Value addition & marketing of Minor Forest Produce (MFP) to boost tribal incomes

Key Features:

Launched in 2018 under the Van Dhan Vikas Karyakram

Formation of Van Dhan Kendras (VDKs) – Tribal SHGs for processing forest products

Market linkage, skill training & financial support to tribal entrepreneurs

Promotes sustainable harvesting & processing of MFPs

Implementation & Funding:

Managed by TRIFED (Tribal Cooperative Marketing Development Federation)

Funds allocated for infrastructure, capacity building & value chain integration

Linked with Atmanirbhar Bharat for self-reliant tribal enterprises



SFURTI (Scheme of Fund for Regeneration of Traditional Industries)

Ministry: Ministry of Micro, Small & Medium Enterprises (MSME)

Objective: Boost traditional industries by enhancing competitiveness

Key Features:

Launched in 2005, revamped in 2015

Supports artisans, SHGs, & small industries

Clusters-Based Approach– Develops traditional industry clusters

Skill Development & Modernization– Provides technology, design, & marketing support

Implementation & Funding:

Implemented through Khadi & Village Industries Commission (KVIC)

Central funding for infrastructure, raw materials, & market linkages



National Apprenticeship Promotion Scheme (NAPS)

Ministry: Ministry of Skill Development & Entrepreneurship

Objective: Industry-based training for skill development & employment

Key Features:

Launched in 2016– Encourages industries to engage apprentices

Financial Incentives– Govt. reimburses 25% of stipend (up to ₹1500/month)

Training under Designated & Optional Trades

Implementation & Funding:

Implemented via National Skill Development Corporation (NSDC)

Industries get support for training infrastructure & hiring apprentices



PM Kaushal Vikas Yojana (PMKVY)

Ministry: Ministry of Skill Development & Entrepreneurship

Objective: Skill training for youth to enhance employability

Key Features:

Launched in 2015– Short-term training programs in various sectors

Recognition of Prior Learning (RPL)– Certification for existing skills

Industry-linked training with job placement support

Implementation & Funding:

Implemented via National Skill Development Corporation (NSDC)

Central government funds training costs for candidates



National Digital Education Architecture (NDEAR)

Ministry: Ministry of Education

Objective: Digital infrastructure for school education to support NEP 2020

Key Features:

Launched in 2021– Open, interoperable education ecosystem

Personalized Learning– Adaptive learning platforms, AI-driven tools

Centralized Data System– Digital student records & school profiles

Digital Initiatives:

DIKSHA Platform– E-learning for students & teachers

Academic Bank of Credits (ABC)– Digital credit storage

One Nation One Digital Platform– Unified education resources

Implementation & Funding:

Public-Private Partnerships (PPP) encouraged

Integration with Samagra Shiksha Abhiyan & PM e-Vidya



Samagra Shiksha Abhiyan

Ministry: Ministry of Education

Objective: Integrated scheme for school education from **pre-primary to Class 12**

Key Features:

Launched in 2018– Unifies SSA, RMSA & Teacher Education

Holistic Education– Focus on foundational literacy, digital learning, and vocational education

Equity & Inclusion– Special focus on **girls, SC/ST, differently-abled** students

Components:

Access to Education– Strengthening schools & infrastructure

Quality Education– Teacher training, e-learning, sports integration

Digital Initiatives– ICT labs, smart classrooms, online assessments

Funding Pattern:

Centre-State sharing: 60:40 (General states), **90:10** for **NE & Himalayan states**, 100% for UTs



PM SHRI Schools

Ministry: Ministry of Education

Objective: Model Schools for Quality Education

Key Features:

Launched in 2022– Transforming **14,500 schools** into PM SHRI Schools

Holistic Learning– Focus on **NEP 2020 implementation**

Green Schools– Solar panels, LED lighting, waste management

Pedagogy & Curriculum:

Skill-based education aligned with **NEP 2020**

Multilingual teaching with digital learning tools

Experiential learning & sports-integrated curriculum

Funding & Implementation:

Centre-State sharing in 60:40 ratio (90:10 for NE & Himalayan States)

Target beneficiaries: Students from pre-primary to senior secondary



Mission Indradhanush

Ministry: Ministry of Health & Family Welfare (MoHFW)

Objective: Increase immunization coverage to 90%

Target Beneficiaries:

Children under 2 years (Unvaccinated/Partially vaccinated)

