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CAPSULE MODULE FOR
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REVISION**



GOVERNMENT SCHEMES IN NEWS

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Prelims Express 2025: Maximize Your Score with High-Probability Topics

As you gear up for **UPSC CSE Prelims 2025**, **Prelims Express 2025** is your strategic companion, meticulously crafted to give you an edge in the final leg of your preparation. It is not a compilation of current affairs or textbook summaries, but **a focused resource covering high-probability topics**. Designed to **plug critical gaps**, it brings together scattered yet essential content into one accessible guide. Use it as **a smart supplement** that strengthens your preparation to **boost your score** and **move closer to your goal**.

Wishing you all the best!



GOVERNMENT SCHEMES IN NEWS

👉 Sukanya Samriddhi Yojana (SSY)

2025 marks 10 years of SSY.

Sukanya Samriddhi Yojana



Small deposit scheme for a girl child under **Beti Bachao Beti Padhao & Ministry of Finance**. Parents/legal guardians can open an account before the child turns 10. Deposits range from ₹250 to ₹1.5 lakh annually at 8.2% interest, maturing in 21 years. 50% withdrawal is allowed for education after 18 years or Class 10. Tax benefits under **Section 80C** and tax-free interest/withdrawals. **One account per girl, two per family**, exceptions for twins/triplets. Available through post offices, public sector banks and select private banks.

👉 Fast Track Immigration – Trusted Traveller Program (FTI-TTP)

Inaugurated in 2024 under Viksit Bharat@2047



Ensures **faster, smoother and secure immigration clearance** for Indian Nationals & OCI passengers. Nodal agency: **Bureau of Immigration, Ministry of Home Affairs**. Implemented at **21 major airports**. Approved applicants join the '**Trusted Travellers'** white list with **biometric verification** at Foreigners Registration Offices or airports, valid until **passport expiry or 5 years (renewable)**. E-gates process passengers through scanning of boarding pass, passport and biometrics. **Free for Indians & OCI cardholders**.

👉 Jalvahak Scheme

Launched under **Ministry of Ports, Shipping & Waterways**



Promotes **long-haul cargo via waterways** to reduce **logistics costs & road congestion**. Implemented by **Inland Waterways Authority of India & Inland & Coastal Shipping Ltd**. Covers **National Waterways 1 (Ganga), 2 (Brahmaputra) and 16 (Barak)**. Offers **up to 35% reimbursement on operating costs** for cargo transport over **300+ km via waterways**. Provides scheduled sailings between **Kolkata, Patna, Varanasi, Pandu**. **Target: 800 million tonne-km modal shift by 2027**. Initially valid for **3 years**.

SVAMITVA Scheme

Could unlock ₹100 lakh crore in economic activity.



Launched in 2020, implemented by Ministry of Panchayati Raj. Uses drones for rural property mapping, providing Property Ownership Cards as legal proof. Helps rural property owners gain legal recognition, reduces disputes and facilitates bank loans.

PM-Ayushman Bharat Health Infrastructure Mission (PM-ABHIM)

Union Minister of State for Health updated Lok Sabha



₹64,180 crore (2021-26) Centrally Sponsored Scheme to strengthen primary, secondary, tertiary healthcare infrastructure. Establishes Ayushman Arogya Mandirs (comprehensive primary healthcare), urban Health & Wellness Centres, Block Public Health Units, District Integrated Public Health Labs and Critical Care Hospital Blocks in districts with over 5 lakh population.

PM Surya Ghar: Muft Bijli Yojana

Launched in 2024 by Ministry of New & Renewable Energy



Provides 300 units of free electricity/month to 1 crore households by 2027. Eligible households (Indian citizens, own a house with a roof, valid electricity connection, no prior solar subsidy) get 40% subsidy on rooftop solar installation (₹30,000-₹78,000). Low-interest loans (7%) for installations up to 3 kW. Group housing societies receive ₹18,000 per kW. Households can sell surplus power to DISCOMs.

