

Comprehensive Guide to Indian Government Schemes, Yojanas, and Scholarships 2025

The Government of India, along with various state governments, operates an extensive network of welfare schemes aimed at supporting citizens across different demographics and socio-economic backgrounds. This comprehensive guide presents a detailed compilation of government schemes, yojanas, and scholarships available to Indian citizens, organized systematically to facilitate easy access and understanding. The information encompasses central government initiatives, state-specific programs, and specialized schemes from key ministries, providing citizens with a one-stop resource for discovering relevant benefits and opportunities.

National Digital Platforms for Scheme Discovery

myScheme - National Platform for Government Schemes

The myScheme platform serves as India's primary digital marketplace for government schemes, launched on July 4, 2022, by the Hon'ble Prime Minister^[1] ^[2]. This innovative platform hosts more than 1,000 schemes across various categories and provides a three-step process for citizens to discover eligible schemes^[1]. The platform offers personalized scheme recommendations based on demographic, income, and social details entered by users, significantly reducing the time and effort required to search multiple government websites^[1] ^[2].

The myScheme platform categorizes schemes into major areas including Social Welfare & Empowerment, Agriculture, Rural & Environment, and Business & Entrepreneurship^[2]. Citizens can access the platform through the official website at myscheme.gov.in or download the dedicated mobile application for convenient access to scheme information^[1] ^[2].

UMANG - Unified Mobile Application for New-age Governance

UMANG serves as a comprehensive platform providing access to pan-India e-governance services ranging from central to local government bodies^[3]. The platform offers citizens access to various services including Aadhaar, EPFO, National Scholarship Portal, and numerous state-specific services^[3]. UMANG provides multiple engagement channels including mobile applications for iOS and Android, chatbots, voice bots, and website access, ensuring accessibility across different user preferences^[3].

Central Government Schemes by Category

Education and Scholarship Schemes

National Scholarship Schemes

The National Scholarship Portal serves as the primary gateway for educational financial assistance, hosting multiple scholarship programs for different beneficiary categories^[4] ^[5]. The Central Sector Scheme of Scholarship for College and University Students, operational since 2008, provides financial assistance to meritorious students with family income below Rs. 4.5 lakh per annum^[4]. This scheme targets 82,000 scholarships annually, equally divided between boys and girls, with scholarship amounts of Rs. 12,000 per annum for the first three years and Rs. 20,000 per annum for the fourth and fifth years^[4].

The National Means-cum-Merit Scholarship Scheme, launched in 2008, specifically targets economically weaker sections to prevent dropouts at Class VIII level^[6]. The scheme provides Rs. 12,000 per annum to one lakh fresh scholarship recipients in Class IX, with continuation through Classes X to XII^[6]. Eligibility requires parental income not exceeding Rs. 3,50,000 per annum and minimum 55% marks in Class VII examination (relaxable by 5% for SC/ST students)^[6].

Specialized Educational Programs

The Samagra Shiksha scheme represents an integrated approach to school education, covering the entire spectrum from pre-school to Class XII^[7]. Aligned with the National Education Policy 2020 and Sustainable Development Goal for Education (SDG-4), the scheme covers 1.16 million schools, over 156 million students, and 5.7 million teachers^[7]. The scheme supports the new pedagogical structure of 5+3+3+4, encompassing foundational, preparatory, middle, and secondary stages of education^[7].

The PM SHRI (PM Schools for Rising India) scheme, approved in September 2022, aims to establish more than 14,500 exemplar schools with a total investment of Rs. 27,360 crore over five years^[8]. These schools serve as demonstration centers for implementing NEP 2020 and provide leadership to neighboring schools^[8]. The scheme has selected 12,079 schools across 32 States/UTs and KVS/NVS through a transparent challenge method^[8].

Scholarships for Marginalized Communities

The Ministry of Social Justice and Empowerment operates extensive scholarship programs for Scheduled Castes, Other Backward Classes, and other marginalized communities^[5]. These include Pre-Matric and Post-Matric Scholarships for SC and OBC students, National Fellowship programs, and specialized schemes like the National Overseas Scholarship for SC candidates^[5]. The Top Class Education scheme provides support for professional courses, while the Free Coaching scheme assists SC, OBC, and PM CARES beneficiaries in competitive examination preparation^[5].

Agricultural and Farmers' Welfare Schemes

Direct Benefit Transfer Schemes

The Pradhan Mantri Kisan Samman Nidhi (PM-KISAN) scheme, launched on February 24, 2019, provides direct income support to land-holding farmers^{[9] [10] [11]}. Under this central sector scheme, eligible farmers receive Rs. 6,000 per year in three equal four-monthly installments through Direct Benefit Transfer mode^{[10] [11]}. As of recent data, more than Rs. 3.46 lakh crore has been disbursed to over 11 crore beneficiaries through 18 installments^[12].