Pregnant women (Tetanus & Diphtheria vaccines)

Phases & Expansions:

Launched 2014 – Covered 201 high-priority districts

IMI (2017 & 2019) – Focused on urban & tribal areas

IMI 3.0 & 4.0 (2021-2022) – Catch-up vaccination after COVID-19

Vaccines Covered:

DPT, Polio, Measles-Rubella, Hepatitis B

Pneumococcal, Rotavirus, Tuberculosis, Hib

Special Features:

Door-to-door mobilization & catch-up campaigns

eVIN (Electronic Vaccine Intelligence Network) for vaccine tracking



Poshan Abhiyan

Ministry: Ministry of Women & Child Development (MoWCD)

Objective: Reduce malnutrition, anemia & stunting through nutrition schemes

Key Features:

Integrates existing schemes: ICDS, PM Matru Vandana Yojana, Mid-Day Meal

ICT-based monitoring via Poshan Tracker App

Jan Andolan Approach– Mass awareness programs

Targets & Goals:

Reduce stunting from 38.4% to 25%

Reduce anemia among children & women by 3% per year

Reduce low birth weight by 2% per year

Funding Pattern:

60:40 Centre-State (Most states)

90:10 for NE & Himalayan states, 100% for UTs

PM Poshan (Revamped Mid-Day Meal):

Covers **pre-primary children** along with school meal programs



Ministry: Ministry of Health & Family Welfare (MoHFW)

Objective: Universal Health Coverage (UHC) through **primary & secondary healthcare**

Pradhan Mantri Jan Arogya Yojana (PM-JAY):

World's largest health insurance scheme(launched in 2018)

₹5 lakh per family per year for hospital treatment

Funding: 60:40 (Centre:State), **90:10 for NE & Himalayan states**, 100% for UTs

Cashless, paperless treatment at empaneled hospitals

Health & Wellness Centres (HWCs):

Target: 1.5 lakh HWCs for preventive care

Services: Maternal health, non-communicable diseases, diagnostics

Digital & Governance Reforms:

National Digital Health Mission (NDHM)– Digital health ID

AB-PMJAY IT Platform– Real-time monitoring & fraud detection

Ayushman Bharat



Atal Mission for Rejuvenation and Urban Transformation (AMRUT)

Ministry: Ministry of Housing & Urban Affairs (MoHUA)

Objective: Universal access to urban services (Water, Sanitation, Transport, Greenery)

Key Features:

Launched in 2015– 500 cities with population over 1 lakh

Priority Areas:

Water Supply– Household tap connections

Sewerage Management– Wastewater treatment & reuse

Stormwater Drainage– Flood prevention

Funding Pattern:

50:50 Centre-State (Most states)

90:10 for NE & Himalayan states, 100% for UTs

AMRUT 2.0 (Revamped Version):

Launched 2021, aims 100% tap water supply in urban areas by 2026

Digital monitoring, PPP models & water recycling



Smart Cities Mission

Ministry: Ministry of Housing & Urban Affairs (MoHUA)

Objective: Sustainable & Smart Cities with better urban infrastructure

Key Features:

Launched in 2015– 100 cities selected via competition

Core Focus:

E-Governance & Digital Services

Smart Mobility & Public Transport

Energy Efficiency & Waste Management

Implementation Model:

Retrofitting– Upgrading old city areas

Greenfield Development– New urban centers

Pan-City Solutions– Smart city-wide technologies



Pradhan Mantri Awas Yojana – Urban (PMAY-U)

Ministry: Ministry of Housing & Urban Affairs (MoHUA)

Objective: Housing for All in Urban Areas

Key Features:

Central Assistance: ₹1-2.67 lakh per beneficiary

Cost Sharing: 60:40 (Centre:State), 90:10 for NE & Himalayan states

Four Verticals:

ISSR(Slum Redevelopment)

CLSS(Interest subsidy on home loans)

AHP(Affordable Housing)

BLC(Individual house construction)

Technology & Implementation:

Geo-tagging & Real-time Monitoring using AwaasSoft



Deen Dayal Antyodaya Yojana (DAY)

Ministry: MoHUA (Urban) & MoRD (Rural)

Objective: Poverty reduction through skill development & self-employment

Components:

National Urban Livelihoods Mission (NULM) – Targets urban poor

National Rural Livelihoods Mission (NRLM) – Focuses on SHGs & financial inclusion

