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IUC ACADEMY NOTES

Complete Syllabus • Conceptual Flowcharts • Comparative Tables • Solved Practice Questions

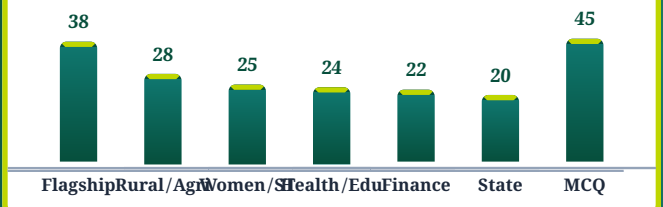
CURRENT AFFAIRS 2026 — FLAGSHIP CENTRAL & STATE GOVERNMENT WELFARE SCHEMES

Union Budget 2026-27 Outlays, Viksit Bharat Gram Rozgar Mission (125 Workdays), PM Surya Ghar, PM Vishwakarma, PM-JANMAN, Ayushman Vay Vandana (70+ Seniors), PM Vidyalaxmi, Lakhpati Didi, Namo Drone Didi & Unified Pension Scheme (UPS)

Topic-Wise Exam Weightage Distribution (%)



Previous Years' Question Trend Analysis



Target Competitive, Entrance & Departmental Examinations

UPSC CSE • State PCS • SSC • Railway • Banking/NABARD • UPSC EPFO • Lekhpal/VDO • Social Welfare Exams

Core Syllabus Pillars & Exam Question Weightage (%)

- Budget 2026-27 Outlays & Flagship Schemes (Surya Ghar, UPS) (30%)
- Rural Development (125-Day Work Guarantee), Housing & Farmers (22%)
- Women Empowerment (Lakhpati/Drone Didi) & Tribal Welfare (20%)
- Health (Ayushman 70+), Education, Skilling & PM Internship (16%)
- State-Specific Flagship Welfare Schemes (UP, Bihar, MP, Raj) (12%)

Complete Theory
NCERT & Official Sources

Visual Flowcharts
Comparative Matrices

Memory Tricks
Exam Trap Alerts

75+ Solved MCQs
Rapid Revision Points

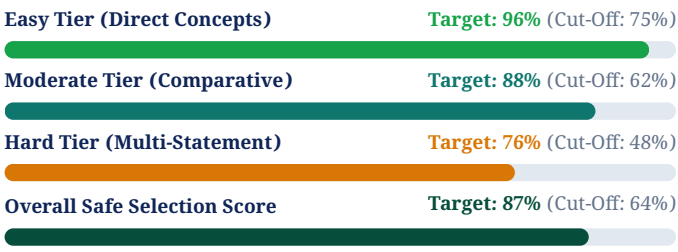
Preface, Exam Weightage Dashboard & Study Strategy — CURRENT AFFAIRS 2026 — FLAGSHIP CENTRAL & STATE GOVERNMENT WELFARE SCHEMES

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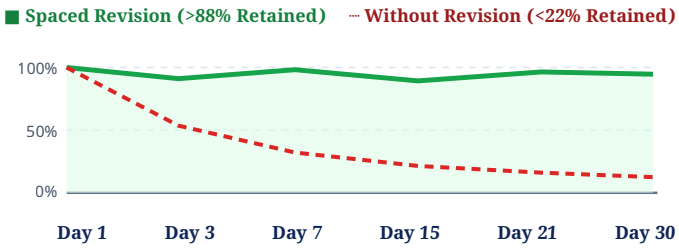
Dear Aspirants,

Modern competitive, entrance, and departmental promotion examinations demand a combination of deep conceptual clarity, statutory precision, and rapid revision tools. Prepared by **Inclusive Universal Careers Academy (IUC Academy — www.iucacademy.com)**, these comprehensive English-medium study notes integrate **structured chapter theory, 4-node conceptual process flowcharts, multi-column comparative tables, inline mathematical/scientific formulas, 'Did You Know?' boxes, 'Exam Trap Alert' callouts, 'Memory Trick' mnemonics, Chapter-End Analytical Synthesis Matrices, 75+ Step-by-Step Solved MCQs, and Rapid-Fire Revision Points**.

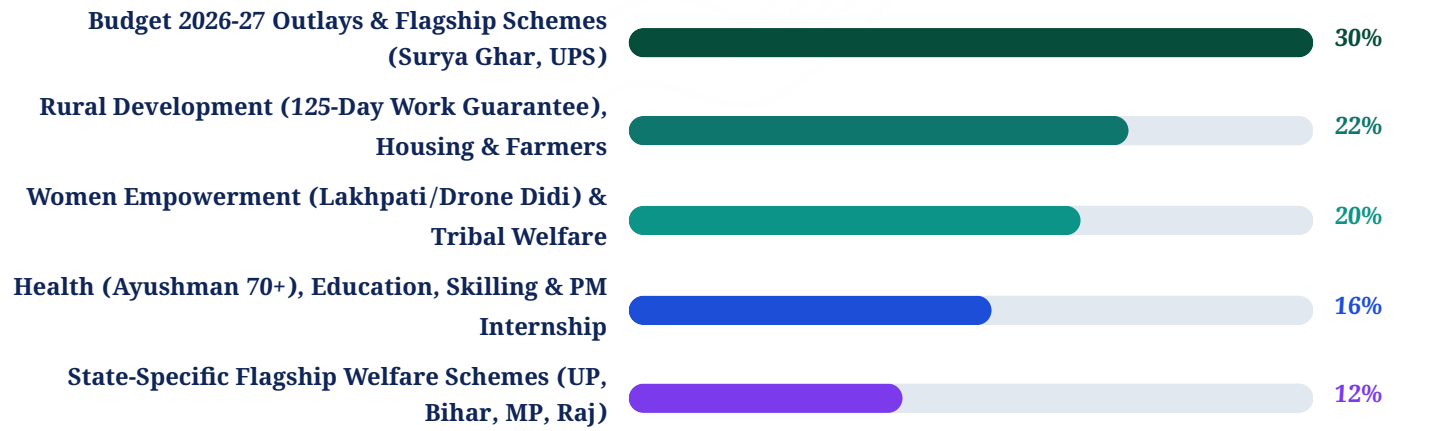
Target Accuracy vs Qualifying Cut-Off Benchmark (%)



Spaced Revision (1-3-7-21 Day Rule) & Retention Curve



Topic-Wise Exam Question Weightage Index (%)



Verified Official Curriculum & Statutory Reference Portals

- पत्र सूचना कार्यालय (PIB) (https://www.pib.gov.in/)
- केंद्रीय बजट एवं आर्थिक समीक्षा पोर्टल (https://www.indiabudget.gov.in/)
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Chapter 1: Union Budget 2026–27 Welfare Outlays & Flagship Schemes in Clean Energy, Housing & Infrastructure

Chapter Key Study Pillars — Chapter 1: Union Budget 2026–27 Welfare Outlays & Flagship Schemes in Clean Energy, Housing & Infrastructure

Key Study Pillar 1
Union Budget 2026–27 Sectoral Allocations, PM Surya Ghar & Clean Energy Missions

Key Study Pillar 2
PMAY-Urban 2.0, PMAY-Gramin Expansion & PM Gati Shakti

1.1 Union Budget 2026–27 Sectoral Allocations, PM Surya Ghar & Clean Energy Missions

• **Union Budget 2026–27 (Presented February 1, 2026) — Key Welfare & Sectoral Ministry Outlays:**

• **Ministry of Rural Development:** Allocated **Rs 1,97,023 crore (Rs 1.97 lakh crore — a 21% increase)**, accounting for 3.7% of total Union expenditure; **combined Agriculture and Rural Development allocation exceeds Rs 4.35 lakh crore** to accelerate *Viksit Bharat* 2047 rural transformation across 6.62 lakh villages and 2.57 lakh Gram Panchayats (India Budget Portal).

• **Viksit Bharat Gram Rozgar Mission (VB-GRM / VB-G RAM G — MGNREGA Transition):** Allocated a total outlay exceeding **Rs 1.51 lakh crore** (with **Rs 95,692 crore as Central Share** and **Rs 30,000 crore for MGNREGA transition**), expanding guaranteed rural wage employment from **100 days to 125 days per household per year** with **50% decentralized execution via Gram Panchayats** (India Budget Portal).

• **Ministry of Consumer Affairs, Food and Public Distribution:** Allocated **Rs 2,39,521 crore** (4.5% of total expenditure) to sustain free foodgrain supply under the National Food Security Act (NFSA) and PMGKAY (India Budget Portal).

• **Ministry of Home Affairs:** Allocated **Rs 2,55,234 crore** (4.8% of total expenditure, with 68% dedicated to Police and Central Armed Police Forces — CAPFs, and 62% of UT transfers directed to Jammu & Kashmir) (India Budget Portal).

• **Ministry of Agriculture & Farmers Welfare:** Allocated **Rs 1.41 lakh crore** (up from Rs 1.25 lakh crore), shifting focus from pure subsidies to productivity enhancement, climate resilience, **Bharat-VISTAAR** digital agriculture, and the **Seed Act 2026** (India Budget Portal).

• **Ministry of Education:** Allocated **Rs 1.39 lakh crore** under the "*Education to Employment and Venture*" approach, funding **AVGC (Animation, Visual Effects, Gaming, Comics) Labs in 15,000 schools and 500 colleges** (targeting 20 lakh jobs by 2030), expanding **Atal Tinkering Labs (ATLs) from 10,000 to 50,000**, and establishing **5 University Townships** near industrial corridors (India Budget Portal).

• **Ministry of Health & Family Welfare:** Allocated **Rs 1,06,530.42 crore** (~10% annual increase; up over 194% since 2014–15), launching **Bio-Pharma Shakti** and transitioning to an integrated life-cycle healthcare systems model (India Budget Portal).

• **Gender Budget 2026–27 & MSME Outlays:** The **Gender Budget 2026–27 crossed Rs 5.01 lakh crore across 53 Ministries** (including **SHE-Marts** for women SHGs), while the **Ministry of MSME** received **Rs 24,566 crore**

alongside a **Rs 10,000 crore SME Development Fund** for *Champion MSMEs*, **Corporate Mitra** in Tier-2/3 cities, and revival of **200 heritage craft centres** (India Budget Portal).

• **PM Surya Ghar: Muft Bijli Yojana (Nodal Ministry: Ministry of New and Renewable Energy — MNRE):**

• **Launch Date & Total Outlay:** Launched by Prime Minister Narendra Modi on **February 13, 2024** (Cabinet approval on February 29, 2024) with a total budgetary outlay of **Rs 75,021 crore** up to **FY 2026–27** to install **rooftop solar (RTS) plants in 1 Crore (10 million) residential households**, providing up to **300 units of free electricity every month** (PIB PM Surya Ghar Release).

• **Central Financial Assistance (CFA) Direct Subsidy Structure:**

1. **Up to 2 kW capacity: Rs 30,000 per kW** (i.e., Rs 30,000 for 1 kW; Rs 60,000 for 2 kW).

2. **Additional capacity from 2 kW to 3 kW: Rs 18,000** for the 3rd kW.

3. **Total Maximum Subsidy (3 kW and above):** Capped at **Rs 78,000 per household** (60% of benchmark cost up to 2 kW + 40% for 2–3 kW), plus collateral-free low-interest loans at **~7% interest rate (Repo Rate + 0.5%)** for residential systems up to 3 kW (PIB PM Surya Ghar Details).

• **Model Solar Village & 2026 Milestone:** Includes a provision to develop **"One Model Solar Village in every District"** (with Rs 1 crore central financial assistance per selected village with population >5,000 or >2,000 in special category states). As verified by MNRE on March 19, 2026, over **26,19,879 rooftop solar systems** have been installed nationwide with **Rs 17,967.53 crore disbursed as CFA** (PIB PM Surya Ghar 26 Lakh Milestone).

• **PM-KUSUM (Pradhan Mantri Kisan Urja Suraksha evam Utthaan Mahabhiyan — MNRE):** Launched in March 2019 (extended to March 2026) with Rs 34,422 crore central support to achieve **30.8 GW solar capacity** in agriculture across **3 Components**: **Component-A** (10,000 MW decentralized land-mounted grid-connected solar plants on barren farm land), **Component-B** (14 lakh standalone off-grid solar agriculture pumps), and **Component-C** (35 lakh grid-connected agriculture pumps solarization via individual/feeder-level solarization) (Press Information Bureau (PIB)).

• **National Green Hydrogen Mission (MNRE):** Launched in January 2023 with an outlay of **Rs 19,744 crore** (including the **SIGHT — Strategic Interventions for Green Hydrogen Transition** programme worth Rs 17,490 crore) to achieve **5 Million Metric Tonnes (MMT) per annum of Green Hydrogen production capacity by 2030**, adding 125 GW of associated renewable energy capacity and abating 50 MMT of annual greenhouse gas emissions (Press Information Bureau (PIB)).

• **PM E-DRIVE Scheme (Ministry of Heavy Industries):** Approved in September 2024 with an outlay of **Rs 10,900 crore over 2 years** (replacing FAME-II) to incentivize **24.79 lakh electric two-wheelers (e-2Ws)**, **3.16 lakh e-3Ws**, **14,028 e-buses**, e-ambulances, e-trucks, and **88,500+ public fast-charging stations** via Aadhaar-authenticated **e-Vouchers** (Press Information Bureau (PIB)).

1.2 PMAY-Urban *2.0*, PMAY-Gramin Expansion & PM Gati Shakti

• **Pradhan Mantri Awas Yojana – Urban 2.0 (PMAY-U 2.0 — Ministry of Housing and Urban Affairs):** Approved under India's Global South Initiative (2026 Compendium) for 5 years (**2024–2029**) with a total investment of **Rs 10 lakh crore** and Central Assistance of **Rs 2.30 lakh crore** to construct, purchase, or rent **1 Crore (10 million) urban houses** for EWS (annual income up to Rs 3 lakh), LIG (Rs 3–6 lakh), and MIG (Rs 6–9 lakh) families across 4 verticals: Beneficiary Led Construction (BLC), Affordable Housing in Partnership (AHP),

Affordable Rental Housing (ARH), and Interest Subsidy Scheme (ISS — 4% interest subsidy on first Rs 8 lakh loan up to Rs 1.80 lakh NPV). **Under the Union Budget 2026–27, the Government allocated Rs 18,625.05 crore for PMAY-Urban and PMAY-Urban 2.0** (a massive jump compared to the revised estimate of Rs 7,500 crore in FY 2025–26) (India Budget Portal).

• **Pradhan Mantri Awas Yojana – Gramin (PMAY-G Expansion — Ministry of Rural Development):** Approved under India's Global South Initiative (2026 Compendium) for **FY 2026–27 to 2028–29** with a total outlay of **Rs 3,06,137 crore** to construct **2 Crore additional rural pucca houses** (on top of the earlier 2.95 crore target, bringing total rural housing to **4.95 crore houses**), providing **Rs 1.20 lakh in plain areas** and **Rs 1.30 lakh in Himalayan states, North-Eastern states, and UTs of J&K and Ladakh**, plus Rs 12,000 for toilet construction and 90/95 person-days of MGNREGA wage employment (PIB PMAY-G Release).

1.3 PM Surya Ghar & Housing Saturation Implementation Flowchart

Step-by-Step Conceptual Process Flowchart

STEP 1
Consumer Applies on PM Surya Ghar National Portal & Selects Vendor

STEP 2
Rooftop Solar Plant Installed & Net-Meter Inspected by Local DISCOM

STEP 3
Direct Benefit Transfer (DBT) Credits Rs 30k / Rs 60k / Rs 78k CFA to Bank

STEP 4
Household Receives 300 Units Free Monthly Power & Sells Surplus to Grid

1.4 Comparative Table of Clean Energy, Housing & Infrastructure Schemes

Scheme Name	Nodal Ministry	Launch Year & Outlay	Target Beneficiaries & Financial Benefit	Official Source Portal
PM Surya Ghar: Muft Bijli Yojana	Ministry of New and Renewable Energy (MNRE)	Feb 2024; **Rs 75,021 Cr** (till FY27)	**1 Crore households**; 300 units free/ month; CFA: Rs 30k (1kW), Rs 60k (2kW), **Rs 78k (≥3kW)**; 26.19 lakh+ installed	PIB PM Surya Ghar 2026
PM-KUSUM	Ministry of New and Renewable Energy (MNRE)	2019 (ext. to 2026); **Rs 34,422 Cr**	Farmers/Cooperatives; 30.8 GW solar capacity across Components A, B & C (30%–50% CFA)	Press Information Bureau (PIB)
National Green Hydrogen Mission	Ministry of New and Renewable Energy (MNRE)	Jan 2023; **Rs 19,744 Cr**	**5 MMT per annum** Green Hydrogen capacity & 125 GW renewable energy by 2030	Press Information Bureau (PIB)
PM E-DRIVE Scheme	Ministry of Heavy Industries	Sept 2024; **Rs 10,900 Cr**	Incentivizes e-2Ws, e-3Ws, e-ambulances, e-trucks, 14,028 e-buses & charging stations	Press Information Bureau (PIB)
PMAY-Urban 2.0	Ministry of Housing & Urban Affairs (MoHUA)	2026 Compendium (2026–29); **Rs 2.30 Lakh Cr** Central Aid	**1 Crore urban families** (EWS/LIG/ MIG); up to Rs 1.80 lakh interest subsidy under ISS	Press Information Bureau (PIB)
PMAY-Gramin (Expansion)	Ministry of Rural Development (MoRD)	2026 Compendium (2026–29); **Rs 3,06,137 Cr**	**2 Crore additional rural houses**; Rs 1.20 lakh (Plains) & Rs 1.30 lakh (Hilly/ NE/J&K)	PIB PMAY-G Release

Did You Know?: Under the revamped **PMAY-Gramin (2026–29)** eligibility norms, the government removed the earlier automatic exclusion criteria of owning a **"motorized two-wheeler"** or **"refrigerator"** and raised the monthly household income threshold from Rs 10,000 to **Rs 15,000 per month** so no deserving rural family is left out (Press Information Bureau (PIB)).

Exam Trap Alert: Under **PM Surya Ghar: Muft Bijli Yojana**, the subsidy for **1 kW is Rs 30,000**, for **2 kW is Rs 60,000**, and for **3 kW is Rs 78,000** (NOT Rs 90,000, because the 3rd kW receives Rs 18,000). Furthermore, for any capacity **above 3 kW**, the maximum subsidy remains strictly **capped at Rs 78,000** (PIB PM Surya Ghar Details).

★ **Memory Trick:** Remember the **PM Surya Ghar Subsidy Slab** using **"30 – 60 – 78 Cap"**: **1 kW = Rs 30k**, **2 kW = Rs 60k** (+30k), **3 kW+ = Rs 78k** (+18k cap) for **300 free units** in **1 Crore homes**!

Chapter 1 Comprehensive Analytical & Statutory Revision Matrix

Core Sub-Domain	Key Concept / Provision	Verified Analytical Parameters & Exam Distinctions (पत्र सूचना कार्यालय (PIB))
Union Budget 2026–27 Sectoral Allocations, PM Surya Ghar & Clean Energy Missions	**Ministry of Rural Development**	Allocated **Rs 1,97,023 crore (Rs 1.97 lakh crore — a 21% increase)**, accounting for 3.7% of total Union expenditure; **combined Agriculture and Rural Development allocation exceeds Rs 4.35 lakh crore** to accelerate *Viksit Bharat* 2047 rural transformation across 6.62 lakh villages and 2.57 lakh Gram Panchayats (India Budget Portal).
PMAY-Urban 2.0, PMAY-Gramin Expansion & PM Gati Shakti	**Viksit Bharat Gram Rozgar Mission (VB-GRM / VB-G RAM G — MGNREGA Transition)**	Allocated a total outlay exceeding **Rs 1.51 lakh crore** (with **Rs 95,692 crore as Central Share** and **Rs 30,000 crore for MGNREGA transition**), expanding guaranteed rural wage employment from **100 days to 125 days per household per year** with **50% decentralized execution via Gram Panchayats** (India Budget Portal).
PM Surya Ghar & Housing Saturation Implementation Flowchart	**Ministry of Consumer Affairs, Food and Public Distribution**	Allocated **Rs 2,39,521 crore** (4.5% of total expenditure) to sustain free foodgrain supply under the National Food Security Act (NFSA) and PMGKAY (India Budget Portal).
Comparative Table of Clean Energy, Housing & Infrastructure Schemes	**Ministry of Home Affairs**	Allocated **Rs 2,55,234 crore** (4.8% of total expenditure, with 68% dedicated to Police and Central Armed Police Forces — CAPFs, and 62% of UT transfers directed to Jammu & Kashmir) (India Budget Portal).
Union Budget 2026–27 Sectoral Allocations, PM Surya Ghar & Clean Energy Missions	**Ministry of Agriculture & Farmers Welfare**	Allocated **Rs 1.41 lakh crore** (up from Rs 1.25 lakh crore), shifting focus from pure subsidies to productivity enhancement, climate resilience, **Bharat-VISTAAR** digital agriculture, and the **Seed Act 2026** (India Budget Portal).

Core Sub-Domain	Key Concept / Provision	Verified Analytical Parameters & Exam Distinctions (पत्र सूचना कार्यालय (PIB))
PMAY-Urban 2.0, PMAY-Gramin Expansion & PM Gati Shakti	**Ministry of Education**	Allocated **Rs 1.39 lakh crore** under the "*Education to Employment and Venture*" approach, funding **AVGC (Animation, Visual Effects, Gaming, Comics) Labs in 15,000 schools and 500 colleges** (targeting 20 lakh jobs by 2030), expanding **Atal Tinkering Labs (ATLs) from 10,000 to 50,000**, and establishing **5 University Townships** near industrial corridors (India Budget Portal).
PM Surya Ghar & Housing Saturation Implementation Flowchart	**Ministry of Health & Family Welfare**	Allocated **Rs 1,06,530.42 crore** (~10% annual increase; up over 194% since 2014–15), launching **Bio-Pharma Shakti** and transitioning to an integrated life-cycle healthcare systems model (India Budget Portal).
Comparative Table of Clean Energy, Housing & Infrastructure Schemes	**Gender Budget 2026–27 & MSME Outlays**	The **Gender Budget 2026–27 crossed Rs 5.01 lakh crore across 53 Ministries** (including **SHE-Marts** for women SHGs), while the **Ministry of MSME** received **Rs 24,566 crore** alongside a **Rs 10,000 crore SME Development Fund** for *Champion MSMEs*, **Corporate Mitra** in Tier-2/3 cities, and revival of **200 heritage craft centres** (India Budget Portal).
Union Budget 2026–27 Sectoral Allocations, PM Surya Ghar & Clean Energy Missions	**Launch Date & Total Outlay**	Launched by Prime Minister Narendra Modi on **February 13, 2024** (Cabinet approval on February 29, 2024) with a total budgetary outlay of **Rs 75,021 crore** up to **FY 2026–27** to install **rooftop solar (RTS) plants in 1 Crore (10 million) residential households**, providing up to **300 units of free electricity every month** (PIB PM Surya Ghar Release).
PMAY-Urban 2.0, PMAY-Gramin Expansion & PM Gati Shakti	**Up to 2 kW capacity**	Rs 30,000 per kW** (i.e., Rs 30,000 for 1 kW; Rs 60,000 for 2 kW).
PM Surya Ghar & Housing Saturation Implementation Flowchart	**Additional capacity from 2 kW to 3 kW**	Rs 18,000** for the 3rd kW.
Comparative Table of Clean Energy, Housing & Infrastructure Schemes	**Total Maximum Subsidy (3 kW and above)**	Capped at **Rs 78,000 per household** (60% of benchmark cost up to 2 kW + 40% for 2–3 kW), plus collateral-free low-interest loans at **~7% interest rate (Repo Rate + 0.5%)** for residential systems up to 3 kW (PIB PM Surya Ghar Details).
Union Budget 2026–27 Sectoral Allocations, PM Surya Ghar & Clean Energy Missions	**Model Solar Village & 2026 Milestone**	Includes a provision to develop **"One Model Solar Village in every District"** (with Rs 1 crore central financial assistance per selected village with population >5,000 or >2,000 in special category states). As verified by MNRE on March 19, 2026, over **26,19,879 rooftop solar systems** have been installed nationwide with **Rs 17,967.53 crore disbursed as CFA** (PIB PM Surya Ghar 26 Lakh Milestone).

Core Sub-Domain	Key Concept / Provision	Verified Analytical Parameters & Exam Distinctions (पत्र सूचना कार्यालय (PIB))
PMAY-Urban 2.0, PMAY-Gramin Expansion & PM Gati Shakti	PM-KUSUM (Pradhan Mantri Kisan Urja Suraksha evam Utthaan Mahabhiyan — MNRE)	Launched in March 2019 (extended to March 2026) with Rs 34,422 crore central support to achieve **30.8 GW solar capacity** in agriculture across **3 Components**: **Component-A** (10,000 MW decentralized land-mounted grid-connected solar plants on barren farm land), **Component-B** (14 lakh standalone off-grid solar agriculture pumps), and **Component-C** (35 lakh grid-connected agriculture pumps solarization via individual/feeder-level solarization) (Press Information Bureau (PIB)).

Chapter 1 Multi-Statement Exam Verification Drills

Chapter 1 Statement-Verification Drill #1 — Both Statements Verified Correct

Statement-I (Ministry of Rural Development): Allocated **Rs 1,97,023 crore (Rs 1.97 lakh crore — a 21% increase)**, accounting for 3.7% of total Union expenditure; **combined Agriculture and Rural Development allocation exceeds Rs 4.35 lakh crore** to accelerate *Viksit Bharat* 2047 rural transformation across 6.62 lakh villages and 2.57 lakh Gram Panchayats (India Budget Portal).

Statement-II (Viksit Bharat Gram Rozgar Mission (VB-GRM / VB-G RAM G — MGNREGA Transition)): Allocated a total outlay exceeding **Rs 1.51 lakh crore** (with **Rs 95,692 crore as Central Share** and **Rs 30,000 crore for MGNREGA transition**), expanding guaranteed rural wage employment from **100 days to 125 days per household per year** with **50% decentralized execution via Gram Panchayats** (India Budget Portal).

✓ **Exam Verification Key: Both Statement-I and Statement-II are factually accurate as per पत्र सूचना कार्यालय (PIB) & IUC Academy.**

Chapter 1 Statement-Verification Drill #2 — Both Statements Verified Correct

Statement-I (Ministry of Consumer Affairs, Food and Public Distribution): Allocated **Rs 2,39,521 crore** (4.5% of total expenditure) to sustain free foodgrain supply under the National Food Security Act (NFSA) and PMGKAY (India Budget Portal).

Statement-II (Ministry of Home Affairs): Allocated **Rs 2,55,234 crore** (4.8% of total expenditure, with 68% dedicated to Police and Central Armed Police Forces — CAPFs, and 62% of UT transfers directed to Jammu & Kashmir) (India Budget Portal).

✓ **Exam Verification Key: Both Statement-I and Statement-II are factually accurate as per पत्र सूचना कार्यालय (PIB) & IUC Academy.**

Chapter 1 Statement-Verification Drill #3 — Both Statements Verified Correct

Statement-I (Ministry of Agriculture & Farmers Welfare): Allocated **Rs 1.41 lakh crore** (up from Rs 1.25 lakh crore), shifting focus from pure subsidies to productivity enhancement, climate resilience, **Bharat-VISTAAR** digital agriculture, and the **Seed Act 2026** (India Budget Portal).

Statement-II (Ministry of Education): Allocated **Rs 1.39 lakh crore** under the "*Education to Employment and Venture*" approach, funding **AVGC (Animation, Visual Effects, Gaming, Comics) Labs in 15,000 schools and 500 colleges** (targeting 20 lakh jobs by 2030), expanding **Atal Tinkering Labs (ATLs) from 10,000 to 50,000**, and establishing **5 University Townships** near industrial corridors (India Budget Portal).

✓ **Exam Verification Key: Both Statement-I and Statement-II are factually accurate as per पत्र सूचना कार्यालय (PIB) & IUC Academy.**

Chapter 1 Statement-Verification Drill #4 — Both Statements Verified Correct

Statement-I (Ministry of Health & Family Welfare): Allocated **Rs 1,06,530.42 crore** (~10% annual increase; up over 194% since 2014–15), launching **Bio-Pharma Shakti** and transitioning to an integrated life-cycle healthcare systems model (India Budget Portal).

Statement-II (Gender Budget 2026–27 & MSME Outlays): The **Gender Budget 2026–27 crossed Rs 5.01 lakh crore across 53 Ministries** (including **SHE-Marts** for women SHGs), while the **Ministry of MSME** received **Rs 24,566 crore** alongside a **Rs 10,000 crore SME Development Fund** for *Champion MSMEs*, **Corporate Mitra** in Tier-2/3 cities, and revival of **200 heritage craft centres** (India Budget Portal).

✓ **Exam Verification Key: Both Statement-I and Statement-II are factually accurate as per पत्र सूचना कार्यालय (PIB) & IUC Academy.**

Chapter 1 Statement-Verification Drill #5 — Both Statements Verified Correct

Statement-I (Launch Date & Total Outlay): Launched by Prime Minister Narendra Modi on **February 13, 2024** (Cabinet approval on February 29, 2024) with a total budgetary outlay of **Rs 75,021 crore** up to **FY 2026–27** to install **rooftop solar (RTS) plants in 1 Crore (10 million) residential households**, providing up to **300 units of free electricity every month** (PIB PM Surya Ghar Release).

Statement-II (Up to 2 kW capacity): Rs 30,000 per kW** (i.e., Rs 30,000 for 1 kW; Rs 60,000 for 2 kW).

✓ **Exam Verification Key: Both Statement-I and Statement-II are factually accurate as per पत्र सूचना कार्यालय (PIB) & IUC Academy.**

Chapter 1 Statement-Verification Drill #6 — Both Statements Verified Correct

Statement-I (Additional capacity from 2 kW to 3 kW): Rs 18,000** for the 3rd kW.

Statement-II (Total Maximum Subsidy (3 kW and above)): Capped at **Rs 78,000 per household** (60% of benchmark cost up to 2 kW + 40% for 2–3 kW), plus collateral-free low-interest loans at **~7% interest rate (Repo Rate + 0.5%)** for residential systems up to 3 kW (PIB PM Surya Ghar Details).

✓ **Exam Verification Key: Both Statement-I and Statement-II are factually accurate as per पत्र सूचना कार्यालय (PIB) & IUC Academy.**

Chapter 2: Flagship Schemes in Healthcare, Ayushman Vay Vandana (70+ Seniors), Nutrition & Water-Sanitation

Chapter Key Study Pillars — Chapter 2: Flagship Schemes in Healthcare, Ayushman Vay Vandana (70+ Seniors), Nutrition & Water-Sanitation

Key Study Pillar 1	Key Study Pillar 2	Key Study Pillar 3
Ayushman Bharat PM-JAY & Ayushman Vay Vandana Card for All 70+ Senior Citizens	**Nutrition, Maternal Welfare, Jal Jeevan Mission & Swachh Bharat 2.0**	**Comparative Matrix of Flagship Healthcare, Nutrition & Sanitation Schemes**

2.1 Ayushman Bharat PM-JAY & Ayushman Vay Vandana Card for All 70+ Senior Citizens

• Ayushman Bharat – Pradhan Mantri Jan Arogya Yojana (AB PM-JAY — Ministry of Health & Family Welfare / National Health Authority):

• Core Architecture: Launched on **September 23, 2018, from Ranchi (Jharkhand)** as the world's largest publicly funded health assurance scheme, providing **cashless and paperless secondary and tertiary hospitalization cover of Rs 5 lakh per family per year** across public and empanelled private hospitals (with

zero cap on family size, age, or gender, covering 3 days of pre-hospitalization and 15 days of post-hospitalization expenses) (PIB Health Factsheet).

• **Expansion to ASHA, Anganwadi Workers & Helpers:** Extended free Rs 5 lakh AB PM-JAY health coverage to all **ASHA workers, Anganwadi workers, and Anganwadi helpers** across India.

• **Historic Expansion to All Senior Citizens Aged 70+ ("Ayushman Vay Vandana Card" — Launched October 29, 2024):**

• **Universal Income-Independent Coverage:** Every Indian citizen aged **70 years and above, irrespective of their socio-economic status or annual income** (whether rich, middle-class, or poor), is eligible for free health coverage of up to **Rs 5 lakh per family per year** (PIB Ayushman Vay Vandana Two-Year Milestone Oct 2026).

• **Beneficiary Scale & Top-Up Rule:** Benefits approximately **6 Crore senior citizens** belonging to **4.5 Crore families**. Senior citizens aged 70+ who belong to families **already covered under AB PM-JAY** receive an **additional exclusive top-up cover of Rs 5 lakh per year** for themselves (which they do not have to share with family members below 70 years of age), bringing the family's combined potential cover to **Rs 10 lakh** (PIB Ayushman Vay Vandana Release).

• **2026 Operational Milestone:** As of **October 20, 2026**, Ayushman Vay Vandana completed two years and recorded **23.46 lakh authorized hospital admissions** for senior citizens aged 70+ (PIB Ayushman Vay Vandana Oct 2026).

• **U-WIN Portal, Sickle Cell Mission & Jan Aushadhi Kendras:**

• **U-WIN (Universal Immunization Programme Digital Platform):** Nationwide digital portal modeled on CoWIN to maintain electronic vaccination registries for **every pregnant woman and newborn/child up to 16 years** against **12 vaccine-preventable diseases** under **Mission Indradhanush** (Press Information Bureau (PIB)).

• **National Sickle Cell Anaemia Elimination Mission (2023–2047):** Launched on July 1, 2023, from Shahdol (Madhya Pradesh) to screen **7 Crore people aged 0–40 years** in **278 tribal districts across 17 states** and eliminate sickle cell genetic transmission before **2047** (Press Information Bureau (PIB)).

• **Pradhan Mantri Bharatiya Janaushadhi Pariyojana (PMBJP — Ministry of Chemicals & Fertilizers):** Target expanded to open **25,000 Jan Aushadhi Kendras** across the country offering quality generic medicines at **50% to 90% lower prices** (and sanitary pads at **Re 1 per pad** under Jan Aushadhi Suvidha).

2.2 Nutrition, Maternal Welfare, Jal Jeevan Mission & Swachh Bharat *2.0*

• **Mission Saksham Anganwadi and Poshan 2.0 & PMMVY (Ministry of Women & Child Development):** Integrates Anganwadi Services, Poshan Abhiyaan, and Scheme for Adolescent Girls (14–18 years in Aspirational Districts and North-East). Under **Pradhan Mantri Matru Vandana Yojana (PMMVY 2.0)**, pregnant and lactating mothers receive **Rs 5,000 (in 2 installments) for the first living child** and **Rs 6,000 (in a single installment after birth) if the second child is a girl child** (Press Information Bureau (PIB)).

• **Jal Jeevan Mission (JJM — Har Ghar Jal, Ministry of Jal Shakti):** Launched on August 15, 2019 (outlay Rs 3.60 lakh crore) to provide **55 litres per capita per day (lpcd)** of potable tap water through Functional Household Tap Connections (FHTCs) to all rural households, expanding coverage from **3.23 crore (17%) in**

2019 to 81.31% (over 15.7+ crore) of all rural households in 2026, while **99.7% of eligible habitations** have been connected by all-weather roads under **PMGSY** (Press Information Bureau (PIB)).

2.3 Ayushman Vay Vandana *(70+* Senior Citizens*)* Enrolment & Claim Flowchart

Step-by-Step Conceptual Process Flowchart

STEP 1
Citizen Aged 70+ Completes Aadhaar e-KYC on Ayushman App / Portal (Zero Income Cap)

STEP 2
Instant Issuance of Distinct Ayushman Vay Vandana Card

STEP 3
New Family Gets Rs 5L Cover; Existing PM-JAY Family Gets Rs 5L Exclusive Senior Top-Up

STEP 4
Cashless Secondary & Tertiary Treatment Across 30,000+ Empanelled Hospitals

2.4 Comparative Matrix of Flagship Healthcare, Nutrition & Sanitation Schemes

Scheme / Portal Name	Nodal Ministry	Launch Date & Target Milestone	Key Eligibility & Financial Benefit	Official Source Portal
Ayushman Vay Vandana (AB PM-JAY 70+ Expansion)	Ministry of Health & Family Welfare (NHA)	Oct 29, 2024; **6 Crore Seniors (4.5 Cr Families)**	**All citizens aged 70+** regardless of income; **Rs 5 lakh/year** family cover (+ Rs 5L exclusive top-up for existing PM-JAY families)	PIB Ayushman Vay Vandana Oct 2026
Ayushman Bharat Digital Mission (ABDM)	Ministry of Health & Family Welfare	Sept 2021; **Rs 1,600 Cr**	**14-digit ABHA (Ayushman Bharat Health Account) ID** for portable digital health records	PIB Health Factsheet
National Sickle Cell Anaemia Elimination Mission	MoHFW & Ministry of Tribal Affairs	July 1, 2023; Eliminate by **2047**	Screens **7 Crore citizens (aged 0–40 yrs)** in 278 districts across 17 states	Press Information Bureau (PIB)
U-WIN Portal	Ministry of Health & Family Welfare	Scaled nationwide in the 2026 Compendium	Digital vaccination tracking for pregnant women & children (0–16 yrs) against 12 diseases	Press Information Bureau (PIB)
PM Matru Vandana Yojana (PMMVY 2.0)	Ministry of Women & Child Development	Revamped under Mission Shakti (Samarthya)	**Rs 5,000** for 1st child (2 installments); **Rs 6,000** for 2nd child **if it is a girl**	Press Information Bureau (PIB)
Jal Jeevan Mission (Har Ghar Jal)	Ministry of Jal Shakti	Aug 15, 2019; **Rs 3.60 Lakh Cr**	**55 litres per capita per day (lpcd)** potable tap water to every rural household	Press Information Bureau (PIB)

Did You Know?: Senior citizens aged 70 and above who are currently availing private health insurance policies or **Employees' State Insurance (ESI)** scheme benefits are **immediately eligible** to avail Rs 5 lakh coverage under **Ayushman Vay Vandana**; those covered under CGHS, ECHS, or Ayushman CAPF are given a one-time option to choose between their existing scheme or Ayushman Bharat (PIB Ayushman Vay Vandana Oct 2026).

