



## GOVT SCHEMES

### Insurance schemes

Features	Pradhan Mantri Suraksha Bima Yojana (PMSBY)	Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)	AABY aam aadmi bima yojana- head of the family (BPL) or marginally above the poverty line + scholarship
<b>Eligibility</b>	<b>18-70 years</b>	<b>18-50 years</b>	<b>18 -59 years</b>
<b>Premium</b>	Rs 12 per annum	Rs. 330 per annum	The premium of Rs.200/- per person per annum is shared equally by the Central Govt and the State Government
<b>Cover stops at age</b>	At the age of 70 years	At the age of 55 years	
<b>(Natural Death)</b>	Nil	Rs 2 lakhs	Rs. 30000/-
<b>(Accidental Death)</b>	Rs 2 lakhs	Rs 2 lakhs	Rs. 75000

**Atal Pension Yojana (APY)** will replace the previous government's *Swavalamban Yojana NPS Lite*. The existing subscribers of Swavalamban Scheme would be automatically migrated to APY

### Details of PMJDY

Phase 1: Three pillars (2014 to 2015, 15 <sup>th</sup> August)	
Service area	Country will be divided into sub-service areas (SSA) Each SSA will cover 1000-1500 households Each household will have a banking outlet within 5 k.
a/c	Each household /one bank account. <u>With a Rupay debit card</u> Rs. <u>1 lakh accident cover</u> per account. If good credit history for first 6 months=>Rs.5,000 <u>overdraft facility</u> .
Literacy	Financial literacy programmes.
Phase 2: Next Three pillars (2015 to 2018)	
CGF	Credit guarantee fund- <u>to cover losses</u> in overdrafts.
Insurance	If JDY account holder is interested, he can buy micro insurance product.
DBT	Government will also try for direct benefit transfer (DBT) i.e. sending scheme-subsidy money directly to beneficiaries' jan-dhan accounts.

### Gold related schemes- To reduce the demand for physical gold, GOI launched three gold schemes.

<b>Gold coins</b>	5 grams and 10 grams 20 gram bars of gold.
<b>Gold Monetisation Scheme</b>	The <u>minimum deposit</u> will be raw gold (bars, coins, jewellery) equivalent to 30 grams-up to <u>2.50 per cent interest rate</u>

<b>Sovereign Gold Bond</b>	Instead of buying <u>gold in physical form</u> investors can park their money in <u>bonds</u> which are <u>backed by gold</u> . issued by RBI on behalf of the Govt. The bond would be restricted for sale to resident Indian entities.
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### Finance, Insurance and Social Welfare Related

Credit Risk Guarantee Fund (CRGF)	This Fund has been created <u>to guarantee the lending agencies</u> for loans to new EWS/LIG borrowers in <u>urban areas</u> seeking individual <u>housing loans</u> not exceeding a sum of Rs. 8 lakh
Rajiv Rinn Yojana (RRY)	Central Sector Scheme applicable in all the urban areas of the Country and provides <u>for interest subsidy of 5%</u> (500 basis points) on loans granted to Economically Weaker Sections and Low Income Groups to construct their houses or extend the existing ones.

Scheme	Provisions
<b>Bachat Lamp Yojna</b>	reduce the cost of <u>compact fluorescent lamps CFL</u>
<b>Deen Dayal Upadhyaya Gram Jyoti Yojana</b>	<u>24x7 uninterrupted power supply</u> to all homes in Rural India
<b>Digital India Programme</b>	Aims to ensure that government <u>services are available to citizens electronically</u> and people get benefited from the latest ICT developments
<b>Gramin Bhandaran Yojna</b>	Creation of scientific storage capacity for farmers for <u>storing farm produce</u> , processed farm produce and agricultural inputs.

