



## Govt schemes

### Newly Announced Schemes & Updates

**Pradhan Mantri Viksit Bharat Rozgar Yojana (PM-VBRY):** The Central Government launched this scheme on August 15, 2025. It aims to boost formal employment by providing financial incentives to both employers and employees.

**Mukhyamantri Mahila Rojgar Yojana (Bihar):** Bihar's Chief Minister, Nitish Kumar, announced this new women-centric initiative on August 29, 2025. It will provide financial assistance to one woman from each family in the state to support employment opportunities of their choice. Beneficiaries will receive an initial installment of ₹10,000, and a further assessment will provide additional assistance of up to ₹2 lakh if required.

**Export Promotion Mission:** The government is preparing a support package worth approximately ₹25,000 crore under this mission, which was announced in the Union Budget 2025-26. The package, set to run for six financial years (2025-2031), aims to strengthen Indian exporters by providing affordable credit and improving market access, particularly in response to new U.S. tariffs. Two flagship schemes, Niryat Protsahan and Niryat Disha, have been introduced under this mission.

### Scheme Updates & Progress

**PM Jan Dhan Yojana (PMJDY):** As the scheme marks its 11th year, the Department of Finance has launched a three-month saturation campaign (July 1, 2025, to September 30, 2025) to increase its outreach. By mid-August 2025,

over 56.16 crore bank accounts have been opened under PMJDY, with total deposits reaching ₹2.67 lakh crore.

**Savitribai Phule Kishori Samriddhi Yojana (Jharkhand):** This scheme, which provides financial assistance for adolescent girls' education, has been highly successful. In the financial year 2024-25, over ₹2,424 crore was provided to more than 7.36 lakh girls. The initiative is credited with a significant reduction in school dropout rates.

**Mahila Samman Savings Certificate (MSSC):** The scheme, available since April 1, 2023, is set to close for subscriptions on March 31, 2025. It provides a 2-year tenure with a fixed interest rate of 7.5% per annum for women and girls.

### Other Scheme News

**Central Government Employees' Salary:** The salaries for central government employees in Maharashtra and Kerala for the month of August 2025 were released in advance due to the upcoming Ganapati and Onam festivals, respectively.

**NPS vs. UPS:** The government has introduced a one-time, one-way switch facility for central government employees to move from the Unified Pension Scheme (UPS) to the National Pension System (NPS). The deadline to exercise this option is September 30, 2025.

**Andhra Pradesh Lift Irrigation:** The Andhra Pradesh government is considering privatizing lift irrigation schemes to improve their management. Under a proposed Hybrid Annuity Model (HAM), private contractors would receive a 40% advance payment for maintenance.





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### MCQS

1.The Pradhan Mantri Viksit Bharat Rozgar Yojana (PM-VBRY) was launched on August 15, 2025, with what primary objective?

- a) Providing financial assistance to small businesses.
- b) Boosting formal employment through financial incentives.
- c) Offering subsidies on agricultural products.
- d) Promoting digital literacy in rural areas.

**Answer:** b) Boosting formal employment through financial incentives.

The news states the scheme's aim is to "boost formal employment by providing financial incentives to both employers and employees."

2.What is the maximum financial assistance a beneficiary can receive under the Mukhyamantri Mahila Rojgar Yojana in Bihar?

- a) ₹10,000
- b) ₹50,000
- c) ₹1 lakh
- d) ₹2 lakh

**Answer:** d) ₹2 lakh

The scheme provides an initial ₹10,000 installment, with the possibility of "additional assistance of up to ₹2 lakh if required."

3.The government's Export Promotion Mission aims to strengthen Indian exporters in response to which recent event?

- a) A new trade agreement with Europe.
- b) The global economic recession.
- c) New U.S. tariffs.
- d) The closure of international markets.

**Answer:** c) New U.S. tariffs.

The news states the support package aims to help exporters "particularly in response to new U.S. tariffs."







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**4.As of mid-August 2025, what is the total number of bank accounts opened under the PM Jan Dhan Yojana (PMJDY)?**

- a) Over 50 crore
- b) Over 56.16 crore
- c) Over 100 crore
- d) Over 2.67 lakh crore

**Answer:** b) Over 56.16 crore

The news reports that "over 56.16 crore bank accounts have been opened under PMJDY."

**5.What is the fixed annual interest rate for the Mahila Samman Savings Certificate (MSSC)?**

- a) 6.5%
- b) 7.0%
- c) 7.5%
- d) 8.0%

**Answer:** c) 7.5%

The scheme provides a "fixed interest rate of 7.5% per annum."

**6.What is the deadline for central government employees to switch from the Unified Pension Scheme (UPS) to the National Pension System (NPS)?**

- a) August 30, 2025
- b) September 30, 2025
- c) March 31, 2026
- d) December 31, 2025

**Answer:** b) September 30, 2025

The news specifies that the deadline to exercise this option is "September 30, 2025."

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