

me/Loan N	Sector	Interest Rat	Tenure	Key Features
Pradhan M Financial Ir	0% (no interest)			Basic savings accounts with no minimum balance. Overdraft facility
Mudra Yoj; Micro-ente	7.5% (appr 3 years			Loans for small businesses, up to ₹10 lakh.
Pradhan M Housing	0.065 20 years			Subsidy on housing loans for the economically weaker section.
Stand Up I; Entrepreneur	0.08 7 years			Loans for women and SC/ST entrepreneurs, from ₹10 lakh to ₹1 cr
Sukanya S; Women En	0.076 Until age 2			Savings scheme for girl child, tax benefits available, maximum inve
Pradhan M Pension	0.074 10 years			Senior citizens' pension scheme with monthly pension payout.
Kisan Credi Agriculture	4% (subsid Up to 5 ye			Credit facility for farmers, with interest subsidies for timely repaym
Gold Mon; Financial Ir	Varies (bas 1-15 years			Earn interest on deposited gold, government scheme to mobilize ic
Pradhan M Agriculture				Direct income support of ₹6,000 annually to small and marginal far
National P; Pension	Market linl	Until retire		Government-backed pension savings scheme with tax benefits and
Pradhan M Agriculture	2% (for Kh; Seasonal			Crop insurance scheme for farmers to cover loss or damage to crop
Credit Link Housing	6.5% (subs 15-20 year			Interest subsidy on home loans for Economically Weaker Sections (
Pradhan M Life Insurac	₹330 per y 1 year (ren			Life insurance cover of ₹2 lakh at an affordable premium for people
Pradhan M Accident Ir	₹12 per ye 1 year (ren			Accidental death and disability cover of ₹2 lakh for people aged 18-
Livestock I; Agriculture	Varies by p	Varies		Insurance cover for indigenous and cross-bred cattle, buffalo, and c
Solar Pum; Renewable	Subsidized 25 years (s			Subsidized solar pumps for farmers to reduce dependency on diese
Interest Su Agriculture	7% (subsid 1 year			Offers interest subvention for short-term crop loans up to ₹3 lakh f
Pradhan M Housing	6.5% (subs 15-20 year			Interest subsidy on home loans for EWS, LIG, and MIG to build affo
Stand-Up I; Entrepreneur	8.85% (ap; 7 years			Supports SC/ST and women entrepreneurs by providing loans for s
MUDRA Lo MSMEs	7.30% to 9 Up to 5 ye			Provides funding to non-corporate small businesses, categorized ur
Atal Pensic Agriculture	2% (Kharif Seasonal			Crop insurance scheme providing cover for crop losses due to natu
National S; Pension	Market-lin	Lifetime (p		Pension scheme for unorganized sector workers, providing fixed pe
Public Prov; Financial Ir	0% (no interest)			Basic savings accounts with no minimum balance; overdraft facility
Kisan Vikas Investmen	0.077 5 years			Fixed income investment scheme offering tax benefits under Sestic
Sukanya S; Savings/Re	0.071 15 years			Popular long-term savings scheme with tax-free interest and capita
Varishtha F Investmen	0.075 124 month			Doubles the invested amount in approximately 10 years, available ;
Solar Roof; Girl Child C	0.08 Until age 2			Long-term savings scheme for the girl child, with tax benefits and h
Pradhan M Pension	0.074 10 years			Pension scheme for senior citizens, providing assured returns and r
Prime Mini Agriculture	Varies by p	Varies		Provides insurance cover for cattle and livestock against disease or
Swavalam; Housing	6.5% (subs 20 years			Interest subsidy for home loans to economically weaker sections (E
Udaan Sch; Accident Ir	₹12 per ye 1 year (ren			Offers ₹2 lakh accidental death and disability cover at an affordable
Vidyalaksh Life Insurac	₹330 per y 1 year (ren			Life insurance cover of ₹2 lakh for individuals aged 18-50.
Solar Pow; Pension	8% (fixed) 10 years			Pension scheme for senior citizens with a guaranteed pension for 1
National H; Pension/R; Sovereign	Market-lin	Until retire		Government-backed retirement scheme with tax benefits and flexi
Pradhan M Renewable Energy	25 years			Subsidy for installing solar panels on rooftops for residential and cc
Startup Inc Financial Ir	Market-lin	1 to 15 ye		Earn interest on deposited gold; mobilize idle gold for productive p
Credit Gua Pension (Agriculture)	Lifetime (p			Provides ₹3,000 monthly pension to small and marginal farmers aft
Parampara MSME/Ent	9.75% - 11 3-7 years			Subsidy-linked scheme for creating self-employment opportunities
Soil Health Pension/R; National A; Education	Market-lin	Until retire		Pension scheme aimed at unorganized sector workers, offering gov
Rashtriya U Education	7.5% - 10% Up to 15 y			Provides financial assistance for higher education with multiple rep
Skill India I; Renewable Energy	25 years (s			Financial support for installing solar power systems with the object
Deen Daya Social Well	5%-8% 10 years			Provides concessional loans to differently-abled persons for self-en
Pradhan M Financial Ir	2.5% per a 8 years			Allows individuals to invest in gold bonds instead of physical gold, v
Ujala Sche; Pension (Unorganized	Until retire			Provides a pension of ₹3,000 per month for unorganized sector wo

