

Scheme/Lc Sector	Interest Ra	Tenure	Key Features
Pradhan M Financial Ir	0% (no intè	N/A	Basic savings accounts with no minimum balance. Overdraft facility of up to ₹10,000.
Mudra Yoj; Micro-entè	7.5% (appr	3 years	Loans for small businesses, up to ₹10 lakh.
Pradhan M Housing	6.50%	20 years	Subsidy on housing loans for the economically weaker section.
Stand Up Ir Entrepreneurè	8.00%	7 years	Loans for women and SC/ST entrepreneurs, from ₹10 lakh to ₹1 crore.
Sukanya Sè Women En	7.60%	Until age 2	Savings scheme for girl child, tax benefits available, maximum investment of ₹1.5 lakh per year.
Pradhan M Pension	7.40%	10 years	Senior citizens' pension scheme with monthly pension payout.
Kisan Credit Agricultureè	4% (subsid	Up to 5 ye	Credit facility for farmers, with interest subsidies for timely repayment.
Gold Monetè Financial Ir	Varies (bas	1-15 years	Earn interest on deposited gold, government scheme to mobilize idle gold.
Pradhan M Agricultureè	N/A	N/A	Direct income support of ₹6,000 annually to small and marginal farmers.
National Pè Pension	Market lin	Until retire	Government-backed pension savings scheme with tax benefits and flexible investment options.
Pradhan M Agricultureè	2% (for Kh	Seasonal	Crop insurance scheme for farmers to cover loss or damage to crops.
Credit Link Housing	6.5% (subs	15-20 year	Interest subsidy on home loans for Economically Weaker Sections (EWS) and Low-Income Groups (LIG).
Pradhan M Life Insuracè	₹330 per y	1 year (ren	Life insurance cover of ₹2 lakh at an affordable premium for people aged 18-50 years.
Pradhan M Accident Ir	₹12 per ye	1 year (ren	Accidental death and disability cover of ₹2 lakh for people aged 18-70 years.
Livestock Ir Agricultureè	Varies by p	Varies	Insurance cover for indigenous and cross-bred cattle, buffalo, and other livestock.
Solar Pumpè Renewable	Subsidized	25 years (s	Subsidized solar pumps for farmers to reduce dependency on diesel and improve irrigation facilities.
Interest Sub Agricultureè	7% (subsid	1 year	Offers interest subvention for short-term crop loans up to ₹3 lakh for farmers.
Pradhan M Housing	6.5% (subs	15-20 year	Interest subsidy on home loans for EWS, LIG, and MIG to build affordable homes in urban areas.
Stand-Up Ir Entrepreneurè	8.85% (appr	7 years	Supports SC/ST and women entrepreneurs by providing loans for setting up businesses.
MUDRA Loan MSMEs	7.30% to 9	Up to 5 ye	Provides funding to non-corporate small businesses, categorized under Shishu, Kishor, and Tarun loans.
Atal Pension Agricultureè	2% (Kharif	Seasonal	Crop insurance scheme providing cover for crop losses due to natural calamities.
National Sè Pension	Market-lin	Lifetime (p	Pension scheme for unorganized sector workers, providing fixed pension amounts ranging from ₹1,000 to ₹5,000.
Public Prov. Financial Ir	0% (no intè	N/A	Basic savings accounts with no minimum balance; overdraft facility of up to ₹10,000.
Kisan Vikas Investmenè	7.70%	5 years	Fixed income investment scheme offering tax benefits under Section 80C of the Income Tax Act.
Sukanya Sè Savings/Re	7.10%	15 years	Popular long-term savings scheme with tax-free interest and capital protection.
Varishtha F Investmenè	7.50%	124 month	Doubles the invested amount in approximately 10 years, available at post offices across India.
Solar Roof Top Girl Child C	8%	Until age 2	Long-term savings scheme for the girl child, with tax benefits and high interest.