Schemes	Provisions
Members of Parliament Local Area Development Scheme <b>MPLAD</b>	Each MP has the choice to suggest to the District Collector for, works to the tune of Rs.5 Crores per annum to be taken up in his/her constituency.
Namami <b>Gange</b> Programme	to clean and protect the River Ganga
National <b>Pension</b> Scheme ( <b>NPS</b> )	Contribution based pension system
Rajiv Gandhi <b>Grameen</b> <b>Vidyutikaran</b> Yojana	Infrastructure for rural Electrification for providing access to electricity to rural households
Rashtriya Krishi Vikas Yojana ( <b>RKVY</b> )	Achieve 4% annual growth in agriculture through development of Agriculture and its allied sectors during the XI Plan period

Schemes	Provision
<b>Swabhiman</b>	To make <b>banking facility</b> available to all citizens. Replaced by Pradhan Mantri Jan Dhan Yojana.
<b>Swavalamban</b>	<b>pension</b> scheme to the workers in unorganised sector. Contribution between Rs. 1000 and Rs. 12000/- per annum, Government shall contribute Rs. 1000 per annum.
<b>HRIDAY</b> – Heritage City Development and Augmentation Yojana	The scheme seeks to preserve and rejuvenate the rich <b>cultural heritage</b> of the country.
<b>Sukanya</b> Samridhi Yojana (Girl Child Prosperity Scheme)	The scheme primarily ensures equitable share to a <b>girl child</b> in resources and savings of a family in which she is generally discriminated as against a male child.

Atal Mission for Rejuvenation and Urban Transformation ( <b>AMRUT</b> )	To enable better living and drive economic growth stressing on the need for people centric <b>urban planning</b> and development.
<b>Antyodaya</b> Anna Yojna (AAY)	Under the scheme 2 crore of <b>the poorest</b> among the BPL families covered for highly subsidised food.
National Food Security Mission ( <b>NFSM</b> )	to <b>increase production of wheat, rice and pulses</b> so as to ensure food security of the country. through dissemination of improved technologies and farm management practices.

#### NFSA- national food security act

1. Coverage and entitlement under Targeted Public Distribution System (TPDS) : Upto 75% of the rural population and 50% of the urban population
2. Food grains on Subsidised prices + AAY antyodaya ann .
3. Maternity Benefit :
4. Nutritional Support to women and children :



Schemes	Provision
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### Govet schemes in Social Sector

Education Related		
1	<b>Sarva Shiksha Abhiyan (SSA)</b>	Fundamental right –article 21 A →RTE act 2002 mandate <b>universal &amp; free</b> education for children age 6-14. 25 percent admissions of children belonging to disadvantaged group and weaker section in private unaided schools . <b>'Padhe Bharat Badhe Bharat'</b> has been planned to improve <b>language</b> development.
2	<b>Rashtriya Madhyamik Shiksha Abhiyan (RMSA)</b>	RMSA aims at enhancing <b>access</b> to secondary education and improving its quality <b>to ensure GER</b> more than 90 per cent by 2017 and universal retention by 2020.
3	<b>Saakshar Bharat (SB)</b>	SB/ <b>Adult</b> Education: The focus of SB is <b>female</b> literacy
4	<b>Mid day Meal MDM</b>	hot cooked mid-day meals are provided to all children attending elementary classes (I-VIII)

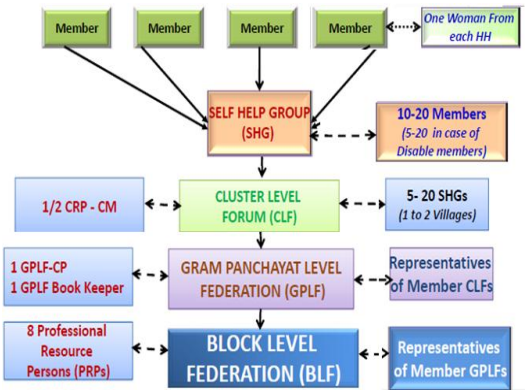


<p><b>(NRLM) National rural Livelihoods Mission</b> aims at <b>organizing</b> all rural poor households in productive <b>economic activity</b> especially <b>one woman</b> member from each household through <b>SHGs</b></p> <p><b>what is a SHG</b> A <b>self-help group (SHG)</b> is a group of of 10–20 women or men participating in a economic productive activity.</p>	
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Loans/credits are provided to these group on easier terms under various schemes.

