

Important Schemes & Programmes Launched in India

In the beginning of new session 2017-18, there are numbers of new schemes will be added under Pradhan mantri kaushal vikas yojana (PMKVY). These are skill development schemes to encourage aptitude towards employable skills. This will also increase working efficiency and employment in India. Some important schemes/programmes are given below –

1. Schemes & Programmes related with Bank & Insurance

S.No	Name of Scheme	Details
1.	Pradhan Mantri Jan Dhan Yojana (PMJDY)	Pradhan mantri jan dhan yojana was launched on August 28, 2014, the main objective of this schemes is financial inclusion and access to financial services for all household in the country. Under PMJDY, any individual above the age of 10 year can open a bank account without depositing any money. It has seen a great success, about 21 crore accounts have been opened in just about one and half year.
2.	Pradhan Mantri Sukanya Samriddhi Yojana (PMSSY)	Pradhan mantri sukanya samriddhi yojana was launched on January, 2015, the main objective of this scheme is to secure the future of girl child. It is a phenomenal step by the Gol and it was launched on 22nd January, 2015. It is a part of Gol's 'Beti Bachao-Beti Padhao' initiative. Under this scheme, a saving account can be opened in the name of girl child and deposits can be made for 14 years. After the girl reach 18 years of age, she can withdraw 50% of the amount for marriage of higher study purpose. After the girl complete 21 years of age, the maturity amount can be withdrawn including the interest at rates decided by Government every year.
3.	Pradhan Mantri Mudra Yojana (PMMY)	Pradhan mantri mudra yojana (PMMY) was launched on April 8, 2015, the main objective of this scheme is financial suport for growth of micro enterprises sector. This yojana was launched with the purpose of funding to the non-corporate small business sector. As per the official websites of PMMY, 27344053 number of loans have been sanctioned under the scheme till February 26, 2016. The amount sanctioned has

		reached more than Rs 1 lakh crore.
4.	Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)	Pradhan mantri jeevan jyoti bima yojana (PMJJBY) was launched on May 9, 2015, the main objective of this scheme is to provide life insurance cover to all Indian citizens. Under this scheme, the policy holder can get a life insurance cover of Rs 2 Lakh with an annual premium of just Rs 330 excluding service tax. All the Indian citizen between 18-50 years of age with a saving bank account are eligible to avail the scheme.
5.	Pradhan Mantri Suraksha Bima Yojana (PMSBY)	Pradhan mantri suraksha bima yojana (PMSBY) was launched on May 9, 2015, the main objective of this scheme is to provide accidental insurance cover to all indian citizens. Under this scheme, the policy holder can get a insurance cover for a sum of Rs 2 lakh in case of accidental death or permanent full disability or a sum of Rs 1 lakh in case of partial but permanent disability. Annual premium is just Rs 12 per person per year excluding service tax. All the Indian citizens between 18-70 years of age eligible to avail the scheme. The scheme is valid for one year and it can be renewed every year.
6.	Atal Pension Yojana (APY)	Atal pension yojana (APY) was launched on May 9, 2015, the main objective of this scheme is to increase the number of people covered under any kind of pension scheme. APY is one of the three jan suraksha schemes launched by PM Narendra Modi. Under this scheme, the beneficiary have to make contribution for at least 20 years before he/she can get pension after attaining age of 60 years. The scheme provides a monthly pension of Rs 1000 to Rs 5000 per month based on the contribution amount.
7.	Kisan Vikas Patra (KVP)	Kisan vikas patra was launched on March 3, 2015, the main objective of this scheme is to provide safe and secure investment avenues to the samll investors. Kisan vikas patra is an investment scheme wherein the invested money will get doubled in 8 years and 4 months. The kisan vikas patra certificates would be available in the denominations of Rs 1,000, 5,000, 10,000 and 50,000 and there is no upper limit

		on investment in KVPs.
8.	Gold Monetisation Schemes (GMS)	Gold monetisation schemes was launched on November 4, 2015, the main objective of this schemes is to reduce the reliance on gold imports over time. The programme is to lure tonnes of gold from households into the banking system. Under the scheme, people can deposit gold into the banks and earn interest based on the value of the gold.