Pradhan M Pension	7.40%	10 years	Pension scheme for senior citizens, providing assured returns and monthly pension payouts.
Prime Mini Agricultureè	Varies by p	Varies	Provides insurance cover for cattle and livestock against disease or death.
Swavalambanè Housing	6.5% (subs	20 years	Interest subsidy for home loans to economically weaker sections (EWS) and low-income groups (LIG).
Udaan Scheme Accident Ir	₹12 per ye	1 year (ren	Offers ₹2 lakh accidental death and disability cover at an affordable premium for individuals aged 18-70.
Vidyalaksh Life Insuracè	₹330 per y	1 year (ren	Life insurance cover of ₹2 lakh for individuals aged 18-50.
Solar Powerè Pension	8% (fixed)	10 years	Pension scheme for senior citizens with a guaranteed pension for 10 years.
National H. Pension/Retè	Market-lin	Until retire	Government-backed retirement scheme with tax benefits and flexible investment options.
Sovereign Fè Agricultureè	N/A	N/A	Provides direct income support of ₹6,000 annually to small and marginal farmers.
Pradhan M Renewableè	N/A	25 years	Subsidy for installing solar panels on rooftops for residential and commercial buildings.
Startup Inc Financial Ir	Market-lin	1 to 15 ye	Earn interest on deposited gold; mobilize idle gold for productive purposes.
Credit Guarantee Pension (A	N/A	Lifetime (p	Provides ₹3,000 monthly pension to small and marginal farmers after the age of 60.
Parampara MSME/Entè	9.75% - 11	3-7 years	Subsidy-linked scheme for creating self-employment opportunities by setting up new micro-enterprises.
Soil Health Pension/Retè	Market-lin	Until retire	Pension scheme aimed at unorganized sector workers, offering government contributions to the pension account.
National Aè Education	N/A	3 years	Aims to provide free, specialized coaching and financial assistance to girls for engineering entrance exams.
Rashtriya U Education	7.5% - 10%	Up to 15 y	Provides financial assistance for higher education with multiple repayment options and interest rate subsidies.
Skill India Fè Renewableè	N/A	25 years (s	Financial support for installing solar power systems with the objective of promoting clean and sustainable energy.
Deen Daya Social Wellè	5%-8%	10 years	Provides concessional loans to differently-abled persons for self-employment ventures.
Pradhan M Financial Ir	2.5% per a	8 years	Allows individuals to invest in gold bonds instead of physical gold, with annual interest and tax benefits.
Ujala Scheme Pension (U	N/A	Until retire	Provides a pension of ₹3,000 per month for unorganized sector workers after the age of 60.
Swachh Bh Entrepreneurè	Varies (bar	Up to 10 y	Provides funding and regulatory support to startups in India, encouraging innovation and entrepreneurship.
Pradhan M MSME	7.5% - 8.5%	Up to 5 ye	Provides credit guarantees for loans to small and micro-enterprises, promoting entrepreneurship.
Digital India Agricultureè	Grant-base	3 years	Promotes organic farming by providing financial assistance for certification and organic input costs.

Ayushman Agriculture Subsidy on 2 years (re	Provides soil health cards to farmers with detailed analysis of soil quality to guide crop selection.
Pradhan M Agriculture Platform-b	Continuou: Online trading platform for agricultural commodities, enhancing market access and transparency for farmers.
National H. Education Grant-base	Project dur Supports infrastructure development in state universities and higher education institutions across states.
Mission for Skill Devel	Free for eli 1 month tc Offers vocational training in various sectors to increase employability and bridge skill gaps in industries.
Atal Bhujal Rural Deve	Free skill tr 6 months t Provides skill training to rural youth, particularly from BPL families, to improve employment opportunities.
Pradhan M Housing Grant-base	3-5 years Financial assistance for constructing pucca houses in rural areas to improve living standards.
