

Nandyal Banking Coaching Center - Schemes

1. Tribal Welfare and Development

- **Dharti Aaba Janjatiya Gram Utkarsh Abhiyan (DAJGUA)**
 - **Objective:** This is a flagship campaign aimed at inclusive governance and the empowerment of tribal communities to achieve saturation of benefits. It serves as a historic step toward "Antyodaya" (uplifting the last person).
 - **Scope:** The campaign covers approximately **63,000 to 1 lakh tribal-majority villages** across 550 districts in 30 States/UTs, aiming to benefit around **5 crore tribal people**.
 - **Budget:** The total outlay for this 5-year mission (2024-25 to 2028-29) is **₹79,156 crore**, with the Centre providing ₹56,333 crore and States contributing ₹22,823 crore.
 - **Services:** It focuses on providing saturation of benefits such as Aadhaar enrollment, Ayushman Bharat cards, Jan Dhan accounts, and skill training.
 - **Components:** Under this abhiyan, the **Adi Karmayogi** programme was launched to train frontline workers and tribal changemakers.
- **Adi Karmayogi Abhiyan**
 - **Goal:** To build a cadre of **20 lakh tribal grassroots leaders** and village-level change leaders to drive development in tribal areas.
 - **Structure:** It includes the **Adi Yuva Fellowship** (12-month paid fellowship for youth) and the **Adi Karmayogi Volunteers Programme**.
 - **Digital Platform:** The Ministry of Tribal Affairs also launched the beta version of "**Adi Sanskriti**," billed as the world's first digital university for tribal culture, to preserve art forms and enable livelihoods.
- **Pradhan Mantri Janjati Adivasi Nyaya Maha Abhiyaan (PM JANMAN)**
 - **Focus:** Socio-economic development of **75 Particularly Vulnerable Tribal Groups (PVTGs)** across 18 states and Andaman & Nicobar Islands.
 - **Outlay:** ₹24,104 crore for the period 2023-24 to 2025-26.

2. Employment, Skilling, and Livelihoods

- **Pradhan Mantri Viksit Bharat Rozgar Yojana (PMVBRY)**
 - **Launch:** Unveiled on August 15, 2025, with a budget of **₹1 lakh crore**.
 - **Objective:** To generate over **3.5 crore jobs** between August 2025 and July 2027.
 - **Incentives:**
 - **Part A (First-timers):** Up to ₹15,000 provided to eligible employees in two installments.
 - **Part B (Employers):** Up to ₹3,000 per month for each additional employee to support sustained employment.
- **PM SVANidhi Scheme 2.0 (Restructured)**
 - **Purpose:** Collateral-free working capital loans for street vendors. The total outlay until March 2030 is **₹7,332 crore**.
 - **Loan Limits (Enhanced):**
 - 1st Tranche: Increased from ₹10,000 to **₹15,000**.
 - 2nd Tranche: Increased from ₹20,000 to **₹25,000**.
 - 3rd Tranche: Remains at **₹50,000**.
 - **Incentives:** Vendors can earn up to **₹1,600 cashback** for digital transactions.
 - **Performance:** Madhya Pradesh and Uttar Pradesh are top-performing states in loan delivery.
- **PM-SETU (Skilling and Employability Transformation through Upgraded ITIs)**
 - **Launch:** Launched by PM Narendra Modi to modernize vocational training.

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- **Scope:** Transforming 1,000 government ITIs into modern training hubs with a scheme worth **₹60,000 crore**.
- **Funding:** Supported by an \$846 million loan from the **Asian Development Bank (ADB)**.
- **PM Vishwakarma Scheme**
 - **Target:** Artisans and craftspeople in 18 traditional trades (e.g., carpenters, blacksmiths).
 - **Benefits:**
 - Toolkit incentive of up to **₹15,000**.
 - Collateral-free loans: **₹1 lakh** (1st tranche) and **₹2 lakh** (2nd tranche) at a concessional interest rate of 5%.
 - **Partnership:** **Amazon** has signed an MoU to onboard enrolled artisans onto its e-commerce platform.