**structure of scheme**

Many Shg in a village are further organised at block level → district level & son. See image



**More schemes on similar lines**

National **Urban** Livelihood Mission (NULM )

a similar scheme as above but for urban areas

Deen Dayal Upadhyaya Grameen **Koushalya** Yojana

placement linked skill development scheme for rural poor youth. It is part of NRLM.

**NaiManzil'** →for education and skill development of drop outs

USTTAD→Upgrading the Skills and Training in Traditional Arts/Crafts for Development) aims to conserve traditional arts/crafts of minorities and for building capacity of traditional artisans and craftsmen belonging to minority communities.

MANAS →upgrading entrepreneurial skills of minority youth

**MGNREGA**  
Mahatma Gandhi national rural employment guarantee act

**100 day guaranteed wage employments scheme. But now Emphasis on creation of productive assets linked to agriculture and allied activities through development of land, water and trees**



**National Social Assistance Programme (NSAP):**

1. Indira Gandhi National Old Age Pension Scheme (IGNOAPS);
2. Indira Gandhi National Widow Pension Scheme (IGNWPS);
3. Indira Gandhi National Disability Pension Scheme (IGNDPS)
4. National Family Benefit Scheme (NFBS); and
5. Annapurna

**Sansad Aadarsh Gram Yojana (SAGY):**

Convergence in the implementation of existing Government schemes and programmes without allocating additional funds.

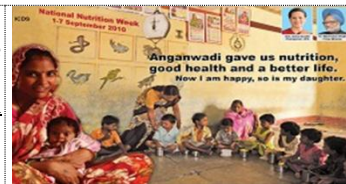
**HEALTH related**

**National Health Mission (NHM)**

universal access to equitable, affordable, and quality health care services. It subsumes the NRHM and National Urban Health Mission (NUHM) as sub-missions

**Integrated Child Development Services (ICDS) Scheme:**

early childhood (below 6 years) development. It aims to reduce the incidence of mortality, malnutrition and school dropout; to enhance the capability of the mother to look after the health and nutritional needs of the child





**Indira Gandhi Matritva Sahyog Yojana (IGMSY)**

Conditional Cash Transfer scheme covered under Direct Benefit Transfer (DBT) programme for pregnant and lactating women aged 19 years and above for first two live births



<b>Swachh Bharat Mission (Gramin)</b>	aims at attaining an <u>Open Defecation Free India</u> by 2nd October, 2019, by providing <u>access to toilet facilities to all</u> rural households and initiating Solid and Liquid Waste Management activities in all Gram Panchayats to promote cleanliness
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<b>Women and girls related</b>	
<b>Rajiv Gandhi Scheme for empowerment of adolescent girls - SABLA</b>	<p>aims at all-round development of <u>adolescent girls</u> of 11-18 years (with a focus on <u>all out-of-school AGs</u>). The scheme has <u>two major components</u> Nutrition- improving the health and nutrition status Non Nutrition Component - other developmental needs.</p> 
<b>Beti Bachao Beti Padhao (BBBP) Programm</b>	launched at Panipat, Haryana for promoting <u>survival, protection and education of girl child</u> . It aims to address the issue of <u>declining Child Sex Ratio (CSR)</u> through a mass campaign targeted at changing social <u>mind set and creating awareness</u> about the criticality of the issue
<b>Nai Roshni</b>	To create leadership development training programme in women . Involvement in decision making process, Health & Hygiene, Sanitation, Violence against women and their rights, Banking Systems, etc., to generate awareness and develop confidence <u>among women</u>

<b>Housing &amp; infra related</b>		
<b>Indira Awaas Yojana (IAY)</b>	Aims at <u>building houses</u> for weaker & poor sections in rural areas	
<b>Rajiv Awas Yojana (RAY)</b>	housing in urban areas for poor sections. projects for slum development / relocation for the slums .	
<b>Pradhan Mantri Gram Sadak Yojana (PMGSY)</b>	fully funded centrally sponsored scheme with the objective of providing <u>all-weather road connectivity</u> and also permits up gradation of existing rural roads	