The Pradhan Mantri Kisan Maandhan Yojana (PM-KMY), effective from September 12, 2019, provides pension benefits to small and marginal farmers^{[10] [11]}. Farmers aged 18-40 years with cultivable land up to 2 hectares are eligible for a monthly pension of Rs. 3,000 upon reaching 60 years of age^[10].

Crop Insurance and Risk Management

The Pradhan Mantri Fasal Bima Yojana (PMFBY), launched in 2016, offers comprehensive crop insurance covering all non-preventable natural risks from pre-sowing to post-harvest^{[10] [11]}. Farmers pay maximum premiums of 2% for Kharif crops, 1.5% for Rabi crops, and 5% for commercial/horticultural crops, with the government subsidizing the remaining actuarial premium^[11].

Agricultural Infrastructure and Support

The Agriculture Infrastructure Fund (AIF) provides medium to long-term debt financing of Rs. 1 lakh crore for post-harvest management infrastructure^{[10] [11] [12]}. The scheme offers 3% interest subvention up to Rs. 2 crore for a maximum period of 7 years^[12]. Eligible beneficiaries include farmers, agri-entrepreneurs, FPOs, cooperatives, and various agricultural organizations^{[10] [11]}.

The Formation and Promotion of 10,000 Farmer Producer Organizations (FPOs) scheme, launched in 2020 with a budget of Rs. 6,865 crore, aims to provide collective bargaining power to farmers^{[10] [11]}. Each FPO receives financial assistance up to Rs. 18 lakh over three years, along with matching equity grants up to Rs. 15 lakh and credit guarantee facilities up to Rs. 2 crore^[11].

Health and Social Welfare Schemes

Universal Health Coverage

Ayushman Bharat Yojana, launched on September 23, 2018, represents India's flagship health insurance scheme providing coverage up to Rs. 5 lakh per family per year^[9]. The scheme targets economically vulnerable families and provides cashless treatment at empaneled hospitals across the country.

Women and Child Development

The Menstrual Hygiene Scheme (MHS) promotes menstrual health among adolescent girls aged 10-19 years in rural areas^[13]. Initially implemented in 107 districts across 17 states in 2011, the scheme provides subsidized sanitary napkin packs at Rs. 6 for six napkins^[13]. ASHA workers receive Rs. 1 incentive per pack sold and conduct monthly awareness meetings at Anganwadi centers^[13].

Social Security and Insurance

The Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) offers life insurance coverage of Rs. 2 lakh for individuals aged 18-50 years with savings bank accounts^[9]. The Pradhan Mantri Suraksha Bima Yojana (PMSBY) provides accidental death and disability coverage of Rs. 2 lakh for full disability and Rs. 1 lakh for partial disability for individuals aged 18-70 years^[9].

Tribal Affairs and Development

Special Central Assistance Programs

The Ministry of Tribal Affairs implements comprehensive development programs for Scheduled Tribes through Special Central Assistance to Tribal Sub-Scheme (SCA to TSS)^[14]. This umbrella scheme provides 100% grants to 27 states with notified STs, focusing on education, health, agriculture, skill development, and employment generation^[14]. During 2017-20, the ministry approved 1,263 projects worth Rs. 4,038.62 crore, benefiting over 4.5 million tribal people^[14].

Particularly Vulnerable Tribal Groups (PVTG) Development

The dedicated scheme for PVTG development covers all 75 PVTGs through a comprehensive habitat development approach^[14]. The scheme addresses housing, education, health infrastructure, land distribution, agricultural development, and cultural conservation while maintaining community heritage^[14]. Implementation occurs through Integrated Tribal Development Agencies (ITDAs) with state government coordination^[14].

Employment and Skill Development

Rural Employment Guarantee

The Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) serves as the world's largest employment guarantee program, providing 100 days of guaranteed wage employment to rural households^[15]. The scheme focuses on creating durable assets while providing livelihood security to rural populations.

Skill Development Initiatives

The Skill India Mission, launched on July 15, 2015, aims to skill over 40 crore people by 2025 through various training programs^[9]. The mission encompasses multiple schemes including Recognition of Prior Learning (RPL), Short Term Training Programs, and industry-specific skill development initiatives.

State-Specific Schemes

Maharashtra Government Schemes

Maharashtra operates numerous state-specific welfare schemes addressing diverse citizen needs^[16]. The Mukhyamantri Majhi Ladki Bahin Yojana provides financial assistance to women, while the Mukhyamantri Saur Krushi Pump Yojana promotes solar-powered agricultural equipment^[16]. The state's Mahatma Jyotirao Phule Jan Arogya Yojana extends health coverage to residents, complementing central health schemes^[16].

The Maharashtra Lek Ladki Scheme provides financial support for girl children, while the Namo Shetkari Maha Samman Nidhi Yojana offers additional income support to farmers beyond central schemes^[16]. The state also operates specialized programs like the Chief Minister Fellowship Program and various housing schemes including Modi Awas Gharkul Yojana^[16].

