

Government Schemes & Policies

Complete Guide to Central Government Initiatives for SSC CGL Examination

Updated: December 2023

 Focus: Major Government Schemes & Policies (2023-24)

Housing for All Schemes PMAY

Pradhan Mantri Awas Yojana (PMAY) Ongoing

Launched: 2015

Ministry: Ministry of Housing and Urban Affairs MoHUA

Objective: To provide affordable housing to urban poor by 2022 (extended)

Key Components:

- ✓ PMAY-Urban: For urban areas
- ✓ PMAY-Gramin: For rural areas
- ✓ Credit Linked Subsidy Scheme (CLSS)
- ✓ Affordable Housing in Partnership

Achievement: Over 3 crore houses sanctioned under PMAY since inception

Health & Nutrition Schemes Health

Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB-PMJAY) Active

Launched: 2018

Ministry: Ministry of Health and Family Welfare

Objective: To provide health insurance coverage of ₹5 lakh per family per year

- ✓ World's largest health insurance scheme
- ✓ Cashless treatment at empaneled hospitals
- ✓ Coverage for secondary and tertiary care
- ✓ Over 50 crore beneficiaries covered

National Health Mission (NHM) Ongoing

Launched: 2013

Components: National Rural Health Mission & National Urban Health Mission

Sub-Scheme	Target Group	Key Features
Janani Shishu Suraksha Karyakram	Pregnant Women	Free delivery and cesarean section
Mission Indradhanush	Children	Immunization against 12 diseases
Kayakalp	Public Health Facilities	Awards for cleanliness

Education & Skill Development NEP 2020

National Education Policy 2020: Major reform replacing 34-year-old education policy

Samagra Shiksha Integrated

Launched: 2018

Objective: Holistic improvement in school education

- ✔ Integrates Sarva Shiksha Abhiyan, RMSA, and Teacher Education
- ✔ Focus on digital initiatives and infrastructure

✓ Vocational education from class 6 onwards

PM Poshan (Mid-Day Meal Scheme) Renamed 2021

Earlier: 1995

Coverage: Over 11.8 crore children in government schools

Skill Development Initiatives

Scheme	Launch Year	Target
Pradhan Mantri Kaushal Vikas Yojana (PMKVY)	2015	Skill training to youth
National Apprenticeship Promotion Scheme	2016	On-the-job training
Skill India Mission	2015	Train 40 crore people by 2022

Financial Inclusion Schemes JAM Trinity

Pradhan Mantri Jan Dhan Yojana (PMJDY)

[Record](#)

Launched: 2014

Achievement: Over 50 crore bank accounts opened

- ✓ Zero balance bank accounts
- ✓ RuPay debit card with accident insurance
- ✓ Over ₹2 lakh crore deposits in accounts
- ✓ Direct Benefit Transfer (DBT) enabled

Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)

[Insurance](#)

Launched: 2015

Coverage: Life insurance of ₹2 lakh for premium of ₹436/year

Pradhan Mantri Suraksha Bima Yojana (PMSBY)

[Insurance](#)

Launched: 2015

Coverage: Accident insurance of ₹2 lakh for premium of ₹20/year

Social Security Schemes

Scheme	Benefit	Premium	Subscribers
Atal Pension Yojana	Pension after 60 years	Variable	5+ crore
Sukanya Samriddhi Yojana	Girl child savings	Min ₹250/year	3+ crore accounts

Agriculture & Farmers Welfare

PM-KISAN

Pradhan Mantri Kisan Samman Nidhi (PM-KISAN)

Direct Transfer

Launched: 2019

Benefit: ₹6,000 per year in three installments to farmer families

- ✓ Over 11 crore farmers benefited
- ✓ Amount transferred directly to bank accounts
- ✓ Total disbursement over ₹2.8 lakh crore

Pradhan Mantri Fasal Bima Yojana (PMFBY)

Insurance

Launched: 2016

Objective: Comprehensive crop insurance against natural calamities

- ✔ Low premium rates for farmers
- ✔ Coverage from pre-sowing to post-harvest
- ✔ Over 5 crore applications received

Other Agriculture Schemes

Scheme	Launch Year	Purpose
Paramparagat Krishi Vikas Yojana	2015	Promote organic farming
e-NAM	2016	National agricultural market
Kisan Credit Card	1998	Credit access to farmers

Digital India InitiativesTechnology

Digital India MissionFlagship

Launched: 2015

Vision: To transform India into a digitally empowered society

Key Pillars:

- ✔ Digital Infrastructure as Utility to Every Citizen
- ✔ Governance & Services on Demand
- ✔ Digital Empowerment of Citizens

Major Digital Initiatives

Initiative	Purpose	Impact
Aadhaar	Digital Identity	135+ crore enrolled
UPI	Digital Payments	11+ billion transactions/month
CoWIN	Vaccination Platform	220+ crore registrations
DigiLocker	Digital Documents	15+ crore users

Recent Schemes 2023-24 New

PM Vishwakarma Scheme New 2023

Launched: September 2023

Objective: To support traditional artisans and craftspeople

- ✓ End-to-end support for 18 traditional trades
- ✓ Skill training and toolkit incentive
- ✓ Credit support and market linkage
- ✓ Registration through Common Service Centers

National Green Hydrogen Mission Approved 2023

Approved: January 2023

Target: Make India global hub for green hydrogen production

- ✓ 5 MMT annual production capacity by 2030
- ✓ ₹19,744 crore initial outlay
- ✓ Focus on export and domestic use

PM PRANAM Scheme 2023

Announced: 2023

Full Form: Promotion of Alternative Nutrients for Agriculture Management

Purpose: To reduce chemical fertilizer usage and promote alternative fertilizers

Recent Policy Reforms

Updates

Major Policy Changes

Policy	Year	Key Changes
Digital Personal Data Protection Act	2023	Regulates processing of digital personal data
New Education Policy	2020	5+3+3+4 structure, multilingualism
Labor Codes (4)	2020	Consolidation of 29 labor laws
Farm Laws Repealed	2021	Three farm laws repealed after protests

Exam Preparation Strategy:

- Focus on scheme names, launch years, and objectives
- Remember key statistics and achievements
- Note ministry and department names
- Connect schemes with their target beneficiaries
- Follow recent updates and new schemes

Important Tips for Government Schemes:

- Create acronyms for scheme names
- Make timeline of major scheme launches
- Focus on flagship schemes and their impact
- Note recent changes and updates

- Practice questions on scheme objectives and benefits

Government Schemes & Policies Notes for SSC CGL | Comprehensive Study Material for Competitive Exams
Regularly update with new schemes and policy changes from government sources