👉 Digital Agriculture Mission

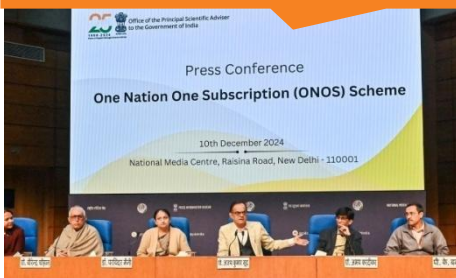
Union Cabinet approved in 2024.



Supports digital agriculture initiatives like Digital Public Infrastructure (DPI), Digital General Crop Estimation Survey (DGCES). Key components: AgriStack, Krishi Decision Support System (DSS), Soil Profile Mapping. Uses geo-referenced village maps for land management, Crop Sown Registry for crop tracking, remote sensing data for drought monitoring & yield assessments. DGCES improves crop yield estimates for better insurance, MSP procurement, credit-linked loans.

👉 One Nation One Subscription (ONOS) Scheme

Approved in 2024



Provides digital access to 13,000+ international journals for government academic & R&D institutions. Managed by Information and Library Network (INFLIBNET) under a ₹6,000 crore budget (2025-2027). Covers journal access, Article Processing Charges (APC) payments, Open Access support.

👉 Ayushman Bharat-PMJAY

8.5 crore treatments availed



Flagship healthcare scheme under National Health Policy 2017 for Universal Health Coverage (UHC). Health & Wellness Centres (1.5 lakh Sub-Centers & PHCs) for preventive, promotive & curative care. PM-JAY (launched 2018) provides ₹5 lakh per family/year for cashless secondary & tertiary care in empanelled hospitals. Covers pre-existing conditions from Day 1, beneficiaries identified via SECC 2011. Funding: 60:40 (Centre: States), 90:10 for Northeast, J&K, Himachal, Uttarakhand, 100% for UTs without legislatures.

👉 Yuva Sahakar Scheme

₹230.61 lakh sanctioned in 2024



Launched in 2018 by Ministry of Agriculture & Farmers Welfare. Implemented by National Cooperative Development Corporation (NCDC) to support new cooperative societies & young entrepreneurs. Provides long-term loans (up to 5 years) with 2% interest subvention. Targets women, SC/ST, cooperatives in North-East & aspirational districts. Linked to ₹1,000 crore Cooperative Start-up and Innovation Fund.

👉 PM-WANI (Prime Minister's Wi-Fi Access Network Interface)

TRAI recommended capping Wi-Fi tariffs at twice the broadband rate.



Launched in 2020 by Department of Telecom (DoT) to expand public Wi-Fi in rural areas. Supports National Digital Communications Policy 2018 (target: 10 million hotspots by 2022, but only 0.5 million achieved). Bharat 6G Vision targets 50 million hotspots by 2030. PM-WANI Ecosystem: Public Data Offices (PDOs), Public Data Office Aggregators (PDOAs), App Providers. C-DoT manages the Central Registry. No licensing fees required for businesses to offer Wi-Fi.

👉 PM Vidyalaxmi

Union Cabinet approved the PM Vidyalaxmi scheme.



Supports meritorious students financially to ensure access to higher education. Provides collateral-free loans for students in recognized institutions. Covers full tuition fees and course expenses for top-ranking institutions. Includes **interest subvention** and **credit guarantees** to ease student loan burdens.

PM-JAY Health Coverage Expansion

PM Modi announced an extension to PM-JAY.

Now includes **all individuals aged 70 and above**, regardless of income, with **₹5 lakh free hospital treatment**. Introduces the **Ayushman Vaya Vandana Card** for senior citizens. Also includes major **health sector investments** and Ayurveda promotion.

PM Vanbandhu Kalyan Yojana (PMVKY)

Landmark scheme for **tribal empowerment**.

