

GENERAL AWARENESS – FLAGSHIP GOVERNMENT PROGRAMS

Chapter: Flagship Government Programs of India

Subject:	General Awareness – Government Schemes & Programmes
Total Questions:	70 MCQs
Question Type:	Multiple Choice (Single Correct Answer)
Exam Relevance:	UPSC, SSC CGL/CHSL, IBPS, RRB NTPC, State PSC, NDA, CDS, Bank Exams, Defence Exams
Topics Covered:	Rural Development, Housing, Health, Financial Inclusion, Agriculture, Education, Skills, Energy, Digital India, Women & Child, Social Security, Recent Budget Schemes
Based On:	All major schemes from 2014 onwards + Latest Budget 2024–25 announcements

★ ■■ RURAL DEVELOPMENT & EMPLOYMENT ★

Q1. MGNREGS guarantees how many days of wage employment per financial year to rural households?

- A) 50 days
- B) 100 days
- C) 150 days
- D) 200 days

✓ **Correct Answer: B) 100 days**

■ **Explanation:** MGNREGS (Mahatma Gandhi National Rural Employment Guarantee Scheme), enacted under the MGNREGA Act 2005, guarantees 100 days of wage employment per financial year to every rural household whose adult members volunteer for unskilled manual work. Budget 2024–25 allocated ■86,000 crore for MGNREGS. The wage has been increased to ■289–357/day (state-wise) for 2024–25.

Q2. Pradhan Mantri Gram Sadak Yojana (PMGSY) was launched in 2000 to connect rural habitations with all-weather roads. What is the population threshold for habitations in plain areas to be connected under PMGSY?

- A) 250 population
- B) 500 population
- C) 1,000 population
- D) 2,000 population

✓ **Correct Answer: B) 500 population**

■ *Explanation: PMGSY (launched December 2000) aims to provide all-weather road connectivity to unconnected habitations with a population of 500+ in plain areas and 250+ in hilly, tribal, and desert areas. PMGSY-IV was launched in September 2024 to upgrade existing PMGSY roads, targeting 62,500 km of rural road upgradation.*

Q3. PM Awas Yojana – Gramin (PMAY-G) aims to provide housing to which category of rural families and targets how many houses?

- A) All rural families – unlimited
- B) BPL families only – 1 crore houses
- C) Homeless and kutcha/damaged house dwellers – 3 crore houses by 2029
- D) Families affected by natural disasters – 50 lakh houses

✓ **Correct Answer: C) Homeless and kutcha/damaged house dwellers – 3 crore houses by 2029**

■ *Explanation: PMAY-G (launched November 2016) provides financial assistance of ■ 1.20 lakh (plain areas) and ■ 1.30 lakh (hilly/NE) per house to eligible rural homeless and kutcha/damaged house dwellers. Budget 2024 extended PMAY-G targeting an additional 2 crore houses, taking the total target to 3 crore houses by 2028–29 across both urban and rural schemes.*

Q4. The Jal Jeevan Mission (JJM), launched in 2019, aims to provide Functional Household Tap Connections (FHTC) to every rural household by when?

- A) 2022
- B) 2024 (extended from original target)
- C) 2025
- D) 2030

✓ **Correct Answer: C) 2025**

■ *Explanation: Jal Jeevan Mission (Har Ghar Jal), launched on 15 August 2019, aims to provide safe and adequate drinking water through FHTC (Functional Household Tap Connections) to every rural household by 2024 (original target), now extended to 2025. As of 2024, over 15 crore (77%+) rural households have been provided tap water connections. Budget 2024 extended JJM to 2028.*

Q5. National Rural Livelihoods Mission (NRLM/DAY-NRLM) promotes women's Self Help Groups (SHGs). How many women SHG members are targeted under this mission?

- A) 5 crore women
- B) 10 crore women
- C) 10 crore+ households (approximately 9 crore women in SHGs)
- D) 15 crore households

✓ **Correct Answer: C) 10 crore+ households (approximately 9 crore women in SHGs)**

■ *Explanation: DAY-NRLM (Deendayal Antyodaya Yojana – National Rural Livelihoods Mission), launched in 2011, has mobilised over 9 crore women into about 83 lakh Self Help Groups (SHGs). It provides training, credit access, and livelihood support. Budget 2024 enhanced NRLM to form 3 crore 'Lakshpati Didi' — women earning over ₹1 lakh annually.*

★ ■ HOUSING & URBAN DEVELOPMENT ★

Q6. Pradhan Mantri Awas Yojana – Urban (PMAY-U) was launched in 2015 to achieve 'Housing for All'. What is the unique feature of PMAY-U 2.0 announced in Budget 2024?