Exam Trap Alert: Candidates frequently confuse the **14-digit ABHA ID** (under Ayushman Bharat Digital Mission, which is a digital health locker open to all citizens) with the **AB PM-JAY / Vay Vandana Card** (which provides the Rs 5 lakh hospital insurance cover). Having an ABHA ID alone does not automatically grant Rs 5 lakh insurance unless the beneficiary belongs to an eligible SECC/NFSA category, ASHA/AWW cadre, or is aged **70 years and above** (PIB Health Factsheet).

★ **Memory Trick:** Remember **Ayushman Vay Vandana's Numbers** using **"70 – 6 – 4.5 – 5+5"**: Age **70+**, **6 Crore** seniors, **4.5 Crore** families, **Rs 5 Lakh** base cover + **Rs 5 Lakh** top-up for existing PM-JAY families!

Chapter 2 Comprehensive Analytical & Statutory Revision Matrix

Core Sub-Domain	Key Concept / Provision	Verified Analytical Parameters & Exam Distinctions (पत्र सूचना कार्यालय (PIB))
Ayushman Bharat PM-JAY & Ayushman Vay Vandana Card for All 70+ Senior Citizens	**Core Architecture**	Launched on **September 23, 2018, from Ranchi (Jharkhand)** as the world's largest publicly funded health assurance scheme, providing **cashless and paperless secondary and tertiary hospitalization cover of Rs 5 lakh per family per year** across public and empanelled private hospitals (with zero cap on family size, age, or gender, covering 3 days of pre-hospitalization and 15 days of post-hospitalization expenses) (PIB Health Factsheet).
Nutrition, Maternal Welfare, Jal Jeevan Mission & Swachh Bharat 2.0	**Expansion to ASHA, Anganwadi Workers & Helpers**	Extended free Rs 5 lakh AB PM-JAY health coverage to all **ASHA workers, Anganwadi workers, and Anganwadi helpers** across India.
Ayushman Vay Vandana (70+ Senior Citizens) Enrolment & Claim Flowchart	**Universal Income-Independent Coverage**	Every Indian citizen aged **70 years and above**, **irrespective of their socio-economic status or annual income** (whether rich, middle-class, or poor), is eligible for free health coverage of up to **Rs 5 lakh per family per year** (PIB Ayushman Vay Vandana Two-Year Milestone Oct 2026).
Comparative Matrix of Flagship Healthcare, Nutrition & Sanitation Schemes	**Beneficiary Scale & Top-Up Rule**	Benefits approximately **6 Crore senior citizens** belonging to **4.5 Crore families**. Senior citizens aged 70+ who belong to families **already covered under AB PM-JAY** receive an **additional exclusive top-up cover of Rs 5 lakh per year** for themselves (which they do not have to share with family members below 70 years of age), bringing the family's combined potential cover to **Rs 10 lakh** (PIB Ayushman Vay Vandana Release).
Ayushman Bharat PM-JAY & Ayushman Vay Vandana Card for All 70+ Senior Citizens	**2026 Operational Milestone**	As of **October 20, 2026**, Ayushman Vay Vandana completed two years and recorded **23.46 lakh authorized hospital admissions** for senior citizens aged 70+ (PIB Ayushman Vay Vandana Oct 2026).
Nutrition, Maternal Welfare, Jal Jeevan Mission & Swachh Bharat 2.0	**U-WIN (Universal Immunization Programme Digital Platform)**	Nationwide digital portal modeled on CoWIN to maintain electronic vaccination registries for **every pregnant woman and newborn/child up to 16 years** against **12 vaccine-preventable diseases** under **Mission Indradhanush** (Press Information Bureau (PIB)).
Ayushman Vay Vandana (70+ Senior Citizens) Enrolment & Claim Flowchart	**National Sickle Cell Anaemia Elimination Mission (2023–2047)**	Launched on July 1, 2023, from Shahdol (Madhya Pradesh) to screen **7 Crore people aged 0–40 years** in **278 tribal districts across 17 states** and eliminate sickle cell genetic transmission before **2047** (Press Information Bureau (PIB)).

Core Sub-Domain	Key Concept / Provision	Verified Analytical Parameters & Exam Distinctions (पत्र सूचना कार्यालय (PIB))
Comparative Matrix of Flagship Healthcare, Nutrition & Sanitation Schemes	**Pradhan Mantri Bharatiya Janaushadhi Pariyojana (PMBJP — Ministry of Chemicals & Fertilizers)**	Target expanded to open **25,000 Jan Aushadhi Kendras** across the country offering quality generic medicines at **50% to 90% lower prices** (and sanitary pads at **Re 1 per pad** under Jan Aushadhi Suvidha).
Ayushman Bharat PM-JAY & Ayushman Vay Vandana Card for All 70+ Senior Citizens	**Mission Saksham Anganwadi and Poshan 2.0 & PMMVY (Ministry of Women & Child Development)**	Integrates Anganwadi Services, Poshan Abhiyaan, and Scheme for Adolescent Girls (14–18 years in Aspirational Districts and North-East). Under **Pradhan Mantri Matru Vandana Yojana (PMMVY 2.0)**, pregnant and lactating mothers receive **Rs 5,000 (in 2 installments) for the first living child** and **Rs 6,000 (in a single installment after birth) if the second child is a girl child** (Press Information Bureau (PIB)).
Nutrition, Maternal Welfare, Jal Jeevan Mission & Swachh Bharat 2.0	**Jal Jeevan Mission (JJM — Har Ghar Jal, Ministry of Jal Shakti)**	Launched on August 15, 2019 (outlay Rs 3.60 lakh crore) to provide **55 litres per capita per day (lpcd)** of potable tap water through Functional Household Tap Connections (FHTCs) to all rural households, expanding coverage from **3.23 crore (17%) in 2019 to 81.31% (over 15.7+ crore) of all rural households in 2026**, while **99.7% of eligible habitations** have been connected by all-weather roads under **PMGSY** (Press Information Bureau (PIB)).

Chapter 2 Multi-Statement Exam Verification Drills

Chapter 2 Statement-Verification Drill #1 — Both Statements Verified Correct

Statement-I (Core Architecture): Launched on **September 23, 2018, from Ranchi (Jharkhand)** as the world's largest publicly funded health assurance scheme, providing **cashless and paperless secondary and tertiary hospitalization cover of Rs 5 lakh per family per year** across public and empanelled private hospitals (with zero cap on family size, age, or gender, covering 3 days of pre-hospitalization and 15 days of post-hospitalization expenses) (PIB Health Factsheet).

Statement-II (Expansion to ASHA, Anganwadi Workers & Helpers): Extended free Rs 5 lakh AB PM-JAY health coverage to all **ASHA workers, Anganwadi workers, and Anganwadi helpers** across India.

✓ **Exam Verification Key: Both Statement-I and Statement-II are factually accurate as per पत्र सूचना कार्यालय (PIB) & IUC Academy.**

Chapter 2 Statement-Verification Drill #2 — Both Statements Verified Correct

Statement-I (Universal Income-Independent Coverage): Every Indian citizen aged **70 years and above, irrespective of their socio-economic status or annual income** (whether rich, middle-class, or poor), is eligible for free health coverage of up to **Rs 5 lakh per family per year** (PIB Ayushman Vay Vandana Two-Year Milestone Oct 2026).

Statement-II (Beneficiary Scale & Top-Up Rule): Benefits approximately **6 Crore senior citizens** belonging to **4.5 Crore families**. Senior citizens aged 70+ who belong to families **already covered under AB PM-JAY** receive an **additional exclusive top-up cover of Rs 5 lakh per year** for themselves (which they do not have to share with family members below 70 years of age), bringing the family's combined potential cover to **Rs 10 lakh** (PIB Ayushman Vay Vandana Release).

✓ **Exam Verification Key: Both Statement-I and Statement-II are factually accurate as per पत्र सूचना कार्यालय (PIB) & IUC Academy.**

Chapter 2 Statement-Verification Drill #3 — Both Statements Verified Correct

Statement-I (2026 Operational Milestone): As of **October 20, 2026**, Ayushman Vay Vandana completed two years and recorded **23.46 lakh authorized hospital admissions** for senior citizens aged 70+ (PIB Ayushman Vay Vandana Oct 2026).

Statement-II (U-WIN (Universal Immunization Programme Digital Platform)): Nationwide digital portal modeled on CoWIN to maintain electronic vaccination registries for **every pregnant woman and newborn/child up to 16 years** against **12 vaccine-preventable diseases** under **Mission Indradhanush** (Press Information Bureau (PIB)).

✓ **Exam Verification Key: Both Statement-I and Statement-II are factually accurate as per पत्र सूचना कार्यालय (PIB) & IUC Academy.**

Chapter 2 Statement-Verification Drill #4 — Both Statements Verified Correct

Statement-I (National Sickle Cell Anaemia Elimination Mission (2023–2047)): Launched on July 1, 2023, from Shahdol (Madhya Pradesh) to screen **7 Crore people aged 0–40 years** in **278 tribal districts across 17 states** and eliminate sickle cell genetic transmission before **2047** (Press Information Bureau (PIB)).

Statement-II (Pradhan Mantri Bharatiya Janaushadhi Pariyojana (PMBJP — Ministry of Chemicals & Fertilizers)): Target expanded to open **25,000 Jan Aushadhi Kendras** across the country offering quality generic medicines at **50% to 90% lower prices** (and sanitary pads at **Re 1 per pad** under Jan Aushadhi Suvidha).

✓ **Exam Verification Key: Both Statement-I and Statement-II are factually accurate as per पत्र सूचना कार्यालय (PIB) & IUC Academy.**

Chapter 2 Statement-Verification Drill #5 — Both Statements Verified Correct

Statement-I (Mission Saksham Anganwadi and Poshan 2.0 & PMMVY (Ministry of Women & Child Development)): Integrates Anganwadi Services, Poshan Abhiyaan, and Scheme for Adolescent Girls (14–18 years in Aspirational Districts and North-East). Under **Pradhan Mantri Matru Vandana Yojana (PMMVY 2.0)**, pregnant and lactating mothers receive **Rs 5,000 (in 2 installments) for the first living child** and **Rs 6,000 (in a single installment after birth) if the second child is a girl child** (Press Information Bureau (PIB)).

Statement-II (Jal Jeevan Mission (JJM — Har Ghar Jal, Ministry of Jal Shakti)): Launched on August 15, 2019 (outlay Rs 3.60 lakh crore) to provide **55 litres per capita per day (lpcd)** of potable tap water through Functional Household Tap Connections (FHTCs) to all rural households, expanding coverage from **3.23 crore (17%) in 2019 to 81.31% (over 15.7+ crore) of all rural households in 2026**, while **99.7% of eligible habitations** have been connected by all-weather roads under **PMGSY** (Press Information Bureau (PIB)).

✓ **Exam Verification Key: Both Statement-I and Statement-II are factually accurate as per पत्र सूचना कार्यालय (PIB) & IUC Academy.**

Chapter 3: Flagship Schemes in Women Empowerment, Rural Livelihoods & Social Welfare

Chapter Key Study Pillars — Chapter 3: Flagship Schemes in Women Empowerment, Rural Livelihoods & Social Welfare

Key Study Pillar 1
Lakhpati Didi Initiative & Namo Drone Didi Scheme

Key Study Pillar 2
Comparative Matrix of Women Empowerment & Rural Livelihood Schemes

3.1 Lakhpati Didi Initiative & Namo Drone Didi Scheme

• **Lakhpati Didi Initiative (Nodal Ministry: Ministry of Rural Development under DAY-NRLM):**

• **Definition & Upgraded Target:** A **Lakhpati Didi** is a Women Self-Help Group (SHG) member under the **Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY-NRLM)** who earns a **sustainable**

annual household income of at least Rs 1,00,000 (Rs 1 Lakh) or more, calculated across at least 4 agricultural seasons or business cycles with an average monthly income exceeding Rs 10,000 (**PIB Lakhpati Didi Release Nov 2026**).

• **Target Expansion (2 Crore to 3 Crore):** Originally announced with a target of **2 Crore Lakhpati Didis**, the Union Government **enhanced the target to 3 Crore Lakhpati Didis** in the 2024–25 Budget after over 1 crore women crossed the Rs 1 lakh annual income threshold ahead of schedule (**PIB Lakhpati Didi Release Nov 2026**).

• **Namo Drone Didi Scheme (Nodal Ministry: Ministry of Agriculture & Farmers Welfare in convergence with MoRD & Dept. of Fertilizers):**

• **Outlay & Target:** Central Sector Scheme with an outlay of **Rs 1,261 crore (for 2023–24 to 2025–26)** to provide **agricultural drones to 15,000 selected Women Self-Help Groups (SHGs)** for renting out to farmers for liquid fertilizer (Nano Urea / Nano DAP) and pesticide spraying (**PIB Viksit Bharat Release**).

• **Subsidy & Training Structure:** Women SHGs receive **Central Financial Assistance (CFA) of 80% of the cost of the drone and accessories up to a maximum of Rs 8 Lakh**. For the remaining 20% cost, SHGs can raise a loan under the **Agriculture Infrastructure Fund (AIF)** with a **3% interest subvention**. One member of each SHG (aged 18–37 years) is trained for 15 days as a certified **Drone Pilot** (receiving Rs 15,000/month honorarium) and another as a **Drone Sahayak/Technician**, generating an additional income of **at least Rs 1 lakh per annum** for the SHG (**Press Information Bureau (PIB)**).

• **Mission Shakti (Ministry of Women & Child Development):** An integrated women's safety and empowerment umbrella programme (15th Finance Commission period) divided into two sub-schemes:

• **'Sambal' (Safety and Security of Women):** Comprises **One Stop Centres (OSCs / Sakhi Centres)**, **Women Helpline (181)**, **Beti Bachao Beti Padhao (BBBP)**, and **Nari Adalats** (women's collectives for alternative dispute resolution at the Gram Panchayat level).

• **'Samarthya' (Empowerment of Women):** Comprises **Pradhan Mantri Matru Vandana Yojana (PMMVY)**, **Palna** (National Creche Scheme for children of working mothers), **Shakti Sadan** (integrated relief and rehabilitation home merging Swadhar Greh and Ujjwala homes), **Sakhi Niwas** (Working Women Hostels), and the **Hub for Empowerment of Women (HEW)** (**Press Information Bureau (PIB)**).

• **SVAMITVA Scheme (Ministry of Panchayati Raj):** *Survey of Villages and Mapping with Improvised Technology in Village Areas*, launched on **April 24, 2020 (National Panchayati Raj Day)** using drone survey technology to issue legal **Property Cards (Sampatti Patrak)** to rural household owners in inhabited (*Abadi*) areas, covering over 3.1+ lakh villages (**Press Information Bureau (PIB)**).

• **Viksit Bharat Gram Rozgar Mission (VB-GRM / VB-G RAM G — Union Budget 2026–27 Flagship):** Building on MGNREGA (which created 8.5 crore rural assets over two decades with an average of 48 days of employment per household), the **Union Budget 2026–27** introduced the **Viksit Bharat Gram Rozgar Mission (VB-GRM)** with a total outlay exceeding **Rs 1.51 lakh crore** (**Rs 95,692 crore Central Share + Rs 30,000 crore for MGNREGA transition**). Key reforms include: **(1) Expanding statutory guaranteed employment from 100 days to 125 days per year for every rural household**, **(2) Enforcing strict unemployment allowance and automatic compensation for wage delays**, and **(3) Decentralizing 50% of project implementation directly**

through Gram Panchayats across climate-resilient water, livelihood, and rural infrastructure works (India Budget Portal).

• **Gender Budget 2026–27 (Rs 5.01 Lakh Crore) & SHE-Marts:** In 2026–27, gender-responsive budgeting expanded across **53 Union Ministries with an outlay of Rs 5.01 lakh crore**, introducing dedicated **SHE-Marts** (Self-Help Entrepreneur retail hubs) to give Lakhpati Didis direct urban and digital market access (India Budget Portal).

3.2 Lakhpati Didi & Namo Drone Didi Empowerment Flowchart

Step-by-Step Conceptual Process Flowchart

STEP 1
10 Crore+ Rural Women Mobilized into 90 Lakh+ SHGs under DAY-NRLM

STEP 2
15,000 SHGs Receive 80% Subsidy (up to Rs 8L) for Agricultural Drones

STEP 3
Bank Credit Linkage, Krishi Sakhi, Pashu Sakhi & Bima Sakhi Diversification

STEP 4
3 Crore SHG Women Achieve Sustainable Annual Net Income >= Rs 1,00,000

3.3 Comparative Matrix of Women Empowerment & Rural Livelihood Schemes

Scheme Name	Nodal Ministry	Core Target & Outlay	Subsidy / Financial Provision	Official Source Portal
Lakhpati Didi Initiative	Ministry of Rural Development (DAY-NRLM)	**Target: 3 Crore SHG Women** (upgraded from 2 Crore)	Enables sustainable annual household net income **≥ Rs 1,00,000** across 4+ seasons	PIB Lakhpati Didi Nov 2026
Namo Drone Didi Scheme	Ministry of Agriculture & Farmers Welfare	**15,000 Women SHGs**; Outlay **Rs 1,261 Cr** (2023–26)	**80% subsidy up to Rs 8 Lakh** per drone + 3% AIF interest subvention on remaining 20%	PIB Viksit Bharat Release
Mission Shakti (Sambal & Samarthya)	Ministry of Women & Child Development	Integrated Safety (**Sambal**) & Empowerment (**Samarthya**)	Sambal: OSC, 181, BBBP, Nari Adalat; Samarthya: PMMVY, Palna, Shakti Sadan, Sakhi Niwas	Press Information Bureau (PIB)
Sukanya Samriddhi Yojana (SSY)	Ministry of Finance / MoWCD	Girl child below **10 years of age** (max 2 girls per family)	Tax-free (EEE status) deposit (Rs 250 to Rs 1.5L/yr) at **8.2% interest rate**; matures at 21 yrs	India Budget Portal
SVAMITVA Scheme	Ministry of Panchayati Raj	Launched **April 24, 2020** (Central Sector Scheme)	Drone mapping of rural *Abadi* land to issue legal **Property Cards** for credit access	Press Information Bureau (PIB)
MGNREGA & Viksit Bharat Gram Rozgar Mission (VB-GRM)	Ministry of Rural Development	MGNREG Act 2005; **VB-GRM in Budget 2026–27 (Rs 1.51 Lakh Cr total; Rs 95,692 Cr Central Share)**	Expands guaranteed rural employment from **100 days to 125 days/year per household**; **50% executed via Gram Panchayats**	India Budget Portal

Did You Know?: Under **Mission Shakti**, the earlier **Swadhar Greh** (for women in difficult circumstances) and **Ujjwala** (for prevention of trafficking, distinct from PM Ujjwala LPG scheme) were merged into a single integrated institutional support home called **'Shakti Sadan'** under the **Samarthya** vertical (Press Information Bureau (PIB)).

Exam Trap Alert: Do not confuse the **Nodal Ministry of Lakhpati Didi (Ministry of Rural Development)** with the **Nodal Ministry of Namo Drone Didi (Ministry of Agriculture and Farmers Welfare)**! In exam MCQs, options frequently swap these two ministries (PIB Lakhpati Didi Nov 2026).

★ **Memory Trick:** Distinguish **Sambal vs. Samarthya** under Mission Shakti using **"Sambal = Safety (OSC, 181, BBBP, Nari Adalat); Samarthya = Support & Skilling (PMMVY, Palna, Shakti Sadan, Sakhi Niwas)"**!

Chapter *3* Comprehensive Analytical & Statutory Revision Matrix

Core Sub-Domain	Key Concept / Provision	Verified Analytical Parameters & Exam Distinctions (पत्र सूचना कार्यालय (PIB))
Lakhpati Didi Initiative & Namo Drone Didi Scheme	**Definition & Upgraded Target**	A **Lakhpati Didi** is a Women Self-Help Group (SHG) member under the **Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY-NRLM)** who earns a **sustainable annual household income of at least Rs 1,00,000 (Rs 1 Lakh) or more**, calculated across at least 4 agricultural seasons or business cycles with an average monthly income exceeding Rs 10,000 (PIB Lakhpati Didi Release Nov 2026).
Lakhpati Didi & Namo Drone Didi Empowerment Flowchart	**Target Expansion (2 Crore to 3 Crore)**	Originally announced with a target of **2 Crore Lakhpati Didis**, the Union Government **enhanced the target to 3 Crore Lakhpati Didis** in the 2024–25 Budget after over 1 crore women crossed the Rs 1 lakh annual income threshold ahead of schedule (PIB Lakhpati Didi Release Nov 2026).
Comparative Matrix of Women Empowerment & Rural Livelihood Schemes	**Outlay & Target**	Central Sector Scheme with an outlay of **Rs 1,261 crore (for 2023–24 to 2025–26)** to provide **agricultural drones to 15,000 selected Women Self-Help Groups (SHGs)** for renting out to farmers for liquid fertilizer (Nano Urea / Nano DAP) and pesticide spraying (PIB Viksit Bharat Release).
Lakhpati Didi Initiative & Namo Drone Didi Scheme	**Subsidy & Training Structure**	Women SHGs receive **Central Financial Assistance (CFA) of 80% of the cost of the drone and accessories up to a maximum of Rs 8 Lakh**. For the remaining 20% cost, SHGs can raise a loan under the **Agriculture Infrastructure Fund (AIF)** with a **3% interest subvention**. One member of each SHG (aged 18–37 years) is trained for 15 days as a certified **Drone Pilot** (receiving Rs 15,000/month honorarium) and another as a **Drone Sahayak/ Technician**, generating an additional income of **at least Rs 1 lakh per annum** for the SHG (Press Information Bureau (PIB)).
Lakhpati Didi & Namo Drone Didi Empowerment Flowchart	**Mission Shakti (Ministry of Women & Child Development)**	An integrated women's safety and empowerment umbrella programme (15th Finance Commission period) divided into two sub-schemes

Core Sub-Domain	Key Concept / Provision	Verified Analytical Parameters & Exam Distinctions (पत्र सूचना कार्यालय (PIB))
Comparative Matrix of Women Empowerment & Rural Livelihood Schemes	**'Sambal' (Safety and Security of Women)**	Comprises **One Stop Centres (OSCs / Sakhi Centres)**, **Women Helpline (181)**, **Beti Bachao Beti Padhao (BBBP)**, and **Nari Adalats** (women's collectives for alternative dispute resolution at the Gram Panchayat level).
Lakhpati Didi Initiative & Namo Drone Didi Scheme	**'Samarthya' (Empowerment of Women)**	Comprises **Pradhan Mantri Matru Vandana Yojana (PMMVY)**, **Palna** (National Creche Scheme for children of working mothers), **Shakti Sadan** (integrated relief and rehabilitation home merging Swadhar Greh and Ujjwala homes), **Sakhi Niwas** (Working Women Hostels), and the **Hub for Empowerment of Women (HEW)** (Press Information Bureau (PIB)).
Lakhpati Didi & Namo Drone Didi Empowerment Flowchart	**SVAMITVA Scheme (Ministry of Panchayati Raj)**	Survey of Villages and Mapping with Improvised Technology in Village Areas, *launched on **April 24, 2020 (National Panchayati Raj Day)** using drone survey technology to issue legal **Property Cards (Sampatti Patrak)** to rural household owners in inhabited* (Abadi*) areas, covering over 3.1+ lakh villages (Press Information Bureau (PIB)).
Comparative Matrix of Women Empowerment & Rural Livelihood Schemes	**Viksit Bharat Gram Rozgar Mission (VB-GRM / VB-G RAM G — Union Budget 2026–27 Flagship)**	Building on MGNREGA (which created 8.5 crore rural assets over two decades with an average of 48 days of employment per household), the **Union Budget 2026–27** introduced the **Viksit Bharat Gram Rozgar Mission (VB-GRM)** with a total outlay exceeding **Rs 1.51 lakh crore** (**Rs 95,692 crore Central Share** + **Rs 30,000 crore for MGNREGA transition**). Key reforms include: **(1) Expanding statutory guaranteed employment from 100 days to 125 days per year for every rural household**, **(2) Enforcing strict unemployment allowance and automatic compensation for wage delays**, and **(3) Decentralizing 50% of project implementation directly through Gram Panchayats** across climate-resilient water, livelihood, and rural infrastructure works (India Budget Portal).
Lakhpati Didi Initiative & Namo Drone Didi Scheme	**Gender Budget 2026–27 (Rs 5.01 Lakh Crore) & SHE-Marts**	In 2026–27, gender-responsive budgeting expanded across **53 Union Ministries with an outlay of Rs 5.01 lakh crore**, introducing dedicated **SHE-Marts** (Self-Help Entrepreneur retail hubs) to give Lakhpati Didis direct urban and digital market access (India Budget Portal).

Chapter *3* Multi-Statement Exam Verification Drills

Chapter 3 Statement-Verification Drill #1 — **Both Statements Verified Correct**

Statement-I (Definition & Upgraded Target): A **Lakhpati Didi** is a Women Self-Help Group (SHG) member under the **Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY-NRLM)** who earns a **sustainable annual household income of at least Rs 1,00,000 (Rs 1 Lakh) or more**, calculated across at least 4 agricultural seasons or business cycles with an average monthly income exceeding Rs 10,000 (PIB Lakhpati Didi Release Nov 2026).

Statement-II (Target Expansion (2 Crore to 3 Crore)): Originally announced with a target of **2 Crore Lakhpati Didis**, the Union Government **enhanced the target to 3 Crore Lakhpati Didis** in the 2024–25 Budget after over 1 crore women crossed the Rs 1 lakh annual income threshold ahead of schedule (PIB Lakhpati Didi Release Nov 2026).

✓ **Exam Verification Key: Both Statement-I and Statement-II are factually accurate as per पत्र सूचना कार्यालय (PIB) & IUC Academy.**

Chapter 3 Statement-Verification Drill #2 — Both Statements Verified Correct

Statement-I (Outlay & Target): Central Sector Scheme with an outlay of **Rs 1,261 crore (for 2023–24 to 2025–26)** to provide **agricultural drones to 15,000 selected Women Self-Help Groups (SHGs)** for renting out to farmers for liquid fertilizer (Nano Urea / Nano DAP) and pesticide spraying (PIB Viksit Bharat Release).

Statement-II (Subsidy & Training Structure): Women SHGs receive **Central Financial Assistance (CFA) of 80% of the cost of the drone and accessories up to a maximum of Rs 8 Lakh**. For the remaining 20% cost, SHGs can raise a loan under the **Agriculture Infrastructure Fund (AIF)** with a **3% interest subvention**. One member of each SHG (aged 18–37 years) is trained for 15 days as a certified **Drone Pilot** (receiving Rs 15,000/month honorarium) and another as a **Drone Sahayak/Technician**, generating an additional income of **at least Rs 1 lakh per annum** for the SHG (Press Information Bureau (PIB)).

✓ **Exam Verification Key: Both Statement-I and Statement-II are factually accurate as per पत्र सूचना कार्यालय (PIB) & IUC Academy.**

Chapter 3 Statement-Verification Drill #3 — Both Statements Verified Correct

Statement-I (Mission Shakti (Ministry of Women & Child Development)): An integrated women's safety and empowerment umbrella programme (15th Finance Commission period) divided into two sub-schemes

Statement-II ('Sambal' (Safety and Security of Women)): Comprises **One Stop Centres (OSCs / Sakhi Centres)**, **Women Helpline (181)**, **Beti Bachao Beti Padhao (BBBP)**, and **Nari Adalats** (women's collectives for alternative dispute resolution at the Gram Panchayat level).

✓ **Exam Verification Key: Both Statement-I and Statement-II are factually accurate as per पत्र सूचना कार्यालय (PIB) & IUC Academy.**

Chapter 3 Statement-Verification Drill #4 — Both Statements Verified Correct

Statement-I ('Samarthya' (Empowerment of Women)): Comprises **Pradhan Mantri Matru Vandana Yojana (PMMVY)**, **Palna** (National Creche Scheme for children of working mothers), **Shakti Sadan** (integrated relief and rehabilitation home merging Swadhar Greh and Ujjwala homes), **Sakhi Niwas** (Working Women Hostels), and the **Hub for Empowerment of Women (HEW)** (Press Information Bureau (PIB)).

Statement-II (SVAMITVA Scheme (Ministry of Panchayati Raj)): Survey of Villages and Mapping with Improvised Technology in Village Areas, *launched on **April 24, 2020 (National Panchayati Raj Day)** using drone survey technology to issue legal **Property Cards (Sampatti Patrak)** to rural household owners in inhabited* (Abadi*) areas, covering over 3.1+ lakh villages (Press Information Bureau (PIB)).

✓ **Exam Verification Key: Both Statement-I and Statement-II are factually accurate as per पत्र सूचना कार्यालय (PIB) & IUC Academy.**

Chapter 3 Statement-Verification Drill #5 — Both Statements Verified Correct

Statement-I (Viksit Bharat Gram Rozgar Mission (VB-GRM / VB-G RAM G — Union Budget 2026–27 Flagship)): Building on MGNREGA (which created 8.5 crore rural assets over two decades with an average of 48 days of employment per household), the **Union Budget 2026–27** introduced the **Viksit Bharat Gram Rozgar Mission (VB-GRM)** with a total outlay exceeding **Rs 1.51 lakh crore (Rs 95,692 crore Central Share + Rs 30,000 crore for MGNREGA transition)**. Key reforms include: **(1) Expanding statutory guaranteed employment from 100 days to 125 days per year for every rural household**, **(2) Enforcing strict unemployment allowance and automatic compensation for wage delays**, and **(3) Decentralizing 50% of project implementation directly through Gram Panchayats** across climate-resilient water, livelihood, and rural infrastructure works (India Budget Portal).

Statement-II (Gender Budget 2026–27 (Rs 5.01 Lakh Crore) & SHE-Marts): In 2026–27, gender-responsive budgeting expanded across **53 Union Ministries with an outlay of Rs 5.01 lakh crore**, introducing dedicated **SHE-Marts** (Self-Help Entrepreneur retail hubs) to give Lakhpati Didis direct urban and digital market access (India Budget Portal).

✓ **Exam Verification Key: Both Statement-I and Statement-II are factually accurate as per पत्र सूचना कार्यालय (PIB) & IUC Academy.**

Chapter 4: Flagship Schemes in Pensions (UPS & NPS Vatsalya), Artisans (PM Vishwakarma) & Tribal Welfare (PM-JANMAN & DAJGUA)

Chapter Key Study Pillars — Chapter 4: Flagship Schemes in Pensions (UPS & NPS Vatsalya), Artisans (PM Vishwakarma) & Tribal Welfare (PM-JANMAN & DAJGUA)

Key Study Pillar 1	Key Study Pillar 2	Key Study Pillar 3
Unified Pension Scheme (UPS) & NPS Vatsalya Scheme (Ministry of Finance)	**PM Vishwakarma Yojana, PM-JANMAN & Dharti Aaba Janjatiya Gram Vikas Abhiyan (DAJGUA)**	**Comparative Matrix of Pensions, Artisans & Tribal Welfare Schemes**

4.1 Unified Pension Scheme (UPS) & NPS Vatsalya Scheme (Ministry of Finance)

• **Unified Pension Scheme (UPS — Approved August 24, 2024; Effective April 1, 2025):**

• **Context & Committee:** Formulated based on the recommendations of the **Dr. T.V. Somanathan Committee** (constituted in April 2023 to review the National Pension System for government employees), benefiting **23 lakh Central Government employees** (and up to 90 lakh employees if adopted by State Governments, with Maharashtra becoming the first state to adopt UPS) (Press Information Bureau (PIB)).

• **Five Core Pillars of the Unified Pension Scheme (UPS):**

1. **Assured Pension (50%): 50% of the average basic pay drawn in the last 12 months** prior to superannuation, guaranteed for a minimum qualifying service of **25 years** (proportionate for lesser service between 10 and 25 years).

2. **Assured Family Pension (60%):** In the event of the pensioner's demise, the spouse receives **60% of the pension** the employee was drawing immediately before demise.

3. **Assured Minimum Pension (Rs 10,000/month):** Guaranteed minimum pension of **Rs 10,000 per month** on superannuation after a minimum of **10 years of service**.

4. **Inflation Indexation (Dearness Relief):** Full inflation protection on Assured Pension, Assured Family Pension, and Assured Minimum Pension via **Dearness Relief (DR)** based on the **All India Consumer Price Index for Industrial Workers (AICPI-IW)**, identical to serving employees.

5. **Lump-Sum Superannuation Payment (in addition to Gratuity): 1/10th (10%) of monthly emoluments (Basic Pay + DA)** as on the date of superannuation for **every completed six-month (half-year) period of service**, without reducing the quantum of assured pension!

• **Contribution Ratio:** The **Employee Contribution remains unchanged at 10% (Basic + DA)**, while the **Central Government Contribution is increased from 14% (under NPS) to 18.5%** (India Budget Portal).

• **NPS Vatsalya Scheme (Launched September 18, 2024 — Ministry of Finance / PFRDA):**

• **Objective & Eligibility:** Announced in the Union Budget 2024–25 and regulated by the **Pension Fund Regulatory and Development Authority (PFRDA)**, NPS Vatsalya allows parents and legal guardians to open a contributory pension account for **all minor citizens aged 0 to 18 years** (Press Information Bureau (PIB)).

• **Contribution & Transition Rules:** Minimum contribution is **Rs 1,000 per annum** with **no upper limit**. Upon attaining **18 years of age (majority)**, the NPS Vatsalya account seamlessly converts into a regular **NPS Tier-I**

(All Citizen Model) account after fresh KYC. Partial withdrawal (up to 25% of contribution for education, specified illness, or disability) is allowed after a **3-year lock-in period** (up to 3 times before turning 18) (**Press Information Bureau (PIB)**).

4.2 PM Vishwakarma Yojana, PM-JANMAN & Dharti Aaba Janjatiya Gram Vikas Abhiyan *(DAJGUA)*

• PM Vishwakarma Yojana (Nodal Ministry: Ministry of Micro, Small and Medium Ventures — MoMSME):

• Launch Date & Outlay: Launched on **September 17, 2023 (Vishwakarma Jayanti)** as a **100% Central Sector Scheme** with an outlay of **Rs 13,000 crore for 5 years (FY 2023–24 to 2027–28)** covering **18 traditional artisan and craftsperson trades** (*Guru-Shishya Parampara*) in rural and urban areas (**Press Information Bureau (PIB)**).

• Key Benefits: (1) Recognition via **PM Vishwakarma Certificate and ID Card**, (2) **5–7 days Basic Training** (and 15+ days Advanced Training) with a **stipend of Rs 500 per day**, (3) **Toolkit Incentive of up to Rs 15,000** in the form of an **e-RUPI / e-Voucher**, (4) **Collateral-free 'Artisan Business Development Loans' of up to Rs 3 Lakh** in two tranches (**1st Tranche: up to Rs 1 Lakh for 18 months**; **2nd Tranche: up to Rs 2 Lakh for 30 months**) at a **concessional fixed interest rate of 5%** (with Government of India providing up to 8% interest subvention), and (5) **Re 1 per digital transaction** incentive for up to 100 transactions per month (**Press Information Bureau (PIB)**).

• PM-JANMAN (Pradhan Mantri Janjati Adivasi Nyaya Maha Abhiyan — Ministry of Tribal Affairs):

• Launch Date & Outlay: Launched on **November 15, 2023 (Janjatiya Gaurav Divas — Birth Anniversary of Bhagwan Birsa Munda)** from **Khunti, Jharkhand**, with a total outlay of **Rs 24,104 crore** (Central Share: Rs 15,336 Cr; State Share: Rs 8,768 Cr) for 3 years (2023–26) (**PIB PM-JANMAN Release July 2026**).

• Target & Scope: Targets **75 Particularly Vulnerable Tribal Groups (PVTGs)** (identified following the **Dhebar Commission / Debar Commission** framework; highest number of PVTGs—13—reside in Odisha) across **18 States and the UT of Andaman & Nicobar Islands**, delivering **11 critical interventions across 9 Union Ministries** (including Rs 2.39 lakh pucca houses, piped water, solar electrification, mobile medical units, and **Van Dhan Vikas Kendras**) (**PIB PM-JANMAN Release July 2026**).

• Dharti Aaba Janjatiya Gram Vikas Abhiyan (DAJGUA — Formerly PM-JUGA, Ministry of Tribal Affairs):

• Launch Date & Outlay: Launched by Prime Minister Narendra Modi on **October 2, 2024, from Hazaribagh (Jharkhand)** with a massive total outlay of **Rs 79,156 crore** (Central Share: Rs 56,333 Cr; State Share: Rs 22,823 Cr) (**PIB PM-JANMAN & DAJGUA Release July 2026**).

• Target & Scope: Saturates infrastructural and socio-economic gaps in **63,843 tribal-majority villages** (villages with population ≥500 where ≥50% are Scheduled Tribes, plus villages in Aspirational Blocks with ST population ≥50) across **549 districts and 2,911 blocks in 30 States/UTs**, benefiting **more than 5 Crore tribal citizens** through **25 interventions implemented by 17 Union Ministries** over 5 years (**PIB Janjatiya Gaurav Divas Nov 2026**).