Aims for inclusive development, providing financial aid and **preserving tribal culture**. Includes six key components: **PMAAGY (village development)**, **PVTG support**, **tribal research**, **pre-matric / post-matric scholarships** and **administrative assistance** for project implementation.

PM Mudra Yojana (PMMY) Loan Limit Increase

Loan limit doubled from ₹10 lakh to ₹20 lakh.

Enhances credit access for entrepreneurs. Introduces '**Tarun Plus**' category for eligible borrowers. Expands **credit guarantee** under CGFMU, fostering entrepreneurship and economic growth.

👉 National Mission for Manuscripts (NMM) Relaunch

Ministry of Culture to relaunch NMM.



Aims to **preserve ancient manuscripts** by creating an **autonomous National Manuscripts Authority**. Expands **digitization, conservation and public access** to historical texts.

👉 eShram - One Stop Solution

Launched by Union Minister of Labour & Employment.



Unifies data from various government ministries to create a **centralized repository** for unorganized workers. Simplifies access to **social security schemes** like **One Nation One Ration Card, Mahatma Gandhi NREGS**, etc.

👉 Create in India Initiative

The Ministry of Information and Broadcasting launched the Create in India initiative.



The initiative encourages **Indian businesses, startups and individuals** to develop globally competitive products. It introduces **25 challenges** across **music, education and anti-piracy sectors**. Participants can register on **wavesindia.org**. The initiative complements **Make in India**, emphasizing **Intellectual Property Rights (IPR), job creation and global competitiveness**.

👉 Paryatan Mitra & Paryatan Didi Initiative

Launched by the Ministry of Tourism on World Tourism Day (September 27, 2024).



The initiative connects **tourists with locals** trained as **ambassadors and storytellers** to promote **Incredible India**. It aims to **improve tourist experience, promote cultural exchange and generate local employment**.

👉 Humsafar Policy

Recently, the Union Minister of Road Transport & Highways introduced the Humsafar Policy.



Aims to improve highway infrastructure for **comfort, convenience and inclusivity**. Features include **clean toilets, baby care rooms, wheelchair accessibility, EV charging stations, parking at fuel stations, restaurants and dormitories for truck drivers**. Benefits include **boosting local economies, reducing accident risks and supporting India's transition to EVs**.

👉 Merger of Agricultural Schemes

Rationalization of Centrally Sponsored Schemes under the Ministry of Agriculture and Farmers Welfare, merging them into two umbrella schemes: PM-RKVY and Krishonnati Yojana.



PM-RKVY promotes **sustainable agriculture** through **Soil Health Management, Agro-Forestry, Crop Diversification and Agri Startups**. **Krishonnati Yojana (KY)** focuses on **food security and self-sufficiency**. Schemes upgraded to **mission mode** include **NMEO-OP (Edible Oil), Digital Agriculture and MOVCDNER (for the Northeast)**. Objectives: **Avoid duplication, state-specific flexibility, improved agricultural planning and better private sector participation**.

Pradhan Mantri Annadata Aay SanraksHan Abhiyan (PM-AASHA)

The government has approved the extension of the **PM-AASHA scheme**, allocating **₹35,000 crore** to ensure farmers receive better prices for their produce and to manage price fluctuations of essential commodities for consumers.



About: An umbrella scheme introduced by the Government of India to double farmers' income and protect them from market fluctuations.

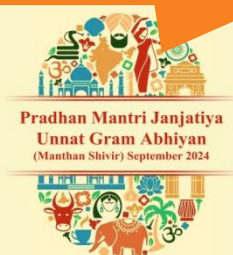
Aim: To ensure farmers receive the Minimum Support Price (MSP).

Components: Price Support Scheme (PSS), Price Deficiency Payment Scheme (PDPS), Market Intervention Scheme (MIS), Price Stabilization Fund (PSF), Pilot of Private Procurement and Stockist Scheme (PPSS).