2. Schemes & Programmes related with Agriculture and Rural Development

S.No	Name of Scheme	Details
1.	Pradhan Mantri Fasal Bima Yojana (PMFBY)	Pradhan mantri fasal bima yojana was launched on October 11, 2014. The main objective of this scheme is to rabi and kharif crops and financial support to farmers in case of damage of crops. Under this scheme, maximum insurance charges payable by farmer is 2% of sum insured or Actuarial rate for Kharif crops, and 5% for commercial horticulture crops. The scheme is implemented through ministry of agriculture and farmers welfare designated / empanelled Agriculture Insurance company of Indian and same private insurance companies.
2.	Pradhan Mantri Gram Sinchai Yojana (PMGSY)	Pradhan mantri gram sinchai yojana was launched on July 1, 2015. The main objective of this scheme is irrigating the field of every farmer and improving water use efficiency to provide 'Per Drop More Crop'. The scheme is aimed to attract investments in irrigation system at field level, develop and expand cultivable land in the country, enhance ranch water use in order to minimize wastage of water, enhance crop per drop by implementing water-saving technologies and precision irrigation.
3.	Soil Health Card Scheme (SHCS)	Soil health card scheme was launched on February 17, 2015. The main objective of this scheme is to help farmers to improve productivity from their farms by letting them know about nutrient/fertilizer requirements for their farms. The soil health

		card studies and reviews the health of soil or rather a complete evaluation of the quality of soil right from its functional characteristics, to water and nutrients content and other biological properties.
4.	Sansad Adarsh Gram Yojana (SAGY)	Sansad Adarsh Gram Yojna was launched on October 11, 2014. The main objective of this scheme is to develop Social, cultural, economic infrastructure of villages. Under this scheme villages will be transformed into model villages by providing all round infrastructural along with emphasis on gender equality, women empowerment and dignity, social justice, cleanliness, community service, peace, harmony and eco-friendliness also provided piped drinking water, connectivity to the main road, electricity supply to all households, libraries in the villages, telecom and broadband connectivity including CCTVs in public area.
5.	Deen Dayal Upadhyaya Gram Jyoti Yojana (DDUGJY)	Deen Dayal Upadhyaya Gram Jyoti Yojana was launched on July 25, 2015. The main objective of this scheme is electric supply feeder separation (rural households and agriculture) and strengthening of sub-transmission and distribution infrastructure including metering at all levels in rural areas. DDUGJY will help in providing round the clock power to rural households and adequate power to agriculture consumers.
6.	Shyama Prasad Mukherji Rurban Mission (SPMRM)	Shyama Prasad Mukherji Rurban Mission was launched on February 21, 2016. The main objective of this scheme is to create 300 rural clusters across the country and strengthen financial, job, and lifestyle facilities in rural areas. This scheme will include skill development training linked to economic activities, Agro Processing, Agri Services, Storage & warehousing, digital literacy, sanitation, provisions of pipe water supply, Solid and liquid waste management, upgrading schools, citizen service centers for electronic delivery of citizen centric services
7.	Rashtriya Gokul Mission (RGM)	Rashtriya Gokul Mission was launched on December 16, 2014. The main objective of this scheme is to conserve and develop indigenous bovine breeds. Under this scheme, it will undertake

breed improvement programme for indigenous cattle breeds so as to improve the genetic makeup and increase the stock, also enhance milk production and productivity.