- A) Extended to cover 5 crore additional urban houses
- B) Launched for middle-income groups with credit-linked subsidy and targeting 1 crore urban poor and middle-class
- C) Made applicable only to slum rehabilitation projects
- D) Converted entirely into a PPP model

✓ **Correct Answer: B) Launched for middle-income groups with credit-linked subsidy and targeting 1 crore urban poor and middle-class**

■ *Explanation: PMAY-U 2.0 was announced in Union Budget 2024–25 to assist 1 crore urban poor and middle-class families to buy or build their own houses with central assistance and interest subsidy on home loans. It extended the credit-linked subsidy scheme. PMAY-U 1.0 (2015–2024) targeted 'Housing for All' in urban areas, sanctioning over 1.18 crore houses.*

Q7. Smart Cities Mission was launched in 2015 to develop 100 smart cities across India. The mission focuses on which twin elements?

- A) Area-Based Development + Pan-City Development
- B) Industrial development + IT parks
- C) Metro rail + Airport upgradation
- D) Housing + Sanitation only

✓ **Correct Answer: A) Area-Based Development + Pan-City Development**

■ *Explanation: Smart Cities Mission (SCM) focuses on: (1) Area-Based Development — retrofitting, redevelopment, or greenfield development of specific areas; (2) Pan-City Solutions — smart technology applications across the city (intelligent transport, Wi-Fi, surveillance). The mission concluded in June 2024. Chennai, Surat, and Indore emerged as top performers.*

Q8. Swachh Bharat Mission (SBM) Phase-2 (Urban) focuses on which priority areas?

- A) Building more toilets in rural areas
- B) ODF+ Sustainability (maintaining ODF status), garbage-free cities (1-7 star ratings), and solid/liquid waste management
- C) Industrial waste management and river cleaning
- D) Construction of community toilets in slums

✓ **Correct Answer: B) ODF+ Sustainability (maintaining ODF status), garbage-free cities (1-7 star ratings), and solid/liquid waste management**

■ *Explanation: SBM-Urban 2.0 (2021–26) focuses on: maintaining ODF+ status (with functional toilets), achieving Garbage Free Cities (GFC) certification (1-star to 7-star rating under Swachh Survekshan), solid waste management (source segregation, composting), liquid waste management (wastewater treatment), and faecal sludge management. Indore has consistently topped Swachh Survekshan rankings.*

★ ■ **HEALTH & NUTRITION** ★

Q9. Ayushman Bharat – Pradhan Mantri Jan Arogya Yojana (PM-JAY) provides health insurance of up to how much per family per year?

- A) ■ 1 lakh
- B) ■ 3 lakh
- C) ■ 5 lakh
- D) ■ 10 lakh

✓ **Correct Answer: C) ■ 5 lakh**

■ *Explanation: Ayushman Bharat PM-JAY (launched 23 September 2018 — now known as Ayushman Bharat Pradhan Mantri Jan Arogya Yojana) provides health cover of ■ 5 lakh per family per year for secondary and tertiary hospitalisation. It covers over 55 crore beneficiaries (approximately 12 crore poor and vulnerable families). Budget 2024 extended coverage to all citizens aged 70+ regardless of income.*

Q10. Pradhan Mantri Bharatiya Janaushadhi Pariyojana (PMBJP) provides affordable generic medicines through Jan Aushadhi Kendras. What is the target number of such kendras?

- A) 5,000 kendras
- B) 10,000 kendras
- C) 25,000 kendras
- D) 50,000 kendras

✓ **Correct Answer: C) 25,000 kendras**

■ *Explanation: PM Bharatiya Janaushadhi Pariyojana (PMBJP) provides affordable quality generic medicines at 50–90% below market price through Jan Aushadhi Kendras. There are 15,000+ operational kendras (2024) with a target of 25,000 stores by 2026. These stores are operated by individual entrepreneurs with government support. In FY 2023–24, sales crossed ■ 1,700 crore.*

Q11. Poshan Abhiyaan (National Nutrition Mission), launched in 2018, is India's flagship programme to reduce malnutrition. Its primary targets include reducing stunting, wasting, and anaemia among children under-5 by:

- A) 1% per year
- B) 2% per year (stunting/underweight) and 3% per year (anaemia)
- C) 5% per year
- D) 10% overall by 2030

✓ **Correct Answer: B) 2% per year (stunting/underweight) and 3% per year (anaemia)**

■ *Explanation: Poshan Abhiyaan (POSHAN Abhiyaan), launched on International Women's Day (8 March 2018), targets reducing stunting and undernutrition by 2% per year and anaemia by 3% per year among children (0–6 years), adolescent girls, and pregnant/lactating women. POSHAN 2.0 (2021–26) merged several nutrition schemes with enhanced focus on the first 1,000 days of life.*

Q12. Mission Indradhanush was launched to immunise children against vaccine-preventable diseases. The Intensified Mission Indradhanush (IMI) 5.0 targets 100% immunisation coverage. Which vaccines are administered under the Universal Immunisation Programme (UIP)?