Swachh Bharat Mission	Varies (bar Up to 10 years)	Provides funding and regulatory support to startups in India, encourages entrepreneurship
Pradhan Mantri MMSME	7.5% - 8.5% Up to 5 years	Provides credit guarantees for loans to small and micro-enterprises
Digital India Agriculture	Grant-based 3 years	Promotes organic farming by providing financial assistance for certification
Ayushman Agriculture	Subsidy on 2 years (re)	Provides soil health cards to farmers with detailed analysis of soil quality
Pradhan Mantri Agriculture	Platform-based Continuous	Online trading platform for agricultural commodities, enhancing market access
National Higher Education	Grant-based Project duration	Supports infrastructure development in state universities and higher education institutions
Mission for Skill Development	Free for eligible 1 month to 6 months	Offers vocational training in various sectors to increase employability
Atal Bhujal Rural Development	Free skill training 6 months to 1 year	Provides skill training to rural youth, particularly from BPL families, in water management
Pradhan Mantri Housing	Grant-based 3-5 years	Financial assistance for constructing pucca houses in rural areas to improve living conditions
Venture Capital Energy/Solar	30-50% subsidy Ongoing	Offers LED bulbs at subsidized rates to reduce energy consumption
Dairy Entrepreneurship	Sanitation Grant-based Until 2025	Aims to improve sanitation by funding the construction of toilets at the village level
Micro Unit Fisheries	6-8% on loan 3-10 years	Provides financial support for the modernization of fishery infrastructure
National Digital Literacy	Digital Empowerment Project-based Ongoing	Aims to improve digital infrastructure and increase digital literacy among rural population
Green India Health Insurance	Free for beneficiaries 1 year (renewable)	Provides health insurance coverage of ₹5 lakh per family per year for rural population
Aajeevika - Agriculture	Subsidy-based 5 years	Supports efficient irrigation systems to increase agricultural productivity
Rashtriya Kisan Handloom	Subsidized 3-5 years	Provides financial assistance for technology upgrades, marketing support, and skill training
Credit Enhancement Horticulture	Subsidized 5 years	Promotes horticulture by providing funds for infrastructure development and marketing
Support for Water Resource	Project-based 5 years	Aims to improve groundwater management in water-stressed areas through various interventions
Deendayal Entrepreneurship	0.085% 7 years	Provides loans to SC/ST and women entrepreneurs for starting new businesses
Mahatma Jyoti Basu MSME/Entrepreneurship	9.5-12% 3-7 years	Offers subsidies on loans to create self-employment opportunities for SC/ST entrepreneurs
Biotechnology Employment	3 years	Provides employer support to create new jobs by covering employee training costs
Pradhan Mantri Agriculture	8-10% (for 4-7 years)	Provides financial support for agribusiness entrepreneurs in initial stages
Pradhan Mantri Dairy Farm	Subsidy-based 3-5 years	Financial assistance for dairy farming, including animal purchase, feed, and veterinary services
Atal Tinkering MSMEs	7.3-9.6% 3-5 years	Provides funding to micro-businesses under Shishu, Kishor, and Tarun categories
Fisheries and Agriculture	Subsidized 3-5 years	Financial assistance for livestock breeding, feed production, and rural extension services
National Development Environment	Project-based Ongoing	Aims to improve ecosystem services and promote afforestation efforts
Prime Mini Rural Development	Micro-finance Ongoing	Provides financial support and skill training for rural women to improve their livelihoods
Swachh Bharat Mission	Agriculture Grant-based 5 years	Supports agriculture development projects through funding for infrastructure and inputs
Ujjwala Yojana	Entrepreneurship Project-linked 5 years	Offers credit guarantee for SC entrepreneurs to support higher access to credit
National Urban Technology	Subsidy-based 3-5 years	Provides financial support to encourage SMEs to file international patents
Deen Daya Urban and Micro-loan	1-5 years	Offers skills training and job opportunities for urban and rural poor
North East Rural Employment	Daily wage Up to 100 days	Provides guaranteed employment for rural households, promoting rural development
Science and Biotechnology	Project-based Project duration	Funding support for startups and SMEs in the biotechnology sector
Hunar Haat Women Empowerment	Grant-based Ongoing	Provides support for rural women empowerment through skill development and marketing
Pradhan Mantri Mining Sector	Grant-based Ongoing	Welfare scheme for areas affected by mining, focusing on infrastructure and social services
Rashtriya Science Education/Innovation	Grant-based Ongoing	Provides funding to establish innovation labs in schools to foster creativity and innovation
Pradhan Mantri Fisheries	3-5% subsidy 5-10 years	Provides credit to fish farmers and fishery-related industries for infrastructure and inputs
Solar Rooftop Digital Empowerment	Free for beneficiaries 1 year	Aims to make at least one individual in every household digitally literate
Swadesh Darshan Higher Education	Stipend-based 4 years	Provides fellowships to PhD candidates in premier institutions to promote research
Heritage City Sanitation/Operation	6-8% 5 years	Supports SC/ST entrepreneurs in sanitation and waste management services
Mission for Urban Development	Free LPG connections 3-5 years	Provides free LPG connections to women from BPL households to improve safety
Mission for Urban Development	Micro-finance Ongoing	Supports skill development and self-employment programs for urban population
Mission for Urban Development	Micro-finance 1-3 years	Aims to reduce urban poverty by enhancing livelihoods through self-employment
National Biotechnology Infrastructure	Grant-based Project duration	Provides funding for special infrastructure projects in Northeast India
NIDHI (Nat Health/Research)	Grant-based 1-3 years	Funding support for scientific research on the health benefits of yoga and traditional medicine
Assistance Skill Development	Subsidy-based Ongoing	Provides a platform for artisans and craftsmen to showcase and market their products
National Aatmanirbhar Skill Development	Free training Short-term	Provides skill development training to youth, aiming to improve employability