Operational Framework: States/UTs can opt for either PSS or PDPS for oilseeds; pulses and copra are procured under PSS.

Pradhan Mantri Janjatiya Unnat Gram Abhiyan (PMJUGA)

The Union Cabinet approved **PMJUGA** to improve the socio-economic condition of tribal communities.



About: Approved on 18 September 2024.

Aim: To develop infrastructure, promote economic empowerment and ensure access to education.

Scope: Covers 63,000 tribal-majority villages, benefiting 5 crore people.

Components: Tourism and tribal homestays, sustainable farming, infrastructure development, livelihood support, healthcare, education and renewable energy initiatives.

Subhadra Yojana

Recently launched in Bhubaneswar, Odisha to empower women financially.

सुभद्रा योजना

लाभ, पात्रता, आवेदन, डाक्यूमेंट्स, और क्रिस्ट डिटेल्स



About: Flagship scheme of Odisha, launched on 17 September 2024.

Purpose: Financial assistance for women's economic independence.

Eligibility: Women aged 21-60, native to Odisha, meeting income criteria.

Key Features: ₹10,000 annually for eligible women, distributed in two installments, direct deposit via Aadhaar-linked accounts, incentives for digital transactions.

📌 BHASKAR Digital Platform

The Department for Promotion of Industry and **Internal Trade (DPIIT)** launched BHASKAR to strengthen India's startup ecosystem.



About: Part of Startup India to streamline collaboration among startups, investors and stakeholders.

Need: Addresses challenges faced by entrepreneurs and investors.

Key Features: Networking, centralized resources, unique BHASKAR ID, enhanced discoverability, global brand support.

Objectives: To create the world's largest startup registry, facilitate cross-border collaborations and drive innovation and job creation.

📌 Digital Agriculture Mission

The Govt. aims to enhance efficiency and transparency in agriculture through digital infrastructure.

Focuses on leveraging **Digital Public Infrastructure (DPI)** and modern digital technologies to improve agricultural services.



📌 Crop Science Programme for Food and Nutritional Security

Aims to ensure food security and improve agricultural productivity.

Prepares farmers for **climate-resilient crops**, ensuring food security by 2047.



📌 Strengthening Agricultural Education and Research

Supports modern agricultural research and education.

Under **ICAR**, aligns with **New Education Policy 2020**, integrating **AI, big data and remote sensing**.



👉 Sustainable Livestock Health and Production

Enhances livestock health and productivity.

Implements **sustainable livestock management** to improve quality and yield.



👉 Sustainable Development for Horticulture

Aims to boost the horticulture sector.

Focuses on **growth, research and support systems** for horticulture.



👉 Strengthening Krishi Vigyan Kendra

Expands agricultural extension services.

Strengthens the **Krishi Vigyan Kendras (KVKs)** network to support farmers.



👉 Natural Resource Management

Encourages sustainable agricultural practices.

Focuses on **conserving natural resources** in farming.



👉 Retired Sportsperson Empowerment Training (RESET) Program

Supports post-sport careers of retired athletes.

Provides **skill development and career transition** assistance, connecting retired athletes with aspiring sportspeople.



Unified Pension Scheme (UPS)

Introduced to provide a balance between **Old Pension Scheme (OPS)** and **New Pension Scheme (NPS)**.

Available from **April 1, 2025**, offering assured pension, family pension and inflation indexation.

Unified Pension Scheme (UPS)



Green Tug Transition Program (GTTP)

Aims to replace diesel-powered tugs with **zero-emission green tugs**.

First phase (2024-2027) focuses on major ports, aligning with **Maritime India Vision 2030**.



Modified Pradhan Mantri JI-VAN Yojana

Supports biofuel production through advanced technologies.

Extends till **2028-29**, includes **lingo cellulosic feedstocks** and promotes **innovation in biofuel technologies**.