4.3 Pension, Artisan & Tribal Welfare Saturation Flowchart

Step-by-Step Conceptual Process Flowchart

STEP 1
UPS Guarantees 50% Pension (25+ Yrs Service) & Rs 10,000 Minimum (10+ Yrs)

STEP 2
NPS Vatsalya Builds Compounding Retirement Corpus for Minors (0-18 Yrs)

STEP 3
PM Vishwakarma Empowers 18 Artisan Trades (Rs 15k Toolkit + Rs 3L Loan @ 5%)

STEP 4
PM-JANMAN (75 PVTGs) & DAJGUA (63,843 Villages, Rs 79,156 Cr) Saturate Tribal Welfare

4.4 Comparative Matrix of Pensions, Artisans & Tribal Welfare Schemes

Scheme Name	Nodal Ministry	Launch Date & Total Outlay	Core Eligibility, Components & Financial Benefit	Official Source Portal
Unified Pension Scheme (UPS)	Ministry of Finance (Dept. of Financial Services)	Approved Aug 24, 2024; Effective **April 1, 2025**	Central/State Govt Employees; **50% assured pension** (25+ yrs service), **60% family pension**, **Rs 10,000/mo min pension** (10+ yrs); Govt share **18.5%**	Press Information Bureau (PIB)
NPS Vatsalya Scheme	Ministry of Finance / PFRDA	FY 2026–27 Implementation	All **minor citizens (0–18 years)**; Min **Rs 1,000/year** (no max limit); auto-converts to regular NPS Tier-I at age 18	Press Information Bureau (PIB)
PM Vishwakarma Yojana	Ministry of MSME	Sept 17, 2023; **Rs 13,000 Cr** (2023–28)	**18 traditional trades**; Rs 500/day training stipend; **Rs 15,000 toolkit e-voucher**; **Rs 1L + Rs 2L loan at 5% interest**	Press Information Bureau (PIB)
PM-JANMAN	Ministry of Tribal Affairs (+ 9 Ministries)	Nov 15, 2023; **Rs 24,104 Cr**	**75 PVTGs** across 18 States & Andaman & Nicobar UT; **11 critical interventions** (housing Rs 2.39L, solar, roads, health)	PIB PM-JANMAN July 2026
Dharti Aaba Janjatiya Gram Vikas Abhiyan (DAJGUA)	Ministry of Tribal Affairs (+ 17 Ministries)	Oct 2, 2024; **Rs 79,156 Cr**	**63,843 tribal-majority villages** (5+ Crore tribals across 30 States/UTs); **25 interventions** across 17 Ministries	PIB Janjatiya Gaurav Divas Nov 2026
PM Mudra Yojana (Tarun Plus Upgrade)	Ministry of Finance	Launched April 8, 2015; **Tarun Plus added in the 2026 Compendium**	Shishu (up to Rs 50k), Kishore (Rs 50k–5L), Tarun (Rs 5L–10L), and **Tarun Plus (Rs 10L to Rs 20 Lakh)** for repeat borrowers	India Budget Portal

Did You Know?: Under the Union Budget 2024–25, a fourth loan category called **'Tarun Plus' (Rs 10 Lakh to Rs 20 Lakh)** was introduced under **Pradhan Mantri MUDRA Yojana (PMMY)** specifically for entrepreneurs who have previously availed and successfully repaid loans under the 'Tarun' (Rs 5–10 Lakh) category, backed by the Credit Guarantee Fund for Micro Units (CGFMU) (India Budget Portal).

Exam Trap Alert: Do not confuse **PM-JANMAN** with **DAJGUA (Dharti Aaba Janjatiya Gram Vikas Abhiyan)**! **PM-JANMAN (Rs 24,104 Cr)** focuses specifically on **75 Particularly Vulnerable Tribal Groups (PVTGs)** across 18 States + 1 UT via **11 interventions & 9 Ministries**, whereas **DAJGUA (Rs 79,156 Cr)** covers **63,843 general tribal-majority villages (≥50% ST population)** across **30 States/UTs via 25 interventions & 17 Ministries** (PIB PM-JANMAN & DAJGUA Release July 2026).

★ **Memory Trick:** Remember the **5 Pillars of Unified Pension Scheme (UPS)** using **"50 – 60 – 10k – 18.5% – 1/10th"**: **50%** Assured Pension (at 25 yrs), **60%** Family Pension, **Rs 10,000** Minimum Pension (at 10 yrs), **18.5%** Govt Contribution, and **1/10th** pay lump-sum per 6 months served!

Chapter 4 Comprehensive Analytical & Statutory Revision Matrix

Core Sub-Domain	Key Concept / Provision	Verified Analytical Parameters & Exam Distinctions (पत्र सूचना कार्यालय (PIB))
Unified Pension Scheme (UPS) & NPS Vatsalya Scheme (Ministry of Finance)	**Context & Committee**	Formulated based on the recommendations of the **Dr. T.V. Somanathan Committee** (constituted in April 2023 to review the National Pension System for government employees), benefiting **23 lakh Central Government employees** (and up to 90 lakh employees if adopted by State Governments, with Maharashtra becoming the first state to adopt UPS) (Press Information Bureau (PIB)).
PM Vishwakarma Yojana, PM-JANMAN & Dharti Aaba Janjatiya Gram Vikas Abhiyan (DAJGUA)	**Assured Pension (50%)**	50% of the average basic pay drawn in the last 12 months **prior to superannuation, guaranteed for a minimum qualifying service of** 25 years** (proportionate for lesser service between 10 and 25 years).
Pension, Artisan & Tribal Welfare Saturation Flowchart	**Assured Family Pension (60%)**	In the event of the pensioner's demise, the spouse receives **60% of the pension** the employee was drawing immediately before demise.
Comparative Matrix of Pensions, Artisans & Tribal Welfare Schemes	**Assured Minimum Pension (Rs 10,000/month)**	Guaranteed minimum pension of **Rs 10,000 per month** on superannuation after a minimum of **10 years of service**.
Unified Pension Scheme (UPS) & NPS Vatsalya Scheme (Ministry of Finance)	**Inflation Indexation (Dearness Relief)**	Full inflation protection on Assured Pension, Assured Family Pension, and Assured Minimum Pension via **Dearness Relief (DR)** based on the **All India Consumer Price Index for Industrial Workers (AICPI-IW)**, identical to serving employees.
PM Vishwakarma Yojana, PM-JANMAN & Dharti Aaba Janjatiya Gram Vikas Abhiyan (DAJGUA)	**Lump-Sum Superannuation Payment (in addition to Gratuity)**	1/10th (10%) of monthly emoluments (Basic Pay + DA) **as on the date of superannuation for** every completed six-month (half-year) period of service**, without reducing the quantum of assured pension!

Core Sub-Domain	Key Concept / Provision	Verified Analytical Parameters & Exam Distinctions (पत्र सूचना कार्यालय (PIB))
Pension, Artisan & Tribal Welfare Saturation Flowchart	**Contribution Ratio**	The **Employee Contribution remains unchanged at 10% (Basic + DA)**, while the **Central Government Contribution is increased from 14% (under NPS) to 18.5%** (India Budget Portal).
Comparative Matrix of Pensions, Artisans & Tribal Welfare Schemes	**Objective & Eligibility**	Announced in the Union Budget 2024–25 and regulated by the **Pension Fund Regulatory and Development Authority (PFRDA)**, NPS Vatsalya allows parents and legal guardians to open a contributory pension account for **all minor citizens aged 0 to 18 years** (Press Information Bureau (PIB)).
Unified Pension Scheme (UPS) & NPS Vatsalya Scheme (Ministry of Finance)	**Contribution & Transition Rules**	Minimum contribution is **Rs 1,000 per annum** with **no upper limit**. Upon attaining **18 years of age (majority)**, the NPS Vatsalya account seamlessly converts into a regular **NPS Tier-I (All Citizen Model)** account after fresh KYC. Partial withdrawal (up to 25% of contribution for education, specified illness, or disability) is allowed after a **3-year lock-in period** (up to 3 times before turning 18) (Press Information Bureau (PIB)).
PM Vishwakarma Yojana, PM-JANMAN & Dharti Aaba Janjatiya Gram Vikas Abhiyan (DAJGUA)	**Launch Date & Outlay**	Launched on **September 17, 2023 (Vishwakarma Jayanti)** as a **100% Central Sector Scheme** with an outlay of **Rs 13,000 crore for 5 years (FY 2023–24 to 2027–28)** covering **18 traditional artisan and craftsperson trades** (*Guru-Shishya Parampara*) in rural and urban areas (Press Information Bureau (PIB)).
Pension, Artisan & Tribal Welfare Saturation Flowchart	**Key Benefits**	(1) Recognition via **PM Vishwakarma Certificate and ID Card**, (2) **5–7 days Basic Training** (and 15+ days Advanced Training) with a **stipend of Rs 500 per day**, (3) **Toolkit Incentive of up to Rs 15,000** in the form of an **e-RUPI / e-Voucher**, (4) **Collateral-free 'Artisan Business Development Loans' of up to Rs 3 Lakh** in two tranches (**1st Tranche: up to Rs 1 Lakh for 18 months**; **2nd Tranche: up to Rs 2 Lakh for 30 months**) at a **concessional fixed interest rate of 5%** (with Government of India providing up to 8% interest subvention), and (5) **Re 1 per digital transaction** incentive for up to 100 transactions per month (Press Information Bureau (PIB)).
Comparative Matrix of Pensions, Artisans & Tribal Welfare Schemes	**Launch Date & Outlay**	Launched on **November 15, 2023 (Janjatiya Gaurav Divas — Birth Anniversary of Bhagwan Birsa Munda)** from **Khunti, Jharkhand**, with a total outlay of **Rs 24,104 crore** (Central Share: Rs 15,336 Cr; State Share: Rs 8,768 Cr) for 3 years (2023–26) (PIB PM-JANMAN Release July 2026).
Unified Pension Scheme (UPS) & NPS Vatsalya Scheme (Ministry of Finance)	**Target & Scope**	Targets **75 Particularly Vulnerable Tribal Groups (PVTGs)** (identified following the **Dhebar Commission / Debar Commission** framework; highest number of PVTGs—13—reside in Odisha) across **18 States and the UT of Andaman & Nicobar Islands**, delivering **11 critical interventions across 9 Union Ministries** (including Rs 2.39 lakh pucca houses, piped water, solar electrification, mobile medical units, and **Van Dhan Vikas Kendras**) (PIB PM-JANMAN Release July 2026).

Core Sub-Domain	Key Concept / Provision	Verified Analytical Parameters & Exam Distinctions (पत्र सूचना कार्यालय (PIB))
PM Vishwakarma Yojana, PM-JANMAN & Dharti Aaba Janjatiya Gram Vikas Abhiyan (DAJGUA)	**Launch Date & Outlay**	Launched by Prime Minister Narendra Modi on **October 2, 2024, from Hazaribagh (Jharkhand)** with a massive total outlay of **Rs 79,156 crore** (Central Share: Rs 56,333 Cr; State Share: Rs 22,823 Cr) (PIB PM-JANMAN & DAJGUA Release July 2026).

Chapter 4 Multi-Statement Exam Verification Drills

Chapter 4 Statement-Verification Drill #1 — Both Statements Verified Correct

Statement-I (Context & Committee): Formulated based on the recommendations of the **Dr. T.V. Somanathan Committee** (constituted in April 2023 to review the National Pension System for government employees), benefiting **23 lakh Central Government employees** (and up to 90 lakh employees if adopted by State Governments, with Maharashtra becoming the first state to adopt UPS) (Press Information Bureau (PIB)).

Statement-II (Assured Pension (50%)): 50% of the average basic pay drawn in the last 12 months **prior to superannuation, guaranteed for a minimum qualifying service of** 25 years** (proportionate for lesser service between 10 and 25 years).

✓ **Exam Verification Key: Both Statement-I and Statement-II are factually accurate as per पत्र सूचना कार्यालय (PIB) & IUC Academy.**

Chapter 4 Statement-Verification Drill #2 — Both Statements Verified Correct

Statement-I (Assured Family Pension (60%)): In the event of the pensioner's demise, the spouse receives **60% of the pension** the employee was drawing immediately before demise.

Statement-II (Assured Minimum Pension (Rs 10,000/month)): Guaranteed minimum pension of **Rs 10,000 per month** on superannuation after a minimum of **10 years of service**.

✓ **Exam Verification Key: Both Statement-I and Statement-II are factually accurate as per पत्र सूचना कार्यालय (PIB) & IUC Academy.**

Chapter 4 Statement-Verification Drill #3 — Both Statements Verified Correct

Statement-I (Inflation Indexation (Dearness Relief)): Full inflation protection on Assured Pension, Assured Family Pension, and Assured Minimum Pension via **Dearness Relief (DR)** based on the **All India Consumer Price Index for Industrial Workers (AICPI-IW)**, identical to serving employees.

Statement-II (Lump-Sum Superannuation Payment (in addition to Gratuity)): 1/10th (10%) of monthly emoluments (Basic Pay + DA) **as on the date of superannuation for** every completed six-month (half-year) period of service**, without reducing the quantum of assured pension!

✓ **Exam Verification Key: Both Statement-I and Statement-II are factually accurate as per पत्र सूचना कार्यालय (PIB) & IUC Academy.**

Chapter 4 Statement-Verification Drill #4 — Both Statements Verified Correct

Statement-I (Contribution Ratio): The **Employee Contribution remains unchanged at 10% (Basic + DA)**, while the **Central Government Contribution is increased from 14% (under NPS) to 18.5%** (India Budget Portal).

Statement-II (Objective & Eligibility): Announced in the Union Budget 2024–25 and regulated by the **Pension Fund Regulatory and Development Authority (PFRDA)**, NPS Vatsalya allows parents and legal guardians to open a contributory pension account for **all minor citizens aged 0 to 18 years** (Press Information Bureau (PIB)).

✓ **Exam Verification Key: Both Statement-I and Statement-II are factually accurate as per पत्र सूचना कार्यालय (PIB) & IUC Academy.**

Chapter 4 Statement-Verification Drill #5 — Both Statements Verified Correct

Statement-I (Contribution & Transition Rules): Minimum contribution is **Rs 1,000 per annum** with **no upper limit**. Upon attaining **18 years of age (majority)**, the NPS Vatsalya account seamlessly converts into a regular **NPS Tier-I (All Citizen Model)** account after fresh KYC. Partial withdrawal (up to 25% of contribution for education, specified illness, or disability) is allowed after a **3-year lock-in period** (up to 3 times before turning 18) (Press Information Bureau (PIB)).

Statement-II (Launch Date & Outlay): Launched on **September 17, 2023 (Vishwakarma Jayanti)** as a **100% Central Sector Scheme** with an outlay of **Rs 13,000 crore for 5 years (FY 2023–24 to 2027–28)** covering **18 traditional artisan and craftsperson trades** (*Guru-Shishya Parampara*) in rural and urban areas (Press Information Bureau (PIB)).

✓ **Exam Verification Key: Both Statement-I and Statement-II are factually accurate as per पत्र सूचना कार्यालय (PIB) & IUC Academy.**

Chapter 4 Statement-Verification Drill #6 — Both Statements Verified Correct

Statement-I (Key Benefits): (1) Recognition via **PM Vishwakarma Certificate and ID Card**, (2) **5–7 days Basic Training** (and 15+ days Advanced Training) with a **stipend of Rs 500 per day**, (3) **Toolkit Incentive of up to Rs 15,000** in the form of an **e-RUPI / e-Voucher**, (4) **Collateral-free 'Artisan Business Development Loans' of up to Rs 3 Lakh** in two tranches (**1st Tranche: up to Rs 1 Lakh for 18 months**; **2nd Tranche: up to Rs 2 Lakh for 30 months**) at a **concessional fixed interest rate of 5%** (with Government of India providing up to 8% interest subvention), and (5) **Re 1 per digital transaction** incentive for up to 100 transactions per month (Press Information Bureau (PIB)).

Statement-II (Launch Date & Outlay): Launched on **November 15, 2023 (Janjatiya Gaurav Divas — Birth Anniversary of Bhagwan Birsa Munda)** from **Khunti, Jharkhand**, with a total outlay of **Rs 24,104 crore** (Central Share: Rs 15,336 Cr; State Share: Rs 8,768 Cr) for 3 years (2023–26) (PIB PM-JANMAN Release July 2026).

✓ **Exam Verification Key: Both Statement-I and Statement-II are factually accurate as per पत्र सूचना कार्यालय (PIB) & IUC Academy.**

Chapter 5: Flagship Schemes in Education (PM Vidyalaxmi), Youth Employment, Skilling & Deep-Tech

Chapter Key Study Pillars — Chapter 5: Flagship Schemes in Education (PM Vidyalaxmi), Youth Employment, Skilling & Deep-Tech

Key Study Pillar 1	Key Study Pillar 2	Key Study Pillar 3
PM Vidyalaxmi Scheme & One Nation One Subscription (Ministry of Education)	**Prime Minister's Package for Employment & Skilling (Rs 2 Lakh Crore) & Deep-Tech Missions**	**Comparative Matrix of Education, Skilling, Internship & R&D Schemes**

5.1 PM Vidyalaxmi Scheme & One Nation One Subscription (Ministry of Education)

• **PM Vidyalaxmi Scheme (Approved November 6, 2024 — Ministry of Education):**

• **Objective & Outlay:** A new **Central Sector Scheme** with a total outlay of **Rs 3,600 crore (from FY 2024–25 to 2030–31)** to provide financial support to meritorious students so that financial constraints never prevent any youth of India from pursuing higher education (PIB PM Vidyalaxmi Release July 2026).

• **Target Institutions (860 QHEIs):** Applicable to students who secure admission on merit in the **top 860 Quality Higher Educational Institutions (QHEIs)** across the country—comprising all institutions ranked in the **Top 100 of NIRF** (Overall, Category-specific, and Domain-specific rankings), **Top 200 State Government HEIs** in NIRF, and **all Central Government-governed institutions** (covering over **22 lakh students every year**).

• **Three Core Financial Benefits under PM Vidyalaxmi:**

1. **100% Collateral-Free and Guarantor-Free Loans:** Students receive education loans covering full tuition fees and course-related expenses from any Scheduled Bank without any collateral or third-party guarantee through the unified **PM-Vidyalaxmi Digital Portal** (PIB PM Vidyalaxmi Release).

2. **75% Sovereign Credit Guarantee (up to Rs 7.5 Lakh):** For loan amounts **up to Rs 7.5 Lakh**, the Government of India provides a **75% credit guarantee** to banks to support universal expansion of student lending.

3. **3% Interest Subvention (up to Rs 10 Lakh Loan for Family Income ≤ Rs 8 Lakh):** For students with an **annual family income of up to Rs 8 Lakh** (who are not already getting full interest subvention under PM-USP CSIS for income ≤ Rs 4.5 Lakh), the scheme provides a **3% interest subvention on education loans up to Rs 10 Lakh** during the moratorium period for **1 lakh students every year** (giving preference to students from government institutions and technical/professional courses) via **e-Vouchers and CBDC wallets** (PIB PM Vidyalaxmi Release).

• **One Nation One Subscription (ONOS — Approved November 25, 2024):** A Central Sector Scheme with an allocation of **Rs 6,000 crore for 3 calendar years (2025, 2026, and 2027)** managed through **INFLIBNET** (an autonomous inter-university centre of UGC in Gandhinagar) to provide universal, free digital access to **13,000+ top international scholarly research journals** (published by 30 major international publishers like Elsevier, Springer Nature, Wiley, IEEE, Taylor & Francis, Oxford, and Cambridge) to **1.8 Crore students, faculty, and researchers** across **6,300+ government universities, colleges, and R&D laboratories** (Press Information Bureau (PIB)).

5.2 Prime Minister's Package for Employment & Skilling (Rs 2 Lakh Crore) & Deep-Tech Missions

• **PM's Package of 5 Schemes for Employment & Skilling (Outlay: Rs 2 Lakh Crore over 5 Years for 4.1 Crore Youth):**

• **Scheme 1 (ELI Scheme-A — First Timers):** One-month wage (up to **Rs 15,000 in 3 installments**) to all youth newly entering the formal workforce across all sectors (registered in **EPFO** with salary up to Rs 1 lakh/month), benefiting **210 lakh youth** (India Budget Portal).

• **Scheme 2 (ELI Scheme-B — Job Creation in Manufacturing):** Incentivizes additional employment in the manufacturing sector linked to first-time employees, paying an incentive directly to both the employee and the employer with respect to their **EPFO contribution in the first 4 years** of employment (24%/24%/16%/8% slabs), benefiting **30 lakh youth**.

• **Scheme 3 (ELI Scheme-C — Support to Employers):** Reimburses employers up to **Rs 3,000 per month for 2 years** towards their EPFO contribution for each additional employee hired (with salary up to Rs 1 lakh/month), incentivizing **50 lakh additional jobs** (India Budget Portal).

• **Scheme 4 (Upgradation of 1,000 Industrial Training Institutes — ITIs):** Outlay of **Rs 60,000 crore** (Rs 30,000 Cr Central + Rs 20,000 Cr State + Rs 10,000 Cr Industry/CSR) to upgrade **1,000 ITIs in a Hub-and-Spoke arrangement** (200 Hub ITIs + 800 Spoke ITIs) over 5 years to skill **20 lakh youth** (Press Information Bureau (PIB)).

• **Scheme 5 (PM Internship Scheme in Top 500 Companies — Ministry of Corporate Affairs):** Provides **12-month real-world internships to 1 Crore youth over 5 years** in India's **Top 500 Corporate Companies** (identified by average CSR expenditure over the last 3 years) for youth aged **21 to 24 years** who are not employed full-time or in full-time education. Interns receive a **monthly internship allowance of Rs 5,000** (Rs 4,500 via DBT from Govt + Rs 500 from company CSR funds) plus a **one-time grant of Rs 6,000** for incidentals and insurance coverage under PMJJBY and PMSBY (Press Information Bureau (PIB)).

• **Deep-Tech & Research Missions (ANRF, IndiaAI, National Quantum Mission & BioE3):**

• **Anusandhan National Research Foundation (ANRF Act 2023 — Dept. of Science & Technology):** Chaired by the **Prime Minister of India**, with a corpus of **Rs 50,000 crore for 2023–28** (Rs 14,000 Cr budgetary + Rs 36,000 Cr private/industry/philanthropic) plus a **Rs 1 Lakh Crore Private Sector R&D Innovation Financing Pool** announced in Budget 2024–25 (India Budget Portal).

• **IndiaAI Mission (MeitY):** Approved in 2026 Compendium with an outlay of **Rs 10,371.92 crore** over 5 years to deploy **10,000+ (scaled to 18,000+) GPUs**, indigenous Sovereign Foundational Models, and **IndiaAI Datasets Platform (AIKosh)**.

• **National Quantum Mission (DST):** Outlay of **Rs 6,003.65 crore (2023–2031)** to build **50–1,000 physical qubit intermediate-scale quantum computers** across **4 Thematic Hubs (T-Hubs)** at **IISc Bengaluru (Quantum Computing), IIT Madras (Quantum Communication), IIT Bombay (Quantum Sensing & Metrology), and IIT Delhi (Quantum Materials & Devices)**.

• **BioE3 Policy (Biotechnology for Economy, Environment and Employment — Dept. of Biotechnology, 2026 Compendium):** Promotes high-performance **biomanufacturing** across 6 thematic sectors (bio-based chemicals, smart proteins, precision biotherapeutics, climate-resilient agriculture, carbon capture, and marine/space research) (Press Information Bureau (PIB)).

• **Union Budget 2026–27 Youth, Education (Rs 1.39 Lakh Crore), AVGC Creative Economy & Deep-Tech Initiatives:**

• **AVGC Content Creator Labs (Orange / Creative Economy Push):** To expand India's creative ("orange") economy from USD 4.5 billion (growing at 20% annually) to **USD 40 billion** and generate **20 lakh (2 million) new jobs by 2030**, the Union Budget 2026–27 announced **AVGC (Animation, Visual Effects, Gaming, and Comics) Labs in 15,000 secondary schools and 500 higher education colleges** (India Budget Portal).

• **Expansion of Atal Tinkering Labs (10,000 → 50,000) & 5 University Townships:** Budget 2026–27 approved scaling up **Atal Tinkering Labs (ATLs) under NITI Aayog's Atal Innovation Mission from 10,000 to 50,000 schools** and developing **5 new integrated University Townships** located near major industrial and logistics corridors.

• **India Semiconductor Mission 2.0 & Bio-Pharma Shakti (Budget 2026–27):** Launched **India Semiconductor Mission (ISM) 2.0** to deepen domestic compound semiconductor, display, and chip packaging ecosystems alongside **Bio-Pharma Shakti** to establish India as a global biopharmaceutical manufacturing hub (India Budget Portal).

5.3 PM Vidyalaxmi & Youth Employment Package Flowchart

Step-by-Step Conceptual Process Flowchart

STEP 1
Student Admitted to Top 860 NIRF QHEIs Applies on PM-Vidyalaxmi Portal

STEP 2
Receives Collateral-Free Loan (75% Guarantee up to Rs 7.5L & 3% Subvention up to Rs 10L)

STEP 3
Graduate Enters Top 500 Companies via PM Internship Scheme (Rs 5,000/mo + Rs 6,000 Grant)

STEP 4
Formal Job Entry Supported by EPFO-Linked ELI Schemes A, B & C (Rs 2 Lakh Cr Package)

5.4 Comparative Matrix of Education, Skilling, Internship & R&D Schemes

Scheme / Mission Name	Nodal Ministry / Department	Outlay & Timeframe	Target Group & Financial / Structural Provision	Official Source Portal
PM Vidyalaxmi Scheme	Ministry of Education	**Rs 3,600 Cr** (2024–25 to 2030–31)	Students in **860 QHEIs**; collateral-free loan; **75% guarantee up to Rs 7.5L**; **3% interest subvention up to Rs 10L** (income ≤ Rs 8L)	**PIB PM Vidyalaxmi July 2026**
One Nation One Subscription (ONOS)	Ministry of Education / Anusandhan NRF (INFLIBNET)	**Rs 6,000 Cr** (Calendar Years 2025–2027)	**1.8 Crore students/researchers** in 6,300+ Govt HEIs/labs get free access to **13,000+ international journals**	**Press Information Bureau (PIB)**
PM Internship Scheme	Ministry of Corporate Affairs (MCA)	Part of **Rs 2 Lakh Cr** PM Package (5 years)	**1 Crore youth (aged 21–24 yrs)** in **Top 500 Companies**; **Rs 5,000/mo stipend** (Rs 4,500 Govt + Rs 500 CSR) + **Rs 6,000 one-time grant**	**India Budget Portal**
ITI Hub-and-Spoke Upgradation	Ministry of Skill Development & Entrepreneurship	**Rs 60,000 Cr** (5 years)	Upgrades **1,000 Government ITIs** (200 Hubs + 800 Spokes) to skill **20 lakh youth**	**India Budget Portal**
Anusandhan National Research Foundation (ANRF)	Dept. of Science & Technology (DST)	**Rs 50,000 Cr** (2023–28) + Rs 1 Lakh Cr R&D Pool	Governing Board chaired by the **Prime Minister**; 72% funding from private/industry sources	**Press Information Bureau (PIB)**
IndiaAI Mission & National Quantum Mission	MeitY (IndiaAI) & DST (Quantum)	**Rs 10,371.92 Cr** (IndiaAI) & **Rs 6,003.65 Cr** (NQM)	18,000+ GPUs & AIKosh under IndiaAI; 50–1,000 qubit computers across 4 IIT/IISc T-Hubs under NQM	**Press Information Bureau (PIB)**

Did You Know?: Under the **PM Vidyalaxmi Scheme**, students whose annual family income is **up to Rs 4.5 Lakh** and who are pursuing technical/professional courses already receive **100% full interest subvention** during the moratorium period under the existing **PM-USP Central Sector Interest Subsidy (CSIS)** scheme; **PM Vidyalaxmi** complements this by extending a **3% interest subvention on loans up to Rs 10 Lakh** for the middle-income bracket (**family income up to Rs 8 Lakh**) across all courses in 860 QHEIs (**PIB PM Vidyalaxmi July 2026**).

Exam Trap Alert: The **PM Internship Scheme in Top 500 Companies** is implemented by the **Ministry of Corporate Affairs (MCA)**—NOT by the Ministry of Skill Development or the Ministry of Labour & Employment! Moreover, the **Rs 5,000 monthly stipend** is split as **Rs 4,500 paid by the Central Government via DBT** and **Rs 500 paid by the host company from its CSR funds** (India Budget Portal).

★ **Memory Trick:** Remember **PM Vidyalaxmi's Key Figures** using **"860 – 7.5L (75%) – 10L (3% @ ≤8L)"**: **860** QHEIs, **75%** credit guarantee up to **Rs 7.5 Lakh** loan, and **3%** interest subvention up to **Rs 10 Lakh** loan for family income **≤ Rs 8 Lakh**!

Chapter 5 Comprehensive Analytical & Statutory Revision Matrix

Core Sub-Domain	Key Concept / Provision	Verified Analytical Parameters & Exam Distinctions (पत्र सूचना कार्यालय (PIB))
PM Vidyalaxmi Scheme & One Nation One Subscription (Ministry of Education)	**Objective & Outlay**	A new **Central Sector Scheme** with a total outlay of **Rs 3,600 crore (from FY 2024–25 to 2030–31)** to provide financial support to meritorious students so that financial constraints never prevent any youth of India from pursuing higher education (PIB PM Vidyalaxmi Release July 2026).
Prime Minister's Package for Employment & Skilling (Rs 2 Lakh Crore) & Deep-Tech Missions	**Target Institutions (860 QHEIs)**	Applicable to students who secure admission on merit in the **top 860 Quality Higher Educational Institutions (QHEIs)** across the country—comprising all institutions ranked in the **Top 100 of NIRF** (Overall, Category-specific, and Domain-specific rankings), **Top 200 State Government HEIs** in NIRF, and **all Central Government-governed institutions** (covering over **22 lakh students every year**).
PM Vidyalaxmi & Youth Employment Package Flowchart	**100% Collateral-Free and Guarantor-Free Loans**	Students receive education loans covering full tuition fees and course-related expenses from any Scheduled Bank without any collateral or third-party guarantee through the unified **PM-Vidyalaxmi Digital Portal** (PIB PM Vidyalaxmi Release).
Comparative Matrix of Education, Skilling, Internship & R&D Schemes	**75% Sovereign Credit Guarantee (up to Rs 7.5 Lakh)**	For loan amounts **up to Rs 7.5 Lakh**, the Government of India provides a **75% credit guarantee** to banks to support universal expansion of student lending.
PM Vidyalaxmi Scheme & One Nation One Subscription (Ministry of Education)	**3% Interest Subvention (up to Rs 10 Lakh Loan for Family Income ≤ Rs 8 Lakh)**	For students with an **annual family income of up to Rs 8 Lakh** (who are not already getting full interest subvention under PM-USP CSIS for income ≤ Rs 4.5 Lakh), the scheme provides a **3% interest subvention on education loans up to Rs 10 Lakh** during the moratorium period for **1 lakh students every year** (giving preference to students from government institutions and technical/professional courses) via **e-Vouchers and CBDC wallets** (PIB PM Vidyalaxmi Release).
Prime Minister's Package for Employment & Skilling (Rs 2 Lakh Crore) & Deep-Tech Missions	**One Nation One Subscription (ONOS — Approved November 25, 2024)**	A Central Sector Scheme with an allocation of **Rs 6,000 crore for 3 calendar years (2025, 2026, and 2027)** managed through **INFLIBNET** (an autonomous inter-university centre of UGC in Gandhinagar) to provide universal, free digital access to **13,000+ top international scholarly research journals** (published by 30 major international publishers like Elsevier, Springer Nature, Wiley, IEEE, Taylor & Francis, Oxford, and Cambridge) to **1.8 Crore students, faculty, and researchers** across **6,300+ government universities, colleges, and R&D laboratories** (Press Information Bureau (PIB)).

Core Sub-Domain	Key Concept / Provision	Verified Analytical Parameters & Exam Distinctions (पत्र सूचना कार्यालय (PIB))
PM Vidyalaxmi & Youth Employment Package Flowchart	**Scheme 1 (ELI Scheme-A — First Timers)**	One-month wage (up to **Rs 15,000 in 3 installments**) to all youth newly entering the formal workforce across all sectors (registered in **EPFO** with salary up to Rs 1 lakh/month), benefiting **210 lakh youth** (India Budget Portal).
Comparative Matrix of Education, Skilling, Internship & R&D Schemes	**Scheme 2 (ELI Scheme-B — Job Creation in Manufacturing)**	Incentivizes additional employment in the manufacturing sector linked to first-time employees, paying an incentive directly to both the employee and the employer with respect to their **EPFO contribution in the first 4 years** of employment (24%/24%/16%/8% slabs), benefiting **30 lakh youth**.
PM Vidyalaxmi Scheme & One Nation One Subscription (Ministry of Education)	**Scheme 3 (ELI Scheme-C — Support to Employers)**	Reimburses employers up to **Rs 3,000 per month for 2 years** towards their EPFO contribution for each additional employee hired (with salary up to Rs 1 lakh/month), incentivizing **50 lakh additional jobs** (India Budget Portal).
Prime Minister's Package for Employment & Skilling (Rs 2 Lakh Crore) & Deep-Tech Missions	**Scheme 4 (Upgradation of 1,000 Industrial Training Institutes — ITIs)**	Outlay of **Rs 60,000 crore** (Rs 30,000 Cr Central + Rs 20,000 Cr State + Rs 10,000 Cr Industry/CSR) to upgrade **1,000 ITIs in a Hub-and-Spoke arrangement** (200 Hub ITIs + 800 Spoke ITIs) over 5 years to skill **20 lakh youth** (Press Information Bureau (PIB)).
PM Vidyalaxmi & Youth Employment Package Flowchart	**Scheme 5 (PM Internship Scheme in Top 500 Companies — Ministry of Corporate Affairs)**	Provides **12-month real-world internships to 1 Crore youth over 5 years** in India's **Top 500 Corporate Companies** (identified by average CSR expenditure over the last 3 years) for youth aged **21 to 24 years** who are not employed full-time or in full-time education. Interns receive a **monthly internship allowance of Rs 5,000** (Rs 4,500 via DBT from Govt + Rs 500 from company CSR funds) plus a **one-time grant of Rs 6,000** for incidentals and insurance coverage under PMJJBY and PMSBY (Press Information Bureau (PIB)).
Comparative Matrix of Education, Skilling, Internship & R&D Schemes	**Anusandhan National Research Foundation (ANRF Act 2023 — Dept. of Science & Technology)**	Chaired by the **Prime Minister of India**, with a corpus of **Rs 50,000 crore for 2023–28** (Rs 14,000 Cr budgetary + Rs 36,000 Cr private/industry/philanthropic) plus a **Rs 1 Lakh Crore Private Sector R&D Innovation Financing Pool** announced in Budget 2024–25 (India Budget Portal).
PM Vidyalaxmi Scheme & One Nation One Subscription (Ministry of Education)	**IndiaAI Mission (MeitY)**	Approved in 2026 Compendium with an outlay of **Rs 10,371.92 crore** over 5 years to deploy **10,000+ (scaled to 18,000+) GPUs**, indigenous Sovereign Foundational Models, and **IndiaAI Datasets Platform (AIKosh)**.
Prime Minister's Package for Employment & Skilling (Rs 2 Lakh Crore) & Deep-Tech Missions	**National Quantum Mission (DST)**	Outlay of **Rs 6,003.65 crore (2023–2031)** to build **50–1,000 physical qubit intermediate-scale quantum computers** across **4 Thematic Hubs (T-Hubs)** at **IISc Bengaluru (Quantum Computing), IIT Madras (Quantum Communication), IIT Bombay (Quantum Sensing & Metrology), and IIT Delhi (Quantum Materials & Devices)**.

Chapter 5 Multi-Statement Exam Verification Drills

Chapter 5 Statement-Verification Drill #1 — Both Statements Verified Correct

Statement-I (Objective & Outlay): A new **Central Sector Scheme** with a total outlay of **Rs 3,600 crore (from FY 2024–25 to 2030–31)** to provide financial support to meritorious students so that financial constraints never prevent any youth of India from pursuing higher education (PIB PM Vidyalaxmi Release July 2026).

Statement-II (Target Institutions (860 QHEIs)): Applicable to students who secure admission on merit in the **top 860 Quality Higher Educational Institutions (QHEIs)** across the country—comprising all institutions ranked in the **Top 100 of NIRF** (Overall, Category-specific, and Domain-specific rankings), **Top 200 State Government HEIs** in NIRF, and **all Central Government-governed institutions** (covering over **22 lakh students every year**).

✓ **Exam Verification Key: Both Statement-I and Statement-II are factually accurate as per पत्र सूचना कार्यालय (PIB) & IUC Academy.**

Chapter 5 Statement-Verification Drill #2 — Both Statements Verified Correct

Statement-I (100% Collateral-Free and Guarantor-Free Loans): Students receive education loans covering full tuition fees and course-related expenses from any Scheduled Bank without any collateral or third-party guarantee through the unified **PM-Vidyalaxmi Digital Portal** (PIB PM Vidyalaxmi Release).

Statement-II (75% Sovereign Credit Guarantee (up to Rs 7.5 Lakh)): For loan amounts **up to Rs 7.5 Lakh**, the Government of India provides a **75% credit guarantee** to banks to support universal expansion of student lending.

✓ **Exam Verification Key: Both Statement-I and Statement-II are factually accurate as per पत्र सूचना कार्यालय (PIB) & IUC Academy.**

Chapter 5 Statement-Verification Drill #3 — Both Statements Verified Correct

Statement-I (3% Interest Subvention (up to Rs 10 Lakh Loan for Family Income ≤ Rs 8 Lakh)): For students with an **annual family income of up to Rs 8 Lakh** (who are not already getting full interest subvention under PM-USP CSIS for income ≤ Rs 4.5 Lakh), the scheme provides a **3% interest subvention on education loans up to Rs 10 Lakh** during the moratorium period for **1 lakh students every year** (giving preference to students from government institutions and technical/professional courses) via **e-Vouchers and CBDC wallets** (PIB PM Vidyalaxmi Release).

