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Govt schemes

Key Scheme Updates

Pradhan Mantri Awas Yojana – Gramin (PMAY-G): The central government has allocated 4.12 crore houses to states and union territories under this scheme to provide affordable housing for rural families.

India Semiconductor Mission (ISM): The Union Cabinet has approved four new semiconductor projects worth ₹4,594 crore. These projects aim to strengthen India's semiconductor ecosystem and contribute to the "Atmanirbhar Bharat" initiative.

Pradhan Mantri Viksit Bharat Rozgar Yojana (PM-VBRY): This scheme, which came into effect on August 1, 2025, aims to incentivize the creation of over 3.5 crore jobs in the country. It provides incentives to both first-time employees and employers.

PM-YUVA 3.0: The latest phase of this mentorship scheme for young authors has been launched. It focuses on promoting reading, writing, and Indian literature globally, with scholarships and mentorship provided to selected authors under the age of 30.

Other Noteworthy Schemes

PM-Surya Ghar: Muft Bijli Yojana: This scheme provides a subsidy for households to install rooftop solar panels to get free electricity.

Pradhan Mantri Jan Arogya Yojana (PM-JAY): A flagship health insurance scheme that provides a health cover of ₹5 lakh per family per year for secondary and tertiary care hospitalization.

Pradhan Mantri Kisan Samman Nidhi (PM-KISAN): A scheme that provides financial assistance to eligible farmer families.

Jal Jeevan Mission: A program aimed at providing safe and adequate drinking water to all rural households through individual household tap connections.

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2. How many houses did the central government allocate to states and union territories under the Pradhan Mantri Awas Yojana – Gramin (PMAY-G)?

- a) 3.5 crore
- b) 4.12 crore
- c) ₹4,594 crore
- d) 5 lakh

Answer: b) 4.12 crore

The text specifies that the government "has allocated 4.12 crore houses" under the PMAY-G scheme.

3. What is a key focus of the PM-YUVA 3.0 scheme?

- a) Providing financial assistance to farmers.
- b) Providing health insurance for families.
- c) Developing India's semiconductor ecosystem.
- d) Promoting reading, writing, and Indian literature among young authors.

Answer: d) Promoting reading, writing, and Indian literature among young authors.

The text describes PM-YUVA 3.0 as a "mentorship scheme for young authors" that "focuses on promoting reading, writing, and Indian literature globally."

4. The Pradhan Mantri Jan Arogya Yojana (PM-JAY) is a flagship health insurance scheme that provides an annual health cover of what amount per family?

- a) ₹50,000
- b) ₹1 lakh
- c) ₹5 lakh
- d) ₹10 lakh

Answer: c) ₹5 lakh

The text states that PM-JAY "provides a health cover of ₹5 lakh per family per year."

MCQS

1. What is the primary purpose of the Pradhan Mantri Viksit Bharat Rozgar Yojana (PM-VBRY)?

- a) To provide housing for rural families.
- b) To offer scholarships to young authors.
- c) To incentivize job creation for both new employees and employers.
- d) To approve semiconductor projects.

Answer: c) To incentivize job creation for both new employees and employers.

The text states that the PM-VBRY aims to "incentivize the creation of over 3.5 crore jobs" and "provides incentives to both first-time employees and employers."





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