- A) Only BCG, Polio, and DPT
- B) 12 antigens including BCG, OPV, HepB, DPT, Hib, PCV, RVV, MMR, JE, TT, IPV
- C) Only COVID-19 vaccines for children
- D) BCG, DPT, OPV, and Measles (4 vaccines)

✓ **Correct Answer: B) 12 antigens including BCG, OPV, HepB, DPT, Hib, PCV, RVV, MMR, JE, TT, IPV**

■ *Explanation: India's UIP covers 12 antigens: BCG (TB), OPV (oral polio), HepB (Hepatitis B), DPT (diphtheria, pertussis, tetanus), Hib (Haemophilus influenzae B), PCV (pneumococcal), RVV (rotavirus), fIPV, Measles-Rubella (MR/MMR), JE (Japanese Encephalitis, selected districts), TT (tetanus-toxoid). IMI 5.0 (2023) focuses on reaching every child in remote areas.*

★ ■ FINANCIAL INCLUSION ★

Q13. The JAM Trinity (Jan Dhan – Aadhaar – Mobile) was pivotal in India's Direct Benefit Transfer (DBT) programme. How much money was saved by eliminating ghost beneficiaries through DBT?

- A) ■50,000 crore
- B) ■1 lakh crore
- C) ■2.73 lakh crore (cumulative till 2024)
- D) ■5 lakh crore

✓ **Correct Answer: C) ■2.73 lakh crore (cumulative till 2024)**

■ *Explanation: India's Direct Benefit Transfer (DBT) system — leveraging JAM Trinity (Jan Dhan bank accounts + Aadhaar authentication + Mobile for OTP/verification) — has saved approximately ■2.73 lakh crore cumulatively (2013–2024) by eliminating duplicate and ghost beneficiaries across 300+ schemes. DBT is a global model for targeted subsidy delivery.*

Q14. Stand-Up India scheme was launched to provide loans to SC/ST and women entrepreneurs. What is the loan range under Stand-Up India?

- A) ₹10,000 to ₹1 lakh
- B) ₹10 lakh to ₹1 crore (for greenfield enterprises)
- C) ₹1 crore to ₹5 crore
- D) ₹50,000 to ₹10 lakh

✓ **Correct Answer: B) ₹10 lakh to ₹1 crore (for greenfield enterprises)**

■ *Explanation: Stand-Up India (launched 5 April 2016) facilitates bank loans between ₹10 lakh and ₹1 crore to at least one SC/ST borrower and at least one woman borrower per bank branch for setting up greenfield enterprises (manufacturing, services, trading, or agri-allied activities). SIDBI and NABARD support the scheme.*

Q15. Pradhan Mantri Suraksha Bima Yojana (PMSBY) provides accidental insurance coverage. What is the annual premium and coverage amount?

- A) ₹330/year – ₹5 lakh coverage
- B) ₹20/year – ₹2 lakh coverage (accidental death/full disability)
- C) ₹100/year – ₹10 lakh coverage
- D) ₹500/year – ₹20 lakh coverage

✓ **Correct Answer: B) ₹20/year – ₹2 lakh coverage (accidental death/full disability)**

■ *Explanation: PMSBY (Pradhan Mantri Suraksha Bima Yojana), launched on 9 May 2015, provides accidental insurance at ₹20/year (revised from ₹12/year in 2022) for coverage of ₹2 lakh for accidental death or permanent total disability, and ₹1 lakh for permanent partial disability. Available for bank account holders aged 18–70 years. The companion scheme PMJJBY offers life cover at ₹436/year.*

Q16. Atal Pension Yojana (APY) was launched to provide social security to unorganised sector workers. What is the minimum and maximum guaranteed monthly pension?

- A) ₹500 to ₹3,000/month
- B) ₹1,000 to ₹5,000/month
- C) ₹2,000 to ₹10,000/month
- D) ₹500 to ₹5,000/month

✓ **Correct Answer: B) ₹1,000 to ₹5,000/month**

■ *Explanation: Atal Pension Yojana (APY), launched on 9 May 2015, provides a guaranteed minimum monthly pension of ₹1,000, ₹2,000, ₹3,000, ₹4,000, or ₹5,000 at age 60, depending on contributions made during working years (18–40 years). As of 2024, APY has over 6.6 crore subscribers. Government co-contributes 50% of total contribution for eligible subscribers.*

★ ■ AGRICULTURE & FARMERS ★

Q17. PM Fasal Bima Yojana (PMFBY) was revamped to make crop insurance more effective. What is the premium cap for farmers under PMFBY?