3. Agriculture and Rural Development

- **Prime Minister Dhan-Dhaanya Krishi Yojana (PMDDKY)**
 - **Overview:** An umbrella programme merging 36 existing schemes to uplift the agriculture sector.
 - **Outlay:** Annual outlay of **₹24,000 crore** for 6 years.
 - **Focus:** Promoting crop diversification and productivity in **100 aspirational agriculture districts** across India.
- **PM-KISAN (Pradhan Mantri Kisan Samman Nidhi)**
 - **Status:** The 21st instalment was released in 2025, disbursing **₹18,000 crore** to nearly 9 crore farmers.
 - **Benefit:** Income support of **₹6,000 per year** in three instalments.
- **PM-AASHA (Pradhan Mantri Annadata Aay Sanrakshan Abhiyan)**
 - **Extension:** Approved for continuation until 2025-26.
 - **Procurement:** NAFED and NCCF will undertake 100% procurement of pulses (Tur, Urad, Masur) at Minimum Support Price (MSP) in participating states for the next 4 years.

4. Health and Nutrition

- **Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB-PMJAY)**
 - **Expansion:** Expanded in October 2024 to provide **free health cover of ₹5 lakh per year** to all senior citizens aged **70 years and above**, regardless of income.
 - **Progress:** Over **93 lakh Ayushman Vay Vandana cards** have been created for senior citizens.
 - **State Integration:** Andhra Pradesh approved a universal health scheme merging AB-PMJAY with its state trust, covering expenses up to **₹25 lakh**.
- **POSHAN Abhiyaan (Mission POSHAN 2.0)**
 - **Goal:** To reduce stunting, under-nutrition, and anaemia.
 - **Updates:** A new toll-free helpline number '**1515**' was announced for POSHAN and PMMVY (Maternity benefit), replacing the old number.

5. Science, Technology, and Innovation

- **Research Development and Innovation (RDI) Scheme**
 - **Budget:** Approved with a corpus of **₹1 lakh crore**.
 - **Goal:** To encourage private sector participation in research and development in sunrise domains and deep-tech sectors.
 - **Implementation:** Managed by the **Anusandhan National Research Foundation (ANRF)**.

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- **National Quantum Mission**
 - **Timeline:** 2023 to 2031 with an outlay of **₹6,003 crore**.
 - **Infrastructure:** Four "**Quantum Fabrication and Central Facilities**" worth ₹720 crore are being established at IIT Bombay, IISc Bengaluru, IIT Kanpur, and IIT Delhi.
- **IndiaAI Mission**
 - **Initiatives:**
 - **YUVA AI for ALL:** A program to equip 1 crore Indians with essential AI skills.
 - **Foundational Models:** The government selected 8 entities (including IIT Bombay consortium) to develop indigenous Large Language Models (LLMs).
 - **Global Summit:** India will host the **India-AI Impact Summit** in February 2026.

6. Important State-Specific Schemes

- **Bihar:**
 - **Mukhya Mantri Mahila Rozgar Yojana:** Provides **₹10,000** initial assistance (non-refundable) to women to start businesses, followed by a **₹2 lakh grant** after a performance review. **₹7,500 crore** has been transferred to 75 lakh women.
- **Haryana:**
 - **Deen Dayal Lado Lakshmi Yojana:** Provides **₹2,100 monthly assistance** to women aged 23-60 with an annual family income up to ₹1 lakh. The budget for 2025-26 is ₹5,000 crore.
- **Maharashtra:**
 - **Mukhyamantri Mazi Ladki Bahin Scheme:** Provides **₹1,500 per month** to women aged 21-65 with family income below ₹2.5 lakh.
- **Sikkim:**
 - **Sabbatical Leave Scheme:** First state to allow government employees (with 5+ years service) to take sabbatical leave of **365 to 1,080 days** at **50% basic pay**.
- **Kerala:**
 - Signed an MoU to implement the **PM SHRI** (schools) scheme, securing ₹1,446 crore in central aid.

7. Infrastructure and Energy

- **PM Surya Ghar: Muft Bijli Yojana**
 - **Target:** To install residential rooftop solar systems for **1 crore households** by 2027.
 - **Funding:** Supported by a \$650 million loan from ADB.
 - **Progress:** 20 lakh installations completed.
- **PM E-DRIVE**
 - **Extension:** The scheme for electric vehicle promotion has been extended from March 2026 to **March 2028**.
 - **Outlay:** ₹10,900 crore.