3. Schemes & Programmes Related with Technology, Education & Skill Development

S.No	Name of Scheme	Details
1.	Digital India	Digital India was launched on July 1, 2015. The main objective of this scheme is to deliver government services to citizens electronically by improving online infrastructure and by increasing internet connectivity. Under this scheme, three modules should be followed (i) Digital Infrastructure as a Utility to every citizen. (ii) Governance and services on demand, (iii) Digital empowerment of citizens. Key projects of digital India are Digital Locker System, My Gov. In, Swachh bharat mission mobile app, e-sign framework, Online Registration System, National Scholarship portal, Digital India Platform.
2.	Skill India	Skill India was launched on July 16, 2015. The main objective of this scheme is to train over 40 crore people in India in different skill by 2022. Under this scheme, many programs are included, space & scope for development of talents of the Indian youth. The scheme also targeted to identify new sectors for skill development and develop more of those sectors which have already been put under skill development for the last so many years.
3.	Deen Dayal Upadhyay Grameen Kaushalya Yojana (DDUGKY)	Deen dayal upadhyay grameen kaushalya yojana was launched on July 25, 2015. The main objective of this scheme is to achieve inclusive growth by developing skills and productive capacity of the rural youth from poor families. Its main aim to train rural youth who are poor and provide them with jobs having regular monthly wages.
4.	Udaan Scheme	Udaan scheme was launched on November 14, 2014. The main

		objective of this scheme is encouraging girls for higher technical education and aims to provide a platform that empowers girl students and provides them with better learning opportunity.
5.	Unnat Bharat Abhiyan (UBA)	The ministry of Human Resource Development (MHRD) has launched a programme called Unnat Bharat Abhiyan with an aim to connect institutions of higher education, including Indian Institutes of Technology, National institute of technology and indian institutes of Science Education and Research (IISERs) with local communities to address the development challenges through appropriate technologies.
6.	Pradhan Mantri Kaushal Vikas Yojana (PMKVY)	Prime minister Narendra Modi on January 8, 2017 announced that the government is planning to launch Pravasi Kaushal Vikas Yojana to train Indian Youth for overseas employment. The seeks to train and certify Indians who are seeking overseas employment.
7.	Swayam Prabha	Government has approved a project to launched 'SAWYAM Prabha'-a project for operationalising 32 direct to home (DTH) Television Channels for providing high quality educational content to all teachers, students and citizens across the country interested in lifelong learning. The main feature of SWAYAM Prabha is based on course contents covering diverse disciplines such as arts, science, commerce, social science, performing arts etc and also covers all level of education.

4. Schemes & Programmes Related with Employment and Poverty Alleviation

S.No	Name of Scheme	Details
1.	Make in India	Make in India was launched on September 25, 2014. The main objective of this scheme is to encourage multinational as well as domestic companies to manufacture their products in India and create jobs and skill enhancement in 25 sectors.

2.	Startup India, Standup India	Start up India, Stand up India was launched on January 16, 2016. The main objective of this scheme is to provide support to all start-up business in all aspects of doing business in India. The main key feature of this scheme are Self certification, Start-up India hub, Register through app, Patent protection & Rs 10,000 crore fund, National Credit Guarantee Trust Company, No Capital Gains Tax, No Incom Tax foe three years, Tax exemption for investments of higher value, Building Entrepreneurs, Atal innovation Mission, Setting up incubators, Research Parks, Entrepreneurship in biotechnology, Dedicated programmes in schools, Legal Support, Rebate, Easy Rules & Faster exit.
3.	Pradhan Mantri Garib Kalyan Yojanaye (PMGKY)	PMGKY was launched on April 2015. The main objective of this scheme is to implement the pro-poor welfare schemes in more effective way and reaches out to more poor population across the country.