- A) 10% for all crops
- B) 2% for Kharif, 1.5% for Rabi, and 5% for commercial/horticultural crops
- C) 3% flat for all crops
- D) 1% for all crops

✓ **Correct Answer: B) 2% for Kharif, 1.5% for Rabi, and 5% for commercial/horticultural crops**

■ *Explanation: PMFBY (Pradhan Mantri Fasal Bima Yojana), launched 18 February 2016, caps farmer premium at 2% for Kharif, 1.5% for Rabi food & oilseed crops, and 5% for commercial/horticultural crops. The balance actuarial premium is borne equally by Centre and States. PMFBY replaced NAIS and MNAIS schemes and covers area, weather, and prevented sowing risks.*

Q18. PM Krishi Sinchayee Yojana (PMKSY) focuses on 'More Crop Per Drop'. Its four components are:

- A) Drip irrigation, sprinkler, farm ponds, and check dams
- B) Accelerated Irrigation Benefits Programme (AIBP), Har Khet Ko Pani, More Crop Per Drop, and Watershed Development
- C) Dams, canals, tube wells, and borewells
- D) Irrigation loans, insurance, MSP, and warehousing

✓ **Correct Answer: B) Accelerated Irrigation Benefits Programme (AIBP), Har Khet Ko Pani, More Crop Per Drop, and Watershed Development**

■ *Explanation: PMKSY (launched 1 July 2015) has 4 components: (1) AIBP — completing long-pending major/medium irrigation projects; (2) Har Khet Ko Pani — expanding cultivable area under irrigation; (3) More Crop Per Drop — promoting micro-irrigation (drip/sprinkler); (4) Watershed Development — groundwater recharge. PMKSY targets 100% coverage of all agricultural land.*

Q19. Kisan Credit Card (KCC) scheme provides revolving credit to farmers. It was recently extended to which new category of farmers?

- A) Organic farmers only
- B) Fishermen and animal husbandry farmers in addition to crop farmers
- C) Women farmers only
- D) Farmers with more than 5 acres of land

✓ **Correct Answer: B) Fishermen and animal husbandry farmers in addition to crop farmers**

■ *Explanation: Kisan Credit Card (KCC), launched in 1998, was extended to fishermen and animal husbandry (dairy, poultry, sheep rearing) farmers in 2019. KCC provides short-term credit for crop cultivation, post-harvest expenses, and ancillary agricultural activities at a subsidised interest rate of 7% (4% effective after government interest subvention). Over 7.5 crore active KCC accounts exist.*

Q20. The National Education Policy (NEP) 2020 replaces the previous education policy of 1986. NEP 2020 restructures the school education system into which framework?

- A) 10+2 system (unchanged)
- B) 5+3+3+4 system (Foundational, Preparatory, Middle, Secondary)
- C) 6+4+2 system
- D) 8+4 system

✓ **Correct Answer: B) 5+3+3+4 system (Foundational, Preparatory, Middle, Secondary)**

■ *Explanation: NEP 2020 restructures school education from 10+2 to 5+3+3+4 system: Foundational Stage (5 years: 3 years pre-primary + Class 1–2); Preparatory Stage (3 years: Class 3–5); Middle Stage (3 years: Class 6–8); Secondary Stage (4 years: Class 9–12). NEP also emphasises mother tongue instruction, coding from Class 6, holistic report cards, and multidisciplinary higher education.*

Q21. Pradhan Mantri Poshan Shakti Nirman (PM POSHAN), earlier called Mid-Day Meal Scheme, provides free meals to how many school children?

- A) 5 crore children
- B) 9.4 crore children in government and government-aided schools (Classes 1–8)
- C) 12 crore children
- D) 20 crore children

✓ **Correct Answer: B) 9.4 crore children in government and government-aided schools (Classes 1–8)**

■ *Explanation: PM POSHAN (Pradhan Mantri Poshan Shakti Nirman), renamed from the Mid-Day Meal Scheme in 2021, provides hot cooked meals to approximately 9.4 crore children in Classes 1–8 (and pre-primary classes) in government and government-aided schools. It is the world's largest school feeding programme. Budget 2024 allocated ■12,467 crore for PM POSHAN.*

Q22. Eklavya Model Residential Schools (EMRS) are set up for which category of students?

- A) Students from economically weaker sections in urban areas
- B) Scheduled Tribe (ST) students in remote and tribal areas
- C) Scheduled Caste students in all areas
- D) Differently-abled students across India

✓ **Correct Answer: B) Scheduled Tribe (ST) students in remote and tribal areas**

■ *Explanation: Eklavya Model Residential Schools (EMRS) are high-quality residential schools for Scheduled Tribe (ST) students in remote and tribal areas, similar to Navodaya Vidyalayas for other students. Budget 2018 targeted setting up 740 EMRS (one in every block with 50%+ ST population). EMRS offers education from Class 6–12, with cultural heritage preservation alongside mainstream curriculum.*

Q23. Samagra Shiksha Abhiyan integrates three earlier education schemes. Which three schemes were merged?

