



Govt schemes

As of August 18, 2025, the most significant recent government scheme is the Pradhan Mantri Viksit Bharat Rozgar Yojana (PM-VBRY). Announced by the Prime Minister on Independence Day, this scheme aims to boost job creation and formalize the workforce.

Pradhan Mantri Viksit Bharat Rozgar Yojana (PM-VBRY) IN

This new scheme, with an outlay of ₹1 lakh crore, focuses on both employees and employers to generate jobs, with a target of 3.5 crore new jobs in two years. It began on August 15, 2025, replacing the previous Employment Linked Incentive Scheme.

Key Features of the Scheme

The PM-VBRY has two main components:

For First-Time Employees:

Incentive: Eligible individuals will receive up to ₹15,000 in two installments.

Eligibility: Must be a first-time employee registered with the Employees' Provident Fund Organisation (EPFO) earning up to ₹1 lakh per month.

Disbursement: The first installment is paid after six months of service, and the second after 12 months, which includes completing a financial literacy program. This is a strategic move to encourage long-term employment and financial discipline.

For Employers:

Incentive: Companies hiring additional staff will receive an incentive of up to ₹3,000 per month for each eligible new hire.

Duration: The benefit is provided for two years for most sectors, but is extended to four years for manufacturing firms, highlighting a focus on industrial growth.

Eligibility: Employers must be EPFO-registered and meet specific hiring thresholds (e.g., at least 2 new hires for companies with fewer than 50 staff).

Other Ongoing Initiatives

While PM-VBRY is a major new announcement, the government is also continuing with several other socio-economic schemes. For example:

GST Reforms: The government has circulated a draft for the "next-generation" GST reforms to states, aiming to simplify the law and potentially reduce taxes on everyday items.

Rural Development: Schemes like the PM-JANMAN for Particularly Vulnerable Tribal Groups (PVTGs) are being actively implemented, with a focus on providing basic amenities like housing, roads, and piped water.

Financial Inclusion: Established schemes such as Pradhan Mantri Jan Dhan Yojana (PMJDY) and various pension and insurance schemes like Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) continue to provide a social security net for the poor and marginalized.





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MCQS

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

- A. To provide financial assistance for higher education.
- B. To boost job creation and formalize the workforce.
- C. To offer skill development training to rural youth.
- D. To provide housing for vulnerable tribal groups.

Answer: B.

The article explicitly states that the PM-VBRY "aims to boost job creation and formalize the workforce."

2. What is the maximum monthly earning limit for a first-time employee to be eligible for the PM-VBRY incentive?

- A. ₹50,000 per month
- B. ₹75,000 per month
- C. ₹1 lakh per month
- D. There is no earning limit.

Answer: C.

The text specifies that an eligible employee must be "earning up to ₹1 lakh per month."

3. How is the incentive for first-time employees disbursed under the PM-VBRY scheme?

- A. In a single lump sum after one year of service.
- B. In two installments: one after six months and the second after 12 months.
- C. Monthly for the first six months of employment.
- D. Quarterly, tied to performance reviews.

Answer: B.





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The article states the disbursement is in "two installments," with the first "after six months of service, and the second after 12 months."

4. According to the article, what is the focus of the "next-generation" GST reforms?

- A. Increasing taxes on luxury goods.
- B. Simplifying the law and potentially reducing taxes on everyday items.
- C. Shifting GST to a state-only tax.
- D. Eliminating GST on all services.

Answer: B.

The text mentions the reforms are "aiming to simplify the law and potentially reduce taxes on everyday items."

5. The PM-JANMAN scheme is specifically mentioned as focusing on which group?

- A. Women entrepreneurs
- B. Small and Medium Enterprises (SMEs)
- C. Particularly Vulnerable Tribal Groups (PVTGs)
- D. Urban poor

Answer: C.

The article states that PM-JANMAN is for "Particularly Vulnerable Tribal Groups (PVTGs)."

6. Which of the following is mentioned as an established scheme providing a social security net for the poor?

- A. Pradhan Mantri Fasal Bima Yojana (PMFBY)
- B. Pradhan Mantri Awas Yojana (PMAY)
- C. Pradhan Mantri Jan Dhan Yojana (PMJDY)
- D. Pradhan Mantri Kisan Samman Nidhi (PM-KISAN)

Answer: C.

The article lists "Pradhan Mantri Jan Dhan Yojana (PMJDY)" as one of the established financial inclusion schemes.

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