Venture C Energy/Soc	30-50% sul Ongoing Offers LED bulbs at subsidized rates to reduce energy consumption and lower electricity bills.
Dairy Entre Sanitation Grant-base	Until 2025 Aims to improve sanitation by funding the construction of toilets and waste management initiatives nationwide.
Micro Unit Fisheries 6-8% on lo	3-10 years Provides financial support for the modernization of fishery infrastructure and enhancement of productivity.
National Li Digital Em Project-ba	Ongoing Aims to improve digital infrastructure and increase digital literacy across India.
Green Indi: Health Ins Free for be	1 year (ren Provides health insurance coverage of ₹5 lakh per family per year for secondary and tertiary healthcare.
Aajeevika - Agriculture Subsidy-ba	5 years Supports efficient irrigation systems to increase agricultural productivity and promote water conservation.
Rashtriya K Handloom Subsidized	3-5 years Provides financial assistance for technology upgrades, marketing support, and skill enhancement for weavers.
Credit Enh Horticultur Subsidized	5 years Promotes horticulture by providing funds for infrastructure development and promoting best practices.
Support fo Water Res Project-ba	5 years Aims to improve groundwater management in water-stressed areas by promoting community-led conservation efforts.
Deendayal Entrepren 8.50% 7 years	Provides loans to SC/ST and women entrepreneurs for starting new businesses, from ₹10 lakh to ₹1 crore.
Mahatma ( MSME/Ent 9.5-12% 3-7 years	Offers subsidies on loans to create self-employment opportunities by setting up micro-enterprises.
Biotechnol Employme N/A 3 years	Provides employer support to create new jobs by covering employee provident fund contributions.
Pradhan M Agriculture 8-10% (for 4-7 years	Provides financial support for agribusiness entrepreneurs in initial stages to cover capital requirements.
Pradhan M Dairy Farm Subsidy-ba	3-5 years Financial assistance for dairy farming, including animal purchase, feed management, and infrastructure setup.
Atal Tinker MSMEs 7.3-9.6% 3-5 years	Provides funding to micro-businesses under Shishu, Kishor, and Tarun categories for growth and expansion.
Fisheries a Agriculture Subsidized	3-5 years Financial assistance for livestock breeding, feed production, and rural employment in livestock sector.
National D Environme Project-ba	Ongoing Aims to improve ecosystem services and promote afforestation efforts to increase India's green cover.
Prime Mini Rural Deve Micro-fina	Ongoing Provides financial support and skill training for rural women to improve livelihood through SHGs.
Swachhta I Agriculture Grant-base	5 years Supports agriculture development projects through funding for infrastructure, technology, and marketing.
Ujjwala Yo Entrepren Project-lin	5 years Offers credit guarantee for SC entrepreneurs to support higher access to finance for business ventures.
National U Technolog Subsidy-ba	3-5 years Provides financial support to encourage SMEs to file international patents in the electronics & IT sector.
Deen Daya Urban and Micro-loan	1-5 years Offers skills training and job opportunities for urban and rural poor to improve employment.
North East Rural Empl Daily wage Up to 100	Provides guaranteed employment for rural households, promoting livelihood security and public works.
Science an Biotechnol Project-ba	Project dur Funding support for startups and SMEs in the biotechnology sector to encourage innovation and R&D.
Hunar Haa Women En Grant-base	Ongoing Provides support for rural women empowerment through skill development and employment generation.
Pradhan M Mining Sec Grant-base	Ongoing Welfare scheme for areas affected by mining, focusing on infrastructure and environmental sustainability.
Rashtriya S Education/ Grant-base	Ongoing Provides funding to establish innovation labs in schools to foster creativity and scientific temper in students.
Pradhan M Fisheries 3-5% subsi	5-10 years Provides credit to fish farmers and fishery-related industries for infrastructure development.
Solar Rooft Digital Em Free for be	1 year Aims to make at least one individual in every household digitally literate, particularly in rural areas.