Key Features:

Self-Employment & Loans for micro-enterprises

Skill Training Centers for employment-linked courses

Financial Inclusion via SHGs linked to bank loans



Pradhan Mantri Awas Yojana – Gramin (PMAY-G)

Ministry: Ministry of Rural Development

Objective: Housing for All by 2024 (pucca houses in rural areas)

Key Features:

Financial Assistance: ₹1.2 lakh (plain areas), ₹1.3 lakh (hilly areas)

Cost Sharing: 60:40 (Centre:State), 90:10 for NE & Himalayan states

Beneficiary Selection: Based on **SECC 2011 data**

Technology & Implementation:

Geo-tagging of houses via AwaasSoft

Direct Benefit Transfer (DBT) ensures transparency



Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA)

Ministry: Ministry of Rural Development

Objective: Provide **100 days of guaranteed wage employment** to rural households

Key Features:

Legal Guarantee: Employment is a legal right

Unemployment Allowance: If work is not provided within 15 days, compensation is given

Women Participation: **One-third** of beneficiaries must be women

Funding Pattern:

100% Central Funding for unskilled labor wages

90:10 cost-sharing for skilled wages & materials

Related Initiatives:

SHRAM Portal: Digitized job cards

JAM Trinity: Aadhaar-linked payments



Ministry: Ministry of Agriculture & Farmers Welfare

Objective: Financial support to farmers against crop loss

PM Fasal Bima Yojana (PMFBY)

Key Features:

Coverage:

Crops Covered: Food crops, Oilseeds, Horticultural crops

Beneficiaries: All farmers including sharecroppers, tenant farmers

Compulsory for: Loanee farmers with crop loans

Voluntary for: Non-loanee farmers

Premium Rates:

Kharif: 2% | **Rabi:** 1.5% | **Commercial/Horticultural:** 5%

Govt Subsidy: 50:50 (Centre:State)

Risk Coverage:

Pre-Harvest: Natural calamities, Pests, Diseases

Post-Harvest: 14-day coverage after harvest

Localized Disasters: Landslides, Floods, Inundation



PM-KISAN Scheme

Ministry: Ministry of Agriculture & Farmers' Welfare

Objective: Direct income support to small/marginal farmers

Key Features:

₹6,000 per year in 3 installments via DBT

Eligibility:

Included: All landholding farmers

Excluded: Institutional landowners, Taxpayers, High-Pension Govt Employees

Implementation:

Aadhaar-linked authentication for fund disbursement

Portal-Based Monitoring

Recent Updates:

Geo-tagging of beneficiary lands

Mandatory KYC for continued benefits



UDAY (Ujwal DISCOM Assurance Yojana)

Ministry: Ministry of Power

Objective: Improve financial & operational efficiency of power distribution companies (DISCOMs)

Key Features:

Launched in 2015– Aims to reduce DISCOM losses & improve efficiency

States take over 75% of DISCOM debt to ease financial burden

Focus on smart metering, loss reduction & power sector reforms

Targets reducing AT&C (Aggregate Technical & Commercial) losses to below 15%

Implementation & Funding:

Implemented through MoUs between Centre, States & DISCOMs

States issue UDAY bonds to manage DISCOM debts

Linked with Saubhagya for rural electrification & DISCOM performance improvement



Saubhagya Yojana

Ministry: Ministry of Power

Objective: Achieve universal household electrification in rural & urban areas

Key Features:

Launched in 2017– Targets last-mile electricity connectivity

Provides free electricity connections to poor households

Focuses on off-grid solutions in remote areas

Empowers rural development by improving education & healthcare access

Implementation & Funding:

Implemented by DISCOMs & state power utilities

Funding: 60:40 (Centre-State), 90:10 for NE & Himalayan states

Linked with UDAY for DISCOM efficiency & rural electrification goals



Atal Bhujal Yojana (ATAL JAL)

Ministry: Ministry of Jal Shakti

Objective: Improve groundwater management through community participation

Key Features:

Launched in 2019– Covers water-stressed districts across 7 states

Focus on sustainable groundwater usage & aquifer management

Encourages decentralized planning by local communities

Linked with Jal Jeevan Mission & Namami Gange for water security

Implementation & Funding:

₹6,000 crore funding (50:50 by Centre & World Bank)

Performance-based grants for states implementing reforms

Use of GIS & AI-based monitoring for effective water resource management