

1. Pradhan Mantri Jan Dhan Yojana

Short Form → PMJDY

Date of Launch → 28th August 2014

Government Ministry → Ministry of Finance

No. of Accounts	One account is allowed for one person having no bank account in his/her name
Interest Rate	Based upon the savings account interest rate offered by the bank
Minimum Balance	No minimum balance is required to be maintained in the account. The account would be operable even when there is a zero balance in it
Interest Earned	The amount which is deposited into the account earns an interest rate
RuPay Debit Card	A RuPay debit card is offered with the account in the name of the account holder

2. Make in India

Short Form → MI

Date of Launch → 25th September 2014

Government Ministry → Ministry of Commerce and Industry

- Increase annual manufacturing sector growth to 12-14 percent.
- Increase the number of manufacturing jobs by 100 million by 2022.
- Increase the manufacturing sector's contribution to GDP to 25% by 2022 Developing necessary skill sets among urban poor and rural migrants to promote inclusive growth. Developing necessary skill sets among urban poor and rural migrants to promote inclusive growth.
- Domestic value addition and technological depth in the manufacturing sector have increased.
- The growth is environmentally sustainable.

3. Swachh Bharat Abhiyan

Short Form → SBA

Date of Launch → 2nd October 2014

Government Ministry → Ministry of Housing and Urban Affairs

- Improve the growth percentage of toilets from 3% to 10% by 2019
- Increase in the construction of toilets from 14000 to 48000 daily
- Launch of a National Level/State Level Media campaign through audio-visual, mobile telephony, and local programmes to communicate the message of awareness.
- Involvement of school children in the activities for spreading awareness on Water, Sanitation, and Hygiene.

4. **Beti Bachao, Beti Padhao Yojana**

Short Form → BBBPY

Date of Launch → 22nd January 2015

Government Ministry → Ministry of Women and Child Development

- Education of girl children and their societal participation are other objectives of the scheme.
- Setting up mass communication initiatives for disseminating information related to the BBBP scheme.
- The scheme aims at tackling discrimination inherent in society that is faced by girls while changing the mindset of citizens in the country.
- Encouraging community participation and working towards better development relating to the growth and birth of a girl child.
- The scheme aims at improving the child gender ratio in States like Uttarakhand, Delhi, Punjab, Haryana, and Uttar Pradesh.

5. **Pradhan Mantri Kaushal Vikas Yojana**

Short Form → PMKVY

Date of Launch → 2015

Government Ministry → Ministry of Skill Development and Entrepreneurs

- **Short Term Training (STT)** - The Short-Term Training imparted at PMKVY Training Centres (TCs) is aimed towards the candidates who are either school/college dropouts or unemployed.
- **Recognition of Prior Learning (RPL)** - Individuals with prior learning experience or skills are assessed and certified under the Recognition of Prior Learning (RPL) component of the Scheme.
- **Special Projects** - Special Projects component of PMKVY envisages to encourage trainings in special areas and premises of Government bodies, corporates / industry bodies and trainings in special job roles not defined

under the available Qualification Packs (QPs)/National Occupational Standards (NOSs).

- Enable and mobilize a large number of youths to take up industry designed quality skill training, become employable and earn their livelihood.
- Increase productivity of the existing workforce, and align skill training with the actual needs of the country.

6. Pradhan Mantri Garib Kalyan Yojana

Short Form → PMGKY

Date of Launch → 16th December 2016

Government Ministry → Ministry of Finance

- The Indian Union Minister, Nirmala Sitharaman, announced on the 25th of March, 2020, an economic relief package of Rs.1,70,000 crore for the poor population and migrant workers.
- This scheme is outlined to cover 80 crores of the rural population of the country.
- The relief package includes food and components, which are divided into eight sections of the society. It is inclusive of pensioners, women, and the disabled.
- It includes contributing to the poor families with pulses through this yojana.
- The central government has claimed to distribute rice and wheat-based on each individual. In addition to the already existing rice distribution that had been allotted.

7. National Digital Health Mission

Short Form → NDHM

Date of Launch → 15th August 2020

Government Ministry → Ministry of Health and Family Welfare

- The digital platform will be launched with four key features — **health ID, personal health records, Digi Doctor** and **health facility registry**.
- At a later stage, it will also include **e-pharmacy and telemedicine services**, regulatory guidelines for which are being framed.

- The NDHM is implemented by the **National Health Authority (NHA)** under the Ministry of Health and Family Welfare.
- The **National Health Authority (NHA)**, is also the implementing agency for **Ayushman Bharat**.
- The platform will be available in the form of an **app** and **website**.

8. Pradhan Mantri Kisan Urja Suraksha evam Utthaan Mahabhiyan

Short Form → PM-KUSUM

Date of Launch → 19th February 2019

Government Ministry → Ministry of New and Renewable Energy

- The Indian Government initiated the construction of solar plants that can generate an aggregate of 28,250 MW of power.
- The Government will subsidise 60% and provide a loan of 30% of the total cost. This leads our farmers to bear only 10% of the total cost to install solar plants and solar pumps.
- As per KUSUM Scheme details, our Government will provide subsidies to install state-of-the-art solar pumps. They improve irrigation as they hold 720MV of capacity.
- This scheme offers our farmers an opportunity of selling the extra power generated by the plants directly to our Government. This ensures the scope of increase in the income of our farmers.
- A landholder in a rural area can get a stable source of income by utilising barren and uncultivated land for solar plant implementation for 25 years.

9. Pradhan Mantri Mudra Yojana

Short Form → PMMY

Date of Launch → 8th April 2015

Government Ministry → Ministry of Finance

Interest Rate	Varies from bank to bank, depending on business requirements
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Collateral	Not required.
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Minimum Loan Amount	There is no minimum loan amount.
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Maximum Loan Amount	Up to 10 Lakhs
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Repayment Tenure	From 3 years to 5 years
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10. Startup India, Standup India

Short Form → Startup India

Date of Launch → 16th January 2016

Government Ministry → Government of India

- The scheme is part of an initiative by the Department of Financial Services (DFS), Ministry of Finance to promote entrepreneurial projects.
- An amount ranging from Rs 10 lakhs to Rs.1 crore to be provided as a loan, inclusive of working capital for setting up a new enterprise.
- The scheme states that each bank branch needs to facilitate two entrepreneurial projects on an average. One for SC/ST and one for a woman entrepreneur.
- A RuPay debit card would be provided for the withdrawal of credit.
- Credit history of the borrower would be maintained by the bank so that the money is not used for any personal use.