Swadesh D Higher Edu Stipend-ba	4 years Provides fellowships to PhD candidates in premier institutions to promote research in science and technology.
Heritage Ci Sanitation/ 6-8% 5 years	Supports SC/ST entrepreneurs in sanitation and waste management sectors with credit and financial assistance.
Operation Social Wel Free LPG c	3-5 years Provides free LPG connections to women from BPL households to encourage clean cooking fuel usage.
Mission for Urban Dev Micro-fina	Ongoing Supports skill development and self-employment programs for urban poor through micro-credit.
Mission So Urban Em Micro-fina	1-3 years Aims to reduce urban poverty by enhancing livelihoods through self-employment and skills training.
National B: Infrastruct Grant-base	Project dur Provides funding for special infrastructure projects in Northeast India, including healthcare and tourism.
NIDHI (Nat Health/Re Grant-base	1-3 years Funding support for scientific research on the health benefits of yoga and meditation practices.
Assistance Skill Devel Subsidy-ba	Ongoing Provides a platform for artisans and craftsmen to showcase and market their products, especially for minorities.
National A' Skill Devel Free traini	Short-term Provides skill development training to youth, aiming to improve employability through industry-relevant skills.
Border Are Health Ins Subsidized	1 year (ren Health insurance scheme for BPL families providing a health cover of up to ₹30,000 for hospitalization.
Pradhan M Rural Infra Grant-base	Project dur Aims to provide all-weather roads to unconnected rural habitations, improving connectivity in rural areas.
Ayushman Renewable 3-5% (subs	25 years Offers financial assistance for installing solar rooftops, encouraging green energy adoption.
Scheme fo Rural Skill I Free for tr	Project dur Focuses on skill development for rural youth, specifically from economically disadvantaged backgrounds.
Mahila E-h Tourism Project-ba	Project dur Supports development of theme-based tourist circuits in India to promote tourism infrastructure.
Ganga Rej Urban Dev Grant-base	Project dur Aims at preserving and revitalizing heritage cities through infrastructure and service improvements.

Unnat Bha	Employment Subsidy on Project	Provides EPF subsidy to employers who create new jobs and provide social security benefits to employees.
Pradhan M	Agriculture Subsidized Ongoing	Supports farmers to manage the supply chain of TOP (Tomato, Onion, Potato) crops to stabilize prices.
Pradhan M	Agriculture Grant/subsidized Project	Financial support for the development of horticulture, including fruits, vegetables, and spices.
National F	Organic Farming Subsidized 3-5 years	Promotes organic farming practices and provides assistance for certification and marketing.
National S	MSME/Maternal Subsidy-based Project	Provides employment and skill development through solar-powered charkha (spinning wheel) clusters.
Swabhima	Fisheries Subsidized 5-10 years	Financial support for fisheries, fish farmers, and fishery infrastructure development.
PM SVANidhi	Agriculture Subsidized 5 years	Promotes bamboo cultivation and supports bamboo-based industries for sustainable development.
National C	Innovation Grant-based Project	Provides seed funding for startups and innovators in India to scale their ideas and products.
Sampoorn	ness Social Welfare Subsidized Project	Provides financial assistance for aids and appliances for disabled individuals to enhance mobility.
Rashtriya	Vaidya Healthcare Subsidized Ongoing	Aims to promote AYUSH (Ayurveda, Yoga, Unani, Siddha, and Homeopathy) healthcare systems across India.
PM POSHA	Infrastructure Grant-based Project	Develops infrastructure in border areas to support socio-economic growth and strengthen border security.
Stand Up I	Rural Development Grant-based Ongoing	Aims to develop model villages with basic facilities, including health, education, and sanitation.
National A	Mining Sector Grant-based Project	Improves welfare in areas affected by mining, focusing on infrastructure, education, and healthcare.