State-Specific Schemes

Andhra Pradesh

- **Annadata Sukhibhava-PM Kisan Scheme:** Launched to support farmers with an annual aid of ₹20,000. This includes ₹5,000 from the State and ₹2,000 from the Centre in the first phase. The state released ₹3,175 crore to over 46 lakh farmers.
- **Digi-Lakshmi Scheme:** Aims to digitally empower urban poor women by establishing **9,034 Common Service Centres (CSCs)** managed by Self-Help Group (SHG) women. Women can secure loans of ₹2 to ₹2.5 lakh to set up these centres.
- **Universal Health Insurance (Hybrid Model):** The cabinet approved a scheme merging *Ayushman Bharat* with the state's *Dr. NTR Vaidya Seva Trust*. Medical claims up to ₹2.5 lakh are handled by insurance, while expenses between **₹2.5 lakh and ₹25 lakh** are borne by the Trust.
- **Smart Mosquito Surveillance System (SMoSS):** An AI-based programme using sensors and drones to track and control mosquito populations, piloted in 66 locations.

Assam

- **Nijut Moina 2.0:** A scheme to support **4 lakh girls** in higher education with monthly financial aid to increase enrollment. Girls receive ₹1,000 (Higher Secondary), ₹1,250 (Graduation), and ₹2,500 (PG) for 10 months a year.
- **Gaja Mitra Scheme:** Launched in 8 high-risk districts to address human-elephant conflict by deploying community-based rapid response teams.
- **CM-FLIGHT Scheme:** Provides a **₹1.5 lakh subsidy** to applicants for training in foreign languages (specifically Japanese JLPT N2 level) to facilitate overseas employment.
- **Shraddhanjali Scheme:** Covers the full cost of repatriating the mortal remains of Assam residents (students, low-income workers) who die outside the state.
- **Milk Subsidy Scheme:** Introduced a subsidy of **₹5 per litre** for dairy farmers.

Bihar

- **Mukhya Mantri Mahila Rozgar Yojana:** Aims to help women start businesses. It provides an initial **₹10,000** assistance (non-refundable), followed by a **₹2 lakh grant** after a 6-month performance review. **₹7,500 crore** was transferred to 75 lakh women.
- **Mukhya Mantri Pratigya Scheme:** Provides internship support to youth (18-28 years). Those who clear Class 12 get **₹4,000/month**, diploma holders **₹5,000/month**, and graduates **₹6,000/month** for up to a year.
- **Unemployment Allowance Expansion:** Under the *Mukhya Mantri Nishchay Swayam Sahayta Bhatta Yojana*, unemployed graduates will now receive **₹1,000 per month** for two years (previously only for intermediate pass-outs).
- **Mukhya Mantri Kalakar Pension Yojana:** Approved a monthly pension of **₹3,000** for artists aged 50+ with over 10 years of experience.
- **Saat Nischay-3:** A roadmap for 2025-2030 focusing on doubling per capita income, developing "Education Cities," and improving health infrastructure.

Goa

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- **Mahila Digital Sashaktikaran Yojana:** Empowering women (18+ with 15 years residency) with digital skills to use smartphones and government services.
- **Mhaje Ghar Yojana:** Aimed at securing housing rights for 10 lakh citizens living on government land.
- **Raj Bhavan Annadhan Scheme:** An initiative where the Governor donates book royalties to support social causes like cancer patient care.

Gujarat

- **Namo Lakshmi Yojana:** Disbursed over ₹1,000 crore to support girls in secondary education. Beneficiaries receive ₹50,000 over 4 years (Classes 9-12).
- **Namo Saraswati Vigyan Sadhana Yojana:** Encourages science education by offering ₹25,000 to students in Classes 11 and 12 who scored over 50% in Class 10.
- **Tribal Genome Sequencing:** The first state to launch a project sequencing the genomes of tribal populations to identify health risks.

Haryana

- **Deen Dayal Lado Lakshmi Yojana:** Budgeted at ₹5,000 crore, this scheme provides ₹2,100 monthly assistance to women aged 23-60 with an annual family income up to ₹1 lakh.
- **Har Ghar Chhaon - Har Ghar Phal:** A scheme to distribute 55,000 fruit saplings free of cost to farmers.