5. Schemes & Programmes Related with Health and Sanitation

S.No	Name of Scheme	Details
1.	Swachh Bharat Abhiyan	Swachh Bharat Abhiyan scheme was launched on October 02, 2014. The main objective of this scheme is to fulfil Mahatma Gandhi's dream of a clean and hygienic India.
2.	Namami Gange	Namami Gange scheme was launched on July 10, 2014. The main objective of this scheme is to integrate the efforts to clean and protect the Ganga river in a comprehensive manner. Namami Gange approaches Ganga Rejuvenation by consolidating the exiting on going efforts and planning for a concrete action plan for future. The interventions at Ghats and River fronts will facilitate better citizen connect and set the tone for river centric urban planning process.
3.	National Bal	National Bal Swachhta scheme was launched on November 14, 2014. The main objective of this scheme is to provide hygienic

	Swachhta	and clean environment, food, drinking water, toilets, schools and other surroundings to the children. The Bal Swachhta Mission is a part of the nationwide sanitation initiative of 'Swachh Bharat Mission' launched by the PM on 2nd October, 2014.
4.	Pradhan Mantri Jan Aushadhi Yojana (PMJAY)	PMJAY was launched on March 2016. The main objective of this scheme is to provides drugs / medicines at affordable cost across the country. 'The scheme is a new version of earlier Jan Aushadhi Yojana, to be renamed as Pradhan Mantri Jan Aushadhi Store at price less than the market price.
5.	Pradhan Mantri Surakshit Matritva Abhiyan (PMSMA)	PMSMA, an initiative of the Narendra Modi Government, was launched on June 2016. The scheme aims at boosting the health care facilities for the pregnant women, especially the poor. It also seeks to protect pregnant ladies from infectious diseases.

6. Other Important Programmes launched by Central Government

S.No	Name of Scheme	Details
1.	Beti Bachao, Beti Padhao Yojana	Beti Bachao Beti Padhao scheme was launched on January 22, 2015. The main objective of this scheme is to generate awareness and improving the efficiency of welfare services meant for women.
2.	Pandit Deendayal Upadhyay Shramev Jayate Yojana (PDUSJY)	PDUSJY scheme was launched on October 16, 2014. The main objective of this scheme is to consolidate information of Labour Inspection and its enforcement through a unified web portal, which will lead to transparency and accountability in inspections.
3.	Sagarmala Project	Sagarmala Project scheme was launched on July 31, 2015. The main Objective of this scheme is to transform the existing ports into modern world class ports. The prime objective of the Sagarmala project is to promote portled direct and

		indirect development and to provide infrastructure to transport goods to and from ports quickly, efficiently and cost-effectively.
4.	Vikalp Scheme	Vikalp scheme was launched on November 1, 2015. The main objective of this scheme is for confirmed accommodation in next alternative train for the waitlisted passengers. Vikalp scheme is available only for the tickets booked through internet for six months and option will be limited to mail and express trains running on Delhi-Lucknow and Delhi-Jammu sectors.
5.	National Sports Talent Search Scheme (NSTSS)	NSTSS scheme was launched on February 20, 2015. The main objective of this scheme is to identify sporting talent among students in the age group of 8-12 years. The scheme is being implemented by the sports Authority of India (SAI), under the Ministry of Youth Affairs & Sports for spotting talented young children in the age group of 8-14 yrs from schools and nurturing them by providing scientific Training.
6.	PAHAL-Direct Benefits Transfer for LPG (DBTL) Consumers Scheme	PAHAL was launched on January 1, 2015. The main objective of this scheme is to send the subsidy money of LPG cylinder directly into the bank accounts of the consumers and increase efficiency & transparency in the whole system. Under this scheme the consumer can now receive subsidy in his bank accounts by two methods. Such a consumer will be called CTC (Cash Transfer Compliant) once he joins the scheme and is ready to receive subsidy in the bank account.
7.	Setu Bhartam Project	Setu Bhartam Project was launched on March 3, 2016. The main motive of this scheme is to free all national highways from railway level crossings and renovate the old bridges on national highway by 2019. Setu Bhartam is an ambitious programme with an investment of Rs 50,000/- crore to build bridges for safe and seamless travel on National Highway.