Prime Mini	Health Insurance Subsidized 1 year (renovated)	Provides free health insurance cover up to ₹5 lakh per family per year for secondary and tertiary care.
Pradhan M	Education Grant-based Project	Supports international research collaborations and strengthens academic partnerships globally.
Venture C	Higher Education Grant-based Project	Supports quality improvement in higher education institutions through funding for infrastructure and teaching.
Mudra Yoj	Women Empowerment Free platform Ongoing	Online platform for women entrepreneurs to market their products, promoting economic empowerment.
Pradhan M	Environment Project-based Project	Aims to rejuvenate and restore the river Ganga through infrastructure, waste treatment, and awareness.
Mission I	Rural Development Project-based Ongoing	Connects higher education institutions with villages to address rural problems with scientific solutions.
Atal Bhujal	Social Welfare Free/subsidized 3 years	Provides LPG connections to BPL families to reduce indoor pollution and encourage cleaner cooking fuel.
Rashtriya	C Agriculture Subsidy-based Ongoing	Aims to provide water to every farm by improving irrigation infrastructure and water use efficiency.
Swachh Bh	Skill Development Free training 1-3 years	Offers entrepreneurship education and training to foster self-employment among youth.
National R	Agriculture Subsidy-based Seasonal	Supports increasing food grain production through various initiatives, including technology and research.
PM-CARES	Skill Development Subsidy-based Project	Aims to improve skill development infrastructure to meet the demand for a skilled workforce in India.
Pradhan M	Financial Inclusion 0% (no interest) Ongoing	Focuses on bringing banking services to rural areas without bank branches, promoting financial inclusion.
Shyama Pr	Micro-enterprises 7% 1 year (renovated)	Provides working capital loans to street vendors to help them revive their businesses post-COVID-19.
Pradhan M	Child Welfare Grant-based Project	Aims to rehabilitate child laborers through education and vocational training programs.
National H	Rural Employment Wage-based 100 days/year	Provides employment and food security in rural areas through wage employment for the unemployed poor.
Mahatma	Social Welfare Free for elderly Project	Provides physical aids and assistive devices to senior citizens from BPL families.
Pradhan M	Education/Free meals School during	Provides nutritious meals to school children to improve health and school attendance rates.
Ujjwala 2.	C Entrepreneurship 8-10% 7 years	Provides loans to SC/ST and women entrepreneurs for setting up greenfield projects.
Pradhan M	Skill Development Grant-based 1-2 years	Provides financial support to industries to engage apprentices, improving workforce skills.
Pradhan M	MSME Subsidized 3-5 years	Financial assistance to set up new micro-enterprises in rural and urban areas.
Jal Jeevan	Healthcare Subsidized Ongoing	Provides affordable generic medicines through Jan Aushadhi stores across India.
Integrated	Agriculture Subsidized 1 cropping	Crop insurance scheme to protect farmers against crop loss due to natural calamities.
Mahila San	Agriculture Grant-based Project	Financial support for agribusiness projects, promoting entrepreneurship in agriculture.
Pradhan M	Accident Insurance ₹12 per annum 1 year	Provides accident insurance with cover up to ₹2 lakh at a minimal premium.
Sampoorn	ness Life Insurance ₹330 per annum 1 year	Life insurance scheme offering cover of ₹2 lakh in case of death of the insured.
Pradhan M	MSME 8-12% 3-5 years	Provides loans to micro and small enterprises for business growth without collateral.
Pradhan M	Digital Training Grant-based Project	Aims to improve digital infrastructure, provide governance through digital services, and boost digital literacy.
Pradhan M	Housing Subsidized 15-20 year	Affordable housing scheme for urban and rural poor with interest subsidy on home loans.
PM Street	Social Security Fixed contribution Till age 60	Pension scheme for unorganized sector workers, offering pension post-retirement based on contributions.
BharatNet	Health Free vaccine Project	Universal immunization program providing free vaccines to children and pregnant women.