- A) Mid-Day Meal, RMSA, SSA
- B) Sarva Shiksha Abhiyan (SSA), Rashtriya Madhyamik Shiksha Abhiyan (RMSA), and Teacher Education (TE)
- C) ICDS, Anganwadi, and SSA
- D) NVS, KVS, and EMRS

✓ Correct Answer: B) Sarva Shiksha Abhiyan (SSA), Rashtriya Madhyamik Shiksha Abhiyan (RMSA), and Teacher Education (TE)

■ *Explanation: Samagra Shiksha Abhiyan (launched 2018–19) is an overarching school education programme integrating: SSA (Sarva Shiksha Abhiyan — elementary education), RMSA (Rashtriya Madhyamik Shiksha Abhiyan — secondary education), and Teacher Education (TE). It treats school education holistically from pre-school to Class 12, covering quality, access, equity, and governance.*

★ ■■ SKILLS & EMPLOYMENT ★

Q24. Pradhan Mantri Kaushal Vikas Yojana (PMKVY) is India's flagship skill training programme. PMKVY 4.0 focuses on what new areas?

- A) Only traditional crafts and handicrafts
- B) Industry 4.0 skills — AI, IoT, Coding, Drones, Robotics alongside traditional sectors
- C) Only overseas employment training
- D) Only agriculture and rural skills

✓ Correct Answer: B) Industry 4.0 skills — AI, IoT, Coding, Drones, Robotics alongside traditional sectors

■ *Explanation: PMKVY 4.0 (2022–26), launched under the Skill India Mission, focuses on Industry 4.0 skills including AI, Robotics, IoT, Drones, Coding, 3D printing, and Soft Skills, alongside traditional sectors. It has open learning through digital platforms (Skill India Digital), focus on on-job training, and international placement. PMKVY (2016–2020) trained over 1.37 crore youth.*

Q25. PM Internship Scheme, announced in Union Budget 2024–25, aims to provide internship opportunities to youth. What are the key features?

- A) 1 lakh internships in IT sector at ₹3,000/month stipend
- B) 1 crore internships over 5 years in top 500 companies at ₹5,000/month stipend + ₹6,000 one-time grant
- C) 10 lakh internships in government departments at ₹10,000/month
- D) 25 lakh internships through NSDC with ₹2,000/month stipend

✓ Correct Answer: B) 1 crore internships over 5 years in top 500 companies at ₹5,000/month stipend + ₹6,000 one-time grant

■ *Explanation: PM Internship Scheme, announced in Union Budget 2024–25, provides 1 crore internship opportunities over 5 years in India's top 500 companies. Interns (18–21 years) receive ₹5,000/month stipend (₹4,500 from government via DBT + ₹500 from company's CSR) and a ₹6,000 one-time grant. Companies bear training costs from CSR funds. It aims to give real-world exposure to youth.*

★ ■ ENERGY & ENVIRONMENT ★

Q26. PM Surya Ghar Muft Bijli Yojana (Rooftop Solar Scheme) was launched in February 2024. It provides how many units of free electricity to households?

- A) 100 units/month
- B) 200 units/month
- C) 300 units/month
- D) 500 units/month

✓ **Correct Answer: C) 300 units/month**

■ *Explanation: PM Surya Ghar Muft Bijli Yojana (launched February 2024) provides up to 300 units of free electricity per month to 1 crore households by installing rooftop solar panels (1–3 kW capacity). The central government provides subsidies of ■30,000–78,000 per household. Families with excess solar power can sell it to the grid. Budget 2024 allocated ■10,000 crore for this scheme.*

Q27. UJJWALA Yojana Phase 1 and 2 provide LPG connections to BPL women. How many LPG connections have been provided under PMUY?

- A) 2 crore
- B) 5 crore
- C) 10 crore
- D) 10.35+ crore connections

✓ **Correct Answer: D) 10.35+ crore connections**

■ *Explanation: Pradhan Mantri Ujjwala Yojana (PMUY) Phase 1 (2016–2020) targeted 8 crore LPG connections to BPL women; PMUY 2.0 (2021 onwards) extended coverage. As of 2024, over 10.35 crore LPG connections have been provided under PMUY, reducing indoor air pollution from biomass cooking, primarily benefiting rural and poor women. PMUY beneficiaries also receive subsidised refills.*

Q28. National Green Hydrogen Mission, launched in 2023, targets production of green hydrogen. What is the production target by 2030?

- A) 1 MMT/year
- B) 5 MMT/year
- C) 10 MMT/year
- D) 20 MMT/year

✓ **Correct Answer: B) 5 MMT/year**

■ *Explanation: India's National Green Hydrogen Mission (January 2023, ■19,744 crore) targets production of 5 Million Metric Tonnes (MMT) per year of green hydrogen by 2030, with associated renewable energy capacity of ~125 GW. The mission aims to make India a global hub for green hydrogen production, reducing dependence on fossil fuels and creating export opportunities.*

★ ■ DIGITAL INDIA ★

Q29. Digital India Programme was launched on 1 July 2015. It has three core components. Which of these is NOT one of them?