Himachal Pradesh

- **My Deed:** Launched as a pilot project for the National Generic Document Registration System (NGDRS) to simplify land registry.
- **FaceAuth for PDS:** Became the first state to introduce Aadhaar-based face authentication for ration distribution.

Karnataka

- **Paid Menstrual Leave:** Became the first state to approve 1 day of paid menstrual leave per month (12 days/year) for women in both government and private sectors.
- **Shakti Scheme:** Free bus travel for women, which entered the Golden Book of World Records for ferrying 500 crore female passengers.
- **LEAP (Local Economy Accelerator Programme):** A ₹1,000 crore initiative to drive innovation and job creation across the state.
- **KEO:** Launched a low-cost, open-source personal computer to improve digital access for students.

Kerala

- **PM SHRI Scheme:** Signed an MoU to upgrade schools, securing ₹1,446 crore in central aid.
- **Sushakthi:** A network of Self-Help Groups (SHGs) launched for the rehabilitation of differently-abled individuals.
- **Extreme Poverty Eradication:** Set to be declared the first "extreme poverty-free" state in India on November 1, 2025.
- **Matsya Shakthi:** A skill development project for minority fisher families under PM VIKAS.

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Madhya Pradesh

- **Mukhyamantri Vrindavan Gram Yojana:** Aims to make villages self-reliant by developing one village per district as a 'Vrindavan Gram' focused on dairy and organic farming.
- **Digital House Address Project:** Indore became the first city to install digital plates with QR codes for addresses.

Maharashtra

- **Mukhyamantri Mazi Ladki Bahin Scheme:** Provides ₹1,500 per month to women aged 21-65 with an annual income below ₹2.5 lakh. The e-KYC deadline was extended to Dec 2025.
- **Krishi Samruddhi Scheme:** A ₹25,000 crore scheme to promote climate-resilient and sustainable farming over 5 years.
- **Electronic Bond System:** Became the 17th state to launch this for high-value import-export transactions.
- **Solar Agriculture:** Claimed a world record for installing solar pumps under PM-KUSUM and state schemes.

Odisha

- **Godabarish Mishra Adarsha Prathamik Vidyalaya (GMAPV):** A ₹11,939 crore scheme to upgrade government primary schools into model schools across all panchayats.
- **B-MAAN Scheme:** Approved with an outlay of ₹14,182 crore to develop aviation assets and turn the state into an aviation hub.
- **Bikashita Gaon, Bikashita Odisha:** A ₹5,000 crore scheme to bridge infrastructure gaps in rural areas.

Rajasthan

- **Pandit Deendayal Upadhyay Garibi Mukta Gaon Yojana:** Targeted at eliminating rural poverty. Families rising above the poverty line receive ₹21,000 incentives, and BPL households can get up to ₹1 lakh assistance for self-employment.
- **Vande Ganga:** A state-wide water conservation campaign planning 45,000 structures.
- **Electoral Roll Digitization:** Became the first state to achieve 100% digitization of electoral rolls.

Sikkim

- **Sabbatical Leave Scheme:** First state to allow government employees (with 5+ years of service) to take sabbatical leave of 365 to 1,080 days at 50% basic pay for personal growth or entrepreneurship.

Tamil Nadu

- **Anbu Karangal:** Provides ₹2,000 monthly to children who have lost parents or whose parents are incapacitated (abandonment, imprisonment, illness).
- **Women's Wellness on Wheels:** Launched mobile cancer screening vehicles in 38 districts.
- **SHG Identity Cards:** Became the first state to issue identity cards to Women Self-Help Group members.

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Telangana

- **MeeSeva on WhatsApp:** Launched a chatbot allowing citizens to access over **580 government services** via WhatsApp.
- **Telangana AI Innovation Hub (TAIH):** Established to position the state among the top 20 AI hubs globally by 2035.

Uttar Pradesh

- **Pilgrimage Schemes:** Launched *Bauddha Teertha Darshan Yojana* and *Panch Takht Yatra Yojana*, providing **₹10,000** assistance per person for Buddhist and Sikh pilgrimages.
- **Kalyan Singh Nagar:** Initiated the process to create a new district honoring the former CM.

West Bengal

- **Shramshree:** A scheme to aid returning Bengali-speaking migrant workers with a **₹5,000** travel grant and a monthly stipend.