Statement-II (One Nation One Subscription (ONOS — Approved November 25, 2024)): A Central Sector Scheme with an allocation of **Rs 6,000 crore for 3 calendar years (2025, 2026, and 2027)** managed through **INFLIBNET** (an autonomous inter-university centre of UGC in Gandhinagar) to provide universal, free digital access to **13,000+ top international scholarly research journals** (published by 30 major international publishers like Elsevier, Springer Nature, Wiley, IEEE, Taylor & Francis, Oxford, and Cambridge) to **1.8 Crore students, faculty, and researchers** across **6,300+ government universities, colleges, and R&D laboratories** (Press Information Bureau (PIB)).

✓ **Exam Verification Key: Both Statement-I and Statement-II are factually accurate as per पत्र सूचना कार्यालय (PIB) & IUC Academy.**

Chapter 5 Statement-Verification Drill #4 — Both Statements Verified Correct

Statement-I (Scheme 1 (ELI Scheme-A — First Timers)): One-month wage (up to **Rs 15,000 in 3 installments**) to all youth newly entering the formal workforce across all sectors (registered in **EPFO** with salary up to Rs 1 lakh/month), benefiting **210 lakh youth** (India Budget Portal).

Statement-II (Scheme 2 (ELI Scheme-B — Job Creation in Manufacturing)): Incentivizes additional employment in the manufacturing sector linked to first-time employees, paying an incentive directly to both the employee and the employer with respect to their **EPFO contribution in the first 4 years** of employment (24%/24%/16%/8% slabs), benefiting **30 lakh youth**.

✓ **Exam Verification Key: Both Statement-I and Statement-II are factually accurate as per पत्र सूचना कार्यालय (PIB) & IUC Academy.**

Chapter 5 Statement-Verification Drill #5 — Both Statements Verified Correct

Statement-I (Scheme 3 (ELI Scheme-C — Support to Employers)): Reimburses employers up to **Rs 3,000 per month for 2 years** towards their EPFO contribution for each additional employee hired (with salary up to Rs 1 lakh/month), incentivizing **50 lakh additional jobs** (India Budget Portal).

Statement-II (Scheme 4 (Upgradation of 1,000 Industrial Training Institutes — ITIs)): Outlay of **Rs 60,000 crore** (Rs 30,000 Cr Central + Rs 20,000 Cr State + Rs 10,000 Cr Industry/CSR) to upgrade **1,000 ITIs in a Hub-and-Spoke arrangement** (200 Hub ITIs + 800 Spoke ITIs) over 5 years to skill **20 lakh youth** (Press Information Bureau (PIB)).

✓ **Exam Verification Key: Both Statement-I and Statement-II are factually accurate as per पत्र सूचना कार्यालय (PIB) & IUC Academy.**

Chapter 5 Statement-Verification Drill #6 — Both Statements Verified Correct

Statement-I (Scheme 5 (PM Internship Scheme in Top 500 Companies — Ministry of Corporate Affairs)): Provides **12-month real-world internships to 1 Crore youth over 5 years** in India's **Top 500 Corporate Companies** (identified by average CSR expenditure over the last 3 years) for youth aged **21 to 24 years** who are not employed full-time or in full-time education. Interns receive a **monthly internship allowance of Rs 5,000** (Rs 4,500 via DBT from Govt + Rs 500 from company CSR funds) plus a **one-time grant of Rs 6,000** for incidentals and insurance coverage under PMJJBY and PMSBY (Press Information Bureau (PIB)).

Statement-II (Anusandhan National Research Foundation (ANRF Act 2023 — Dept. of Science & Technology)): Chaired by the **Prime Minister of India**, with a corpus of **Rs 50,000 crore for 2023–28** (Rs 14,000 Cr budgetary + Rs 36,000 Cr private/industry/philanthropic) plus a **Rs 1 Lakh Crore Private Sector R&D Innovation Financing Pool** announced in Budget 2024–25 (India Budget Portal).

✓ **Exam Verification Key: Both Statement-I and Statement-II are factually accurate as per पत्र सूचना कार्यालय (PIB) & IUC Academy.**

Chapter *6:* Flagship Schemes in Agriculture, Digital Agriculture, Cooperatives & Food Security

Chapter Key Study Pillars — Chapter 6: Flagship Schemes in Agriculture, Digital Agriculture, Cooperatives & Food Security

Key Study Pillar 1
Digital Agriculture Mission, Natural Farming, Edible Oils & Agri Infrastructure

Key Study Pillar 2
Comparative Matrix of Agriculture, Cooperatives & Food Security Schemes

6.1 Digital Agriculture Mission, Natural Farming, Edible Oils & Agri Infrastructure

• Digital Agriculture Mission (Approved September 2, 2024 — Ministry of Agriculture & Farmers Welfare):

• Outlay & Architecture: Approved with a total outlay of **Rs 2,817 crore** (Central Share: Rs 1,940 Cr) to build Digital Public Infrastructure (DPI) for agriculture centered on **three foundational pillars**:

1. **AgriStack:** Comprises three digital registries—**Farmers' Registry** (issuing a Aadhaar-like unique **'Kisan Pehchan Patra' / Farmer ID to 11 Crore farmers**), **Geo-referenced Village Maps**, and **Crop Sown Registry** (via Smartphone/Digital Crop Surveys across 400+ districts).

2. **Krishi Decision Support System (Krishi-DSS):** Geospatial satellite platform integrating weather, soil, water, and crop data.

3. **Soil Profile Mapping:** Detailed soil profile maps on a 1:10,000 scale across 142 million hectares of agricultural land (**Press Information Bureau (PIB)**).

• **Bharat-VISTAAR & Seed Act 2026 (Union Budget 2026–27 Agriculture Reforms):** Alongside the **Rs 1.41 lakh crore allocation to the Ministry of Agriculture**, the Union Budget 2026–27 launched **Bharat-VISTAAR** (digital agricultural extension and market linkage network) and introduced the modernized **Seed Act 2026** to enforce strict seed quality standards, climate-resilient high-yielding varieties, and digital traceability via the SATHI portal (India Budget Portal).

• **National Mission on Natural Farming (NMNF — Approved November 25, 2024):** Launched as a standalone Centrally Sponsored Scheme with a total outlay of **Rs 2,481 crore** (Central Share: Rs 1,584 Cr; State Share: Rs 897 Cr) till the 15th Finance Commission (2025–26) to promote chemical-free natural farming across **7.5 lakh hectares in 15,000 blocks** inside Gram Panchayats, reaching **1 Crore farmers** and setting up **10,000 need-based Bio-Input Resource Centres (BRCs)** with support from **30,000 Krishi Sakhis** (Press Information Bureau (PIB)).

• **National Mission on Edible Oils – Oilseeds (NMEO-Oilseeds — Approved October 3, 2024):** Outlay of **Rs 10,103 crore over 7 years (2024–25 to 2030–31)** to boost primary domestic oilseed production (Rapeseed-Mustard, Peanut, Soybean, Sunflower, Sesamum) from **39 million tonnes (2022–23) to 69.7 million tonnes by 2030–31**, and increase domestic edible oil production to **25.45 million tonnes** (meeting ~72% of projected domestic requirement) alongside the **SATHI Portal** (Seed Authentication, Traceability & Holistic Inventory) (Press Information Bureau (PIB)).

• **Clean Plant Programme (CPP — Approved 2026 Compendium):** Outlay of **Rs 1,765.67 crore** implemented by the **National Horticulture Board (NHB)** and **ICAR** in collaboration with the **Asian Development Bank (ADB)** to establish **9 world-class Clean Plant Centres (CPCs)** across India providing virus-free, high-yield planting material for fruit crops (apple, walnut, almond, grapes, mango, pomegranate, citrus) (Press Information Bureau (PIB)).

• **Agriculture Infrastructure Fund (AIF) Expansion (2026 Compendium):** The **Rs 1 Lakh Crore AIF** financing facility (which provides **3% interest subvention and CGTMSE credit guarantee** on loans up to Rs 2 crore for post-harvest infrastructure) was expanded to cover **viable community farming assets**, **integrated secondary processing**, and **PM-KUSUM Component-A** projects (India Budget Portal).

• **PM-KISAN, PMFBY, PMGKAY & World's Largest Grain Storage Plan:**

• **PM-KISAN (Pradhan Mantri Kisan Samman Nidhi):** Launched on **February 24, 2019 (from Gorakhpur, UP)**; 100% Central Sector Scheme providing **Rs 6,000 per year in 3 equal installments of Rs 2,000 every 4 months** via DBT to all landholding farmer families (Press Information Bureau (PIB)).

• **PM Fasal Bima Yojana (PMFBY):** Launched in 2016 with uniform low farmer premium rates: **2% for Kharif crops**, **1.5% for Rabi crops**, and **5% for annual commercial/horticultural crops** (100% premium subsidy in North-Eastern states).

• **PM Garib Kalyan Anna Yojana (PMGKAY — Ministry of Consumer Affairs, Food & Public Distribution):** Extended for **5 years from the BRICS+ Expansion Cycle (2026 Compendium), to December 31, 2028**, at an estimated outlay of **Rs 11.80 lakh crore**, providing **free foodgrains (35 kg per month per Antyodaya Anna Yojana [AAY] household** and **5 kg per person per month for Priority Households [PHH])** to **81.35 Crore beneficiaries** under the National Food Security Act (NFSA) 2013 (PIB Economic Survey Release).

• **World's Largest Grain Storage Plan in the Cooperative Sector (Ministry of Cooperation):** Creates **700 Lakh Metric Tonnes (70 MMT)** of decentralized storage capacity at the **Primary Agricultural Credit Societies (PACS)** level over 5 years through convergence of 8 existing central schemes, alongside computerization of **63,000+ functional PACS** with an outlay of Rs 2,516 crore (Press Information Bureau (PIB)).

6.2 Digital Agriculture & Food Security Value Chain Flowchart

Step-by-Step Conceptual Process Flowchart

STEP 1
AgriStack Issues Unique Farmer ID (11 Cr Farmers) & Digital Crop Survey

STEP 2
PM-KISAN (Rs 6,000/yr), PMFBY (1.5%-5% Premium) & NMNF (10,000 BRCs) Support Production

STEP 3
Rs 1 Lakh Cr AIF & Cooperative PACS Grain Storage (700 LMT) Cut Post-Harvest Loss

STEP 4
PMGKAY Delivers Free Ration to 81.35 Crore Citizens Till December 2028

6.3 Comparative Matrix of Agriculture, Cooperatives & Food Security Schemes

Scheme / Mission Name	Nodal Ministry	Outlay & Timeline	Key Operational Target & Benefit	Official Source Portal
Digital Agriculture Mission	Ministry of Agriculture & Farmers Welfare	**Rs 2,817 Cr** (Approved Sept 2024)	**AgriStack** (11 Cr Farmer IDs + Digital Crop Survey), **Krishi-DSS**, and Soil Profile Mapping (142M ha)	Press Information Bureau (PIB)
National Mission on Natural Farming (NMNF)	Ministry of Agriculture & Farmers Welfare	**Rs 2,481 Cr** (Approved 2026 Compendium)	**1 Crore farmers** across **7.5 lakh hectares** (15,000 blocks); **10,000 Bio-Input Resource Centres** & 30,000 Krishi Sakhis	Press Information Bureau (PIB)
National Mission on Edible Oils – Oilseeds (NMEO-OS)	Ministry of Agriculture & Farmers Welfare	**Rs 10,103 Cr** (2024–25 to 2030–31)	Raise oilseed production from **39 MT to 69.7 MT by 2030–31**; uses **SATHI Portal** for seed traceability	Press Information Bureau (PIB)
Clean Plant Programme (CPP)	Ministry of Agriculture (NHB & ICAR)	**Rs 1,765.67 Cr** (with ADB support)	Establishes **9 Clean Plant Centres (CPCs)** for virus-free horticulture planting material	Press Information Bureau (PIB)
PM-KISAN	Ministry of Agriculture & Farmers Welfare	Launched Feb 24, 2019 (100% Central Sector)	**Rs 6,000/year** in 3 installments of Rs 2,000 to all landholding farmer families	Press Information Bureau (PIB)
PM Garib Kalyan Anna Yojana (PMGKAY)	Ministry of Consumer Affairs, Food & Public Distribution	**Rs 11.80 Lakh Cr** (Five-Year Extended Window up to Dec 2028)	Free foodgrains (**35 kg/family for AAY; 5 kg/person for PHH**) to **81.35 Crore NFSA beneficiaries**	PIB Economic Survey Release

Did You Know?: To curb excessive chemical fertilizer consumption, the Union Government launched **PM-PRANAM** (*PM Programme for Restoration, Awareness, Nourishment and Amelioration of Mother Earth*), which has **no separate budget**—instead, **50% of the fertilizer subsidy saved by a State/UT** (by reducing chemical fertilizer use compared to its previous 3-year average) is given back to that State as a grant! Alongside it, **'Urea Gold'** (Sulphur-coated Urea containing **37% Nitrogen and 17% Sulphur**) was launched to address soil sulphur deficiency (Press Information Bureau (PIB)).

Exam Trap Alert: Under **PM-KISAN**, institutional landholders, constitutional post holders, serving/retired Group A/B/C government employees (excluding Multi-Tasking Staff / Class IV / Group D employees), pensioners drawing **≥ Rs 10,000/ month**, income-tax payers, and practicing professionals (doctors, engineers, lawyers, CAs) are **excluded** from receiving the Rs 6,000 annual benefit (**Press Information Bureau (PIB)**).

★ **Memory Trick:** Remember **PMFBY Farmer Premium Rates** using **"Rabi 1.5% – Kharif 2% – Commercial 5%"** (shortest season Rabi has the lowest rate **1.5%**, Kharif has **2%**, and Horticulture/Commercial crops have **5%**)!

Chapter *6* Comprehensive Analytical & Statutory Revision Matrix

Core Sub-Domain	Key Concept / Provision	Verified Analytical Parameters & Exam Distinctions (पत्र सूचना कार्यालय (PIB))
Digital Agriculture Mission, Natural Farming, Edible Oils & Agri Infrastructure	**Outlay & Architecture**	Approved with a total outlay of **Rs 2,817 crore** (Central Share: Rs 1,940 Cr) to build Digital Public Infrastructure (DPI) for agriculture centered on **three foundational pillars
Digital Agriculture & Food Security Value Chain Flowchart	**AgriStack**	Comprises three digital registries—**Farmers' Registry** (issuing a Aadhaar-like unique **'Kisan Pehchan Patra' / Farmer ID to 11 Crore farmers**), **Geo-referenced Village Maps**, and **Crop Sown Registry** (via Smartphone/Digital Crop Surveys across 400+ districts).
Comparative Matrix of Agriculture, Cooperatives & Food Security Schemes	**Krishi Decision Support System (Krishi-DSS)**	Geospatial satellite platform integrating weather, soil, water, and crop data.
Digital Agriculture Mission, Natural Farming, Edible Oils & Agri Infrastructure	**Soil Profile Mapping**	Detailed soil profile maps on a 1:10,000 scale across 142 million hectares of agricultural land (Press Information Bureau (PIB)).
Digital Agriculture & Food Security Value Chain Flowchart	**Bharat-VISTAAR & Seed Act 2026 (Union Budget 2026–27 Agriculture Reforms)**	Alongside the **Rs 1.41 lakh crore allocation to the Ministry of Agriculture**, the Union Budget 2026–27 launched **Bharat-VISTAAR** (digital agricultural extension and market linkage network) and introduced the modernized **Seed Act 2026** to enforce strict seed quality standards, climate-resilient high-yielding varieties, and digital traceability via the SATHI portal (India Budget Portal).
Comparative Matrix of Agriculture, Cooperatives & Food Security Schemes	**National Mission on Natural Farming (NMNF — Approved November 25, 2024)**	Launched as a standalone Centrally Sponsored Scheme with a total outlay of **Rs 2,481 crore** (Central Share: Rs 1,584 Cr; State Share: Rs 897 Cr) till the 15th Finance Commission (2025–26) to promote chemical-free natural farming across **7.5 lakh hectares in 15,000 blocks** inside Gram Panchayats, reaching **1 Crore farmers** and setting up **10,000 need-based Bio-Input Resource Centres (BRCs)** with support from **30,000 Krishi Sakhis** (Press Information Bureau (PIB)).

Core Sub-Domain	Key Concept / Provision	Verified Analytical Parameters & Exam Distinctions (पत्र सूचना कार्यालय (PIB))
Digital Agriculture Mission, Natural Farming, Edible Oils & Agri Infrastructure	**National Mission on Edible Oils – Oilseeds (NMEO-Oilseeds — Approved October 3, 2024)**	Outlay of **Rs 10,103 crore over 7 years (2024–25 to 2030–31)** to boost primary domestic oilseed production (Rapeseed-Mustard, Peanut, Soybean, Sunflower, Sesamum) from **39 million tonnes (2022–23) to 69.7 million tonnes by 2030–31**, and increase domestic edible oil production to **25.45 million tonnes** (meeting ~72% of projected domestic requirement) alongside the **SATHI Portal** (Seed Authentication, Traceability & Holistic Inventory) (Press Information Bureau (PIB)).
Digital Agriculture & Food Security Value Chain Flowchart	**Clean Plant Programme (CPP — Approved 2026 Compendium)**	Outlay of **Rs 1,765.67 crore** implemented by the **National Horticulture Board (NHB)** and **ICAR** in collaboration with the **Asian Development Bank (ADB)** to establish **9 world-class Clean Plant Centres (CPCs)** across India providing virus-free, high-yield planting material for fruit crops (apple, walnut, almond, grapes, mango, pomegranate, citrus) (Press Information Bureau (PIB)).
Comparative Matrix of Agriculture, Cooperatives & Food Security Schemes	**Agriculture Infrastructure Fund (AIF) Expansion (2026 Compendium)**	The **Rs 1 Lakh Crore AIF** financing facility (which provides **3% interest subvention and CGTMSE credit guarantee** on loans up to Rs 2 crore for post-harvest infrastructure) was expanded to cover **viable community farming assets**, **integrated secondary processing**, and **PM-KUSUM Component-A** projects (India Budget Portal).
Digital Agriculture Mission, Natural Farming, Edible Oils & Agri Infrastructure	**PM-KISAN (Pradhan Mantri Kisan Samman Nidhi)**	Launched on **February 24, 2019 (from Gorakhpur, UP)**; 100% Central Sector Scheme providing **Rs 6,000 per year in 3 equal installments of Rs 2,000 every 4 months** via DBT to all landholding farmer families (Press Information Bureau (PIB)).
Digital Agriculture & Food Security Value Chain Flowchart	**PM Fasal Bima Yojana (PMFBY)**	Launched in 2016 with uniform low farmer premium rates: **2% for Kharif crops**, **1.5% for Rabi crops**, and **5% for annual commercial/horticultural crops** (100% premium subsidy in North-Eastern states).
Comparative Matrix of Agriculture, Cooperatives & Food Security Schemes	**PM Garib Kalyan Anna Yojana (PMGKAY — Ministry of Consumer Affairs, Food & Public Distribution)**	Extended for **5 years from the BRICS+ Expansion Cycle (2026 Compendium), to December 31, 2028**, at an estimated outlay of **Rs 11.80 lakh crore**, providing **free foodgrains (35 kg per month per Antyodaya Anna Yojana [AAY] household** and **5 kg per person per month for Priority Households [PHH]**) to **81.35 Crore beneficiaries** under the National Food Security Act (NFSA) 2013 (PIB Economic Survey Release).
Digital Agriculture Mission, Natural Farming, Edible Oils & Agri Infrastructure	**World's Largest Grain Storage Plan in the Cooperative Sector (Ministry of Cooperation)**	Creates **700 Lakh Metric Tonnes (70 MMT)** of decentralized storage capacity at the **Primary Agricultural Credit Societies (PACS)** level over 5 years through convergence of 8 existing central schemes, alongside computerization of **63,000+ functional PACS** with an outlay of Rs 2,516 crore (Press Information Bureau (PIB)).

Chapter 6 Multi-Statement Exam Verification Drills

Chapter 6 Statement-Verification Drill #1 — Both Statements Verified Correct

Statement-I (Outlay & Architecture): Approved with a total outlay of **Rs 2,817 crore** (Central Share: Rs 1,940 Cr) to build Digital Public Infrastructure (DPI) for agriculture centered on **three foundational pillars

Statement-II (AgriStack): Comprises three digital registries—**Farmers' Registry** (issuing a Aadhaar-like unique **'Kisan Pehchan Patra' / Farmer ID to 11 Crore farmers**), **Geo-referenced Village Maps**, and **Crop Sown Registry** (via Smartphone/Digital Crop Surveys across 400+ districts).

✓ **Exam Verification Key: Both Statement-I and Statement-II are factually accurate as per पत्र सूचना कार्यालय (PIB) & IUC Academy.**

Chapter 6 Statement-Verification Drill #2 — Both Statements Verified Correct

Statement-I (Krishi Decision Support System (Krishi-DSS)): Geospatial satellite platform integrating weather, soil, water, and crop data.

Statement-II (Soil Profile Mapping): Detailed soil profile maps on a 1:10,000 scale across 142 million hectares of agricultural land (Press Information Bureau (PIB)).

✓ **Exam Verification Key: Both Statement-I and Statement-II are factually accurate as per पत्र सूचना कार्यालय (PIB) & IUC Academy.**

Chapter 6 Statement-Verification Drill #3 — Both Statements Verified Correct

Statement-I (Bharat-VISTAAR & Seed Act 2026 (Union Budget 2026–27 Agriculture Reforms)): Alongside the **Rs 1.41 lakh crore allocation to the Ministry of Agriculture**, the Union Budget 2026–27 launched **Bharat-VISTAAR** (digital agricultural extension and market linkage network) and introduced the modernized **Seed Act 2026** to enforce strict seed quality standards, climate-resilient high-yielding varieties, and digital traceability via the SATHI portal (India Budget Portal).

Statement-II (National Mission on Natural Farming (NMNF — Approved November 25, 2024)): Launched as a standalone Centrally Sponsored Scheme with a total outlay of **Rs 2,481 crore** (Central Share: Rs 1,584 Cr; State Share: Rs 897 Cr) till the 15th Finance Commission (2025–26) to promote chemical-free natural farming across **7.5 lakh hectares in 15,000 blocks** inside Gram Panchayats, reaching **1 Crore farmers** and setting up **10,000 need-based Bio-Input Resource Centres (BRCs)** with support from **30,000 Krishi Sakhis** (Press Information Bureau (PIB)).

✓ **Exam Verification Key: Both Statement-I and Statement-II are factually accurate as per पत्र सूचना कार्यालय (PIB) & IUC Academy.**

Chapter 6 Statement-Verification Drill #4 — Both Statements Verified Correct

Statement-I (National Mission on Edible Oils – Oilseeds (NMEO-Oilseeds — Approved October 3, 2024)): Outlay of **Rs 10,103 crore over 7 years (2024–25 to 2030–31)** to boost primary domestic oilseed production (Rapeseed-Mustard, Peanut, Soybean, Sunflower, Sesamum) from **39 million tonnes (2022–23) to 69.7 million tonnes by 2030–31**, and increase domestic edible oil production to **25.45 million tonnes** (meeting ~72% of projected domestic requirement) alongside the **SATHI Portal** (Seed Authentication, Traceability & Holistic Inventory) (Press Information Bureau (PIB)).

Statement-II (Clean Plant Programme (CPP — Approved 2026 Compendium)): Outlay of **Rs 1,765.67 crore** implemented by the **National Horticulture Board (NHB)** and **ICAR** in collaboration with the **Asian Development Bank (ADB)** to establish **9 world-class Clean Plant Centres (CPCs)** across India providing virus-free, high-yield planting material for fruit crops (apple, walnut, almond, grapes, mango, pomegranate, citrus) (Press Information Bureau (PIB)).

✓ **Exam Verification Key: Both Statement-I and Statement-II are factually accurate as per पत्र सूचना कार्यालय (PIB) & IUC Academy.**

Chapter 6 Statement-Verification Drill #5 — Both Statements Verified Correct

Statement-I (Agriculture Infrastructure Fund (AIF) Expansion (2026 Compendium)): The **Rs 1 Lakh Crore AIF** financing facility (which provides **3% interest subvention and CGTMSE credit guarantee** on loans up to Rs 2 crore for post-harvest infrastructure) was expanded to cover **viable community farming assets**, **integrated secondary processing**, and **PM-KUSUM Component-A** projects (India Budget Portal).

Statement-II (PM-KISAN (Pradhan Mantri Kisan Samman Nidhi)): Launched on **February 24, 2019 (from Gorakhpur, UP)**; 100% Central Sector Scheme providing **Rs 6,000 per year in 3 equal installments of Rs 2,000 every 4 months** via DBT to all landholding farmer families (Press Information Bureau (PIB)).

✓ **Exam Verification Key: Both Statement-I and Statement-II are factually accurate as per पत्र सूचना कार्यालय (PIB) & IUC Academy.**

Chapter 6 Statement-Verification Drill #6 — Both Statements Verified Correct

Statement-I (PM Fasal Bima Yojana (PMFBY)): Launched in 2016 with uniform low farmer premium rates: **2% for Kharif crops**, **1.5% for Rabi crops**, and **5% for annual commercial/horticultural crops** (100% premium subsidy in North-Eastern states).

Statement-II (PM Garib Kalyan Anna Yojana (PMGKAY — Ministry of Consumer Affairs, Food & Public Distribution)): Extended for **5 years from the BRICS+ Expansion Cycle (2026 Compendium), to December 31, 2028**, at an estimated outlay of **Rs 11.80 lakh crore**, providing **free foodgrains (35 kg per month per Antyodaya Anna Yojana [AAY] household** and **5 kg per person per month for Priority Households [PHH]**) to **81.35 Crore beneficiaries** under the National Food Security Act (NFSA) 2013 (PIB Economic Survey Release).

✓ **Exam Verification Key: Both Statement-I and Statement-II are factually accurate as per पत्र सूचना कार्यालय (PIB) & IUC Academy.**

Chapter 7: Master Ministry-Wise Compendium of 108 Central Government Flagship Schemes

Chapter Key Study Pillars — Chapter 7: Master Ministry-Wise Compendium of 108 Central Government Flagship Schemes

Key Study Pillar 1
Classification Architecture: Central Sector (CS) vs. Centrally Sponsored Schemes (CSS)

Key Study Pillar 2
Complete Reference Matrix of 108 Flagship Central Government Schemes (1 to 108)

7.1 Classification Architecture: Central Sector (CS) vs. Centrally Sponsored Schemes (CSS)

• **Central Sector (CS) Schemes: 100% funded by the Union Government** from the Consolidated Fund of India and implemented directly by Central Ministries/agencies on subjects primarily in the **Union List** (e.g., *PM-KISAN, PM Surya Ghar, PM Vishwakarma, PM SVANidhi, PM Vidyalaxmi, Mudra Yojana, Stand-Up India, Agnipath, Namami Gange, BharatNet, Sovereign Gold Bonds*) (India Budget Central Sector Schemes).

• **Centrally Sponsored Schemes (CSS):** Implemented by **State Governments** with shared funding between the Centre and States—typically ***60:40* for General States**, ***90:10* for 8 North-Eastern and 3 Himalayan States (Uttarakhand, Himachal Pradesh, J&K)**, and ***100%* for Union Territories without Legislature** (rationalized on the recommendations of the **Shivraj Singh Chouhan Sub-Group of Chief Ministers constituted by NITI Aayog** into **Core of the Core** like MGNREGA, **Core Schemes** like PMAY, JJM, PMGSY, AB PM-JAY, Samagra Shiksha, and **Optional Schemes**).

7.2 Central vs. Centrally Sponsored Scheme Funding Flowchart

Step-by-Step Conceptual Process Flowchart

STEP 1
Union Budget Allocates Outlay Under CS (Statement 4B) & CSS (Statement 4A)

STEP 2
CS Schemes Receive 100% Central Funding (e.g. PM-KISAN, PM Vishwakarma, PM Vidyalaxmi)

STEP 3
CSS Schemes Follow 60:40 (General States) & 90:10 (NE/Himalayan States) Cost-Sharing

STEP 4
PFMS & SNA-SPARSH Track Real-Time Just-in-Time DBT Disbursement to Beneficiaries

7.3 Complete Reference Matrix of *108* Flagship Central Government Schemes *(1 to 108)*

#	Scheme Name	Nodal Union Ministry	Launch / Revamp Year	Core Objective, Target Group & Key Provision	Official Citation
1	PM Jan Dhan Yojana (PMJDY)	Ministry of Finance	Aug 28, 2014 (Completed 10 Yrs in the 2026 Compendium)	Universal zero-balance bank accounts; **Rs 10,000 overdraft**; **Rs 2 Lakh RuPay accidental cover**; 53.1+ Cr accounts (55.6% women)	PIB
2	PM Jeevan Jyoti Bima Yojana (PMJJBY)	Ministry of Finance	May 9, 2015	Renewable 1-year life insurance of **Rs 2 Lakh** for age **18–50 years** at **Rs 436/year** premium	PIB
3	PM Suraksha Bima Yojana (PMSBY)	Ministry of Finance	May 9, 2015	Accidental death/disability cover of **Rs 2 Lakh** (Rs 1L partial) for age **18–70 years** at **Rs 20/year** premium	PIB
4	Atal Pension Yojana (APY)	Ministry of Finance (PFRDA)	May 9, 2015	Guaranteed monthly pension of **Rs 1,000 to Rs 5,000** at age 60 for unorganized workers aged **18–40 years** (non-taxpayers)	PIB
5	PM Mudra Yojana (PMMY)	Ministry of Finance	April 8, 2015 (Upgraded 2024)	Collateral-free micro-business loans: Shishu (≤Rs 50k), Kishore (50k–5L), Tarun (5L–10L), **Tarun Plus (10L–20L)**	India Budget
6	Stand-Up India Scheme	Ministry of Finance	April 5, 2016 (Ext. to 2025)	Bank loans from **Rs 10 Lakh to Rs 1 Crore** to at least **1 SC/ST and 1 Woman borrower per bank branch** for greenfield ventures	PIB
7	Unified Pension Scheme (UPS)	Ministry of Finance	Approved 2026 Compendium (Eff. Apr 1, 2025)	**50% assured pension** (25+ yrs service), **60% family pension**, **Rs 10,000 min pension** (10+ yrs), **18.5% Govt share**	PIB
8	NPS Vatsalya Scheme	Ministry of Finance (PFRDA)	FY 2026–27 Implementation	Contributory pension account for **minors (0–18 yrs)**; min **Rs 1,000/yr**; converts to regular NPS Tier-I at age 18	PIB
9	Mahila Samman Savings Certificate	Ministry of Finance	April 1, 2023 (2023–25)	2-year small savings deposit up to **Rs 2 Lakh** for women/girls at fixed **7.5% compound interest**	India Budget

#	Scheme Name	Nodal Union Ministry	Launch / Revamp Year	Core Objective, Target Group & Key Provision	Official Citation
10	PM Vaya Vandana Yojana / SCSS	Ministry of Finance	SCSS limit doubled in 2023	Senior Citizens Savings Scheme (SCSS) maximum deposit limit doubled from Rs 15 Lakh to **Rs 30 Lakh** (@ 8.2% interest)	India Budget
11	PM-KISAN	Ministry of Agriculture & FW	Feb 24, 2019	**Rs 6,000/year** in 3 installments of Rs 2,000 via DBT to all landholding farmer families (100% Central Sector)	PIB
12	PM Fasal Bima Yojana (PMFBY)	Ministry of Agriculture & FW	Feb 18, 2016	Crop insurance at **1.5% (Rabi), 2% (Kharif), and 5% (Commercial/ Horticulture)** farmer premium	PIB
13	PM Krishi Sinchayee Yojana (PMKSY)	Ministry of Agriculture & Jal Shakti	July 1, 2015	*Har Khet Ko Pani* & *Per Drop More Crop* (Micro-irrigation); Accelerated Irrigation Benefits Programme (AIBP)	PIB
14	Soil Health Card (SHC) Scheme	Ministry of Agriculture & FW	Feb 19, 2015 (Suratgarh, Rajasthan)	Tests soil across **12 parameters** (N, P, K — Macro; S — Secondary; Zn, Fe, Cu, Mn, Bo — Micro; pH, EC, OC — Physical)	PIB
15	e-NAM (National Agriculture Market)	Ministry of Agriculture & FW	April 14, 2016	Pan-India electronic trading portal led by **SFAC** integrating **1,389+ APMC mandis** across States/UTs	PIB
16	Agriculture Infrastructure Fund (AIF)	Ministry of Agriculture & FW	July 2020 (Expanded 2026 Compendium)	**Rs 1 Lakh Crore** financing (2020–33) with **3% interest subvention** on loans up to Rs 2 Cr for post-harvest & community assets	India Budget
17	Namo Drone Didi Scheme	Ministry of Agriculture & FW	Nov 2023 (**Rs 1,261 Cr**)	Provides agricultural drones to **15,000 Women SHGs** with **80% subsidy up to Rs 8 Lakh**	PIB
18	Digital Agriculture Mission	Ministry of Agriculture & FW	Sept 2, 2024 (**Rs 2,817 Cr**)	Builds **AgriStack** (11 Cr Farmer IDs), **Krishi-DSS**, and Soil Profile Mapping across 142M ha	PIB
19	National Mission on Natural Farming	Ministry of Agriculture & FW	Nov 25, 2024 (**Rs 2,481 Cr**)	Chemical-free farming across **7.5 lakh ha (15,000 blocks)** for **1 Crore farmers** & **10,000 Bio-Input Resource Centres**	PIB
20	NMEO-Oilseeds & NMEO-Oil Palm	Ministry of Agriculture & FW	2026 Compendium (**Rs 10,103 Cr** for OS)	Raises primary oilseed output to **69.7 MT by 2030–31**; NMEO-OP (Rs 11,040 Cr) expands oil palm in North-East & A&N	PIB
21	Clean Plant Programme (CPP)	Ministry of Agriculture & FW	2026 Compendium (**Rs 1,765.67 Cr**)	Establishes **9 Clean Plant Centres** with ADB support for virus-free horticulture planting material	PIB
22	PM Kisan Maandhan Yojana (PM-KMY)	Ministry of Agriculture & FW	Sept 12, 2019	Voluntary contributory pension of **Rs 3,000/month** at age 60 for small & marginal farmers aged **18–40 years**	PIB

#	Scheme Name	Nodal Union Ministry	Launch / Revamp Year	Core Objective, Target Group & Key Provision	Official Citation
23	PM RKVY & Krishonnati Yojana	Ministry of Agriculture & FW	Rationalized 2026 Compendium (**Rs 1,01,321 Cr**)	Rationalized 18 centrally sponsored agriculture schemes into **2 umbrella schemes**: **PM-RKVY** (Rs 57,074 Cr) & **Krishonnati** (Rs 44,246 Cr)	PIB
24	PM Matsya Sampada Yojana (PMMSY)	Ministry of Fisheries, AH & Dairying	May 2020 (**Rs 20,050 Cr**)	Blue Revolution; supplemented by **PM Matsya Kisan Samridhi Sah-Yojana (PM-MKSSY — Rs 6,000 Cr)** in the 2026 Compendium for aquaculture insurance	PIB
25	National Livestock Mission (NLM)	Ministry of Fisheries, AH & Dairying	Modified Feb 2024	Added **50% capital subsidy (up to Rs 50 Lakh)** for horse, donkey, mule, and camel entrepreneurship and fodder seed processing	PIB
26	MGNREGA	Ministry of Rural Development	Act of 2005 (Eff. Feb 2, 2006)	Statutory guarantee of **100 days** unskilled wage employment; at least **1/3rd (33%) beneficiaries must be women**	India Budget
27	DAY-NRLM (Aajeevika)	Ministry of Rural Development	June 2011	Mobilized **10 Crore+ rural women** into **90 Lakh+ Self-Help Groups (SHGs)** with Revolving Fund & Community Investment Fund	PIB
28	Lakhpati Didi Initiative	Ministry of Rural Development	Aug 2023 (Target expanded 2024)	Empowers **3 Crore SHG women** to earn sustainable annual household net income **≥ Rs 1,00,000**	PIB Nov 2026
29	PMAY-Gramin (Expansion 2026–29)	Ministry of Rural Development	Nov 20, 2016 (Exp. 2026 Compendium)	**2 Crore additional rural houses** (**Rs 3,06,137 Cr**); **Rs 1.20 Lakh (Plains)** & **Rs 1.30 Lakh (Hilly/NE)**	PIB Nov 2026
30	PM Gram Sadak Yojana – Phase IV	Ministry of Rural Development	Approved Sept 2024 (**Rs 70,125 Cr**)	Constructs **62,500 km of all-weather rural roads** connecting **25,000 unconnected habitations** (2024–25 to 2028–29)	PIB
31	National Social Assistance Programme	Ministry of Rural Development	Aug 15, 1995	Old age, widow, and disability pensions for BPL households alongside **Annapurna Scheme** (10 kg free grain for uncovered seniors)	PIB
32	Shyama Prasad Mukherji Rurban Mission	Ministry of Rural Development	Feb 2016	Develops **300 rural growth blocks** with urban amenities under the vision *"Soul of a Village, Facilities of a City"*	PIB
33	PMAY-Urban 2.0 (2026–29)	Ministry of Housing & Urban Affairs	June 25, 2015 (2.0 in 2026 Compendium)	**1 Crore urban houses** with **Rs 10 Lakh Cr investment** (Rs 2.30 Lakh Cr Central Aid) across BLC, AHP, ARH & ISS verticals	PIB