- A) Digital Infrastructure as a Core Utility
- B) Governance and Services On Demand
- C) Digital Literacy for All Citizens (Empowerment)
- D) Digital Manufacturing Hubs in 100 cities

✓ **Correct Answer: D) Digital Manufacturing Hubs in 100 cities**

■ *Explanation: Digital India Programme (launched 1 July 2015) has three core vision areas: (1) Digital Infrastructure as a Core Utility to Every Citizen; (2) Governance and Services On Demand (mobile-first, real-time online services); (3) Digital Empowerment of Citizens (digital literacy, digital resources in Indian languages). 'Digital Manufacturing Hubs' is not a Digital India component.*

Q30. BharatNet project aims to provide broadband connectivity to all Gram Panchayats. What is the project's target?

- A) Connect 1 lakh Gram Panchayats with 10 Mbps broadband
- B) Connect all 2.5 lakh Gram Panchayats with 100 Mbps broadband using optical fibre
- C) Provide 4G coverage to 1 lakh villages
- D) Install Wi-Fi hotspots in 50,000 towns

✓ **Correct Answer: B) Connect all 2.5 lakh Gram Panchayats with 100 Mbps broadband using optical fibre**

■ *Explanation: BharatNet (National Optical Fibre Network) is the world's largest rural broadband connectivity project, aiming to connect all 2.5 lakh Gram Panchayats with 100 Mbps broadband using optical fibre cable. As of 2024, over 2.1 lakh GPs have been connected. BharatNet is implemented by BBNL (Bharat Broadband Network Limited) under Ministry of Communications.*

Q31. PM Gati Shakti National Master Plan was launched in October 2021. It integrates infrastructure planning across how many ministries?

- A) 8 ministries
- B) 12 ministries
- C) 16 ministries
- D) 25 ministries

✓ **Correct Answer: C) 16 ministries**

■ *Explanation: PM Gati Shakti National Master Plan (launched 13 October 2021) integrates planning across 16 central ministries (roads, railways, ports, airports, waterways, logistics, energy, mining, etc.) on a GIS-based digital platform. It aims to eliminate silos in infrastructure planning, reduce project delays, and create multimodal connectivity across India. As of 2024, 35+ ministries and 36 states/UTs participate.*

Q32. Beti Bachao Beti Padhao (BBBP) campaign was launched in 2015 from which city in Haryana?

- A) Gurugram
- B) Panipat
- C) Panipat near Sonapat (Panipat)
- D) Faridabad

✓ **Correct Answer: B) Panipat**

■ *Explanation: Beti Bachao Beti Padhao (BBBP) was launched by PM Modi on 22 January 2015 at Panipat, Haryana — a state with one of India's lowest Child Sex Ratios at Birth (CSRB). BBBP addresses the declining CSR and promotes girls' education. It was initially launched in 100 districts with poor CSRB and has since expanded to all districts. It is implemented jointly by MWC, MoHFW, and Ministry of Education.*

Q33. Sukanya Samridhi Yojana (SSY) was launched under Beti Bachao Beti Padhao. What is the interest rate offered and for whom?

- A) Fixed 7.6% for girls aged 0–10 years
- B) 8.2% (variable, reviewed quarterly) for girls aged 0–10 years
- C) 9% fixed for girls below 5 years
- D) 6.8% for girls from BPL families only

✓ **Correct Answer: B) 8.2% (variable, reviewed quarterly) for girls aged 0–10 years**

■ *Explanation: Sukanya Samridhi Yojana (SSY), launched 22 January 2015, offers one of the highest interest rates among government saving schemes — 8.2% (as of 2024, reviewed quarterly). Accounts can be opened for girls up to age 10 years in any post office or authorised bank. Deposits are exempt under Section 80C and maturity/withdrawal is tax-free. The account matures when the girl turns 21.*

Q34. One Stop Centre Scheme (Sakhi) provides integrated support to women affected by violence. It provides which services under one roof?

