



spardhaguru2022



Spardhaguru Current affairs



Spardhaguru1



SpardhaGuru



Spardha.guru



www.spardha.guru



## Govt schemes

### Haryana's "Deen Dayal Lado Lakshmi Yojana":

The Haryana government has approved this new scheme, which will provide eligible women with a monthly financial assistance of ₹2,100. The scheme is set to be launched on September 25, 2025. It targets married and unmarried women aged 23 and above from families with an annual income of less than ₹1 lakh in the first phase. The government has allocated ₹5,000 crore for this scheme in the 2025-26 budget.

**Delhi's ITI Upgradation Plan:** The Delhi government has announced a ₹170-crore plan to upgrade 15 Government Industrial Training Institutes (ITIs) into "Centres of Excellence." This initiative is aligned with the Centre's ₹60,000 crore National Scheme for ITI Upgradation. The upgrades will include smart classrooms and simulation labs and will introduce new modules in areas like AI, robotics, EV, and green energy.

**Andhra Pradesh's "Family Card":** The Andhra Pradesh government is planning to introduce a "family card" for every household to enhance transparency and effective implementation of welfare schemes. This card will be used to track and monitor welfare benefits and will include a "family score" to assess a household's progress.

**AI for Social Welfare Schemes:** In Lucknow, the government is looking to use Artificial Intelligence (AI) to monitor social welfare schemes like old-age pensions, family benefits, and scholarships. This is aimed at ensuring that benefits reach genuine beneficiaries, making administrative processes more transparent and reducing paperwork.

### Mental Healthcare for Civil Servants in Kerala:

The Kerala government has modified the All India Services (Medical Facilities) Scheme to include private clinics and qualified therapists for mental healthcare. This aims to provide better support for civil servants who often face high-pressure assignments and work-related stress.

**11th Anniversary of PM Jan Dhan Yojana:** A press release from the Press Information Bureau highlighted the achievements of the Pradhan Mantri Jan Dhan Yojana (PMJDY) as it marked its 11th anniversary. The scheme, launched on August 28, 2014, has opened over 56.16 crore bank accounts, with a total deposit of ₹2.67 lakh crore, and has been instrumental in extending financial inclusion to a large segment of the population.

Dear Aspirants,

Stay updated with important lessons, tutorials, and announcements by subscribing to our official WhatsApp Channel!

Scan the QR code below to join and never miss an update!

Thank you for your continued support and enthusiasm.

Let's keep learning and growing together!





spardhaguru2022



Spardhaguru Current affairs



Spardhaguru1



SpardhaGuru



Spardha.guru



www.spardha.guru



### Spardhaguru Competitive Exam Coaching Institute

WhatsApp ಚಾನೆಲ್



### MCQS

1. The "Deen Dayal Lado Lakshmi Yojana" providing financial assistance to eligible women has been approved by which state?

- A) Andhra Pradesh
- B) Delhi
- C) Haryana
- D) Kerala

**Answer:** C) Haryana

The Haryana government has approved the "Deen Dayal Lado Lakshmi Yojana," a scheme that will offer a monthly financial assistance of ₹2,100 to eligible women.

2. What is the primary objective of Andhra Pradesh's new "family card" initiative?

- A) To provide free food grains to every household

- B) To track and monitor welfare benefits and assess a household's progress
- C) To offer a discount on utility bills for families below the poverty line
- D) To serve as a universal identity card for all residents

**Answer:** B) To track and monitor welfare benefits and assess a household's progress  
The Andhra Pradesh government is introducing a "family card" for every household to enhance transparency and ensure effective implementation of welfare schemes by tracking benefits and assessing a "family score."

3. Which of the following is a key feature of Delhi's ITI Upgradation Plan?

- A) The plan is entirely funded by the Delhi government.
- B) The upgrades will focus only on traditional vocational trades.
- C) The plan is aligned with the Centre's National Scheme for ITI Upgradation.
- D) It aims to convert all ITIs in the state into "Centres of Excellence" in the first phase.

**Answer:** C) The plan is aligned with the Centre's National Scheme for ITI Upgradation.  
The Delhi government's ₹170-crore plan to upgrade 15 Government ITIs is part of the larger, Centre-backed National Scheme for ITI Upgradation, which has a budget of ₹60,000 crore.

4. On August 28, 2025, which government scheme celebrated its 11th anniversary?

- A) Swachh Bharat Mission
- B) Pradhan Mantri Jan Dhan Yojana (PMJDY)
- C) Pradhan Mantri Ujjwala Yojana (PMUY)
- D) Ayushman Bharat Yojana

**Answer:** B) Pradhan Mantri Jan Dhan Yojana (PMJDY)







spardhaguru2022



Spardhaguru Current affairs



Spardhaguru1



SpardhaGuru



Spardha.guru



www.spardha.guru



The Pradhan Mantri Jan Dhan Yojana (PMJDY), launched on August 28, 2014, marked its 11th anniversary, with a press release highlighting its achievements in financial inclusion.

Dear Aspirants,

Stay updated with **important lessons, tutorials, and announcements** by subscribing to our official **YouTube Channel!**

Scan the QR code below to subscribe and never miss an update!

Thank you for your continued support and enthusiasm. Let's keep learning together!