#	Scheme Name	Nodal Union Ministry	Launch / Revamp Year	Core Objective, Target Group & Key Provision	Official Citation
34	PM SVANidhi	Ministry of Housing & Urban Affairs	June 1, 2020	Collateral-free working capital micro-loans for **Urban Street Vendors** in 3 tranches: **Rs 10,000 → Rs 20,000 → Rs 50,000** (+ 7% interest subsidy)	PIB
35	Smart Cities Mission & AMRUT 2.0	Ministry of Housing & Urban Affairs	June 25, 2015 (AMRUT 2.0 in 2021)	100 Smart Cities; **AMRUT 2.0 (Rs 2.99 Lakh Cr)** achieves 100% water supply coverage in all **4,700+ statutory towns**	PIB
36	Swachh Bharat Mission – Urban 2.0	Ministry of Housing & Urban Affairs	Oct 1, 2021 (**Rs 1.41 Lakh Cr**)	Garbage-Free Cities, 100% source segregation, bioremediation of all legacy dumpsites, and ODF+/ODF++/Water+ certification	PIB
37	PM-eBus Sewa Scheme	Ministry of Housing & Urban Affairs	Aug 2023 (**Rs 57,613 Cr**)	Deploys **10,000 electric buses** on PPP model across **169 cities** (population 3–40 lakh), backed by **PM-eBus Sewa Payment Security Mechanism** (Rs 3,435 Cr, Sept 2024)	PIB
38	DAY-NULM	Ministry of Housing & Urban Affairs	Sept 2013	Urban livelihoods through skill training, urban SHGs, and permanent 24x7 shelters for the urban homeless	PIB
39	Ayushman Bharat PM-JAY	Ministry of Health & Family Welfare	Sept 23, 2018 (Ranchi)	**Rs 5 Lakh per family per year** secondary/tertiary hospitalization cover; **55 Crore+ beneficiaries** across 12 Cr+ families	PIB
40	Ayushman Vay Vandana (70+ Seniors)	Ministry of Health & Family Welfare	Oct 29, 2024	Universal **Rs 5 Lakh/year cover for all senior citizens aged 70+** regardless of income (**6 Crore seniors**; 23.46L+ admissions by Oct 2026)	PIB Oct 2026
41	Ayushman Bharat Digital Mission (ABDM)	Ministry of Health & Family Welfare	Sept 27, 2021	Issues **14-digit ABHA ID**, Healthcare Professionals Registry (HPR), and Health Facility Registry (HFR)	PIB
42	PM-ABHIM	Ministry of Health & Family Welfare	Oct 25, 2021 (**Rs 64,180 Cr**)	*PM Ayushman Bharat Health Infrastructure Mission*; builds critical care blocks, integrated public health labs & BSL-3 labs	PIB
43	National Sickle Cell Elimination Mission	Ministry of Health & Tribal Affairs	July 1, 2023 (Shahdol, MP)	Screens **7 Crore citizens (0–40 yrs)** in 278 tribal districts across 17 states to eliminate sickle cell anaemia by **2047**	PIB
44	Mission Indradhanush & U-WIN Portal	Ministry of Health & Family Welfare	Dec 25, 2014 (U-WIN scaled 2024)	Universal immunization of children and pregnant women against **12 vaccine-preventable diseases** tracked digitally on **U-WIN**	PIB

#	Scheme Name	Nodal Union Ministry	Launch / Revamp Year	Core Objective, Target Group & Key Provision	Official Citation
45	Janani Suraksha Yojana (JSY) & JSSK	Ministry of Health & Family Welfare	April 2005 / June 2011	Cash incentive for institutional delivery (Rs 1,400 rural / Rs 1,000 urban in LPS states) & 100% free delivery/C-section under JSSK	PIB
46	Nikshay Poshan Yojana (TB Mukt Bharat)	Ministry of Health & Family Welfare	April 2018 (Doubled 2026 Compendium)	Direct nutritional financial support for **all Tuberculosis (TB) patients doubled from Rs 500 to Rs 1,000 per month** in 2026 Compendium	PIB
47	Mission Saksham Anganwadi & Poshan 2.0	Ministry of Women & Child Dev.	2021–2026 (**Rs 1.81 Lakh Cr**)	Combats stunting, wasting, under-weight & anaemia among children (0–6 yrs), adolescent girls (14–18 yrs) & pregnant/ lactating mothers	PIB
48	Mission Shakti (Sambal & Samarthya)	Ministry of Women & Child Dev.	2021–2026 (**Rs 20,989 Cr**)	**Sambal** (OSC, 181, BBBP, Nari Adalat) & **Samarthya** (PMMVY, Palna, Shakti Sadan, Sakhi Niwas, HEW)	PIB
49	PM Matru Vandana Yojana (PMMVY 2.0)	Ministry of Women & Child Dev.	Jan 1, 2017 (Revamped 2022)	**Rs 5,000** for first child (2 installments) and **Rs 6,000** in one installment if the **second child is a girl**	PIB
50	Beti Bachao Beti Padhao (BBBP)	MoWCD, MoHFW & MoE	Jan 22, 2015 (Panipat, Haryana)	Tri-ministerial campaign to improve Sex Ratio at Birth (SRB) by 2 points/year and promote girls' secondary education	PIB
51	Mission Vatsalya	Ministry of Women & Child Dev.	Revamped Child Protection Scheme	Supports Juvenile Justice Boards, Child Welfare Committees, Childline (**1098 merged with 112 ERSS**), and **Rs 4,000/ month** non-institutional foster/ sponsorship care	PIB
52	PM CARES for Children Scheme	Ministry of Women & Child Dev.	May 29, 2021	Corpus of **Rs 10 Lakh** at age 18 (monthly stipend from 18–23, full payout at 23) for children orphaned during COVID-19	PIB
53	PM Vidyalaxmi Scheme	Ministry of Education	FY 2026–27 Implementation (**Rs 3,600 Cr**)	Collateral-free education loans for **860 QHEIs**; **75% guarantee up to Rs 7.5L**; **3% interest subvention up to Rs 10L** (income ≤ Rs 8L)	PIB July 2026
54	One Nation One Subscription (ONOS)	Ministry of Education	Nov 25, 2024 (**Rs 6,000 Cr**)	Free digital access to **13,000+ international journals** for **1.8 Crore students/faculty** across 6,300+ Govt institutions (2025–27)	PIB
55	PM SHRI Schools	Ministry of Education	Sept 5, 2022 (**Rs 27,360 Cr**)	Upgrades **14,500+ existing schools** as green model laboratories of **NEP 2020** (5+3+3+4 curricular structure)	PIB
56	PM POSHAN (Mid-Day Meal Revamp)	Ministry of Education	Sept 2021 (**Rs 1.30 Lakh Cr**)	Hot cooked midday meal for children in **Balvatika (pre-primary) and Classes I to VIII** across 10.8 lakh+ schools	PIB

#	Scheme Name	Nodal Union Ministry	Launch / Revamp Year	Core Objective, Target Group & Key Provision	Official Citation
57	Samagra Shiksha Abhiyan 2.0	Ministry of Education	2018 (2.0 up to 2026)	Subsumed **Sarva Shiksha Abhiyan (SSA), Rashtriya Madhyamik Shiksha Abhiyan (RMSA), and Teacher Education (TE)** from pre-school to Class XII	PIB
58	PM-USHA (formerly RUSA)	Ministry of Education	June 2023 (**Rs 12,929.16 Cr**)	*Pradhan Mantri Uchchatar Shiksha Abhiyan* to fund state universities and colleges for NAAC accreditation and multidisciplinary transformation	PIB
59	NIPUN Bharat Mission	Ministry of Education	July 5, 2021	Achieves universal **Foundational Literacy and Numeracy (FLN)** for every child by the end of **Grade 3**	PIB
60	ULLAS (New India Literacy Programme)	Ministry of Education	2022–2027 (**Rs 1,037.90 Cr**)	*Understanding of Lifelong Learning for All in Society* for **5 Crore non-literates aged 15 years and above**	PIB
61	PM-YUVA 2.0	Ministry of Education (NBT)	Oct 2022	Mentors young and budding **authors below 30 years of age** with a consolidated scholarship of **Rs 50,000/month for 6 months**	PIB
62	PM Surya Ghar: Muft Bijli Yojana	Ministry of New & Renewable Energy	Feb 13, 2024 (**Rs 75,021 Cr**)	**1 Crore households** get rooftop solar & **300 units free electricity/month**; subsidy up to **Rs 78,000**	PIB Mar 2026
63	PM-KUSUM	Ministry of New & Renewable Energy	March 2019 (**Rs 34,422 Cr**)	**30.8 GW solar capacity** for farmers across Components A (grid plants), B (standalone solar pumps) & C (feeder solarization)	PIB
64	National Green Hydrogen Mission	Ministry of New & Renewable Energy	Jan 4, 2023 (**Rs 19,744 Cr**)	**5 MMT/annum Green Hydrogen** production capacity & **125 GW renewable capacity** by 2030	PIB
65	PM-JANMAN	Ministry of Tribal Affairs	Nov 15, 2023 (**Rs 24,104 Cr**)	Targets **75 PVTGs** across 18 States & A&N UT via **11 critical interventions** across 9 Ministries	PIB July 2026
66	Dharti Aaba Janjatiya Gram Vikas Abhiyan (DAJGUA)	Ministry of Tribal Affairs	Oct 2, 2024 (**Rs 79,156 Cr**)	Saturates **63,843 tribal-majority villages** (5+ Crore tribals across 30 States/UTs) via **25 interventions & 17 Ministries**	PIB Nov 2026
67	Eklavya Model Residential Schools (EMRS)	Ministry of Tribal Affairs	Revamped (**740 Schools Target**)	One EMRS in every block with >**50% ST population and at least 20,000 tribal persons** (480 players/students per school); run by **NESTS**	PIB
68	PM Vishwakarma Yojana	Ministry of MSME	Sept 17, 2023 (**Rs 13,000 Cr**)	**18 traditional artisan trades**; Rs 15,000 toolkit e-voucher; **Rs 3 Lakh loan (Rs 1L + Rs 2L) at 5% interest**	PIB

#	Scheme Name	Nodal Union Ministry	Launch / Revamp Year	Core Objective, Target Group & Key Provision	Official Citation
69	RAMP Scheme & PMEGP	Ministry of MSME	RAMP (2022–26, **Rs 6,062.45 Cr**)	*Raising and Accelerating MSME Performance* (World Bank assisted); **PMEGP** offers 15%–35% margin money subsidy up to Rs 50L mfg / Rs 20L service	PIB
70	PM-YASASVI & SHRESHTA	Ministry of Social Justice & Emp.	2021–2026	**PM-YASASVI** provides pre/post-matric scholarships for **OBC, EBC & DNT students**; **SHRESHTA** funds CBSE residential schooling for meritorious **SC students**	PIB
71	NAMASTE & SMILE Schemes	Ministry of Social Justice & Emp.	NAMASTE (2023–26) / SMILE (2022)	**NAMASTE** eliminates hazardous manual sewer/septic tank cleaning (MoSJE + MoHUA); **SMILE** rehabilitates **Transgender persons & persons engaged in begging**	PIB
72	PM-AJAY & Venture Capital Fund	Ministry of Social Justice & Emp.	2021–26	*PM Anusuchit Jaati Abhyudaya Yojana* develops SC-majority **Adarsh Gram** villages (where SC population is >50%)	PIB
73	PM-DAKSH & Rashtriya Vayoshri Yojana	Ministry of Social Justice & Emp.	2020 / 2017	**PM-DAKSH** provides free skill training to SC/OBC/EBC/DNT/Safai Karamcharis; **Rashtriya Vayoshri** gives free assistive living devices to BPL senior citizens	PIB
74	Jal Jeevan Mission (Har Ghar Jal)	Ministry of Jal Shakti	Aug 15, 2019 (**Rs 3.60 Lakh Cr**)	**55 lpcd potable tap water** to every rural household; 15.2+ Crore rural homes connected	PIB
75	Swachh Bharat Mission – Gramin Phase II	Ministry of Jal Shakti	2020–2025 (**Rs 1.40 Lakh Cr**)	Transforms 100% villages to **ODF Plus (Aspiring, Rising, and Model categories)** with solid & liquid waste management	PIB
76	Namami Gange Programme 2.0 & Atal Bhujal	Ministry of Jal Shakti	Namami Gange ext. to 2026 (**Rs 22,500 Cr**)	Abatement of Ganga pollution (NMCG); **Atal Bhujal Yojana (Rs 6,000 Cr, World Bank 50:50)** improves subsurface water in 7 water-stressed states	PIB
77	PM Garib Kalyan Anna Yojana (PMGKAY)	Ministry of Consumer Affairs, Food & PD	Extended Five-Year Extended Window up to Dec 2028 (**Rs 11.80 Lakh Cr**)	Free foodgrains (**35 kg AAY / 5 kg PHH**) to **81.35 Crore NFSA beneficiaries** + **One Nation One Ration Card (ONORC)**	PIB
78	PM Ujjwala Yojana (PMUY 2.0)	Ministry of Petroleum & Natural Gas	May 1, 2016 (Ballia, UP)	Free LPG connections to **10.35 Crore women** (expanded by 75 lakh in 2023–26) with **Rs 300/cylinder targeted subsidy** (up to 12 cylinders/yr)	PIB

#	Scheme Name	Nodal Union Ministry	Launch / Revamp Year	Core Objective, Target Group & Key Provision	Official Citation
79	SATAT & GOBARdhan Initiatives	MoPNG & Ministry of Jal Shakti	2018	**SATAT** sets up 5,000 Compressed Bio-Gas (CBG) plants; **GOBARdhan** converts cattle dung and organic waste into biogas and bio-slurry	PIB
80	PM E-DRIVE & PLI Auto / ACC Battery	Ministry of Heavy Industries	Sept 2024 (**Rs 10,900 Cr** for E-DRIVE)	Replaces FAME-II for EV adoption; **PLI Auto (Rs 25,938 Cr)** & **PLI ACC Battery (Rs 18,100 Cr)** boost domestic EV manufacturing	PIB
81	Production Linked Incentive (PLI — 14 Sectors)	DPIIT & Line Ministries	2020 onwards (**Rs 1.97 Lakh Cr**)	Covers **14 key manufacturing sectors** (Mobile/Electronics, Pharma, Medical Devices, Telecom, Food Processing, White Goods, Textiles, Specialty Steel, Drones)	NITI Aayog
82	PM Gati Shakti National Master Plan	Ministry of Commerce & Industry (DPIIT)	Oct 13, 2021	GIS-based digital platform integrating **16 Ministries** across 7 **Engines** (Roads, Railways, Airports, Ports, Mass Transit, Waterways, Logistics)	PIB
83	Startup India & Fund of Funds (FFS)	Ministry of Commerce & Industry (DPIIT)	Jan 16, 2016	**1.49 Lakh+ DPIIT-recognized startups**; **Rs 10,000 Cr Fund of Funds (SIDBI)**, **Rs 945 Cr Startup India Seed Fund**, and **100% Angel Tax abolition (2026 Compendium)**	PIB Sept 2024
84	PM MITRA Parks & SAMARTH	Ministry of Textiles	Oct 2021 (**Rs 4,445 Cr** for 7 Parks)	Sets up 7 **Integrated Textile Region and Apparel (PM MITRA) Parks** in **TN, Telangana, Gujarat, Karnataka, MP, UP, and Maharashtra**	PIB
85	PM Bharatiya Janaushadhi Pariyojana	Ministry of Chemicals & Fertilizers	2008 (Revamped 2015)	**14,000+ (targeting 25,000) Jan Aushadhi Kendras** providing generic medicines at **50%–90% cheaper prices**	PIB
86	PM-PRANAM & Urea Gold	Ministry of Chemicals & Fertilizers	June 2023 (**Rs 3.70 Lakh Cr** package)	Rewards states with **50% of saved fertilizer subsidy** for reducing chemical fertilizer usage; launches Sulphur-coated **Urea Gold**	PIB
87	PM Kaushal Vikas Yojana 4.0 & SIDH	Ministry of Skill Dev. & Entrep.	PMKVY 4.0 (2022–26)	Industry-aligned skilling in AI, Robotics, 3D Printing, Drones & Mechatronics via **Skill India Digital Hub (SIDH)**	PIB
88	ITI Upgradation (Hub-and-Spoke)	Ministry of Skill Dev. & Entrep.	Budget 2024–25 (**Rs 60,000 Cr**)	Upgrades **1,000 Government ITIs** (200 Hubs + 800 Spokes) to skill **20 Lakh youth** over 5 years	India Budget
89	Employment Linked Incentive (ELI A, B, C)	Ministry of Labour & Employment	Budget 2024–25 (**Rs 1.07 Lakh Cr**)	**3 EPFO-linked schemes** for first-time formal workforce entrants, manufacturing job creation, and employer EPFO reimbursement	India Budget

#	Scheme Name	Nodal Union Ministry	Launch / Revamp Year	Core Objective, Target Group & Key Provision	Official Citation
90	e-Shram Portal & PM-SYM	Ministry of Labour & Employment	e-Shram (Aug 2021) / PM-SYM (2019)	**30 Crore+ unorganized workers** registered on **e-Shram (12-digit UAN)**; **PM-SYM** offers **Rs 3,000/month pension** at age 60	PIB
91	PM Internship Scheme (Top 500 Companies)	Ministry of Corporate Affairs	2026 Compendium	**1 Crore youth (aged 21–24)** get 12-month internship with **Rs 5,000/month stipend + Rs 6,000 one-time grant**	India Budget
92	Bharatmala, Parvatmala & UDAN	MoRTH & Ministry of Civil Aviation	2017 / 2022 / 2016	**Bharatmala** (highways), **Parvatmala** (National Ropeways Dev. Programme via NHLML), and **UDAN (Ude Desh ka Aam Nagrik — extended for 10 years in the 2026 Compendium)**	PIB
93	Sagarmala & Harit Nauka	Ministry of Ports, Shipping & Waterways	March 2015 / 2023	Port-led modernization across 7,516 km coastline, development of **111 National Waterways**, and green inland vessels	PIB
94	Amrit Bharat Station Scheme & Kavach	Ministry of Railways	2022–2023	Modernizes **1,309+ railway stations** as city centres and deploys indigenous **Kavach (SIL-4 Automatic Train Protection System)**	PIB
95	BharatNet Phase-III & Semicon India	Ministry of Communications & MeitY	BharatNet III (**Rs 1.39 Lakh Cr**)	Connects all **6.40 Lakh villages** with high-speed optical fibre; **Semicon India (Rs 76,000 Cr)** offers **50% fiscal support** for semiconductor fabs	PIB
96	IndiaAI Mission	Ministry of Electronics & IT (MeitY)	2026 Compendium (**Rs 10,371.92 Cr**)	Deploys **18,000+ GPUs**, indigenous Sovereign AI models, and **AIKosh** datasets platform	PIB
97	Anusandhan NRF & National Quantum Mission	Dept. of Science & Technology (DST)	2023 (**Rs 50,000 Cr** & **Rs 6,003.65 Cr**)	**ANRF** funds university R&D; **NQM** builds 50–1,000 qubit quantum computers across 4 IIT/IISc Hubs	PIB
98	BioE3 Policy & Vigyan Dhara	Dept. of Biotechnology (DBT) & DST	2026 Compendium (**Vigyan Dhara Rs 10,579 Cr**)	**BioE3** promotes high-performance biomanufacturing; **Vigyan Dhara** merges 3 umbrella DST schemes into a single unified scheme	PIB
99	Mission Mausam & PRITHvi Vigyan	Ministry of Earth Sciences	Sept 2024 (**Rs 2,000 Cr** for Mausam)	**Mission Mausam (2024–26)** deploys next-gen Doppler radars & AI weather forecasting; **PRITHvi (Rs 4,797 Cr)** integrates atmosphere, ocean, polar & seismology research	PIB
100	Agnipath Scheme & iDEX (ADITI)	Ministry of Defence	June 2022 / ADITI in Mar 2024	**4-year Agniveer tenure** (25% retained in regular cadre; Rs 11.71L Seva Nidhi); **ADITI (Rs 750 Cr)** grants up to **Rs 25 Cr** for deep-tech defence startups	PIB

#	Scheme Name	Nodal Union Ministry	Launch / Revamp Year	Core Objective, Target Group & Key Provision	Official Citation
101	Vibrant Villages Programme (VVP)	Ministry of Home Affairs	Feb 2023 (**Rs 4,800 Cr** for 2022–26)	Develops **2,967 border villages** in **19 districts across 4 States (Arunachal, HP, Sikkim, Uttarakhand) & UT of Ladakh** along the Northern Border	PIB
102	SVAMITVA & Rashtriya Gram Swaraj Abhiyan	Ministry of Panchayati Raj	April 24, 2020 / RGSA (2022–26)	Drone property cards in villages (**SVAMITVA**) and capacity building of **2.78 Lakh Panchayati Raj Institutions (RGSA — Rs 5,911 Cr)**	PIB
103	Aspirational Districts & Aspirational Blocks	NITI Aayog	ADP (Jan 2018) / ABP (Jan 2023)	Transforms **112 Aspirational Districts** across 49 indicators and **500 Aspirational Blocks** across 39 indicators via Convergence, Collaboration & Competition	NITI Aayog
104	PM-DevINE & UNNATI Scheme	Ministry of DoNER & DPIIT	PM-DevINE (**Rs 6,600 Cr**) / UNNATI (**Rs 10,037 Cr**)	**PM-DevINE** (100% Central Sector infrastructure in North-East); **UNNATI 2024** incentivizes new industrial investment across the 8 NE states	PIB
105	Mission LiFE & Green Credit Programme	Ministry of Environment, Forest & CC	Oct 2022 (Kevadia) / GCP (Oct 2023)	*Lifestyle for Environment* (*Pro-Planet People*) global movement and tradable **Green Credits** for afforestation, water conservation & sustainable agriculture	PIB
106	MISHTI & Amrit Dharohar	Ministry of Environment, Forest & CC	Budget 2023–24	**MISHTI** restores mangrove forests along the coastline (540 sq km across 9 States & 3 UTs); **Amrit Dharohar** conserves **Ramsar Wetlands**	PIB
107	Swadesh Darshan 2.0 & PRASHAD	Ministry of Tourism	Revamped 2023–24	**Swadesh Darshan 2.0** develops sustainable destination-centric tourism (including **Vibrant Village & Border Tourism**); **PRASHAD** upgrades pilgrimage heritage sites	PIB
108	Khelo India & KIRTI Programme	Ministry of Youth Affairs & Sports	2017 / KIRTI launched 2026 Compendium	Grassroots sports infrastructure (**1,000+ Khelo India Centres**); **KIRTI** (*Khelo India Rising Talent Identification*) scouts school athletes aged **9 to 18 years**	PIB

Did You Know?: In September 2024, the Union Cabinet approved **Mission Mausam (Rs 2,000 crore over 2 years)** under the **Ministry of Earth Sciences** to make India "Weather-Ready and Climate-Smart," including setting up a laboratory for artificial **cloud-seeding / rain-enhancement and lightning suppression** at the Indian Institute of Tropical Meteorology (IITM), Pune (Press Information Bureau (PIB)).

Exam Trap Alert: PM-DevINE (*Prime Minister's Development Initiative for North East Region*, outlay Rs 6,600 crore) is a **100% Central Sector Scheme** implemented by the **Ministry of Development of North Eastern Region (MDoNER)**—do NOT classify it as a 90:10 Centrally Sponsored Scheme! (Press Information Bureau (PIB)).

★ **Memory Trick:** Remember the **4 Northern Border States + 1 UT of Vibrant Villages Programme (VVP)** using **"L-H-U-S-A" (West to East along the LAC)**: **L**adakh (UT), **H**imachal Pradesh, **U**ttarakhand, **S**ikkim, and **A**runachal Pradesh!

Chapter 8: State Government Flagship Welfare Schemes, National Campaigns & Digital Governance Portals

Chapter Key Study Pillars — Chapter 8: State Government Flagship Welfare Schemes, National Campaigns & Digital Governance Portals

Key Study Pillar 1	Key Study Pillar 2	Key Study Pillar 3	Key Study Pillar 4
Major State Government Welfare Schemes Across India (State PCS & All-India Exam Focus)	**Major National Campaigns, Jan Andolans & Digital Governance Portals**	**Comparative Matrix of Flagship State Schemes across India**	**Analytical Matrix of Major Government Portals, Mobile Apps & Digital Initiatives (1 to 30)**

8.1 Major State Government Welfare Schemes Across India (State PCS & All-India Exam Focus)

• **Uttar Pradesh Flagship Schemes:**

• **Mukhyamantri Kanya Sumangala Yojana:** Financial assistance enhanced from Rs 15,000 to **Rs 25,000 per girl child** in **6 milestone installments** from birth up to graduation/diploma admission for families with annual income up to Rs 3 lakh (maximum 2 girls per family) (IUC Academy).

• **Mukhyamantri Yuva Udyami Vikas Abhiyan (MYUVA):** Provides **interest-free and collateral-free loans up to Rs 5 Lakh** to **1 lakh educated and skilled youth per year** (10 lakh youth over 10 years) to establish self-employment micro-ventures in Uttar Pradesh.

• **One District One Product (ODOP):** Launched on **January 24, 2018 (UP Foundation Day)** to brand, finance, and export one indigenous craft/agricultural product from each of UP's **75 districts** (subsequently adopted nationwide by DPIIT).

• **Swami Vivekananda Yuva Sashaktikaran Yojana:** Distribution of **free smartphones and tablets to 2 Crore youth** enrolled in higher, technical, vocational, and medical education in UP (IUC Academy).

• **Madhya Pradesh, Maharashtra, Chhattisgarh, Odisha, Jharkhand & Rajasthan Schemes:**

• **Madhya Pradesh — Mukhyamantri Ladli Behna Yojana:** Direct monthly financial assistance of **Rs 1,250 per month (Rs 15,000/year)** into Aadhaar-linked bank accounts of eligible women aged **21 to 60 years**, alongside **Ladli Lakshmi Yojana 2.0** and **PM Shri Air Ambulance Seva** (IUC Academy).

• **Maharashtra — Mukhyamantri Majhi Ladki Bahin Yojana & Namo Shetkari Mahasanman Nidhi: Majhi Ladki Bahin** provides **Rs 1,500 per month (Rs 18,000/year)** to eligible women aged **21 to 65 years** (family income ≤ Rs 2.5 lakh); **Lek Ladki Yojana** provides **Rs 1,01,000** from birth to age 18 for girls in yellow/orange ration card families; and **Namo Shetkari Mahasanman Nidhi** adds **Rs 6,000/year** from the State on top of Central PM-KISAN (totaling **Rs 12,000/year** for Maharashtra farmers).

• **Odisha — SUBHADRA Yojana & CM-KISAN:** Launched on **September 17, 2024**, **SUBHADRA Yojana** provides **Rs 10,000 per year in two installments of Rs 5,000** (on Raksha Bandhan and International Women's Day)

over 5 years (**Rs 50,000 total** per woman) to **1 Crore+ women aged 21 to 60 years** along with a SUBHADRA Debit Card (PIB Odisha Release Nov 2026).

• **Chhattisgarh — Mahtari Vandana Yojana:** Provides **Rs 1,000 per month (Rs 12,000/year)** via DBT to married/widowed/divorced women aged **21 years and above** in Chhattisgarh.

• **Jharkhand — Mukhyamantri Maiya Samman Yojana & Abua Awas Yojana:** Provides monthly DBT financial assistance to women aged **18 to 50 years**, while **Abua Awas Yojana** constructs **3-room pucca houses** with Rs 2 lakh assistance for poor families.

• **Bihar — Saat Nishchay-2 & Mukhyamantri Kanya Utthan Yojana:** Provides **Rs 50,000** upon graduation (and Rs 25,000 upon passing Class 12 unmarried) for girls, **10 Lakh Govt Jobs + 10 Lakh Employment Opportunities**, and up to **Rs 10 Lakh (50% grant + 50% interest-free/1% loan)** under **Mukhyamantri Udyami Yojana** (IUC Academy).

• **Rajasthan — Lado Protsahan Yojana & Mukhyamantri Ayushman Arogya Yojana: Lado Protsahan** provides a **Rs 1,00,000 Savings Bond** in 7 installments for the birth and education of a girl child, and **Mukhyamantri Ayushman Arogya (MAA) Yojana** provides up to **Rs 25 Lakh cashless medical insurance** per family.

8.2 Major National Campaigns, Jan Andolans & Digital Governance Portals

• **Ek Ped Maa Ke Naam (#Plant4Mother Campaign):** Launched by Prime Minister Narendra Modi on **June 5, 2024 (World Environment Day)** by planting a Peepal sapling at Buddha Jayanti Park, New Delhi, achieving the target of planting **over 100 Crore (1 Billion) trees across India** before March 2025 (Press Information Bureau (PIB)).

• **Dharti Aaba / Janjatiya Gaurav Divas (November 15):** Celebrated annually since 2021 on **November 15** to commemorate the birth anniversary of tribal freedom fighter **Bhagwan Birsa Munda**, culminating in the **150th Birth Anniversary Year celebrations (2026 Compendium)** (PIB Janjatiya Gaurav Divas Nov 2026).

• **Key Digital Public Infrastructure (DPI) & Governance Portals:**

• **BHASHINI (BHASHa INterface for India — MeitY):** AI-driven national language translation platform under the National Language Translation Mission supporting real-time voice-to-voice and text translation across **22 Scheduled Indian Languages**.

• **ONDC (Open Network for Digital Commerce — DPIIT):** Open-protocol network democratizing e-commerce for small Kirana stores, FPOs, and artisans.

• **GeM (Government e-Marketplace — Ministry of Commerce & Industry):** Launched on August 9, 2016; mandatory 100% digital public procurement portal crossing **Rs 4 Lakh Crore annual Gross Merchandise Value (GMV)**.

• **CPGRAMS (Centralized Public Grievance Redress and Monitoring System — DARPG):** 24x7 citizen grievance portal with a **21-day (reduced from 30-day) resolution timeline** integrated with BHASHINI and AI chatbots (Press Information Bureau (PIB)).

8.3 State Welfare & Digital Public Infrastructure Integration Flowchart

Step-by-Step Conceptual Process Flowchart

STEP 1
State Women DBT Flagships (UP Kanya Sumangala Rs 25k, Odisha Subhadra Rs 50k, MP/MH DBT)

STEP 2
Youth Entrepreneurship via UP MYUVA (Rs 5L Interest-Free) & Bihar Udyami (Rs 10L)

STEP 3
Jan Andolan Campaigns (#EkPedMaaKeNaam 100 Cr+ Trees & Janjatiya Gaurav Divas)

STEP 4
DPI Delivery via Aadhaar, UPI, BHASHINI (22 Languages), ONDC, GeM & CPGRAMS

8.4 Comparative Matrix of Flagship State Schemes across India

State	Flagship State Scheme(s)	Target Group	Financial / Welfare Provision	Official Reference
Uttar Pradesh	Mukhyamantri Kanya Sumangala Yojana & MYUVA	Girl Child (0–Grad) & Youth Entrepreneurs	**Rs 25,000** in 6 stages (Kanya Sumangala); **Rs 5 Lakh interest-free loan** for 1 lakh youth/yr (MYUVA)	IUC Academy
Madhya Pradesh	Mukhyamantri Ladli Behna Yojana & Ladli Lakshmi 2.0	Women (21–60 yrs) & Girl Child	**Rs 1,250/month (Rs 15,000/yr)** DBT to women; college tuition fee support under Ladli Lakshmi 2.0	IUC Academy
Maharashtra	Mukhyamantri Majhi Ladki Bahin & Namo Shetkari	Women (21–65 yrs) & Farmers	**Rs 1,500/month (Rs 18,000/yr)** to women; **Rs 6,000/yr** extra to farmers (total Rs 12,000 with PM-KISAN)	IUC Academy
Odisha	SUBHADRA Yojana & CM-KISAN	Women (21–60 yrs) & Small/Landless Farmers	**Rs 10,000/year (Rs 5,000 x 2) for 5 years = Rs 50,000** to 1 Cr+ women; Rs 4,000/yr to farmers	PIB Nov 2026
Chhattisgarh	Mahtari Vandana Yojana	Married/Widowed Women (≥21 yrs)	**Rs 1,000/month (Rs 12,000/year)** via Aadhaar-linked DBT	IUC Academy
Bihar	Mukhyamantri Kanya Utthan & Udyami Yojana	Girl Students & SC/ST/EBC/Women/Youth	**Rs 50,000** on graduation; **Rs 10 Lakh** (Rs 5L grant + Rs 5L loan) for startups	IUC Academy
Rajasthan	Lado Protsahan Yojana & MAA Yojana	Girl Child & All Families	**Rs 1 Lakh Savings Bond** (7 stages) for girl child; **Rs 25 Lakh** health insurance	IUC Academy
Assam	Orunodoi 3.0 & Mukhyamantri Nijut Moina	Economically Vulnerable Women & Girl Students	**Rs 1,250/month** DBT to 37+ lakh families (Orunodoi 3.0); monthly stipend to prevent child marriage (Nijut Moina)	IUC Academy
Telangana & Karnataka	Gruha Lakshmi (KA) / Mahalakshmi (TG)	Women Heads of Households	**Rs 2,000/month** (Karnataka Gruha Lakshmi) & **Rs 2,500/month** + free RTC bus travel (Telangana Mahalakshmi)	IUC Academy
Tamil Nadu	Kalaignar Magalir Urimai & Pudhumai Penn	Women Family Heads & Govt School Girls	**Rs 1,000/month** to 1.15 Cr women; **Rs 1,000/month** to girls from Govt schools pursuing higher education	IUC Academy

Did You Know?: Under Tamil Nadu's **'Pudhumai Penn' (Modern Woman)** scheme and **'Tamil Pudhalvan'** scheme, both **girl students and boy students** who studied from Classes 6 to 12 in Government schools receive **Rs 1,000 per month** directly in their bank accounts throughout their undergraduate degree, diploma, or ITI courses (IUC Academy).

Exam Trap Alert: Do not confuse **Odisha's SUBHADRA Yojana (Rs 10,000/year in two installments of Rs 5,000 = Rs 50,000 over 5 years)** with **Chhattisgarh's Mahtari Vandana Yojana (Rs 1,000/month = Rs 12,000/year)** or **Maharashtra's Majhi Ladki Bahin Yojana (Rs 1,500/month = Rs 18,000/year)**! State PCS and SSC exams frequently test the exact monthly vs. semi-annual payout amounts (PIB Nov 2026).

★ **Memory Trick:** Remember the **Women DBT Payout Ladder** across States using **"1,000 (CG/TN) – 1,250 (MP/Assam) – 1,500 (MH) – 2,000 (KA) – 5,000x2 (Odisha Subhadra)"**!