Karnataka Government Schemes

Karnataka implements comprehensive welfare programs including the Gruha Lakshmi Yojana providing Rs. 2,000 monthly financial assistance to women^[17]. The Chief Minister Self Employment Scheme offers 25-35% subsidy on loans up to Rs. 10 lakh for individual entrepreneurs in rural areas^[17]. The Arivu Education Loan Scheme supports students selected through Karnataka CET/NEET for professional courses^[17].

The state's Bhagyalakshmi Scheme promotes girl child birth in BPL families through financial incentives, while the Arogya Karnataka Scheme provides integrated health coverage^[17]. Karnataka also operates the Bhoo Siri scheme for Kisan Credit Card holders and various other agricultural support programs^[17].

Tamil Nadu Government Schemes

Tamil Nadu operates extensive welfare schemes including the Magalir Urimai Thogai Scheme providing financial support to women and the Zero Ticket Bus Travel Scheme offering free public transportation for women^[18]. The state's Pudhumai Penn Scheme supports girl students' higher education, while the Chief Minister Breakfast Scheme provides nutritional support in schools^[18].

The Unemployed Youth Employment Generation Programme and New Entrepreneur cum Enterprise Development Scheme address employment and entrepreneurship needs^[18]. Tamil Nadu also implements various marriage assistance schemes for different communities and the Kalaingar Sports Kit Scheme promoting sports activities^[18].

Ministry-Specific Specialized Schemes

Ministry of Culture Schemes

The Ministry of Culture operates diverse schemes supporting arts and cultural preservation^[19]. These include Financial Assistance for Promotion of Art and Culture, Guru-Shishya Parampara promotion, and support for cultural organizations with national presence^[19]. The ministry also manages schemes for Buddhist/Tibetan arts development, Himalayan cultural heritage preservation, and the National Mission on Libraries^[19].

Ministry of Rural Development Programs

The Ministry of Rural Development implements multiple flagship programs including MGNREGA, Pradhan Mantri Awas Yojana-Gramin (PMAY-G), and Pradhan Mantri Gram Sadak Yojana (PMGSY)^[15]. The Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY) focuses on rural skill development, while the National Rural Livelihoods Mission (NRLM) promotes sustainable livelihoods^[15].

Application Processes and Contact Information

Digital Application Platforms

Most government schemes utilize digital platforms for application submission and processing. The National Scholarship Portal (scholarships.gov.in) serves as the primary gateway for educational schemes^[4]. The myScheme platform (myscheme.gov.in) provides comprehensive scheme discovery and application guidance^[1]. UMANG platform offers integrated access to multiple government services through mobile and web applications^[3].

Direct Benefit Transfer Integration

Many schemes operate through the Direct Benefit Transfer (DBT) mechanism, ensuring transparent and efficient fund disbursement directly to beneficiary bank accounts^[4] ^[10]. Citizens must ensure Aadhaar linkage with bank accounts and maintain updated KYC documentation for seamless benefit delivery.

Conclusion

The Indian government's extensive scheme ecosystem demonstrates a comprehensive approach to citizen welfare, covering education, agriculture, health, employment, and social security. The digital transformation through platforms like myScheme and UMANG has significantly improved accessibility and transparency in scheme delivery. Citizens should leverage these digital platforms to discover eligible schemes and ensure proper documentation for application processes. Regular monitoring of scheme guidelines and application deadlines remains crucial for maximizing benefit utilization. The government's commitment to expanding scheme coverage and improving delivery mechanisms continues to evolve, requiring citizens to stay informed about new opportunities and eligibility updates through official channels and digital platforms.



1. <https://www.myscheme.gov.in>
2. <https://www.digitalindia.gov.in/initiative/myscheme/>
3. <https://web.umang.gov.in>
4. <https://www.education.gov.in/scholarships-education-loan-0>
5. <https://socialjustice.gov.in/scheme-cat>
6. <http://dsel.education.gov.in/scheme/nmmss>
7. <http://dsel.education.gov.in/scheme/samagra-shiksha>
8. <http://dsel.education.gov.in/pm-shri-schools>
9. <https://cleartax.in/s/government-schemes-individuals>
10. <https://pib.gov.in/PressReleaseDetailm.aspx?PRID=2039208>
11. <https://pib.gov.in/PressReleaseDetailm.aspx?PRID=2042244>
12. <https://pib.gov.in/PressReleaseDetailm.aspx?PRID=2101841>
13. <https://nhm.gov.in/index1.php?lang=1&level=3&sublinkid=1021&lid=391>
14. <https://tribal.nic.in/STWelfareGrant.aspx>
15. <https://rural.gov.in/en/scheme-websites>
16. <https://www.govtschemes.in/allschemes/Maharashtra>
17. <https://sarkariyojana.com/karnataka/>
18. <https://govtschemes.in/allschemes/Tamil Nadu>
19. <https://www.indiaculture.gov.in/schemes>