Border Area Health Insurance Subsidized 1 year (ren Health insurance scheme for BPL families providing a health cover
 Pradhan Mantri Rural Infrastructure Development Grant-base Project duration Aims to provide all-weather roads to unconnected rural habitations
 Ayushman Bharat Health Insurance Scheme Renewable 3-5% (subsidized 25 years) Offers financial assistance for installing solar rooftops, encouraging
 Scheme for Rural Skill Development Free for training Project duration Focuses on skill development for rural youth, specifically from ecor
 Mahila E-Shiksha Yojana Project-base Project duration Supports development of theme-based tourist circuits in India to promote
 Ganga Rejuvenation Urban Development Grant-base Project duration Aims at preserving and revitalizing heritage cities through infrastru
 Unnat Bharat Project Employee Subsidy on Project duration Provides EPF subsidy to employers who create new jobs and provide
 Pradhan Mantri Agriculture Subsidy Subsidized Ongoing Supports farmers to manage the supply chain of TOP (Tomato, Onion, Potato)
 Pradhan Mantri Agriculture Grant/subsidy Project duration Financial support for the development of horticulture, including fruit
 National Farm Organic Farming Subsidized 3-5 years Promotes organic farming practices and provides assistance for cert
 National Small Business Enterprise/MSME/Mahila Subsidy-base Project duration Provides employment and skill development through solar-powered
 Swabhimaan Fisheries Subsidized 5-10 years Financial support for fisheries, fish farmers, and fishery infrastructure
 PM SVANidhi Agriculture Subsidized 5 years Promotes bamboo cultivation and supports bamboo-based industries
 National Climate Change Innovation Grant-base Project duration Provides seed funding for startups and innovators in India to scale t
 Sampooran Social Welfare Subsidized Project duration Provides financial assistance for aids and appliances for disabled in
 Rashtriya Vaidika Healthcare Subsidized Ongoing Aims to promote AYUSH (Ayurveda, Yoga, Unani, Siddha, and Homoeopathy)
 PM POSHA Infrastructure Grant-base Project duration Develops infrastructure in border areas to support socio-economic
 Stand Up India Rural Development Grant-base Ongoing Aims to develop model villages with basic facilities, including health
 National Agriculture Market Grant-base Project duration Improves welfare in areas affected by mining, focusing on infrastru
 Prime Minister's Health Insurance Scheme Subsidized 1 year (ren Provides free health insurance cover up to ₹5 lakh per family per year
 Pradhan Mantri Education Grant-base Project duration Supports international research collaborations and strengthens aca
 Venture Capital Higher Education Grant-base Project duration Supports quality improvement in higher education institutions thro
 Mudra Yojana Women Entrepreneur Free platform Ongoing Online platform for women entrepreneurs to market their products
 Pradhan Mantri Environment Project-base Project duration Aims to rejuvenate and restore the river Ganga through infrastru
 Mission Indira Gandhi Rural Development Project-base Ongoing Connects higher education institutions with villages to address rural
 Atal Bhujal Social Welfare Free/subsidized 3 years Provides LPG connections to BPL families to reduce indoor pollution
 Rashtriya Krishi Agriculture Subsidy-base Ongoing Aims to provide water to every farm by improving irrigation infrastru