- A) Medical, police, legal, psychological counselling, and temporary shelter
- B) Employment training and skill development only
- C) Legal aid and court assistance only
- D) Women entrepreneurs' business incubation

✓ **Correct Answer: A) Medical, police, legal, psychological counselling, and temporary shelter**

■ *Explanation: One Stop Centre (OSC/Sakhi) Scheme, launched under Nirbhaya Fund, provides integrated services to women affected by any form of violence (domestic violence, sexual assault, acid attack) at a single location: medical assistance, police facilitation, legal aid/court cases, psychological/social counselling, and temporary shelter. OSCs are co-located with district hospitals.*

Q35. Pradhan Mantri Vaya Vandana Yojana (PMVVY) provides social security to senior citizens. It is a pension scheme for citizens aged:

- A) 55 years and above
- B) 60 years and above
- C) 65 years and above
- D) 70 years and above

✓ **Correct Answer: B) 60 years and above**

■ *Explanation: PMVVY (Pradhan Mantri Vaya Vandana Yojana), operated by LIC under the Ministry of Finance, provides assured pension at 7.4% per annum for senior citizens aged 60+ years on a lump sum investment. Maximum investment limit was ₹15 lakh per senior citizen. The scheme was closed for new subscriptions after March 2023. It was meant to provide social security to elderly against falling interest rates.*

Q36. Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) provides life insurance cover. What is the coverage and annual premium?

- A) ₹1 lakh coverage at ₹100/year
- B) ₹2 lakh coverage at ₹436/year (revised 2022)
- C) ₹5 lakh coverage at ₹500/year
- D) ₹3 lakh coverage at ₹200/year

✓ **Correct Answer: B) ₹2 lakh coverage at ₹436/year (revised 2022)**

■ *Explanation: PMJJBY (launched 9 May 2015) provides life insurance coverage of ₹2 lakh for death (any cause) at an annual premium of ₹436 (revised from ₹330 in June 2022). Available for bank account holders aged 18–50 years. Premium is auto-debited from the linked bank account. The companion scheme PMSBY covers accidental death at ₹20/year.*

★ ■ **RECENT LAUNCHES & BUDGET 2024–25** ★

Q37. Union Budget 2024–25 announced PM Viksit Bharat Rozgar Yojana. What is its key feature?

- A) Government pays full salary for 2 years for all new hires
- B) Provides first-time EPFO-registered employees one month's wage up to ₹15,000 in 3 instalments over 2 years
- C) Tax rebate for companies hiring 1,000+ employees
- D) Free job training for 2 crore unemployed graduates

✓ **Correct Answer: B) Provides first-time EPFO-registered employees one month's wage up to ₹15,000 in 3 instalments over 2 years**

■ *Explanation: PM Viksit Bharat Rozgar Yojana (Budget 2024–25) provides direct benefit to first-time EPFO-registered employees: one month's salary up to ₹15,000 in three instalments over 2 years as incentive for new formal sector employment. It targets 2.1 crore youth entering the formal workforce. Employers hiring first-time workers are also incentivised through EPFO contribution support.*

Q38. Lakhpati Didi initiative aims to make how many rural women 'Lakhpati' (earning ₹1 lakh+ annually)?

- A) 1 crore women
- B) 2 crore women
- C) 3 crore women
- D) 5 crore women

✓ **Correct Answer: C) 3 crore women**

■ *Explanation: Lakhpati Didi initiative, announced by PM Modi in August 2023 with an initial target of 2 crore women, was enhanced to 3 crore women in Union Budget 2024. These are SHG (Self Help Group) women trained in skills like LED bulb making, plumbing, drone operation (Namo Drone Didi), and other micro-enterprises to earn over ₹1 lakh annually. As of 2024, over 1 crore Lakhpati Didis have been created.*

Q39. Pradhan Mantri Ujjwala Yojana (PMUY) was launched by PM Modi at which location?

- A) Varanasi, Uttar Pradesh
- B) Ballia, Uttar Pradesh
- C) Lucknow, Uttar Pradesh
- D) Gorakhpur, Uttar Pradesh

✓ **Correct Answer: B) Ballia, Uttar Pradesh**

■ *Explanation: PMUY (Pradhan Mantri Ujjwala Yojana) was launched on 1 May 2016 at Ballia, Uttar Pradesh — PM Modi's Lok Sabha constituency (at that time it was closely associated with that region). It aimed to provide 8 crore LPG connections to BPL families identified through SECC 2011 data. The scheme has significantly reduced indoor air pollution from biomass/wood burning.*

Q40. Viksit Bharat @2047 is India's vision to become a developed nation by 2047. PM Modi launched a Viksit Bharat Sankalp Yatra to reach how many households?

- A) 5 crore households
- B) 10 crore households
- C) Over 25 crore households through saturation coverage of government schemes
- D) All 30 crore households in India

✓ **Correct Answer: C) Over 25 crore households through saturation coverage of government schemes**

■ *Explanation: Viksit Bharat Sankalp Yatra (November 2023 – January 2024) was a government campaign to ensure saturation coverage of flagship schemes — reaching over 25 crore households through direct interaction, identifying beneficiaries left out of PM-JAY, PM-KISAN, PM Awas, PMJDY, PMUY, and other schemes. It also served as a feedback mechanism for programme improvement.*

Q41. Which scheme provides free ration (food grains) to 81 crore beneficiaries every month across India?