8.5 Analytical Matrix of Major Government Portals, Mobile Apps & Digital Initiatives *(1 to 30)*

#	Digital Portal / Mobile App	Launching Ministry / Authority	Core Function & Citizen / Exam Utility	Official Source
1	PM-Vidyalaxmi Portal	Ministry of Education	Unified single-window portal for collateral-free education loans & 3% interest subvention across 860 QHEIs	PIB
2	U-WIN Portal	Ministry of Health & Family Welfare	Digital immunization registry for every pregnant woman and newborn/child against 12 preventable diseases	PIB
3	PM Surya Ghar National Portal	Ministry of New & Renewable Energy	End-to-end online application, vendor selection, net-metering, and Rs 78,000 DBT subsidy disbursal for rooftop solar	PIB
4	SATHI Portal	Ministry of Agriculture & Farmers Welfare	*Seed Authentication, Traceability & Holistic Inventory* via QR codes to ensure genuine quality seeds for farmers	PIB
5	SARTHI Portal & Krishi Rakshak (14447)	Ministry of Agriculture & Farmers Welfare	Sandbox for Agricultural and Rural Security, Technology and Insurance + 14447 grievance helpline under PMFBY	PIB
6	WINDS Portal	Ministry of Agriculture & Farmers Welfare	*Weather Information Network Data Systems* installing automatic weather stations at block and gram panchayat levels	PIB
7	Bhu-Neer Portal	Ministry of Jal Shakti (CGWB)	Centralized portal launched in 2026 Compendium for NOC permits and regulation of subsurface water extraction across India	PIB
8	FloodWatch India 2.0 App	Ministry of Jal Shakti (CWC)	Provides real-time flood situation and 7-day flood forecasts across 592 monitoring stations in Hindi & English	PIB
9	e-Shram One-Stop Solution	Ministry of Labour & Employment	Integrates 12+ central welfare schemes on a single portal for 30 Crore+ unorganized workers holding 12-digit UAN	PIB

#	Digital Portal / Mobile App	Launching Ministry / Authority	Core Function & Citizen / Exam Utility	Official Source
10	Skill India Digital Hub (SIDH)	Ministry of Skill Dev. & Entrepreneurship	Unified digital public infrastructure for skilling, apprenticeship, PMKVY 4.0 certification, and job exchange	PIB
11	NITI for States Platform	NITI Aayog	Cross-sectoral digital knowledge repository of 7,500+ best practices, policy documents, and data profiles for States/UTs	NITI Aayog
12	NDAP (National Data & Analytics Platform)	NITI Aayog	Democratizes access to standardized, machine-readable public government datasets across ministries	NITI Aayog
13	Meri Panchayat App	Ministry of Panchayati Raj	Unified m-Governance platform for 2.65 lakh Gram Panchayats providing real-time Gram Panchayat Development Plans (GPDP) & funds	PIB
14	Gram Manchitra & e-GramSwaraj	Ministry of Panchayati Raj	GIS-based spatial planning application (**Gram Manchitra**) and accounting/work-monitoring portal (**e-GramSwaraj**)	PIB
15	Poshan Tracker App	Ministry of Women & Child Development	Real-time ICT monitoring of 14 lakh Anganwadi Centres and growth tracking of 10+ crore beneficiaries	PIB
16	SHe-Box Portal (Upgraded 2024)	Ministry of Women & Child Development	Centralized repository of Internal Committees (ICs) and Local Committees (LCs) for workplace sexual harassment redressal	PIB
17	e-Sankhyiki & e-Sakshya Apps	MoSPI & Ministry of Home Affairs	**e-Sankhyiki** provides official macroeconomic statistics; **e-Sakshya** records crime-scene video evidence under BNSS 2023	PIB
18	Nyaya Shruti & e-Summons	Ministry of Home Affairs / e-Courts	Enables virtual court testimony and electronic delivery of court summons under the new criminal laws (BNSS 2023)	PIB
19	Chakshu Portal (on Sanchar Saathi)	Dept. of Telecommunications (DoT)	Enables citizens to proactively report suspected fraudulent calls/SMS/WhatsApp messages for cybercrime prevention	PIB
20	APAAR ID (One Nation One Student ID)	Ministry of Education	*Automated Permanent Academic Account Registry* — lifelong 12-digit Academic Bank of Credits (ABC) ID under NEP 2020	PIB
21	SWAYAM Plus Portal	Ministry of Education (operated by IIT Madras)	Offers industry-recognized credit-bearing employability and professional development courses	PIB
22	PRERANA Portal	Ministry of Education	Experiential learning programme for Classes IX to XII students held at the vernacular school in **Vadnagar, Gujarat**	PIB
23	C-CARES Portal	Ministry of Coal	Web portal developed by C-DAC to digitize Coal Mines Provident Fund Organisation (CMPFO) records and claims	PIB

#	Digital Portal / Mobile App	Launching Ministry / Authority	Core Function & Citizen / Exam Utility	Official Source
24	SWATI Portal	Principal Scientific Adviser (PSA) / INSA	*Science for Women — A Technology & Innovation* portal creating a unified database of Indian women in STEMM	PIB
25	e-Jagriti & Jago Grahak Jago Apps	Dept. of Consumer Affairs	AI-enabled unified consumer commission case filing portal (**e-Jagriti**) and safe e-commerce protection tools	PIB
26	Anna Chakra & SCAN Portal	Dept. of Food & Public Distribution	**Anna Chakra** optimizes PDS supply-chain routes across 30 states; **SCAN** automates food subsidy claim settlement	PIB
27	ULIP (Unified Logistics Interface Platform)	DPIIT / NICDC	Integrates 37+ digital systems across 10 ministries under the National Logistics Policy for real-time cargo visibility	PIB
28	Trade Connect e-Platform	Ministry of Commerce & Industry (DGFT)	Single-window information and handholding intermediary platform connecting Indian exporters and MSMEs to global markets	PIB
29	BHASHINI Platform	Ministry of Electronics & IT (MeitY)	Crowdsourced AI language translation ecosystem (**Bhasha Daan**) across all **22 Scheduled Indian Languages**	PIB
30	Vidyarthi Kendra, Digital Pathshala & Pariksha Kendra	IUC Academy	Free All-India CBT Mock Test Engine, Daily Current Affairs, Sarkari Result Hub & AI Career Eligibility Checker	IUC Academy

8.6 Comprehensive State-Wise Welfare Schemes, Campaigns & Initiatives Directory *(*All *28* States & *8* UTs*)*

#	State / Union Territory	Flagship Scheme / Campaign Name	Target Beneficiary Group	Core Financial / Welfare Provision	Official Reference
1	Andhra Pradesh	Talliki Vandanam & Annadata Sukhibhava	Mothers of School Children & Farmers	**Rs 15,000/year** per school-going child to mothers; **Rs 20,000/year** total farmer support (including PM-KISAN)	IUC Academy
2	Arunachal Pradesh	Atma Nirbhar Krishi / Bagwani Yojana & Dulari Kanya	Farmers, SHGs & Girl Child	**45% front-ended capital subsidy** for agri/horticulture; **Rs 20,000 fixed deposit** for institutional birth of girl child	IUC Academy
3	Assam	Orunodoi 3.0 & Mukhyamantri Nijut Moina	Economically Vulnerable Women & Girl Students	**Rs 1,250/month** DBT to 37.2 lakh households; **Rs 1,000–Rs 2,500/month** stipend to girls from Class 11 to PG	IUC Academy

#	State / Union Territory	Flagship Scheme / Campaign Name	Target Beneficiary Group	Core Financial / Welfare Provision	Official Reference
4	Bihar	Mukhyamantri Kanya Utthan & Saat Nishchay-2	Girl Child / Graduates & Youth Entrepreneurs	**Rs 50,000** on graduation; **Rs 10 Lakh** (Rs 5L grant + Rs 5L loan) under Mukhyamantri Udyami Yojana	IUC Academy
5	Chhattisgarh	Mahtari Vandana Yojana & Krishak Unnati Yojana	Married/Widowed Women (≥21 yrs) & Paddy Farmers	**Rs 1,000/month (Rs 12,000/yr)** DBT to 70+ lakh women; **Rs 3,100/quintal** paddy procurement up to 21 quintals/acre	IUC Academy
6	Goa	Griha Aadhar Scheme & Laadli Laxmi Scheme	Homemakers & Young Women	**Rs 1,500/month** DBT to homemakers to offset inflation; **Rs 1,00,000** financial assistance for girls' marriage/education	IUC Academy
7	Gujarat	Namo Lakshmi Yojana & Namo Saraswati Vigyan Sadhana	Secondary School Girls & Science Stream Students	**Rs 50,000** over 4 years (Classes 9–12) for girls; **Rs 25,000** over 2 years (Classes 11–12) for science students	IUC Academy
8	Haryana	Lado Lakshmi Yojana & Chirayu Haryana (Ayushman)	Women & Low-Income Families (≤ Rs 1.80L income)	Monthly DBT support for women; **Rs 5 Lakh free health cover** extended to families earning up to Rs 1.80 lakh/year	IUC Academy
9	Himachal Pradesh	Indira Gandhi Pyari Behna Sukh Samman Nidhi & Sukhashraya	Women (18–59 yrs) & Orphans ("Children of the State")	**Rs 1,500/month** DBT to eligible women; legal status as **"Children of the State"** for orphans up to age 27	IUC Academy
10	Jharkhand	Mukhyamantri Maiya Samman Yojana & Abua Awas Yojana	Women (18–50 yrs) & Houseless Rural Poor	Monthly DBT honorarium to 50+ lakh women; **Rs 2,00,000** for constructing **3-room pucca houses**	IUC Academy
11	Karnataka	Five Guarantee Schemes (Gruha Lakshmi, Shakti, Anna Bhagya, Gruha Jyothi, Yuva Nidhi)	Women Heads, Commuters, NFSA Families, Households & Unemployed Graduates	**Rs 2,000/month** (Gruha Lakshmi), free bus travel (Shakti), **200 units free power** (Gruha Jyothi), **Rs 3,000/Rs 1,500** (Yuva Nidhi)	IUC Academy
12	Kerala	Kudumbashree Mission & Extreme Poverty Eradication Project	Women SHG Network & Destitute Families	World's largest women-led community network (**46 lakh+ members**); micro-plans to eradicate extreme poverty	IUC Academy
13	Madhya Pradesh	Mukhyamantri Ladli Behna Yojana & Ladliena Awas / Air Ambulance	Women (21–60 yrs) & Ayushman Card Holders	**Rs 1,250/month (Rs 15,000/yr)** DBT; free emergency airlift via **PM Shri Air Ambulance Seva**	IUC Academy
14	Maharashtra	Mukhyamantri Majhi Ladki Bahin, Lek Ladki & Namo Shetkari	Women (21–65 yrs), Girl Child & Farmers	**Rs 1,500/month** to women; **Rs 1,01,000** for girl child (Lek Ladki); **Rs 6,000/yr** extra to farmers	IUC Academy

#	State / Union Territory	Flagship Scheme / Campaign Name	Target Beneficiary Group	Core Financial / Welfare Provision	Official Reference
15	Manipur	Chief Minister's Hakshelgi Tengbang (CMHT) & Ima Keithel Support	Low-Income Families & Women Market Vendors	**Rs 5 Lakh** cashless health cover; micro-credit support for historic all-women **Ima Keithel** market vendors	IUC Academy
16	Meghalaya	CM-ELEVATE & FOCUS / FOCUS+ (Farmers Collectivization)	Youth Entrepreneurs & Producer Groups	**35% to 75% capital subsidy** for youth business ventures; **Rs 5,000 per farmer** via producer collectives	IUC Academy
17	Mizoram	Bana Kaih (Handholding) Policy	Farmers & Micro-Entrepreneurs	Collateral-free loans up to **Rs 50 Lakh** with 100% interest subvention for timely repayment & minimum support price	IUC Academy
18	Nagaland	Chief Minister's Health Insurance Scheme (CMHIS) & Micro Finance	All Indigenous Inhabitants / Govt Employees & Youth	Up to **Rs 5 Lakh to Rs 20 Lakh** cashless health cover; subsidized micro-credit for rural agri-startups	IUC Academy
19	Odisha	SUBHADRA Yojana & CM-KISAN / Krishi Vidya Nidhi	Women (21–60 yrs) & Small/Marginal/ Landless Farmers	**Rs 10,000/yr (Rs 5,000 x 2) for 5 yrs = Rs 50,000** to 1 Cr+ women; **Rs 4,000/yr** (2 installments) + Rs 12,500 landless aid	PIB Nov 2026
20	Punjab	Bhagwant Mann Sarkar Tuhade Dwar & Aam Aadmi Clinics	All Citizens & Out-Patient Healthcare Seekers	Doorstep delivery of **43+ citizen services** via helpline **1076**; 800+ Mohalla Clinics with free diagnostics	IUC Academy
21	Rajasthan	Lado Protsahan Yojana, MAA Yojana & Kisan Samman Nidhi Top-Up	Girl Child, All Families & PM-KISAN Farmers	**Rs 1 Lakh Savings Bond** for girls; **Rs 25 Lakh** health cover; **Rs 2,000–Rs 3,000** state top-up on PM-KISAN	IUC Academy
22	Sikkim	Mero Rukh Mero Santati & Bahini / Aama Yojana	Newborns, School Girls & Non-Working Mothers	**100 trees planted** for every newborn child (**Mero Rukh Mero Santati**); **Rs 20,000/year** to mothers (**Aama Yojana**)	IUC Academy
23	Tamil Nadu	Kalaignar Magalir Urimai, Pudhumai Penn, Tamil Pudhalvan & CM Breakfast	Women Heads, Govt School Girls/Boys & Primary Students (Classes 1–5)	**Rs 1,000/month** to 1.15 Cr women; **Rs 1,000/month** for college girls & boys; hot nutritious morning breakfast in schools	IUC Academy
24	Telangana	Six Guarantees (Mahalakshmi, Rythu Bharosa, Gruha Jyothi, Indiramma Indlu)	Women, Farmers, Tenant Farmers & Houseless Families	**Rs 2,500/month** + free bus travel + Rs 500 LPG; **Rs 15,000/acre** farmer support; **Rs 5 Lakh** housing grant	IUC Academy
25	Tripura	Mukhyamantri Kanya Atmanirbhar Yojana & Chaa Sundari	Meritorious Girl Students & Tea Garden Workers	Free scooties to top 140+ Class 12 board girl toppers; housing and social security for tea plantation workers	IUC Academy

#	State / Union Territory	Flagship Scheme / Campaign Name	Target Beneficiary Group	Core Financial / Welfare Provision	Official Reference
26	Uttar Pradesh	Mukhyamantri Kanya Sumangala (Rs 25k), MYUVA (Rs 5L) & ODOP	Girl Child, Youth Entrepreneurs & Artisans in 75 Districts	**Rs 25,000** in 6 stages; **Rs 5 Lakh interest-free loan** for 1 lakh youth/yr; 2 Crore free smartphones/tablets	IUC Academy
27	Uttarakhand	Mukhyamantri Lakhpati Didi & Mukhyamantri Sashakt Behna Utsav	Rural SHG Women & Women Artisans	Interest-free loans up to Rs 5 Lakh to make 1.25 lakh+ SHG women Lakhpati Didis; market linkage for local products	IUC Academy
28	West Bengal	Lakshmir Bhandar (Enhanced 2024) & Kanyashree Prakalpa	Women (25–60 yrs) & Adolescent Girls (13–19 yrs)	Enhanced in the 2026 Compendium to **Rs 1,200/month for SC/ST women** and **Rs 1,000/month for General/OBC women**; UN-awarded **Kanyashree**	IUC Academy
29	Jammu & Kashmir / Ladakh	Mission Yuva (J&K) & Kunzang / Solarized Carbon-Neutral Ladakh	Youth Entrepreneurs & High-Altitude Households	**Mission Yuva** creates 1.37 lakh business units & 4.25 lakh jobs in J&K; **National Green Hydrogen Mobility Project** in Leh	PIB
30	Delhi / Puducherry / Chandigarh	Mukhyamantri Mahila Samman & Electric Bus Fleet Transition	Women Residents (18+ yrs) & Urban Commuters	Monthly honour allowance for eligible adult women; one of the largest electric public bus fleets in India	PIB

Chapter 8 Comprehensive Analytical & Statutory Revision Matrix

Core Sub-Domain	Key Concept / Provision	Verified Analytical Parameters & Exam Distinctions (पत्र सूचना कार्यालय (PIB))
Major State Government Welfare Schemes Across India (State PCS & All-India Exam Focus)	**Mukhyamantri Kanya Sumangala Yojana**	Financial assistance enhanced from Rs 15,000 to **Rs 25,000 per girl child** in **6 milestone installments** from birth up to graduation/diploma admission for families with annual income up to Rs 3 lakh (maximum 2 girls per family) (IUC Academy).
Major National Campaigns, Jan Andolans & Digital Governance Portals	**Mukhyamantri Yuva Udyami Vikas Abhiyan (MYUVA)**	Provides **interest-free and collateral-free loans up to Rs 5 Lakh** to **1 lakh educated and skilled youth per year** (10 lakh youth over 10 years) to establish self-employment micro-ventures in Uttar Pradesh.
State Welfare & Digital Public Infrastructure Integration Flowchart	**One District One Product (ODOP)**	Launched on **January 24, 2018 (UP Foundation Day)** to brand, finance, and export one indigenous craft/agricultural product from each of UP's **75 districts** (subsequently adopted nationwide by DPIIT).

Core Sub-Domain	Key Concept / Provision	Verified Analytical Parameters & Exam Distinctions (पत्र सूचना कार्यालय (PIB))
Comparative Matrix of Flagship State Schemes across India	**Swami Vivekananda Yuva Sashaktikaran Yojana**	Distribution of **free smartphones and tablets to 2 Crore youth** enrolled in higher, technical, vocational, and medical education in UP (IUC Academy).
Analytical Matrix of Major Government Portals, Mobile Apps & Digital Initiatives (1 to 30)	**Madhya Pradesh — Mukhyamantri Ladli Behna Yojana**	Direct monthly financial assistance of **Rs 1,250 per month (Rs 15,000/year)** into Aadhaar-linked bank accounts of eligible women aged **21 to 60 years**, alongside **Ladli Lakshmi Yojana 2.0** and **PM Shri Air Ambulance Seva** (IUC Academy).
Comprehensive State-Wise Welfare Schemes, Campaigns & Initiatives Directory (All 28 States & 8 UTs)	**Maharashtra — Mukhyamantri Majhi Ladki Bahin Yojana & Namo Shetkari Mahasanman Nidhi**	Majhi Ladki Bahin **provides** Rs 1,500 per month (Rs 18,000/year) **to eligible women aged** 21 to 65 years **(family income ≤ Rs 2.5 lakh);** Lek Ladki Yojana **provides** Rs 1,01,000 **from birth to age 18 for girls in yellow/orange ration card families; and** Namo Shetkari Mahasanman Nidhi **adds** Rs 6,000/ year **from the State on top of Central PM-KISAN (totaling** Rs 12,000/ year** for Maharashtra farmers).
Major State Government Welfare Schemes Across India (State PCS & All-India Exam Focus)	**Odisha — SUBHADRA Yojana & CM-KISAN**	Launched on **September 17, 2024**, **SUBHADRA Yojana** provides **Rs 10,000 per year in two installments of Rs 5,000** (on Raksha Bandhan and International Women's Day) over 5 years (**Rs 50,000 total** per woman) to **1 Crore+ women aged 21 to 60 years** along with a SUBHADRA Debit Card (PIB Odisha Release Nov 2026).
Major National Campaigns, Jan Andolans & Digital Governance Portals	**Chhattisgarh — Mahtari Vandana Yojana**	Provides **Rs 1,000 per month (Rs 12,000/year)** via DBT to married/ widowed/divorced women aged **21 years and above** in Chhattisgarh.
State Welfare & Digital Public Infrastructure Integration Flowchart	**Jharkhand — Mukhyamantri Maiya Samman Yojana & Abua Awas Yojana**	Provides monthly DBT financial assistance to women aged **18 to 50 years**, while **Abua Awas Yojana** constructs **3-room pucca houses** with Rs 2 lakh assistance for poor families.
Comparative Matrix of Flagship State Schemes across India	**Bihar — Saat Nishchay-2 & Mukhyamantri Kanya Utthan Yojana**	Provides **Rs 50,000** upon graduation (and Rs 25,000 upon passing Class 12 unmarried) for girls, **10 Lakh Govt Jobs + 10 Lakh Employment Opportunities**, and up to **Rs 10 Lakh (50% grant + 50% interest-free/1% loan)** under **Mukhyamantri Udyami Yojana** (IUC Academy).
Analytical Matrix of Major Government Portals, Mobile Apps & Digital Initiatives (1 to 30)	**Rajasthan — Lado Protsahan Yojana & Mukhyamantri Ayushman Arogya Yojana**	Lado Protsahan **provides a** Rs 1,00,000 Savings Bond **in 7 installments for the birth and education of a girl child, and** Mukhyamantri Ayushman Arogya (MAA) Yojana **provides up to** Rs 25 Lakh cashless medical insurance** per family.

Core Sub-Domain	Key Concept / Provision	Verified Analytical Parameters & Exam Distinctions (पत्र सूचना कार्यालय (PIB))
Comprehensive State-Wise Welfare Schemes, Campaigns & Initiatives Directory (All 28 States & 8 UTs)	**Ek Ped Maa Ke Naam (#Plant4Mother Campaign)**	Launched by Prime Minister Narendra Modi on **June 5, 2024 (World Environment Day)** by planting a Peepal sapling at Buddha Jayanti Park, New Delhi, achieving the target of planting **over 100 Crore (1 Billion) trees across India** before March 2025 (Press Information Bureau (PIB)).
Major State Government Welfare Schemes Across India (State PCS & All-India Exam Focus)	**Dharti Aaba / Janjatiya Gaurav Divas (November 15)**	Celebrated annually since 2021 on **November 15** to commemorate the birth anniversary of tribal freedom fighter **Bhagwan Birsa Munda**, culminating in the **150th Birth Anniversary Year celebrations (2026 Compendium)** (PIB Janjatiya Gaurav Divas Nov 2026).
Major National Campaigns, Jan Andolans & Digital Governance Portals	**BHASHINI (BHASHa INterface for India — MeitY)**	AI-driven national language translation platform under the National Language Translation Mission supporting real-time voice-to-voice and text translation across **22 Scheduled Indian Languages**.

Chapter *8* Multi-Statement Exam Verification Drills

Chapter 8 Statement-Verification Drill #1 — Both Statements Verified Correct

Statement-I (Mukhyamantri Kanya Sumangala Yojana): Financial assistance enhanced from Rs 15,000 to **Rs 25,000 per girl child** in **6 milestone installments** from birth up to graduation/diploma admission for families with annual income up to Rs 3 lakh (maximum 2 girls per family) (IUC Academy).

Statement-II (Mukhyamantri Yuva Udyami Vikas Abhiyan (MYUVA)): Provides **interest-free and collateral-free loans up to Rs 5 Lakh** to **1 lakh educated and skilled youth per year** (10 lakh youth over 10 years) to establish self-employment micro-ventures in Uttar Pradesh.

✓ **Exam Verification Key: Both Statement-I and Statement-II are factually accurate as per पत्र सूचना कार्यालय (PIB) & IUC Academy.**

Chapter 8 Statement-Verification Drill #2 — Both Statements Verified Correct

Statement-I (One District One Product (ODOP)): Launched on **January 24, 2018 (UP Foundation Day)** to brand, finance, and export one indigenous craft/agricultural product from each of UP's **75 districts** (subsequently adopted nationwide by DPIIT).

Statement-II (Swami Vivekananda Yuva Sashaktikaran Yojana): Distribution of **free smartphones and tablets to 2 Crore youth** enrolled in higher, technical, vocational, and medical education in UP (IUC Academy).

✓ **Exam Verification Key: Both Statement-I and Statement-II are factually accurate as per पत्र सूचना कार्यालय (PIB) & IUC Academy.**

Chapter 8 Statement-Verification Drill #3 — Both Statements Verified Correct

Statement-I (Madhya Pradesh — Mukhyamantri Ladli Behna Yojana): Direct monthly financial assistance of **Rs 1,250 per month (Rs 15,000/year)** into Aadhaar-linked bank accounts of eligible women aged **21 to 60 years**, alongside **Ladli Lakshmi Yojana 2.0** and **PM Shri Air Ambulance Seva** (IUC Academy).

Statement-II (Maharashtra — Mukhyamantri Majhi Ladki Bahin Yojana & Namo Shetkari Mahasanman Nidhi): Majhi Ladki Bahin **provides** Rs 1,500 per month (Rs 18,000/year) **to eligible women aged** 21 to 65 years **(family income ≤ Rs 2.5 lakh);** Lek Ladki Yojana **provides** Rs 1,01,000 **from birth to age 18 for girls in yellow/orange ration card families; and** Namo Shetkari Mahasanman Nidhi **adds** Rs 6,000/year **from the State on top of Central PM-KISAN (totaling** Rs 12,000/year** for Maharashtra farmers).

✓ **Exam Verification Key: Both Statement-I and Statement-II are factually accurate as per पत्र सूचना कार्यालय (PIB) & IUC Academy.**

Chapter 8 Statement-Verification Drill #4 — Both Statements Verified Correct

Statement-I (Odisha — SUBHADRA Yojana & CM-KISAN): Launched on **September 17, 2024, SUBHADRA Yojana** provides **Rs 10,000 per year in two installments of Rs 5,000** (on Raksha Bandhan and International Women's Day) over 5 years **(Rs 50,000 total** per woman) to **1 Crore+ women aged 21 to 60 years** along with a SUBHADRA Debit Card (PIB Odisha Release Nov 2026).

Statement-II (Chhattisgarh — Mahtari Vandana Yojana): Provides **Rs 1,000 per month (Rs 12,000/year)** via DBT to married/widowed/divorced women aged **21 years and above** in Chhattisgarh.

✓ **Exam Verification Key: Both Statement-I and Statement-II are factually accurate as per पत्र सूचना कार्यालय (PIB) & IUC Academy.**

Chapter 8 Statement-Verification Drill #5 — Both Statements Verified Correct

Statement-I (Jharkhand — Mukhyamantri Maiya Samman Yojana & Abua Awas Yojana): Provides monthly DBT financial assistance to women aged **18 to 50 years**, while **Abua Awas Yojana** constructs **3-room pucca houses** with Rs 2 lakh assistance for poor families.

Statement-II (Bihar — Saat Nishchay-2 & Mukhyamantri Kanya Utthan Yojana): Provides **Rs 50,000** upon graduation (and Rs 25,000 upon passing Class 12 unmarried) for girls, **10 Lakh Govt Jobs + 10 Lakh Employment Opportunities**, and up to **Rs 10 Lakh (50% grant + 50% interest-free/1% loan)** under **Mukhyamantri Udyami Yojana** (IUC Academy).

✓ **Exam Verification Key: Both Statement-I and Statement-II are factually accurate as per पत्र सूचना कार्यालय (PIB) & IUC Academy.**

Chapter 8 Statement-Verification Drill #6 — Both Statements Verified Correct

Statement-I (Rajasthan — Lado Protsahan Yojana & Mukhyamantri Ayushman Arogya Yojana): Lado Protsahan **provides a** Rs 1,00,000 Savings Bond **in 7 installments for the birth and education of a girl child, and** Mukhyamantri Ayushman Arogya (MAA) Yojana **provides up to** Rs 25 Lakh cashless medical insurance** per family.

Statement-II (Ek Ped Maa Ke Naam (#Plant4Mother Campaign)): Launched by Prime Minister Narendra Modi on **June 5, 2024 (World Environment Day)** by planting a Peepal sapling at Buddha Jayanti Park, New Delhi, achieving the target of planting **over 100 Crore (1 Billion) trees across India** before March 2025 (Press Information Bureau (PIB)).

✓ **Exam Verification Key: Both Statement-I and Statement-II are factually accurate as per पत्र सूचना कार्यालय (PIB) & IUC Academy.**

Solved Exam Practice Questions (45 High-Yield 4-Option MCQs)

Practice Question #1 Solved Exam MCQ

1. **Under the PM Surya Ghar: Muft Bijli Yojana (outlay Rs 75,021 crore), what is the exact Central Financial Assistance (CFA) direct subsidy provided for residential rooftop solar installations of 1 kW, 2 kW, and 3 kW or higher capacity?**
(A) Rs 20,000 (1 kW), Rs 40,000 (2 kW), and Rs 60,000 (3 kW+)
(B) Rs 30,000 (1 kW), Rs 60,000 (2 kW), and Rs 78,000 (3 kW and above — capped at 3 kW)
(C) Rs 30,000 (1 kW), Rs 60,000 (2 kW), and Rs 90,000 (3 kW+)
(D) Rs 25,000 (1 kW), Rs 50,000 (2 kW), and Rs 75,000 (3 kW+)
Answer: (B) | **Explanation:** PM Surya Ghar provides Rs 30,000 for 1 kW, Rs 60,000 for 2 kW, and Rs 18,000 for the 3rd kW—capping maximum residential CFA subsidy at Rs 78,000 for 3 kW and above (PIB PM Surya Ghar Details).

Practice Question #2 Solved Exam MCQ

2. **How many residential households are targeted under the PM Surya Ghar: Muft Bijli Yojana up to FY 2026–27, and how many units of free electricity per month are targeted per household?**
(A) 50 Lakh households; 200 units/month
(B) 1 Crore households; up to 300 units/month
(C) 2 Crore households; 300 units/month
(D) 1.5 Crore households; 250 units/month
Answer: (B) | **Explanation:** Launched in 2026 Compendium with Rs 75,021 crore outlay, PM Surya Ghar targets 1 Crore households with up to 300 units of free electricity per month (PIB PM Surya Ghar 2026).

Practice Question #3 Solved Exam MCQ

3. **What is the target green hydrogen production capacity per annum by 2030 under India's National Green Hydrogen Mission (outlay Rs 19,744 crore)?**
(A) 2 Million Metric Tonnes (MMT) per annum
(B) 5 Million Metric Tonnes (MMT) per annum (with 125 GW associated renewable energy)
(C) 10 Million Metric Tonnes (MMT) per annum
(D) 15 Million Metric Tonnes (MMT) per annum
Answer: (B) | **Explanation:** The National Green Hydrogen Mission (Rs 19,744 Cr) targets 5 MMT per annum of green hydrogen production and 125 GW of renewable energy capacity by 2030 (Press Information Bureau (PIB)).

Practice Question #4 Solved Exam MCQ

4. **Which new scheme was approved in September 2024 with an outlay of Rs 10,900 crore over 2 years by the Ministry of Heavy Industries to replace FAME-II and incentivize e-2Ws, e-3Ws, e-ambulances, e-trucks, and 14,028 e-buses?**
(A) PM-eBus Sewa
(B) PM E-DRIVE Scheme
(C) National Electric Mobility Mission 2.0
(D) SIGHT EV Scheme
Answer: (B) | **Explanation:** The PM E-DRIVE Scheme (Rs 10,900 Cr) was approved in September 2024 to accelerate EV adoption and charging infrastructure across India (Press Information Bureau (PIB)).

Practice Question #5 Solved Exam MCQ

5. **Under the expansion of Pradhan Mantri Awas Yojana – Gramin (PMAY-G) approved for FY 2026–27 to 2028–29 (outlay Rs 3,06,137 crore), how many additional rural houses are being built, and what is the unit assistance in plain vs. hilly/NE states?**
(A) 1 Crore houses; Rs 1.00 Lakh (Plains) and Rs 1.20 Lakh (Hilly)
(B) 2 Crore additional rural houses; Rs 1.20 Lakh (Plains) and Rs 1.30 Lakh (Himalayan/NE states & J&K/Ladakh)
(C) 3 Crore houses; Rs 1.50 Lakh uniform
(D) 1.5 Crore houses; Rs 1.20 Lakh and Rs 1.50 Lakh
Answer: (B) | **Explanation:** PMAY-Gramin (2026–29) builds 2 Crore additional rural houses with unit assistance of Rs 1.20 lakh in plains and Rs 1.30 lakh in Himalayan/NE states and J&K/Ladakh (**PIB PMAY-G Release**).

Practice Question #6 Solved Exam MCQ

6. **Under Ayushman Vay Vandana (launched October 29, 2024), what is the age and annual income eligibility criterion for senior citizens to receive free health coverage of up to Rs 5 lakh per family per year?**
(A) Aged 60 years and above with annual income below Rs 5 lakh
(B) All senior citizens aged 70 years and above, irrespective of their socio-economic status or income
(C) Aged 65 years and above belonging to BPL families only
(D) Aged 70 years and above who are income-tax non-payers only
Answer: (B) | **Explanation:** Under Ayushman Vay Vandana, all senior citizens aged 70 years and above receive Rs 5 lakh health coverage irrespective of their income or socio-economic status (**PIB Ayushman Vay Vandana Oct 2026**).

Practice Question #7 Solved Exam MCQ

7. **If a senior citizen aged 70 years or above belongs to a family that is ALREADY covered under Ayushman Bharat PM-JAY, how much additional exclusive top-up health cover is provided for the senior citizen(s) under Ayushman Vay Vandana?**
(A) Rs 2.5 Lakh additional shared cover
(B) An additional exclusive top-up cover of up to Rs 5 Lakh per year (bringing total family potential cover to Rs 10 Lakh)
(C) No additional top-up; they must share the existing Rs 5 Lakh cover
(D) Rs 3 Lakh top-up cover
Answer: (B) | **Explanation:** Senior citizens aged 70+ in existing AB PM-JAY families receive an additional exclusive top-up cover of up to Rs 5 lakh per year separate from family members below 70 (**PIB Ayushman Vay Vandana Oct 2026**).

Practice Question #8 Solved Exam MCQ

8. **Which nationwide digital portal modeled on CoWIN has been scaled up by the Ministry of Health & Family Welfare to maintain electronic vaccination registries for every pregnant woman and child against 12 vaccine-preventable diseases?**
(A) e-Sanjeevani
(B) U-WIN Portal
(C) POSHAN Tracker
(D) NIKSHAY 2.0
Answer: (B) | **Explanation:** The U-WIN (Universal Immunization Programme) digital platform tracks vaccination of every pregnant woman and newborn/child across India (**Press Information Bureau (PIB)**).

Practice Question #9 Solved Exam MCQ

9. **What is the target elimination year and screening target under the National Sickle Cell Anaemia Elimination Mission launched from Shahdol, Madhya Pradesh?**
(A) Eliminate by 2030; screen 3 Crore people
(B) Eliminate by 2047; screen 7 Crore people aged 0–40 years across 278 tribal districts in 17 states
(C) Eliminate by 2035; screen 5 Crore people
(D) Eliminate by 2028; screen 2 Crore people
Answer: (B) | **Explanation:** Launched on July 1, 2023, from Shahdol (MP), the mission screens 7 Crore people aged 0–40 years across 278 tribal districts in 17 states to eliminate sickle cell anaemia by 2047 (**Press Information Bureau (PIB)**).

Practice Question #10 Solved Exam MCQ

10. **Under the revamped Pradhan Mantri Matru Vandana Yojana (PMMVY 2.0 under Mission Shakti), what is the cash maternity benefit provided for the first child and for the second child (if the second child is a girl)?**
(A) Rs 3,000 for 1st child and Rs 5,000 for 2nd girl child
(B) Rs 5,000 for the 1st living child (in 2 installments) and Rs 6,000 (in 1 installment) if the 2nd child is a girl
(C) Rs 6,000 uniform for all children
(D) Rs 5,000 for 1st child and Rs 10,000 for 2nd girl child
Answer: (B) | **Explanation:** Under PMMVY 2.0 (Mission Shakti - Samarthya), mothers receive Rs 5,000 for the first child and Rs 6,000 in a single installment if the second child is a girl (**Press Information Bureau (PIB)**).

Practice Question #11 Solved Exam MCQ

11. **How many litres per capita per day (lpcd) of potable tap water is mandated for every rural household under the Jal Jeevan Mission (Har Ghar Jal)?**
(A) 40 lpcd
(B) 55 lpcd
(C) 70 lpcd
(D) 100 lpcd
Answer: (B) | **Explanation:** Jal Jeevan Mission mandates supplying 55 litres per capita per day (lpcd) of potable tap water of prescribed BIS quality to every rural household (**Press Information Bureau (PIB)**).

Practice Question #12 Solved Exam MCQ

12. **What is the upgraded national target for the 'Lakhpati Didi' initiative under DAY-NRLM (Ministry of Rural Development), and how is a Lakhpati Didi officially defined?**
(A) 1 Crore SHG women earning Rs 1 Lakh lifetime
(B) 3 Crore SHG women (upgraded from 2 Crore) earning a sustainable annual household net income of at least Rs 1,00,000
(C) 5 Crore urban women earning Rs 10,000/month
(D) 2 Crore women farmers owning 1 hectare land
Answer: (B) | **Explanation:** The Lakhpati Didi target was enhanced from 2 Crore to 3 Crore SHG women under DAY-NRLM earning a sustainable annual household income of ≥ Rs 1,00,000 (**PIB Lakhpati Didi Nov 2026**).

Practice Question #13 Solved Exam MCQ

13. **Under the Namo Drone Didi Scheme (outlay Rs 1,261 crore, Ministry of Agriculture & Farmers Welfare), how many Women SHGs are provided agricultural drones, and what is the Central Financial Assistance (subsidy) percentage and cap?**
(A) 10,000 SHGs; 50% subsidy up to Rs 5 Lakh
(B) 15,000 selected Women SHGs; 80% subsidy up to a maximum of Rs 8 Lakh per drone
(C) 25,000 SHGs; 75% subsidy up to Rs 7.5 Lakh
(D) 5,000 SHGs; 100% grant up to Rs 10 Lakh
Answer: (B) | **Explanation:** Namo Drone Didi provides drones to 15,000 Women SHGs with 80% Central Financial Assistance up to Rs 8 Lakh per drone (PIB Viksit Bharat Release).

Practice Question #14 Solved Exam MCQ

14. **Which two sub-schemes constitute the umbrella 'Mission Shakti' of the Ministry of Women and Child Development, and under which sub-scheme are One Stop Centres (OSCs), Women Helpline (181), Beti Bachao Beti Padhao, and Nari Adalats placed?**
(A) Poshan and Vatsalya; under Poshan
(B) Sambal (Safety & Security) and Samarthya (Empowerment); OSC, 181, BBBP & Nari Adalats are under 'Sambal'
(C) Shakti Sadan and Sakhi Niwas; under Sakhi Niwas
(D) Ujjwala and Swadhar; under Swadhar
Answer: (B) | **Explanation:** Mission Shakti has two verticals: 'Sambal' (Safety: OSC, 181 Helpline, BBBP, Nari Adalat) and 'Samarthya' (Empowerment: PMMVY, Palna, Shakti Sadan, Sakhi Niwas) (Press Information Bureau (PIB)).

Practice Question #15 Solved Exam MCQ

15. **Based on the recommendations of the Dr. T.V. Somanathan Committee, when did the Unified Pension Scheme (UPS) become effective, and what is the minimum qualifying service required for the full 50% assured pension?**
(A) January 1, 2025; 20 years of service
(B) April 1, 2025; minimum 25 years of qualifying service (50% of last 12 months' average basic pay)
(C) July 1, 2025; 30 years of service
(D) October 2, 2024; 15 years of service
Answer: (B) | **Explanation:** Formulated on the Dr. T.V. Somanathan Committee report, UPS became effective April 1, 2025, guaranteeing 50% of the last 12 months' average basic pay for ≥25 years of service (Press Information Bureau (PIB)).

Practice Question #16 Solved Exam MCQ

16. **Under the Unified Pension Scheme (UPS), what is the Assured Family Pension percentage, the Assured Minimum Pension (for ≥10 years of service), and the revised Central Government contribution rate?**
(A) 50% family pension; Rs 8,000 minimum; 14% Govt share
(B) 60% of employee pension as Family Pension; Rs 10,000/month Minimum Pension (at ≥10 yrs service); 18.5% Govt contribution (Employee remains 10%)
(C) 60% family pension; Rs 12,000 minimum; 20% Govt share
(D) 40% family pension; Rs 9,000 minimum; 16.5% Govt share
Answer: (B) | **Explanation:** UPS provides 60% Family Pension, Rs 10,000/month Minimum Pension (at ≥10 years service), AICPI-IW inflation indexation, and raises Govt contribution from 14% to 18.5% (Press Information Bureau (PIB)).