 Swachh Bharat Skill Development Free training 1-3 years Offers entrepreneurship education and training to foster self-empl
 National River Conservation Directorate Agriculture Subsidy-base Seasonal Supports increasing food grain production through various initiatives
 PM-CARES Skill Development Subsidy-base Project duration Aims to improve skill development infrastructure to meet the dem
 Pradhan Mantri Financial Inclusion 0% (no interest) Ongoing Focuses on bringing banking services to rural areas without bank br
 Shyama Prasad Mukherjee Micro-enterprises 0.07 1 year (ren Provides working capital loans to street vendors to help them reviv
 Pradhan Mantri Child Welfare Grant-base Project duration Aims to rehabilitate child laborers through education and vocational
 National Horticulture Rural Employment Wage-base 100 days/year Provides employment and food security in rural areas through wag
 Mahatma Jyoti Bapu Social Welfare Free for elderly Project duration Provides physical aids and assistive devices to senior citizens from l
 Pradhan Mantri Education/Free meals School duration Provides nutritious meals to school children to improve health and
 Ujjwala 2.0 Entrepreneur 8-10% 7 years Provides loans to SC/ST and women entrepreneurs for setting up g
 Pradhan Mantri Skill Development Grant-base 1-2 years Provides financial support to industries to engage apprentices, imp
 Pradhan Mantri MSME Subsidized 3-5 years Financial assistance to set up new micro-enterprises in rural and ur
 Jal Jeevan Mission Healthcare Subsidized Ongoing Provides affordable generic medicines through Jan Aushadhi stores
 Integrated Agriculture Subsidized 1 cropping Crop insurance scheme to protect farmers against crop loss due to
 Mahila Samakhya Agriculture Grant-base Project duration Financial support for agribusiness projects, promoting entrepreneu
 Pradhan Mantri Accident Insurance ₹12 per annum 1 year Provides accident insurance with cover up to ₹2 lakh at a minimal p
 Sampooran Life Insurance ₹330 per annum 1 year Life insurance scheme offering cover of ₹2 lakh in case of death of
 Pradhan Mantri MSME 8-12% 3-5 years Provides loans to micro and small enterprises for business growth
 Pradhan Mantri Digital Tran Grant-base Project duration Aims to improve digital infrastructure, provide governance through
 Pradhan Mantri Housing Subsidized 15-20 year Affordable housing scheme for urban and rural poor with interest s

PM Street Social Security	Fixed contribution	Till age 60	Pension scheme for unorganized sector workers, offering pension p
BharatNet Health	Free vaccine	Project duration	Universal immunization program providing free vaccines to children
Mudra Yojana Micro-enterprises	7.5%	3 years	Loans for small businesses, up to ₹10 lakh.
Pradhan Mantri Housing	6.5%	20 years	Subsidy on housing loans for economically weaker sections.
Stand Up India Entrepreneurs	8%	7 years	Loans for women and SC/ST entrepreneurs, from ₹10 lakh to ₹1 crore
Sukanya Samriddhi Women Empowerment	7.6%	Until age 2	Savings scheme for girl child, tax benefits available.
Pradhan Mantri Financial Inclusion	0%	N/A	Basic savings accounts with no minimum balance, access to insurance

pension amounts ranging from ₹1,000 to ₹5,000.

Government contributions to the pension account.

ive of promoting clean and sustainable energy.

nd waste management initiatives nationwide.

s by promoting community-led conservation efforts.

it sectors with credit and financial assistance.

arket their products, especially for minorities.