- A) National Food Security Act (NFSA) PDS
- B) Pradhan Mantri Garib Kalyan Anna Yojana (PMGKAY)
- C) Antyodaya Anna Yojana
- D) Mid-Day Meal Scheme

✓ **Correct Answer: B) Pradhan Mantri Garib Kalyan Anna Yojana (PMGKAY)**

■ *Explanation: PMGKAY (Pradhan Mantri Garib Kalyan Anna Yojana) was originally launched during COVID-19 (April 2020) to provide free food grains over NFSA entitlement. From 1 January 2023, the government merged PMGKAY with the NFSA, providing 5 kg free food grains per month to all 81.35 crore NFSA beneficiaries (instead of the earlier subsidised rate). This costs approximately ■2 lakh crore annually.*

Q42. Aspirational Districts Programme (now Aspirational Districts & Blocks Programme) was launched to develop which category of districts?

- A) Border districts for security purposes
- B) Most backward districts lacking basic development indicators (health, education, infrastructure, financial inclusion, agriculture)
- C) Districts with highest crime rates
- D) Coastal districts for maritime development

✓ **Correct Answer: B) Most backward districts lacking basic development indicators (health, education, infrastructure, financial inclusion, agriculture)**

■ *Explanation: Aspirational Districts Programme (launched January 2018 by NITI Aayog) covers 112 most backward districts identified across India based on composite scores of health & nutrition, education, agriculture & water resources, financial inclusion, skill development, and infrastructure. The programme uses competitive and cooperative federalism — districts compete on delta rankings. In 2023, it was expanded to include 500 Aspirational Blocks within non-aspirational districts.*

Q43. The PM VISHWAKARMA Yojana was launched on Vishwakarma Jayanti (17 September 2023). It supports traditional artisans and craftspeople. What credit support is provided?

- A) ■1 lakh at 5% interest in Phase 1 + ■2 lakh in Phase 2
- B) ■2 lakh at 0% interest (interest-free)
- C) ■5 lakh at 8% interest
- D) ■10 lakh at 3% interest

✓ **Correct Answer: A) ■1 lakh at 5% interest in Phase 1 + ■2 lakh in Phase 2**

■ *Explanation: PM Vishwakarma Yojana (launched 17 September 2023) supports 18 categories of traditional artisans and craftspeople (blacksmiths, goldsmiths, potters, cobblers, weavers, etc.) with: skill training + ■500/day stipend during training + modern toolkit kit worth ■15,000 + credit support of ■1 lakh (Phase 1, 5% interest) and ■2 lakh (Phase 2, 5% interest) + digital transaction incentives.*

Q44. The AMRUT 2.0 (Atal Mission for Rejuvenation and Urban Transformation) was launched in November 2021. What is its primary new focus compared to AMRUT 1.0?

- A) Building more flyovers in cities
- B) Water security for all urban households — 100% coverage of water supply and sewerage in all AMRUT cities
- C) Digital infrastructure for smart cities
- D) Affordable housing for all urban residents

✓ Correct Answer: B) Water security for all urban households — 100% coverage of water supply and sewerage in all AMRUT cities

■ *Explanation: AMRUT 2.0 (2021–2026), covering 500 AMRUT cities, focuses primarily on water security — 100% coverage of water supply through functional tap connections to all urban households and sewerage/septage management in all cities. Unlike AMRUT 1.0 (which had multiple components), AMRUT 2.0 is water-centric, using a city water balance plan approach.*

Q45. Pradhan Mantri e-DRIVE Scheme was launched in September 2024 with ₹10,900 crore to accelerate electric vehicle adoption. Its primary focus is on deploying:

- A) Private electric cars for individual buyers
- B) 14,028 e-buses for cities, e-trucks, e-ambulances, and expanding EV charging infrastructure
- C) Electric two-wheelers for delivery workers
- D) Solar-powered electric locomotives for Indian Railways

✓ Correct Answer: B) 14,028 e-buses for cities, e-trucks, e-ambulances, and expanding EV charging infrastructure

■ *Explanation: PM e-DRIVE (Electric Drive Revolution in Innovative Vehicle Enhancement) Scheme (launched September 2024, ₹10,900 crore) focuses on: 14,028 e-buses for 9 cities, 3,704 e-trucks, e-ambulances, and deployment of EV charging stations (22,100+ fast chargers). It follows FAME-II and bridges the gap before EV adoption normalises without subsidies. Charging infrastructure is being scaled up at national highways and cities.*

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Covers all major Flagship Schemes: MGNREGS, PMAY, JJM, Ayushman Bharat, PMJDY, PMKVY, PMFBY, NEP 2020, PM Surya Ghar, BBBP, PMJJBY & Budget 2024–25 Schemes. Ideal for UPSC, SSC CGL/CHSL, RRB NTPC, IBPS & all Government Examinations.