Cabinet approves Amendment in "Pradhan Mantri JI-VAN Yojana" for providing financial support to Advanced Biofuel Projects using lignocellulosic biomass and other renewable feedstock

Model Solar Village Component of PM Surya Yojana

Part of **PM-Surya Ghar: Muft Bijli Yojana**, aims to promote solar energy in rural areas.

Encourages **self-sustaining solar villages** to enhance **renewable energy adoption**.



👉 Nandini Sahakar Scheme

The National Cooperative Development Corporation has launched this scheme to support women entrepreneurs.

Women-focused initiative providing **financial assistance, project formulation, hand -holding and capacity development** for women cooperatives. Aims to enhance socio-economic status and promote entrepreneurial dynamism through **credit, subsidy and skill development**.



👉 Revamped Model Skill Loan Scheme

Announced in the Union Budget, the scheme has been revised to expand financial support for skill development.

Initially launched in 2015, this scheme now includes **NBFCs, micro-finance institutions and small finance banks** as lenders. The loan limit has been raised to **₹7.5 lakh** to support more skill courses, including **non-NSQF courses under Skill India Digital Hub**. Expected to benefit **25,000 students annually**.



👉 Employment-Linked Incentive Schemes

The Union Budget allocated **₹2 lakh crore** for employment and skilling schemes.

Includes **three employment-linked incentive schemes** providing **wage benefits, EPFO contributions and incentives** to employers hiring new employees. Also includes **skilling programs for 20 lakh youth** and a **corporate internship program** covering **1 crore youth in 5 years**, with a stipend and training cost-sharing from companies.



👉 Vatsalya Scheme

Introduced in the Union Budget 2024-25 as a **pension scheme for minors** under NPS.



Allows parents/guardians to **open an NPS account for minors**, with funds accumulating until the child turns 18. The account seamlessly converts into a **regular NPS plan** upon adulthood, ensuring **long-term financial security**. Investments are **market-linked** to generate higher returns.

👉 Electric Mobility Promotion Scheme (EMPS) 2024

The Ministry of Heavy Industries launched this scheme for **EV adoption**, running from **April to July 2024** with a ₹500 crore outlay.



Aims to accelerate **e-2W and e-3W adoption**, promote **green mobility** and strengthen the **EV manufacturing ecosystem**. Provides **subsidies on EVs** manufactured and registered within the scheme period, **on a first-come, first-served basis**.

👉 The Voicebox Program

A collaboration between **NFDC and Netflix India** to upskill voice-over artists.



Supported by **Netflix's Fund for Creative Equity**, the program trains artists in **eight languages** across **seven cities**. Features **Recognition of Prior Learning (RPL) workshops**, mentoring and participation in **Netflix's special project**. Open to professionals with **2+ years of experience**, with at least **50% women representation**.

👉 GRSE Accelerated Innovation Nurturing Scheme (GAINS 2024)

Recently launched by Raksha Rajya Mantri Shri Sanjay Seth.



Launched by the Defence Ministry in collaboration with Garden Reach Shipbuilders & Engineers Limited (GRSE), Kolkata. Aims to address challenges in shipyards, promote technology development and encourage MSMEs and startups in line with 'Make in India' and 'Start-up India' policies. Strengthens maritime security and self-reliance in defense manufacturing.

👉 Integrated Tribal Development Programme

A key initiative by NABARD to promote sustainable livelihoods for tribal communities.



Based on the 'wadi' model, developed with national and international agencies. Funded through the Tribal Development Fund, focusing on integrated development, institution building and strengthening producers' organizations. NABARD, established in 1982, oversees rural development and financial support to agriculture.

👉 Project PARI

Initiated by the Ministry of Culture for the 46th World Heritage Committee Meeting.



Led by Lalit Kala Akademi and the National Gallery of Modern Art. Aims to promote public art, cultural heritage and themes inspired by traditional Indian art, nature, Natyashastra and Naad. Women artists play a significant role, highlighting Bharat's Nari Shakti.