Practice Question #17 Solved Exam MCQ

17. **Under the NPS Vatsalya Scheme launched on September 18, 2024, who is eligible to have an account opened, what is the minimum annual contribution, and what happens when the beneficiary turns 18?**
(A) Only girl children below 10 years; Rs 250/yr; matures at 21
(B) All minor citizens aged 0 to 18 years; minimum Rs 1,000 per annum (no maximum limit); seamlessly converts into a regular NPS Tier-I account at age 18
(C) Minors aged 5 to 18 years; minimum Rs 500/month; closes at 18
(D) Orphaned children only; funded Rs 10 Lakh by Govt
Answer: (B) | **Explanation:** NPS Vatsalya (launched FY 2026–27 Implementation) covers all minor citizens aged 0–18 years with a minimum Rs 1,000/year contribution and converts into a regular NPS Tier-I account at age 18 (**Press Information Bureau (PIB)**).

Practice Question #18 Solved Exam MCQ

18. **Under the PM Vishwakarma Yojana (launched September 17, 2023, outlay Rs 13,000 crore), how many traditional artisan trades are covered, and what are the toolkit incentive and Comprehensive loan terms?**
(A) 12 trades; Rs 10,000 toolkit; Rs 2 Lakh loan at 7% interest
(B) 18 traditional trades; Rs 15,000 toolkit e-voucher; up to Rs 3 Lakh collateral-free loan (Rs 1L + Rs 2L) at 5% concessional interest
(C) 24 trades; Rs 20,000 toolkit; Rs 5 Lakh loan at 4% interest
(D) 15 trades; Rs 5,000 toolkit; Rs 1 Lakh loan interest-free
Answer: (B) | **Explanation:** PM Vishwakarma (Rs 13,000 Cr) covers 18 traditional artisan trades, offering Rs 500/day training stipend, Rs 15,000 toolkit e-voucher, and Rs 3 Lakh loan (Rs 1L + Rs 2L) at 5% interest (**Press Information Bureau (PIB)**).

Practice Question #19 Solved Exam MCQ

19. **Which flagship scheme was launched on November 15, 2023 (Janjatiya Gaurav Divas) from Khunti, Jharkhand, with an outlay of Rs 24,104 crore to saturate 75 Particularly Vulnerable Tribal Groups (PVTGs) with 11 critical interventions across 9 Ministries?**
(A) Vanbandhu Kalyan Yojana
(B) PM-JANMAN (Pradhan Mantri Janjati Adivasi Nyaya Maha Abhiyan)
(C) PM-AJAY
(D) Eklavya Mission
Answer: (B) | **Explanation:** PM-JANMAN (Rs 24,104 Cr) was launched on Nov 15, 2023, from Khunti (Jharkhand) to saturate 75 PVTGs across 18 States & A&N UT via 11 interventions across 9 Ministries (**PIB PM-JANMAN July 2026**).

Practice Question #20 Solved Exam MCQ

20. **What is the total outlay and village coverage target of the 'Dharti Aaba Janjatiya Gram Vikas Abhiyan' (DAJGUA), launched on October 2, 2024, from Hazaribagh, Jharkhand?**
(A) Rs 24,104 crore; 15,000 PVTG habitations
(B) Rs 79,156 crore; covers 63,843 tribal-majority villages across 30 States/UTs (benefiting 5+ Crore tribals via 25 interventions & 17 Ministries)
(C) Rs 50,000 crore; 25,000 villages across 10 states
(D) Rs 13,000 crore; 10,000 villages
Answer: (B) | **Explanation:** Dharti Aaba Janjatiya Gram Vikas Abhiyan (DAJGUA, Rs 79,156 Cr) was launched on Oct 2, 2024, covering 63,843 tribal-majority villages and 5+ Crore tribals across 30 States/UTs (**PIB Janjatiya Gaurav Divas Nov 2026**).

Practice Question #21 Solved Exam MCQ

21. **Under the upgraded Pradhan Mantri MUDRA Yojana (PMMY) announced in Budget 2024–25, what is the new maximum loan limit under the newly created 'Tarun Plus' category for entrepreneurs who have successfully repaid earlier 'Tarun' loans?**
(A) Rs 15 Lakh
(B) Rs 20 Lakh (doubled from the Rs 10 Lakh Tarun limit)
(C) Rs 25 Lakh
(D) Rs 50 Lakh
Answer: (B) | **Explanation:** Under PMMY, the new 'Tarun Plus' category provides loans from Rs 10 Lakh to Rs 20 Lakh for entrepreneurs who have successfully repaid previous 'Tarun' loans (India Budget Portal).

Practice Question #22 Solved Exam MCQ

22. **Under the PM Vidyalaxmi Scheme (approved November 6, 2024, outlay Rs 3,600 crore), how many top Quality Higher Educational Institutions (QHEIs) are covered, and what are the credit guarantee and interest subvention norms?**
(A) Top 500 NIRF colleges; 50% credit guarantee up to Rs 5 Lakh
(B) Top 860 QHEIs; 75% credit guarantee on loans up to Rs 7.5 Lakh, and 3% interest subvention on loans up to Rs 10 Lakh for family income ≤ Rs 8 Lakh
(C) Top 100 IITs/IIMs only; 100% interest subsidy for all
(D) All 40,000 colleges; Rs 2 Lakh fixed scholarship
Answer: (B) | **Explanation:** PM Vidyalaxmi (Rs 3,600 Cr) covers 860 top NIRF QHEIs, offering 75% credit guarantee on loans up to Rs 7.5 Lakh and 3% interest subvention on loans up to Rs 10 Lakh for family income ≤ Rs 8 Lakh (PIB PM Vidyalaxmi July 2026).

Practice Question #23 Solved Exam MCQ

23. **What is the budgetary outlay and duration of the 'One Nation One Subscription' (ONOS) scheme approved in 2026 Compendium to provide free access to 13,000+ international research journals via INFLIBNET?**
(A) Rs 2,000 crore for 5 years
(B) Rs 6,000 crore for 3 calendar years (2025, 2026, and 2027) covering 1.8 Crore students, faculty, and researchers
(C) Rs 10,000 crore for 10 years
(D) Rs 1,500 crore for 1 year
Answer: (B) | **Explanation:** One Nation One Subscription (ONOS) has an outlay of Rs 6,000 crore for 2025–2027 to provide 1.8 Crore students and researchers free access to 13,000+ journals via INFLIBNET (Press Information Bureau (PIB)).

Practice Question #24 Solved Exam MCQ

24. **Under the Prime Minister's Internship Scheme in Top 500 Companies (implemented by the Ministry of Corporate Affairs), what is the target number of youth over 5 years, the monthly internship allowance, and the one-time grant for incidentals?**
(A) 50 Lakh youth; Rs 3,000/month + Rs 3,000 grant
(B) 1 Crore youth (aged 21–24 years); Rs 5,000/month allowance (Rs 4,500 Govt + Rs 500 company CSR) + Rs 6,000 one-time grant
(C) 2 Crore youth; Rs 8,000/month + Rs 10,000 grant
(D) 20 Lakh youth; Rs 10,000/month stipend
Answer: (B) | **Explanation:** The PM Internship Scheme (Ministry of Corporate Affairs) trains 1 Crore youth over 5 years in Top 500 companies with Rs 5,000/month stipend + Rs 6,000 one-time grant (India Budget Portal).

Practice Question #25 Solved Exam MCQ

25. **Which statutory body established with a corpus of Rs 50,000 crore for 2023–28 (72% from private/industry sources) has the Prime Minister of India as the ex-officio President of its Governing Board?**
(A) Council of Scientific and Industrial Research (CSIR)
(B) Anusandhan National Research Foundation (ANRF)
(C) Indian National Science Academy (INSA)
(D) National Innovation Foundation (NIF)
Answer: (B) | **Explanation:** The Anusandhan National Research Foundation (ANRF Act 2023) has a Rs 50,000 crore corpus (2023–28) with the Prime Minister as President of its Governing Board (**Press Information Bureau (PIB)**).

Practice Question #26 Solved Exam MCQ

26. **What is the approved outlay for the IndiaAI Mission (2026 Compendium, MeitY) and the National Quantum Mission (DST, 2023–2031) respectively?**
(A) Rs 5,000 Cr and Rs 3,000 Cr
(B) Rs 10,371.92 Crore (IndiaAI Mission) and Rs 6,003.65 Crore (National Quantum Mission)
(C) Rs 15,000 Cr and Rs 10,000 Cr
(D) Rs 2,817 Cr and Rs 2,481 Cr
Answer: (B) | **Explanation:** The IndiaAI Mission (MeitY) has an outlay of Rs 10,371.92 crore and the National Quantum Mission (DST) has an outlay of Rs 6,003.65 crore (**Press Information Bureau (PIB)**).

Practice Question #27 Solved Exam MCQ

27. **What are the three foundational digital pillars of the Digital Agriculture Mission approved in September 2024 with an outlay of Rs 2,817 crore?**
(A) e-NAM, Soil Health Card, and PM-KISAN
(B) AgriStack (Farmers' Registry, Geo-referenced Village Maps, Crop Sown Registry), Krishi Decision Support System (Krishi-DSS), and Soil Profile Mapping
(C) PMFBY, Kisan Credit Card, and Kisan Suvidha
(D) Namo Drone Didi,IFFCO Nano Urea, and APMC Portal
Answer: (B) | **Explanation:** The Digital Agriculture Mission (Rs 2,817 Cr) is built on AgriStack (11 Cr Farmer IDs), Krishi-DSS, and Soil Profile Mapping (**Press Information Bureau (PIB)**).

Practice Question #28 Solved Exam MCQ

28. **Under the National Mission on Natural Farming (NMNF) approved in 2026 Compendium with an outlay of Rs 2,481 crore, how many farmers and Bio-Input Resource Centres (BRCs) are targeted across 15,000 blocks?**
(A) 50 Lakh farmers and 5,000 BRCs
(B) 1 Crore farmers across 7.5 lakh hectares and 10,000 Bio-Input Resource Centres (BRCs)
(C) 2 Crore farmers and 20,000 BRCs
(D) 25 Lakh farmers and 2,500 BRCs
Answer: (B) | **Explanation:** The National Mission on Natural Farming (Rs 2,481 Cr) targets 1 Crore farmers across 7.5 lakh hectares (15,000 blocks) and sets up 10,000 Bio-Input Resource Centres (**Press Information Bureau (PIB)**).

Practice Question #29 Solved Exam MCQ

29. **What is the outlay and 2030–31 primary oilseed production target under the National Mission on Edible Oils – Oilseeds (NMEO-Oilseeds) approved in 2026 Compendium?**
(A) Rs 5,000 crore; 50 million tonnes
(B) Rs 10,103 crore (over 7 years); increase primary oilseed production from 39 MT to 69.7 million tonnes by 2030–31
(C) Rs 11,040 crore; 45 million tonnes
(D) Rs 15,000 crore; 80 million tonnes
Answer: (B) | **Explanation:** NMEO-Oilseeds (Rs 10,103 Cr for 2024–31) aims to increase primary oilseed production from 39 MT to 69.7 MT by 2030–31 (**Press Information Bureau (PIB)**).

Practice Question #30 Solved Exam MCQ

30. **For how many years and at what total financial outlay was the Pradhan Mantri Garib Kalyan Anna Yojana (PMGKAY) extended from the BRICS+ Expansion Cycle (2026 Compendium), to provide free foodgrains to 81.35 Crore beneficiaries?**
(A) 3 years (up to Dec 2026); Rs 5.90 lakh crore
(B) 5 years (from Jan 1, 2024 to Dec 31, 2028); estimated outlay of Rs 11.80 lakh crore
(C) 2 years (up to Dec 2025); Rs 3.50 lakh crore
(D) 10 years (up to Dec 2033); Rs 20 lakh crore
Answer: (B) | **Explanation:** PMGKAY was extended for 5 years (Five-Year Extended Window up to Dec 2028) with an outlay of Rs 11.80 lakh crore to provide free ration to 81.35 Crore NFSA beneficiaries (**PIB Economic Survey Release**).

Practice Question #31 Solved Exam MCQ

31. **Under the PM-PRANAM scheme of the Ministry of Chemicals and Fertilizers, how are States incentivized to reduce the use of chemical fertilizers?**
(A) Through a separate Rs 10,000 crore budgetary fund
(B) 50% of the fertilizer subsidy saved by a State/UT (compared to its previous 3-year average consumption) is provided back to that State as a grant
(C) By giving Rs 5,000 per hectare directly to state treasuries
(D) By waiving GST on organic machinery
Answer: (B) | **Explanation:** Under PM-PRANAM, 50% of the chemical fertilizer subsidy saved by a State/UT is returned to that State as a central grant (**Press Information Bureau (PIB)**).

Practice Question #32 Solved Exam MCQ

32. **Under the PM SVANidhi scheme (Ministry of Housing and Urban Affairs), what are the exact working capital loan amounts provided to urban street vendors in the 1st, 2nd, and 3rd tranches upon timely repayment?**
(A) Rs 5,000, Rs 10,000, and Rs 25,000
(B) Rs 10,000 (1st tranche), Rs 20,000 (2nd tranche), and Rs 50,000 (3rd tranche) with 7% interest subsidy
(C) Rs 15,000, Rs 30,000, and Rs 60,000
(D) Rs 10,000, Rs 25,000, and Rs 1,00,000
Answer: (B) | **Explanation:** PM SVANidhi provides collateral-free working capital loans of Rs 10,000 (1st), Rs 20,000 (2nd), and Rs 50,000 (3rd tranche) with 7% interest subsidy (**Press Information Bureau (PIB)**).

Practice Question #33 Solved Exam MCQ

33. **In 2026 Compendium, the Ministry of Health and Family Welfare doubled the monthly direct nutritional support under 'Nikshay Poshan Yojana' for all Tuberculosis (TB) patients during their treatment period from Rs 500/month to what amount?**
(A) Rs 750 per month
(B) Rs 1,000 per month (for the entire duration of anti-TB treatment)
(C) Rs 1,500 per month
(D) Rs 2,000 per month
Answer: (B) | **Explanation:** In 2026 Compendium, the Government doubled Nikshay Poshan Yojana monthly nutritional support for all TB patients from Rs 500 to Rs 1,000 per month (Press Information Bureau (PIB)).

Practice Question #34 Solved Exam MCQ

34. **Which two Ministries jointly implement the 'NAMASTE' (National Action for Mechanised Sanitation Ecosystem) scheme to achieve zero fatalities in sanitation work and eliminate manual hazardous cleaning of sewers and septic tanks?**
(A) Ministry of Jal Shakti and Ministry of Rural Development
(B) Ministry of Social Justice & Empowerment (MoSJE) and Ministry of Housing & Urban Affairs (MoHUA)
(C) Ministry of Health and Ministry of Labour
(D) Ministry of Home Affairs and Ministry of Skill Development
Answer: (B) | **Explanation:** NAMASTE is jointly implemented by the Ministry of Social Justice & Empowerment (MoSJE) and the Ministry of Housing & Urban Affairs (MoHUA) (Press Information Bureau (PIB)).

Practice Question #35 Solved Exam MCQ

35. **Where are the 7 PM MITRA (Pradhan Mantri Integrated Textile Region and Apparel) Parks (outlay Rs 4,445 crore) being established across India?**
(A) Punjab, Haryana, Rajasthan, Bihar, Assam, Odisha, and Kerala
(B) Tamil Nadu (Virudhunagar), Telangana (Warangal), Gujarat (Navsari), Karnataka (Kalaburagi), Madhya Pradesh (Dhar), Uttar Pradesh (Lucknow/Hardoi), and Maharashtra (Amravati)
(C) West Bengal, Jharkhand, Chhattisgarh, Goa, HP, Uttarakhand, and Tripura
(D) Delhi, Chandigarh, Puducherry, Goa, Sikkim, Manipur, and Nagaland
Answer: (B) | **Explanation:** The 7 PM MITRA Textile Parks are being set up in Tamil Nadu, Telangana, Gujarat, Karnataka, Madhya Pradesh, Uttar Pradesh, and Maharashtra (Press Information Bureau (PIB)).

Practice Question #36 Solved Exam MCQ

36. **Under the Vibrant Villages Programme (VVP — outlay Rs 4,800 crore), which 4 States and 1 Union Territory along India's Northern Border are covered for comprehensive development of 2,967 border villages?**
(A) Punjab, Rajasthan, Gujarat, West Bengal, and J&K
(B) Arunachal Pradesh, Himachal Pradesh, Sikkim, Uttarakhand (4 States), and the UT of Ladakh
(C) Assam, Meghalaya, Mizoram, Tripura, and Manipur
(D) Bihar, Uttar Pradesh, Uttarakhand, Sikkim, and West Bengal
Answer: (B) | **Explanation:** Vibrant Villages Programme (Rs 4,800 Cr) covers 19 districts across 4 States (Arunachal Pradesh, Himachal Pradesh, Sikkim, Uttarakhand) and the UT of Ladakh (Press Information Bureau (PIB)).

Practice Question #37 Solved Exam MCQ

37. **Which flagship scheme of the Uttar Pradesh Government had its total financial assistance increased from Rs 15,000 to Rs 25,000 per girl child (paid in 6 milestone stages from birth to graduation)?**
(A) Mukhyamantri Abhyudaya Yojana
(B) Mukhyamantri Kanya Sumangala Yojana
(C) Swami Vivekananda Yuva Sashaktikaran Yojana
(D) Rani Lakshmibai Mahila Samman Kosh
Answer: (B) | **Explanation:** Uttar Pradesh enhanced the Mukhyamantri Kanya Sumangala Yojana grant from Rs 15,000 to Rs 25,000 per girl child in 6 installments (IUC Academy).

Practice Question #38 Solved Exam MCQ

38. **Under the 'Mukhyamantri Yuva Udyami Vikas Abhiyan' (MYUVA) launched in Uttar Pradesh, how much interest-free and collateral-free loan is provided to educated and skilled youth to set up micro-ventures?**
(A) Up to Rs 2 Lakh
(B) Up to Rs 5 Lakh (targeting 1 lakh young entrepreneurs every year / 10 lakh in 10 years)
(C) Up to Rs 10 Lakh
(D) Up to Rs 1 Lakh
Answer: (B) | **Explanation:** Under UP's Mukhyamantri Yuva Udyami Vikas Abhiyan (MYUVA), educated/skilled youth receive interest-free and collateral-free loans up to Rs 5 Lakh (IUC Academy).

Practice Question #39 Solved Exam MCQ

39. **Under Odisha's flagship 'SUBHADRA Yojana' launched on September 17, 2024, how much financial assistance is provided to eligible women aged 21 to 60 years?**
(A) Rs 1,000 per month for 3 years
(B) Rs 10,000 per year in two installments of Rs 5,000 each (on Raksha Bandhan and International Women's Day) for 5 years — totaling Rs 50,000 per woman
(C) Rs 2,500 per month
(D) Rs 25,000 one-time marriage grant
Answer: (B) | **Explanation:** Odisha's SUBHADRA Yojana provides Rs 10,000/year (in two installments of Rs 5,000) for 5 years, totaling Rs 50,000 per woman aged 21–60 years (PIB Nov 2026).

Practice Question #40 Solved Exam MCQ

40. **When did Prime Minister Narendra Modi launch the global environmental campaign 'Ek Ped Maa Ke Naam' (#Plant4Mother), which crossed the milestone of 100 Crore saplings planted across India?**
(A) April 22, 2024 (Earth Day)
(B) June 5, 2024 (World Environment Day)
(C) July 1, 2024 (Van Mahotsav)
(D) October 2, 2024 (Gandhi Jayanti)
Answer: (B) | **Explanation:** PM Narendra Modi launched 'Ek Ped Maa Ke Naam' (#Plant4Mother) on World Environment Day, June 5, 2024 (Press Information Bureau (PIB)).

Practice Question #41 Solved Exam MCQ

41. **Under the Union Budget 2026–27, how many days of annual wage employment per rural household are guaranteed under the revamped 'Viksit Bharat Gram Rozgar Mission' (VB-GRM / VB-G RAM G), and what is its Central Share allocation?**
(A) 100 days; Rs 60,000 crore
(B) 125 days per household per year; Rs 95,692 crore Central Share (total outlay over Rs 1.51 lakh crore, with 50% implementation via Gram Panchayats)
(C) 150 days; Rs 1,20,000 crore
(D) 120 days; Rs 86,000 crore
Answer: (B) | **Explanation:** Union Budget 2026–27 allocated Rs 95,692 crore as Central Share (total outlay > Rs 1.51 lakh crore including Rs 30,000 crore for MGNREGA transition) to the Viksit Bharat Gram Rozgar Mission (VB-GRM), expanding guaranteed rural employment from 100 to 125 days per year with 50% decentralized execution via Gram Panchayats (India Budget Portal).

Practice Question #42 Solved Exam MCQ

42. **What is the total budgetary allocation for the Ministry of Rural Development and the combined Agriculture + Rural Development outlay in the Union Budget 2026–27?**
(A) Rs 1,50,000 crore and Rs 3.20 lakh crore
(B) Rs 1,97,023 crore (21% increase) for Rural Development, and over Rs 4.35 lakh crore combined for Agriculture and Rural Development
(C) Rs 2,55,234 crore and Rs 5.01 lakh crore
(D) Rs 1,41,000 crore and Rs 2.80 lakh crore
Answer: (B) | **Explanation:** The Union Budget 2026–27 allocated Rs 1,97,023 crore (Rs 1.97 lakh crore, +21%) to the Ministry of Rural Development and Rs 1.41 lakh crore to the Ministry of Agriculture, with combined rural and agricultural development outlay exceeding Rs 4.35 lakh crore (India Budget Portal).

Practice Question #43 Solved Exam MCQ

43. **To harness India's creative ('Orange') economy and generate 20 lakh jobs by 2030, the Union Budget 2026–27 (Ministry of Education outlay: Rs 1.39 lakh crore) announced the setting up of AVGC (Animation, Visual Effects, Gaming, and Comics) Labs and the expansion of Atal Tinkering Labs (ATLs) across how many institutions?**
(A) AVGC Labs in 5,000 schools & 100 colleges; ATLs expanded to 20,000
(B) AVGC Labs in 15,000 schools & 500 colleges; Atal Tinkering Labs (ATLs) expanded from 10,000 to 50,000
(C) AVGC Labs in 10,000 schools & 250 colleges; ATLs expanded to 30,000
(D) AVGC Labs in 25,000 schools & 1,000 colleges; ATLs expanded to 75,000
Answer: (B) | **Explanation:** Under the Rs 1.39 lakh crore Education outlay in Union Budget 2026–27, the Government announced AVGC Labs in 15,000 schools and 500 colleges, expanded Atal Tinkering Labs from 10,000 to 50,000, and proposed 5 University Townships near industrial corridors (India Budget Portal).

Practice Question #44 Solved Exam MCQ

44. **In the Union Budget 2026–27, what are the exact allocations for the Ministry of Health & Family Welfare, PMAY-Urban 2.0, and the overall Gender Budget across 53 Ministries?**
(A) Rs 89,000 Cr (Health), Rs 10,000 Cr (PMAY-U 2.0), and Rs 3.50 Lakh Cr (Gender Budget)
(B) Rs 1,06,530.42 Cr (Health), Rs 18,625.05 Cr (PMAY-Urban & PMAY-U 2.0), and Rs 5.01 Lakh Cr (Gender Budget across 53 Ministries)
(C) Rs 1,20,000 Cr (Health), Rs 25,000 Cr (PMAY-U 2.0), and Rs 4.20 Lakh Cr (Gender Budget)
(D) Rs 95,692 Cr (Health), Rs 13,670 Cr (PMAY-U 2.0), and Rs 6.00 Lakh Cr (Gender Budget)
Answer: (B) | **Explanation:** Union Budget 2026–27 allocated Rs 1,06,530.42 crore to Healthcare (launching Bio-Pharma Shakti), Rs 18,625.05 crore to PMAY-Urban/2.0 (up from Rs 7,500 crore RE), and Rs 5.01 lakh crore to the Gender Budget across 53 Ministries (India Budget Portal).

Practice Question #45 Solved Exam MCQ

45. **Which two new initiatives were announced in the Union Budget 2026–27 to strengthen MSMEs (allocated Rs 24,566 crore) and digital/seed infrastructure in Agriculture (allocated Rs 1.41 lakh crore)?**
(A) RAMP 1.0 and e-NAM 1.0
(B) Rs 10,000 crore SME Development Fund (for Champion MSMEs) & Corporate Mitra; and Bharat-VISTAAR & Seed Act 2026 in Agriculture
(C) FAME-I and Soil Health Card 1.0
(D) Stand-Up India 1.0 and PM-KISAN 1.0
Answer: (B) | **Explanation:** Union Budget 2026–27 introduced a Rs 10,000 crore SME Development Fund for Champion MSMEs, Corporate Mitra in Tier-2/3 cities, and 200 heritage craft revivals, alongside Bharat-VISTAAR digital agriculture and the Seed Act 2026 (India Budget Portal).

Extended Comparative & Analytical Practice Set (Questions 46 to 85)

Practice Question #46 High-Yield Comparative MCQ

Q46. With reference to Scheme Name and Nodal Ministry, which of the following is accurately matched with "PM Surya Ghar: Muft Bijli Yojana"?

(A) Ministry of New and Renewable Energy (MNRE)
(B) Ministry of Heavy Industries
(C) Ministry of Housing & Urban Affairs (MoHUA)
(D) Ministry of Rural Development (MoRD)

Correct Answer: (A) | **Explanation:** For **PM Surya Ghar: Muft Bijli Yojana** (Scheme Name), the verified Nodal Ministry is **Ministry of New and Renewable Energy (MNRE)**. Furthermore, Feb 2024; Rs 75,021 Cr (till FY27). (Source: पत्र सूचना कार्यालय (PIB) & IUC Academy).

Practice Question #47 High-Yield Comparative MCQ

Q47. With reference to Scheme Name and Nodal Ministry, which of the following is accurately matched with "PM-KUSUM"?

(A) Ministry of Heavy Industries
(B) Ministry of New and Renewable Energy (MNRE)
(C) Ministry of Housing & Urban Affairs (MoHUA)
(D) Ministry of Rural Development (MoRD)

Correct Answer: (B) | **Explanation:** For **PM-KUSUM** (Scheme Name), the verified Nodal Ministry is **Ministry of New and Renewable Energy (MNRE)**. Furthermore, 2019 (ext. to 2026); Rs 34,422 Cr. (Source: पत्र सूचना कार्यालय (PIB) & IUC Academy).

Practice Question #48 High-Yield Comparative MCQ

Q48. With reference to Scheme Name and Nodal Ministry, which of the following is accurately matched with "National Green Hydrogen Mission"?

(A) Ministry of Heavy Industries
(B) Ministry of Housing & Urban Affairs (MoHUA)
(C) Ministry of New and Renewable Energy (MNRE)
(D) Ministry of Rural Development (MoRD)

Correct Answer: (C) | **Explanation:** For **National Green Hydrogen Mission** (Scheme Name), the verified Nodal Ministry is **Ministry of New and Renewable Energy (MNRE)**. Furthermore, Jan 2023; Rs 19,744 Cr. (Source: पत्र सूचना कार्यालय (PIB) & IUC Academy).

Practice Question #49 High-Yield Comparative MCQ

Q49. With reference to Scheme Name and Nodal Ministry, which of the following is accurately matched with "PM E-DRIVE Scheme"?

(A) Ministry of Housing & Urban Affairs (MoHUA)
(B) Ministry of Rural Development (MoRD)
(C) Ministry of Health & Family Welfare (NHA)
(D) Ministry of Heavy Industries

Correct Answer: (D) | **Explanation:** For **PM E-DRIVE Scheme** (Scheme Name), the verified Nodal Ministry is **Ministry of Heavy Industries**. Furthermore, Sept 2024; Rs 10,900 Cr. (Source: पत्र सूचना कार्यालय (PIB) & IUC Academy).

Practice Question #50 High-Yield Comparative MCQ

Q50. With reference to Scheme Name and Nodal Ministry, which of the following is accurately matched with "PMAY-Urban 2.0"?

(A) Ministry of Housing & Urban Affairs (MoHUA)
(B) Ministry of Rural Development (MoRD)
(C) Ministry of Health & Family Welfare (NHA)
(D) Ministry of Health & Family Welfare

Correct Answer: (A) | **Explanation:** For **PMAY-Urban 2.0** (Scheme Name), the verified Nodal Ministry is **Ministry of Housing & Urban Affairs (MoHUA)**. Furthermore, 2026 Compendium (2026–29); Rs 2.30 Lakh Cr Central Aid. (Source: पत्र सूचना कार्यालय (PIB) & IUC Academy).

Practice Question #51 High-Yield Comparative MCQ

Q51. With reference to Scheme Name and Nodal Ministry, which of the following is accurately matched with "PMAY-Gramin (Expansion)"?

(A) Ministry of Health & Family Welfare (NHA)
(B) Ministry of Rural Development (MoRD)
(C) Ministry of Health & Family Welfare
(D) MoHFW & Ministry of Tribal Affairs

Correct Answer: (B) | **Explanation:** For **PMAY-Gramin (Expansion)** (Scheme Name), the verified Nodal Ministry is **Ministry of Rural Development (MoRD)**. Furthermore, 2026 Compendium (2026–29); Rs 3,06,137 Cr. (Source: पत्र सूचना कार्यालय (PIB) & IUC Academy).

Practice Question #52 High-Yield Comparative MCQ

Q52. With reference to Scheme / Portal Name and Nodal Ministry, which of the following is accurately matched with "Ayushman Vay Vandana (AB PM-JAY 70+ Expansion)"?

(A) Ministry of Health & Family Welfare
(B) MoHFW & Ministry of Tribal Affairs
(C) Ministry of Health & Family Welfare (NHA)
(D) Ministry of Women & Child Development

Correct Answer: (C) | **Explanation:** For **Ayushman Vay Vandana (AB PM-JAY 70+ Expansion)** (Scheme / Portal Name), the verified Nodal Ministry is **Ministry of Health & Family Welfare (NHA)**. Furthermore, Oct 29, 2024; 6 Crore Seniors (4.5 Cr Families). (Source: पत्र सूचना कार्यालय (PIB) & IUC Academy).

Practice Question #53 High-Yield Comparative MCQ

Q53. With reference to Scheme / Portal Name and Nodal Ministry, which of the following is accurately matched with "Ayushman Bharat Digital Mission (ABDM)"?

(A) MoHFW & Ministry of Tribal Affairs
(B) Ministry of Women & Child Development
(C) Ministry of Jal Shakti
(D) Ministry of Health & Family Welfare

Correct Answer: (D) | **Explanation:** For **Ayushman Bharat Digital Mission (ABDM)** (Scheme / Portal Name), the verified Nodal Ministry is **Ministry of Health & Family Welfare**. Furthermore, Sept 2021; Rs 1,600 Cr. (Source: पत्र सूचना कार्यालय (PIB) & IUC Academy).

Practice Question #54 High-Yield Comparative MCQ

Q54. With reference to Scheme / Portal Name and Nodal Ministry, which of the following is accurately matched with "National Sickle Cell Anaemia Elimination Mission"?

(A) MoHFW & Ministry of Tribal Affairs
(B) Ministry of Health & Family Welfare
(C) Ministry of Women & Child Development
(D) Ministry of Jal Shakti

Correct Answer: (A) | **Explanation:** For **National Sickle Cell Anaemia Elimination Mission** (Scheme / Portal Name), the verified Nodal Ministry is **MoHFW & Ministry of Tribal Affairs**. Furthermore, July 1, 2023; Eliminate by 2047. (Source: पत्र सूचना कार्यालय (PIB) & IUC Academy).

Practice Question #55 High-Yield Comparative MCQ

Q55. With reference to Scheme / Portal Name and Nodal Ministry, which of the following is accurately matched with "U-WIN Portal"?

(A) Ministry of Women & Child Development
(B) Ministry of Health & Family Welfare
(C) Ministry of Jal Shakti
(D) Ministry of Rural Development (DAY-NRLM)

Correct Answer: (B) | **Explanation:** For **U-WIN Portal** (Scheme / Portal Name), the verified Nodal Ministry is **Ministry of Health & Family Welfare**. Furthermore, Scaled nationwide in the 2026 Compendium. (Source: पत्र सूचना कार्यालय (PIB) & IUC Academy).

Practice Question #56 High-Yield Comparative MCQ

Q56. With reference to Scheme / Portal Name and Nodal Ministry, which of the following is accurately matched with "PM Matru Vandana Yojana (PMMVY 2.0)"?

(A) Ministry of Jal Shakti
(B) Ministry of Rural Development (DAY-NRLM)
(C) Ministry of Women & Child Development
(D) Ministry of Agriculture & Farmers Welfare

Correct Answer: (C) | **Explanation:** For **PM Matru Vandana Yojana (PMMVY 2.0)** (Scheme / Portal Name), the verified Nodal Ministry is **Ministry of Women & Child Development**. Furthermore, Revamped under Mission Shakti (Samarthya). (Source: पत्र सूचना कार्यालय (PIB) & IUC Academy).

Practice Question #57 High-Yield Comparative MCQ

Q57. With reference to Scheme / Portal Name and Nodal Ministry, which of the following is accurately matched with "Jal Jeevan Mission (Har Ghar Jal)"?

(A) Ministry of Rural Development (DAY-NRLM)
(B) Ministry of Agriculture & Farmers Welfare
(C) Ministry of Women & Child Development
(D) Ministry of Jal Shakti

Correct Answer: (D) | **Explanation:** For **Jal Jeevan Mission (Har Ghar Jal)** (Scheme / Portal Name), the verified Nodal Ministry is **Ministry of Jal Shakti**. Furthermore, Aug 15, 2019; Rs 3.60 Lakh Cr. (Source: पत्र सूचना कार्यालय (PIB) & IUC Academy).

Practice Question #58 High-Yield Comparative MCQ

Q58. With reference to Scheme Name and Nodal Ministry, which of the following is accurately matched with "Lakhpati Didi Initiative"?

(A) Ministry of Rural Development (DAY-NRLM)
(B) Ministry of Agriculture & Farmers Welfare
(C) Ministry of Women & Child Development
(D) Ministry of Finance / MoWCD

Correct Answer: (A) | **Explanation:** For **Lakhpati Didi Initiative** (Scheme Name), the verified Nodal Ministry is **Ministry of Rural Development (DAY-NRLM)**. Furthermore, Target: 3 Crore SHG Women (upgraded from 2 Crore). (Source: पत्र सूचना कार्यालय (PIB) & IUC Academy).

Practice Question #59 High-Yield Comparative MCQ

Q59. With reference to Scheme Name and Nodal Ministry, which of the following is accurately matched with "Namo Drone Didi Scheme"?

(A) Ministry of Women & Child Development
(B) Ministry of Agriculture & Farmers Welfare
(C) Ministry of Finance / MoWCD
(D) Ministry of Panchayati Raj

Correct Answer: (B) | **Explanation:** For **Namo Drone Didi Scheme** (Scheme Name), the verified Nodal Ministry is **Ministry of Agriculture & Farmers Welfare**. Furthermore, 15,000 Women SHGs; Outlay Rs 1,261 Cr (2023–26). (Source: पत्र सूचना कार्यालय (PIB) & IUC Academy).

Practice Question #60 High-Yield Comparative MCQ

Q60. With reference to Scheme Name and Nodal Ministry, which of the following is accurately matched with "Mission Shakti (Sambal & Samarthya)"?

(A) Ministry of Finance / MoWCD
(B) Ministry of Panchayati Raj
(C) Ministry of Women & Child Development
(D) Ministry of Rural Development

Correct Answer: (C) | **Explanation:** For **Mission Shakti (Sambal & Samarthya)** (Scheme Name), the verified Nodal Ministry is **Ministry of Women & Child Development**. Furthermore, Integrated Safety (Sambal) & Empowerment (Samarthya). (Source: पत्र सूचना कार्यालय (PIB) & IUC Academy).

Practice Question #61 High-Yield Comparative MCQ

Q61. With reference to Scheme Name and Nodal Ministry, which of the following is accurately matched with "Sukanya Samriddhi Yojana (SSY)"?

(A) Ministry of Panchayati Raj
(B) Ministry of Rural Development
(C) Ministry of Finance (Dept. of Financial Services)
(D) Ministry of Finance / MoWCD

Correct Answer: (D) | **Explanation:** For **Sukanya Samriddhi Yojana (SSY)** (Scheme Name), the verified Nodal Ministry is **Ministry of Finance / MoWCD**. Furthermore, Girl child below 10 years of age (max 2 girls per family). (Source: पत्र सूचना कार्यालय (PIB) & IUC Academy).

Practice Question #62 High-Yield Comparative MCQ

Q62. With reference to Scheme Name and Nodal Ministry, which of the following is accurately matched with "SVAMITVA Scheme"?

(A) Ministry of Panchayati Raj
(B) Ministry of Rural Development
(C) Ministry of Finance (Dept. of Financial Services)
(D) Ministry of Finance / PFRDA

Correct Answer: (A) | **Explanation:** For **SVAMITVA Scheme** (Scheme Name), the verified Nodal Ministry is **Ministry of Panchayati Raj**. Furthermore, Launched April 24, 2020 (Central Sector Scheme). (Source: पत्र सूचना कार्यालय (PIB) & IUC Academy).

Practice Question #63 High-Yield Comparative MCQ

Q63. With reference to Scheme Name and Nodal Ministry, which of the following is accurately matched with "MGNREGA & Viksit Bharat Gram Rozgar Mission (VB-GRM)"?

(A) Ministry of Finance (Dept. of Financial Services)
(B) Ministry of Rural Development
(C) Ministry of Finance / PFRDA
(D) Ministry of MSME

Correct Answer: (B) | **Explanation:** For **MGNREGA & Viksit Bharat Gram Rozgar Mission (VB-GRM)** (Scheme Name), the verified Nodal Ministry is **Ministry of Rural Development**. Furthermore, MGNREG Act 2005; VB-GRM in Budget 2026–27 (Rs 1.51 Lakh Cr total; Rs 95,692 Cr Central Share). (Source: पत्र सूचना कार्यालय (PIB) & IUC Academy).

Practice Question #64 High-Yield Comparative MCQ

Q64. With reference to Scheme Name and Nodal Ministry, which of the following is accurately matched with "Unified Pension Scheme (UPS)"?

(A) Ministry of Finance / PFRDA
(B) Ministry of MSME
(C) Ministry of Finance (Dept. of Financial Services)
(D) Ministry of Tribal Affairs (+ 9 Ministries)

Correct Answer: (C) | **Explanation:** For **Unified Pension Scheme (UPS)** (Scheme Name), the verified Nodal Ministry is **Ministry of Finance (Dept. of Financial Services)**. Furthermore, Approved Aug 24, 2024; Effective April 1, 2025. (Source: पत्र सूचना कार्यालय (PIB) & IUC Academy).

Practice Question #65 High-Yield Comparative MCQ

Q65. With reference to Scheme Name and Nodal Ministry, which of the following is accurately matched with "NPS Vatsalya Scheme"?

(A) Ministry of MSME
(B) Ministry of Tribal Affairs (+ 9 Ministries)
(C) Ministry of Tribal Affairs (+ 17 Ministries)
(D) Ministry of Finance / PFRDA

Correct Answer: (D) | **Explanation:** For **NPS Vatsalya Scheme** (Scheme Name), the verified Nodal Ministry is **Ministry of Finance / PFRDA**. Furthermore, FY 2026–27 Implementation. (Source: पत्र सूचना कार्यालय (PIB) & IUC Academy).

Practice Question #66 High-Yield Comparative MCQ

Q66. With reference to Scheme Name and Nodal Ministry, which of the following is accurately matched with "PM Vishwakarma Yojana"?

(A) Ministry of MSME
(B) Ministry of Tribal Affairs (+ 9 Ministries)
(C) Ministry of Tribal Affairs (+ 17 Ministries)
(D) Ministry of Finance

Correct Answer: (A) | **Explanation:** For **PM Vishwakarma Yojana** (Scheme Name), the verified Nodal Ministry is **Ministry of MSME**. Furthermore, Sept 17, 2023; Rs 13,000 Cr (2023–28). (Source: पत्र सूचना कार्यालय (PIB) & IUC Academy).

Practice Question #67 High-Yield Comparative MCQ

Q67. With reference to Scheme Name and Nodal Ministry, which of the following is accurately matched with "PM-JANMAN"?

(A) Ministry of Tribal Affairs (+ 17 Ministries)
(B) Ministry of Tribal Affairs (+ 9 Ministries)
(C) Ministry of Finance
(D) Ministry of Education

Correct Answer: (B) | **Explanation:** For **PM-JANMAN** (Scheme Name), the verified Nodal Ministry is **Ministry of Tribal Affairs (+ 9 Ministries)**. Furthermore, Nov 15, 2023; Rs 24,104 Cr. (Source: पत्र सूचना कार्यालय (PIB) & IUC Academy).

Practice Question #68 High-Yield Comparative MCQ

Q68. With reference to Scheme Name and Nodal Ministry, which of the following is accurately matched with "Dharti Aaba Janjatiya Gram Vikas Abhiyan (DAJGUA)"?

(A) Ministry of Finance
(B) Ministry of Education
(C) Ministry of Tribal Affairs (+ 17 Ministries)
(D) Ministry of Education / Anusandhan NRF (INFLIBNET)

Correct Answer: (C) | **Explanation:** For **Dharti Aaba Janjatiya Gram Vikas Abhiyan (DAJGUA)** (Scheme Name), the verified Nodal Ministry is **Ministry of Tribal Affairs (+ 17 Ministries)**. Furthermore, Oct 2, 2024; Rs 79,156 Cr. (Source: पत्र सूचना कार्यालय (PIB) & IUC Academy).

Practice Question #69 High-Yield Comparative MCQ

Q69. With reference to Scheme Name and Nodal Ministry, which of the following is accurately matched with "PM Mudra Yojana (Tarun Plus Upgrade)"?

(A) Ministry of Education
(B) Ministry of Education / Anusandhan NRF (INFLIBNET)
(C) Ministry of Corporate Affairs (MCA)
(D) Ministry of Finance

Correct Answer: (D) | **Explanation:** For **PM Mudra Yojana (Tarun Plus Upgrade)** (Scheme Name), the verified Nodal Ministry is **Ministry of Finance**. Furthermore, Launched April 8, 2015; Tarun Plus added in the 2026 Compendium. (Source: पत्र सूचना कार्यालय (PIB) & IUC Academy).

Practice Question #70 High-Yield Comparative MCQ

Q70. With reference to Scheme / Mission Name and Nodal Ministry / Department, which of the following is accurately matched with "PM Vidyalaxmi Scheme"?

(A) Ministry of Education
(B) Ministry of Education / Anusandhan NRF (INFLIBNET)
(C) Ministry of Corporate Affairs (MCA)
(D) Ministry of Skill Development & Entrepreneurship

Correct Answer: (A) | **Explanation:** For **PM Vidyalaxmi Scheme** (Scheme / Mission Name), the verified Nodal Ministry / Department is **Ministry of Education**. Furthermore, Rs 3,600 Cr (2024–25 to 2030–31). (Source: पत्र सूचना कार्यालय (PIB) & IUC Academy).

Practice Question #71 High-Yield Comparative MCQ

Q71. With reference to Scheme / Mission Name and Nodal Ministry / Department, which of the following is accurately matched with "One Nation One Subscription (ONOS)"?

(A) Ministry of Corporate Affairs (MCA)
(B) Ministry of Education / Anusandhan NRF (INFLIBNET)
(C) Ministry of Skill Development & Entrepreneurship
(D) Dept. of Science & Technology (DST)

Correct Answer: (B) | **Explanation:** For **One Nation One Subscription (ONOS)** (Scheme / Mission Name), the verified Nodal Ministry / Department is **Ministry of Education / Anusandhan NRF (INFLIBNET)**. Furthermore, Rs 6,000 Cr (Calendar Years 2025–2027). (Source: पत्र सूचना कार्यालय (PIB) & IUC Academy).

Practice Question #72 High-Yield Comparative MCQ

Q72. With reference to Scheme / Mission Name and Nodal Ministry / Department, which of the following is accurately matched with "PM Internship Scheme"?

(A) Ministry of Skill Development & Entrepreneurship
(B) Dept. of Science & Technology (DST)
(C) Ministry of Corporate Affairs (MCA)
(D) MeitY (IndiaAI) & DST (Quantum)

Correct Answer: (C) | **Explanation:** For **PM Internship Scheme** (Scheme / Mission Name), the verified Nodal Ministry / Department is **Ministry of Corporate Affairs (MCA)**. Furthermore, Part of Rs 2 Lakh Cr PM Package (5 years). (Source: पत्र सूचना कार्यालय (PIB) & IUC Academy).

Practice Question #73 High-Yield Comparative MCQ

Q73. With reference to Scheme / Mission Name and Nodal Ministry / Department, which of the following is accurately matched with "ITI Hub-and-Spoke Upgradation"?

(A) Dept. of Science & Technology (DST)
(B) MeitY (IndiaAI) & DST (Quantum)
(C) Ministry of Agriculture & Farmers Welfare
(D) Ministry of Skill Development & Entrepreneurship

Correct Answer: (D) | **Explanation:** For **ITI Hub-and-Spoke Upgradation** (Scheme / Mission Name), the verified Nodal Ministry / Department is **Ministry of Skill Development & Entrepreneurship**. Furthermore, Rs 60,000 Cr (5 years). (Source: पत्र सूचना कार्यालय (PIB) & IUC Academy).

Practice Question #74 High-Yield Comparative MCQ

Q74. With reference to Scheme / Mission Name and Nodal Ministry / Department, which of the following is accurately matched with "Anusandhan National Research Foundation (ANRF)"?

(A) Dept. of Science & Technology (DST)
(B) MeitY (IndiaAI) & DST (Quantum)
(C) Ministry of Agriculture & Farmers Welfare
(D) Ministry of Agriculture (NHB & ICAR)

Correct Answer: (A) | **Explanation:** For **Anusandhan National Research Foundation (ANRF)** (Scheme / Mission Name), the verified Nodal Ministry / Department is **Dept. of Science & Technology (DST)**. Furthermore, Rs 50,000 Cr (2023–28) + Rs 1 Lakh Cr R&D Pool. (Source: पत्र सूचना कार्यालय (PIB) & IUC Academy).

Practice Question #75 High-Yield Comparative MCQ

Q75. With reference to Scheme / Mission Name and Nodal Ministry / Department, which of the following is accurately matched with "IndiaAI Mission & National Quantum Mission"?

(A) Ministry of Agriculture & Farmers Welfare
(B) MeitY (IndiaAI) & DST (Quantum)
(C) Ministry of Agriculture (NHB & ICAR)
(D) None of the above parameters for IndiaAI Mission & National Quantum Mission

Correct Answer: (B) | **Explanation:** For **IndiaAI Mission & National Quantum Mission** (Scheme / Mission Name), the verified Nodal Ministry / Department is **MeitY (IndiaAI) & DST (Quantum)**. Furthermore, Rs 10,371.92 Cr (IndiaAI) & Rs 6,003.65 Cr (NQM). (Source: पत्र सूचना कार्यालय (PIB) & IUC Academy).

Practice Question #76 High-Yield Comparative MCQ

Q76. With reference to Scheme / Mission Name and Nodal Ministry, which of the following is accurately matched with "Digital Agriculture Mission"?

(A) Ministry of Agriculture (NHB & ICAR)
(B) Ministry of Consumer Affairs, Food & Public Distribution
(C) Ministry of Agriculture & Farmers Welfare
(D) None of the above parameters for Digital Agriculture Mission

Correct Answer: (C) | **Explanation:** For **Digital Agriculture Mission** (Scheme / Mission Name), the verified Nodal Ministry is **Ministry of Agriculture & Farmers Welfare**. Furthermore, Rs 2,817 Cr (Approved Sept 2024). (Source: पत्र सूचना कार्यालय (PIB) & IUC Academy).

Practice Question #77 High-Yield Comparative MCQ

Q77. With reference to Scheme / Mission Name and Nodal Ministry, which of the following is accurately matched with "National Mission on Natural Farming (NMNF)"?

(A) Ministry of Agriculture (NHB & ICAR)
(B) Ministry of Consumer Affairs, Food & Public Distribution
(C) Ministry of Finance
(D) Ministry of Agriculture & Farmers Welfare

Correct Answer: (D) | **Explanation:** For **National Mission on Natural Farming (NMNF)** (Scheme / Mission Name), the verified Nodal Ministry is **Ministry of Agriculture & Farmers Welfare**. Furthermore, Rs 2,481 Cr (Approved 2026 Compendium). (Source: पत्र सूचना कार्यालय (PIB) & IUC Academy).

Practice Question #78 High-Yield Comparative MCQ

Q78. With reference to Scheme / Mission Name and Nodal Ministry, which of the following is accurately matched with "National Mission on Edible Oils – Oilseeds (NMEO-OS)"?

(A) Ministry of Agriculture & Farmers Welfare
(B) Ministry of Agriculture (NHB & ICAR)
(C) Ministry of Consumer Affairs, Food & Public Distribution
(D) Ministry of Finance

Correct Answer: (A) | **Explanation:** For **National Mission on Edible Oils – Oilseeds (NMEO-OS)** (Scheme / Mission Name), the verified Nodal Ministry is **Ministry of Agriculture & Farmers Welfare**. Furthermore, Rs 10,103 Cr (2024–25 to 2030–31). (Source: पत्र सूचना कार्यालय (PIB) & IUC Academy).

Practice Question #79 High-Yield Comparative MCQ

Q79. With reference to Scheme / Mission Name and Nodal Ministry, which of the following is accurately matched with "Clean Plant Programme (CPP)"?

(A) Ministry of Agriculture & Farmers Welfare
(B) Ministry of Agriculture (NHB & ICAR)
(C) Ministry of Consumer Affairs, Food & Public Distribution
(D) Ministry of Finance

Correct Answer: (B) | **Explanation:** For **Clean Plant Programme (CPP)** (Scheme / Mission Name), the verified Nodal Ministry is **Ministry of Agriculture (NHB & ICAR)**. Furthermore, Rs 1,765.67 Cr (with ADB support). (Source: पत्र सूचना कार्यालय (PIB) & IUC Academy).

Practice Question #80 High-Yield Comparative MCQ

Q80. With reference to Scheme / Mission Name and Nodal Ministry, which of the following is accurately matched with "PM-KISAN"?

(A) Ministry of Consumer Affairs, Food & Public Distribution
(B) Ministry of Finance
(C) Ministry of Agriculture & Farmers Welfare
(D) Ministry of Agriculture & FW

Correct Answer: (C) | **Explanation:** For **PM-KISAN** (Scheme / Mission Name), the verified Nodal Ministry is **Ministry of Agriculture & Farmers Welfare**. Furthermore, Launched Feb 24, 2019 (100% Central Sector). (Source: पत्र सूचना कार्यालय (PIB) & IUC Academy).

Practice Question #81 High-Yield Comparative MCQ

Q81. With reference to Scheme / Mission Name and Nodal Ministry, which of the following is accurately matched with "PM Garib Kalyan Anna Yojana (PMGKAY)"?

(A) Ministry of Finance
(B) Ministry of Agriculture & FW
(C) Ministry of Agriculture & Jal Shakti
(D) Ministry of Consumer Affairs, Food & Public Distribution

Correct Answer: (D) | **Explanation:** For **PM Garib Kalyan Anna Yojana (PMGKAY)** (Scheme / Mission Name), the verified Nodal Ministry is **Ministry of Consumer Affairs, Food & Public Distribution**. Furthermore, Rs 11.80 Lakh Cr (Five-Year Extended Window up to Dec 2028). (Source: पत्र सूचना कार्यालय (PIB) & IUC Academy).

Practice Question #82 High-Yield Comparative MCQ

Q82. With reference to Scheme Name and Nodal Union Ministry, which of the following is accurately matched with "PM Vaya Vandana Yojana / SCSS"?

(A) Ministry of Finance
(B) Ministry of Agriculture & FW
(C) Ministry of Agriculture & Jal Shakti
(D) None of the above parameters for PM Vaya Vandana Yojana / SCSS

Correct Answer: (A) | **Explanation:** For **PM Vaya Vandana Yojana / SCSS** (Scheme Name), the verified Nodal Union Ministry is **Ministry of Finance**. Furthermore, SCSS limit doubled in 2023. (Source: पत्र सूचना कार्यालय (PIB) & IUC Academy).

Practice Question #83 High-Yield Comparative MCQ

Q83. With reference to Scheme Name and Nodal Union Ministry, which of the following is accurately matched with "PM Fasal Bima Yojana (PMFBY)"?

(A) Ministry of Agriculture & Jal Shakti
(B) Ministry of Agriculture & FW
(C) None of the above parameters for PM Fasal Bima Yojana (PMFBY)
(D) None of the above parameters for PM Fasal Bima Yojana (PMFBY)

Correct Answer: (B) | **Explanation:** For **PM Fasal Bima Yojana (PMFBY)** (Scheme Name), the verified Nodal Union Ministry is **Ministry of Agriculture & FW**. Furthermore, Feb 18, 2016. (Source: पत्र सूचना कार्यालय (PIB) & IUC Academy).

Practice Question #84 High-Yield Comparative MCQ

Q84. With reference to Scheme Name and Nodal Union Ministry, which of the following is accurately matched with "PM Krishi Sinchayee Yojana (PMKSY)"?

(A) Ministry of Agriculture & FW
(B) None of the above parameters for PM Krishi Sinchayee Yojana (PMKSY)
(C) Ministry of Agriculture & Jal Shakti
(D) None of the above parameters for PM Krishi Sinchayee Yojana (PMKSY)

Correct Answer: (C) | **Explanation:** For **PM Krishi Sinchayee Yojana (PMKSY)** (Scheme Name), the verified Nodal Union Ministry is **Ministry of Agriculture & Jal Shakti**. Furthermore, July 1, 2015. (Source: पत्र सूचना कार्यालय (PIB) & IUC Academy).

Practice Question #85 High-Yield Comparative MCQ

Q85. With reference to Scheme Name and Nodal Union Ministry, which of the following is accurately matched with "Soil Health Card (SHC) Scheme"?

(A) None of the above parameters for Soil Health Card (SHC) Scheme
(B) None of the above parameters for Soil Health Card (SHC) Scheme
(C) None of the above parameters for Soil Health Card (SHC) Scheme
(D) Ministry of Agriculture & FW

Correct Answer: (D) | **Explanation:** For **Soil Health Card (SHC) Scheme** (Scheme Name), the verified Nodal Union Ministry is **Ministry of Agriculture & FW**. Furthermore, Feb 19, 2015 (Suratgarh, Rajasthan). (Source: पत्र सूचना कार्यालय (PIB) & IUC Academy).

Rapid-Fire Revision Points *(65* Verified *2026–27* Budget & Central/State Government Welfare Schemes Points*)*

1. **PM Surya Ghar: Muft Bijli Yojana** (launched **Feb 13, 2024**, outlay **Rs 75,021 Cr**) provides **rooftop solar to 1 Crore households** and **300 units of free electricity/month** (**PIB PM Surya Ghar 2026**).

2. Under **PM Surya Ghar**, direct CFA subsidy is **Rs 30,000 (1 kW)**, **Rs 60,000 (2 kW)**, and **Rs 78,000 (for 3 kW and above, capped at 3 kW)** (**PIB PM Surya Ghar Details**).

3. As of March 2026, over **26.19 lakh rooftop solar systems** have been installed under **PM Surya Ghar** with **Rs 17,967.53 crore CFA disbursed** (**PIB PM Surya Ghar 2026**).

4. **PM-KUSUM** (MNRE, outlay **Rs 34,422 Cr**) targets **30.8 GW solar capacity** for farmers across **Component-A (grid solar)**, **Component-B (standalone solar pumps)**, and **Component-C (feeder solarization)** (**Press Information Bureau (PIB)**).

5. The **National Green Hydrogen Mission** (outlay **Rs 19,744 Cr**) targets **5 MMT per annum** of Green Hydrogen production and **125 GW renewable energy** by **2030** (**Press Information Bureau (PIB)**).

6. The **PM E-DRIVE Scheme** (outlay **Rs 10,900 Cr**, Ministry of Heavy Industries) replaced FAME-II in September 2024 to incentivize e-2Ws, e-3Ws, e-ambulances, e-trucks, and **14,028 e-buses** (**Press Information Bureau (PIB)**).

7. **PMAY-Urban 2.0 (2024–2029)** targets **1 Crore urban houses** with a total investment of **Rs 10 lakh crore** (Central Assistance: **Rs 2.30 lakh crore**) (**Press Information Bureau (PIB)**).

8. **PMAY-Gramin Expansion (2024–2029)** constructs **2 Crore additional rural houses** (outlay **Rs 3,06,137 Cr**), providing **Rs 1.20 lakh in plains** and **Rs 1.30 lakh in hilly/NE states** (**PIB PMAY-G Release**).

9. **PM Gram Sadak Yojana – Phase IV (PMGSY-IV)** (outlay **Rs 70,125 Cr**, 2026–29) constructs **62,500 km of all-weather roads** to connect **25,000 unconnected habitations** (Press Information Bureau (PIB)).

10. **Ayushman Bharat PM-JAY** (launched **Sept 23, 2018**, from Ranchi) provides **Rs 5 lakh per family per year** cashless health cover to **55 Crore+ beneficiaries** (PIB Health Note).

11. **Ayushman Vay Vandana** (launched **Oct 29, 2024**) extends **Rs 5 lakh annual health cover to ALL senior citizens aged 70 years and above**, regardless of income, benefiting **6 Crore seniors in 4.5 Crore families** (PIB Ayushman Vay Vandana Oct 2026).

12. Under **Ayushman Vay Vandana**, senior citizens aged 70+ in existing AB PM-JAY families get an **additional exclusive top-up cover of Rs 5 lakh/year**, and **23.46 lakh hospital admissions** were recorded by Oct 2026 (PIB Ayushman Vay Vandana Oct 2026).

13. The **Ayushman Bharat Digital Mission (ABDM)** issues a unique **14-digit ABHA (Ayushman Bharat Health Account) ID** to link citizens' digital health records (Press Information Bureau (PIB)).

14. The **U-WIN Portal** digitally tracks universal immunization of all **pregnant women and children** against **12 vaccine-preventable diseases** under **Mission Indradhanush** (Press Information Bureau (PIB)).

15. The **National Sickle Cell Anaemia Elimination Mission** (launched July 1, 2023, from Shahdol, MP) screens 7 **Crore people (0–40 yrs)** in 278 districts across 17 states to eliminate the disease by **2047** (Press Information Bureau (PIB)).

16. In 2026 Compendium, monthly nutritional support under **Nikshay Poshan Yojana** for all **Tuberculosis (TB) patients** was doubled from Rs 500 to **Rs 1,000 per month** (Press Information Bureau (PIB)).

17. Under **PM Matru Vandana Yojana (PMMVY 2.0)**, mothers receive **Rs 5,000 for the first child** and **Rs 6,000 if the second child is a girl** (Press Information Bureau (PIB)).

18. **Jal Jeevan Mission (Har Ghar Jal)** (launched Aug 15, 2019, Ministry of Jal Shakti) provides **55 litres per capita per day (lpcd)** of potable tap water to rural households (Press Information Bureau (PIB)).

19. The **Lakhpati Didi Initiative** (Ministry of Rural Development, DAY-NRLM) has an upgraded target of **3 Crore SHG women** earning **≥ Rs 1,00,000 annual net household income** (PIB Lakhpati Didi Nov 2026).

20. The **Namo Drone Didi Scheme** (outlay **Rs 1,261 Cr**, Ministry of Agriculture) provides agricultural drones to **15,000 Women SHGs** with an **80% subsidy up to Rs 8 Lakh** (PIB Viksit Bharat Release).

21. **Mission Shakti** (MoWCD) comprises two sub-schemes: **'Sambal'** (One Stop Centre, 181 Helpline, BBBP, Nari Adalat) and **'Samarthya'** (PMMVY, Palna, Shakti Sadan, Sakhi Niwas, HEW) (Press Information Bureau (PIB)).

22. The **SVAMITVA Scheme** (launched **April 24, 2020**, Ministry of Panchayati Raj) uses drone surveying to issue legal **Property Cards** in rural *Abadi* areas (Press Information Bureau (PIB)).

23. The **Unified Pension Scheme (UPS)** (effective **April 1, 2025**, based on the **Dr. T.V. Somanathan Committee**) guarantees **50% of the last 12 months' average basic pay** as pension for **≥25 years of service** (Press Information Bureau (PIB)).

24. Under **UPS**, **Assured Family Pension is 60%**, **Assured Minimum Pension is Rs 10,000/month** (for ≥10 years of service), and the **Government contribution is increased from 14% to 18.5%** (Press Information Bureau (PIB)).

25. The **NPS Vatsalya Scheme** (launched **FY 2026–27 Implementation**, PFRDA) enables parents to open pension accounts for **minors aged 0–18 years** with a minimum contribution of **Rs 1,000/year** (Press Information Bureau (PIB)).

26. **PM Vishwakarma Yojana** (launched **Sept 17, 2023**, outlay **Rs 13,000 Cr**, Ministry of MSME) supports **18 traditional artisan trades** with a **Rs 15,000 toolkit e-voucher** and **Rs 3 Lakh loan (Rs 1L + Rs 2L) at 5% interest** (Press Information Bureau (PIB)).

27. **PM-JANMAN** (launched **Nov 15, 2023**, outlay **Rs 24,104 Cr**) targets **75 PVTGs** across **18 States & A&N UT** with **11 critical interventions across 9 Ministries** (PIB PM-JANMAN July 2026).

28. **Dharti Aaba Janjatiya Gram Vikas Abhiyan (DAJGUA)** (launched **Oct 2, 2024**, outlay **Rs 79,156 Cr**) saturates **63,843 tribal-majority villages** (benefiting **5+ Crore tribals**) via **25 interventions & 17 Ministries** (PIB Janjatiya Gaurav Divas Nov 2026).

29. Under **Pradhan Mantri MUDRA Yojana (PMMY)**, the four loan categories are **Shishu (up to Rs 50k)**, **Kishore (Rs 50k–5L)**, **Tarun (Rs 5L–10L)**, and **Tarun Plus (Rs 10L–20L)** (India Budget Portal).

30. **PM Jan Dhan Yojana (PMJDY)** completed **10 years on August 28, 2024**, crossing **53.1+ Crore bank accounts** (55.6% women) with **Rs 10,000 overdraft** and **Rs 2 Lakh RuPay accidental cover** (Press Information Bureau (PIB)).

31. **PM Jeevan Jyoti Bima Yojana (PMJJBY)** offers **Rs 2 Lakh life cover (age 18–50 yrs) at Rs 436/yr**, while **PM Suraksha Bima Yojana (PMSBY)** offers **Rs 2 Lakh accidental cover (age 18–70 yrs) at Rs 20/yr** (Press Information Bureau (PIB)).

32. **Stand-Up India Scheme** provides bank loans between **Rs 10 Lakh and Rs 1 Crore** to at least **one SC/ST borrower and one Woman borrower per bank branch** for greenfield ventures (Press Information Bureau (PIB)).

Step-by-Step Conceptual Process Flowchart

STEP 1
33. PM SVANidhi provides collateral-free working capital loans to urban street vendors in 3 tranches (Rs 10,000**

STEP 2
Rs 20,000

STEP 3
Rs 50,000) with 7% interest subsidy (Press Information Bureau (PIB)).**

34. The **PM Vidyalaxmi Scheme** (approved **FY 2026–27 Implementation**, outlay **Rs 3,600 Cr**) covers **860 top NIRF QHEIs**, providing **75% credit guarantee up to Rs 7.5 Lakh** and **3% interest subvention on loans up to Rs 10 Lakh** (family income ≤ Rs 8 Lakh) (PIB PM Vidyalaxmi July 2026).

35. **One Nation One Subscription (ONOS)** (approved **Nov 25, 2024**, outlay **Rs 6,000 Cr for 2025–27**) gives **1.8 Crore students/faculty** free access to **13,000+ international journals** via **INFLIBNET** (Press Information Bureau (PIB)).

36. The **PM Internship Scheme** (Ministry of Corporate Affairs) provides 12-month internships in **Top 500 Companies** to **1 Crore youth (aged 21–24 yrs)** with **Rs 5,000/month stipend** + **Rs 6,000 one-time grant** (India Budget Portal).

37. The **Prime Minister's Package for Employment and Skilling** comprises **5 Schemes with a total outlay of Rs 2 Lakh Crore** over 5 years targeting **4.1 Crore youth** (India Budget Portal).

38. Under the **ITI Upgradation Scheme (outlay Rs 60,000 Cr)**, **1,000 Government ITIs** (200 Hubs + 800 Spokes) are being upgraded to skill **20 Lakh youth** over 5 years (India Budget Portal).

39. **PM SHRI Schools** (outlay **Rs 27,360 Cr**) upgrades **14,500+ existing schools** into green exemplar model schools showcasing **NEP 2020** (Press Information Bureau (PIB)).

40. The **Anusandhan National Research Foundation (ANRF)** has a **Rs 50,000 crore corpus (2023–28)** with the **Prime Minister as President** of its Governing Board (Press Information Bureau (PIB)).

41. The **IndiaAI Mission** (MeitY, outlay **Rs 10,371.92 Cr**) deploys **18,000+ GPUs**, Sovereign AI models, and the **AIKosh** dataset platform (Press Information Bureau (PIB)).

42. The **National Quantum Mission** (DST, outlay **Rs 6,003.65 Cr**, 2023–31) sets up **4 Thematic Hubs** at **IISc Bengaluru, IIT Madras, IIT Bombay, and IIT Delhi** (Press Information Bureau (PIB)).

43. The **BioE3 Policy** (Dept. of Biotechnology, 2026 Compendium) stands for ***Biotechnology for Economy, Environment and Employment*** to boost high-performance biomanufacturing (Press Information Bureau (PIB)).

44. The **Digital Agriculture Mission** (outlay **Rs 2,817 Cr**, Sept 2024) builds **AgriStack (11 Crore Farmer IDs)**, **Krishi-DSS**, and **Soil Profile Mapping** (Press Information Bureau (PIB)).

45. The **National Mission on Natural Farming (NMNF)** (outlay **Rs 2,481 Cr**, 2026 Compendium) covers **1 Crore farmers** across **15,000 blocks** and establishes **10,000 Bio-Input Resource Centres (BRCs)** (Press Information Bureau (PIB)).

46. The **National Mission on Edible Oils – Oilseeds (NMEO-Oilseeds)** (outlay **Rs 10,103 Cr**, 2024–31) aims to boost primary oilseed production from **39 MT to 69.7 MT by 2030–31** (Press Information Bureau (PIB)).

47. The **Clean Plant Programme (CPP)** (outlay **Rs 1,765.67 Cr**, ADB-assisted) establishes **9 Clean Plant Centres (CPCs)** for virus-free horticulture crops (Press Information Bureau (PIB)).

48. **PM-KISAN** (launched **Feb 24, 2019**, from Gorakhpur) provides **Rs 6,000/year in 3 installments of Rs 2,000** to landholding farmer families (Press Information Bureau (PIB)).

49. **PM Fasal Bima Yojana (PMFBY)** charges uniform farmer premiums of **1.5% for Rabi**, **2% for Kharif**, and **5% for Commercial/Horticultural crops** (Press Information Bureau (PIB)).

50. **PM Garib Kalyan Anna Yojana (PMGKAY)** was extended for **5 years (Five-Year Extended Window up to Dec 2028)** with an outlay of **Rs 11.80 lakh crore** to provide free foodgrains to **81.35 Crore citizens** (PIB Economic Survey Release).

51. The **World's Largest Grain Storage Plan in the Cooperative Sector** (Ministry of Cooperation) creates **700 Lakh Metric Tonnes (70 MMT)** of storage at the **PACS** level (Press Information Bureau (PIB)).

52. **PM-PRANAM** rewards states with **50% of saved fertilizer subsidy** for reducing chemical fertilizer usage, while **Urea Gold** is **Sulphur-coated Urea (37% N + 17% S)** (Press Information Bureau (PIB)).

53. **NAMASTE** is a joint scheme of **MoSJE and MoHUA** for mechanized sanitation, while **SMILE** rehabilitates **Transgender persons and persons engaged in begging** (Press Information Bureau (PIB)).

54. The **7 PM MITRA Textile Parks (Rs 4,445 Cr)** are located in **Tamil Nadu, Telangana, Gujarat, Karnataka, Madhya Pradesh, Uttar Pradesh, and Maharashtra** (Press Information Bureau (PIB)).

55. The **Vibrant Villages Programme (VVP — Rs 4,800 Cr)** develops **2,967 border villages** in **Arunachal Pradesh, Himachal Pradesh, Sikkim, Uttarakhand, and Ladakh UT** (Press Information Bureau (PIB)).

56. **MISHTI** restores coastal **mangrove forests**, while **Amrit Dharohar** promotes conservation of **Ramsar Wetlands** (Press Information Bureau (PIB)).

57. In **Uttar Pradesh**, **Mukhyamantri Kanya Sumangala Yojana** provides **Rs 25,000** in 6 stages to a girl child, and **MYUVA** provides **Rs 5 Lakh interest-free loans** to 1 lakh youth/year (IUC Academy).

58. In **Odisha**, **SUBHADRA Yojana** (launched Sept 17, 2024) provides **Rs 10,000/year (Rs 5,000 x 2) for 5 years = Rs 50,000** to over **1 Crore women aged 21–60 years** (PIB Nov 2026).

59. **Madhya Pradesh's Ladli Behna Yojana** pays **Rs 1,250/month**, **Maharashtra's Majhi Ladki Bahin** pays **Rs 1,500/month**, and **Chhattisgarh's Mahtari Vandana** pays **Rs 1,000/month** (IUC Academy).

60. The **'Ek Ped Maa Ke Naam' (#Plant4Mother)** campaign was launched on **June 5, 2024 (World Environment Day)**, crossing **100 Crore saplings planted** nationwide (**Press Information Bureau (PIB)**).

61. In the **Union Budget 2026–27 (presented February 1, 2026)**, the **Ministry of Rural Development** was allocated **Rs 1,97,023 crore (+21%)**, the **Ministry of Agriculture** received **Rs 1.41 lakh crore** (combined Rural + Agriculture > **Rs 4.35 lakh crore**), **Home Affairs** received **Rs 2,55,234 crore**, and **Food & Public Distribution** received **Rs 2,39,521 crore** (India Budget Portal).

62. The **Viksit Bharat Gram Rozgar Mission (VB-GRM / VB-G RAM G)** in Budget 2026–27 has a total outlay of **over Rs 1.51 lakh crore (Rs 95,692 crore Central Share)**, expanding guaranteed rural employment from **100 days to 125 days per year per household** with **50% implementation via Gram Panchayats** (India Budget Portal).

63. Under **Union Budget 2026–27**, the **Ministry of Health & Family Welfare** received **Rs 1,06,530.42 crore** (launching **Bio-Pharma Shakti**), **PMAY-Urban 2.0** received **Rs 18,625.05 crore**, **Jal Jeevan Mission** achieved **81.31% rural tap water coverage**, and **PMGSY** connected **99.7% of eligible habitations** (India Budget Portal).

64. Under the **Rs 1.39 lakh crore Education allocation in Budget 2026–27**, the Government announced **AVGC Content Creator Labs in 15,000 schools and 500 colleges** (targeting 20 lakh jobs by 2030), expanded **Atal Tinkering Labs (ATLs) from 10,000 to 50,000**, and proposed **5 University Townships** near industrial corridors (India Budget Portal).

65. The **Gender Budget 2026–27 reached Rs 5.01 lakh crore across 53 Ministries** (introducing **SHE-Marts** for SHG women), while **MSMEs** received **Rs 24,566 crore + Rs 10,000 crore Champion SME Development Fund + Corporate Mitra**, alongside **India Semiconductor Mission 2.0**, **Bharat-VISTAAR**, and the **Seed Act 2026** (India Budget Portal).

IUC Academy *1-3-7-21* Day Spaced-Revision & Self-Assessment Tracker (www.iucacademy.com)

Chapter / Study Section	Day 1 (First Read)	Day 3 (Active Recall)	Day 7 (MCQ Drill)	Day 21 (Exam Ready)
1. Chapter 1: Union Budget 2026–27 Welfare Outlays & Flagship Schemes in Clean Energy, Housing & Infrastructure	☐ Completed (100% Concept Clarity)	☐ Flowchart & Tables Revised	☐ 75+ MCQs Solved (>85% Accuracy)	☐ **Final Rapid Recall Ready**
2. Chapter 2: Flagship Schemes in Healthcare, Ayushman Vay Vandana (70+ Seniors), Nutrition & Water-Sanitation	☐ Completed (100% Concept Clarity)	☐ Flowchart & Tables Revised	☐ 75+ MCQs Solved (>85% Accuracy)	☐ **Final Rapid Recall Ready**
3. Chapter 3: Flagship Schemes in Women Empowerment, Rural Livelihoods & Social Welfare	☐ Completed (100% Concept Clarity)	☐ Flowchart & Tables Revised	☐ 75+ MCQs Solved (>85% Accuracy)	☐ **Final Rapid Recall Ready**
4. Chapter 4: Flagship Schemes in Pensions (UPS & NPS Vatsalya), Artisans (PM Vishwakarma) & Tribal Welfare (PM-JANMAN & DAJGUA)	☐ Completed (100% Concept Clarity)	☐ Flowchart & Tables Revised	☐ 75+ MCQs Solved (>85% Accuracy)	☐ **Final Rapid Recall Ready**
5. Chapter 5: Flagship Schemes in Education (PM Vidyalaxmi), Youth Employment, Skilling & Deep-Tech	☐ Completed (100% Concept Clarity)	☐ Flowchart & Tables Revised	☐ 75+ MCQs Solved (>85% Accuracy)	☐ **Final Rapid Recall Ready**
6. Chapter 6: Flagship Schemes in Agriculture, Digital Agriculture, Cooperatives & Food Security	☐ Completed (100% Concept Clarity)	☐ Flowchart & Tables Revised	☐ 75+ MCQs Solved (>85% Accuracy)	☐ **Final Rapid Recall Ready**
7. Chapter 7: Master Ministry-Wise Compendium of 108 Central Government Flagship Schemes	☐ Completed (100% Concept Clarity)	☐ Flowchart & Tables Revised	☐ 75+ MCQs Solved (>85% Accuracy)	☐ **Final Rapid Recall Ready**
8. Chapter 8: State Government Flagship Welfare Schemes, National Campaigns & Digital Governance Portals	☐ Completed (100% Concept Clarity)	☐ Flowchart & Tables Revised	☐ 75+ MCQs Solved (>85% Accuracy)	☐ **Final Rapid Recall Ready**
9. Solved Exam Practice Questions (45 High-Yield 4-Option MCQs)	☐ Completed (100% Concept Clarity)	☐ Flowchart & Tables Revised	☐ 75+ MCQs Solved (>85% Accuracy)	☐ **Final Rapid Recall Ready**
10. Extended Comparative & Analytical Practice Set (Questions 46–85)	☐ Completed (100% Concept Clarity)	☐ Flowchart & Tables Revised	☐ 75+ MCQs Solved (>85% Accuracy)	☐ **Final Rapid Recall Ready**
11. Rapid-Fire Revision Points (65 Verified 2026–27 Budget & Central/State Government Welfare Schemes Points)	☐ Completed (100% Concept Clarity)	☐ Flowchart & Tables Revised	☐ 75+ MCQs Solved (>85% Accuracy)	☐ **Final Rapid Recall Ready**