✦ NAMO (New Agriculture Market Order) Drone Didi Scheme

Focuses on **empowering women in agriculture** through drone technology.



Provides **drones to 15,000 SHGs** for rental to farmers, training **women in drone operation** and integrating **drones into farming**. Supports 'Atmanirbhar Bharat' by **reducing fertilizer dependency** and enhancing **productivity**. Generates **employment in drone piloting, maintenance and manufacturing**.

✦ Sampoonata Abhiyan

NITI Aayog's 3-month campaign for achieving saturation of key indicators in **Aspirational Districts and Blocks**.



Targets **112 Aspirational Districts** and **500 Aspirational Blocks**, focusing on **soil health, school infrastructure, immunization, maternal health and financial inclusion**. Part of the **Aspirational Districts Programme** (launched in 2018) and **Aspirational Blocks Programme** (launched in 2023).

✦ Virtual Assessment for Ayushman Arogya Mandir

Ensuring **quality healthcare services**



National Quality Assurance Standards (NQAS) have been developed for healthcare centers, including **District Hospitals, Community Health Centres and Ayushman Arogya Mandirs (Sub-Centres)**. The target is for all facilities to achieve **full NQAS compliance by 2026**. **Online evaluations** with virtual tours and **MoHFW-certified assessors** simplify the assessment process.

👉 IPHS Dashboard for Real-time Monitoring of Public Health Facilities

Enhancing healthcare infrastructure



A **digital platform** for real-time monitoring of **District Hospitals, Sub-District Hospitals, Community Health Centers and Ayushman Arogya Mandirs**. Uses **Open Data Kit (ODK)** for data collection and analysis. Helps identify gaps in **infrastructure, equipment and human resources** to meet **IPHS 2022 benchmarks**.

👉 Food Safety and Compliance System (FoSCoS)

Strengthening food safety regulation



FoSCoS is an **IT platform** for food safety regulation, simplifying **licensing and registration**. Supports **self-compliance** with **online return filings, hygiene ratings and third-party audits**. Integrated with **FSSAI IT platforms**. Enables **instant digital verification** for **low-risk food businesses**. Excludes **high-risk categories** like **milk, meat and fish**.

👉 'School in a Box' Initiative

Providing education in disaster-hit areas



Flood-affected children in Assam will receive **school kits** in **167 relief camps**. Initiative focuses on children **aged 6 to 18**. Each camp will have a **Child-Friendly Space (CFS) kit** by **UNICEF**, including **notebooks, drawing books, pencils and learning materials**. **ASDMA, Women & Child Development and Education Departments** are conducting training to maximize impact.

👉 Krishi Sakhi Convergence Program (KSCP)

Empowering rural women in agriculture



Recognizes over 30,000 women from SHGs as Krishi Sakhis. Initiative by **Ministry of Agriculture & Ministry of Rural Development**. Aligns with 'Lakhpati Didi' program to enhance women's agricultural skills. Krishi Sakhis provide extension services, soil health advice and organic farming training. Currently implemented in 12 states. Receive a resource fee of ₹4,500/month for their role.

👉 GREAT Scheme

Boosting technical textile startups



The **Grant for Research and Entrepreneurship across Aspiring Innovators in Technical Textiles (GREAT)** Scheme supports individuals and companies in commercializing textile innovations. Aligned with the **National Technical Textiles Mission (NTTM)**. Provides ₹50 lakh grant-in-aid over 18 months. Incubation support through IITs, NITs and Textiles Research Associations. Focus on biodegradable, sustainable and smart textiles.

👉 CSIR-ASPIRE Scheme

Encouraging women in scientific research



300 women scientists to receive research grants under **CSIR-ASPIRE**, launched by **Council of Scientific & Industrial Research (CSIR)**. Supports women in STEM with funding for advanced research in science, technology and engineering. Helps bridge the gender gap in scientific research. Focus on innovation and development in key scientific areas.